Insurance Guidelines & Information

Guidelines

- **Every Mission Corps participant or guest must be insured**. This is for the protection of the Individual, Region, Field and the General Board of the Church of the Nazarene.

- Insurance is available for purchase through Chartis, an AIG Company, and is facilitated by the Global Mission Personnel Office.

- **If a Mission Corps participant thinks that their current insurance policy meets all of the requirements listed below,** their policy must be submitted to the appropriate Mission Personnel Office at least **60 days before departure** so that it can be reviewed to verify coverage**.** The General Board required portions and corresponding benefit amounts of your policy **must be highlighted with a color marker for the reviewing process.** If the policy qualifies, **the Mission Corps participant will still be responsible for the Liability portion of the Mission Corps insurance policy at $ .30 per day/per person as required by the General Board.**

- **Types of required insurance**:
  - ✓ Accident and Sickness Medical Expenses ($100,000)
  - ✓ Accidental Death and Dismemberment ($75,000)
  - ✓ Emergency Medical Evacuation ($100,000)
  - ✓ Repatriation of Mortal Remains ($25,000)
  - ✓ Security Evacuation ($100,000)
  - ✓ **Liability (required for every Mission Corps participant and/or guest)**

- Before deployment, each Mission Corps participant or guest must submit the **Global Insurance Form** to the Global Mission Personnel Office to register for coverage. (See www.missioncorps.org – "Resources")

Premiums

- Insurance premiums will be **deducted automatically from the field unless paid in advance** by the Mission Corps participant or guest.

- The **field is responsible for collecting the monthly premiums from the Mission Corps participant or guest or deducting the monthly premiums from their support funds**.

- The insurance premium costs are as follows:

  If you are on the field for 1 - 21 days – US **$3.25** per day/per person

  If you are on the field for 22- 90 days – US **$2.75** per day/per person

  If you are on the field for 91-365 days – US **$2.25** per day/per person

Coverage and Exclusion Limitations

- The insurance provided through the Global Mission Personnel Office has no deductible and no co-pay. The plan will pay100% up to the maximum amount stated.
- This insurance is not a Major-Medical insurance so all expenses need to be cared for by the Mission Corps participant and/or guest prior to submitting a claim/s to Chartis through the Global Mission Personnel office.
- Chartis will process the Claim Form with receipts and reimburse the Mission Corps participant and/or guest based on the policy.
- Several **medical exclusions are listed** (such as: pre-existing conditions, medical health check-ups, pregnancy, etc.). Please make sure to read through the Global Insurance Brochure (www.missioncorps.org/Resources - "Insurance" heading) for more information.
- **Any injuries directly caused by an act of war are not covered.**

Required Forms and Information

[**Note**: all the forms and the brochure are available at: www.missioncorps.org/Resources under the "Insurance" heading, toward the middle of the page.]

- Each Mission Corps participant or guest must complete a **Global Insurance Form** and submit it to the Global Mission Personnel Office. There is also an option to complete a web form and pay online with a credit card.
- When figuring the number of days of insurance coverage needed, be sure to count the first day of travel and the ending day of travel so that each Mission Corps participant or guest will be insured while they travel to and from the field.
- The **Accident & Sickness Claim Form** and the **Global Insurance Brochure** should be taken to the field with the participant or guest. These forms can be downloaded from the website. The Global Insurance Brochure includes the insurance policy ID information on the last page.

Submitting a Claim

- If a Mission Corps participant or guest starts to exhibit symptoms of an illness, they need to be seen by a physician or local healthcare provider **prior to leaving the field**. The attending physician will need to **fill out and sign** their portion of the **Accident & Sickness Claim Form**.
- The Mission Corps participant or guest will also need to **fill out and sign** their portion of the **Accident & Sickness Claim Form.** This form must be submitted to the Mobilization Office with the corresponding receipts in order for the insurance company to process the claim.
- Written notice of a claim must be submitted to the Mobilization Office as soon as possible so that the insurance company can be notified. **One Accident & Sickness Claim Form is needed for each accident and/or sickness** or the claim cannot be processed.
- The insurance company will cover continued treatment back in the home country **if the Mission Corps participant or guest was seen by a physician prior to leaving the field** where they were serving or visiting. This continued coverage is available for up to 26 weeks.

IMPORTANT: If at **any time** an individual needs **medical evacuation, security evacuation or repatriation,** the insurance company (Chartis/AIG) must be contacted before any arrangements are made. The number to use is: **01-713-267-2525**.

Then **immediately** contact the Global Mission Personnel Office at: **01-913-577-0500 x 2950**.
[For emergency contact during evenings and weekends use: **01-816-699-5420**.]

NOTE: If you opt to make your own arrangements, all costs will be your personal responsibility.

Contact Information – If you have questions concerning the above information, please call us at 913-577-0500 X 2961 or send an email to <missioncorps@nazarene.org>.