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Business Traveler Update

What to Do When You're Sick Abroad

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Imagine you're on a business trip in a foreign country and you become so ill that you end up stretcher-bound. But before you're taken to the hospital, the ambulance detours to the nearest ATM, where you have to punch in your password and produce some cash.

This scenario has presented itself to numerous travelers, says Nicole Beach, marketing and public relations manager for Medex travel insurance and emergency assistance.

Beach recounts the story of a man traveling in Mexico who had to leave his sick wife with the hotel doctor while he and the doctor's brother went to withdraw cash at the nearest ATM to obtain \$1,800 for a couple of hours of IV fluid.

About one in three travelers has either become ill or injured, or has had a business associate become ill or injured, while traveling overseas, says Linda McGee, president of Medex insurance services.

In many countries, especially those with socialized health care like Greece, Cuba, Italy and England, foreigners are usually expected to pay upfront for health care. This poses a problem because most domestic insurance will only reimburse you upon return to the States. Beach has seen people max out credit cards and take out second mortgages on homes to pay the bills.

A bit apprehensive from hearing these stories, I called my health care provider, Oxford, to ask what it will cover abroad. "Emergencies and urgent care only," a representative tells me. Whether I'm in a jungle or a British board room, I'd hate to wait until something happens to find out if an emergency helicopter lift (usually \$100,000 or more) or even X-rays are considered urgent care.

Coverage Conundrum

Most travelers aren't aware of what their domestic insurance does cover, says Beach, and if you're planning a business or leisure trip, finding out should be your first step.

Primary domestic insurance generally doesn't cover the high cost of an evacuation, says McGee, and most insurance doesn't offer critical 24-hour service abroad, leaving travelers relying on a hotel concierge or local phone book to hunt down a quality physician.

Typically, says McGee, most foreign hospitals won't even accept domestic insurance cards, adding to the horror of having a heart attack, food-borne illness or broken bone, three of the most common ailments abroad.

McGee recommends you ask yourself three questions before your next business trip: Will my domestic health insurance help me find and maintain good quality care when I'm abroad? Will my insurance pay directly to a foreign provider? Does my primary health insurance have limitations in coverage?

If you aren't sure of the answer to these questions, opting for additional travel insurance is a cheap and potentially lifesaving safeguard.

Insurance to the Rescue

Medex, which handles 25,000 cases a year, regularly inspects medical facilities around the world and updates their status on its live database. In Latin America, for example, two facilities across the street from each other can present a stark contrast in level of care, says Beach. Some facilities "may not require 24-hour nursing care," she points out. "[We] know where to go for quality of care."

Medex's network of global physicians who, combined, speak 37 different languages, also eliminate dangerous treatment delays.

Travel insurers such as Medex will ensure you are taken to the nearest clinic with Western standards of care and English-speaking physicians, provide transport if necessary and will work with the billing department to secure coverage and avoid any desperate ATM situation. "Our goal is to make sure the individual gets the treatment they need with no delay," says Beach. "All they have to worry about is calling us."

In fact, U.S. embassies in many countries will often call travel-insurance providers on your behalf, says Beach.

"Try calling Blue Cross on a Saturday at 2 a.m. from Peru," says Derek Patterson, owner of eGlobal Health Insurers Agency, adding that Medicare will not cover anything outside the U.S. For as much as your daily cup of coffee (about \$2 a day), eGlobal will cover you for as little as five days and, like Medex, potentially save you from astronomical bills.

Medex will cover you for \$2 to \$4 a day, all evacuation costs included, and up to \$100,000 of coverage. Small businesses can purchase travel insurance from Medex for about \$200 per employee per year or can buy a minimum of seven days of insurance for one employee.

While travel insurance is new to some small businesses, larger corporations have been purchasing travel insurance for years, says McGee; Medex's clients include **Wal-Mart** (WMT) , **Verizon** (VZ) , **Tyson Foods** (TSN) and **Black & Decker** (BDK) .

Prep Pays

When choosing a travel-insurance provider, Beach recommends you always read the fine print to understand when benefits come into play. "You really have to know who the assistance provider is on the back end," she says. "They may have a call center, but do they have resources throughout the globe?"

In general, says Beach, do your homework and check travel advisories on the Centers for Disease Control and the International Society of Travel Medicine Web sites.

Also, find out the locations of U.S. consulates in your target country, advises Nadia Sallese of the International Association for Medical Assistance to Travelers, which lists English-speaking physicians around the world. And always make sure you bring enough of your medication -- otherwise, you may find yourself having to see and pay for a foreign physician just to get a refill.

So add quality travel insurance to your checklist for your next business trip, and you won't get any coverage surprises.