

Check Your Health Insurance Coverage



Don't assume that your medical insurance policy covers medical care you receive outside the United States. To protect yourself against unforeseen—and perhaps costly—medical charges, take these steps.

- Check with your insurance carrier to see if you're covered when abroad, or if they offer health insurance for travelers.
- If your insurance doesn't fully cover you away from home, you may be able to purchase traveler's health insurance through a major credit card company.
- If you're traveling with a package tour that offers a health insurance option, consider purchasing it.
- Find out if your policy places any restrictions on coverage. Some insurance companies do not cover chronic illness, complications during the third trimester of pregnancy, or sports-related injuries.

Some plans also cover the cost of returning home in case of an emergency.