

Visitor Medical Insurance Tips

As with any major investment in life it helps to do a little research and get information to make an informed decision. Medical Insurance is an absolute necessity when travelling to a country like US. Do consider the following things when buying a policy.

- Always read the policy documents thoroughly to check what all will be covered and what is exempted.
- If they have a wide range of doctors and hospitals under their plan.
- If the policy is local or nationwide.
- If the policy is renewable or extendable.
- If there is an early termination penalty.
- If it is a Fixed Benefits Policy (Each medical expense has limited coverage) or a Comprehensive Policy (Most medical expenses covered up to Policy Maximum).
- If it has direct billing.
- If they have proper telephonic support and toll free contact numbers.
- If they have an easy and hassle free claims policy.
- If the policy can be bought online.

Couple of things that you should do to make your trip a pleasant one.

- Always carry a copy of your insurance card with you.
- Make a couple of copies of the card and keep it in a safe place.
- Ensure that the policy start date is the day you leave your home country and the end date is a day after you have reached back.
- If possible, buy the policy from the country you are travelling to rather than your home country.
- If possible, carry some OTC medicines for general ailments or if on prescription drugs carry enough to last you through the trip.