

# MSH War Zone Program



MSH INTERNATIONAL

SIACI SAINT HONORE GROUP



## MSH War Zone Program

Expatriates working in a country considered a war risk area face challenges that are not typically covered in regular international insurance plans.

After many years of experience providing war risk coverage, MSH INTERNATIONAL (MSH) has developed the MSH War Zone Program to meet the unique needs of expatriates who are working in high risk areas or war zones<sup>(1)</sup>.

This program provides Medical and Emergency Evacuation Coverage, as well as the following optional benefits: Accidental Death and Dismemberment (AD&D), Temporary Total Disability (TTD), Permanent Total Disability (PTD) and 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
- Out-patient prescribed medications

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

The Medical benefits, AD&D, TTD, PTD and Life Insurance are underwritten by **Lloyd's of London**, one of the largest insurance entities in the world with over 300 years of international insurance experience.

Emergency evacuation is the cornerstone of any insurance protection for an expatriate in a war zone. 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

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.

Special features of the MSH War Zone Program that ensure you are well covered include:

- Coverage on a world wide basis
- Reimbursement at 100% up to \$1,000,000<sup>(2)</sup> with no deductible<sup>(3)</sup>

1. High risk areas or war zones are determined by the insurer on a yearly basis. Please contact us to confirm the status of your particular country.

2. \$1,000,000 Canadian dollars is the lifetime maximum limit of the MSH War Zone Program.

3. Out-Patient prescription medication is reimbursed at 80% only.

## Benefit Summary Table

<b>MSH War Zone Program Benefits<sup>(4)</sup></b>	<b>Lloyd's of London Coverage</b> (Insurance Carrier)	<b>Amount Payable</b>
Overall Maximum	\$1,000,000 <sup>(5)</sup>	
Pre-Existing Conditions Limitation	None	Medically underwritten at 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 <sup>(5)</sup> 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 <sup>(5)</sup> per person policy year. CAT Scan up to \$750 <sup>(5)</sup> per person per policy year. Colonoscopy and Endoscopy combined up to \$2,500 <sup>(5)</sup> 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%
Emergency Medical	Yes	100% within geographical area selected
Emergency Dental	Yes	100% up to \$5,000 <sup>(5)</sup> in case of accidental blow to the face or mouth.
Attendant's Airfare	Yes	100%
Return to Assignment after Evacuation	Yes	100%
Repatriation of Mortal Remains	Yes	Up to \$10,000 <sup>(5)</sup>
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 <sup>(5)</sup> per person per policy year per specialty.
Accidental Death and Dismemberment (AD&D)	Optional	Units of \$1,000 <sup>(5)</sup> up to \$500,000 <sup>(5)</sup> based on occupational class.
Temporary Total Disability (TTD) <sup>(6)</sup>	Optional	Up to 75% of weekly salary or \$2,000 <sup>(5)</sup> per week whichever is less.
Benefit Period		24 months
Elimination Period		Accident and Sickness 120 days
Maximum Issue Age		70 years
Permanent Total Disability (PTD) <sup>(7)</sup>	Optional	Up to 7 times annual salary or \$1,000,000 <sup>(5)</sup> whichever is less.
Elimination Period		Accident and Sickness 28 months
Maximum Issue Age		70 years

4. Medical and Evacuation Coverage are the basic benefits in the MSH War Zone Program.

5. Any amount described on the Benefit Summary table is represented in Canadian Dollars.

6. TTD definition: Level of disability caused by an accident, injury or sickness that has rendered the employee completely unable to perform any job functions on a temporary basis. The employee is expected to make a full recovery and return to work. In the interim, compensation paid is a percentage of weekly wages until the worker returns to the job.

7. PTD definition: Level of disability caused by an accident, injury or sickness that has rendered the employee completely unable of ever working again at any employment.

## Program Rates<sup>(8)</sup>

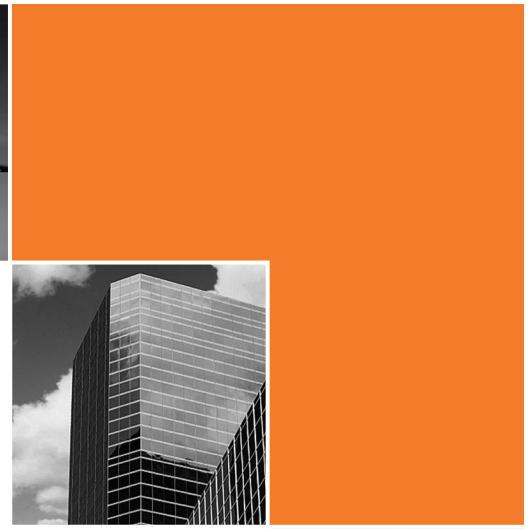
Medical and Emergency Evacuation Coverage are the two standard benefits offered in the MSH War Zone Program. You can customize your plan to meet your specific needs by adding Accidental Death and Dismemberment (AD&D), Temporary Total Disability (TTD), Permanent Total Disability (PTD) or Life<sup>(9)</sup>. The applicable rates and countries<sup>(10)</sup> for this program are:

<b>MEDICAL AND EVACUATION</b>	<b>PREMIUM</b>
<b>Standard Benefits for MSH War Zone Program</b>	<b>Annual Premium</b>
Iraq, Somalia, Chechnya and Afghanistan	\$9,070.36
Israel (Gaza Strip and West Bank), Pakistan, Yemen, DRC and Ivory Coast	\$8,194.36
<b>Accidental Death and Dismemberment (AD&amp;D) Optional Benefit</b>	<b>Annual Rate per \$1,000</b>
Iraq, Somalia, Chechnya and Afghanistan	\$45.00
Israel (Gaza Strip and West Bank), Pakistan, Yemen, DRC and Ivory Coast	\$25.00
<b>Temporary Total Disability (TTD) Optional Benefit</b>	<b>Annual Rate per \$1,000</b>
Iraq, Somalia, Chechnya and Afghanistan	\$43.10
Israel (Gaza Strip and West Bank), Pakistan, Yemen, DRC and Ivory Coast	\$19.25
<b>Permanent Total Disability (PTD) Optional Benefit</b>	<b>Annual Rate per \$1,000</b>
Iraq, Somalia, Chechnya and Afghanistan	\$25.00
Israel (Gaza Strip and West Bank), Pakistan, Yemen, DRC and Ivory Coast	\$13.00

8. Any amount described on this Program Rates table is represented in Canadian Dollars.
9. Please note that Life Coverage through MSH War Zone Program is offered for natural causes only.
10. Program rates and countries are posted for general information only. MSH INTERNATIONAL reserves the right to change any rate or country without previous notification.  
Please contact us to provide your specific and updated quote in your country of interest.



**MSH INTERNATIONAL's  
War Zone Program meets the  
unique needs of expatriates  
who are working in high risk  
areas or war zones.**



## 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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