

MTW insurance coverage and requirements

(Team leader, please explain this information to each of your team members.)

MTW covers each person attending an MTW short-term project with travel medical & evacuation insurance. This coverage is included in the project cost. It is secondary to each participant's primary medical insurance.

Our 2018/2019 coverage is with **International SOS/Chubb** (www.internationalsos.com).

Chubb Coverage for MTW participants	International projects
Group ID	3001
Membership #	11BYCA787539
Medical Expenses Benefits Maximum	\$200,000
Medical Expenses Benefits Deductible	\$250
Emergency Medical Benefits Maximum	\$10,000
Medical Coinsurance	80/20 to \$5,000 then 100%
Accidental Death and Disability Benefit	100% covered
Repatriation of Remains Maximum Benefit	100% covered
Medical Evacuation Maximum Benefit	100% covered if criteria are met

More details of this coverage and its exclusions are available from MTW upon request.

All claims are subject to review and applicability with the policy limits and benefits.

Each team will receive their insurance cards from MTW two to three weeks before the project.

Before the trip, you can download the International SOS Assistance app via <http://app.internationalsos.com>. The App allows you to access your membership easily and read our latest travel security and medical advice whenever you like. It also provides you with a one-click dial to your nearest Assistance Center, so you can stay in touch with us and informed on the go wherever you are.

How does coverage work on the project?

For illness/ accident/ injury: Normally our project staff will be able to help with the initial care and find a doctor and/or hospital as needed.

- If you have any medical concerns, minor or serious, you should contact our ISOS Assistance Center, 215-942-8226 or one of the other 26 Assistance Centers, located using our App. Our multilingual medical staff can direct you to the appropriate local healthcare provider for treatment and can arrange an appointment.
- Always call MTW and let us know if there has been a serious injury and/or if a person is being admitted to the hospital. MTW can help in getting payment to international locations and can help advise regarding treatment options and return home.
- At the hospital/doctor's office: Show your insurance ID card as proof of coverage. For international locations, the hospital/doctor will probably want to bill the team member directly. The team leader and adult participants should be prepared to handle this cost up front if necessary.
- Upon return home: Submit a claim to your primary insurance and submit a claim to us. Remember to include bills/receipts.

Emergency Evacuation: Evacuation is not a 911 service. Evacuation means the treating physician and/or hospital has advised that the person needs to be transported to an alternate treatment facility. ISOS must be involved – they will not cover an evacuation that they have not coordinated.

- Call ISOS 24/7 at 215-942-8226 or one of the other 26 Assistance Centers, using our App.
- Have medical personnel available to discuss diagnosis and needs. If no such person is available, state and explain why.
- **Notify MTW immediately** at 1-404-276-7295 (this is the on-call staff number you can dial day or night).

Project insurance coverage functions **secondary** to each participant's primary medical insurance. Every MTW project participant must have his/her own primary medical insurance, and for those going on international projects, their primary coverage must cover expenses incurred overseas.

NOTE: MEDICARE DOES NOT PROVIDE COVERAGE OUTSIDE THE U.S.

What if one of my team members does not have primary medical insurance?

If you are participating in an international project and do not have primary medical insurance, or yours does not cover you while overseas, you must obtain supplemental short-term coverage. You may want to consider the following providers or contact your local insurance company.

IMG Phone: 1-800-628-4664 www.imglobal.com

Seven Corners Phone: 1-800-344-6870 www.sevencorners.com

Frequently asked questions:

Q: My primary insurance covers me overseas, but only for catastrophic incidents – is that OK?

A: Yes, that is acceptable for MTW requirements.

Q: My primary insurance covers me overseas, but only on a reimbursable basis – is that OK?

A: Yes, that is acceptable. Each team should carry emergency cash with them.

Q: I am applying for supplementary coverage - how much coverage must I get?

A: The amount of coverage and deductible is up to the individual's preference.

Q: Who do I contact with unanswered questions about MTW's requirements?

A: Please feel free to contact the 2 Week Department

Phone: 678-823-0020

Email: missiontrips@mtw.org