Frequently Asked Questions

Trip Costs

What kinds of things do my Global Health Outreach trip fees cover? When must I pay for my airline ticket? When do I need to pay my Project Fees? Is my application fee part of the project fee? Can I make donations to another person's trip costs? Are donations in support of my trip tax deductible? What if I am raising funds towards my trip but not all the donations come in before my trip departs? What if I raise more funds than are required for my trip? If I raise more funds than are required for my trip, can I apply these to a future trip with GHO? What if I have a family emergency and have to cancel one week before the team departs? What are typical airline costs?

Trip costs are in **three** main categories.

Airline travel to get you from your home to the main airport in the country where you will be serving. You can get more information about these airline costs by clicking <u>here</u>.
Your individual costs within the country where you will be serving. This includes room and board, transportation within the country, an interpreter if you are working directly with patients, any required exit tax, your emergency trip insurance, GHO shirt, and several books that we send to you.

3. Your share of team costs. This includes medications, eyeglasses, shipping of medications and eyeglasses to team members to carry in their suitcase, labor costs for a national physician and dentist when required, a small contribution to our national partner to cover some of their administrative costs (about \$60 per person), and a portion of the administrative costs to process your application within GHO.

The \$150 application fee is paid when your application is first accepted and you are assigned to the team.

When must I pay for my airline ticket?

Your credit card will be charged for your airline ticket when the ticket is purchased. The ticket is in your name, and is nonrefundable. If you are unable to travel after your ticket is purchased for you, the ticket must be canceled prior to the flight date or the full amount will be forfeited to the airline. Most airlines will allow you to rebook a flight on their airline within 12 months from the original date of purchase for a \$200 rebooking penalty.

When do I need to pay my Project Fees?

Your project fees are due two weeks prior to your team's departure date.

Is my application fee included in the project fee?

Yes. The application fee is charged to your credit card, or is payable by check, as soon as you are accepted to the trip. The rest of the project fee is due two weeks prior to your team's departure. For example, if your trip's project fee is \$1645, then once you pay the \$150 application fee, you still need to pay \$1495 to cover the complete project fee. The project fee covers your individual costs, your share of the team costs, and your application fee. Airline travel costs are in addition to the project fee.

Can I make donations to another person's trip costs?

Absolutely! You can either mail a check to CMDA/GHO, PO Box 7500, Bristol, TN 37621, and put the name of the person you are supporting on the memo line, or you can call the GHO office at 1-888-231-2637 to donate using a credit card.

Are donations in support of my trip tax deductible?

Yes, within the parameters established by Internal Revenue Service regulations. The Christian Medical & Dental Associations (CMDA) is a 501(c)(3) organization, and charitable contributions are tax deductible according to the IRS. According to IRS regulations, CMDA retains control and administration over the use of donated funds including designated gifts.

What if I am raising funds towards my trip but not all the donations come in before my trip departs?

We are able to refund the credit card that was used to charge the balance of the project fees. The cardholder will need to mail back the original charitable contribution receipt that was mailed when their card was charged, then the refund will be processed to the original card. If you are raising donations to cover your costs, remember that you need to raise enough to cover both your airline travel costs and your project fee.

What if I raise more funds than are required for my trip?

Praise the Lord! These funds will be applied to the overall trip budget. Remember that your total costs are the project fee and your airline travel costs.

<u>If I raise more funds than are required for my trip, can I apply these to a future trip</u> with GHO?

Sometimes. These requests are examined on a case-by-case basis. If the team is large enough to cover all costs, then sometimes some or all of the extra funds that are raised can be applied towards another trip within the next 12 months. The IRS requires that CMDA retain control and administration over the use of donated funds, so these requests are

examined carefully. Remember that the Lord owns the cattle on a thousand hills (Psalm 50:10), and the funds towards your trip are provided by Him for His glory!

What if I have a family emergency and have to cancel one week before the team departs?

First, you need to make sure that your airline ticket is cancelled before your first flight, or you will forfeit the entire amount of the ticket to the airline. Contact GHO at <u>GHOTravel@cmda.org</u> to make sure that your ticket is cancelled. Most airlines will allow you to rebook a flight on their airline within 12 months from the original date of purchase for a \$200 rebooking penalty. You will be allowed to use the amount of the project fee, less the \$150 application fee, that you have paid on a future GHO trip for up to 12 months. You will need to complete a cancellation form and fax it to us at 423-764-1417 in order to be removed from the trip.

What are typical airline costs?

Airline ticket costs vary greatly, depending on how many seats have been sold on a particular flight, what time of day the flight departs, the time of year of the flight, what day of the week the flight is booked, and how many tickets are being bought at once. The domestic leg of a flight varies greatly as well. For the summer of 2014, the <u>approximate</u> range of flight costs were as follows:

Central America: \$950 - \$1150 Ecuador: \$1150 - \$1350 Africa: \$1500 - \$2000 Asia: \$1500 - \$2400