

## Work & Witness Insurance Coverage Summary – International Trips

To help you understand the Work and Witness insurance which our General Board of the Church of the Nazarene (Headquartered in Lenexa, Kansas) requires for all team members, I have summarized the coverage below. Please read this carefully, sign, and return to me so I know you read/understand this coverage and are willing to accept responsibility for your part. (You may want to make and keep a copy for your records.) This is not a complete policy disclosure, but is intended to provide basic information. **A complete policy disclosure should be read/printed from the [www.workandwitness.org](http://www.workandwitness.org) website.** (Click on resources and choose W&W Global Insurance Policy Brochure.)

### Insurance Summary:

1. Accidental injury or illness maximum coverage is \$100,000 or 26 weeks from date of injury/illness – whichever comes first. There is now a \$5,000 benefit amount for pre-existing conditions. There is now a \$1000 benefit amount for dental treatment.
2. Accidental Death & Dismemberment limit is \$75,000 (with a policy aggregate limit of \$375,000).
3. Emergency evacuation limit of \$100,000. (Evacuation is to the nearest safe country and must have W&W office authorization.)
4. Repatriation of Mortal Remains limit is \$25,000. This will return body to home country. (Must have notified the W&W office at the first sign of serious medical problems or sudden death.)
5. There is a 10% additional accidental death benefit up to \$15,000 maximum if a seat belt and/or air bag was verifiably functioning and properly used.
6. Approved security evacuation maximum benefit of \$100,000.
7. There is now a \$100 deductible claim allowance (all claims must still be submitted for processing, but you will be reimbursed after meeting the deductible allowance per claim). The plan pays 100% up to the stated maximums minus the deductible.
8. You must be initially treated on the field during the dates of coverage for the policy to cover follow-up care when you get home.

### Procedure Summary:

1. You must contact the W&W office ASAP to notify them of any hospitalization. The Field Strategy Coordinator should also be notified ASAP.
2. You are responsible to pay for all medical expenses at the time of service. After claim forms are submitted and processed, the insurance company will reimburse you based on policy.
3. All initial receipts should have the exchange rate and person to be reimbursed clearly noted. Receipts and bills must be received by the Church of the Nazarene's Mission Personnel Office within 20 days of the date that treatment was received.

**I have read and understand the insurance coverage provided to me as a member of this Work & Witness team.**

**Name (print):** \_\_\_\_\_

**Signature:** \_\_\_\_\_

**Date:** \_\_\_\_\_

**Return to: Jeremy Post, 6047 Mountain View Dr, Chambersburg, PA 17202.**