

Explanation of the FMWM Missionary Self-Funded Insurance Plan Updated 5-15-13

The FMWM self-insured plan is designed to supplement MetLife medical deductible costs, and will reimburse qualified deductible expenses to the missionary. The MetLife plan features an “aggregate deductible” for families, which means that the expenses of all covered family members can combine to count toward the \$3,000 annual deductible.

Missionaries may also opt to use all or part of their annual self-funded benefit for optical expenses, for members of the family who are covered by the MetLife plan.

All requests for reimbursement must be accompanied by the FMWM [claim form](#) and the necessary documentation of the expense:

- For MetLife deductible expenses, provide the MetLife explanation of benefits (EOB) showing the amount of the claim and the amount that was counted toward your deductible (either in-network or out-of-network deductible)
- For optical expenses, provide an itemized receipt (can include optometry exam, lenses, frames, contacts, etc.)
- Make sure receipts are translated into English as needed, and that your claim form is filled out using U.S. dollar amounts.

Annual Benefit:

Single Missionary – \$62.50 per month is deducted from your MSA. You have an annual amount of \$750 to use for your MetLife deductible and/or optical expenses.

Missionary Couple - \$125 per month is deducted from your MSA. You have an annual amount of \$1,500 to use for your MetLife deductibles and/or optical expenses. The \$1,500 can be divided between spouses as desired.

Missionary Family - \$187.50 per month is deducted from your MSA. You have an annual amount of \$2,250 to use for your MetLife family deductible (or individual deductible for one family member) and/or optical expenses. The \$2,250 can be divided between all members of the family as desired.

You may use your allotted funds at any time during the year – it is not necessary to wait for the funds to build up in your account in order to use them.

Participation in this plan is mandatory for all missionaries enrolled in the MetLife medical plan.

Unused benefit amounts will carry over into the next calendar year.

For claims and questions, contact Debbie Jenkins in the human resources office:
Debbie.jenkins@fmcusa.org

For medical insurance coverage questions, contact MetLife directly

www.metlifeexpat.com

302-661-8674 (if calling from outside the U.S)

800-451-1847 (if calling from inside the U.S.)