

Essential Checklist

10 POINTS TO CHECK BEFORE CHOOSING YOUR HEALTH INSURANCE

1. Geographic coverage

My policy covers: my country of expatriation, my travels, and/or high medical cost countries (e.g. USA).

2. Hospitalisation & emergencies

- 100% coverage or high annual limit
- Free choice of the hospital
- Direct billing available

4. Maternity / fertility

- Waiting period
- Maternity coverage limit
- Coverage for C-section / assisted reproduction ART/IVF

6. Civil liability

- Protection if damage caused to a third party
- Coverage limits / exclusions (private life, school, rental, etc.)

8. Medical conditions & waiting periods

- Medical questionnaire and pre-existing conditions
- Exclusions or premium loadings
- Waiting periods for maternity, optical, dental ...

10. Budget & flexibility

- Monthly payment available
- Ability to adjust coverage each year
- Maximum entry age suited to my profile

3. Routine care

- Consultations, tests, imaging
- Fast reimbursement
- Clear annual limit

5. Dental & optical

- Essential dental care
- Prosthetics/ orthodontics (adult or child)
- Glasses / contact lenses

7. Assistance & repatriation

- 24/7 assistance
- Medical repatriation
- Medical evacuation to an appropriate facility

9. Digital services & easy management

- User-friendly mobile app
- Online invoice submission
- Responsive support in English (or multilingual)

MY PERSONAL HEALTH COVERAGE CHOICE

I chose the **First – Quartz plan** from MSH International, which covers me:

- In Mauritius, where I live
- In France & Europe (important because I return once a year for routine consultations)
- For routine care, whether in Mauritius or during our stays in France
- For emergencies & hospitalisation, including accidents

⚠ I did not subscribe to the optional dental / optical / maternity coverage.

👉 This reduces the cost while keeping the essential coverage for our current situation.

I will probably add dental & optical coverage when the children are older and may need orthodontic treatment.

Repatriation included: Even though healthcare in Mauritius is of good quality, I want the possibility of being transferred to France in case of a serious issue (for myself or my family members).