

X-Red Rocks and Red Rocks Wide Open Insurance Considerations

NOTE: Also works for most flying/travel situations

	Minor or Serious Illness/ Injury	<u>Ground Rescue or Air Rescue</u> (generally <u>not covered</u> by medical insurance)	Ground ambulance or <u>Air medical transport</u> (from point of injury to a trauma center Can be \$10,000 - \$50,000)	<u>Repatriation</u> (to home nation or home state within the US) Can be well above \$100,000
US Citizen - Health Insurance	Covered to policy limits	<ul style="list-style-type: none"> • <i>Probably</i> no bill • Consider having: <ul style="list-style-type: none"> ○ USARA \$25 ○ Global Rescue 	Probably a covered benefit (check your policy)	Self-pay Probably <i>not</i> a covered benefit <ul style="list-style-type: none"> ○ Global Rescue \$349
US Citizen - No Health Insurance	Self-pay Suggest IMG Signature or SelectHealth	<ul style="list-style-type: none"> • <i>Probably</i> no bill • Consider having: <ul style="list-style-type: none"> ○ USARA \$25 ○ Global Rescue \$349 	Self-pay <ul style="list-style-type: none"> ○ Global Rescue \$349 	Self-pay <ul style="list-style-type: none"> ○ Global Rescue \$349
Non-US Citizen	<ul style="list-style-type: none"> • Check your policy • Travel insurance • IMG Signature 	<ul style="list-style-type: none"> • <i>Probably</i> no bill • Consider having: <ul style="list-style-type: none"> ○ USARA \$25 ○ Global Rescue \$349 	Self-pay <ul style="list-style-type: none"> ○ Global Rescue \$349 	Self-pay <ul style="list-style-type: none"> ○ Global Rescue \$349

Unscrambling Insurance

- Complex topic
- Discussed in detail on Cloudbase Mayhem <https://www.cloudbasemayhem.com/unscrambling-insurance-are-you-covered/> ([return](#))

Global Rescue

- The world's leading membership organization providing field rescue, emergency medical evacuation and repatriation services, as well as offering travel insurance with medical coverage through International Medical Group® (IMG®).
- Red Rocks Wide Open: <https://partner.globalrescue.com/redrockswideopen/index.html> ([return](#))
- XRedRocks: <https://partner.globalrescue.com/xredrocks/index.html> ([return](#))

Travel Insurance

- This covers medical issues while traveling – which many standard medical insurance policies do not provide. Also covers things like lost bags, delays, cancelled flights, stolen gear, etc. ([return](#))

Suggested:

IMG Signature

- Red Rocks Wide Open: <https://partner.globalrescue.com/redrockswideopen/index.html> ([return](#))
- XRedRocks: <https://partner.globalrescue.com/xredrocks/index.html> ([return](#))

Ground Search and Rescue in Utah

- Run by the county sheriff
- Air rescue starts at where the casualty is picked up and goes to a trailhead location accessible by ground ambulance
- Often employ volunteer rescuers
- Sheriff has the authority to call in professional rescue
- There is always a threat of a bill to the victim, and Wayne and Grand County Utah have billed individual victims thousands of dollars for rescue ([return](#))

Air Search and Rescue in Utah

- Requested at sheriff's discretion
- Air rescue starts at where the casualty is picked up and goes to a trailhead location accessible by ground ambulance
- Classic Air Medical (base in Richfield) provides this as a community service *up to 2 hours*

- Intermountain Life Flight provides this as a community service and can perform lift hoist rescue in terrain that is inaccessible for helicopter landing
- Other agencies that operate in Utah include AirMed and AirLife Utah ([return](#))

Air Medical Transport

- Starts at the trailhead as defined by insurance and proceeds to the nearest medical facility with the appropriate level of care
- This is generally a covered benefit for health insurance in the US but you need to check your policy ([return](#))

Repatriation

- This is a complex topic and transport can be extremely expensive
- Within the US this is covered by insurance based on a determination of medical necessity
- You need to be very clear on coverage before you commit to a repatriation flight ([return](#))

Utah Search and Rescue Assistance Card (USARA)

- This is not insurance – it's a show of good faith for the community that you are paying in and there is an expectation that you won't be billed
- 1 year individual \$25
- <https://secure.utah.gov/rescue/> ([return](#))

SelectHealth

- Standard medical insurance provide in Utah
- Provides policies by the day ([return](#))