



## Global Medical Evacuation Coverage for Travelers: A Frank Discussion

### Description

An in-depth look at [Medjet Assist Global Medical Transport](#)

“All human plans [are] subject to ruthless revision by Nature, or Fate, or whatever one preferred to call the powers behind the Universe.”

**Arthur C. Clarke** 2010 *Odyssey Two*

After decades of travel, I have just recently gained a better understanding of the importance of Global Medical Evacuation coverage and how it works. I, like many, had some misconceptions about how it functions within my travel insurance policy. Luckily I have never needed it. One in every 30 trips ends in a medical emergency, and over 2 million travelers a year require medical transport. Now that I know the risk, I will never travel again without it, and I recently purchased my first annual membership.

In my medical career, I quickly learned the importance of knowledge empowering the patient. A patient who understands what is going on can interact with the medical team, which often results in better care and involvement of the providers. Knowledge is power, and in Global Medical Evacuation, it may make a life-and-death difference.

Let us talk frankly about the realities so you can get better protection moving forward. I hope to provide some insight into the value and importance of having Global Medical Evacuation coverage. As a medical professional, I won't hesitate to speak to the facts, not to instill fear but to educate. An educated consumer is a powerful one.

## What is Global Medical Evacuation coverage?

Global Medical Evacuation coverage will fully cover the cost of having you flown home from anywhere in the world or domestically if you become hospitalized 150 miles or more from home. It will arrange air medical evacuation to your home-country hospital, of your choice, for continued inpatient care. All you pay is a membership fee, and they cover all costs, including a medical team to care for you during transit. Medical transport, especially while traveling internationally, is often in the \$100,00-250,000 range based on distance and the severity of your condition. The membership cost is very reasonable (promise) and gives you peace of mind if the unimaginable happens.

Most travel insurance policies carry medical Evacuation, but did you know they only get you to the nearest adequate medical facility, not back home?

## What is Global Medical Evacuation Coverage?



Having a travel blog involves constant research and staying on top of travel news. In recent years, many stories have hit close to home. Suffering and loss could have been reduced during a time of crisis. As a result, this encouraged me to change my approach to the coverages I purchase for my travel abroad. It was the right choice to protect my family and myself. I found that missing piece in an impressive company called [Medjet](#). [Medjet](#) is the premier global air-medical transport membership program for travelers.

If this was a good option for me, it could be for our readers. The true inspiration to write this came when I recalled my years working in a hospital where people came from all over the world to receive the state-of-the-art treatment we provided. Often we had families who spoke little to no English thrust into a world where everything was foreign to them while fighting for their life. They experienced difficulty communicating basics with the medical team and often felt unsure if all was being done. They were lonely, being so far away from their family and friends during one of the most challenging times of their lives. It was so often heartbreaking to watch the toll it took.

Is that what any of us would want in a time of crisis? It only adds enormous stress, fear, and financial burden. Most importantly, it impacts healing. It is best to be home, in a system where you speak the language and have the best care at your disposal.

### **But my travel insurance covers emergency medical evacuation, doesn't it?**

Virtually all travel insurance policies have an emergency medical evacuation component. I frequently hear that I have all the coverage I need, so I don't need more. But have you looked at the fine print?

The reality is this; they will transport you to the nearest adequate facility to provide you with the care you need. That will likely be in the country where you become ill/injured or the closest country nearby. It is rarely, if ever, back home to the United States. Below is an example of the language found in travel insurance policies.

***“Medical Evacuation can provide coverage for transportation of a traveler to the nearest adequate medical facility in the event of a medical emergency during their trip. Repatriation can transport a traveler’s remains back home.***

***In coordination with Our designated Assistance Company, a legally licensed Physician must order the Emergency Medical Evacuation. They must certify that the severity of Your Accidental Injury or Emergency Sickness warrants Your Emergency Medical Evacuation to the closest adequate medical facility. The Assistance Company or we must review and approve the necessity of the Emergency Medical Evacuation based on the inadequacy of local medical facilities. The Emergency Medical Evacuation must be coordinated through the most direct and economical conveyance and route possible, such as air or land ambulance or commercial airline carrier.”***

Travel insurance medical evacuation coverage and how it is used is the insurance company's decision. They determine if, where, and how you go. It may not be the best facility, but they take complete control, and you have little to no say in what happens. That is pretty scary in a crisis.



## Learning from real-life scenarios

You are traveling in rural Spain with a tour group. The vehicle you are in gets in an accident, and you have a severe injury. You are brought to a small local hospital, but it cannot care for someone with such severe injuries. You contact your travel insurance company to arrange for medical Evacuation. If they agree you need a better-equipped hospital, they will arrange transportation to the closest and most capable medical facility to care for you. That could be in a major city in Spain such as Madrid or Barcelona. Maybe even to a neighboring country. Even in-country, the cost of these medical evacuations can reach six figures. Your travel insurance policy should fully cover it.

You are now in a major hospital but don't speak the language or can effectively communicate with the doctors. Interpreters can be brought in but are not there when nursing staff and off-hours physicians provide care. The hospital and medical system may not be up to your accustomed standards and may be challenging to navigate. You are far from home, away from family and friends. You could be alone or have only one person there to provide support. It is not hard to imagine how terrifying this could be.

**I can get home; I have a high limit for my medical Evacuation**



Depending on the severity of your injuries, you may not be able to travel for months unless medically evacuated. Your policy said it paid up to \$500,000 for travel, so you are confident you can then get back to the States. However, that is NOT the case. The allowance is only to the closest hospital to provide you care, not back to the States or close to home. Their job is done; they met the terms you agreed to when the plan was purchased.

The cost of medical transport from overseas to the U.S. can reach the \$250,000 range, which is prohibitive for almost all of us. As you recover, you are now stuck in a foreign nation, possibly for months. If your family is there with you, that will help, but what if they have a job they need to return to, or your kids need to return to school? We all know that having our loved ones near us during difficult times is invaluable.

#### **It is not always a vehicle accident**

The above scenario occurs in many forms that could require hospitalization. Severe falls, head injuries, hit by a vehicle, ATV accident, public transportation accident, natural disaster, hit by a bicyclist, severe foodborne illness, heart attack, sports or adventure injury, stroke, pancreatitis, Covid, and on and on. Several of these events have happened to friends, or I have seen them occur while traveling. This is the reality, we all have known loved ones, or ourselves hit with sudden health issues. It doesn't always happen close to home.

#### **Here is the bottom line**

You want to be close to home at a medical facility that will provide you with the care you need, where you speak the language, and have your support system near you.



You can buy peace of mind, worth its weight in gold. That is what insurance is all about, for the what-ifs, especially the big what-ifs. There is no better coverage for Global Medical Evacuation transport than [Medjet Assist](#). I will never leave home without it, and neither should you. The quality and reliability



of [Medjet](#) are exemplary, and there is no better value for your dollar.



## Do I still need travel insurance?

YES, YES, YES! Travel insurance policies have so many other essential elements that are invaluable. **We always, absolutely always buy travel insurance for every trip abroad.** We wrote an article on the importance of travel insurance and how to find the best deals. You can read it by clicking [HERE](#). Many people rely on what their travel credit card offers, which is not a good idea at all, and this comes from someone who adores her Chase Sapphire Reserve card. Our travel insurance article goes more depth on that as well.

## Where can I find Global Medical Evacuation coverage that brings me home?



A lot of research was done to find the best and most reputable company. We chose [Medjet Assist](#) for our Global Medical Evacuation coverage. [Medjet](#) is a BBB-accredited business with an A+ rating. They have been in business for 30 years and have a stellar reputation. Lloyds of London also backs them. Their sole purpose is to provide members air Global Medical Evacuation transport back home at no cost cap. They pay 100% of the costs.

## Let's look at some real-life examples from [Medjet](#)

Chile to Georgia, USA, 6,085 miles from home, Costs \$107,887. Cost to member 0.

India to Alberta, Canada, 6,725 miles from home, Costs \$156,538. Cost to member 0.

Florida to California, all within the USA. Cost of transport \$34,789. Cost to member 0.

**I am on a budget; the cost of this must be exorbitant.**



You may suspect this kind of service would be prohibitive for most of us to purchase. They transport you back to the home hospital of your choice, and a family member can accompany you. There are no exclusions for sports or adventure-based travel injuries. A medical transfer is available regardless of medical necessity. It will transfer you from hospital to hospital if you require continued hospitalization per the medical team caring for you. If you meet those conditions, they will transport you as requested, not based on an insurance company deciding for you. If you want to get to a hospital near your home, they will transport you there at no added cost!!!

## What does a [Medjet](#) membership cost?

**Annual membership \$315.00**

Per person up to age 75—one price for all. If you are a frequent traveler, that is a fantastic price. It is not based on your existing health, how long ago you booked your trip, how many trips you take, or where you are going.

**Short-term memberships start at \$99**

This is an excellent option for those who travel abroad once a year and do not need an annual membership.

**Family memberships on the above plans are available as well.**

Some **Specialty Memberships** are for ages 75-84, college students abroad, expatriates who live and work abroad, and motorcycles (they transport you and your bike home).

In my mind, that is an incredibly reasonable price for the peace of mind it provides. The cost may be prohibitive for people traveling on tight budgets, which is understandable. In the case of younger travelers, I know some parents who have purchased the membership for their kids to provide peace of mind while abroad. Working in the medical field, I am too aware of tragic stories, and all I can do to minimize the trauma is important. It isn't about being paranoid; it is about being smart.

## TIP

If your trip isn't for another few months, but you wish to buy a [MedJet membership](#) now, you can choose an effective date closer to your actual travel date. This can come in handy when they have some rare sales.

## Where is [Medjet](#) available?

[MedJet memberships](#) are available to US, Canada, and Mexico residents. Medjet is a U.S.-based company. Any member more than 150 miles from home, even on the other side of the world, can access Global Medical Evacuation transport assistance to get them back home when requiring ongoing hospitalization. They are available 24 hours a day.

Of the few companies that offer this service, no one comes close reputation-wise to [MedJet](#), so it is the only one we recommend. They know what they are doing. As always, we suggest you shop prices and options.



***Planning to travel? Check out our [Destinations](#) page***



## **[Medjet](#) has a few expanded plans.**

Our focus in this article is on Global Medical Evacuation. [Medjet](#) does offer a [Medjet Horizon plan](#) that covers not only Global Medical Evacuation but also crisis response. This includes 24/7 Travel Security Response and Evacuation Services due to Political Threats, Terrorism, Natural Disaster, Pandemic, and Violent Crime. 24/7 Crisis Response to Kidnap for Ransom, Disappearance, Wrongful Detention, Blackmail & Extortion. Trip Intelligence and e-Alerts. Legal referrals. Emergency medical cash advance. We expect the cost to be substantial, but we did not explore that.

## **A few common questions people may have**

**Does it cover Covid?**

Yes, [Medjet](#) does transport for Covid-19 hospitalizations and other illnesses and accidents that send you to the hospital while traveling abroad.

**What does MedJet cover?**

Regardless of medical necessity, if a member is hospitalized 150 miles or more from home, [Medjet](#) will arrange Medical Evacuation. They will transfer you to the hospital of your choice within your home country with no pre-existing condition exclusions (under age 75), health questions, deductibles, or claim forms. There are no monetary limits to the program's benefits and no restrictions on the travel amount taken annually. It must be a hospital-to-hospital transfer where you will be getting continued care in the hospital setting.

**Who decides if you are eligible for transport?**

If you call [Medjet](#), their medical department will consult with your local attending physician to determine your stability for transfer. If you meet the criteria for transport and are medically stable, the decision is yours.

**Is there a limit per year?**

Members under 75 are allowed two modes of transport per membership year. In the case of a common accident involving multiple enrolled family members, every member of the enrolled family will receive one transport.

**If I am being medically transported by air, will a family member be able to be with me during the flight?**

Yes, all aircraft have the space for critical patients and one family member.

**How long does repatriation take if you are hospitalized abroad?**

Medical repatriation timeframes can vary. They depend on many different factors, including but not

limited to the time it takes to process the required permits and visas for the countries involved. For details specific to your situation, please get in touch with Medjet before your travels.

**What does a family membership encompass?**

A family plan membership may include a primary member, a domestic partner or spouse, and up to five dependent children up to age 19 (or up to age 23 for full-time students)

**Why is it membership and not insurance?**

No claim forms, subrogation, or bills show up months after your emergency medical situation. They also take care of all communication between the admitting and receiving hospitals and will stay in touch by providing updates to family and friends.

**Do they have the resources to transport an entire family if all are in a hospital abroad?**

Yes. Some Medjet-authorized affiliate aircraft can transport up to two critical patients simultaneously and dispatch multiple aircraft simultaneously. They can also transport several non-acute patients on a common aircraft through their affiliate network.

**Does [Medjet](#) operate and maintain its own aircraft?**

No. [Medjet](#) is an authorized Indirect Air Carrier (IAC) utilizing the services of licensed Part 135 air carriers to meet your air ambulance transportation needs. [Medjet](#) does not own, lease, or operate any aircraft and has no affiliation with any direct air carrier. As an IAC, Medjet contracts for air transportation services in its own name and coordinates the provision of Global Medical Evacuation services for your flight. Licensed direct air carriers operate all flights.

**How do I know the aircraft and crew transporting me are safe?**

[Medjet](#) requires all authorized medical aircraft to be twin engines with a minimum of two pilots specially trained and certified for the specific aircraft they are flying. Medical teams must be specially trained to care for critically ill or injured patients at altitude, with experience in short- and long-range air medical transport missions. All authorized affiliates must comply annually with [Medjet Assist](#) standards regarding liability insurance limits and pilot and medical crew training.

**What medical services do the aircraft have?**

Aircraft operated by [Medjet Assist](#) authorized affiliates are fitted with state-of-the-art medical equipment and can act as flying intensive-care units. All aircraft can accommodate one critical patient, a family member, and a medical team.

**Does Medjet cover pre-existing conditions?**

There are no pre-existing conditions. There are no health questions or exams. There are no adventure travel exclusions.



## Final thoughts

Enhance your international and domestic travel protection for Global Medical Evacuation by purchasing a [Medjet membership](#). It is something that you hope you will never need, but if you do, it will be one of the most invaluable purchases of a lifetime. Isn't your peace of mind worth it?

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## [Squaremouth.com](#)

### **Our favorite travel insurance site!**

If you book a trip, don't forget to get travel insurance within 14 days of your first booking. We could not be stronger advocates of being well-insured. Not just for the little stuff but the big things like medical emergencies. We never leave home without it. Over the years, we have used many sites but have now found our go-to place. [Squaremouth.com](#) does a fantastic job; it has a user-friendly interface, uses top-rated and reputable insurance carriers, and most policies cover COVID-19 medical issues and cancellations. They also mediate on your behalf if you have problems with your policy.

To empower you as a consumer, we suggest you read our [blog post](#) on the importance of travel insurance and how to get the best coverage from top-rated companies for an affordable price.

## [MedjetAssist](#)

### **Medical transport back home from anywhere in the world**

They are the premier global air medical transport. One caveat to travel insurance is that medical evacuation usually gets you to the closest facility to care for you. Medjet gets you back to the U.S. to the hospital of your choice once you are stable enough to fly. They cover COVID-related transport as well.

[Medjet](#) carries its own policies. These policies are only for transport and do not cover other aspects of travel insurance. They have individual trip policies starting at \$99 and annual policies for around \$300. Most of their policies limit the age to 74 and younger. Prices are not based on age below that.

To learn more about how Medical Evacuation membership with Medjet Assist works, check out our [blog post](#) for a more detailed review.

## [Expedia.com](#)

### **Hotels, home rentals, BNBs, flights, and other transportation & tours**

[Expedia](#) is a US-based company whose mission is to power global travel for everyone and everywhere. Whether planning a family vacation, booking for business, or organizing the trip of a lifetime, they are a fantastic resource. Wanderers Compass focuses on independent travel, and using sites like [Expedia](#) makes that possible. Every aspect of travel you need, from airfare, accommodations, rental car, and cruises to activities to do at your destination, can be booked on [Expedia](#).

## [Booking.com](#)

### **Hotels, Home rentals, BNBs, Flights, and other Transportation & Tours**

[Booking.com](#) connects millions of travelers to memorable experiences, various transportation options, and incredible places to stay – from homes to hotels and much more. It is one of the world's largest



travel marketplaces for established brands and entrepreneurs of all sizes.

We always check Expedia and Booking.com to verify prices. At times, one is sold out of rooms while another at the same place has rooms. We also often find some European hotels, especially smaller ones, on Booking.com but not on Expedia. It could be they are a Europe-based company. Try both before booking accommodations.

### **[Vacation Rental By Owner \(VRBO\)](#)**

#### **Are you traveling with a family or having an extended stay at your destination?**

With over 2 million bookable vacation rentals, [VRBO](#) connects homeowners with families and vacationers looking for something more than a hotel for their trip. The [VRBO](#) community offers families or groups various rental property types such as condos, cabins, lake rentals, beach houses, etc.

[VRBO](#) is now under the Expedia group's ownership, which many were worried about, but it hasn't panned out to be a concern. It is a massive network with access to all lodging forms should issues arise. Joelle has used VRBO for many years with her family and has had no problems with it.

### **[Viator](#)**

As the leading marketplace for travel experiences, [Viator](#) believes that making memories is what travel is all about. And with 300,000+ experiences to explore—everything from simple tours to extreme adventures (and all the niche, interesting stuff in between)—making memories that will last a lifetime has never been easier.

With industry-leading flexibility and last-minute availability, it's never too late to make any day extraordinary. This one site has it all and has experiences throughout the world. We use them often during our travels, especially for food tours. We especially take the time to read the reviews provided.

### **[Amazon.com](#)**

#### **An excellent source for travel essentials and guides**

*We now have our own Amazon Storefront with all our favorite travel accessories and gear in one place. Check out our travel store at the link below.*

### **[Wanderers Compass Amazon Storefront](#)**

Amazon is one of the most comprehensive online shopping sources in the world. Teams worldwide provide lower prices, better selection, and rapid delivery on behalf of customers. They offer a vast inventory, and their 1.7 million small and medium businesses worldwide selling on Amazon.com offer extensive options to customers.

We buy most of our travel books, accessories, and luggage from Amazon. We have ordered up to two

days before travel and get what we need.

## **HYDAWAY**

This is not your ordinary drinkware company. The **HYDAWAY** difference is what their products do when you're not using them. Practical and portable, HYDAWAY doesn't take up unnecessary space in your already-packed life or pile up in landfills. We all know that trying to pack light while being environmentally conscious can be difficult. Having the right items can make a world of difference.

**HYDAWAY** provides that.

We have used their collapsible water bottle, carrying case for the water bottle, and collapsible insulated drink tumbler. They are all lightweight and durable. A conservation-focused product you can be proud to buy.

**Use our Promo Code. WANCOM15, at checkout for 15% off your Hydaway order**

## **Welcome Pick-ups** **(Airport and sightseeing service)**

A global leader in ground transportation for travelers. They help hundreds of companies worldwide enhance their services and boost their revenue with our 5-star ride experiences and hassle-free automation.

Founded in 2015 in Athens, Greece, **Welcome Pick-ups** goes above and beyond the standard transfer service as the first company to deliver a holistic, in-destination travel experience. From the moment a traveler arrives at a new destination until they return home, Welcome accommodates all their travel needs (transfers, travel products, things to do, information) as the easiest, friendliest, and most personalized solution.

## **PhotoAiD**

Do you feel like you are wasting time visiting an on-site photographer only to be embarrassed by the photo? Would you like control of the final product? Get the perfect VISA or passport photo online with PhotoAID.

When traveling, you often need to apply for official documents such as a passport, ID, and different kinds of licenses or cards. Those applications require a picture that must meet specific conditions to be accepted, depending on the country. Now, it is possible to take this picture at home without the help of a professional photographer. PhotoAiD allows you to take the perfect biometric photo you approve without leaving home.

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