

# THE TOP 5 TRAVEL INSURANCE QUESTIONS

*from International Educators*

## #1 I have health insurance. Will it cover me when I'm overseas?

This depends on the coverage area and benefits of your plan. Some plans cover you around the world (wherever you are) and some plans are limited to countries or regions. To find out more, ask your TieCare representative, HR representative or review your policy details.

## #3 Who needs travel insurance?

Travelers that aren't covered by a health insurance policy with worldwide coverage and/or high level of benefits need to consider travel insurance.

If you travel for work, travel insurance is favored by HR managers due to its cost-efficiency. Travel insurance is customized to fit the length of your trip, so it's economical to get a travel insurance policy for your trips throughout the year to supplement your health insurance.

## #5 What should I look for in a travel insurance policy?

Travel insurance is meant to cover you if you have an accident or suddenly become ill, so make sure that the policy you choose covers you for the type and amount of risk that you need.

Look for a policy that provides the specific type and amount of benefits that you may need; including emergency medical treatment and emergency evacuation, sports coverage (especially those ski vacations!), etc.

## #2 Why should I get travel insurance?

If you get injured during your travels and need to seek treatment at a foreign hospital, having travel insurance significantly reduces the cost of the service that you're responsible for. And, if the local hospital doesn't have the facilities to treat you, your travel insurance should cover emergency evacuation to a hospital that can properly treat you.

Also, many travel policies have add-on options to cover loss of passport, baggage delay or loss, accidental death and dismemberment (AD&D), and even cancellation or curtailment of your trip.

## #4 Why don't I get JUST travel insurance?

Since travel insurance is for emergency-only needs, you still need comprehensive health insurance to cover costs such as maintenance prescriptions, general care or regular check-ups with your physician.

## ? Need more information?

Contact the TieCare team with questions at [info@tielcare.com](mailto:info@tielcare.com) or visit [tielcare.com](http://tielcare.com).



[www.tielcare.com](http://www.tielcare.com)

NOTE: The benefits described above relate to TieCare or GBG travel insurance plans. Other carriers may have different benefits/services.