

## **FOREIGN TRAVEL COVERAGE**

At the Medigap Helpline, we are often asked about health insurance protection while out of the United States. Medicare generally does not apply outside the United States and its territories. There are three exceptions:

medical emergencies arising in Canada for those who can document that they are traveling the most direct route between continental US and Alaska;

when an emergency occurs in the US and a Canadian or Mexican hospital is closer than any in the US; and

those whose home is closer to a Canadian or Mexican hospital than to one in the states.

Some Medicare supplement plans offer health coverage out of the country. Check your policy to see if you are covered even though Medicare does not apply.

Following are some insurance companies that offer short-term coverage designed for travelers. Such coverage may provide medical referrals and advice by telephone, payment for transportation for treatment or evacuation back home, accidental death coverage, or coverage for cancelled or delayed trips. Such coverage may be available at extra cost.

**ACCESS AMERICA, Richmond, VA; (800) 284-8300**

**HEALTH CARE GLOBAL, Middleburg, VA; (800) 237-6615**

**TRAVELERS, Omaha, NE; (800) 228-9792**

**TRAVEL GUARD INTERNATIONAL, Stevens Point, WI; (800) 826-1300**

**PETERSON INTERNATIONAL, Valencia, CA; (800) 345-8816**

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