

# MEDICARE: TIPS FOR INTERNATIONAL TRAVELERS—PART 2

In our earlier blog post, [Medicare: Tips for Travelers—Part 1](#), we covered basic information about travel, and how Medicare may—or may not—provide sufficient benefits. There is an additional type of coverage that travelers might consider—emergency, medical evacuation, or medivac, services.

## What are emergency medical evacuation services?

Emergency medical evacuation, or medivac, services cover the cost of transporting a traveler from their location to life-saving care at their location of choice. For those imagining a rescue off the mountain, and thinking I'm not an adventure traveler, a car accident, heart attack, or serious illness out-of-town are typical situations where a client may want to recover in their home, with familiar physicians and surroundings.

## Why is this coverage called “services”, and not insurance?

Medivac services are provided via membership in an organization. The organization provides these specific services. Most organizations offer memberships that last for as little as a few days, or as long as a year. Family memberships are often available as well.

## What benefits do medivac services provide?

Generally, medivac services provide medical evacuation, including transport, and care required during transport, from the traveler's location to their facility of choice. Services can include repatriation services, which provide transport for the client from their initial assessment and/or care facility, to the facility of their choice. And services

typically come with a toll-free number (national and international) that accesses a staff who will help evaluate the situation, and manage arrangements.

This is different than coverage that offers transport to the closest appropriate facility, or hospital of choice. Closest facility transport typically means the closest appropriate hospital, which still may be hundreds, or thousands, of miles from home.

## How much do these services cost?

Costs vary, depending on the travel location, length of trip, age, recent health issues, and similar factors. Memberships for short trips might be as low as \$120/person. Longer trips, or trips to remote areas, will be more, with a higher cost for true adventure travel.

The average cost of a medical evacuation is about \$45,000, with high risk evacuations, for example, from a mountain top in a remote area, much higher. (Hint: if your client's dream is to hike in Alaska, trout-fish in Mongolia, or follow the Silk Road, he/she should most certainly consider coverage.)

Many clients consider traveling to be a key part of their retirement plan. This helpful tip might make any unfortunate illness or accident not only much easier to manage, but much less costly.

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**This material is educational and intended for an audience with financial services knowledge.**

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## Additional Information and Links

### Medicare

<https://www.ssa.gov/benefits/medicare>

### Medicare Advantage

<https://www.medicare.gov/Pubs/pdf/12026-Understanding-Medicare-Advantage-Plans.pdf>

### Medigap

<https://www.medicare.gov/Pubs/pdf/02110-medicare-medigap-guide.pdf>

### Five Myths About Medical Evacuations

<https://www.usatoday.com/story/travel/advice/2015/07/06/medical-evacuation/29766691>

### What You Need To Know About Medical Evacuation Coverage Before You Travel

<https://www.forbes.com/sites/christopherelliott/2019/09/07/need-know-medical-evacuation-coverage-before-you-travel>

For additional information about Medicare in retirement, please contact  
the Retirement Strategies Group at (800) 722-2333, ext. 3939,  
or email [RSG@PacificLife.com](mailto:RSG@PacificLife.com).  
[PacificLife.com](http://PacificLife.com)

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