



MSH INTERNATIONAL

SIACI SAINT HONORE GROUP



SUMMARY OF BENEFITS

For international personnel

Medical Assistance & Repatriation

Long term assignment (more than 90 consecutive days)





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Your employer has become a member of the PREVINTER* Association and has underwritten a worldwide assistance and repatriation program for its international employees and their families (if any).

This guide summarizes the benefits to which you are entitled, as well as their conditions, and introduces you to the services and assistance that we can provide.

Your assistance services are provided by INTERNATIONAL SOS you can contact at any (all contact details on the last page of this guide).

This guide is a summary of the main provisions of your Healthcare and/or Death & Disability Plan **AXA/PREVINTER policy (ies)**.

Neither the insurer nor the company, nor PREVINTER, nor MSH INTERNATIONAL can be held responsible if any statement in this guide and any provision in the policy differ.

In that case, the wording of the policy and of the information guide will prevail.

** PREVINTER is an independent, non-profit association, which offers its member companies the means to optimize their international employee benefit plans.*



Only INTERNATIONAL SOS can decide in the event of an emergency situation on the necessary procedures or expenses, this is why, prior to any action (ticket purchasing, transfer to hospital...), INTERNATIONAL SOS must be contacted prior to undertaking any action.

INTERNATIONALS SOS shall use its best endeavors to provide for such services to the expatriate members located in areas which represent war risks or political risks, or in situations of natural disaster, including, but not limited to, earthquake, flood, hurricane, typhoon, forest fires, and plague.

INTERNATIONALS SOS shall not be required to provide for such services if the conditions are deemed by International SOS to represent unacceptably hazardous endangerment to the lives, health, freedom and security of the persons performing these services.

1 Definitions

Expatriate member: Person insured by the subscribing company for this present guarantee, including a spouse, the dependent children and one ascendant without any source of income and living with the insured person, residing outside the home country.

Home country: Country of citizenship or the usual country of residence immediately prior to expatriation for an expatriate member.

Usual country of residence: Country of expatriation for an expatriate member.

Serious medical condition: Condition which constitutes a serious medical emergency requiring an immediate medical surgery or an immediate impatient treatment to avoid death or serious impairment to the expatriate member's immediate or long term health prospects. The seriousness of the medical condition will be judged within the context of the expatriate member's geographical location, the nature of the medical emergency and the local availability of appropriate medical care or facilities.



2 Description of medical services

TELEPHONE MEDICAL ADVICE

International SOS will arrange the provision of medical advice to the expatriate member over the telephone. Such advice shall not be construed as a diagnosis and the expatriate member will be referred to a medical practitioner, when necessary.

INOCULATIONS INFORMATION SERVICE

International SOS will assist the expatriate member by providing information concerning inoculation requirements for foreign countries. International SOS will also provide this information prior to the expatriate member travelling overseas.

EMERGENCY MEDICAL EVACUATION

Medically necessary expenses of transportation, medical care during transportation, communications and all usual ancillary charges incurred in moving the expatriate member when in a serious medical condition to the nearest hospital where appropriate medical care is available and not necessarily to the home country or usual country of residence.

REPATRIATION

Expenses necessarily and unavoidably incurred in returning the expatriate member to the home country following an emergency medical evacuation for subsequent in-hospital treatment in a place outside the home country.

COMPASSIONATE VISIT

Cost of a return for one of the expatriate member's spouse or next of kind to visit the expatriate member who is hospitalised outside the home country for a period exceeding 5 consecutive days and as a result of the expatriate member being alone outside the home country.

Local accommodation will be arranged and the cost of such accommodation covered for a maximum duration of 5 consecutive nights, up to a total of 90 € per person per day (US\$90, £57, CHF 132).

COMPANION TICKET

Cost of a return for one of the expatriate member's family to accompany the expatriate member during the emergency medical evacuation and repatriation, subject to International SOS' prior approval and arrangement.

RETURN HOME AFTER EMERGENCY MEDICAL REPATRIATION

Cost of a one-way for the expatriate member to return to the usual country of residence following the repatriation to the home country.



I TEMPORARY REPLACEMENT

Cost of a return to the location in which the expatriate member is stationed in order to send a replacement employee in the event the expatriate member has been evacuated as per the terms and conditions of the present guarantee, provided that the said replacement is sent within one month from the date of the expatriate member's emergency medical evacuation or repatriation.

I ACCESS TO INTERNATIONAL SOS'S CLINICS

PREVINTER Assistance members have access to ISOS clinics worldwide under the current pricing scheme of each clinic – including annual prepaid fees for some clinics in remote locations. Please contact ISOS for further information.

3 Description of other services

I TRANSPORTATION OF MORTAL REMAINS

All expenses reasonably and unavoidably incurred for transporting the expatriate member's mortal remains from the place of death to the home country, along with the cost of the coffin (limited to € 3,000, US\$3,000, £1,900, CHF4,380).

I EARLY RETURN

Cost of a return for one member to return to the country of burial, funeral, in the event one of the member's family of the first degree (being either the father, mother, child, brother or sister) dies outside the member's usual country of residence. This guarantee applies to only one person per family, except in case of a covered child, under 15, to avoid him/her to remain on his/her own in the country of expatriation ; in this case, his/her return would be covered under the same conditions.

I LEGAL FEES AND BAIL BOND ADVANCES

International SOS will advance respectively the legal fees (up to € 4,000, US\$ 4,000, £ 2,540, CHF 5,850) and/or bail bond required (up to € 30,000, US\$30,000, £ 19,060, CHF 43,870) in case of legal problems. All such advance shall be repaid by the expatriate member or his/her company to International SOS within 30 days upon the receipt of an International SOS invoice.

I VISAS INFORMATION SERVICE

International SOS will assist the expatriate member by providing information concerning visa requirements for foreign countries.

I LOST PASSEPORT ASSISTANCE

International SOS will assist the expatriate member who has lost his/her passport while travelling overseas by providing directions for recovery.



I LOST LUGGAGE ASSISTANCE

International SOS will assist the expatriate member who has lost his/her luggage while travelling overseas by providing directions for recovery.

I EMERGENCY MESSAGE TRANSMISSION

In the event of an emergency or during an expatriate member's hospitalisation and at the expatriate member's request and upon his/her consent, International SOS will assist the expatriate member by transmitting urgent messages to the expatriate member's family and vice versa.

I TELEPHONE COUNSELLING SERVICE

Members can access SOS physicians and counsellors, who will provide callers with a confidential telephone support and assist with personal issues and concerns.

I CRITICAL INCIDENT STRESS DEBRIEF (CISC)

In the event of traumatic situation experienced by the members, with potential aftermath, such as work-related accident, death, assault, natural disaster, sudden event in the organisation of the company or incurred by the member's relatives, International SOS medical and counselling team can be directly missioned to the side of intervention.

All expenses incurred by International SOS for having access to the described services, and subject to the prior approval from the subscribing company, will be invoiced to the latter.



4 Exclusions

ARE EXCLUDED:

The following treatments, articles, conditions, activities and related expenses:

- Emergency Medical Evacuation or repatriation or cost not approved in advance and in writing by International SOS and/or not arranged by International SOS. This exception shall not apply to Emergency Medical Evacuation from remote or primitive areas when International SOS cannot be contacted in advance and delay might reasonably result in loss of life or harm to the member,
- Any event occurring when the member is within the territory of the home country,
- Any expense for medical evacuation or repatriation if the Member is not suffering from a serious medical condition or if the treatment can be reasonably delayed until the member returns to the home country or the usual country of residence,
- Any treatment or expense related to childbirth, miscarriage or pregnancy. This exception shall not apply to any abnormal pregnancy or vital complication of pregnancy which endangers the life of the mother and/or unborn child during the first 28 weeks of pregnancy. Over this period, emergency situation will be assessed by International SOS medical team,
- Any expense incurred as a result of the Insured's practice of the following dangerous sports: climbing, diving with breathing apparatus, rock-climbing, roped-up climbing, potholing, bungee jumping, off-piste skiing, hang-gliding, paragliding, parachuting, any motor vehicle sport, any motor sport competition, any sprint race other than running race, any sport played professionally or during competitions except when competing in an amateur capacity,
- Any expense incurred as a result of psychological disorders or psychiatric illnesses. This exclusion does not apply for the first appearance of disorders of such nature with intervention of a specialist physician and immediate hospitalization in a specialized facility,
- Any expense related to consequences of non consolidated chronic disease and to consecutive diseases or states. This exclusion does not apply for the first appearance of symptoms of such nature or for a sudden and unforeseen aggravation with short-term life-threatening prognosis requiring immediate hospitalization in a specialized facility,
- Any expense incurred as a result of self-mutilation, attempted suicide, abuse of alcohol, drugs, psychotropic or any narcotic substances as defined by the Public Health Code and that have not been medically prescribed,
- Any expense incurred as a result of an illegal act, as defined by the laws of the country of occurrence and/or origin, when this act was committed by the Beneficiary,
- Any expense incurred related to treatment performed or ordered by a non-registered practitioner, not in accordance with standard medical practice as defined in the country of treatment,
- Any expense as a result of the Member engaging with active service in the armed force or police of any nation ; active participation in war, invasion, act of foreign enemy, hostilities, civil war, rebellion, riot, revolution or insurrection,



- Any expense incurred as a result of exposure to any nuclear weapon or device, ionizing ray, bacteriological or chemical agent. This exclusion does not apply to a context of accidental professional exposure, if this exposure is deemed as part of professional risk, except for war situation or terrorist risk.
- Any expense incurred when transporting the beneficiary from a boat, plat-form or offshore oil drilling facility to onshore land, as a result of an accident occurred on the above-mentioned offshore structures.

For more information, **do not hesitate to contact INTERNATIONAL SOS.**



5 How to contact INTERNATIONAL SOS ?



By postal mail

PHILADELPHIA	PARIS	SINGAPORE
Eight Neshaminy Interplex, Suite 207 Trevose, PA 19053-6956 USA	1 rue du Parc 92300 Levallois Perret FRANCE	331 North Bridge Road 17 th Floor - Odeon Towers Singapore 188720

By phone 24h/h – 7j/7

INTERNATIONAL SOS PARIS :	+ 00 33 (0)1 55 63 31 01
INTERNATIONAL SOS PHILADELPHIA :	+ (1) 215 942 8217
INTERNATIONAL SOS SINGAPORE :	+ (65) 6337 2971

By fax

INTERNATIONAL SOS PARIS :	+ 00 33 (0)1 55 63 31 56
INTERNATIONAL SOS PHILADELPHIA :	+ (1) 215 942 8297
INTERNATIONAL SOS SINGAPORE :	+ (65) 6338 76 11

By internet

www.internationalsos.com

Country guides, travel health information, practical information...

When you call INTERNATIONAL SOS, please be prepared to provide the following information:

- Your name and your company name,
- INTERNATIONAL SOS membership number (as printed on your card),
- Telephone number(s) where you can be reached,
- Nature of your request and the name of your doctor if necessary.