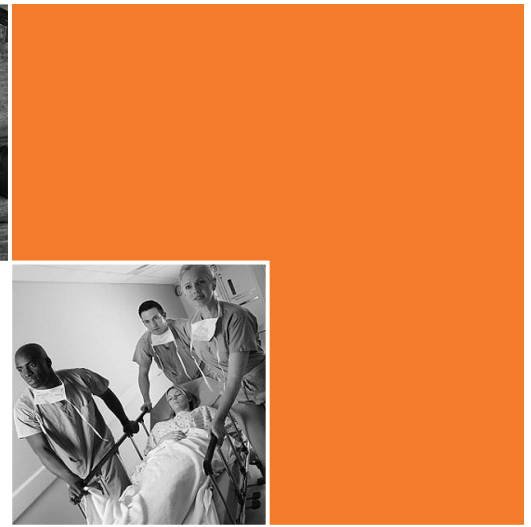


MSH Odyssey Program



MSH INTERNATIONAL

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MSH Odyssey Program

Working and living outside of your home country can be a great opportunity, but it also provides some significant challenges. The selection of insurance coverage should not be one of them. That is why MSH INTERNATIONAL (MSH) developed the Odyssey Program.



Odyssey is designed to provide protection specifically for expatriates on long term assignments.

If you will be an expatriate working anywhere except in the United States⁽¹⁾, and your work term is for longer than a year, this program provides the flexibility you need. A special feature of this coverage is that reimbursement is at 100% up to \$1,000,000⁽²⁾ with no deductible⁽³⁾.



The Odyssey Program includes several benefits offered individually so that you can custom build a plan that is tailored to your needs. The optional benefits available are:

- Medical
- Dental⁽⁴⁾
- Emergency Evacuation
- Expatriate Employee Assistance Program (EEAP)
- Accidental Death and Dismemberment (AD&D)
- Weekly Indemnity (WI)
- Long Term Disability (LTD)
- Life insurance

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

- Emergency out-patient services
- Regular consultation
- Hospital services
- Some complementary therapies
- Emergency dental treatment
- Out-patient prescribed medications
- Maternity care⁽⁵⁾

Please review the full benefits summary table to find out more about the coverage provided by this comprehensive program.

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



MSH Odyssey Program (continued)

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

Program participants also have full access to MEDEX 360, a web-based tool that supplies the latest information about medical, political and social issues and alerts, as well as contact information for healthcare providers in your area.

EEAP benefits are provided through a partnership with **Shepell-fgi**, a leading international supplier of this type of benefit. Through this program, expatriates have access to confidential and voluntary support services to address mental, physical and social health issues they may experience during their international assignment.

1. If your assignment is located in the USA please refer to our MSH Mobility Benefits Program brochure.
2. \$1,000,000 US dollars is the lifetime maximum limit of the Odyssey Program. Canadian currency is available if location of assignment is Canada.
3. Out-patient prescription medication is reimbursed at 80% only.
4. Dental care coverage is not offered as a standalone benefit. Medical coverage is required in order to obtain this benefit.
5. Please review the conditions applicable to Maternity care that are mentioned on the benefit summary table.



MSH Odyssey Program – Benefit Summary Table

MSH Odyssey Program Benefits⁽⁶⁾	Lloyd's of London Coverage (Insurance Carrier)	Amount Payable
Overall Maximum	\$1,000,000 ⁽⁷⁾	
Pre-Existing Conditions Limitation	None	Medically underwritten at the time of enrollment.
Deductible – Annual	Nil	
In-Patient and Daycare	Yes	100%
Out-Patient Prescription Medication	Yes	80% subject to a maximum 90-day supply reimbursed per claim. Lifestyle prescription medications are not insured.
Hospital Accommodation (room and board)	Yes	100%
Hospital Services	Yes	100%
Physicians and Surgeons	Yes	100%
Routine Annual Check-up	Yes	100% up to \$500 ⁽⁷⁾ after 6-months of continuous coverage.
Anesthetics	Yes	100%
Medical Equipment or Supplies	Yes	100%
Other Equipment (prosthetics, therapeutics)	Yes	100%
X-Rays	Yes	100%
Laboratory and Diagnostic Testing	Yes	100% MRI up to \$1,000 ⁽⁷⁾ per person policy year. CAT Scan up to \$750 ⁽⁷⁾ per person per policy year. Colonoscopy and Endoscopy combined up to \$2,500 ⁽⁷⁾ per policy year.
Reconstructive Surgery	Yes	100%
Psychiatric Illness	No	Excluded from policy
Private Duty Nurse	Yes	100% (Subject to 12 Weeks)
Ambulance	Yes	100%
Out-Patient Surgery	Yes	100%
Out-Patient Services	Yes	100%
Specialist	Yes	100%
General Practitioner	Yes	100%
Maternity Care	Yes	Insured to a maximum of \$10,000 ⁽⁷⁾ per pregnancy for pre-natal care and cost of delivery services. This benefit is available when the expected date of delivery is a minimum period of 10 months from the original effective date of coverage. Newborn care to a maximum of \$50,000 ⁽⁷⁾ per newborn for the first 30 days following date of delivery or discharge from hospital should hospitalization continue pass the 30-day maximum. Pregnancy and newborn reimbursed at 80% within the geographical area elected. No coverage for expenses incurred outside of the elected geographical area. Application must be made for newborn to be insured passed this guaranteed period of insurability.
Emergency Medical	Yes	100% within geographical area selected
Emergency Dental	Yes	100% up to \$5,000 ⁽⁷⁾ in case of accidental blow to the face or mouth
Return to Assignment after Evacuation	Yes	100%
Attendant's Airfare	Yes	100%
Repatriation of Mortal Remains	Yes	Up to \$10,000 ⁽⁷⁾
Medical Travel Extension after Assignment Ends	Yes	Emergency care only up to a period of 90-days and provided travel is within geographical area selected.
Medical Extension upon Permanent Return to Home Country	Yes	Provided premium has been paid for geographical area including home country. Maximum period 90-days.
Complementary Therapies (chiropractor, physiotherapist, psychologist, osteopath, speech therapist, podiatrist or acupuncturist)	Yes	100%. Up to \$500 ⁽⁷⁾ per person per policy year per specialty.

MSH Odyssey Program – Benefit Summary Table (continued)

MSH Odyssey Program Benefits ⁽⁶⁾	Lloyd's of London Coverage (Insurance Carrier)	Amount Payable
Expatriate Employee Assistance Program (EEAP)	Yes	EEAP is a confidential and voluntary support service that can help you and your immediate family members solve problems and challenges in your life while on assignment in a different country.
Dental	Optional	Basic – 100%. Major – 50%. Subject to combined maximum of \$2,000 ⁽⁷⁾ per person per policy year. 6-month waiting period for major services.
Accidental Death and Dismemberment (AD&D)	Optional	Units of \$1,000 ⁽⁷⁾ up to \$500,000 ⁽⁷⁾ based on occupational class.
Life Insurance	Optional	Offered in units of \$10,000 ⁽⁷⁾ up to 5 times annual earnings capped at \$1,000,000 ⁽⁷⁾ . Spousal life is offered when life insurance is available up to an amount equal to or less than the amount purchased by primary insured. Dependent children's life insurance is offered in units of \$2,500 ⁽⁷⁾ up to \$10,000 ⁽⁷⁾ per insured dependent child
Weekly Indemnity (WI) ⁽⁸⁾	Optional	Maximum weekly benefit is 70% of base weekly earnings up to \$1,500 ⁽⁷⁾ per week. Waiting period of 0 days for accidents and hospitalization and 7 days for sickness. Benefit period can be 30, 90 or 180 days as elected at the time of enrollment. Benefit period is to age 65.
Long Term Disability (LTD) ⁽⁹⁾	Optional	Up to 70% of base monthly earnings capped at \$12,000 ⁽⁷⁾ per month of disability income. Elimination Period 30, 90 or 180 days as elected at the time of enrollment Maximum issue age 65 years.

6. This table shows a selection of standard benefits of the Odyssey Program including Medical, Emergency Evacuation and EEAP. Benefits can be elected on a standalone basis except for Dental Coverage which requires Medical benefits in order to be effective.
7. Any amount described on the previous table corresponds to the currency elected by the insured at the time of enrollment. The policy currency available for this program is US dollar. Canadian dollar can be elected if the country of assignment is Canada. 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 the updated information.
8. WI definition: Benefit designed to compensate an employee for income lost as a result of short-term absences from work due to an injury, accident or sickness.
9. LTD definition: Benefit designed to provide replacement income should an employee become disabled from work due to injury, accident or sickness.



The MSH Odyssey Program provides protection specifically for expatriates on long term assignments anywhere except in the USA⁽¹⁾.

Program Rates⁽¹⁰⁾

Pricing is based on the geographical zone of assignment, the selected benefits and the main currency (US or Canadian dollar) elected by the insured at the time of enrollment.

The following rates show the premium applicable to an Odyssey Program including Medical, Emergency Evacuation and Expatriate Employee Assistant Program (EEAP). Remember that this program offers the flexibility of selecting benefits individually.

**Canadian Currency: Location of Foreign Assignment Must Be Canada
Effective Jan. 01 – 2012
Medical – Worldwide**

Odyssey Program	Lloyd's	EAP	Evacuation	Annual Premium
Single	\$4,271.43	\$86.40	\$169.12	\$4,526.95
Couple	\$8,620.29	\$86.40	\$335.36	\$9,042.05
Family	\$12,847.55	\$86.40	\$584.48	\$13,518.43

**United States Currency
Effective Jan. 01 – 2012
Medical – Excluding North America**

Odyssey Program	Lloyd's	EAP	Evacuation	Annual Premium
Single	\$2,037.60	\$80.00	\$159.52	\$2,277.12
Couple	\$4,144.92	\$80.00	\$316.32	\$4,541.24
Family	\$6,187.24	\$80.00	\$551.36	\$6,818.60

**United States Currency
Effective Jan. 01 – 2012
Medical – Worldwide**

Odyssey Program	Lloyd's	EAP	Evacuation	Annual Premium
Single	\$5,735.78	\$80.00	\$159.52	\$5,975.30
Couple	\$11,562.94	\$80.00	\$316.32	\$11,959.26
Family	\$17,227.16	\$80.00	\$551.36	\$17,858.52

**United States Currency: Florida Residency
Effective Jan. 01 – 2012
Medical – Worldwide Florida Residency**

Odyssey Program	Lloyd's	EAP	Evacuation	Annual Premium
Single	\$6,013.27	\$80.00	\$159.52	\$6,252.79
Couple	\$12,117.92	\$80.00	\$316.32	\$12,514.24
Family	\$18,051.85	\$80.00	\$551.36	\$18,683.21

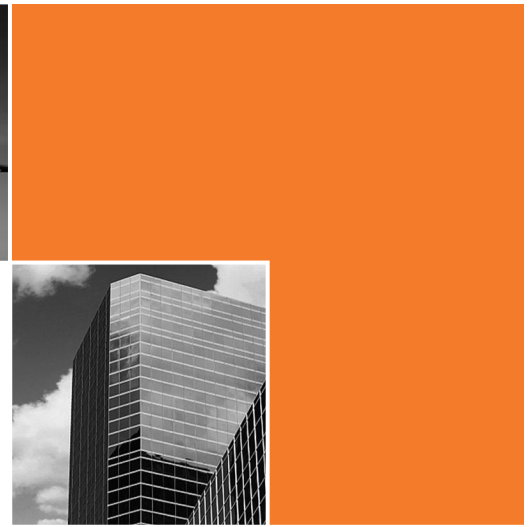
**Dental Premiums:
Canadian Currency
Effective Jan. 01 – 2012**

Single	\$1,553.67
Couple	\$2,333.30
Family	\$3,206.91

**Dental Premiums:
United States Currency
Effective Jan. 01 – 2012**

Single	\$1,376.67
Couple	\$2,067.48
Family	\$2,841.56

10. Program rates are posted for general information only, and they correspond to the currency stated on the title of each chart. 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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