
Missionary Medical Benefit Principles for Young Missionaries: A Guide for Missionaries

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.

Young missionaries work with mission leaders to follow Church principles, policies, and guidelines regarding medical care.

1. You will receive an identification card from Aetna International or its network partner. It will be either a physical identification card or electronic identification card (made available through an app or email) Safeguard these cards. Whether you receive a physical or electronic identification card will be dependent on where you serve.
2. Prevent illness and injury by following safety principles and guidelines (see [SafetyZone](#)).
3. Use self-care resources or consult with the area medical adviser (AMA) after discussing needs with mission leaders (mission president and companion).
4. In the event of a true medical emergency, seek care from the nearest practical provider and then contact your mission leader as soon as possible.
5. Obtain approval from mission leaders before seeking treatment from medical providers. Mission leaders, or their designees, will direct you to the type of care you need as well as network providers.
6. When receiving care, remember the following:
 - a. Specific services, such as physical therapy, MRIs, surgery, and other major care require preauthorization with Missionary Medical by mission leaders, their designee, or AMA.
 - b. Go to an Aetna International network provider. Your mission leaders can help you identify them. Mission leaders will also ask Aetna International to contact the provider to set up a *Guarantee of Payment (GOP)* or *Letter of Authorization (LOA)* with that provider. These documents help ensure you can receive care without needing to pay the provider at the time of service.



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- c. If the provider will not bill Aetna International or its network partner, arrange to have the mission pay for the services. The mission can then obtain reimbursement from Aetna International. Be sure to keep copies of receipts received from the provider.

- 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. Contact your mission leaders for further information.

Because medical coverage ends when the mission assignment is finished, return any ID cards to mission leaders before you return home.