

## Medical Preparation When Traveling

*Guarding your health away from home is important, so we've put together a list of things to do to minimize risks to your health. Many of these recommendations are provided by Global Benefits international community of physicians.*

### Learn about the specific health risks of your destination and obtain vaccinations from a qualified physician

- Be aware of the risks associated with your host country. Is the water safe to drink? Do malaria and yellow fever occur?
- Remember that some vaccines require time to take effect or need multiple injections over a few months
- Confirm that your standard vaccines (i.e., diphtheria/tetanus) are up to date

### Visit your primary care physician and dentist and obtain all medical histories/records

- Ask whether any routine tests can be performed prior to departure
- Confirm whether your primary doctor is willing to consult from abroad
- Obtain medical records detailing medical history as well as current problems and treatment
- Obtain duplicates of important test results and bring two copies of everything
- Consider storing your personal medical history on the web via an online service

### Select an English-speaking, qualified physician in your destination and arrange an introductory appointment

- Review as much physician information as possible, including medical education, board certification status, special interests
- Make sure the physician is on the medical staff at a major hospital
- Consider visiting the doctor upon arrival, before you have any illness, to become acquainted
- Ask how the doctor can be reached after hours
- If your current program does not allow cashless access to doctors, bring cash on the first visit, and be sure to obtain a receipt to submit with your insurance claim for reimbursement upon return to the U.S.

### Translate the names of prescription medications you use

- Determine the commercial brand names of past and present medications in your host country using a drug information guide.
- Learn the generic names, which may be familiar to physicians and pharmacists if the brand name is not
- If you require injections (i.e., allergy, insulin), get a letter from your doctor describing the shot's components

### Pack medications, a first aid kit and a reference book about common medical conditions and their treatment

- Carry an adequate supply of your medications (at least six months) in case there is a delay in finding an equivalent supply; pack half this amount in your carry-on bag
- Bring extra prescription glasses and contacts and their prescriptions
- Bring an extensive first aid kit that includes: bandages, splints, tweezers, over-the-counter medications, vitamins, analgesics, decongestants, antacids, contact lens solution, sunscreen, bug repellent, contraceptives
- If you have severe allergies, bring injectable epinephrine for unexpected allergic reactions
- Leave all medications in their original bottles and include a physician's letter of explanation in your medical records

### Master the local medical lingo

- Learn or have available key medical phrases
- Be familiar with the medical, not simply lay, term for your key medical conditions



## Medical Preparation When Traveling *cont.*

### Understand the healthcare system in the destination country

- Be knowledgeable about the foreign health care system. What hospitals are preferred for routine care, trauma or emergencies? What is the difference between private and public hospitals regarding quality of care and availability of services?
- Learn not only the emergency telephone numbers for ambulance, fire, poison control and other such resources, but also whether these numbers, and the ambulance system are reliable.
- Have a basic knowledge about pharmacies – hours of operation, product reliability and staff trustworthiness
- Prescriptions you receive in your destination may not be labeled with directions. Take care to make sure you are clear on the instructions.

### Develop a contingency plan for serious illness

- Know how to get out of the country as quickly as possible in case a better medical facility is needed
- Have an evacuation plan, which can be shared with friends and family, both at home and abroad. Do you have a medical evacuation assistance benefit? If so, how do you contact the assistance company? What is the preferred hospital in your home country for transfer? How can a transfer be arranged? What host country facility or regional referral center is preferred if transport home is medically unwise?

### Prepare for the psychological aspects of life abroad, including culture adjustment and culture shock

- Quickly gain an appreciation for your host country's language, culture, and history while retaining a sense of humor and positive outlook.
- To deal with culture shock, hone your coping skills. (i.e., knowing and liking yourself, having a sense of competence, having friends and continuing activities you enjoy)
- Keep in touch with friends and family at home.
- Exercise to enjoy improved mood and better sleep.
- Because an overseas experience can worsen or even precipitate mental illness, do not hesitate to seek the advice of a mental health professional or primary care physician.

### Recognize that despite significant variations in the delivery of healthcare services, the U.S. way is not the only effective way

- Many travelers abroad are pleasantly surprised by their experiences with foreign physicians.
- It is common in some countries for medical doctors to make house calls and answer their own telephones.

### Evaluate your health insurance benefits

Does your plan .....

- Provide emergency evacuation and international medical assistance services?
- Cover the cost of emergency evacuation?
- Arrange direct payment to overseas hospitals that otherwise require my personal guarantee?
- Waive any pre-certification rules for medical procedures performed abroad?
- Cover services for chronic and other non-emergency conditions while I am abroad?
- Apply co-payments and deductibles for care abroad?
- Cover prescription drugs purchased abroad?
- Cover psychological counseling abroad?



## Travel-proof your Bank and Credit Cards

Unwelcome surprises, especially those tied to your bankcards, charge cards, and currency can quickly derail your dream vacation. Be sure you're financially ready to travel.

### Notify banks and card providers of your travel plans

- If you fail to notify your bank and card providers that you'll be out of the country, you'll likely run into issues when trying to use your cards abroad.
- Card Services may decline your card or suspend your account for suspicious activity without prior notification

### Use Alerts

- Set up transaction notifications while you're away. In most cases, you can set up mobile or email alerts for ALL transactions.
- If a fraudulent charge hits your account, you'll know instantly and can report it.
- Having alerts enabled can provide added security.

### Know Your Numbers

- PIN numbers
- Daily spending or ATM withdrawal limits
- Bank fees for foreign cash withdrawals or purchases

### Cash Conversion

- Know your destination's local currency exchange rate for US dollars
- Get cash prior to departure
- Keep back up cash and credit card separate from your primary ones such as a hotel safe

### Act Quickly to Avoid Fraud

- Tourists are targets
- Contact Card Services within 2 days of suspected fraud

