



MSH Business Travel Program



SIACI SAINT HONORE GROUP



MSH Business Travel Program

When you are travelling for business reasons you want to be prepared for the unexpected. This includes having medical coverage that is comprehensive and readily accessible should it be required.



This is why MSH INTERNATIONAL (MSH) offers the MSH Business Travel Program that provides coverage to individuals or groups who are traveling outside of their home country for business on a short term basis.

The base benefits are:

- Emergency medical care
- Emergency Medical Evacuation (EVAC)

You can customize your plan by adding optional benefits such as Accidental Death and Dismemberment (AD&D) and Permanent Total Disability (PTD).

The medical benefits cover any 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, AD&D and PTD 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

Special features of the MSH Business Travel program that ensure you are well covered include:

- Non-participant war and terrorism coverage.
- All benefits are in United States currency. Canadian currency can be elected if the location of foreign business travel is within Canada only and Canada is not deemed to be the home country.

Important conditions that apply to this program are:

- Excludes pre-existing medical conditions
- Non refundable policy



Business Travel Benefits and Premiums United States Currency⁽¹⁾

Medical and Emergency Medical Evacuation

Maximum	\$250,000 per sickness or injury, per lifetime.
Amount Payable	100%
Deductible	NIL

Premiums

\$25.00 is the minimum premium per term bound.

Option 1	Daily rate \$10.05 maximum 90 days.
Option 2	Annual Multi-trip maximum 30 days per trip \$355.60 per year.
Option 3	Annual Multi-trip maximum 90 days per trip \$484.00 per year.

Optional Accidental Death and Dismemberment

Coverage Amount	Premium per day	Annual Premium
\$25,000	\$0.09	\$32.85
\$50,000	\$0.18	\$65.70
\$100,000	\$0.36	\$131.40
\$200,000	\$0.72	\$262.80
\$500,000	\$1.80	\$657.00

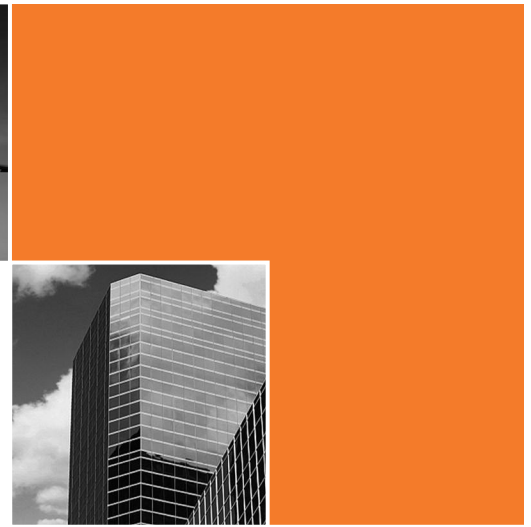
Optional Permanent Total Disability

Coverage Amount	Premium per day	Annual Premium
\$100,000	\$0.09	\$32.85
\$200,000	\$0.18	\$65.70
\$300,000	\$0.27	\$98.55
\$400,000	\$0.36	\$131.40
\$500,000	\$0.45	\$164.25

1. Any amount described on this summary table is represented in United States currency. Canadian currency can be elected if the location of foreign business travel is within Canada only and Canada is not deemed to be the home country. Program rates are posted for general information only. MSH INTERNATIONAL reserves the right to change any rate without previous notification. Please contact us to provide you with an updated quote.



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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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