

## TAKING CONTROL

## Your Vacation Health Checklist

**Winter is coming to a close.** To help “jumpstart” warmer weather, many people find themselves taking a mini-vacation this time of year. It is a well-known fact that you don’t have to be a student to go out there and celebrate your own personal spring break! However, do you feel comfortable with the knowledge you have about your medical benefits in case of a vacation emergency? The following information from [playforyourhealth.com](http://playforyourhealth.com) will assist you in being fully prepared for your vacation, so that all you will have to concentrate on is having fun!



First of all, to cover *all* your health bases, make sure you know the fine print on your health benefits. Before zipping up your suitcase, ensure you and your family have access to routine

medical treatment, emergency care and prescription drugs— no matter your vacation destination.

Hopefully the only ailment you’ll suffer will be from eating too much of the local fare, but it’s wise to be sure you’re covered if you need medical attention. Begin by reviewing your current health benefits plan to determine your coverage for medical care when traveling outside your current network of doctors and hospitals. Travel destination (domestic or international) and length of stay may impact your current coverage. Contact your current insurance provider to discuss alternatives.

The following is a list of questions you may want to review when determining the best option for your travel needs:

### *Concerning routine medical care when traveling...*

- Are there in-network doctors at my travel location?
- Does my plan cover doctor visits out of state?
- Do I need a referral to get regularly scheduled medical care (such as receiving allergy shots or having blood drawn) when I’m out of town?

### *Concerning emergency services...*

- Will my health benefits cover emergency services from an out-of-network doctor or hospital?
- What health benefits information do I need to provide when receiving emergency care out of state or out of the country?

### *Concerning prescription drugs...*

- If I forget to pack a prescription drug, how can I get the medicine I need when I’m out of town?
- Can I get a prescription refill from a pharmacy away from home?

If your health benefits do not cover out-of-network services or if you take a prescription drug, you may want to consider purchasing a short-term supplemental plan to cover these essentials at your vacation destination.