

Students and their parents must take action when it comes to the health and safety when studying abroad. Anything can happen in regards to a student's health and safety when studying overseas. Before a student decides to take off for their destination abroad they should make sure they have received any required or recommended immunizations, shots, or medicines, for their travels abroad.

A lot of study abroad programs will want to see medical forms in regarding to the students past physical and mental health and any special conditions for that student that might need to be accommodated for. It depends on the host country, but some will ask to see proof that the student has health and accident insurance prior to studying abroad. Travel insurance is a smart and cost effective way to insure that the student is protected in case of an unexpected emergency.

### **Reasons for getting travel insurance?**

While a student is traveling and studying abroad they might need to see a doctor, receive special medication, or need medical attention. Things to think about and take into account:

- Some health plans don't cover illnesses or injuries incurred outside the United States, or away from your hometown. Some plans will cover such expenses, but at a reduced rate.
- Most of the time health plans do not cover or charge a lot for illnesses, injuries, or medication outside the student's home country.
- Also health plans rarely cover medical emergency evacuation that can cost as much as \$25,000.

Obtaining the sickness, accident and Medical Evacuation insurance plans can protect a student from damageable cost. A lot of travel insurance companies offer support at all times and are useful during and unexpected emergency. Listed below is an example of a Travel Medical Plan and its benefits:

- For leisure or student travelers
- Single trips or all trips taken within one year
- Fills in the gaps from your home country health or medical plan
- Medical insurance for traveling up to 6 months abroad
- Coverage for an Emergency Evacuation, 24 Hour support, Prescription Drug, Dental coverage, Doctor Check ups, etc.

Thinking ahead, Preparation, and taking action is the key for you to avoid costly mistakes, medical bills, and doctor bills.