



Business travel

Gulliver

Flights of compassion

Jan 8th 2010, 15:24 by The Economist | NEW YORK

EVEN with recent world-flattening, globalisation still requires the occasional trip to a place outside one's comfort zone. And while pungent hotel rooms and mysterious kebabs make for good stories, what happens when you need serious medical attention and prefer not to take your chances on the local healing poultice? A medical life flight can cost tens of thousands of dollars—if you can figure out how to arrange for it while sweating through whatever malady you've acquired. And if it's your employee who falls ill while scouting a server farm in Mongolia or negotiating real estate in São Paulo, it's the company that could be on the hook for up to \$100,000 in evacuation fees.



While emergency-repatriation insurance plans have been around for a while, they've been rife with exclusionary details. Some will deny you coverage if you're suffering from a pre-existing condition, and some will only fly you to the nearest "medically appropriate" facility, which means you could still be stranded thousands of kilometres from home, trying to deal with your problem in a country you'd never planned on visiting.

Enter [MedJetAssist](#), an Alabama-based service that operates more like a members-only club than an insurance plan. No cost limits, no exclusions for pre-existing conditions, and no requirement to prove that you're "sick enough" to require transport. If you're sick enough to have been admitted to hospital, one phone call activates the fleet of medically equipped jets (through authorised affiliates) that are stationed around the world. And best of all, MedJet won't just dump you off at the nearest semi-sterile facility; they'll take you to the hospital of your choice. This applies within American national borders as well, so if you shatter your ankle in Miami but your favourite orthopaedic surgeon lives in Las Vegas, you're still covered.

An annual membership costs \$250, or corporations can work out package deals to cover any number of globe-trotting employees. "It's great peace of mind for us, since we have a number of people who travel all over the world," says Bruce Gagala, a partner at a Chicago law firm. Unfortunately, his firm only looked into the service in response to a tragedy, after a 27-year-old junior associate had a stroke and heart attack while on a personal trip to Thailand. "She was hospitalised locally," says Mr Gagala "and we had no way of getting her back home."

The woman died, and in response the firm has been providing emergency-evacuation insurance to its employees ever since. To date, Mr Gagala himself is the only one who's

Comment (13)

E-mail

Print

Recommend (87)

Share

Permalink

About Gulliver

In this blog, our correspondents inform and entertain business travellers with news, views and reviews that help them make the most of life on the road.

[RSS feed](#)

We have answers.
Somewhere in America, Siemens has already answered the nation's toughest questions in energy, industry and healthcare.

[See how](#)

SIEMENS

Economist blogs

[Bagehot's notebook](#)
[Banyan's notebook](#)
[Buttonwood's notebook](#)
[Charlemagne's notebook](#)
[Democracy in America](#)
[Free exchange](#)
[Gulliver](#)
[Lexington's notebook](#)

We are making continuous improvements to *The Economist* website and are interested in your thoughts.

Please leave your feedback.

insurance to its employees ever since. To date, Mr Gagala himself is the only one who's had to use the service, after he suffered a complicated leg fracture while skiing in Colorado. Sure, he could have limped home on a commercial flight, but when you're paying for the service why not head for your home hospital on a private jet with two personal flight nurses? "After I got back to work I bought coverage for my wife, my kids, and their kids," Mr Gagala says. "As great as the service is, it's not something I'd really recommend you experience for yourself."

Medjet does dozens of evacuations a year, and in recent months they've made emergency trips from Bogota to Ontario, Murmansk to Oklahoma, and Luxor to Frankfurt, to name a few. Global travel isn't ever going to be totally risk free; after all, you do have to survive on your own long enough for a plane to arrive. But MedJet goes a long way towards providing stress-free emergency repatriation (a contradiction in terms if there ever was one). The biggest problem, of course, is that if the United States is your final destination, navigating the wilds of the American health-care system is still entirely your own problem.

(Photo credit: MedjetAssist)

[Recommend \(87\)](#) [E-mail](#) [Share](#) [Print](#) [Permalink](#)

Readers' comments

The Economist welcomes your views. Please stay on topic and be respectful of other readers. [Review our comments policy.](#)

You must be logged in to post a comment.
Please [log in](#) or [sign up](#) for a free account.

Post your comment

Sort: [Oldest first](#) | [Newest first](#) | [Readers' most recommended](#)

1-13 of 13

OneAegis wrote: Jan 8th 2010 4:01 GMT
Only \$250 / year? It almost sounds too good to be true.

[Recommend \(5\)](#) [Permalink](#) [Report abuse](#)

FabioRibeiro wrote: Jan 8th 2010 5:17 GMT
Good post as usual, Gulliver, but you fell into the São Paulo misspelling trap. I find it amusing how the city's name is so frequently rendered as "São Paolo" when "Paulo" is actually closer to the English version "Paul".

[Recommend \(5\)](#) [Permalink](#) [Report abuse](#)

Kushluk wrote: Jan 8th 2010 5:27 GMT
The cost is certainly 250,000\$, not 250\$.

[Recommend \(4\)](#) [Permalink](#) [Report abuse](#)

eric meyer wrote: Jan 8th 2010 5:27 GMT
Agreed, OneAegis. I'm wondering how exactly that works as a business model. I assume the idea is that they get enough people to sign up that they can cover the costs of claims, like any insurance company, but I have to wonder how many people would sign up for a service like this. I mean, I know I'm seriously considering it, but then I travel a lot and so, to a lesser extent, do my wife and daughters. Are there enough people in similar situations to to make the business viable?

[Recommend \(3\)](#) [Permalink](#) [Report abuse](#)

Gulliver editor wrote: Jan 8th 2010 6:36 GMT
The cost of an individual, personal membership is indeed \$250 per year. See <http://www.medjetassist.com/plans/regular.aspx> for the details. No, I don't know how their business model works.

And yes, FabioRibeiro, I'll correct that nasty spelling.

The Economist Debate Series

It's a great time to be a woman

January 19th-29th

[JOIN THIS LIVE DEBATE](#)

The Economist

[Recommend \(4\)](#)

[Permalink](#)

[Report abuse](#)

djames - san francisco wrote:

Jan 8th 2010 7:24 GMT

I am very intrigued. Does anyone know anything about their financial viability? I was recently burned after purchasing a multi-year membership in Clear, the marvelous expedited security clearing service, which promptly went bankrupt.

[Recommend \(6\)](#)

[Permalink](#)

[Report abuse](#)

OneAegis wrote:

Jan 8th 2010 10:19 GMT

Well, after some extremely brief research they've been around for at least a decade so they're doing something right. Great ad for them by the way, as I've already sent off the information to a half dozen people I think it would come in handy for. I will most likely sign up for it myself my next trip.

[Recommend \(3\)](#)

[Permalink](#)

[Report abuse](#)

jamesyar wrote:

Jan 8th 2010 11:16 GMT

The only question remains is how do I convince my (stingy) employer to cover me...

[Recommend \(5\)](#)

[Permalink](#)

[Report abuse](#)

FLM19 wrote:

Jan 11th 2010 4:26 GMT

This service is truly wonderful, from the time the original time the call was made that Bruce's leg was broke and needed a medical jet back home till the time the flight landed in the mountains of Colorado was only a few short hours. As a MedJet Assist member, I would highly recommend this service, for \$250 it's an amazing security that you can always get home to your local doctors and, just as important, your family. The nurse's are trained professionals and made the experience stress free and as comfortable as possible. It doesn't matter if you travel a lot or a little, anything can happen at anytime... And there is never a good time to be stranded!!!

[Recommend](#)

[Permalink](#)

[Report abuse](#)

Teun BAAS wrote:

Jan 12th 2010 11:31 GMT

I immediately signed up my whole family.

[Recommend](#)

[Permalink](#)

[Report abuse](#)

phylarchus wrote:

Jan 13th 2010 10:28 GMT

I suppose the MedjetAssist offers are applicable only to US citizens?

[Recommend](#)

[Permalink](#)

[Report abuse](#)

peterlindsaymacdonald wrote:

Jan 13th 2010 4:36 GMT

Swiss Air-Ambulance (REGA) can organise and execute medical evacuations and medically escorted repatriations from virtually any country in the world. Rega is a corporate member of the Swiss Red Cross (SRC) as well as a private, non-profit foundation. It receives no financial support from the state, but is financed by some 1.7 million patrons.

You can become a Rega patron by paying the following minimum contributions:

CHF 30.- Individual

CHF 40.- One-parent family (single parents and children under the age of 18)

CHF 60.- Couple (married couple or partners living at the same address)

CHF 70.- Family (parents and children under the age of 18)

BUT you have to live in Switzerland, or be a Swiss living out of Switzerland

[Recommend](#)

[Permalink](#)

[Report abuse](#)

bob woods wrote:

Jan 15th 2010 1:41 GMT

you have to be resident of the USA,Canada or Mexico to join this. please push them to make it worldwide
bob

[Recommend](#)

[Permalink](#)

[Report abuse](#)

Classified ads

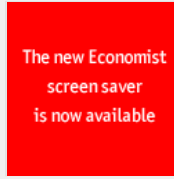
The Economist Debate Series
It's a great time to be a woman
Jan 19th-29th



THE FOLIO SOCIETY
Shorter Oxford English Dictionary
only **\$19.95**
with online access
WORTH \$350



The new Economist
screen saver
is now available



The Economist
Now available
in audio



The Economist
Bestsellers from
The Economist Shop
Order now



Looking ahead?



[About Economist.com](#) | [About The Economist](#) | [Media directory](#) | [Staff books](#) | [Career opportunities](#) | [Contact us](#) | [Subscribe](#)

Copyright © The Economist Newspaper Limited 2009. All rights reserved. | [Advertising info](#) | [Legal disclaimer](#) | [Accessibility](#) | [Privacy policy](#) | [Terms & Conditions](#) | [Help](#)