



FIRST' EXPAT +
YOUR TAILOR-MADE
INTERNATIONAL HEALTH
INSURANCE



WHO ARE WE?

OUR MISSION

For more than 40 years, MSH INTERNATIONAL has been designing and managing international health insurance solutions for globally-mobile individuals: expatriate employees and freelancers, young adults living abroad (internships, studies or working holiday visas), active seniors, etc.

Our mission is to provide solutions for all expatriates worldwide by offering coverage of healthcare, life & income protection, medical assistance/repatriation and third party liability.



5th global player

+400,000 members

92% customer satisfaction

KEY FIGURES

Available

24/7

2,000 companies covered

SOLUTIONS FOR INDIVIDUALS AND COMPANIES

With its comprehensive range of tailor-made solutions, MSH INTERNATIONAL is able to meet the specific needs of Individuals, as well as Companies and Organizations, by reflecting their diversity: Micro-businesses and SMEs, Mid-cap companies, Multinationals, International Organizations and NGOs.

MSH INTERNATIONAL VALUES



As a specialist in international health insurance, MSH INTERNATIONAL strives to be your true local healthcare partner abroad. Four core values characterize our commitment to provide you with the level of service you deserve, day after day.



PROXIMITY

4 regional head offices in Paris, Toronto, Dubai and Shanghai

10 local offices in Calgary, Houston, Geneva, Lyon, Abu Dhabi, Bangkok, Beijing, Shenzhen, Guangzhou and Singapore

A medical network of **94,700** healthcare providers worldwide and **1,000,000** in North America



DIVERSITY

More than **40** languages spoken

More than **60** nationalities

Reimbursements in more than **150** currencies



FLEXIBILITY

SOLUTIONS FOR INDIVIDUALS

- Temporary stays (from 1 to 12 months)
- Long-term expatriation with coverage as of the 1st €/€ (at least 12 months)
- Long-term expatriation with coverage complementary to the CFE scheme (at least 12 months)

SOLUTIONS FOR COMPANIES & INTERNATIONAL ORGANIZATIONS

- Health
- Life & Income protection
- Repatriation Assistance
- Moving Insurance
- Personal Third-Party Liability
- Pension plans



EMPATHY

92% of individual members satisfied

93% of corporate members satisfied

Certified **ISO 9001**

Practical services **online**

INTERNATIONAL HEALTH INSURANCE FROM MSH INTERNATIONAL, IT'S SO SIMPLE!

01 /

Choose your level of international healthcare benefits to cover you for:



HOSPITAL CARE
100%



ROUTINE HEALTHCARE
doctors' visits, prescription drugs,
scans, x-rays etc.

| QUARTZ PACKAGE (EXCL. USA) | PEARL PACKAGE | SAPPHIRE PACKAGE | DIAMOND PACKAGE |
|--|---|---|--|
| first-level protection | generous coverage | first-level premium coverage | total peace of mind |
| EXAMPLE reimbursement of your consultations up to €80/\$100 | EXAMPLE reimbursement of your consultations up to €130/\$160 | EXAMPLE reimbursement of your consultations up to €180/\$225 | EXAMPLE reimbursement of your consultations at 100% |
| ANNUAL LIMIT ON BENEFITS €400,000/\$500,000 | ANNUAL LIMIT ON BENEFITS €800,000/\$1,000,000 | ANNUAL LIMIT ON BENEFITS €1,600,000/\$2,000,000 | ANNUAL LIMIT ON BENEFITS €2,400,000/\$3,000,000 |

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In addition, if you want to benefit from extended coverage, you can choose from the following options:

All of the options can be taken out individually except for Maternity which must be purchased along with the Dental/Vision Option.



DENTAL/VISION



MATERNITY



MEDICAL ASSISTANCE/REPATRIATION



LIFE AND INCOME PROTECTION

03 /

If you want to reduce the amount of your premiums, you can choose a deductible from the amounts available:

| | | | |
|---------------|-----------------|-------------------|-------------------|
| €350 \$500 | €750 \$1,000 | €2,000 \$2,500 | €4,000 \$5,000 |
|---------------|-----------------|-------------------|-------------------|

RECOMMENDED LEVELS OF COVERAGE

CHOOSE THE LEVEL OF COVERAGE BEST SUITED TO YOUR COUNTRY OF EXPATRIATION.

You are free - if you wish - to select a different formula than the one normally recommended for your main country of residence, as shown below.

NORTH AMERICA / CENTRAL AMERICA / SOUTH AMERICA



PACKAGE

QUARTZ

**COUNTRIES WHERE HEALTHCARE COSTS
ARE REASONABLE:**
Cuba, Haiti, Honduras, Nicaragua, Salvador...

PEARL

**COUNTRIES WHERE HEALTHCARE COSTS
REMAIN INTERMEDIARY:**
Argentina, Barbados, Bolivia, Chile, Colombia,
Costa Rica, Ecuador, Guatemala, Mexico, Peru...

SAPPHIRE

**COUNTRIES WHERE HEALTHCARE COSTS
CAN BE HIGH:**
Bahamas, Canada.

DIAMOND

**COUNTRIES WHERE HEALTHCARE COSTS
CAN BE VERY HIGH:**
Brazil, United States

RECOMMENDED LEVELS OF COVERAGE (CONTINUED)

EUROPE / ASIA / AFRICA / OCEANIA



PACKAGE

QUARTZ

COUNTRIES WHERE HEALTHCARE COSTS ARE REASONABLE:

Algeria, Benin, Cambodia, Gabon, India, Ivory Coast, Laos, Madagascar, Mauritius, Morocco, Philippines, Senegal, Tunisia...

PEARL

COUNTRIES WHERE HEALTHCARE COSTS REMAIN INTERMEDIARY:

Belgium, France, Indonesia, Lebanon, Luxembourg, Malaysia, Netherlands, Sweden...

SAPPHIRE

COUNTRIES WHERE HEALTHCARE COSTS CAN BE HIGH:

Australia, Austria, Greece, Ireland, Israel, Italy, Japan, Monaco, Portugal, Russia, Taiwan...

DIAMOND

COUNTRIES WHERE HEALTHCARE COSTS CAN BE VERY HIGH:

China, Hong-Kong, Singapore, Switzerland, United Kingdom.

YOUR HEALTHCARE BENEFITS IN DETAIL: HOSPITALIZATION



PRIMARY HEALTHCARE BENEFIT **HEALTH:**
HOSPITALIZATION + ROUTINE HEALTHCARE
FOR INSURED MEMBERS WITH A WORLDWIDE PLAN (outside USA).

| A CHOICE OF 4 LEVELS OF COVERAGE | QUARTZ | PEARL | SAPPHIRE | DIAMOND |
|---|-----------------------|-------------------------|---------------------------|---------------------------|
| AGGREGATE LIMIT ON HEALTHCARE BENEFITS in €//\$ | €400,000 \$500,000 | €800,000 \$1,000,000 | €1,600,000 \$2,000,000 | €2,400,000 \$3,000,000 |

| | | | | |
|------------------------|--|--|--|--|
| HOSPITALIZATION | Based on usual, customary and reasonable costs as determined by us, per Member and per Insurance year. | | | |
|------------------------|--|--|--|--|

No Waiting period for Hospitalization benefit with the exception of Psychiatric treatment and care (12 months)

| | Semi-private room (and lower standard), up to €100/\$125 per day | Private room (and lower standard), up to €150/\$190 per day | Private room (and lower standard), up to €250/\$310 per day | Private room (and lower standard), up to 100% |
|--|--|---|---|---|
| Hospital room covered | | | | |
| Room and board fees for a parent staying in hospital with a dependent child under the age of 18 | Up to €300 /\$375 per year | Up to €400 /\$500 per year | Up to €700 /\$875 per year | 100% |
| Outpatient hospitalization (including outpatient surgery) | 100% | 100% | 100% | 100% |
| Emergency hospitalization within selected coverage zone | 100% | 100% | 100% | 100% |
| Emergency hospitalization within another Coverage zone, for trips of less than 60 consecutive days with an aggregate limit of 90 days per insurance year | 100% up to 60 days/year | 100% up to 60 days/year | 100% up to 60 days/year | 100% up to 60 days/year |
| Intensive care | 100% | 100% | 100% | 100% |
| Surgical procedures including fees, operating room and anesthesia | 100% | 100% | 100% | 100% |
| Consultations with general practitioners and specialists, including specialist procedures | 100% | 100% | 100% | 100% |
| Emergency dental and vision care with hospitalization | 100% | 100% | 100% | 100% |
| Laboratory tests, MRI, x-rays, scans and tomography | 100% | 100% | 100% | 100% |
| Prescription drugs | 100% | 100% | 100% | 100% |
| Renal dialysis | 100% | 100% | 100% | 100% |
| Oncology (treatment of cancer) | 100% | 100% | 100% | 100% |
| Treatment of AIDS | 100% | 100% | 100% | 100% |

YOUR HEALTHCARE BENEFITS IN DETAIL: HOSPITALIZATION (CONTINUED)



PRIMARY HEALTHCARE BENEFIT HEALTH:
HOSPITALIZATION + ROUTINE HEALTHCARE
FOR INSURED MEMBERS WITH A WORLDWIDE PLAN (outside USA).

| LEVELS OF COVERAGE | QUARTZ | PEARL | SAPPHIRE | DIAMOND |
|---|---------------------------------------|---|---|--|
| Prostheses / internal surgical and medical devices | 100% | 100% | 100% | 100% |
| Prostheses / external surgical and medical devices (for each Prosthesis and limited to 2 Prostheses) | 100% up to €1,200/\$1,500 | 100% up to €1,800/\$2,250 | 100% up to €2,500/\$3,100 | 100% |
| Palliative care | 100% up to €10,000/\$12,500 | 100% up to €15,000/\$19,000 | 100% up to €25,000/\$31,000 | 100% |
| Organ transplant (room, care and hospitalization fees) | 100% | 100% | 100% | 100% |
| Medical expenses for an organ transplant (medical and transportation expenses, including the ones for the organ donor) | Not covered | 100% up to €3,000/\$3,800 per transplant | 100% up to €4,500/\$5,600 per transplant | 100% up to €6,000/\$7,500 per transplant |
| Physiotherapy/physical therapy, chiropractic and osteopathy | 100% up to €1,000/\$1,250 per year | 100% up to €2,500/\$3,100 per year | 100% up to €5,000/\$6,200 per year | 100% |
| Psychiatric treatment and care (Waiting period of 12 months) | Not covered | 100% up to €3,500/\$4,400 (limited to 10 days per year) | 100% up to €7,000/\$8,750 (limited to 20 days per year) | 100% (limited to 30 days per year) |
| Newborn care. The limits and benefits listed on the right apply from the 1st to the 90 th day of the child's life in respect of medical expenses if he or she has been enrolled in the plan. | 100% up to €30,000 /\$38,000 per year | 100% up to €60,000 /\$75,000 per year | 100% up to €125,000 /\$155,000 per year | 100% |

CARE FOLLOWING COVERED HOSPITALIZATION

| | | | | |
|---|-----------------------------|------------------------------------|-----------------------------|-----------------------------|
| Home hospitalization (on prescription) | Not covered | 100% up to €1,500/\$1,900 per year | 100%, up to 20 days/year | 100%, up to 30 days/year |
| Reconstructive surgery following an accident occurring during the period of coverage | 100% | 100% | 100% | 100% |
| Immediate rehabilitation following a stay in hospital and commenced within 30 days of hospitalization | 100% up to 20 days per year | 100% up to 20 days per year | 100% up to 30 days per year | 100% up to 30 days per year |

ASSISTANCE INCLUDED WITH HOSPITALIZATION BENEFITS

| | | | | |
|--|--|--|--|--|
| Medical evacuation: local transfer by ambulance or air ambulance to the nearest hospital | Provided by Europ Assistance | | | |
| Medical assistance | Liaising between Europ Assistance doctors and local doctors, or your treating doctor | | | |

YOUR HEALTHCARE BENEFITS IN DETAIL: ROUTINE HEALTHCARE



PRIMARY HEALTHCARE BENEFIT **HEALTH:**
HOSPITALIZATION + ROUTINE HEALTHCARE
FOR INSURED MEMBERS WITH A WORLDWIDE PLAN (outside USA).

| ROUTINE HEALTHCARE | Based on usual, customary and reasonable costs as determined by us, per Member and per Insurance year. | | | |
|--|--|---|---|------------------------------------|
| LEVELS OF COVERAGE | QUARTZ | PEARL | SAPPHIRE | DIAMOND |
| AGGREGATE LIMIT ON ROUTINE HEALTHCARE in €/ \$ | €15,000 \$19,000 | €30,000 \$38,000 | €50,000 \$62,000 | No limit |
| Consultations with general practitioners and specialists (other than dentists, ophthalmologists and psychiatrists) and specialist procedures | 100% up to €80/\$100 per procedure or consultation | 100% up to €130/\$160 per procedure or consultation | 100% up to €180/\$225 per procedure or consultation | 100% |
| Emergency dental and vision care without hospitalization | Not covered | Not covered | €500/\$625 per year | €750/\$950 per year |
| Prescribed sessions of speech therapy, orthoptics, occupational therapy and nursing care | 100% up to €500/\$625 per year | 100% up to €1,500/\$1,900 per year | 100% up to €2,000/\$2,500 per year | 100% |
| Physical therapy, osteopathy and chiropractic <u>on</u> prescription | 100% up to €1,000/\$1,250 per year, up to 10 sessions per year | 100% up to €2,000/\$2,500 per year, up to 15 sessions per year | 100% up to €3,500/\$4,400 per year, up to 20 sessions per year | 100% up to 30 sessions per year |
| Physical therapy, osteopathy and chiropractic <u>without</u> a prescription (the limit on benefits applies to all sessions combined) | 100% up to 5 sessions, with a maximum of €50/\$60 per session | 100% up to 10 sessions, with a maximum of €100/\$125 per session | 100% up to 20 sessions, with a maximum of €150/\$190 per session | 100% up to 30 sessions |
| Homeopathy, acupuncture and traditional Chinese medicine (the limit on benefits applies to all sessions combined) | 100% up to 3 sessions, with a maximum of €50/\$60 per session | 100% up to 5 sessions, with a maximum of €100/\$125 per session | 100% up to 7 sessions, with a maximum of €150/\$190 per session | 100% up to 10 sessions |
| Laboratory tests, MRI, x-rays, scans, tomography and physical diagnostic examinations on an outpatient basis | 100% up to €2,000/\$2,500 per year | 100% up to €3,500/\$4,400 per year | 100% up to €7,500/\$9,400 per year | 100% |
| Prescription drugs | 100% up to €1,500/\$1,900 per year | 100% up to €4,500/\$5,600 per year | 100% up to €7,500/\$9,400 per year | 100% |
| Prescription drugs for chronic diseases | 100% up to €5,000/\$6,300 per year, with a lifetime limit of €35,000/\$44,000 | 100% up to €7,500/\$9,400 per year, with a lifetime limit of €50,000/\$63,000 | 100% up to €10,000/\$12,500 per year, with a lifetime limit of €75,000/\$94,000 | 100% |
| Psychiatry (Waiting period of 12 months) | Maximum of 5 sessions per year | Maximum of 10 sessions per year | Maximum of 15 sessions per year | Maximum of 20 sessions per year |
| Prescribed medical equipment | 100% up to €1,000/\$1,250 per year | 100% up to €1,500/\$1,900 per year | 100% up to €2,500/\$3,100 per year | 100% up to €4,000/\$5,000 per year |

YOUR HEALTHCARE BENEFITS IN DETAIL: PREVENTIVE CARE



PRIMARY HEALTHCARE BENEFIT HEALTH:
HOSPITALIZATION + ROUTINE HEALTHCARE
FOR INSURED MEMBERS WITH A WORLDWIDE PLAN (outside USA).

| LEVELS OF COVERAGE | QUARTZ | PEARL | SAPPHIRE | DIAMOND |
|--|--------------------------------|-------------------------------------|--|--|
| WELLBEING & WELLNESS | | | | |
| Vaccinations and preventive treatments prescribed for adults (for people aged 20 and over) | 100% up to €200/\$250 per year | 100% up to €350/\$440 per year | 100% up to €500/\$625 per year | 100% |
| Vaccinations and preventive treatments prescribed for children (under the age of 20) | 100% | 100% | 100% | 100% |
| Physical routine exam | Not covered | 100% up to €150/\$190 every 3 years | 100% up to €500/\$625 every 3 years | 100% up to €1,000/\$1,250 every 3 years |
| Preventive Package covering all the procedures listed below: | Not covered | 100% up to €500/\$625 | 100% up to €800/\$1,000 | 100% |
| Cervical screening (1 per year) | Not covered | included | | |
| Mammogram for women aged 45 and over (every 2 years) | Not covered | included | | |
| Prostate cancer screening, for men aged 45 and over (every year) | Not covered | included | | |
| Screening for oral cancer (every 5 years) | Not covered | included | | |
| Screening for skin cancer (every 5 years) | Not covered | included | | |
| Colonoscopy, from age 50 (every 5 years) | Not covered | included | | |
| Annual screening for fecal occult blood | Not covered | included | | |
| Bone density test, for women aged 45 and over (every 5 years) | Not covered | included | | |
| Dietitian | Not covered | Not covered | 2 sessions per year, up to €150/\$190 per consultation | 3 sessions per year, up to €200/\$250 per consultation |
| Nicotine replacement | Not covered | €50/\$60 per year | €75/\$90 per year | €100/\$125 per year |

YOUR HEALTHCARE BENEFITS IN DETAIL: AVAILABLE OPTIONS



OPTIONAL BENEFIT **HEALTH+ (DENTAL + VISION)**

Available if the **PRIMARY HEALTHCARE BENEFIT HEALTH** has been purchased

| LEVELS OF COVERAGE | QUARTZ | PEARL | SAPPHIRE | DIAMOND |
|--------------------|--|-------|----------|---------|
| DENTAL | Based on usual, customary and reasonable costs as determined by us, per Member and per Insurance year. | | | |

Waiting periods: 3 months for dental care and Periodontics, 6 months for dentures, dental implants and bone grafts, dental surgery, 12 months for Orthodontics

| | | | | |
|---|---|---|---|---|
| Annual aggregate limit on dental benefits in €/€ for the procedures listed below (excluding Orthodontics which has its own limit) | 100% up to €250/\$310 per tooth and €1,000/\$1,250 per year | 100% up to €400/\$500 per tooth and €1,500/\$1,900 per year | 100% up to €500/\$625 per tooth and €2,000/\$2,500 per year | 100% up to €600/\$750 per tooth and €3,500/\$4,400 per year |
| Routine dental care, dentures and dental implants, dental surgery, periodontics | Covered (excluding periodontics) | Covered | Covered | Covered |
| Orthodontics up to the age 16 | Not covered | 100% up to €800/\$1,000 per year for 3 years | 100% up to €1,200/\$1,500 per year for 3 years | 100% up to €1,500/\$1,900 per year for 3 years |

| VISION Waiting period: 6 months | Based on usual, customary and reasonable costs as determined by us, per Member and per Insurance year | | | |
|---|---|-----------------------------------|--|--------------------------------|
| Lenses and frames, limited to one pair every 2 years | 100% up to €100/\$125 | 100% up to €250/\$310 | 100% up to €400/\$500 | 100% up to €600/\$750 |
| Cost of surgical treatments for visual corrections (myopia, hyperopia, astigmatism and keratoconus) | Not covered | Not covered | | |
| Corrective contact lenses including disposable lenses | 100% up to €100/\$125 per year | 100% up to €200/\$250 per year | 100% up to €300/\$375 per year | 100% up to €400/\$500 per year |
| Consultations with ophthalmologists or optometrists | 1 per year, limited at €80/\$100 | 1 per year, limited at €130/\$160 | 1 per year, limited at €180/\$225 per year | 1 per year at 100% |



OPTIONAL BENEFIT **HEALTH+ CHILD (MATERNITY)**

Available if the **OPTIONAL BENEFIT: DENTAL AND VISION** has been purchased

| MATERNITY | Based on usual, customary and reasonable costs as determined by us, per Member and per Insurance year | | | |
|------------------|---|--|--|--|
|------------------|---|--|--|--|

Waiting period : 10 months for Maternity, 12 months for Sterility treatment

| LEVELS OF COVERAGE | QUARTZ | PEARL | SAPPHIRE | DIAMOND |
|---|--|--|--|--|
| Childbirth preparation classes, prenatal and postnatal care received by the mother and immediate care of newborns | Up to €3,500/\$4,400 per year | Up to €5,000/\$6,250 per year | Up to €8,000/\$10,000 per year | Up to €11,000/\$13,800 per year |
| Childbirth without complications (single or multiple births) | | | | |
| Childbirth complications | Limit for childbirth without complications doubled | Limit for childbirth without complications doubled | Limit for childbirth without complications doubled | Limit for childbirth without complications doubled |
| Sterility treatment Waiting period: 12 months | Not covered | 100% up to 900 €/€1,100 per attempt (limited to €3,600/\$4,400 lifetime limit) | 100% up to €1,200/\$1,500 per attempt (limited to €4,800/\$6,000 lifetime limit) | 100% up to €1,500/\$1,900 per attempt (limited to €6,000/\$7,600 lifetime limit) |

THIRD-PARTY LIABILITY AND LEGAL ASSISTANCE (INCLUDED)



BENEFITS INCLUDED AS STANDARD WITH YOUR HEALTHCARE COVERAGE: LEGAL ASSISTANCE AND PERSONAL THIRD-PARTY LIABILITY

| PERSONAL THIRD-PARTY LIABILITY | QUARTZ (EXCL. USA) | PEARL | SAPPHIRE | DIAMOND |
|---|---|-------|----------|---------|
| Bodily injury | €3,000,000/\$3,000,000 per claim and per insurance year with a deductible of €300/\$300 per claim | | | |
| Material damage | Up to €1,500,000/\$1,500,000 per claim and per insurance year with a deductible of €300/\$300 per claim | | | |
| Consequential financial loss | Up to €300,000/\$300,000 per claim and per insurance year with a deductible of €300/\$300 per claim | | | |
| Defense/Remedy (excluding expatriates in the USA) | €16,000/\$16,000 | | | |
| Defense/Remedy (expatriates in the USA) | €30,000/\$30,000 | | | |
| LEGAL ASSISTANCE | QUARTZ (EXCL. USA) | PEARL | SAPPHIRE | DIAMOND |
| Legal and tax information | | | | |
| Intervention in case of a dispute with a third party or public body | | | | |
| Assistance in case of loss or theft of means of payment | Yes | | | |
| Accompanying children under 6 or dependent persons | | | | |
| Advance of bail bond up to €16,000/\$20,000 | | | | |
| Assistance and advance of funds in case of overbooking | | | | |

ASSISTANCE / REPATRIATION BENEFITS IN DETAIL: AVAILABLE AS AN OPTION



OPTIONAL BENEFIT: MEDICAL ASSISTANCE AND REPATRIATION

These benefits are per member and per insurance year (unless otherwise indicated).

It is only a summary of benefits offered.

You can consult all the benefits in the General Terms and Conditions.

| PERSONAL ASSISTANCE IN THE EVENT OF ILLNESS OR INJURY | Based on actual costs |
|---|--|
| Extension of stay of the Insured member or an insured companion | Hotel €150/\$190 per night (max. €1,500/\$1,900) |
| OR Return of an insured companion | Return ticket |
| OR Hospital visit | Round-trip ticket + €150/\$190 per night (max. €1,500/\$1,900) |
| Accompanying children under the age of 18 | Round-trip ticket + €150/\$190 per night (max. 2 nights) |
| Return to the place of residence | Return ticket |
| Early return in the event of Hospitalization of a family member | Round-trip ticket (max 1 per year/insured member) |
| Second medical opinion | Assistance with organization |
| Psychological support | See general terms and conditions |
| ASSISTANCE ON RETURNING HOME FOLLOWING REPATRIATION (FRANCE ONLY) | Based on actual costs |
| Childcare | Round-trip tickets |
| Home help | 10 hours |
| Care of pets (dogs/cats) | Transportation + boarding €155/\$195 |
| Hospital comforts: television rental | €80/\$100 |
| ADVANCE OF HOSPITAL CHARGES | Within the limits of the healthcare plan |
| ASSISTANCE IN THE EVENT OF DEATH | Based on actual costs |
| Transportation of the body | Actual costs |
| Cost of a coffin or urn | €2,000/\$2,500 |
| Identification of the body and death formalities | 2 round-trip tickets and hotel €150/\$190 per night per person (max. 2 nights) |
| Early return in the event of a family member's death | Round-trip ticket |
| Return of an insured companion | Return ticket |
| TRAVEL ASSISTANCE | Based on actual costs |
| Early return in the event of loss or damage to your Place of residence | Return ticket |
| Early return or transportation to a secure zone in the event of an Attack or a Natural Disaster | Return ticket or round-trip ticket to/from a secure zone |
| Transmission of urgent messages | Delivery charges |
| Delivery of medication | Delivery charges |
| Assistance in the event of the theft, loss or destruction of identity documents or means of payment | See general terms and conditions |
| Health and travel information | Information |
| Assistance with unplanned changes to travel plans | Organization |
| Mountain, sea and desert search and rescue costs | €15,000/\$18,750 |
| Access to "123 Classez", the Europ Assistance data vaulting service | Free subscription to the website |

INTERNATIONAL LIFE & DISABILITY INSURANCE FROM MSH INTERNATIONAL, IT'S SO SIMPLE!

The life & disability benefits provided under your plan have been designed to support you through life's difficult times: sick leave from work, loss of autonomy, death... These benefits allow you to maintain your standard of living and protect your loved ones from financial hardship.

01 /

BASIC COVERAGE: **DEATH/PERMANENT TOTAL DISABILITY BENEFIT**

The sudden loss of a loved one, following an accident or illness, is, unfortunately, often accompanied by financial difficulties. In the event of death or Permanent Total Disability, your designated beneficiary (or beneficiaries) will receive the lump sum specified by you in your enrollment form.

Choose your level of Death/Permanent Total Disability benefit (All Causes). This is the only compulsory Life & Disability benefit you need to select in order to access the other optional benefits.

This lump sum can be of any amount between **€25,000/\$30,000** and **€1,000,000/\$1,200,000** (in multiples of €25,000/\$30,000).

You can also opt to double this lump sum in case of Accident.

02 /

OPTIONAL: **DISABILITY BENEFIT (ALL CAUSES)**

Your **Disability Benefit (All Causes)** is a cash payment which is paid as a lump sum if you are disabled and if the degree of disability is greater than 33% according to the scale set out in the plan.

This lump sum can be of any amount between **€25,000/\$30,000** and **€1,000,000/\$1,200,000** (in multiples of **€25,000/\$30,000**) and can not exceed the level of the Death lump sum already selected.

OPTIONAL: **INCOME PROTECTION**

In case of temporary total incapacity to work, your level of income may fall sharply. **Our income Protection benefit allows you to maintain your standard of living** and honor your financial commitments by paying you a daily allowance.

This daily allowance will replace **70% of your income**.

There are two types of benefits which can be taken out individually.

Short-term disability: you will be covered from the 1st day in the event of sick leave from work due to hospitalization or accident, and from the 7th day in the event of illness.

Payment of this allowance will end on the day on which you completely recover from the accident or illness but no later than after expiration of a period of time chosen by the insured member: **30 days, 60 days** or **180 days**.

Long-term disability: this allowance can supplement the Short-term disability benefit but is not compulsory. Therefore the benefit can be purchased even if you have not opted for the Short-term disability benefit. This benefit will be paid after expiration of a total and uninterrupted period of sick leave from work known as the "waiting period", which can be chosen from these options: **30 days, 60 days, or 180 days**, for a maximum duration of 1,095 days of sick leave.

**WHAT YOU CAN EXPECT
FROM US**



We know that healthcare procedures are more complex for people living abroad, so we provide a whole range of practical services to help you manage your healthcare day after day.

MEMBERS' AREA



Submit your claims online by scanning and attaching your bills

Check your reimbursements

Fill out a precertification request

Request a certificate of insurance or a new insurance card

Access our global network of healthcare professionals approved by MSH INTERNATIONAL

MANAGING YOUR CLAIMS FOR REIMBURSEMENT



Administration services available 24/7, certified ISO 9001

Direct precertification in case of hospitalization

Direct billing for all medical treatments in the USA

Medical second opinions from our 20 doctors

A multilingual and multicultural team at your service (60 nationalities and 40 languages spoken)

Reimbursements in more than 150 currencies

YOUR MSH MOBILE APPLICATION



Geolocate nearby healthcare professionals wherever you are in the world

Check your reimbursements online

Plan your medical appointments using the health directory

Access your healthcare data at any time via the personalized health records

Submit your claims by taking a picture of your medical supporting documentation

WELCOME PACKAGE



Your certificate of insurance

Your insurance card

Members' guide

General conditions

Your login and password for the Members' Area

ACCESSING THE MSH MEDICAL NETWORK



Find an MSH-approved hospital near your place of residence

Geolocate healthcare professionals belonging to the MSH medical network in your area

Get information on the country's healthcare system

Access specific advice on prevention

OUR ANSWERS TO YOUR FREQUENTLY ASKED QUESTIONS

HOW DO I TAKE OUT THE INSURANCE?

Go to the “Our solutions” section of the website at www.asfe-expat.com. Once you have identified the plan which meets your needs, click on **ENROLL ONLINE** and follow the instructions. Feel free to use the online support to help you find the solution that best suits your situation. For further information, contact us directly by email at contact@asfe-expat.com or by telephone on **+33 (0) 1 44 20 48 77**.

WHO CAN APPLY?

ASFE plans are available to adults under the age of 66, and anyone under the age of 71 in paid employment, who wishes to benefit from individual or family healthcare/life & disability protection when residing outside of their home country.

I SOMETIMES HAVE TO TRAVEL OUTSIDE MY CHOSEN PRICING ZONE. WHAT WILL HAPPEN TO MY HEALTHCARE COVERAGE?

If you're traveling in a lower pricing zone than the one you selected, you'll be covered exactly as you are in your country of expatriation. If you're traveling in a higher pricing zone, you'll be covered only for accidents and illnesses in an emergency.

I WOULD LIKE TO OPT FOR A MORE EXPENSIVE PRICING ZONE THAN THE ONE FOR MY COUNTRY OF EXPATRIATION: IS THAT POSSIBLE?

Yes. If you wish to opt for a more expensive pricing zone than the one for your country of expatriation, and so benefit from a wider choice of destinations where you can be treated, it's possible to select any superior pricing zone.

I WOULD LIKE TO CHANGE MY LEVEL OF COVERAGE WHILE THE PLAN IS ACTIVE: IS THAT POSSIBLE?

On the anniversary date of your plan, you can increase or decrease your level of coverage only once for the entire duration of your plan (by changing your healthcare package, adding or removing an option or a deductible etc.) However, once this change has been approved, you will not be able to change your level of coverage again.

DO WAITING PERIODS APPLY TO YOUR PLANS?

For hospital treatment and routine medical care (such as, for example, seeing a doctor, buying medication etc.), there is no waiting period: you'll be covered as soon as your application for coverage is approved, except for psychiatric care where there is a 12-month waiting period.

If you have selected the “Health +” or “Health+Child” options, waiting periods may apply and these are shown previously in the benefits schedule.

IS IT NECESSARY TO MAKE CASH ADVANCES?

In the event of hospitalization or medical expenses over €/\$300, we pay the hospital or healthcare facility on a direct basis, avoiding you to pay upfront for your medical costs. For outpatient care (consultations, prescription drugs, etc.), you need to pay for your medical costs first and then to send us your bills and supporting documents in order to receive reimbursement after receipt of your claim file.

I WAS PREVIOUSLY COVERED UNDER ANOTHER PLAN. CAN THE WAITING PERIODS IN YOUR PLANS BE WAIVED?

Yes. If you were previously covered under a plan with an equivalent level of coverage in respect of benefits provided, reimbursement rates and coverage limits, the waiting periods for dental and vision benefits will be waived. The waiting period for Maternity, however, will remain in place.

HOW LONG BEFORE I GO ABROAD SHOULD I TAKE OUT THE INSURANCE?

We advise you to submit your application as early as possible to make sure it's processed promptly. The earliest you can enroll is three months before going abroad and no later than two days before the required date.

WHEN DOES MY COVERAGE TAKE EFFECT?

MSH INTERNATIONAL can register your enrollment at the earliest on the day following receipt of your application, subject to your medical questionnaire being approved and us having received all the necessary enrollment documents, including your payment.

WHAT IS THE MINIMUM ENROLLMENT PERIOD?

Plans are taken out for a minimum period of 6 months. The plan is then automatically renewed for one year on the anniversary of its effective date.

HOW DO I PAY MY PREMIUMS?

You can pay your premiums:

- in euros by SEPA CORE direct debit from an account in France, by check or credit card (online payments via our secure website or by telephone with one of our administrators),
- in US dollars by wire transfer or credit card.

Please note that, when you take out the insurance, the first payment must be made by check in euros or by credit card in euros or US dollars.

I HAVE SOME OTHER QUESTIONS: WHO SHOULD I CONTACT?

Please feel free to contact our sales team on **+33 (0)1 44 20 48 77** (Worldwide) or **+1 403 705 0174** (North America) or your **local insurance** professional who will be pleased to assist!



ASFE, the Association of Services For Expatriates, was created in 1992 and is governed by the French law of 1901 on associations. Its purpose is to provide expatriates all over the world with solutions in the fields of healthcare coverage, life & disability, medical assistance/repatriation and third-party liability.

MSH INTERNATIONAL, the designer and Administrator of the ASFE plans, is a world leader in international benefits with over 400,000 internationally-mobile insured members worldwide. MSH INTERNATIONAL guarantees you the services of a dedicated team which is always on hand to support and advise you day by day.



MSH INTERNATIONAL HEALTH INSURANCE. FOR YOU. WHEREVER. WHENEVER

YOUR CONTACTS

For further information or to apply for coverage, you can reach us using the contact details below :

- Telephone: +33 (0)1 44 20 48 77
- E-mail: contact@asfe-expat.com
- Website: www.msh-intl.com
- LinkedIn: MSH INTERNATIONAL

YOUR INSURANCE ADVISOR



MSH INTERNATIONAL

on behalf of

