



Omega Insurance Plan for Missionaries

Talent Trust
serving alongside...

About Us

Talent Trust was founded in 1991 to provide world class, cost effective insurance. We've insured more than 60,000 missionaries and church workers from over 1,200 organizations in 180 countries.

Our strength lies in our heartfelt commitment to serve and provide a personal touch in our support to our members. This includes intervening when something goes wrong so that we can help carry the burden when our members are most in need.

Mission Statement

The challenges of missions life can limit the impact of your ministry. Talent Trust provides missionaries with resources to stay physically, mentally, and financially healthy, so you can thrive as long as needed in your calling.

The Omega Program

Omega is an annual, long-term policy developed for members who require worldwide coverage, including the USA.

| General Benefits | Coverage & Description |
|--|--|
| Annual Policy Limit | US\$1 million per insured year |
| Emergency Evacuation | Full Cover |
| Prescription Drugs | Full Cover |
| Oncology | Full Cover |
| Inpatient and Day Patient Hospitalization | Full Cover |
| Outpatient care by medical practitioner | US\$5,000 per insured year |
| MRI, CT Scan, PET Scan, Echocardiography, Endoscopy & Colonoscopy | US\$1,000 per examination |
| Choice of Hospitals / Doctors | USA - Aetna PPO, Rest of World - Unrestricted |
| Terrorist Cover | Full Cover |
| Physiotherapy | Full Cover |
| Emergency Room Treatment | Full Cover |
| Mortal Remains | US\$15,000 |
| Annual Wellness Check | US\$400 Subject to 20% coinsurance |
| Pre-existing Conditions | Contact Us |
| Normal Maternity (10-month waiting period) | US\$0 / US\$10,000 / US\$25,000 |
| Complications of Pregnancy (10-month waiting period) | Full Cover |
| No Claims Bonus | Up to 50% discount |

Click [here](#) to visit our website for more information including benefits & rates

Policy Excess

Excess: The amount payable by a member for expenses incurred before any benefits are paid by the policy. The excess is applied once per medical condition, per person. It is not reapplied the following year. — It's similar to a deductible, but better.

| | USA | Overseas |
|---------|-----------|-----------|
| Level 1 | US\$400 | US\$100 |
| Level 2 | US\$800 | US\$200 |
| Level 3 | US\$2,000 | US\$500 |
| Level 4 | US\$4,000 | US\$1,000 |
| Hybrid | US\$5,000 | US\$100 |

Deductible

Deductible is available as an alternative to excess and will be applied per insured person per period of cover.

| | USA | Overseas |
|------------|-----------|----------|
| Deductible | US\$1,600 | US\$400 |

Exclusive Services

Each year we look at ways to make our policies more relevant, comprehensive, and affordable. Please click on the links below to see how these added benefits can make a difference in your life and ministry.

[Virtual Doctors](#)

[Global Security Intelligence](#)

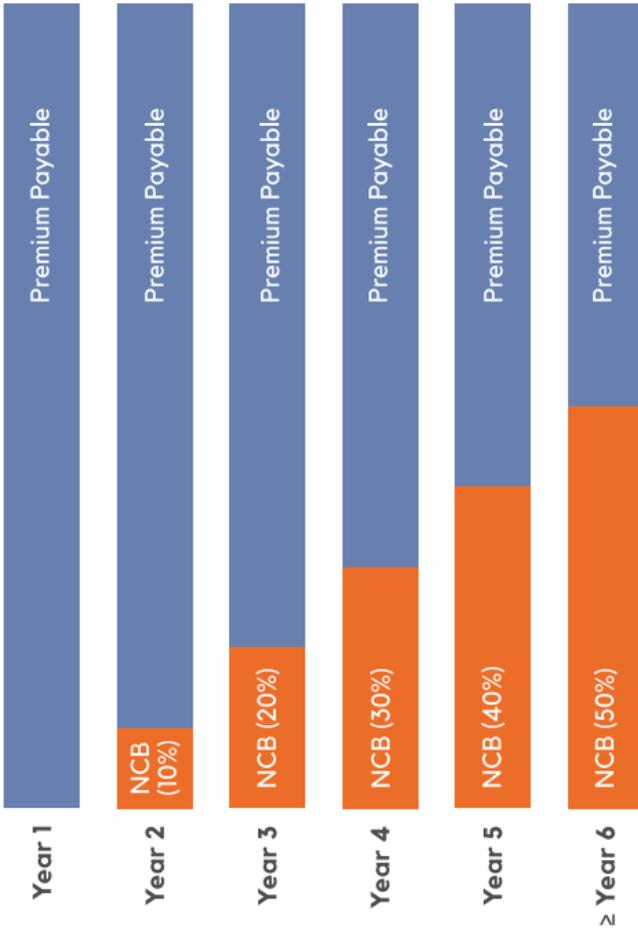
[Leadership training, Coaching, Financial & Legal advice, and much more](#)

[How we keep your costs down](#)

[Omega Member Exclusive Benefits](#)

No Claims Bonus (NCB)

When you complete a full year's coverage without making any claims, you are entitled to a No Claims Bonus (NCB) discount of 10% against your renewal premium, that increases each year by a further 10% to a maximum of 50%.



Should you make a claim, you will lose the equivalent of two years' NCB. However, in the case of a large claim of over US\$25,000 incurred outside the USA or US\$10,000 incurred within the USA, you would revert to the standard premium rate.

After making a claim, members can continue to build up their discount again in the following years.

"We want to thank you 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 question. We would love to meet you someday."

Bill Gregory
Agape Missionary Alliance

"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."

Scott Walston
Commission to Every Nation

Talent Trust

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