

STEPS / POINTS IN GETTING INTERNATIONAL GROUP INSURANCE

Good Neighbor Insurance
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1. It is very important to have a consensus from the full field staff. If they are not in full agreement, getting the group insurance set up can be difficult. All of the insurance companies require that 80% of the field staff / full-time workers apply for coverage but it is best to insist that everyone apply. If you cannot get 80% companies will not accept a group for coverage.
2. You need to fill out a census or “Request for Quote” like the one that is attached with this e-mail. It is important to give as much detail as possible. Once this “Request for Quote” is sent back to us we approach several companies to get a quote. We usually need to wait 7-10 working days for a quote. The quote is based on the average age of the group and the group’s general medical condition.
3. Once the quotes are received the mission leadership will need to decide what company and coverage is best. We are happy to answer any questions. Please call us toll free at 866/636-9100.
4. After you choose a company / quote we will then send you the application material for the missionaries. This will generally consist of an enrollment form, a beneficiary form, and a “Group Application” to be signed by the mission leader or the insurance coordinator for the mission.
5. The hardest task you will have is to get all of the missionaries to fill in the enrollment forms and return that information to the insurance agent in a timely manner. Enrollment forms that are signed and dated more than 30 days prior to the effective date of the insurance coverage are rejected by the insurance company. Therefore it is important for the missionaries to get their enrollment forms in within that 30 day window. This means if you set Sept. 1 as your effective date all

enrollment forms need to be filled in, signed, and sent in in the month of August. You can either mail, fax or scan the enrollment forms into the computer and e-mail them in. It is vital that all is done in the 30 day window.

6. In order to activate the insurance the company will need the following: (a) Enrollment forms from all of the missionaries, (b) Beneficiary forms [only some companies require these], (c) A contract from the mission signed by the responsible party [we supply the contract], (d) A check for the first month's premium made out to the insurance company.
7. Certificates of Creditable Coverage / Certificates of Insurance. All applicants who have been on group insurance or individual long term insurance plans can request these certificates. These certificates need to be submitted with their enrollment forms. When a missionary submits the CCC or COI they receive immediate coverage for pre-existing conditions. Without the form there will be a 12 month wait before pre-existing conditions are covered (There must not be a gap of more than two months between their last insurance coverage and the effective date of the mission group insurance plan.)
8. Once Good Neighbor Insurance receives all of the application material from you we submit it to the insurance company. They will then inform us what information is missing and we will contact you. Once everything is complete they will send policies and medical ID cards for each missionary unit.
9. If they discover new medical information about the group that was different from what they knew when they made the original quote and/or if the census information of the final enrollees varies from the original census they may requote the group. Sometimes the quote ends up lower, but usually higher.
10. It is important to remember that dependents who are full-time students can only be covered with group insurance up to and including their 22nd year (and with some companies, up to and including their 23rd year). A full-time student is taking at least 12 credit hours of studies.

11. It is important to remember that the company wants a full list of all overseas staff of the mission even if some of these people will be waiving coverage. So please make sure that everyone who is an employee of the mission is listed on the census sheet, even if they are non-Americans and have coverage through the national health plan of their own country.
12. Insurance companies require between 75% and 80% participation in a group insurance plan. Thus if your total work force (everyone who works 30 hours a week for the mission) numbers 20 (husband and wife as one unit), then at least 16 units/employees need to apply for the group coverage. The four that are waiving coverage will need to sign the enrollment form that they are “waiving” coverage.
13. The group needs to make a decision on rather or not to offer Cobra (18 months continuation of health coverage after terminating relationship with mission). If so the mission will be responsible to collect premium from workers who have terminated their relationship. This does make it possible for people returning to the USA with serious medical conditions to keep their health insurance for an additional 18 months.

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