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# An ounce of prevention a good move for overseas biz travel

New Mexico Business Weekly - by [Haley Wachdorf](#) NMBW Staff

Dr. Francine Olmstead wants business travelers to feel comfortable traveling overseas. She knows it's a necessary part of conducting business in the modern world and she wants to help them to do it safely.

In December, Olmstead, certified in travel health through the **International Society of Travel Medicine**, opened **New Mexico Travel Health**, a medical practice dedicated mostly to helping business and recreational travelers get all the vaccinations and information needed for a trip overseas.

Half of that work, Olmstead says, is education. Many travelers, Olmstead says, think that just because they aren't legally required to get vaccinations in order to travel to certain countries, vaccinations aren't important. The truth is that for trips to developing countries, getting vaccinated for certain illnesses might not be required, but it is certainly advisable.

For businesses, making sure an employee is medically prepared for such a trip has financial ramifications. If an employee falls ill during a business trip to a foreign country, the business could be looking at a large workers' compensation claim, including the cost of any hospitalization and even a medical air evacuation home, which can cost up to \$75,000.

"Employers don't realize that they are setting themselves up for a potential workers' compensation claim," she says. "I've made it my mission to really educate employers about the benefits of preventative measures like vaccination and medication."

Olmstead understands that business travelers often travel on short notice, but says that's no excuse not to be safe. For many businesses, she serves as a consultant, getting employees who are likely to travel overseas started on baseline vaccinations like tetanus shots and other precautions common for the country to which they will most likely travel. Then, when a travel date is set, more specific vaccinations can be given within a few weeks of it.

Included in the consulting package is a water and food safety education session for the business traveler. Olmstead's office even has food displays to show travelers what kind of packaging to look for and how to decide whether to accept or decline food or water that could make them ill.

Vaccinations for travel are typically not covered by insurance, so companies pay for their employee's vaccinations. Prices for vaccines fluctuate, depending on the market price, but usually start somewhere around \$65 for a common vaccine against an illness like typhoid and can cost as much as \$600 for the less-common rabies vaccination series.

Olmstead has provided travel health services as a contract employee for other health organizations in Albuquerque for years and says the busiest time of the year is in the summer, when businesses approach new fiscal years and begin new negotiations and when leisure travelers schedule trips. Still, since December, she's seen 400 patients.

That's an indication that businesses are sending employees abroad more than they once did, says Dan Stock. Stock is the immediate past president of the **Workers' Compensation Association of New Mexico**, a 300-member organization for insurance adjusters, agents, risk managers and other professionals involved in workers' compensation. Stock has invited Olmstead to address the WCA's annual conference in May because he says foreign travel is an area that, to date, has received very little attention in the workers' compensation market.

"As the world grows smaller, more and more people are traveling overseas, and it's something businesses need to think about that they probably haven't," he says. "If someone in the course and scope of their employment working overseas contracts an illness they're not normally exposed to at their place of business, they could certainly make a claim for workers' compensation."

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Dr. Francine Olmstead offers a consulting package of services for overseas travelers that includes advice about the kinds of packaging to look for and how to decide whether or not to accept certain foods or water that might make one ill.

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