



FREQUENTLY ASKED QUESTIONS

INTERNATIONAL TRAVEL

Frequently Asked Questions

BE PREPARED

1. What are current Passport requirements for travel?

Apply well in advance if you do not have a passport. Make sure your passport will be valid for at least 6 months after you return home, otherwise, some countries may not let you enter. Your passport should also have two or more blank pages. Adult passports are valid for 10 years, while a children's passport (for children under the age of 16) are valid for only 5 years. If you have other questions regarding your passport, be sure to contact your trip leader, ministry point of contact, or the state department website. For more information visit <https://travel.state.gov/content/travel/en/passports.html>

2. Where can I get information regarding visas?

When travelling abroad, U.S. citizens may need a visa issued by the embassy of the country they wish to visit. Take care to learn about visa requirements by country, well in advance of your departure. Visit <https://travel.state.gov/content/travel/en/international-travel/International-Travel-Country-Information-Pages.html> to learn about your destination country.

3. Do I need consent to travel with a minor?

If you are traveling alone with minor children, foreign border officials may require custody documents or notarized written consent from the minor's parent(s). Check with the embassy of your foreign destination before traveling to see what you may need.

4. How do I find the closest U.S. Embassy or Consulate?

To find the nearest U.S. Embassy or consulate in your destination country, visit <https://www.usembassy.gov/>. The U.S. Embassy located in Washington, D. C. can be reached by phone from the U.S. & Canada at 1-888-407-4747, or from overseas at +1 202-501-4444.

BE INSURED

5. Why do I need insurance while outside my home country?

In most cases, domestic medical coverage will not cover you while abroad or may offer only limited benefits. Medicare does not travel with you, and your Medicare Supplement plans only have limited benefits. Travel insurance provides coverage for new accidents or sicknesses that could arise while you are traveling internationally. It also provides coverage for emergencies such as evacuation due to a medical condition, natural disasters, repatriation or assistance with minors. Your domestic medical coverage does not provide these benefits which, if needed, can be very costly.

6. How much coverage is necessary?

Most people choose too low a maximum because they only think of costs that might occur during the trip, not realizing that some policies also assist with medical bills once home. Some policies have a continuing care benefit if treatment was started while on the trip and the insured gets a dated receipt. We recommend \$1,000,000 in coverage because the cost of temporary medical insurance is not expensive and the cost for emergency evacuation and continuing care can be very expensive.

7. Can my coverage start today?

Your insurance coverage cannot start on the same day that you apply. You must apply for coverage no later than one day prior to your departure date in order to secure coverage that begins the following day at 12:01am.

8. How far in advance should I purchase insurance?

We recommend 1-2 weeks prior to travel. The latest you can purchase international medical insurance is the day before you depart. You want to be sure that you cover all the days you are traveling until you land back in your home country.

9. What is an Adventure Sports Rider and why do I need it?

The Adventure Sports Rider is a wise investment if you are planning to be a part of any activity that is considered an "adventure" sport. Your basic travel insurance will not cover you if you participate in activities such as bungee jumping, ziplining, hang gliding, mountaineering, white water rafting, and other adventure activities. Contact MissionSafe at 1-800-682-3461 for a detailed list of all activities covered in this rider.

10. What is the maximum age a person can be insured for international medical coverage?

Our standard policies cover travelers up to age 69 at 100% of maximum benefit. For travelers ages 70-79, benefits are reduced. We offer optional policies for travelers ages 80+. Please contact us at 1-800-682-3461 for information regarding maximum levels and additional plan options for travelers ages 80+.

11. Are pre-existing conditions covered under international medical?

Under short-term medical plans, pre-existing conditions are not covered. However, if a pre-existing condition has been stabilized for 30 days prior to your trip, an individual may be eligible for the Sudden Reoccurrence of Pre-Existing Conditions benefit (*subject to further conditions and restrictions in your policy*).

12. Now that I have purchased insurance coverage, what do I do with it?

Print your ID card and carry it with you during your trip. Your ID card contains your policy number, your name, dates of coverage and a direct phone number for IMG, the insurance carrier.

13. Do I need to carry the insurance ID card with me at all times?

Your ID card contains important information, including contact information you will need in the event a medical emergency should arise. We recommend that you carry it with you at all times.

14. How do I print off another copy of my ID card?

You will receive a confirmation email from the insurance carrier and it will contain a link to reprint an ID card or any additional forms, such as your certificate wording or claim forms.

15. Can I cancel my coverage?

Call us at 1-800-682-3461 or email us at service@missionsafe.com and we will assist you with the cancellation. If you cancel your coverage before it begins, most carriers waive cancellation fees. If you request to cancel after your coverage begins, only full month premiums will be considered refundable, and cancellation fees may apply.

16. How do I extend my coverage?

Call us at 1-800-682-3461 or email us at service@missionsafe.com and we will assist you with the extension. We will need the traveler's name, ID number (found on the ID card) and specific dates of coverage needed.

17. Where can I find my policy or certificate?

For international coverage, it will be included in the confirmation email (Transaction Summary) you receive, along with your ID card. If you did not receive the email directly from the insurance carrier, contact your trip leader for a copy.

18. How do I know which doctor to visit?

IMG can also assist you in finding an appropriate doctor. Call 1-317-655-4500 for IMG assistance. You are free to visit any doctor or hospital, but make sure to keep a copy of all bills, receipts, medical records, documentation and diagnosis information for claims purposes.

19. What if I have an accident, sickness, or medical emergency?

- a. Seek medical care immediately.
- b. If you are admitted to the hospital or require extensive tests, call the number on the back of your ID card within 48 hours to notify IMG that you are seeking medical attention. This is called **pre-certification**, which enables you to receive 100% of your benefits. (see "What is a pre-certification requirement" below for more info.)
- c. Provide the hospital or medical facility with a copy of your International medical coverage card. With International medical coverage, you may use any doctor or medical facility.
- d. After treatment is complete, keep copies of all paperwork and receipts in the event you need to file a claim. Each hospital's billing process is unique. They may work directly with your international medical insurance carrier, or request you pay for treatment up front and then file a claim.

20. What is a pre-certification requirement?

Certain medical procedures or care require pre-certification before the insurance company will approve the cost. Procedures and treatments such as, but not limited to surgeries, emergency medical evacuation, CAT scans, MRI scans, in-patient hospitalization, and return of mortal remains must be pre-certified, or benefits will be reduced by 50%. Contact IMG directly at 1-800-655-4500 and select option 2, to pre-certify.

21. What happens when I get back home if I became ill or injured on the trip?

Some policies contain a continuation of treatment benefit for continued care once you return home. In order to take advantage of this benefit, you must have (a) sought treatment while on your trip, and (b) retained a dated receipt. Documentation containing a date, diagnosis, course of treatment and all receipts are all important pieces to the process. The date on the receipt is what starts the clock on the length of the continuation of care benefit once you return home. You should also begin the claims process if you paid for treatment out of pocket while on your trip.

22. Does my policy cover me for acts of terrorism?

Certain plans provide coverage for acts of terrorism when traveling. However, the terrorism benefit will be excluded for any country where the U.S. Department of State has issued a Level 3 or 4 travel warning within six months prior to a traveler's arrival in that country.

BE HEALTHY

23. Do I need to get immunizations before I go?

A list of recommended or required immunizations can be found for your destination by visiting the CDC website - <https://wwwnc.cdc.gov/travel/destinations/list> and selecting your destination country. This site will also assist you in finding a local health department or travel medical clinic. There are many provider options for pre-travel health care. If you are traveling to a country with health risks similar to those in the United States, you may be able to see your family doctor or nurse for a pre-travel consultation. If you are visiting a country where a yellow fever vaccination is required, you will need to visit an authorized U.S. yellow fever vaccine center. It's always a good idea to carry a copy of your immunization records with you as an additional precaution.

24. How should I carry my medications?

If you are taking prescribed, or necessary medications, these should always be carried in your carry-on bag; never pack any medications that you need in your checked baggage. Be mindful that it is often difficult to have prescriptions refilled once you are in your destination country. It is recommended that you take extra doses in case you encounter travel delays. The U.S. State Department warns that some prescription drugs, including narcotics and some U.S. over-the-counter medications are illegal in other countries and encourage travelers to check with the embassy of the destination country about regulations and documentation prior to travel.

25. Safe Water Tips

It's important when you are traveling in a developing country to use caution with the food and water you consume. Purchasing filtered or bottled water, boiling your water for at least one minute, or using water filters is a good way to stay healthy and hydrated. A number of illnesses come from drinking tap water in developing countries, so consider the source of the water when brushing your teeth, drinking water, washing food, or using ice cubes.

26. Food Handling Tips

Be sure you wash all raw fruits or vegetables in filtered, boiled or bottled water, and in some cases, it may be necessary to fully cook all fruits and veggies prior to eating them. Street foods can be some of the best food in the world but be careful! There is a higher chance of getting sick because our bodies are not used to the types of foods being served, or the level of cleanliness a particular street vendor is maintaining. It is important to have fun and explore, but be smart about what you put into your body.

27. What is the difference between a clinic and a hospital?

These terms can be interchangeable while traveling overseas. Be aware, however, that according to your policy, there is an additional \$250 deductible if you are seen in an emergency room of a **hospital**, but not admitted.

28. Visiting a hospital or clinic seems like a lot for a stomach ache. Should I really go?

A good rule of thumb, while traveling on a mission trip is to visit a doctor (hospital or clinic) if you are sick for more than 48 hours. Always report an incident to your ministry leaders and MissionSafe so we are aware and can better help serve you.

BE SAFE

29. What is a Travel Advisory or Travel Alert?

The U.S. State Department provides safety and security information for every country in the world to help you assess the risks of travel to that destination. Each country will be given a level ranging from 1 to 4. This will provide U.S. citizens with clear, timely, and reliable safety and security information worldwide.

Level 1 - Exercise Normal Precautions: This is the lowest advisory level for safety and security risk. There is some risk in any international travel. Conditions in other countries may differ from those in the United States and may change at any time.

Level 2 - Exercise Increased Caution: Be aware of heightened risks to safety and security. The Department of State provides additional advice for travelers in these areas in the Travel Advisory. Conditions in any country may change at any time.

Level 3 - Reconsider Travel: Avoid travel due to serious risks to safety and security. The Department of State provides additional advice for travelers in these areas in the Travel Advisory. Conditions in any country may change at any time.

Level 4 - Do Not Travel: This is the highest advisory level due to greater likelihood of life-threatening risks. During an emergency, the U.S. government may have very limited ability to provide assistance. The Department of State advises that U.S. citizens not travel to the country or leave as soon as it is safe to do so. The Department of State provides additional advice for travelers in these areas in the Travel Advisory. Conditions in any country may change at any time.

30. What is a Crisis Management Plan?

A crisis management plan (CMP) is a document that outlines the processes an organization will use to respond to a critical situation that would negatively affect its staff, volunteers, or ability to operate. If your organization does not currently have a CMP, contact MissionSafe for advice and assistance at 800-682-3461.

31. What is the Smart Traveler Enrollment Program (STEP) and why should I enroll?

STEP is a free service that allows U.S. citizens and nationals traveling and living abroad to enroll their trip with the nearest U.S. Embassy or Consulate. Once enrolled, you will receive important information from the Embassy regarding safety conditions in your destination country. It also allows the U.S. Embassy to contact you in the event of an emergency, whether a natural disaster, civil unrest or a family emergency.

32. Why is a buddy system important?

Be sure to heed the instructions of your team leader or local contact when traveling abroad. The buddy system is always the safest way to explore, shop, and minister. Sometimes the buddy system means two people and other times it could mean groups of three or more that include a male. Be sure to ask your leader or ministry contact what "rules" apply in the community you are visiting.

33. What are best practices regarding money handling while traveling?

Before you travel, remove unnecessary personal items from your wallet, such as extra credit cards, etc. Handling money on an overseas mission trip typically consists of dealing with cash and ATMs, as credit cards are not widely accepted for payment in most developing nations. Be sure to utilize the buddy system when making any kind of withdraw from an ATM to avoid being targeted. If you need to handle cash, be sure to do so discreetly as to not draw attention to yourself. As a best practice, store cash and credit cards in a few different places (e.g. luggage, day-pack or wallet). Even though credit cards are not widely used in some foreign countries, having a couple of different cards can be handy during transit. Make sure to take cards that are widely accepted around the world and notify your credit card company that you are going to be traveling prior to your departure so the card issuer doesn't freeze your account.

34. What do I do if someone steals my things?

Traveling overseas should not be a scary or fearful experience! Being aware of your surroundings and following the instructions of your team leader or ministry host will go a long way in keeping you safe. Theft and robberies can happen and there are a few simple tips for such a situation:

- a. Do not be a hero. Your life is more valuable than your possessions. Things can always be replaced. If someone is trying to rob you, or has snatched your belongings, do not chase them or fight back.
- b. Stay with your group and listen to your team leader or ministry contact's instructions.
- c. Contact local authorities and file a police report.
- d. Report the incident to your ministry and to MissionSafe.

35. General Safety Tips

Remember, in many countries being from North America is noticeable and you will most likely have the attention of locals, whether you want it or not. Often, they will want to talk to you in order to practice their English. As you share stories and engage in conversation, remain aware of your surroundings. Be smart and wear clothing that is appropriate and culturally acceptable, and leave flashy jewelry at home. Be conscientious that in some countries, your camera, laptop or cell phone's value is equivalent to a year's salary. Think about what area of town you are in. Should you be there after dark? Should you have a buddy with you? What kind of transportation is/will be available? Always pay attention to what is going on around you at all times. Finally, while building relationships is at the core of ministry, it's important not to give out personal information. Once your info is "out there" it may be distributed to others. Better safe than sorry.

36. Airport Tips

Airline travel has changed significantly since the September 11, 2001 attacks. Security is much more stringent. According to TSA regulations, International travelers must be **CHECKED IN** two hours prior to departure, as airlines must submit names and travel documentation to TSA 60 minutes prior to departure. Make sure you and your team arrive in ample time to get everyone through check in and security screenings. Educate your team on what is prohibited in carry-on luggage before you get to security. Check out the TSA website for a complete list of what is, and is not, allowed in a carry-on - <https://www.tsa.gov/travel/security-screening/whatcanibring/all>.

37. Hotel Safety Tips

Hotels and guesthouses quickly become our home away from home. However, teams must be diligent where security is concerned. Below are tips for staying safe.

- a. Hotels with inside access to rooms are much safer than outside access.
- b. Request a room between the 2nd and 6th floor. First floor rooms have a higher risk of being robbed due to ease of access and fire truck ladders only reach 6 floors up.
- c. Grab a business card at check in. This can be used for contact info, or given to a local driver to help get you "home".
- d. Get your bearings once you are in your room. Locate all fire escapes, in case one is exit is not reachable.
- e. Always honor fire alarms.
- f. Never bring visitors to your room or open your door to a stranger, even if he/she is dressed in a hotel uniform.
- g. Use the hotel safe to store your valuables.

BE SMART

38. How many bags can I take?

Most airlines allow passengers to check two pieces of luggage, so long as they're within size and weight limits for long-haul international flights. However, check with your travel agent or respective airline for limits on number of checked bags, carry-on items, weight and size. Check with your team leader or ministry host for recommendations and remember, you will probably be the one hauling your luggage up flights of stairs.

39. What will the weather be like?

Do your research before packing. While it's summer in the U.S., it may be winter in your destination country. Visit travel sites, such as the Weather Channel-<https://weather.com/> or Lonely Planet-<https://www.lonelyplanet.com> for insight on weather patterns and "when to go" tips.

40. Cultural Sensitivity Tips

While you are a guest as you travel internationally and may not understand all of the social rules, cultural sensitivity is an important part of being a responsible traveler.

- a. Learn about the destination you're traveling to and lean on your local ministry host to learn what is, and isn't, acceptable in the communities where you will be serving.
- b. Learn a few phrases in the local language - even "hello," "thank you," and "good-bye" will go a long way.
- c. Brush up on hand gestures. Some hand gestures in North America are considered offensive or inappropriate in many other countries.
- d. Dress conservatively and appropriately, especially when traveling in religiously conservative cultures.
- e. Observe locals. Pay attention to how those around you are sitting, eating, or interacting. When in doubt, look around!
- f. Put people before pictures! Take time to make a personal connection with someone before snapping away... and always ask permission before taking a photo!
- g. Be open to a different culture and different ways of doing things. Don't compare everything you are experiencing to your life in the U.S.
- h. Still not sure? Don't be afraid to ask questions. Chances are you will learn something new and make a friend!

41. I still couldn't find the answer to my question.

Please contact us and we will be happy to assist you directly.

Phone: [1-800-682-3461](tel:1-800-682-3461)

Email: service@iTravelIQ.com