SUMMARY

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50 years of work of the International Missionary Benefit Society have just passed. The jubilee was celebrated in Rome in May 2015. Pope Francis spoke the following words:

« I particularly welcome the members of the International Missionary Benefit Society. Dear friends, I strongly encourage your service to the Congregations and Dioceses that facilitates the access of your members to health care and thus promotes their dedication to the mission » (Public audience, 13/05/2015).

This guide defines the organization, the way it works and its services of solidarity, which the dioceses, congregations and institutes can use unconditionally.

I hope you enjoy reading it.

Father Michel Ménard, President of the I.M.S.
The IMS is an association governed by Swiss laws created on June 30th, 1965.

Being a support service, its purpose is to help the Superiors and the Bishops to take care of the health cover of the Religious when they do not have a Social Security health fund.

Yet, subscribing to the IMS does not exempt the religious communities from their canonical obligations towards the members.

The IMS is based on Christian values.

A MUTUAL-AID MISSION

The IMS facilitates sharing and solidarity between Institutes and local Churches in all matters relating to health and care.

In case of illness it is committed to provide an economic and social assistance to the missionaries, religious, members of the Clergy of Christian religion. It researches the best means of health coverage (Status of the IMS, article 4).

It researches the best response to healthcare responsibilities in countries where financial means and healthcare facilities are limited.

*(Can. 619)*

«Suitable provision is likewise to be made for such social welfare as they may need in infirmity, sickness or old age.»

(Can. 281 § 2)
A COLLECTIVE SUBSCRIPTION

The Institutes and Dioceses inscribe collectively their members, regardless of their location around the world.

On January 1st 2016, the I.M.S. has 27 782 members in the world and 740 groups in 141 countries.

SPECIFIC FEATURES

Values of Solidarity
- Contributions and aids tailored to the needs and locations.
- No age limit or medical examination required.
- Unique participation for the beneficiaries (from the youngest to the eldest).
- Group membership.

An international activity
- A range of 4 options adapted to local or international situations.
- 7 Sections in Europe, Africa and Latin America.
- Section being considered in Asia.

A service to the church
- Creating conditions to facilitate the evangelising mission of members of local Churches and international Institutes.
ORGANIZATION

AN INTERNATIONAL ASSOCIATIVE AND PARTICIPATIVE LIFE

THE ORDINARY GENERAL ASSEMBLY

The supreme authority of the Association.

It meets every three years. The Assembly is composed of the Sections representatives and the member Groups of the Association.

It:
- Discusses the accounts,
- Changes the statutes,
- Appoints and dismisses the members of the Steering Committee,
- Elects the members of the Auditing Committee. *(Section 1 of the Status)*

THE STEERING COMMITTEE

Overall functioning of the Association.

It is composed of 14 members coming from the different areas where the IMS is. They are nominated by the Conference of Major Superiors and the Episcopal conferences belonging to the IMS.

This Committee meets at least once a year. It ensures that the Association works properly. It represents the Association and commits it in all the judicial and extra-judicial actions.

HOW TO SUBSCRIBE TO THE I.M.S.?

The Canonical authority (the Superior General of the Institute, the Bishop for a Diocese, the Provincial for a Province) contacts the IMS and defines the groups.
- It designates the beneficiaries (region, mission...).
- It affiliates the group to the I.M.S. as a member of the Association and pays an annual fee (43 CHF),
- It appoints a group manager authorized to deal with a referring “Section”.

IMS General Assembly

The President Michel Menard with the Steering Committee members
GROUP AND SECTIONS

Groups

Membership to the IMS is gained through the subscription of a community (congregation, provinces, dioceses, etc.), thus creating an IMS group.

The Group Manager is the link between the members of the Group and a relevant Section of the IMS, for all matters related to healthcare.

Groups are free to choose their relevant Section according to the conditions offered such as the language, the currency, the transfer of the invoices, etc.

The group manager:

• registers the group members to the appropriate section,
• collects the participations of the group members,
• informs the group members about their rights and obligations,
• gathers the claims forms in a standard document, then sends them to the Section,
• collects the remittance of the aids of the group members on a dedicated bank account.
The regional meetings for the group managers

They are organized every year at the General Section and in other Sections. They are intended to Group Managers and are a place of expression, and an ideal opportunity for discussing, for more closeness and a better service to the members.

Every Group of the region is invited in order to learn more about the developments of the I.M.S.

These meetings are also an opportunity for:
- recalling the important role of the Group Manager,
- sharing their experiences about the management of the members,
- talking about any problems and finding the solutions adapted to each context.
The local Sections are distributed worldwide. They play an important part in how the Association works. Indeed, besides the administrative management of the group members, they provide an important local role.

They gather the medical documents of the members, review them and pay the IMS participations. They also are responsible for responding to new subscription applications.

The responsibility of a Section is entrusted by agreement to a religious community (religious or episcopal Conference, Congregation...).

**USEFUL**

Management documents
Claim form
Cards with practical hints (see page 17)
OPTIONS AND COUNTRIES

OPTIONS

INTERNATIONAL

1
AN INTERNATIONAL ASSISTANCE
It entitles the beneficiary to refunds all over the world, whatever the country where the medical care is given [except student groups in France].
Medical evacuation :
Support of 100% of the medical evacuation then settlement by the group of its share (IMS share: 80% in the limit of 5 tourist class seats).

3
A WAITING OPTION
Waiting option for the members who have a health insurance in their mission country but who need to travel to an Option 1 country (travel, holidays) so that they can be covered.
The member is affiliated to Option 3 A (waiting option) as long as he is in his mission country (therefore, no medical expenses are refunded by the IMS).
It is during the stay in the Option 1 country after the regularization of the share based on Option 1, that the member is transferred to Option 3 B. It then entitles him to the consideration of all their medical charges in Europe (on the basis of Option 1, except for the medical evacuations).
The regularization of this share must be paid by the group manager for the whole semester.

RESIDENCE

4
A COVERAGE ASSISTANCE
Aids for medical charges in the country of residence.
This option is only available in countries that are defined by the I.M.S.
Transfer from Option 4 to Option 1 is subject to terms with the Sections managers.

HOSPITALISATION

5
A HOSPITALISATION ASSISTANCE
Coverage of hospitalisation charges as well as those related to the hospitalisations.
The option is only available in option 4 countries (list in the opposite).
COUNTRIES

compulsory Option in the following countries:

- Armenia
- Australia
- Azerbaijan
- Bahrain
- Belarus
- Belize
- Bosnia and Herzegovina
- Brunei
- Canada
- China
- Comoros
- Europe
- Georgia
- Hong Kong
- Israel
- Japan
- Korea
- Lebanon
- Macao
- Macedonia
- Mauritius
- Mayotte
- Micronesia
- Mongolia
- New Caledonia
- New Zealand
- Oman
- Qatar
- Republic of Maldives
- Russia
- Saudi Arabia
- South Africa
- Singapore
- Swaziland
- Tajikistan
- Taiwan
- Turkmenistan
- Turkey
- United Arab Emirates
- United States of America
- Uzbekistan
- Ukraine
- Vatican
- Wallis and Futuna ...

Fees by area: A B C D E

A
- Anguilla
- Antigua et Barbuda
- Argentina
- Bolivia
- Brazil
- Chili
- Colombia
- Costa Rica
- Cuba
- Ecuador
- Guatemala
- Honduras
- Jamaica
- Malta
- Mexico
- Morocco
- Nicaragua
- Panama
- Paraguay
- Peru
- Puerto Rico
- Dominican Republic
- Salvador
- Suriname
- Syria
- Thailand
- Trinidad and Tobago
- Tunisia
- Uruguay
- Venezuela
- Western Sahara
- Sahara Occidental
- Senegal
- Sierra Leone
- Sri Lanka
- Togo
- Vietnam
- Yemen

B
- Afghanistan
- Albania
- Algeria
- Bangladesh
- Benin
- Bhutan
- Burkina Faso
- Cambodia
- Cape Verde
- Côte d’Ivoire
- Djibouti
- Dominique
- Dominica
- Egypt
- Ghana
- Guinea
- Guinea-Bissau
- Indonesia
- Iran
- Iraq
- Laos
- Liberia
- Libya
- Malaysia
- Mali
- Mauritania
- Myanmar
- Nepal
- Niger
- Nigeria
- North Korea
- Pakistan
- Palesti ne
- Papua New Guinea
- Philippines

C
- Angola
- Botswana
- Eritrea
- Ethiopia
- Gambia
- Kenya
- Lesotho
- Malawi
- Mozambique
- Namibia
- Uganda
- Somalia
- Sudan
- Tanzania
- Zambia

D
- Burundi
- Cameroun
- Congo
- Gabon
- Guinée Equatoriale
- Rép. Centrafricaine
- Rép. démocratique du Congo
- Rwanda
- Tchad

E
- Haiti
- India
- Madagascar
### IMS PARTICIPATION

Fees for 2016

*CHF is the reference currency of the IMS.*

<table>
<thead>
<tr>
<th>Hospitalisation</th>
<th>[The daily hospital charge is not taken into consideration] *</th>
</tr>
</thead>
<tbody>
<tr>
<td>Surgical Hospitalisation (lump sum/day)</td>
<td>Maximum per day of hospitalisation</td>
</tr>
<tr>
<td>2 282.90 CHF</td>
<td>1 461.05 €</td>
</tr>
<tr>
<td>640.63 CHF</td>
<td>410 €</td>
</tr>
<tr>
<td>406.25 CHF</td>
<td>260 €</td>
</tr>
<tr>
<td>Medical Hospitalisation (lump sum/day)</td>
<td></td>
</tr>
<tr>
<td>1 151.03 CHF</td>
<td>736.66 €</td>
</tr>
<tr>
<td>390.63 CHF</td>
<td>250 €</td>
</tr>
<tr>
<td>234.38 CHF</td>
<td>150 €</td>
</tr>
<tr>
<td>IMS Agreed hospitals</td>
<td></td>
</tr>
<tr>
<td>Pharmacy</td>
<td></td>
</tr>
<tr>
<td>Prescribed medicines</td>
<td>100 %</td>
</tr>
<tr>
<td>Consultations and visits</td>
<td>[Maximum limit/consultation]</td>
</tr>
<tr>
<td>Consultation - General medicine</td>
<td>20,02 CHF 12,81 €</td>
</tr>
<tr>
<td>Consultation - Specialist</td>
<td>25,02 CHF 16,01 €</td>
</tr>
<tr>
<td>Consultation - Psychiatry</td>
<td>37,52 CHF 24,01 €</td>
</tr>
<tr>
<td>Doctor’s home visit</td>
<td>25,02 CHF 16,01 €</td>
</tr>
<tr>
<td>Medical Imaging</td>
<td></td>
</tr>
<tr>
<td>Proceedings of medical imaging</td>
<td>60 %</td>
</tr>
<tr>
<td>Blood analysis</td>
<td></td>
</tr>
<tr>
<td>Actes de biologie</td>
<td>60 %</td>
</tr>
<tr>
<td>Convalescence cure</td>
<td>[only in homes approved by the IMS] (in France: Mutuelle Saint-Martin and Social Security).</td>
</tr>
<tr>
<td>Maximum limit/day + Reimbursement of medical care during the cure in approved homes, limited to 30 days/year.</td>
<td>34,38 CHF 22,00 €</td>
</tr>
<tr>
<td>Hospitalisation rehabilitation</td>
<td>[after a hospitalisation: acute medical affliction or surgery]</td>
</tr>
<tr>
<td>Price per day limited to 30 days, renewable; afterwards IMS medical adviser decision after 60 days</td>
<td>593,44 CHF 400 €</td>
</tr>
<tr>
<td>Other health care expenditures</td>
<td></td>
</tr>
<tr>
<td>Special treatments, Nursing assistant, Physiotherapy, Ambulance transport (chemotherapy, dialysis, transfer from one hospital to another for an exam).</td>
<td>70 %</td>
</tr>
<tr>
<td>Cure thermale</td>
<td>[limited to 1/year]</td>
</tr>
<tr>
<td>Annual limit</td>
<td>350,16 CHF 224,10 €</td>
</tr>
<tr>
<td>Service</td>
<td>Coverage</td>
</tr>
<tr>
<td>---------------------------------------</td>
<td>----------</td>
</tr>
<tr>
<td><strong>Dental care and prothesis</strong></td>
<td>60%</td>
</tr>
<tr>
<td><strong>Dental care</strong></td>
<td>60%</td>
</tr>
<tr>
<td><strong>Dental prosthesis</strong></td>
<td>60%</td>
</tr>
<tr>
<td><strong>Lense (one unit)</strong></td>
<td>39.06 CHF / 25 €</td>
</tr>
<tr>
<td><strong>Frame</strong></td>
<td>39.06 CHF / 25 €</td>
</tr>
<tr>
<td><strong>Contact lenses (diopter &gt; 8) – 2/year</strong></td>
<td>78.12 CHF / 50 €</td>
</tr>
<tr>
<td><strong>Auditory care</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Hearing aids (for one aid)</strong></td>
<td>2/year</td>
</tr>
<tr>
<td><strong>Auditory maintenance (batteries)</strong></td>
<td>Annual limit</td>
</tr>
<tr>
<td><strong>Auditory repairs</strong></td>
<td>70%</td>
</tr>
<tr>
<td><strong>Orthopaedics</strong></td>
<td>70%</td>
</tr>
<tr>
<td><strong>Acupuncture</strong></td>
<td>50%</td>
</tr>
<tr>
<td><strong>Medical evacuation</strong></td>
<td>80%</td>
</tr>
</tbody>
</table>

**Please provide paid bills and medical prescriptions via the Group Manager**

*For hospital days exceeding the equivalent of 226.58 CHF, application of a remaining charge equal to 1.5% of the amount of the annual contribution (not concerned: Option 5, Option 4 Zone E, care in France).*
### Annual contributions 2016 by option and currency

<table>
<thead>
<tr>
<th>CHF Reference currency</th>
<th>€</th>
<th>MGA</th>
<th>CFA</th>
<th>KES</th>
<th>TZS</th>
<th>$</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>1651,24</td>
<td>1093,22</td>
<td>2 919 275</td>
<td>717 105</td>
<td>102 763</td>
<td>1 966 009</td>
</tr>
<tr>
<td>3</td>
<td>423,88</td>
<td>281,46</td>
<td>749 388</td>
<td>184 626</td>
<td>26 381</td>
<td>504 683</td>
</tr>
<tr>
<td>4</td>
<td>646,34</td>
<td>429,10</td>
<td>1 142 699</td>
<td>281 478</td>
<td>40 228</td>
<td>769 561</td>
</tr>
<tr>
<td>A</td>
<td>351,42</td>
<td>233,30</td>
<td>621 302</td>
<td>153 044</td>
<td>21 873</td>
<td>418 421</td>
</tr>
<tr>
<td>B</td>
<td>289,20</td>
<td>192</td>
<td>511 280</td>
<td>125 942</td>
<td>17 999</td>
<td>344 326</td>
</tr>
<tr>
<td>C</td>
<td>221,48</td>
<td>147,02</td>
<td>391 548</td>
<td>96 449</td>
<td>13784</td>
<td>263 692</td>
</tr>
<tr>
<td>D</td>
<td>97</td>
<td>64,4</td>
<td>171 504</td>
<td>42 246</td>
<td>6038</td>
<td>115 501</td>
</tr>
<tr>
<td>E</td>
<td>69,68</td>
<td>46,14</td>
<td>123 192</td>
<td>30263</td>
<td>4337</td>
<td>82 965</td>
</tr>
</tbody>
</table>

**Yearly contribution for students**

<table>
<thead>
<tr>
<th></th>
<th>€</th>
<th>KES</th>
<th>TZS</th>
<th>$</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 530,62</td>
<td>1 015,04</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Effective member fee (annual, by group)**

<table>
<thead>
<tr>
<th></th>
<th>€</th>
<th>€ / CFA</th>
</tr>
</thead>
<tbody>
<tr>
<td>43</td>
<td>28,46</td>
<td>76 030</td>
</tr>
<tr>
<td>18 680</td>
<td>2 680</td>
<td>51 198</td>
</tr>
<tr>
<td>76 030</td>
<td>51 198</td>
<td>41,75</td>
</tr>
</tbody>
</table>

### Currency and reference languages by section

- **Générale**: french, english, spanish, portuguese
- **Belgium**: french, dutch
- **West Africa**: french
- **Central Africa**: french
- **East Africa**: english
- **Madagascar**: french
- **Central America**: spanish
TERMS AND CONDITIONS

Age Limit
There is no age limit. However reimbursements of hospitalisations for the same illness of persons who are 65 or over can not exceed six months.

Waiting period
6-month waiting period:
- For members who subscribe again after having left for no particular motive.
- For the subscription of a member from a community that already was member of the I.M.S, (if his non-subscription is not justified).

No waiting period :
- For the collective subscription of a new Institute, community or Diocese.
- For the subscription of a new member.

Subscription of religious foreigners who are in France to study
Terms of subscription:
- must be an aspirant to the religious or diocesan life.
- must provide an attendance certificate or an equivalent.
- must provide a letter of appointment from the religious or diocesan authority allowing the member to study in France.

Subscription limited to 3 years + 2 years according to the curriculum.
- Option 1 is mandatory (treatments only in France).
Medical evacuation in case of a serious illness requiring an immediate hospitalisation
(OPTION 1 ONLY)
In case of a medical evacuation, MUTAS operates via its emergency department.
The I.M.S. pays the total amount of the invoice, then the group reimburses to the I.M.S its share, IMS participation: 80% of the total in the limit of 5 tourist class seats (procedure and conditions specified in the factsheet “medical evacuation” available on the website or on request).

MUTAS
Tél : 00 32 2 272 09 00
Fax : 00 32 2 270 03 05
Mail : assistance@mutas.be

The mutual aid fund
The Mutual Aid Fund is used to cope with important expenses and help poor congregations carry out their obligation to help their members.

For any information, contact the Section.

Other solution...
A solution for the I.M.S. members who travel to Europe
The agreements with the Previnter association allow to sign contracts for a period of 15 days to 12 months (does not apply to options 1 & 3B).

Administrator refunds/contributions
Tél : 00 33 1 44 20 96 58
Mail : clemence.coletti@msh-intl.com ou enrollment@msh-intl.com

Supplementary scheme
For additional health coverage, the Mutuelle Saint Martin proposes a special contract reserved for members of the IMS General Section affiliated to Option 1, providing them with additional guarantees to help them cope with their health charges. To subscribe, just fill in the application form and attach an IMS certificate of affiliation.
(Detailed guarantees and rates are available on the IMS website or upon request).
Find all the useful documentation on our website, or request it at the Central Administrative Office in Paris.

**Administrative documents**
All the official I.M.S. documents to know more about the association.

- Statutes,
- Regulations,
- IMS Flyer,
- Group Manager booklet.

**Management documents**
All the documents for the subscriptions and claims.

- Group subscription form,
- Individual subscription,
- Individual subscription form for a student,
- Medical care form,
- Claim form,
- etc.

**Cards with practical hints**
Additional information:

- The beneficiary member,
- Medical evacuation,
- Saint-Joseph Hospital (75014 Paris),
- Students in France,
- Mutual Aid Fund,
- etc.

**Newsletters**
Every trimester, the newsletter allows you to know everything about the IMS, the Sections, the major changes, the local meetings, etc.
The International Missionary Society, Union Saint Martin member.

Social support association dedicated to christian institutes and communities.
THE SECTIONS

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