

# neo

Students  
Explore  
WHV

Are you planning to go abroad for an **internship**, **under a Working Holiday Visa**, to **study** or for a **long-term stay**?

You need to take out **international health insurance** with high-level benefits, this is a prerequisite for your visa application for certain countries. With the **neo** solution, benefit from **comprehensive coverage** at the **best price worldwide\*** so you can make the most of your stay with peace of mind.

## WHO IS MSH?

For **over 50 years**, we have been providing coverage to expatriates in 193 countries. Whatever their needs, we offer them comprehensive coverage: **medical expenses**, **repatriation**, **third-party liability abroad** and **life & disability benefits**.

## KEY FIGURES



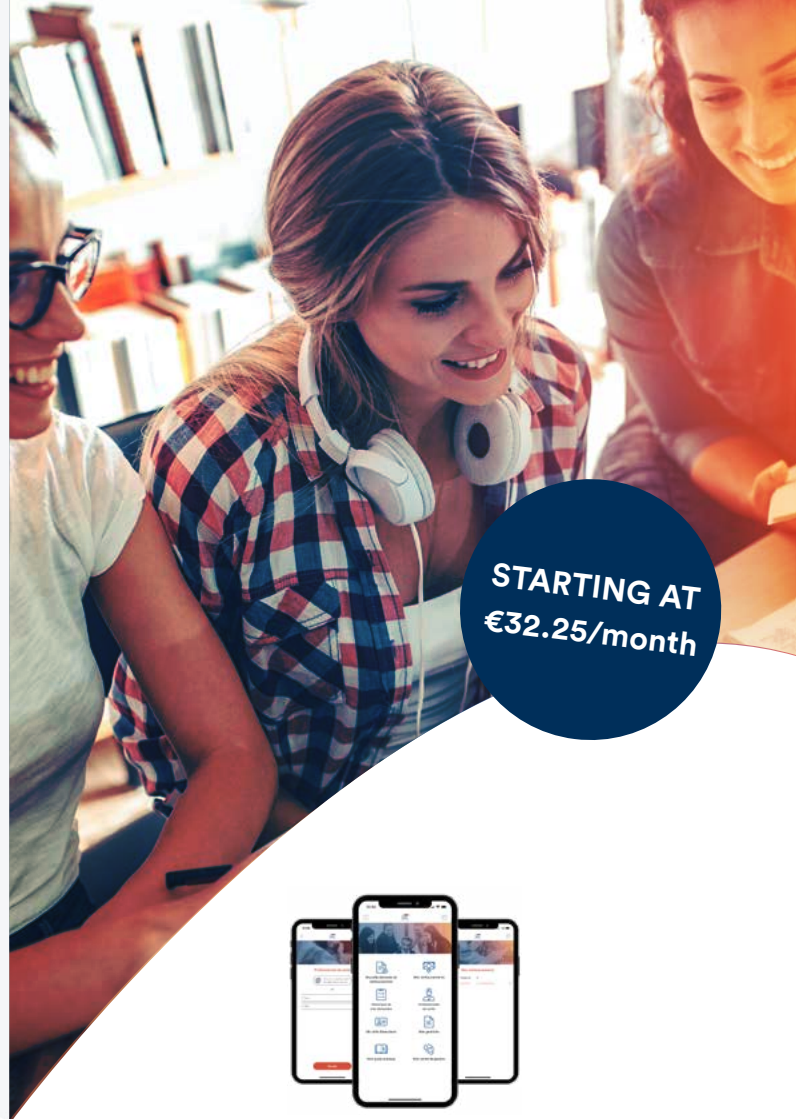
AVAILABLE  
24/7



MORE THAN 50  
LANGUAGES  
SPOKEN  
MORE THAN 60  
NATIONALITIES



700,000+  
INSURED  
MEMBERS



STARTING AT  
€32.25/month



## WITH MSH, STAY CONNECTED!

**The MSH Members' Area** allows you to complete your formalities quickly and in a secure way: submit and track your claims, download your documents (**certificates of insurance** and **insurance card**) and much more!

**The MSH mobile app:** your health partner day after day. **Many features** are available, including the **submission of your claims** via your phone. Upload a picture of your invoice and that's it!

## HOW DOES IT WORK?

### 👉 FOR WHOM?

Any individual between the ages of **18 and 35** from any nationality and living in France at the time of departure.

### 👉 FOR HOW LONG? WHERE?

From **1 to 12 months** worldwide\* and up to **24 months** for WHV holders.

### 👉 AND WHAT ABOUT REIMBURSEMENTS?

#### **2 options:**

- from the 1<sup>st</sup> euro spent,
- as a top-up to the EHIC (European Health Insurance Card).

## WHAT ARE MY BENEFITS?

👉 You are covered in your country of destination and during short stays in France (up to 30 days) and worldwide\* (less than 90 days),

👉 Loss, theft of your luggage or damage caused to it,

👉 Assistance, Repatriation,

👉 Personal accident insurance (lump sum in the event of death or disability),

👉 Third-party liability abroad + tenant's liability in the country of destination,

👉 Travel incidents (delayed departure or flight).

## IN DETAILS:

- ✓ Aggregate limit for emergency medical expenses: **€1,000,000**,
- ✓ **Worldwide** coverage\*,
- ✓ Practice your **favorite sports** with peace of mind (kitesurfing, canyoning, etc.),
- ✓ Visit of a family member **in the event of hospitalization (> 6 days)**,
- ✓ **Early return** (hospitalization or death of a family member),
- ✓ **Valuables** (computer, cellphone, GoPro, etc.) are covered under certain conditions,
- ✓ **Third-party liability coverage for internships**,
- ✓ **Unlimited teleconsultations**,
- ✓ **24/7 assistance**,
- ✓ **Certificate of insurance** available right away.



\* except for the list of excluded countries. See the Information booklet or the IPID.

## MY BENEFITS SCHEDULE

BENEFITS	LIMITS
<b>MEDICAL EXPENSES</b>	Emergency medical expenses from the 1 <sup>st</sup> euro <b>€1,000,000</b>
<i>Surgery and hospitalization</i>	100%
<i>Consultations, pharmacy, laboratory tests and paramedical procedures</i>	100% excluding vaccines
<i>Emergency dental care</i>	<b>€200</b> (emergency) <b>€1,500</b> (accident)
<i>Vision care (accidental bodily injury)</i>	<b>€400</b>
<b>IN A THIRD COUNTRY</b>	<b>€50,000</b> (< 90 days)
<b>IN THE COUNTRY OF RESIDENCE</b>	<b>€10,000</b> (within the limit of 30 days)
<b>LUGGAGE AND PERSONAL EFFECTS</b>	
<i>Theft, loss of your luggage or damage caused to it</i>	<b>€2,000</b> including Valuables <b>€700</b> Deductible <b>€30</b> Phones and tablets <b>€500</b> Deductible <b>€50</b>
<b>TRAVEL INCIDENTS</b>	
<i>Cancellation or change fees</i>	<b>€100</b>
<b>ASSISTANCE</b>	
<i>Medical transportation</i>	100%
<i>Medical repatriation</i>	100%
<i>Visit of a family member in the event of hospitalization &gt; 6 days</i>	Round-trip ticket + <b>€100</b> / night (within the limit of 10 nights)
<i>Early return in the event of hospitalization / death of a family member</i>	Round-trip ticket
<i>Extension of stay in the event of illness / hospitalization (excluding pandemics)</i>	Return ticket up to <b>€2,000</b> + <b>€100</b> / night (within the limit of 5 nights)
<i>Search costs</i>	<b>€5,000</b>
<i>Repatriation of the body in the event of death</i>	100%
<i>Legal expenses insurance</i>	<b>€15,000</b> (bail bond <b>€5,000</b> )
<i>Advance of funds</i>	<b>€500</b>
<b>THIRD-PARTY LIABILITY</b>	<b>€4,500,000</b>
<i>Bodily injury</i>	<b>€4,500,000</b> Deductible <b>€80</b>
<i>Material damage and consequential financial loss</i>	<b>€450,000</b>
<i>Damage to equipment entrusted during the internship</i>	<b>€12,000</b> Deductible <b>€100</b>
<b>TENANT'S LIABILITY IN THE COUNTRY OF DESTINATION</b>	<b>€100,000</b> / Deductible <b>€80</b>
<b>PERSONAL ACCIDENT</b>	
<i>Death lump sum</i>	<b>€15,000</b>
<i>Total permanent disability lump sum</i>	<b>€75,000</b> following an accident

## AND WHAT ABOUT EMERGENCIES?

In the event of an emergency or hospitalization, please contact our insurer, AIG.



**AIG TRAVEL Assistance : +33 149 024 670**

## ONE LAST CHECK BEFORE LEAVING!

### HEALTH CHECK-LIST

- Take out international health insurance.
- Read the country guides and find out more about the health conditions of your country of destination. [Click here](#)
- Prepare a first aid kit according to your destination.
- Get the required vaccinations for your destination. Do this several months in advance.
- Get a medical check-up from your usual practitioners.
- Scan your medical prescriptions and take them with you.
- Buy new glasses or stock up on contact lenses.

## GO TO THE WEBSITE

