



Employees traveling overseas:
Managing the risks of unexpected
medical emergencies

Are you aware of all the travel assistance services accessible to your employees?

"The National Business Travel Association (NBTA) estimates that business travel will increase by 6.7 percent and 6.9 percent for 2011 and 2012, respectively.¹"

Imagine facing this difficult scenario as either an employee or HR manager:

A young American businessman working in Greece took a weekend side trip with his wife to the island of Los. He suddenly fell ill with a fever, nausea and vomiting. Confusion, drowsiness and stupor followed, as well as loss of vision and seizures. A local shopkeeper, who barely spoke English, struggled with the language barrier but was finally able to point them to a local physician. Due to the complexity and severity of the businessman's symptoms, the local physician recommended the patient be transferred to a major international hospital in the Greek capital of Athens.

The businessman's wife frantically started searching to secure ambulance transportation services to the international hospital. More than six hours passed before the couple arrived at the international hospital in Athens, at which point the businessman was nearly unconscious and bleeding through his nose and mouth. Using broken English, the emergency physician in Athens told his wife that her husband had life-threatening Meningitis, and would require intensive care, additional support for his organs, daily blood transfusions and dialysis. Without access to a second medical opinion or information about the hospital's ability to provide Western-style intensive care services, the wife reluctantly agreed to proceed with the treatment.

Complications with the dialysis procedure soon emerged, and the doctor in Athens recommended the businessman be evacuated to a well known teaching and research hospital in Milan, Italy. Once again, the wife was left to sort out the myriad details of the timing of the evacuation, make contact with the hospital and physicians in Milan, and secure and complete the appropriate admissions paperwork.

With proper treatment, after six weeks in the Milan hospital, the businessman was able to return home to the U.S. Since he was still in a weakened state, his wife again had to arrange ground ambulance service both to the airport in Milan, as well as upon arrival back home. While medical insurance covered the majority of the in-hospital care, the couple ended up paying for thousands of dollars of medical evacuation and ground ambulance services. This financial cost was in addition to the stress caused to the couple by having to deal with this already trying situation largely on their own.

With more employees traveling overseas in today's complex global marketplace, intricate, costly and emotionally distressing medical incidents like this one are likely to increase as well. The National Business Travel Association (NBTA) estimates that business travel will increase by 6.7 percent and 6.9 percent for 2011 and 2012, respectively.¹ Zurich 2009 claims data reveals that medical emergencies constitute more than 60 percent of incidents during business travel. While insurance coverage such as medical, disability and life provide some degree of travel assistance services, the terms and conditions can be limited. Too often, neither the employee nor the HR department discover the extent of the services until a medical emergency occurs overseas.

Organizations and their employees also make the mistake of assuming that high-quality, Western-style doctors and medical facilities are available around the globe. Unfortunately, the high level of medical care and provider-patient communications that employees experience in the Western world is spotty at best in emerging countries and economies.

Risk of substandard medical care for employees

Terrorist attacks. Political unrest. An encephalitis breakout. These are just a handful of the issues that foreign business travelers can encounter. While these incidents can happen anywhere, the frequency and intensity seem to be more concentrated in emerging countries, especially the "BRIC" economies – Brazil, Russia, India and China. These four countries are expected to play a greater role in the world economy in the coming 50 years in terms of GDP growth and income per capita.² Other emerging economies where business travel is likely to increase in the coming decades include Indonesia, Mexico, South Africa, Mexico, Chile, Argentina, Vietnam, South Korea and Turkey. A recent survey of more than 570 U.S.-based corporate security professionals, travel managers, human resources executives, medical professionals and others indicates that Latin America is the region that poses the greatest risk to their business travelers in 2011, followed by the Middle East and Asia.³

Health care systems, medical insurance, emergency service rules and regulations can vary widely from country to country and offer a dramatically different experience than in the U.S. Employees in the U.S. have access to a single number (911) for emergency services, can find quality emergency care at most local hospitals, and are familiar with admissions and insurance forms and paperwork. This type of access and process is not the same when employees travel to unfamiliar areas around the world. Not only can there be language barriers to overcome, but the health care system and emergency medical services can be entirely different. For instance, many countries have a single number to call for emergency services (like 911 in the U.S.). But in India, the emergency telephone phone system is fragmented, with 102 different emergency numbers across the 28 states and seven territories.

No matter how experienced an organization and employee may be in overseas travel, it's virtually impossible to keep up with the intricate details of each country's health care systems. That's when the services of a comprehensive travel assistance program are key in providing quality and cost-effective medical care to employees traveling overseas.

Benefits of comprehensive travel assistance services

An overseas medical crisis is a more manageable scenario with a comprehensive travel assistance program:

It's 5:00 am in Luanda, Angola and Linda, a sales representative, just woke up in her hotel experiencing chest pain. Her employer, an American-based beverage company, provides a comprehensive travel assistance program to its employees, and

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the sales representative has been instructed on how to use its services if she should experience an incident while traveling abroad.

The employee calls the travel assistance program's 24-hour helpline and speaks with the physician. Although the symptoms are ambiguous, the physician decides to send the sales representative to one of the program's network-affiliated hospitals in Luanda, where excellent care is available.

The hospital appointment is immediately arranged and a car quickly arrives at Linda's hotel to drive her to the facility. At 8:30 am, the program physician calls the hospital for an assessment of the sales representative's medical condition. The situation is deemed serious, with heart bypass surgery necessary.

Knowing the best hospital for this kind of procedure is located in Johannesburg, South Africa, the travel assistance program's medical team arranges for an air ambulance with full intensive care medical support and monitoring equipment to evacuate the employee. By 4:45 that afternoon, Linda is having triple heart bypass surgery at one of the leading heart care hospitals on the continent of Africa. Since the employee's condition required more than two weeks stay in the hospital, Zurich World Travel Protection arranged for her husband to join her in Johannesburg. His ticketing, hotel and transport were all arranged by Zurich.

This sales representative was incredibly fortunate. Her company had a travel assistance program through Zurich that offered a seamless, fully coordinated suite of services around the globe. The program's database of global hospitals and clinics with "Western standards of practice" allowed for quick and high-quality medical attention that likely saved her life. Neither she nor the company's HR staff had to deal with any last minute scrambling concerning hospital admission or upfront payments. The program also provided around-the-clock monitoring of her medical condition to ensure a successful outcome.

A comprehensive, coordinated worldwide travel assistance program provides the full spectrum of assistance for medical emergencies, including emergency medical referrals, medical evacuation if local facilities are not able to provide care comparable to western medical standards and medical repatriation once the traveler is well enough to return home. A multilingual staff is available 24/7, including medical case management experts to guide the care decisions. If the unfortunate outcome is the death of the employee, assistance should be available for the return of the remains.

While assistance for medically based emergencies for sick or injured travelers is often the cornerstone of a travel assistance program, there are many other challenges a traveler can face that warrant support. As such, travel assistance programs can often provide other services such as:

- Travel services for family members or a companion traveling with an employee, including transportation for travel home, and an attendant for a child who cannot travel alone
- Security evacuation assistance and support in times of political unrest or terrorist situations

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- Travel services (lost ticket and document replacement, emergency advance of funds, lost baggage assistance, translation and interpretation help, emergency messaging)
- Information services (basic travel information such as passport and visa information, cultural information, weather information, inoculation and immunization information, travel advisories)
- Legal services (legal referral, advance of bail)

Assessing a travel assistance program

When determining what type of travel assistance program is best for your organization, it is wise to consider engaging with one that is medically based and focuses on providing positive medical outcomes to sick or injured travelers. Some questions to ask a potential travel assistance program include:

- Do you provide an around the-clock network of physicians, hospitals, clinics, medical transportation companies and other emergency professionals, with an extensive understanding of local medical facilities?
- Can you provide emergency medical referrals in English to our employees, including the name, address and telephone number of physicians, hospitals and clinics in the area?
- Do you have a multilingual staff that can provide medical monitoring of our employees by establishing contact with the local attending physician?
- Do you offer medical evacuation to a hospital or medical facility with western medical standards?
- Does coverage include medical repatriation in a nonscheduled commercial air flight or regularly scheduled air flight with special equipment and/or personnel once the employee is ready to travel home?
- Can you handle issues with hospital admissions and medical payments, including immediate payments needed to commence hospital care?
- Do you cover travel costs to the hospital by a family member or friend if the employee is hospitalized for more than seven days?
- Is there coverage for the return of a companion or child back home as a result of forfeiting or changing reservations for airline tickets?
- Do you provide communications services such as translation and interpretation, as well as emergency messaging during a crisis?
- Can you handle the return of a rented or privately owned vehicle stranded in a foreign country because of an illness or injury?
- Does coverage include legal assistance and referrals to an English-speaking lawyer?

- Do you offer security assistance that can provide location specific intelligence, travel advisories, direct contact 24/7/365 for the latest country updates as well as evacuation and consulting services?
- Is coverage included for personal assistance such as lost baggage services, emergency ticket replacement and the emergency advance of funds?

Zurich's comprehensive travel assistance services, included within various Accident coverage policies, provide critical assistance for employees traveling across the country or around the world. Services include security assistance, passport and visa information, inoculation and immunization, medical evacuation, medical repatriation, prescription assistance, return of companion, lost baggage service, advance of bail and more.

**To learn more about Zurich's Accident coverages
with travel assistance services, contact:**

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to view our
regional contacts.

Ron Grahf

Senior Vice President
Zurich Specialty Products – Accident & Health
Zurich in North America
ron.grahf@zurichna.com

Ed Tyburski

Senior Vice President – Accident & Health Sales
Zurich Specialty Products – Accident & Health
Zurich in North America
ed.tyburski@zurichna.com

Zurich

One Liberty Plaza, New York, New York 10006
866 860 7292 www.zurichna.com

The customer case study described here is based on actual situations, but information has been changed to protect the identify and confidentiality of the individuals and highlight potential risks.

¹ US Business Travel Quarterly Outlook Report, <http://www2.nbta.org/foundation/events/pages/dec10article1.aspx>

² Goldman Sachs Global Economics, Commodities and Strategy Research, BRICs Monthly, May 20, 2010

³ "Latin America and Middle East are Riskiest Regions for Business Travel According to New Survey of Corporate Security Directors and Others" International SOS, January, 21, 2011 http://www.internationalsos.com/en/pressreleases_5054.htm

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