

Health and Travel

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Getting sick on vacation is bad news. It has the potential to ruin the trip for everyone. Finding quality medical care while on vacation can be difficult as well. While you may not always be able to prevent illness when travelling, you can be adequately prepared to minimize your symptoms and to get back to reclining comfortably on the beach as soon as possible. Consider the following suggestions to prepare for the possibility of health complications while traveling.

Medical and Dental Emergencies

Occasionally, medical and dental emergencies can occur and it is best to plan ahead should the need for assistance arise. When traveling in the United States, a high standard of medical and dental care can be assumed. You should be familiar with your health insurance plan to know the coverage limits and providers in the area where you are traveling. If you are traveling abroad, talk with your health provider about chronic health problems, pregnancy or immunizations to avoid problems while traveling.

Medical care in developing countries may be below American standards. It is a good idea to get the address and phone number of the embassy and consulate in the country you will be visiting. If you need medical attention, these offices can guide you to safe medical treatment.

Make your travel experiences more pleasant by planning ahead to prevent some of the most common ailments. Here are some precautions you may take for common ailments:

- Dehydration
 - » Drink plenty of fluids.
 - » Avoid caffeinated drinks.
 - » Stay out of the sun as much as possible.
- Allergies
 - » Pack your own pillowcase.
 - » Request a non-smoking room.
- Diarrhea
 - » Avoid uncooked meat, raw fruits and vegetables and unpasteurized foods.
 - » Drink only bottled water.
- Arthritis
 - » Take frequent walking breaks.
 - » Pack aspirin, anti-inflammatory drugs, or any prescriptions normally used for arthritis.
- Motion sickness
 - » Avoid reading while in moving transportation.
 - » Book a room in the middle of the boat while on a cruise.
 - » When flying sit near the wing of the plane.

Vaccinations

You may be required to carry an International Certificate of Vaccination (also known as a Yellow Card), or proof that you have had certain vaccinations before entering some countries. You can contact the foreign embassy or go to travel.state.gov to check for entry requirements. Also, the Centers for Disease Control (CDC) and the World Health Organization (WHO) recommend vaccinations and precautions for traveling to certain destinations. Check the websites for these organizations to stay up-to-date on travel advisories, the risk for disease outbreaks, etc.

Health Insurance

It is very important that you check with your health-care insurance provider to determine what medical expenses, if any, will be covered while you are travel-



ing internationally. Most major insurance providers will cover medical expenses that are “customary and reasonable” but will not pay for a medical evacuation back to the United States (the average evacuation costs around \$100,000). You may wish to consider purchasing a supplemental travel healthcare insurance policy to ensure that all costs, including an evacuation, are covered. Supplemental insurance is particularly important for older adults as Medicare does not cover healthcare costs outside of the United States. However, the 50 states, the District of Columbia, Puerto Rico, the US Virgin Islands, Guam, the Northern Mariana Islands, and American Samoa are considered part of the United States. In rare cases, Medicare may pay for inpatient hospitalization, doctor visits, ambulance services, or dialyses. Visit Medicare.gov for more information.

Some helpful questions you may want to ask your insurance company about your coverage while traveling include:

- Does my policy cover emergency expenses abroad, such as a return trip to the US for treatment, in the event that I become ill?
- Does my policy cover high risk activities such as mountain climbing or parasailing?
- Does my policy cover preexisting conditions?
- Will my insurance pay foreign hospitals and doctors directly?

Remember: Travel insurance and travel medical insurance are different. Travel insurance insures your financial investment in your trip, whereas travel medical insurance covers medical costs incurred during your trip.

Be sure that you have all essential prescription medications with you before embarking on your trip. Pack enough of your medication to last you for your entire trip as well as a few extra in the case of an unexpected

delay. Carry your medications in the original labeled container and pack them in your carry-on bag. It is also a good idea to have the generic name and dosage of your medications written down in the event that you need your prescription refilled while traveling. Also, be aware that nonprescription medications and vitamins may not be available or in the same form that you take.

If you wear eyeglasses, be sure that you have extra pair with you in the event that they are lost or stolen. Individuals who wear hearing aids should also bring spare batteries with them, as it is difficult to find the right size batteries in many international destinations.

Crisis Management

Unfortunately, traveling outside the United States may expose you to potential crises (i.e. disease outbreak, terrorist activity, etc.). Here are some recommendations to keep you and your loved ones safe and prepared for a potential crisis:

- Learn about your destination country including visa requirements, laws, and customs.
- Heed travel warnings and travel advisories. You can learn more about travel warnings at travel.state.gov.
- Keep contact information for the closest US embassy or consulate.
- Keep a list of emergency contacts and consider making a communication plan to reach family and friends.
- Consider making an alternative communication plan in the event that phones are inaccessible in a crisis.

References

United States Department of State – Bureau of Consumer Affairs, Retrieved from <https://travel.state.gov/content/travel.html>.