

Travel Insurance and Medical Evacuation Insurance

If you are traveling abroad to a developing country or a location with limited emergency healthcare availability **it is strongly recommended that you purchase medical evacuation insurance.** In the event that you became seriously injured or you developed a medical condition that necessitates evacuation to another country for medical care, this insurance would cover the cost of such an evacuation. The cost of such an evacuation can run in the **tens of thousands of dollars** if paid out of pocket. Companies that supply this type of insurance provide 24-hour assistance with coordination of such evacuations as well as other services. **This type of insurance can often be found for just a few dollars a day.**

Travelers medical insurance should also be considered for those with chronic medical problems or those that plan to travel for an extended period of time. Check with your U.S. health insurance carrier to see what coverage they provide for medical expenses and medical care that is received outside the U.S.A. Most U.S.A. medical insurance carriers **do not** provide coverage for medical expense that occurred outside the U.S.A.

Below is a list of companies that provide evacuation insurance or other traveling insurance products.

MEDEX: <http://www.medexassist.com>. MEDEX travel assistance services include 24-hour access to coordinators who can help locate appropriate medical care providers, coordinate direct payment of covered medical expenses, and assist in other medical, legal or travel situations. Insurance policies include medical evacuation and repatriation services, emergency dental coverage, and assistance with replacement of medications. For an additional fee, subscribers also have access to itinerary-based destination reports, which cover practical topics from local transportation and cultural norms to medical and security alerts.

International SOS: <http://www.internationalsos.com>. International SOS offers comprehensive 24-hour physician-backed medical and security assistance, for which members pay a fee. Membership provides access to on-line services, including medical and safety travel advisories, pre-travel itinerary-based recommendations, and computerized medical records. Insurance policies include medical evacuation and repatriation coverage, access to international clinics that provide primary care, diagnostic, and emergency services, and voluntary patient support programs to assist with medication compliance while abroad.

International Association for Medical Assistance to Travelers: <http://www.iamat.org>. IAMAT is a nonprofit organization established to provide medical information to travelers and to make competent medical care available to them worldwide. IAMAT maintains an international network of physicians, hospitals, and clinics who have agreed to treat IAMAT members in need of medical care while abroad. Membership is free, although a donation to support IAMAT efforts is appreciated. Members receive a directory of participating physicians and medical centers and have access to a variety of travel-related informational brochures.

Be sure to read the entire policy, terms, and conditions before purchase of any travel insurance.

This content is reviewed periodically and is subject to change as new health information becomes available. The information in this handout is intended to inform and educate and is not a replacement for medical evaluation, advice, diagnosis or treatment by a healthcare professional. It is advised that all people of any age consult a healthcare professional prior to traveling outside the U.S.A.