Medicare Coverage While Traveling

TRAVELING SOON?

- Consider obtaining additional travel insurance, as overseas benefits can be extremely limited.
- Keep your Medicare card and a concise summary of your medications and health conditions readily available in case of an unexpected situation.
- Before traveling, check if your Medicare plan offers any international coverage options.
- It's also advisable to research local healthcare facilities at your destination in advance.

KEY INSIGHTS INTO YOUR MEDICARE COVERAGE!

1. **Coverage in the Continental U.S.**
   - If you travel from the Virgin Islands to the 50 U.S. States or the District of Columbia, your Medicare benefits work just as they do at home. You can see any provider that accepts Medicare.
2. **Emergency Care While Traveling**
   - Emergency care is available anywhere in the U.S.; keep your medicare card with you when you travel.
3. **Considerations for Snowbirds & Frequent Travelers**
   - If you spend extended periods away from the Virgin Islands (for example, the winter months), make sure you:
   - Understand how to access care in your travel destination
   - Carry all necessary medical documentation
   - Know where the nearest Medicare providers are located

BEFORE YOU GO

- Review coverage details, including Medigap policies.
- Medigap may cover 80% of emergency care abroad after a $250 deductible.
- Plans C–G and N offer extra protection for emergencies; confirm coverage.
- Tips for travelers:
  - Research Medicare coverage and consider travel insurance.
- Carry your Medicare card and medication list for emergencies.

FREE HELP IS AVAILABLE!

Virgin Islands State Health Insurance Assistance Program (VI SHIP)

Counselors:

- St. Thomas/St. John: 340-774-2991 **Ext. 4507 or 4508**
- St. Croix: 340-773-6449 **Ext. 3151**

Medicare Hotline:

- 1-800-MEDICARE (1-800-633-4227)
- TTY 1-877-486-2048 (24/7)
- www.medicare.gov

STAY INFORMED AND STAY HEALTHY WHILE YOU TRAVEL

Ensure peace of mind while traveling by regularly monitoring your Medicare coverage.