

**MULTINATIONAL GROUP INSURANCE SERIES
THE MESSENGER PLAN**

STANDARD FURLOUGH SCHEDULE

Time In Service Outside the US	Furlough Coverage In US
Less than 6 Months.	0 days
More than 6 months, Less than 12 months.	30 days
More than 12 months, Less than 24 months.	60 days
More than 24 months, Less than 36 months.	90 days
More than 36 months.	365 days

Furlough Requirements:

1. The individual must have been in service outside the United States immediately prior to Furlough. Furlough Coverage is not provided to individuals before they have been in service outside the United States.
2. The individual must be classified by the sponsoring organization as “On Furlough”.
3. The individual must at all times maintain affiliation with the sponsoring organization, and a plan to return to active service outside the US.

Furlough Coverage ends on the earlier of:

1. The last day of Furlough coverage indicated in the Standard Furlough Schedule.
2. The date the individual no longer meets the Furlough Requirements set forth above.
3. The date the individual becomes eligible for any other group benefit plan, whether or not the individual applies for same.
4. The date the group certificate issued to the sponsoring organization is terminated.

Covered spouses and dependent children of individuals On Furlough remain covered on the same basis as the individual.

Incidental visits to the US of 14 days or less do not apply toward the Furlough Coverage days.

Additional comments by Jeff Gulleeson:

1. When establishing the group policy the mission can work with the insurance company to adjust the furlough schedule. If the changes are major it might mean additional premium.
2. If a person overstays the furlough period by a few days this does not mean that the person will not be covered. The furlough schedule is most of all a guideline that hopefully will be adhered to.
3. All time outside the USA prior to the effective date of the group policy will be “grandfathered” in when calculating length of furloughs permitted.