



MSH INTERNATIONAL

SIACI SAINT HONORE GROUP

# Welcome to your MSH INTERNATIONAL Health Program!

Important information for your Direct Billing card in the Middle East



[www.msh-intl.com/mena](http://www.msh-intl.com/mena)

## Welcome to your benefits program with MSH INTERNATIONAL.

We are here to help you anytime, anywhere, 24/7. Please read on for important information regarding your new plan and direct billing card in the United Arab Emirates.

### 1 Your Direct Billing Card

- YOUR DIRECT BILLING CARD



*Sample DB card*

Your **personalized MSH INTERNATIONAL Dubai card** (plus one for each member of your family) facilitates access to our comprehensive Direct Billing Network.

- HOW SHOULD I USE THE MSH DUBAI CARD?

You should show your MSH Dubai Card (together with an official ID document) to the front office staff of the hospitals and clinics contracted by MSH International in order **to benefit from direct billing within our provider network.**

You will also be asked to complete the Patient Information section of the claim form already available with our medical network partners. They will then send your claims to us for direct settlement. You will therefore only pay for charges relating to:

- Deductibles and/or any applicable co-payment (please see Summary of Benefits)
- Treatment that is not covered by your policy terms and conditions

## 2 Your Online Services

Your *Participants' Pages* on the MSH INTERNATIONAL website contain all the information you will need about your plan and provide you with many helpful on-line services.

On your Participants' Pages, at [www.msh-intl.com/mena](http://www.msh-intl.com/mena), in just a few clicks you can:

- view and download your summary of benefits, your practical guide,
- 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 via our integrated geolocation tool,
  - detailed health information and the essential vaccinations required for a particular country,
- get the latest health information 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.

### USEFUL TIP

For your login request to be successful, you need to provide the surname and email address you gave us when you enrolled. Otherwise, your login request will be processed by our teams as quickly as possible. ■

Get your login details in just 3 clicks!



1. Go to our website [www.msh-intl.com/mena](http://www.msh-intl.com/mena), Participants' Pages.
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 be sent directly to you by email.

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English

### PARTICIPANTS' PAGES

Let's stay connected!

Welcome to your **Participants' Pages**

**ENTER YOUR LOGIN DETAILS :**

Login  \*  \*

\* Mandatory field  
 Remember me

**GET YOUR LOGIN DETAILS** [Click here !](#)

**STAY CONNECTED 24/7 WITH YOUR CLAIMS DEPARTMENT TO:**

- Submit your claims and monitor your reimbursements on-line
- View and update your personal details

**FIND OUT MORE**

Watch our video to find out more about MSH INTERNATIONAL

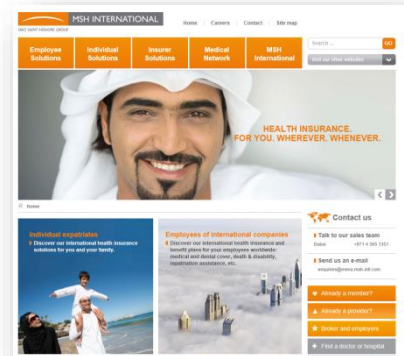
**NEWS**  
[Download MSH INTERNATIONAL](#)

## 3 Your Medical Network

### • HOW TO ACCESS THE MSH INTERNATIONAL NETWORK?

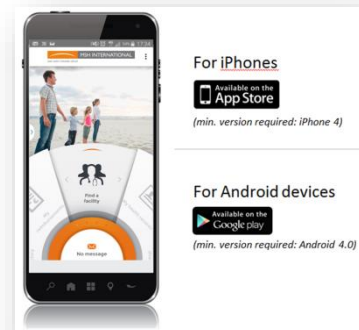
#### — Via our e-portal

1. Log into the website: [www.msh-intl.com/mena](http://www.msh-intl.com/mena)
2. Navigate to the “participant’s page”
3. Enter the login credentials
4. Under “Your healthcare” select the option “find a facility”
5. Choose the region, country, city
6. Narrow down your preferences according to type, specialty



#### — Via our mobile Application

1. Download our MSH International Application on the Apple Store (for iPhone) or on the Google Store (for Android phones)
2. Enter the login credentials
3. Under “Your healthcare” select the option “find a facility”
4. Choose the region, country, city
5. Narrow down your preferences according to type, specialty
6. Providers are geo-localized for ease of accessibility



## 4 Claiming your medical expenses

### • HOW TO CLAIM WITHIN THE NETWORK USING THE DIRECT BILLING CARD?

- 1 Present your MSH INTERNATIONAL personalized Direct Billing Healthcare Card to the hospital’s front desk prior to consultation with the doctor
- 2 After consultation and treatment, the claims form will be completed by the doctor with all the information required
- 3 You will only pay any applicable deductible, co-payment or any charges for non-covered items, as per the policy terms and conditions.
- 4 The bill will be forwarded to MSH INTERNATIONAL for payment along with full details.



- HOW TO CLAIM OUTSIDE THE NETWORK?



**You consult a healthcare professional and settle your fees.**

Details of our international network of healthcare practitioners and hospital facilities are available at [www.msh-intl.com/mena](http://www.msh-intl.com/mena) *Participants' Pages*, under *Your Healthcare*. However, you are entirely free to choose your own healthcare providers.



**Fill out your claim form on your Participants' Pages, under Fill out a Claim Form. Print and sign it.**

We recommend that you group your claims together to avoid receiving reimbursements of very small amounts. Declare several treatments and/or different beneficiaries on the same claim form.



**Submit your claim**

For a faster and even more efficient administration of your claims, you can upload your scanned supporting documents directly in your *Participants' Pages* under *Your Reimbursements / Fill out a Claim Form*. This service is available for any claim (including several scanned medical bills) whose total **cost does not exceed AED2000** (each uploaded file should not exceed 2MB – File format: jpg, gif, pdf).

If the total amount of your **claim exceeds AED2000**, you need to send the original supporting documents including medical prescriptions, practitioner's fees, bills and pharmacy price labels by mail to your claims department.

You must keep the original copies of scanned documents for 24 months following the date of medical service as you may be requested to submit them at any time during this period. If the original copies cannot be produced, you will be responsible for all payments made on the basis of the scanned supporting documents received.



**You will receive your reimbursement bank transfer to the account of your choice and in your bank account's currency or by direct reimbursement to your credit card.**

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.

### • WHEN TO ASK FOR PRE-APPROVAL?

Pre-approval must be requested from MSH International in the following cases :

- Elective inpatient treatment, daycare surgery, Imaging Diagnostics (MRI, CT Scan...)
- Any elective treatment costing over AED1000 per single treatment.
- Any elective treatment outside the UAE

### • HOW TO OBTAIN PRIOR APPROVAL AND PRECERTIFICATION AGREEMENTS

	Within the Medical Network	Outside the Medical Network
1	Simply present your Direct Billing Card to the hospital. They will contact MSH INTERNATIONAL at least 7 days in advance (for elective treatment).	You will need to contact MSH INTERNATIONAL for pre-approval <b>at least 10 days in advance</b> of any in-patient medical treatment by sending supporting medical documents and the associated cost estimate. Send your pre-approval request to: <a href="mailto:approvals@mena.msh-intl.com">approvals@mena.msh-intl.com</a> or call +971 4365 1340 (24/7)
2	MSH INTERNATIONAL will place the Letter of Guarantee and you will receive a copy of this letter by email.	MSH will contact the hospital to issue a Letter of Guarantee and you will receive a copy of this letter by email.
3	You will only pay any applicable deductible, co-payment or any charges for non-covered items, as the per policy terms and conditions.	If the Letter of Guarantee is accepted by the hospital, MSH will contact the hospital directly. You will only pay any applicable deductible, co-payment or any charges for non-covered items, as the per policy terms and conditions.
4	The bill will be forwarded to MSH INTERNATIONAL for payment along with full details.	If the Letter of Guarantee is refused by the hospital, you will have to pay then send us the invoices. You will have to follow the above procedure <b>“How to claim outside the network?”</b> .

### • IN CASE OF EMERGENCY

- Wherever you are (in or outside the UAE), go directly to the hospital.
- Present your Direct Billing Card at the admission desk and ask them to contact MSH INTERNATIONAL within 72 hours of admission or call **MSH Emergency number (24/7) +971 4 365 1340**
- We will send them confirmation of the precertification agreement.

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### 1 – WHAT DOES DIRECT BILLING HOSPITAL MEAN?

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This is a hospital where on presentation of your personalized Direct Billing Healthcare Card they will send the bill directly to MSH INTERNATIONAL for settlement. You only need to pay any charges corresponding to:

- Co-payment
- Non-covered items under your policy

MSH INTERNATIONAL updates its direct billing hospitals list on a regular basis. For details of the providers within the network, please call us on our 24/7 helpline: +971 4 365 1350.

#### **MSH INTERNATIONAL personalized Direct Billing Healthcare Card**

To be used for direct billing within your network for dental and medical visits if you are expatriated in UAE.

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### 2 – WHAT IS THE DIFFERENCE BETWEEN “DAY CASE SURGERY”, “OUT-PATIENT” and “IN-PATIENT”?

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**In-Patient:** An insured who is registered as a bed patient in a hospital and incurs daily room and board charges.

**Day case surgery:** A patient is admitted during the course of a day and surgery is performed under general anesthesia. For Direct Billing, please follow the same process as for Inpatient Services.

**Out-Patient:** A patient who is not hospitalized overnight but who visits a hospital, clinic or associated facility for diagnosis or treatment (i.e. consultation, x-ray, laboratory, pharmacy).

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### 3 – IS IT NECESSARY TO MAKE CASH ADVANCES?

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In the event of Out-Patient or In-Patient treatment within our network of providers, you won't have to advance any cash, simply show your direct billing card to the medical provider – subject to prior approval in the cases mentioned above.

When visiting a medical provider outside our Network of Direct Billing providers, you need to pay for your medical costs first and then send us your bills and supporting documents in order to receive reimbursement after receipt of your claim file.

You will find your MSH Network list on your MSH International website *Participant's Pages*.

**Carry your MSH International Direct Billing Card with you  
for any care in the Middle East!**

**Don't forget to show your card to have your claims paid directly and avoid  
out-of-pocket costs!**

If you have any questions or require any assistance in this matter,  
please contact **MSH INTERNATIONAL Customer Care Team**:



By phone\*: 800 674823 (when in the UAE) or +971 4 365 1350



By email: [claims@mena.msh-intl.com](mailto:claims@mena.msh-intl.com)

**In cases of emergency (24/7) : +971 4 365 1340**

**To enquire about your MSH Network:**

login to your personalized page on our e-portal and view the Network list



By email: [network@mena.msh-intl.com](mailto:network@mena.msh-intl.com)

**For any pre-approval request or precertification agreements:**



By phone: +971 4 365 1340 (24/7)



By email: [approvals@mena.msh-intl.com](mailto:approvals@mena.msh-intl.com)

*\*During Office hours*