DEPARTMENT OF THE AIR FORCE

PACIFIC AIR FORCES

SEP 0 1 2009

MEMORANDUM FOR ALL YOKOTA AIR BASE PERSONNEL

FROM: 374 AW/CC

SUBJECT: Medical Insurance Coverage in Japan for Visitors

1. As the installation commander, I am responsible for the safety and well-being for all Yokota Airmen, their families, and visitors. Recently, visitors to Yokota AB were hospitalized at Host Nation medical facilities while lacking medical insurance and a means for payment of care. The inability of visitors to pay for their medical care negatively impacts the close relationship we have established with our Host Nation facilities.

2. When friends and family have serious medical problems while visiting Japan, medical care can be both difficult and expensive. Unless visitors are enrolled in DEERS and authorized care or military aeromedical evacuation, hospitalization and/or aeromedical evacuation can cost from $30,000 to over $120,000. Visitors should be aware that many US medical insurance companies, including Medicare and Medicaid, will not pay for care outside the United States.

3. The 374th Airlift Wing is committed to maintaining strong relationships with our host-nation medical facilities, and the safety of our assigned personnel and visitors. To meet this goal, all visitors requesting base passes greater than 24 hours, and not enrolled in TRICARE, must provide written proof of healthcare insurance valid in Japan. Healthcare insurance policies must include emergency medical expenses and medical evacuation coverage for the duration of their pass. This policy is effective 15 September 2009, and remains in effect until rescinded.

J. MARCUS HICKS, Colonel, USAF
Commander
374th Airlift Wing

Attachment:
Traveler's Medical Insurance Plan Information

Traveler's Medical Insurance Plan Information

1. Medical travel insurance plans are relatively inexpensive (approx $5/day depending on age) with medical coverage options from $50,000 to over $1,000,000. Most plans may be purchased online instantly (or within 24 hours) with coverage starting as early as the next day. Although many plans have similar benefits, coverage for pre-existing conditions varies significantly, ranging from zero benefits to full coverage if pre-existing conditions are controlled with medications. Almost all plans provide multilingual representatives 24 hours day/7 days per week. Most also include emergency medical coverage and medical evacuation benefits.

2. The list below of medical plans can be found at **http://www.buyamericaninsurance.com**. The plan costs are based on the following criteria:

a. US Citizen with international coverage (the cost for non-US citizens may vary slightly)

b. Two travelers (aged 60-64) for 14 day trip

c. Policy Maximum Coverage: $100,000 w/$250 deductable

(1) Patriot International ($121.80)

(2) Atlas International ($131.60)

(3) Travel Gap Voyager ($130.20)

(4) Protection International ($135.80)

(5) Diplomat International ($120.92)

(6) Liaison Continent ($118.44)

(7) Liaison National ($125.16)

(8) Inter Medical Insurance ($145)

3. The Air Force does not endorse the above listed insurance plans. We are listing them only to illustrate to our visitors approximately how much a medical insurance plan will cost. There are many medical plans at various websites offering similar benefits. All personnel visiting Japan should research multiple insurance plans to determine which plan best fits their specific needs.

4. We recommend purchasing at least $100K of medical insurance prior to arrival at Yokota Air Base. There are limited medical insurance agencies available locally and the cost may be considerably higher to comparable plans purchased in the United States or online.