



Insurance for emergency air evacuation can pay off

By Gary Stoller, USA TODAY

Travel agents Patricia and Robert Watson celebrated a very different kind of anniversary at a Connecticut restaurant Saturday night.



Before the stroke: The Watson's enjoy a ride in Chiang Mai, Thailand, not knowing how their vacation would change in just a few days.

Two years ago, Patricia was evacuated from Europe to New York by air ambulance after having a stroke on a business trip with her husband. "Every night I bow to MedjetAssist, because they evacuated me and had a lot to do with my recovery," says the 59-year-old White Plains, N.Y., resident.

Alabama-based MedjetAssist is one of many companies that insure travelers for emergency air evacuations to appropriate medical facilities. For the Watsons, such coverage paid off. They paid less than \$300 for annual coverage, and MedjetAssist says their London-New York air ambulance flight on a Learjet cost about \$40,000.

Many business travelers head abroad without coverage, apparently believing the odds of a medical evacuation are very small. But the Dec. 26 Indian Ocean tsunami, various terrorist bombings and everyday illnesses and injuries suggest such coverage can be beneficial.

"The tsunami has highlighted the need to be more prepared," says Bradley Connor, a New York-based doctor and president of the International Society of Travel Medicine.

General health insurance policies often do not provide evacuation coverage abroad. Phyllis Kozarsky, a physician who consults at the U.S. Centers for Disease Control and Prevention, advises business travelers to check their own or their employers' policies.

Leilani Brown of underwriter American International Group says coverage under employers' broad travel insurance policies often goes unnoticed. "A lot of the time, employees don't know it exists," she says.

Problems do happen

One of every two travelers heading to a foreign country will experience a health problem, Kozarsky says. Most

problems are relatively minor, such as traveler's diarrhea, but heart attacks, motor vehicle accidents and other more serious conditions are common.

Choosing which company to provide air-evacuation coverage can be confusing. Other travel insurance benefits may be bundled with the evacuation coverage, and terms of the coverage may vary. "It's tough to figure out," Connor says. "It requires knowledge of the field and reading all the fine print."

International SOS, which says it was contracted for nearly 12,000 evacuations last year, is considered the industry giant. Based in London and Singapore, it provides numerous other medical services and has 22 clinics worldwide. The company, which also has U.S. offices, uses its own leased aircraft and those of air-ambulance companies.

Maryland-based Medex charges as little as \$3.75 a day for a single traveler, while others such as Travel Guard International offer per-trip and annual rates. Medex says that for an extra 25 cents a day, travelers abroad can receive up to \$100,000 medical coverage. Companies can pay up to hundreds of thousands of dollars yearly for evacuation coverage, depending on staff size, frequency of travel and destinations.

Travel Guard and MedjetAssist let their customers choose the hospital to which they'll be evacuated, including a hometown hospital. Other companies evacuate travelers to the nearest quality medical facility equipped to handle the illness or injury.

Patient's condition important

Lyndon Laminack, a former International SOS medical director who now works for an insurance firm, advises travelers to ask each company how good its infrastructure is in the area where they're traveling. "Ask who does the decision-making for the evacuation," he says. "Is it made by an insurance company, by the company doing the evacuation or by the traveler and the traveler's doctor?"

Under some medical conditions, an evacuation by air shouldn't be attempted, doctors say. Those conditions may include a recent surgery, a heart attack, a sinus condition or the bends.

Laminack says that, like many medical situations, a doctor must consider a person's condition and the quality of medical care in a country while weighing the pros and cons of an evacuation. "If you have a heart attack in Dubai, you shouldn't be flying," he says. "If you're in the Congo, the benefit of getting you out outweighs the risk of putting you in the air."

Bala Subramanian, a cardiologist in Slidell, La., warns travelers that not all companies provide hassle-free evacuation. He received emergency treatment at a hospital in southern India after reporting chest pains and requested an evacuation from a European firm contracted by his travel insurance company.

The firm's doctor advised against an angiogram but requested an exercise test, Subramanian says. He refused, believing that in his condition such a test could be dangerous. "Imagine if I didn't have experience as a cardiologist?" he says. "An exercise test could have killed me."

Subsequent hospital tests diagnosed "critical narrowing of a blood vessel," Subramanian says, and a successful angioplasty operation was performed. The cardiologist says the European firm had to repeatedly be reminded about his claim and, 11 days after he asked to be evacuated, it was forwarded to his insurance company, which agreed to pay for his evacuation and hospital expenses.

He was given business-class tickets to London on British Airways. Terms of the evacuation coverage didn't provide for transport back to the USA, so he had to cash in frequent-flier miles to get back to Louisiana.

Other business travelers report better treatment. David Shull, a physician in Traverse City, Mich., broke his hip in October in Sri Lanka. He had paid \$140 to Travel Guard for travel coverage up to \$300,000, including evacuation to the nearest quality medical facility. He says the company wanted to evacuate him to a hospital in Bangkok or Singapore. He and a dozen others on a Christian medical mission persuaded the company to transport him home to his own surgeon.

Shull says an air ambulance flew him from Colombo to India, where seats were removed from a British Airways jet. He was flown on a stretcher to London. He then flew with the airline to Toronto, where he was put on an air ambulance plane to Saginaw, Mich., and then on another aircraft to Traverse City.

"I wouldn't go anywhere in the world" without air-evacuation coverage, Shull says.

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