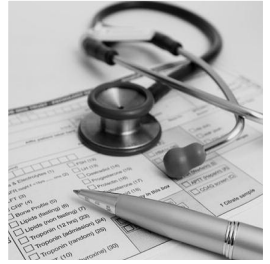


# MSH Envoy Program



MSH INTERNATIONAL

SIACI SAINT HONORE GROUP



## MSH Envoy Program

Flexibility is a key ingredient when choosing insurance coverage for expatriates, as each situation is unique. This is why MSH INTERNATIONAL (MSH) developed the MSH Envoy Program that is specifically for individuals and small groups of less than 20 people with assignments anywhere except in the United States<sup>(1)</sup>.

The base benefit in this program is Medical coverage. Additional benefits are offered individually so that you can custom build a plan that is tailored to your needs.

The optional benefits available are:

- Dental and Vision Care
- Emergency Evacuation
- Accidental Death and Dismemberment (AD&D)
- Long Term Disability (LTD)
- Life

The MSH Envoy Program offers deductible and reimbursement options as well. You can choose between the following options:

- Deductible – \$250 or \$1,000 USD, and
- Reimbursement – 80% outpatient services and 100% inpatient services, or 100% for both in and outpatient services.

The medical benefits have an overall life time maximum of \$1,000,000 USD and they cover any medically necessary treatment as a result of injury or sickness<sup>(2)</sup>. This includes:

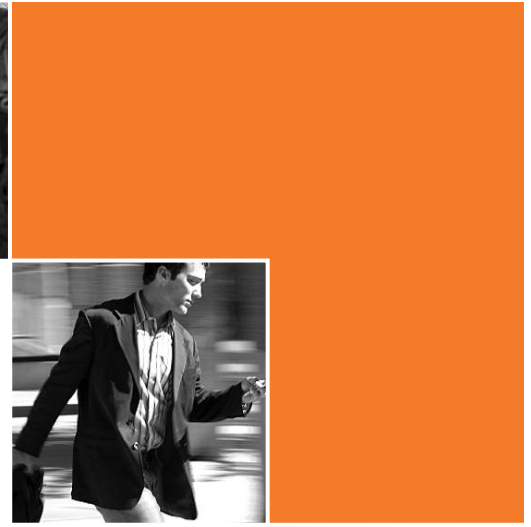
- Emergency out-patient services<sup>(3)</sup>
- Hospital services
- Some complementary therapies
- Out-patient prescribed medications
- Maternity care<sup>(4)</sup>

Psychiatric illnesses and detoxification treatments are covered up to the limited amount. Please review the full benefits summary table to find out more about the coverage provided by this comprehensive program.

All the benefits offered by the MSH Envoy Program except for Emergency Evacuation are underwritten by **Hauteville Insurance Company**, a wholly owned subsidiary of Allianz Global, one of Europe's leading insurance companies.

Emergency evacuation is a cornerstone of any expatriate in assignment. MSH has partnered with **FrontierMEDEX Group**, a respected expert in this field, to provide these benefits:

- Emergency medical or political evacuation
- Medical assistance and referrals
- Return to assignment after evacuation
- Repatriation



## **MSH Envoy Program** (continued)

Those insured also have full access to MEDEX 360, a reliable web-based tool that supplies the latest information about medical, political and social issues, as well as contact information for healthcare providers in your area and current alerts all over the world.

1. If your assignment is located in the USA please refer to our MSH Mobility Benefits Program brochure.
2. The MSH Envoy Program Medical benefits do not cover preventative medicine such as annual check-ups and vaccines.
3. Emergencies must be handled at the location where they occur, unless emergency medical evacuation is deemed necessary by FrontierMEDEX Group.
4. Please review the conditions applicable to Maternity care that are mentioned on the benefit summary table.



## MSH Envoy Program – Benefit Summary Table

<b>MSH Envoy Program Benefits<sup>(5)</sup></b>	<b>Hauteville Coverage</b> (Insurance Carrier)	<b>Amount Payable</b>
Overall Maximum	\$1,000,000 <sup>(5)</sup>	
Pre-Existing Conditions Limitation	None	Medically underwritten at the time of enrollment.
Deductible - Annual	Yes, as per program option elected	Envoy 1 & 3 \$250 <sup>(5)</sup> Envoy 2 & 4 \$1,000 <sup>(5)</sup>
In-Patient	Yes	100%
Out-Patient Prescription Medication	Yes, as per program option elected	Envoy 1 & 2 - 80% Envoy 3 & 4 - 100%
Hospital Accommodation (room and board)	Yes	100%
Hospital Services	Yes	100%
Out-Patient Physicians and Surgeons	Yes, as per program option elected	Envoy 1 & 2 - 80% Envoy 3 & 4 - 100%
In-Patient Physicians and Surgeons	Yes	100%
Routine Annual Check-up	No	Not Insured
Anesthetics	Yes	100%
Medical Equipment or Supplies	Yes, as per program option elected	Envoy 1 & 2 - 80% Envoy 3 & 4 - 100%
Other Equipment (prosthetics, therapeutics)	Yes, as per program option elected	Envoy 1 & 2 - 80% Envoy 3 & 4 - 100%
X-Rays	Yes, as per program option elected	Envoy 1 & 2 - 80% Envoy 3 & 4 - 100%
Laboratory and Diagnostic Testing	Yes, as per program option elected	Envoy 1 & 2 - 80% Envoy 3 & 4 - 100%
Reconstructive Surgery	Yes	100%
Psychiatric and Detoxification Benefits	Yes	\$10,000 <sup>(5)</sup> lifetime maximum
Private Duty Nurse	Yes	Up to 40 home health care visits per policy year as an alternative to confinement in a hospital.
Ambulance	Yes, as per program option elected	Envoy 1 & 2 - 80% Envoy 3 & 4 - 100%
Out-Patient Surgery	Yes, as per program option elected	Envoy 1 & 2 - 80% Envoy 3 & 4 - 100%
Out-Patient Services	Yes, as per program option elected	Envoy 1 & 2 - 80% Envoy 3 & 4 - 100%
Specialist	Yes, as per program option elected	Envoy 1 & 2 - 80% Envoy 3 & 4 - 100%
General Practitioner	Yes, as per program option elected	Envoy 1 & 2 - 80% Envoy 3 & 4 - 100%
Maternity Care	Yes	Medical expenses associated with pregnancy, childbirth, newborn nursery care, and well baby care are insured as per the medical plan elected. These expenses are included in the overall plan maximum. The newborn is guaranteed coverage for the first 14-days after birth. Any expenses incurred resulting from pregnancy must be after a minimum of 12-months from the original effective date.
Emergency Medical	Yes, as per program option elected	Envoy 1 & 2 - 80% Out-Patient. Envoy 3 & 4 - 100% Out-Patient. In-Patient 100% all options within geographical area elected.
Return to Assignment after Evacuation	Yes	100%
Attendant's Airfare	Yes	100%
Repatriation of Mortal Remains	Yes	100%

## MSH Envoy Program – Benefit Summary Table (continued)

<b>MSH Envoy Program Benefits<sup>(5)</sup></b>	<b>Hauteville Coverage</b> (Insurance Carrier)	<b>Amount Payable</b>
Medical Travel Extension After Assignment Ends	Yes, as per program option elected	Envoy 1 & 2 - 80% Out-Patient. Envoy 3 & 4 - 100% Out-Patient. In-Patient 100% all options Emergency Care only to a maximum period of 90-days and provided travel is within geographical area selected.
Medical Extension Upon Permanent Return to Home Country	Yes, as per program option elected	Envoy 1 & 2 - 80% Out-Patient. Envoy 3 & 4 - 100% Out-Patient. In-Patient 100% all options provided premium as been paid for geographical area including home country. Maximum period 90-days.
Complimentary Therapies (chiropractor, physiotherapist, psychologist, osteopath, speech therapist, podiatrist or acupuncturist)	Yes, as per program option elected	Envoy 1 & 2 - 80% Out-Patient. Envoy 3 & 4 - 100% Out-Patient. In-Patient 100% all options reimbursed up to a maximum of \$2,000 <sup>(5)</sup> and an overall maximum of 20 visits per policy year for all options: chiropractor, physiotherapist, osteopath, speech therapist, podiatrist, acupuncturist.
Optional Dental/Ortho/ Vision Care	Deductible per insured per policy year	\$0
	Preventative Services	100%
	Basic Services	80%
	Major Services	50%(12-month waiting period)
	Combined Annual Maximum	\$2,000 <sup>(5)</sup>
	Orthodontic Services	50% to lifetime maximum of \$1,000 <sup>(5)</sup> (12-month waiting period)
	Vision Care	\$300 <sup>(5)</sup> maximum per policy year

5. Any amount described on the MSH Envoy Benefits summary table is represented in United States currency. The Amounts of coverage are posted for general information only. MSH INTERNATIONAL reserves the right to change any amount without previous notification. Please contact us to provide you with updated information.



**MSH INTERNATIONAL developed the MSH Envoy Program for individuals and small groups of less than 20 people with assignments anywhere except in the United States<sup>(1)</sup>.**

## Program Rates<sup>(6)</sup>

Costs for the MSH Envoy Program are based on the option selected, the geographical zone of assignment, and the benefits elected at the time of enrollment. The following rates show the premiums applicable for each MSH Envoy Program option, including Medical and Emergency Evacuation. Remember that this program offers the flexibility to select benefits individually.

### MSH ENVOY PROGRAM OPTION 1

80% reimbursement out-patient services

100% reimbursement in-patient services

With \$250.00 Deductible

Effective Jan. 01 / 2012

Zone 1: Worldwide

Zone 2: Worldwide excluding USA, Canada, Caribbean, Mexico, Switzerland, Israel and Japan

Zone 3: Europe, Scandinavia, Africa and South America

<b>Zone 1</b>	Age	Annual Rates including Medical and Evacuation Benefits
	0 - 19	\$2,027.04
	20 - 29	\$3,111.32
	30 - 39	\$3,376.93
	40 - 49	\$4,151.95
	50 - 59	\$5,214.40
	60 - 64	\$6,851.75
	65 - 69	\$10,519.40
<b>Zone 2</b>	Age	Annual Rates including Medical and Evacuation Benefits
	0 - 19	\$1,521.28
	20 - 29	\$2,314.48
	30 - 39	\$2,507.34
	40 - 49	\$3,071.29
	50 - 59	\$3,860.86
	60 - 64	\$5,039.75
	65 - 69	\$7,692.25
<b>Zone 3</b>	Age	Annual Rates including Medical and Evacuation Benefits
	0 - 19	\$1,295.86
	20 - 29	\$1,957.92
	30 - 39	\$2,118.01
	40 - 49	\$2,591.01
	50 - 59	\$3,242.31
	60 - 64	\$4,232.00
	65 - 69	\$6,480.62
<b>Vision and Dental Care (optional benefits)</b>	Age	Annual Rates
	0 - 19	\$592.58
	20 - 29	\$613.03
	30 - 39	\$653.89
	40 - 49	\$735.62
	50 - 59	\$919.53
	60 - 64	\$1,083.00
	65 - 69	\$1,665.37

6. Any amount described on these program rates tables is represented in United States currency.

**MSH ENVOY PROGRAM OPTION 2**

80% reimbursement out-patient services

100% reimbursement in-patient services

With \$1000.00 Deductible

Effective Jan. 01 / 2012

Zone 1: Worldwide

Zone 2: Worldwide excluding USA, Canada, Caribbean, Mexico, Switzerland, Israel and Japan

Zone 3: Europe, Scandinavia, Africa and South America

<b>Zone 1</b>	Age	Annual Rates including Medical and Evacuation Benefits
	0 - 19	\$1,604.97
	20 - 29	\$2,441.83
	30 - 39	\$2,638.31
	40 - 49	\$3,227.76
	50 - 59	\$4,035.52
	60 - 64	\$5,301.74
	65 - 69	\$8,117.96
<b>Zone 2</b>	Age	Annual Rates including Medical and Evacuation Benefits
	0 - 19	\$1,252.03
	20 - 29	\$1,896.05
	30 - 39	\$2,048.87
	40 - 49	\$2,485.49
	50 - 59	\$3,107.69
	60 - 64	\$4,057.33
	65 - 69	\$6,218.64
<b>Zone 3</b>	Age	Annual Rates including Medical and Evacuation Benefits
	0 - 19	\$1,095.56
	20 - 29	\$1,644.99
	30 - 39	\$1,765.05
	40 - 49	\$2,158.03
	50 - 59	\$2,681.99
	60 - 64	\$3,489.73
	65 - 69	\$5,334.46
<b>Vision and Dental Care (optional benefits)</b>	Age	Annual Rates
	0 - 19	\$592.58
	20 - 29	\$613.03
	30 - 39	\$653.89
	40 - 49	\$735.62
	50 - 59	\$919.53
	60 - 64	\$1,083.00
	65 - 69	\$1,665.37

**MSH ENVOY PROGRAM OPTION 3**

100% reimbursement in and out-patient services

With \$250.00 Deductible

Effective Jan. 01 / 2012

Zone 1: Worldwide

Zone 2: Worldwide excluding USA, Canada, Caribbean, Mexico, Switzerland, Israel and Japan

Zone 3: Europe, Scandinavia, Africa and South America

<b>Zone 1</b>	Age	Annual Rates including Medical and Evacuation Benefits
	0 - 19	\$2,332.68
	20 - 29	\$3,598.89
	30 - 39	\$3,882.55
	40 - 49	\$4,777.79
	50 - 59	\$6,011.24
	60 - 64	\$7,877.82
	65 - 69	\$12,134.91
<b>Zone 2</b>	Age	Annual Rates including Medical and Evacuation Benefits
	0 - 19	\$1,772.89
	20 - 29	\$2,627.39
	30 - 39	\$2,834.80
	40 - 49	\$3,489.73
	50 - 59	\$4,373.91
	60 - 64	\$5,716.53
	65 - 69	\$8,772.90
<b>Zone 3</b>	Age	Annual Rates including Medical and Evacuation Benefits
	0 - 19	\$1,459.42
	20 - 29	\$2,212.61
	30 - 39	\$2,387.25
	40 - 49	\$2,922.12
	50 - 59	\$3,664.39
	60 - 64	\$4,788.70
	65 - 69	\$7,332.04
<b>Vision and Dental Care (optional benefits)</b>	Age	Annual Rates
	0 - 19	\$592.58
	20 - 29	\$613.03
	30 - 39	\$653.89
	40 - 49	\$735.62
	50 - 59	\$919.53
	60 - 64	\$1,083.00
	65 - 69	\$1,665.37

**MSH ENVOY PROGRAM OPTION 4**

100% reimbursement in and out-patient services

With \$1000.00 Deductible

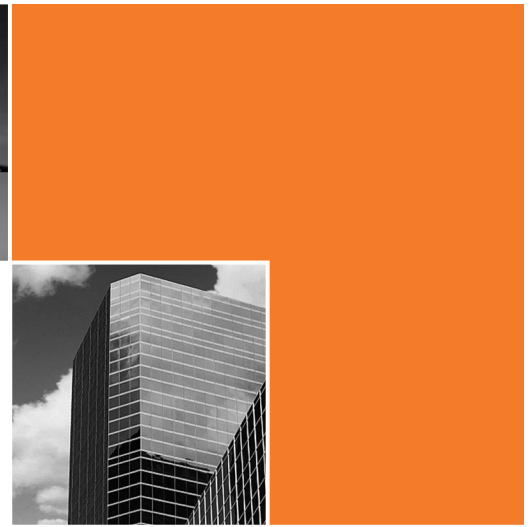
Effective Jan. 01 / 2012

Zone 1: Worldwide

Zone 2: Worldwide excluding USA, Canada, Caribbean, Mexico, Switzerland, Israel and Japan

Zone 3: Europe, Scandinavia, Africa and South America

<b>Zone 1</b>	Age	Annual Rates including Medical and Evacuation Benefits
	0 - 19	\$1,808.73
	20 - 29	\$2,769.30
	30 - 39	\$2,987.62
	40 - 49	\$3,664.39
	50 - 59	\$4,581.30
	60 - 64	\$6,033.08
	65 - 69	\$9,264.11
<b>Zone 2</b>	Age	Annual Rates including Medical and Evacuation Benefits
	0 - 19	\$1,375.75
	20 - 29	\$2,092.53
	30 - 39	\$2,245.35
	40 - 49	\$2,758.39
	50 - 59	\$3,424.43
	60 - 64	\$4,504.88
	65 - 69	\$6,895.42
<b>Zone 3</b>	Age	Annual Rates including Medical and Evacuation Benefits
	0 - 19	\$1,193.80
	20 - 29	\$1,797.81
	30 - 39	\$1,939.72
	40 - 49	\$2,376.34
	50 - 59	\$2,943.99
	60 - 64	\$1,968.09
	65 - 69	\$5,891.16
<b>Vision and Dental Care (optional benefits)</b>	Age	Annual Rates
	0 - 19	\$592.58
	20 - 29	\$613.03
	30 - 39	\$653.89
	40 - 49	\$735.62
	50 - 59	\$919.53
	60 - 64	\$1,083.00
	65 - 69	\$1,665.37



## 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)

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