2026 Health Coverage While Traveling

All PHIP health plans cover urgent and emergency care when you travel. Before you travel, contact your health plan to determine your travel benefits. If you receive medical services outside of the United States, ask for an itemized statement of care (in English if possible). Then submit to your health plan for reimbursement. Check with your health plan's Evidence of Coverage (EOC) for emergency and urgent care copay/coinsurance information. Limits and exclusions apply.

	Emergency/Travel Benefits (Medicare Plans Only[1])				
	Kaiser Permanente Senior Advantage	**Moda Health Supplement Plan**	**Providence Medicare Align Group Plan + Rx**	**Providence Medicare Flex Group Plan + Rx**	**UnitedHealthcare Group Medicare Advantage (PPO)**
	Member pays				
Travel outside service area (within USA)	Urgent care: $15 copay Emergency: $50 copay Ambulance (air or ground to closest facility): $50 copay Visiting Member benefit[2] Additional travel benefit[3]	Covers all Medicare covered services in full	Urgent care: $25 copay Emergency: $50 copay Ambulance (air or ground to closest facility): $50 copay 20% to maximum allowance of $1,000 for follow-up services.	Urgent care: $25 copay Emergency: $65 copay Ambulance (air or ground to closest facility): $50 copay $30 or $35 copay or 20% coinsurance for planned or follow-up services.	Urgent care: $20 copay Emergency: $65 copay Ambulance (air or ground to closest facility): $50 copay
Emergency benefits outside service area travel (outside USA)	Urgent care: $15 copay Emergency: $50 copay Ambulance (air or ground): $50 copay	20% coinsurance for emergency, urgent care, and ambulance. Coverage limited to $50,000 per member (lifetime maximum).	Urgent care: $25 copay Emergency: $50 copay Ambulance (air or ground to closest facility): $50 copay	Urgent care: $25 copay Emergency: $65 copay Ambulance (air or ground to closest facility): $50 copay	Emergency care or urgently needed care and emergency ambulance transportation to nearest facility: $65 copay
Time Frame	6 Months*	12 Months	6 Months*	6 Months*	6 Months*

*Per CMS guidelines for travel within and outside USA. Medicare members who permanently move outside a plan's service area or who are out of the service area for six consecutive months or more must disenroll from their Medicare Advantage plan.

1 *Medicare does not provide coverage outside of the United States. You may choose to buy a travel insurance policy to get health coverage abroad. Travel insurance might not include health insurance, so make sure to read your plan details carefully.*

2 *Members temporarily visiting other Kaiser Permanente regions may receive care from designated providers in those areas.*

3 *Covers routine, preventive, and follow-up care outside Kaiser network at 20% coinsurance as part of the $1,000 annual worldwide travel benefit maximum.*