

# TRAVEL TALK

BY CHASE BINDER

## STEP and MedjetAssist

Tis the holiday season, so let's talk about joy. The joy of giving. The joy of little faces on Christmas morn. The joy of a bountiful holiday meal. The joy of planning wonderful travel adventures in 2016. Oh...wait. Travel isn't so joyful anymore. In fact, just thinking about taking a flight to a faraway land can make you reach for the bottle of Xanax—or the "cancel" button on that long-awaited trip!

But should you cancel? Maybe...maybe not. The US State Department has recently issued a worldwide travel alert that says, in part:

*U.S. citizens should exercise vigilance when in public places or using transportation. Be aware of immediate surroundings and avoid large crowds or crowded places. Exercise particular caution during the holiday season and at holiday festivals or events. U.S. citizens should monitor media and local information sources and factor updated information into personal travel plans and activities. Persons with specific safety concerns should contact local law enforcement authorities who are responsible for the safety and security of all visitors to their host country.*

Bud and I have seen these alerts for years. But normally they focus on a specific country or region—say, Kenya, Egypt, Thailand and the like. Normally they cite specific reasons and conditions. Normally Bud and I would hop on a plane anyway. We were in Bali ten weeks after the café bombing, in Southeast



Asia during the bird flu scare, in Egypt within a few months of the revolution—you get the idea.

But this alert feels different. For one thing, it's the first worldwide alert I have ever seen. This feels more like governments around the globe are really struggling with threats they can't anticipate or figure out how to foil.

As it happens, Bud and I don't have a 2016 adventure booked yet, so I can't say I would cancel. That being said, we are contemplating a foreign trip. We're thinking about South America...the Galapagos, Machu Picchu and perhaps the Ecuadorian Amazon. Not Europe. Not Africa. Not even Southeast Asia.

If the trip actually develops—gotta find the right price, timing, travel companions—we'll be smart. We'll upload our itinerary and contact info into the State Department's Smart Traveler Enrollment Program (STEP, step.state.gov/step).

We've been enrolled in STEP for years. It's simple—one of the State Department's jobs is to help its citizens when they encounter trouble abroad like natural disasters, civil unrest,

family emergencies and so on. They can't help you if they don't know where you are. So you enter your destinations, hotel info, flights, dates of travel etc. If there's a problem in country X, they punch a button and presto—they know how to find you. This is free and should be the first thing you do after booking *any* trip outside the US.

We'll also make sure our MedjetAssist membership is active. We've had a membership since the national networks profiled it during the Indian Ocean tsunami of 2004. MedjetAssist (medjetassist.com) started out as a global medical transport membership program focused on repatriation when member travelers had medical emergencies abroad. MedjetAssist is not travel insurance—no filing claims, paying up front for possible reimbursement, or the like. It's a membership program designed to *get you home to a hospital of your choice* if you should, say, break a leg trying to climb the pyramids at Giza or have a heart attack while lion-gazing in Kenya.

Travel insurance is valuable, but normally will only get you to a hospital of their choosing—often the one closest to your itinerary. (Travel insurance is a whole other subject, anyway—more on that in another column.) MedjetAssist is a membership program—if you pay your fee, you get benefits. Airplanes used to bring you home are fully-equipped and staffed intensive-care aircraft, or, if the member's condition permits, scheduled commercial aircraft—but always with an authorized medical escort for the member.

MedjetAssist benefits have blossomed over the past twelve or so years, most dramatically with recent addition of the Horizon membership level, designed to address travel security and crisis response in addition to air medical transport. Benefits at this level include help in a wide range of circumstances: political threat, terrorism, wrongful detention (a biggie in many areas), hijacking, violent crime, blackmail and extortion and more.

They also offer crisis response with no "hard triggers" like official evacuation mandates. Response is tailored to individual needs and situations like: global evacuation and rescue, personal security details, legal assistance and more. An example? An American student with a family membership was volunteering in an African village which was attacked by Boko Haram. He feared for his life, called the Horizon number and was told to shelter in place until a car could come and get him. Soon he was on a plane home.

Though MedjetAssist has many membership types and levels, the Horizon program (medjethorizon.com) is the first to partner with a global crisis response and security firm, FocusPoint International (focuspointintl.com) for on-the-ground solutions to such a broad range of potential threats. Will you find yourself in the middle of something horrific on your next trip? The changes are extremely, extremely slim. But that doesn't stop any of us from wanting peace of mind. STEP and Horizon just might help put joy back in your travel vocabulary.

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