



INTERNATIONAL HEALTH INSURANCE

# Make sure to have your expatriation abroad in good hands

with MyHealth International!



COVID-19  
covered

Download Easy Claim,  
our mobile app!



**aprIL**  
International  
INSURANCE MADE EASY



# I'm an expat, why do I need insurance?

Wherever you are in the world, good health insurance is always essential. As an expatriate or long-term traveller abroad, you will no longer be covered by the benefits system in your country of origin and can sometimes find yourself facing some very hefty medical bills. So it's essential to choose an international health plan which suits your profile and your situation to help avoid any nasty surprises!



I've been living in Singapore with my family for a number of years and intend to stay there. **When you consider that a stay in hospital for appendicitis costs \$20,000, expat insurance is essential.**



I've decided to pursue my professional career in Thailand. **My health insurance covers my healthcare costs. Now, I don't have to worry about it.**

My company has offered me a secondment to set up our subsidiary in Germany. **I'm still covered by French Social Security but I need private top-up health insurance.**



I live in Senegal and am looking for a health insurance plan to cover me in my country of residence **during the year but also when I'm travelling abroad.**



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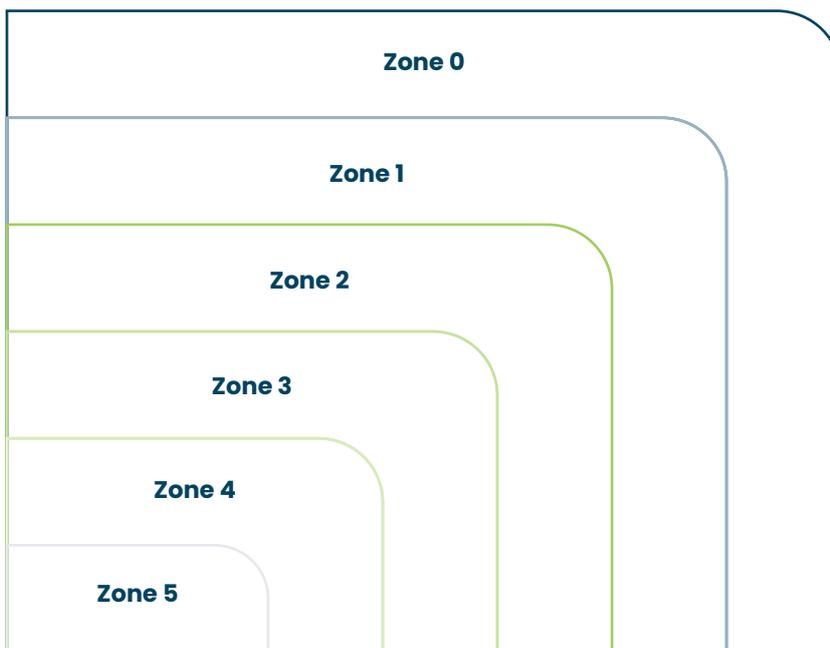
# How to choose the right cover for my situation?



We make it possible for you to create your own plan to make sure you get the right cover for your situation.

## 1 CHOOSE YOUR DESTINATION COUNTRY:

The main destination country determines **the cover zone** in which **the benefits can be claimed**. There are **6 cover zones** in the **MyHealth International plan**:



### GOOD TO KNOW

The benefits provided under the plan can be claimed:

- > in the zone where the main destination country is located as well as in the lower zones,
- > in the event of an accident or medical emergency during temporary stays of less than 90 consecutive days anywhere in the world with the exception of excluded countries.

**For example:** If you have chosen the United States (zone 0) as the main destination country, you are covered all year round in zone 0 and in all the lower-level zones (zones 1 to 5).

**Zone 0:** Worldwide

**Zone 1:** Worldwide, excluding Bahamas (Island), Puerto-Rico, United States

**Zone 2:** Worldwide, excluding Bahamas (Island), Puerto-Rico, United States, Japan, Singapore

**Zone 3:** Worldwide, excluding Bahamas (Island), Puerto-Rico, United States, Japan, Singapore, Brazil, Chile, China, Hong Kong, United Kingdom, Russia, Switzerland, Saint-Barthélemy, Saint-Martin

**Zone 4:** France and D.R.O.M (Guadeloupe, La Reunion, Martinique, Mayotte and French Guiana), Belgium, Luxembourg, Monaco

**Zone 5:** Worldwide, excluding Bahamas (Island), Puerto-Rico, United States, Japan, Singapore, Brazil, Chile, China, Hong Kong, United Kingdom, Russia, Switzerland, Saint-Barthélemy, Saint-Martin, Andorra, Armenia, Australia, Austria, Azerbaijan, Belarus, Cambodia, Canada, Cyprus, Costa Rica, Denmark, United Arab Emirates, Equator, Spain, Estonia, Faeroe (Iles), Finland, Georgia, Germany, Gibraltar, Greece, Hungary, British Virgin Island, Ireland, Iceland, Israel, Italy, Latvia, Liechtenstein, Lithuania, Malaysia, Malta, Mexico, Moldavia, Norway, New-Zealand, Netherlands, Poland, Czech Republic, Saint-Marin, Slovakia, Slovenia, Sweden, Svalbard et Jan Mayan, Taiwan, Thailand, Vatican, Venezuela, France and D.R.O.M (Guadeloupe, La Reunion, Martinique, Mayotte and French Guiana) Belgium, Luxembourg, Monaco

### OPTIONAL: COVER EXTENSION

You can select up to a maximum of **10 extension countries including your country of nationality**. Cover will then be extended to the zone in which these countries are located. They will be listed on the insurance certificate.

**For example:** If you have chosen Thailand (zone 3) as the main destination country and plan to receive medical care in Singapore (zone 1), you should select Singapore under **Cover Extension / Other Countries**. Medical care will then be covered in zones 1 and 3.

## 2 SELECT THE TYPE OF COVER YOU WANT:

Cover from the  
1st €/US\$

OR

Cover as a top-up to  
the Caisse des Français  
de l'Étranger (CFE)

OR

Cover as a top-up to  
French Social Security

### THE ADVANTAGES OF A COVER AS A TOP-UP TO THE CFE:

For expatriation, you can choose to sign up to the CFE for your basic coverage: in that case your APRIL plan will work as a top-up plan. The CFE will reimburse you part of your expenses (as the French Social Security does) and APRIL will reimburse you the remaining amount of your expenses.

#### For example:

Lucie had a consultation with a specialist in New York which cost €200. She had chosen cover with the CFE and subscribed to a MyHealth International plan as a top-up, with the Comfort package. APRIL will reimburse the total cost to Lucie (the CFE's share being €17.50 and APRIL's €182.50).

### ADVANTAGES OF THE CFE:



no break in your  
entitlement and  
health insurance in  
France;



no break in the  
cover of your  
medical care  
based on French  
rates;



no waiting period  
if you return to  
France: you re-join  
the Social Security  
system straight  
away.

With the CFE, you will benefit  
automatically from the French Social  
Security system and your return in France  
will be easier

In order to benefit from the APRIL top-up coverage, you have to subscribe to the CFE plan.

To obtain a quote and subscribe to the CFE, go to this website: [www.cfe.fr](http://www.cfe.fr)

## 3 CHOOSE YOUR LEVEL OF HEALTHCARE COVER FROM THE FOLLOWING 5 PACKAGES:

EMERGENCY	BASIC	ESSENTIAL	COMFORT	PREMIUM
Minimum healthcare cover in case of accident or medical emergency	Entry-level cover of outpatient care and in case of emergency or accident	Benefits covering essential day-to-day healthcare or in case of unforeseen events	High-level cover of your employees' medical expenses in all situations	Healthcare protection combining a generous level of cover and high-end benefits
<b>Annual cover limit:</b>	<b>Annual cover limit:</b>	<b>Annual cover limit:</b>	<b>Annual cover limit:</b>	<b>Annual cover limit:</b>
€/US\$250,000	€/US\$500,000	€/US\$1,000,000	€/US\$1,500,000	€/US\$3,000,000

## GOOD TO KNOW

Repatriation for medical reasons to the most suitable hospital or to your country of origin is automatically included in all the packages!

## ADD SOME OPTIONAL BENEFITS TO YOUR HEALTHCARE PACKAGE:

The **Emergency** package covers emergency Hospitalisation only. With the **Basic, Essential, Comfort** and **Premium** packages, there are a number of optional benefits to choose from:

### OUTPATIENT BENEFIT – OPTICAL-DENTAL CARE – MATERNITY

The Optical-Dental care and Maternity benefit cannot be purchased on a stand-alone basis and must be combined with Outpatient benefits.

The Optical-Dental care and Maternity benefit can be purchased separately.

EMERGENCY	BASIC	ESSENTIAL	COMFORT	PREMIUM
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### HOSPITALISATION AND BASIC REPATRIATION ASSISTANCE

(accident and emergencies only for the **Emergency** package)

—	 <b>OUTPATIENT BENEFIT</b> (optional)	 <b>OUTPATIENT BENEFIT</b> (optional)	 <b>OUTPATIENT BENEFIT</b> (optional)	 <b>OUTPATIENT BENEFIT</b> (optional)
—	 <b>OPTICAL-DENTAL CARE</b> (optional)	 <b>OPTICAL-DENTAL CARE</b> (optional)	 <b>OPTICAL-DENTAL CARE</b> (optional)	 <b>OPTICAL-DENTAL CARE</b> (optional)
—	—	 <b>MATERNITY</b> (optional)	 <b>MATERNITY</b> (optional)	 <b>MATERNITY</b> (optional)

## 4 SET THE OPTIONS TO REDUCE YOUR PREMIUMS (OPTIONAL):

### OPTION 1: CHOOSE THE DEDUCTIBLE YOU WANT

You can choose from the following amounts an **annual deductible** which will apply to your healthcare benefit (including Hospitalisation):

€/US\$500 > €/US\$1,000 > €/US\$2,500 > €/US\$5,000

Your premium discount will vary depending on the design of your plan (benefits, cover zone and level of deductible selected).

#### GOOD TO KNOW:

MyHealth International can serve to top up your benefits if you have to take out local insurance or if you are covered by a group plan. In this case you should select a deductible close to the annual upper limits of your basic insurance scheme.

**If you don't know what type of cover to choose**, you can find detailed explanations in the **Glossary** page 13 or you can contact us!

### OPTION 2: CHOOSE THE LEVEL OF YOUR REIMBURSEMENT

You can choose **the level of reimbursement: 80% or 90%** of the actual costs for Outpatient, Vision-Dental and Maternity benefits. The Hospitalisation benefit is always covered 100%.

80%

/

90%



#### HOW DOES THE DISCOUNT WORK ACCORDING TO THE LEVEL OF REIMBURSEMENT?

The premium is calculated as follows:

> **amount of premium X 0,9** (if you have chosen the level of reimbursement of 90%)

> **amount of premium X 0,8** (if you have chosen the level of reimbursement of 80%)

**For example:** if your premium is €1,000 and you have chosen the level of reimbursement of 90%, you will pay a premium of €900 instead of €1,000.

# Your benefits at a glance

SUMMARY OF BENEFITS	EMERGENCY	BASIC	ESSENTIAL	COMFORT	PREMIUM
Upper limit on medical expenses per year and per plan member	€/US\$250,000	€/US\$500,000	€/US\$1,000,000	€/US\$1,500,000	€/US\$3,000,000
<b>HOSPITALISATION</b>					
Hospitalisation in case of emergency or accident	✓	✓	✓	✓	✓
Hospitalisation and other types of care in case of chronic illness		✓	✓	✓	✓
Hospitalisation for the treatment of mental or nervous disorders				Up to €/US\$8,000 year and a maximum of 15 days/year	Up to 30 days/year
Hospital room	Two-bed room	Two-bed room	Standard private room up to €/US\$75/day	Standard private room	Standard private room
Rehabilitation following hospitalisation covered by APRIL International	up to 20 days	up to 20 days	up to 20 days	up to 30 days	up to 60 days
Medical repatriation and medical transport	✓	✓	✓	✓	✓
<b>OUTPATIENT BENEFITS AND PREVENTION (optional)</b>					
Medical teleconsultation	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Consultations with general practitioners and specialists including for the monitoring of chronic illnesses		2 consultations per year covered at 100%. From the 3 <sup>rd</sup> consultation onwards, covered up to €/US\$80 per consultation	5 consultations per year covered at 100%. From the 6 <sup>th</sup> consultation onwards, covered up to €/US\$100 per consultation	10 consultations per year covered at 100%. From the 11 <sup>th</sup> consultation onwards, covered up to €/US\$200 per consultation	✓
Psychiatrists and psychologists			Up to 4 consultations/year and a maximum of €/US\$60 per consultation	Up to 5 consultations/year and a maximum of €/US\$200 per consultation	Up to 20 consultations/year and a maximum of €/US\$200 per consultation
Physiotherapy, osteopathy, chiropractic		Up to €/US\$1,000/year	Up to €/US\$2,000/year	Up to €/US\$4,000/year	✓
Alternative medicine			Up to €/US\$500/year	Up to €/US\$1,000/year	Up to €/US\$2,000/year
Drugs, diagnostic tests and x-rays		100% up to €/US\$500/year for drugs prescribed on outpatient basis	✓	✓	✓
Advanced medical imaging		Up to €/US\$2,000/year	Up to €/US\$4,000/year	Up to €/US\$8,000/year	✓
Health checks and hearing tests (every two years)			Up to €/US\$200	Up to €/US\$800	Up to €/US\$2,000
<b>DENTAL (optional): Waiting period of 3 or 6 months</b>					
Upper limit per year		€/US\$500	€/US\$1,000	Years 1 & 2: up to €/US\$2,000 Years 3 and more: up to €/US\$3,000	Years 1 & 2: up to €/US\$4,000 Years 3 and more: up to €/US\$5,000
<b>VISION (optional): Waiting period of 6 months</b>					
Contact lenses (upper limit per year)		up to €/US\$150	up to €/US\$200	up to €/US\$300	up to €/US\$400
Frame and lenses (maximum 1 pair every 2 years)		up to €/US\$150	up to €/US\$250	up to €/US\$500	up to €/US\$700
Laser treatment for vision correction (myopia, hyperopia, astigmatism and keratoconus)				up to €/US\$500	up to €/US\$700
<b>MATERNITY (optional): Waiting period of 12 months</b>					
Childbirth: consultations, pre- and post-natal care, hospitalisation, private room, living expenses and medical and surgical fees			Up to €/US\$3,000 per pregnancy (increased to €/US\$6,000 per pregnancy for medically-required surgical delivery)	Up to €/US\$6,000 per pregnancy (increased to €/US\$12,000 per pregnancy for medically-required surgical delivery)	Up to €/US\$12,000 per pregnancy (increased to €/US\$20,000 per pregnancy for medically-required surgical delivery)

# Where can I get medical care abroad?



We have referenced over two million healthcare professionals worldwide.

**Our commitment:** to provide you with quality care at reasonable rates, by referring you to our health care providers.

## HOW CAN I FIND OUT WHICH HOSPITALS, PHARMACIES AND DOCTORS ARE PARTNERS?

Nothing could be simpler. To do this, geolocate the healthcare professional or facility directly from your Easy Claim mobile app. Simply log on to the app, click on "Contact a doctor" and then on "Access the APRIL network". Fill in your criteria, your location and that's it!

## YOUR THIRD-PARTY PAYMENT SERVICE IN THE USA

Health care costs can be exorbitant in the USA. We have made specific agreements so that you don't have to pay for your health expenses in advance.

You benefit from access to one of the largest healthcare networks:

- > 690,000 doctors,
- > more than 5,500 hospitals,
- > more than 68,000 pharmacies.



For any request for a consultation, hospitalisation or outpatient care, **you must go to health professionals and institutions belonging to these networks.**



# Additional benefits for all-round protection abroad



## COMPREHENSIVE REPATRIATION ASSISTANCE AND PERSONAL LIABILITY (PRIVATE CAPACITY):

If you want to upgrade your assistance benefits, we recommend taking out this option.

**Example:**

- › if a member of your family in your country of nationality is hospitalised, we'll pay the round-trip airfare;
- › if there's a terrorist attack in the country where you're insured, we'll bring you home;
- › search and rescue costs are covered up to €/\$5,000 per person and up to €/\$15,000 per event;
- › if the plan member dies, the repatriation of the body or ashes to the home is covered at 100% of actual costs;
- › in the event that your flight is delayed, we will reimburse you up to €/\$300;
- › in the event of the theft of your mobile phone during an assault or mugging, we will reimburse you up to €/\$500.

**This option also includes Personal liability cover in a private capacity.**

Personal liability insurance covers the financial consequences of damage for which you are held liable in a private capacity.

**Example 1:** Your child unintentionally pushes one of his classmates on the stairs at school and the other child is taken to hospital. You are held liable and have to pay the hospital charges.

**Example 2:** On a visit to a wine cellar, you accidentally knock over a row of bottles. You are held liable and have to pay for the damage.

## DEATH AND TOTAL AND IRREVERSIBLE LOSS OF AUTONOMY LUMP SUM

This benefit provides a lump sum, in the event of death, to the beneficiary or beneficiaries designated by you at the time of enrollment in the plan. The minimum amount of the lump sum is €/US\$ 20,000 and the maximum €/US\$500,000. The amount of the lump sum is doubled if the death is due to an accident. The lump sum is also paid in full in the event of Total and irreversible loss of autonomy (see **Glossary** page 13).



## INCOME REPLACEMENT DURING PERIODS OF SICK LEAVE FROM WORK

The income replacement and disability allowance protect you from the impact of illness or accident on your earnings. By selecting this benefit you will continue to receive part of your salary for a fixed period. You are free to choose the amount of daily benefit from €/US\$20 to €/US\$500.

To select this benefit you must first have selected a death lump sum.

**Example:** You are not able to work due to sickness or an accident. With income replacement benefit, you can continue to receive your salary. If you are disabled, you can also continue to receive your salary with the disability allowance.

# Your online services

## Your Easy Claim app

Your app allows you to manage all your requests related to your international insurance.

### WITH YOUR EASY CLAIM MOBILE APP, YOU CAN:

- > send us your healthcare claims up to €1,000
- > view and download your Insurance Card,
- > request a guarantee of payment before going into hospital,
- > find a healthcare professional near you, recommended by APRIL,
- > find your dedicated points of contact so you can reach us easily,
- > make a teleconsultation request.
- > update and add new bank details,
- > view and update other personal information,
- > view the details of your reimbursements,
- > download your documents (insurance certificates, reimbursement statements, forms, etc.).



- Send your medical bills and track your reimbursements
- Connect with a doctor using the teleconsultation service
- Find the nearest healthcare professional
- Request direct payment of hospital costs
- Find all the documents for a full understanding of your plan and associated services
- Update your personal information and bank details
- Communicate with your dedicated advisors

DOWNLOAD THE APRIL EASY CLAIM APP FROM THE APP STORE OR GOOGLE PLAY



**Easy Claim, voted best app by our clients in the international health insurance market in 2020!**

App Store  
4,7/5

Google Play  
4,3/5

### In hospital for an emergency?

We can be reached 24/7 on the emergency numbers shown on your insurance card. It is available in your Easy Claim app and downloadable directly in your wallet. Our teams are directly in contact with the hospital to provide treatment. This service is available for all types of cover (except in case of cover as a top-up to the French Social Security or to the Luxembourg National Health de Santé luxembourgeoise).



# Talk to a doctor 24/7

To have easy access to medical treatment in your country of expatriation, find out your new free services in partnership with Teladoc Health, available now!



**Teladoc**  
HEALTH™

## 1 TELECONSULTATION:

With this new service, get confidential advice from a health professional who will answer all your medical questions. A doctor will call you back within **3 hours at any time 24/7**, anywhere in the world, in your preferred language. Simple and convenient to use, without you having to leave home to see a doctor!

## 2 SECOND MEDICAL OPINION:

Received a diagnosis by a first doctor and want a second opinion?

Have you been prescribed a treatment and wish to know if there are any alternatives?

With this new service, get in touch with one of the 50,000 medical specialists in the Teladoc Health network and get a Second Medical Opinion on a diagnosis you have been given and the treatment being proposed.

A medical specialist will check your medical file and get in touch with you within a maximum of 24 hours to give you their advice on your situation.

## Your customer zone

In just a few clicks from your PC, tablet or smartphone, you can access to your secured zone to view and pay your premiums.

**Simple and 100% online!**

## Your multilingual advisors are online!

If you have any questions, your advisors can be contacted, not only by phone and email, but also on chat and Facebook Messenger!

**Log in to your Customer Zone or open your APRIL Easy Claim app for a live chat with an advisor! Another way of making insurance easier!**



# Purchasing the plan

## Your checklist

### 1 GET A QUOTE BY SPECIFYING:

- > the number of persons to be covered and their ages,
- > the list of countries where you want to be covered,
- > the package and benefits you need for your healthcare,
- > the level of deductible or the level of reimbursement you want,
- > any other benefits you wish to add to your package.

### 2 IF YOU CHOOSE TO APPLY ONLINE:

once your quotation completed, please fill in the Health Questionnaire from your secure personal area, sign your application form electronically and pay directly online.

### 3 IF YOU DON'T WISH TO APPLY ONLINE:

fill in the **application form**, sign it and return it by email together with your bank details.

### 4 ATTACH A COPY OF YOUR IDENTITY DOCUMENT

(e.g. if you have taken out the Death & Disability cover)

### 5 YOU WILL RECEIVE YOUR WELCOME PACK BY EMAIL, INCLUDING:



YOUR MEMBERSHIP CERTIFICATE



YOUR INSURANCE CARD SHOWING THE EMERGENCY NUMBERS TO CALL IF YOU NEED ASSISTANCE OR BEFORE BEING ADMITTED TO HOSPITAL



YOUR MEMBERS' GUIDE WITH A SUMMARY OF HOW YOUR PLAN OPERATES AND ALL THE CONTACT DETAILS YOU WILL NEED

## GLOSSARY

### CAISSE DES FRANÇAIS DE L'ÉTRANGER (CFE):

the Social Security fund for French nationals living outside France who want to continue to receive the same benefits as in France. Membership of the CFE means there is no break in entitlement to Social Security benefits during the period of expatriation. As a member of the CFE, you can choose to continue to be covered under the French public health insurance scheme.

### DEDUCTIBLE:

the amount you need to pay before any costs are reimbursed under your plan. Deductibles apply to all Healthcare benefits, from the BASIC package upwards, only on plans with cover from the 1st euro/US\$.

### HEALTH INSURANCE FROM THE 1<sup>ST</sup> EURO:

this is a health insurance which covers the entire amount spent. It is different from supplementary health insurance which tops up a benefits scheme (French Social Security or the Caisse des Français de l'Étranger).

### TOTAL AND IRREVERSIBLE LOSS OF AUTONOMY:

the insured member has been medically confirmed to be wholly and permanently unable to carry out any work or occupation procuring financial gain or profit. They also require assistance from a third party to perform everyday tasks.

## CONTACT

### NEED ADVICE TO HELP YOU CHOOSE YOUR COVER?

Contact your insurance agent or get in touch directly with our advisors:



By telephone on:

**+33 (0)1 73 03 41 29**

Monday to Friday from 8:30 a.m. to 6:00 p.m. (Paris time)



By email at: **advisors.exp@**

**@april-international.com**

# Why choose APRIL International?



Because we are the leader of international insurance for French expats.

You can count on us to be close at hand when you need us!

No matter where you are in the world as an expat, we will always have an expert who understands the ins and outs of the local healthcare system and can provide you with a speedy response to your questions.

**180**

COUNTRIES COVERED

**40**

YEARS' EXPERIENCE

**+ 150 000**

EXPATRIATES COVERED

**260**

MULTILINGUAL TEAM MEMBERS



With exclusive services to support you:



Online application with immediate insurance certificate



No advance payment in case of hospitalisation



Unlimited medical teleconsultation included, 24/7



Paperless reimbursements within 48 hours with the Easy Claim app



Advisors available via chat and Facebook Messenger

# About APRIL, insurance made easy

APRIL is the leading wholesale broker in France with a network of 15,000 partner brokers. APRIL's 2,300 staff members aim to offer their customers and partners – individuals, professionals and businesses – an outstanding experience combining the best of humans and technology, in health and personal protection for individuals, professionals and VSEs, loan insurance, international health insurance (iPMI), property and casualty niche insurance. By 2023, APRIL aspires to become a digital, omnichannel and agile operator, a champion of customer experience and the leader in its markets. The APRIL Group operates in 16 countries and recorded a turnover of €516 million in 2020.

## For every expatriate situation, an international insurance solution

Whether you're a student, on an internship, planning a working holiday, in work or retired, travelling alone or with your family, APRIL International will support you during your time abroad with a range of comprehensive and flexible insurance solutions suitable for all kinds of expatriates and all budgets.

CONTACT  
YOUR INSURANCE CONSULTANT:

### APRIL International Care Head Office:

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Prudential Supervision and Resolution Authority  
4 place de Budapest - CS 92459 - 75436 PARIS CEDEX 09 - FRANCE.  
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Groupama Gan Vie (for medical expenses) and CHUBB European Group SE (for the other benefits).  
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