



OCTOBER 2017

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Are Your FOREIGN CAMPERS

Covered for Health Insurance at Camp?

Most likely they are not and that could pose a serious problem for both your foreign campers and for your camp.

Many camps are expanding enrollment for campers from abroad. Many of these campers come from countries that, unlike the United States, provide complete medical care for their residents. But this is not universal and almost certainly will not cover serious illness, disease or other medical care that may be necessary while the camper is here in the United States.

You have worked hard to develop good relationships not only with your foreign campers, but with your local medical providers. If a foreign camper is not covered for a big medical bill they incur, or the medical bills are left unpaid, what will happen?

We have the solution! We can secure a very high limits, broad and inexpensive accident and sickness plan for anywhere from 15 to 364 days, either for groups or individuals. Limits are available from \$50,000 to as high as \$1,000,000. A policy with a \$250,000 limit can cost as little as \$2.09 per day.

Certain items that would normally be covered under a USA medical policy are not insurable, such as preexisting conditions and mental health, and coverage for certain sports and activities normally excluded can be purchased, but this product can be an extremely valuable and cost effective tool.



If you want to learn more, please call the Sobel Camp Team at

800-221-2834
or
516-745-0000

and ask for
Michael Labadorf
or **Kimberly Brecker.**