

# 6 Reasons for Travel Insurance when on Medicare



# Trip Cancellation

Trip cancellation coverage reimburses you if illness, weather, or emergencies disrupt your plans.

# Medicare coverage is for Emergencies

Medicare-based foreign coverage only applies to true emergencies. Ongoing care, follow-up treatment, or prescriptions outside the U.S. typically aren't covered.

## Lost or Delayed Baggage

Travel insurance helps when luggage is lost, delayed, or stolen.



## Medicare Usually Won't Cover You Abroad

Medicare generally doesn't cover medical care outside the U.S., which means you could be responsible for most medical expenses if you get sick or injured while traveling.



### Medicare Advantage Plans Vary Widely

Some Medicare Advantage plans offer emergency coverage abroad — but every plan is different. It's essential to know exactly what your plan does (or doesn't) cover before your trip.



### **Emergency Evacuations**

If local care falls short, emergency evacuation gets you to the help you need—fast.





### Website

HTA-insurance.com Schedule an Appointment

