

# STAYING HEALTHY WHEN TRAVELING OVERSEAS

By Doreen Huro Michelin

It's amazing when talking to business executives and ask them what they carry in their first aid kits I get blank stares. There's nothing worse than getting sick or having an accident when you're traveling, especially if it happens half way around the world. "You wouldn't leave for China without packing the appropriate clothes or performing due diligence on your assigned tasks, so why would you leave without ensuring you have taken proper health precautions" stated Cardiac Surgeon Raymond A. Farino, MD when I was researching this article. Staying healthy throughout your trip is an intricate part of the equation in ensuring a successful business trip. It's important for you to make a visit to your physician at least four to six weeks before your trip to access any special needs you may have to make your trip uncomplicated and successful. Before your appointment, prepare a detailed list of pertinent information on the areas you will visit, to share with your physician. This will allow him/her to determine if there are any threatening endemic conditions and what precautions to guard against them. If you are on current medications that require refrigeration or are susceptible to certain weather conditions such as heat or humidity you need to discuss if there are alternatives if you cannot guarantee the ability to ensure proper handling.

In parts of the world plagues continue to be a real threat. What you carry with you and how you prepare are directly linked to how successful your trip will be. Routine immunizations such as tetanus, diphtheria, polio and hepatitis A should be up to date and you may consider additional inoculations for yellow fever or meningitis depending on your destination. Seeing your health care provider in advance will give you the time needed to assure your fully protected against any health risks.

It's advisable for those who travel frequently or for any long periods of time to assemble a first aid kit of items you may not be able to get while traveling overseas. Items in this kit, depending on your personal needs, can include:

- Over-the-counter pain reliever
- Over-the-counter allergy medication
- Over-the-counter cold tablets
- Anti-diarrheal medication
- Antacids
- Cough medicine and/or drops
- Topical cream
- Calamine Lotion

- Bandages
- Eye drops
- Anti-bacterial gel and/or wipes
- Any prescription drugs you currently are taking clearly labeled.

First Aid Kits can also be purchased on several internet websites that are already filled with over-the-counter medications, bandages, insect repellants, salt tablets, blister/burn applications and other related items.

I would also suggest for those planning to spend a lot of time in smaller cities to carry their own syringes/hypodermics and suture kits/strips in case of accidents. It's important to realize that in some out of the way areas of the world medical supplies are scarce and items that are routinely disposed of in the US may be re-used.

Along with your medical kit, have a copy of your medical insurance card, list of medications you are taking, any medical conditions you may have and phone numbers of your physicians. If you wear a medical alert bracelet or pendant make sure it's on you when you leave for your trip. Dr. Farino passed on a good tip to ensure you always have your medical information within reach. Scan the information and email a copy to yourself. This will allow you to get detailed information on your health issues, medications and doctors contact numbers within minutes. Keeping the information in an email mailbox to retrieve in emergencies and updating it as needed is added protection in case you forget to take it with you.

If you or your employees travel frequently it is advisable for you to investigate a Global Executive Support Service Agreement that can be added to your liability insurance. This addition to your policy assists those employees who travel outside the US for business in cases of medical emergencies.

## Typically the coverage includes the following services:

- Doctors on call round-the-clock to assess the medical emergency providing referrals to English speaking doctors and hospitals.
- Guarantee the payment or wire any required emergency hospital admission deposit.
- Monitoring of employees condition and provide regular reports to the family and company.
- Dispatch a doctor or specialist when an employee's condition cannot be adequately assessed over the phone.
- Provide emergency evacuation when adequate medical facilities

ties are not available locally to the nearest facility.

- Evacuate the employee once stabilized to a facility back in the US if it's determined that adequate medical attention is not available elsewhere.
- In the event of an employee's death, provide assistance to obtain necessary clearance and arrange for the return of the mortal remains to the location requested by the family.

**Other personal assistance services provided can include:**

- Pre-trip referral information of English-speaking doctors and addresses and phone numbers of hospitals.
- Arrange for prescription drugs not locally available to be sent to the employee.
- Contact information for the nearest embassy and consulate.
- Assistance to replace lost documents such as passports and credit cards while traveling.
- Transmission of emergency messages between employee and family members.
- Emergency cash advance for medical, legal or other emergency situations.
- Introduction to local attorneys and payment of bail bonds.
- Personal emergency translation services 24 hours a day.
- Assistance with reporting lost, stolen or delayed luggage.
- Current currency exchange rates.
- Current weather information.
- Assistance in verifying medical insurance benefits when hospitalized overseas.
- Travel advisories from the US Department of State.
- Assistance with security related services including update on world events, referrals to security providers (i.e. drivers, kidnap and ransom specialists).

**These policies can also include Travel Assistance Services such as:**

- Coordination of travel arrangements for family members who need to get to the hospitalized employee.
- Arrangements to get any dependant children left alone back to the US with or without a chaperone.
- Assistance to re-book travel arrangements of employee travel companion if existing ticket is unusable.
- Coordination of any rented vehicle back to the agency.

The majority of these services are

strictly assistance and the employee and/or their family bare any costs involved.

If your company is small and does not have the ability to add this to their policy or if you prefer to take added coverage on your own, a good alternative can be through your credit card provider. On some platinum cards they offer Global Assistance that includes 24/7 medical emergency assistance when traveling more than a specified amount of miles from home. This service will provide information on English speaking medical professionals and hospitals and will provide assistance to arrange evacuations to appropriate medical facilities. Other services include assistance in replacing prescriptions, aid in the report and replacement of lost or stolen passports and credit cards, reporting lost luggage, emergency hotel reservations and cash advances. Some credit card also provides Travel Accident Insurance in cases of accidental death and dismemberment when you purchase your train, plane, bus, ship or helicopter ticket using the credit card connected to the policy. These services are included as part of the card fee and is usually under \$500.

The best guard against becoming ill in while traveling is prevention. Visit your doctor in advance of any long trip to assure you are healthy and able to travel. The use of antibacterial hand gel throughout the day can avoid picking up nasty bugs and most importantly when eating locally, if it doesn't look right, for Pete's sake, don't eat it. Preventing yourself from becoming violently ill far outweighs the possibility of insulting your host. In other words, use you head and it will result in a more pleasant and productive trip.

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