



Clover Global Consultants



A Guide for U.S. Citizens Working Abroad

Whether or not you have had experience working in foreign countries, it is always important to be prepared. Clover has taken the time to do extensive research and have found resources that may be worthwhile to explore in preparation for your upcoming assignment. Our findings are listed below in a checklist format for your convenience.

- I. Check the current conditions in the country you are traveling to at the [U.S. Department of State](#) website. This will allow you to make informed decisions about your safety. The site includes information on threats, political unrest, violence, natural disasters, epidemics and so forth. You should also keep an eye on the news for reports of any problems in places that you plan to visit. Familiarize yourself with local laws and customs of the countries to which you are traveling. Remember, the U.S. Constitution does not follow you! While in a foreign country, you are subject to its laws.
- II. Prior to your departure, you should register with the nearest U.S. embassy or consulate through the State Department's [travel registration website](#). Registration will make your presence and whereabouts known in case it is necessary to contact you in an emergency.
- III. Check what vaccinations you need at least six weeks before you travel. If you are in Houston, a great resource is right in the neighborhood! Check out [International Medicine Center](#) (IMC). The health care available in remote areas and in economically developing countries may not be comparable to that found in the U.S. In addition to physical exams and vaccinations, IMC has developed region-specific medicine kits for use in emergencies. The kits contain information on illnesses and symptoms, as well as medications for temporary relief until appropriate medical care can be obtained.
- IV. Obtain Adequate Insurance - Working abroad can be an exciting experience, but what would happen if you became ill or injured while away? Could you get quality treatment at an unfamiliar hospital? How would you deal with the language barrier? You may assume that you are covered by your group health plan, but that plan may not extend international coverage or *only* cover you in the case of a medical emergency, with no assistance, evacuation or repatriation benefit. Further, the cost of a medical emergency abroad can be very expensive. You have enough things to worry about when traveling, don't let your medical coverage be one of them...don't put yourself at risk!

The following chart describes two different plans written by International Medical Group (IMG). Depending on your needs, you may wish to consider purchasing coverage. If so, contact your Clover Business Representative for account debit arrangements. It is simple, painless and virtually immediate. You can obtain coverage with IMG and have one of these

policies in place within 24 hours. Clover makes no warranties or recommendations regarding these plans and is providing this information only as a convenience.

[Sky Rescue](#)

[Patriot International](#)

Summary (the descriptions on this chart are not all inclusive)	Sky Rescue provides scheduled coverage for individuals under the age of 65 traveling outside their home country for a minimum of three months. The plan includes coverage for emergency medical evacuation to the nearest qualified medical facility; expenses for reasonable travel and accommodation resulting from the evacuation; and the cost of returning to either the home country or the country where the evacuation occurred up to \$100,000.	Patriot International provides coverage for US citizens traveling abroad for a minimum of 5 days up to a maximum of two years. If the plan is purchased for a minimum of three months, coverage may be renewed (without break in coverage) for a total of up to two years. The plan covers everything SkyRescue does and much more. You have a choice of coverage limits up to \$2 million and your choice of deductibles from \$0 to \$2,500.
Emergency Reunion	To \$15,000	To \$15,000
Return of Mortal Remains	To \$20,000	To \$25,000
Hospital Room and Board	N/A	To Policy Maximum for Semi Private Room
Outpatient Medical	N/A	To Policy Maximum
Emergency Room	N/A	For an accident: To policy Maximum For an illness: An additional \$250 deductible is applied if treatment does not require admittance to the hospital.
Dental	N/A	Up to Policy Maximum for injury due to an accident. Plan will pay up to \$100 for the necessary treatment of sudden, unexpected pain to sound natural teeth.

You should look carefully at the exemptions to the policies, including any relating to pre-existing medical conditions. Be sure to tell the insurer about any pre-existing medical conditions you may have. If you fail to do this, the policy may not be valid.

- V. Medication preparation - You will want to obtain a three month supply of routine maintenance drugs from your group health plan. If you are on Clover's Principal plan, you can obtain a three month supply from the mail order program: [Caremark](#). If you have questions, you can them at 877-683-6838 or Principal at 800-247-4695. Your group number is H-43441-1. You should also get a letter from your physician to confirm to foreign customs that these are prescribed drugs. It is recommended that **all** essential medications are carried in your hand luggage.

- VI. In addition to health insurance, you will want to consider other coverages. For example, are you planning on driving while abroad? What if someone stole all of your belongings? One of the leading providers of expatriate auto, personal property and personal liability insurance is [Clements International](#). No matter where you are in the world, peace of mind is knowing that you are protected.

- VII. [Passports](#) are valuable documents. Take all necessary steps to protect your passport. Fill in contact details at the back of your passport for your next-of-kin or someone who can be contacted in the case of an emergency. Make 2 copies of your passport identification page. This will facilitate replacement if your passport is lost or stolen. Leave one copy at home with friends or relatives. Carry the other with you in a separate place from your passport.

- VIII. Communications – Make sure that you have a way to communicate via telephone. You will want to check with your cell phone provider on the international calling plans they offer. You may also want to investigate [GlobalPhone](#). They do not have any set up fees, no pre-payments, pay only for the international calls you make at a 69% savings. Try it without obligation.

You may also ask yourself, will someone be at my home to check/forward my mail? If not, look at [Access USA](#) for information on how to sign up for mail forwarding!

It is Clover's motto to be a part of the solution. In that we have a global presence; Clover is continually researching the web to provide valuable links and resources to assist our international employees and contractors with relevant information. In doing so, we hope to establish a collaborative community where by we can all share information. The following is a "library" of links that we have found helpful. We invite you forward anything you have found that you think should be added to the library at globalconsult@clovergs.com. We thank you for your relationship with Clover and wish you safe travels.

List of Links:

<http://www.imglobal.com/>

<http://travel.state.gov>

<http://www.expat-blog.com/>

<http://www.expatexchange.com/>

<http://www.clements.com/personal/>

<http://www.internationalriskmanagement.com/Kidnap.htm>

<http://www.myus.com>

<http://www.fco.gov.uk/>

<http://www.traveldoc.com/>

<http://www.gphone.com/service/globalmobile/index.asp>

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