



The Purpose of the Senior Service Medical Plan

The Senior Service Medical Plan (SSMP) is provided through Aetna International and sponsored by Deseret Mutual Benefit Administrators (DMBA).

The SSMP is designed to provide affordable medical coverage to eligible full-time senior missionaries and humanitarian service volunteers of The Church of Jesus Christ of Latter-day Saints and its affiliated organizations.

Church policy states that all full-time senior missionaries and volunteers are “responsible for their own health-care expenses and must have adequate health coverage for their mission assignments.” The SSMP was created to fill this need for those who do not have access to medical coverage because of their assignments away from home.

Enrollment in the SSMP meets the Church’s requirement of having adequate health coverage. If you already have or are eligible for other adequate health coverage during your service period, you are not eligible to enroll in the SSMP. For more information about what adequate health coverage is, contact DMBA or the Church.

SSMP coverage is designed for generally healthy full-time senior missionaries/volunteers who suffer short-term illnesses or injuries while serving. The plan is not intended to provide long-term care for medical conditions or to fix long-term problems and is only effective during your service period and, if you choose, shortly thereafter. And to be eligible to serve as a senior missionary/volunteer, you must meet certain health criteria.

The plan allows full-time senior missionaries/volunteers to share the risk of large health-care expenses by each paying a minimum monthly premium. Your participation in this plan helps other full-time senior missionaries/volunteers be able to serve.

Wise choices in how you use medical care help keep premiums low for all full-time senior missionaries/volunteers enrolled in the SSMP because premiums are based on the actual medical expenses of all of the missionaries/volunteers participating in the plan.

As part of this effort to be careful consumers of medical care, please review your medical needs with your mission president, mission ecclesiastical leader, or Area Medical Advisor (AMA) *before* receiving treatment, and of course, authorize with Aetna International. These individuals can help you as you seek the best care for your situation.