



## Take a Trip with MDSIS

by George W. Gonser Jr., MBA, CDHC

WHAT BECKONS YOU THIS SUMMER? THE VINEYARDS IN Tuscany? The Cliffs of Moher in Ireland? Or the beaches of the Caribbean?

Nothing can ruin a trip abroad quite like a trip to the emergency room or an unforeseen delay or cancellation in your journey. Fortunately, there's travel insurance for these situations, and MDS Insurance Services, Inc. (MDSIS), can provide it for you. First, though, there are some key terms you need to know:

- **Duration:** How long will you be going for? The longer you plan on being away from your home country, the more comprehensive the coverage you are likely to need.
- **Destination:** Where are you going? The more remote the location, the more importance you should place on features like emergency evacuation and air ambulance coverage. Conversely, a visitor to a northern European country should be more interested in the maximum benefits for hospitalization, as evacuation would be a less likely course of action for treatment.
- **Home Country Coverage:** What does your existing health plan cover? If you already have a good benefits plan, it is a smart idea to double-check exactly what is covered while you are out of the country. Most domestic U.S. health plans limit coverage to a maximum of 30 or 60 days outside of the United States, and health maintenance organizations (HMOs) and preferred provider organizations (PPOs) will likely impose severe out-of-network penalties for all but the most basic emergency care. More importantly, you will want to ensure that you have 24-hour access to emergency evacuation if you are sick or hurt in an area where quality care is not available. For those over the age of 65, Medicare will not cover treatment outside the United States. If you do not have any domestic coverage, travel insurance is a must.

Once you have answered these questions, you will need to know what benefits and policy provisions to look for in a travel medical plan.

### Short Trips (Two Weeks or Less)

Assuming you have solid coverage at home, you may only need a small supplemental plan, with features like emergency evacuation and 24-hour worldwide assistance, along with a limited benefit for medical expenses (\$10,000 to \$50,000 is typical).

### Intermediate Trips (Two Weeks to Six Months)

The longer you are away, the less likely your U.S.-based plan will cover you, and you should therefore place more importance on the medical benefits of the plan. In addition to a higher emergency evacuation benefit, your plan should cover between \$100,000 and \$1 million in medical expenses. Other features to look for include coverage for a family member to come to your assistance if you are hospitalized in a foreign country, and an option to include "hazardous activities"—extreme sports such as scuba diving, skiing, and bungee jumping.

### Long Trips (Six Months or More)

Because you are traveling for such an extended period of time, the travel insurance you purchase will most likely be your primary—or only—health insurance. Be sure that your plan includes all of the above, with higher maximum benefits (\$1 million or more) as well as some provision for coverage when you return home. If you or a family member spends a year abroad but returns home for a vacation, make sure you are still covered.

All of the plan types discussed above share some common features: You will normally have a deductible and coinsurance to meet, and preexisting conditions are usually excluded. Worldwide assistance is sometimes done by the plan administrator or sometimes through an independent assistance company.

To provide this coverage, MDSIS, is working with International Medical Group (IMG), the national leader in travel insurance plans.

IMG offers many travel-related insurance plans, including Patriot Travel Medical Insurance Plans and Patriot T.R.I.P., T.R.I.P Elite, and Student T.R.I.P programs, which provide coverage that can help you recover unused nonrefundable payments and deposits should your trip be cancelled or interrupted for a variety of reasons. Benefits are also provided for travel delays, baggage delays, emergency medical treatment, emergency medical evacuation, and more.

Purchasing trip and medical insurance plans before you depart can mean security and peace of mind while you are away, and allow you to concentrate on the exciting and fulfilling adventure that international travel can and should be.

For more information, go to [www.mdsis.org](http://www.mdsis.org), click on "Products," and then select "Travel Insurance Plans" to peruse travel and trip insurance options. Or you can call MDSIS at (800) 821-6033.

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