

## Five Tips for A Global Citizen's Health Plan

by *Clements Worldwide*

**W**hether you work in the corporate world, government world, or just the real world, one aspect of your job is certain--you won't be spending your entire career sitting comfortably behind your desk. Chances are a new job assignment could require you to relocate abroad. Since that plane seat is no comparison to the safety and security of your swivel desk chair, it is important find comprehensive health insurance coverage before you start your journey.

There is a lot to consider when finding the right coverage. The five tips below will help you narrow your search, and understand what to look for in the fine print.

### Worldwide Coverage

Your typical coverage does not extend beyond the borders of your home country, so when you travel abroad, you might not be as protected as you think. Some insurance companies offer specialized global health insurance for frequent travelers or people relocating abroad. If you are moving due to a corporate relocation, check with your Human Resources Manager regarding the exclusions in your current plan, and if changes will be made to accommodate your new destination.

### Emergency Evacuation

Occasionally, job assignments take you to areas where advance medical practices are not prevalent. An emergency situation is not the time to find out your health plan will only pay for local medical assistance. With emergency evacuation, you would be transported to a suitable medical facility or in even your home country if you were in a life-threatening situation, in order to receive medical care that is up to your standards. Some policies even include a clause where your family can be flown to the location where you are hospitalized.

### Pre-existing Conditions

If you are being treated for a medical condition before you begin a new insurance plan, check to make there are not exclusions



for pre-existing conditions. When a plan does not cover pre-existing conditions, it means you will be paying out-of-pocket for continued treatment of your medical condition in the future.

### Prescription Drugs

This is especially important if you take routine medications, which may not be available in your new country. Ultimately, the best option is coverage provided for mail-order drugs, so you are able to get exactly what you need to maintain your routine.

### Direct Payment vs. Reimbursement

When you are able to find a health plan that encompasses all of your global insurance needs, there is one final thing to check. Many health plans will only reimburse you for the expenses paid

when medical services are rendered, meaning you will pay out-of-pocket, and then have to submit a claim form for your insurance company to reimburse you. This might be an agreeable arrangement for you, but in the event of an emergency which requires surgery or long-term hospitalization, you may be bearing a large financial burden. Be sure to discuss how claims are handled with your insurance provider before purchasing the policy.

Understanding the medical coverage options available will ensure your experience overseas is safe and rewarding. Luckily, the key to finding the best coverage available can be as simple as knowing the right questions to ask.

**Contact Clements Today**

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