

Traveling Abroad In Retirement: Medicare May Not Be There For You

Many people look forward to exploring the world once they retire. But who would have guessed that travel can also be a game changer when it comes to healthier aging?

The [Global Coalition on Aging \(2013\)](#) found that the physical and mental activities commonly associated with travel have important physical and mental health benefits in retirement, including lowering the rates of heart disease, high blood pressure, stroke, diabetes and cancer. And because it challenges the brain with new and different experiences, travel can also promote brain health as you age.

That's great news for the growing number of retirees who are on the move. Of the 23.9 million Americans who traveled abroad for pleasure last year, more than 4 million were retired, according to the Commerce Department ([Profile of U.S. Resident Travelers Visiting Overseas Destinations: 2013 Outbound](#)).

Before you embark on your journey abroad, however, there's one crucial fact that you may not realize: Traditional Medicare Part A (hospital insurance) and Part B (medical insurance) provides coverage in a foreign country (typically Mexico or Canada) only under very limited circumstances:

- You're in the U.S. when a medical emergency occurs, and a foreign hospital is closer than the nearest U.S. hospital that can treat your medical condition.
- You're traveling to/from Alaska via Canada as the most direct route when a medical emergency occurs, and a Canadian hospital is closer than the nearest U.S. hospital that can treat the emergency.
- You live in the U.S. close to a border, and the foreign hospital is closer to your home than the nearest U.S. hospital that can treat your medical condition, regardless of whether an emergency exists.

Overseas Health Coverage: Don't Leave Home Without It

Obtaining medical treatment and hospital care overseas can be costly, which is why it makes sense to look into short-term coverage designed for travelers. If you have a Medicare Advantage plan (which wraps Medicare Parts A and B into one plan), check your plan: It may provide emergency care when you travel outside the U.S. Otherwise, you generally have two options:

1. Some Medicare supplemental plans (Medigap) provide coverage for foreign travel. Specifically, Medigap plans C through G and M and N cover 80 percent of the cost of

emergency care abroad during the first 60 days of a trip, with a \$250 deductible. Then the insurance will cover 80 percent of all billed charges up to a lifetime maximum of \$50,000, according to [Medicare Interactive](#). If you already have a Medigap plan, you may be able to add overseas coverage. Otherwise, be sure you plan ahead; Medigap policies are usually available only during open enrollment periods.

2. You can buy travel insurance at the same time you purchase a flight or vacation package. Depending on the plan, travel insurance may cover medical services incurred during your trip and/or include emergency evacuation back to the U.S.

Emergency evacuation coverage can be important, especially if you're traveling to somewhere remote or a place with poor local health care. You can purchase travel insurance through your travel agent or online.

Penny Wise, Pound Foolish

If you plan on doing a lot of travel overseas in retirement, you may be tempted to stop paying premiums on your Medicare Part B and/or Part D (prescription drug) until you return. Before you do, consider this: If you drop coverage and later re-enroll, you may be subject to a late enrollment penalty.

Also, don't assume you'll be able to automatically resume either plan the minute you return home. There are limited periods when you can re-enroll in Medicare, which means you may have to do without coverage for several months once you're home again.

Plan Ahead and Enjoy

As you start making travel plans, it may be a good idea to schedule a checkup with your physician to inquire about any immunization needs and to refill any medications you may need. That way, you'll be up-to-date on any vaccinations needed for overseas destinations. To research health warnings for the areas you may be traveling to, visit the Traveler's Health page on the Centers for Disease Control and Prevention website at <http://wwwnc.cdc.gov/travel>.

The U.S. State Department's Bureau of Consular Affairs is another great resource for planning overseas travel. Their website (www.travel.state.gov) offers information about available medical care and accessibility for disabled travelers, as well as safety- and security-related information. The website also provides free access to their Smart Traveler Enrollment Program (STEP) and iPhone app, which allow you to receive travel updates and alerts wherever you are.

Travel can broaden the mind, refresh the spirit and contribute to healthy aging by keeping us active and engaged. Whether you're taking a short trip or an extended journey, make sure your planning includes securing adequate health coverage before you leave home.