

100K+

Americans die away from home each year

\$15K

avg. repatriation cost without a plan

\$450

lifetime coverage with DFS

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The Senior Traveler's Complete Protection Checklist

Medicare, Travel Insurance, and the Gap Nobody Talks About

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The Senior Traveler's Complete Protection Checklist

Medicare, Travel Insurance, and the Gap Nobody Talks About

If you're over 50 and you love to travel – or you're planning the retirement adventures you've been dreaming about – you've probably given thought to travel insurance. Maybe you've also wondered whether Medicare has you covered when you're away from home.

Most people assume they're protected. They're not. Not fully. And in one critical scenario – the death of a traveler far from home – the gaps in coverage can leave families facing a financial and logistical nightmare at the worst possible moment.

This guide walks you through all three layers of the senior traveler's protection picture: what Medicare actually covers, what standard travel insurance handles, and the critical gap that most people don't discover until it's too late.

64%

of adults 50+ plan
to travel in 2026 (AARP)

4.2

avg. trips taken by
50+ travelers in 2025 – more than expected

100K+

Americans die away from
home every year

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WHAT MEDICARE ACTUALLY COVERS WHEN YOU TRAVEL

Let's start with the good news: if you're traveling domestically, Original Medicare has your back. Parts A and B cover you across all 50 states, Washington D.C., and U.S. territories. The moment you step outside U.S. territory, however, Medicare coverage largely disappears.

Original Medicare Abroad: Almost No Coverage

Original Medicare will not reimburse for health care received in a foreign country, with only three narrow exceptions: (1) emergency care while traveling the most direct route between Alaska and another state through Canada; (2) living near the border when the closest hospital is in Mexico or Canada; or (3) a medical emergency on a cruise ship within six hours of a U.S. port. Outside those situations, international medical bills are entirely your responsibility.

Medigap Plans: Some Help, But with a Hard Ceiling

Medigap plans C, D, F, G, M, and N include a foreign travel emergency benefit – the most meaningful Medicare-related protection available internationally. It covers 80% of emergency medical care abroad, after a \$250 deductible, for the first 60 days of your trip, up to a \$50,000 lifetime cap. For perspective: a serious incident requiring air ambulance can easily cost \$50,000–\$200,000 alone.

Medicare Plan Type	What It Covers While Traveling	International Coverage?
Original Medicare (Parts A & B)	All 50 U.S. states & territories	Almost never
Medicare Advantage (Part C)	Domestic + limited emergency abroad	Rarely – check your plan
Medigap Plans C, D, F, G, M, N	80% emergency care abroad, \$250 deductible, first 60 days only	\$50,000 lifetime cap only
Medicare Part D (Prescriptions)	U.S. only	No coverage outside U.S.
Repatriation of Remains	–	NOT covered by any Medicare plan

Key Takeaway

No form of Medicare – Original, Advantage, or Supplement – covers the cost of returning your remains home if you die while traveling. This is a universally overlooked gap.

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WHAT STANDARD TRAVEL INSURANCE COVERS — AND WHAT IT DOESN

Travel insurance is genuinely valuable for many situations. But it's important to understand what it's designed to do – and where its coverage of death-related costs is often limited, conditional, or incomplete.

What's Typically Included

- Trip cancellation and interruption – reimbursement for covered reasons
- Emergency medical care – treatment costs for sudden illness or injury during travel
- Emergency medical evacuation – transport to the nearest adequate medical facility
- Lost luggage, travel delays, and missed connections
- Some policies include repatriation of remains within the medical evacuation section

The Repatriation Question: Read the Fine Print

When travel insurance does include repatriation of remains, it's typically bundled into emergency medical evacuation – not a standalone, dedicated protection. Here's what families often discover when they need it most:

- **Authorization required:** Most policies require pre-authorization by the insurer. Independent arrangements made by your family – even out of necessity – may not be reimbursed.
- **Coverage limitations:** Many policies cover only the least expensive available shipping container. Upgraded options are paid out of pocket.
- **Pre-existing condition exclusions:** Deaths related to pre-existing conditions are frequently excluded unless a waiver was purchased within a specific booking window.
- **Annual renewal required:** Forget to renew before a trip and you're unprotected.
- **Age-based pricing:** The older you are, the more expensive your annual premium.

“Repatriation costs, such as medical transport, air travel, and coordination with local authorities, can be substantial. Travel insurance with repatriation coverage helps ease that burden – but coverage limits and included services vary by policy, so reviewing plan details helps set clear expectations.”

– InsureMyTrip.com

3 THE GAP NOBODY TALKS ABOUT

Medicare covers your health care while you're alive and traveling domestically. Medigap provides limited emergency medical protection abroad. Travel insurance handles your trip costs and, potentially, some emergency medical expenses. But there's a specific scenario that falls between all of these layers:

What happens when a traveler dies more than 75 miles from home?

Not the medical bills. Not the flight home. The physical transportation of their remains – from wherever they died, back to where they're supposed to be laid to rest.

When a person dies away from home, their family faces a chain of logistics that can include local authority coordination, U.S. consulate involvement (internationally), locating a licensed funeral home, documentation and permits, appropriate shipping, and destination pickup – often while managing language barriers and grief simultaneously.

Transporting remains home costs \$5,000 to \$15,000 or more domestically; internationally – particularly from Mexico – the costs and complexity can be even greater. More than 100,000 Americans die away from home every year. Most of their families had no plan in place.

Who Is Most at Risk?

- **Snowbirds** – retirees splitting time between a primary home and a warmer destination state
- **International property owners** – retirees with homes in Mexico, Costa Rica, Panama, or other destinations
- **Frequent long-haul travelers** – taking bucket-list trips through Europe, Asia, and Latin America
- **RV and road travelers** – spending significant time far from their home state
- **Cruisers** – particularly those disembarking at international ports

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THE THREE-LAYER PROTECTION STACK

Building comprehensive protection as a senior traveler doesn't have to be complicated. Think of it as three distinct layers, each serving a different purpose:

LAYER 1	<p>Medicare + Medigap</p> <p>Your health care foundation. Covers domestic care fully; Medigap adds limited international emergency coverage up to \$50,000 lifetime.</p>
LAYER 2	<p>Travel Insurance</p> <p>Your trip and medical safety net. Covers cancellations, delays, emergency medical abroad, and some repatriation – with conditions.</p>
LAYER 3	<p>DFS Travel Protection Plan</p> <p>The gap filler. Covers specifically and completely what the other two layers don't: repatriation of remains, anywhere in the world, for life.</p>

The DFS Plan in Detail

For a one-time lifetime fee of \$450 (Individual) or \$875 (Couples), the DFS Travel Protection Plan provides full coordination of remains transportation from the place of death to your designated local funeral home – anywhere in the world, for life. A single call to the 24/7 assistance line triggers the entire process: local funeral home contact, embalming, documentation, permits, shipping, and destination pickup. No renewals. No age-based price increases. Underwritten by Lloyd's of London.

Important Note

The DFS Travel Protection Plan is not travel insurance. It does not cover trip cancellations, emergency medical care, or hospital bills. It is a dedicated repatriation service. Most senior travelers will want both: travel insurance for trip and medical protection, and the DFS plan for the specific scenario of dying away from home. They serve different purposes – and together provide complete peace of mind.

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SIDE-BY-SIDE: TRAVEL INSURANCE VS. DFS TRAVEL PROTECTION PLAN

Feature	Standard Travel Insurance	DFS Travel Protection Plan
Repatriation of remains	Often capped, limited, or excluded	Fully and specifically covered
Lifetime coverage	Annual renewal required	One-time fee – never renews
Mexico & international travel	Varies by policy	Worldwide including Mexico
Price increases with age	Yes – premiums rise annually	Never after enrollment
24/7 family coordination	Insurance only – partial	Full service: consulates, permits, airlines
Domestic snowbird coverage (75+ miles from home)	Usually not covered	Yes – domestic and international
Pre-existing condition exclusions	Common – must buy waiver early	No exclusions of this type

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YOUR COMPLETE SENIOR TRAVELER PROTECTION CHECKLIST

Use this checklist before your next trip to confirm all three layers of protection are in place.

Medicare & Supplemental Coverage

- Know your Medicare plan type: Original, Advantage, or Supplement (Medigap)
- If on Medigap, confirm your plan letter includes foreign travel emergency benefits
- Note the \$50,000 lifetime cap – it's a hard ceiling, not a guideline

- If on Medicare Advantage, call your provider before international travel and ask specifically about emergency and urgent care coverage abroad
- Pack your Medicare card and a one-page coverage summary for every trip

Travel Insurance

- Purchase as early as possible after booking – within 14–21 days to qualify for a pre-existing condition waiver
- Confirm emergency medical coverage of at least \$100,000 for international travel
- Confirm medical evacuation coverage of \$250,000 or more
- Read the repatriation of remains section carefully – understand what requires pre-authorization and what's excluded
- Save your insurer's 24/7 emergency assistance number in your phone and share it with family

Repatriation Protection (The Gap Filler)

- Enroll in the DFS Travel Protection Plan before your next trip – deathawayfromhome.com
- Share your membership details and 24/7 assistance number with your emergency contact
- If traveling as a couple, enroll under the Couples Plan (\$875 covers both of you for life)
- Confirm your designated local funeral home or final destination is on file with DFS

General Pre-Travel Steps

- Register with the U.S. State Dept. Smart Traveler Enrollment Program at step.state.gov
- Verify your passport is valid for at least 6 months beyond your travel dates
- Carry printed copies of all insurance policy numbers and emergency contacts
- Make sure a trusted person at home knows your itinerary and has copies of key documents

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FREQUENTLY ASKED QUESTIONS

Does my health insurance at home cover me if I die abroad?

No. Employer-sponsored health plans and Medicare are designed for living medical care – not the transportation of remains. Even policies that include some repatriation language involve significant authorization requirements, limitations, and exclusions. A dedicated plan is the only reliable way to ensure this is handled completely.

I already have travel insurance. Isn't that enough?

It depends on your policy – and most people don't read the repatriation section carefully until they need it. Many travel insurance policies include conditional repatriation coverage that requires pre-authorization, covers only the least expensive options, and excludes pre-existing conditions. The DFS plan removes these conditions and puts a specialized, dedicated service in charge.

What about snowbirds who split time between two states?

This is one of the most common scenarios. If you spend winters in Florida and summers in Michigan and you pass away in Florida, your home funeral home in Michigan is hundreds of miles away. The DFS plan covers deaths occurring 75 or more miles from your primary home address – so snowbirds are precisely the intended audience.

Is the \$450 one-time fee really a lifetime membership?

Yes. The DFS Travel Protection Plan charges a single one-time enrollment fee – \$450 for an individual, \$875 for a couple – with lifetime coverage. No renewals, no annual premiums, no price increases as you age. Coverage begins at enrollment and remains in force for life.

What does my family do if I die while traveling?

Your enrolled beneficiary or emergency contact makes one call to the DFS 24/7 assistance line. DFS coordinates everything from there: contacting a licensed local funeral home, arranging preparation and shipping, handling all documentation and permits, and arranging pickup at your destination funeral home. Your family is guided through the process without managing logistics on their own.

Ready to Close the Gap?

The DFS Travel Protection Plan — one-time enrollment. Lifetime coverage. 24/7 worldwide assistance.
Underwritten by Lloyd's of London.

\$450 Individual · \$875 Couples · No Renewals · No Age-Based Increases

ENROLL NOW AT DEATHAWAYFROMHOME.COM

Sources & References

AARP 2026 Travel Trends Survey · medicare.gov · National Council on Aging (NCOA) · InsureMyTrip.com · Squaremouth Travel Insurance · MedicareResources.org · U.S. Department of State Smart Traveler Enrollment Program · LawForSeniors.org