



MSH INTERNATIONAL

SIACI SAINT HONORE GROUP



Asia care | FIRST

TAILOR-MADE HEALTHCARE INSURANCE SOLUTIONS FOR ASIA

HEALTH INSURANCE.
FOR YOU. WHEREVER. WHENEVER.

MSH INTERNATIONAL

is a world leader in the design and management of international healthcare solutions. We are specialists in international health insurance for individuals, families & groups worldwide.

KEY FIGURES

40 years of service excellence in international health insurance

1 of the top 5 leaders for international health insurance worldwide

5 regional centers in Calgary, Paris, Dubai, Shanghai and Bangkok

330,000 insured members across 194 countries

2,000 insured companies

860,000 medical providers worldwide



MSH INTERNATIONAL 5 Regional Headquarters



WHY CHOOSE US?



Tailored solutions according to your needs.



Cashless hospitals visits - no cash advance required for medical visits via our preferred medical network.



24/7 worldwide support by our multicultural team via our regional service center in Bangkok.



Claims processed in 5 working days from the day of complete claims submission; including access to online claims status tracking.



Second medical opinion service by our in-house medical team.



ASIA CARE FIRST OVERVIEW

Comprehensive international health insurance plans

Comprehensive coverage ensuring you are fully covered for costly unexpected future events such as accidents and treatment of medical conditions, acute or chronic.

Lifetime renewal guarantee regardless of age or health condition.

Worldwide coverage for accidents and medical emergencies.

Free choice of medical provider - or via our preferred network of over 6,700 hospitals worldwide.

Direct billing - no cash advance required for both inpatient or outpatient treatments.

1st day coverage - immediately get covered on the first day your plan starts.



Our plans at a glance

VITAL Essential protection	HARMONY Balanced comfort	OPTIMUM Supreme care
Inpatient	Inpatient	Inpatient
Cancer	Cancer	Cancer
Maternity	Outpatient	Outpatient
	Dental	Dental
	Maternity	Maternity

Paid in full Limited cover

Estimated medical cost in Southeast Asia

<p>Diagnosed with brain cancer at 42 years of age in Bangkok, Thailand.</p> <p>32 days in hospital - brain tumor surgery followed by several sessions of radiotherapy and chemotherapy for the next 10 months.</p> <p> Neurological Surgery and Oncology cost: \$205,715 / €183,942</p>	<p>Severe motorcycle accident in Pattaya.</p> <p>3 months in hospital - multiple operations, transfer to hospital in Bangkok, long term post-accident follow-up and physiotherapy.</p> <p> Multiple surgeries, critical care transfer service, outpatient follow-up, and physiotherapy cost: \$387,971 / €346,908</p>	<p> Executive health checkup program cost: \$300 / €358</p> <p> Cesarean section delivery cost: \$6,857 / €6,131</p>
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AREA OF COVERAGE

Asia Care First plans offers you **full access to medical services and cover in the primary area of coverage with no time limitation**. You may also choose to have your treatments in the elective treatment countries (Belgium, France, Germany, Luxembourg and Netherlands); provided that you remain in these countries for less than 90 days per stay. Outside the primary area of coverage and elective treatment countries, **you are covered worldwide for medical emergencies and accidents**, for trips not exceeding 60 days.




Elective treatment countries :
(for stays of less than 90 days)

Belgium
France
Germany
Luxembourg
Netherlands

Primary area of coverage:*

Thailand	Vietnam
Myanmar	Indonesia
Cambodia	Laos
Philippines	Malaysia
India	Nepal
Maldives	Bangladesh
Brunei	Bhutan
Pakistan	Sri Lanka
East Timor	

 **Worldwide coverage** for services and supplies required as a result of an accident or medical emergency for trips not exceeding 60 days.

*To be eligible for Asia Care plans, you must reside in one or more countries in the primary area of coverage for at least 180 days per year

**If your country of residence is outside of the primary area of coverage, please contact us for a consultation.

Asia care | FIRST BENEFITS

BENEFITS	VITAL	HARMONY	OPTIMUM
Annual Limit per Year & per person	\$1,000,000 / €770,000	\$1,000,000 / €770,000	\$1,600,000 / €1,232,000

In-patient Benefits (Hospital Services)

Staying in hospital overnight or as a day case	Private room up to \$280 / €216 per day	Private room up to \$280 / €216 per day	Private room up to \$600 / €462 per day
Parent accomodation with an insured child under 18	\$40 / €31 per day max 30 days	\$40 / €31 per day max 30 days	\$40 / €31 per day max 30 days
Day care treatment*	●	●	●
Nursing Care	●	●	●
Operating room, medicine & surgical dressing	●	●	●
Prescription drugs and materials	●	●	●
MRI, PET & CT-PET Scans	●	●	●
Intensive care, coronary care, dependency unit	●	●	●
Surgical fees including anesthesia	●	●	●
Reconstructive surgery following accident/ eligible medical condition	●	●	●
Specialist's consultations fees	●	●	●
Diagnostic test - Pathology Xrays	●	●	●
Organ and bone marrow transplant services	●	●	●
Hospice and palliative care	■	\$35,000 / €26,950	\$100,000 / €77,000
Psychiatric Hospitalization (10 months waiting period)	● max 20 days	● max 20 days	● max 20 days
Prosthetic implants & appliances	●	●	●
Rehabilitation	● for 30 days per medical condition	● for 30 days per medical condition	● for 30 days per medical condition
Nursing at home or in a convalescent home	\$1,000 / €770	\$1,000 / €770	\$1,000 / €770
Emergency dental treatment following an accident	●	●	●

* Day care treatment: treatment cost for a surgical procedure performed in a surgery, hospital, day care facility or out-patient department

● Paid in full ■ Not covered

WAITING PERIODS: The number indicates the number of months of waiting period. The benefits will be available after the end of the waiting period.

BENEFITS	VITAL	HARMONY	OPTIMUM
Local road ambulance service	●	●	●
Pre-operative consultation & diagnostic procedure within 45 days from the admission & post hospitalization** (per year)	Up to \$2,000 / €1,540 per year	●	●
Out-patient Benefits	■	Up to \$5,500 / €4,235 per person & per year	●
General Practitioner fees	■	●	●
Specialist fees	■	Up to \$250 / €193 per visit	Up to \$250 / €193 per visit
Prescribed Medicine***	■	●	●
Minor surgery	■	●	●
Lab tests, Xrays, Diagnostic & Pathology tests	■	●	●
Vaccinations	■	■	●
Chiropractic, Osteopathy, Homeopathy, Acupuncture Treatment, Traditional Chinese Medicine***	■	Up to \$250 / €193 (15 sessions per year)	Up to \$300 / €231 (20 sessions per year)
Prescribed physiotherapy***	■	\$500 / €385 per year	\$500 / €385 per year
Prescribed medical aids (hearing aids & orthopaedic appliances)	■	Up to \$250 / €193 per year	Up to \$500 / €385 per year
Routine health check up including screening for early detection (Full health screen, Mammogram, Papanicolaou (PAP) test, Prostate Cancer Screen)	■	Up to \$200 / €154 per year	Up to \$500 / €385 per year

Cancer treatment

Both in- and out-patient	●	●	●
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Treatment for HIV and Aids

Both in- and out-patient. Maximum coverage: 5 years. (24 months waiting period)	\$15,000 / €11,550	\$25,000 / €19,250	\$40,000 / €30,800
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Congenital anomalies

Treatment for congenital anomalies which manifest itself after the day of entry	Up to \$75,000 / €57,750	Up to \$100,000 / €77,000	Up to \$125,000 / €96,250
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** Medical practitioners fees, specialist fees, diagnostic test & prescribed drugs & dressing: pre-operative consultation & diagnostic procedure within 45 days from the admission & post-hospitalization

*** By a recognized medical practitioner

WAITING PERIODS: The number indicates the number of months of waiting period. The benefits will be available after the end of the waiting period.

● Paid in full ■ Not covered

BENEFITS	VITAL	HARMONY	OPTIMUM
Vision care			
Including glasses, frames, contact lenses, laser treatment (per year) (9 months waiting period)	—	—	Up to \$800 / €616 per year
Out-patient Psychiatric Treatment			
Lifetime limit for all psychiatric care (18 months waiting period)	—	—	Up to \$5,000 / €3,850
Maternity and Childbirth Benefits			
Normal pregnancy and delivery costs (10 months waiting period)			Up to \$9,000 / €6,930
Complications of pregnancy and delivery (10 months waiting period)	Up to \$2,000 / €1,540	Up to \$4,000 / €3,080	●
Newborn care within 25 days after birth (10 months waiting period)			●
Dental Treatment			
Routine dental treatment (check up, basic treatments)	—		Up to \$2,500 / €1,925 per year with 10% co-payment
Major restorative dental treatment including orthodontic, prostheses bridges, implants (9 months waiting period) Orthodontic for children less than 18 years old (24 months waiting period)	—	Up to \$1,000 / €770 per year with 10% co-payment	Up to \$2,500 / €1,925 per year with 10% co-payment
Crutches/wheelchairs after in-patient or daycare treatment	—	—	\$1,000 / €770 per condition
Medical Evacuation	Optional		
Deductibles for coverage Item 1 to 11	Optional (not available for VITAL)		
Per person per year	nil, \$/€ 100, \$/€ 500, \$/€ 1,000		

WAITING PERIODS: The number indicates the number of months of waiting period. The benefits will be available after the end of the waiting period.

● Paid in full ■ Not covered

MEDICAL EVACUATION (Optional)

Medical evacuation and repatriation are important benefits that will support you through emergencies, accidents, and serious illnesses. Our 24/7 services are exclusively provided for MSH INTERNATIONAL's members. With just one phone call, we will be right by your side in the shortest time.



In case of accidents or illnesses encountered by the member...

Transportation to a regional hospital or nearby country	●
Direct evacuation to country of nationality / residence if there is no suitable medical assistance nearby	●
Transportation under medical supervision depending on the seriousness of his/her condition	●
Transportation to country of nationality / residence after treatment, with or without hospitalisation	●
Transportation for a family member to visit when hospitalised ≥ 8 days with nobody by his/her bedside	● + hotel stay of 59\$/night, max \$586 incl. VAT
Shipment of the necessary medication when such medication or equivalent is not available	●

In case of life-threatening accident, serious illnesses, death encountered by his/her family member...

Transportation to travel to the affected person's country of nationality / residence	●
Transportation to return from the affected person's country of nationality / residence	●

In case of death encountered by the member...

Transportation of body to country of nationality / residence including a simple coffin	● + simple coffin, max \$777 incl. VAT
Transportation of body to country of nationality / residence after temporary burial	●
Transportation for a family member to attend the place of temporary or permanent burial	●
Transportation for a family member to return from the place of temporary or permanent burial	●
Transportation for other insured members to return to the country of nationality / residence when initial scheduled flight can no longer be used	●

● Paid in full

> Who can apply?

Individuals between 18 and 64 years of age

All applicants must fill out a medical questionnaire. In some cases, we may request additional medical information.

> What is the condition of residence?

Applicants must reside in one or more of the countries listed in the primary area of coverage for at least 180 days per year.

> Can I visit a hospital of my choosing?

Yes, you are free to choose any medical provider. However, the establishment must be licensed as a medical or surgical hospital under the laws of the country where it operates.

> Do I need to pay upfront for my medical expenses?

No, in most cases if you visit a hospital in our vast direct billing network, we will settle the bill with the hospital directly. In the event that you visit a hospital outside our network, you will need to submit us your claims, which are typically processed within 5 working days.

> Are people with pre-existing conditions covered?

Those who are aware of pre-existing medical conditions may apply - but pre-existing conditions may be excluded from coverage.

> Can I renew my policy?

Yes, all our plans guarantee renewability regardless of your age or state of health.

> What are the payment options & can I pay in installments?

You may pay for your insurance premiums by bank transfer or credit card. For installments, you may pay for the premiums yearly, every six months, or every 3 months.

> When does my coverage begin?

Your coverage begins on the date you are accepted into our insurance. This means your benefits can apply immediately after we have approved your application and received your payment.

After membership acceptance, waiting periods, as listed in the table of benefits, may be applied if you do not previously hold a similar insurance. This means that, for a period of time, there will be no coverage for particular benefits.

> What is the currency of the policy?

The currency of this policy is either the US dollar (\$) or the Euro (€) depending on the currency chosen upon enrollment.

> Can I add more people to the policy?

Yes. You may add:

1. Spouse - must be legally married, in civil partnership or permanently living in a similar relationship with the eligible member.

2. Dependent children - including the eligible member's own children, legally adopted children, step-children, foster-children and any other child who depends on the sole support of the eligible member. Eligible dependent children must also live with the eligible member in a customary parent-child relationship.

Conditions of age for all dependent children:

- Children under the age of 18 must be unmarried.
- Children between the age of 18 and 24 must be unmarried, in full time education, and depend solely upon the eligible member's expatriate's support.
- Newborn children must be enrolled within 25 days after the date of birth.

> What we don't cover

There are some medical events that we do not cover. We believe they do not diminish the benefits of our plans and by excluding them we can make the plans more affordable for everyone.

By excluding unnecessary risks (e.g. consequences of alcohol consumption) or expenses which are incurred due to personal preferences (e.g. cosmetic treatment) - medical costs can be minimized; thus ensuring the long term stability and affordability of our plan for all our members.

The health care benefits of **Asia**care are insured by Hauteville Insurance Company Limited (Allianz Group)



Medical Evacuation & repatriation coverage provided by Allianz Global Assistance








Asia care | FIRST

MSH INTERNATIONAL (SEA)

57 PARK VENTURE ECOPLEX
9TH FLOOR, UNIT 901 WIRELESS ROAD,
BANGKOK 10330 THAILAND

-  +662 665 3600
-  CS@MSH-INTL-SEA.COM
-  SEA.MSH-INTL.COM