THE AARO HEALTH INSURANCE PLAN

MSH
DiotSiaci Group

WWW.MSH-INTL.COM

AARO HEALTH INSURANCE PLAN FOR EXPAT AMERICANS

Finding adequate health insurance is a challenge faced by every American living abroad.

A good plan must:

- Suit your particular circumstances as an American abroad
- Have a reasonable cost
- Meet the requirements of the country where you live

Finding a policy which satisfies all the above can be difficult, especially when added to all the other things one must do when moving abroad from the U.S.

Since 1987 AARO has provided a **reasonably priced medical insurance plan designed for Americans resident outside the U.S.** Backed by the internationally recognized insurer Groupama GAN Vie and administered by MSH, it meets the needs of Americans living abroad who have no local medical insurance in their country of residence or who wish to supplement their local plan.

The AARO plan is administered by MSH, a wholly-owned subsidiary of the DIOT-SIACI GROUP. AARO has worked with MSH for over two decades to provide policies for Americans living abroad.

The + of MSH: there's no age limit to apply to the AARO healthcare plan.

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MSH, YOUR HEALTHCARE PARTNER ABROAD

Healthcare coverage across several countries, repatriation, third-party liability and life & disability insurance: **expatriates have specific requirements**. We've been developing and managing these services for internationally mobile individuals day after day for over 50 years.

Wherever you live abroad, **MSH has the solution you need.**

PARIS, TUNIS, DUBAI, SHANGHAI AND TORONTO: 24/7

With **5 customer centers** and **more than 1 million healthcare partners** (hospitals, clinics and healthcare professionals), we have set up and continue to develop an international but **localized medical network** for our 700,000 insured members.

And because your health needs can't wait, **we're available 24/7** to respond to our insured members in English and more than 50 other languages.

KEY FIGURES

700,000+ INSURED MEMBERS

AVAILABLE 24/7

2,000 COMPANIES COVERED

MORE THAN 50 LANGUAGES SPOKEN WITH MEDICAL PARTNERS

MORE THAN 60 NATIONALITIES

4.5/5 OF INSURED MEMBERS SATISFIED

You're very welcome to contact us

on **+33 1 44 20 48 77**

or by email at **sales@msh-intl.com**

OUR SERVICES TO SUPPORT AND ASSIST YOU

We provide a **full range of services** to help you manage your healthcare day after day.

Second medical opinion from our doctors and nurses

Access to MSH service providers **anywhere in the world**

Medical teleconsultation included

Got a question? A problem? **Contact us 24/7**

Claims for reimbursement made online or from a smartphone

A FULLY ONLINE EXPERIENCE

With the MSH members' area
you can manage your plan quickly and securely:

Submit and track your claims for reimbursement

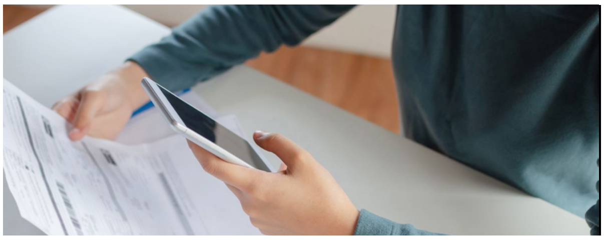
Request a precertification agreement to avoid the need for large cash advances (hospitalization for example)

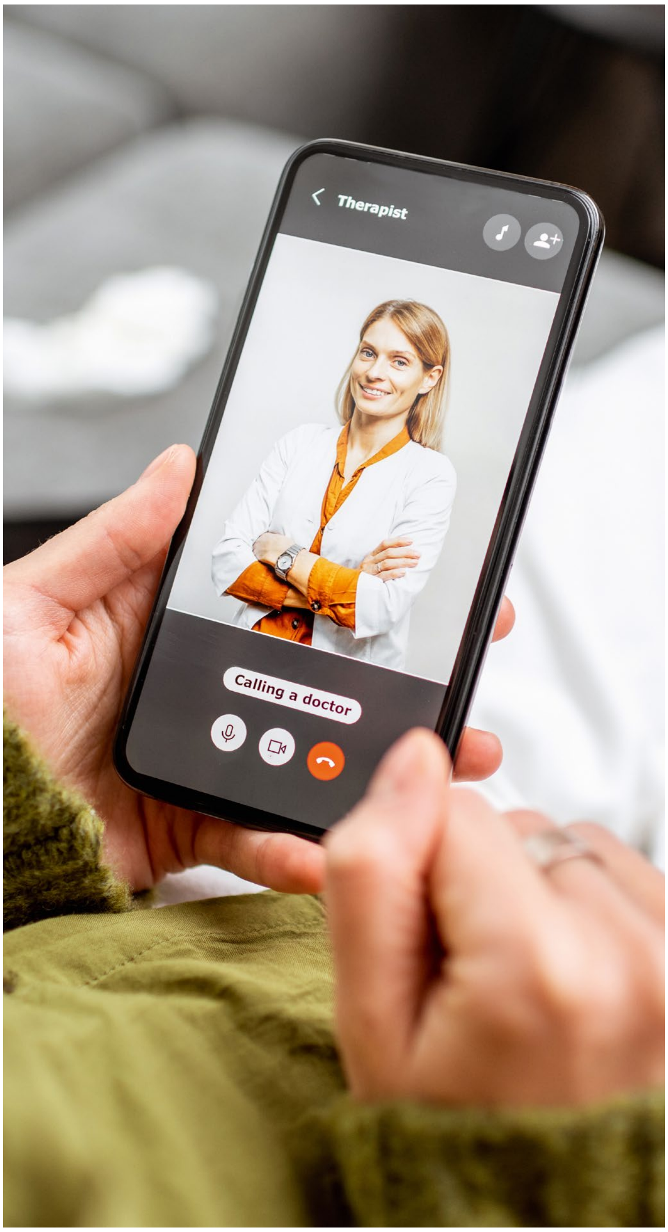
Print out an insurance certificate or card

The MSH app,
your healthcare partner

Compatible with both iOS + Android

Submit your claims for reimbursement **directly from your cell phone** with the MSH app: a photo of your medical bill and that's it!





TELECONSULTATION: A DOCTOR WHO SPEAKS YOUR LANGUAGE, WHEREVER YOU ARE!

Don't worry about the language barrier with your doctor!

In partnership with **Eutelmed** and **MédecinDirect**, two leading providers of telemedicine, you benefit from medical teleconsultations with general practitioners and specialists (dermatologists, psychiatrists, speech therapists, etc.) who are trained in remote consultations and authorized to issue international prescriptions.

Teleconsultation means:

- ✓ A doctor **in English or your chosen language**
- ✓ An appointment **at any time: 24/7**
- ✓ **A medical certificate or international prescription** if required
- ✓ **Secure platforms:** data security and medical confidentiality guaranteed

GOOD TO KNOW

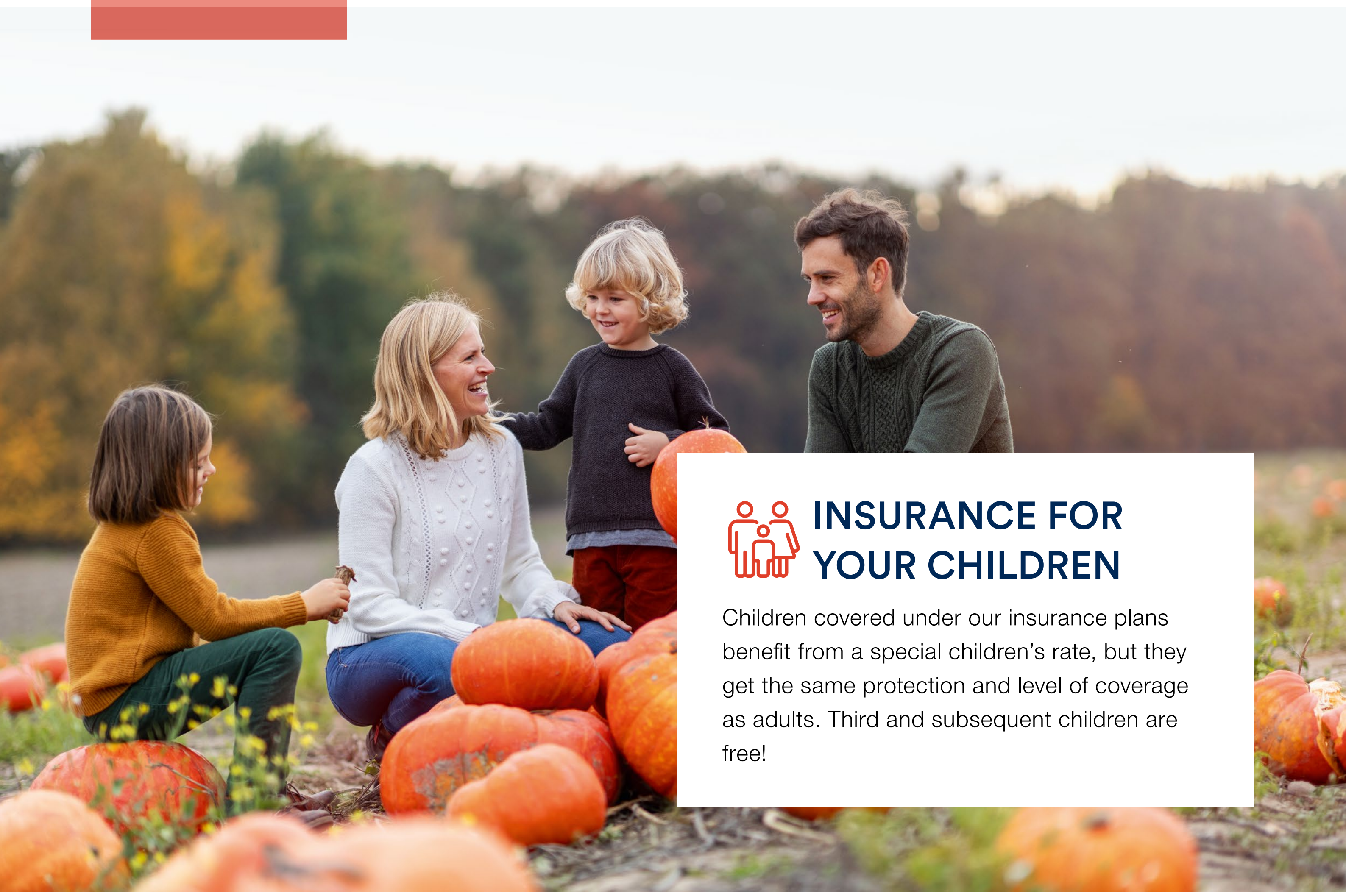
These remote consultations are reimbursed in the same way as any other consultation: coverage is identical to face-to-face consultations in a doctor's office.

MOVING ABROAD? CHOOSE THE RIGHT INSURANCE FOR YOU

Living abroad is an amazing experience, whether you are going alone, as a couple or as a family! To get the most out of it, however, a fair amount of preparation is required. With a good **health insurance plan**, you can move with real peace of mind!

Finding it difficult to decide? **Got some questions** about what our insurance covers and what you may have to pay for yourself? Don't panic, we're here to advise you.

Call us at **+33 1 44 20 48 77** to discuss your situation and find the right coverage for you.



INSURANCE FOR YOUR CHILDREN

Children covered under our insurance plans benefit from a special children's rate, but they get the same protection and level of coverage as adults. Third and subsequent children are free!

CHOOSE YOUR COVERAGE

Cover your entire family under your plan and **customize the benefits** in line with your needs (maternity, routine care, optical and dental) and the cost of healthcare in your country of expatriation.

INPATIENT HOSPITALIZATION ONLY

- Hospitalization
- Medical assistance and repatriation

MEDICAL COVER
SILVER | GOLD

- Hospitalization
- Medical assistance and repatriation
- Routine care
- Maternity

COMPREHENSIVE COVER
SILVER | GOLD

- Hospitalization
- Medical assistance and repatriation
- Routine care
- Maternity
- Optical & Dental

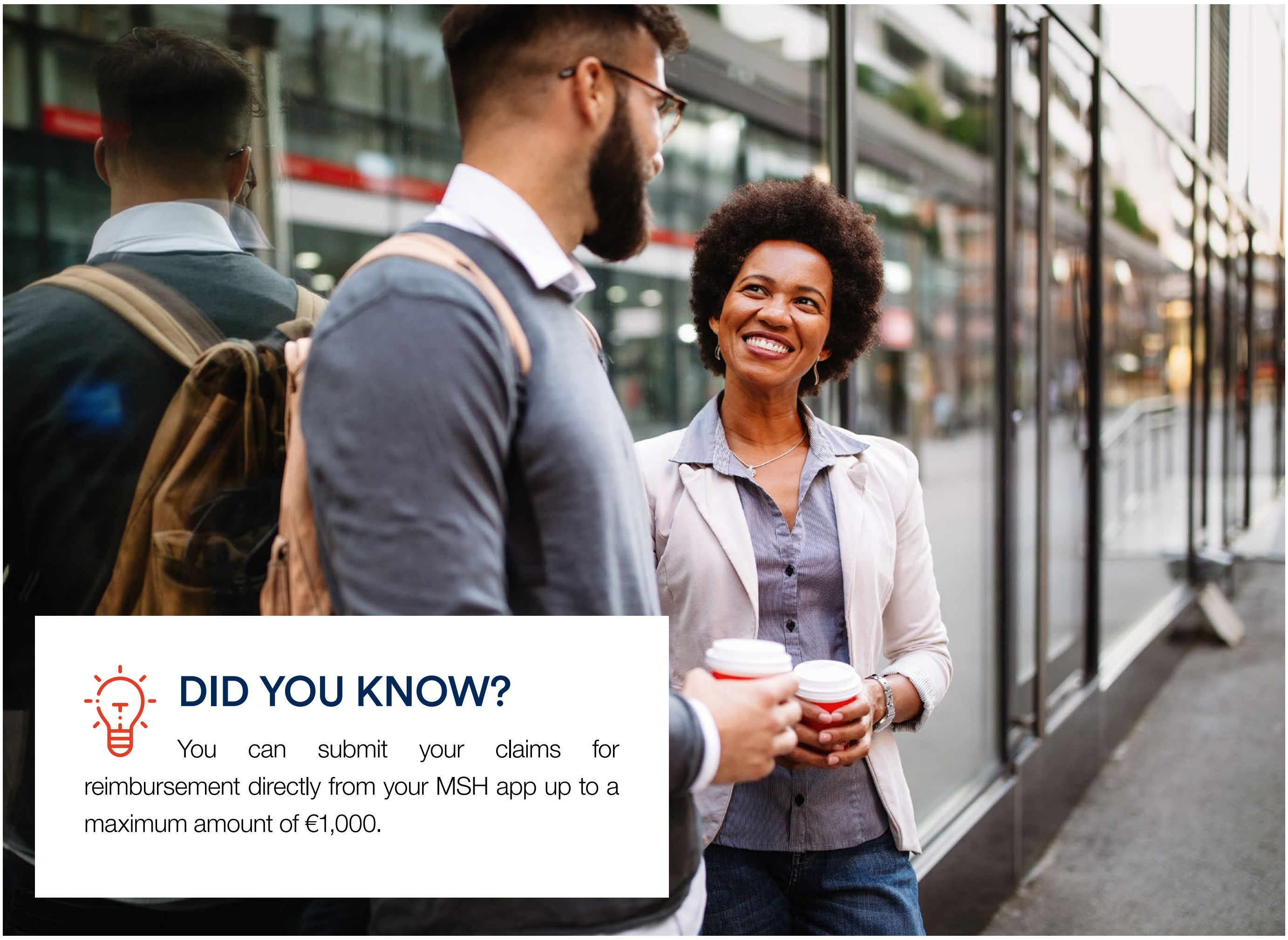
WHAT IF... I HAVE AN ACCIDENT ABROAD?

Our insurance covers you for emergency hospitalization **with no waiting period.** As part of your medical assistance and repatriation coverage, you can notably benefit from childcare, or travel tickets for a relative to join you, if necessary.

The + of MSH: no waiting period for hospitalization and medical expenses, worldwide coverage of accidents and unforseen illnesses during occasional trips, and coverage in the U.S. during your visits back home.

ARE YOU LIVING IN FRANCE, BELGIUM, AUSTRIA OR CZECH REPUBLIC?

The AARO plan is available as a top-up to the French, Belgian, Austrian and Czech Social Security scheme. Please contact us for further information.



DID YOU KNOW?

You can submit your claims for reimbursement directly from your MSH app up to a maximum amount of €1,000.

I'M PLANNING TO HAVE A CHILD ABROAD?

After the intital 12-month waiting period has passed, you'll be supported during your pregnancy by our medical team: nursing care, maternity guide, advice on choosing a medical facility, coverage of medical expenses, etc. After the birth, you can add your newborn to your plan without having to complete a medical questionnaire.

The + of MSH: a medical team with an expertise in maternity and childbirth worldwide, that supports and accompanies you every step of the way.

I'M GOING HOME TO SEE MY FAMILY. AM I COVERED?

You're covered for emergencies anywhere in the world (including the U.S.): accidents and unforseen illnesses as well as any care, treatment or hospitalization will be covered according to your plan. Dedicated processes might apply - check the policy information notice or contact us for details.

The + of MSH: worldwide coverage for emergencies.

HEALTHCARE COSTS WORLDWIDE AND COVERAGE ZONES

Consultations with a general practitioner, hospitalization or dental appointments: the costs of these medical services vary greatly around the world. To avoid any nasty surprises, you need to **choose the right level of coverage and reimbursement**.

	U.S.	CHINA	AUSTRALIA	IVORY COAST	FRANCE
Appendectomy	USD 33,000 *or €30,000*	RMB 100,000 *or €13,000*	AUD 6,500 *or €3,910*	XOF 800,000 *or €1,200*	€600
Consultation with a general practitioner	USD 190 *or €174*	RMB 800 – 1,200 *or €153*	AUD 78 *or €46*	XOF 15,000 *or €22*	€30
Treatment of tooth decay	USD 300 *or €275*	RMB 500 – 1,000 *or €130*	AUD 230 *or €138*	XOF 24,000 *or €36*	€75

These examples are averages. Actual healthcare costs will vary depending on the city, the practitioner, the choice of healthcare facility, etc.

COVERAGE LEVEL

To provide you with a level of reimbursement as close as possible to your needs, we offer 2 levels of coverage when you choose the MEDICAL or the COMPREHENSIVE cover:

SILVER and **GOLD.**

Example of differences of benefits:

	SILVER	GOLD
Consultations	80% up to €100	100% up to €140
Lab work	80%	100%
Prescription medication	80%	100%

EXAMPLE

Carrie moved to Germany and chose the COMPREHENSIVE SILVER cover for her family. She also resides for 4 months a year in Switzerland, and chose to add it as her secondary country of residence/expatriation.

While on holiday in Spain she broke her leg. As it was an emergency, we covered her hospitalization, although she doesn't live in Spain. However, for a consultation with an ophthalmologist in Spain to change her son's glasses, she needs to contact us prior to engaging any expense to secure our approval.

COVERAGE AND COUNTRY OF EXPATRIATION

There are basically 3 types of benefits: those that apply in your country of expatriation, those that apply when you're abroad (medical emergencies, regular care with prior approval), and those that apply when you are in the U.S. (medical emergencies, regular care with prior approval, capped at 80% and limited to 30 days per year).

The + of MSH: when you apply for the AARO plan, you can have up to two countries of expatriation fully covered. To be eligible, you need to reside at least 3 months per year in each country (U.S. excluded).

SUMMARY OF AARO BENEFITS*

DESCRIPTION OF PROCEDURES	INPATIENT HOSPITALIZATION ONLY	MEDICAL COVER		COMPREHENSIVE COVER	
		SILVER	GOLD	SILVER	GOLD
MEDICAL AND SURGICAL HOSPITALIZATION (INCLUDING OUTPATIENT AND HOME HOSPITALIZATION), EXCLUDING HOSPITALIZATION FOR MENTAL OR NERVOUS DISORDERS, HOSPITALIZATION FOR ALCOHOL OR DRUG DETOXIFICATION AND MATERNITY HOSPITALIZATION					
Hospital stay charges Fees, operating room, medical and surgical procedures Medical analyses and laboratory work X-rays and advanced medical imaging (MRI, CT scan) Medication prescribed during hospitalization Surgical or medical appliances and prostheses	100%	100%	100%	100%	100%
Transportation by ambulance, if hospitalization is covered **Up to a maximum, per year and per insured, of:**	100% **€1,000**	100% **€1,000**	100% **€1,000**	100% **€1,000**	100% **€1,000**
Hospital room **Up to a maximum per night of:**	100% **€100**	100% **€200**	100% **€200**	100% **€200**	100% **€200**
Companion expenses for a child under the age of 12	100%	100%	100%	100%	100%
Consultations, treatments and examinations in connection with a covered hospitalization (30 days before and after)	100%	100%	100%	100%	100%
Convalescence/rehabilitation in a center following a covered hospitalization, provided the stay begins no later than 7 days after the end of the covered hospitalization **Up to a maximum, per insured, for the entire enrollment in the plan, of:**	100% **60 days**	100% **60 days**	100% **60 days**	100% **60 days**	100% **60 days**
HOSPITALIZATION (INCLUDING OUTPATIENT HOSPITALIZATION) FOR MENTAL OR NERVOUS DISORDERS OR FOR ALCOHOL OR DRUG DETOXIFICATION					
All costs of treatment listed above in "MEDICAL AND SURGICAL HOSPITALIZATION" AND SURGICAL HOSPITALIZATION" **Up to a maximum, per insured, for the entire enrollment in the plan, of:**	**Not covered**	80% **€3,000**	80% **€4,000**	80% **€3,000**	80% **€4,000**
MATERNITY					
Hospital stay charges Medical fees and procedures Inpatient or outpatient consultations (obstetrical, midwives) Prescribed medication Neonatal screening and diagnosis of chromosomal abnormalities Hospital room Home birth Childbirth preparation sessions Pre- and postnatal examinations	**Not covered**	80% limited to €3,000 per pregnancy	100% limited to €4,000 per pregnancy	80% limited to €3,000 per pregnancy	100% limited to €4,000 per pregnancy
Delivery by medically justified caesarean section	**Not covered**	**Covered as surgical hospitalization**			
Assisted medical procreation (drugs, hormone treatments, analyses, in vitro fertilization, artificial insemination)	**Not covered**	**Not covered**			

DESCRIPTION OF PROCEDURES		INPATIENT HOSPITALIZATION ONLY	MEDICAL COVER		COMPREHENSIVE COVER	
			SILVER	GOLD	SILVER	GOLD
ROUTINE CARE						
Medical fees	Consultation /visits: General practitioners and specialists (except psychiatrists)		80%	100%	80%	100%
	Up to a maximum, per procedure, of:		**€100**	**€140**	**€100**	**€140**
	Psychiatric consultations		50%	50%	50%	50%
	Up to a maximum, per year and per insured, of:		**€300**	**€400**	**€300**	**€400**
Medical analyses and laboratory work						
X-rays and advanced medical imaging (MRI, CT scan)						
Paramedical fees (Physiotherapists - Nurses - Midwives - Speech therapists - Orthoptists - Podiatrists - Orthopedists			80%	100%	80%	100%
Alternative medicine* (Occupational therapists - Psychomotor therapists - Chiropractors)		**Not covered**				
Technical medical procedures – Minor outpatient surgery			100%	100%	100%	100%
Prescription medication	Medication (excluding contraceptives, homeopathy, phytotherapy, and antimalarial treatments), including medication prescribed during hospitalization for home use (including for chronic illnesses) and vaccines		80%	100%	80%	100%
	Contraceptives – Homeopathy – Phytotherapy – Antimalarial treatments		**Not covered**			
Medical equipment and devices - Medical prostheses (excluding optical, dental and hearing aids) - Hearing aids			80%	100%	80%	100%
Up to a maximum, per insured, for the entire enrollment in the plan, of:			**€3,000**	**€5,000**	**€3,000**	**€5,000**
ROUTINE CARE: PREVENTION						
Health check-ups **(limited to 1 check-up every 2 years per insured)**	**Up to a maximum, per check-up, of:**	**Not covered**	80% **€500**	100% **€600**	80% **€500**	100% **€600**
Medically prescribed spa treatments (Treatment, hospitalization, accommodation and transportation expenses)	**Up to a maximum, per year and per insured, of:**	**Not covered**	80% **€300**	100% **€400**	80% **€300**	100% **€400**
DENTAL						
Routine and preventive care (check-ups, x-rays, tartar removal, treatment of cavities and root canals)	**Up to a maximum, per year and per insured, of:**				80% **€1,500**	100% **€2,000**
Inlays/Onlays - Dental prostheses - Inlay cores – Implants	**Up to a maximum, per tooth, of:** **Up to a maximum, per year and per insured, of:**	**Not covered**	**Not covered**	**Not covered**	80% **€500** **€1,500**	100% **€600** **€2,000**
Orthodontics if treatment is started before the age of 16 and completed by the age of 18 inclusive	**Maximum per insured child, for the entire duration of enrollment, of:**				80% **€3,000**	100% **€4,000**
Periodontology - Odontology					Not covered	
OPTICAL						
Medically prescribed eyeglasses (lenses, frame): Frame and monofocal, multifocal or progressive lenses (for 2 lenses) Medically prescribed corrective contact lenses (including disposable lenses) **Up to a maximum, per year and per insured, of:**		**Not covered**	**Not covered**	**Not covered**	80% **€400**	100% **€500**
Refractive surgery					Not covered	

Reimbursements are made on the basis of actual costs, subject to limits of usual and reasonable costs.

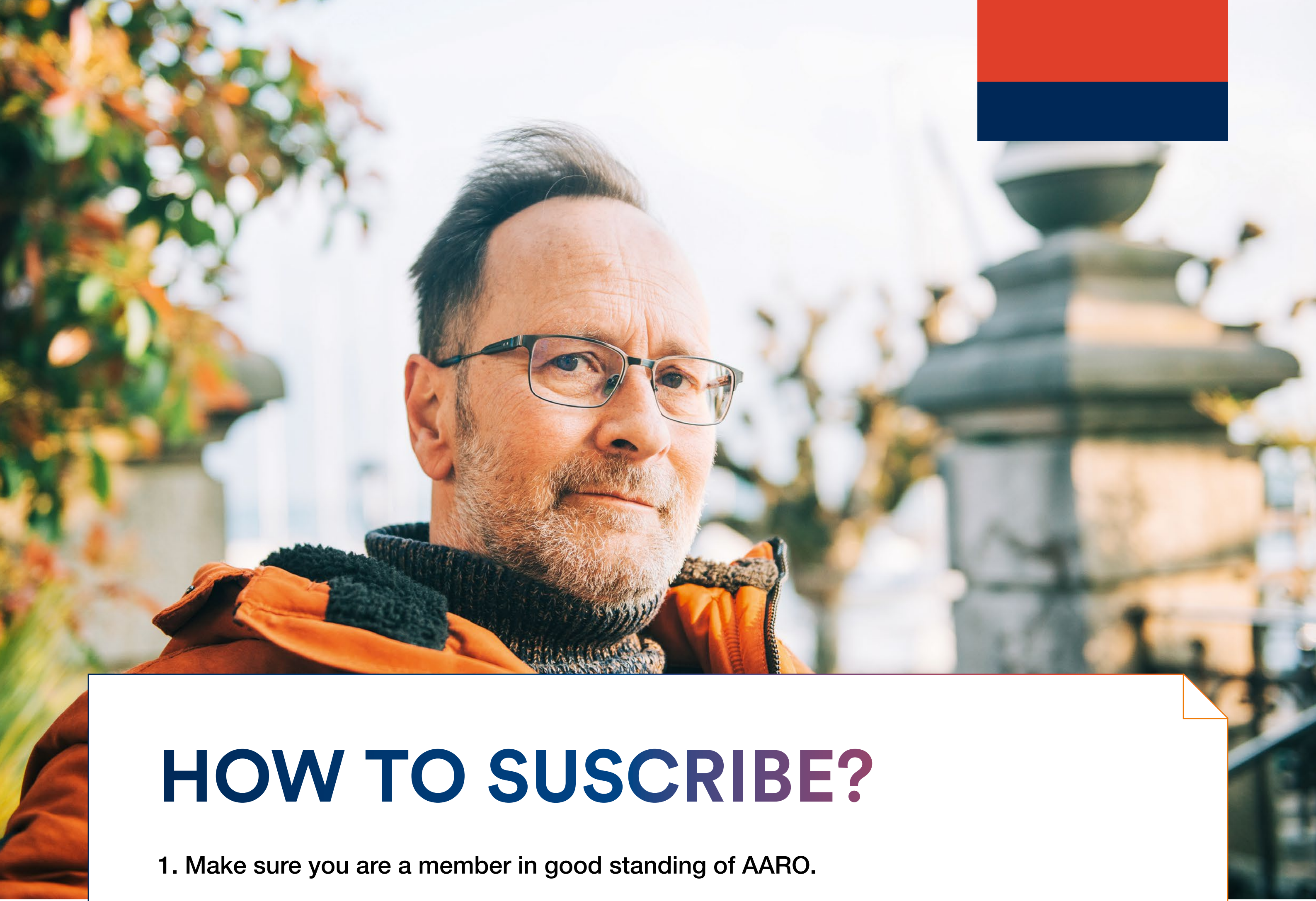
**see the policy information notice for additional information*

MEDICAL ASSISTANCE & REPATRIATION BENEFITS*

The Assistance & Medical Repatriation guarantee is automatically included in each of the 3 options (Inpatient hospitalization, Medical Cover, Comprehensive Cover). In the event of an accident or illness Europ Assistance organizes & covers the following services:

DESCRIPTION OF PROCEDURES	MAXIMUM AMOUNTS INCLUDED TAX
ASSISTANCE TO ILL OR INJURED PERSONS	
Transport /repatriation	Actual cost
Extension of stay of an insured person accompanying you	Hotel €200/night (max. €2,000)
Return of an insured person accompanying you	Single ticket
Compassionate visit if plan member is hospitalized	Return ticket €200 /night (max. €2,000)
Early return if family member is hospitalized	Return ticket
Accompanying children under 15	Hostess or return ticket
ASSISTANCE IN CASE OF DEATH	
Transport of body	Actual cost
Cost of coffin or urn	€3,000
Identification of body and formalities following death	1 outbound and inbound ticket + hotel €200 /night /person (max. 2 nights)
Early return following death of family member	Return ticket
TRAVEL ASSISTANCE	
Advance of bail abroad	€50,000
Reimbursement of lawyer's fees Abroad	€7,700
Sending medicines Abroad	Dispatch costs
Assistance if your identity documents or means of payment are stolen, lost or destroyed:	
- Information on steps to take	Included
- Advance of funds	€2,300
- Extension of holiday: accommodation	€200 /night (max. €2,000)
Travel Information	Included
Assistance in case of changed travel plans	Organization
Psychological support: Accident, assault or attempted assault, death of a family member, Act of Terrorism or natural disaster	3 telephone conversations
Early return in the event of an Act of Terrorism	Return ticket
Early return in the event of a Natural Disaster.	Return ticket

**see the policy information notice for additional information*



HOW TO SUSCRIBE?

1. Make sure you are a member in good standing of AARO.

2. Complete, date and sign the AARO Application Form.

3. Complete, date and sign the AARO Medical Questionnaire for each beneficiary, and add any supporting medical documentation (clearly labeled "Confidential") as requested in the AARO Medical Questionnaire.

4. Add the following documents to your application:

- For all applicants, including dependents, copies of both sides of your identity card or the photo page of your passport

- In order to waive the waiting periods, a copy of your certificate of coverage (less than one month old) by your current comparable insurance company indicating the dates of coverage, previous guarantees, and the terms and conditions.

5. If you wish to include dependent children aged 20 to 25, include their school/university attendance certificate.

6. Select a payment method and enclose the appropriate document for subsequent premium payments:

- If you wish to use a direct debit authorization from a French bank account, complete the SEPA Mandate form.

- If you wish to use a credit card, complete the AARO Credit Card Debit Authorization Form.

7. Attach a bank account slip or IBAN number (French or other EU account) for the account where you want your reimbursements to be sent.

8. Email your complete application form to: newapplication@msh-intl.com

OUR ANSWERS TO YOUR QUESTIONS!

WHO CAN PURCHASE THE PLAN?

Any AARO member, over the age of 18, can sign up for this plan. **You can also cover your dependents**, meaning people who benefit from your insurance (children and/or partner).

HOW AND WHEN TO APPLY?

Whether or not you're already living abroad, **you can arrange your insurance up to 4 months before your coverage start date.**

You can get a quote and purchase this plan by contacting us at +33 144 20 48 77.

If you prefer, you can also email the completed application form and supporting documents to:

newapplication@msh-intl.com.

WHAT IS THE MINIMUM PERIOD OF INSURANCE?

This insurance plan has been designed to meet the needs of people living abroad for more than a year. The enrollment will be valid for an initial period ending on December 31 of the year in which it takes effect. The plan is automatically renewed each January 1st unless you ask for it to be terminated.

IN WHAT CURRENCIES CAN I BE REIMBURSED?

We'll reimburse you in the currency of your choice, unless it's illegal to make a payment in that currency under international banking regulations.

WHEN DOES MY COVERAGE START?

Your coverage starts on the effective date you selected when you purchased the plan (which can only be the first of the month), and no earlier than the first day of the following month.

CAN I PURCHASE THE INSURANCE FROM ABROAD?

You can purchase the insurance from any location abroad.If you are currently present in the U.S. and relocating abroad in the near future, please contact us directly by phone or email

ARE THERE ANY WAITING PERIODS?

Yes, there are waiting periods (also known as qualifying periods) on our plans.

For example, various waiting periods apply for non-urgent hospitalization, maternity, psychiatric care, prostheses etc. For detailed waiting periods please refer to the benefits schedule in the policy information notice.

For urgent care relating to an accident or illness (ER visit, doctor visit, medication, etc.), there's **no waiting period and you'll be covered as soon as your application for enrollment has been accepted.**

HOW DO I TERMINATE MY PLAN?

The plan is automatically renewed on January 1st, annually. If you no longer need the coverage, you can terminate it:

After the first 12 months of enrollment: at any time, by contacting us with one month's notice by email at: **individual@msh-intl.com**

After 6 months, in the following cases:

• your employer has introduced a mandatory plan,

• your expatriation comes to an end and you return to your country of nationality/departure,

• you're enrolled in a primary state healthcare program in your country of expatriation (except France, Belgium, Austria and the Czech Republic).

The termination will take effect on the 1st of the month following receipt of the request.

AM I COVERED IF I TRAVEL OUTSIDE MY COUNTRY OF EXPATRIATION?

Yes, **you're always covered for emergencies** if you travel outside your country of expatriation. If you fall sick or have an accident, the costs incurred will be covered by your plan without a waiting period.

However, please note that while in the U.S., this coverage is limited to 30 days (consecutive or not) per calendar year and capped at 80% of the actual costs.

CAN THE WAITING PERIODS BE WAIVED?

Some waiting periods can be removed. Please refer to the notice for details (page 24). If you previously had insurance with an equivalent level of coverage (in terms of the benefits provided, the reimbursement rate and the coverage limits), the waiting periods can be waived, except for maternity related expenses.

(see the policy information notice for additional information)

CONTACT US

For answers to your questions about your healthcare plan

TEL: +33 1 44 20 48 77

EMAIL: **SALES@MSH-INTL.COM**

WEBSITE: **WWW.MSH-INTL.COM**

FACEBOOK: **MSH**

in partnership with **Europ Assistance** / **Groupama Gan Vie**

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