

INTERNATIONAL MISSIONARY BENEFIT SOCIETY
health in the Church worldwide since 1965



SERVICES GUIDE

issue 2026

MESSAGE FROM THE PRESIDENT



International Missionary Benefit Society has just celebrated its 60th anniversary. After providing protection for a few dozen missionaries in 1965, the Association now provides health coverage for just over 28 000 monks, nuns, members of the diocesan clergy and members of religious communities, such is the need for healthcare.

Monsignor Joseph Obanyi Sagwe, Bishop of Kakamega (Kenya) and IMS administrator, confirmed this during his speech at the 60th anniversary celebration on 27 November in Paris : *"Healthcare is a key element of the Church's mission. Investing in this area ensures the sustainability of that mission."*

Health is also a challenge, as Sister Esther Thera, Daughter of the Immaculate Heart of Mary (Mali) and IMS administrator, pointed out during the same event. She placed particular emphasis on access to healthcare, with multiple constraints to be taken into account by religious communities. Access to healthcare can indeed be difficult when one does not live near cities.

Faced with the canonical obligation of Christian religious authorities, and when a social protection system is not yet available or possible locally, IMS presents itself as a unique solution for solidarity. This means in particular : contributions adjusted according to the cost of living in the country, assistance for most medical procedures, support for expensive treatments (cancer) or chronic illnesses, exceptional additional assistance, no upfront costs in the medical network, etc.

In November 2026, the IMS will hold its triennial General Assembly, composed of representatives of the Sections from around the world. As the IMS belongs to its members, each IMS Group is invited to put itself forward as a candidate.

Together, let us make this new stage an opportunity to vote on decisions, renew mandates, but also to share all the inspiration that your groups and sections bring. Inventive solidarity is also the hallmark of the IMS.

In fraternal communion of prayer,

Sister Elisabeth Auliac,
President of the IMS

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IMS's 60th anniversary day exchange

Round table discussion on the theme of social protection around the world

Paris, 27 November 2025 celebrate

Thanksgiving Mass
at Notre-Dame Cathedral in Paris

rejoice

Birthday cocktail party

From left to right :
Mr Cyril Leipeigneux, KTO
Father Emmanuel Meaudre
Sister Elisabeth Auliac
Mr Pascal Beau
Sister Esther Théra
Monseigneur Joseph Obanyi Sagwe



↑ <https://youtu.be/0Favic4visl>



↑ <https://youtu.be/0Favic4visl>



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1. PRESENTATION OF THE ASSOCIATION

Our specific features

Values of solidarity

Assistance adapted according to needs and place

The same contributions regardless of the beneficiaries' age

No set age limit or medical check-ups required

An international dimension

5 Options to meet local and international needs

8 Sections in Europe, Africa and Latin America

Missionaries in Asia can be attached to one of the Sections according to choice

A service for the Church

Promoting the conditions for the mission of those working in the service of the Church worldwide within the framework of the local Churches and of Institutes

Our expertise at the service of healthcare solidarity

The International Missionary Benefit Society (IMS) is an association under Swiss law, founded on 30 June 1965 with the approval of the Vatican.

A mutual assistance association, its purpose is to help the Superiors and Bishops take care of the members of diocesan clergy, members of religious communities and members of associations of the faithful when they fall ill and have no healthcare system.

However, membership of the IMS does not exempt the religious communities from their canonical obligations* with respect to their members.

The operation of the IMS is designed according to mutualist principles and Christian values.

* Canons 231 § 2, 281 § 2, 619 et 1274 § 2

Our mutual assistance mission

The IMS is an association of sharing and solidarity between religious Institutes and local Churches in the healthcare field and covering the costs of this care.

In the event of illness, it undertakes to provide social economic assistance to missionaries, members of diocesan clergy, members of religious communities of the Christian religion and members of associations of the faithful.

It seeks to provide the best cover for people (IMS Articles of Association, Article 4).

It studies assistance solutions to cover healthcare costs in parts of the world where financial means are limited and the available healthcare is insufficiently developed.

Collective subscription

The religious Institutes, Dioceses and Associations enrol their members collectively.

As of 1 January 2025, the IMS has approximately 28,450 members worldwide and 700 Groups in 141 countries.

To learn more about the IMS

Download the **IMS institutional brochure**

in the *Documentary resources / Documents and forms* of our website
<https://www.entreide-missionnaire.com/en/documentary-resources/documents-forms/>



The Ordinary General Assembly

The Ordinary General Assembly meets every three years.

It is composed of the delegates of the Sections and member Groups of the Association.

Its role is to :

- deliberate on the accounts
- amend the Articles of Association
- elect the Steering Committee members
- reflect on the issues and vote on the orientations
- elect the members of the Audit Committee

The Steering Committee

The Steering Committee is made up of 20 members from the different areas in which the IMS is present. They are proposed by the founding member and the associated members (Religious institutes and Episcopal conferences).

- The Steering Committee meets at least once a year.
- It is responsible for the general operation of the Association, reflects on the issues and proposes the directions to follow.
- It represents it and commits it in all judicial and extrajudicial documents.



The President, Sister Elisabeth Auliac surrounded by members of the IMS Steering Committee IMS and staff

The players of the IMS

Since 2022, the IMS has entrusted management of memberships and mutual assistance to MSH International, whose head office is located in Paris. This allows IMS members to have access to the MSH care network and limits them having to advance fees.

The roles are clearly defined in order to fulfil the association's mission :

- The strategic directions are taken by the General Assembly and the Steering Committee.
- The operational decisions are made by the Steering Committee and its Board (5 members) is responsible for implementing them.
- The Central Office organises the life of the institution, coordination of the Sections and follow-up of MSH International.
- The IMS Sections deal with development, new membership requests, and health protection as well as processing exceptional assistance requests.
- MSH International manages the call for contributions, processing of healthcare costs and the payment of assistance as well as the banking transactions under the supervision of the Steering Committee
- The Group Managers pay the contributions and send the files requesting mutual assistance for the members of their Group.

Details of the missions of the Sections, Groups and MSH are given in the following pages.

An international and participatory associative life



2. THE PLAYERS OF THE IMS

**EIGHT
SECTIONS
WORLDWIDE**

**28 450
MEMBRES**

**IN OVER
141
COUNTRIES**

THE SECTIONS

The Sections have an institutional mission serving the IMS Groups and work on developing and promoting the IMS in their region.

They are the contact points for the IMS Groups (see p.8) in the following fields :

- institutional relations
- providing details about and checking the membership rules
- organisation of health protection programmes
- management of the local social fund

Collection of the contributions and payment of assistance are handled by MSH.



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2. THE PLAYERS OF THE IMS

THE GROUPS

The International Missionary Benefit Society is open to any institute, diocese, association of faithful and other Christian religious communities "...protecting the health of their members".

It offers the possibility for superiors and bishops to fulfil their canonical obligation.

Subscription procedures

Subscription to the IMS is firstly via a community that joins the community (congregation, province, diocese, autonomous house, etc.) **thus constituting an IMS Group.**

In conjunction with the Section and in a spirit of solidarity, the IMS seeks people's best protection according to the standard of living and the cost of healthcare in each country.

That is why the IMS offers **several contribution Options**, each providing an appropriate level of assistance.

It is recommended communities select a manager who has a computer with an internet connection. For Groups without IT equipment, see the special arrangements with their Section.

The Section will remain available to help and assist Groups in their requests and procedures : subscription, institutional issues, organisation of health protection programmes, applications for financial aid from the Social Fund.

The IMS Sections are available to assist religious communities in considering their needs and the procedures.

- **The Canonical authority*** (or Church Leader for non-Catholics) **contacts the IMS informing it of its intention to join.** It can join a local IMS Section or the Central Office..
- The Community must designate a Group Manager who will be the intermediary between the beneficiary members and the IMS. Their name is indicated on the Group subscription form.
- The **Section Manager** must complete the subscription form (available on the IMS website) and send it to a Section or to EMI headquarters.
- On receipt of this subscription form, the dedicated MSH team :
 - **creates the Group,**
 - informs the Section,
 - sends the extranet login to the Manager of the new Group.
- In order to finalise enrolment and to benefit from the rights, **the Canonical Authority* receives the call for contributions for the members of his Group.** He pays their contributions to MSH.

* Superior General for an Institute, Bishop for a Diocese, Provincial for a Province, Moderator/manager for an Association of the faithful

Some additional information about subscription

- The Groups are free to choose their Section of reference in the light of certain conditions, such as the language of correspondence or the currency of payment...
- Subscription begins on 1 January, 1 March, 1 July or 1 October.
- Cancellation takes place on 1 January or 1 July.

ROLE OF THE GROUPS

The Group Manager is responsible for the follow-up of the list of beneficiaries and Options chosen, as well as the payment of contributions to the IMS.

The originals (invoices, receipts, etc.) must be kept for 2 years and sent to the IMS if requested.

Random checks are carried out every week.

The assistance paid depends on the country of mission and the Option chosen.

In the event of a significant non-reimbursed amount, the Group Manager may make a request of additional assistance to the Social Fund.

Groups have a dedicated online space which enables them to :

- make membership requests for the Mutual Assistance cover offered or download an Excel file for large Groups to be sent back by email (emi@msh-intl.com)
- enter information about the IMS member and beneficiaries online
- enter the membership start date online
- enter the cancellation online
- make a request to transfer a member to another Option
- change the mission country
- send and enter a request to MSH (invoices, complaints, requests for cover) via the online space or by letter.
- view the account statements of reimbursements and download them
- view the IMS/MSH medical network
- create IMS membership cards and certificates

For all requests regarding management, MSH is the contact for Groups.

THE REGIONAL MEETINGS OF GROUP MANAGERS

Organised by the Sections, these meetings are a privileged forums for greater proximity and better service to the members.

Each Group in the region is invited to attend to learn about changes to the IMS.

These meetings are also an opportunity to :

- recall the missions of the Group Manager,
- share experience as regards management of the members,
- raise possible issues encountered and find solutions in line with each context.



2. THE PLAYERS OF THE IMS

MSH INTERNATIONAL

a network, a team and tools serving the IMS

A dedicated network

In 2022, the IMS has chosen MSH International so that all its members have access to an international healthcare network.

MSH international is a partner of the IMS. It acts on the Steering Committee's instructions. The contributions and payment of assistance have been set according to the rules of the IMS.

This international group benefits from strong financial strength and has deployed a medical network for its customers worldwide for 50 years.

The MSH network comprises 86 303 pharmacies, 30 478 hospitals, 1 174 imaging centres and 3 560 analysis laboratories carefully selected in 178 countries around the world. Care is needed however as not all charge affordable rates.

That is why the IMS has asked MSH to deploy a dedicated network in healthcare establishments known to IMS members and in which the **prices are aligned with the assistance provided by the IMS**.

Thanks to your IMS card and direct payment, the advance of medical costs is very limited.

MSH tools

MSH makes a software tool available to give **greater autonomy to Group Managers**.

- You can download a certificate certifying membership and a membership card at any time which will enable them to go to a hospital of the network to benefit from simplified cover.
- By connecting to the online space, the manager can make reimbursement requests by scanning and attaching the invoices, filling out a request for cover and viewing reimbursements online.

Obtain the **MSH Practical Guide**
for contract managers in your MSH online space,
in the Practical Guides Section
<https://www.traide-missionnaire.com/en/extranet-en/>



Contacting MSH

The MSH service is available **7 days a week, 24h/24 in 50 languages**.

- A **management team** is dedicated to processing IMS assistance requests : emi@msh-intl.com
- Members also have access to the advice of a medical team composed of 35 doctors and nurses :
 - **Requests for medical cover** must be sent to precert@msh-intl.com.
 - In a **vital emergency**, a doctor can be contacted by email on medical@msh-intl.com

Always connected to you

The MSH team is in permanent contact with the Central Office and the international Sections. It is responsible for following up all requests.

To simplify the payment of assistance, take care to send all the supporting documents and report any change of bank account details.

If a **request is not met**, Group Managers are asked to use the IMS application form for MSH that can be downloaded from the IMS website, which is used to give accurate information to speed up processing.

Processing of requests can be tracked on the extranet. Do not send the same documents twice as this creates processing delays.

The **IMS Claim Form for IMS Groups at MSH** can be found in the *Documentary resources / Documents and forms* tab of our website
<https://www.traide-missionnaire.com/wp-content/uploads/2022/07/formulaire-EMI-a-MSH-EN.pdf>



3. THE SERVICES OF THE IMS

LEVELS OF COVER

INTERNATIONAL ASSISTANCE

Option 1

BASIC LEVEL

Taking care of medical care all over the world

Medical evacuation

100 % coverage of medical evacuation then payment by the Group of its share (IMS share : 80 % within the limit of 5 economy class seats)

Option 2

STRENGTHENED LEVEL

Consideration of care worldwide and delivery of optimized aids

Option 3

STANDBY POSITION

Waiting position for members with a basic plan in their country of mission but who have to travel to a country of Option 1 (travel, holidays) for them to be covered.

The member is therefore registered in Option 3A (waiting position) as long as he is in his country of mission (therefore, without assistance from the IMS). It is during his stay in the option 1 country that he switches to Option 3B after regularization of the share corresponding to Option 1, which gives him the right to benefit from Solidarity Health on site (based on Option 1 except medical evacuation). The regularization of this quota must be carried out by the Group Manager for the entire semester.

LOCAL ASSISTANCE

Option 4

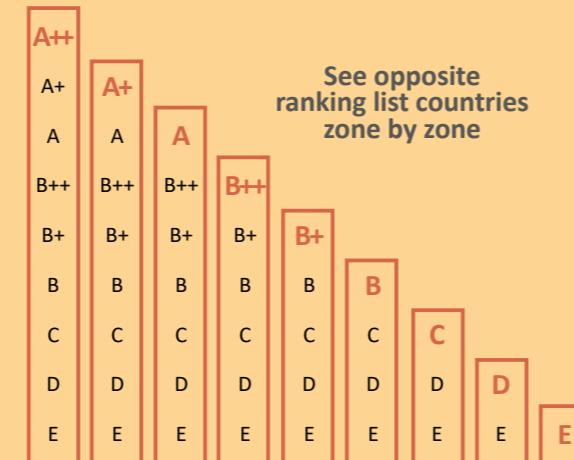
GENERAL LEVEL

Assistance concerning care in the countries of residence of members. This Option is only available in countries defined by IMS. The countries are classified in zones (A++, A+, A, B++, B+, B, C, D and E) : see list opposite.

The transfer from Option 4 to Option 1 is subject to conditions with the Heads of Sections (missions of a minimum duration of one year + engagement letter to be provided).

The choice of country of contribution for community members may be different from the country of residence. Thus, a community may decide to affiliate its members in a country in a zone greater than that of the country of residence (situations linked to regular trips or treatment to a particular country).

A member registered in one country is also covered in the countries of the lower zone(s).



Example 1 : a sister registered in Ivory Coast (zone B) can receive care in her zone and in all countries of the lower zones. It is therefore covered in countries in zones B, C, D and E (but not in areas A++, A+, A, B++, and B+).

Example 2 : a brother residing in Ivory Coast (B) who has opted for the contribution of zone A (after having selected for example Bolivia) will be able to receive care in all countries of zones A, B++, B+, B, C, D and E (but not in areas A++ and A+).

Option 5

HOSPITALIZATION ONLY

Coverage of expenses related to medical hospitalization and surgical as well as those related to consultation and pharmacy during hospitalizations.

This Option is available in Option 4 countries (zones A++, A+, A, B++, B+, B, C, D and E) defined by the IMS. Treatments are possible regardless of the 9 zones.

5 OPTIONS ACCORDING TO THE COUNTRIES

OPTION 1, 2 AND 3

MANDATORY IN THESE MISSION COUNTRIES

Members registered in an option 1 or option 2 country are covered in all countries of the world.

Armenia

Israel

Qatar

Australia

Japan

Russia

Azerbaijan

Jordan

Saudi Arabia

Bahrain

Kazakhstan

Seychelles

Belize

Korea

Singapore

Brunei

Kuwait

South Africa

Canada

Lebanon

Swaziland

China

Macau

Taiwan

Comoros

Maldives

Tajikistan

Emirates United Arabs

Mauritius

Turkey

Europe*

Mongolia

Turkmenistan

Georgia

News-Zeeland

United States

Hong Kong

Oman

* except Albanie, Kosovo et Malte in Option 4

OPTION 4 AND 5

ZONE A++

Mexico

ZONE A+

Argentina

Brazil

Chile

Ecuador

Guatemala

Honduras

Salvador

Uruguay

ZONE A

Anguilla

Antigua and Barbuda

Bolivia

Colombia

Costa Rica

Cuba

Jamaica

Malta

Morocco

Nicaragua

Panama

Paraguay

Peru

Porto Rico

Rep. Dominican

Suriname

Syria

Thailand

Trinidad and Tobago

Tunisia

Venezuela

ZONE B++

Philippines

ZONE B+

Kenya

ZONE B

Afghanistan

Albania

Algeria

Bangladesh

Bhutan

Cambodia

Djibouti

Dominica

Egypt

Ghana

Green cap

Guinea Bissao

Indonesia

Iran

Iraq

Ivory Coast

Kosovo

Laos

Liberia

Libya

Malaysia

Mauritania

Micronesia

Myanmar

Nepal

News Guinea

North Korea

Pakistan

Palestine

Papua

Rep. from Guinea

Senegal

Sierra Leone

Sri Lanka

Western Sahara

Yemen

ZONE C

Angola

Benin

Botswana

Burkina Faso

Eritrea

Ethiopia

Gambia

Lesotho

Malawi

Mali

Mozambique

Namibia

Niger

Nigeria

Somalia

South Sudan

Sudan

Tanzania

Togo

Uganda

Vietnam

Zambia

Zimbabwe

ZONE D

Burundi

Cameroon

Central Africa Rep.

Chad

Congo

Democratic Rep. of Congo

Equatorial Guinea

Gabon

Rwanda

ZONE E

Haiti

India

Madagascar

3. THE SERVICES OF THE IMS

Documents to attach to any request for assistance

- The documents are needed for efficient and fast processing of assistance requests (invoices, prescription, receipts, etc.).
- The IMS treatment form (downloadable from the IMS website, see page 25) is a valid supporting document when the healthcare professional is unable to provide an invoice. The professional must indicate on it the procedure or purpose, cost, currency, date, name and stamp and sign it. In other cases, the IMS care sheet is not useful.
- Files must be sent within 2 years from the date of care. No refunds are possible after 2 years. Supporting documents (invoices, etc.) must be collected and forwarded by the Group Manager.

SEE THE PRESENTATION OF THE STAND-BY OPTION 3A AND 3B PAGE 12

IMS ASSISTANCE 2026

Assistance is presented as a % of the actual cost. The amounts may change depending on exchange rates.

Available on the IMS website
<https://www.traide-missionnaire.com/frais-de-sante/>



	INTERNATIONAL OPTIONS				WAITING POSITION	LOCAL OPTIONS		
	1	2	3	4		5		
In hospitals of the IMS network : payment of the professional by the MSH/IMS. The Groups pays the difference if the invoice exceeds the stated cover.	Surgical Stay (set amount/day) → maximum per day of hospitalisation	1 461,82 CHF 1 384,88 €	1 792,18 CHF 1 697,86 €			410,22 CHF* 388,63 €*	260,14 CHF 236,97 €*	246,45 €
All hospital costs and medical fees relating to hospitalisation of one or more consecutive days, scheduled or emergency.	Medecine Stay (set amount/day) → maximum per day of hospitalisation	737,05 CHF 698,26 €	884,45 CHF 837,90 €			250,14 CHF* 236,97 €*	150,08 CHF 142,18 €	
Hospitalisation at home may be covered after prior agreement of MSH/IMS.	Daily set amount →	-		100 %		-	-	-
Hospital costs for maternity are covered inpatient surgery	Supplement for single room (hospitalisation) limited to the 1 st forty days →	-	47,50 CHF 50,00 €			-	-	-

* KENYA : the hospital set amount of Option 4 is capped at € 315 for surgery and € 180 for medicine.

Pharmacy

Medicines and products prescribed by a doctor.

Non-prescribed pharmacy and parapharmacy are not covered.

Pharmacy for a long-term condition : an initial prescription can be used several times even over a long period. In this case, the doctor states that the patient is suffering from a long-term condition. Each time, a copy of the initial prescription is attached with the invoices.

Prescribed pharmacy, including bandages and compresses →

63 %

100 %

63 %

Consultations and visits [upper limit per procedure]

Consultations of general practitioners or specialists - excluding dentists and psychiatrists - in a doctor's surgery, at home or in a hospital (excluding a period of hospitalisation)

Consultation - general medecine	→	12,82 CHF 13,49 €	21,37 CHF 22,49 €		12,82 CHF 13,49 €	
Consultation - specialist	→	16,02 CHF 16,86 €	30,40 CHF 32,00 €		16,02 CHF 16,86 €	
Consultation - psychiatrist	→	24,03 CHF 25,29 €	32,30 CHF 34,00 €		24,03 CHF 25,29 €	
Medical visit	→	16,02 CHF 16,86 €	30,40 CHF 32,00 €		16,02 CHF 16,86 €	

Laboratory and radiology

Medical laboratory procedures : analyses, blood tests and other medical examinations

→ 60 %

100 %

60 %

Medical imaging procedures : radiology, scans (coverage to be requested), MRIs, ultrasounds, mammograms prescribed by a doctor for a diagnostic purpose or for medical monitoring

→ 60 %

100 %

60 %

3. THE SERVICES OF THE IMS

IMS ASSISTANCE 2026	Available on the IMS website https://www.traide-missionnaire.com/frais-de-sante/	→	INTERNATIONAL OPTIONS				WAITING POSITION	LOCAL OPTIONS		
			1	2	3	4		4	5	
Convalescence										
Medically-prescribed convalescence following a hospitalisation	Upper limit per day + healthcare cover during the stay in approved establishments, up to a maximum 30 days/year	→	22,01 CHF	23,17 €	31,35 CHF	33 €		22,01 CHF	23,17 €	-
Rehabilitation stay										
Following a hospital stay for an acute medical or surgical complaint	Day set amount capped at 30 days renewable then opinion of IMS medical adviser after 60 days	→	380 CHF	400 €	380 CHF	400 €		380 CHF	400 €	-
Other healthcare costs										
Medical auxiliaries, medical or specialist procedures, orthopaedics, psychomotoricity/ergotherapy Ambulance transport (chemotherapy, dialysis, transfer from one hospital to another for examination)		→	70 %	100 %				70 %		-
Spa treatment										
Requires : a medical prescription + prior agreement Limited to one treatment per year	Annual ceiling	→	224,22 CHF	236,02 €	319,20CHF	336 €		224,22 CHF	236,02 €	-
Dental										
Care by a dentist and all procedures carried out in connection with these consultations, including orthodontics Teeth whitening, implants, temporary teeth and dental veneers are not covered.	Dental care Dental prosthesis : crown Other dental prosthesis : bridge Orthodontics	annual ceiling annual ceiling annual ceiling →	950 CHF 1 900 CHF -	1 000 € 2 000 € -	1 330 CHF 2 660 CHF 2 660 CHF	1 400 € 2 800 € 2 800 €		assistance of 60% capped at : assistance of 60% capped at: aide de 100% plafonnée à :	assistance of 60% capped at : assistance of 60% capped at : -	-
Optics										
Prescribed lenses, eye glasses frame or contact lenses with visual correction every two years (unless there is a significant change in vision, confirmed by supporting documentation) Eye testing and surgery Not covered : sun protection or other glasses without visual correction	Frame Lens (par lens) Contact lenses [dioptr>8] (per lens)	Limited to 1 frame every 2 years Limited to 1 pair of lenses or contact lenses every 2 years →	47,50 CHF 47,50 CHF 47,50 CHF	50 € 50 € 50 €	118,75 CHF 99,75 CHF 61,75 CHF	125 € 105 € 65 €		33,25 CHF 33,25 CHF 33,25 CHF	35 € 35 € 35 €	-
Auditory										
Expenses of devices and external hearing prostheses excluding insurance and warranty	Hearing aid (per aid) Hearing aid maintenance [batteries] Hearing aid repair	limited to 2/year annual ceiling →	380 CHF 36,60 CHF 380 CHF	400 € 38,53 € 70 %	522,50 CHF 36,60 CHF 100 %	550 € 38,53 € 100 %		380 CHF 36,60 CHF 70 %	400 € 38,53 € -	-
Orthopaedics										
Devices for treatment of bone, muscle, tendon conditions		→		70 %	100 %				70 %	
Acupuncture										
Energy stimulation procedures, performed by healthcare professionals		→		50 %	100 %				50 %	-
MSH medical evacuation										
Conditions of this cover for emergency evacuation : • available to beneficiary members of Option 1 or Option 2 • life-threatening condition • treatment unavailable in the mission country • care available in another country (a regional destination as a priority) • immediate hospitalisation required		→	80 % limited to 5 seats	100 % limited to 5 seats						-
If one or more of the above conditions is not met, an evacuation is also possible : the costs are then borne by the Group.										

3. THE SERVICES OF THE IMS

Care network

The members of the Association are free to choose the health professionals consulted. However, **a healthcare network that limits the amount of costs needing to be advanced is available.**

- Within the specific IMS network which consists of a few hundred establishments in all the countries, members do not advance the costs. **The list of establishments changes regularly and is available on the IMS website.**
- The partnership with MSH International also provides access to thousands of establishments in their network. In the hospitals of this MSH network, the amount of IMS assistance can be deducted from the invoice; the Group only has to pay the non-reimbursed amount. **A list of these establishments is available on the IMS Group Managers extranet.**
- For other establishments, IMS members advance the full amount and the Group Manager then sends their request for assistance to the administrative centre.



Membership card

Groups can download and print the membership card for each of their IMS affiliates at any time from the extranet.

This card is recognised by the IMS/MSH care network providers.

Planned hospitalisation

For planned hospitalisation, Group Managers can request cover to avoid having to advance the costs.

	COSTS	ADMISSION	DISCHARGE
In the specific IMS network	No advance of costs	The Group requests cover from MSH.	MSH/IMS pays the IMS assistance to the healthcare professional except for a very limited overrun that the Group pays to the establishment.
In the MSH network			2 invoices* : <ul style="list-style-type: none"> MSH pays the IMS assistance to the healthcare professional The Group pays the remainder to the professional
Outside IMSI/MSH network	Advance of costs		The Group pays the cost. Then presents the invoice to MSH which pays the corresponding assistance.

* Should the establishment be unable to draw up 2 invoices, the Group pays the cost and then submits the invoice to the IMS, which pays the corresponding assistance.

Unplanned hospitalisation

	COSTS	ADMISSION	DISCHARGE
Emergency	No advance of costs	The hospital contacts MSH to obtain cover.	MSH/IMS pays the healthcare professional. Then MSH asks the Group to pay its participation.
Vital emergency	No advance of costs	Cover in IMS/MSH network care centres	On presentation of the membership card
	Advance of costs	If the care centre is not part of the IMS/MSH network	All costs to be paid by the member or the Group

For a request for cover :
email precert@msh-intl.com
phone 33 (0)1 44 20 98 55

MEDICAL EVACUATION

The MSH International Medical Service manages medical evacuations for IMS members who have chosen international options 1 or 2.

- This service includes :
- advice and support for the patient
- contact and consultation with the hospital or treating doctor on site
- medical evacuation in the event of a serious condition requiring immediate hospitalisation
- urgent and unforeseen medical care

See conditions on page 16

For any request, please contact the Medical Service :
email medical@msh-intl.com
phone 33 (0)1 44 20 98 55

3. THE SERVICES OF THE IMS

2026 CONTRIBUTIONS

The assistance paid depends on the country of attachment and the Option chosen (see pages 12 et 13).

Each Group (the actual member) pays an annual contribution, regardless of the Option it has chosen for its members.

GROUP CONTRIBUTION - PER YEAR

CURRENCIES	CHF	€	MGA	CFA	KES	\$
Per year and per Group	27,06	28,46	139 938,67	18 676,88	4 210,66	30,88

The person with canonical responsibility then chooses the individual options that will be applied to each individual member.

SOLIDARITY CONTRIBUTIONS PER MEMBER - PER YEAR

BY OPTION AND ADMINISTRATIVE CURRENCY	CHF	€	MGA	CFA	KES	\$	
ASSISTANCE INTERNATIONAL	1	1 191,54	1 271,05	6 473 429,40	833 754,74	179 614,22	1 423,63
ENHANCED INTERNATIONAL ASSISTANCE	2	1 952,76	2 083,08	10 609 52,26	1 366 408,28	285 992,98	2 333,13
WAITING POSITION	3A	279,29	297,93	1 517 348,77	195 429,14	43 153,52	333,69
	3B	1 117,55	1 192,12	6 071 452,66	781 981,56	172 672,59	1 335,23
LOCAL ASSISTANCE	4 A++	713,07	760,66	3 873 996,26	498 956,97	108 016,49	851,97
	4 A+	626,07	667,85	3 401 352,98	438 082,19	96 734,74	748,02
	4 A	493,63	526,57	2 681 825,74	345 409,64	76 271,33	589,78
	4 B++	301,32	321,43	1 637 047,93	210 845,96	37 245,63	360,02
	4 B+	296,52	316,31	1 610 973,94	207 487,73	45 816,22	354,28
	4 B	243,42	259,66	1 322 456,95	170 327,76	37 237,80	290,83
	4 C	197,26	210,42	1 071 680,94	138 028,70	30 785,91	235,68
	4 D	151,06	161,14	820 658,43	105 697,89	23 575,12	180,48
	4 E	70,44	75,14	382 706,45	49 291,23	10 884,20	84,16
LOCAL HOSPITAL ASSISTANCE	5	45,77	48,82	248 656,31	32 026,05	7 071,81	54,68

SPECIAL CONDITIONS

Age limit

There is no age limit. However, from the age of 65, the duration of participation to the cost of hospitalisation may not exceed 6 months for the same complaint.

Waiting period

Reminder : a community which enrols a Group to the IMS makes a 3-year commitment.

6-month waiting period :

- for the re-subscription of a member which has previously left for no particular reason or the return of a Group to the IMS
- for the subscription of a member of a community which already belongs to the IMS (if their non-enrolment is not justified)

No waiting period :

- for the collective subscription of a religious Institute, Diocese or an association of the faithful
- for subscription of a new member

Children

Contributions are reduced for children of lay associates who are part of an IMS-member community, while they are dependent on their parents :

- Option 2 : 60 % of the adult contribution per child
- Other Options : 50 % of the adult contribution per child
- Age limit of affiliation of children : 25 years
Over 25 years: Adult affiliation
- Free as of the 3rd child
- For children who will be 17 on 1 January of the year in question, a certificate of school attendance will be requested for re-affiliation for that year.

Retired EMI members of CAVIMAC returning to France

IMS assistance available in addition to CAVIMAC reimbursements (contact the IMS).

Local Option IMS members visiting France

Transfer to Option 1



4. EXCEPTIONAL ASSISTANCE

THE SOCIAL FUND

The **IMS Social Fund** helps Groups finance **substantial non-reimbursed amounts** and **to pay part of their contributions**.

Each Section contributes 0.5 % of its contributions to the Social Fund.

SUBSTANTIAL REMAINDERS TO BE PAID

The IMS Social Fund may be asked to **partially supplement partially reimbursed major care**.

Some examples :

- hospitalisation or significant dental, hearing or optical care
- medical evacuations
- serious and onerous medical cases

The Groups must first contact their Section's Social Fund committee.

The form is available on the IMS website (invoice and breakdown to be attached).

NOTE !

Since 1st January 2022 (following the establishment of the healthcare network), members are **requested to go to the approved hospitals of their area**. This will allow them to benefit from direct payment of the assistance provided for in their option.

If a Group chooses a non-approved establishment although the care could be provided in an approved centre, the Social Fund's contribution will be reduced.

In practice

Once the Group Manager has received payment of the corresponding IMS participation for the medical procedures and to the membership Option, they can create a file in support of their request and then forward it to their Section.

First of all, the Section's Social Fund Committee Section must be asked: this is level 1.

Then, depending on the non-reimbursed amount, it is possible to ask the committee of the International Social Fund of the IMS : this is level 2.

After review, the supplement paid is up to a maximum amount of 50% of the non-reimbursed amount payable by the Groups as regards level 1 and then the same too for level 2.

The details of the file to be constituted are available on the IMS website :
<https://www.traide-missionnaire.com/en/contributions-and-assistance/social-fund/>

You too, through your Group Manager, please do not hesitate to submit requests when you have particular needs. The Social Fund committees will study your requests carefully.



HELP WITH CONTRIBUTIONS

If a Group is experiencing a temporary financial difficulty, it may seek exceptional assistance from the Social Fund, which may decide to **reduce contributions for a semester**.

- A form is available on the IMS website. It must be completed and returned to the Section of attachment.
- Requests are reviewed by the Contribution Reductions Commission, composed of members of the Steering Committee and technical advisers.

In the event of a favourable decision, instructions will be sent to MSH which will apply the contribution reduction.

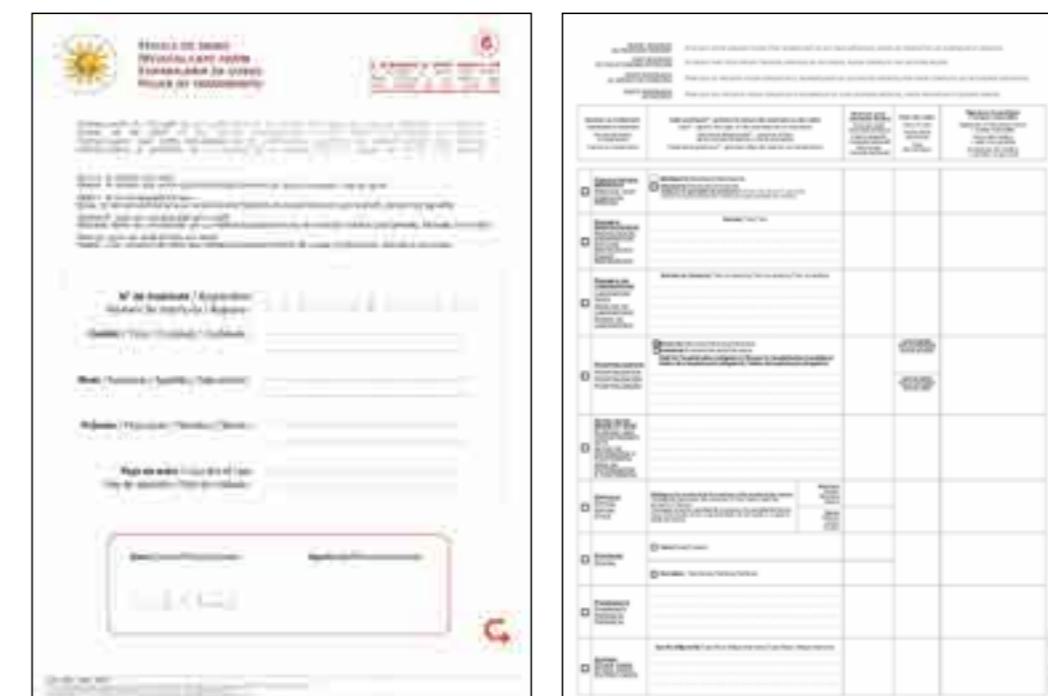


Form 4
Reduction of contributions
for help with payment
of contributions

Form 7
Social Fund application
for substantial non-reimbursed amounts

These two forms for requests for exceptional assistance are available on our website, in the **Documentary resources** tab :
<https://www.traide-missionnaire.com/en/documentary-resources/>

5. THE BENEFICIARY'S QUICK GUIDE

The IMS beneficiary member		Procedures covered by the IMS		Payment or otherwise of invoices	
Membership of the IMS Group	As a member of the Association, they depend on a religious community (IMS Group) having joined the IMS.	Procedures covered	The table of IMS assistance according to type of care (consultation, dental care, hospitalisation, etc.) is available : - in the Services Guide - on the website	Hospitalisations in the IMS network	- Presentation of the membership card - And ask for cover via your Group Manager No advance of costs
IMS contact	The Group Manager is their contact for any IMS matter.		Most recognised therapeutic procedures and techniques qualify for assistance.	Hospital admissions outside the IMS network	- Payment of the invoice following the stay - Despatch of the invoice to your Group Manager
Registration number	They have a unique registration number which is indicated on their membership card. To be communicated to the healthcare professional if they belong to the IMS network to benefit from direct payment.	Some exclusions	The following are not covered : - traditional medicine - preventive care - paramedical care	Life-threatening emergencies	Ask the hospital to inform MSH which will settle the invoice If the member is unable to do so: request by someone of the entourage
Membership card Certificate of membership	To request from the Group Manager	Medical evacuation	Options 1 and 2 (known as "international") include this cover. To use it, contact your Group Manager In an emergency, your entourage can contact MSH directly (see contacts below).	Outpatient care	Presentation of the membership card in a dispensary of the IMS network Outside the IMS network : costs need to be advanced
Supporting documents		Consultation places		THE MEDICAL CARE FORM	
Guarantee of receiving IMS assistance	For the assistance to be paid : send invoices and other documents (prescription, treatment form, etc.) to the Group Manager as quickly as possible	Addresses of approved hospitals (IMS network)	- Request from the Group Manager - Available on the website No advance of costs in these hospitals	If the healthcare professional (doctor, pharmacist or other practitioners) cannot provide you with proof of payment, they must fill out the treatment form. The healthcare professional must enter the procedure or purpose, cost, currency, date and name. They stamp and sign it.	
Treatment form	If the healthcare professional is unable to issue an invoice, they indicate: procedure or purpose, cost, currency, date, name with a stamp and their signature.	Free choice of the practitioner	They are free to consult any healthcare professional. Consequences : - higher rates (outside network) - advance of costs	In the absence of proof of payment or a duly completed treatment form, payment of the assistance cannot be processed.	
Despatch of documents	Send to the Group Manager : - either by scan - or by phone (acceptable photo quality) - or by post Note: keep originals 2 years (by the member or by the Group Manager)	Site Internet			
Contacts					
Any IMS subject	Assistance levels Network hospitals Cover before hospitalisation Despatch of invoices, etc.	Group Manager		https://www.entreide-missionnaire.com/en/documentary-resources/documents-forms/	
Cover at the hospital		If the Group Manager cannot be informed : mail : precert@msh-intl.com tél. : +33 01 44 20 98 55		DECLARATION OF HONOUR Please note that the supporting documents - received invoices and prescriptions - are the first documents required. The certificate must be attached to the request for assistance if a receipt is missing OR if an expense needs to be specified OR if the IMS or the manager requests additional information.	
Medical Evacuation		mail : medical@msh-intl.com tél. : +33 01 44 20 98 55		The certificate is available on the IMS website : https://www.entreide-missionnaire.com/wp-content/uploads/2023/05/EMI_FORM-8.pdf .	



6. TOOLS AND DOCUMENTS TO GUIDE YOU

The newsletters
are
available
on the
website
[www.
traide-
mission-
naire.com](http://www.traide-missionnaire.com)

THE IMS WEBSITE

with varied content and enriched by the Sections

<https://www.traide-missionnaire.com>

- Présentation of the IMS
- Details on contributions and assistance
- News
- Documentary resources
 - Official documents (brochure, services guide) and forms (forms for beneficiary members, member Groups and religious communities wishing to join the association)
 - Health and Prevention fact sheets
 - Text on the Church, health and solidarity
 - Prayers
- FAQ : frequently asked question
- Link to the Group Managers' extranet

THE IMS/MSH EXTRANET

A dedicated space for the Groups and Sections

<https://www.traide-missionnaire.com/extranet>



The online space allows Group Managers to :

- manage members (affiliation, transfer, cancellation)
- download . membership cards and membership certifications
 - the Services Guide, the Practical Guide
 - members' statements of accounts
- make requests for assistance
- view the IMS/MSH network healthcare establishments
- view the prevention fact sheets

Want to stay informed ?
Subscribe to our newsletter :
<http://www.traide-missionnaire.com/>

Would you like your testimonial to be
published on the site ?
Write to us at:
emi@traide-missionnaire.com

7. CONTACTS

CENTRAL OFFICE

postal adress
3 rue Duguay-Trouin
75280 Paris cédex 06 - France
phone
33 (0)1 42 22 07 77
email
emi@traide-missionnaire.com

- Follow-up of operations
- Follow-up of complaints
- Social Fund at the International Level

SECTIONS

see the contact details
of the Sections
on pages 6 and 7

- Membership a new Group
- Meetings between Groups
- Social Fund Level 1
- Dealing with payment problems of contributions
- Organisation of health protection actions
- Follow-up of complaints about assistance

MSH INTERNATIONAL

postal adress
23 allée de l'Europe
92587 Clichy Cedex - France
email
emi@msh-intl.com

phone
The MSH teams are available
24/7 on 33 (0)1 44 20 98 55*.

medical assistance
precert@msh-intl.com

medical emergencies
medical@msh-intl.com

*Call-
Back

You can ask MSH to call you back : write to emi@emi-intl.com with 'CALL BACK' in the subject line of the email and give a telephone number and the reason for the request.

If the request is for urgent treatment, you can ask MSH to call you back within 2 hours : write to precert@emi-intl.com with 'URGENT CALL BACK' in the subject line of the email and give a telephone number with details of the request (member number, hospital, date, etc.).

REGISTERED OFFICE

Adresse postale
c/o Me Martine Zufferey
Bld des Philosophes 28
CH-1205 GENEVE - SUISSE

Services Guide 2025 - english issue

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