



# Ministry-Life Balance

## Alpha

Alpha is an international private medical insurance plan with exclusive services for missionaries.

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**Talent Trust**

# Designed for missionaries serving more than one year, who don't need cover within the USA.

We help missionaries be their best. The challenges of missions life can limit the impact of a missionary's ministry.

We provide missionaries with the resources to stay physically, mentally, and financially healthy, so they can thrive as long as needed in their calling.

The Alpha Plan is designed to meet not just medical needs but also the security, mental health, and wellness needs of those planning to be in the field for more than one year.

Alpha also provides full coverage in a missionary's home country should a member need to return home for treatment, or during times of furlough.

## Table of Benefits:

Local Ground Ambulance \$1,500 per Event	Cover
Annual Maximum Limit per Insured Person (No Lifetime Limit)	\$1,000,000
Excess (per Medical Condition) – Outpatient Only (\$0 Excess for Day/Inpatient Treatment)	\$100
Emergency Medical Evacuation (No Lifetime Limit)	\$1,000,000
Video / Telemedicine Available Globally. Free 24/7, Unlimited Use	✓
Pandemic Medical Cover Including COVID Vaccinations of Up to \$250	✓
Terrorism Medical Cover	✓
Medical Practitioner, Specialist Consultation or Nursing Fees	✓
Prescription Medication and Dressings	✓
Physiotherapy or Occupational Therapy – 20 Sessions, Covered in Full. A Medical Report will be Required for More Sessions	✓
Emergency Treatment in a Dedicated Emergency Room of a Hospital or Urgent Care Facility	✓
ICU Cover \$1,500/Day Up to 180 Days	✓
Inpatient & Day Patient Hospitalization Covered in Full	✓
Outpatient Treatment Covered in Full	✓
Surgery and Associated Fees from a Medical Practitioner and Medical Facility	✓
Diagnostic and Surgical Procedures Including: • Pathology Tests • CT scans • Ultrasounds • X-rays • MRI • Prescribed Appliances	✓
Cancer Treatment	✓
Pregnancy Normal (10-month Waiting Period)	Additional option
Pregnancy Complications (10-month Waiting Period)	✓
Annual Wellness Check-Ups \$400 (20% Coinsurance)	✓
Local Ground Ambulance \$1,500 per Event	✓
Auto or Motorcycle Accidents	✓
Burial / Cremation / Return of Mortal Remains \$15,000 per Person	✓

Benefits	Cover
Organ Transplant \$250,000 per Lifetime	✓
Congenital Anomalies \$100,000 per Medical Condition	✓
Newborn Hospital Accommodation – to Accompany a Mother Receiving Inpatient Treatment	✓
Parent Hospital Accommodation – to Accompany a Child Receiving Inpatient Treatment	✓
Traditional Chinese Medicine	✓
Reconstructive Surgery	✓
Rehabilitation 120 days per Medical Condition	✓
Alternative Treatments - Chiropractor, Osteopath, Homeopath, Podiatrist, or Acupuncturist – 20 Sessions Covered in Full. A Medical Report Will Be Required for More Sessions	✓
Psychiatric Treatment Inpatient: \$5,000 with a 30-day limit. Outpatient: Limited to \$5,000	✓
Accidental Damage to Teeth \$2,500	✓
Surgical Extraction of Teeth \$2,500	✓
Treatment of Acute Medical Conditions Caused by Chronic Conditions	✓
Ongoing Chronic Conditions Management \$3,000	✓
Hormone Replacement Therapy 3 months per Lifetime	✓
Infertility Treatment (After 2 Years), \$2,500 per Lifetime	✓
Home Nursing 30 days per Medical Condition	✓
Hospice Care 30 Days	✓
Convalescent Care Costs Incurred in the First 30 Days	✓
Hospital Cash Benefit \$125/night Up to 20 Nights	✓
Choice of Hospitals/Doctors • USA - Aetna PPO • Elsewhere - Unrestricted	✓
• 20% Coinsurance applies in the USA only for IN-network providers, up to \$5,000/person, for accident and emergency treatment only. • 40% Coinsurance applies in the USA only for out-of-network providers, without limit, for accident and emergency treatment only.	✓

✓ Covered up to policy limit or limits indicated, excess/deductible and co-insurance where applicable.



## Living cross-culturally is hard; we all need help sometimes.

Managing pressures from ministry, supporters, family, and different countries can feel overwhelming, leaving you unable to give your best to your calling. Over time it can lead to burnout and leaving the field early. Worse, this can make you feel like you have failed others, maybe even God. Fulfill your calling and thrive in the field with Talent Trust.



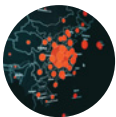
### Virtual Healthcare

Connect with an approved doctor 24/7. Whenever and wherever you need it.



### No Claims Bonus

We reward our members for staying healthy, which helps us to keep our prices down.



### SecuriTT

Global security advice, planning and alerting.



### Expat Assistance Program

Access therapists, counselors, coaches, lawyers and many other services to help you thrive in the field.



### RightNow Media @Work

A faith-based video library designed to help you thrive in every area of life.



### TT Referral Bonus

We reward our members when they tell their long-term friends about what we do.



### TT Gives Back

We support members and their missions by giving back a portion of our income.



### TT Mercy Fund

We tithe 10% of our income into a discretionary Mercy Fund to cover things that fall outside of scope of our insurance policies.



### Your Team

Our mission is to support missionaries so they can thrive in the field. We offer more than a broker or a traditional insurance company.

At Talent Trust we want missionaries to be their best, so we provide resources that any missionary can access for free to help you and your ministry.



### Thrive Together

Group coaching on topics such as navigating transitions, language learning, support raising, and more.



### FiTT

Maintain and improve your fitness - so you can bring more of yourself to your ministry.



*"Great communications, they know what's going on internationally, reliable insurance AND there is a living element to the relationship."*

**Bob Pagee**

Dalat International School

*"Many Brazilian missionaries have difficulty finding medical insurance that meets their needs. After a lot of research we chose Talent Trust and I have seen them work well for hundreds of missionaries. This is why Talent Trust is the only medical insurance that I recommend for Brazilians."*

**Kevin Boot**

Perspectives, Frontiers

*"Talent Trust is amazing! I am so grateful for their service and help! I've felt so covered and taken care of by them. I feel like they have fought for me and taken the extra mile to make sure our needs are met. Thank you so much TTC for your hardwork and amazing service!"*

**Sarah Stewart**

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