



EXPLANATION OF TRAVEL INSURANCE COVERAGE

We require all of our teams to purchase travel insurance before you can participate in a trip with us. You must purchase the International Assurance Travel Medical Plan if you are from the US (or the International Provider Plan if you are from Canada) through Insurance Services of America, which sounds like general health insurance, but it is not. This plan is there to cover you in an accident-type situation. There is a 10-page promotional brochure available on our website so you can read the fine print. If you want to or are required to purchase a separate policy from a different insurance company, you are welcome to do so, however, we will still require you to purchase this policy, as well.

Purchasing the International Assurance Travel Medical Plan is mandatory for all Casas por Cristo trip participants.

For the medical benefit, we require you to choose at least **\$600,000** for individuals under age 70 and a deductible of **\$250 or less** (the plan will only cover individuals age 70-79 with a medical benefit of \$50,000 and individuals over age 80 for \$12,000, which is fine). Since you would be receiving treatment in another country, the hospital or facility will most likely require you to pay up front for services. In this case, you will need to make the payment and then file a claim to receive reimbursement. We recommend bringing at least \$250 in emergency cash.

This plan DOES NOT cover pre-existing conditions. This includes but is not limited to asthma, previously treated internal conditions (diabetes, heart murmurs, high cholesterol, etc.), or medical emergencies that were already present before your trip.

In addition, this plan DOES NOT cover any injuries that are first treated in the US. Any medical services that do not begin in a country outside the US will not be covered. So, if you are injured on the work site in México, but you begin medical treatment at a hospital in the US, any fees for your treatment will not be covered by this policy, but will instead be covered by whatever US medical insurance you have on your own.

This policy is meant to cover accidents, for example, a job site or work related injury or death. We hope you never have to use this policy and that your time with us refreshes your body and soul. If for some reason you do need to use this insurance, please do the following.

1. Notify the insurance company of the injury via phone or email.
The phone numbers and email are listed on the travel insurance ID card. If you call after hours, leave a message or send an email, which will serve as prenotification. You do not have to reach someone at the insurance company prior to seeking medical treatment.
2. Pay up front for medical treatment (we recommend bringing at least \$250 in emergency cash).
3. Collect your medical records, doctor's notes, itemized bill, and receipts from treatment.
4. File your claim with the insurance company within 90 days.

Casas por Cristo cannot guarantee that Insurances Services of America will fully cover every single situation. These are general guidelines to help you understand your benefits. For any questions concerning your policy or filing a claim, please contact Adam Bates, Vice President of Insurance Services of America, at adam@missionaryhealth.net or (480) 821-9052.