

## **Guidelines for the Supplementation of Insurance Coverage for Counseling**

When counseling is required the cost will normally be covered by insurance in accordance with the plan policy. The missionary will normally pay the appropriate deductible and co-pay for services rendered by a provider, based on whether the provider is in-network or out-of network. Since there are some areas where a network provider may not be within a reasonable distance, appeal can be made to the Insurance Administrator for in-network reimbursements as per the insurance plan procedures.

In cases where the co-pay presents a true hardship, a missionary may apply for assistance through the support account, with the support account paying up to 80% of the *co-pay as taxable income*. The deductible is normally a personal expense, even in cases where assistance is granted on the co-pay.

In addition, in cases where the provider is out of network, but is recommended by the Spiritual Life Staff or has some qualification or specialty that makes that provider preferable to in-network providers, the difference between the cost of an in-network provider and an out-of network provider may be covered from the support account *as taxable income*. This **must** be approved by the Member Care and Development Department *prior to the first counseling session*.

## **Guidelines for Marriage and Family Counseling**

When there is no diagnosed condition that would fall under the provisions of coverage by our insurance plan, marriage and family counseling may still be partially reimbursed from one's support account.

The request for marriage and family counseling may originate at various levels, e.g. from the couple themselves, the Pastoral Associate Couple, the Team Leader, Regional Director or International Director. Final approval for marriage and family counseling is to be coordinated through the Member Care and Development Department.

Marriage and family counseling may be paid for at the rate of 80% from one's support account with the remaining 20% being a personal expense. The 80% payment from the support account *will be taxable income*. This counseling should be submitted to the insurance plan prior to seeking funds from the support account.

In addition to this marriage and family counseling policy, attendance at the Family Life Conference or other approved family conference, when it is recommended by the Member Care and Development Department, is also eligible. Attendance is therefore reimbursable at the rate of 80% from one's support account with the remaining 20% being a personal expense. The 80% payment from the support account *would be taxable income*.

**What May be Paid as Supplemental from the Support Account**  
**(Approval is needed in advance from the Member Care and**  
**Development Dept.)**

Expenses which may be subsidized from the support account with Member Care and Development Department approval for counseling purposes include:

- Charges billed by the counselor which are not covered by insurance or reimbursed from some other source
- Travel to/from a residential counseling or treatment facility, including mileage, airfare, car rental, and hotel **as pre-approved by the Member Care and Development Department**
- Childcare during couples' counseling required by MTW leadership.
- The difference in cost between an in-network provider and an out-of-network provider.

Expenses which may **NOT** be subsidized by the support account for counseling purposes include:

- Mileage to/from the counselor's office is not covered.
- Meals are a personal expense, neither covered by insurance nor the Support Account.

**Definition of Hardship**

Hardship is a very subjective term, and is difficult to define. Below are some guidelines, although each situation must be studied and determined on an individual basis. Normally a missionary earning full salary and housing allowances, along with ChEd and other benefits would not fall into the hardship category, unless one or more of the following conditions exists:

1. there are significant and out of the ordinary expenses, such as an involuntary evacuation from the host country, having to pay for a house in the US or on the field because of unusual circumstances, or significant medical expenses in addition to the counseling.
2. The missionary is transitioning out of service and the counseling is part of our exit strategy, leaving the missionary soon to be without an MTW paycheck.
3. There is significant debt that prevents the missionary from being able to keep up with the co-pays.
4. The missionary has been or will be going on a medical leave of absence.
5. The missionary is on a reduced salary structure or is only on an itineration stipend.
6. Other unusual circumstance approved by HR or Member Care and Development.

### **Reimbursement Procedure**

All receipts for approved payments under the subsidy must be approved by the Member Care and Development Department. Reimbursements should be turned in to the Member Care and Development Department.

Payment will be made through payroll **AS TAXABLE INCOME.** There will be taxes and Social Security taken out of the amount just as it is in the missionary's normal paycheck.

**The missionary is responsible for obtaining all appropriate preapprovals from the insurance plan.**

The missionary should recognize that there may be changes in tax bracket due to the reimbursement of counseling expenses.