DFS Memorials

Travel Protection Plan

2026–27 EDITION · FILLABLE PLANNER

Retirement Travel Planner

Traveling Abroad. Your documents, insurance and contacts in one place, and a page for the family at home.

For retirees exploring the world, and the families who love them. From Death Away From Home, reviewed by Sara Marsden-Ille, Editor.

This planner belongs to

Name(s)

Phone while away

Home address (your legal U.S. residence)

Main destination(s)

Leaving on

Back on

HOW TO USE THIS PLANNER

1. Type straight into this PDF on a computer or tablet and save it, or print it and use a pen. **2.** Give the **"For your family"** page (page 7) to someone at home. **3.** Cut out the cards on page 8. **4.** Keep the rest with your travel documents.

General information, not legal, medical, tax or insurance advice. Facts checked November 2026.

PAGE FOR YOU AND ANY DOCTOR

Medical summary

If you're ever too unwell to explain, this page does it for you. Keep a copy with your passport or wallet documents.

Name | Date of birth | Blood type | Language

Allergies (medicines, foods, latex) and reactions

Medical conditions, implants or devices (pacemaker, joint replacement, etc.)

Medications

Medication	Dose	How often	Prescribed by

Doctors and pharmacies

	Name	Phone
Doctor at home		
Specialist		
Doctor or clinic while away		
Pharmacy at home		
Pharmacy while away		

Health insurance / Medicare plan

Member ID

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PAGE FOR YOU AND YOUR FAMILY

Documents, and where they are

If something happens, your family will need these quickly. Note where each one is kept, and tick whether a copy travels with you. Take copies, not originals, where you can; a photo on your phone helps too.

Document	Have it	Kept at	Copy with me
Driver's license or photo ID	☐		☐
Passport	☐		☐
Medicare card	☐		☐
Medigap, Medicare Advantage or Part D card	☐		☐
Travel insurance policy	☐		☐
DFS Travel Protection Plan card (if enrolled)	☐		☐
Advance directive or living will	☐		☐
Healthcare power of attorney or proxy	☐		☐
Will or trust	☐		☐
Financial power of attorney	☐		☐
Bank and credit card contact numbers	☐		☐
Pre-paid funeral contract or cemetery deed	☐		☐
Other:	☐		☐

Who else knows where these are? (name and phone)

Notes

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FILL IN WHILE YOU'RE ON THE PHONE

Travel insurance worksheet

Call the insurer, or read the policy, and write the answers here. Ask the same questions of every policy you compare.

Insurer	Policy number	24/7 assistance phone

Question	Answer
Does it cover my whole trip or stay? What is the longest trip it allows?	
Is emergency medical care covered where I'm going? What is the limit?	
Is medical evacuation covered? What is the limit?	
Pre-existing conditions: are they excluded? Is there a waiver, and by when must I buy it?	
If a family member at home dies, can I cancel or come home early? Who counts as family?	
Does it cover bringing me home if I die (repatriation of remains)? What is the limit, and does it apply inside the U.S.?	
Claims: how soon must I tell you, and what documents do you need?	

CHECK THE NUMBER THAT MATTERS MOST

Compare the limit with real costs. Bringing someone home **within the U.S. commonly costs $3,000 to $7,000**; **from abroad it regularly exceeds $15,000**, usually paid upfront by the family. If the limit is lower, or the cover ends when this trip ends, see page 5.

This policy's repatriation limit: $ _____ Covers my whole time away? ☐ Yes ☐ No

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WORTH FIVE MINUTES BEFORE YOU GO

The gap most travel cover leaves

Most retirees insure the trip and their health. Far fewer have thought about what happens if they die away from home, and who pays to bring them back.

Medicare. "In most situations, Medicare won't pay for health care or supplies you get outside the U.S." (Medicare.gov). Medicare has no benefit for bringing someone home after a death.

Travel insurance. Built around one trip. Repatriation benefits, where they exist, are capped, and they end when the insured trip ends.

The U.S. government. "The Department of State can't pay to return U.S. citizens' remains or ashes to the United States" (travel.state.gov).

The family. Usually pays: commonly $3,000 to $7,000 within the U.S., and regularly more than $15,000 from abroad, often before anything moves.

ONE WAY TO CLOSE THE GAP: THE DFS TRAVEL PROTECTION PLAN

One payment: $450 for an individual, $875 for a couple. No renewals and no age limit. If you die **75 miles or more from your legal U.S. residence**, anywhere in the U.S. or the world, the plan covers bringing you home, or a direct cremation where the death happens with the cremated remains returned to your family. Your family makes one call to the 24/7 line, and the plan team handles the funeral home, paperwork and transport. There is a 30-day full-refund cooling-off period.

Good to know: enroll while you're at home; if you enroll while away, the plan starts once you're back. You can spend up to 180 days in any 12 months at another address and stay covered. Arrangements a family makes before calling the plan team aren't reimbursed, so tell your family you have it.

deathawayfromhome.com/enroll-now · (646) 466-8877

Your cover for a death away from home

☐ **I'm enrolled** in the DFS Travel Protection Plan.

Membership number

☐ **I'm relying on other cover** (travel insurance, a credit card, another plan).

Which, and its limit

☐ **Not yet decided.** I'll look into it before I leave.

Decide by (date)

Sources: Medicare.gov, *Medicare Coverage Outside the United States* (fact sheet 11037, April 2026); travel.state.gov, death of a U.S. citizen abroad; Death Away From Home Enroll Now and FAQ pages, read 17 Nov 2026.

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SO NOBODY HAS TO GUESS

Your wishes

Writing this down spares your family hard decisions on the worst day. It isn't a legal document, so keep your will and advance directive up to date as well.

If I die far from home

- ☐ Bring me home for a funeral and burial or cremation there.
- ☐ A cremation where I die, with my ashes sent home.
- ☐ My family can decide.

My arrangements

Funeral home near home

Phone

Cemetery, or where my ashes should go

Pre-paid funeral plan? Provider and number

Faith or cultural wishes

Service wishes (music, readings, flowers or donations, who should be told)

Who should make decisions

First choice: name

Relationship

Phone

Second choice: name

Relationship

Phone

Anything else my family should know

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KEEP THIS PAGE AT HOME, BY THE PHONE

For your family

Your traveler has left this page with you. It says where they are, and what to do first if the worst happens.

Traveler(s)

Their phone while away

Where they are (address, hotel or ship, and dates)

Travel companion or local contact

Phone

IF THEY DIE WHILE THEY'RE AWAY

1. Call this number first, before anyone else makes arrangements:

☐ **DFS Travel Protection Plan, 24/7 line** Member no.

☐ **or travel insurer's assistance line** Policy no.

2. Don't sign anything with a local funeral home before that call. If they have the DFS plan, arrangements made before calling the plan team aren't reimbursed.
3. Then call the people below. Their wishes are on page 6 and their documents on page 3.
4. If it happens abroad, the U.S. embassy or consulate can help with local procedures and documents, but can't pay for the return home (travel.state.gov). Embassy numbers are on page 10.

Name	Relationship	Phone

Documents and this planner are kept at

Spare key / house contact

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FILL IN, PRINT, CUT OUT

Wallet and fridge cards

Fill in on screen or by hand, print, cut along the dashed lines and fold each wallet card in half. Keep one in your wallet and one in your luggage.

IN AN EMERGENCY

Name

Emergency contact

Their phone

Allergies / conditions

IF I DIE AWAY FROM HOME, CALL FIRST

Plan or insurer line

Member / policy no.

Name on plan

Don't sign with a funeral home before this call.

IN AN EMERGENCY

Name

Emergency contact

Their phone

Allergies / conditions

IF I DIE AWAY FROM HOME, CALL FIRST

Plan or insurer line

Member / policy no.

Name on plan

Don't sign with a funeral home before this call.

FRIDGE CARD: OUR TRAVELER IS AWAY

Who is away

Where, and until when

Call first if they die away from home

Member / policy no.

Planner kept at

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PAPERS, ALERTS AND HEALTH COVER ABROAD

Before you book

- [ ] **Passport and visas:** entry rules on passport validity and visas vary by country. Check each country's page on travel.state.gov.

Passport expires on

- [ ] **Travel advisories:** read the State Department advisory for every country on your route.
- [ ] **Enroll in STEP,** the State Department's free Smart Traveler Enrollment Program. The local U.S. embassy sends you safety updates, can reach you in an emergency, and family can ask it to try to reach you with urgent news (travel.state.gov).
- [ ] **Medicare abroad:** "In most situations, Medicare won't pay for health care or supplies you get outside the U.S." Medicare Advantage plans may cover more; ask yours before you go (Medicare.gov).
- [ ] **Medigap travel benefit:** most Medigap plans (C, D, F, G, M, N, and older E, H, I, J) pay 80% of certain emergency care abroad after a $250 yearly deductible, only if care starts in the first 60 days of the trip, with a $50,000 lifetime limit (Medicare.gov).
- [ ] **Cruises:** Medicare doesn't cover care on a ship more than 6 hours from a U.S. port (Medicare.gov).
- [ ] **Travel medical insurance:** compare emergency care, evacuation and repatriation limits with the worksheet on page 4. Check it covers every country and the whole trip.

Policy chosen

- [ ] **A death abroad:** decide how it would be handled (page 5). Bringing someone home from abroad regularly exceeds $15,000.
- [ ] **Health check and vaccines:** see your doctor and check the CDC Travelers' Health page for each destination.
- [ ] **Bank and cards:** tell them your dates and countries; carry a backup card.
- [ ] **Copies left at home:** passport photo page, itinerary (page 10) and page 7 with family.

Sources: travel.state.gov, STEP; Medicare.gov, *Medicare Coverage Outside the United States* (fact sheet 11037, April 2026), checked 17 Nov 2026.

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ONE ROW PER STOP. LEAVE A COPY AT HOME

Trip sheet

List every stop in order. Look up the local emergency number and the nearest U.S. embassy or consulate before you go; travel.state.gov has a page for every country.

Dates	Country and city	Where staying (address, phone)	Emergency no.	U.S. embassy phone

Flight numbers or cruise line and ship

Tour company and phone

Notes

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WHAT ACTUALLY HAPPENS

If someone dies abroad

Death far from home, say in Shanghai or Lisbon when home is Ohio, means a foreign funeral home, foreign paperwork, consular documents and an international air cargo booking before your loved one reaches home. Knowing the steps helps.

What the U.S. embassy or consulate does

Consular officers try to find and tell the next of kin, and give information on local burial, cremation and shipping remains home. They can issue a **Consular Report of Death Abroad**, an English-language report the family can use as proof of death, for example to settle an estate.

What it doesn't do

"The Department of State can't pay to return U.S. citizens' remains or ashes to the United States." It can help a family send private funds for the shipment. Burial or cremation must follow U.S. and local law, and the options depend on the country.

Bringing someone home

Remains that are not cremated must travel in a leak-proof container. Cremated or fully embalmed remains need no CDC import permit. Where a death certificate is needed and isn't in English, it needs an English translation, attested by someone such as a notary in that country (CDC). From abroad, the cost regularly exceeds $15,000, usually paid upfront by the family.

WHO TO CALL FIRST

Call the number on page 7 first: the DFS plan's 24/7 line if you're enrolled, or your insurer's assistance line. The DFS plan covers a death anywhere in the world, 75 miles or more from your legal U.S. residence: the plan team deals with the local funeral home, the consulate paperwork and the transport home, or a direct cremation there with the ashes returned. **deathawayfromhome.com · (646) 466-8877**

Notes

Sources: travel.state.gov, death of a U.S. citizen abroad; CDC, importation of human remains; Death Away From Home Enroll Now and FAQ, read 17 Nov 2026.

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