



## Understanding YOUR Kids Alive Health 2017 Plan's Deductibles & co-Insurance



Dear Kids Alive Missionaries,

As you know by now there are going to be some changes starting January 1<sup>st</sup> 2017.

**For the remainder of 2016**, the benefits & deductibles are the same as before:

- \$1,000 deductible per person inside the USA with an 80%/20% co-insurance for the first \$5,000 of eligible medical expenses. Your share of the co-insurance is 20% or a potential \$1,000 if expenses run over \$5,000.
- \$1,000 deductible per person outside the USA with 100% (no-coinsurance) paid on eligible medical expenses.
- **Important:** IMG offers an “Accumulative Family Deductible” equal to 2 times the individual deductible. What does this mean?

Example: If you have a family of 5 and everyone hits \$400 of their deductible...then the deductible for everyone has been met and the co-insurance listed above begins. It is a pretty good deal for Kids Alive!!

Insurance is a matter of economics. Renewal rates are factored upon the amount of premiums received versus the claims that are paid out. Simply put...**claims drive renewal rates!**

It is no secret that USA medical treatment is expensive vs. treatment in many places overseas. “Obamacare”, HIPPA, the FDA, malpractice and medical liability (un-needed testing) all contribute to runaway costs.

**\*Beginning in 2017**, your insurance plan will still offer you worldwide coverage, but will now incentivize you to consider getting your medical treatment overseas putting the decision in your hands!

- On January 1<sup>st</sup>, 2017 you will begin a \$1,500 deductible per person inside the USA with an 80%/20% co-insurance (using the PPO network directory) for the first \$10,000 of eligible medical expenses. Your share of the co-insurance is 20% or a potential \$2,000 if expenses run over \$10,000. If you go out of network, there is a 40%/60% co-insurance. Your share of the co-insurance is 60% or a potential \$6,000 if expenses run over \$10,000.
- However, if you use the **Medical Concierge** service (see below), the co-insurance drops to 85%/15% of the first \$5,000 or a potential of \$750. Make sure you take advantage of this!
- **\$0.00 deductible** per person outside the USA with 100% (no-coinsurance) paid on eligible medical expenses treated overseas. This is a good deal!
- An additional Deductible of \$250 will be applied for each Emergency Room visit for Treatment of an Illness which does not result in a direct Hospital admission (same as 2016).

**Deductible:** The dollar amount of Eligible Medical Expenses, specified in the Declaration, that the Insured Person must pay per Calendar Year prior to receiving benefits under this insurance, and exclusive of Coinsurance. In no event will the Company refund any Deductible amount to the Insured Person. There are no co-pays on this plan.

An interesting trend that has taken off is Medical Tourism. A whole industry has been created to allow North Americans to find high quality world class health care overseas at a reduced cost to what they are charged inside the USA. Akeso Care Management can help you find a Dr. and facility that is near you! See attached brochure!

On this page we will touch briefly on the incentives. We will go into more detail on a future communication.

**Over-seas Incentives** – we will discuss this in further detail in future communications. Right now and in the future, if you choose to have your medical treatment overseas requiring an overnight stay in the hospital, the Kids Alive IMG health plan will pay you \$400 per night (up to 10 nights per year) to incentivize your decision on where to have your procedures done. This financial incentive is in addition to paying your eligible medical bills per the certificate wording.

**Medical Travel Management Benefit**

This benefit is designed to reward the insured who elects to receive certain non-emergency medical procedures overseas where medical care is generally less expensive than in the U.S.. The Medical Travel Management benefit offers the insured person who is contemplating non-emergency medical treatment in the United States the opportunity to be financially compensated for having that care rendered by a qualified medical provider(s) outside of the U.S. When treatment is received outside of the U.S. and outside of the insured's country of service and there is greater than \$10,000 cost savings to the Plan, the insured will personally share in any cost savings that is realized. The cost savings are calculated using the average U.S. cost of the medical service compared to the actual costs of the medical procedure and associated medical travel costs performed by the non-US based provider(s).

**These benefits combined with a \$0.00 deductible and NO overseas coinsurance are worth considering.  
The choice is yours!!**

Meanwhile while inside the USA...

**Special Benefit When Using the USA Medical Concierge Service:**

When the Insured Person obtains Treatment and incurs Eligible Medical Expenses from a Physician, other healthcare provider or Hospital chosen by the Insured Person through use of our USA Medical Concierge Service, irrespective of whether the provider is within the US PPO Network – The Company will:

-- After the Deductible, the plan will pay 85% of all Eligible Medical Expenses up to US \$5,000, then 100% to the Maximum Limit per Insured Person, per Calendar Year. In order to qualify for these enhanced benefits, the Insured must contact the Company immediately upon the recommendation

by a healthcare provider that the Insured Person seek any of the following Treatments:

- In-Patient Treatment or Surgery in Hospital
- Out-Patient Surgery
- CAT and MRI scans, Echocardiography, Endoscopy, Gastroscopy, Colonoscopy and Cytoscopy
- Home nursing care
- Care in a hospice, Extended Care Facility or rehabilitation facility
- Receiving Covered Transplant Treatment or supplies

Contact the Company as soon as possible PRIOR to the scheduling of Treatment as follows:

Telephone (USA): +1 877-654-6229 (Toll Free within the USA)

or Email: [mcs@akesocare.com](mailto:mcs@akesocare.com)

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Contact Melissa with any claims, refunds, administration issues, or general insurance questions

*Thanks again for the opportunity to serve you!*