



For Immediate Release

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Global Citizen Health Plan from HTH Worldwide Wins Approval from Florida Regulators

Radnor, PA—May 13, 2008: HTH Worldwide announced today that the Florida Department of Insurance has recognized HTH's Global Citizen health plan as an admitted product that can be distributed and sold throughout the state. Global Citizen is an annually renewable, major medical plan with worldwide benefits and services designed for individuals with global lifestyles. With the addition of Florida, Global Citizen is now available in 40 states and the District of Columbia.

Florida is rapidly becoming a global crossroads for business, leisure and study. It ranks among the top ten states as a destination for international travelers visiting the U.S. and is a major hub and source of outbound travel to the Caribbean and Latin America.

"The Florida market for international health insurance has been underserved, " said Brendan Sharkey, Director of Individual Products for HTH Worldwide. "Because of the recent action by the Department of Insurance, individuals and families with global lifestyles now have access to an admitted health plan that protects their health and their insurance investment."

Global Citizen customers benefit from the consumer-friendly regulations that apply to admitted products, including mandated coverage and benefit levels, policy wording that meets the "plain English" standard and the right to redress and arbitration through regulatory channels. Insurance regulators have historically encountered international health plans primarily in the form of property and casualty surplus lines products. Few insurers have filed admitted products to serve this segment.

Global Citizen plans are also distinguished by HTH Mobile HealthSM offering access online and via handheld communication devices to important global health and security databases at hthtravelinsurance.com. HTH's growing global physician community gives members timely access to over 4,200 contracted doctors in 180 countries, and the company's health and security databases cover over 700 popular destinations abroad. Members also benefit from access to the Aetna Passport PPO in the United States.

HTH Worldwide is a leading provider of health insurance plans for study abroad programs as well as business and leisure travelers. HTH combines its health and safety research, advanced Internet applications, and extensive experience in designing and delivering international health insurance plans to ensure customers' health, safety and peace of mind. HTH was recently named one of North America's fastest growing companies in Deloitte's Technology Fast 500.

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