



HEALTH PASS

for World Citizens

Such a relief for expats,
their families and employers

WORLD CITIZENS and Expats, as well as country-hoppers, commuters, diplomats, foreign students, au pairs and others can all breathe easily. Social Security and Health Insurance cause periodic headaches for those with extremely mobile lives. These pains belong now to the past.

Expat & Co, which specialises in International Mobility Insurances, and *Inter Partner Assistance*, an authority on Health Third Party Administration and also a subsidiary of a leading worldwide financial group, have joined forces to introduce **M²H**. **M²H** is a brand-new, unique and cast-iron insurance policy for world citizens like you. With **M²H**, you only need to subscribe to a single policy to be 100% covered, all the time and wherever you are.

M²H is a major component, but by no means the only link in the **Masterkey²HEALTH** chain. Find out more by reading on.



EXPAT & Co 
International mobility insurances



Masterkey²HEALTH

A new, unique, cast-iron
insurance package for
world citizens.

One policy.
100% cover. Always.
Lifelong. Worldwide.

NO MORE FUSS AND HASSEL EVERY TIME YOU

MOVE M²H adjusts automatically to every new situation. So each time you migrate, there's no need to go looking for good, affordable cover.

FULL COVER If your Social Security system does not fulfil your needs, M²H offers you 100% cover at an honest price.

TOP-UP If the Social Security System works really well*, then M²H automatically converts into additional cover up to 100%. So why would you continue to pay for dual cover?

* Austria, Belgium (RIZIV/INAMI + DOSZ/OSSOM), Switzerland, Czech Republic, Germany, Estonia, France (CMU+CFE), Luxembourg, Netherlands + EU Officials

SLEEPER M²H can be (dis)activated when you want it, without any medical formalities. This is highly convenient if you have different collective health insurance policies in your lifetime.



Adaptability²

If you have to
keep chopping
and changing,

you want health cover
that doesn't change.

YOUR M²H POLICY is constantly adjusted to your personal situation, the cost of healthcare, your Social Security system and even the frequency of your travelling. So it's a totally personalised premium in which you only pay for what you need at that particular time.

GEOGRAPHIC ZONES WITH ADJUSTED PREMIUMS

Zone 10: Europe

Zone 12: Europe + 90 days a year in zone 20

Zone 13: Europe + 90 days a year in zone 30

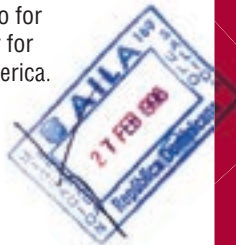
Zone 20: Worldwide, excluding North America

Zone 23: Worldwide + 90 days a year
in North America

Zone 30: Worldwide, including North America

AN EXAMPLE

An American sent to Belgium would logically opt for Zone 10. As he travels regularly to his head office in New York, he would go for Zone 13. That gives him Europe + cover for 90 days worldwide, including North-America.



Personalisation²

When you keep
changing region
or sphere of action

we adjust your premium.
Automatically.

NO DUAL COVER To be covered twice for the same risk is nonsense, particularly for your finance. With **M²H**, you seamlessly link up with the world's best Social Security systems*. You are covered at all times for less money.

* Austria, Belgium (RIZIV/INAMI + DOSZ/OSSOM), Switzerland, Czech Republic, Germany, Estonia, France (CMU+CFE), Luxembourg, Netherlands + EU Officials

BUDGET FRIENDLY Optimise your budget and go for the **M²H** version that suits your situation (Light, Standard or Gold). You should compare the other deductibles and qualifying periods that are around; they can affect your premium significantly.

COMPREHENSIVE You can, of course, consider a number of optional covers: ambulatory costs, dental & optical, accidents, disability, travel cancellation, baggage, etc.



Optimisation²

M²H connects seamlessly to the best Social Security systems in the world.

So you always pay a lower premium for 100% cover.

MULTINATIONAL A single M²H policy can cover all employees of one company, and so, wherever in the world and whenever they are working. Thus, everyone in the company benefits from the same cover, regardless of their differences in Social Security systems. Just imagine the time and money you will save!

FAMILY A M²H policy can also be taken out on an individual basis, so that the benefits are extended to the rest of your family: even if your partner does not join you abroad, or if your daughter continues her studies in America, while you are leaving for Hong-Kong.

Complex family situations, which happen to be common for expats, will no longer influence your health insurance.



Flexibility²

One policy.
Worldwide. Lifelong.
For you and for your family.

Or for all the expats
in your company.

WE WISH you a long, happy and healthy life. Should you become ill at any time during your career, **M²H** will never let you down.

LIFELONG Once you join, you stay with us, wherever you are today and wherever you will be tomorrow, So, there are no more annoying questions regarding your medical history. Besides, you will never be refused an additional cover because your *Country of Residence* differs from your *Country of Social Security*.



Continuity²

Anyone can get old.

All you have to do is live
long enough.

(Groucho Marx)

SERVICE FOR WORLD CITIZENS *Inter Partner*

Assistance has more than 30 assistance and support offices worldwide. We are always close when you need us. We are familiar with every area on the globe. Assisting you quickly and efficiently is our business.

For example, your local assistance provider in Chicago can advise you better on which doctor to see in New York than someone based in Brussels or Sydney.

All you have to do is call us.

A single worldwide number and we are there to answer your needs. 24/7.



Efficiency²

We are always close
when you need us.

One number and one call
gets you the help you need.
Wherever you happen to be.

BROKER Contact your broker for an obligation free, personal and detailed quote for your M²H policy. Then, you will see what a M²H coverage would mean to you.

You can of course also contact the specialists at Expat & C^o or Inter Partner Assistance themselves:

Expat & C^o

E-mail: M2H@expatandco.com
Telephone: +32(0)2/463 04 04

Inter Partner Assistance

E-mail: M2H@ip-assistance.com
Telephone: +32(0)2/550 04 67

WEBSITE You can download the warranties of your M²H policy from our website at www.expatinsurance.be. You will also find the procedure called “What to do if you have an emergency or if you need to submit a claim for medical expenses”.



Contact²

With M²H you can save a lot of time and money.

Contact your broker.
He will be delighted to give you a personalised quote



THE GLOBETROTTER'S LOGBOOK® is a handy going, doing, recording and remembering book for travellers. Write down your personal experiences from every country. Keep track of your vaccinations and store your latest flight details. The Globetrotter's LogBook® also gives you access to the Globetrotter's Ranking®, a unique database for and about travellers.
192 colour pages. Hardcover.
Normal retail price: 12.95 EUR



Gift²

Why not try it out?
What have you got to lose?

Anyone who takes out an M²H policy will also receive this fascinating Globetrotter's LogBook® as a gift. Just the thing for a globetrotter like you!



Masterkey²HEALTH

A unique, cast-iron
insurance package for
world citizens.

www.expatriance.be

SA Inter Partner Assistance NV

Insurance company authorised under code number 0487
to operate tourist insurance.

Company number BE 0415 591 055

PB 13 – 1050 BRUSSELS 5