

# Global Healthcare for the Missionary

membercareinsurance by EZA Insurances

# Mission focussed •

Membercare Insurance offers a complete health insurance package for missionaries working outside their home country. The purpose of Membercare Insurance is to enable missionaries in all parts of the world to effect a payable health insurance with full coverage. Membercare Insurance, aware of the growing need for missionaries to be insured if an illness or accident occurs, is -due to her 15 years experience in crosscultural health issues- able to offer a feasible insurance package. Mission agencies like the World Evangelical Alliance Mission Commission support the initiative of Membercare Insurance.

#### For whom

There only are two criteria for effecting this insurance: Firstly you need to be involved in (holistic) missional work and secondly you are working outside of your home country. For that reason you are asked to inform us about the mission body (agency / network, church or national movement) that confirms your status.

#### **Health Insurance**

Membercare Insurance offers a real health insurance. This is a unique difference with the "travel" insurance offered by most of the other companies presenting a type of health insurance for ex-pats. This means that much more is covered under the Membercare Insurance policy. Also the maximum amount covered is remarkably higher and available per event. (minimum coverage is  $\in$  500.000 / event). Still the premiums are comparable with the "travel" insurances concerned. You already purchase an insurance for  $\in$  450 / year!

#### Some case studies

#### Appendicitis in Chile

In a fully equipped hospital with a specialist able to perform a laparascopic surgery the operation and stay in the hospital will be approximately  $\in$  6.500,-

#### A (complicated) broken leg in Germany

Here we consider a complicated broken leg to be an open fracture ("open being caused by the accident, e.g. the bones are displayed at arrival to the hospital) For staying in a German hospital the average price per day is approximately  $\in$  1.150,-. One is normally hospitalised for at least 2 weeks, so estimated price would be between  $\in$  16.000 – 20.000,-

#### **Broken ribs in Mexico**

There is no real treatment for this injury. For diagnostic reasons X-ray might be necessary and possibly a stay of maximum three days for observation in the hospital. Estimated costs, including the stay in hospital will be between  $\in$  800,- and  $\in$  2.000,-

## What is covered?

Depending on your family situation and specific needs you can make a choice from three packages.

	BASIC	STANDARD	SPECIAL
Medical expenses coverage	€ 500.000,00	€ 625.000,00	€ 750.000,00
In- and outpatient treatment	Up to the amount insured		
General specialist, anaesthesist, MRI and	Up to the amount insured		
CT scans, X-rays, drugs prescribed by the			
general specialist and dressings.			
Medical Evacuation and Assistance services	Up to the amount insured		
Treatment that is needed as a result of vital complications that occur during pregnancy (and not childbirth) after a waiting period of 12 months	not covered	€ 5.000,00	€ 7.500,00
Subsription new born child	not possible	possible	possible
Search and rescue expenses	€ 5.000,00	€ 7.500,00	€ 10.000,00
Repatriation of mortal remains or local burial	€ 5.000,00	€ 7.500,00	€ 10.000,00
Additional costs in returning You home due	€ 2.500,00	€ 5.000,00	€ 7.500,00
to your sickness or accident			
Return to country of origin to attend the	not covered	€ 1.000,00	€ 2.000,00
funeral of first degee family members			
Compassionate visit of close relative when	not covered	€ 1.000,00	€ 1.500,00
hospitalized for more than 7 days			
Accidental death	not covered	€ 5.000,00	€ 10.000,00
Communication expenses	not covered	€ 100,00	€ 250,00

### The people behind Membercare Insurance

EZA Verzekeringen has been a trusted advisor for missionary workers for more than 4 decades. Our experience in resolving difficult insurance challenges has made us an expert in the field of international health insurances. We work hard to offer the best healthcare plans for missionaries. We see it as our mission to relieve missionary workers from worrying about receiving proper healthcare abroad. With the Membercare Insurance policies we are able to continue serving our members worldwide. EZA Verzekeringen started as part of the EZA organization, now called MissieNederland, in an effort to provide Western-standard healthcare for missionary workers. For over 40 years we've been growing as an expert in this regard.

Please contact us at info@ezaverzekeringen.nl for more information, or call +31 (0)342 46 32 89

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