

## Asset Protection Strategies

### Visit Any Physician around the Globe without a Co-pay

by Marco Gantenbein, TEP<sup>1</sup>

What do you do if you sprain your wrist while golfing in Puerto Vallarta? Or you have an embarrassing allergic reaction to the mutton curry in India? Or you suddenly need a diabetes check up while you're vacationing in the south of France?

Answer: In any of these situations, you use your global health insurance plan to get yourself the best medical care possible. And with the right global insurance plan, you won't even need to pay co-pay. But we will tell you more about that in a moment.

First, you need to decide if global insurance is right for you. Some insurance salesmen will tell you that "global insurance makes sense for everyone." In reality, if you never plan on leaving your hometown, your local insurance will usually suffice.

But if you love to travel, plan to retire abroad or if you have several residences, you should to consider global insurance. In an emergency, your local insurance may not cover you once you leave your native country. We can hear what you're saying: "Well, if it was an emergency, I could pay for treatment myself." Let us tell you even if you have substantial funds to pay all your medical bills yourself, you should still take out appropriate health coverage. Both the short and long-term benefits outweigh the costs in the long run. E.g. there are excellent international private clinics, which do not accept clients without adequate health insurance.

Other benefits include...

- Complete worldwide coverage
- Freedom to choose any specialists or hospitals worldwide
- Guaranteed lifetime renewal of the policy, regardless of age and state of health
- Full coverage regardless of your occupation, leisure interests, and sports activities
- Medical Evacuation

### The Trials of Finding the Right Insurance Plan

A wide variety of international private health insurance plans are available from many different providers worldwide. The problem is that anyone interested in global insurance is hard pressed to make a well-informed choice that is appropriate to their situation. Indeed, of the large number of private medical plans available, only relatively few are ultimately worth considering.

You should know most global health insurance plans don't cover certain conditions. For example, insurance plans do not normally provide cover for pre-existing conditions (and if they do, then only after a two to five-year waiting period). Usually these plans don't cover chronic conditions or alternative medicines.

And to make matters more complicated, health insurance requirements also differ from country to country. Plus you have to consider your individual needs depending on your age, occupation and

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lifestyle. Most providers offer a selection of different insurance plans. You're given a buffet of insurance choices, and then it's up to you to find the plan where you can feel confident that no matter where you live, travel or work, you and your family have the best health insurance you need it.

### **“No Really: No Co-pay”**

As you're weeding through the various global health insurance plans available, you may want to check out the interesting international health plans offered through Swiss Insurance Partners.

All plans provided by us give you the global flexibility of choosing any doctor, specialist, or hospital anywhere in the world.

Best of all, there is absolutely no co-pay when you visit your choice of doctors. Instead, there is only one deductible per person per policy year – or even no deductible -, and this applies to all services. The premium level is determined by the deductible chosen, and the higher the deductible, the lower the premium will be.

All plans are specifically designed for the international market. Any one can apply for them, up to age 79 years. All our plans provide full private medical insurance, so they are designed for anyone, who not only travels, but more specifically cares about their overall well-being.

Setting up this type of health insurance is relatively quick. An application can be completed between 2-3 working days. The only exception is if you have pre-existing health conditions in which case the insurance company will require further medical report.

Our insurance plans offer 100% coverage for in-patient treatment and 100% for out-patient treatments – worldwide. Dental treatments and medical evacuation are covered at 100% as well. In addition, you have an own personal service team and a right to do 2 check-ups per year. Furthermore, the policies are also guaranteed for life, regardless of your age and state of health.

### **Bottom Line**

The last thing you want to happen is to be stranded in faraway place when an emergency occurs without adequate coverage or appropriate emergency assistance available. Choosing the right plan can make all the difference in the world. If the worst should happen, you want to be able to go to any hospital, any specialist, and any doctor in the world. You never know when your “just in case” insurance might come in handy.

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