INSURED AMERICAN & FAMILY

VETERAN / FAMILY OWNED & OPERATED

(813) 919-8536
C.Gruenbaum@insuredaf.com
insuredaf.com

Travel Medical Insurance

When your regular plan doesn't follow you abroad

Most US health plans cover ZERO outside the country. One ER visit overseas can cost $50,000.

WHAT IT IS

Most US-based health insurance plans, including Medicare, most Medicare Advantage plans, ACA Marketplace plans, and many employer plans, provide little or no coverage for medical care received outside the United States. Travel medical insurance fills that gap: short-term coverage designed specifically for international trips that pays for emergency care, hospitalization, and medical evacuation while you're abroad.

WHO NEEDS IT

International travelers
Any non-US destination

Cruise passengers
Onboard medical care + foreign-port treatment

Long-term expats
Multi-month international stays

Medical tourists
Travel for treatment outside US

Adventure travelers
Hiking, diving, skiing, sports often need riders

WHAT IT TYPICALLY COVERS

Emergency medical care
ER visits, hospital stays, doctor visits abroad

Medical evacuation
Air transport home, often $50K–$250K coverage

Repatriation of remains
If the unthinkable happens

Trip interruption (illness)
Reimburse changed flights, lost deposits

24/7 assistance line
English-speaking providers, translators

THE 3 THINGS PEOPLE GET WRONG

1. **"My regular health insurance covers me abroad."**
   FALSE for most plans. Medicare covers ZERO outside the US. ACA Marketplace plans usually cover ZERO. Most employer PPOs cover emergencies abroad as out-of-network (high cost-share). Always verify before assuming you're covered.
2. **"Travel insurance and travel medical insurance are the same thing."**
   Different products. Travel insurance covers trip cancellation, lost luggage, flight delays. Travel medical insurance covers medical care abroad. Some packages combine both; many don't. Check the specific coverages of any policy you're considering.
3. **"Medical evacuation isn't worth paying for."**
   Often the most expensive single medical bill of an international trip. Air ambulance home from Europe or Asia commonly runs $50,000–$250,000. Travel medical with medevac coverage = often $50–$200 for a 2-week trip. Skipping it is the financial risk.

BUY BEFORE YOU LEAVE, NOT WHEN YOU NEED IT

Travel medical insurance must be purchased BEFORE your trip starts. Once you're outside the US and have a medical event, you cannot buy a plan retroactively. The window: from when you book the trip to the day before departure. Cost is usually based on age, trip length, destination, and coverage limit ($100K, $250K, or $500K are common tiers). For a healthy 50-year-old taking a 2-week trip to Europe, expect $50–$150 for solid medical coverage with $250K medevac.

Heading abroad and want to make sure you're covered? Call or text Craig, I'll match a travel medical plan to your trip length, destination, and risk profile.

Don't go underinsured when you can be Insured AF.