**Travel Insurance for visiting family or overseas vacations**

**By Ravi Nanju, January 2011**

**Overseas Travel**

Every year, lot us travel outside the US apart from our home country for holidays. We find that many domestic US insurance carriers only cover your medical needs overseas when there is a ”Life Threatening or Urgent situation”. Verify your overseas coverage with your health provider before you leave and have them give you written confirmation of your international coverage because they may not cover you. This is available through the web site.

This is very important especially if you a passport holder that needs visas to go to EU countries.

The insurance plans offered to us mentions in the letter they will reimburse the cost of the medical treatment provided. The language is vague meaning not clear if the service providers will bill the insurer but the consulates here want the language to clearly specify the words… they will pay the cost of the treatment. Unfortunately the language is standard legally approved so the current insurers with the UN will not give you a letter that is a variation from the one requested by the consulates. So the only alternative is to go online and shop for travel insurance that will clearly specify and give the type of letter requested by the consulates. My instance, even though we had blue cross blue shield that is not acceptable for obtaining a visa to Scandinavian countries. I paid $75 for a $1 million dollar medical policy which I bought online and that gave us a letter in the language the consulate wanted to see …. **We will pay  versus … we will reimburse.**

Short Term Medical coverage, 5 days and renewable up to 3 years. Maximum medical coverage options up to $2,000,000. Ideal for Students or obtaining Visa medical coverage requirements or anyone traveling or residing outside their “Home Country” short or long term travels anywhere in the world with an Immediate ID card.

Economical Health & Immigration Insurance that covers Non-US citizens while in the United States. Ideal for students and families visiting the United States.

Trip Cancellation and Vacation Insurance protects your tickets, your luggage, and your health. Benefits include: Trip Cancellation; Interruption/Delay; Medical Transportation; Lost or Stolen Baggage; Missed Connection; Assistance Services and Emergency Medical Evacuation expenses and much more.

Long Term or Permanent Comprehensive Major Medical coverage provides you with security at home and the freedom to seek care anywhere in the world. You must remain outside the US longer than 6 months or permanently in any 12 month certificate period. Ideal for US Expatriates, Third Country Nationals and Local Nationals living outside the United States. Maximum medical coverage options up to $5,000,000.

Most plans include an Immediate ID card and coverage 24/7 with AD&D, Emergency Medical Evacuation, Return of Remains and 24 hour Assistance Services. Compare plans, benefits or purchase on line as there are many deductibles and medical maximum coverage’s to choose from.

**Suggested Sites for buying insurance for families visiting us here in the US.**

[www.atlasamericainsurance.net/](http://www.nylesa.net/wp-admin/www.atlasamericainsurance.net/)

[www.kvrao.org](http://www.nylesa.net/wp-admin/www.kvrao.org)

<http://www.squaremouth.com/travel-insurance/index.pl?pid=20072>