



Ministry-Life Balance

Omega Plus

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

Designed for missionaries serving more than one year, includes full US cover.

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 Omega Plus 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.

Omega Plus gives you full cover in the US for as long as you need it.

Table of Benefits:

Benefit	Cover
Annual Maximum Limit per Insured Person (No Lifetime Cap)	\$5,000,000
Deductibles: Various	✓
Emergency Medical Evacuation (No Lifetime Limit)	\$1,000,000
Video / Telemedicine Available Globally via Phone or Internet. Free 24/7, Unlimited Usage	✓
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 Covered in full	✓
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 \$25,000	✓
Pregnancy Complications (10-month Waiting Period)	✓
Annual Wellness Check-Ups \$1,000 (20% Coinsurance)	✓
Local Ground Ambulance \$1,500 per Event	✓
Auto or Motorcycle Accidents	✓
Burial / Cremation / Return of Mortal Remains \$15,000 per Person	✓
Organ Transplant \$250,000 per Lifetime	✓

Benefits	Cover
Congenital Anomalies per Condition \$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 Covered in Full	✓
Hormone Replacement Therapy 3 months per Lifetime	✓
Infertility \$2,500 per Lifetime	✓
Home Nursing 30 days per Medical Condition	✓
Vision Tests and Glasses Up to \$250	✓
Convalescent Care Costs Incurred in the First 30 Days	✓
Hospital Cash Benefit \$125/night Up to 20 Nights	✓
Hearing Aids and Tests Up to \$1,000	✓
Choice of Hospitals/Doctors • USA - Aetna PPO • Non-USA - Unrestricted	✓
• 20% Coinsurance applies in the USA only for IN-network providers, up to \$4,000/person. • 40% Coinsurance applies in the USA only without limit, for OUT of-network providers.	✓

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

Additional Options

Everyone's needs are different. We have an excellent insurance policy and then allow you to personalize it to your needs.

Crisis Assistance Program (CAP)

A program that covers evacuations and crisis response teams during natural disasters and times of political instability.

CAP Provides Crisis Support for:

- Natural Disasters
- Political Threats
- Terrorism
- Kidnap
- Hi-Jack
- Ransom
- Violent Crime

Along with 24/7 live support, the CAP Advantage App delivers real-time travel risk support to help members steer clear of security threats altogether.

Pricing for CAP is \$90/year per adult and \$60/year for each dependent child.

Travel to the following countries is not covered: Afghanistan, Libya, Iran, North Korea, Russia, Somalia, Sudan, Syria, Ukraine, Venezuela, and Yemen.

CAP does not provide evacuation services to members serving in countries where the member's passport country advises against all travel, such as US Travel Advisory Level 4 countries for US citizens. If the member's country does not have a formal travel advisory, the US travel advisory will be used. If the member is in a US Level 4 country (the travel advisory advises against all travel), they can only access the Crisis Response Center (CRC) to get advice on their situation.

*This option lasts for 12 months, and no refund is available in the event of policy cancellation.

Routine Dental Cover

This includes examinations and tooth cleaning, normal compound fillings, porcelain crowns, extractions, and root canal treatment, but excludes false teeth, denture, corrective, orthodontic or cosmetic treatment carried out by a dental surgeon in dental surgery; up to \$250 per insured person per period of cover. This cover is subject to a 6-month waiting period.

Pricing: \$195 per Adult, \$50 per Child.

Note: This option must be applied to all dependents on the policy.

Travel Insurance

A straightforward and effective travel insurance policy that works while you're away from your home country and overseas country of residence. Please note that for children, this option is only necessary if the child travels alone.

Cancellation & Curtailment: Up to \$1,500 for unused travel and accommodation costs, should you have to cancel or cut short your projected journey.

Luggage, Clothing & Personal Effects: Up to \$1,000 for loss of, or stolen to, luggage, clothing and personal effects. \$1,000 in respect of loss of a notebook computer and up to \$300 for the loss of a camera or musical instrument.

For loss of luggage, we will pay \$20 per kilogram of the luggage weight. Documentation of carrier's rejection of claim for loss of luggage and proof of luggage weight is required when submitting a claim. Our liability for each claim shall be limited to \$500.

Personal Money: Up to \$500 for the loss of cash, bank or currency notes, traveler's cheques, passports, etc., including reasonable expenses incurred as a result of a loss.

Excess: \$50 for each claim (\$100 in the USA).

Territory: Worldwide, excluding a member's Home Country and Normal Country of Residence.

Pricing: \$30 per Person

*This option lasts for 12 months, and no refund is available in the event of policy cancellation.

Personal Accident

A lump sum payment of \$100,000 in the event of...

1. Accidental Death
2. Permanent Total Disablement from usual occupation following Accident
3. Loss of and/or loss of use of eyes and/or limbs following Accident

Please be assured that even without this option you would be covered for treatment of injuries sustained in an accident.

Pricing: \$212 per Adult

*This option lasts for 12 months, and no refund is available in the event of policy cancellation.

Additional Options (continued)

Non-Emergency Travel

This option will provide the cost of return economy-class travel to the country of the nearest appropriate medical facility, in the event that a member requires inpatient or day patient non-emergency treatment that is unavailable at the member's current location. Subject to written agreement from us, and certified instructions from the attending medical practitioner or specialist including confirmation that the required treatment is unavailable at the place of incident. Limited to \$500 per period of cover (subject to 20% coinsurance).

Emergency travel benefits are included as a standard benefit within the policy.

Note: The option, if purchased, must be applied to all dependents on the policy.

Pricing: The pricing is based on the premium rate for the Omega policy. You can simply get a quote to see the price. You will have the option to de-select before purchasing.

Compassionate Travel

This option provides cover for reasonable travel and accommodation for one insured person (together with any minors) per policy having to travel to and return from the normal Country of Domicile or Country of Residence when:

- A parent has unexpectedly suffered a life-threatening accident, life-threatening illness, or suffered sudden death from any condition (which did not pre-date the purchase date of this agreement). This covers \$1,500 of the costs for travel and is limited to no more than two claims in any five years.
- A near relative is unexpectedly placed on the critical list following an accident. This covers \$3,000 towards the cost of travel per incident.

Pricing: \$384 per Policy

Vision Care

Provides for the cost of a routine eye exam and the purchase of vision hardware when the member's prescription has changed. Limited to one eye exam and a maximum of \$250 per insured person per period of cover.

Applies to one eye exam and prescription costs for:

- Contact lenses
- Spectacles
- Spectacle lenses
- Spectacle frames

Pricing: \$78 per person.

Must be applied to all dependents on the policy.

Policy excess/deductible does not apply to this benefit. 50% coinsurance inside the USA and 20% coinsurance outside of the USA.

*This option lasts for 12 months, and no refund is available in the event of policy cancellation.

Extended Chronic Conditions

This option increases the benefit for routine management and palliative medical expenses incurred in connection with a chronic condition which manifests after its purchase date from \$3,000 to \$50,000 per year. HIV/AIDS coverage limited to \$10,000.

Under the standard program rules, the initial diagnosis of a chronic condition will be covered up to the maximum program limit. All routine management and palliative medical expenses for the chronic condition will be limited to \$3,000 per year after the initial diagnosis.

Pricing: \$1,136 per Adult and \$385 per Child.

Note: This option is applied to all dependents on the policy.

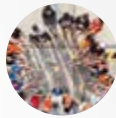
Living cross-culturally is hard; we all need help sometimes.

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.



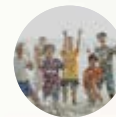
TT Referral Bonus

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

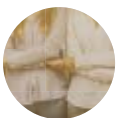
We tithe 10% of our income into a discretionary Mercy Fund to cover things that fall outside of scope of our insurance policies.



Your Team

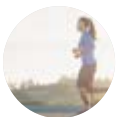
Our mission is to support missionaries so they can thrive in the field. We offer more than a broker or a traditional insurance company.

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.

Contact us for a quote today:

www.gninsurance.com



"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

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.