

Eye on by Wayne Wirtanen Travel Insurance



The Betty James Travel Insurance Strategy

The Betty James Travel Insurance Strategy! What is it? Briefly, it's a strategy to get economical, high-limits, overseas medical coverage and emergency medical evacuation coverage.

As I have repeatedly said, the likelihood of needing these services is rare, but serious medical incidents *do* occur, sometimes generating catastrophic levels of expense, and having coverage for them provides invaluable peace of mind while on

foreign shores.

(When buying travel insurance of any kind, look for a policy with high limits for both medical coverage and emergency medical evacuation coverage if you are going to travel to a remote destination or an area of spotty infrastructure, such as South America, Africa, Asia, India, Russia, etc.)

But if and when a trip-altering medical problem does occur, how would you like your travel insurance company to not only take full charge of all necessary arrange-

ments but to make all payments for services provided, take care of all necessary paperwork and never send you a bill? And all this for under \$100 (depending on your age)!

Before I tell you about that, read the *ITN* subscriber's letter that precipitated the research which

Betty James had private transport due to her Travelex insurance. Here, she's being taken from Clinica Alemana to the Santiago airport to go home.

resulted in my recommending that overseas travelers should consider this strategy.

Betty James writes

Betty James of Fort Myers, Florida, wrote, "Dear Wayne: While on a *Norwegian Sun* cruise along the coast of Argentina, Feb. 25-March 10, 2009, I had an appointment for a facial at the ship's spa when an extremely strong wind blew a chair from the ship's pool area toward me. As I passed by, the toe of my shoe caught a leg of the chair and I went crashing down onto the wooden deck, fracturing my hip.

"My travel insurance assistance kicked in the next morning, March 6, when, wrapped in an air-mattress-type restraint like a hot dog in a bun, I was transferred off of the ship — down the ladder steps and onto a tender — at Port Stanley in the Falkland Islands.

"A waiting ambulance drove me on the hour-long trip to King Edward VII Memorial Hospital, from which x-rays were electronically sent to England, where they confirmed the fracture. I was not allowed to reboard the ship.

"Delightful English nurses took precious care of me while frustrated bureaucrats postured for hours over the technicalities of flying over Argentinean airspace from the Falklands to Chile.

"A day and a half later, clearance was finally given and an ambulance took me to the airport, where a Learjet awaited me with an

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orthopedic doctor and a male nurse. Following a five-hour flight and a one-hour ambulance trip, I arrived at the hospital Clinica Alemana (Av. Vitacura 5951, Vitacura, Santiago, Chile; www.alemana.cl). After having more x-rays taken, I was served dinner at midnight, then went to bed.

“Clinica Alemana had all Spanish-speaking nurses, but my doctor spoke English and came twice a day for the two weeks that I was there. I had great food, a beautiful room, tender care and, to break in my replacement hip which they installed, physical therapy five times a day.

“My shipboard cabin mate who had continued on the cruise arrived in Santiago a few days before I was discharged and was able to accompany me home. My Travelex insurance agent, who had kept tabs on my progress and had been making all the arrangements, picked up my friend’s hotel bill for the days while she was waiting for my release and then bought both of us business-class tickets for our flight home.

“A limo and driver were waiting for us at the Fort Myers airport and delivered us to my home.

“I had paid \$154 for my travel insurance. For all of my care and transfers following my accident, the cost to the travel insurance company was in the neighborhood of \$80,000.

“I’ve never received a bill for anything.

“I recommend Travelex to everyone.”

How does the strategy work?

The secret to the Betty James Travel Insurance Strategy is to incorporate three features in the policy you select: 1) include high-limits coverage; 2) buy a “zero trip cost” (aka “post departure”) travel insurance policy, and 3) also insist on a policy with which the insurance company will act as the “primary payer”; that is, it will pay service providers directly as compared to secondarily.

A “secondary payer” insurance policy requires YOU to pay for services up front, later submitting receipts and descriptions of services/

treatments (in English!) to the insurance company. After the secondary payer determines what, if anything, your other, *at-home* insurance company will pay, only then will they reimburse you for the balance.

ITN readers have complained to me of slow payments (sometimes very slow) by secondary payers.

Are there any disadvantages?

Are there any disadvantages to the Betty James Travel Insurance Strategy? Yes.

It’s imperative you understand that, using this strategy, you are choosing to *not* purchase trip cancellation/interruption coverage.

For Betty James’ \$8,441, 14-day cruise, a full-feature travel insurance policy with Travelex would have cost her \$1,481. Under the trip-interruption clause, full-feature coverage would have given her a refund of some \$2,500 for the unused days of her cruise.

Betty had routinely bought travel

insurance from Travelex, which offers *only* primary payer policies. For *this* cruise, however, she told the agent she wanted a “zero trip cost” policy, which she had read about in *ITN*.

Betty did not have a full-feature policy but figures that, all things considered, she did okay.

Of course, you *can* buy a full-feature travel insurance policy and get the same level of care and the “no bills” advantage as long as you make sure to purchase a *primary payer* policy.

Where can I sign up for the Betty James Travel Insurance Strategy?

Both Travelex (800/228-9792, www.travelex.com) and Travel Guard (800/826-4919, www.travelguard.com) have primary-payer policies.

Travel Insurance Center (www.travelinsurancecenter.com) carries varieties of both of these travel insurance companies’ plans. To contact the travel insurance broker there, Dan Drennen, call 866/979-6753, ext. 3621, or 402/343-3621 or e-mail dan@travelinsurancecenter.com.

Dan quoted me a Travelex “Travel Plus” policy costing \$73 that — for a 75-year-old on a 30-day trip — provides \$75,000 for medical coverage plus \$2,000,000 for emergency medical evacuation. (This policy is underwritten by the Old Republic Insurance Company, which provided and managed all of Betty James’ care and paid all of her bills.)


This policy and similar ones have costs that are age rated (less costly for younger travelers, etc.), but they *are* available for those in the age category of 81-plus.

In future columns, I will discuss in depth what you need to know about preexisting-condition clauses.

Happy trails!

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