

The Smart Traveler's Travel Insurance Guide

Chapter 3 — Medical Coverage While Traveling

One of the most valuable benefits included in many travel insurance policies is emergency medical coverage. If you become ill or are injured while traveling, this coverage may help pay for eligible medical expenses when a covered event occurs.

Many travelers are surprised to learn that their regular health insurance may provide limited—or no—coverage outside their home area or outside the United States. Before you travel, it's important to understand what your existing health plan covers and where gaps may exist.

Medical care in another country can be expensive, especially if hospitalization, emergency treatment, or specialist care is required. A travel insurance policy with medical benefits may help reduce those unexpected costs, subject to the policy's terms and limits.

If you take prescription medications, pack enough for your trip and keep them in their original labeled containers in your carry-on luggage. It's also a good idea to carry a list of your medications, allergies, and important medical conditions.

Before purchasing a policy, compare medical coverage limits, exclusions, and any pre-existing condition provisions. Choosing a policy that matches your destination, activities, and personal needs can provide added peace of mind throughout your journey.

Remember that every travel insurance policy is different. Always read the policy documents carefully so you understand what is covered, what is excluded, and how to obtain assistance if you need medical care while traveling.

Aimee's Travel Tip

Before every international trip, take a few minutes to review both your health insurance and your travel insurance. Knowing how they work together before you leave home can save valuable time and reduce stress if you ever need medical care while traveling.