

"We touch people's lives, every day, in a thousand different ways around the world."  
Assistant Secretary of State for Consular Affairs, Janice L. Jacobs



## Bureau of Consular Affairs

### Office of American Citizens Services

Around The Clock. Around the World. American Citizens Services.

## Retirement & Travel Abroad

### KNOW BEFORE YOU GO:

- Travel Documents
- Local Conditions
- Pack Wisely
- Travel Smart
- Prepare for Emergencies
- Register

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An ever increasing number of older U.S. citizens are traveling during retirement or retiring to another country. The U.S. Department of State publishes a brochure entitled, "Tips for Traveling Abroad," and recommends that older U.S. citizens review the information contained in [Planning Your Trip: Learn About the Places You Will Visit](#). Additionally, please consider the following tips, and discuss your trip with family, friends, and a physician, if necessary.

### Know Before You Go

**Travel Documents:** Apply for a passport three months before you travel. If you have one, be sure your passport is valid beyond the length of your trip. Some countries require that the passport be valid for six months after your trip. Determine if you need a visa to enter the country you are visiting or to which you will retire. You can find the entry and residence requirements and visa contact information in the [Country Specific Information](#).

**Local conditions:** Be aware of any effects the local topography or climate may have on you: If you are sensitive to altitude, air pollution, humidity, or other conditions at your destination, consult with your physician. Find out whether any natural disasters, such as earthquakes, hurricanes or tsunamis commonly occur at your destination.

**Pack wisely:** Don't pack so much that you will end up lugging around heavy suitcases. Dress conservatively—a wardrobe that is flashy may attract the attention of thieves or con artists, while clothing that is too casual may result in being barred from some tourist sites overseas. If you aren't sure, check under Special Circumstances in the [Country Specific Information](#) for each country. Include a change of clothing in your carry-on luggage in case your baggage is delayed.

**Travel Smart:** Relax and enjoy yourself! The physical activity undertaken during travel can be strenuous, and sudden changes in diet and climate can have serious health consequences for the unprepared traveler, young or old. Think about your itinerary before you go and allow ample personal time, whether you use it to catch up to the current time zone or enjoy another travel site. Keep in touch with family and friends, and be sure they know how to get a message to you in case of an emergency at home.

**Prepare for Emergencies:** Leave emergency contact information for your destination, a detailed itinerary, and a copy of your passport biodata page with family, colleagues, or a trusted friend. Carry emergency contact information for your family in the United States with you when you travel. For both, include contact information for the nearest U.S. Embassy or Consulate at your travel destination. If there is an emergency where you are staying, such as during civil unrest, disrupted transportation, or a natural disaster, prevent undue worry or concern and contact your family and friends to tell them you are fine.

**Register:** A secure way to maintain your emergency contact information is to [Register Online](#) at <https://travelregistration.state.gov>. Your information is stored securely and enables us to contact you, your family, or friends in an emergency as you designate. You may want to enter this contact information into your cell phone. Be sure to include the correct international and country dialing codes.

## Health Information

**Food:** As you travel, ask your tour operator or hotel for safe places to eat. Drink bottled water. Food at major international hotels is usually safe but may not advertise food content and allergy information. Information on safe food and water precautions may be obtained from the Centers for Disease Control and Prevention's (CDC) hotline for international travelers at 1-877-FYI-TRIP (1-877-394-8747) or via the [CDC website](#). You can find more information about particular food safety concerns in the [Country Specific Information](#) and [U.S. Embassy or Consulate webpages](#).

**Pharmacies and Medications:** If you take a regular prescription medication, be sure to include an ample supply for your trip, adjust your medication schedule as you cross time zones, and have a letter from your doctor describing your conditions and the medication you require. To avoid delays at customs or immigration, keep medications in their original, labeled containers. Please be sure to ask your physician and pharmacist for the generic or chemical name of your medication. Drug names differ in many countries, and pharmacists and physicians abroad are more likely to be familiar with this name.

**Medical services:** Determine if your destination has sufficient medical facilities and doctors that could provide treatment for major medical emergencies you might experience. If you are injured or become seriously ill abroad, a U.S. consular officer at the closest U.S. embassy or consulate can help you locate medical facilities and can contact your family in the U.S. on your behalf. The [Country Specific Information](#) and [U.S. Embassy or Consulate webpages](#) have lists of physicians and medical facilities which U.S. Government personnel use for treatment. For information about outbreaks of infectious diseases abroad, consult the infectious diseases section of the [World Health Organization \(WHO\) website](#). The WHO website also contains additional health information for travelers, including [detailed country-specific health information](#)

## Insurance

Obtaining medical treatment and hospital care abroad can be expensive, and medical evacuation to the U.S. can cost more than \$100,000. U.S. medical insurance is generally not accepted outside the United States, and Social Security, Medicare, and Medicaid do not provide coverage for hospital or any medical expenses outside the United States. Check with your health insurance provider to see if and in which circumstances and countries you will be covered overseas. Your health insurance provider may also require you to provide notification of your travel before you depart the United States and for any treatment before it's provided.

If your insurance policy does not cover you abroad, it is a good idea to consider purchasing a short-term policy that does. There are health insurance policies specifically designed to cover travel. [Many companies offer short-term health and emergency assistance policies](#) to cover health care expenses incurred overseas, including emergency services such as medical evacuations.

One sure way to ruin your travel is to lose money because an emergency forces you to postpone or cancel your trip. Except for tickets on regularly scheduled airlines, almost any travel package you purchase will have a penalty for cancellation, and some companies give no refund at all. Take careful note of the cancellation policies for your travel providers and consider purchasing trip or travel insurance. Many credit card, travel, and tourism companies offer travel protection packages for an additional fee.

## Financial Information

Understand the financial system and ascertain currency exchange rates at your travel destination. Inform your bank or credit card company of your travel plans so that their security measures do not freeze your account. Ask if your bank has any branches at your travel destination or international banking partners where you could safely deposit or withdraw funds as needed. Review the Crime section of the [Country Specific Information](#) for your destination to review the financial and ATM scams that may be targeting foreign visitors. If ATM service is not secure or available widely, bring travelers checks and one or two major credit cards instead of cash. Major banks in most countries will issue cash advances from major credit cards.

For emergencies, set aside sufficient funds in advance of your travel and designate a family member who could access your accounts if needed. Most hospitals require payment up front for any services, even in countries where healthcare is a public service. Most countries only provide public healthcare service for their citizens and not foreign nationals.

Most banks may require a notarized power of attorney to provide account access to someone other than the primary account holder. If you need to do this at your travel destination, U.S. consular officers serve as U.S. public notaries and can help you [notarize Powers of Attorney, Wills, and other documents](#) for use in the United States.

## Scams

Knowing who to trust and who needs help is increasingly challenging for U.S. citizens who travel and live abroad. Beware of scams - scammers intend to get money from their victims by making the victims believe they will gain something of great personal value (financial gain, a romantic relationship, helping someone in trouble, the safe return of a friend, etc.). Scammers operate primarily via the internet, email, and phone. Romance and friendship scams especially tend to target older U.S. citizens, whose retirement funds are an attractive target. For more information, please review our [Fact Sheet on International Financial Scams](#). Scams particular to your travel destination can also be found in each country's [Country Specific Information](#).



### **Around the World. Around the Clock. American Citizens Services**

*The Bureau of Consular Affairs in the U.S. Department of State  
has no higher responsibility than safeguarding our country's citizens.*

To find out more about the services we provide, go to <http://www.travel.state.gov>