

INDIVIDUALS

START'EXPAT

Your International Health Insurance



WWW.MSH-INTL.COM

A person is silhouetted against a bright, hazy sky, looking out of an airport window. They are holding a suitcase and a small object, possibly a phone. In the background, an airplane is visible in flight against a blue sky with light clouds. The overall scene is bathed in a warm, orange glow, suggesting a sunrise or sunset.

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.**

CHECK LIST

- ✓ **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 05

› YOUR PROFILE

Traveling abroad for only a few months? Is insurance still necessary? 06

Choosing the right insurance for the USA 08

› SUMMARY OF BENEFITS

Summary of Benefits 10

› HEALTHCARE COSTS

Healthcare costs worldwide and coverage zones 12

› FREQUENTLY ASKED QUESTIONS

Our answers to your questions! 13

› 2025 RATES SCHEDULE

START'EXPAT 2025 rates 15



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

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



Claims for reimbursement online
or from a smartphone



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

➤ A FULLY ONLINE EXPERIENCE



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

Submit and track your **claims
for reimbursement**

Precertification requests to avoid
the need for large cash advances
(hospitalization for example)

Print out an insurance certificate
or card



The MSH 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!



TRAVELING ABROAD FOR ONLY A FEW MONTHS? IS INSURANCE STILL NECESSARY?

Going abroad for a few months, or even a year, to **travel, take up an internship, on a working holiday program* or to return to college?** Taking out insurance for an international trip, even for a short time, isn't an unnecessary expense. Visits to the emergency room can be extremely costly in some countries!

In your case, **insurance covering emergencies and unforeseen illnesses** may be enough: take a look at our START'Expat plan.

Need more information? Go to www.msh-intl.com/start-expat.html

** For WHPs in Canada, we can cover you for 24 months. Contact us for more details.*



ARE YOU EUROPEAN AND STAYING IN THE EU?

Remember to apply for your **European Health Card**. It provides you with the same level of reimbursement as in your country of origin, but it may not be enough. It's advisable to check the details.



INSURANCE FOR YOU

➤ START'EXPAT

Our insurance covers you for **emergencies** and **unforeseen illnesses** abroad: hospitalization, consultations with general practitioners or specialists and emergency dental and vision care. You can choose your period of coverage, from 1 month to 1 year (2 years for WHPs in Canada). Important: START'Expat is not available for children under 16. Contact us or take a look at our FIRST'Expat+ plan.

Benefits:



- Emergencies and unforeseen illnesses covered up to €250,000



- Emergency assistance: including repatriation to the country of origin



- Personal third-party liability: up to €4,000,000 for bodily injury
- International tenant's insurance
- Life & disability
- Travel assistance: lost luggage and early return home

WHAT IF... ➤ I CAUSE DAMAGE DURING MY STAY ABROAD?

With our START'Expat plan, **you benefit from personal third-party liability.**

This means you're covered if you cause any damage (bodily injury or material damage) to someone else.

It's important to check that your international insurance includes this benefit as you can be held liable for large amounts abroad.

The + of MSH: coverage for damage to equipment provided during an internship and tenant's liability abroad.



WHY BANK CARD INSURANCE IS NOT ENOUGH

Most bank cards provide insurance and assistance benefits. However, the levels of coverage vary if you have a Classic card, a MasterCard Gold card or a Visa Premium card. To avoid any nasty surprises, get more information on:

- **The coverage:** is it a cash advance or the actual reimbursement of your medical expenses?
- **The conditions of coverage:** at the very least, you must have paid part of the expenses with this card and sometimes all the expenses.
- **The duration of coverage:** in many cases it's limited to 3 months of travel.
- **The coverage limits:** reimbursements are capped at levels well below those provided under international health insurance plans and deductibles may apply.
- **Reimbursement turnaround times:** these can sometimes be several weeks or even months. The procedure is often complicated and means having to send documents by regular mail.
- **Benefits:** personal third-party liability isn't always covered.

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.

Got any questions?

Contact us on **+33 1 44 20 48 77** or by email at sales@msh-intl.com.



INSURANCE FOR YOU

➤ START'EXPAT

Coverage of hospitalization and unforeseen illnesses may be all you need. By selecting Zone B - USA, **you're covered anywhere in the world.**

Benefits:



- Emergencies and unforeseen illnesses covered up to €250,000



- Emergency assistance: including repatriation to the country of origin



- Personal third-party liability: up to €1,500,000 for bodily injury
- International tenant's insurance
- Life & disability
- Travel assistance: lost luggage and early return home

➤ MEDICAL EMERGENCIES: MSH DIRECTLY PAYS YOUR BILLS

With MSH, you benefit from prompt precertification services. In case of medical emergency, you or the medical facility can contact MSH within 72 hours of your admission.

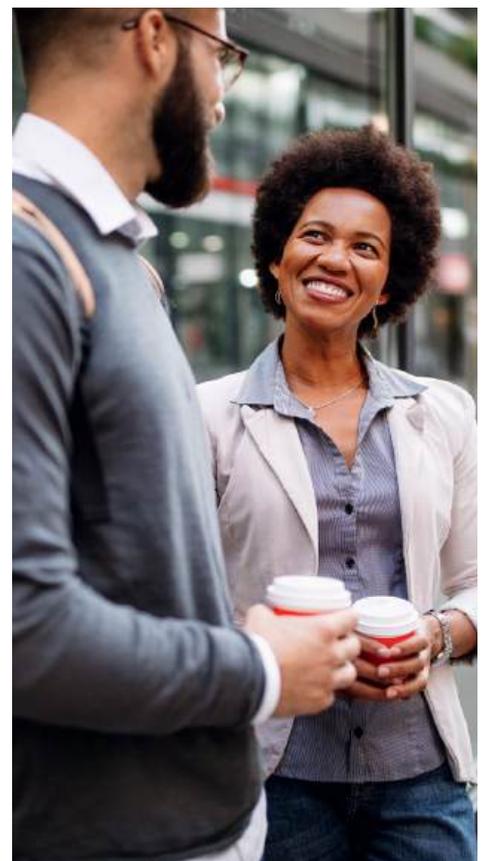
We will immediately issue our precertification agreement, settle the bill and follow your case.

You won't pay anything: MSH will do it for you!

➤ 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 40 languages.



SUMMARY OF BENEFITS



Healthcare Benefits*

**In case of unforeseen illness or accident*

ANNUAL AGGREGATE LIMIT	€250,000
Medical or surgical hospitalization: - Room and board, medical procedures, consultations - Examinations, laboratory tests, drugs - Cost of transportation by ambulance in connection with a hospital stay covered under this plan	100% of actual costs
Semi-private room	100% of actual costs (up to €100 per day)
Consultations with general practitioners and specialists (excluding dentists)	100% of actual costs (up to €80 per procedure beyond 2 consultations)
Pharmaceutical costs	Up to €3,000
Diagnostic tests and laboratory work, x-rays, medical imaging (MRI) and scans, tests and paramedical fees	100% of actual costs
Dental care in case of accident or dental emergency not resulting from the poor prior condition of the teeth or gums	Up to €350
Dentures and other prostheses (only following a reported accident)	Up to €200
Vision: lenses and frames (only following a reported accident)	Up to €150



Personal injuries Benefits

Death	€10,000
Permanent total disability	€50,000



"Private life" Civil Liability Benefits*

**strictly and only outside the Country of Origin /of Nationality and for up to 30 days/year during stays organised anywhere in the world.*

All Bodily Injury, Property Damage and Intangible Damage	€4,000,000 per event
capped in the USA and Canada at:	€1,500,000
Subject to the following sub-limits:	
Food poisoning	€1,500,000
Combined consequential property and intangible damages	€450,000 (Excess of €80 per Claim)
Damage to equipment entrusted during an internship	€12,000 (Excess of €80 per Claim)
Third-party rental liability abroad	€100,000

Personal assistance Benefits

Emergency medical transport Repatriation to the Country of Residence, Country of Posting or Expatriation Repatriation to the Country of Origin or Nationality	Actual costs
Return of an accompanying beneficiary	Return ticket
Extension of the Insured Party or an accompanying beneficiary's trip	Accommodation expenses: €150/day (capped at €1,500)
Presence of a relative with the hospitalised Insured Party for more than 5 days	Return ticket + accommodation expenses: €150/day (capped at €1,500)
Return to the Country of Posting or Expatriation (within 2 months of repatriation)	Return ticket
Emergency return following the death or serious illness of a Close Relative	Round-trip ticket (limited to 1 per year)
Accompanying support for children	Return ticket + accommodation expenses (€150/day for 2 days) for an accompanying person
Assistance with returning home after repatriation (only in metropolitan France): - Childcare, Home help, Animal care (dogs/cats) - Comfort while in hospital (TV rental)	10 hours / Transportation + boarding: €155 €80
Repatriation of the body in case of death	Actual costs
Cost of a coffin or urn	€2,000
Accompaniment of the deceased	Return ticket
Identification of the body and death formalities	2 return tickets + accommodation expenses: €150/day per person for 2 days max.
Advance on bail	€15,000
Advance and payment of legal fees	€3,000
Search and rescue costs	€15,000
Early return in the event of a claim relating to the Insured Party's home	Return ticket
Early return/Transport to a secure area in the event of an attack or a natural disaster	Return ticket or round-trip ticket to a secure area
Sending medicines abroad	Organisation and shipping costs
Assistance in the event of the theft, loss or destruction of identity documents or means of payment	Information on administrative procedures - Advance of funds of up to €2,300 - Extended stay: €150/night (max. €1,500)
Psychological Assistance	3 telephone interviews
Travel incidents: air delay causing the Insured Party to miss a connection (for technical or atmospheric reasons)	Payment of fixed compensation of €300
Theft, total or partial Destruction and Loss of baggage during transport	€2,000 (Excess: €25 per piece of baggage) limited to 50% for valuables
Delayed baggage at the airport (>12 hours)	€300
Cost of obtaining replacement identity documents	€150

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.

➤ COVERAGE ZONES

We have 2 coverage zones:

- **Zone A:** worldwide excluding the USA
- **Zone B:** worldwide including the USA

Only unforeseen illnesses and emergencies are covered. But **you're always covered for emergencies** if you travel to a country outside your coverage zone for less than 30 consecutive days.

OUR ANSWERS TO YOUR QUESTIONS!



› WHO CAN PURCHASE THE PLAN?

Anyone over the age of 16 and under 66 can purchase a START'Expat plan. **Family coverage isn't available with this insurance** so each member must have their own plan. This means it's not suitable for families who want to cover a child under 16.

› 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.**

› WHAT IS THE MINIMUM PERIOD OF MEMBERSHIP?

This coverage has been designed for **stays abroad of one year or less with a minimum coverage period of 1 month.** You choose your period of coverage when you enroll in the plan, between 1 and 12 months. You can ask for it to be renewed once if you are over 30 and twice if you are under 30. For WHPs in Canada, you can enroll for 24 months.

› 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** and no earlier than the day following the purchase.

› CAN I PURCHASE THE INSURANCE FROM ABROAD?

No problem, you can purchase the insurance wherever you are, except for the USA (in this case, please contact us).



➤ HOW DO I TERMINATE MY PLAN?

Membership of this plan is for a defined period (e.g. 6 months). At the end of this period of coverage, the plan will be automatically terminated unless you ask for it to be renewed.



➤ 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 2 pricing zones for START'Expat (worldwide excluding the USA or worldwide including the USA), based on local healthcare costs.

You select the zone you want when purchasing the plan.

➤ CAN THE WAITING PERIOD BE WAIVED?

This insurance covers unforeseen medical care and accidents, so there's no waiting period; you're covered from the effective date of the plan.

START'EXPAT 2025 RATES

➤ RATES ZONE A - EXCLUDING THE USA

DURATION OF COVERAGE	AGE				
	16-30	31-40	41-50	51-60	61-65
1 month	€77	€139	€183	€273	€356
2 months	€128	€275	€362	€545	€708
3 months	€167	€406	€538	€811	€1,057
4 months	€219	€538	€711	€1,073	€1,398
5 months	€274	€668	€911	€1,336	€1,741
6 months	€320	€799	€1,058	€1,600	€2,086
7 months	€374	€927	€1,230	€1,860	€2,427
8 months	€429	€1,056	€1,403	€2,123	€2,768
9 months	€476	€1,185	€1,573	€2,383	€3,109
10 months	€514	€1,323	€1,753	€2,657	€3,467
11 months	€548	€1,458	€1,931	€2,929	€3,822
12 months	€584	€1,593	€2,014	€3,200	€4,177
24 months	€1,168	€3,186	€4,027	€6,399	€8,354

➤ RATES ZONE B - USA

DURATION OF COVERAGE	AGE				
	16-30	31-40	41-50	51-60	61-65
1 month	€116	€187	€262	€453	€551
2 months	€188	€371	€520	€838	€1,097
3 months	€238	€551	€776	€1,253	€1,639
4 months	€314	€731	€1,027	€1,660	€2,174
5 months	€392	€911	€1,279	€2,069	€2,711
6 months	€467	€1,091	€1,533	€2,481	€3,251
7 months	€546	€1,269	€1,784	€2,890	€3,786
8 months	€625	€1,448	€2,036	€3,298	€4,322
9 months	€694	€1,624	€2,287	€3,706	€4,858
10 months	€750	€1,817	€2,549	€4,135	€5,421
11 months	€805	€2,006	€2,812	€4,562	€5,982
12 months	€857	€2,196	€3,073	€4,990	€6,544
24 months	€1,714	€4,392	€6,145	€9,979	€13,088

Any questions?

You're very welcome to contact us at sales@msh-intl.com



CONTACT US

For answers to your questions
about your healthcare plan

EMAIL : SALES@MSH-INTL.COM

WEBSITE : WWW.MSH-INTL.COM

FACEBOOK : [MSH](#)



MSH

DiotSiaci Group

in partnership with **Chubb** and **AXA**

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).