

International travel benefit cover

When it comes to health insurance benefits when travelling abroad, the details can vary depending on the insurance provider and type of plan. By notifying your medical scheme before traveling, you can ensure that you have all the necessary information and support in place to handle any medical issues that might arise during your trip.

Preparation for international travelling



Confirm who will be covered under your policy

- ✓ Main member / Policyholder
- ✓ Spouse or Partner
- ✓ Dependants

Determine Visa Requirements

Check the visa requirements for the country you intend to visit. Each country has different rules and requirements based on your nationality.



Preparation notes:

Make sure of the cover period

Trip durations are often capped (e.g., 30, 60, or 90 days per trip). Make sure that you know what is covered under your scheme's travel policy.

Verify key features and cover, such as:

- Emergency medical expenses
- Medical evacuation
- Repatriation of mortal remains
- Trip interruption or cancellation
- Emergency dental care

Double check cover limits

- **Maximum Coverage Amount:** Policies usually have a maximum limit on the amount they will pay for emergency medical expenses. This limit can vary widely between plans.
- **Deductibles and Co-Payments:** Be aware of any deductibles or co-payments required. This is the amount you may need to pay

out-of-pocket before the insurance coverage kicks in.

Be aware of exclusions

- **Pre-Existing Conditions:** Coverage for pre-existing medical conditions may be limited or excluded. Some policies offer riders or additional coverage options for pre-existing conditions.
- **High-Risk Activities:** Injuries or illnesses resulting from high-risk activities or sports (for e.g., scuba diving or skydiving) may not be covered.
- **Non-Emergency Treatment:** Routine medical care or treatments not deemed emergencies may not be covered.

Explore network providers and billing services

- **Preferred providers:** Some insurance plans have agreements with a network of hospitals and

medical facilities around the world. Using these providers can simplify the claims process and sometimes reduce costs.

- **Direct billing:** In some cases, insurance providers may offer direct billing arrangements with medical facilities, meaning you won't need to pay upfront and claim reimbursement later.

What to do in an emergency!

Have the contact details for your insurance provider's emergency assistance service readily available.

The claims process

- Keep all medical records, receipts, and documentation related to your treatment and expenses. These are essential for filing a claim.
- Ensure that all claims are processed correctly and follow up with your insurance provider if necessary.

To get the most accurate and detailed information about international travel benefits under your medical scheme, consult your medical scheme provider or carefully review your policy documents. By understanding your international medical travel insurance and knowing the steps to take in an emergency, you can ensure that you receive the appropriate care and support while traveling abroad.