

Traveling Abroad?

KNOW HOW YOUR HEALTH PLAN COVERS YOU

Travel can be unpredictable, especially when it comes to healthcare. Many U.S. health plans offer limited emergency coverage overseas, while routine care may not be covered at all. *Knowing what to expect before you go can help you avoid surprise costs and get care faster if you need it.*



Emergency Care May Be Covered

- Some U.S. health plans provide **limited emergency coverage outside the U.S.**
- Coverage is **often out-of-network and may require you to pay upfront** and submit claims later.
- Medical evacuation and transportation are **often not included.**

Routine Care Is Usually Not Covered

- Routine doctor visits, follow-up care, and prescriptions are **often not covered abroad.**
- Costs and reimbursement **rules vary by plan and country.**
- Travelers may face **higher out-of-pocket costs without supplemental coverage.**



Telehealth Can Help, With Limits

- Some plans offer virtual care while traveling, but **many U.S. telehealth services don't work internationally due to licensing rules.**
- Global or travel-specific telehealth programs may **support non-emergency issues**, like minor illness or medication questions.
- Access and prescribing ability **depend on your plan and location.**



Before You Go

- ✓ **Review** your plan's international coverage rules.
- ✓ **Ask** how emergencies, claims, and reimbursements work.
- ✓ **Confirm** whether telehealth is available abroad.
- ✓ **Consider** whether travel medical insurance makes sense for your trip.

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319-364-5193

info@truenorthcompanies.com