

THE SPOTLIGHT

Spotlighting healthcare-related educational topics that matter to you

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The Patient Education and Empowerment Department creates resources that address a range of topics from medical debt to insurance access and disability benefits. The resources we produce are reflective of real-world experiences that meet the needs of the patients PAF serves.

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Know Before You Go! Travel Tips to Help You Stay Healthy While on Vacation



Summer is here, and it's time to travel! While you're packing and planning your vacation, don't forget about your health. July is UV Safety Awareness Month, which reminds us to protect ourselves from the sun's strong rays that cause most skin cancers. Beyond sun safety, a little preparation regarding your health insurance can go a long way in ensuring a smooth trip.

Protecting your skin and eyes from harmful ultraviolet (UV) radiation is so important. Here's how:

- **Use Sunscreen the Right Way:** Choose a broad-spectrum SPF 30 or higher sunscreen. Apply it to all exposed skin and reapply every two hours, or more frequently if you're swimming or sweating.
- **Find Shade:** The sun's rays are strongest between 10 AM and 4 PM. Seek shade during these peak UV hours to minimize burns.
- **Wear Protective Clothes:** Wear long-sleeved shirts, wide-brimmed hats, and UV-blocking sunglasses for an extra layer of defense.

Staying healthy while traveling involves more than just sun protection. Remember these essential tips:

- **Manage Your Medications:** Bring enough medication for your entire trip, plus a few extra days' worth in case of travel delays. Keep medications in their original, clearly labeled containers. Remember any personal medical supplies you may need!
- **Stay Hydrated and Clean:** Drink plenty of water to stay hydrated, especially in warmer climates. Also, wash your hands often with soap or use hand sanitizer.
- **Know How to Get Medical Help:** Before you leave, learn how to find medical care where you're going. This includes knowing emergency numbers and the locations of nearby hospitals or clinics. Keep important health information, such as your medical conditions, allergies, and emergency contacts, easily accessible.

Many people forget to think about health insurance when planning trips.

- **Check Your Benefits:** Your health insurance may not cover you wherever you go. Most U.S. health plans (including Medicare and Medicaid) don't cover medical care outside the U.S., or they offer limited coverage. Even within the U.S., your plan might not cover out-of-network care, which could be an issue if you're traveling outside your plan's

service area.

- **Before your trip, call your health plan:** Ask specific questions about what is covered if you need medical attention while traveling.
- **Keep Insurance Docs Easy to Find:** Ensure your insurance documentation is easily accessible during your travels. Save digital copies on your phone for easy access.
- **Consider Your Plan Type:** If you are a frequent traveler, you may want to explore health plan options like a PPO (Preferred Provider Organization), which often offers more flexibility for out-of-network care, even within the U.S. For international travel, dedicated travel medical insurance may be necessary.
- **If You Have an Emergency, Call Your Health Plan ASAP:** If you have a true emergency, health plans can't legally charge you extra for going out of network. You will still have to pay for your care, but it will be in-network rates. However, it's a good idea to let your health plan know if an emergency occurs and you must seek care outside of your plan's network.

Follow these tips and all that is left is to relax and enjoy your vacation!