

Travel Health Insurance

If you're a U.S citizen and then your planning for a trip outside the country, you might think of purchasing a travel health insurance policy, travel insurance should be well thought out whether your traveling for business or pleasure because international traveling really involves high risk.

Personal emergency may be a demand for an early return to your home country; a medical emergency can require hospitalization or air evacuation. From most common cases, the existing health insurance will not provide sufficient protection for those and other risks. Without the proper travel insurance for accidents, you would be exposed to significant financial liability, this can take risks out of international travel and so you can have a relaxing enjoying trip.

The primary benefit of purchasing a travel insurance plan may include:

- emergency dental coverage
- emergency medical evacuation
- repatriation of remains
- return trips
- trip interruptions
- lost luggage
- accidental death
- dismemberment benefits

As what was mentioned above travel insurance policy also have limitations and restrictions that would otherwise be expected from domestic health plan in U.S.

Most noticeable of this limitation is the length of coverage.

Your domestic health insurance policy will not have an expiration date. The travel insurance policy can be purchased only for length of time that you will be outside of your country and will expire right away on your return from your home area. Other limitations may contain:

- treatment of pre existing conditions
- charges that exceed reasonable and customary fees
- medical expense that not considered medical necessity
- physical exams
- immunizations
- injury caused by hazardous sports or activities
- maternity coverage
- drug overdoes treatment
- routine dental care
- routine eye care

it is essential to understand that travel insurance plan will not pay for pending medical treatment connected with pre-existing conditions. Since the health insurance coverage in their home country will not usually pay for treatment received from the U.S, they consider purchasing a travel health insurance policy.

Travel insurance coverage should only be purchased to cover unexpected medical emergency not to endow with coverage for current medical conditions and examination

Travel insurance can be acquired for a travel period as little as 5 days.

Civilians residing outside of their home country for longer periods of time can purchase coverage for up to one year. For immigrants who are moving to a foreign country can purchase an international health insurance policy that is annually renewable.

For more information: www.oneshopinsurance.com

About the Author

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