

# Indigo Expat international insurances for expatriates

Assurances et Conseils Moncey est une société de conseil et courtage d'assurance, RCS Paris 488 579 434 - ORIAS n° 07005355 - [www.orias.fr](http://www.orias.fr). Toutes les informations contenues dans ce document sont confidentielles. Toute communication ou copie doit faire l'objet d'une demande et d'une autorisation préalable de la part d'Assurances & Conseils Moncey.



Indigo Expat  
international  
insurances  
for individuals  
and groups



# Who is eligible to Indigo Expat?

The Indigo Expat insurance has been designed to meet the specific needs of

- **Individual expatriates**

1. European citizens living abroad,
2. Permanently residing in the European Union.

- **Groups of expatriates**

1. Located in the European Union (expats of all nationalities)
2. Case by case study for groups located in other countries of subscription, for legal reasons.



# Which profiles are especially targeted?



Indigo Expat products are very attractive and especially accurate for

- SINGLES
- COUPLES
- FAMILIES (2 adults + 1 or 2 children)
- SINGLE PARENTS (1 adult + 1 to 3 children)
- (GROUPS)

Premiums follow the age of expatriates and take into account the zone of cover. Therefore, expatriates can benefit a good balance between benefits prices and services!

NB: certain countries of expatriation are excluded such as USA, UAE, Switzerland, United Kingdom and Bahamas

# A range of benefits to meet your requirements

Indigo Expat products offer often a similar level of coverage compared to social security + top up plan in the home country

## - Private medical insurance or Top Up plan to CFE

1. Indigo Expat 100% is convenient for members who do not require co-insurance and /or live in expensive countries for medical expenses such as China / Hong-Kong, Singapore, Japan, South Africa ...
2. Indigo Expat 90% is convenient for members who require 10% co-insurance max. and /or live in countries where medical expenses costs are intermediary such as Mexico, Thailand, Germany, Canada ...
3. Indigo Expat 80% is convenient for members who require 20% co-insurance max. and /or live in countries where medical expenses costs are reasonable such as Indonesia, Madagascar, Argentina, Tunisia, Turkey, Egypt, ...

**One option is available for couples: “maternity benefits”**



Indigo Expat  
main  
advantages  
for members  
and dependants



# Main advantages

Indigo Expat solutions offer many advantages:

## - **Contractual documents and services**

1. Supporting documents are available in French and English (Notice of information, application form, ...),
2. All members receive a Welcome Email with an insurance certificate at the implementation. Member cards are downloadable online in the Member Area
3. Helpline is available in French and English, but also in German, Italian, Dutch, Spanish ...
4. Four platforms in the World ensures 24/7 services, and provide you with proximity especially in case of hospitalization or maternity



# Reimbursements and claim administration



Reimbursements are processed most of the time

- within 48H (max 5 working days) if there is no missing document or information, for 1st Euro plans
- within 48H (max 5 working days) if there is no missing document or information, for Top-Up plan to CFE. Due to its agreement with CFE, Indigo Expat OnePack offers « le guichet unique » ie members can send directly their request for reimbursement to MSH International which manages the coordination with CFE and provides members with one reimbursement statement and payment for both entities

Members have access to the following options to claim

- Member Area online
- Application

Prior approval is required for hospitalizations. Direct payment is usually organized by MSH.





# Premiums and tax

Indigo Expat solutions propose a **good balance between quality prices and services**

## - Rates

1. Premiums are expressed per age and zones of coverage. Premiums are available in Euro.
2. Premiums are valid for 12 months after the starting date of the individual policy (ie until renewal date)
3. For certain countries, tax can be added for compliance



Indigo Expat  
your contacts  
specialized  
in international  
insurances



# Your contacts

## Contact for Individuals and Groups

Jean-Michel EKERT

Phone (direct): +33 1 53 16 42 61

## Contact for Partners /Brokers

Back Office

Email: [backoffice\[at\]moncey-assurances.com](mailto:backoffice[at]moncey-assurances.com)

Téléphone : +33 (0)1 53 16 42 61





Thanks for  
your attention,  
and talk  
to you soon