



# VIV'EXPAT

YOUR TAILOR-MADE  
INTERNATIONAL HEALTH INSURANCE  
DHA + HAAD COMPLIANT



# WHO ARE WE?

## OUR MISSION

For more than 40 years, MSH INTERNATIONAL has been designing and managing international health insurance solutions for globally-mobile individuals: expatriate employees and freelancers, young adults living abroad (internships, studies or working holiday visas), active seniors, etc.

Our mission is to provide solutions for all expatriates worldwide by offering coverage of healthcare, life & income protection, medical assistance/repatriation and third party liability.



## KEY FIGURES

**5<sup>th</sup>** global player

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**330,000** members

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**92%** customer satisfaction

(based on a survey carried out in December 2012)

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Available

**24/7**

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**2,000** companies covered

## SOLUTIONS FOR INDIVIDUALS AND COMPANIES

With its comprehensive range of tailor-made solutions, MSH INTERNATIONAL is able to meet the specific needs of Individuals, as well as Companies and Organizations, by reflecting their diversity: Micro-businesses and SMEs, Mid-cap companies, Multinationals, International Organizations and NGOs.

# MSH INTERNATIONAL VALUES

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As a specialist in international health insurance, MSH INTERNATIONAL strives to be your true local healthcare partner abroad. Four core values characterize our commitment to provide you with the level of service you deserve, day after day.



## PROXIMITY

**4** regional head offices in Paris, Calgary, Dubai and Shanghai

**10** local offices in Toronto, Houston, Geneva, Lyon, Abu Dhabi, Bangkok, Beijing, Shenzhen, Guangzhou and Singapore

A medical network of **6,700** approved healthcare providers worldwide and **860,000** in North America



## DIVERSITY

More than **40** languages spoken

More than **60** nationalities

Reimbursements in more than **150** currencies



## FLEXIBILITY

### SOLUTIONS FOR INDIVIDUALS

- Health
- Life & Income protection
- Repatriation Assistance
- Personal Third-Party Liability

### SOLUTIONS FOR COMPANIES & INTERNATIONAL ORGANIZATIONS

- Health
- Life & Income protection
- Repatriation Assistance
- Moving Insurance
- Personal Third-Party Liability
- Pension plans



## EMPATHY

**92%** of individual members satisfied

**91%** of corporate members satisfied

Certified **ISO 9001**

Practical services **online**

# VIV'EXPAT PLANS

Viv'Expat plans provide you with comprehensive benefits and excellent guarantees. We recommend that you choose the plan most appropriate for your needs based on overall coverage and levels of benefits combined and the guarantee of exceptional personalized service.

Viv'Expat plans are fully administered and serviced by MSH INTERNATIONAL, a licensed Third Party Administrator in the UAE. Our policies are issued by Dubai Insurance Company.

Our Viv'Expat plans are compliant with the Dubai Health Authority (DHA) and the Health Authority - Abu Dhabi (HAAD) of the United Arab Emirates.

<b>GOLD</b> PACKAGE	<b>PLATINUM</b> PACKAGE	<b>DIAMOND</b> PACKAGE
<p><b>Inpatient</b> 100%</p> <p><b>Outpatient</b> 100%</p>	<p><b>Inpatient</b> 100%</p> <p><b>Outpatient</b> 100%</p>	<p><b>Inpatient</b> 100%</p> <p><b>Outpatient</b> 100%</p>
<p>ANNUAL LIMIT ON BENEFITS</p> <p><b>\$1,000,000</b></p>	<p>ANNUAL LIMIT ON BENEFITS</p> <p><b>\$2,000,000</b></p>	<p>ANNUAL LIMIT ON BENEFITS</p> <p><b>\$2,500,000</b></p>



# HOW TO CHOOSE YOUR ZONE

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## CHOOSE BETWEEN ZONES BASED ON:

- YOUR COUNTRY OF RESIDENCE
- MOST FREQUENTLY VISITED COUNTRIES

We advise you to choose your zone according to where you would like to receive medical treatment, regardless of your country of residence. You can, for example, choose Zone 2 even though you reside in Zone 3, so that you can schedule visits to your favourite doctor who works in Zone.

To be eligible for Viv'Expat plans, you must reside in one or more countries in Zone 3. 180 days per year.

**ZONE 1 WORLDWIDE**

**ZONE 2 WORLDWIDE  
EXCLUDING USA**

**ZONE 3 WORLDWIDE  
EXCLUDING USA,  
CANADA AND EUROPE**

“ I LIVE IN DUBAI BUT I CHOOSE TO BE COVERED IN ZONE 1 BECAUSE MY FAMILY LIVES IN USA AND I VISIT THEM OFTEN. ”



# YOUR MEDICAL BENEFITS IN DETAIL: HOSPITALIZATION



## SUMMARY OF KEY BENEFITS

BENEFITS SHOWN ARE PER MEMBER PER POLICY YEAR  
(unless otherwise stated)

BENEFIT SCHEDULE IN USD	GOLD	PLATINUM	DIAMOND
OVERALL ANNUAL LIMIT IN USD	\$1,000,000	\$2,000,000	\$2,500,000
Network	Platinum	Platinum	Platinum
International Medical Assistance	ISOS	ISOS	ISOS
<b>HOSPITALIZATION</b>			
Medical or surgical hospitalization <ul style="list-style-type: none"> <li>. Room and board fees,</li> <li>. Surgical and medical fees,</li> <li>. Prescriptions (tests, laboratory, drugs, medical treatments received during a hospital stay)</li> </ul>	100% in a standard private room	100% in a standard private room	100% in a standard private room
Ambulance transport fees for hospital stay	100%	100%	100%
Private room fee	100%	100%	100%
Bed for a person accompanying a dependent child (hospitalized child under the age of 18)	Max \$150 per night	Max \$150 per night	Max \$150 per night
Companion Accommodation: The cost of accommodation of a person accompanying an inpatient in the same room in case of medical necessity on the recommendation of the treating doctor and subject to prior approval	Max \$150 per night	Max \$150 per night	Max \$150 per night
Outpatient hospitalisation	100%	100%	100%
Reconstructive surgery following an accident occurred during the period of insurance	100%	100%	100%
Psychiatric Hospitalization	Max \$5,000 (100% for emergency condition)	Max \$7,500 (100% for emergency condition)	Max \$7,500 (100% for emergency condition)
Chemotherapy or radiotherapy treatment fees	100%	100%	100%
AIDS treatment expenses	100%	100%	100%
Organ transplant	\$400,000 per transplant	\$500,000 per transplant	100%
Surgical appliances and prostheses	100%	100%	100%
Home Nursing	Max \$60 per day up to 30 days	Max \$150 per day up to 30 days	Max \$3,500
Rehabilitation treatment	100% following immediate hospitalization	100% following immediate hospitalization	100% following immediate hospitalization
Hospice and palliative care	100%	100%	100%
Chronic conditions	100%	100%	100%



# YOUR MEDICAL BENEFITS IN DETAIL: ROUTINE HEALTHCARE



## SUMMARY OF KEY BENEFITS

BENEFITS SHOWN ARE PER MEMBER PER POLICY YEAR  
(unless otherwise stated)

BENEFIT SCHEDULE IN USD	GOLD	PLATINUM	DIAMOND
<b>ROUTINE OUTPATIENT CARE</b>			
Consultations and visits of GPs, including in a hospital facility	100% <b>Dubai:</b> 20% coinsurance to max USD 14 <b>AD:</b> AED 50 deductible	100% <b>Dubai:</b> 20% coinsurance to max USD 14 <b>AD:</b> AED 50 deductible	100%
Consultations and visits of specialists, including in a hospital facility			
Prescribed medical aids	100%	100%	100%
Paramedical services, including in a hospital facility (nurses, physios, speech therapists, orthoptists, podiatrists, chiropractists)	100% Physio: 15 sessions / (100% for <b>AD</b> )	100%	100%
Laboratory tests, X-rays, scans and MRI	100% (pre-approval required for MRI, CT and PET scans)	100% (pre-approval required for MRI, CT and PET scans)	100% (pre-approval required for MRI, CT and PET scans)
Prescription drugs eligible for reimbursement (including contraception)	100%	100%	100%
Psychiatric	Max \$2,600 (100% for emergency condition)	Max \$3,000 (100% for emergency condition)	100%
Congenital anomalies	100%	100%	100%
<b>PREVENTIVE CARE</b>			
Vaccines - inoculations - preventive drugs	Essential vaccinations and inoculations for newborns and children as stipulated in the DHA's policies and its updates in the assigned facilities (currently the same as Federal MOH)	Essential vaccinations and inoculations for newborns and children as stipulated in the DHA's policies and its updates in the assigned facilities (currently the same as Federal MOH)	Essential vaccinations and inoculations for newborns and children as stipulated in the DHA's policies and its updates in the assigned facilities (currently the same as Federal MOH)
Health check-up	Covered Initial Diabetic Screening as prescribed	Max \$500 Covered Initial Diabetic Screening as prescribed	Max \$500 Covered Initial Diabetic Screening as prescribed
<b>ALTERNATIVE MEDICINE</b>			
Acupuncture, osteopathy, homeopathy, chiropractic	Max \$500	Max \$750	Max \$2,800

# YOUR MEDICAL BENEFITS IN DETAIL: VISION, DENTAL, EMERGENCY, WELLNESS



## SUMMARY OF KEY BENEFITS

BENEFITS SHOWN ARE PER MEMBER PER POLICY YEAR  
(unless otherwise stated)

BENEFIT SCHEDULE IN USD	GOLD	PLATINUM	DIAMOND
<b>VISION</b>			
Vision care consultation	80%	90%	100%
Eyeglass lenses	Not covered	1 pair of glasses (lenses and frames) or contact lenses per year up to maximum \$400	1 pair of glasses (lenses and frames) or contact lenses per year up to maximum \$600
Frames			
Corrective contact lenses			
Laser eye surgery	Not covered	100% up to maximum \$500 per eye and one surgery per eye during the policy lifetime	100% up to maximum \$800 per eye and one surgery per eye during the policy lifetime
Emergency Hearing and Vision Aids and vision correction by surgeries and laser	100%	100%	100%
<b>DENTAL</b>			
ANNUAL LIMIT OF COVERAGE	\$2,000	\$5,000	\$7,500
Dental care	80% up to overall annual limit	90% up to overall annual limit	100% up to overall annual limit
Bone grafts			
Periodontics			
Dental prostheses - crowns - bridges	80% up to \$300 per tooth and maximum \$1,000 per policy year	100% up to \$600 per tooth and maximum \$2,400 per policy year	100% up to \$900 per tooth and maximum \$3,600 per policy year
Dental implants	Not covered		
Orthodontic treatment	80% up to maximum \$1,500 per policy year for up to 3 years	100% up to maximum \$1,500 per policy year for up to 3 years	100% up to maximum \$2,000 per policy year for up to 3 years
Emergency dental treatment	100% (annual dental limit does not apply)	100% (annual dental limit does not apply)	100% (annual dental limit does not apply)

## YOUR MEDICAL BENEFITS IN DETAIL: MATERNITY



### SUMMARY OF KEY BENEFITS

BENEFITS SHOWN ARE PER MEMBER PER POLICY YEAR  
(unless otherwise stated)

MATERNITY CARE	GOLD	PLATINUM	DIAMOND
Childbirth (pre and post natal care) Outpatient Ante-natal care ( <b>Dubai</b> )	10% copay AD: 100%	10% copay AD: 100%	10% copay AD: 100%
Inpatient Delivery ( <b>Dubai</b> ) (including complicated delivery or C-Section)	10% copay to max \$10,000 AD: 100%	10% copay to max \$10,000 AD: 100%	10% copay to max \$10,000 AD: 100%
Private room fee	100% standard private room (see hospitalization benefits)	100% standard private room (see hospitalization benefits)	100% standard private room (see hospitalization benefits)
Medically assisted procreation	Not covered	100% up to maximum \$1,600 per attempt (max 4 attempts per lifetime)	100% up to maximum \$3,200 per attempt (max 4 attempts per lifetime)
Newborn care / Well baby care	Covered for 30 days from birth	Covered for 30 days from birth	Covered for 30 days from birth

## ASSISTANCE BENEFITS



### SUMMARY OF KEY BENEFITS

BENEFITS SHOWN ARE PER MEMBER PER POLICY YEAR  
(unless otherwise stated)

ASSISTANCE Emergency Medical, Medical Evacuation, Assistance Service	GOLD	PLATINUM	DIAMOND
Emergency Medical Evacuation & Repatriation For medically necessary treatment, when recommended by a physician and not available in the host country (Not covered in Home country or country of residence)	100%	100%	100%
Repatriation of Mortal Remains (Not covered in Home country or country of residence)	100%	100%	100%

International Assistance Services include:

**Medical Evacuation and Repatriation Services** – Emergency medical evacuation to the nearest place with suitable medical facilities, transportation after evacuation, transportation to join a hospitalized member, return of dependent children, repatriation of mortal remains, etc.

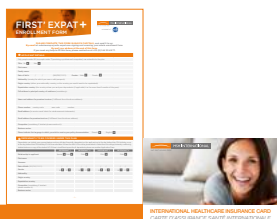
WHAT YOU CAN EXPECT  
FROM US

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We know that healthcare procedures are more complex for people living abroad, so we provide a whole range of practical services to help you manage your healthcare day after day.

## WELCOME PACKAGE



Your certificate of insurance

Your insurance card

Members' guide

General conditions

Your login and password for the Members' Area

## ACCESSING THE MSH MEDICAL NETWORK



Find an MSH-approved hospital near your place of residence

Geolocate healthcare professionals belonging to the MSH medical network in your area

Get information on the country's healthcare system

Access specific advice on prevention

## MEMBERS' AREA



Submit your claims online by scanning and attaching your bills

Check your reimbursements

Fill out a precertification request

Request a certificate of insurance or a new insurance card

Access our global network of healthcare professionals approved by MSH INTERNATIONAL

## MANAGING YOUR CLAIMS FOR REIMBURSEMENT



Administration services available 24/7, certified ISO 9001

Direct precertification in case of hospitalization

Direct billing for all medical treatments in the USA

Medical second opinions from our 20 doctors

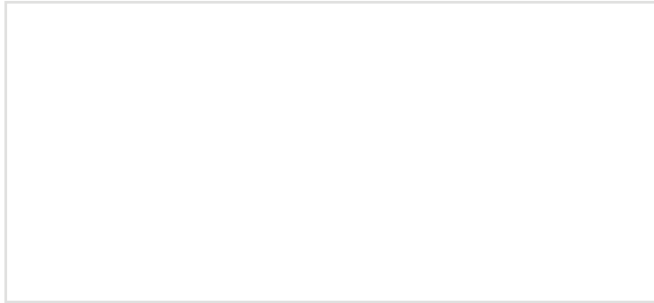
A multilingual and multicultural team at your service (60 nationalities and 40 languages spoken)

Reimbursements in more than 150 currencies

# OUR ANSWERS TO YOUR FREQUENTLY ASKED QUESTIONS

## HOW DO I TAKE OUT THE INSURANCE?

Kindly refer to your local insurance professional to get a quote.



For further information, contact us directly by email at [enquiries@mena.msh-intl.com](mailto:enquiries@mena.msh-intl.com) or by telephone on **+971 4 365 1351**.

## WHO CAN APPLY?

Viv'Expat plans are available to adults under the age of 74 who want to benefit from individual or family healthcare. We have designed our product for people who want to access healthcare internationally. It is mostly suitable for expatriates i.e. people who live outside their country of nationality, but there are some territories we can also offer cover for local nationals.

## I SOMETIMES HAVE TO TRAVEL OUTSIDE MY CHOSEN PRICING ZONE. WHAT WILL HAPPEN TO MY HEALTHCARE COVERAGE?

If you are travelling in a lower pricing zone than the one you selected, you'll be covered as per your Table Of Benefits based on Reasonable & customary charges within the UAE network rates. If you are travelling in a higher pricing zone, you'll be covered only for accidents and illnesses in an emergency.

## I WANT TO OPT FOR A MORE EXPENSIVE PRICING ZONE THAN THE ONE FOR MY COUNTRY OF EXPATRIATION: IS THAT POSSIBLE?

Yes. If you want to opt for a more expensive pricing zone than the one for your country of expatriation, and so benefit from a wider choice of destinations where you can be treated, it's possible to select any superior pricing zone you want.

## I WANT TO CHANGE MY LEVEL OF COVERAGE WHILE THE PLAN IS ACTIVE: IS THAT POSSIBLE?

On the anniversary date of your plan you can increase or decrease your level of coverage only once for the entire duration of your plan.

## DO WAITING PERIODS APPLY TO YOUR PLANS?

Refer to your Table Of Benefits.

## WHAT IS THE DIFFERENCE BETWEEN OUT/IN PATIENT?

Out-patient: A patient who is not hospitalized overnight but who visits a hospital, clinic, or associated facility for diagnosis or treatment.

In-Patient: An insured who is registered as a bed patient in a hospital and incurs daily room and board charges.

## IS IT NECESSARY TO MAKE CASH ADVANCES?

In the event of Out-Patient or In-Patient treatment within our network of providers, you won't have to advance any cash, simply show your direct billing card to the medical provider. When visiting a medical provider outside of our Network of Direct Billing providers, you need to pay for your medical costs first and then send us your bills and supporting documents in order to receive reimbursement after receipt of your claim file. You will find your MSH Network list on your MSH personal webpage.

## WHEN TO ASK FOR A PRE-APPROVAL?

Pre-approval must be requested from the Insurance company in the following cases:

- Elective inpatient treatment, daycare surgery, Imaging Diagnostics (MRI, CT Scan..).
  - Any elective treatment with a cost over AED1000 per single treatment.
  - Any elective treatment outside the UAE.
- Send your pre-approval request to: [claims@mena.msh-intl.com](mailto:claims@mena.msh-intl.com).

## WHO TO CONTACT REGARDING CLAIM STATUS?

In order to get information on the status of your claim, kindly contact us by email [claims@mena.msh-intl.com](mailto:claims@mena.msh-intl.com) or by phone **800 674823** when in the UAE or **+971 4 365 1350**.

## HOW TO SUBMIT A CLAIM?

There are two ways to submit a claim depending on the claim value. When the claim value is less than AED 2000, you can send us via email on [claims@mena.msh-intl.com](mailto:claims@mena.msh-intl.com) the scanned copy of your invoice(s) or upload the scan copy on your invoice(s) on your MSH personal webpage.

When the claim value is higher than AED 2000, kindly send the original invoice to our office:

Claims Department  
**MSH INTERNATIONAL**  
Office 304, Liberty House  
DIFC P.O. Box 506537  
Dubai, UAE

## WHEN DOES MY COVERAGE TAKE EFFECT?

MSH INTERNATIONAL can register your enrollment at the earliest on the day following receipt of your application, subject to your medical questionnaire being approved and us having received all the necessary enrollment documents including your payment.

## WHAT IS THE MINIMUM ENROLLMENT PERIOD?

Plans are taken out for a minimum period of 12 months.

## HOW DO I PAY MY PREMIUMS?

You can pay your premiums by bank transfer or by cheque. Details are in the last page of the application form.

## WHO TO CONTACT AT MSH IN CASE OF EMERGENCY?

The following number is available for you 24/7: **+971 4 365 1340**.



**MSH INTERNATIONAL** is a world leader in the design and management of international healthcare insurance solutions for globally-mobile individuals. Its services are intended for employees of multinationals, workers in international organizations, SMEs and individual expatriates. MSH INTERNATIONAL provides 24/7, round-the-clock assistance to its 2,000 corporate clients and 330,000 insured members across 200 countries.

**DUBAI INSURANCE COMPANY** was the first local Insurance Company to be formed in the UAE when it was incorporated in 1970 as a Public Shareholding Company. Under its composite P&C and Life License, Dubai Insurance offers a varied portfolio of products including Property, Professional Indemnity, Marine, Group Life and Medical.

# MSH INTERNATIONAL HEALTH INSURANCE. FOR YOU. WHEREVER. WHENEVER

## YOUR CONTACTS

For further information or to apply for coverage, you can reach us using the contact details below :

- Telephone: +971 (0) 4 365 1351
- E-mail: [enquiries@mena.msh-intl.com](mailto:enquiries@mena.msh-intl.com)
- Website: <http://www.msh-intl.com/mena>

YOUR INSURANCE ADVISOR



SIACI SAINT HONORE GROUP



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