

INDIVIDUALS



# FIRST'EXPAT+

International health insurance from the 1<sup>st</sup> euro/dollar



# HEALTH FORMALITIES BEFORE EXPATRIATION

Health conditions and medical infrastructures can vary greatly from one country to another. Similarly, **medical expenses can quickly reach exorbitant levels in some destinations.**

The body may also have difficulty adapting to climatic conditions or to changes in diet in some countries. **Follow these few steps for the best protection 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.
- ✓ **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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# 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.**

## KEY FIGURES



700,000+  
INSURED  
MEMBERS



AVAILABLE  
24/7



7,000  
COMPANIES  
COVERED



MORE THAN  
50 LANGUAGES SPOKEN  
MORE THAN  
60 NATIONALITIES



## ➤ PARIS, TUNIS, DUBAI, SHANGHAI CALGARY AND KUALA LUMPUR: 24/7

With **6 customer centers** and **more than 1 million healthcare partners** (hospitals, clinics and healthcare professionals), we have set up and continue to develop a **local medical network** for our 500,000 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.

## ➤ 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](mailto: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



Access to MSH service providers **anywhere in the world**



**Medical teleconsultation** included



Got a question? A problem? **Contact us 24/7**



**Claims for reimbursement online** or from a smartphone

## ➤ A FULLY ONLINE EXPERIENCE



**With the MSH members' area** you can manage your plan quickly and securely:

**Submit and track your claims** for reimbursement

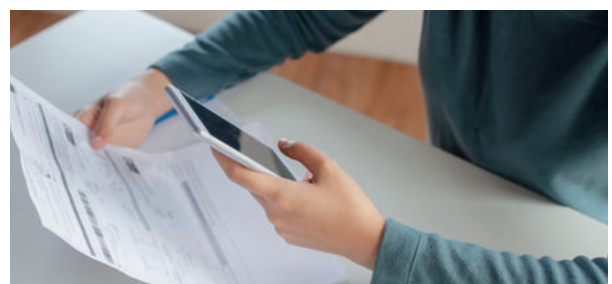
**Request a precertification agreement** to avoid the need for large cash advances (hospitalization for example)

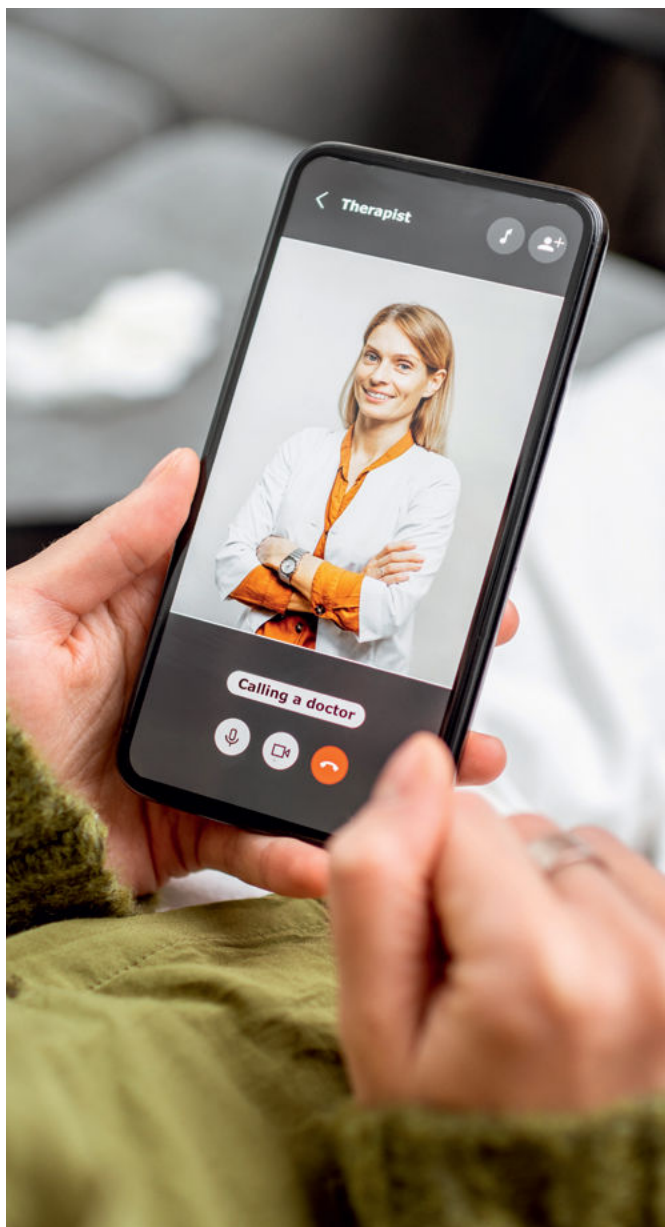
**Print out an insurance certificate** or card



**The MSH International 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 **Eutelmed** and **MédecinDirect**, two leading providers of telemedicine, you benefit from medical teleconsultations with general practitioners and specialists (dermatologists, psychiatrists, speech therapists, 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



### GOOD TO 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.

# MOVING ABROAD AS A FAMILY? HOW TO CHOOSE YOUR INSURANCE

Going abroad as a family is an amazing experience for adults and children alike! To get the most out of it, however, a fair amount of preparation is required. With a good **health insurance plan**, you can travel with real peace of mind!

Finding it difficult to decide? **Got some questions** about what our insurance covers and what you may have to pay for yourself? Don't panic, we're here to advise you.

Call us on **+33 1 44 20 48 77** to discuss your situation and find the right coverage for you, or go to **[www.msh-intl.com](http://www.msh-intl.com)** for an online quote!



## INSURANCE FOR YOUR CHILDREN

Children covered under our insurance plans benefit from a special children's rate, but they get the same protection and level of coverage as adults.

## INSURANCE FOR YOU

## ➤ FIRST'EXPAT+

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

### Core benefits:



- Hospitalization and Standard assistance

### Your options:



- Medical expenses



- Premium assistance (civil liability cover included)



- Dental and Vision



- Maternity

### 4 levels of coverage:

- Quartz ★  
your expenses up to €500,000 or \$625,000
- Pearl ★★  
your expenses up to €1,000,000 or \$1,250,000
- Sapphire ★★★  
your expenses up to €1,600,000 or \$2,000,000
- Diamond ★★★★  
your expenses up to €5,000,000 or \$6,250,000

## WHAT IF... ➤ I HAVE AN ACCIDENT ABROAD?

Our insurance covers you for hospitalization **with no waiting period**. If you selected the Premium assistance option, you benefit from travel tickets for a relative to join you, if necessary.

**The + of MSH: no waiting period for hospitalization and medical expenses, and worldwide coverage of accidents during trips of less than 60 days.**

## ➤ I'M PLANNING TO HAVE A CHILD ABROAD?

If you selected the maternity option and the 10-month waiting period has passed, you'll be supported during your pregnancy by our medical team: nursing care, maternity guide, advice on choosing a medical facility, coverage of medical expenses, etc. After the birth, you can add your newborn to your plan without having to complete a medical questionnaire.

**The + of MSH: medical expertise, support during pregnancy and doubling of the coverage limits if there are any complications during the birth.**



## HAVE YOU THOUGHT ABOUT LIFE & DISABILITY COVERAGE?

While healthcare coverage covers you for accidents or illness, life & disability coverage provides you with an income during periods of sick leave and pays a lump sum to your family in the event of infirmity, disability or death. Contact us for more information.

# GOING ABROAD ALONE? GET THE RIGHT COVERAGE

So that's it, the decision's been made, you're going to live abroad! Whether it's a few hundred kilometers away or on the other side of the world, going solo is sure to mean new places to discover and new people to meet.

But traveling alone, far from your loved ones, can also be a source of stress: moving, administrative procedures, getting a visa... and health insurance! At MSH, **we're here to help you choose** your international health insurance and be your healthcare partner throughout your time abroad.

You're very welcome to contact us on **+33 1 44 20 48 77** or at [sales@msh-intl.com](mailto:sales@msh-intl.com).



## DID YOU KNOW?

You can submit your claims for reimbursement directly from your MSH app up to a maximum amount of €1,000.

## INSURANCE FOR YOU

## ➤ FIRST'EXPAT+ with optional Premium assistance

As a solo expat, we'd advise you to select the Premium assistance option: if you have a major health problem, Chubb will organize your repatriation or arrange for your loved ones to join you.

### Core benefits:



- Hospitalization and Standard assistance

### Your options:



- Medical expenses



- Premium assistance (civil liability cover included)

### 4 levels of coverage:

- Quartz ★  
*your expenses up to €500,000 or \$625,000*
- Pearl ★★  
*your expenses up to €1,000,000 or \$1,250,000*
- Sapphire ★★★  
*your expenses up to €1,600,000 or \$2,000,000*
- Diamond ★★★★  
*your expenses up to €5,000,000 or \$6,250,000*

## WHAT IF... ➤ I WANT TO KEEP MY INSURANCE COSTS DOWN?

One way of keeping your premiums down is to choose an **annual deductible**:

€350 / €750 / €2,000 / €4,000 (available in \$).

MSH will only reimburse you once the amount of the deductible has been exceeded. This allows you to **reduce your premiums** while limiting your out-of-pocket expenses, particularly for hospitalization.

## ➤ I'M GOING HOME TO SEE MY FAMILY. AM I COVERED?

You're covered for emergencies anywhere in the world for trips of less than 60 consecutive days per year. If you plan to spend a lot of time in a country other than your country of expatriation, and if this country is not already covered in your coverage zone, you can opt to extend your coverage zone (there's more information on these zones on page 15). You'll then be fully covered while staying with your family.

The **+** of MSH: worldwide emergency coverage and a choice of coverage zones.

# CHOOSING THE RIGHT INSURANCE FOR THE USA

The American dream is calling! But before you leave, there are a few things you need to do: complete the administrative formalities in your country of departure, apply for a visa, arrange accommodation... and get information on the Social Security benefits you'll be entitled to once you're there.

When a consultation with a general practitioner can cost \$100, and a day in hospital more than \$800, it's important to choose the right expat healthcare coverage.

Whether you're going abroad on your own or as a family, for just a few months or for the long term, we can provide you with **insurance coverage specially designed for the United States**.

Got any questions?

Contact us on **+33 1 44 20 48 77** or by email at [sales@msh-intl.com](mailto:sales@msh-intl.com).



## WHAT IS COPAYMENT?

In the United States, there's a system of copayment. This is a fixed amount that the insured has to pay towards each medical service or consultation before they're reimbursed. They also have to contribute to hospital and consultation fees. These vary according to the type of plan and the healthcare provider selected (in or out of the medical network).

INSURANCE FOR YOU

Going abroad for more than a year:

➤ **FIRST'EXPAT+ DIAMOND** ★★★★★

You'll be covered for hospitalization and routine healthcare up to \$6,250,000. When you select **Zone 5 - USA coverage** (see the details of coverage zones on page 15), you'll be covered anywhere in the world.

You can select a deductible: \$500 / \$1,000 / \$2,500 / \$5,000.

Core benefits :



- Hospitalization and Standard assistance

Your options :



- Medical expenses



- Premium assistance (civil liability cover included)



- Dental and Vision



- Maternity

Recommended level of coverage :

- Diamond ★★★★★  
your expenses up to 6 250 000 \$



➤ **MAKE SAVINGS WITH OUR MEDICAL NETWORK**

You have access to more than 1 million healthcare providers and pharmacies in the USA with the medical network of our partners, **United Healthcare Global** and **OptumRX**.

Show your MSH insurance card and **benefit from negotiated rates, better levels of reimbursement** and a direct billing service!

# HEALTHCARE COSTS WORLDWIDE AND COVERAGE ZONES

Consultations with a general practitioner, hospitalization or dental appointments: the cost of these medical services varies greatly around the world. 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.



	USA	CHINA	AUSTRALIA	CÔTE D'IVOIRE	FRANCE
Appendectomy	USD 33,000 or €30,000	RMB 100,000 or €13,000	AUD 6,500 or €3,910	XOF 800,000 or €1,200	€600
Consultation with a general practitioner	USD 190 or €174	RMB 800 – 1,200 or €153	AUD 78 or €46	XOF 15,000 or €22	€25
Treatment of tooth decay	USD 300 or €275	RMB 500 – 1,000 or €130	AUD 230 or €138	XOF 24,000 or €36	€75

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

## ➤ PRICING ZONES

To provide you with **a level of reimbursement as close as possible to your needs**, we've classified countries into **5 pricing zones**, from the zone where healthcare costs are the highest (zone 5) to the zones where they're the most reasonable (zone 1).

### How does it work?

You're covered:

- ✓ In the zone of your country of expatriation and lower-level zones.
- ✓ Everywhere, for accidents and emergencies during trips of less than 60 consecutive days.

### Good to know



For greater peace of mind, you can select a zone at a higher level than your country of expatriation.

### EXAMPLE



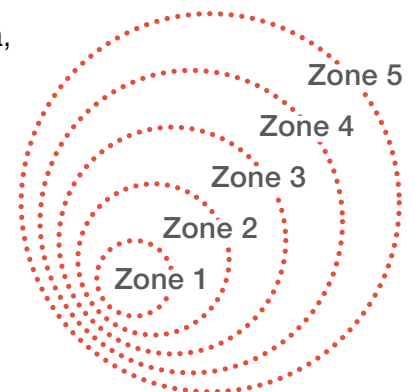
Beatrice moved to Germany and chose our **FIRST'EXPAT+ Pearl plan, zone 2** for her family.

While on holiday in Spain (in zone 3) she broke her leg. As it was an emergency, **we covered her hospitalization**, although she has zone 2 coverage (lower than zone 3).

However, a consultation with an ophthalmologist in Spain to change her son's glasses will not be reimbursed. To be covered, she will need to see a specialist in her country of expatriation.

### Recommended package for each pricing zone

- **Zone 5 - Diamond:** USA, as well as the countries in zones 1, 2, 3 and 4.
- **Zone 4 - Diamond:** Bahamas, Brazil, China, Hong Kong, Jersey, Mexico, Saint-Barthelemy, Saint Martin, Singapore, Switzerland, and the United Kingdom, as well as the countries in zones 1, 2 and 3.
- **Zone 3 - Sapphire:** Australia, Austria, Canada, French Polynesia, Greece, Ireland, Israel, Italy, Japan, New Caledonia, New Zealand, Portugal, Qatar, Saint Pierre and Miquelon, Saint Kitts and Nevis, Spain, Taiwan, Turkey, United Arab Emirates and Vanuatu, as well as the countries in zones 1 and 2.
- **Zone 2 - Pearl:** Andorra, Angola, Argentina, Azerbaijan, Bahrain, Barbados, Belgium, Belize, 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 and Wallis and Futuna, as well as the countries in zone 1.
- **Zone 1 - Quartz:** worldwide (including France) excluding the countries in zones 2 to 5.





**WE KEEP  
YOU  
UPDATED**

## EXPATRIATES IN SWITZERLAND

With the **Health+Child** package and the **Pearl**, **Sapphire** or **Diamond** levels of coverage, your plan meets the requirements of the **Swiss Health Insurance Act (KVG-LAMal)**. As a result, you can request exemption from payment of the premium to your Cantonal health insurance office.



## NO MORE ADVANCE PAYMENT OF YOUR HEALTHCARE WITH EXPAT+ DIAMOND

With the **Diamond** level of coverage, benefit from the direct billing card and use it with the providers belonging to the MSH network in your country of expatriation. It will allow you to avoid paying upfront for your medical expenses when visiting in-network providers. They will send us your invoices directly for payment.



# OUR ANSWERS TO YOUR QUESTIONS!



## ➤ WHO CAN PURCHASE THE PLAN?

Anyone over the age of 18 and under 76 can purchase these plans. **They can also cover your dependents**, meaning people who benefit from your insurance (children and/or spouse).

## ➤ HOW AND WHEN TO APPLY?

Whether or not you're already living abroad, **you can arrange your insurance up to 4 months before your coverage start date.**

You can get a quote and purchase our plans directly on our website: [www.msh-intl.com](http://www.msh-intl.com).

If you prefer, you can also email the completed **application form** to:

[newapplication@msh-intl.com](mailto:newapplication@msh-intl.com)

\*71 for Zone 5

## ➤ WHAT IS THE MINIMUM PERIOD OF MEMBERSHIP?

This insurance plan has been designed to meet the needs of people living abroad for more than a year. The **minimum period of membership is 6 months.** The plan is automatically renewed for one year on the anniversary date unless you ask for it to be terminated.

## ➤ 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 purchased the plan (the 1<sup>st</sup> or 15<sup>th</sup> of the month), and no earlier than the day following the purchase.

## ➤ CAN I PURCHASE THE INSURANCE FROM ABROAD?

No problem, you can purchase the insurance directly on our website [www.msh-intl.com](http://www.msh-intl.com), wherever you are, except for the USA (in this case, please contact us).

## ➤ ARE THERE ANY WAITING PERIODS?

Yes, there are waiting periods (also known as qualifying periods) on our plans for:

- **psychiatric care and treatment**
- **the dental, vision and maternity options**

For hospital care and routine healthcare (visits to a doctor, purchasing medication, etc.), there's **no waiting period and you'll be covered as soon as your application for enrollment has been accepted**. For more information, please refer to the benefits schedule.

## ➤ HOW DO I TERMINATE MY PLAN?

The plan is automatically renewed on the anniversary date. If you no longer need the coverage, you can terminate it:

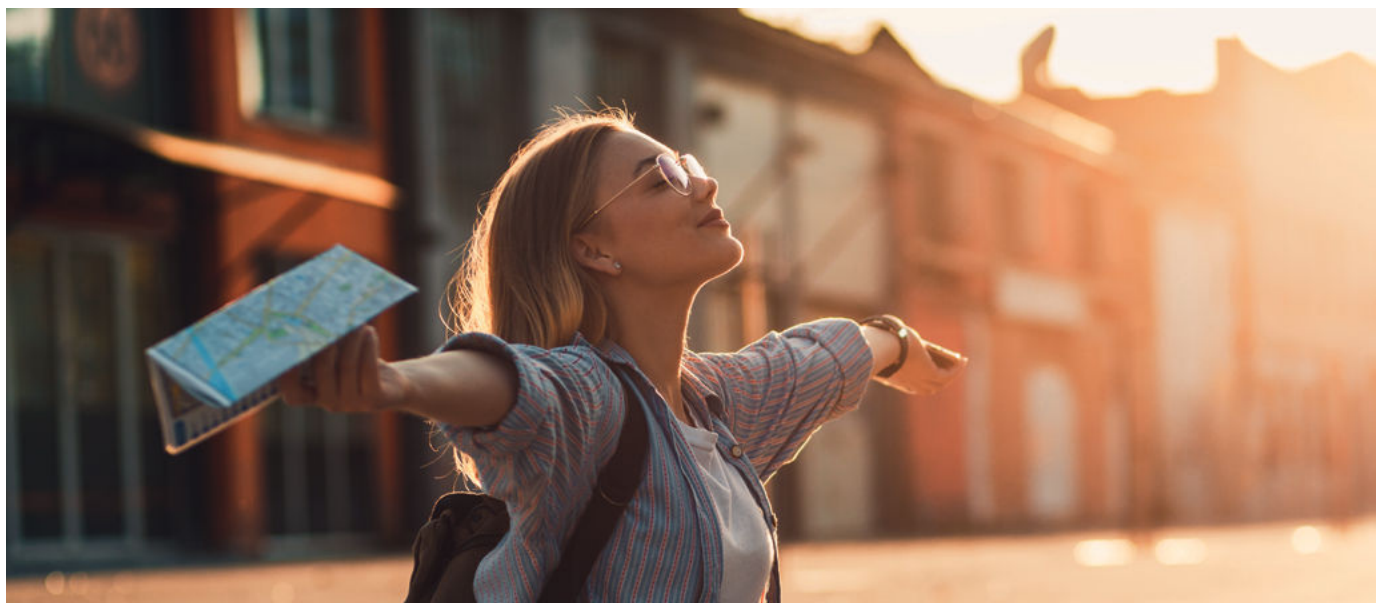
**After the first 12 months of enrollment:** at any time, by contacting us with one month's notice by email at: [membership@msh-intl.com](mailto:membership@msh-intl.com)

**After 6 months,** in the following cases:

- your employer has introduced a mandatory plan,
- your expatriation comes to an end and you return to your country of nationality/departure,
- you're enrolled in a local scheme in your country of expatriation.

The termination will take effect on the 1<sup>st</sup> or 15<sup>th</sup> of the month following receipt of the request.





## ➤ HOW DOES THE DEDUCTIBLE WORK?

When you enroll in the plan, you have the option of choosing between several levels of deductible. The deductible is the amount you have to pay towards your medical expenses. Over and above this amount, you are reimbursed based on the benefits you selected. It is calculated per insurance year and per plan member.

Once the amount of the annual deductible has been reached, all further medical expenses covered under the plan will then be reimbursed (up to the level of the coverage you selected).

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

Yes, **you're always covered for emergencies** if you travel outside your country of expatriation.

We group countries into 5 pricing zones, based on local healthcare costs (see page 15).

You select the zone you want when purchasing the plan.

**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 illnesses) for a limited time of 60 days.

*(see information booklet to find out more)*

## ➤ CAN THE WAITING PERIODS BE WAIVED?

Yes. If you previously had insurance with an equivalent level of coverage (in terms of the benefits provided, the reimbursement rate and the coverage limits) the waiting periods for vision and dental care will be waived. However, the waiting period for maternity and psychiatry coverage will still apply.

# SUMMARY OF FIRST'EXPAT+ BENEFITS

## Outside the USA



### Hospitalization (HOSPI)

HOSPI : Hospitalization + Standard assistance

LEVELS OF COVERAGE - OUTSIDE THE USA	QUARTZ ★	PEARL ★★	SAPPHIRE ★★★	DIAMOND ★★★★
ANNUAL AGGREGATE LIMIT	€500,000 or \$625,000	€1,000,000 or \$1,250,000	€1,600,000 or \$2,000,000	€5,000,000 or \$6,250,000
Hospital room covered	Private room €100 / \$125 per day	Private room €150 € / \$190 per day	Private room €250 / \$310 per day	Private room up to 100 %
Emergency hospitalization <b>within the selected zone of coverage</b>	100 %	100 %	100 %	100 %
Emergency hospitalization outside the selected zone of coverage (for trips of less than 60 consecutive days)	100 %	100 %	100 %	100 %
Intensive care	100 %	100 %	100 %	100 %
Palliative care	€10,000 / \$12,500	€15,000 / \$19,000	€25,000 / \$31,000	100 %
Surgical procedures	100 %	100 %	100 %	100 %
Laboratory tests, MRI, x-rays, scans, tomography	100 %	100 %	100 %	100 %
Emergency dental care with hospitalization	100 %	100 %	100 %	100 %
Oncology (treatment of cancer)	100 %	100 %	100 %	100 %
<b>Internal</b> surgical and medical prostheses and devices	100 %	100 %	100 %	100 %
<b>External</b> surgical and medical prostheses and devices (for each prosthesis and limited to 2 prostheses)	€1,200 / \$1,500	€1,800 / \$2,250	€2,500 € / \$3,100	100 %
Psychiatric treatment and care	Not covered	€3,500 / \$4,400 (up to 10 days per year)	€7,000 / \$8,750 (up to 20 days per year)	100 % (up to 30 days per year)
Care following covered hospitalization	Home hospitalization: not covered Rehabilitation: 20 days per year	Home hospitalization: €1,500 / \$1,900 per year Rehabilitation: 30 days per year	Home hospitalization: 20 days per year Rehabilitation: 40 days per year	Home hospitalization: 30 days per year Rehabilitation: 50 days per year

## Standard assistance (included with the Hospitalization benefits)

LEVELS OF COVERAGE - OUTSIDE THE USA	QUARTZ ★	PEARL ★★	SAPPHIRE ★★★	DIAMOND ★★★★
<b>PERSONAL ASSISTANCE</b>				
Emergency medical transport	Actual costs Worldwide			
Repatriation to the insured Party's Country of residence/Country of Posting or Expatriation	Actual costs Worldwide			
Repatriation of the body in case of death	Actual costs			
Coffin or urn costs	€2,000 / \$2,000			
Identification of the body and death formalities	Round-trip ticket for air or train travel for 2 members of the family and coverage of costs of staying up to €150/\$150 per day per person (maximum 2 days). Repatriation to the Country of Residence/Country of Posting or Expatriation or to the Country of Origin or Nationality			
Accompaniment of the deceased's body or urn	Round trip air or train ticket for one family member			

## Routine healthcare (HEALTH)

### HEALTH : Hospitalization + Standard assistance + Medical expenses

LEVELS OF COVERAGE - OUTSIDE THE USA	QUARTZ ★	PEARL ★★	SAPPHIRE ★★★	DIAMOND ★★★★
<b>CONSULTATIONS / TELECONSULTATIONS AND EXAMINATIONS</b>				
Consultations with general practitioners and specialists (other than dentists and psychiatrists) and specialist procedures	€80 / \$100 per procedure or consultation	€130 / \$160 per procedure or consultation	€180 / \$225 per procedure or consultation	100 %
Emergency dental care without hospitalization	€200 / \$250 per year	€300 / \$375 per year	€500 / \$625 per year	€750 / \$950 per year
Speech therapy, orthoptics, occupational therapy and nursing care	€500 / \$625 per year	€1,500 / \$1,900 per year	€2,000 / \$2,500 per year	100% up to 52 sessions per year
Physical therapy and physiotherapy	€1,000 / \$1,250 per year, up to 12 sessions per year	€2,000 / \$2,500 per year, up to 17 sessions per year	€3,500 / \$4,400 per year, up to 22 sessions per year	100% up to 32 sessions per year
Osteopathy and chiropractic	10 sessions, with a maximum of €50 / \$60 per session	15 sessions, with a maximum of €100 / \$125 per session	25 sessions, with a maximum of €150 / \$190 per session	100% up to 35 sessions
Homeopathy, acupuncture and traditional Chinese medicine	3 sessions with a maximum of €50 / \$60 per session	5 sessions with a maximum of €100 / \$125 per session	7 sessions with a maximum of €150 / \$190 per session	100% up to 10 sessions
Laboratory tests, MRI, x-rays and diagnostic examinations	€2,000 / \$2,500 per year	€3,500 / \$4,400 per year	€7,500 / \$9,400 per year	100 %
<b>PRESCRIBED DRUGS AND MEDICAL EQUIPMENT</b>				
Prescription drugs	€3,000 / \$3,800 per year	€9,000 / \$11,200 per year	€15,000 / \$18,800 per year	100 %
Contraceptives	€80 / \$100 per year	€100 / \$125 per year	€200 / \$250 per year	€300 / \$375 per year
Medical equipment (e.g. crutches)	€1,000 / \$1,250 per year	€1,500 / \$1,900 per year	€2,500 / \$3,100 per year	€4,000 / \$5,000 per year

## YOUR BENEFITS

Prescription drugs for chronic diseases <i>Waiting period of 12 months</i> <i>The limit for prescription drugs can be used during the waiting period.</i>	€10 000 € / \$12 600 per year, limited to €50 000 / \$63 000 for the entire life of the plan	€15 000 € / \$18 800 per year, limited to €75 000 / \$94 000 for the entire life of the plan	€20 000 € / \$25 000 per year, limited to €100,000 / \$126,000 for the entire life of the plan	100 %
<b>MENTAL HEALTH</b>				
Psychiatry - <i>Waiting period of 12 months</i>	5 sessions per year	10 sessions per year	15 sessions per year	20 sessions per year
Consultations with psychologists, on prescription - <i>Waiting period of 12 months</i>	5 sessions with a maximum of €50 / \$60 per session	10 sessions with a maximum of €100 / \$125 per session	15 sessions with a maximum of €150 / \$190 per session	25 sessions with a maximum of €200 / \$250 per session
<b>WELLBEING AND WELLNESS</b>				
Prescribed vaccinations and preventive treatments	Adults : €200 / \$250 per year Less than 20 years: 100%	Adults : €350 / \$440 per year Less than 20 years: 100%	Adults : €500 / \$625 per year Less than 20 years: 100%	100%
Health check-up	€150 / \$190 every 3 years	€300 / \$375 every 3 years	€500 / \$625 every 3 years	€1 000 / \$1 250 every 3 years
Preventive package (cervical screening, mammogram, prostate cancer screening, screening for skin cancer, etc.)	€250 / \$310	€500 / \$625	€800 € / \$1 000	100%
Diététicien	Not covered	Not covered	2 sessions per year, up to €150 / \$190 per consultation	2 sessions per year, up to €200 / \$250 per consultation

## Dental and vision (HEALTH+)\*

**HEALTH+ : Hospitalization + Standard assistance + Medical expenses + Optical + Dental**

\*Available only if the optional benefit HEALTH has been purchased.

LEVELS OF COVERAGE - OUTSIDE THE USA	QUARTZ ★	PEARL ★★	SAPPHIRE ★★★	DIAMOND ★★★★
<b>DENTAL</b>				
<i>Waiting periods: 3 months for dental care and periodontics, 6 months for dentures, dental implants, bone grafts and dental surgery, 12 months for orthodontics</i>				
<b>ANNUAL AGGREGATE LIMIT ON DENTAL BENEFITS (EXCLUDING ORTHODONTICS)</b>	€1,000 / \$1,250 up to €250 / \$310 per tooth	€1,500 / \$1,900 up to €400 / \$500 per tooth	€2,000 / \$2,500 up to €500 / \$625 per tooth	€3,500 / \$4,400 up to €600 / \$750 per tooth
Routine dental care, dentures and dental implants, dental surgery, periodontics	Covered (excluding periodontics)	Covered	Covered	Covered
Orthodontics up to the age of 16	€400 / \$500 per year for 3 years	€800 / \$1,000 per year for 3 years	€1,200 / \$1,500 per year for 3 years	€1,500 / \$1,900 per year for 3 years
<b>VISION</b>				
<i>Waiting period: 6 months</i>				
Lenses and frames, limited to one pair every 2 years Cost of surgical treatments for visual corrections (myopia, hyperopia, astigmatism and keratoconus)	€100 / \$125	€250 / \$310	€400 / \$500	€600 / \$750
Corrective contact lenses	€100 / \$125 per year	€200 / \$250 per year	€300 / \$375 per year	€400 / \$500 per year

## Maternity (HEALTH+CHILD)\*

HEALTH+CHILD : Hospitalization + Standard assistance + Medical expenses + Optical + Dental + Maternity

\*Available only if the optional benefit HEALTH+ has been purchased.

LEVELS OF COVERAGE - OUTSIDE THE USA	QUARTZ ★	PEARL ★★	SAPPHIRE ★★★	DIAMOND ★★★★
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*Waiting periods: 10 months for maternity, 12 months for fertility treatment*

Childbirth preparation classes, prenatal and postnatal care received by the mother and immediate care of newborns Childbirth without complications (single or multiple births)	€3,500 / \$4,400 per year	€5,000 / \$6,250 per year	€8,000 / \$10,000 per year	€11,000 / \$13,800 per year
Childbirth complications	Limit for childbirth without complications doubled			
<i>Fertility treatment</i> <i>Waiting period of 12 months</i>	Not covered	€900 / \$1,100 per attempt (with a lifetime limit of €3,600 / \$4,400)	€1,200 / \$1,500 per attempt (with a lifetime limit of €4,800 / \$6,000)	€1,500 / \$1,900 per attempt (with a lifetime limit of €6,000 / \$7,600)
Voluntary termination of pregnancy carried out within the statutory period <i>For expatriates in Switzerland only</i>	Not covered	90% limited to 1 000 € per procedure and per year	90% limited to 1 000 € per procedure and per year	90% limited to 1 000 € per procedure and per year

## Premium assistance (optional)

LEVELS OF COVERAGE - OUTSIDE THE USA	
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### PERSONAL ASSISTANCE

Emergency medical transport	Actual costs Worldwide
Repatriation to the Insured Party's Country of Residence/Country of Posting or Expatriation or to the Country of Origin or Nationality	Actual costs Worldwide
Repatriation of the body in case of death	Actual costs
Coffin or urn costs	€2,000 / \$2,000
Identification of the body and death formalities	Round-trip ticket for air or train travel for 2 members of the family and coverage of costs of staying up to €150/\$150 per day per person (maximum 2 days). Repatriation to the Country of Residence/Country of Posting or Expatriation or to the Country of Origin or Nationality
Accompaniment of the deceased's body or urn	Round trip air or train ticket for one family member
Repatriation of children under the age of 18 in the event of hospitalization and Organisation and coverage of the costs of the travel arrangements of a relative or an accompanying person where necessary	Return air or train ticket Round-trip ticket for air or train travel for one member of the family and coverage of costs of staying up to €150 /\$150per day per person (maximum 2 days). Repatriation o the Country of Residence/Country of Posting or Expatriation or to the Country of Origin or Nationality
Presence with the hospitalized Insured Party	Round-trip ticket for air or train travel for two members of the family and coverage of costs of staying up to €150 / \$150 per day, capped at €1,500 /\$1,500
Return of the Insured Party to his or her place of residence (within 2 months of repatriation)	Return ticket
Early return in the event of death or serious illness of a close relative	Round-trip ticket (max once per year for the same event)
Psychological Assistance	3 telephone interviews Claim occurring in any place worldwide

## YOUR BENEFITS

### LEVELS OF COVERAGE - OUTSIDE THE USA

#### "PRIVATE LIFE" CIVIL LIABILITY

All bodily injury, property damage and intangible damage	€4,500,000 / \$4,500,000 capped in the USA and Canada at: €1,500,000 / \$1,500,000
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Subject to the following sublimits:

Food poisoning

€1,500,000 / \$1,500,000

All property damage combined

€1,500,000 / \$1,500,000

Combined consequential losses  
(Excess of €300 per Claim)

€300,000 / \$300,000

Legal expenses

Outside the USA €16,000 / \$16,000  
USA €30,000 / \$30,000

# SUMMARY OF FIRST'EXPAT+ BENEFITS

## In the USA

**For Zone 5 (USA), it is not possible to only purchase the HOSPI basic benefit: insured members must at least enroll in the HEALTH package.**

### Hospitalization in the USA\* (HOSPI)

HOSPI : Hospitalization + Standard assistance

LEVELS OF COVERAGE - IN THE USA	PEARL ★★	SAPPHIRE ★★★	DIAMOND ★★★★
ANNUAL AGGREGATE LIMIT	\$1,250,000	\$2,000,000	\$6,250,000
<i>Co-payment, per hospitalization</i>	<i>\$400 out-of-network: \$800</i>	<i>\$200 out-of-network: \$400</i>	<i>\$100 out-of-network: \$200</i>
Private room	80% out-of-network: 60%	90% out-of-network: 70%	100% out-of-network: 80%
Outpatient hospitalization (including outpatient surgery)	80% out-of-network: 60%	90% out-of-network: 70%	100% out-of-network: 80%
Intensive care	80% out-of-network: 60%	90% out-of-network: 70%	100% out-of-network: 80%
Surgical procedures	80% out-of-network: 60%	90% out-of-network: 70%	100% out-of-network: 80%
Emergency dental care with hospitalization	80% out-of-network: 60%	90% out-of-network: 70%	100% out-of-network: 80%
Laboratory tests, MRI, x-rays, drugs, internal prostheses	80% out-of-network: 60%	90% out-of-network: 70%	100% out-of-network: 80%
Oncology (treatment of cancer)	80% out-of-network: 60%	90% out-of-network: 70%	100% out-of-network: 80%
Treatment of AIDS	80% out-of-network: 60%	90% out-of-network: 70%	100% out-of-network: 80%
External surgical and medical prostheses and devices (for each prosthesis and limited to 2 prostheses)	80% up to \$2,250 out-of-network: 60% up to \$2,250	90% up to \$3,100 out-of-network: 70% up to \$3,100	100% out-of-network: 80%
Palliative care**	80% up to \$19,000 out-of-network: 60% up to \$19,000	90% up to \$31,000 out-of-network: 70% up to \$31,000	100% out-of-network: 80%
Psychiatric treatment and care**	80% up to \$4,400 out-of-network: 60% up to \$4,400 (limited to 10 days per year)	90% up to \$8,750 out-of-network: 70% up to \$8,750 (limited to 20 days per year)	100% out-of-network: 80% (limited to 30 days per year)

\* Based on actual costs, within the limit of usual, customary and reasonable costs as determined by us per member and per insurance year.

\*\* No co-payments apply on those benefits.

## Standard assistance (included with the Hospitalization benefits)

LEVELS OF COVERAGE - IN THE USA	QUARTZ ★	PEARL ★★	SAPPHIRE ★★★	DIAMOND ★★★★
<b>PERSONAL ASSISTANCE</b>				
Emergency medical transport			Actual costs Worldwide	
Repatriation to the insured Party's Country of residence/Country of Posting or Expatriation			Actual costs Worldwide	
Repatriation of the body in case of death			Actual costs	
Coffin or urn costs			\$2,000w	
Identification of the body and death formalities			Round-trip ticket for air or train travel for 2 members of the family and coverage of costs of staying up to \$150 per day per person (maximum 2 days). Repatriation to the Country of Residence/Country of Posting or Expatriation or to the Country of Origin or Nationality	
Accompaniment of the deceased's body or urn			Round trip air or train ticket for one family member	



## Routine healthcare in the USA (HEALTH)

**HEALTH : Hospitalization + Standard assistance + Medical expenses**

LEVELS OF COVERAGE - IN THE USA	PEARL ★★	SAPPHIRE ★★★	DIAMOND ★★★★
<i>Co-payment, per treatment or procedure</i>	<i>\$35 / out-of-network: \$45</i>	<i>\$25 / out-of-network: \$35</i>	<i>\$15 / out-of-network: \$25</i>
<b>CONSULTATIONS / TELECONSULTATIONS AND EXAMINATIONS</b>			
Consultations with general practitioners and specialists (other than dentists and psychiatrists) and specialist procedures	80% out-of-network: 60%	90% out-of-network: 70%	100% out-of-network: 80%
Emergency dental care without hospitalization*	80% out-of-network: 60%	90% out-of-network: 70%	100% out-of-network: 80%
Speech therapy, orthoptics, occupational therapy and nursing care*	80% out-of-network: 60%	90 % hors réseau : 70 %	100 % hors réseau : 80 %
Physical therapy and physiotherapy*	100% out-of-network: 80% 35 sessions per year	90% out-of-network: 70% 22 sessions per year	100% out-of-network: 80% 32 sessions per year
Osteopathy and chiropractic*	80% out-of-network: 60% 15 sessions per year	90% out-of-network: 70% 25 sessions per year	100% out-of-network: 80% 35 sessions per year
Homeopathy, acupuncture and traditional Chinese medicine*	80% out-of-network: 60% 5 sessions per year	90% out-of-network: 70% 7 sessions per year	100% out-of-network: 80% 10 sessions per year
Laboratory tests, MRI, x-rays and diagnostic examinations*	80% out-of-network: 60%	90% out-of-network: 70%	100% out-of-network: 80%



LEVELS OF COVERAGE - USA	PEARL ★★	SAPPHIRE ★★★	DIAMOND ★★★★
<b>PRESCRIBED DRUGS AND MEDICAL EQUIPMENT</b>			
Prescription drugs	80% <i>out-of-network: 60%</i>	90% <i>out-of-network: 70%</i>	100% <i>out-of-network: 80%</i>
Contraceptives	80% <i>out-of-network: 60%</i> up to \$125 per year	90% <i>out-of-network: 70%</i> up to \$250 per year	100% <i>out-of-network: 80%</i> up to \$375 per year
Medical equipments (e.g. crutches)	80% <i>out-of-networks: 60%</i>	90% <i>out-of-network: 70%</i>	100% <i>out-of-network: 80%</i>
<b>MENTAL HEALTH</b>			
Psychiatry - <i>Waiting period of 12 months</i>	80% <i>out-of-network: 60%</i> 10 sessions per year	90% <i>out-of-network: 70%</i> 15 sessions per year	100% <i>out-of-network: 80%</i> 20 sessions per year
Consultations with psychologists, on prescription - <i>Waiting period of 12 months</i>	80% <i>out-of-network: 60%</i> 10 sessions per year	90% <i>out-of-network: 70%</i> 15 sessions per year	100% <i>out-of-network: 80%</i> 25 sessions per year
<b>WELLBEING &amp; WELLNESS</b>			
Prescribed vaccinations and preventive treatments	80% <i>out-of-network: 60%</i>	90% <i>out-of-network: 70%</i>	100% <i>out-of-network: 80%</i>
Health check-up	80% <i>out-of-network: 60%</i> up to \$375 every 3 years	90% <i>out-of-network: 70%</i> up to \$625 every 3 years	100% <i>out-of-network: 80%</i> up to \$1,250 every 3 years
Preventive package (cervical screening, mammogram, prostate cancer screening, screening for skin cancer, etc.)	80% <i>out-of-network: 60%</i> up to \$625	90% <i>out-of-network: 70%</i> up to \$1000	100% <i>out-of-network: 80%</i>
Dietitian	not covered	90% <i>out-of-network: 70%</i> 2 sessions per year	100% <i>hors réseau : 80%</i> 3 sessions per year

## Dental and vision (HEALTH+)\*

**HEALTH+ : Hospitalization + Standard assistance + Medical expenses + Optical + Dental**

*\*Available only if the optional benefit HEALTH has been purchased.*

LEVELS OF COVERAGE - IN THE USA	PEARL ★★	SAPPHIRE ★★★	DIAMOND ★★★★
<b>Co-payment, per treatment or procedure</b>	<b>\$35 / out-of-network: \$45</b>	<b>\$25 / out-of-network: \$35</b>	<b>\$15 / out-of-network: \$25</b>
<b>VISION</b>			
<i>Waiting period: 6 months</i>			
Lenses and frames, limited to one pair every 2 years Cost of surgical treatments for visual corrections (myopia, hyperopia, astigmatism and keratoconus)	80% <i>out-of-network: 60%</i> up to \$310	90% <i>out-of-network: 70%</i> up to \$500	100% <i>out-of-network: 80%</i> up to \$750
Corrective contact lenses including disposable lenses	80% <i>out-of-network: 60%</i> up to \$250 per year	90% <i>out-of-network: 70%</i> up to \$375 per year	100% <i>out-of-network: 80%</i> up to \$500 per year

## YOUR BENEFITS

LEVELS OF COVERAGE - IN THE USA	PEARL ★★	SAPPHIRE ★★★	DIAMOND ★★★★
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### DENTAL

*Waiting periods: 3 months for dental care and periodontics, 6 months for dentures, dental implants, bone grafts and dental surgery, 12 months for orthodontics*

ANNUAL AGGREGATE LIMIT ON DENTAL BENEFITS (EXCLUDING ORTHODONTICS)	\$1,900 up to \$500 per tooth	\$2,500 up to \$625 per tooth	\$4,400 up to \$750 per tooth
Routine dental care, dentures and dental implants, dental surgery, periodontics	80% out-of-network: 60%	80% out-of-network: 60%	100% out-of-network: 80%
Orthodontics up to the age of 16, for 3 years	80% out-of-network: 60% up to \$1,000%	90% out-of-network: 70% up to \$1,500	100% out-of-network: 80% up to \$1,900

## Maternity (HEALTH+CHILD)\*

**HEALTH+CHILD : Hospitalization + Standard assistance + Medical expenses + Optical + Dental + Maternity**

*\*Available only if the optional benefit HEALTH+ has been purchased.*

LEVELS OF COVERAGE - IN THE USA	PEARL ★★	SAPPHIRE ★★★	DIAMOND ★★★★
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*Waiting periods: 10 months for maternity, 12 months for fertility treatment*

Childbirth preparation classes, prenatal and postnatal care received by the mother and immediate care of newborns Childbirth without complications (single or multiple births)	80% out-of-network: 60% up to \$6,250 per year	90% out-of-network: 70% up to \$10,000 per year	90% out-of-network: 70% up to \$10,000 per year
Childbirth complications	Limit for childbirth without complications doubled		
Fertility treatment <i>Waiting period of 12 months</i>	80% out-of-network: 60% \$1,100 per attempt (with a lifetime limit of \$4,400)	90% out-of-network: 70% \$1,500 per attempt (with a lifetime limit of \$6,000)	100% out-of-network: 80% \$1,900 per attempt (with a lifetime limit of \$7,600)

## Premium assistance (optional)

LEVELS OF COVERAGE - IN THE USA	
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### PERSONAL ASSISTANCE

Emergency medical transport	Actual costs Worldwide
Repatriation to the Insured Party's Country of Residence/ Country of Posting or Expatriation or to the Country of Origin or Nationality	Actual costs Worldwide
Repatriation of the body in case of death	Actual costs
Coffin or urn costs	\$2,000
Recognition of bodies and death formalities	Round-trip ticket for air or train travel for 2 members of the family and coverage of costs of staying up to \$150 per day per person (maximum 2 days). Repatriation to the Country of Residence/Country of Posting or Expatriation or to the Country of Origin or Nationality
Accompaniment of the deceased's body or urn	Round trip air or train ticket for one family member

LEVELS OF COVERAGE - IN THE USA	
Repatriation of children under the age of 18 in the event of hospitalization and Organisation and coverage of the costs of the travel arrangements of a relative or an accompanying person where necessary	Return air or train ticket Round-trip ticket for air or train travel for one member of the family and coverage of costs of staying up to \$150 per day per person (maximum 2 days). Repatriation to the Country of Residence/Country of Posting or Expatriation or to the Country of Origin or Nationality
Presence with the hospitalized Insured Party	Round-trip ticket for air or train travel for two members of the family and coverage of costs of staying up to \$150 per day, capped at \$1,500.
Return of the Insured Party to his or her place of residence (within 2 months of repatriation)	Return ticket
Early return in the event of death or serious illness of a close relative	Round-trip ticket (max once per year for the same event)
Psychological Assistance	3 telephone interviews Claim occurring in any place worldwide

LEVELS OF COVERAGE - IN THE USA	
<b>"PRIVATE LIFE" CIVIL LIABILITY</b>	
All bodily injury, property damage and intangible damage	\$4,500,000 capped in the USA and Canada at \$1,500,000
Subject to the following sub-limits: :	
Food poisoning	\$1,500,000
All property damage combined	\$1,500,000
Combined consequential losses (Excess of €300 per Claim)	\$300,000
Legal expenses:	Outside the USA \$16000 USA \$30,000



# CONTACT US

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