

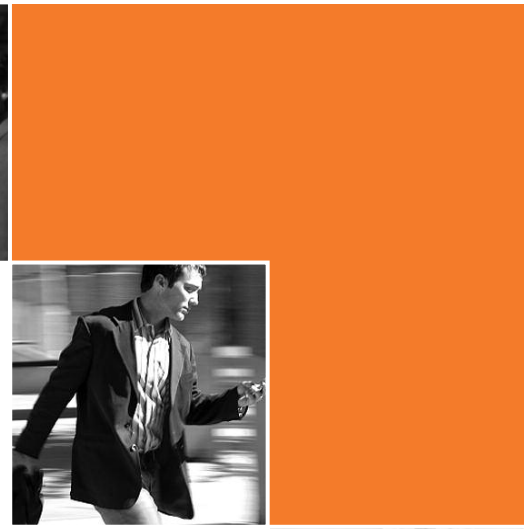


MSH Corporate Expatriate Insurance Program



MSH INTERNATIONAL

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MSH Corporate Expatriate Insurance Program

Insuring your international workforce is not any easy task. Companies are often faced with challenges and issues that include:

- Lack of flexibility in benefit design to suit particular needs
- Complex and confusing administration and claims procedures

At MSH International (MSH) we understand these issues. Our ultimate goal is to work with you to develop a flexible, cost-effective global insurance program that meets your corporate requirements and ensures that your employees working overseas are properly protected and supported.

Anticipating your global needs...

MSH offers a full range of international insurance solutions to businesses and organizations that have employees working outside their home country. We will use our experience and expertise in the specialized area of expatriate insurance to provide you with a complete package of services including:

- Program design
- Consulting
- Administration
- Risk Evaluation and Underwriting

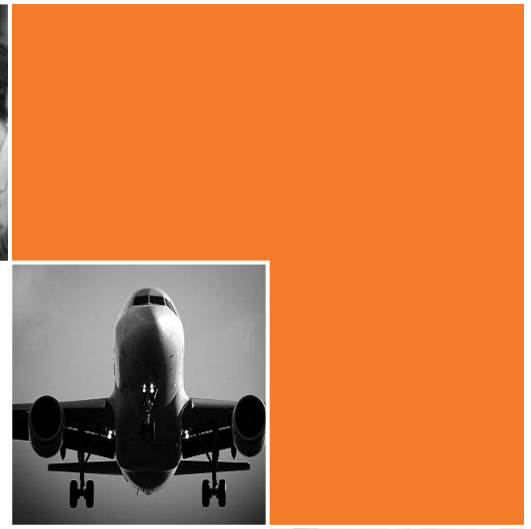
Extensive global partnerships enable us to deliver a comprehensive line of expatriate insurance products to our clients. These products include:

- Customized health plans
- Life & Accidental Death and Dismemberment
- Short-Term and Long-Term Disability
- Employee Assistance programs
- Kidnap and Ransom
- War Risk Coverage
- Critical Illness
- Evacuation and Repatriation
- Business Travel

Innovative expatriate insurance...

MSH provides a variety of funding options for your benefits plan, including:

- Fully Insured
- Administrative Services Only
- Stop Loss – Specific and Aggregate



MSH Corporate Expatriate Insurance Program (continued)

Full financial disclosure on all aspects of your plan's operation is a fundamental operating principle of MSH. We believe that all plan sponsors have a right to know where their benefit dollars are being spent. MSH is the only provider of expatriate benefit plans that offers this disclosure regardless of the size of your plan.

Value-added services...

MSH offers the following value-added resources.

Administration service

Our administration services include:

- HRIS-friendly Third Party Administration
- Monthly invoices that summarize benefits, coverage and premiums for each insured
- Changes and payments forwarded to the appropriate carriers
- Production of master contracts, employee benefit booklets and ID cards for distribution to each person insured
- Secure online worldwide plan administration with the ability to review claim status
- Financial disclosure for compliance requirements

Claims

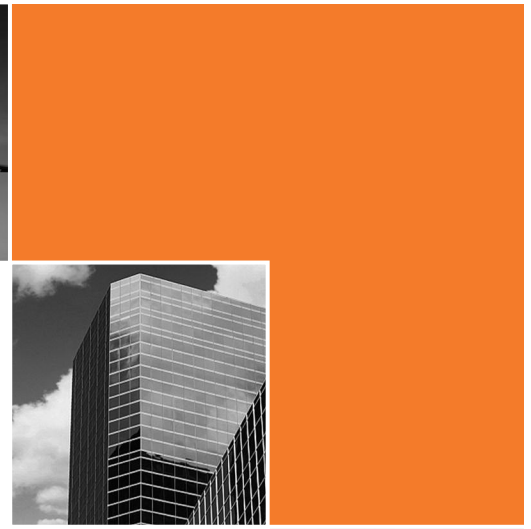
Centralization of the claims paying function with MSH allows your global workforce to have a consistent contact. Our custom designed online billing system has been developed specifically for organizations with an expatriate workforce.

Services provided by our claims department include:

- Direct payments to service providers
- Payment directly to the insured unless otherwise indicated
- 24/7 multilingual customer service call centre for claims inquiries and confirmation of coverage levels
- Unique claims payment options
- Claims payments in over 110 currencies
- Claims offices in Calgary, Paris, Dubai, and Shanghai
- Access for all members to our preferred provider network partners for all claims incurred in the United States
- Staff physicians

Billing and eligibility administration

MSH handles all billing and eligibility functions and provides comprehensive reporting to meet your needs. This saves time and reduces complexity for your firm. You deal with us, and we deal with the number of insurers that are required to facilitate your unique plan design.



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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