

Location: Tokyo, Japan – HTH member travels to Tokyo from his home in Mississippi for a two week visit with long-time friends.

Product Purchased: TravelGap® Excursion

Medical Situation: 80 year old member was acting irrationally and was experiencing impaired consciousness upon arrival to his hotel in Tokyo. He was rushed by local authorities to St. Luke's International Hospital for evaluation and treatment. St. Luke's Hospital is the preferred hospital in Tokyo for foreigners, due to the quality of medical services and the availability of English speaking doctors and other services for non-Japanese citizens.

Diagnosis: Viral Encephalitis

Action: Upon initial report of the case, HTH's Medical Director began monitoring the member's medical condition. After a thorough Neurological and Infectious Disease evaluation, physicians established a working diagnosis of viral encephalitis. Treatment with antibiotics and anti-viral agents commenced. Due to the seriousness of the illness and the patient's age, doctors reported that the patient was being fed by NG tube, had no use of his lower limbs and was experiencing mental impairment.

Bedside visit benefit of \$1,500 was authorized by HTH; patient's wife traveled to meet him in Tokyo. HTH continued medical monitoring throughout the hospital stay, obtaining daily medical updates on patient to ensure appropriateness of care.

Outcome: Despite a five week hospital stay, member still required continuing care in the United States. Physicians in Japan recommended commercial evacuation back to the U.S. accompanied by two medically trained escorts, so the patient's medical and feeding needs could be managed during the flight. Upon arrival in the U.S., the patient was re-admitted to a hospital near his home in Mississippi. Doctors confirmed the diagnosis, and discharged the patient for home care, where the patient continues to improve.

HTH Worldwide Value

Medical services in Tokyo	\$54,000.00
Bedside Visit	\$1,500.00
Cost of member's travel back to the U.S. via Commercial airliner, including team of two RNs	\$38,000.00
Total Incurred Expenses	\$93,500.00

Premium paid for TravelGap® Excursion \$286.02