

# Insurance Guidelines & Information

## Guidelines

Work & Witness participants must be insured for the protection of the individual, Field, Region, and denomination. Insurance is available for purchase through the Global Missions insurance website. Global Missions partners with Berkley Accident and Health to provide Work & Witness participants with accident and health insurance.

Required policy benefits:

- Accident and sickness (\$250,000)
- Accidental death and dismemberment (\$75,000)
- Emergency medical evacuation (100% of usual and customary charges)
- Repatriation of mortal remains (100% of usual and customary charges)
- Security evacuation (100% of usual and customary charges)
- International liability

To purchase the Global Missions insurance policy, Work & Witness team leaders must complete the insurance order form online at [gminurance.nazarene.org](http://gminurance.nazarene.org). In calculating the number of days for coverage, travel days must be included to ensure coverage while traveling to and from the field.

## Rates

The insurance premium cost\* is US **\$3.25** per person per day.

\*Rate is subject to change.

Insurance premium costs are paid in advance through the Global Missions insurance website.

## Coverage and Exclusions

The insurance plan provided through Berkley has no deductible no co-pay.

This insurance plan is not a major-medical policy. Exclusions apply. The plan covers pre-existing conditions at a lower benefit. Please read the Insurance Flyer for more detailed information (see "Insurance Resources").

The insurance plan provided through Berkley does not cover:

- Routine physicals
- Routine dental care and treatment
- Eye refractions or examinations
- Hearing aids
- Travel for medical care or treatment
- Workers' compensation
- Mental nervous disorders or rest cures
- Injuries directly caused by an act of war
- Child care
- Cosmetic or plastic surgery
- Skiing, mountain climbing, sky diving, scuba diving, etc.

## Submitting a Claim

If a Work & Witness participant suffers injuries from an accident or exhibits symptoms of illness, they must call Berkley to open a claim (see "Insurance Resources"). Berkley can then help to ensure all paperwork related to the claim is properly completed. The injured/ill individual must also visit a physician or local healthcare provider **prior** to leaving the field. It is important that the

attending physician fill out and sign their portion of the Medical/Sickness Claim Form (see “Insurance Resources”), and the injured/ill individual do the same. In order for Berkley to process the claim, the injured/ill individual must then submit the form to Berkley with the corresponding receipts.

If an accident or sickness occurs, the injured/ill individual must also notify the Global Missions office.

Prior to submitting the Medical/Sickness Claim Form, the injured/ill individual is responsible to care for all expenses. Berkley will reimburse them according to the policy.

If the Work & Witness participant visited a physician **prior** to leaving the field, Berkley may cover continued treatment back in their home country. This continued coverage is available for up to 60 days from the date of the accident or sickness.

### **Hospitalization, Medical Evacuation, Security Evacuation and Repatriation**

If a Work & Witness participant needs hospitalization, contact Berkley immediately. If a Work & Witness participant needs medical evacuation, security evacuation, or repatriation, contact Berkley before making any arrangements. Then, notify the Global Missions office. If a Work & Witness participant opts to make their own arrangements, all costs will be their personal responsibility.

### **Insurance Resources**

#### **Global Missions Insurance Websites:**

- To purchase insurance visit: [gminurance.nazarene.org](http://gminurance.nazarene.org)
- To access the Berkley Member Card, Medical/Sickness Claim Form, and Insurance Flyer visit: [nazarene.org/gmresources](http://nazarene.org/gmresources)

#### **Contact Information**

Global Missions  
+1 (913) 577-0500 (business hours)  
+1 (913) 228-9925 (non-business hours)  
[nazww@nazarene.org](mailto:nazww@nazarene.org) (email for Work & Witness)

Berkley Accident and Health  
+ 1 (800) 344-2500 (toll free in the US or Canada)  
+1 (202) 659-7786 (collect call outside of the US)  
[ops@europassistance-usa.com](mailto:ops@europassistance-usa.com)

*For questions about purchasing insurance or policy information, contact Global Missions. If an accident or sickness occurs, follow the steps outlined above.*