



## GROUP HEALTH PLANS FOR NGOS AND NON-PROFIT ORGANIZATIONS



# We're committed to protecting your future.

Your employees are your most important assets. Keep them safe with health insurance that gives them access to a vast network of medical professionals around the world.

Clements Worldwide understands the unique risks inherent to non-profit organizations and NGOs that are operating in high-risk countries and war zones, and we're here to help. Regardless of your organization's size or location, our affordable health plans provide:

- Low or no copays
- Comprehensive benefits
- Options for deductible amounts
- Access to reputable facilities in rural areas
- Coverage for local nationals, third country nationals, and expats

### International group health plans tailored to your needs.

Clements Worldwide has partnered with Cigna International Health Services to provide easy access to more than 1.5 million health care professionals in more than 170 countries, with centralized administration in numerous cities across the globe. With care delivered by local teams, your staff can be treated in high-risk, remote areas.

### All your protection under one roof and across all borders.

We've added extra layers of protection for your staff by offering a full suite of insurance solutions. From health to property to auto and more, our plans provide comprehensive coverage to give you and your employees peace of mind while performing your important humanitarian work.



Learn more at  
[Clements.com/Nonprofits](https://Clements.com/Nonprofits)

**Contact Us**  
Info@Clements.com  
1.800.872.0067





# Our Group Health Plans Provide the Following:

## Comprehensive Coverage, World Class Health Care

- Vaccinations
- Birth control
- Hospitalization
- Maternity care
- Dental and vision
- Wellness benefits
- Prescription drugs
- Pre-existing conditions
- Mental health counseling
- Inpatient and outpatient services
- Medical evacuation and repatriation
- HIV/AIDS treatment and drug therapy
- Injury due to war, terrorism, strikes, and riots
- Compassionate travel benefit to attend funeral services

## Convenient Access to the Help You Need

- Global Telehealth Services**  
Private, real time health consultations via video and telephone
- International Employee Assistance Program**  
Mental health counseling and services for personal and work-related issues
- Dedicated, In-House Claims Support**  
Our multilingual hotline helps with any claims related issues and inquiries about your benefits
- Online Portal for Easy Account Access**  
This dedicated website enables you to access all policy documentation, submit claims, search for hospitals and physicians, and more

## Insurance Solutions to Protect Against the Unexpected

In addition to our comprehensive medical benefits, Clements Worldwide also offers a full suite of insurance solutions to meet all the needs of the non-profit and NGO communities.

These coverage options include:

- Worldwide auto
- Kidnap and ransom
- Workers' compensation
- Cyber liability and identity theft coverage
- Emergency evacuation with salary continuation
- Accidental death and dismemberment insurance
- Life insurance, plus long- and short-term disability
- Property insurance for political risks and political violence



### Contact Us

We look forward to contributing to the success of your business by finding the best insurance solutions for your organization.

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