

INDIVIDUALS



FIRST'EXPAT+

International health insurance from the 1st 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.

CONTENTS

› OUR VISION

MSH, your healthcare partner abroad	04
Our services to support and assist you	06

› YOUR PROFILE

Moving abroad as a family? How to choose your insurance	08
Going abroad alone? Get the right coverage	10
Choosing the right insurance for the USA	12

› HEALTHCARE COSTS

Healthcare costs worldwide and coverage zones	14
---	----

› BENEFITS SUMMARY

FIRST'EXPAT+ worldwide excluding the USA	16
FIRST'EXPAT+ in the USA	20

› FREQUENTLY ASKED QUESTIONS

Our answers to your questions!	25
--------------------------------	----



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 45 years.

Whatever your country of departure or arrival, **MSH has the solution you need.**



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

With **5 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 40 languages.

KEY FIGURES



500,000+
INSURED
MEMBERS



AVAILABLE
24/7



2,000
COMPANIES
COVERED



MORE THAN
40 LANGUAGES SPOKEN
MORE THAN
60 NATIONALITIES



91% OF INSURED
MEMBERS
SATISFIED

ADVICE AT THE HEART OF OUR DNA

What type of insurance should I choose? What level of coverage is right for me? How do I protect my family? Which hospital should I choose for the birth of my baby? Why did my doctor prescribe this treatment?

You may have many questions. **We're here to answer them** and help you choose an international insurance plan that suits your needs.

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



You're very welcome to contact us


on **+33 1 44 20 48 77**


or by email at


sales@msh-intl.com


OUR SERVICES TO SUPPORT AND ASSIST YOU


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

- 

Second medical opinion from our doctors and nurses
- 

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!



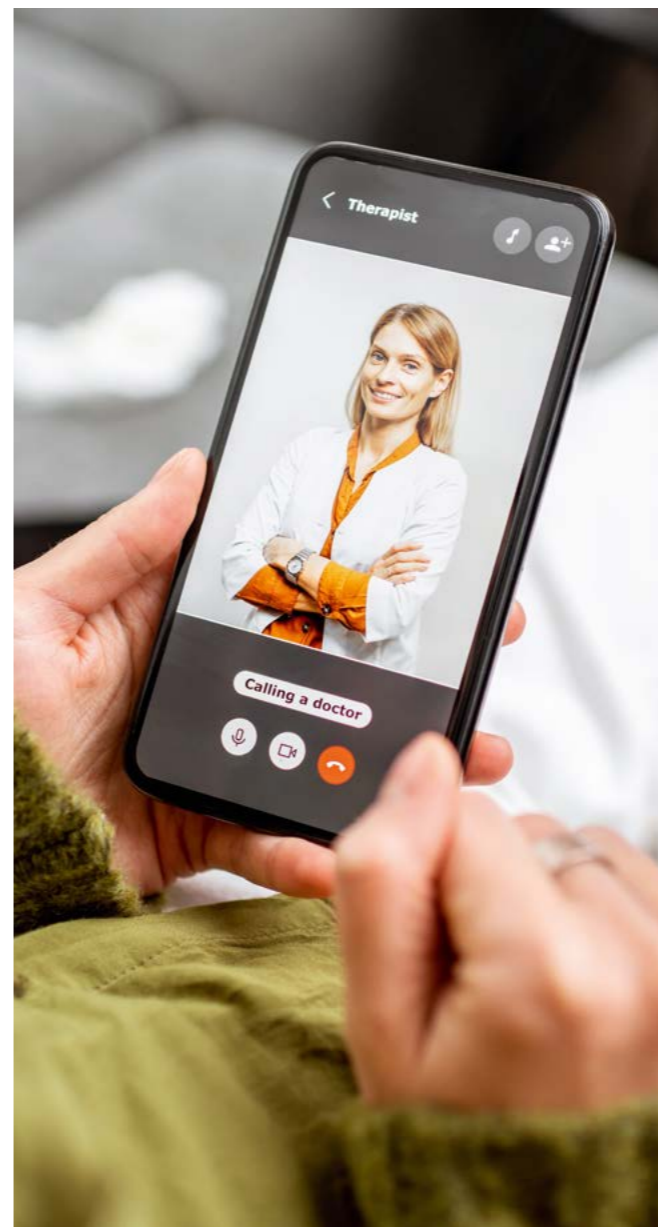
➤ TELECONSULTATION: A DOCTOR WHO SPEAKS YOUR LANGUAGE, WHEREVER YOU ARE!

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** 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 Medical evacuation

Your options:



- Medical expenses+ Personal third-party liability and Legal assistance



- Medical assistance and repatriation



- 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 €3,000,000 or \$3,750,000

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

Our insurance covers you for hospitalization **with no waiting period**. If you selected the assistance/repatriation option, you benefit from childcare, or 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.



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 Medical assistance and repatriation

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

Core benefits:



- Hospitalization and Medical evacuation

Your options:



- Medical expenses+ Personal third-party liability and Legal assistance



- Medical assistance and repatriation

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 €3,000,000 or \$3,750,000

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***. 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 14). You'll then be fully covered while staying with your family.

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

***Enrollment in the HOSPI package:**

30 days covered at 100 % worldwide (excluding the USA)

15 days covered at 80 % in the USA

Enrollment in the HEALTH, HEALTH+ or HEALTH+CHILD packages:

60 days covered at 100 % worldwide

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.



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 \$3,750,000. When you select **Zone 5 - USA coverage** (see the details of coverage zones on page 14), you'll be covered anywhere in the world.

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

Core benefits :



- Hospitalization and Medical evacuation

Your options :



- Medical expenses + Personal third-party liability and Legal assistance



- Medical assistance and repatriation



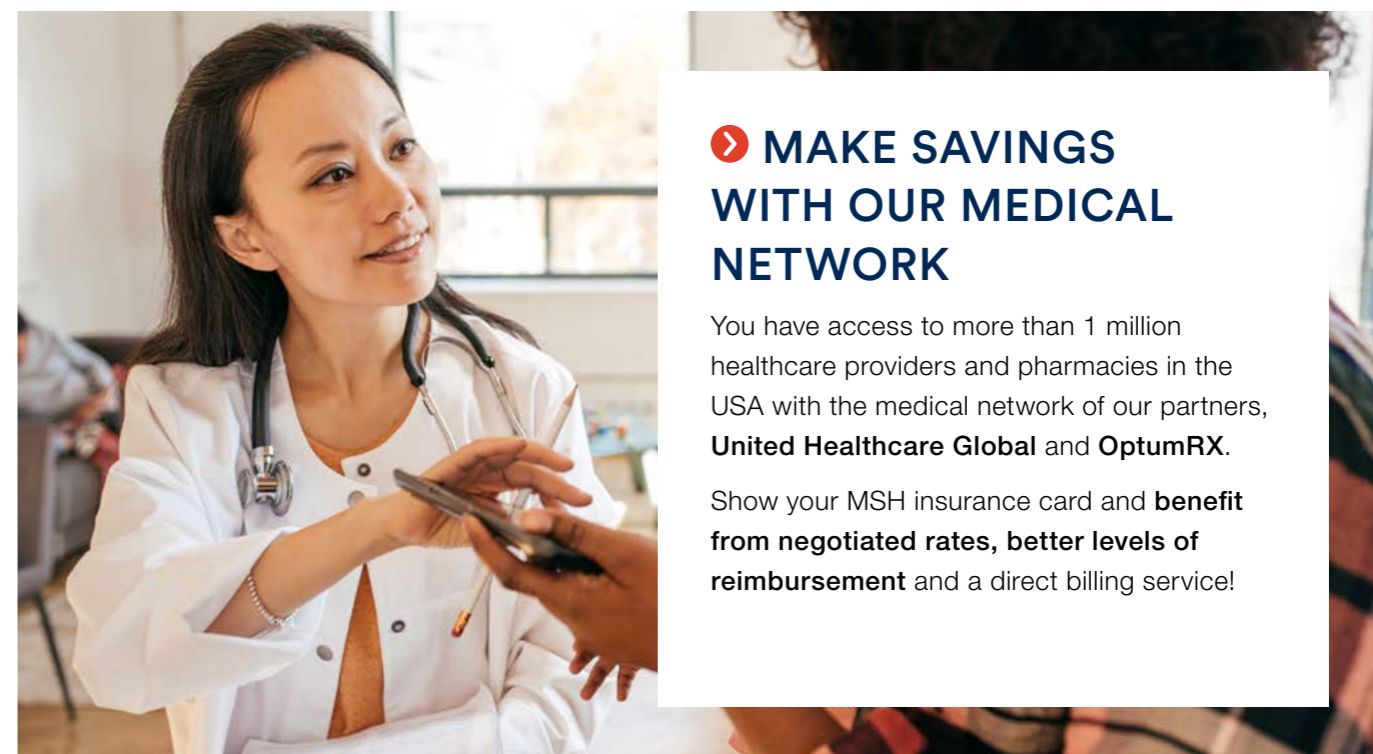
- Dental and Vision



- Maternity

Recommended level of coverage :

- Diamond ★★★★★
your expenses up to 3 750 000 \$



➤ 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



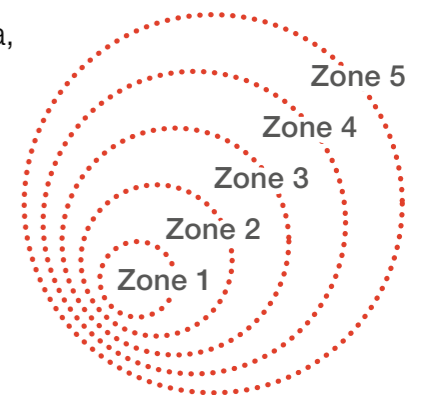
*Beatrice moved to Germany and chose our **FIRST'EXPAT+ Pearl plan, zone 2** for her family.*

*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 Zealand, Portugal, Qatar, Russia, Saint Pierre and Miquelon, 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, Belarus, Belgium, Bolivia, Bosnia and Herzegovina, Bulgaria, Chile, Colombia, Costa Rica, Croatia, Cyprus, Czech Republic, Denmark, Djibouti, Dominican Republic, Ecuador, Finland, Georgia, Germany, Guatemala, Hungary, Iceland, Kazakhstan, Kuwait, Latvia, Lebanon, Liechtenstein, Luxembourg, Malaysia, Monaco, Mozambique, Netherlands, Nigeria, Norway, Oman, Panama, Peru, Saudi Arabia, Slovakia, South Africa, Sweden, Thailand, Ukraine, Uruguay, Venezuela, 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.



SUMMARY OF FIRST'EXPAT+ BENEFITS

Outside the USA

Hospitalization (HOSPI)

HOSPI: Hospitalization + Medical evacuation

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	€3,000,000 or \$3,750,000
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 within the selected zone of coverage	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%
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%
Psychiatric treatment and care <i>Waiting period of 12 months</i>	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

MEDICAL EVACUATION

Medical assistance and evacuation provided by Europ Assistance

Liasing with Europ Assistance doctors
Local transfer by ambulance - air ambulance to the nearest hospital

You are covered in the event of hospitalization outside your country of expatriation and your zone of coverage under certain conditions, up to 60 consecutive days and within the limit of 90 days per year. See your notice for more information.

Routine healthcare (HEALTH)

HEALTH: Hospitalization + Medical evacuation + Medical expenses + Personal third-party liability + Legal assistance

LEVELS OF COVERAGE - OUTSIDE THE USA	QUARTZ ★	PEARL ★★	SAPPHIRE ★★★	DIAMOND ★★★★
CONSULTATIONS AND EXAMINATIONS				
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
Psychiatry - <i>Waiting period of 12 months</i>	5 sessions per year	10 sessions per year	15 sessions per year	20 sessions 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%
PRESCRIBED DRUGS AND MEDICAL EQUIPMENT				
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
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%
WELLBEING & WELLNESS				
Prescribed vaccinations and preventive treatments	Adults: €200 / \$250 per year Under the age of 20: 100%	Adults: €350 / \$440 per year Under the age of 20: 100%	Adults: €500 / \$625 per year Under the age of 20: 100%	100%
Health check-up	Not covered	€150 / \$190 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.)	Not covered	€500 / \$625	€800 / \$1,000	100%
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

Personal third-party liability

LEVELS OF COVERAGE - OUTSIDE THE USA	QUARTZ ★	PEARL ★★	SAPPHIRE ★★★	DIAMOND ★★★★★
Bodily injury	€/\$3,000,000 per claim and per insurance year with a deductible of €/\$300 per claim			
Material damage	€/\$1,500,000 per claim and per insurance year with a deductible of €/\$300 per claim			
Consequential financial loss	€/\$300,000 per claim and per insurance year with a deductible of €/\$300 per claim			
Defense/Remedy	€/\$16,000 excluding expatriates in the USA €/\$30,000 in the USA			

Legal assistance

LEVELS OF COVERAGE - OUTSIDE THE USA	QUARTZ ★	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, assistance and advance of funds in case of overbooking	Covered			
Advance of bail bond	€16,000 / \$20,000			

Dental and vision (HEALTH+)*

HEALTH+: Hospitalization + Medical evacuation + Medical expenses + Optical + Dental

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

LEVELS OF COVERAGE - OUTSIDE THE USA	QUARTZ ★	PEARL ★★	SAPPHIRE ★★★	DIAMOND ★★★★★
DENTAL				
<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>				
ANNUAL AGGREGATE LIMIT ON DENTAL BENEFITS (EXCLUDING ORTHODONTICS)	€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

LEVELS OF COVERAGE - OUTSIDE THE USA	QUARTZ ★	PEARL ★★	SAPPHIRE ★★★	DIAMOND ★★★★★
VISION				
<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 including disposable lenses	€100 / \$125 per year	€200 / \$250 per year	€300 / \$375 per year	€400 / \$500 per year

Maternity (HEALTH+CHILD)*

HEALTH+CHILD: Hospitalization + 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 ★★★★★
<i>Waiting periods: 10 months for maternity, 12 months for fertility treatment</i>				
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			
Fertility treatment <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)

Medical assistance and repatriation*

*Available as an option when enrolling in any package.

LEVELS OF COVERAGE - OUTSIDE THE USA	QUARTZ ★	PEARL ★★	SAPPHIRE ★★★	DIAMOND ★★★★★
Accident or illness of the member	Extension of stay of the insured member or an insured companion, return to the place of residence, early return in the event of hospitalization of a family member, second medical opinion and psychological support			
Assistance on returning home following repatriation (France)	Childcare, home help, hospital comforts			
Advance of hospital charges	Within the limits of the healthcare plan			
Travel assistance	Early return in the event of loss or damage to your place of residence, early return or transportation to a secure zone in the event of an attack or a natural disaster, delivery of medication, assistance in the event of the theft, loss or destruction of identity documents or means of payment, mountain, sea and desert search and rescue costs			
Assistance in the event of death	Transportation of the body, cost of a coffin, early return in the event of a family member's death			

Medical expenses are based on actual costs, within the limit of usual, customary and reasonable costs as determined by us, per member and per insurance year.



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 + Medical evacuation

LEVELS OF COVERAGE - IN THE USA	PEARL ★★	SAPPHIRE ★★★	DIAMOND ★★★★
ANNUAL AGGREGATE LIMIT	\$1,250,000	\$2,000,000	\$3,750,000
Co-payment, per hospitalization	\$400 <i>out-of-network: \$800</i>	\$200 <i>out-of-network: \$400</i>	\$100 <i>out-of-network: \$200</i>
Private room	80% <i>out-of-network: 60%</i>	90% <i>out-of-network: 70%</i>	100% <i>out-of-network: 80%</i>
Outpatient hospitalization (including outpatient surgery)	80% <i>out-of-network: 60%</i>	90% <i>out-of-network: 70%</i>	100% <i>out-of-network: 80%</i>
Intensive care	80% <i>out-of-network: 60%</i>	90% <i>out-of-network: 70%</i>	100% <i>out-of-network: 80%</i>
Surgical procedures	80% <i>out-of-network: 60%</i>	90% <i>out-of-network: 70%</i>	100% <i>out-of-network: 80%</i>
Emergency dental care with hospitalization	80% <i>out-of-network: 60%</i>	90% <i>out-of-network: 70%</i>	100% <i>out-of-network: 80%</i>
Laboratory tests, MRI, x-rays, drugs, internal prostheses	80% <i>out-of-network: 60%</i>	90% <i>out-of-network: 70%</i>	100% <i>out-of-network: 80%</i>
Oncology (treatment of cancer)	80% <i>out-of-network: 60%</i>	90% <i>out-of-network: 70%</i>	100% <i>out-of-network: 80%</i>
Treatment of AIDS	80% <i>out-of-network: 60%</i>	90% <i>out-of-network: 70%</i>	100% <i>out-of-network: 80%</i>
External surgical and medical prostheses and devices (for each prosthesis and limited to 2 prostheses)	80% up to \$2,250 <i>out-of-network: 60% up to \$2,250</i>	90% up to \$3,100 <i>out-of-network: 70% up to \$3,100</i>	100% <i>out-of-network: 80%</i>
Palliative care**	80% up to \$19,000 <i>out-of-network: 60% up to \$19,000</i>	90% up to \$31,000 <i>out-of-network: 70% up to \$31,000</i>	100% <i>out-of-network: 80%</i>
Psychiatric treatment and care** <i>Waiting period of 12 months</i>	80% up to \$4,400 <i>out-of-network: 60% up to \$4,400</i> (limited to 10 days per year)	90% up to \$8,750 <i>out-of-network: 70% up to \$8,750</i> (limited to 20 days per year)	100% <i>out-of-network: 80%</i> (limited to 30 days per year)
MEDICAL EVACUATION			
Medical evacuation and assistance provided by Europ Assistance	Liaising with Europ Assistance doctors Local transfer by ambulance - air ambulance to the nearest hospital		

* 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.

Routine healthcare in the USA (HEALTH)

HEALTH: Hospitalization + Medical evacuation + Medical expenses + Personal third-party liability + Legal assistance

LEVELS OF COVERAGE - IN THE USA	PEARL ★★	SAPPHIRE ★★★	DIAMOND ★★★★
Co-payment, per treatment or procedure	\$35 / <i>out-of-network: \$45</i>	\$25 / <i>out-of-network: \$35</i>	\$15 / <i>out-of-network: \$25</i>
CONSULTATIONS AND EXAMINATIONS			
Consultations with general practitioners and specialists (other than dentists and psychiatrists) and specialist procedures	80% <i>out-of-network: 60%</i>	90% <i>out-of-network: 70%</i>	100% <i>out-of-network: 80%</i>
Emergency dental care without hospitalization*	80% <i>out-of-network: 60%</i>	90% <i>out-of-network: 70%</i>	100% <i>out-of-network: 80%</i>
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
Speech therapy, orthoptics, occupational therapy and nursing care*	80% <i>out-of-network: 60%</i>	90% <i>out-of-network: 70%</i>	100% <i>out-of-network: 80%</i>
Physical therapy and physiotherapy*	80% <i>out-of-network: 60%</i> 17 sessions per year	90% <i>out-of-network: 70%</i> 22 sessions per year	100% <i>out-of-network: 80%</i> 32 sessions per year
Osteopathy and chiropractic*	80% <i>out-of-network: 60%</i> 15 sessions per year	90% <i>out-of-network: 70%</i> 25 sessions per year	100% <i>out-of-network: 80%</i> 35 sessions per year
Homeopathy, acupuncture and traditional Chinese medicine*	80% <i>out-of-network: 60%</i> 5 sessions per year	90% <i>out-of-network: 70%</i> 7 sessions per year	100% <i>out-of-network: 80%</i> 10 sessions per year
Laboratory tests, MRI, x-rays and diagnostic examinations	80% <i>out-of-network: 60%</i>	90% <i>out-of-network: 70%</i>	100% <i>out-of-network: 80%</i>
PRESCRIBED DRUGS AND MEDICAL EQUIPMENT			
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 equipment (e.g. crutches)	80% <i>out-of-network: 60%</i>	90% <i>out-of-network: 70%</i>	100% <i>out-of-network: 80%</i>
WELLBEING & WELLNESS			
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 \$190 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 \$1,000	100% <i>out-of-network: 80%</i>
Dietitian	not covered	90% <i>out-of-network: 70%</i> 2 sessions per year	100% <i>out-of-network: 80%</i> 3 sessions per year

*No co-payments apply on those benefits.

Personal third-party liability in the USA

LEVELS OF COVERAGE - IN THE USA	PEARL ★★	SAPPHIRE ★★★	DIAMOND ★★★★
Bodily injury	\$3,000,000 per claim and per insurance year with a deductible of \$300 per claim		
Material damage	\$1,500,000 per claim and per insurance year with a deductible of \$300 per claim		
Consequential financial loss	\$300,000 per claim and per insurance year with a deductible of \$300 per claim		
Defense/Remedy	\$30,000		

Legal assistance in the USA

LEVELS OF COVERAGE - IN THE 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, assistance and advance of funds in case of overbooking	Covered		
Escort service for children under six and dependent persons			
Advance of bail bond	up to \$20,000		

Dental and vision (HEALTH+)*

HEALTH+: Hospitalization + Medical evacuation + Medical expenses + Optical + Dental

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

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

LEVELS OF COVERAGE - IN THE USA	PEARL ★★	SAPPHIRE ★★★	DIAMOND ★★★★
DENTAL			
<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>			
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%	90%	100%
	out-of-network: 60%	out-of-network: 70%	out-of-network: 80%
Orthodontics up to the age of 16, for 3 years	80%	90%	100%
	out-of-network: 60% up to \$1,000	out-of-network: 70% up to \$1,500	out-of-network: 80% up to \$1,900

Maternity (HEALTH+CHILD)*

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

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

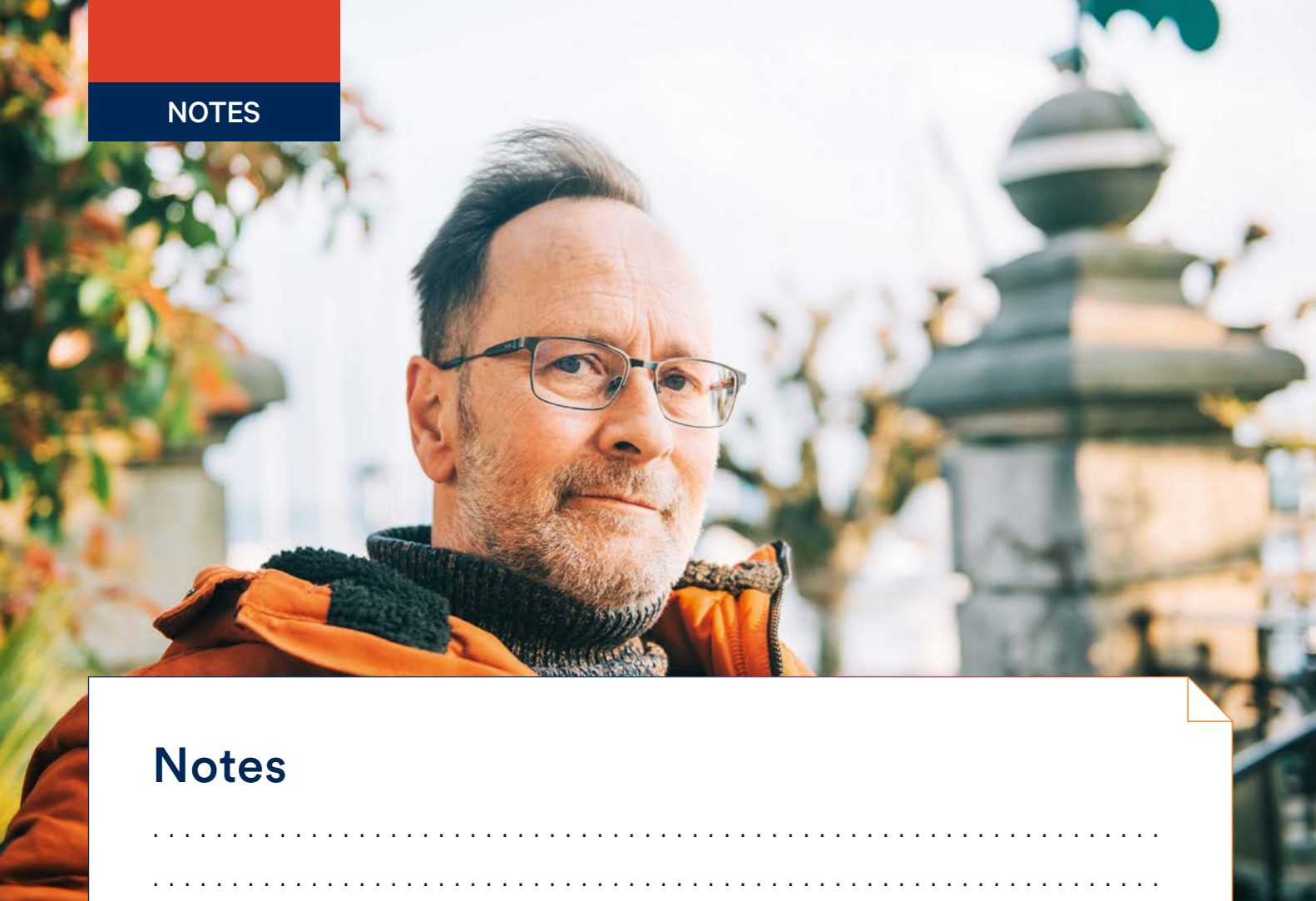
LEVELS OF COVERAGE - IN THE USA	PEARL ★★	SAPPHIRE ★★★	DIAMOND ★★★★
<i>Waiting periods: 10 months for maternity, 12 months for fertility treatment</i>			
Childbirth preparation classes, prenatal and postnatal care received by the mother and immediate care of newborns	80%	90%	100%
	out-of-network: 60% up to \$6,250 per year	out-of-network: 70% up to \$10,000 per year	out-of-network: 80% up to \$13,800 per year
Childbirth without complications (single or multiple births)			
Childbirth complications	Limit for childbirth without complications doubled		
Fertility treatment	80%	90%	100%
<i>Waiting period of 12 months</i>	out-of-network: 60% \$1,100 per attempt (with a lifetime limit of \$4,400)	out-of-network: 70% \$1,500 per attempt (with a lifetime limit of \$6,000)	out-of-network: 80% \$1,900 per attempt (with a lifetime limit of \$7,600)

Medical assistance and repatriation*

*Available as an option when enrolling in any package.

LEVELS OF COVERAGE - IN THE USA	PEARL ★★	SAPPHIRE ★★★	DIAMOND ★★★★
Accident or illness of the member	Extension of stay of the insured member or an insured companion, return to the place of residence, early return in the event of hospitalization of a family member, second medical opinion and psychological support		
Assistance on returning home following repatriation (France)	Childcare, home help, hospital comforts		
Advance of hospital charges	Within the limits of the healthcare plan		
Travel assistance	Early return in the event of loss or damage to your place of residence, early return or transportation to a secure zone in the event of an attack or a natural disaster, delivery of medication, assistance in the event of the theft, loss or destruction of identity documents or means of payment, mountain, sea and desert search and rescue costs		
Assistance in the event of death	Transportation of the body, cost of a coffin, early return in the event of a family member's death		

Medical expenses are based on actual costs, within the limit of usual, customary and reasonable costs as determined by us, per member and per insurance year.



Notes

.....



OUR ANSWERS TO YOUR QUESTIONS!



➤ WHO CAN PURCHASE THE PLAN?

Anyone over the age of 18 and under 71 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.

If you prefer, you can also email the completed **application form** to: newapplication@asfe-expat.com.

➤ 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 1st or 15th 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, 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: admineurope@asfe-expat.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 1st or 15th 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 14).

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

Enrollment in the HOSPI package:

30 days covered at 100% worldwide (excluding the USA)

15 days covered at 80% in the USA

Enrollment in the HEALTH, HEALTH+ or HEALTH+CHILD packages:

60 days covered at 100% worldwide

(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.



CONTACT US

For answers to your questions
about your healthcare plan

TEL: +33 1 44 20 48 77

EMAIL: SALES@MSH-INTL.COM

WEBSITE: WWW.MSH-INTL.COM

FACEBOOK: [MSH](#)



MSH
DiotSiaci Group

in partnership with **Europ Assistance / Groupama Gan Vie**

MSH International, a French insurance broker and simplified joint stock company (société par actions simplifiée) with a capital of €2,500,000
Registered office: Season, 39 rue Mstislav Rostropovitch 75815 Paris Cedex 17 France. Registered with the Paris Trade and Companies Register
under number 352 807 549 and with ORIAS under number 07 002 751 intra-Community VAT identification number FR 78 352 807 549.
MSH International is regulated by the French Prudential Supervision and Resolution Authority (ACPR).