

Travel Medical 411

A record number of Americans traveled abroad in 2016 for leisure, business, study abroad and missionary work- to the tune of 67 million. Given recent epidemics, natural disasters and security threats around the world- coupled with your run-of-the-mill medical issues- travelers have more reason than ever to ensure their health and safety are fully insured prior to embarking on their trips. Americans are dedicating more and more time to preparing for their trips and researching the coverage options available to them, and with good reason.

▶ Why has Travel Medical Insurance Increased in Popularity?

Americans have in part become more discerning shoppers when it comes to travel medical insurance, because of the limitations placed on their coverage by their existing insurance plans once they step outside of the U.S. A savvy traveler will be well aware that care offered in many remote or underdeveloped areas is just not medically adequate for treating certain life or limb-threatening conditions or injuries. Suppose you need an evacuation to a higher standard of care; most primary domestic insurances will not take on these costs or even assist with the arrangements. This is a big gap you most likely have in your primary policy, and one that shouldn't be left to chance.

▶ What will a Good Travel Medical Policy Do for You?

Travel medical insurance policies are designed to pick up where your primary domestic health plan leaves off, and fill in these gaps. The most comprehensive plans will include coverage for big-ticket items such as hospitalizations, surgeries and medically necessary evacuations as well as more basic services like physician office visits, ambulance services, prescription medication and more. The premier plans will also include benefits for injury or sickness due to terrorist events and treatment related to preexisting conditions. The seamless billing between the healthcare provider and insurer that these policies offer affords incredible peace of mind to travelers who have historically had to absorb high medical costs and then claim the expenses for reimbursement. Those planning on using credit cards in case of an emergency should be aware that some providers overseas won't be able to accept your card.

Global Provider Networks

What good is insurance if you can't find a doctor you can trust? The best plans give you access and direct pay to the best providers and are rich with primary and specialist resources, regardless of how remote your location may be. In addition, providers are selected based on their medical credentials, language proficiency and more. Always ask the insurer what their vetting process entails and the certifications necessary for induction into their physician network.

Richer Benefits

For broader and deeper coverage, with fewer surprises at the time of claim, make sure to inquire on whether your coverage includes:

- Pre-existing conditions covered to policy limit
- Terrorism covered with no excluded countries
- Cashless access to profiles physicians and hospitals in 180 countries
- Coverage for medical evacuation

Healthy, Safe Travel

Enjoy peace of mind with a well-built travel medical insurance plan that allows you to keep your focus on your work, studies, missions or just having fun visiting a new destination. As with anything in life that requires preparation, make sure to do your homework: read the fine print rather than scanning a benefit schedule and ask the important questions. A good idea is to request a sample policy from your broker or insurance so that you can get a complete picture of what you are purchasing.