

FAO MCS and MCNS PLANS

Your new plan administrator as of January 1st, 2021



www.msh-intl.com

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| WELCOME TO MSH INTERNATIONAL

MSH International is pleased to include you among its insured members!

From **January 1st 2021**, MSH International is the new administrator of the FAO MCS and MCNS international medical and compensation insurance plans, **now insured by AXA France**, and managed in partnership with DE BESI DI GIACOMO (DBDG), longstanding broker for the FAO.

Hereafter, you will find an introduction to MSH International as well as answers to questions you may have or procedures to follow regarding services and benefits.

This guide is a summary of the services provided by MSH International. To find out more, please read the following document, available in your Members' Area on www.msh-intl.com:

- **Summary of Benefits:** it provides you with information about your medical and compensation insurance plans

| BY YOUR SIDE DAY AFTER DAY

DBDG will continue to provide their services as front office in Rome, and MSH International replaces Allianz Worldwide Care (AWC) for reimbursement of claims from January 1st 2021, and will be your emergency and 24/7 contact.

MSH International, a world leader in the design and management of international healthcare solutions for globally-mobile employees' and consultants' benefits, provides worldwide quality services, advice and support to help you with your claims procedures.

A dedicated team for a personalized focus

DBDG team is available during Rome office hours and will continue to be your main point of contact.

MSH International team is:

- Available 24/7 thanks to our **claims departments**: Toronto, Paris, Tunis, Dubai, and Shanghai offering global services and using a single, integrated and centralized information system;
- Multicultural: speaking over 40 languages and covering 60 nationalities;
- A thorough understanding of the specific features of local healthcare systems;
- Full-time medical advisors available to provide you with medical expertise;
- A comprehensive network offering direct billing agreements with worldwide medical providers.

Efficient services

- Direct precertification in the event of hospitalization or expensive treatment worldwide;
- Claims paid within a maximum of 10 working days and in more than 150 currencies, subject to the submission of all the required supporting documents;
- Direct billing system for hospital services available worldwide;
- Second medical opinion if you are unsure of the diagnosis you have been given;
- **Members' Area** and mobile app available in 7 languages (English - French - German - Spanish - Portuguese - Italian - Dutch).

I YOUR DEDICATED CONTACTS

DBDG and MSH International

Our team is available to answer by phone or e-mail any questions you may have regarding your medical and compensation insurance plans (benefit clarification, claim processing, prior approval, medical advice, search for a provider).

De Besi-Di Giacomo S.p.A

Attn: Ms Simonetta Miccheli /Cristina Cappelli

FAO, Room D-006

+39 06 91133561

E-mail: MCS-MCNS@dbdg.it

Outside office hours, you will be in contact with any of our *regional claims departments* (see the map below).



Precertification agreements

Our precertification teams will issue letters of guarantee to settle your bills directly with the healthcare professionals and medical facilities, and can be contacted via email: precert@msh-intl.com. You can find a list of these facilities from the MSH medical network in your *Members' Area* under "Your Healthcare / Find a facility".

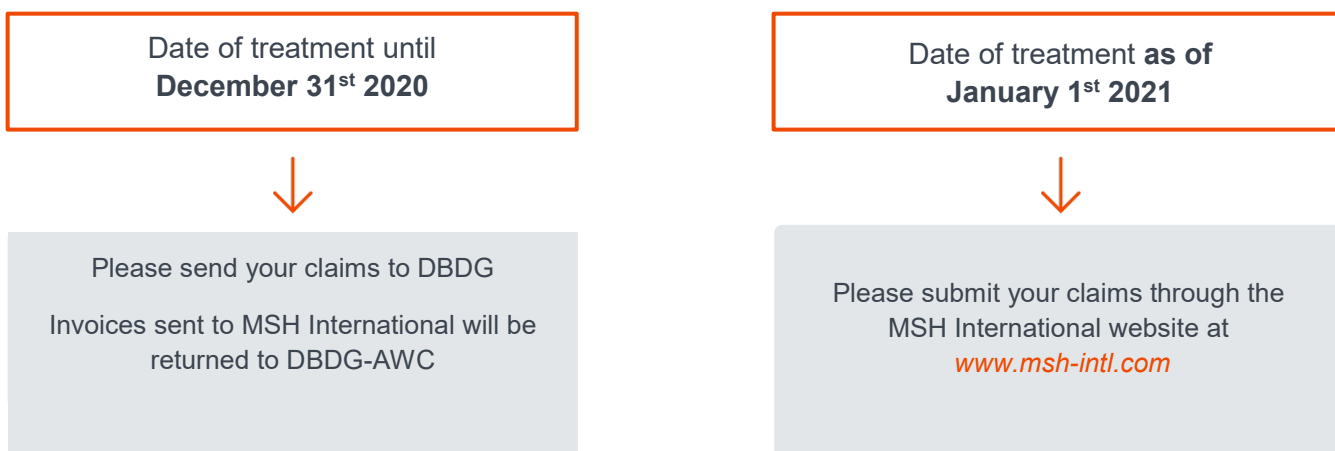
Medical team

Our full-time medical advisors team is available to answer any medical questions, provide you with a second medical opinion if you are unsure of the diagnosis you have been given, or offer you an explanation of the treatment recommended by your healthcare practitioner.

All information received will be processed in strictest confidentiality.

DURING THE TRANSITION PERIOD

Reimbursement procedure



Requests for hospital precertification agreement and coverage of ongoing treatment



➔ In the event of an emergency for hospital admission, as of January 1st 2021, please contact our claims departments:

- by email: precert@msh-intl.com,
- by phone: +33 9 77 40 56 06 or 00 800 5020 2002 (toll free number)*

➔ For any ongoing treatment, please email us the treatment plan or prior approval issued by your previous health insurance provider at the following address: precert@msh-intl.com

*Toll Free from Italy and Western European countries. From other countries you can always request to be called back.

| EASY REIMBURSEMENT PROCEDURES

For faster and more efficient reimbursement procedures, your scanned supporting documents can be sent directly via your [Members' Area](#) or your mobile App.

If your claim is for a large amount, you may be requested to submit original supporting documents and a scanned copy will not be accepted.

You will be able to check the progress of your claims in real time with our online tracking system.

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

In accordance with our engagement with FAO, healthcare claims are processed within maximum 10 working days from the date of receipt, in the currency of your choice.

Provided MSH has your bank account information, you will receive your reimbursement by bank transfer to your account, in your country of origin, country of expatriation or any other country.

| YOUR SERVICES

The [Members' Area](#) and our mobile app, available in 7 languages, contain all the information you need about your plan and provide you with many helpful services.

How to get your login details?

- Go to the [Members' Area](#) or open the mobile app,
- On the authentication page, click on "Get your login details",
- Fill out the requested information and click on "Send".

Your Members' Area

In this area, you can:



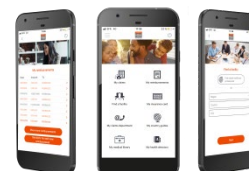
- **view and download** your summary of benefits as well as your certificate of insurance,
- **submit a claim for reimbursement** and **request a guarantee of payment for hospital treatment**;
- check the progress of your claims in real time:
 - get an email alert when we receive your claim form and when your reimbursement statement is available online,
 - view and download in PDF your reimbursement statements from the last 24 months;
- find a **physician and/or a healthcare facility** wherever you are in the world;
- submit an **inquiry**;
- access your health services such as **teleconsultations** or assessment of your health.

Important

We advise you to fill out or update your email address in your **Members' Area** under “Your enrollment / Your Details” in order to receive email alerts for your claims. You can also use this section to personalize your password, which must contain between 6 and 20 characters and only include digits or letters, with no accent.

Your mobile app

Get quick and easy access to all the services provided under your plan, anytime and anywhere with the MSH International mobile app. The login details are the same as those used for your **Members' Area**.



Take a picture of your supporting documents for your claim* directly via the App



Access your personalized insurance card at any time



View your reimbursement statements in real time



Save important information for each family member in the health records



Receive automatic notifications to keep you updated on the latest news



Learn more about your destination's culture and healthcare system with our country guides, and receive real-time alerts



Geolocate nearby healthcare professionals listed by MSH anywhere in the world



Get information on common drugs and diseases with our medical guide

A high-quality international medical network

MSH International provides you with an international network of more than one million healthcare providers, allowing you to benefit from quality health services all around the world at reasonable and customary or preferential rates.

You are free to choose your healthcare provider. However, we recommend that you use healthcare practitioners and hospital facilities which belong to the MSH International network, or the public sector or state-approved healthcare providers where possible. Our medical network can help you choose practitioners or medical facilities which charge fees under or near our upper reimbursement limits.

You can get advice on choosing a healthcare facility or practitioner:

- in your **Members' Area**, under “Your Healthcare / Find a facility” using an interface dedicated to the search of healthcare practitioners;
- via your mobile app;
- by contacting DBDG.

I YOUR PERSONAL INFORMATION

Enrollment procedure

In coordination with your employer, your data have been recorded in the MSH International administration tool.

If some information in your **Members' Area** is missing or incorrect, please inform NSHR-Services@fao.org.
OR

- send an email to MCS-MCNS@dbdg.it indicating what needs to be corrected.

We recommend that you check your personal data in your **Members' Area**, under the “Your Enrollment / Your Details” section. You can also update your personal information, such as your preferred telephone number and your password.

If you notice any incorrect data (first name, last name, DOB, FAO index no.) please contact NSHR-Services@fao.org who will then inform MSH International.

Bank details

Please note that your bank details have not been provided to MSH International. **You must therefore submit them together with your first claim** or follow one of the procedures below:

- log in to your **Members' Area**;
- click on “Contact us / Submit an inquiry”;
- select the primary insured member (you) in the drop-down menu;
- choose the reason for your request: “01. Your Enrollment / Request for Update of your Personal Data / Your bank information for reimbursements by bank transfer”;
- click on “Next step”, upload your bank details (IBAN) document and confirm.

OR

- send an email to MCS-MCNS@dbdg.it with your bank details.

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