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## Missionary Medical Benefit Principles for Young Missionaries: A Guide for Mission Leaders

**Coverage by Aetna International (or its Network Partner) is for Care Outside the United States Only. Missionary Medical manages the partnership with Aetna International.**

**Premium payments to Aetna International and claims expenses for treatments are from gratuitous and charitable contributions from The Church of Jesus Christ of Latter-day Saints. It is NOT insurance.**

**Mission leaders oversee Church resources and follow Church principles and policies regarding medical care for young missionaries as found on [www.missionarymedical.org](http://www.missionarymedical.org).**

1. Always encourage missionaries to prevent illness and injury by following safety principles and guidelines. See Missionary Safety under the [Mission Leader Resources](#) tab or [SafetyZone](#).
2. Prior to seeking medical help from medical professionals, have missionaries use self-care resources or consult with the area medical adviser (AMA). See [Guiding Principles](#) and [Administering Medical Care](#).
3. [Mission Health Councils](#) can support mission leaders in directing missionaries when treatment is needed.
4. When it is determined that missionaries need medical care, remember the following:
  - a. Missionaries are provided an Aetna International or network partner identification card (either a physical copy or it is available electronically through an app or email). Encourage missionaries to safeguard these identification cards.
  - b. In the event of a true medical emergency, missionaries should seek care from the nearest practical provider and then contact mission leaders as soon as possible.
  - c. Missionaries should obtain approval from mission leaders before obtaining non-emergency treatment. Depending on the country, coordinate with Aetna International or its network partner to obtain a *Guarantee of Payment (GOP)* or *Letter of Authorization (LOA)* to ensure the provider will not require payment from the missionary at the time of service. The missionary's identification card is not always a guarantee to obtain care.

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- d. Specific services, such as physical therapy, MRIs, surgery, and other major care require preauthorization with Missionary Medical by mission leaders, their designee, or AMA at [www.dmba.com/mmprecert](http://www.dmba.com/mmprecert). See *Approving Care Checklist* under the [Mission Leader Resources](#) tab.
  - e. Certain services require approval by the Medical Treatment Review Committee (MTRC)--also known as the Exceptions Committee. Mission leaders complete the “*Request for Exception for Medical Care*” form under the [Mission Leader Resources](#) tab.
5. If a missionary is unable to function as a full-time teaching missionary, a return to home or transfer to a service mission may be appropriate. See [Medical Service Transfers and Return to Home](#) and [Mental Health Service Transfers and Return to Home](#).
  6. Missionaries who return home with health issues may be able to receive additional assistance from Missionary Medical / Aetna International for a short period of time (of up to 90 days as a bridge while identifying other payment sources, such as insurance or national coverage). This is called medical assistance.
    - a. Missionaries returning to the United States contact their stake president to request medical assistance. The stake president contacts Missionary Medical.
    - b. Missionaries returning to countries other than the United States contact their mission president to request medical assistance. The mission president contacts their in-field representative (IFR) who contacts Missionary Medical.
    - c. See the [Mission Leader Resources](#) tab for further details.
  7. Certain care is not approved by the Church to be paid by Missionary Medical / Aetna International. That includes pre-existing conditions, routine care, or elective surgery. See the information under the [Policies](#) button for further details.

**Unless medical assistance has been approved by Missionary Medical, medical coverage for young missionaries ends the day the mission assignment is finished. Mission leaders collect and destroy any ID physical cards in the missionary’s possession prior to their departure.**