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ABOUT THE RHU PROGRAM

The RHU curriculum is administered by The American College in Bryn Mawr, Pennsylvania. The required course of study includes group life, disability, dental and long-term care insurance. RHU students also study medical expense plans, HMOs, PPOs and other managed care arrangements in addition to one elective course of study.

Founded in 1927, The American College is the nation's leading educator of professionals in the insurance and financial services industry.

The American College is accredited by the:
Middle States Commission on Higher Education
3624 Market Street, Philadelphia, PA 19104;
(215) 662-5606

theamericancollege.edu
610-526-1450



The American College Professional Pledge

(The pledge is signed by all RHU designees.)

In all my professional relationships, I pledge myself to the following rule of ethical conduct: I shall, in light of all conditions surrounding those I serve, which I shall make every conscientious effort to ascertain and understand, render that service which, in the same circumstances, I would apply to myself.

For an additional fee, you can customize these brochures with your name and contact information printed here.

(Limited to orders of 1,000 or more.)

**Call Public Relations at
610-526-1450
for more information.**

WHAT AN RHU CAN DO FOR YOU



RHU®
Registered Health Underwriter®



What is an **RHU?**

RHU® stands for Registered Health Underwriter. It is a professional designation for health insurance professionals granted by The American College (Bryn Mawr, PA) to individuals who have proven themselves to be:

Educated

By completing a comprehensive five-course curriculum developed specifically for health insurance professionals.

Qualified

By passing a series of written examinations.

Experienced

By having a minimum of three years of qualifying professional experience.

Ethical

By maintaining ethical standards and adhering to The American Colleges Code of Ethics.

Knowledgeable

By earning their re-certification every two years through The American College, thereby ensuring they are informed on the latest developments in health insurance and related benefits.



What can an **RHU** do for YOU?

Registered Health Underwriters have completed a thorough educational program, are required to continue learning throughout their career and are committed to maintaining ethical standards. You can be confident that your RHU is providing the most knowledgeable, current and ethical guidance possible.

A knowledgeable RHU can help you:

Understand all types of health insurance including:

- Disability income insurance
- Traditional medical expense insurance
- HMOs, PPOs and other managed care arrangements
- Group dental insurance
- Group long-term care insurance
- Cafeteria plans
- Review your health insurance needs, and those of your employees and recommend the appropriate coverage.
- Learn about products that can help meet the health insurance needs of you and your company.
- Assist with the time-consuming work of setting up and monitoring your health insurance plan.
- Help you understand and get the most out of your coverage.

Why select an **RHU?**



You and your employees deserve the best possible guidance for your health insurance needs. An RHU is a *qualified* professional who can provide specialized insight and help you select the appropriate individual and group health insurance plans.

An RHU:

- Pledges to place your interests above all else when helping to meet your health insurance needs.
- Pledges to adhere to a strict code of ethics.
- Is committed to providing you with superior service.
- Has successfully completed a comprehensive curriculum of college-level courses from The American College.
- Has a minimum of three years of qualifying professional experience.
- Is one of a select group within the financial services field to earn this respected credential in health underwriting.