



MSH INTERNATIONAL

SIACI SAINT HONORE GROUP



**➤ Guiding you through
your healthcare procedures**



Year 2016

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to make life easier for you**
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MSH INTERNATIONAL is one of the world leaders in employee benefit plans, providing coverage for over 330,000 internationally mobile individuals worldwide. You therefore have access to dedicated teams who are available to offer **expert advice, guidance and support.**

A dedicated team

- › 4 claims departments available 24/7 in Calgary, Paris, Dubai and Shanghai
- › Multicultural: more than **40 languages and 60 nationalities**
- › In-depth knowledge of local healthcare systems
- › Full-time consulting physicians available in each office to provide you with medical expertise

Top-quality services

- › An **international network** of over 860,000 healthcare providers worldwide
- › Direct payment in case of hospitalization or high-cost treatment worldwide
- › Free choice of healthcare providers
- › Claims processed within 5 working days and in more than 150 currencies
- › **Personalized communications** keeping you up-to-date and providing you with practical and useful information.

If you have any questions or would like more information, contact the nearest of our 4 claims departments (*contact details on p. 27*).

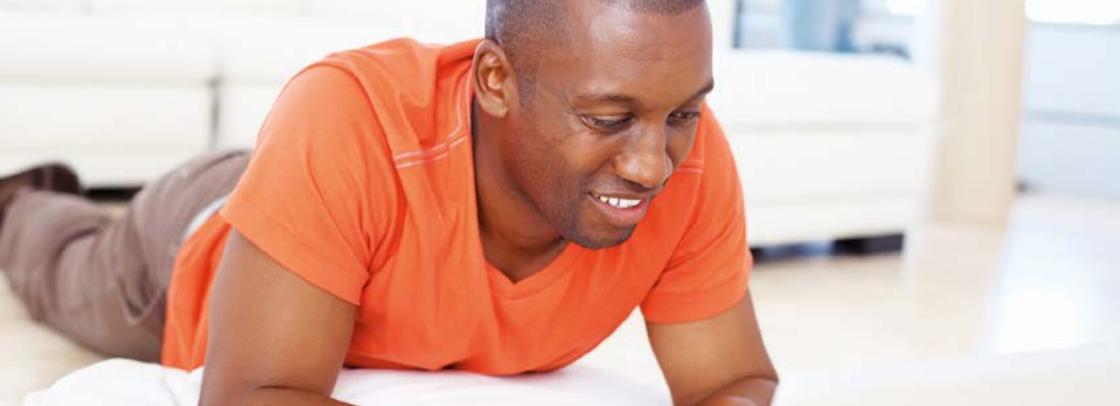
Your healthcare coverage, designed for internationally mobile individuals, is provided by **TRANSOCEAN** and managed for you by **MSH INTERNATIONAL**.

This guide describes the procedures to follow and answers any questions you may have.

IMPORTANT

When you enrolled in the plan, you received a welcome letter together with a personalized insurance ID card. Keep your card in a safe place; it will be useful when dealing with physicians and hospital facilities.





➤ On-line services... to make life easier for you

A large selection of services is available on-line.



On your *Participants' Pages* at www.msh-intl.com/global, in just a few clicks you can:

- **view and download** your summary of benefits, your practical guide, your personalized insurance ID card and certificate of insurance
- **submit a claim** and **request a hospital precertification agreement**
- **check** the progress of **your claims** in real time:
 - get an email alert when we receive your claim form and when your reimbursement notice is available on-line
 - view your reimbursement notices from the last 24 months
- **find**, wherever you are in the world:
 - a **physician** and/or a **healthcare facility** near your home
 - detailed **health information** and the essential **vaccinations** required for a particular country
- **get the latest news** from our newsletters
- **“submit an inquiry”**

IMPORTANT

Access to the *Participants' Pages* is secure and your details and transactions are guaranteed to be completely confidential.

MSH INTERNATIONAL mobile app:

- Download the free **MSH INTERNATIONAL** mobile app now and find out more about all the features available through your mobile!





Get your login details in just 3 clicks!



1. Go to your *Participants' Pages* at www.msh-intl.com/global.
2. On the authentication page, click on "Get your login details".
3. Fill out the required information and click on "Send".
Your **login** and **password** will arrive directly to your preferred **email** address on file provided by **TRANSOCEAN**.

IMPORTANT
For your login request to be successful, you need to provide your surname, date of birth and preferred email address that is on file with **TRANSOCEAN**.

Participants' Pages

<p><u>HOME</u></p> <p>▲ YOUR ENROLLMENT</p> <p>Your Details 1</p> <p>Your Benefits</p> <p>Insurance ID Card 2</p> <p>Certificate of insurance 3</p> <p>▲ YOUR REIMBURSEMENTS</p> <p>Fill out a Claim Form 4</p> <p>Precertification and Direct Payment Request 5</p> <p>Your Claims 6</p> <p>Your Reimbursement Notices 7</p> <p>Deductible & Out-of-Pocket</p> <p>Advanced Search</p> <p>PRACTICAL GUIDE</p> <p>YOUR HEALTHCARE 8</p> <p>NEWSLETTER</p> <p>EMPLOYEE ASSISTANCE PROGRAM</p> <p>▼ CONTACT US 9</p> <p>LOG OFF</p>	<p>Home</p> <ol style="list-style-type: none"> 1 View and change your password. 2 Print a personalized insurance ID card for you or your dependents. 3 Request a certificate of insurance. 4 Fill out and print your healthcare claim form on-line. 5 Request a direct payment agreement in case of hospitalization, maternity or specific treatments, so that you don't need to make any cash advance. 6 Check your on-line claims. 7 Check your reimbursement notices from the last 24 months. 8 Access the "Your Healthcare" information website to: <ul style="list-style-type: none"> - Travel and stay in good health: detailed country-specific health situation, necessary vaccinations, etc. - Find a doctor or a hospital anywhere in the world and close by. 9 For secured enquiries, prior approval or other requests.
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➤ Prior approval and precertification agreements

➤➤ Prior approval

IMPORTANT

If you do not request prior approval, benefits under your plan may be reduced or even rejected.

When do you need to request prior approval?

You will need to request prior approval from your claims department for the following types of healthcare:

- hospitalization
- dental prostheses, crowns, bridges
- dental surgery
- orthodontic treatment
- laser refractive surgery
- medical prostheses other than dental
- day case
- outpatient surgery
- pharmacy above \$5,000 per prescription
- MRI
- series of medical services involving more than 10 sessions, such as services by paramedical practitioners, acupuncture, osteopathic or chiropractic treatment, etc.



This enables you to:

- › ensure you are getting the right type of treatment for your health concern,
- › find out how much you will be reimbursed,
- › negotiate rates with hospital facilities and practitioners,
- › obtain a precertification agreement to avoid having to make a cash advance for your treatment.

If you require confirmation of any of these procedures, please contact us at any time at your nearest claims department (*contact details on p. 27*).

How to obtain prior approval?

- 1.** Through your secured Participants' Pages or by email, send us your treatment plan including the prescription from your consulting physician, x-rays where necessary and/or an itemized estimate of costs.
- 2.** We will specify the reimbursement conditions within 72 hours of receipt of your request.

USEFUL TIP

Send all the required documents to your nearest claims department (*contact details on p. 27*). ■

Glossary

Prior approval:
You contact MSH INTERNATIONAL before commencing any medical treatment or long-term care to find out if you will be reimbursed and under what conditions. You may have to make a cash advance to pay for your treatment.

Precertification agreement:
You ask MSH INTERNATIONAL to settle your bills directly with the healthcare professional or the medical facility without you having to make a cash advance.

› Prior approval and precertification agreements



›› Precertification agreements

IMPORTANT

For planned hospitalization in the US (day or night) including skilled nursing or mental health/substance abuse facilities, it is essential to request prior approval.

Failure to receive prior approval will result in a penalty of 50% being applied to your reimbursement.

IMPORTANT

Non-emergency care is not covered in US for non-US citizens.

In what circumstances can I request a precertification agreement?

› For hospitalization

MSH INTERNATIONAL will settle your medical bills directly with the hospital facility, in line with the terms and conditions of your healthcare coverage.

You will only have to pay any costs which are not covered by your insurance (for example your coinsurance, deductible, non eligible services, etc.).

- › day cases
- › outpatient surgery
- › MRI
- › pharmacy above \$5,000 per prescription

Glossary

Skilled nursing:

A licensed facility that provides nursing care and related services for patients who do not require hospitalization in an acute care setting.



Procedure to follow to request a hospital precertification agreement:

PLANNED HOSPITALIZATION

› Contact us at least 10 days before your admission to hospital.

We will make the necessary arrangements with the hospital and confirm your precertification agreement.

USEFUL TIP

Fill out your precertification request directly on our website at: www.msh-intl.com/global in the *Precertification and Direct Payment Request* section of your *Participants' Pages*. ■

EMERGENCIES

› Go directly to the hospital.
› Show your personalized ID card at the admissions desk and ask them to contact us **within 72 hours of admission**.

We will send them confirmation of the precertification agreement.

› For maternity

You must request prior approval by sending us a pregnancy certificate before the end of the third month. If direct payment is accepted by the hospital, **MSH INTERNATIONAL** will send them the precertification agreement covering your maternity costs one month before your due date, according to the terms and conditions of your healthcare plan.

› For other types of treatment (other than dental and vision care)

MSH INTERNATIONAL's precertification system covers a wide range of medical treatments and procedures. Please contact us to find out if the treatment you are going to receive qualifies for direct payment (*contact details on p. 27*).

PRACTICAL ADVICE

Whichever country you are in, try to use the public sector or state-approved healthcare providers where possible, or contact us for details of facilities which charge rates in line with our chart of "reasonable and customary costs" (*definition p. 17*). ■

USEFUL TIP



Be sure to show your personalized ID card on arrival at the hospital. It will facilitate administrative procedures. ■

IMPORTANT

No claims will be paid, directly or indirectly, in contravention of any restrictions imposed for example by the United Nations, the Office of Foreign Assets Control (OFAC) from the U.S. Department of the Treasury or the European Union, in respect of countries subject to sanctions.



➤ Seeking Care in the United States

➤➤ UnitedHealthcare Global (UHCG)

*If you are a US Expatriate or a US Citizen, you will have access to the following services offered by UnitedHealthcare Global (UHCG). If you are a Non US Citizen and are seeking care in the United States, please contact **MSH INTERNATIONAL** directly for assistance.*

MSH INTERNATIONAL partners with UnitedHealthcare Global to offer our members an exceptional provider network within the United States.

USEFUL TIP

US Citizens will receive UHG & ESI cards.

Non-emergency care is not covered in US for non-US citizens. ■

Who is UnitedHealthcare Global?

UnitedHealthcare Global is the largest proprietary network in the US, providing access to quality medical care through a contracted network of over 870,000 contracted healthcare professionals and facilities.



What can UHCG do for you?

By accessing the **UHCG** network, you will benefit from the convenience of a direct bill card at all participating providers in the US. You will also enjoy an easy and intuitive provider search tool, preferred prices when visiting network providers, and peace of mind with access to the Premium Designation network of providers who have been carefully reviewed for cost and quality measures. Each eligible member enrolled in the **UHCG** program will receive a personalized direct bill card to be shown to participating providers at the time of visit. The card will be issued in the name of the main insured, but valid for dependents under the plan as well.

How to access the **UHCG** network:

1. Log into your Participant Pages www.msh-intl.com/global
2. Click on the Find a Facility tool
3. Select USA then the UnitedHealthcare Global network
4. Enter your zip code, city or state
5. Narrow down your preferences according to language, specialty, gender, etc.

You can also find a provider directly from the UHCG website:
<http://us1.welcometouhc.com/>



IMPORTANT

Please be aware that any care performed outside the UHCG Network will have a 20% penalty.

USEFUL TIP

Definition of Emergency treatment in the US:

A sudden and unexpected turn of events or change of condition which requires immediate medical treatment. Any delay in the treatment of less than few days may lead to life-threatening condition.

As soon as the medical condition is stabilized, the member should return to, and be treated in, his/her host or home country. If the host or home country is not reliable regarding the specific treatment, **MSH INTERNATIONAL** will organize treatment in another country. ■

> Seeking Care in the United States



>> Express Scripts Inc

*If you are a US Expatriate or a US Citizen, you will have access to the following services offered by Express Scripts Inc. If you are a Non US Expatriate and are seeking care in the United States, please contact **MSH INTERNATIONAL** directly for assistance.*

Who is Express Scripts Inc (ESI)?

Express Scripts is the largest pharmacy benefit manager in the US, providing members access to over 60,000 pharmacies nationwide.

What can ESI do for you?

Getting access to affordable prescription drugs has never been so easy. **Express Scripts** will pay the pharmacy directly when you fill your prescriptions, leaving you only your portion (if any) to settle at point of sale. **Express Scripts** also has a comprehensive mail order program for some prescriptions, as well as a network of dedicated specialty pharmacies through Accredo.



What do you need to do?

By presenting the **ESI card** at the any participating pharmacy, your covered prescription costs will be paid directly on the spot, leaving you only your portion to settle at the pharmacy.

Members will also be able to register online to the **Express Scripts** site to locate a pharmacy within their preferred area.

In order to find the list of all the pharmacies currently participating with **ESI**, you may log into their website at: **www.express-scripts.com**. Once logged in, you can locate pharmacies in your preferred area by using the “Pharmacy Locator Tool” on the portal. You can also check your estimated prescription costs, set up mail order pharmacy, or inquire about a specialty drug program.





➤ Claiming your medical expenses

➤➤ Steps to follow...



1

Consult a healthcare professional and settle your fees.

Details of our international network of healthcare practitioners and hospital facilities are available in the *Expat Health* section of your *Participants' Pages* at www.msh-intl.com/global. However, you are entirely free to choose your own healthcare providers.



2

Go online to:

www.msh-intl.com/global and log on to the *Participants' Pages*:

- Fill out the online **Claim Form**.

- **Print and sign it.**

You can declare several treatments for different beneficiaries on the same claim form. Group your claims together to avoid receiving reimbursements of very small amounts.

Glossary

Healthcare reimbursement:

You receive the reimbursement of the amount you paid to the practitioner at the time of your consultation (see opposite page) according to your benefits & the UCR (see definition p.17).

Hospital precertification agreement:

We settle the bill directly with the hospital without you having to make a cash advance (see p. 8).



Upload in your secured Participants' Pages or send by email or mail your claim form together with your medical prescriptions, practitioner's fees, bills and pharmacy price labels (originals or scanned documents*) to your nearest claims department (*contact details on p. 27*).

The documents to be enclosed with your claim must show the surname and first name of the patient, the date of service, the amount and details of the treatment together with the name, address and telephone number of the practitioner, hospital facility, laboratory or pharmacist. Any missing documents will delay your reimbursement.

If this happens, we will alert you using the  symbol on your reimbursement notice on your *Participants' Pages*.

USEFUL TIP

If you fill out your claim on-line, we will send you an email alert when we receive your claim form and when your reimbursement notice is available on-line. ■



You will receive your reimbursement by check or bank transfer to the account of your choice and in your bank account's currency or by direct reimbursement to your credit card (*see the Useful tip opposite*).

If the currency of your bank account is not the same as the one in which you paid for your healthcare expenses, the exchange rate used to calculate your reimbursement is the rate issued by Edmond de Rothschild Bank on the last day of the month preceding the date of your treatment.

USEFUL TIP

If the currency of your reimbursement is the same as that of your account and the country it is held in, you will have no bank transfer charges to pay. Only the standard transaction fees for your account will be applied. ■

*IMPORTANT

Keep the originals of all the documents enclosed with your reimbursement claim for at least 18 months (medical prescriptions, practitioner's fees and bills). MSH INTERNATIONAL may ask you to submit the original documents at any time during that period.

USEFUL TIP

Direct reimbursement to your credit card

Available in more than 40 currencies, this form of reimbursement is faster and more reliable, whatever your country of expatriation, particularly for currencies considered difficult for interbank transfers (Brazilian real, Malaysian ringgit, Russian ruble, etc.).

This system is totally secure and your bank details remain completely confidential. To take advantage of this service or for more information, contact your claims department (*contact details on p. 27*). ■

> Claiming your medical expenses



>> Sustainability of your healthcare plan

To ensure the sustainability of your plan and to help give you **the best possible control over your medical expenses**, we aim to make our insured members aware of the cost of healthcare and promote the adoption of preventative measures:

Preventative measures

- > Make sure you get all the **vaccinations recommended** for the countries you are visiting before you leave.
- > Take a look at the **medical information** we provide in the *Expat Health* section of your *Participants' Pages* at www.msh-intl.com/global paying special attention to the recommendations for preventing certain illnesses (malaria, food poisoning, AIDS, etc.).
- > Get regular **health checks**, in particular a pre-expatriation check-up for the whole family. This will help you find out how well each dependent is likely to adapt to the medical



situation in the new country, as some health concerns can be incompatible with certain climates.

Useful tips to help you control costs

- › Try to use the **public sector** or state-approved healthcare providers where possible.
- › **Avoid giving any information in advance** about the plan's level of coverage, especially to dentists and opticians, in order to avoid rates being automatically adjusted to the upper limit.
- › **Limit the number of visits** to different practitioners for the same health concern.

Quality medical services at a “reasonable and customary” cost

Healthcare costs vary greatly from country to country, and even between practitioners or medical facilities in the same town: some physicians or medical facilities can charge up to 10 times more than others, while offering the same quality of service.

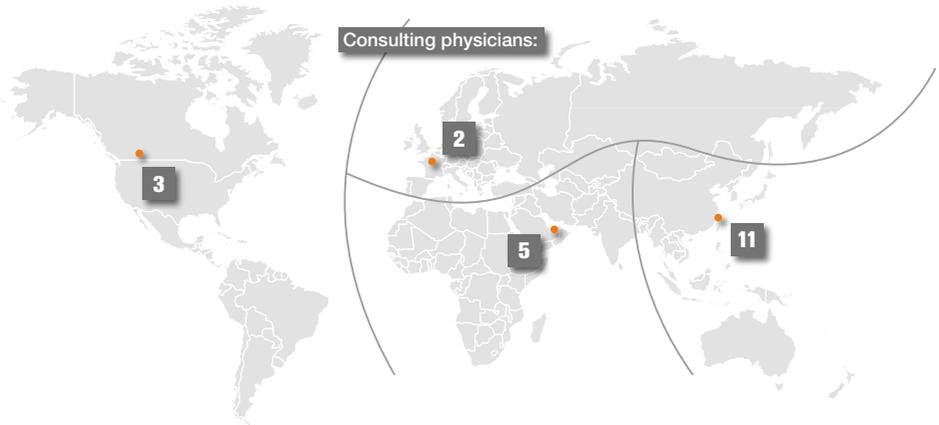
To help combat this type of practice, and based on our in-depth knowledge of local healthcare systems, we have produced a comparative chart of “reasonable and customary” charges. This is a scale of charges which we consider to be reasonable according to the type of medical care and the country and **indicates the level at which you should expect to be reimbursed.**

> Claiming your medical expenses



>> A multicultural medical team and an international network

The **MSH INTERNATIONAL** medical team includes
21 consulting physicians.





All of the physicians speak fluent English and at least one other language. The different languages spoken by the teams (Spanish, Filipino, Arabic, French, Russian, etc.) mean that we can communicate with any hospital and are able to interpret all kinds of medical reports.

You can get in touch with them at our claims departments (*contact details on p. 27*) or by email at:

medical@msh-intl.com.

By contacting them, you can:

- › get an explanation of the treatment recommended by your practitioner,
- › get a second opinion if you are unsure of the diagnosis you have been given,
- › get help choosing practitioners or medical facilities which charge fees under or near our upper reimbursement limits.

All information will be processed in **strictest confidentiality**. Only the MSH medical officers have access to this inbox.

The **MSH INTERNATIONAL network** includes more than 860,000 healthcare providers worldwide offering **quality services** at reasonable and customary or preferential rates.

Try to use healthcare practitioners and hospital facilities which belong to the **MSH INTERNATIONAL** network.

You can find their contact details in the *Expat Health* section of your *Participants' Pages* at **www.msh-intl.com/global** or by contacting the nearest of our 4 claims departments (*contact details on p. 27*).



➤ Employee Assistance Program (EAP)

Provided by Shepell-fgi

Your Expatriate Employee Assistance Program (Expatriate EAP) is a confidential and voluntary support service that can help you solve problems and challenges in your life while you are on assignment in a different country.

You and your covered dependents (as defined in your employee benefit plan) can receive support over the telephone, in person and online. You can also take advantage of online resources to help manage your work-life and personal well-being while on international assignment.

How much will it cost?

There is **no cost** to use the service. If you need more specialized or longer-term support, your Expatriate EAP will help you identify suitable resources that can provide further assistance. While fees for these additional resources are your responsibility, some may be covered by your benefit plan.



How do I access the Expatriate EAP?

For information, general assistance or to arrange for an appointment, simply call:

› **In North America**

1-888-509-5560

› **Outside North America**

(+)* 800-7466-3344

*Please ensure you dial your country code before the number.

Note: this number will not work within North America.

For further information you can access to the Shepell flyer with all contacts on your *Participants' Pages* at *Employee Assistance Programm* section.

› Staying in touch

MSH INTERNATIONAL will send you personalized communications to keep you up-to-date, share practical and useful and relevant information with you and anticipate your questions.

› **“Welcome package”** by email and mail when you join the plan with confirmation of enrollment and all the information you will need (insurance card, practical guide, login details for our Internet services, etc.).

› **Email alerts:** when we receive your claim for reimbursement and when a new reimbursement notice is available on your *Participants' Pages*.

› A quarterly **Newsletter** with all our latest news and information on the management of your healthcare.

› **Topical emails** keeping you up-to-date with important information in real time.

› **Monthly news** on healthcare, our services and expatriation on the homepage of our website at www.msh-intl.com/global.



➤ FAQs on

➤➤ My healthcare

1. How can I get the names of qualified physicians, clinics or approved hospitals all over the world?

Check the *Expat Health* section of your *Participants' Pages* at www.msh-intl.com/global: for each requested country and area of specialization, you can access a database with contact details of recommended physicians and facilities, including the languages spoken, types of services provided in hospitals, etc.

In the US where the healthcare providers must belong to the **MSH INTERNATIONAL** network so that you can take advantage of negotiated rates, contact our claims departments who will provide you with these details.

2. I have a family status change (new child, marriage, divorce). How do I add or remove a dependent to my healthcare coverage?

You must notify the **TRANSOCEAN** Benefits Center within 60 days of the event at:

➤ Online

www.YourTransoceanBenefits.com

➤ Phone (7 a.m. to 7 p.m. Central Standard Time)

Within the U.S.: 1 855 RIG 5005

Outside U.S.: +1 646 259 0401

3. Where to get information on my benefits ?

Your benefits guide is available at www.YourTransoceanBenefits.com.



4. I am not so sure about the diagnosis or treatment suggested to me by my physician or the hospital facility where I need to undergo surgery. What can I do?

Our consulting physicians are available to provide you with medical assistance and guide you towards a quality hospital facility or practitioner.

You just need to send a message through your secured Participants' Pages or by email to medical@msh-intl.com or contact your claims department.

5. If I need to go to the emergency department in my country of expatriation, during travel or on holiday, what should I do?

You are covered worldwide for emergency treatment and are free to choose the practitioner and medical facility you want.

Your personalized insurance ID card contains all the numbers you will need to contact us 24/7. Please keep your card in a safe place and show it to the admissions department at the hospital.

Please note: this card is not a guarantee of direct payment, nor proof of insurance. For confirmation that your treatment is covered, please contact us.

6. If I need to purchase drugs, how can I claim the expenses?

Your medical plan includes prescription drug coverage for most medicines that require a physician's prescription. In most cases you must pay the total charges for your drugs at the time of your purchase and file a claim for reimbursement.

›› My claims

1. What is the deadline for sending a claim form?

All claim forms must be sent to **MSH INTERNATIONAL** within 18 months of the date of service. Any claims received after this 18-month period will not be eligible for reimbursement.

2. Do I need to translate documents into English or French or convert currencies for my claim to be processed?

No. Our multicultural teams can process claims submitted in any language and in more than 150 currencies.

> FAQs on



3. If I send a claim based on a currency that is not the same as the currency of my bank account, what exchange rate is used?

The exchange rate used to determine your reimbursements is the one issued by Edmond de Rothschild Bank on the last day of the month preceding the date of your treatment.

4. I do not understand the reimbursement that I received/I disagree with the reimbursement. Who should I contact?

Go to *Contact us / Submit an inquiry* on your *Participants' Pages* at www.msh-intl.com/global or contact your claims department. We will give you the clarification you need to solve any potential misunderstandings.

>> My precertification agreements and prior approvals

1. Can you make a direct payment to a hospital or practitioner?

Yes, we can make a direct payment for approved hospitalization, maternity or other types of expenses depending on the terms of your plan (the approval will be accepted according to your benefits & UCR, see *definition p. 17*).

You just need to fill out the precertification form on your *Participants' Pages* at www.msh-intl.com/global, under the *Precertification and Direct Payment Request* section. You can also contact your claims department by phone, fax or email and give



them the name of the hospital or practitioner and their address and phone number. **MSH INTERNATIONAL** will then arrange for direct payment of your treatment to be made to the healthcare provider.

Please note that acceptance of the precertification agreement depends on the existing direct payment policy of the hospital or practitioner.

2. What happens if I did not request prior approval for treatment that requires one?

We may refuse to pay all or part of your reimbursement. Do not hesitate to ask us for prior approval. We will respond within 72 hours of receiving your request.

3. Are precertification agreements ever mandatory?

For planned hospitalization in the US, pharmacy over \$5,000, MRI, day cases and outpatient surgery, you must request a precertification agreement. Failure to do so will result in a penalty of 50% being applied to your reimbursement.

»» My on-line services

1. What is my login/password for the website?

Get your login details in just 3 clicks!

1. Go to your *Participants' Pages* at www.msh-intl.com/global
2. On the authentication page, click on "Get your login details"
3. Fill out the required information and click on "Send"

Your login and password will arrive directly to your preferred email provided by **TRANSOCEAN** and you will then be able to access all the services available on your *Participants' Pages*.

Important! For your login request to be successful, you will need to provide your surname, date of birth and preferred email address that is on file with **TRANSOCEAN**.

2. How do I change my password?

Once you have logged in to your *Participants' Pages*, you can change your password, in the *Your Details* section.

3. I lost my personalized ID card. What should I do to get another one?

Go to the *Insurance ID card* section of your *Participants' Pages* at www.msh-intl.com/global. There you can print a personalized e-card for yourself or your dependents. You can also contact us directly to get a copy.



➤ My contacts

Our teams are available 24/7 to answer your questions. If you have any queries or require any further information, please contact the nearest of our 4 claims departments.

USEFUL TIP

To find out which is your nearest claims department, visit the *Contact us* section on your *Participants' Pages* at www.msh-intl.com/global. You will find contact details for the department you should contact and also for the other claims departments. ■





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