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# Expatriate Group Health Insurance

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CANADIAN COUNCIL *of* CHRISTIAN CHARITIES

## ON MISSION

The CCCC Expatriate Group Health Insurance Plan provides extensive and comprehensive group health insurance benefits for Canadian missionaries and their families worldwide. It offers medical and extended health benefits (including prescription drugs), life insurance, and accidental death and dismemberment. Dental and long-term disability benefits are also available.



Participation in the plan is conditional on CCCC membership. To be eligible for the CCCC Expatriate Group Health Insurance Plan, the employer must maintain administrative offices in Canada; see other requirements at [ccc.org/group\\_health\\_expatriates](http://ccc.org/group_health_expatriates).

# BENEFITS

## Medical Insurance

- › **Deductible:** No deductible - 100% reimbursement
- › **Maximum Benefit:** The annual maximum per insured individual is \$350,000 Cdn.
- › **World Travel Protection:** Emergency assistance is available anywhere in the world, 24 hours a day.

## Monthly Premium Billing

Premiums are charged for complete months and are billed and payable monthly in advance in Canadian dollars.

## Eligible Expenses

- › No Deductible – 100% Reimbursement - \$350,000/Person/Year
- › Semi-Private Hospital Accommodation
- › Professional Medical and Surgical Services
- › Ambulance Services
- › Diagnostic and Laboratory Services
- › Obstetrical Care
- › Infant Child Care
- › Prescription Drugs to a maximum of \$5,000/Person/Year
- › One Routine Health Exam
- › Nursing Services
- › Paramedical Services
- › Pre-Approved Medical Supplies

## Effective Date of Individual Insurance

Each employee who is eligible for coverage under this policy shall become an Insured Person on the later of:

1. the date the policy holder advises in writing that coverage should commence; or
2. the date of the employee's departure from Canada for the purpose of assuming the posting.

## Life, Accidental Death & Dismemberment, and Dependent Life Insurance

In conjunction with this plan, Life, Accidental Death and Dismemberment (AD&D), and Dependent Life benefits are also provided.

- › Employee Insurance: \$25,000
- › Spouse Insurance: \$10,000
- › Child Insurance: \$5,000

AD&D payout is subject to the table of losses outlined in the policy. Optional Life Insurance and Optional Accidental Death and Dismemberment Insurance are available if the member elects and pays for this coverage.

The Basic Term Life and/or AD&D and/or spousal Dependent Life benefits may be converted to an individual policy in accordance with the provisions contained in the respective group policy upon termination of the missionary's employment. The employee's benefit amount reduces by 50% at age 65 and terminates at age 70 or retirement if earlier.

## Disability Benefits *(Optional)*

Coverage applies only when the mission/church has selected the benefit for all its eligible missionaries. The benefit is 60% of salary to a maximum of \$2,500/month. Payable after the 119th day.

## Medical Evacuation

If the insurer deems that a person must return to Canada due to a medical emergency, or be moved to another place where appropriate treatment is available, the insurer will pay the cost of one-way economy airfare, plus the cost to accommodate a stretcher, to travel by the most direct route to the intended destination.

## Dental Benefits *(Optional)*

- › No Deductible - 100% Reimbursement (reasonable and customary charges) – \$1,000/person/year.
- › Coverage applies only when it is clearly stated in your Certificate of Insurance.

If you or your eligible dependents require treatment, the following are considered eligible expenses if they are medically necessary:

- › Diagnostic Services
- › Restorative Services
- › Periodontic Services
- › Preventive Services
- › Endodontic Services
- › Surgical Services



## GOING OVERSEAS WITH HEALTH INSURANCE

Participation in the plan is conditional on CCCC membership. CCCC serves over 3,300 ministries by providing practical resources that help them operate in an exemplary, healthy, and effective way.

Visit [cccc.org/membership](http://cccc.org/membership) and become a member. Signing up is easy and affordable.

### Getting Started

Visit [cccc.org/group\\_health\\_expatriates](http://cccc.org/group_health_expatriates) to get started. Complete the form, which includes space for mandatory coverage, optional life insurance, and Optional Accident Death and Dismemberment (AD&D) Insurance. Send your form to [mail@cccc.org](mailto:mail@cccc.org).

*In case of any discrepancy between this brochure and the insurance policy, the insurance policy shall prevail.*

*Advancing Ministry Together*

## QUESTIONS? CONTACT US!

If you have any questions or comments about our Expatriate Group Health Insurance, please contact us at 519.669.5137 or [mail@cccc.org](mailto:mail@cccc.org).



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