



## Group Health Insurance for US SAILING members

### Attention Eligible US SAILING Members:

- Certified US SAILING Instructor or Coach
- Collegiate Sailing Athlete
- US SAILING Team Member
- Professional Crew or Captain
- International Cruising
- Sailors Cruising/Racing Internationally

US SAILING is proud to offer you a creditable **health insurance plan** brought to you by **HTH Worldwide**. HTH Worldwide is a leader in helping world travelers gain access to quality healthcare services all around the globe. HTH combines ongoing research, a contracted global community of physicians and hospitals, advanced Internet applications and wide experience in international health insurance to ensure customers' health, safety and peace of mind.

### US SAILING Plan Highlights:

- Worldwide coverage
- No lifetime maximum
- 100% coverage outside the U.S.
- 80% coverage in the U.S. in-network with a \$5,000 out of pocket maximum
- No waiting periods associated with preventative services
- Alcohol-related and sailboat racing injuries covered to policy maximum
- Guaranteed issue / No underwriting
- Online enrollments and automatic monthly credit card deductions

### HOW TO ENROLL

The open enrollment period is currently closed and will re-open Summer 2012. At this time, enrollment can only occur due to a qualifying life event. Qualifying life events include becoming a newly eligible US SAILING member, marriage, birth, or loss of current medical coverage. Contact Rick Bagnall for information on how to enroll.

HTH Worldwide understands mariners, our unique needs, and the global range of our professional life. HTH has created an outstanding program that meets our needs, they provide excellent service, and they pay claims promptly and without fuss. In the eyes of our members, HTH Worldwide has thoroughly "redeemed" the health insurance industry, through great products and service. Our members are extremely satisfied with HTH. *-Bert Rogers, Executive Director, American Sail Training Association*

### Questions?

**Contact** Allen Insurance and Financial  
Rick Bagnall or Barbie Murray

**Email** rbagnall@allenfg.com  
**Call** 800.439.4311 x. 540

*Allen Insurance and Financial has served customers from Camden, Maine, since 1866*