



TRAVEL TIPS

Will Your Health Insurance Cover Your Holiday Travel?

(NAPSA)—Whether your plans involve a trip to share the winter holidays with family and friends, a winter vacation on the ski slopes or a warm-weather getaway to a sunny resort, you may find that your health insurance doesn't always travel with you when you leave home.

"Many Americans are under the false assumption that their health insurance would cover them if they have an illness or accident that requires medical treatment," notes Dr. Herve LeChevalier, founder and President of ArchiMed Americas—International Benefits Americas, and chief medical consultant to Travel Guard. "The fact is, Medicare and many managed care plans provide little or no coverage for medical care received outside of the United States. Even within the United States, many health insurance plans impose high deductibles and co-payments for treatment received outside your designated network."

LeChevalier warns the biggest financial risk most travelers aren't aware of is medical evacuation. "An emergency medical evacuation can cost tens of thousands of dollars and is not covered by your health insurance," he said.

To make sure you have the protection you need when traveling, Travel Guard International has substantially increased the coverage limits for medical evacuation and emergency medical expenses for its two most popular travel insurance plans.

The company's single trip travel insurance plans include worldwide coverage for emergency medical expenses. The plans also pay for medical evacuation services if a patient's injuries or sickness require evacuation to a qualified medical facility.

Cruise, Tour & Travel, the com-



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pany's most comprehensive product, now has \$300,000 maximum benefit for emergency medical transportation (up from \$20,000); and \$50,000 for medical expenses (up from \$10,000). The ProtectAssist policy now has \$300,000 for emergency medical transportation and \$25,000 for medical expenses.

"Travelers should always carry the appropriate travel medical insurance documentation, along with copies of prescriptions for medicine they take regularly," LeChevalier adds. "It's a good idea to leave copies of all this information with someone back home who can be reached in an emergency. Travel Guard and other travel insurance providers also offer 24-hour travel assistance hotlines to help travelers locate a doctor, dentist or medical facility or replace prescription medication and travel documents."

For more information visit www.travelguard.com, call 1-800-826-1300 or see your travel agent.