Selecting the Right International Health Insurance Plan

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When looking into International Health Insurance Plans know that you can find very affordable rates for any situation. If the rates you are finding seem to be above your budget, continue researching until you are satisfied with what you will be paying.

Traveling or Relocating?

Depending on whether you are traveling or re-locating you will be looking into different plans. When traveling you will want to purchase International Travel Medical Insurance, but if you are relocating you will want to buy International Health Insurance.

Single or Multiple Trips? International Travel Medical Insurance

If you will be buying International Travel Medical Insurance, the next thing you need to ask yourself is if you and/or your family are just taking one trip, or if there will be numerous trips through out the year. If you are going to be taking only one trip, you only need single trip coverage. Single trip plans can be good from 5 days to 12 months and can be renewed if needed. If you will be traveling more than once in a year for business or such, you will need an annual plan. With an annual plan you are covered for any unexpected trips, and you will save money by not buying numerous single trip plans.

International Health Insurance

For those who are relocating, make sure you have International Health Insurance, which can cover hospital inpatient, as well as clinical outpatient care, maternity care, wellness benefits, mental health benefits, physical therapy, organ transplant, and pre-existing conditions.

Being Prepared

If you are going overseas with a pre-existing condition know what accommodations you will need when traveling. Having International Travel Medical Insurance will cover the unexpected such as the breakout of flu or an accident. Make sure when purchasing either International Travel Medical Insurance or International Health Insurance that the company you purchase through has a customer service line you can call from any location, no extra charge, and during all hours of the day. This is vitally important so that can locate the best service for you in your location.

Deductibles and Coinsurance

When purchasing a plan, make sure you understand what the deductible and coinsurance are going to be. The deductible will be the amount you pay before the insurance company covers the medical costs. The coinsurance is the percentage of the plan that the insurance company will pay once the deductible has been met.

Life or Death

It is unfortunately impossible to know the situations you will find yourself in, when traveling. By making sure you have International travel medical insurance or International Health Insurance you are preventing yourself from dangerous situations, such as not getting the proper care or procedure for your medical situation. Donâ€™t bargain with your life when traveling, buy travel medical insurance today!

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Tracy McManamon is a a travel insurance consultant at One Source Benefits. He offers a range of comprehensive a travel medical insurance plans for individuals, families, groups, the academic community, and more.

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