



## INSURANCE INFORMATION FOR INTERNATIONALLY MOBILE STAFF



Picture ©Tom Barnes

During your labour contract, you are covered for the following:

- **Healthcare, Life & Disability** - Covered in Section I
- **Medical Evacuation** - Covered in Section II
- **Luggage/Personal belongings** - Covered in Section II

## Section I: Healthcare, Life & Disability

### ▪ **Your Benefits**

- Medical (including Vision and Dental Cover)
- Disability short and long term (not for Family Members)
- Death all causes
- Either Accidental Dismemberment or Accidental Death & Dismemberment

### ▪ **Group Optional Benefit – depending on your contracting section**

- Permanent Disability due to illness (not for Accompanying Dependents)

Please refer to your specific HR team to confirm which cover has been chosen by your section.

The Policy will only provide cover for those Family Members and dependents who accompany the International Staff Member on their assignment and reside permanently with them for the duration of the assignment.

Enrolment may be completed a few days or sometimes weeks after the start of your labour contract (but is done retroactively).

**Important** - All medical claims are processed by MSH International. As soon as you are enrolled, you will receive a welcome email and login details to log in your secure Area. MSH International welcome email may end up in the SPAM folder, check it regularly! In the meantime, here is some important information for you to keep on hand.

**For Emergency medical treatment – AVAILABLE 24/7**



### **YOUR CLAIMS DEPARTMENT**

MSH International  
23 allées de l'Europe  
92587 Clichy Cedex  
France

Tel: +33 1 44 20 48 15

[msf@msh-intl.com](mailto:msf@msh-intl.com)

*(Dedicated e-mail adress for MSF International Staff)*



In case of urgent hospitalisation to avoid paying medical expenses upfront please contact MSH International's pre-certification team:

Tel: +33 1 44 20 98 55 / E-mail: [precert@msh-intl.com](mailto:precert@msh-intl.com)

More than 20 languages are spoken by MSH International staff, including English and French.

Sometimes a hospital might refuse the MSH precertification letter and require a cash deposit. Be aware of this possibility. Should this be the case, please contact your Admin.

### Extension Period

At the end of your labour contract the Medical and Short-Term Benefits can be extended, upon request, for a maximum of 3 months to cover you in your home country until you are eligible for a government and/or private plan. Contact your HR person for this.

N.B. The extension period is not designed to cover you for holidays or trips outside of your home country.

## I Claims submission

After you have settled your medical expenses with a healthcare provider, you have different options to submit your claim for reimbursement. Invoices up to €1000 can be claimed online. Invoices over that amount need to be submitted by post.

For faster and more efficient administration of your healthcare claims, MSH International recommends you submit your claims online at [www.msh-intl.com](http://www.msh-intl.com) on your Member Area or through the MSH Mobile App.

Log in to your Member Area on [www.msh-intl.com](http://www.msh-intl.com) :

- Go to the “Your reimbursements / Fill out a Claim Form” section,
- Select the insured member(s) concerned by your claim;
- Click on “Add a medical expense” and fill out the requested information
  - Once the information is completed, click on “Add this medical expense”;
- Upload your scanned supporting documents (medical / prescription drugs fees, medical prescriptions and/or reports, doctors’ and other medical providers’ invoices, etc):
  - Click on “Add files”, select your file and click on “upload”. Repeat if you need to add several files;
  - Once all your supporting documents are uploaded, click on “Confirm”,
- Certify that all the information on the general summary is correct by checking the checkbox to certify and click on “Confirm”.

Website



You can declare **several treatments and/or different members** on the same claim form.

Mobile App



Go to the “My Claims” section and declare one treatment for one member at a time. You will be able to directly take a picture of your supporting documents or directly upload your scanned documents from your mobile.

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Post



Log in to your Member Area on [www.msh-intl.com](http://www.msh-intl.com) and go to “Your reimbursements / Fill out a Claim Form” section. Print, sign and send the claim form together with all the supporting documents by post to your Claims department.

This method is mandatory for invoices over €1000.

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### Important



- Always **make sure you have provided your bank details to MSH International** before sending your first claim to avoid delays in payment.

Supporting documents required to make a claim are items such as, but not limited to, original receipts, detailed invoices from the provider specifying at least name of patient, date of care, amount paid, type of care. Official GP prescriptions for medicine, x-ray, lab, or referral for physiotherapy or other therapies.

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Follow-up of  
your claims:



- **By e-mail:** After you submit a claim online, an acknowledgement of receipt will be sent to you. When your claim is processed, we will also confirm this to you by e-mail.\*
  - **Online:** You can check at any time the status of your claims online (Website and Mobile App) by consulting the “*Your Claims*” section as well as the “*Your Reimbursement Notices*” section.
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## I Details of Cover

The cover begins on the date as reported by MSF in their monthly report to MSH International. Cover under the Policy will be provided to the MSF International Staff for the duration of their labour contract. Cover lapses on the date as reported by the MSF Employer Section in their monthly report to MSH International. Cover for Medical and Short-Term Disability only are extended for an additional three months following the end of a labour contract and return to the Country of Origin of the MSF International Staff.

### Medical

Annual maximum limit: €1,000,000.

This benefit is available to all MSF International Staff and their family members, accompanying them to the field and permanently residing with them, except for expats employed by MSF USA for which a separate medical policy has been arranged.

BENEFITS	REIMBURSEMENT LEVEL
<b>HOSPITALISATION</b>	
Semi-private room and board	Full refund except for parental accommodation
Intensive care or coronary care	
General nursing provided by the hospital	
Physician's fees, doctor's fees	
Use of operating and recovery rooms and equipment	
Blood, plasma and oxygen	
Diagnostic and laboratory tests	
Drugs and medicines for use in the hospital	
X-ray examinations, scanner examinations, sound waves treatment of gall or kidney stones	
Physical therapy for re-education purpose	
Hospital outpatients services	
Extended care facility expenses for up to 120 days for recovery from an Accident or illness (other than alcoholism, mental disorder, senility or drug addiction) if confined to such facility within 7 days of hospital stay of 3 days or longer	
Parental accommodation	EUR 40/day max. EUR 700/year
<b>CHILDBIRTH (6 months free cover for the child)</b>	
Routine	Full refund maximum EUR 3,750
Medical complications but excluding voluntary caesarean sections	Full refund – same basis as hospitalisation

## OUTPATIENT CARE

Inoculations and vaccinations (except for travel vaccinations required for purposes of assignment)	Full refund except otherwise mentioned
Diagnostic laboratory and X-ray examinations	
Surgeon's, Anaesthesiologist's, Pathologist's and Radiologist's fees for surgical procedures	
Physician's non-surgical fees	
Radium and radioactive therapy, treatment with laser	
Chemotherapy	
Kidney dialysis	
Blood, plasma and oxygen	
Services of a registered nurse (except a nurse who is a family member or who lives in the Covered Person's home)	
Fees charged by registered nurses, home health aide services and home health care agencies in accordance with a home health care plan (up to 120 visits per year)	
Professional ambulance service from place where injured or stricken by a disease to the first hospital where treatment is given or from one hospital to a better equipped one	
Hearing aids, speaking aids (electronic larynx), crutches or wheelchairs, orthopaedic supports/braces, artificial limbs, stoma supplies, graduated compression stockings, orthopaedic arch-supports.	
Prescription drugs	
Rental of durable medical or surgical equipment	
Sterilisation, contraception and abortion	
Physiotherapy	
Organ transplants (organ purchase is excluded)	
Psychiatric, Psychological and psychotherapeutic treatment Maximum 20 visits and maximum Euro 150 per visit. <u>PLEASE NOTE:</u> A Referral from a General Practitioner (or from an MSF Doctor, or from the Staff Health Unit) is required	

## ALTERNATIVE CARE

Chiropractor	Full refund - maximum reimbursable amount for alternative care expenses incurred during one calendar year is equal to EUR 2000 euros (with a max of EUR 100 per visit)
Osteopath	
Acupuncturist	
Homeopath	

## PREVENTIVE CARE

Mammogram	Full refund - maximum reimbursable amount for preventive care expenses incurred during one calendar year is equal to EUR 1000.
Gynaecological examination, including pap smear	
Colon Screening, Prostate exam	
Osteo-densitometry	

## ACCOMMODATION EXPENSES

While the Covered Person is under an outpatient hospital treatment outside of his place of residence	Full refund maximum EUR 30/night and EUR 500/year. Country of Origin excluded.
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## DENTAL

### ***Necessary basic dentistry expenses*** (Reasonable and customary charges)

Oral examination and required X-rays	90%
Prophylaxis treatment, cleanings and preventative treatment	
Amalgam restoration	
Extractions	
Root canal therapy	

### ***Major dentistry expenses*** (Reasonable and customary charges)

<i>Max per tooth</i>	€400
<i>Max reimbursement per year and per person</i>	€1,500
Gold filling	50%
Solid inlays	
Crown	
Bridges	
Dentures	
Dental surgery	Not Covered
Orthodontia and operations or procedures performed for cosmetic reasons	

## VISION

### ***Reasonable and customary charges***

Eye examination	100%
Frame, glasses and contact lenses	90% maximum €400 per person per year for one frame and one pair of glasses or contact lenses (corrective lenses)
Sunglasses	Not included

## Exclusions to Medical Benefits

The most common reasons for exclusion are listed below. This list is not exhaustive, and you should refer to MSH International for further advice:

- Any form of experimental or uncontrolled treatment which does not follow customary or traditional, commonly accepted medical practices, unless the Insurer has given its specific consent,
- Any preventive treatment, health check-up, as well as screenings,
- Ancillary or "comfort" costs in case of hospitalisation (telephone, television, hotel, Internet)
- Disintoxication treatments,
- Medical checks, studies, treatments, consultations and complications relating to sterility, sterilization, sexual dysfunctions, contraception including insertion or removal of contraceptive devices, induced termination of pregnancy, except in the case of an interruption of pregnancy medically necessary and performed in compliance with local legislation.
- Any elective/voluntary surgery and/or plastic/aesthetic surgery and aesthetic treatments and consultations, rejuvenation cures, slimming cures,
- Orthodontia and operations or procedures performed for cosmetic reasons,
- Medical costs relating to a stay in thalassotherapy centre or fitness centre, even if this stay is medically prescribed,
- Medical costs relating to a stay in a rest home or a convalescent home, except if this stay results from a hospitalisation or a severe surgery assessed by the Insurer's doctor,
- Sunglasses.

## Death all Causes benefit

This benefit is applicable to all MSF International Staff and their family members accompanying them to the field and permanently residing with them.

In the event of an accident or illness leading to death in service, a lump sum will be awarded to your beneficiary(ies) as defined in the Insurance policy. If you wish to nominate a specific beneficiary(ies) please complete a Designation of Beneficiary Form (available from MSH website).

Note that if you complete labour contracts for more than one MSF section, a new Designation of Beneficiary Form should be completed. **It is the employees' responsibility to remember to keep beneficiary details up to date.**

The level of lump sum payment is determined by each MSF Employer Section. The Policy provides benefits to those who are under the age of 80.

### Exclusions to Death All Causes benefit

The most common reasons for exclusion are listed below. This list is **not** exhaustive, and you should refer to MSH International for further advice:

- The MSF International Staff being mobilised or taking an active part in war or warlike operation (whether war be declared or not), civil war or commotion, rebellion, insurrection or usurped power.
  - Suicide within one year of enrolment date.
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## Disability benefit

This benefit is applicable to all MSF International Staff. Please note that this benefit is **not** available to family members. Cover is provided against the risk of temporary occupational (short term) disability or permanent (long term) disability.

If you become disabled and are unable to work for more than 90 consecutive days, you may be entitled to short term disability benefits. The Policy provides benefits to those **who are under the age of 67** and become physically unable to work as a result of an accident or illness.

### Payment of benefit

The disability benefit is paid at the end of each month. The first and last payment is proportional to the part of the month you were unable to work. The payment of short-term disability benefit stops:

- After the payment of the 25<sup>th</sup> monthly instalment. If you are still unable to work, you may be entitled to long-term disability benefit.
- When you reach age 67.
- On the death of the beneficiary of this payment.
- If you return to full time employment.

The disability benefit is increased by 1% on the 13<sup>th</sup> instalment. However, in the event of termination of the group contract, the level of revaluation is maintained at the level that was reached on the termination or cancellation date.

Three months prior to the 25th Short Term Disability instalment, your disability will be assessed by an independent medical examiner. If you are still unable to work, you may be entitled to long-term disability benefit.

The insurer can ask the beneficiary to undergo a medical examination at transition from short term to long term disability benefit. It is at the discretion of the insurer to request a medical examination of the

beneficiary at any other time. Long term disability benefit will only be paid where the extent of disability is judged to be 33% or more (taking into account both functional and professional disablement). A full, long-term disability benefit will be paid where the extent of disability is judged to be 66% or more: between 33% and 66%, a reduced benefit will be paid in accordance with a pre-determined table.

The payment of long-term disability stops:

- When you reach age 67.
- On the death of the beneficiary of this payment
- When your disability is assessed to be lower than 33% due to natural recovery, surgery or medication.
- If you are able to resume an occupation where the salary exceeds the Annual Reference Salary.
- On the date of allocation by a social security scheme or local equivalent of an old-age pension or unemployment pension.

#### Short Term Disability Benefit during the three-month extension period

During the three-month period of extension for Short Term Disability, any successful claim made within this period will result in a pension being payable for a period of twelve months (including any waiting period). However, the level of benefit payable will be set at a rate of 60% of the applicable Short-Term Disability Benefit.

#### Part-time and return to work

If you return to work on a part-time basis for medical reasons, your pension will be reduced depending on wages of this part-time occupation.

#### Exclusions to Disability coverage

The most common reasons for exclusion are listed below. This list is **not** exhaustive, and you should refer to MSH International for further advice:

#### The following events are excluded from coverage:

- The suicide of the covered person, before one year of continuous coverage;
- The consequences of an illness or accident intentionally provoked by the covered person intentional self-injuries or suicide attempt;
- The consequences of a civil or non-civil war, an insurrection, a riot, an attack, protest or acts of terrorism, wherever the location of these events and whomever the protagonists, except if the covered person does not actively participate in such event or if he/she is called upon to perform a maintenance or monitoring mission in order to ensure the security of people and assets for the benefit for the policyholder.

#### In addition to the exclusions provided for hereinabove consequences specific to the following benefits are not covered by the policy:

- lump sum in the event of a total and irreversible loss of autonomy

The disability resulting from alcohol if it has been determined that the covered person has a blood alcohol level equal to or higher than the legally permitted blood alcohol level in application of French law, or from the usage of narcotic substances or medicinal substances in the absence or beyond the limits of a medical prescription.

#### Additional lump sum in the event of accidental death or a total and irreversible loss of autonomy from an accident

The consequences from:

- Alcoholism, obvious drunkenness or if it is revealed that at the time of the accident, the covered person at the origin of the accident had a blood alcohol level equal to or higher than the rate characterizing a state of objectionable alcohol level under French law,
- The use of narcotics or medicinal substances in the absence or outside the limits of medical prescription

- Participation in all sports and competitions in a professional capacity,
- Participation in military or police actions,
- Detention, possession or manipulation by the covered person at the place of the accident of mechanisms of war or a weapon the possession of which is prohibited,
- An act of belligerence or terrorism claimed or not.

## Accidental Death and Dismemberment benefits

Each MSF Employer Section has selected one of the following benefits. Please check with you HR team to find out which options have been selected in your Section.

### 1. Accidental Dismemberment benefit

This cover pays a lump sum in addition to the disability cover (see *Disability benefit* above). The amount insured is determined by each MSF Employer Section. Please refer to the Summary of Benefits to determine the amount (if any) that applies.

This amount multiplied by a percentage as shown below determines the lump sum you will be entitled to, for example:

- Loss of sight in both eyes 100%
- Loss of the use of both hands or both arms 100%
- Loss of the use of both feet or both legs 100%
- Loss of the use of one arm and one leg 100%
- Loss of sight in one eye 50%
- Loss of use of one foot or leg 50%
- Loss of use of one hand or arm 50%

### 2. Accidental Death and Dismemberment benefit

This cover is a combination of the accidental death and dismemberment benefits and is in addition to the death all causes lump sum (see 2.0 above), subject to a maximum benefit. A lump sum is paid following accidental death or accidental dismemberment. The amount insured is determined by each MSF Employer Section. Please refer to the Summary of Benefits to determine the amount (if any) that applies.

In addition to the General Exclusions listed above, the most common reasons for exclusion are listed below. This list is **not** exhaustive, and you should refer to MSH International for further advice:

- Alcoholism, obvious drunkenness or if it is revealed that at the time of the accident, the covered person at the origin of the accident had a blood alcohol level equal to or higher than the rate characterizing a state of objectionable alcohol level under French law,
- The use of narcotics or medicinal substances in the absence or outside the limits of medical prescription
- Participation in all sports and competitions in a professional capacity,
- Participation in military or police actions,
- Detention, possession or manipulation by the covered person at the place of the accident of mechanisms of war or a weapon the possession of which is prohibited,
- An act of belligerence or terrorism claimed or not,

## I Group Optional Benefit

This benefit is Group Optional and cannot be selected by an individual MSF International Staff. Please refer to the Schedule of Optional Benefits to determine whether it applies to your MSF Employer Section.

### PERMANENT DISABILITY FURTHER TO AN ILLNESS

A one-off, lump sum payment in addition to Long-Term disability benefit, payable at the time Long-Term disability is approved. This benefit will only be paid if the extent of the disability of the MSF International Staff is assessed (following a medical examination) to be 66% or more. The lump sum is **not** repayable should assessed disability rate of the MSF International Staff fall below 66%.

Amount of lump sum payment is determined by each MSF Employer Section. Please see Summary of Benefits for the amount (if any) selected by your MSF Employer Section

## Section II: Medical Evacuation and Luggage/Personal belongings Benefits

### Medical Evacuation

- Access to International SOS evacuation and repatriation services

Medical Evacuation is decided on a case-by-case basis either by the Medical Coordinator or the Staff Health Unit. Most medical exits from the field are organized by MSF via regular flights.

### Luggage/Personal belongings Benefits

N.B. For full policy details, please refer to 'Your Benefits' on the MSH website

#### Cover:

- Only for loss or theft (not damage)

#### Cover limit:

- 300 € per item and 1000 € per incident up to a maximum of €3,000 per annum per person eligible.

#### Note:

- Expensive items and valuables should not be taken on missions

#### Claims process:

- Completed claim form (available on the MSH website) together with any relevant supporting documentation should be submitted to MSH INTERNATIONAL who will process the claim and make the payment

#### Documents required:

- Proof of ownership (e.g. invoice, ticket, credit card statement, photo, ...)
- Police statement or Fieldco report