

MSH Mobility Benefits Program



MSH INTERNATIONAL

SIACI SAINT HONORE GROUP



MSH Mobility Benefits Program

If you are preparing for a long term expatriate business assignment, you want to be sure that you have a benefits program with the flexibility to meet your particular needs for coverage. The MSH INTERNATIONAL (MSH) Mobility Benefits Program was developed to meet the specific needs of individuals who are working on long term assignments outside of their home country. It includes different choices for medical coverage as well as optional benefits that enable you to customize your plan. The rates offered by this program are suitable for expatriates working in the USA.

The base benefits offered are:

- Medical care
- Emergency Evacuation (EVAC)
- Expatriate Employee Assistance Program (EEAP)

You can also customize your plan with these optional benefits:

- Dental
- Life
- Long Term Disability (LTD)
- Accidental Death and Dismemberment (AD&D)
- Temporary Total Disability (TTD)
- Weekly Indemnity (WI)
- Permanent Total Disability (PTD)

With different Medical benefits levels to choose from, this program covers any medically necessary treatment as a result of injury or sickness and includes:

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

Please review the full benefits summary table to find out more about the multiple options available in this program.

The Medical, Dental, AD&D, TTD, WI 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. Life and LTD benefits are underwritten by **Hauteville Insurance Company**, a wholly owned subsidiary of Allianz, one of Europe's leading insurance companies.



MSH Mobility Benefits Program (continued)

Emergency Evacuation is a cornerstone of any expatriate insurance program. 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

EEAP benefits offer confidential and voluntary support services to address mental, physical and social health issues affecting expatriates while on assignment in a different country. MSH has partnered with **Shepell-fgi**, the leading provider of integrated health and productivity solutions, to supply these benefits.



Medical Coverage Options Summary Table⁽¹⁾

UnitedHealth PPO Network is the selected provider network for any medical services received in the USA under all Medical Options. The following percentages of reimbursement apply when using this network. Non-compliance would result in a 50% reduction to reimbursements.

	Basic Risk Medical	Major Risk Medical	Top 80 Medical	Super 90 Medical	Super 100 Medical	Prestige Medical
Overall Maximum	\$3,000,000 lifetime limit	\$3,000,000 lifetime limit	\$3,000,000 lifetime limit	\$3,000,000 lifetime limit	\$3,000,000 lifetime limit	\$3,000,000 lifetime limit
Deductible	Not applicable	\$800 for Out-Patient Services ⁽²⁾	Not Applicable	\$250 annual deductible	Not Applicable	Not Applicable
Hospital Services	100%	100%	100%	100%	100%	100%
Physicians Fees and Home Visits	80% ⁽³⁾	80%	80%	100%	100%	100%
Paramedical Fees	80% to a maximum of \$1,000 per person per policy year ⁽³⁾	80% to a maximum of \$1,500 per person per policy year	80% to a maximum of \$1,500 per person per policy year	100% to a maximum of \$1,500 per person per policy year	100% to a maximum of \$1,500 per person per policy year	100% to a maximum of \$1,500 per person per policy year
Laboratory Tests	80% (MRI \$800 US max; CAT Scan \$600 per policy year; Colonoscopy and Endoscopy to a combined maximum of \$2,000 per year) ⁽³⁾	80% (MRI \$800 US max; CAT Scan \$600 per policy year; Colonoscopy and Endoscopy to a combined maximum of \$2,000 per year)	80% (MRI \$1,000 US max; CAT Scan \$750 per policy year; Colonoscopy and Endoscopy to a combined maximum of \$2,500 per year)	100% (MRI \$1,000 US max; CAT Scan \$750 per policy year; Colonoscopy and Endoscopy to a combined maximum of \$2,500 per year)	100% (MRI \$1,000 US max; CAT Scan \$750 per policy year; Colonoscopy and Endoscopy to a combined maximum of \$2,500 per year)	100% (MRI \$1,000 US max; CAT Scan \$750 per policy year; Colonoscopy and Endoscopy to a combined maximum of \$2,500 per year)
X-Rays	80% ⁽³⁾	80%	100%	100%	100%	100%
Prescription Drugs	80% (excluding lifestyle drugs) to a maximum of a 90-day supply per policy year ^(3,4)	80% (excluding lifestyle drugs)	80% (excluding lifestyle drugs)	100% (excluding lifestyle drugs)	100% (excluding lifestyle drugs)	100% (excluding lifestyle drugs)
Health Check-ups	–	–	–	100%, max \$500 for one check-up, per person, once every 2 years after age 35	100%, max \$500 for one check-up per person, once every 2 years after age 35	100%, max \$500 for one check-up per person, once every 2 years after age 35
Emotional, Mental and Nervous Disorders	–	–	–	100% of all services and expenses to a maximum of \$3,500 per person per policy year	100% of all services and expenses to a maximum of \$3,500 per person per policy year	100% of all services and expenses to a maximum of \$5,000 per person per policy year
Vision Care – Physician fee and Diagnostic, Preventative and necessary basic care	–	–	80% up to \$250 per person, per policy year. Waiting period is 6 months of continuous coverage.	100% up to \$300 per person, per policy year. Waiting period is 6 months of continuous coverage.	100% up to \$300 per person, per policy year. Waiting period is 6 months of continuous coverage.	100% up to \$300 per person, per policy year. Waiting period is 6 months of continuous coverage.
Vision Care Glasses– frames/ Prescription glasses lenses/Prescription contact lenses	–	–	100% up to \$300 per person, per policy year. Waiting period is 6 months of continuous coverage.	100% up to \$400 per person, per policy year. Waiting period is 6 months of continuous coverage.	100% up to \$400 per person, per policy year. Waiting period is 6 months of continuous coverage.	100% up to \$400 per person, per policy year. Waiting period is 6 months of continuous coverage.
Detoxification and Psychiatry relating to Detoxification – Out-Patient medical treatment	–	–	–	50%, up to \$1,000 per person, per policy year	50%, up to \$1,000 per person, per policy year	50%, up to \$1,000 per person, per policy year
Pregnancy and Childbirth	–	–	–	\$10,000 max per pregnancy. Newborn care – 80%, \$50,000 maximum. Benefit available after 10 months from the original effective date of coverage.	\$10,000 max per pregnancy. Newborn care – 80%, \$50,000 maximum. Benefit available after 10 months from the original effective date of coverage.	\$10,000 max per pregnancy. Newborn care – 80%, \$50,000 maximum. Benefit available after 10 months from the original effective date of coverage.
Dental Services	Optional	Optional	Optional	Optional	Optional	– Deductible – Nil. – Waiting Period is 6 months of continuous coverage. – Preventative and Basic Services – 100% combined max \$3000US per insured per policy year – Major Services – 100% to a maximum of \$600/tooth – Orthodontic Services – 100% to a lifetime maximum of \$2000US

- Any amount described on this summary table is represented in United States currency.
- Deductible applies to the following Out-Patient services per insured person, per policy year: Physicians Fees and Home Visits, Paramedical Fees, Laboratory Tests, X-Rays and Prescription Drugs.
- Basic Risk Medical Out-Patient services listed on this summary table will be covered only if they are related with hospitalization (maximum period of coverage 45 days from date of release) or Day Patient Service (maximum period of coverage 15 days from initial date of service).
- Basic Risk Medical In-Patient prescriptions (excluding lifestyle drugs) to a maximum of 30 days per policy year.

Optional Benefits Summary Table⁽⁵⁾

Optional Benefits	Amount Payable
Accidental Death and Dismemberment	Multiple of 1 to 5 times annual salary to a maximum of \$500,000.
Permanent Total Disability	Multiple of 1 to 5 times annual salary to a maximum of \$500,000. Elimination period is 25 months.
Weekly Indemnity	70% of base weekly salary to a maximum weekly benefit of \$1,500. Option 1: 30 day benefit period Option 2: 90 day benefit period Option 3: 180 day benefit period Elimination Period is 0 day accident and hospitalization, 7 day sickness.
Temporary Total Disability	70% of base weekly salary to a maximum weekly benefit of \$1,500. Elimination Period is 30 day accident, hospitalization and sickness. Benefit period of 24 months.
Dental 1	Preventative and Basic Services – 100% Major Services – 50% Deductible – NIL Maximum – \$2,000 per person per policy year Orthodontic Services – 50% to a maximum \$2,000 per lifetime Waiting period is 6 months of continuous coverage
Dental 2	Preventative and Basic Services – 100% Deductible – NIL Maximum – \$2,000 per person per policy year Waiting period is 6 months of continuous coverage
Life	5 times annual salary to a maximum of \$1,000,000
LTD	70% of basic monthly salary to a maximum of \$12,000 per month. Elimination period is 30, 90 or 180-days as elected at the time of enrollment.

5. Any amount described on this summary table is represented in United States currency. Program 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.



The MSH Mobility Benefits Program was developed to meet the specific needs of individuals who are working on long term assignments outside of their home country.

Program Rates⁽⁶⁾

Medical Worldwide Coverage – (Including Evacuation and EEAP benefits)

	Basic Risk Medical	Major Risk Medical	Top 80 Medical	Super 90 Medical	Super 100 Medical	Prestige Medical
Standard Benefits	Medical	Medical	Medical and Vision	Medical, Maternity and Vision	Medical, Maternity and Vision	Medical, Maternity, Dental and Vision
Total Annual Premium						
Single	\$3,163.58	\$4,429.70	\$6,567.07	\$7,442.37	\$12,199.69	\$18,222.48
Couple	\$6,241.79	\$8,774.03	\$13,048.77	\$14,885.14	\$24,314.01	\$36,359.61
Family	\$8,062.30	\$11,294.67	\$16,613.38	\$19,126.54	\$30,503.37	\$45,131.28

Medical Coverage Excluding Canada and USA – (Including Evacuation and EEAP benefits)

	Basic Risk Medical	Major Risk Medical	Top 80 Medical	Super 90 Medical	Super 100 Medical	Prestige Medical
Standard Benefits	Medical	Medical	Medical and Vision	Medical, Maternity and Vision	Medical, Maternity and Vision	Medical, Maternity, Dental and Vision
Total Annual Premium						
Single	\$2,247.76	\$3,117.73	\$4,613.87	\$5,344.68	\$8,556.69	\$13,107.25
Couple	\$4,410.14	\$6,150.09	\$9,142.37	\$10,604.00	\$17,028.01	\$26,129.14
Family	\$5,724.22	\$8,017.99	\$11,740.10	\$13,358.55	\$21,462.10	\$32,170.69

Optional Benefits

Total Annual Premium

Accidental Death and Dismemberment	\$1.007 per \$1,000	
Permanent Total Disability	\$3.04 per \$1,000	
Weekly Indemnity	Rate per \$10 Option 1: 30 day benefit period – \$5.57 Option 2: 90 day benefit period – \$6.99 Option 3: 180 day benefit period – \$11.73	
Temporary Total Disability	\$13.80 per \$10 of weekly benefit	
Dental 1	Single: \$1,377.24 Couple: \$2,754.48 Family: \$3,443.85	
Dental 2	Single: \$985.55 Couple: \$1,971.09 Family: \$2,178.57	
Life	Age Last Birthday	Annual Premium/\$10,000
	0-39	\$16.70
	40-44	\$31.50
	45-49	\$55.50
	50-54	\$88.90
	55-59	\$126.50
	60-65	\$200.60

Program Rates (cont'd)⁽⁶⁾

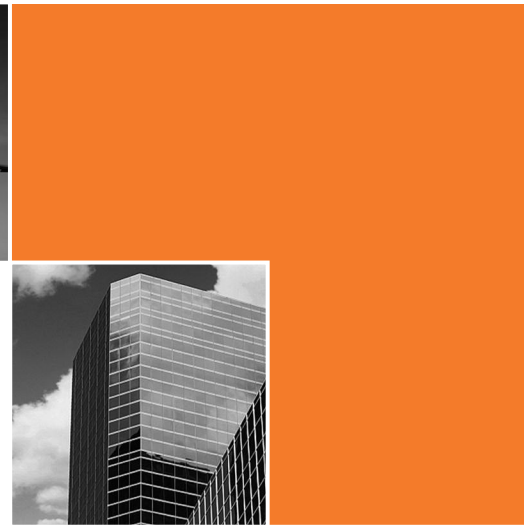
Long Term Disability (LTD)

30-Day Elimination Period	Age Last Birthday	Class 1	Class II	Class III	Class IV
	18 – 35	2.050	2.366	3.154	4.731
	36 – 37	2.181	2.516	3.355	5.033
	38 – 39	2.351	2.713	3.617	5.426
	40 – 41	2.512	2.898	3.864	5.796
	42 – 43	2.712	3.130	4.173	6.260
	44 – 45	2.883	3.326	4.435	6.653
	46 – 47	3.053	3.523	4.697	7.046
	48 – 49	3.214	3.708	4.944	7.416
	50 – 51	3.381	3.901	5.201	7.802
	52 – 53	3.548	4.094	5.458	8.187
	54 – 55	3.799	4.383	5.844	8.766
	56 – 64	4.046	4.669	6.225	9.338

90-Day Elimination Period	Age Last Birthday	Class 1	Class II	Class III	Class IV
	18 – 35	1.003	1.157	1.543	2.315
	36 – 37	1.133	1.307	1.743	2.615
	38 – 39	1.304	1.505	2.006	3.009
	40 – 41	1.464	1.690	2.253	3.380
	42 – 43	1.665	1.921	2.561	3.842
	44 – 45	1.835	2.117	2.823	4.235
	46 – 47	2.006	2.315	3.086	4.629
	48 – 49	2.166	2.500	3.333	5.000
	50 – 51	2.334	2.693	3.590	5.385
	52 – 53	2.501	2.885	3.847	5.771
	54 – 55	2.751	3.175	4.233	6.350
	56 – 64	2.998	3.460	4.613	6.920

180-Day Elimination Period	Age Last Birthday	Class 1	Class II	Class III	Class IV
	18 – 35	0.892	1.030	1.373	2.060
	36 – 37	1.009	1.164	1.552	2.328
	38 – 39	1.160	1.339	1.785	2.678
	40 – 41	1.303	1.504	2.005	3.008
	42 – 43	1.481	1.709	2.279	3.419
	44 – 45	1.633	1.885	2.513	3.770
	46 – 47	1.785	2.060	2.746	4.119
	48 – 49	1.928	2.225	2.966	4.449
	50 – 51	2.077	2.396	3.195	4.793
	52 – 53	2.226	2.568	3.424	5.136
	54 – 55	2.449	2.825	3.767	5.651
	56 – 64	2.669	3.080	4.106	6.159

6. Any amount described on the following summary tables 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. Please contact us to provide you with an updated quote.



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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