



FREQUENTLY ASKED QUESTIONS

EUROPEAN VOLUNTARY SERVICE

November 2012



MSH INTERNATIONAL

GROUPE SIACI SAINT HONORE



EUROPEAN VOLUNTARY SERVICE FREQUENTLY ASKED QUESTIONS

WHAT ARE THE DOCUMENTS I RECEIVE AFTER MY ENROLMENT?

As soon as you are enrolled, you receive to your personal address:

- a welcome letter with a login and password enabling you to log on to your dedicated **Participant's Pages** via our website www.msh-intl.com/global
- A certificate of insurance
- a claim form for future healthcare reimbursements ; you can also download this claim form directly from our website www.msh-intl.com/global via the links **European Commission**, **European Voluntary Service** and **International Healthcare form**.



EUROPEAN VOLUNTARY SERVICE FREQUENTLY ASKED QUESTIONS

HOW CAN I GET INFORMATION ABOUT MY INSURANCE COVERAGE?

The Volunteer's Guide, which contains **detailed information about your coverage** (including healthcare, assistance & repatriation, third party liability in private life, permanent disability and lump-sum benefit in the event of death) is available on our website www.msh-intl.com/global via the links **European Commission**, **European Voluntary Service** and **Volunteer's Guide**.

You can also contact MSH INTERNATIONAL or AXA ASSISTANCE.

If your request is related to:

- **Assistance & Repatriation**

Please contact:

AXA ASSISTANCE

Tel. + 33 (0)1 55 92 26 06

E-mail: plateau.medical@axa-assistance.com

If your request is related to:

- **Healthcare**
- **Civil Liability**
- **Disability benefits**
- **Or if you have a doubt...**

Please contact:

MSH INTERNATIONAL

Tel. + 33 (0)1 44 20 82 10

Fax. + 33 (0)1 44 20 48 79

E-mail: indiveurope@msh-intl.com



EUROPEAN VOLUNTARY SERVICE FREQUENTLY ASKED QUESTIONS

WHEN AND FOR HOW LONG WILL I BE COVERED?

- You are covered 24/7, from the date you leave home *en route* to the host country, up until the second month following the end of your mission. Cover is also in place for follow-up activities after your return (for a period of several days, but no more than one month).
- At the end of your mission, if you are not covered by any insurance or national social security system, you can request to remain covered by the **healthcare plan** in your country of origin for a **maximum period of 12 months**. **Extensions are entirely optional** and the premium is payable in full, in advance by you or by your legal representatives (**see the Volunteer's Guide**). In that case, you have to contact **MSH INTERNATIONAL** at least one month before the end of your coverage.



EUROPEAN VOLUNTARY SERVICE FREQUENTLY ASKED QUESTIONS

WHAT ONLINE SERVICES ARE AT MY DISPOSAL?

You have secured access to different services, available 24/7, via your **Participant's Pages** on the MSH INTERNATIONAL website www.msh-intl.com/global (with your personal login and password mentioned on the welcome letter), allowing you to:

- View and change your personal details (address, e-mail address, ...),
- Print a personalized insurance ID card, request a certificate of insurance,
- Fill out and print your healthcare claim form on-line, request a direct payment agreement in case of hospitalization or specific treatments to avoid the advance of costs,
- Check your on-line claims and your reimbursement notices for the last 12 months;
- Access the “Expat Health” website.



EUROPEAN VOLUNTARY SERVICE FREQUENTLY ASKED QUESTIONS

I LOST MY PERSONALIZED ID CARD OR I LOST MY PERSONAL LOGIN AND PASSWORD. WHAT SHALL I DO TO GET THEM ?

- **If you have lost your login and password** (mentioned in the welcome letter given to you when you enrolled), you can request them via the website www.msh-intl.com/global under **Get your login details** on the page of authentication of your **Participants' Pages**.
- **If you have lost your insurance card**, you can print a personalized copy by visiting our website www.msh-intl.com/global via your **Participant's pages** (with your personal login and password), section Insurance ID card.

It is important to keep your personalized insurance ID card in your wallet, since it contains all necessary numbers for you to be able to contact us 24/7.

In all cases, you can contact **MSH INTERNATIONAL** by phone or by e-mail.



EUROPEAN VOLUNTARY SERVICE FREQUENTLY ASKED QUESTIONS

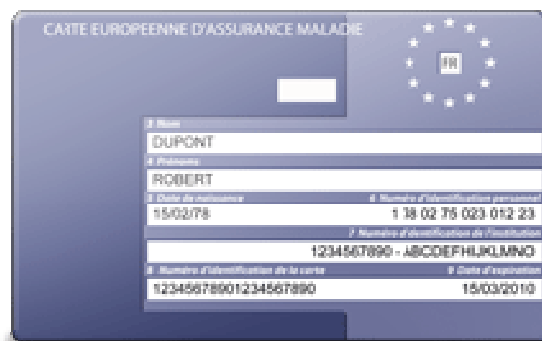
HOW CAN I GET NAMES OF QUALIFIED PHYSICIANS, CLINICS OR APPROVED HOSPITALS ALL OVER THE WORLD?

- On your **Participants's Pages** via our website www.msh-intl.com/global you can access the section Expat Health for each requested country and area of specialization. Here you can also access a database with contact details of recommended physicians and facilities, the available languages, types of services provided in hospitals, etc.
- If you are not so sure about the treatment suggested to you by your physician /the hospital facility where you need to undergo surgery, you can also send an e-mail to medical@msh-intl.com or contact **MSH INTERNATIONAL** by phone or by e-mail. Physicians are available to provide you with medical assistance and guidance to a quality hospital facility or practitioner.

EUROPEAN VOLUNTARY SERVICE FREQUENTLY ASKED QUESTIONS

WHY SHOULD I ASK FOR MY EUROPEAN HEALTH INSURANCE CARD?

- If your country of origin is in Europe, you need to contact your national Social Security System before leaving your country of origin and **ask for the European Health Insurance card** ; you should receive this card within a two-week period following your request.
- The European Health insurance card allows you to have access to the public sector.





EUROPEAN VOLUNTARY SERVICE FREQUENTLY ASKED QUESTIONS

WITH THE EUROPEAN HEALTH INSURANCE CARD, WHAT IS THE REIMBURSEMENT PROCEDURE FOR HEALTHCARE?





EUROPEAN VOLUNTARY SERVICE FREQUENTLY ASKED QUESTIONS

WITHOUT THE EUROPEAN HEALTH INSURANCE CARD, WHAT IS THE REIMBURSEMENT PROCEDURE FOR ROUTINE MEDICAL EXPENSES?

For routine medical expenses

(office visits, home visits to doctors and specialists, follow-up after an hospitalization, prescription drugs, laboratory tests, X-rays, curative dental treatment, vision care)



You need to settle the fees first



Please fill in your claim form carefully (especially your bank account details, with compulsory data such as the IBAN and SWIFT codes and name of the bank).

You can load this claim form:

- on our website www.msh-intl.com/global via the links **European Commission, European Voluntary Service** and **International Healthcare form**.
- on our website www.msh-intl.com/global via your **Participant's Pages** (by fulfilling the claim form on line)



Please send your claim form to **MSH INTERNATIONAL**. Don't forget to enclose the **original of all medical prescriptions, the practitioner's fees, the original bills duly paid and your bank account details or the bank account details of the person entitled to receive the bank transfer.**



EUROPEAN VOLUNTARY SERVICE FREQUENTLY ASKED QUESTIONS

WITHOUT THE EUROPEAN HEALTH INSURANCE CARD, WHAT IS THE REIMBURSEMENT PROCEDURE FOR HOSPITALIZATION OR EXPENSES?

For hospitalization and also for large expenses:
You need to request **MSH INTERNATIONAL's** prior approval

Planned hospitalization:

You need to contact **MSH INTERNATIONAL** at least 10 days before the hospitalization, who will deliver a precertification agreement to the medical facility and send you a confirmation that your expenses will be covered, so that you will avoid the advance of costs.

In case of emergency

You need to go directly to the doctor or to the hospital, show your insurance ID card to the admission desk and request them to contact **MSH INTERNATIONAL** (within 72 hours of admission, who will send a precertification agreement, so that you will avoid the advance of costs for the surgical operation)

For large expenses and for the medical care listed below:

- Surgery
- Series of medical services involving more than 5 sessions
- Dental crowns

You need to contact **MSH INTERNATIONAL** for a prior approval.



EUROPEAN VOLUNTARY SERVICE FREQUENTLY ASKED QUESTIONS

IN THE EVENT OF EMERGENCY AND VERY BAD HEALTH, DO I HAVE TO CALL AXA ASSISTANCE OR MSH INTERNATIONAL?

First step

You need to go to the doctor or to the hospital



Second step

You need to contact **AXA ASSISTANCE**, and their medical staff will get in touch with the hospital to determine whether a repatriation in the home country is necessary or whether the hospitalization can take place in the hosting country.



Third step

AXA ASSISTANCE will organize the repatriation if necessary. **If the hospitalization can take place in the hosting country, you will have two possibilities:**

- **Through the public sector, if using the European health insurance card**, you may have to settle only part of the bill (or nothing at all), see page 9,
- **If not using the European health insurance card or if not going through the public sector**, please show your insurance ID card to the admission desk and request them to contact **MSH INTERNATIONAL**, who will send a precertification agreement, so that you will avoid the advance of costs for the surgical operation.



EUROPEAN VOLUNTARY SERVICE FREQUENTLY ASKED QUESTIONS

WHAT DO YOU MEAN BY « PERSONAL ASSISTANCE »?

Among the services provided by **AXA ASSISTANCE** within “personal assistance” (described in the Volunteer’s Guide), you will find namely:

- **Repatriation for health reasons** (described in page 12),
- **Provision of a return ticket for a close family member and refund of hotel charges** (bed and breakfast) **for that family member in case of hospitalization of the insured lasting more than 7 days:** Limited to €50 per night, for a maximum of 10 nights.
- **Provision of a return ticket for the insured person in case of death or sudden illness and hospitalization lasting more than 10 days of a close family member:** Return journey from the hosting country to the country of origin.

In such cases, you need to contact **AXA ASSISTANCE** to ask for their prior authorization (**no expenses should be incurred without their approval**). **AXA ASSISTANCE** will then organize the repatriation, the provision of travel tickets, or shipment of medication.



EUROPEAN VOLUNTARY SERVICE FREQUENTLY ASKED QUESTIONS

WHAT DO YOU MEAN BY «TRAVEL ASSISTANCE »?

Travel assistance is part of the services offered by **AXA ASSISTANCE**, which are described in the Volunteer's Guide.

Among these services, you will find:

- **Assistance and replacement in the event of loss or theft of documents or travel documents:** 100% of actual costs within a limit of €400.
- **Legal assistance in the hosting country in case of a traffic accident:** Fees limited to €800.

In such cases, you need to contact **AXA ASSISTANCE** as promptly as possible (within 2 days following the theft). You should also remit the declaration of theft from the local authorities to **AXA ASSISTANCE**.

In the event of theft or loss of documents (ID, passport), **AXA ASSISTANCE** can give you some advice on how to renew them in the country where you are carrying out your European Voluntary Service.



EUROPEAN VOLUNTARY SERVICE FREQUENTLY ASKED QUESTIONS

IF I SEND A CLAIM BASED ON A CURRENCY THAT IS NOT THE SAME AS THAT OF THE INSURANCE COVERAGE (i.e. EUROS), WHAT EXCHANGE RATE IS USED?

The exchange rate used to determine your reimbursements is the rate issued by Natixis Bank on the last day of the month preceding the date of your treatments.



EUROPEAN VOLUNTARY SERVICE FREQUENTLY ASKED QUESTIONS

DO I HAVE TO KEEP A COPY OF THE DOCUMENTS SENT TO MSH INTERNATIONAL?

Yes. Please take the precaution of making photocopies of the documents you send us. Should there be any problem in the sending or reception of the original documents, you could at least have a copy to send us back either by post or e-mail.



EUROPEAN VOLUNTARY SERVICE FREQUENTLY ASKED QUESTIONS

DO I NEED TO TRANSLATE DOCUMENTS IN ENGLISH/FRENCH OR CONVERT CURRENCIES FOR MY CLAIM TO BE PROCESSED?

No. We can process claims stated in any language and manage your healthcare costs in more than 150 currencies.





EUROPEAN VOLUNTARY SERVICE FREQUENTLY ASKED QUESTIONS

WHAT DO YOU MEAN BY « THIRD PARTY LIABILITY IN PRIVATE LIFE »?

Third-Party Liability in Private Life insures you against the financial consequences of your third party liability due to physical and material damage caused by you to third-parties during your mission abroad.

This option is described in the Volunteer's Guide.

For any request, you can contact **MSH INTERNATIONAL** to learn about the conditions of reimbursement and documents needed (namely a proof of damage).



END OF THE FREQUENTLY
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