



# MEMBER'S GUIDE

to your healthcare plan



*on behalf of*



[www.msh-intl.com](http://www.msh-intl.com)

# Table of contents

|  |    |
|--|----|
| I BY YOUR SIDE DAY AFTER DAY .....                                     | 3  |
| A dedicated team for a customized service.....                         | 3  |
| Efficient services.....  | 3  |
| A high-quality international medical network.....                      | 4  |
| A multicultural medical team.....                                      | 4  |
| I YOUR INSURANCE MEMBERSHIP CARD.....                                  | 4  |
| I HOW TO SUBMIT YOUR CLAIMS.....                                       | 5  |
| CLAIMS PROCESS.....  | 5  |
| Supporting documents.....  | 6  |
| Bank details.....  | 6  |
| I PRIOR APPROVAL.....  | 7  |
| What is a prior approval ?.....  | 7  |
| How to obtain prior approval?.....                                     | 7  |
| Special case.....  | 8  |
| I Precertification agreements.....                                     | 8  |
| Hospitalization.....   | 8  |
| Other types of treatment (other than dental and vision treatment)..... | 9  |
| I YOUR MEMBER'S AREAS AND YOUR SERVICES.....                           | 9  |
| How to get your login details ?.....                                   | 9  |
| Your member's area.....  | 10 |
| Your mobile application.....   | 10 |
| I LEGAL INFORMATION .....  | 13 |

## BY YOUR SIDE DAY AFTER DAY

MSH International, a world leader in the design and management of international healthcare solutions for globally-mobile employee benefits, provides worldwide quality services, advice and support to help you with your healthcare procedures.

### A dedicated team for a customized service

- Available 24/7 thanks to our 4 claims departments: Calgary, Paris, Dubai, and Shanghai for global services using a single, integrated and centralized information system.
- Multicultural: speaking over 40 languages.
- A thorough understanding of the specific features of local healthcare systems.
- Full-time consulting physicians available to provide you with medical expertise.
- A global network of more than 1 million providers worldwide.

**Good to know :** If you call your claims department outside opening hours, your call will automatically be transferred to an available adviser in one of our other claims departments.

| Your claims department   |
|--|
| <b>Head office - Europe</b>  |
| MSH International<br>23 allées de l'Europe<br>92587 Clichy Cedex<br>France |
| +33 1 44 20 82 10  |
| indiveurope@msh-intl.com   |

| Other claims departments  |   |   |
|---|---|---|
| North and South America   | Middle-East and Africa  | Asia-Pacific region   |
| MSH International<br>Suite 300, 999-8th Street S.W.<br>Calgary, Alberta T2R 1N7<br>Canada | MSH International<br>19th floor, One by Omnyat, Business Bay<br>P.O. BOX: 506537 Dubai<br>Émirats Arabes Unis | MSH International<br>5/F, North Tower, Building 9<br>Lujiazui Software Park, Lane 91, E<br>Shan Road, Shanghai<br>P.R. Chine 200127 |
| +1 403 537 5565   | +971 4 365 1331   | +86 21 6187 0596  |
| indivamerica@msh-intl.com   | indivmea@msh-intl.com   | indivasia@msh-intl.com  |

### Efficient services

- Direct precertification in the event of hospitalization or expensive treatment worldwide.
- Claims processed within an average of 5 working days and in more than 150 currencies, subject to the submission of all the necessary supporting documents.
- Inpatient direct payment procedure available worldwide.
- Second medical opinion if you are unsure of the diagnosis you have been given.
- Internet and Mobile app secure areas available in 7 languages (English - French - German - Spanish - Portuguese - Italian - Dutch).

## A high-quality international medical network



MSH International has a global network of more than 1 million providers. You benefit from quality services all around the world at reasonable and customary or preferential rates.

You are entirely free to choose your healthcare provider. However, we recommend that you use healthcare practitioners and hospital facilities which belong to the MSH International network, or the public sector or state-approved healthcare providers where possible. Our medical network can help you choose practitioners or medical facilities which charge fees under or near our upper reimbursement limits.

You can obtain a referral to a healthcare facility or medical practitioner:

- online in your secure members' area under "Your Healthcare / Find a facility" using an interface dedicated to the search of healthcare practitioners around the world and an integrated geolocation tool,
- via our Mobile app,
- by contacting your **Claims department**.

## A multicultural medical team

Our full-time in-house team of medical advisors is available to provide you with any clarifications on medical matters, a second medical opinion if you are unsure of the diagnosis you have been given or give you an explanation of the treatment recommended by your practitioner.



You can get in touch with them by email at: **medical@msh-intl.com** or you can contact your **Claims department**. All information received will be processed in the strictest confidentiality. Only our medical officers have access to this dedicated inbox.

## I YOUR INSURANCE MEMBERSHIP CARD

Your insurance membership card contains all the necessary contact information. Make sure you always have it with you and use it as identification when contacting MSH International or upon admission to a hospital.



This card enables the health care provider to contact us to set up direct payment arrangements and to settle the payment of your medical bills.

A digital version of your insurance card is available on your MSH mobile app, and a printable pdf version can be downloaded from your members' area, under "Your Enrollment / Insurance ID card".

# I HOW TO SUBMIT YOUR CLAIMS

## CLAIMS PROCESS

For faster and more efficient administration of your healthcare claims, MSH International recommends you to submit your claims online at [www.msh-intl.com](http://www.msh-intl.com) on your members' area or through the MSH mobile app.

Log in to your members' area on [www.msh-intl.com](http://www.msh-intl.com) and go to the "Fill out a Claim Form" section.



Website

- **For a medical invoice up to 300 EUR**, you will be able to directly upload your scanned supporting documents (medical / prescription drugs fees, medical prescriptions and/or reports, doctors' and other medical providers' invoices, etc).
- **For a medical invoice exceeding 300 EUR**, you must fill in your online claim form, print, sign and send it together with all original supporting documents by postal mail to your Claims department. You will find the contact details of your nearest Claims department in your members' area under "Contact us / Our Contact Details".

Please note that **you can submit several treatments and/or different members on the same claim form.**



Mobile app

Go to the "My Claims" section.

**For a medical invoice up to 300 EUR**, you will be able to directly take a picture of your supporting documents or directly upload your scanned documents from your mobile.

Please note that **you can submit only one treatment for one member at a time.**



Post

Log in to your members' area on [www.msh-intl.com](http://www.msh-intl.com) and go to the "Fill out a Claim Form" section. Print, sign and send the claim form together with all the supporting documents by post to your **Claims department.**



Authorized formats: jpg, gif, png or pdf and 3Mb max per document

You will be able to follow each step of the reimbursement process thanks to our online tracking system. In accordance with our Quality Charter, claims for healthcare services are handled within an average of 5 working days from the date of receipt from the date of receipt of your request with all of the supporting documents.



## Supporting documents

The following are considered as supporting documents for your claims:

- original copies of medical prescriptions,
- paid invoices,
- medical reports, etc.

These documents must show the last name and first name of the patient, the date, the amount and details of the treatment together with the name, address and telephone number of the practitioner, hospital facility, laboratory or pharmacist.

MSH International recommends that you submit your claims as soon as possible after receiving medical treatment.

### **Please note that any missing document will delay your reimbursement.**

If this happens, we will alert you using the symbol  on your reimbursement statement in your member's area. Click on it to read the comments for this statement.

## Bank details

Your bank details are available on your members' area under the "Your Enrollment / Your Details" section, please make sure they are up-to-date.

If they have not been transferred to MSH International or are incorrect, **please submit them as soon as possible** by following one of the procedures below:

- Connect to your secure members' area at [www.msh-intl.com](http://www.msh-intl.com)
- Click on "Contact us" and "Submit an inquiry";
- Select in the roll down menu yourself or the member of your family;
- Select the reason of your inquiry: reason No. 8 "Use of Website / Incorrect or missing information in your Pages / Your Details";
- Indicate the incorrect or missing information, in this case: "Bank details";
- Click on "next step", upload your bank details document and confirm.

OR

- Send an email to [newapplication@msh-intl.com](mailto:newapplication@msh-intl.com) providing your bank details

OR

- Attach your full bank details to your first claim.

## Reimbursements

You will be notified by an email alert once your claim is processed and your reimbursement statement is available online. Reimbursement statements remain available for 24 months.

You will receive your reimbursement by bank transfer to the account of your choice and in your bank account's currency. If the currency of your bank account is not the same as the one in which you paid for your healthcare expenses, the exchange rate used to calculate your reimbursement is the rate published by the United Nations on the last day of the month preceding the date of your treatment.

You will have no bank transfer charges to pay other than account maintenance fees, if the currency of your reimbursement is the same as that of your account and the country it is held in.

**Note :** Your child is covered by your plan as a top-up to the CFE until their 20<sup>th</sup> birthday. Between 20 and 26, they are covered as of the 1<sup>st</sup> euro spent with the same benefits, provided they send us a copy of their certificate of school/university enrollment. If your child is studying in France and is covered by the Social Security scheme for students, please let us know: MSH International will provide a complementary coverage in addition to the one from the Social Security scheme for students and will reimburse medical expenses upon presentation of the relevant reimbursement statements.

## I PRIOR APPROVAL

### What is a prior approval ?



The request for prior approval enables you to find out:

- if your treatment is covered,
- the limits that may apply to your treatment,
- how much you will be reimbursed.

**If you do not request prior approval, reimbursements under your plan may be reduced or even rejected.**

The usual treatments and procedures requiring prior approval are:

- dentures and dental implants for more than two teeth,
- orthodontics,
- medical prostheses other than dental,
- medically assisted procreation,
- stays in medical facilities,
- series of medical services involving more than twenty
- sessions, such as physical therapy, speech therapy, etc.

Please check the list of healthcare requiring prior approval in your summary of benefits

### How to obtain prior approval?

You can contact your claims department or directly fill out an online request in your Member's Area, under the "Contact Us / Submit an inquiry / 4. Your prior approval" section. Do not forget to attach the supporting documents (treatment plan, prescription, detailed estimate of costs, etc.).



We will review your request and answer within 96 hours.

**Medical emergencies are never subject to the prior approval procedure.**

## Special case

### Dental treatment

Estimates must show the reference number(s) of the teeth to be treated, details of the planned treatment and the name of the patient..

### Orthodontics

The treatment plan must show the start and end dates or, failing that, the estimated duration of the treatment and its total cost..

### Vision care

You have to pay for your expenses and send us the bills for reimbursement in accordance with the coverage provided under your plan. Invoices must show the cost of frames and cost of lenses.

## I Precertification agreements

The request for a precertification agreement or letter of guarantee enables us to settle your bills directly with the healthcare professional or the medical facility without you having to make a cash advance (in line with the terms and conditions of your healthcare plan).

You will only have to pay any costs which are not covered by your healthcare plan.

### Hospitalization

Make sure to always bring your personalized insurance card with you for hospitalization, or show it on your smartphone using the MSH Mobile app.



- **Planned hospitalization**

Fill out your request in your Member's Area, under the "Your reimbursements / Precertification and Direct Payment Request" section, **at least 15 days before your admission**. Do not forget to attach your supporting documents (treatment plan, medical report, estimate of costs, etc.).

You can also send your request by email to [precert@msh-intl.com](mailto:precert@msh-intl.com).

We will make the necessary arrangements with the hospital and confirm your precertification agreement within 72 hours.

- **Medical emergencies**

**Go directly to the hospital.** Present your insurance card at the admissions desk and ask them to contact us as soon as possible, but no later than 72 hours after your admission. We will immediately issue our precertification agreement and follow up the case.



## Maternity



**Before the end of the 3rd month**, contact your claims center to announce your pregnancy and inform us of your expected due date.

**Two months before the expected date of delivery**, fill out your precertification request in your Member's Area. You can also send your request by email to [precert@msh-intl.com](mailto:precert@msh-intl.com).

Once you have notified your pregnancy, you will be contacted by our medical team. They will assist you to find the best facilities and support you throughout this important time. You will also be provided with a "Baby Welcome Pack", containing a pregnancy guide which includes a range of practical advice to help you understand the different stages of your pregnancy, the birth and the first weeks with your child.

### Other types of treatment (other than dental and vision treatment)

Please contact us to find out if the treatment you are going to receive qualifies for direct payment.

## I YOUR MEMBER'S AREAS AND YOUR SERVICES

Your Member's Area, available in 7 languages on our website as well as on our Mobile app, contains all the information you need about your plan and provides you with many helpful online services.

### How to get your login details?

Your login details are the same for the members' area and the Mobile app. You can get them in two different ways:



#### Via the member's area:

- Go to the Member's Area on [www.msh-intl.com](http://www.msh-intl.com) by clicking on "Login / Member" and on "Insured by your employer under a MSH plan",
- On the authentication page, click on "Get your login details", fill out the requested information and click on "Send".



#### Or via the mobile app

- Download the MSH International App from the App Store on iOS and from the Play Store on Android.
- On the authentication page, click on "To get your login details, click here" and fill out the dedicated form.

## Your member's area



In this area, you have access to different functionalities including :

- View and download your summary of benefits, your practical guide, your personalized insurance card certificate of insurance and update your personal and bank details,
- Submit a claim and request a hospital precertification agreement,
- Monitor your claims in real time: get an email alert when we receive your claim form and when your reimbursement statement is available online,
- View and download in PDF your reimbursement statements from the last 24 months,
- Find, wherever you are in the world, a physician and/or a healthcare facility via our integrated geolocation tool,
- Contact us and submit an inquiry.

**Important:** Please ensure your personal data is up to date and correct on your member's area "Your enrollment/ Your details". You may update personal data such as your postal address, telephone number, e-mail address and your password.

## Your mobile application

Get quick and easy access to all the services provided under your plan, anytime and anywhere with the MSH International mobile appl.



Your login details are the same for the members' area and the mobile app.



Take a picture of your supporting documents for your claim or upload a previously saved document from your smartphone (jpg, gif or pdf format),



View your reimbursement statements in real time,



Receive automatic notifications to keep you updated on your latest reimbursements,



Geolocate nearby healthcare professionals listed by MSH anywhere in the world,



Access your personalized insurance card at any time.

## I FREQUENTLY ASKED QUESTIONS

### HOW TO APPLY?

Complete the application form and the medical questionnaire, scan them and return them to [moncey@moncey-assurances.com](mailto:moncey@moncey-assurances.com).

### WHO CAN APPLY?

Our plans are available to adults under the age of 69, provided they live outside their country of origin at least 6 months of the year.

### I sometimes have to travel outside my chosen pricing zone. What will happen to my healthcare coverage?

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

### I would like to opt for a more comprehensive pricing zone than the one for my country of expatriation: is that possible?

Yes. If you wish to opt for a more expensive pricing zone than the one for your country of expatriation, and so benefit from a wider choice of destinations where you can be treated, it's possible to select any superior 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 (by changing your healthcare package, adding or removing an option, etc.) The increase of the risk (benefits) requires that you fill out a medical questionnaire.

### Do waiting periods apply to your plans?

Some waiting periods apply. There are shown in the benefits schedule:

- Hospital care / psychiatry and psychotherapy = 10 months
- Routine care:
  - Fertility treatment = 18 months
  - Psychiatry and psychotherapy = 18 months
  - Orthodontics and dentures = 10 months
  - Maternity option = 10 months.

### Is it necessary to make cash advances?

For hospitalizations, outpatient surgery, outpatient care (MRI, scans etc.) over 400 euros, MSH International can send a precertification agreement to the provider, avoiding you to pay upfront for your medical costs.

### 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 benefits may be waived. It requires a case-by-case approval. The waiting period for Maternity, however, will remain in place.

### How long before I go abroad should I take out the insurance?

We advise you to submit your application as early as possible to make sure it's processed promptly. The earliest you can enroll is three months before going abroad.

### **When does my coverage take effect?**

We can register your enrollment at the earliest on the day following receipt of your application, subject to your medical questionnaire being approved and us having received all the necessary enrollment documents, including your payment.

### **What is the minimum enrollment period?**

Plans are taken out for a minimum period of 12 months. The plan is then automatically renewed for one year on the anniversary of its effective date. It can be terminated after its first renewal and before its expiry date in case of a return to the country of origin (a written proof will be required).

### **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 or credit card (online payments via the MSH International secure website or by telephone with one of our administrators). When you take out the insurance, the first payment must be made by credit card.

### **What happens if I move?**

You remain eligible for coverage and change your country of residence. You must declare this change as soon as possible, and your plan remains unchanged if your new country of residence is part of the pricing zone. In case of a change in your pricing zone, your premium will be reviewed as of the date of change (and the applicable taxes if any) and an adjustment will be carried out. If you're moving to an excluded country, your plan terminates on the date of your move (or at the latest on the date of declaration).

Please contact us should you have any questions:  
Assurances INDIGO EXPAT 63, rue de Provence 75009 Paris, France

Tel: + 33 (0)1 53 16 42 61 Email: [moncey@moncey-assurances.com](mailto:moncey@moncey-assurances.com)

## | LEGAL INFORMATION

MSH International, a French insurance brokerage company, a 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 no. 352 807 549, registered with the ORIAS under no. 07 002 751, Intra-community VAT no. FR 78 352 807 549

Medical benefits are covered by MFPrévoyance, 4 Place Raoul Dautry, 75716 Paris cedex 15, France , a Société anonyme à Directoire et conseil de Surveillance, with a capital of 81 773 850 euros, in accordance with the rules of the French insurance Code, registered under Registre de commerce et des sociétés , RCS 507 648 053 Paris. . Indigo Expat™ is a product subscribed by Association loi 1901 ACME. Indigo Expat products are designed and managed by Assurances et Conseils. Moncey, SARL with a capital of 8 000 Euro. Assurances et Conseils Moncey is a French brokerage company registered with the ORIAS 07 005 355 - RCS Paris 488 579 434

Assistance and repatriation, civil liability personal life and individual accident benefits are covered by Tokio Marine Europe S.A., French branch, at 6-8 Boulevard Haussmann 75441 Paris cedex 9, registered under the « Registre de commerce et des sociétés » RCS Paris B 843 295 221, VAT FR 60 843 295 221, in accordance with the rules of the French insurance Code. Tokio Marine Europe S.A is registered under the « Registre de commerce et des sociétés du Luxembourg » under n°B221975, authorized by the Luxembourg Ministry of Finance and regulated by the Commissariat aux Assurances (CAA). Registered office at 33 rue Sainte Zithe, L2763 Luxembourg

### Privacy and personal data protection

The recipients of your personal data are: the risk carrier (insurer), the different entities making up MSH International and the service providers involved in the administration of the insurance policy across the world. In accordance with the GDPR, you benefit from a right of access, rectification, or erasure, or restriction or opposition and portability of your personal data as well as the right to organize instructions upon your death. These requests must be sent to the Data Protection Officer: [dpo@s2hgroup.com](mailto:dpo@s2hgroup.com).

We would like to remind you that the legal notices on the protection of your personal data are available online in your Member Area on [www.msh-intl.com](http://www.msh-intl.com).

### Complaint processing

Any complaints from the member company, the insured member or a dependent can be sent to the usual point of contact at MSH International. If the response provided is not considered to be satisfactory, the member can send their complaint in writing to our Complaints Department at: Service réclamation, MSH International, 23 allées de l'Europe 92587 Clichy Cedex, France.

MSH International undertakes to provide a response no later than two months after receiving the necessary information related to the complaint or, failing that, to keep the member up to date on how the complaint is being handled.

If the member still disagrees with the response or solution provided, they can write to the Ombudsman as a last resort: La Médiation de l'Assurance, TSA 50110 – 75441 Paris Cedex 09, France.