



neoTempo

FOR EXPATiates AND DIGITAL NOMADS

WWW.MSH-INTL.COM

HEALTH FORMALITIES BEFORE EXPATRIATION

You're going to live abroad? Congratulations! Choose your healthcare partner carefully so you can focus on your journey. Indeed, health conditions and medical infrastructures can vary greatly from one country to another. Similarly, **medical expenses can quickly reach exorbitant levels in some destinations.**

Some people may also find it difficult to adapt to climatic conditions or to changes in diet in some countries.

We've put together a special health checklist to help you protect yourself against possible risks.



CHECKLIST

- Take out international health insurance.**
- Prepare a first aid kit** based on your doctor's recommendations.
- Ask a specialist** about **the health conditions** in your host country:
[View our health country guides on our website.](#)
- Get a medical check-up** from your primary care doctor and your usual specialists
(dentist, ophthalmologist, orthodontist, etc.)
- Remember **to scan your medical prescriptions and take them and your medication with you.**
- Buy new glasses** or stock up on contact lenses.
- Get the required vaccinations** for your destination. Do this several months in advance so you have time to have the booster shots.

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neoTempo, FOR WHOM AND FOR WHAT NEEDS?

neoTempo is a solution designed for **expatriates** and **digital nomads** looking for a temporary insurance plan that is **flexible** and **that provides coverage adapted to their needs**.

This plan is fully customizable in terms of benefits, coverage limits, duration and zone of coverage.

- ✓ In terms of coverage, neoTempo includes **core benefits** to which **options** can be added to meet the needs of everyone.
- ✓ The plan must be taken out for at least **3 months** and can be extended as many times as you wish, up to 36 consecutive months.
- ✓ You can choose between one of our **4 zones of coverage**.
- ✓ **3 levels of coverage limits** for healthcare expenses are available per insurance year (rolling year).



neoTempo BENEFITS AT A GLANCE

CORE BENEFITS	<ul style="list-style-type: none"> ▶ Hospitalization ▶ Standard assistance: <ul style="list-style-type: none"> - Repatriation to the country of expatriation - Emergency medical transportation - Death assistance 	<input checked="" type="checkbox"/>
OPTIONS	<ul style="list-style-type: none"> ▶ Routine healthcare ▶ Dental & Vision ▶ Prevention ▶ Premium assistance: <ul style="list-style-type: none"> includes Standard assistance + - Repatriation to the country of origin - Personal assistance - Personal third-party liability 	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>



3 LEVELS OF COVERAGE LIMITS for healthcare expenses

BASIC	REGULAR	PLUS
€250,000	€400,000	€600,000

MOVING ABROAD FOR WORK

- FOR EXAMPLE -

David, 31, describes himself as a solopreneur. He started his business and wants to use this opportunity to become a digital nomad.

- ✓ He's traveling alone or with his partner.
- ✓ He doesn't have any children.
- ✓ He has a limited budget.
- ✓ He would like to leave for several months to live his first international experience, but doesn't know for how long yet.
- ✓ He's thinking about changing country and wants a flexible, renewable plan.

“ Above all, I'm looking for flexibility and reasonable prices because my expatriation project isn't yet well defined and I want to be able to adjust it as I wish. ”



Did you know?

Your plan can be extended as many times as you wish, with no further procedures needed (no medical questionnaire) up to 36 months.

INSURANCE FOR YOU

neoTempo with the Premium assistance.

If you're moving abroad on your own or as a couple, we advise you to choose the Premium assistance option: in the event of a major health problem, Chubb will organize your repatriation or arrange for your loved ones to visit you.

OUR RECOMMENDATION FOR DAVID



CORE BENEFITS	<ul style="list-style-type: none"> ◆ Hospitalization ◆ Standard assistance: <ul style="list-style-type: none"> - Repatriation to the country of expatriation - Emergency medical transportation - Death assistance 	<input checked="" type="checkbox"/>
OPTIONS	<ul style="list-style-type: none"> ◆ Routine healthcare ◆ Dental & Vision ◆ Prevention ◆ Premium assistance: <ul style="list-style-type: none"> includes Standard assistance + - Repatriation to the country of origin - Personal assistance - "Personal" third-party liability 	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/>

3 LEVELS OF COVERAGE LIMITS FOR HEALTHCARE EXPENSES

BASIC	REGULAR	PLUS
€250,000	€400,000	€600,000



Choose the Prevention option if you go to a country for which you need vaccinations or antimalarial treatment.

WHAT IF... I CAUSE DAMAGE DURING MY STAY ABROAD?

With the Premium assistance option, if you cause damage (bodily injury or material damage) to a third party, the insurer will cover any financial consequences of the third-party liability that you may be exposed to.

It may be important to choose this option as you can be held liable for large amounts abroad.

MOVING ABROAD AS A FAMILY



- FOR EXAMPLE -

Luke and Juliet have always dreamed of moving to Asia and it's about to become a reality. However, if Juliet is covered by her employer, it's not the case for Luke and their two children.

- ✓ Paul, the oldest, is 8 and his little brother is 2.
- ✓ Their budget is limited but they want a good insurance plan for their children. They don't know their destination yet but they would like to use this opportunity to visit Asia and will go from country to country.
- ✓ They need flexibility while they are preparing to move out with the whole family.

“ We want our children to benefit from long-term expatriation so they grow up open-minded. We're looking for a flexible, reliable temporary insurance plan that will give us time to think about our project with peace of mind. ”



Did you know?

Children aged under 18 who are covered under our insurance plans benefit from a special "child" price, but they get the same protection and level of coverage as adults.

INSURANCE FOR YOU

neoTempo with Routine healthcare and Dental and Vision options.

Cover your entire family under your plan and customize the benefits in line with your needs (vision, dental) and the cost of healthcare in your country of expatriation.

OUR RECOMMENDATION FOR LUKE AND JULIET'S FAMILY

CORE BENEFITS	<ul style="list-style-type: none"> ▶ Hospitalization ▶ Standard assistance: <ul style="list-style-type: none"> - Repatriation to the country of expatriation - Emergency medical transportation - Death assistance 	<input checked="" type="checkbox"/>
OPTIONS	<ul style="list-style-type: none"> ▶ Routine healthcare ▶ Dental & Vision ▶ Prevention ▶ Premium assistance: <ul style="list-style-type: none"> includes Standard assistance + - Repatriation to the country of origin - Personal assistance - "Personal" third-party liability 	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/>

3 LEVELS OF COVERAGE LIMITS FOR HEALTHCARE EXPENSES

BASIC	REGULAR	PLUS
€250,000	€400,000	€600,000



Save money with our medical network: the MSH medical network gives you access to almost 2 million healthcare providers and pharmacies.

WHAT IF... I HAVE AN ACCIDENT ABROAD?

Our insurance covers you with no waiting period in the event of hospitalization following an emergency or accident. If you have chosen the Premium assistance option and if you need to, the repatriation of your children or the visit of your family members in case of hospitalization can be organized.

LIVING ABROAD FOR PART OF THE YEAR

- FOR EXAMPLE -

For the past decade, Jacinthe and Rodrigo have been spending six months in the Canary Islands every year. They return to France in summer, in particular to visit their children.

- ✓ They own a second home in Tenerife where they invite their family and friends on a regular basis.
- ✓ They have a large but controlled budget.
- ✓ They are spending their retirement going on cruises all over the world.
- ✓ They are looking for a reliable plan for the time they spend resting in the Canary Islands, but also for their occasional cruises.

“ We would like a comprehensive coverage that adapts to our nomad lifestyle. We want to continue to live in two countries while traveling and are looking for an insurance plan that allows us to do so without being too costly. ”



INSURANCE FOR YOU

neoTempo with Routine healthcare and Premium assistance options.

Get coverage for your temporary stays abroad and adapt the benefits according to your needs and the cost of healthcare in your country of expatriation.

OUR RECOMMENDATION FOR JACINTHE AND RODRIGO



CORE BENEFITS	<ul style="list-style-type: none"> • Hospitalization • Standard assistance: <ul style="list-style-type: none"> - Repatriation to the country of expatriation - Emergency medical transportation - Death assistance 	<input checked="" type="checkbox"/>
	<ul style="list-style-type: none"> • Routine healthcare • Dental & Vision • Prevention • Premium assistance: <ul style="list-style-type: none"> includes Standard assistance + <ul style="list-style-type: none"> - Repatriation to the country of origin - Personal assistance - “Personal” third-party liability 	<input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/>

3 LEVELS OF COVERAGE LIMITS FOR HEALTHCARE EXPENSES

BASIC	REGULAR	PLUS
€250,000	€400,000	€600,000

WE'RE GOING TO ANOTHER COUNTRY FOR A FEW DAYS, ARE WE COVERED?

You are covered in case of emergency anywhere in the world (except for excluded countries) during trips of up to 30 consecutive days (one trip per insurance year) within the limit and under the conditions of the plan.

HEALTHCARE COSTS WORLDWIDE AND COVERAGE ZONES



Consultations with a general practitioner, hospitalization or dental appointments: the cost of these medical services varies greatly from country to country. To avoid any nasty surprises, you need to choose the right level of coverage and reimbursement.

You're welcome to contact us for more information.

	CHINA	CANADA	AUSTRALIA	CÔTE D'IVOIRE	FRANCE
Appendectomy	€13,000	€18,000	€3,910	€1,200	€600
Consultation with a general practitioner	€153	€80	€46	€22	€25
Treatment of tooth decay	€275	€200	€138	€36	€75

MSH international internal source

These examples are averages. Actual healthcare costs will vary depending on the city, the practitioner, the choice of healthcare facility, etc.

Zone 4: Bahamas, Brazil, China, Hong Kong, Jersey, Mexico, Saint Barthelemy, Saint Martin, Switzerland, Singapore and United Kingdom, as well as countries in Zones 1, 2 and 3.

Zone 3: Australia, Austria, Canada, French Polynesia, Greece, Ireland, Israel, Italy, Japan, New Zealand, Portugal, Qatar, Saint Pierre and Miquelon, Spain, Taiwan, Türkiye, United Arab Emirates and Vanuatu, as well as countries in Zones 1 and 2.

Zone 2: Andorra, Angola, Argentina, Azerbaijan, Bahrain, Barbados, Belgium, Bolivia, Bosnia and Herzegovina, Bulgaria, Chile, Colombia, Costa Rica, Croatia, Cyprus, Czech Republic, Denmark, Djibouti, Dominican Republic, Ecuador, Finland, Georgia, Germany, Guatemala, Hungary, Iceland, Kazakhstan, Kuwait, Latvia, Lebanon, Liechtenstein, Luxembourg, Malaysia, Monaco, Mozambique, Netherlands, Nigeria, Norway, Oman, Panama, Peru, Saudi Arabia, Slovakia, South Africa, Sweden, Thailand, Uruguay, Vietnam, Wallis and Futuna, as well as countries in Zone 1.

Zone 1: Worldwide (including France) excluding USA and the countries in Zones 2 to 4.

ZONES OF COVERAGE

To provide you with a level of reimbursement as close as possible to your needs, we've classified countries into 4 pricing zones, from the zone where healthcare costs are the highest (Zone 4) to the zones where they're the most reasonable (Zone 1).

How does it work?

You're covered:

- ✓ In the zones of all your declared countries of destination and lower-level zones
- ✓ Worldwide (except for excluded countries) for accidents, medical emergencies or unforeseen illnesses during trips of up to 30 consecutive days.



Fictional character used as an example.

- FOR EXAMPLE -

Beatrice moved to Portugal and chose our neoTempo plan, **Zone 3 for her family**. While on holiday in Switzerland (in Zone 4) she broke her leg. As it was an emergency, we covered her hospitalization, although she has **Zone 3 coverage** (lower than **Zone 4**).

If she chose the Routine healthcare option, she can return to Portugal for rehabilitation.

SUMMARY OF BENEFITS

neoTempo

The benefits apply within the limit and under the conditions of the plan.

Hospitalization

LEVELS OF COVERAGE	BASIC	REGULAR	PLUS
ANNUAL AGGREGATE LIMIT ON HEALTH COVERAGE PER INSURANCE YEAR	€250,000	€400,000	€ 600,000

Waiting period for benefits: Hospitalization - 3 months (except in the event of medical emergency, accident, or unforeseen illness)

Hospital room	€50 per night	€80 per night	€120 per night
Outpatient hospitalization	100%	100%	100%
Emergency hospitalization outside the selected zone of coverage	100%	100%	100%
Emergency hospitalization within a higher zone than the selected zone of coverage (for trips of less than 30 consecutive days, up to 1 trip per year excluding USA)	100%	100%	100%
Intensive care	100%	100%	100%
Surgical procedures	100%	100%	100%
Consultations with general practitioners and specialists during hospitalization and, specialist procedures	100%	100%	100%
Laboratory tests, MRI, x-rays, scans, tomography	100%	100%	100%
Prescription drugs	100%	100%	100%
Kidney dialysis	100%	100%	100%
Oncology (treatment of cancer)	100%	100%	100%
Treatment of AIDS	100%	100%	100%
Hospitalization - Internal surgical and medical prostheses and devices	100%	100%	100%
Hospitalization - External surgical and medical prostheses and devices	€600	€800	€1,000
Palliative care	€5,000	€7,500	€12,500
Organ transplant: Medical expenses, room and board, cost of treatment and hospitalization fees	€10,000	€15,000	€20,000
Hospitalization - Physical therapy and Physiotherapy	€500	€1,250	€2,500
CARE FOLLOWING COVERED HOSPITALIZATION			
Home hospitalization	100% 30 days per year	100% 30 days per year	100% 30 days per year
Nursing care	€750	€1,000	€1,500
Rehabilitation	100% 10 days per year	100% 15 days per year	100% 20 days per year

Routine healthcare

LEVELS OF COVERAGE	BASIC	REGULAR	PLUS
AGGREGATE LIMIT FOR THE ROUTINE HEALTHCARE BENEFIT	€12,000	€24,000	€30,000

Waiting period for the optional Routine healthcare benefit: 3 months (except in the event of medical emergency, accident, or unforeseen illness)

Consultations with general practitioners and specialists (other than dentists and psychiatrists) and specialist procedures	€50 per procedure or consultation	€80 per procedure or consultation	€120 per procedure or consultation
Teleconsultation	€50 per procedure or consultation	€80 per procedure or consultation	€120 per procedure or consultation
Prescription drugs (excluding contraceptives)	€2,000	€5,000	€10,000
Prescribed contraceptives	€40	€50	€60
Emergency dental care without hospitalization	€150	€250	€350
Laboratory tests, MRI, x-rays and diagnostic examinations	€1,000	€2,000	€3,000
Physical therapy and physiotherapy	€500 5 sessions per year	€1,000 10 sessions per year	€1,500 15 sessions per year
Appliances, external medical prostheses (excluding dentures and hearing aids)	€500	€750	€1,000
Emergency eye test	€70 per consultation	€120 per consultation	€170 per consultation

Vision and Dental

LEVELS OF COVERAGE	BASIC	REGULAR	PLUS
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Waiting period for the optional Dental and Vision benefits:

3 months for Vision care other than emergency consultations with ophthalmologists and 3 months for Dental care other than emergency dental care

Consultations with ophthalmologists or optometrists	€200 per consultation 2 consultations per year	€350 per consultation 2 consultations per year	€500 per consultation 2 consultations per year
Lenses and frames / Corrective contact lenses including disposable lenses / Hearing aids	€150	€300	€400
Routine dental care and dental surgery	€700	€1,000	€1,500

Prevention (optional)

LEVELS OF COVERAGE	BASIC	REGULAR	PLUS
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No waiting period for Prevention benefits

Prescribed or mandatory vaccinations	€175	€300	€450
Antimalarial treatment	€100	€100	€100

SUMMARY OF BENEFITS

neoTempo

The benefits apply within the limit and under the conditions of the plan.

Standard assistance (included with the hospitalization benefit)

LEVELS OF COVERAGE	BASIC	REGULAR	PLUS
PERSONAL ASSISTANCE			
Emergency medical transportation		Actual costs Worldwide	
Repatriation to the insured member's country of residence / secondment / expatriation		Actual costs Worldwide	
Repatriation of the body in the event of death		Actual costs	
Cost of a coffin or urn		€2,000	
Identification of the body and death formalities	Round-trip airline or train ticket for 1 family member and coverage of room and board fees (€150 per day and per person, up to 2 days). Repatriation to the country of secondment / expatriation / origin / residence		
Transportation of the body or the urn	Round-trip airline or train ticket for 1 family member		

Premium assistance (optional)

LEVELS OF COVERAGE	BASIC	REGULAR	PLUS
PERSONAL ASSISTANCE			
Emergency medical transportation		Actual costs Worldwide	
Repatriation to the insured member's country of residence / secondment / expatriation / origin / nationality		Actual costs Worldwide	
Repatriation of the body in the event of death		Actual costs	
Cost of a coffin or urn		€2,000	
Identification of the body and death formalities	Round-trip airline or train ticket for 1 family member and coverage of room and board fees (€150 per day and per person, up to 2 days). Repatriation to the country of secondment / expatriation / origin / nationality		
Repatriation of children under 18 in the event of hospitalization and Organization and coverage of the trip for a family member or a companion if needed	Plane or train return ticket Round-trip plane or train ticket for 1 family member and coverage of stay expenses (€100 per day and members, 2 days maximum). Repatriation to the Country of secondment / expatriation / origin / nationality		
Visit of the hospitalized insured member	Round-trip airline or train ticket for 1 family member and coverage of room and board fees (€100 per day, up to €1,000 in total).		
Return of the insured member to their place of residence (within 2 months following the repatriation)	Return ticket		

Emergency return of the insured member in case of death or severe illness of a family member	Round-trip ticket (up to once a year for the same event)
Psychological support	3 telephone conversations Event happening worldwide

LEVELS OF COVERAGE	BASIC	REGULAR	PLUS
PERSONAL THIRD-PARTY LIABILITY			
All types of bodily injury and material damage combined		€3,500,000 (capped at €1,000,000 in the USA and Canada)	
<i>Including the following sub-limits:</i>			
Food poisoning		€1,000,000	
Material damage		€1,000,000 (Deductible of €300 per Event)	
Defense Remedy:		Excluding the USA €16,000 In the USA €30,000	



FOCUS ON ASSISTANCE BENEFITS

neoTempo's core benefits include:

- Emergency medical transportation and repatriation to your country of expatriation.
- Assistance in the event of death.

If you wish to upgrade your coverage, the Premium assistance option will provide you with the following benefits:

- Repatriation to your country of origin.
- A "Personal" third-party liability.
- If you are hospitalized and are traveling with children under 18, their repatriation and escort service can be organized if needed.
- It will also be possible to arrange for a family member to visit you.
- Your round-trip ticket will be covered in the event of severe illness or death of a family member.

OUR ANSWERS TO YOUR QUESTIONS!

WHO CAN ENROLL IN THE PLAN?

Anyone over the age of 18 and under 65 can enroll in this plan. A legal guardian can also take out a plan for their child aged 10 to under 18. This plan can also cover your dependents, meaning people who benefit from your insurance (children aged 10 days and/or spouse).

HOW AND WHEN TO APPLY?

You can arrange your insurance up to 4 months before your coverage start date. You can get a quote and enroll in a neoTempo plan directly on our website: www.msh-intl.com. Please note that the neoTempo product has been purchased by the ASFE association. As a result, you must become a member of the ASFE association to enroll in the plan.

WHAT IS THE MINIMUM PERIOD OF MEMBERSHIP?

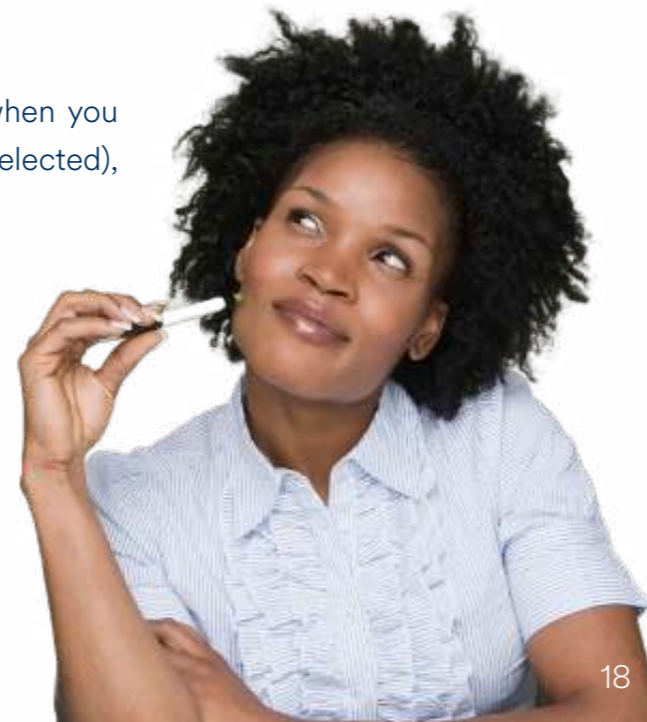
This insurance plan has been designed to meet the needs of people living abroad for at least 3 months. The plan can be renewed several times, up to 36 consecutive months maximum.

IN WHAT CURRENCIES CAN I BE REIMBURSED?

We'll reimburse you in the currency of your choice, unless it's illegal to make a payment in that currency under international banking regulations.

WHEN DOES MY COVERAGE START?

Your coverage starts on the effective date you selected when you enrolled in the plan (necessarily the 1st or 15th of the month selected), and no earlier than the day following your enrollment.



CAN I ENROLL IN THE PLAN FROM ABROAD?

No problem, you can enroll in the plan directly on our website www.msh-intl.com, wherever you are, except for the USA (in this case, please contact us).

ARE THERE ANY WAITING PERIODS?

There's no waiting period in case of hospitalization or emergency treatment following an accident or unforeseen illness.

Otherwise, for routine healthcare, a waiting period of 3 months applies to:

- Hospitalization,
- Routine healthcare,
- Dental and Vision care.

However, there's no waiting period for the Prevention option.

HOW DO I TERMINATE MY PLAN?

neoTempo is a fixed-term plan. However, you can terminate it after the first 12 months of enrollment. To do so, you must contact us by email with one month's notice at: membership@msh-intl.com. The termination will take effect one month following receipt of your request.

AM I COVERED IF I TRAVEL OUTSIDE MY COUNTRY OF EXPATRIATION?

If you travel to a country in a lower coverage zone than the one you selected, you'll be covered exactly as you would be in your country of expatriation.

If you travel to a country in a higher coverage zone, you'll be covered for emergency care only (accidents and unforeseen illnesses) for a trip of a maximum of 30 consecutive days (1 trip per insurance year).

MSH, YOUR HEALTHCARE PARTNER ABROAD

Healthcare coverage across several countries, repatriation, third-party liability and life & disability insurance: **expatriates have specific requirements.** We've been developing and managing these services for internationally mobile individuals day after day for over 50 years. Whatever your country of departure or arrival, **MSH has the solution you need.**

A FEW FIGURES



AVAILABLE
24/7



50+ LANGUAGES
SPOKEN
60+ NATIONALITIES



700,000+
INSURED
MEMBERS



7,000+
CLIENT COMPANIES
AND ORGANIZATIONS

PARIS, TUNIS, SHANGHAI, TORONTO, DUBAI AND KUALA LUMPUR: 24/7



With 6 customer centers and nearly 2 million healthcare partners (hospitals, clinics and healthcare professionals), we have set up and continue to develop a local medical network for our 700,000 insured members.

And because your health can't wait, we're available 24/7 to respond to our insured members in more than 50 languages through different communication channels (phone, chat, email, etc.).

ADVICE AT THE HEART OF OUR DNA



What type of insurance should I choose? What level of coverage is right for me? How do I protect my family? Which hospital should I choose for the birth of my baby? Why did my doctor prescribe this treatment? You may have many questions. **We're here to answer them** and help you choose an international insurance plan that suits your needs.

Going solo or as a family, for one or several years, **we will assist and support you** at the planning stage and once you're settled abroad.



You're very welcome to contact us on **+33 1 44 20 48 77** or by email at sales@msh-intl.com



OUR SERVICES TO SUPPORT AND ASSIST YOU

We provide a full range of services to help you manage your healthcare day after day.

- ✓ **Second medical opinion** from our doctors and nurses
- ✓ **Medical teleconsultation** included
- ✓ **Claims for reimbursement online** or from a smartphone
- ✓ Access to MSH service providers **anywhere in the world**
- ✓ Got a question? A problem? **Contact us 24/7**

A FULLY ONLINE EXPERIENCE



With the MSH members' area you can manage your plan quickly and securely:
Submit and track your **claims for reimbursement**
Request a precertification agreement to avoid the need for large cash advances (hospitalization for example)
Print out an insurance certificate or card

The MSH app your healthcare partner
Submit your claims for reimbursement **directly from your cell phone** with the MSH app: a photo of your medical bill and you're done!

TELECONSULTATION, A DOCTOR WHO SPEAKS YOUR LANGUAGE WHEREVER YOU ARE!

Don't worry about the language barrier with your doctor!

In partnership with **MédecinDirect**, a leading provider of telemedicine, you benefit from medical teleconsultations with general practitioners and specialists (dermatologists, gynecologists, etc.) who are trained in remote consultations and authorized to issue international prescriptions.

Teleconsultation means:

- ✓ A doctor **in your chosen language**
- ✓ An appointment **at any time: 24/7**
- ✓ **A medical certificate or international prescription** if required
- ✓ **Secure platforms:** data security and medical confidentiality guaranteed



Did you know?

These remote consultations are reimbursed in the same way as any other consultation: coverage is identical to face-to-face consultations in a doctor's office.





FOLLOW US ON SOCIAL MEDIA



VISIT OUR WEBSITE



TAKE A LOOK AT OUR BLOG



This document is not contractually binding

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