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HTH Worldwide's TravelGap® Travel Health Insurance Now Available in New York

July 14, 2008 (Radnor, PA) – HTH Worldwide, a global health and safety services company, today announced that its TravelGap® health insurance for international travelers is now available for purchase in New York State. Because Medicare does not cover medical services delivered outside of the United States and private health plans often reduce coverage for services abroad, TravelGap is a must-have for most business, leisure, and student travelers. It often costs a fraction of an international trip and can provide up to \$1,000,000 in sickness and accident coverage as well as \$500,000 in medical evacuation benefits. Some TravelGap policies also eliminate all out-of-pocket costs for medical care.

"Travel health insurance is often overlooked when people pack for trips abroad," said Brendan Sharkey, Director of Individual Products at HTH Worldwide. "But what many have learned the hard way is that their personal or employer-sponsored health plans don't fully cover them when they're out of the country. We are pleased to help residents of New York state pack the peace of mind that comes with buying an insurance plan approved by the state of New York and specifically designed to cover healthcare needs away from home."

Those who purchase TravelGap also enjoy to HTH Worldwide's other services, including:

- **Global Health and Safety Databases** available online and on mobile phones via HTH's **mPassportsm** service:
 - International Physician Community** brings together over 4,200 carefully selected general and specialist physicians, dentists and other health professionals in over 180 countries, each under contract with HTH and each available to address the healthcare needs of the global traveler.
 - CityHealthsm Profiles** gather critical information about healthcare services in over 700 of the world's most popular destinations: emergency phone numbers, high quality hospitals, vaccination requirements, pharmacy information and more.
 - Security Profiles** and News Alerts contain up-to-date information about the health and security risks of frequently visited foreign countries.
 - Medication Translation** yields the country-specific brand name under which common prescription and over-the-counter medications are sold.
 - Medical Phrase and Terms Translation** capture idiomatic healthcare terms ("hay fever," "CAT scan") and critical healthcare phrases ("When can I travel?") in nine languages.
- **Concierge-level International Medical Assistance** – A 24/7, toll-free call center that assists insured members with everything from requests for doctor appointments and cashless access to managing medical emergencies..
- **Emergency Evacuation** – A worldwide network of contracted Physician Advisors as well as air ambulance operators selected for their safety records.

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TravelGap is currently available in other states, including Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Michigan, Mississippi, Missouri, Montana, Nebraska, Nevada , New Jersey, New Mexico, North Carolina ,North Dakota, Ohio, Oklahoma, Pennsylvania, Rhode Island, South Carolina, Tennessee, Texas, Utah, Vermont , Virginia, Washington, West Virginia, Wisconsin, Wyoming

About HTH Worldwide

HTH Worldwide provides health insurance plans and global medical assistance services for business and leisure travelers as well as students abroad. HTH programs are distinguished by a contracted community of over 5,000 hospitals and doctors in 180 countries. 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. For more information, visit www.hthworldwide.com.

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