

## LOOK TO TALENT-TRUST.COM FOR COMPREHENSIVE COVID-19 COVER

Even though many UK insurers have stopped selling travel policies or created exclusions for COVID-19, Talent Trust are committed to providing coverage for missionaries during this outbreak and beyond. We know it's a need that many are going to face over the next few years.

It can be very difficult to choose the right insurance. Missionaries on short-term trips of up to a year are best served by our Outreach Travel Medical policy. However, as a result of a global pandemic being declared on 11 March 2020, benefits like flight cancellations or curtailment will not be covered by this policy if you are travelling right now. Nonetheless, our other benefits will still be effective for other covered reasons, including if you need to cancel your trip due to contracting the virus.

For more complete cover, missionaries who are going and staying overseas for more than a year choose our Alpha Plan for Private Medical Insurance. Instead of repurchasing a short-term policy every 12 months (as is the case in a Travel Medical plan), Alpha provides continuous cover for the long-term. This means that missionaries, will be covered for the diagnosis and any treatment related to any long-term condition, and any Covid-19 related ill-health, and will have cover into older age categories, beyond 75.

Alpha also provides much more comprehensive medical benefits than Travel Medical insurance, ensuring members are covered for the following without having to fly back and wait for the NHS:

- Oncology, diabetes, heart conditions, and other conditions that can go on for more than 1 year
- Full rehabilitation & physical therapy
- Planned operations like a torn ACL or hip replacement
- Pregnancy and pre-existing conditions

### UK & International Cover

With an Alpha policy you are covered in the UK or overseas. In fact, in the UK it is the same as private medical insurance and you can be treated anywhere you want.

For those who have recently returned to the UK, it is important to note the following:

- Covid-19 was added to the list of infectious diseases within the NHS (Charges to Overseas Visitors) Regulations in January 2020, which means, as for other infectious diseases, there will be no charge made to any overseas visitor for any diagnostic testing for the coronavirus, and no charge for any treatment if the result is positive.
- If you are returning temporarily, then please note that for any other needs for access to NHS secondary care in England, [the normal rules of Ordinary Residence apply](#). This is why we recommend taking out an Alpha policy to ensure you are covered for this as well.
- If you are returning on a settled basis, as clearly stated on this [gov.uk webpage](#): "Citizens who return to the UK on a settled basis will be classed as ordinarily resident, and will be eligible for free NHS care immediately."

It is because of scenarios like COVID-19 that The British Foreign office advises that [travel insurance is not intended for those living long-term overseas](#).

If you are interested in looking into an Alpha policy, Global Connections has a special agreement with Talent Trust where pre-existing conditions are covered and you receive a **20% discount**.

And if you want more info, please do email us at [info@talent-trust.com](mailto:info@talent-trust.com) to ask a question or to receive our new white paper "The 5 Mistakes Missionaries Make When Choosing Insurance" when it is ready.

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