

## Travel Health Insurance Basics -- Part 2.

-- [Frank Gillingham, MD](#)

In [Travel Health Insurance Basics -- Part 1](#), I discussed the importance of travel insurance and listed the three major coverages to consider: (1) supplemental health/medical, (2) medical evacuation, (3) trip cancellation/interruption.

Here are some other key points about travel insurance, and a discussion about why insurance isn't enough:

- Multi-Trip vs. Single Trip Plans. Some plans cover a single trip ([TravelGap Single Trip](#) and [TripProtector](#)) and others cover all the trips you take during a year ([TravelGap Multi-Trip](#)). These Multi-Trip plans will generally put a limit on the duration of coverage during any one trip (usually about 30-70 days). If your trip exceeds that, you won't be covered at all, or won't be covered after the threshold day passes. So these plans aren't appropriate for extended travel, study or work abroad.
- Group plans are available. If you're traveling on business, there are probably others in your company who also travel internationally. If your company has foreign employees, they may travel to the U.S. on occasion for training and other purposes. Your company can buy group coverages for both of these situations. Contact your benefit administrator or HTH Worldwide ([www.hthworldwide.com](http://www.hthworldwide.com)) and ask about HTH's Business Traveler International and Unicare Worldwide products.
- Secondary vs. Primary Coverage. Decide whether you need primary or secondary coverage. In the event of a medical claim or problem, primary coverage generally ignores your other insurance and pays the claim, if it's for a covered service. Secondary coverage sometimes requires that you first go to your primary plan (for example, Blue Cross) and request payment. If you have good primary health insurance, secondary coverage is probably adequate for most travel (it should be cheaper).
- Pre-Existing Conditions Exclusion. Many travel plans exclude pre-existing medical conditions (so-called Primary plans are more likely to do so--see above). This means that medical conditions that you have now or have had in the past (the definition varies) are not included in your coverage. Some of HTH's [TravelGap](#) products have no exclusion for pre-existing conditions. In addition, under HTH's [TripProtector plan](#), the pre-Existing condition limitation is waived if coverage is purchased within 24 hours of making your final trip payment.
- Other Exclusions. Many policies will not cover accidents and injuries related to certain sports and activities viewed as high risk, such as skydiving. Even skiing and scuba diving coverage may be limited or require a higher premium. Many policies also exclude mental illness, and they won't cover you if you're traveling against the advice of a doctor or traveling for the purpose of seeking medical care. Read the policy to make sure it has the coverage you need.
- Deductibles and Co-Insurance. Like traditional medical insurance (that is, prior to HMOs), many travel insurance policies include these. A deductible is the fixed dollar amount you must pay before the insurance provides any reimbursement. Co-insurance is the percentage of the covered amount that you must pay. For example, if you purchase a plan with a \$500 deductible and 20% coinsurance, then later submit a \$1000 claim for covered services; you pay

the first \$500 (the deductible) and 20% (\$100) of the second \$500. The insurance will pay \$400.

- Remember: Insurance isn't enough. Your homeowners' policy protects you from financial loss, but that's only partial consolation if your house burns down. That's why your town has a fire department; you install smoke detectors, you're careful not to leave candles burning unattended, etc.

Same thing with Travel Insurance: buy it, but make sure you take other steps to prevent illness and injury when traveling:

- Get appropriate vaccinations
- Follow other precautions necessary for your destination, such as food and water precautions.
- Learn something about the healthcare that's available in your destination, such as the names of preferred hospitals and the local emergency numbers (911 doesn't work all over the world!)
- Obtain the names of qualified, English-speaking doctors and other medical providers in your destination. The right diagnosis is usually the cheapest.
- Learn whether ambulances can be trusted to transport you in the event of emergencies. In some places it's safer and faster to take a cab!
- Learn about pharmacies in your destination--are they reliable and open at night? If you take medication regularly pack two supplies and place one in your carry-on luggage.
- Travel with a first-aid kit
- Bring copies of key portions of your medical records--your EKG, for example.

[HTH's Global Health and Safety Resources](#) (included in all [TravelGap](#) and [Trip Protector](#) plans) provide a unique and valuable collection of tools to help you prepare for safe and healthy travel.

---

Remember, [Travel Insurance](#) from HTH can help protect your health and your vacation investment.