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DESTINATIONS

Protection for Tough Travel

Choices for trip insurance are growing. Here's how to sort through them.

Before Mary Sue Stegehuis, a teacher in Grand Rapids, Mich., traveled to Tanzania last summer to climb Mount Kilimanjaro, she bought trip insurance—a policy that provided for emergency medical evacuation. On the fourth day of the climb, she felt chest pains and feared she was having a heart attack. A helicopter plucked her off the mountain and took her to a hospital in Nairobi.

After she was treated by an American board-certified cardiologist who determined that all was well, she was flown back to resume the climb. The insurance covered the \$11,500 in evacuation costs, along with \$5,000 for medical services.

“It was a huge benefit that the insurance company specializes in dealing with these logistics,” says Ms. Stegehuis, age 57.

Before You Pack...

Some of the largest providers of comprehensive travel insurance

◆ **CSA Travel Protection**
csatravelprotection.com

• Part of Europ Assistance Group, a world-wide provider of emergency-assistance services. Has staff in 33 countries.

◆ **GeoBlue**
geobluetravelinsurance.com

• An independent licensee of Blue Cross/Blue Shield. Maintains a network of doctors in more than 180 countries.

◆ **Global Rescue**
globalrescue.com

• Provides medical assistance, evacuation and security services, using former Navy SEALs and Air Force paramedics. Completed 1,200 operations in 2013.

◆ **InsureMyTrip**
insuremytrip.com

• The largest and first aggregator site. Provides comparisons of different plans and rates among 27 insurers and 372 plans. Site includes 14,000 customer reviews.

◆ **Squaremouth**
squaremouth.com

• Aggregator site. Compares plans among 25 providers. Includes almost 13,000 customer reviews.

◆ **TripInsurance.com**
tripinsurance.com

• Represents five underwriters of travel insurance, which offer 15 different policies. E-travel alerts warn customers of late-breaking news that could affect their trips.

Travel insurance has long been part of travel planning. But with more people participating in adventure trips and heading for increasingly remote destinations, policies today offer more options—and are more complicated—than ever before. Medical coverage, emergency evacuation, a choice of hospitals, medical escorts—any and all can be part of travel-insurance decisions.

Incidents Abroad

One provider, the travel and international health-insurance program GeoBlue, says enrollment among travelers age 65-plus has jumped 22% in the past nine months. Among the biggest concerns: orthopedic injuries and cardiac issues.

“They’re walking on cobblestone streets in Mexico or climbing a pyramid,” says Brendan Sharkey, director of individual products for GeoBlue, based in Radnor, Pa. “There are a lot of added physical exertions, so underlying chronic conditions tend to flare up.”

If you’re embarking on an ambitious trip to an exotic destination, chances are good you’ll need insurance that goes beyond plain-vanilla cancellation coverage (in which you receive a refund if you can’t travel). A more comprehensive package, which usually runs between 4% and 8% of the total trip cost, typically includes financial reimbursement if you need to cancel due to illness or injury; medical coverage, including medical evacuation; and medical assistance, which includes help finding the right hospital, says Linda Kundell, a spokeswoman for the U.S. Travel Insurance Association.

But even among comprehensive plans, there are differences. Some will transport you only to the nearest hospital, which may not have the highest-quality medical care.

Some travel insurance plans are really just evacuation plans; they don’t cover expenses related to medical

care. All of this is usually made clear in the product description—as long as people take the time to read it, says Moira Bishop, a spokeswoman for GeoBlue.

Starting Point

Start by examining your current health-insurance policy to identify what’s already covered. For instance, your plan might provide for as much as \$50,000 in medical costs overseas, which could sound generous. But an evacuation from a remote location could easily hit six figures.

When reviewing your health plan, also check to see whether international travel is considered “out of network” and, if so, at what rate you might be reimbursed, says Linda Barger, a spokeswoman for San Diego-based CSA Travel Protection.

In screening a potential travel insurer, begin with some fundamental questions: If I have a problem, how do I access help? If an emergency arises, where would I receive care? (In the nearest facility? A hospital of my choosing? Would I be transported home?) Do you have a network of doctors trained in Western-style medicine who (ideally) speak English?

The good news is that for most major travel insurers today, access to care and response times are points of pride. CSA, for instance, says it provides travelers with a 24-hour emergency toll-free number that is answered within 20 seconds, and local numbers that can be called collect. Global Rescue LLC, a Boston-based travel specialist, says its members who call in are connected immediately with, among others, critical-care paramedics or nurses. The company says that in many parts of the world, field rescue and evacuation can occur the same day.

Medical evacuation is a traveler’s largest financial risk, says Dan Skilken, president and chief executive of TripInsurance.com in Monte Sereno, Calif. As such, be sure your coverage matches your destination. In other words, if you’re traveling in Mexico or Central America—and if you need to be flown to the U.S. with a doctor on a private jet—budget for \$50,000 in evacuation expenses, Mr. Skilken says. If you are traveling to Western Europe, then \$100,000 to \$150,000 will get you home. If you are traveling in Asia, you need at least \$200,000, he estimates.

Ability to Compare

Comparing plans and rates online is essential; so-called aggregator sites make the job easier. Both InsureMyTrip.com, based in Warwick, R.I., and SquareMouth.com, in St. Petersburg, Fla., allow you to enter details about your travels and compare different policies.

The cost of coverage varies, with some insurers charging memberships to cover all trips in a year, while others insure by the trip. An individual seven-day medical membership at Global Rescue is \$119, and a 14-day medical membership is \$159.

If your home is in Massachusetts and you’ll be doing a 10-day trip to Mexico in April, and then traveling to Colorado in May for a long weekend of hiking, and planning on fishing in Canada at some point this summer, the short-term memberships quickly cost more than an annual medical membership, which is \$329.

Finally, the best policies include a waiver for pre-existing conditions. Without it, your insurance company will insist on full medical records from your doctor to see if any problems you experience on your trip existed before you left.

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