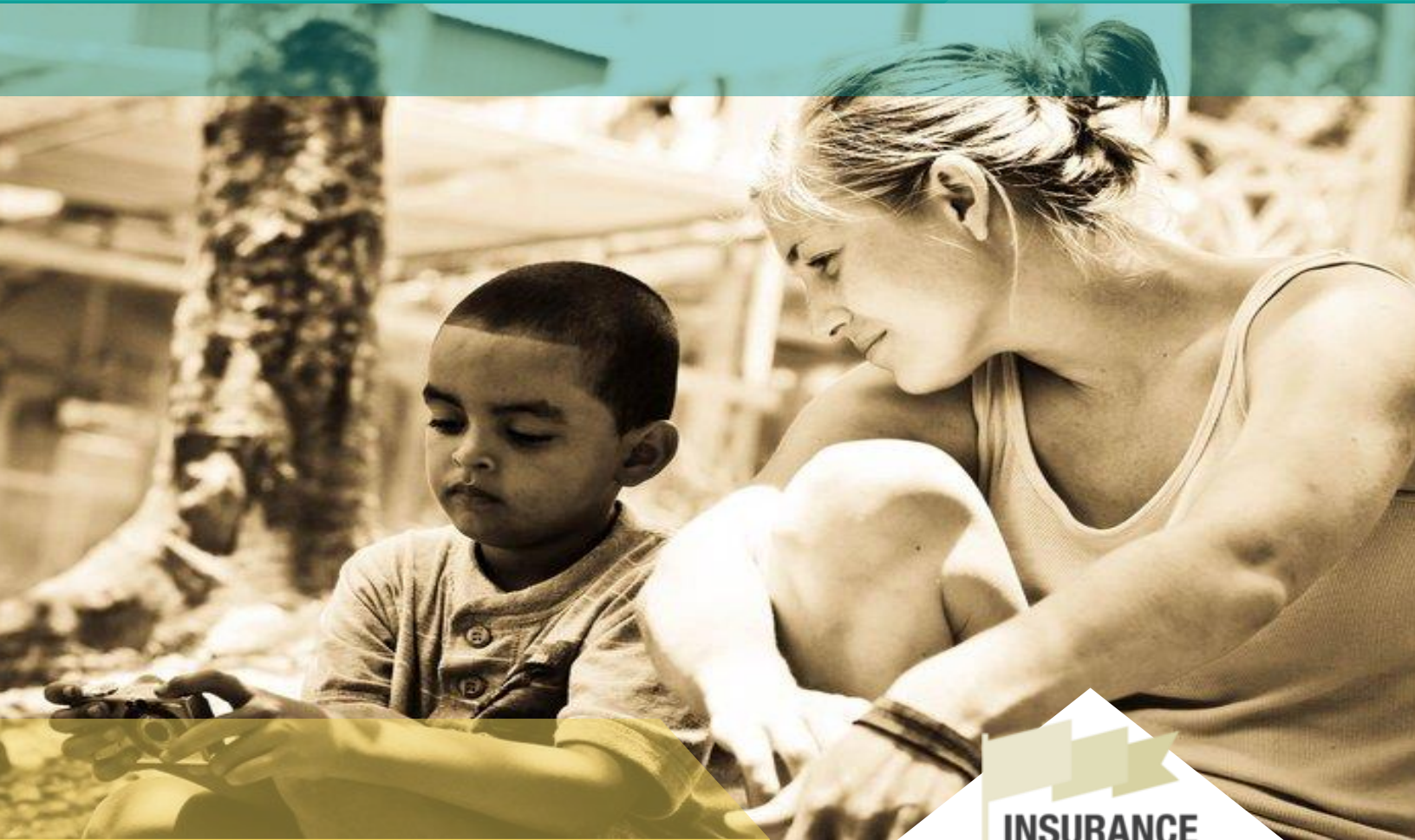


"MissionaryHealth" Group International Plan

"Specifically Designed for Career Missionaries"




**INSURANCE
SERVICES OF
AMERICA**

- An International Group Major Medical Plan **Only** for Missionaries
- Optional War and Terrorism Protection
- Top Quality Service
- Top Quality Companies

Exclusive National Marketing:

Insurance Services of America

1757 E. Baseline Rd. #126

Gilbert, AZ 85233

(800) 647-4589 or (480) 821-9052

Email: Help@MissionaryHealth.net

LIVE CHAT Option – www.MissionaryHealth.net

Why Buy "International" Group Health Insurance?

Why Buy "International" Group Health Insurance?

Missionary sending organizations (MSO) need to provide for their career missionaries, staff and administrative personal while serving overseas and have discovered that "domestic" group plans provide little or no benefits while living abroad.

The new ACA government plans also do not provide coverage outside the US. Plus, in most countries the respective national insurance does not provide coverage back in the US in the event of incidental trips or longer furlough visits. "MissionaryHealth" International Group Plan has been specifically designed for and is only available to missionaries and their families to meet the challenges of international living.



A Reputation for Excellence

Who Is the Insurer?

Lloyd's (better known as Lloyd's of London) is over 300 years old and is the world's oldest and largest health insurance market – a leading specialist in bringing together an outstanding concentration of underwriting expertise and talent. Around 80 syndicates are underwriting at Lloyd's covering all classes of business including missionaries from all over the world. Together they interact with thousands of insurance intermediaries daily to create insurance solutions in over 200 countries. Tangiers Group and Insurance Services of America are two of these intermediaries. Lloyd's enjoys strong financial security supported by excellent ratings including an A+ Strong rating by Standard and Poors. Visit www.lloyds.com for more information.

Who is Tangiers Group?

Tangiers Group is the worldwide administrator of the "MissionaryHealth" Group International Plan. A multidisciplinary health services and insurance underwriting organization that is truly worldwide with special focus on underserved areas of the world. Through Tangiers employee network (not sub-contractors) of over 100 field medical professionals in over 50 countries, Tangiers delivers healthcare to many of the world's largest industrial corporations and humanitarian organizations. Tangiers local presence assures they can move quickly to respond, analyze and satisfy common or emergency medical needs before they become bigger problems. Visit www.tangiersgroup.com for more information.



Who is Insurance Services of America?

Insurance Services of America (ISA) is the exclusive worldwide marketer of this plan. ISA comes alongside thousands of independent brokers to help them obtain and service your international healthcare needs. ISA has been providing affordable missionary insurance all over the world since 1996. ISA's relationship with the markets leading insurance underwriting and health care companies allows ISA access to the highest quality international medical plans and services available in the market today. ISA understands the vital important work of missionaries and in 2007 founded "Rebecca's Home" a refuge for more than 50 orphans who live in Mozambique, Africa. In 1999 "Least of These Ministries" was also founded to help the "least of these". See what ISA can do for you - www.MissionaryHealth.net.

MissionaryHealth Group International Plan

The plan covers Usual, Reasonable and Customary (URC) charges for eligible expenses in the area where you receive treatment.

Coverage Area – Part A	Worldwide – excluding the U.S. (unless on incidental trips to US of less than 30 days per Calendar Year)
Coverage Area – Part B (Furlough)	Worldwide – please refer to the furlough schedule
Maximum Lifetime Benefit Per Person	\$1,000,000 (standard) – options up to & \$5,000,000 available
Deductible	\$250 up to \$10,000 per insured, maximum 3 per family per calendar year
Coinsurance for expenses incurred outside the U.S.	100% of eligible medical expenses after the deductible
Coinsurance for expenses incurred in the U.S., in PPO	80% of eligible medical expenses after the deductible up to \$5,000, then 100%
Coinsurance for expenses incurred in the U.S., outside PPO	60% of eligible medical expenses after deductible, 80% if no network provider within 50 miles of treatment location
Physician Services – Outpatient and Inpatient (including surgical)	Subject to deductible and coinsurance
Hospital Services – Room & Board	Average semi-private room rate
Hospital Services – Intensive Care	Usual Reasonable and Customary
Emergency Room – Injury	Subject to deductible and coinsurance
Emergency Room – Illness	Subject to an additional \$250 deductible if treatment does not result in admission to the hospital
Prescription Drugs	Subject to deductible and coinsurance – 60 day maximum supply
Maternity Coverage	Same as any other illness, including prenatal care, delivery, postnatal care, and newborn care
Durable Medical Equipment	Subject to deductible and coinsurance
Home Health Care	Usual Reasonable and Customary
Covered Human Organ Transplants	\$500,000 Lifetime Maximum – 100% penalty if not pre-certified, and must be done in specified provider network
Local Ambulance	Subject to deductible and coinsurance
Physical Therapy	\$50 maximum benefit per visit
Hospice	\$7,500 lifetime maximum
Extended Care Facility	60 days per calendar year per person
Mental & Nervous – Inpatient	15 days per calendar year per person (subject to 12 month wait)
Mental & Nervous – Outpatient	50% reimbursement subject to a maximum of \$5,000 per person (subject to 12 month wait)
Optional Coverage:	
Emergency Medical Evacuation	\$50,000 (standard) – options to \$250,000 (under age 65 only)
Repatriation of Mortal Remains	\$15,000 maximum limit (not subject to deductible and coinsurance)
Emergency Reunion	\$10,000 maximum limit (not subject to deductible and coinsurance)
Accidental Death & Dismemberment	\$15,000 maximum for accidental death, or for loss of two or more limbs, eyes or sight; \$7,500 maximum for loss of one limb, eye, or sight in one eye
Wellness	Adult and child options available upon request

“While back in the U.S. for short visits or while on furlough, you will have access to over 4,000 medical facilities!”

NO Cost Additional Services from Tangiers International

Everybody likes to receive things that are FREE. Well, when a Mission Sending Organization (MSO) purchases a “MissionaryHealth” Group International Plan from Insurance Services of America the following additional services become part of the entire package of benefits for each of the MSO’s missionaries and their families – All FREE of charge from Tangiers International (a subsidiary of Tangiers Group). Tangiers International manages medical cases, claims, emergency medical services and travel services all over the globe for many of the top corporations in the world.

Here is just a partial list of Tangiers International FREE Benefits –

Medical Services & Assistance

Tangiers provides comprehensive and seamless medical assistance services to all its members by:

- Arranging emergency evacuations
- Finding suitable doctors
- Setting medical appointments
- Applying for and getting visas
- Collecting and translating medical records
- Translating between doctors and patients
- Providing a medical follow-up plan
- Sending medical escorts
- Setting independent medical exams
- Arranging second medical opinions



Travel Services & Assistance

Your trip can be derailed by the smallest complication, and they frequently snowball.

Tangiers helps get your trip back on track by assisting you with the following:

- Replacing lost passports and travel documents
- Delivering money
- Finding and returning lost luggage
- Conducting emergency translations
- Coordinating emergency message relays
- Finding competent legal counsel
- Getting you to the nearest Embassy or Consulate
- Making emergency travel arrangements
- Doing claims adjusting and investigations

Tangiers Group

Astonishing Service

Each policy holder requires an individual personalized approach. Tangiers triages care – not through a subcontractor - by directly consulting with attending physicians, arranging transport, agreeing course of treatments, plus much more. Tangiers Group has full time staff members in over 50 countries, an international network of more than 20,000 medical service providers and currently handles claims in over 100 countries. They are available 24/7 to take calls from simple administrative tasks to answering questions and providing referrals. This platform of successful service is working for some of the world’s largest and most demanding corporations, insurance companies and humanitarian organizations. Now it’s also available to all of our “MissionaryHealth’s” missionaries.



Final Note from Insurance Services of America’s President – Graham Bates

Rest assured that in addition to Lloyd’s and Tangiers, Insurance Services of America is here to provide truly “old fashioned” customer service. If you should call our office in Arizona, a “live” person will answer your call – you won’t deal with a complex computerized answering system. In fact if you should call we never ask, “Who shall I say is calling?” or “What is this in reference to?” Most of the time we don’t know who is calling until we pick up the phone – we don’t screen our calls because we want to talk to you. If you should get a voice mail, we always promptly return your call. If you should email us we always answer your emails quickly. We try our very best not to leave you “hanging”.

ISA helps insure over 50,000 new clients each year and is ranked among the best nationwide in sales and service year after year after year. I have been in the insurance business since 1970 and have built a reputation of competitive insurance plans coupled with great customer service. ISA has an A+ BBB rating with a customer satisfaction rating of 98%. Above all ISA is a Christian organization that strives to follow Biblical principles of integrity, honesty and hard work in all of our business dealings and interactions with the most important people in the world – our clients.

Again feel free to visit ISA at www.missionaryhealth.net or email or call us if we can help you or provide a quote. Our contact information is located on the front cover of this benefit brochure. Thank you in advance for considering our exclusive “MissionaryHealth” International Group Major Medical Plan for your missionaries. God bless you and your work!