

July 17, 2007

## How to Get Sick Overseas (if You Must)

By JOAN RAYMOND

John Friel assumed he always knew everything there was to know about overseas [business travel](#). A scientist for the specialty chemical manufacturer Rohm & Haas, he routinely travels to Europe, South America and Asia. And he admits that he never thought twice about anything going wrong. Until, of course, it did.

This May, while visiting the Caribbean island of St. Martin, Mr. Friel suffered a heart attack that led to congestive heart failure, pulmonary edema and pneumonia. "I was terrified," said Mr. Friel. "I thought that my life was over."

He was traveling with his wife, Regina, and neither of them speak French, the official language of the northern half of the island where they were staying. But nestled in his wallet was a little white card for International SOS, a group his company uses to provide medical assistance and security services for its overseas travelers. His wife made a call to see if they could help.

The SOS team swung into action, providing consultations among the doctors caring for him, his cardiologist back in Philadelphia and the company's own medical staff. As his condition continued to deteriorate, the SOS team arranged his flight back to the United States for a heart catheterization.

Today, Mr. Friel is doing fine. He expects to be back at work by late summer. And he says that when it comes to business travel, you can never be too careful or prepared.

"I never thought that I would have need of help," he says. "But when you don't speak the language and when you're sick, you need all the help that you can get. We never could have done this on our own."

Mr. Friel is lucky. His company had all the tools in place to help prevent a serious situation from turning into a potentially deadly one. Not all travelers are so fortunate.

In fact, only about 40 percent of American companies have any type of travel risk-management program in place to help employees deal with medical emergencies, kidnapping and extortion

threats or any of the other problems that can occur when traveling abroad, said Craig Banikowski, chairman of the global risk-management committee for the National Business Travel Association.

And the numbers are even more dismal when it comes to small business or the sole proprietor who travels. “People are under the impression that nothing bad can happen to them,” Mr. Banikowski said. “And if something does, they believe the embassy is going to step in and make everything right.”

But, “embassies can only do so much,” said Randy Spivey, executive director of the Safe Travel Institute in Spokane, Wash., which provides survival training and travel risk-reduction training to companies like [Wal-Mart](#) and [Boeing](#). “Business travelers have to take some responsibility to help themselves.”

Some companies have developed sophisticated travel programs. At the [Tennant Company](#), a global manufacturer of cleaning solutions and specialty coatings based in Minneapolis, employees traveling overseas receive cross-cultural training and have online access to booking, expense reimbursement and credit card payment information.

The company, which teams with International SOS, also provides its overseas travelers with customized information on problems that may affect their business trip, like a recent political demonstration in the Philippines.

“We recognized that in a post-9/11 world it is important for us to have a global support mechanism for our travelers,” said Marty Wahoske, the travel manager at Tennant. “It has become an integral part of what we do as a company.”

Risk management is a major issue at CARE Inc., a disaster and relief organization based in Atlanta.

In the last several years, CARE has dealt with several attempts to kidnap its overseas employees, the death of one employee after she was kidnapped in Iraq and the burning of its office in Kabul, Afghanistan.

“Our biggest problem was trying to convince our employees that despite the fact they travel all the time, they may not know everything there is to know,” said Ann Peeler Jones, the director of global financial services for CARE.

The company recently began working with iJET, a travel and asset risk-management company

in Annapolis, Md. With information from iJET, Ms. Peeler Jones can now track employees on a computerized map. And with alerts from iJET, she can quickly notify employees of potential dangers.

In May, Ms. Peeler Jones was able to notify one of her employees who sat only one row behind the American man who set off an international tuberculosis scare. "It was important that I could notify her before the news story broke," she said. "It helped calm fears."

Small businesses and entrepreneurs do not have the resources of large corporations, but they can still mitigate risks.

For example, experts suggest that you check out State Department warnings and advisories at [travel.state.gov](http://travel.state.gov). The site also provides comprehensive information on other travel-related matters, including the role that United States embassies play when a traveler gets into trouble. They advise registering your trip with the State Department at <https://travelregistration.state.gov>.

Mr. Banikowski suggested making copies of all important documents, like a passport, credit cards, driver's license and medical information and leaving a copy with a colleague or family member. Consider scanning and e-mailing these documents to yourself, he said.

Before going abroad for business, said Rob Howard, director of corporate sales for HTH Worldwide, a travel insurance company in Radnor, Pa., travelers should find out if their medical policy covers sickness and injuries overseas. Even if policies do promise reimbursement, travelers probably will have to pay any costs upfront for medical care, he said. Most insurance policies do not cover medical evacuation, which can easily run into the six figures, he said.

There are many options. International SOS, for example, offers a 10-day program for \$80, that includes access to its 28 global alarm centers, medical assistance and evacuation, as well as short-term insurance coverage for \$29. An annual membership costs \$350.

HTH Worldwide said its coverage, which includes medical evacuation and cashless access to its worldwide network of 4,000 English-speaking doctors and 750 hospitals would cost about \$4 to \$6 a day.

[Copyright 2007 The New York Times Company](#)

[Privacy Policy](#) | [Search](#) | [Corrections](#) | [RSS](#) | [First Look](#) | [Help](#) | [Contact Us](#) | [Work for Us](#) | [Site Map](#)