



From the Editor . . .



**Gill Nelson,
Editor-in-chief**

The last two years have seen many changes in the workplace, including the sudden move to the work-from-home model, which came with many challenges. Meetings moved online – as did conferences, training workshops and other events. We all missed the ‘face-to-face’ interactions.

However, travel for work purposes did not stop entirely. On 23 May 2020, the Minister of Home Affairs, Dr Aaron Motsoaledi, issued a statement regarding travel for South Africans. Citizens were per-

mitted to leave the country for work, study or family reunions, to take up permanent residency elsewhere, and to receive medical attention.¹ Restrictions began to open towards the end of 2021, when some airlines resumed flights to and from South Africa, and travel for leisure purposes was once again possible, although limited. Shortly thereafter, our scientists identified omicron – a new variant of the SARS-CoV-2 virus, and most countries’ borders closed to us again, almost instantly.

I was lucky to travel in that short window period. In addition to an internationally valid COVID-19 vaccination certificate, I obtained a letter from my health insurance company to say that I had a policy that would cover COVID-19 illness, and any emergency medical treatment and related matters (R5 million for the latter).

My luck turned when I slipped and broke my leg. While waiting for an ambulance, I contacted my health insurer about the accident, confident that they would cover the expenses. These included the treatment at the hospital – various scans and a plaster cast – and costs that I incurred to get to the airport to return home (all stated as being covered in the policy). I was shocked when the request to upgrade my flight and get assistance to get to the airport was denied. Despite having a fit-to-fly form, signed by a doctor at the hospital, I was told that, *“These requests have been reviewed by our medical team at . . . who . . . have come to the conclusion that these will not be covered by . . .”* The assumption was, obviously, that I could catch a train to the airport, carrying a suitcase and a backpack, with my leg in a cast and using crutches, and that there was no need to elevate my leg on the flight home! The decision was overturned a few days later when ‘friends in high places’ intervened. However, as of 2 February, the hospital has not been paid, and I have not been reimbursed for my travel expenses. My e-mails remain unanswered.

Perhaps my experience is unusual, but my warning is to not assume that emergency expenses will be covered by your health insurer while

travelling or, at least, that the process of claiming what is rightfully yours will be easy.

Although this happened to me while travelling for leisure, accidents happen to many people when travelling for work. It is estimated that, before the Pandemic, approximately two million international trips were made by South Africans, annually (personal communication, Travel Insurance Consultants (TIC)), all of which would have required travel insurance.

Travel insurance is critical as the risk of illness and/or injury increases when travelling, but few of us read the terms and conditions of the policies, or even consider the details about the services that are provided. A Taiwanese study, conducted in 2014, reported that 20–30% of travellers lack an awareness of emergency medical assistance services.² Travel insurance effectively protects the traveller against the potentially financially crippling costs of medical care in foreign countries, and even emergency evacuation from those countries.

In 1999, Prof. Peter Legatt and colleagues wrote a comprehensive guide to travel insurance,³ which still applies more than 20 years later – little has changed. Prof. Legatt is still very active in both travel medicine and occupational health, and in this issue we feature an opinion piece, written with Prof. Mary Ross, on pandemics and infection prevention and control in the workplace.

International travel for work is going to pick up this year. Many upcoming events, including occupational health conferences, are moving back to in-person events – much to the relief of many! Please make sure that you are adequately insured when travelling, locally or internationally, read the small print carefully, and don’t be persuaded to accept less than you are entitled to if you do have an accident or fall ill.

REFERENCES

1. South Africa. Department of Home Affairs. The Minister of Home Affairs allows certain categories of South Africans to return to the countries where they are based. Available from: <http://www.dha.gov.za/index.php/statements-speeches/1341-the-minister-of-home-affairs-allows-certain-categories-of-south-africans-to-return-to-the-countries-where-they-are-based> (accessed 29 Jan 2022).
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3. Leggat PA, Carne J, Kedjarune U. Travel insurance and health. *J Travel Med*. 1999; 6:243-248.

About the front cover artist

Artist Helena Hugo has been interested in ‘work’ as a theme since 2005, when her first portrait of a worker was selected as one of 50 finalists for the prestigious BP Portrait Award in London. She has a special interest in South African workers and African migrant labourers. Hugo aims to bring to the viewer’s attention the significance of every job and the role it plays in a community, and to focus the viewer’s attention, not only on the importance of work for survival, but also for psychological wellbeing. In exploring that aspect of an individual’s identity that relates to his or her vocation, Hugo acknowledges the significance of the unique skills necessary for, and the metamorphic ability of, every job. *“Catching any person in that moment of utmost concentration or excruciating effort while working will show us a person who has, if only for an instant, become his or her work”*, she says. (<https://www.helenahugo.com/Portfolio/Home.html>).