



Insurance

As salaried employees our foreign missionaries receive the normal occupational benefits of Colombian workers. That includes basic Colombian health insurance with complementary insurance available for those who choose to pay for it – about \$50/month. Health care in major cities is very good, and the main differences between basic and complementary insurance is promptness of service, better choice of hospitals, and home visits. Colombian health insurance is usually considered quite adequate for while you are in the country.

If you only have Colombian insurance, you are encouraged to invest in **travel/evacuation** and **accident** insurance to cover you when you are not in Colombia. While you are on official business outside Colombia (e.g., raising support), you are covered by Colombia's occupational insurance.

The Affordable Care Act (ACA), or ObamaCare, does not apply to Americans who are outside the USA for 330 days or more per year. That means only those who are in the States for 5 weeks/year or less are exempt from enrolling under ACA. ECA's combined summer and Christmas breaks are generally 11 weeks long. So unless you are eligible to be under your parents' plan (under age 26), you will need to consider how to be covered under ObamaCare.

RCE's insurance requirements fully meet ObamaCare requirements.

As you pray about your options, you need to determine what factors are important to you. Some consider trusting the Lord may not include non-obligatory insurance, while others consider fuller coverage, such as accident insurance, is a gift to loved ones they visit.