

# Repatriation Program

**Group Accident Policy with a Repatriation of the Remains Rider**

**Repatriation:** To return the remains of a deceased loved one back to their homeland for burial.

**...Peace of mind for the family**



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Note: Program available for all AIG Approved Groups for their Members and Affiliates.  
Contact Care alternative to see how your group can qualify for this benefits program.

## ***The Importance of Repatriation and the Need to be Prepared Financially***

### **Immigrants' Homeland Burials are Shrouded With Costs**

Immigrants may follow dreams, ambitions and love to the States, but death often summons them home. Their return can be no less difficult and expensive, as a majority of the new immigrant dead are young and working-class, and few carry life insurance.

*(Source: Washington Post, February 20, 2006)*

### **Immigrants struggle to fund the last trip home**

Transporting human remains from the US to Mexico is a widespread practice among Latinos here, but the process is costly and confusing. Government aid programs, as well as private insurers, can help defray the cost of “repatriating” a body, but their services are virtually unknown to Mexican immigrants living on California's North Coast. Families that send a corpse across national boundaries do so with little help beyond that provided by their immediate friends and neighbors, at a time when logistical difficulties are compounded by grief.

The cost of sending a body back to Mexico is generally at least \$3,000 and can be higher depending on the type of casket chosen for the body and its destination, according to Charlie Monte, who handles many funerals for West Marin Latinos at Monte's Chapel of the Hills in San Anselmo. The cost of sending a body to South American countries can exceed \$10,000, although Monte said that almost all the Latino bodies he handles from West Marin are shipped to Mexico. Cremation can lower the cost to as little as \$1,000, but the practice, while officially condoned by the Catholic Church, is repugnant to most Latinos.

Community fundraising drives to send corpses to Mexico are common, since few families can afford to foot the entire bill themselves. In the Ricos' case, local firefighters set up an account for the family at the Bank of Petaluma.

*(Source: Point Reyes Light, February 27, 2009).*

“It's just one more example of the kinds of extraordinary problems these people face as immigrants,” said Peter Laufer, author of *Wetback Nation: The Case for Opening the Mexican-American Border*. “Families are manic trying to figure out how they'll find a consequential amount of money when there are all these other things to deal with — a memorial service, the loss of a wage earner. These people are vulnerable.”

## Statistics

- In 2006 Mexican consulates across the United States recorded **10,622** shipments of bodies for burial back home, 7 percent 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**

# Statistics cont.

- 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 percent), 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:

Year	repatriated	assisted
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

## 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*

**Program provides a** Prescription Discount Card per Member giving discounts on prescriptions at the pharmacy

**Program provides a** Toll Free Repatriation Assistance Line in the Event of a Death

(\*Accidental Death & Dismemberment - AD&D)

### **Additional "Included" Program Benefits (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.

**Policy pays** the following percentage for Paralysis:

Quadriplegia-100% of Principle Sum

Paraplegia-75% of Principle Sum

Hemiplegia-50% of Principle Sum

**Policy pays \$10,000** for Rehabilitation

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

**Policy pays** (up to) 1% of the Principle Sum for Coma

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

**Note: Above Insurance Benefits Provided by AIG Companies**



Repatriation



Medical  
Transport

Hospital  
Indemnity



Burial Benefit

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### **Program Cost**

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

(All Member Program Fees included)

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