

MSH ExpaGuard



Base Benefits: Medical, Evacuation and EEAP

	Essential	Enhanced	Executive
Maximum Benefit	\$1 million	\$2 million	\$3 million
Reimbursement of Eligible Expenses	80%	100%	100%
Annual Deductible	\$200/ \$600	\$100/ \$300	Nil
Out of Pocket Maximum	\$1,000/ \$3,000	Nil	Nil
Eligibility age	70	70	70
Termination Age:			
• Primary Insured	70	70	70
• Spouse	70	70	70
• Dependant Child	26	26	26
Coverage Within Home Country*	Maximum 90 Days/Year	Maximum 90 Days/Year	Maximum 90 Days/Year
Medical Coverage Extension Upon Disability	18 Months	18 Months	18 Months
Medical Coverage Extension Upon Termination	90 Days	90 Days	90 Days
Hospital Room	80%	100%	100%
Physician & Hospital Services	80%	100%	100%
Diagnostic, X-Ray, & Lab Services	80%	100%	100%
Paramedical Services	80% to \$300 per profession	100% to \$500 per profession	100% to \$750 per profession

*if within the coverage zone elected

MSH ExpaGuard (continued)



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Nursing at Home	80% to 84 days/year	100% to 84 days/year	100% to 84 days/year
Ambulance Charges	80%	100%	100%
Routine Check-ups	80% to \$300	100% to \$500	100% to \$750
Vision Care	80% to \$150 per year	100% to \$300 per year	100% to \$500 per year
Corrective Eye Surgery	80% to \$2,000 lifetime	100% to \$2,000 lifetime	100% to \$2,000 lifetime
Hospice Care	80% to \$10,000 lifetime	100% to \$10,000 lifetime	100% to \$10,000 lifetime
Prescription Drugs Generic	90%	\$10 copay	100%
Prescription Drugs Brand	80%	\$20 copay	\$10 copay
Vaccines	90%	100%	100%
Durable Medical Equipment	80%	100%	100%
Orthotics	80% to \$100	100% to \$200	100% to \$300
Mental, Nervous, or Emotional Disorders Alcohol and Substance Abuse	80% limited to \$10,000 lifetime	100% limited to 30 inpatient visits and 20 outpatient visits	100%
Hearing Aids	80% to \$300 per 5 year period	100% to \$300 per 5 year period	100% to \$500 per 5 year period
Smoking Cessation Products	80% to \$300 lifetime	100% to \$300 lifetime	100% to \$300 lifetime

MSH ExpaGuard (continued)



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Maternity Services (Pre/Post-Natal Care & Delivery)	80% to \$25,000	100% to \$35,000	100% to \$50,000
Maternity Services (Well Baby Care)	80%	100%	100%
Emergency Dental Treatment	80% to \$5,000	100% to \$5,000	100% to \$5,000
HIV/AIDS Coverage	80% to \$10,000 lifetime	100% to \$10,000 lifetime	100% to \$10,000 lifetime
Repatriation or Local Burial	80% to \$10,000	100% to \$10,000	100% to \$10,000
Emergency Medical Assistance	100%	100%	100%
Emergency Security Assistance	100% to \$100,000 per event	100% to \$100,000 per event	100% to \$100,000 per event
Expatriate Employee Assistance Program (EEAP)	Confidential counselling services	Confidential counselling services	Confidential counselling services
Life saving Organ Transplant	80% limited to \$100,000 lifetime	80% limited to \$200,000 lifetime	100% limited to \$500,000 lifetime

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