

TO: THE ACTIVE BISHOPS OF THE SOUTHEAST JURISDICTION

FROM: NICK ELLIOTT, EXECUTIVE DIRECTOR, UMVIM, SEJ

I want to thank you for taking time from your overbooked schedule to read this email; this may affect members from your annual conference.

Each year we usually have someone on a short-term UMVIM mission trip who needs extensive medical care. For the low cost of about \$1.25 per day, a missionary can purchase \$10k worth of insurance, which includes medical evacuation from a remote location. Many US insurance companies will not cover medical needs out of the United States; Medi-Care is one such insurance. Most persons understand the benefit the insurance provides and enroll in the program without hesitation.

However, about every two years, a missionary will neglect investing in the insurance. The subsequent financial burden placed on his or her family because of their haste or shortsightedness is overwhelming. In a typical case, the cost will exceed \$50,000.

Recently a man from North Alabama decided not to purchase the insurance while serving in the Bay Islands of Honduras. North Alabama UMVIM has a policy of purchasing travel insurance for anyone unable to afford it, but he still chose not to acquire the insurance. Although even if he had been in a hospital, his heart attack would have proven fatal, had he elected the insurance coverage, his family would not have to face such a financial burden.

I realize each conference makes its own policies, but I boldly suggest each Annual Conference Bishop encourage every short-term missionary to take out personal insurance. This will ensure that every missionary will receive the high quality healthcare at an affordable price and families are not burdened financially should a problem occur. I am sure there are other good insurance policies available but I consider ours the best especially for the cost. A person can obtain \$10,000 worth of medical insurance, after a \$50 deductible, and in most countries, this will be more than sufficient for treatment. For complete information, please go to <http://www.umvim.org/Insurance.htm>.

UMVIM is one of the very few ministries that has persons in the local church (volunteers); the district (teams); conference (teams); jurisdiction (office and teams) and General Church GBGM (office); as well as internationally (receiving teams.) We truly are a connectional ministry within a connectional church.

Please consider encouraging every missionary to participate in medical insurance for these trips.

In Christ,

Rev. Nick Elliott, Director
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