

The Prepared Traveler

NFG quarterly insights for global travelers



Edition 2:

Global travel insurers and assistance providers partner with New Frontier Group for global cost and care management. We see firsthand situations travelers encounter when unexpected medical issues arise and travelers must navigate unfamiliar healthcare systems.

The Prepared Traveler newsletter is designed as a resource for travelers. We hope it helps you stay informed and prepared so your health outcomes improve and unnecessary medical services can be avoided.

What's Inside

Feature: Summer Vacations: Fun in the Forecast. Risks on the Radar. | 1

QUICK FACTS:

- Urgent Care vs. Emergency Room Wait Times | 2
- Rx Over the Counter in the US | 3
- US Fun Fact | 3

FEATURE ARTICLE:

Summer Vacations: Fun in the Forecast. Risks on the Radar.

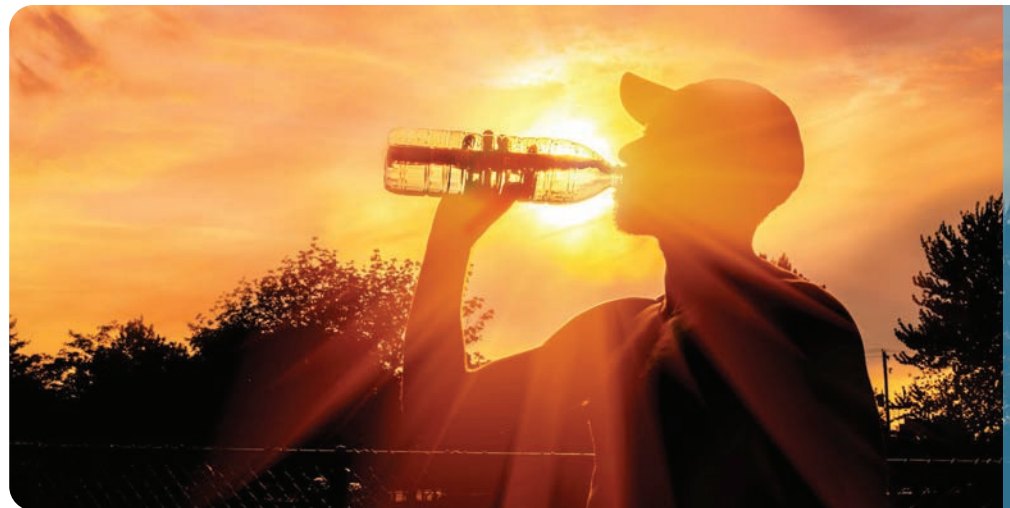
Summer vacation season is here! Packed airports, beach escapes, cruise adventures, national park road trips, and long-awaited international holidays. But while most travelers are focused on sunshine and sightseeing, many overlook one important reality: summer travel also comes with increased health and safety risks.

From heat illness, to dehydration, foodborne illness, insect illnesses, extreme sun burn, and travel fatigue, even the most carefully planned vacation can quickly take an unexpected turn.

Why Summer Heat Is Becoming a More Dangerous Travel Risk

Global temperatures continue to rise, and many destinations are experiencing longer and more intense heat waves than in previous years.

Heat-related illnesses are among the most common and luckily the most preventable, so it is important to understand how heat affects the body is critical to staying safe. Travelers may underestimate the impact of heat,



especially when walking long distances, spending time at attractions without shade, or participating in outdoor excursions.

Factors that increase risk of heat illness include:

- High humidity
- Dehydration during flights
- Alcohol consumption
- Increased physical activity
- Limited access to air conditioning
- Certain medications or chronic conditions

Know the Warning Signs

Heat illness exists on a spectrum. Early symptoms are often ignored until the condition becomes more serious. If you know the signs, you can avoid a trip to an emergency department:

- **Heat exhaustion** occurs when the body loses excessive water and salt through sweating. Symptoms include:
 - Heavy sweating
 - Dizziness or lightheadedness
 - Headache
 - Nausea
 - Muscle cramps
 - Fatigue
 - Rapid heartbeat
- **Heat stroke** is caused when heat exhaustion is left unattended. Heat stroke is a medical emergency and requires immediate treatment. Symptoms can include:
 - Confusion or altered mental status
 - Fainting
 - Hot, dry skin or cessation of sweating
 - High body temperature
 - Seizures
 - Loss of consciousness

Hydration is KEY to fighting heat illness.

Many travelers wait until they feel thirsty to hydrate, but thirst is often a late sign of dehydration. Proper hydration begins **before** outdoor activities start. A few tips for staying hydrated while traveling include:

- Drink water consistently throughout the day
- Increase fluid intake before and during flights
- Use electrolyte replacements during prolonged heat exposure
- Limit alcohol and caffeine
- Carry a refillable water bottle
- Eat water rich foods such as fruit and vegetables

Travelers should also remember that excessive sweating can deplete electrolytes, not just fluids. Replacing sodium and potassium may be important during long days outdoors or active excursions.

It's Not Just the Heat

Summer travel also increases exposure to several other common health risks. Hot temperatures can contribute to food spoilage and foodborne illness, especially in outdoor markets, buffets, and high-tourism destinations. Increased UV exposure raises the risk of severe sunburn and heat rash. Tropical and humid destinations may also increase exposure to insect-borne illnesses.

Meanwhile, long travel days, disrupted sleep schedules, and packed itineraries can weaken the body's ability to recover quickly.

Even small medical issues can feel much bigger when you are navigating them far from home.

A Little Preparation Goes a Long Way

The most prepared travelers are not the ones who avoid adventure — they are the ones who plan ahead.

Before traveling, consider:

- Reviewing destination weather conditions
- Packing hydration and first-aid essentials
- Confirming travel insurance coverage
- Researching nearby medical facilities
- Checking whether medications increase heat sensitivity
- Planning outdoor activities during cooler hours

Preparation is not about expecting the worst. It is about making sure a great trip stays that way.

Enjoy the Journey — Safely

Summer vacations should create memories for the right reasons. While travelers cannot control the weather, flight delays, or every unexpected situation, they can reduce risks significantly by staying aware, hydrated, and prepared. A little caution in the heat can go a long way toward ensuring the only thing travelers bring home from vacation is great photos and stories — not an unexpected medical bill.



Urgent Care vs. Emergency Room Wait Times

Did you know? Urgent care centers are often a faster and more affordable option for non-life-threatening conditions, with average wait times typically ranging from 15–45 minutes. In comparison, emergency department (ED) wait times can often exceed several hours, especially during evenings, weekends, and peak travel seasons.

However, travelers should understand that urgent care centers are designed to handle minor illnesses and injuries not major emergencies. If a patient arrives with symptoms that require advanced imaging, surgery, cardiac care, severe trauma treatment, or hospital admission, the urgent care provider may still refer or transfer them to the ED.

Common reasons an urgent care center may send someone to the ER include:

- Chest pain or stroke symptoms
- Difficulty breathing
- Severe dehydration
- Major fractures or head injuries
- Severe abdominal pain
- Uncontrolled bleeding

Knowing when to choose urgent care versus the ED can help travelers save time, reduce costs, and receive the most appropriate level of care quickly.

QUICK FACT:

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Rx Over the Counter in the US

Did you know? In the US, travelers can easily buy common medications like Ibuprofen, Tylenol, Benadryl, antacids, cold medicine, and allergy tablets directly off the shelf without a prescription.

However, some medications that may be available over the counter in other countries require a prescription in the US. This includes antibiotics like Amoxicillin, asthma inhalers like Albuterol, and stronger pain medications such as Codeine.

Travelers to the US should also know that cold medicines containing pseudoephedrine such as certain versions of Sudafed are typically kept behind the pharmacy counter and require identification for purchase.

US Fun Fact

More than 80% of summer travel in the US happens by car, making the classic American road trip one of the country's biggest summer traditions. During peak weekends, millions of travelers pack highways heading to beaches, national parks, lakes, and theme parks with Interstate 95, Interstate 75, and Route 66 among the most iconic summer travel routes in America. And this year is the 250th birthday of the nation with July 4 celebrations nationwide.

