



International Private Health Insurance Cover

Why do you need it?

Simply because travel insurance will usually not pay a claim if you are living permanently overseas. To avoid this risk, you should consider International Private Health Cover.

The most common questions we receive from people that are considering retiring abroad centres around health care, such as what is the quality, accessibility and cost of health care?

For minor ailments, nicks and scratches, the public hospital and/or pharmacy systems are fine, cost effective and widely accessible.

For more major illnesses, accidents and injuries you may wish to be treated in a private hospital where the health care is world class, and even be medically evacuated to a private hospital should there be no quality health care services in your current location.

This Health Cover will substantially reduce the potential high costs that can come with these events.

How can you pay for top health care in a private hospital?

Broadly, there are three ways to pay for private hospital costs:

1. **Self-insure – ie no insurance.** Cost-effective when you are well and healthy. The cost is met by yourself and may become expensive should you need higher levels of treatment.

This strategy is only suitable for retirees that can financially support any treatment themselves without it having an impact on their financial future and planned lifestyle.

2. **Partially insure.** Some retirees consider full cover to be expensive and will insure for most major ailments and injuries, which includes being medically evacuated to a Private Hospital.

This strategy is suitable for people that wish to insure the most common reasons to seek health care abroad, but are willing to self-insure the less common ailments, especially as you may be able to travel back to Australia for treatment under the Medicare system.

3. **Full health cover.** For peace of mind many retirees seek a comprehensive level of cover.

This strategy is suitable for people that want all bases covered. This can provide peace of mind, especially when first retiring to Asia. Once established and comfortable, this higher level of cover can easily be adjusted downwards where appropriate.



How Can Retire to Asia Help You

Retire to Asia's International Private Health Insurance Service

It is important to deal with professionals that have extensive experience dealing with the expat community, and who truly understands the many different policies and conditions that can apply under these types of cover.

Retire to Asia has put together a panel of suitable International Private Health Insurance brokers, located throughout SE Asia. They can provide you with the right advice and healthcare cover at a competitive price – whether for partial or comprehensive insurance cover.

Did you know it can cost far less for International Private Health Cover when purchased in SE Asia rather than back home? Even when you're dealing with the same insurance company.

How to Proceed

If you would like one of our brokers to provide information or quotes on partial and/or comprehensive cover, please contact us at Retire to Asia for an introduction one of our SE Asian broker panel members.

Contact us on 1800 961 377, or via email: info@retiretoasia.com.au