



MSH INTERNATIONAL

SIACI SAINT HONORE GROUP



MSH **EXPAGUARD**

HEALTH INSURANCE. FOR YOU.
WHEREVER. WHENEVER.



MSH EXPAGUARD

A TAILOR MADE SOLUTION FOR YOUR BUSINESS

As expatriation is becoming a usual practice in international business, one of the most important considerations is to provide employees with the appropriate health care coverage in the event the unexpected occurs.

With this in mind, MSH INTERNATIONAL has created MSH ExpaGuard, a comprehensive insurance solution to cover your international workforce's needs during long-term assignments. Whether you have a small group of 3 members or a large team of 50, MSH ExpaGuard gives you the flexibility that your company requires.

With Medical, Emergency Evacuation and Expatriate Employee Assistance Program (EEAP) as base benefits, MSH ExpaGuard offers three different options to choose from: **Essential**, **Enhanced** and **Executive**.

It also allows you to select additional benefits, such as Life & Disability Insurance, to enhance the coverage of your corporate plan. Please refer to the Benefits Summary tables for additional information.

At MSH INTERNATIONAL we offer the expertise and resources to make the complexity of international health care coverage an easy task.

MSH ExpaGuard

Base Benefits



MEDICAL, EVACUATION AND EAP

Benefits	Essential	Enhanced	Executive
Maximum Benefit	\$1 million	\$2 million	\$3 million
Reimbursement of Eligible Expenses	80%	100%	100%
<i>Reimbursement will be reduced by 20% in the event that services within the United States are rendered by a facility or practitioner outside of the Preferred Provider Network.</i>			
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 Person	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 Extension Coverage Upon Disability	18 Months	18 Months	18 Months
Medical Extension Coverage 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
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

*if within the geographical zone elected

MSH Expaguard

Base Benefits (cont'd)



MEDICAL, EVACUATION AND EEAP

Benefits	Essential	Enhanced	Executive
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
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

More than simply health care coverage

MSH ExpaGuard offers a variety of **additional benefits** which will allow you to enhance your corporate plan according to your budget and your employees' needs.

MSH ExpaGuard Additional Benefits - Dental -




DENTAL

Benefits	Option 1	Option 2
Basic Services	80%	100%
Major Services	60% excluding implants	80% excluding implants
Combined Maximum for Basic & Major Services	\$1,500 per year	\$2,000 per year
Orthodontic Services	50% Dependent children only	60% Dependent children only
Lifetime Maximum for Orthodontic Services	\$1,500	\$2,000
Annual Deductible	\$50/ \$100	Nil
Termination age		
• Primary Insured Person	70	70
• Spouse	70	70
• Dependant Child	26	26

Reporting and Administration Services

MSH INTERNATIONAL believes in financial disclosure and as such, we will provide all groups under 20 lives general claims reporting. All groups over 20 lives will receive detailed program utilization information on a regular basis.





MSH ExpaGuard

Additional Benefits

- Life or Life/AD&D -

LIFE COVERAGE *

Benefit Schedule	Flat amount or 1 to 5 times annual salary (units of \$5,000)
Non-Evidence Maximum	\$350,000
Maximum Benefit	\$500,000
Eligibility Age	65
Termination Age	70

DEPENDANT LIFE COVERAGE

Spouse coverage	\$10,000 or \$25,000
Dependent Child Coverage	\$5,000 or \$10,000
Termination Age	
• Spouse	70
• Dependant Child	26

ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) **

Benefit Schedule	Flat amount or 1 to 5 times annual salary (units of \$5,000)
Maximum Benefit	\$500,000
Eligibility Age	65
Termination Age	70
Extension of Coverage Upon Disability	18 Months

DEPENDANT AD&D

Spouse coverage	Units of \$5,000 limited to 100% of primary member's cover
Dependent Child Coverage	Units of \$2,000 limited to \$10,000
Termination Age	
• Spouse	70
• Dependant Child	26

* *Optional life is also available for primary members and spouses*

** *Optional AD&D is also available for primary members and spouses*

- Benefit Limits expressed in Per Policy Year, Per Insured Member.
- All Benefits are available in USD or CAD as elected by the group.
- Medical underwriting required for groups under 5 lives.
- Non-Evidence Maximums will apply to Life and LTD benefits for groups between 5-20 lives.
- Geographical areas of coverage are per the elected zone. Other locations are on an emergency basis only. The insurer reserves the right to exclude or surcharge coverage in countries deemed to be locations of extreme risk. Locations of extreme risk are subject to change based on the insurer's assessment. MSH INTERNATIONAL will provide advance notification of 15 days to employers with employees or dependents in locations deemed to be of extreme risk before any surcharge becomes applicable.



We support your international team with proximity and flexibility

MSH INTERNATIONAL's four regional Customer Care Centres (Calgary, Paris, Dubai and Shanghai) are available at any time and in multiple languages to support your needs and those of your employees.

The regional experience that we have developed over the past 40 years allows us to provide advice and comprehensive service with proximity and flexibility, in order to meet the specific situations of each particular geographic zone.

Thanks to our worldwide network of over 860,000 health care professionals, we make sure that your employees have access to the best services at the right cost.

MSH ExpaGuard Additional Benefits - Disability* -

for primary members only



TEMPORARY DISABILITY

Benefit Schedule	70% of weekly base salary
Non-Evidence Maximum	\$1,125/ week
Maximum Benefit	\$2,000/ week
Elimination Period	7 days
Maximum Benefit Period	90 or 180 days
Termination Age	65

LONG TERM DISABILITY (LTD)

Benefit Schedule	70% of annual salary
Non-Evidence Maximum	\$4,500/ month
Maximum Benefit	\$12,000/ month
Elimination Period	90 or 180 days
Own Occupation Period	24 months
Termination Age (any occupation)	65

* 24/7 coverage of any disability resulting from injury or sickness.

Temporary Total Disability (TTD) and Permanent Total Disability (PTD) also available in the event your employees are unable to be insured under the Temporary Total Disability or the Long Term Disability plans due to location, occupation or age.



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