

Two River Benefits Newsletter

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To:Chris Lee <clee@tworiverbenefits.com>



Hi Chris,

We hope you are doing well as we begin to transition into summer time. We're excited to start sharing quarterly updates with you, featuring informative insights and important updates. As always, should you have any questions on these or other items, please don't hesitate to reach out!

Medicare Coverage When Traveling Abroad



With summer travels coming up, I want to ensure you're always well-informed about your coverage, especially if you're considering traveling outside of the U.S.

With a few exceptions, **Medicare generally does not cover health care services when traveling outside of the U.S.** These exceptions include emergency services onboard a ship within U.S. territorial waters when the ship is within six hours of a U.S. port, and the doctor is legally allowed to

provide medical services on a cruise ship. And, under certain circumstances, medically necessary services in a foreign country are covered:

- If a medical emergency occurs in the U.S. and the foreign hospital is closer than the nearest U.S. hospital.
- If a medical emergency occurs while you are traveling through Canada without unreasonable delay between Alaska and another U.S. state, but a Canadian hospital is closer.
- If ambulance transportation is used to go to a foreign hospital, but only if it results in admission for covered inpatient hospital services.

In these rare instances, you would pay the same deductibles, copayments, and coinsurance as you would within the U.S. Otherwise, you're responsible for 100% of the costs. Keep in mind that foreign hospitals may not file Medicare claims, so you would need to submit an itemized bill to Medicare for covered services.

Here are some extra details to keep in mind:

1. U.S. territories like Puerto Rico, Guam, and others are considered part of the U.S. for Medicare purposes.
2. Medicare drug plans do not cover medications purchased abroad.
3. Some Medicare Supplement Insurance (Medigap) and Medicare Advantage plans (Part C) policies cover travel emergency care outside of the U.S.
4. Travel insurance can offer further coverage and should be considered, as it is separate from health insurance.

If you have any questions or need further assistance, please don't hesitate to reach out to me. I'm here to help ensure you have a safe and enjoyable summer travel experience.

Our Practice Areas

Employee Benefits



Retirement Planning



Risk Management



From the Blog

Health Savings Account FAQs

The cost of health care is rising, but how much you will actually spend on medical expenses varies. This means that most people have extra funds available for investing in the future, and a health savings account (HSA) is a great way to accomplish both. Click the link below to read about the major FAQs many of our clients are coming to us for.

[Read More](#)

All About Umbrella Insurance

Throughout your life, you will have multiple types of insurance policies, and while each will likely contain liability insurance, however most policies will contain limits. Therefore, it might not offer you enough protection for the most-severe losses. In those cases you might benefit from [umbrella insurance](#). Click below to read about the benefits.

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