**IHM Medical Evangelism Trip Finances and Cancellation Policies**(Effective May 15th, 2020)

TRIP FINANCES

The cost to participate on a Medical Evangelism Team Trip is calculated based on the following:

* Cost of airfare, passport, individual vaccinations (if needed) – paid by the individual
* Cost of background check, and online security/child-safety training and required ABWE medical evacuation insurance - $100 (completed every five years) – this does **not** include flight cancellation insurance.
* Cost of supplies and medications to run the team clinics\*\*:  This per participant donation has been determined based on significant historical data combined with country-specific policies.  Once trip medications are purchased, we cannot reallocate these funds or hold them for you if you are unable to participate.
* Cost of lodging and food in the area
* Cost of transportation on the ground in the country
* Cost of translators

The trip cost will be noted and broken down as follows:

* Airfare, passport, vaccines, trip cancellation insurance (this insurance is optional, at your cost)
* Background check/online training/insurance - $100 (non-refundable once paid, may be less if you have previously completed these activities within the past five years)
* Donation for Medications/supplies: (Generally $250-$280 per trip)
* Other trip expense (housing, food, transportation, translators): -- variable by country, but will be posted with each trip.

Policies

1. Your background check must be completed no less than 30 days prior to trip departure.
2. The per person donation for supplies and medications ($250-$280 based on your trip location) must be received no later than 8 weeks prior to trip departure.
3. The rest of your funds are due 45 days prior to departure.

CANCELLATION POLICIES

If you cancel your trip more than 8 weeks in advance prior to medications being purchased for the trip, any money you contributed will be held up to a year for you to participate on a subsequent trip.

If **you** cancel less than 8 weeks ahead of time, any donations sent in **EXCEPT for** the designated amount for**supplies and medications** will be held for your participation in another trip. When you sign up for a new trip, you will have to contribute the difference in cost of a new trip, including the **supply/medication portion.**  See the example below.

* + Original trip cost = $1,000, including $250 as the medication portion
  + $750 would be held for you and applied to a new trip cost
  + New trip cost = $1,100, including $280 as the medication portion
  + Your contribution would be the difference of $350 for that new trip

In the event the entire trip is cancelled by ABWE more than eight weeks in advance, all funds submitted by you for trip supplies, lodging, food, transportation or ground expenses will be held for your participation in a subsequent trip.

If the entire trip is cancelled less than eight weeks prior to scheduled departure and medications were already purchased, we cannot guarantee that that supply/medication portion will be credited to your account for participation in a subsequent trip.  If medication expiration dates allow us to use the previously purchased meds, we may be able to alter or waive that portion of a trip fee for you.  This will be determined on a trip by trip basis. Please note that ABWE personnel receive no personal benefit from these funds and are responsible for their own trip costs.