

DUAL

Expatriate Medical Insurance

Explained



Expatriate Medical Insurance

With the world now open to travellers, we are receiving an increase in queries and submissions for expatriate medical insurance.

Expatriate medical expenses insurance covers persons travelling offshore for work or study for an extended period.

What does an Expatriate Medical Expenses Policy cover?

The policy primarily covers overseas medical expenses outside of the insured person's country of residence. The policy also extends to cover ancillary expenses such as optical, dental, physiotherapy and other similar expenses.

Emergency medical evacuation is also included for persons based outside Australia. This cover applies if an insured person suffers a critical injury or critical sickness and cannot:

- access appropriate medical care when based in a developing country;
- return to Australia; or
- return to their country of domicile if this is not Australia

Medical Expenses in the USA

In Australia, residents are covered under the universal healthcare system which differs from healthcare in the USA. A high proportion of hospitals and clinics are owned by private companies, and therefore the USA has the highest healthcare costs in the world.*

For DUAL covered expatriates in the USA, they are not enrolled in a preferred network, and free to use any provider. For smaller expenses, the insured should pay and claim under the policy.

For expenses incurred or estimated over US\$5,000, the insured should contact DUAL Assist who are able to issue payment guarantees to the healthcare provider. When this happens, they will also engage their cost containment provider in the USA to review and negotiate costs. Yes – it's normal to negotiate with hospitals in the USA on the bill!

*OECD statistics comparing per-capita healthcare spending, 2023

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Helping you do more

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The information contained in this fact sheet is meant as a hypothetical guide only. DUAL Australia does not accept any liability arising out of any reliance on the information in this fact sheet. We urge you to consult your insurance broker, the Insurance Council of Australia or the Australian Financial Complaints Authority (AFCA) for further information. If you are unable to resolve any issues that you may have, you may need to obtain independent legal advice.

DUAL Assist

DUAL Australia partner with Australasian Assistance and PACE First to provide 24/7 integrated Emergency Medical, Travel and Security assistance to organisations and travellers around the world. Our trusted and dedicated team works day and night, 24-hours a day, 365 days a year to help and protect travellers and expatriates whilst they are away from home.

Australasian Assistance and PACE First are Australian companies whose founders and employees have decades of experience in the industry. Their doctors are currently practicing in the Australian hospital environment with specialties in Emergency Medicine and Intensive Care, and have interests in telemedicine, remote area care and aeromedical retrieval.



Janine Benson
CEO & Founder

"Always knowing you're making a difference to someone's life"



Download DUAL Assist
to your phone for 24/7 emergency medical, travel and security assistance.

