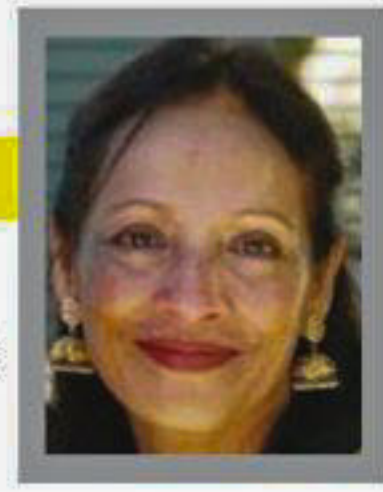


**PENNY WISE**  
**BY NASREEN SATTAR**

Former CEO, Standard Chartered Bank, Afghanistan



# Health insurance for travellers

Travelling overseas has become a norm for most Bangladeshis, be it for a vacation, a business meeting or a medical check up. Sometimes trips are to neighbouring countries like India, Thailand or Malaysia, but often many of us go to other distant countries like the USA, the UK, Europe and Canada.

How many of us have International Health Insurance coverage? What if we fall sick or have an accident in a foreign country? Except for a small percentage, which comprises of individuals working for international organisations or multinational companies, most of us do not have any international or global insurance cover. They are extremely expensive and have to be paid for in foreign currency annually.

In my opinion, it is imperative that we protect ourselves in case of any unforeseen incident or illness during our travel period. How do we do that? We need to take international health insurance provided by many reputable insurance companies operating in Bangladesh. A quick Google search would provide you with names and contact details. I have personally used Green Delta Insurance Company and United Insurance Company.

The process is very simple; you need to fill up a form provided by the Company with your personal information, doctor's name and his cell number, date of outward and inward journey etc. Photocopy of your passport or

national ID is also mandatory. Some companies require a few medical tests to be done as well.

The fee charged will depend on your age, medical history, tenure of travel and also the country you plan to visit. The fee is very affordable considering you are covered for \$50,000, which gives you a sense of comfort during the travel period.

Another important point to remember is that if you are planning on travelling to the Schengen countries you are required to provide a health insurance policy at the time of applying for visa. The embassies have designated local insurance companies and you can use the services of any one of them.

Recently while applying for an Italian Visa, I approached Green Delta Insurance Company with the necessary documents and was most impressed when the insurance policy was provided to me within one hour!

None of us want to be in a situation where we have met with an accident or fallen ill in a strange country. Hospital charges or a simple doctor's fee can go up to thousands of dollars.

My purpose of writing this article is to ensure that we take health insurance (valid for foreign countries) whenever we embark on a long journey. This should become a norm like buying a ticket. Trust me, it is very comforting, especially since we do not want to become a burden to anyone!



**Dr. Jhumu Khan**

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## WHY AREN'T YOU LOSING WEIGHT?

You're following a weight-loss eating plan. You're exercising almost every day. You're proud of the new healthy habits you've learned. Yet week after week, the scale barely seems to shift. But if you know you've followed your reducing plan religiously, there's another possibility: A medical condition -- or medication -- may be to blame. Several conditions can cause weight gain or hinder weight loss. Among them hypothyroidism, PCO's, Cushing's syndrome, Syndrome X (also called insulin resistance or hyperinsulinemia) can be counted. Specially when your body is resistant to the hormone insulin, other hormones that help control your metabolism don't work as well.



Weight gain can also be caused by a number of factors like chronic stress, allergies, food intolerance, depression, digestive disorders and especially parasites.

In Laser Medical Center, for weight loss, we combine BICOM therapy with fat reduction and shaping procedures like ULTRACONTOUR or SMARTLIPO. In BICOM, ear acupuncture points are stimulated with special electrodes through bioresonance programs for metabolism, hormone system, detoxification and autonomic nervous system. With ULTRACONTOUR, we reduce the number of fat cells of the extra folds which helps to get back your confidence with contouring. Combined with an appropriately modified diet, good sustained weight loss and shaping can be achieved while improving metabolism at the same time.



## Ramadan at KFC

Which would be your choice of Freedom Box for iftar today?

**Freedom Box 1**

- 1 Zinger Burger
- 1 pc HC Chicken
- 2 pcs Hot Wings
- 1 Lemon Chocolate Biscuit
- \* Ramadan Offer Go pack Free

~~@Tk.477/-~~  
**@Tk.390/-**



**Freedom Box 2**

- 1 pc HC Chicken
- 2 pcs Hot Wings
- 1 Mixed Rice
- 1 Lemon Chocolate Biscuit
- \* Ramadan Offer Go pack Free

~~@Tk.307/-~~  
**@Tk.220/-**



**Grab your choice of our signature KFC Buckets**

12 pcs Hot & Crispy Bucket

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Or



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6 pcs Hot Wings

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