Travel Insurance Coverage? I hope the info below will be helpful!!

Some things to keep in mind……....

1. Medicare A or B doesn't cover you when you are traveling outside of the country. (except for a very few clearly stated exceptions) However, your additional insurance, Part C or D might cover travel internationally.
2. While still at work, insurance may cover you internationally, but not necessarily for everything. Medical transport is one of the biggest things that are not covered by most domestic policies. If you have private insurance, check to see what it does cover.
3. Pre-existng conditions are not covered by many travel insurance coverages and they define pre-existing conditions differently.
4. For many people, Travel Insurance is a reality for everywhere outside the United States from here on out because of my age and medical conditions.
5. "Cancel for Any Reason" insurance is available but it is expensive, it usually has be purchased within a specific time frame after registration and reimburses about 70-80% of loss.

The Basic Parts of Travel Insurance are…

1. Medical Insurance- f you are on Medicare, you might need to purchase medical travel insurance. The risk is the same overseas as it is here in not having health insurance, if something bad happens it could be catastrophic financially.

If you still are on company insurance or your own medical plan, please check with your company and determine whether they cover international travel. Ifthey don't you need to seriously consider purchasing at insurance for with a medical plan.

Your Secondary Insurance also might offer Medical Coverage.

If you have a serious medical pre-existing condition (One that you have been treated for in the last 180 days), you need to make sure that is covered by your insurance or purchase a plan that covers pre-existing conditions. Many companies require that you have purchased this before your last payment. If you have a pre-existing condition be sure to check your coverage options.

2. Trip Cancellation or Interruption

If you have close family members (most plans do not cover extended family), that are aged or in poor health that you might have to delay, change or cancel

your trip, then you should invest in a plan. This plan is very specific in what it will cover if you have to cancel or leave early from the tour. But it will allow you to recover what you spent on the trip.
Trip cancellation/Interruption insurance reimburses the non-refundable portion of the amount that you have paid towards your trip. Covers the insured against cancellation penalties (which can be up to 100%). due to injury, death, loss of a traveling companion or family member. Covers the insured for the unused portion of your tour if it is interrupted.
3. Emergency medical expense coverage pays up to the amount selected for each plan.
Covers the insured for on the spot medical deposits and payments required by hospitals for your admittance.
Covers the insured for personal health insurance deductibles and co-payments
Covers the insured for costly transport and fees which could save you thousands of dollars.

The companies that we choose to recommend for most trips are Generali Global Assistance or Faye Travel Insurance. Both links are below. Both are the same cost if you book through our link or online.
Generali Link:
https://www.generalitravelinsurance.com/quote?partner=20190923
Agency Producer Code – 20190923
Faye Link:
https://www.withfaye.com/quote/offer?utm_campaign=john.lum&utm_source=licking.creek.tours&utm_medium=bd-traveladvisors&utm_term=glinda

Some other companies to compare are AIG and Allianz Global. These can be less expensive, in fact, Allianz offers annual protection if you are traveling on multiple trips.

Also, please keep in mind that people travel with me without using travel insurance. It is not mandatory but our lawyer insisted that if you choose not to use travel insurance, then you must sign a waiver for Licking Creek Tours that shows I gave you the opportunity to get travel insurance.