



**Talent Trust Consultants**

*... serving alongside*



**INTERNATIONAL  
MISSIONS  
INSURANCE**

[www.talent-trust.com](http://www.talent-trust.com)

# our **PASSION** to serve



Talent Trust Consultants (TTC) is a Christian ministry that specializes in providing quality healthcare at affordable rates for missionaries and church workers. TTC was born out of YWAM as an independent ministry in 1991 to meet this crucial stewardship need. Our

first 12 members were YWAMers serving in the refugee camps on the Thai/Cambodian border. Since then we have grown and now cover over 600 different missions and churches in 135 countries. TTC is fully underwritten by the Aetna group, one of America's largest insurers, and has access to its global network of hospitals.

TTC's strength lies in its heartfelt commitment to serve, providing a "personal touch" backed by many years of overseas missions' experience. Our members appreciate the prompt and caring responses, which have fostered strong relationships. This is clearly demonstrated by the fact that more than half of those that joined us in our first year are still members today.

TTC provides both short and long term policies tailored to the needs of our members. Short-term – for those who need a policy that will cover them anywhere in the world, but only for less than 12 months. Long-term – for career missionaries or church workers who want comprehensive healthcare protection either at home or abroad that can cover them right through to retirement.

## LONG TERM

Alpha is our long-term policy developed for members who do not require cover within the USA (maximum 60-day emergency cover limited to US\$50,000 for accidents or new medical conditions which occur in the USA is provided for short trips).

### BENEFITS (General)

- Medical Cover (Limited in the USA):
- Medical Helpline:
- Emergency Evacuation:
- Terrorist Cover:
- Return of Mortal Remains:
- Choice of Hospitals & Drs.:
- Medical Practitioner & Specialist Fees:
- Hospital Charges:
- Prescribed Drugs & Dressings:
- Home Nursing:
- Organ Transplant:
- Chronic Conditions:
- Complications of Pregnancy:
- Psychiatric Consultations:
- Accidental Damage to Teeth:
- Accommodation & Nursing Fees:
- Children from Birth:
- Parent Accommodation:
- Newborn Accommodation:
- Newborn Care (Accident):
- Newborn Care (Illness & Disease):
- Ancillary Expenses:
- Compassionate Emergency Travel:
- Pre-existing Conditions:
- Claims Processing:
- Policy Excess (Outpatient Only):
- Hospital Cash Benefit:
- No Claims Bonus:

### COVERAGE

- US\$1 Million per Year
- 24 Hr (Multi-Lingual)
- Full Refund
- US\$50,000
- US\$15,000
- Unrestricted
- Full Refund
- Full Refund
- Full Refund
- Full Refund
- US\$250,000 per Lifetime
- US\$3,000
- US\$15,000
- US\$500
- US\$2,500
- Full Refund
- Automatic Cover
- Full Refund
- Full Refund
- US\$100,000 over 30 Days
- US\$10,000 over 30 Days
- US\$1,000
- US\$3,000 per Claim
- 2 Year Moratorium
- Scan & Email
- US\$100 per Condition
- US\$125 over 20 nights
- See Discounts Section

# the **OMEGA** program

## **LONG TERM**

Omega is our long-term program developed for members who require comprehensive cover worldwide, including the USA.

We strongly recommend that all American members enroll into the Omega program, whether they are serving at home or overseas. This gives them the comfort of knowing they can seek qualified medical treatment in their home country at any time. Please note that if members join Alpha and later transfer to Omega they are not automatically allowed to seek treatment at home for any condition that pre-existed the transfer. In order to have such a condition treated in the USA, it would have to re-qualify under the two-year moratorium clause – naturally, it would still qualify for treatment overseas.

### **BENEFITS (General)**

- Medical Cover:
- Medical Helpline:
- Emergency Evacuation:
- Terrorist Cover:
- Return of Mortal Remains:
- Choice of Hospitals & Drs.:
- Claims Processing:
- Medical Practitioner & Specialist Fees:
- Surgery & Hospital Charges:
- Laboratory Tests & other Treatment:
- MRI, Echocardiography & Endoscopy:
- Organ Transplant:
- Intensive Care Room:
- Private Hospital Room:
- Emergency Room Treatment:
- Chemotherapy & Radiation:
- Prescribed Drugs & Dressings:
- Accidental Damage to Teeth:
- Normal Maternity:

### **COVERAGE**

- US\$1 Million per Year
- 24 Hr (Multi-Lingual)
- Full Refund
- US\$50,000
- US\$15,000
- Aetna's PPO in the USA\*
- Scan & Email
- Full Refund
- Full Refund
- Full Refund
- US\$600
- US\$250,000 per Lifetime
- US\$1,500 per Day
- US\$600 per Day
- Full Refund
- Full Refund
- Full Refund
- US\$2,500
- US\$10,000

*\*(over 500,000 Primary Care Drs. & Specialists), Unrestricted Overseas*

# the **OMEGA** program

● Pregnancy Complications:	plus US\$5,000
● Newborn Care (Illness & Disease):	US\$10,000
● Newborn Care (Accident):	US\$100,000
● Well Child Care:	US\$70 x 3 Visits
● Pre-existing Conditions:	2 Year Moratorium
● Chronic Conditions:	US\$3,000
● Local Ground Ambulance:	US\$1,500 per Event
● Policy Excess (United States):	4 Selectable Levels
● Policy Excess (Overseas):	Reduced levels
● Home Country Co-pay:	20% of 1st US\$5,000
● Hospital Cash Benefit:	US\$125 over 20 nights
● No Claims Bonus:	See Discounts Section

## **BENEFITS (Outpatient)**

● Outpatient Costs:	US\$2,000
● Number of Consultations:	25 max
● Wellness Checks (20% Co-pay):	US\$400
● Psychiatric Consultations:	US\$500

## **COVERAGE**

### **Discounts**

If a member has a year of cover without a claim, in the following year they will receive a 10% discount off our renewal premiums. Each subsequent year without claims will entitle the member to an additional 5% discount, up to a maximum of 35%.

Group membership allows members to be accelerated into this structure. For example, if a group has 20+ policies, members of that group will start at the 10% discount level. Members of groups with 40+ policies will start at the 20% level.

Should a member with a discount subsequently make a claim, they will forfeit 2 years' worth of their discount. However, if a claim is over US\$15,000, their discount will revert to the base level. Following a claim, a member can continue to build up their discount again in subsequent years.

## SHORT TERM

Outreach is our short-term program that provides worldwide medical and travel insurance for members going on short-term trips of less than one year.

### BENEFITS (General)

● Medical Cover:	US\$1.5 Million
● Medical Helpline:	24 Hr (Multi-Lingual)
● Emergency Evacuation:	US\$5 Million
● Terrorist Cover:	US\$50,000
● Return of Mortal Remains:	US\$15,000
● Life & Loss of Limb:	US\$20,000
● Choice of Hospitals & Drs.:	Aetna's PPO in the USA*
● Medical & Additional Expenses:	Full Refund
● Cancellation & Curtailment:	US\$1,500
● Personal Money:	US\$500
● Loss of Luggage:	US\$1,000
● Loss of Notebook Computer:	US\$2,000
● Loss of Camera:	US\$300
● Hospital Cash Benefit:	US\$25 per Day
● Pre-existing Conditions:	No Coverage
● Claims Processing:	Scan & Email
● Policy excess:	US\$50 per Condition (US\$100 inside the USA)

### Territorial Limits

- Plan 1 – Worldwide, excluding the USA and a member's country of residence.
- Plan 2 – Worldwide, allowing up to 65% of the time to be spent in the USA or a member's country of residence. Ideal for members who want to combine an overseas outreach with training in the USA or their country of residence.
- Plan 3 – Worldwide, including the USA and a member's country of residence.

### Follow Me Home

This option extends the Medical and Additional Expenses benefit, to cover up to US\$50,000 or 30 days (whichever comes first), in the event it is medically necessary that members are evacuated to their country of nationality (being the nearest country with appropriate medical facilities to the place of incident).

### Team Discounts

- For teams of 10 or more members ... 15%
- 20 or more members ... 25%
- 40 or more members ... 35%

# TESTIMONIES

from members



## United States

"We appreciate your service to missionaries, your prompt responses, your 'can do' attitude and your rates! That is a great combination - out done only by your friendliness in the emails."



## Australia - Tom Hallas (YWAM)

"Talent Trust Consultants has been a faithful servant to YWAM staff for over 15 years. I wholeheartedly commend their service of the best medical insurance package available for YWAM worldwide."



## China - Name withheld for security reason

"Thanks again for your concern. We have never had such a sincerely caring provider before. It is nice to know that we are not just being 'processed' but instead being Lifted Up when we are ill."



## Thailand - (World Concern)

"I knew that operation would cost a lot of money. But it's very good that I have Ttc insurance, so I contacted the insurance and had an operation without paying anything in advance as Ttc paid directly to the hospital for me."



## Kenya - Mike Schrage

"We have had several types of medical insurance over our 17 years of missionary service to Kenya and Ttc has definitely been our best experience. Our daughter recently had to be medically evacuated to South Africa."



## Vietnam - Name withheld for security reason

"In 1996, while in Hanoi, Vietnam, I realized I had a cyst in my right breast. After contacting Ttc, I was cleared to go to Bangkok, where, in the best hospital in town, the cyst was removed. In these 9 years my family has been with Ttc we have been served very well. I can only recommend them."



## Turkey - Scott Walston (Commission To Every Nation)

"I've heard good comments from those who have had to process medical needs through you. It's hard to stay a 'ministry' while having to operate as a business, but there are a few, such as you, who do it."



## Germany - Bill Gregory (Agape Missionary Alliance)

"We want to thank Ttc for the great service and care you have given us over the past years. You are not the normal insurance company. We have felt a 'family heart caring concern' every time we have had to contact you with a claim or with a question. Would love to meet you some day."



## Cambodia - Lena Wan (New Life Foundation)

"In places like Cambodia, there are virtually no health insurance providers at a low cost, so it is indeed a blessing to have you around."



## Hong Kong - William Brown (Jian Hua Foundation)

"In 1999 I headed off for a medical check up in Hong Kong and told my family and friends that I'd be back in a week. I never dreamed that I would not return for two months and almost did not return at all! Thank the Lord for our health insurance."



## Guam - Andy Elliott (YWAM)

"This last year our son was born prematurely and required intensive care for a few days as well as hospitalization for the first 10 days. The Ttc policy proved to be a real blessing for us in a completely unexpected situation."



## Singapore - (Youth with a Mission)

"Whenever we've had a claim, the people we've dealt with have been so good to us and our claims have always been paid so quickly. I didn't know health insurance could be so pleasant!"



## Russia - Neil Lessman (Integra)

"As always, we are amazed and encouraged by Ttc. Your service to us is greatly appreciated. I see other American missionaries dying under the weight of \$1,000 / mth premiums that are less effective than what we have with you. I praise God and also try to give them the good news."



**TTc ... serving alongside**

**A ministry providing international  
medical insurance designed specially  
for Church and Mission workers carrying  
out the Great Commission.**

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*Important Note:  
This leaflet is not a contract.  
Program information is not fully outlined  
due to limitation of space. For latest and  
complete details, please refer to the  
program's legal wording that can  
be found on our website.*