

Location: Nha Trang, Vietnam, a popular beach town approximately 300 miles north of Ho Chi Minh City. Travel time by bus is approximately 12 hours. HTH member was on honeymoon, having traveled from Washington, DC.

Product Purchased: TravelGap® Excursion

Medical Situation: After experiencing severe abdominal pain, member seeks treatment on his own at a local clinic in Nha Trang. The doctor recommends surgery at an inpatient facility in Ho Chi Minh City. The member had a pre-existing medical condition. Member calls HTH for assistance.

Diagnosis: Perforated duodenal ulcer requiring immediate surgery, along with related medical problems.

Action Plan: Given the patient's medical history, the critical medical condition, and the lack of appropriate medical facilities in Nha Trang and Ho Chi Minh City, HTH's medical assistance team arranges to transport the patient via air ambulance to Bangkok, Thailand to be treated by a U.S. Board certified Gastroenterologist affiliated with Bumrungrad Hospital, an internationally recognized medical facility, operated by a U.S. based company.

The air ambulance flight needed to be carefully orchestrated since the air strip in Nha Trang is open only from sunrise to sunset. Special approval to keep the airport open after dark was coordinated through the US consulate in Ho Chi Minh City. The air ambulance arrived in Nha Trang within 24 hours of initial notification.

Hospital Discharge: Once the patient was considered fit to fly, HTH coordinated and paid for the return trip to the U.S. to continue treatment. Doctors advised that a non-medical escort would be appropriate, and the spouse's transportation costs were covered.

HTH Worldwide Value

Medical services in Vietnam:	\$1,788.00
Air ambulance evacuation to Bangkok:	\$45,000.00
Medical services to Thailand	\$28,523.00
Patient and non-medical escort	\$11,232.00
Total Incurred Expenses	\$86,543.00

Premium paid for TravelGap® Excursion \$23.00