

BENEFITS SCHEDULE

of the optional group insurance plan No. 4 091 965 “neoStudents/neoWHV/neoExplore”

For more information about your benefits, please refer to the Information booklet serving as the General Terms & Conditions of this plan.

Benefits	Amounts and limits
Aggregate limit for all emergency medical expenses	€1,000,000 per Insured member and per insurance period
<p>Emergency medical expenses in the Destination country</p> <p>In case of Hospitalization, mandatory call to the assistance center: treatment, hospitalization costs, fees, other medical expenses, road ambulance transportation</p> <p>Without hospitalization: medical consultations and visits, paramedical practitioners, laboratory tests, medical technical procedures, medical imaging, drugs (excluding vaccines and contraceptive methods)</p> <p>Emergency dental care</p> <p>Dental care in the event of an Accident</p> <p>Vision care in case of an Accident</p> <p>Physical therapy / Physiotherapy (with medical prescription)</p>	<p>Up to 100% of actual costs</p> <p>Up to 100% of actual costs</p> <p>Up to.....€200 per insurance period</p> <p>Up to.....€1,500 per insurance period</p> <p>Up to.....€400 per insurance period</p> <p>100% of actual costs – within the limit of 10 sessions per insurance period</p>
Medical expenses in your Home country	<p>In case of an Accident or Unforeseen illness</p> <p>Up to.....€10,000 per insurance period</p> <p>In addition to reimbursements paid by the French Social Security and any health insurance scheme, if applicable, within the limit of the French Social Security reimbursement bases (SSRB).</p>
Emergency medical expenses in a Third country (Abroad excluding the Destination country) during temporary stays (<90 days)	Up to.....€50,000 per insurance period

<p>Assistance, Repatriation</p> <ul style="list-style-type: none"> - Delivery of drugs that are not available locally - Dispatch of a doctor locally Abroad - Transportation of the Insured member to the medical center - Repatriation of the Insured member to their Home country - Repatriation of the body in the event of the Insured member's death - Cost of a coffin or urn - Return of accompanying persons and room & board fees - Identification of the body and repatriation/cremation 	<p>Included</p> <p>Included</p> <p>Included</p> <p>Included</p> <p>Included</p> <p>Up to.....€2,500 per insurance period</p> <p>Return ticket or round-trip ticket (for disabled children or children under 18) / hotel expenses up to €50/night – within the limit of 10 nights</p> <p>Round-trip ticket for 1 person maximum, hotel expenses up to €100/night – within the limit of 3 nights</p>
<ul style="list-style-type: none"> - Visit of a Family member of the Insured member hospitalized for more than 6 days - Early return in the event of Hospitalization > 48 hours or death of a Family member - Costs of extension of the Insured member's stay in the event of Illness or Hospitalization - Early return of the Insured member (in case of attack, political disturbance or natural disaster in the Destination country) - Legal expenses insurance Abroad (legal fees) - Advance of bail bond Abroad - Advance of funds in the event of loss or theft (bank card or ID) - Translation and interpretation - Transmission of urgent messages 	<p>Round-trip ticket and hotel expenses up to €100/night – within the limit of 10 nights</p> <p>One round-trip ticket per insurance period</p> <p>One return ticket up to €2,000 per insurance period and hotel expenses up to €100/night - within the limit of 5 nights per insurance period</p> <p>One round-trip ticket per insurance period</p> <p>Up to.....€15,000 per insurance period</p> <p>Up to.....€5,000 per insurance period</p> <p>Up to.....€500 per insurance period</p> <p>Hotline</p> <p>Actual costs</p>

<ul style="list-style-type: none"> - Search and rescue costs - Assistance in the event of the theft, loss or destruction of identity documents or means of payment - Psychological support 	<p>Up to.....€5,000 per insurance period</p> <p>Hotline</p> <p>Hotline</p>
<p>Loss, theft of your luggage or damage caused to it:</p> <ul style="list-style-type: none"> • Luggage excluding Valuables <ul style="list-style-type: none"> - In case of theft with Forced entry or Assault, for the entire duration of the Stay - In case of total or partial destruction or loss during transportation by an air carrier • Valuables excluding phones and tablets <ul style="list-style-type: none"> - In case of theft with Forced entry or Assault, for the entire duration of the Stay - In case of total or partial destruction or loss during transportation by an air carrier • Phones and tablets <ul style="list-style-type: none"> Only in case of Assault 	<p>Aggregate limit: €2,000 per insurance period</p> <p>Including Luggage, with the exclusion of Valuables: €2,000 per insurance period</p> <p>Including Valuables, with the exclusion of phones and tablets: €700 per insurance period and Deductible: €30 per Event</p> <p>Including phones and tablets: €500: per insurance period and Deductible: €50 per Event</p>
<p>Delay in delivery of Luggage</p> <p>Fraudulent use of the SIM card</p>	<p>Compensation for delays in delivery of Luggage of more than 24 hours.....€200 per Event</p> <p>100% of actual costs up to.....€50 per Event</p>
<p>Personal Accident Insurance</p> <p>Accidental death lump sum</p> <p>Accidental permanent disability lump sum</p>	<p>€15,000</p> <p>Up to €75,000 (in the event of total permanent disability)</p>

neo

Students
Explore
WHV

Are you planning to go abroad for an **internship**, **under a Working Holiday Visa**, to **study** or for a **long-term stay**?

You need to take out **international health insurance** with high-level benefits, this is a prerequisite for your visa application for certain countries. With the **neo** solution, benefit from **comprehensive coverage** at the **best price worldwide*** so you can make the most of your stay with peace of mind.

WHO IS MSH?

For **over 50 years**, we have been providing coverage to expatriates in 193 countries. Whatever their needs, we offer them comprehensive coverage: **medical expenses**, **repatriation**, **third-party liability abroad** and **life & disability benefits**.

KEY FIGURES



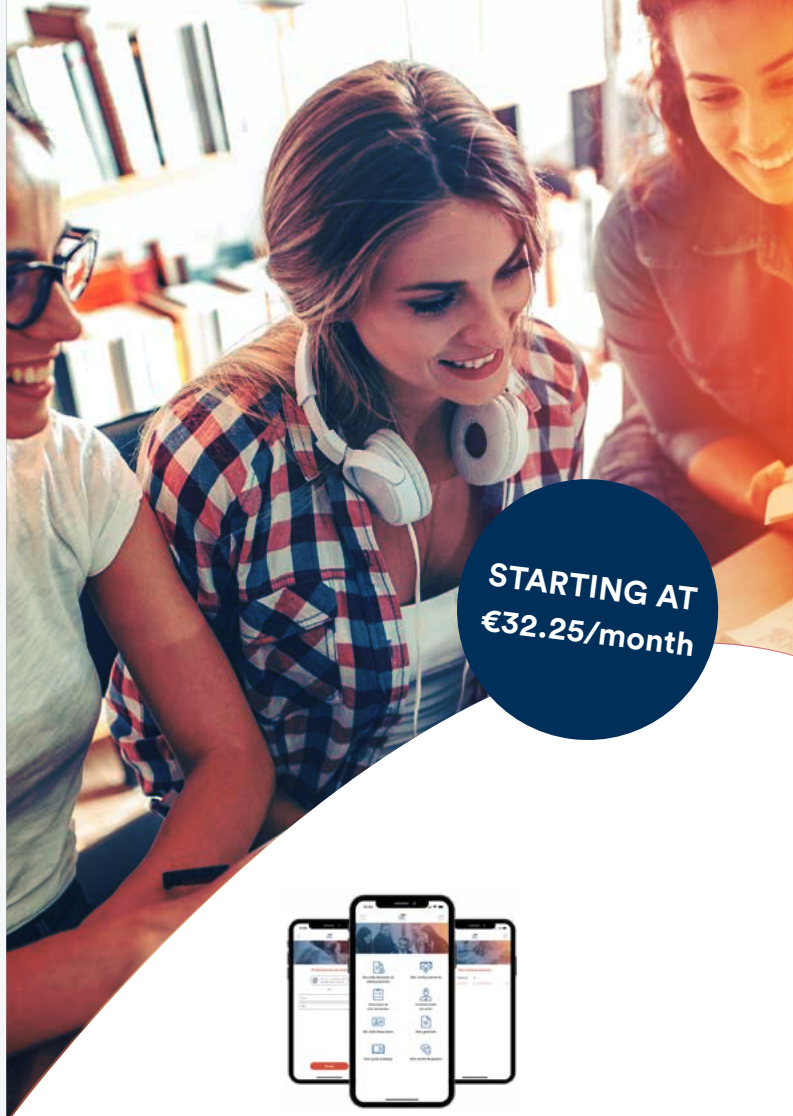
AVAILABLE
24/7



MORE THAN 50
LANGUAGES
SPOKEN
MORE THAN 60
NATIONALITIES



700,000+
INSURED
MEMBERS



STARTING AT
€32.25/month



WITH MSH, STAY CONNECTED!

The MSH Members' Area allows you to complete your formalities quickly and in a secure way: submit and track your claims, download your documents (**certificates of insurance** and **insurance card**) and much more!

The MSH mobile app: your health partner day after day. **Many features** are available, including the **submission of your claims** via your phone. Upload a picture of your invoice and that's it!

HOW DOES IT WORK?

☞ FOR WHOM?

Any individual between the ages of **18 and 35** from any nationality and living in France at the time of departure.

☞ FOR HOW LONG? WHERE?

From **1 to 12 months** worldwide* and up to **24 months** for WHV holders.

☞ AND WHAT ABOUT REIMBURSEMENTS?

2 options:

- from the 1st euro spent,
- as a top-up to the EHIC (European Health Insurance Card).

WHAT ARE MY BENEFITS?

☞ You are covered in your country of destination and during short stays in France (up to 30 days) and worldwide* (less than 90 days),

☞ Loss, theft of your luggage or damage caused to it,

☞ Assistance, Repatriation,

☞ Personal accident insurance (lump sum in the event of death or disability),

☞ Third-party liability abroad + tenant's liability in the country of destination,

☞ Travel incidents (delayed departure or flight).

IN DETAILS:

- ✓ Aggregate limit for emergency medical expenses: **€1,000,000**,
- ✓ **Worldwide** coverage*,
- ✓ Practice your **favorite sports** with peace of mind (kitesurfing, canyoning, etc.),
- ✓ Visit of a family member **in the event of hospitalization (> 6 days)**,
- ✓ **Early return** (hospitalization or death of a family member),
- ✓ **Valuables** (computer, cellphone, GoPro, etc.) are covered under certain conditions,
- ✓ **Third-party liability coverage for internships**,
- ✓ **Unlimited teleconsultations**,
- ✓ **24/7 assistance**,
- ✓ **Certificate of insurance** available right away.



* except for the list of excluded countries. See the Information booklet or the IPID.

MY BENEFITS SCHEDULE

BENEFITS	LIMITS
MEDICAL EXPENSES	Emergency medical expenses from the 1 st euro €1,000,000
<i>Surgery and hospitalization</i>	100%
<i>Consultations, pharmacy, laboratory tests and paramedical procedures</i>	100% excluding vaccines
<i>Emergency dental care</i>	€200 (emergency) €1,500 (accident)
<i>Vision care (accidental bodily injury)</i>	€400
IN A THIRD COUNTRY	€50,000 (< 90 days)
IN THE COUNTRY OF RESIDENCE	€10,000 (within the limit of 30 days)
LUGGAGE AND PERSONAL EFFECTS	
<i>Theft, loss of your luggage or damage caused to it</i>	€2,000 including Valuables €700 Deductible €30 Phones and tablets €500 Deductible €50
TRAVEL INCIDENTS	
<i>Cancellation or change fees</i>	€100
ASSISTANCE	
<i>Medical transportation</i>	100%
<i>Medical repatriation</i>	100%
<i>Visit of a family member in the event of hospitalization > 6 days</i>	Round-trip ticket + €100 / night (within the limit of 10 nights)
<i>Early return in the event of hospitalization / death of a family member</i>	Round-trip ticket
<i>Extension of stay in the event of illness / hospitalization (excluding pandemics)</i>	Return ticket up to €2,000 + €100 / night (within the limit of 5 nights)
<i>Search costs</i>	€5,000
<i>Repatriation of the body in the event of death</i>	100%
<i>Legal expenses insurance</i>	€15,000 (bail bond €5,000)
<i>Advance of funds</i>	€500
THIRD-PARTY LIABILITY	€4,500,000
<i>Bodily injury</i>	€4,500,000 Deductible €80
<i>Material damage and consequential financial loss</i>	€450,000
<i>Damage to equipment entrusted during the internship</i>	€12,000 Deductible €100
TENANT'S LIABILITY IN THE COUNTRY OF DESTINATION	€100,000 / Deductible €80
PERSONAL ACCIDENT	
<i>Death lump sum</i>	€15,000
<i>Total permanent disability lump sum</i>	€75,000 following an accident

AND WHAT ABOUT EMERGENCIES?

In the event of an emergency or hospitalization, please contact our insurer, AIG.



AIG TRAVEL Assistance : +33 149 024 670

ONE LAST CHECK BEFORE LEAVING!

HEALTH CHECK-LIST

- Take out international health insurance.
- Read the country guides and find out more about the health conditions of your country of destination. [Click here](#)
- Prepare a first aid kit according to your destination.
- Get the required vaccinations for your destination. Do this several months in advance.
- Get a medical check-up from your usual practitioners.
- Scan your medical prescriptions and take them with you.
- Buy new glasses or stock up on contact lenses.

GO TO THE WEBSITE

