



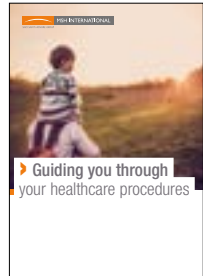
MSH INTERNATIONAL

SIACI SAINT HONORE GROUP



➤ **Guiding you through**  
your healthcare procedures


# Contents



- 4 › **By your side** day after day
- 6 › **On-line services**
- 8 › **Claiming** your medical expenses
  - Steps to follow
  - Sustainability of your healthcare plan
- 14 › **Prior approval** and precertification agreements
  - Prior approval
  - Precertification agreements
- 20 › **Communication** and information
- 22 › **FAQs on...**
  - My enrollment
  - My healthcare
  - My claims
  - My precertification agreements and prior approvals
  - My on-line services
- 30 › **Contacts**




# ➤ MSH INTERNATIONAL: your health partner

You are covered by a healthcare plan\* from the  (or USD/CHF/CAD/£) or as a top-up to local social security coverage provided and managed for you by **MSH INTERNATIONAL**.

As one of the world leaders in employee benefit plans, **MSH INTERNATIONAL** administers insurance plans for over 400,000 internationally mobile individuals worldwide and provides you with dedicated teams who are available to offer expert advice, guidance and support.

This document is a practical guide to your healthcare procedures. Details of your benefits are available on our website [www.msh-intl.com](http://www.msh-intl.com), “LOGIN”, *Member Area*, under *Your Enrollment*, *Your Benefits*. Then, you can download your benefits summary.

\* The  healthcare plan provides you with the same level of coverage as that provided by your local social security plan and that of a top-up insurance plan. Therefore your medical expenses are reimbursed as of the first euro spent, in accordance with the terms and conditions of your plan.



# ➤ By your side day after day

Worldwide quality services and advice and support 24/7 to help you with your healthcare procedures.

## IMPORTANT

When you enrolled in the plan, you received a welcome letter together with your personalized insurance card. Keep your card in a safe place; it will be useful when dealing with physicians and hospital facilities.



### A dedicated team for a personalized focus

- Available 24/7 thanks to our 4 claims departments: Calgary, Paris, Dubai and Shanghai.
- Multicultural: speaking over 40 languages and covering 60 nationalities.
- A thorough understanding of the specific features of local healthcare systems.
- Full-time consulting physicians available to provide you with medical expertise.

### Efficient services

- Direct precertification in the event of hospitalization or expensive treatment worldwide.
- Claims processed within **5 working days** and in more than **150 currencies**, subject to the submission of all the necessary supporting documents.
- Direct payment procedure available worldwide.
- Second medical opinion if you are unsure of the diagnosis you have been given.



### A high-quality global network

You are entirely free to choose your healthcare provider but try to use healthcare practitioners and hospital facilities which belong to the MSH INTERNATIONAL network. Thanks to our network of more than 1 million healthcare providers worldwide, you benefit from quality services all around the world at reasonable and customary or preferential rates (see p. 13).

### A multicultural medical team

The MSH INTERNATIONAL medical team includes **20 consulting physicians** who speak fluent English and at least one other language (Spanish, Filipino, Chinese, French, Russian, etc.), making your contacts with hospitals easier. Our physicians are on hand to:

- give you an explanation of the treatment recommended by your practitioner,
  - provide you with a second medical opinion if you are unsure of the diagnosis you have been given,
  - help you choosing practitioners or medical facilities which charge fees under or near our upper reimbursement limits.
- You can get in touch with them by email at:

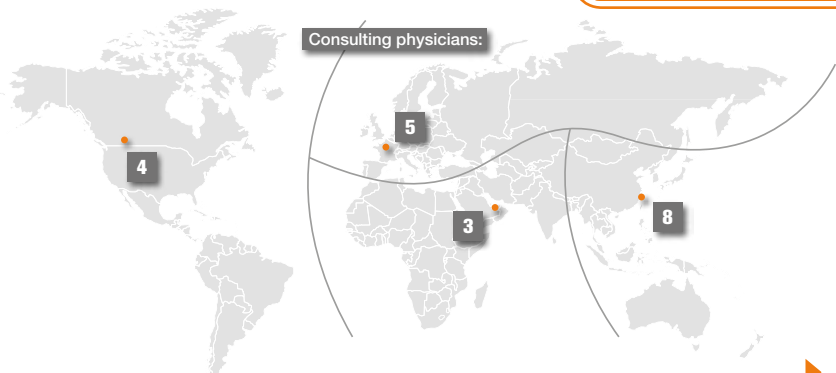
**medical@msh-intl.com** or you can contact your claims department (see p. 31).

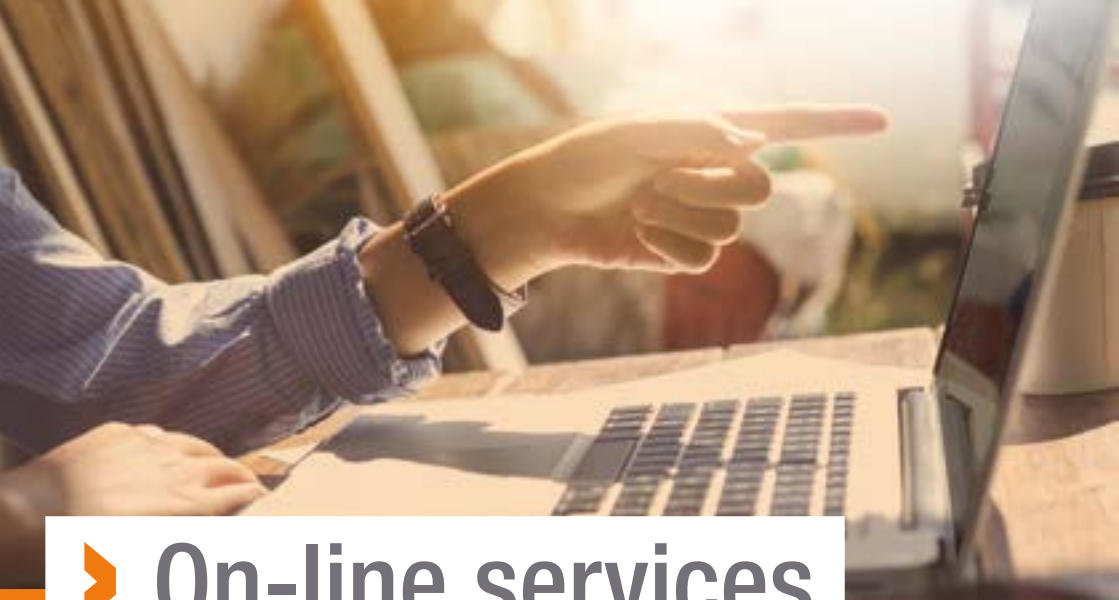
### USEFUL TIP

You can find our healthcare providers contact details at **www.msh-intl.com**, "LOGIN", Member Area, under Your Healthcare. ■

### IMPORTANT

All information received will be processed in strictest confidentiality. Only our medical officers have access to this dedicated inbox.





## ➤ On-line services

Your *Member Area*, **available in 7 languages** on our website as well as on our Mobile Application, contains all the information you need about your plan and provides you with many helpful on-line services.



### Website

From our website [www.msh-intl.com](http://www.msh-intl.com) you can access your *Member Area* by clicking on “LOGIN”.

In this area you can:

- view and download your summary of benefits, your practical guide, your personalized insurance card and certificate of insurance,
- submit a claim and request a hospital precertification agreement,
- check the progress of your claims in real time:
  - get an email alert when we receive your claim form and when your reimbursement statement is available on-line,
  - view and download in PDF your reimbursement statements from the last 24 months,

### USEFUL TIP

**Do not forget to fill out or update your email address under *Your Details* in order to receive email alerts for your claims. You can also use this section of your *Member Area* to personalize your password (up to 10 characters). ■**



- › find, wherever you are in the world:
  - a physician and/or a healthcare facility near your home via our integrated geolocation tool,
  - detailed health information and the essential vaccinations required for a particular country,
- › get the latest health information from our newsletters,
- › submit an inquiry.

## Mobile App

The MSH INTERNATIONAL Mobile App is available as a free download from the App Store and Google Play.

With the app you can:

- › geolocate nearby healthcare professionals wherever you are in the world,
- › check your reimbursements to monitor and manage your medical expenses,
- › send your claims for reimbursement directly from your smartphone by simply taking a picture of the supporting medical documents,
- › access your personalized insurance card and the healthcare data of each family member via personalized health records.

## Get your login details in just 3 clicks!

1. Access your *Member Area* by clicking on “LOGIN” on our website [www.msh-intl.com](http://www.msh-intl.com) or open our Mobile App on your smartphone.
2. On the authentication page, click on “Get your login details”.
3. Fill out the required information and click on “Send”.

Your login and password will be directly sent to you by email. The login details to access the Mobile App are the same as those used to log into the *Member Area* of the website.

## IMPORTANT

Access to the *Member Area* and Mobile App is secure and your details and transactions are guaranteed to be completely confidential.



## USEFUL TIP

For your login request to be successful, you need to provide the surname and email address you gave us when you enrolled. ■



# ► Claiming your medical expenses

## ▮ Steps to follow

After you have settled your medical expenses with a healthcare professional (consultation, pharmacy, laboratory, dental and vision care, etc.) you have different options to submit your claim for reimbursement to MSH INTERNATIONAL.

### USEFUL TIP

Details of our international-network of healthcare practitioners and hospital facilities are available at [www.msh-intl.com](http://www.msh-intl.com), "LOGIN", *Member Area*, under *Your Healthcare*. However, you are entirely free to choose your own healthcare providers. ■

▮ For you and your dependents covered from the 1<sup>st</sup>€ (or USD/CHF/CAD/£):

### Several options to submit your claims

#### ► Website

Declare your medical expenses on your *Member Area* under *Fill out a Claim Form*.

You can declare several treatments and/or different beneficiaries on the same claim form, and upload all of the scanned supporting documents\*.





### › Mobile App

Download or update the Mobile App, as needed. In the “My Claims” section, declare each medical expense by filling out the claim form. You can then upload your supporting documents\* or directly take a picture of the invoice from your smartphone.

### › Post

Go on the website and fill out your claim form on your *Member Area*, under *Fill out a Claim Form*. Print, sign and send it together with all the supporting documents\* by post to your claims department (see p. 31).

### BANK DETAILS

For your first claim, please make sure to attach your bank account details to your scanned documents.

### \*Supporting documents


› The following are considered as supporting documents for your claims: original copies of medical prescriptions, practitioner’s fees, bills, medical reports, pharmacy price labels, etc.

› These documents must show last name and first name of the patient, the date, the amount and details of the treatment together with the name, address and telephone number of the practitioner, hospital facility, laboratory or pharmacist.

› Always keep a copy of all documents before sending us the originals.

› **All the supporting documents must be kept for at least 24 months following the date of medical service.**

› We reserve the right to request that you submit the original copies at any time during this period. If you cannot submit the requested original documents, you will be responsible for all payments made on the basis of the scanned supporting documents received.

› Any missing documents will delay your reimbursement. If this happens, we will alert you using the  symbol on your reimbursement statement in your *Member Area*. Click on this icon to read the comments for this statement.

### IMPORTANT

No claims will be paid, directly or indirectly, in contravention of any restrictions imposed for example by the United Nations, the Office of Foreign Assets Control (OFAC) from the U.S. Department of the Treasury or the European Union, in respect of countries subject to sanctions.



## USEFUL TIP

**You will have no bank transfer charges to pay, other than account maintenance fees, if the currency of your reimbursement is the same as that of your account and the country it is held in. ■**

## Reimbursements

- ▶ You will receive your reimbursement by check or bank transfer to the account of your choice and in your bank account's currency.
- ▶ If the currency of your bank account is not the same as the one in which you paid for your healthcare expenses, the exchange rate used to calculate your reimbursement is the rate published by the United Nations on the last day of the month preceding the date of your treatment.



## › Claiming your medical expenses



### ■ If one of your dependents is covered by a Social Security scheme or another insurance plan:

1. They consult a healthcare professional and settle their fees.
2. They submit original supporting documents for their medical expenses (prescriptions, practitioner's fees, laboratory bills, etc.) to their Social Security office and/or other insurance provider first, and keep a copy of all documents.
3. They are reimbursed by the Social Security office and/or other insurance provider, and receive the corresponding reimbursement statement.
4. Fill out, print and sign the MSH INTERNATIONAL claim form as explained in the previous section, for their complementary reimbursement. The social security or other insurer's statement becomes the supporting document to be uploaded or sent to MSH INTERNATIONAL.
5. You receive your reimbursement by check or bank transfer to the account of your choice and in your bank account's currency.

## › Claiming your medical expenses



## ▮ Sustainability of your healthcare plan

To ensure the sustainability of your plan and to help give you the best possible control over your medical expenses, we aim to make our insured members aware of the cost of healthcare.

### Preventative measures

- › Make sure you get **all the vaccinations recommended** for your country of destination before you leave.
- › Take a look at the medical information we provide at [www.msh-intl.com](http://www.msh-intl.com), "LOGIN", *Member Area*, under *Your Healthcare*, paying special attention to the recommendations for preventing certain illnesses (Malaria, AIDS, etc.).
- › Get a **pre-expatriation check-up** for the whole family before you leave as well as **regular health checks**; some health concerns can be incompatible with certain climates.



## Useful tips to help you control costs

- › Try to use the **public sector or state-approved healthcare providers** where possible.
- › If **your spouse has their own complementary coverage**, send their medical expenses claims to their provider first.
- › **Avoid giving any information in advance** about the plan's level of coverage, especially to dentists and opticians, in order to avoid rates being automatically adjusted to the upper limit.
- › **Limit the number of visits** to different practitioners for the same health concern.

## Quality medical services at a “reasonable and customary” cost

- › Healthcare costs **vary greatly from country to country**, and even between practitioners or medical facilities in the same town: some physicians or medical facilities can charge up to ten times more than others, while offering the same quality of service.
- › **To help combat this type of practice**, and based on our in-depth knowledge of local healthcare systems, we have produced a comparative chart of “**reasonable and customary charges**”.
- › This is a scale of charges which we consider to be reasonable according to the type of medical care and the country and indicates the level at which you should expect to be reimbursed.

### USEFUL TIP

Do not hesitate to contact your claims department (*see p. 31*) to learn more about the **reasonable and customary charges depending on your medical expense.** ■



# ➤ Prior approval and precertification agreements

## ■ Prior approval

The request for prior approval enables you to:

- ensure you are getting the right type of treatment for your health concern,
- find out how much you will be reimbursed,
- negotiate rates with hospital facilities and practitioners,
- obtain a precertification agreement to avoid having to make a cash advance for your treatment.

### USEFUL TIP

**The list of healthcare opposite is standard. Please check the benefits purchased by your employer on your behalf. ■**

### When do you need to request prior approval?

You will need to request prior approval from your MSH INTERNATIONAL claims department for the following types of healthcare:

- dentures - crowns - bridges,
- dental surgery,
- dental implants,
- orthodontics,



- › laser refractive surgery,
- › medical prostheses other than dental,
- › medically assisted procreation,
- › stays in medical facilities,
- › series of medical services involving more than ten sessions, such as physical therapy, speech therapy, etc.

### How to obtain prior approval?

1. Send us your treatment plan by email or email including the prescription from your practitioner, x-rays where necessary and/or an itemized estimate of costs.
2. We will specify the reimbursement conditions within 72 hours of receipt of your request.

### For your dental treatment

To obtain prior approval, please send us the cost estimates and treatment plans.

Estimates must show, the reference number(s) of the teeth to be treated, details of the planned treatment and the name of the patient. Estimates issued in France must comply with the French common classification of medical procedures (CCAM), including those from non-state-approved dentists.

#### › Orthodontics

The treatment plan must show the start and end dates or, failing that, the estimated duration of the treatment and its total cost.

### For your vision care

You have to pay for your expenses and send us the bills for reimbursement in accordance with the coverage provided under your plan. In France, your optician can contact us directly. We will give our approval for direct payment according to your plan's benefits.

For any further information or concern, please contact your claims department (see p. 31).

#### IMPORTANT

If you do not request prior approval, benefits under your plan may be reduced or even rejected.

#### IMPORTANT

The estimates, treatment plans and prescriptions submitted must be personalized, signed by the practitioner and dated within less than 3 months.

## › Prior approval and precertification agreements



# ▮ Precertification agreements

The request for precertification agreement or Letter of guarantee enables to settle your bills directly with the healthcare professional or the medical facility without you having to make a cash advance.

### **IMPORTANT**

**If you or your spouse are covered by a top-up healthcare plan to a Social Security scheme or another insurance plan, you need to contact the Social Security office or other insurer first.**

### **In what circumstances can I request a precertification agreement?**

Please check beforehand whether these benefits have been purchased by your employer.

### **▮ For hospitalization**

Your healthcare expenses are directly settled with the hospital facility, in line with the terms and conditions of your healthcare coverage.

You will only have to pay any costs which are not covered by your insurance (for example telephone and television).





## Procedure to follow to request a hospital precertification agreement:

### PLANNED HOSPITALIZATION

- Contact us at least 10 days before your admission to hospital.

We will make the necessary arrangements with the hospital and confirm your precertification agreement.

Fill out your precertification request directly on our website at [www.msh-intl.com](http://www.msh-intl.com), "LOGIN", Member Area, under *Precertification and Direct Payment Request*.

### EMERGENCIES

- Go directly to the hospital.

- Show your personalized insurance card at the admissions desk and ask them to contact us **within 72 hours of admission**.

We will send them confirmation of the precertification agreement.

### USEFUL TIP

Be sure to show your personalized insurance card on arrival at the hospital. It will facilitate administrative procedures. ■

**Important!** Whichever country you are in, try to use the public sector or state-approved healthcare providers where possible, or contact us for details of facilities which charge rates in line with our chart of "reasonable and customary" costs (*see definition p. 13*).

## › Prior approval and precertification agreements



### ▮ For maternity

› **Pregnancy** For coverage of pregnancy-related costs, in accordance with the terms and conditions of your plan, you should send us a declaration of pregnancy, showing the expected delivery date, before the end of the 3<sup>rd</sup> month.

#### › **Delivery**

Follow the steps for hospitalization precertification on page 17.

If direct payment is accepted by the hospital, MSH INTERNATIONAL will send them the precertification agreement covering your maternity costs one month before your due date according to the terms and conditions of your healthcare plan.

#### › **Pregnancy guide**

You will be provided with a “Welcome baby” package, including a pregnancy guide containing practical advice to help you better understand your pregnancy, the birth and the first weeks with your child. Once you declared your pregnancy, you will be contacted by our medical team and assist you find the best facilities to help you during this special time.





## ■ For other types of treatment (other than dental and vision care)

MSH INTERNATIONAL's precertification system covers a wide range of medical treatments and procedures.

Please contact us to find out if the treatment you are going to receive qualifies for direct payment (see p. 31).

### Glossary

#### **Healthcare reimbursement:**

You receive the reimbursement of the amount you paid to the practitioner at the time of your consultation according to your plan's benefits.

#### **Prior approval:**

You contact your claims department before starting any medical treatment or long-term care to find out if you will be reimbursed and under what conditions. You may have to make a cash advance to pay for your treatment.

#### **Hospital precertification agreement:**

You ask your claims department to settle your bills directly with the healthcare professional or the medical facility without you having to make a cash advance. The precertification form is available at [www.msh-intl.com](http://www.msh-intl.com), "LOGIN", *Member Area*, under *Precertification and Direct Payment Request*.



# ► Communication and information

Because your health is essential, MSH INTERNATIONAL reaches out to you to bring you information and assist you with all your formalities.

## Personalized follow-up of your procedures

- **“Welcome package”** by email (or by post upon request) when you join the plan with confirmation of enrollment and all the information you will need (personalized insurance card, practical guide, on-line services, etc.).
- **Email alerts:** when we receive your claim for reimbursement and when a new reimbursement statement is available on your *Member Area*.



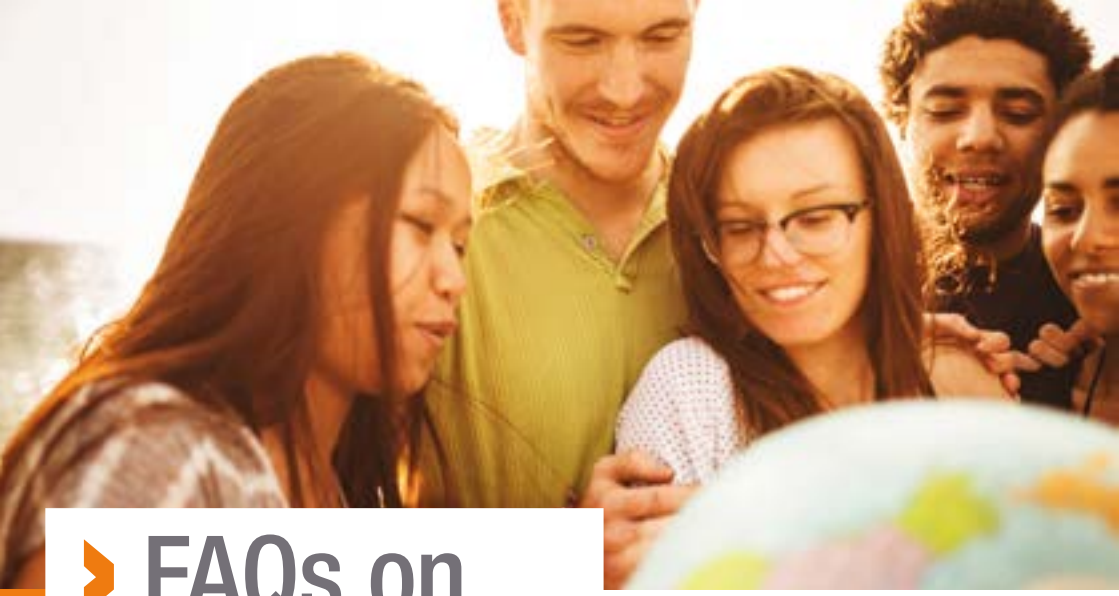
## News on health and mobility issues in real time

- ▶ **News, studies** on health and mobility issues at [www.msh-intl.com](http://www.msh-intl.com).
- ▶ **Topical emails** keeping you up-to-date with important information.

## Prevention and health advice

- ▶ **Prevention sheets** and health advice on our website, accessible from your *Member Area*, under *Your Healthcare*.
- ▶ **Newsletters** with all our latest news and services and information on your healthcare.





## ➤ FAQs on...

### I My enrollment

#### 1. How do I change my personal information (email address, password, etc.)?

Once you have logged in to your *Member Area* at [www.msh-intl.com](http://www.msh-intl.com), "LOGIN", you can change your details under *Your Enrollment, Your Details*.

#### 2. How can my family benefit from my healthcare plan?

If your plan provides for enrollment of your dependents, you will be able to add them to your healthcare coverage. In that case, your employer must send us a request for coverage of your dependents. For this purpose, you will need to send them all the necessary official documents such as marriage/PACS/co-habitation certificate or a birth/adoption certificate, a copy of your family record book, a certificate of school/university enrollment, etc.

If your child is a student, wherever they are studying, and from their 21<sup>st</sup> birthday onwards, you must email us a copy of their certificate of school/university enrollment or of their valid student card each year at [group.schoolcert@msh-intl.com](mailto:group.schoolcert@msh-intl.com) in order to renew their healthcare coverage.

If your child has paid employment, he/she must be covered by their own insurance. We also offer individual insurance solutions: do not hesitate to contact us for further information.

**Please note** In case of a family status change (birth, marriage, divorce, death, etc.), you need to inform your employer and send them all necessary supporting documents.



### **3. My spouse or dependent benefits from their own health insurance coverage insurance. Can my MSH INTERNATIONAL plan provide them with complementary reimbursements?**

If your spouse and/or dependent has another insurance (local social security and/or private insurance) they should submit their medical expenses to that insurance provider first. MSH INTERNATIONAL will provide total or partial complementary reimbursements if certain medical expenses are not covered by their primary insurance plan.

### **4. My child is a student. To what extent are their Medical Expenses covered under my plan?**

**If they're studying in France**, MSH INTERNATIONAL will provide a complementary reimbursement in addition to the one from the Social Security scheme for students. Please note that during any temporary stays abroad, only emergency expenses will be covered.

**If they're studying abroad**, in order to be covered under your plan, you must have custody of your child and they must be studying in the country where you are expatriated. If they are studying in a country which is not your home country or host country, your plan may limit coverage to expenses incurred in a medical emergency, which is inadequate (Check your summary of benefits to see the extent of your coverage).

We would therefore recommend that you take out individual insurance for them (distinct from yours) for the duration of their studies. Take a look at the insurance products we offer on the website [www.msh-intl.com](http://www.msh-intl.com), 'INDIVIDUALS', sections 'OUR SOLUTIONS'.

### **5. My group plan is terminated. What should I do to continue benefiting from your services?**

We offer individual insurance solutions adapted to your situation that can provide you with coverage after termination of your group healthcare plan. For any question, please contact our international individual department:

MSH/ASFE – Immeuble Season – 39, rue Mstislav Rostropovitch  
75815 Paris cedex 17 – France

Tel.: +33 (0)1 44 20 48 77 – Email: [contact@asfe-expat.com](mailto:contact@asfe-expat.com)



## My healthcare

### 1. What is the geographical scope of my Medical Expenses coverage?

Depending on your plan, your Medical Expenses may be covered in any country or limited to your home country and your host country. In the latter case, only expenses incurred in a medical emergency are covered if this emergency occurs in a third country.

Please refer to your summary of benefits, which is available online [www.msh-intl.com](http://www.msh-intl.com), "LOGIN", on your *Member Area*, under *Your Enrollment, Your Details*.

### 2. How can I get the names of qualified physicians, clinics or approved hospitals all over the world?

Check our network of healthcare providers on our website [www.msh-intl.com](http://www.msh-intl.com), "LOGIN", on your *Member Area*, under *Your Healthcare* or on the Mobile App. For each requested country and area of specialization, you can access a database with contact details of recommended physicians and facilities, including the languages spoken, types of service provided in hospitals, facilities accepting direct payment, using an integrated geolocation tool.

However, you remain entirely free to choose your practitioner or healthcare facility (except in the USA where the healthcare providers must belong to the MSH INTERNATIONAL network so that you can take advantage of negotiated rates).

Your claims department (*see p. 31*) is at your service to help you choose a provider.

For the direct payment procedure, please contact our precertification team prior to incurring any expense.





### 3. Are medical expenses incurred in International SOS clinics covered by MSH INTERNATIONAL?

Yes, depending on the terms and conditions of your plan. However, please keep in mind that subscription fees to ISOS clinics are not covered.

### 4. I am not so sure about the diagnosis or treatment suggested to me by my physician or the hospital facility where I need to undergo surgery. How can I get a second medical opinion?

You just need to email one of our consulting doctors at: [medical@msh-intl.com](mailto:medical@msh-intl.com) or contact your claims department (see p. 31).

### 5. If I need to go to the emergency department, what should I do?

Show your personalized insurance card at the admissions desk of the hospital and ask them to contact one of our claims departments. You are covered worldwide for all business trips, during your vacations or in your host country for emergency treatment. You will find all telephone numbers to contact us 24/7 on your card. Your card is available at any time on our Mobile App.

**Please note** Your MSH INTERNATIONAL card is not a guarantee of direct payment, nor proof of insurance. For confirmation that your treatment is covered, please contact us.

## My claims

### 1. How do I submit a claim?

You can submit your claims:

- online via the website [www.msh-intl.com](http://www.msh-intl.com), "LOGIN", on your *Member Area*, under *Your Reimbursements, Fill out a Claim Form*;
- via the Mobile App;
- by post after completing, printing and signing the online claim form.

For further details, please refer to section "Claiming your medical expenses" (see p. 8 and 9).


### 2. What is the deadline for sending a claim form?

All claim forms must be sent within 12 to 24 months of the date of service (depending on the plan taken out by your employer). Any claims received after this 12 to 24-month period will not be eligible for reimbursement.

## › FAQs on...



### **3. How do I know when my claim has been processed?**

You will receive an email alert as soon as your claim is processed. You can view your reimbursement statements from the last 24 months in your *Member Area*, under *Your Reimbursements*, *Your Reimbursement Notices*. You can also access your reimbursement statements via the Mobile App. If supporting documents are missing, we will alert you using the  icon on your reimbursement statement, available on your *Member Area*. Click on the icon to read the comments for this statement.

### **4. Do I need to translate documents into English or French or convert currencies for my claim to be processed?**

No. Our multicultural teams can process claims submitted in any language and in more than 150 currencies.

### **5. If I send a claim based on a currency that is not the same as the currency of my bank account, what exchange rate is used?**

The exchange rate used to determine your reimbursements is the one issued by the United Nations on the last day of the month preceding the date of your treatment.

### **6. I do not understand the reimbursement that I received/I disagree with the reimbursement. Who should I contact?**

You can contact us by phone, email, via your *Member Area* on the website [www.msh-intl.com](http://www.msh-intl.com), under *Contact us*, *Submit an inquiry* or via our Mobile App. We will give you the clarification you need to solve any misunderstandings.



# My precertification agreements and prior approvals

## 1. How do I request a precertification agreement?

Go to our website [www.msh-intl.com](http://www.msh-intl.com), “LOGIN”, on your *Member Area*, under *Your Reimbursements, Precertification and Direct Payment Request* and complete the on-line form. You can also contact your claims department (see p. 31).

## 2. Is it possible to benefit from a direct payment?

Yes, MSH INTERNATIONAL can make a direct payment for hospitalization, maternity or other types of expenses depending on the terms of your plan.

You just need to fill out the precertification form at [www.msh-intl.com](http://www.msh-intl.com), “LOGIN”, on your *Member Area*, under *Precertification and Direct Payment Request*. You can also contact your claims department by phone or email and give them the name of hospital or practitioner and their address and phone number. Subject to medical acceptance and after confirmation of coverage, a direct payment will be made to the healthcare provider.

## 3. What happens if I did not request prior approval for treatment that requires one?

We may refuse to pay all or part of your reimbursement. Do not hesitate to ask us for prior approval. We will respond within 72 hours of receiving your request. You can find the list of healthcare requiring prior approval in this guide (see p. 14).



## My on-line services

### 1. What is my login/password to access my Member Area?

Get your login details in just 3 clicks!

1. Access your *Member Area* by clicking on “LOGIN” on our website [www.msh-intl.com](http://www.msh-intl.com) or open our Mobile App on your smartphone.
2. On the authentication page, click on “Get your login details”.
3. Fill out the required information and click on “Send”.

Your login and password will be directly sent to you by email.

**Important!** For your login request to be successful, you need to provide the surname and email address you gave us when you enrolled. Otherwise, your login request will be processed by our teams as quickly as possible.

### 2. How do I change my password?

Once you have logged in to your *Member Area*, you can customize your password (up to 10 characters) under *Your Details*.

### 3. How do I update my personal contact details?

Simply go to the *Your Enrollment* section, then *Your Details* on your *Member Area*. You will be able to amend your postal address, email address, telephone number, nationality and host country. Click on “Save”. Your details will be automatically updated on our databases.



#### 4. I lost my personalized insurance card. What should I do to get another one?

Go to our website [www.msh-intl.com](http://www.msh-intl.com), "LOGIN", on your *Member Area*, under *Insurance ID card*. There you can print a personalized e-card. You can also contact your claims department to get a copy (see p. 31). Your personalized insurance card is also available on the Mobile App.

#### 5. I've started to fill out my claim for reimbursement but want to finish it later. Is that possible?

Yes, on the *Member Area*, you can use the *Draft* option in the bottom right of the claims screen to save the data you've already entered.

If you log off, a pop-up will appear when you next log in, indicating that you have an incomplete claim form pending.

You can then retrieve and complete your claim by going to your *Member Area*, *Your Claims*.

**Please note** For plans where it is possible to upload scanned documents, you will not be able, for security reasons, to save the uploaded PDF as a draft. If you save your claim as a draft, you will have to upload the supporting documents again when you complete it.

#### 6. I have difficulties with my *Member Area*, what should I do?

Please contact us via the *Member Area*, under *Contact us*, *Submit an inquiry*, selecting the reason "Use of Website". Remember to provide as many details as possible about your problem and provide us with screenshots of any error messages. This will make it easier for us to understand and resolve the issue.



## ► Contacts

If you have any queries or require any further information, please contact your claims department, available 24/7.

### USEFUL TIP

To find out which is your nearest claims department, go to your *Member Area* on [www.msh-intl.com](http://www.msh-intl.com), “**LOGIN**”, under *Contact us, Our Contact Details* or on *Mobile App*. You will also find all our *Contact Details* all around the world. ■





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#### PRIVACY AND PERSONAL DATA PROTECTION

The information collected is used either to identify you to allow you secure access to our website or to collect information so we can offer you customized solutions and answers.

This information is exclusively intended for MSH INTERNATIONAL and is subject to automated processing used for compliance with legal requirements and for the purposes of signing, promoting, administering and fulfilling the contracts offered by our group. As provided by the French law of January 6, 1978 on Data Protection (loi informatique et libertés), amended in 2004, you have the right to access, rectify and delete any personal information that we have on file pertaining to you. You may exercise this right by writing to: SIACI SAINT HONORE – Direction juridique – Immeuble Season, 39 rue Mstislav Rostropovitch, 75815 Paris cedex 17, France, together with a copy of a signed piece of identification.

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#### COMPLAINT PROCESSING

Any complaints from the member company, the insured member or a dependent can be sent to the usual point of contact at MSH INTERNATIONAL.

If the response provided is not considered to be satisfactory, the member can send their complaint in writing to our Complaints Department at: Service réclamation, MSH INTERNATIONAL 23 allées de l'Europe 92587 Clichy Cedex, France. MSH INTERNATIONAL undertakes to provide a response no later than two months after receiving the necessary information related to the complaint or, failing that, to keep the member up to date on how the complaint is being handled.

If the member still disagrees with the response or solution provided, they can write to the Ombudsman as a last resort: La Médiation de l'Assurance, TSA 50110 - 75441 Paris Cedex 09, France.

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