

## QUESTIONS & ANSWERS FOR INTERNATIONAL WORKERS



### ***Why do I need Health Insurance on Cape Cod?***

Our economy depends on you each season. But we're concerned about your well-being: most international workers with H-2B visas have no health insurance.

Workers without health insurance sometimes put their health at risk by not going to a doctor. Sometimes, because of illness or injury, they can't work, and they lose wages at the busiest time of the year.

When international workers without insurance do seek treatment, community health centers and hospitals often don't get paid for their services. The results are higher expenses and insurance premiums for everyone.

***Q: What kind of insurance should I have?***

**A:** It's known as "travel" health and life insurance. It pays for medical treatment of illness and injury while you are on Cape Cod and, in the worst of cases, it pays to return your body to your family in case of death.

***Q: Can all workers get this insurance?***

**A:** Yes. All international workers, regardless of their visa type or legal status, may be insured.

***Q: How much does it cost, and who pays for it?***

**A:** The cost may be as little as \$1.30 a day depending on your age. You can buy insurance for next year when you come back to Cape Cod in the spring. Your employer may decide to "upfront" all or part of the cost and may ask you to pay him/her back out of your future wages. You can also buy insurance in your home country before you come to Cape Cod.

**Q: *Does the insurance work?***

**A:** Yes. It will pay for your medically-necessary care by a doctor, community health center or hospital. It is easy to use. Just show your insurance card.

**Q: *How do I buy insurance?***

**A:** Simply contact one of the companies listed below. Call or e-mail them, or sign up online. Or you may contact a company that offers “travel” insurance in your home country. Ask your employer for help if you need it.

**Q: *Why should I buy this insurance?***

**A:** So you can stay healthy and keep earning money for yourself and your family back home, and so your employer can count on you being healthy enough for work when he/she needs you the most.

**Q: *What do I do next?***

**A:** Speak with your employer. Ask him/her to help. Then contact the insurance company of your choice by phone, e-mail or online. Take personal responsibility for your own well being. It's the right thing to do for yourself, your family, your employer and your Cape Cod community.

**Recommended Health Insurance Companies**

**International Medical Group<sup>®</sup>, Inc. –  
Patriot America<sup>®</sup>**

2960 North Meridian Street, Indianapolis, IN 46208  
Toll free phone: 866-368-3724  
email: [insurance  
\[www\]\(http://www<imglobal.com/ad/capecod.com\)](mailto:insurance<imglobal.com)

**SITE USA Inc.**

P.O. Box 1301, St. Petersburg, FL 33731  
Phone: 727-894-0992  
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