DFS Memorials

Travel Protection Plan

2026–27 EDITION · FILLABLE PLANNER

Snowbird Season Planner 2026–27

Everything to sort out before you head south, and a page for the family you leave behind.

For retirees spending the winter away from home, 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)

Winter address

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

Winter address 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.

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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HEALTH COVER FOR THE WINTER

Eight weeks before you leave

- [ ] **Review your Medicare plan during Open Enrollment, October 15–December 7.** You can join, switch or drop a Medicare Advantage or drug plan; changes start January 1 (Medicare.gov).

My plan and its phone

- [ ] **In a Medicare Advantage plan?** You generally have to live in the plan's service area. Ask how it covers you while you spend months in another state, before you choose (Medicare.gov).

What the plan said

- [ ] **Prescriptions:** check your drug plan's pharmacies in your winter town, or set up mail order, and take enough for the stay.

Winter pharmacy

- [ ] **Wintering in Mexico, the Caribbean or abroad?** "In most situations, Medicare won't pay for health care or supplies you get outside the U.S." 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).
- [ ] **Cruising this winter?** Medicare doesn't cover care on a ship more than 6 hours from a U.S. port (Medicare.gov).
- [ ] **Travel insurance for a long stay:** check the longest trip it allows and its repatriation limit. Use the worksheet on page 4.
- [ ] **Check-ups before you go:** doctor, dentist and eye appointments, and any repeat tests.

Appointments booked

- [ ] **Decide how a death away from home would be handled** (page 5). If you choose the DFS plan, enroll before you leave home.
- [ ] **Plan your dates.** The DFS plan covers up to 180 days in any 12 months at another address. Track your days on page 11.

Sources: Medicare.gov, *Joining a plan*; Medicare.gov, *Medicare Coverage Outside the United States* (fact sheet 11037, April 2026); Death Away From Home FAQ, read 17 Nov 2026.

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FOUR WEEKS BEFORE, AND BEFORE YOU LOCK THE DOOR

Closing up the house

- ☐ **Mail:** USPS Hold Mail is free and holds mail for 3 to 30 days; for a longer absence, set up mail forwarding (usps.com).
  Forwarding start date
- ☐ **Bills on autopay,** and tell your bank and card companies where you'll be.
- ☐ **A neighbor or friend with a key** who will check the house.
  Name and phone
- ☐ **Water:** decide whether to shut off the main and drain lines, and set the heat high enough to protect pipes.
- ☐ **Power:** unplug appliances, empty the fridge, put lights on timers.
- ☐ **Home insurance:** ask what your policy expects while the house is empty for months.
  What the insurer said
- ☐ **Snow removal, yard and trash** arranged.
  Who
- ☐ **Car:** service it for the drive, or arrange storage and insurance for one left behind.
- ☐ **Medications** packed, with this planner and copies of your documents (page 3).
- ☐ **Page 7 left with family** and the cards on page 8 cut out.
- ☐ **Enrolled in the DFS plan from home,** if you chose it (page 5). It starts only once you're at your legal residence.

House contacts

Who	Name	Phone
Key holder		
House watch / alarm company		
Plumber or handyman		
Snow / yard		

Source: usps.com, Hold Mail service, checked 17 Nov 2026.

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COUNT YOUR DAYS AWAY

180-day tracker, and coming home

The DFS plan covers you for up to 180 days in any 12 months at another address. Stay longer and that address is treated as your legal residence for the plan (Death Away From Home FAQ). State tax and residency rules are separate; ask a tax adviser about those.

Month	Dates away (from – to)	Days this month	Running total
Oct 2026			
Nov 2026			
Dec 2026			
Jan 2027			
Feb 2027			
Mar 2027			
Apr 2027			
May 2027			
Jun 2027			
Jul 2027			
Aug 2027			
Sep 2027			

Days away this 12-month period: _____ **/ 180**

Coming home in spring

- [ ] Restock prescriptions and book follow-up appointments.
- [ ] Finish the tracker above and keep it with your records.
- [ ] Diary note: Medicare Open Enrollment opens again October 15.

What we'd change next season

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