



MSH Comprehensive Emergency Travel Program



MSH INTERNATIONAL

SIACI SAINT HONORE GROUP



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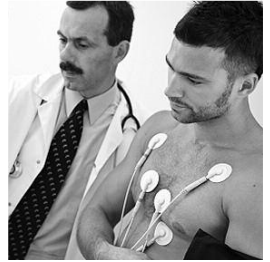
When you need to travel outside of your home country for work-related purposes, you want to be sure that you are protected if an emergency medical situation of any kind arises.



To address this need, MSH INTERNATIONAL (MSH) has developed the MSH Comprehensive Emergency Travel Program that specifically provides emergency coverage to individuals or groups who are traveling internationally on a short term business assignment.

Employees working on assignments of 15 hours per week or more are eligible for coverage under this policy.

The base benefits are Medical Care (medical emergencies only) and Emergency Medical Evacuation (EVAC).



This plan also offers Accidental Death and Dismemberment (AD&D) coverage, under a separated agreement, which may be included in home country travel.

The medical benefits cover any emergency medically necessary treatment as a result of injury or sickness and include:

- Emergency out-patient services
- Hospital services
- Some complementary therapies
- Out-patient prescribed medications

The Medical and AD&D benefits are underwritten by **Lloyd's of London**, one of the largest insurance entities in the world with over 300 years of experience in the international insurance business.

Emergency Medical Evacuation is a cornerstone of any expatriate insurance program. MSH has partnered with **TIC/Travel Insurance Coordinators**, a respected expert in this field, to provide these benefits:

- Emergency medical
- Medical assistance and referrals
- Repatriation

MSH Comprehensive Emergency Travel Program United States Currency⁽¹⁾

Medical and Emergency Medical Evacuation

Maximum	\$500,000 per sickness or injury, per lifetime.
Amount Payable	100%
Deductible	NIL

Medical – BTM (Emergency Basis Only)

Total Annual Premium Range	Business Travel Only Employee Only (USD) Rate	Business Travel with Sojourn up to 7 days Employee Only (USD) Rate	Business Travel with Sojourn up to 7 days Employee + Dependents (USD) Rate
\$0 - \$25,000 ⁽²⁾	\$3.50/day	\$3.85/day	\$6.95/day

Accidental Death and Dismemberment (AD&D) Annual Rate/\$1,000 dollars of coverage

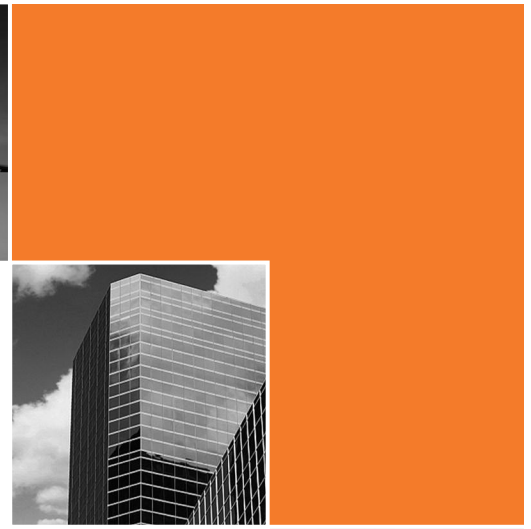
Coverage Amount	Rate (USD)
\$0 - \$50,000	\$0.66

For volumes exceeding \$50,000 discount offered.

1. Any amount described on this summary table is represented in United States currency. Program rates are posted for general information only. MSH INTERNATIONAL reserves the right to change any rate without previous notification.
2. Discount offered for total annual premiums exceeding \$25,000. Please contact us to provide you an updated quote.



**MSH Comprehensive
Emergency Travel Program
specifically provides emergency
coverage to individuals or groups
who are traveling internationally.**



About MSH INTERNATIONAL

MSH is one of the largest and most comprehensive suppliers of expatriate insurance services in the world. We are proud of our success in developing cost-effective plans to meet the specific needs of our clients.

MSH has built partnerships with companies around the world by providing exceptional service and expertise in benefits consulting, program design and administration. MSH is widely recognized as a leader in the delivery of expatriate benefit solutions for all types of organizations. Our goal is to work with you to develop flexible, cost-effective programs and services that make sense for you or your company.

Our customers are supported by multiple resources to satisfy their requirements, including:

- Call centers with service in more than 20 languages.
- Claim offices strategically located in Calgary, Paris, Dubai and Shanghai.
- Claim payments in over 100 currencies via check, wire transfer, bank draft, the MSH claims reimbursement card, or direct deposit to the financial institution of your choice, depending on the local availability of this service.
- A worldwide network of health care providers that will reimburse insured directly or make a direct payment to the service providers.
- Secure online service access to printable ID cards, claims inquiries, forms, and plan information including printable benefit booklets.

MSH has partnered with insurance companies around the world, so that we can offer a range of health insurance policy benefits that are fully compliant with requirements in the host countries of our multinational customers.

Our Re-insurance partners include:

- Dubai Insurance Company
- United Insurance Company (Middle East)
- Freisenbruch-Meyer Group in Bermuda (Bermuda)
- China Pacific Insurance Company (China)

For more information, please contact us:

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