

# Arnitha Webb

Global Solutions for International Living

## **Travel Insurance/Travel Medical**

Offering protection for travel cancellations, delays, etc. Also up-to 3yr coverage with month-to-month options.

## **International Health Insurance**

Offering easy and affordable **DIY Plans** for people traveling, living & working abroad. **Concierge plans** for red-carpet care around the world.

## **International Life Insurance**

For expats who wish to ensure the people and things that matter the most are taken care of, should the worst happen with coverage up to 20x your salary.

## **International Income Protection**

For expats who wish to safeguard their lifestyle, in the event of incapacity to work due to an illness or injury with coverage up to 75% of your salary.



# ROADMAP



## **Path to Higher Paying Remote Careers**

An online course for today's professional who wants to live the life they can imagine. With strategies for increasing earnings, leveraging your value and gaining more freedom (\$1,297)

## **Property Consultant-Marbella Spain**

Brand New Off Market and On Market Properties for the discerning investment in the prominent area of Costa del Sol.

## FAQ

- Geographic coverage: How many countries do I need to be covered in (at the same time)?
  - If you are planning exploratory travel, consider paying month-to-month and changing the country each month accordingly.
- Do you need coverage for chronic illness?
  - Most carriers have guidelines pertaining to pre-existing and chronic illness. Ensure the plan does not EXCLUDE your condition and that you are covered.
- Will I have to pay anything out of pocket?
  - This depends on the plan and deductible you select.
- Will I still be covered when you return home? If so, for how long?
  - Some international plans will cover you in the United States to return for certain elective treatments. However, most plans will only have provisions for limited continued coverage, if any and for a limited period of time.
- Do I have to re-qualify at every renewal period?
  - In most cases, No. Most carriers will only need you to answer medical question at the beginning of a policy-even if your health deteriorates you don't have to reapply when you renew.
- I am in a country with cheap healthcare. Why do I need an International Plan?
  - Countries that have good public healthcare is limited for foreigners and does not guarantee access to English speaking doctors, medical evacuation or repatriation if urgent treatment is needed. Until you have Residency that includes 100% access to healthcare or Citizenship, your healthcare options will remain limited.

## FAQ

- When I purchase a plan are my children automatically covered?
  - When you purchase a plan, you can include spouse/partner and children.
- How are my premiums calculated?
  - Most carriers calculate premiums by country and insured's age.
- What is the difference in Travel Insurance and International Health Insurance?
  - These terms have some overlap in the industry. Typically, a Travel Insurance plan covers you and your belongings for a specified trip with some coverage for emergency medical services. International Health Insurance is similar to your coverage at home, covering preventive, emergency and serious health care. In addition, most plans will guarantee English Speaking Doctors for you to consult with, offer concierge services to help you navigate any circumstance, include mental health, childbirth, evacuation, identity theft and a whole host of other risks may be covered with an International Health Plan.
  - Health Insurance also has different meanings in different countries. In countries that have a good public healthcare system, it is all encompassing. For countries with no public healthcare system, access and options vary by carrier. Other countries may have something in-between and options vary.
  - No matter where you are an International Health Insurance Plan gives you private health insurance with options that you will not otherwise have.

## COVID UPDATES

- COVID-19 is now covered in many International Insurance Plans
- It is important to make sure it is not EXCLUDED
- If you get diagnosed with COVID you can not apply for at least 1 month after recovery
- If you get diagnosed with COVID and have an underlying condition then add'l underwriting is required and coverage may be delayed
- Some countries now require International Health Insurance for entry
- If your plan includes a cash benefit (similar to Aflac) you may still be eligible if admitted to a public or government hospital with COVID or any other condition
- Evacuations are impacted by COVID due to travel restrictions – this is handled by most carriers on a case by case basis with more serious cases being a priority
- Some carriers are covering virtual consultations – if, the consultation is one that would have also been covered for an in-person visit
- QUARANTINE at a residence/hotel is NOT covered

## COVID UPDATES

**Countries that will not allow entry without  
International Health Insurance  
(as of 2/20/21)**

- Aruba (\$75K)
- Costa Rica (\$50K)
- Cuba – Travel insurance OK but must include COVID
- Ecuador
- Tahiti (must attest to coverage and assume all expenses)
- St. Maarten
- UAE
- Turks & Caicos
- Dubai and Abu Dhabi

When you are abroad, you have taken on 'new' everything; life is exciting and a bit daunting at the same time. You need peace of mind in the critical areas of your life like healthcare. When life happens, you can keep the life you've created abroad, manage your healthcare needs and be whole. With the right team of professionals in place and plans that protect your assets, you can have peace of mind.

*Arnitha Webb* ”

