

How Will You Cover The Cost To Return A Deceased Loved One to Their Homeland For Burial?



Medivac to
Trauma Center



Emergency
Room



Repatriate to
Homeland



Final Burial

For Example:

**Repatriating a loved one to Latin America can cost over \$4,000
And How Will You Pay the Bills in Case of an Accident?**

WE CAN HELP

Group Accident & Repatriation Policy For \$15 Per Month Policy Pays:

- Up to **\$10,000** to Repatriate Remains to Homeland for Burial.
- **\$50,000** "Accidental" Death Benefit
- Up to **\$25,000** Emergency Medical Evacuation
- **\$5,000** or 10% Principle Sum (Lesser of) Hospital / Emergency Room Charges
- **\$10,000** Rehabilitation
- **\$5,000** or 10% (Lesser of) Psychological Therapy
- **10% Discount on Calls To Latin America**
provided by Voyze (limited to 60 days)
Family Members Can Share in the Plan Mins.
(2 phones, all plans except Unlimited)
- Prescription Drug Discount Card
- Toll Free Repatriation Assist Line

For more information or to order visit us at
www.carealternative.com - 866-641-2622 (Cust. Serv.)

- In Conjunction with David Macgregor Company -



Repatriation Statistics

- In 2006 Mexican consulates across the United States recorded **10,622** shipments of bodies for burial back home, 7% more than in 2005 and 11 percent more than in 2004. The consulates, which do not track the immigration status of the deceased, spent \$4 million in 2006 to help repatriate bodies to Mexico, up from \$3.4 million in 2005.
- There are **75m** uninsured and underinsured in the US.
- 32.1% of Hispanics lacked health insurance in 2007.
- The cost to repatriate to Mexico from the US ranges from **\$3500 to \$7000**.
- The cost of sending a body to South American countries can exceed **\$10,000**.
- Sending a body from the US to the UK averages **\$6,000 - \$10,000**.
- The costs affiliated with shipping a body to Asia, India, or Poland are equally staggering
- In 2008 The Mexican consulate in Manhattan the consulate, which serves Mexicans living in New Jersey, New York and Connecticut, subsidized the costs of repatriating slightly more than 200 deceased people to Mexico.
- Repatriation costs cover such things as securing and translating documents, mortuary services in two countries and transportation, usually on commercial airlines.
- Bergen Funeral Service, which is in Hasbrouck Heights NJ ships an average of **15** bodies to Mexico each month. In Mexican immigrant neighborhoods throughout the United States, collection boxes to help pay for the repatriation of a body are placed in grocery store windows. Employers also chip in.
- Typically, the cheapest “Hispanic Package” at Brown Christian Funeral Services in Little Rock, AR which includes pickup, embalming, dressing, a **\$660** coffin, the shipping container and airfare, costs **\$3,444**. The funeral home offers a discounted package for those who are subsidized by the consulate. But during holidays, when the airlines are full, it costs an additional **\$688** for airfare.
- The nation’s Hispanic population increased 1.4 million to reach 45.5 million on July 1, 2007, or 15.1 percent of the estimated total U.S. population of 301.6 million

The cost for peace of mind?
\$15 per month

Repatriation Statistics

- California (13.2 million) had the largest Hispanic population of any state as of July 1, 2007, followed by Texas (8.6 million) and Florida (3.8 million). Texas had the largest numerical increase between 2006 and 2007 (308,000), followed by California (268,000) and Florida (131,000). In New Mexico, Hispanics comprised the highest proportion of the total population (44%), with California and Texas (36 percent each) next in line.
- 16 states have at least a half-million Hispanic residents: Arizona, California, Colorado, Florida, Georgia, Illinois, Massachusetts, Nevada, New Jersey, New Mexico, New York, North Carolina, Pennsylvania, Texas, Virginia and Washington.
- 20 states in which Hispanics are the largest minority group: Arizona, California, Colorado, Connecticut, Florida, Idaho, Iowa, Kansas, Massachusetts, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, Oregon, Rhode Island, Texas, Utah, Washington and Wyoming.
- The "repatriation fund" of Guatemala was started in 2005 and helps families pay for body shipments. A breakdown of repatriations facilitated by the Consul General of Guatemala in New York and those assisted with funding:

<u>Year</u>	<u>Repatriated</u>	<u>Assisted</u>
2008	99	46
2007	75	30
2006	70	11
2005	89	9

**The cost for peace of mind?
\$15 per month**



Sources:
 PR WEB Press Release News Wire, October 6, 2008
 US Census Bureau, May 8, 2008
 NY Times, June 11, 2007
 San Diego Union Tribune, June 26, 2005
 SFweekly.com Jan 20, 2009
 The Guardian Weekly, November 28, 2008

Group Accident & Repatriation Program Benefits

Program Benefits (In the event of a death)

- **Policy Pays** (up to) **\$10,000** for the expense of repatriating the remains of a body to their homeland for final burial
- **Policy pays** an additional AD&D insurance benefit of **\$50,000** in the event of an *accidental death**
(*Accidental Death & Dismemberment - AD&D)
- **Program provides** a Toll Free Repatriation Assistance Line in the Event of a Death
- **Program provides a** Prescription Discount Card per Member giving discounts on prescriptions at the pharmacy

Additional Program Benefits Included in the Policy (In the event of an accident)

Policy pays (up to) **\$25,000** for Emergency Medical Evacuation

Policy pays \$5,000 or 10% of Principal Sum (Lesser of) for in Hospital Indemnity. ...and more

Policy pays \$10,000 for Rehabilitation

Policy pays \$5,000 or 10% of Principle Sum (Lesser of) for Psychological Therapy

Note: Principle sum is equal to \$50,000.

Above Insurance Benefits Provided by AIG Companies

Program Cost

Monthly Cost of Program ...\$15.00 (per member)

(All Member Program Fees included)



Repatriation



Medical Transport



Hospital Indemnity



Burial Benefit

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