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ILLNESS & INJURY: WHAT EVERY TRAVELER SHOULD KNOW

- What happens if you become ill or have an accident while traveling?
- What if you need medical attention but need to verify the hospital's or doctor's credentials?
- Who will pick up the hotel bill if illness or quarantine prevents you from traveling home?
- How do you negotiate care if you don't speak the local language?

According to the US Travel Insurance Association, getting the right care, communicating with medical professionals and those back home, and paying for emergencies are issues that travelers may ignore until they are confronted with an illness or accident, especially when abroad.

USTiA urges travelers to be adequately insured so that they are covered in case of a medical emergency. To that effect, the association suggests that travelers ask the following questions:

How do you ensure that you are getting quality care?

If you are injured or faced with a health emergency, especially abroad, you'll want the best medical care possible. With a comprehensive travel insurance or travel assistance plan purchased prior to departure, one toll-free or collect call connects you with round-the-clock travel medical assistance. The helpline, which is staffed 24/7 by professionals, provides referrals to domestic and international hospitals and local physicians who meet high standards. The assistance service not only takes the guesswork out of finding the right hospital or practitioner, but also helps coordinate care. And, in cases where local health facilities are inadequate, the help line's medical coordination team will arrange a medical evacuation to ensure appropriate treatment. Without travel insurance, medical evacuation itself could run into tens of thousands of dollars.

What about financial arrangements with hospitals?

Many hospitals require payment upon admission. The travel insurance specialists can help coordinate payment of covered medical expenses to ensure that you receive treatment. While travel insurance policies will typically reimburse you for medical expenses, some policies will provide direct payment to the hospital or medical provider. And in situations where your health insurance will reimburse part of the cost, comprehensive travel insurance policies often cover the balance. Should you be forced to delay or interrupt your plans because of quarantine, many travel insurance policies will reimburse nonrefundable travel expenses such as prepaid hotel or tour arrangements, as well as airline-associated fees.

How do you communicate?

In times of crisis, communication with medical personnel and family back home is crucial. You may be in a destination where English is not commonly spoken and communication becomes a major issue. The 24 hour hotline included with comprehensive travel insurance policies, assistance services and travel medical policies provides translation/interpretation services and

also assists in consulting with treating physicians, as well as updating family, employers and insurance companies.

Will your current healthcare insurance cover you?

To assist you in determining whether a travel insurance or assistance plan is right for you, here are some questions to ask about your current healthcare policy:

- Does your current health insurance cover you out of network and out of country?
- Do you have higher deductibles and co-insurance when you travel outside of your plan's designated network area?
- Are you covered for costs associated with a medical evacuation and what are the limits for that coverage?
- Do you have a dental plan that covers for emergency situations?

If your healthcare policy does not cover these situations, UStiA highly recommends that you consider travel insurance, both for peace of mind and for your pocketbook, should an unexpected health emergency occur.

About UStiA

UStiA promotes fairness, integrity and a commitment to excellence in the travel insurance industry. With a mission to educate the public on travel insurance while maintaining high industry standards, UStiA is a non-profit association of insurance carriers and allied businesses involved in the development, administration and marketing of travel insurance and assistance. Travel insurance and assistance services are available from travel agencies, airlines, tour operators, hotels and resorts, and insurance brokers, as well as through the Internet.

For more information on travel insurance and a listing of UStiA members, visit ustia.org.

Travel health, safety, and security tips are available at www.trip.ustia.org. Developed by the US Travel Insurance Association as a public service, TRIP is designed to provide helpful information for anyone planning a trip. The TRIP acronym stands for "Travel Responsibly, Informed and Protected." With a motto of, "Empowering you to travel safely," the site offers useful articles, tips and links on various aspects of staying healthy, safe, and secure while traveling.

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