



FIRST' EXPAT+

YOUR TAILOR-MADE
INTERNATIONAL HEALTH INSURANCE

WHO ARE WE?



For more than 40 years, MSH International has been designing and managing international health insurance solutions for globally mobile individuals:

- expatriate employees,
- 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, medical assistance/repatriation, third-party liability and life&disability.

As a specialist in international health insurance, MSH International strives to be your true local healthcare partner abroad.

KEY FIGURES

 400 000+ insured members



40+ languages spoken
60+ nationalities



ISO 9001
certified



Available
24/7



Medical network :
over 1 million healthcare providers



4 customer care centers
Paris, Toronto, Dubai, Shanghai



2 000
companies covered




92%
customer satisfaction

HEALTH INSURANCE FROM MSH INTERNATIONAL


You're going to live abroad. While change is exciting, we also know there is a lot to think about before leaving: moving, paperwork... and **healthcare coverage** !

To avoid any unpleasant surprises and benefit from worldwide protection, we offer you **4 levels of coverage** (Quartz, Pearl, Sapphire, Diamond) and a **system of flexible options** designed to suit your particular needs.

Choose a package



Your hospital care is covered at 100%

+


Your routine healthcare (consultations, prescription drugs, examinations)

Quartz

€400 000/year

Pearl

€800 000/year


Sapphire

€1 600 000/year


Diamond

€2 400 000/year

Choose your options




Dental




Vision

+




Dental




Vision

+



Maternity

+



Medical assistance and repatriation

DEDUCTIBLE

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

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

REIMBURSEMENTS AND CURRENCIES

We reimburse your medical expenses in more than 150 currencies. If you wish to opt for coverage in dollars, the premiums will also be paid in dollars.

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

Our recommendations to help you choose your package (Quartz, Pearl, Sapphire, Diamond) are based on healthcare costs in your country of expatriation.



RECOMMENDED PACKAGE

COUNTRIES WITH **REASONABLE HEALTHCARE COSTS**

QUARTZ

Cuba, Haïti, Honduras, Nicaragua, Salvador

COUNTRIES WITH **INTERMEDIATE HEALTHCARE COSTS**

PEARL

Argentina, Barbados, Bolivia, Chili, Colombia, Costa Rica, Ecuador, Guatemala, Mexico, Peru

COUNTRIES WITH **HIGH HEALTHCARE COSTS**

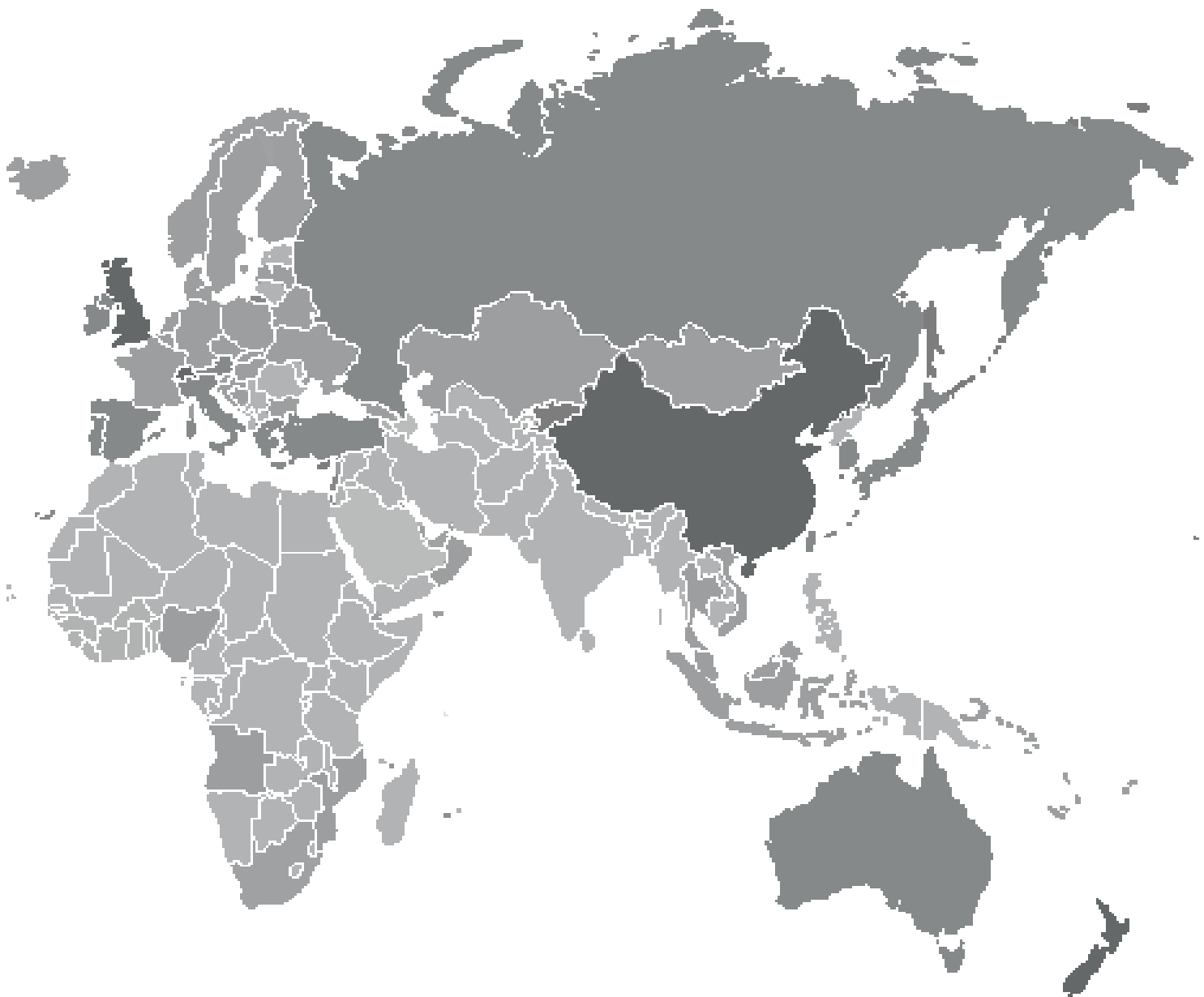
SAPPHIRE

Bahamas, Canada

COUNTRIES WITH **VERY HIGH HEALTHCARE COSTS**

DIAMOND

Brazil, United States of America



RECOMMENDED PACKAGE

COUNTRIES WITH **REASONABLE HEATHCARE COSTS**

QUARTZ

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

COUNTRIES WITH **HIGH HEATHCARE COSTS**

SAPPHIRE

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

COUNTRIES WITH **INTERMEDIATE HEATHCARE COSTS**

PEARL

Belgium, France, Germany, Indonesia, Lebanon, Luxembourg, Malaysia, Netherland, Sweden, etc.

COUNTRIES WITH **VERY HIGH HEATHCARE COSTS**

DIAMOND

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



Hospitalization

Based on actual costs, within the limit of usual, customary and reasonable costs per member and per insurance year.

You don't have to worry about the cost of hospitalization: it is covered for as long as the plan member is in hospital, either as an outpatient or for several consecutive days.

Our client care team assists you and follows up on your case throughout the entire duration of your hospital stay and avoids you having to pay your medical expenses upfront.

COVERAGE LEVELS - USA EXCLUDED Annual healthcare benefits limit	QUARTZ €400,000 or \$500,000	PEARL €800,000 or \$1,000,000	SAPPHIRE €1,600,000 or \$2,000,000	DIAMOND €2,400,000 or \$3,000,000
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Waiting period for psychiatric treatment and care : 12 months

	Semi-private room € 100/\$ 125 per day	Private room € 150/\$ 190 per day	Private room € 250/\$ 310 per day	Private room € 450/\$ 550 per day
Hospital room covered				
Room and board fees for a parent staying in hospital with a dependent child under the age of 16	€ 300 /\$ 375 per year	€ 400 /\$ 500 per year	€ 700 /\$ 875 per year	100%
Outpatient hospitalization (including outpatient surgery)	100%	100%	100%	100%
Emergency hospitalization within the selected coverage zone	100%	100%	100%	100%
Emergency hospitalization outside the selected 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 per year	100% up to 60 days per year	100% up to 60 days per year	100% up to 60 days per 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 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%
internal surgical and medical prostheses and devices	100%	100%	100%	100%
External 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%
Palliative care	€10,000 /\$12,500	€15,000 /\$19,000	€25,000 /\$ 31,000	100%

	QUARTZ	PEARL	SAPPHIRE	DIAMOND
Organ transplant (room, care and hospitalization fees)	100%	100%	100%	100%
Medical expenses for an organ transplant (medical and transportation expenses, including for the organ donor)	Not covered	€ 3 000/\$ 3 800 per transplant	€ 4,500/\$ 5 600 per transplant	€ 6 000/\$ 7 500 per transplant
Physiotherapy/physical therapy, chiropractic and osteopathy	€ 1,000 /\$ 1 250 per year	€ 2,500/\$3,100 per year	€ 5 000/\$ 6 200 per year	100%
Psychiatric treatment and care 12 months waiting period	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 (on prescription)	Not covered	€ 1,500/\$1,900 per year	20 days per year	30 days per 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	20 days per year	30 days per year	40 days per year	50 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			
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Medical assistance

Liaising between Europ Assistance doctors and local doctors,
or your treating doctor



Routine healthcare

Based on actual costs, within the limit of usual, customary and reasonable costs ,
per member and per insurance year.

Taking care of your health means being able to go to the doctor each time you need to, which is why we do not only cover emergencies but also your **routine healthcare** : consultations with a family doctor/general practitioner or specialists (excluding dentists et psychiatrists), prescription drugs, laboratory tests, medical examinations and also sessions with physiotherapists and speech therapists as well as health check-ups.

COVERAGE LEVELS - USA EXCLUDED <i>Annual healthcare benefits limit</i>	QUARTZ € 15,000 <i>or \$ 19,000</i>	PEARL € 30,000 <i>or \$ 38,000</i>	SAPPHIRE € 50,000 <i>or \$62,000</i>	DIAMOND Unlimited
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Waiting period for psychiatric treatment and care : 12 months

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
Prescribed sessions of 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%
Physical therapy and physiotherapy <u>on</u> prescription	€ 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% limité à 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, scans, tomography and physical diagnostic examinations on an outpatient basis	€ 2,000/\$2,500 per year	€ 3,500/\$4,400 per year	€ 7,500/\$9,400 per year	100%
Prescription drugs	€ 3,000/\$3,800 per year	€ 9,000/\$ 11,200 per year	€ 15,000/\$18,800 per year	100%
Prescription drugs for chronic diseases	€ 10,000/\$12,600 per year, with a lifetime maximum of € 50,000/\$63,000	€ 15,000/\$18,800 per year, with a lifetime maximum of € 75,000/\$94,000	€ 20,000/\$25,000 per year, with a lifetime maximum of € 100,000/\$126,000	100%
Psychiatry <i>waiting period of 12 months</i>	5 sessions per year	10 sessions per year	15 sessions per year	20 sessions per year
Prescribed medical equipment	€ 1,000/\$1,250 per year	€ 1,500/\$1,900 per year	€ 2,500/\$3,100 per year	€ 4,000/\$5,000 per year
Prescribed contraceptive	€ 80/\$100 per year	€ 100/\$125 per year	€ 200/\$250 per year	€ 300/\$375 per year

	QUARTZ	PEARL	SAPPHIRE	DIAMOND
WELLBEING & WELLNESS				
Vaccinations and preventive treatments prescribed for adults (over the age of 20)	€ 200/\$250 per year	€ 350/\$440 per year	€ 500/\$625 per year	100%
Vaccinations and preventive treatments prescribed for children (under the age of 20)	100%	100%	100%	100%
Health check-up	Not covered	€ 150/\$ 190 tous les 3 years	€ 500/\$625 tous les 3 years	€ 1,000/\$1,250 tous les 3 years
Preventive Package covering all the procedures listed below:	Not covered	€ 500/\$625	€ 800/\$1,000	100%
PAP smear (1 per year)	Not covered	included	included	included
Mammogram for women aged 45 and over (every 2 years)	Not covered	included	included	included
Prostate cancer screening, for men aged 45 and over (every year)	Not covered	included	included	included
Screening for oral cancer (every 5 years)	Not covered	included	included	included
Screening for skin cancer (every 5 years)	Not covered	included	included	included
Colonoscopy, from age 50 (every 5 years)	Not covered	included	included	included
Annual screening for fecal occult bloods	Not covered	included	included	included
Bone density test, for women aged 45 and over (every 5 years)	Not covered	included	included	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



Legal assistance and personal third-party liability

Benefits included as standard with your healthcare coverage

Because **dealing with a legal problem abroad** is even more complicated than usual, we have included legal assistance coverage. This benefit provides you with **assistance services and contributes to your legal costs**.

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	€ 300,000 €/ \$ 300,000 per sinistre et per yearnée d'assurance avec une franchise de €300/\$300 per sinistre			
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	Yes			
Intervention in case of a dispute with a third party or public body				
Assistance in case of loss or theft of means of payment				
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				



Optional benefits: Vision, dental, maternity and medical assistance/repatriation

Do you wear glasses? Are you looking for coverage of your dental costs? Choose the Visions + Dental option. If you are planning a pregnancy: add the Maternity option to your coverage.

COVERAGE LEVEL	QUARTZ	PEARL	SAPPHIRE	DIAMOND
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Dental + Vision option (Health⁺)

Based on actual costs, within the limit of usual, customary and reasonable costs, per Member and per Insurance year

Dental



Waiting period: 3 months for dental care and periodontics, 6 months for dentures, dental implants and bone graft surgery, 12 months for orthodontics

Annual aggregate limit on dental benefits for the procedures listed below (excluding Orthodontics which has its own limit)	QUARTZ	PEARL	SAPPHIRE	DIAMOND
Routine dental care, dentures and dental implants, dental surgery, periodontics	€ 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
Orthodontics up to the age of 16	Not covered	€ 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

Vision



Waiting period of 6 months

Lenses and frames, limited to one pair every 2 years	QUARTZ	PEARL	SAPPHIRE	DIAMOND
Cost of surgical treatments for visual corrections (myopia, hyperopia, astigmatism and keratoconus)	€ 100/\$125	€ 250/\$ 310	€ 400/\$ 500	€ 600/\$ 750
Corrective contact lenses including disposable lenses	€100/\$ 125 per year	€200/\$ 250 per year	€300/\$ 375 per year	€400/\$ 500 per year

Maternity option (Health⁺ child)

Available only if the "Dental and vision" option has been selected



Waiting period: 10 months for maternity, 12 months for fertility treatment

Childbirth preparation classes, prenatal and postnatal care Waiting period of 10 months	QUARTZ	PEARL	SAPPHIRE	DIAMOND
Childbirth without complications (single or multiple births) Waiting period of 10 months	€ 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 Waiting period of 10 months	Double the amount above			
Fertility treatment Waiting period of 12 months	Not covered	€ 900/\$1,100 per attempt (up to €3,600/\$4,400 lifetime maximum)	€ 1,200/\$1,500 per attempt (up to € 4,800/\$6,000 lifetime maximum)	€ 1,500/\$1,900 per attempt (up to € 6,000/\$7,600 lifetime maximum)

Optional additional medical assistance and repatriation

ACCIDENT OR ILLNESS OF THE MEMBER	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 memb	Round-trip ticket (max 1 per year/insured member)
Second medical opinion ¹	Assistance with organization
Psychological support	See general terms and conditions
ASSISTANCE ON RETURNING HOME FOLLOWING REPATRIATION (FRANCE)	Based on actual costs
Childcare	Round-trip tickets
Home help	10 hours
Care of pets	Transportation + boarding €155/\$195
Hospital comforts	€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	100% des frais réels
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

OUR SERVICES TO ASSIST YOU DAY AFTER DAY

Online medical consultations

Certified doctors

24/7

In your chosen language

Service included in your plan



Contact us 24/7

Direct payment in case of hospitalization

Second medical opinions from our consulting doctors and nurses



Manage your account online

The MSH app and secured website allow you to:

Submit your claims by taking a picture of your supporting documents

Check your reimbursement

Geolocate healthcare professionals belonging to our medical network

Obtain a certificate of insurance or your insurance ID card

Benefit from our medical network

Find an MSH-approved hospital

Health fact sheet for your country and advice on prevention



OUR ANSWERS TO YOUR QUESTIONS

HOW DO I TAKE OUT THE INSURANCE ?

Go to our website www.msh-intl.com and click on "Get a quote". You can also fill out an enrollment form and email it to us.

For further information, contact us directly at contact@asfe-expat.com or by telephone on +33 (0)1 44 20 48 77.

WHO CAN APPLY ?

Our plans are available to adults under the age of 66, and anyone under the age of 71 in paid employment, living outside of their home country.

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

We have divided countries into 5 pricing zones depending on local healthcare costs. You can choose your zone when taking out the insurance.

If you're traveling in a lower zone of coverage 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 zone of coverage, you'll be covered only for accidents and illnesses in an emergency.

CAN I BE COVERED FOR SEVERAL COUNTRIES OF EXPATRIATION ?

Yes.

We have divided countries into 5 pricing zones depending on local healthcare costs. You can choose your zone when taking out the insurance.

You can opt for a higher pricing zone in order to be covered in all your countries of expatriation. It's possible to select any 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.

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

The earliest you can enroll is three months before going abroad.

DO WAITING PERIODS APPLY TO YOUR PLANS ?

Yes, waiting periods apply to our plans for :

- psychiatric care and treatment
- dental, vision and maternity optional benefits

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. For further information, please refer to the benefit schedules.

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.

WHAT IS THE MINIMUM ENROLLMENT PERIOD ?

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

WHEN DOES MY COVERAGE TAKE EFFECT ?

You are covered on the effective date chosen when taking out the insurance (1st or 15th day of the month), at the earliest on the day following your enrollment.

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, wire transfer 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 dollars.

I HAVE SOME OTHER QUESTIONS : WHO SHOULD I CONTACT ?

Please feel free to contact our team on +33 (0)1 44 20 48 77 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.

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
- Email: contact@asfe-expat.com
- Website: www.msh-intl.com
- Facebook: MSH International