



What is Global Protective Solutions (SM) (GPS) Medical Tourism Insurance?

Established in 2008, Global Protective SolutionsSM programs were designed specifically for the international medical travel (medical tourism) industry. Custom Assurance Placements, Ltd. is a US-based insurance broker that provides, creates, and administrates the programs. GPS contains a number of programs that offer specific solutions to various entities. These include benefits and services for individual medical travelers, customized group programs for medical travel case managers and facilitators, and a host of specialty insurance coverage options for self-funded employers who offer international medical travel benefits within their medical plans for their employees.

International medical travel (medical tourism) requires unique and specialized protection, which standard travel insurance policies usually exclude or do not address. One of the Global Protective Solutions programs was specifically designed to address these shortfalls worldwide and on an affordable basis. The benefits encompass everyday travel-related activities and wide-ranging benefits if an insured experiences a complication related to an approved elective procedure or treatment. These programs were designed to address the potential financial costs of accidental medical complications or other travel-related accidents or illness expenses that may occur. Coverage is available to nearly all international medical travelers seeking treatments outside their country of residency or citizenship.

What is Medical Travel or Medical Tourism?

Medical travel (medical tourism, health tourism, destination healthcare, or global healthcare) is usually considered the practice of traveling outside a person's home country to receive elective medical or dental procedures. The most common medical tourists travel to access high-quality providers that offer quick availability or treatment that is not available in their home country. Oftentimes, a medical traveler can save significant costs by accessing care abroad. Wellness tourism is another facet of travel that promotes health and well-being through supervised physical and spiritual activities. Additionally, some large self-funded companies have implemented a voluntary medical travel benefit option to help lower overall medical care costs within their employee health plans.

I do not live in the United States. Can I obtain the benefits and services of the GPS programs?

In nearly all cases, medical travel is a global activity. In fact, the travel and complications product is the only worldwide option for benefits and services to address the needs of international medical travelers.

Is Medical Travel Safe?

Undergoing any procedure or treatment carries certain known and unknown risks, no matter where you receive care. Pre-trip planning and review of your current health condition can help mitigate unintended risks. Further, it is essential and a "best practice" to use credible and well-established medical travel facilitators or case managers. They will typically require the use of internationally accredited facilities and board-certified providers.

Is an accreditation required to use the benefits and services of Global Protective Solutions (GPS)?

The treating facility must be duly qualified by the jurisdiction where it is located and/or possessing an international accreditation from an ISQua member organization or other recognized international accrediting body. International Society for Quality in Health Care – (ISQua) <https://www.isqua.org>

What must I know about the travel accident and complications services and benefits?

Travel and complication services and benefits were developed exclusively for the medical traveler and enrolled travel companions. Specifically, the various travel and complication benefits reimburse insureds for certain approved incurred costs associated with medical complications that may arise from a procedure or an accidental injury/illness while traveling for an approved medical procedure.

Additional services include:

- 24/7/365 Medical emergency assistance services
- Crisis management services
- Expatriate prescription services
- Country and travel information services
- Customized benefits for specific needs; just ask.

Please refer to a full listing of services at [GPS Insurance and Services](#) and your specific coverage summary for the benefit details.

Is GPS an insurance company?

GPS is not an insurance company but rather the product name for a host of services and benefits provided to the medical tourism industry. GPS programs are created and administered by Custom

Assurance Placements, Ltd. (CAP) to provide various risk mitigation solutions for the medical travel/tourism industry. If you need a solution or insurance product, we do not currently have, just ask us, and CAP can help customize one for you.

Who is Custom Assurance Placements, Ltd.?

Custom Assurance Placements (CAP) is a US-based insurance broker. CAP created and is the administrator of the Global Protective Solutions programs.

What makes the accident and complication benefits different from other travel medical insurance plans?

In addition to insureds receiving regular travel accident benefits, cover has been enhanced to include additional benefits for medical complications for up to 6 months after the initial procedure. Nearly all standard travel insurance policies exclude the activity of travel related to receiving elective, scheduled medical, or dental procedures/treatments. Thus, these policies are not sufficient for the medical traveler.

What happens if I have a travel emergency or medical complication abroad?

Provisions have been made for comprehensive 24-hour emergency medical assistance by simply calling the telephone numbers provided on the issued ID Card. These services are to be used when an insured requires emergency medical assistance services during their travel.

Emergency Evacuation and Emergency Medical Assistance Services

Healthcase Services

24/7 phone contact: +1 (305) 893-9433 (USA)

Email: hcserv@healthcaseservices.com

All other claims report to the Claims Manager as soon as practical and prior to receiving non-emergent care:

Optimum Global Limited

21 Perrymount Road, Haywards Heath

West Sussex RH16 3TP United Kingdom

claims@optimumglobal.com

+44 (0) 1444 473405

(International access and charges may apply)

Always seek emergency care at a duly qualified facility so as not to further the complication.

You will need to provide authorization for needed medical records to the claim manager to assess the claim.

Seek pre-approval for non-emergent care to avoid a reduction in benefits.

TO USE THIS SERVICE, IDENTIFY THE POLICY ID NUMBER AND/OR GROUP NAME ON YOUR ID CARD.

Please review your coverage confirmation documents once enrolled and see the section "[How to file a claim](#)" for details.

Will benefits pay for my procedure?

We do not provide benefits to cover elective procedures, and the coverage is not meant to cover any medical expenses related to the initial procedure. The travel accident and complications benefits provide for unexpected travel accidents and medical complications of the original surgery that was elected and paid for by you.

Will benefits pay for medically necessary treatment of a complication in another (host) country once I return home?

Yes, eligible medical expenses and other claimable costs are not limited to a specific country that is eligible for reimbursement. Care for covered complications can occur as a result of the complication from your approved procedure, even if the costs occur in your home country up to 180 days past the procedure date or if warranted in the original treating country. However, you may elect to remove home country coverage at enrolment. If elected, you will be covered for a complication only whilst outside of your home country and for the period between your departure and return date indicated when you enrolled in benefits.

Please note any OFAC-sanctioned country expenses are not eligible for claim payment, and therefore, people traveling to or from any sanctioned country cannot enroll in benefits.

Benefits are secondary to any and all collectible insurance.

What if I am not satisfied with the outcome of my procedure?

The benefits do not provide a guarantee of workmanship or a guarantee of satisfaction with the aesthetic results. Further, we do not guarantee the successful outcome of a correcting procedure. A covered complication is a separate medical diagnosis as a result of the procedure, such as an infection.

For specifics, please refer to your confirmed coverage limits and overview of benefits once you have enrolled.

Do the benefits and services for travel accidents and complications include benefits for follow-up care after a procedure?

Follow-up care should be planned well in advance and before you finalize your medical trip, follow-up care is often necessary. It also helps lessen the occurrence of post-surgical complications. Normal follow-

up care, which is not the result of a covered complication, is not included, nor is it claimable. Additionally, there are no benefits for the patient's failure to follow pre- and post-operative medical instructions.

Can my travel companion obtain travel benefits?

Yes, your travel companion can be included at the time of enrolment for benefits for travel-related accidents. Typically, it is recommended that travelers on the same trip have the same coverage. This helps in the case of an accident where both parties may be involved. It can help make claim assistance easier when coordinating with one provider.

How do I enroll in travel and complications coverage?

Individual participants can submit an application for enrolment online. Once the application has been reviewed and approved, you will receive an approval notification with instructions on how to submit a secure payment. Once payment is verified, you will immediately receive confirmation of insurance and services and your ID Card.

This FAQ is meant as a general overview of Global Protective Solutions services and benefits and is not meant to describe benefit details or specifics. Please refer to your confirmed coverage documents for specific coverage details.

Why should I buy a complication insurance policy?

People travel abroad for medical treatment mainly for quality of care and financial savings. Purchasing a medical complications plan will help mitigate the expenses that may result from an unexpected medical complication from your procedure.

Who can purchase the policy?

Our medical complications insurance policy is available to anyone traveling outside of their home country to have a medical procedure. Certain age, citizenship, and procedure restrictions apply. However, our programs are available worldwide. You do not have to be a United States citizen to apply.

Can I buy standard travel insurance?

Standard trip or travel medical insurance policies do not provide coverage if you are traveling to obtain medical treatment. These types of insurance are not specifically designed for medical tourism. Please check the exclusions of a standard travel accident policy, as most have an exclusion if you are traveling for the purpose of receiving medical care. We recommend a program that is specifically tailored for medical tourism.

What does your policy cover?

In addition to medical complications, benefits include Accidental Death & Dismemberment, Additional Travel Costs, Emergency Evacuation, Repatriation, 24-hour assistance, baggage, trip cancellation, travel delay, and much more. Please refer to your specific coverage summary to review your chosen benefits. You can always contact us with any questions.

How long is my coverage benefit period?

For the medical travel and complications program, the standard benefit period for covered complications is up to 180 days after your medical procedure. Unless you are participating in a customized product through your hospital or facilitator, the benefits may differ for that specific program.

Where can I have a corrective procedure?

If you have a medical complication due to an approved medical tourism procedure, and the complication results in medically necessary treatment, your coverage will provide benefits for up to six months past the procedure date. You may receive treatment locally or return back to your original treatment facility.

Can you cover my travel companion who is accompanying me on my trip?

Companion coverage can be included when enrolling in benefits. We actually suggest the companion obtain coverage from the same program. If there is a travel accident where you both are involved, such as a taxi accident, you will only have to call and coordinate with one assistance service.

Have more questions? Contact our team at +1 (803) 799-1770 or email us info@medicaltourisminsurance.com today to learn more!

[Claims Process & Instructions](#)

[Overview of Benefit and Services](#)

This information is for informational purposes only. We do not guarantee the accuracy. Update June/14/2026



