

neo

Students
Explore
WHV

Are you planning to go abroad for an **internship**, **under a Working Holiday Visa**, to **study** or for a **long-term stay**?

You need to take out **international health insurance** with high-level benefits, this is a prerequisite for your visa application for certain countries. With the **neo** solution, benefit from **comprehensive coverage** at the **best price worldwide*** so you can make the most of your stay with peace of mind.

WHO IS MSH?

For **over 50 years**, we have been providing coverage to expatriates in 193 countries. Whatever their needs, we offer them comprehensive coverage: **medical expenses**, **repatriation**, **third-party liability abroad** and **life & disability benefits**.

KEY FIGURES



AVAILABLE
24/7



MORE THAN 50
LANGUAGES
SPOKEN
MORE THAN 60
NATIONALITIES



700,000+
INSURED
MEMBERS



STARTING AT
€32.25/month



WITH MSH, STAY CONNECTED!

The MSH Members' Area allows you to complete your formalities quickly and in a secure way: submit and track your claims, download your documents (**certificates of insurance** and **insurance card**) and much more!

The MSH mobile app: your health partner day after day. **Many features** are available, including the **submission of your claims** via your phone. Upload a picture of your invoice and that's it!

HOW DOES IT WORK?

☞ FOR WHOM?

Any individual between the ages of **18 and 35** from any nationality and living in France at the time of departure.

☞ FOR HOW LONG? WHERE?

From **1 to 12 months** worldwide* and up to **24 months** for WHV holders.

☞ AND WHAT ABOUT REIMBURSEMENTS?

2 options:

- from the 1st euro spent,
- as a top-up to the EHIC (European Health Insurance Card).

WHAT ARE MY BENEFITS?

☞ You are covered in your country of destination and during short stays in France (up to 30 days) and worldwide* (less than 90 days),

☞ Loss, theft of your luggage or damage caused to it,

☞ Assistance, Repatriation,

☞ Personal accident insurance (lump sum in the event of death or disability),

☞ Third-party liability abroad + tenant's liability in the country of destination,

☞ Travel incidents (delayed departure or flight).

IN DETAILS:

- ✓ Aggregate limit for emergency medical expenses: **€1,000,000**,
- ✓ **Worldwide** coverage*,
- ✓ Practice your **favorite sports** with peace of mind (kitesurfing, canyoning, etc.),
- ✓ Visit of a family member **in the event of hospitalization (> 6 days)**,
- ✓ **Early return** (hospitalization or death of a family member),
- ✓ **Valuables** (computer, cellphone, GoPro, etc.) are covered under certain conditions,
- ✓ **Third-party liability coverage for internships**,
- ✓ **Unlimited teleconsultations**,
- ✓ **24/7 assistance**,
- ✓ **Certificate of insurance** available right away.



* except for the list of excluded countries. See the Information booklet or the IPID.

MY BENEFITS SCHEDULE

BENEFITS	LIMITS
MEDICAL EXPENSES	Emergency medical expenses from the 1 st euro €1,000,000
<i>Surgery and hospitalization</i>	100%
<i>Consultations, pharmacy, laboratory tests and paramedical procedures</i>	100% excluding vaccines
<i>Emergency dental care</i>	€200 (emergency) €1,500 (accident)
<i>Vision care (accidental bodily injury)</i>	€400
IN A THIRD COUNTRY	€50,000 (< 90 days)
IN THE COUNTRY OF RESIDENCE	€10,000 (within the limit of 30 days)
LUGGAGE AND PERSONAL EFFECTS	
<i>Theft, loss of your luggage or damage caused to it</i>	€2,000 including Valuables €700 Deductible €30 Phones and tablets €500 Deductible €50
TRAVEL INCIDENTS	
<i>Cancellation or change fees</i>	€100
ASSISTANCE	
<i>Medical transportation</i>	100%
<i>Medical repatriation</i>	100%
<i>Visit of a family member in the event of hospitalization > 6 days</i>	Round-trip ticket + €100 / night (within the limit of 10 nights)
<i>Early return in the event of hospitalization / death of a family member</i>	Round-trip ticket
<i>Extension of stay in the event of illness / hospitalization (excluding pandemics)</i>	Return ticket up to €2,000 + €100 / night (within the limit of 5 nights)
<i>Search costs</i>	€5,000
<i>Repatriation of the body in the event of death</i>	100%
<i>Legal expenses insurance</i>	€15,000 (bail bond €5,000)
<i>Advance of funds</i>	€500
THIRD-PARTY LIABILITY	€4,500,000
<i>Bodily injury</i>	€4,500,000 Deductible €80
<i>Material damage and consequential financial loss</i>	€450,000
<i>Damage to equipment entrusted during the internship</i>	€12,000 Deductible €100
TENANT'S LIABILITY IN THE COUNTRY OF DESTINATION	€100,000 / Deductible €80
PERSONAL ACCIDENT	
<i>Death lump sum</i>	€15,000
<i>Total permanent disability lump sum</i>	€75,000 following an accident

AND WHAT ABOUT EMERGENCIES?

In the event of an emergency or hospitalization, please contact our insurer, AIG.



AIG TRAVEL Assistance : +33 149 024 670

ONE LAST CHECK BEFORE LEAVING!

HEALTH CHECK-LIST

- Take out international health insurance.
- Read the country guides and find out more about the health conditions of your country of destination. [Click here](#)
- Prepare a first aid kit according to your destination.
- Get the required vaccinations for your destination. Do this several months in advance.
- Get a medical check-up from your usual practitioners.
- Scan your medical prescriptions and take them with you.
- Buy new glasses or stock up on contact lenses.

GO TO THE WEBSITE

