

INTERNATIONAL HEALTH INSURANCE

Gabriel and his family are settling down abroad

With **MyHealth International**, their expatriation is in good hands!



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INSURANCE
PLAN
WITH 100%
FLEXIBILITY**

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Staatenlos Frame Contract



Insurance made easy.



MyHealth International



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 the United States with my family for a number of years and intend to stay there. When you consider that a stay in hospital for appendicitis costs US\$20,000, expat insurance is essential.



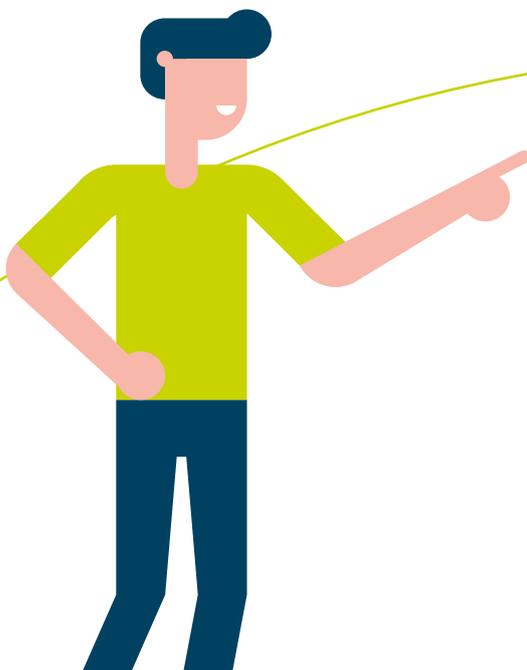
My company has offered me a secondment to set up our subsidiary in Germany. I'm still covered by French Social Security but I need private top-up health insurance.



I'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.



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.

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.expat@april-international.com**



1 Chose your destination country:

The main destination country determines the **cover zone** in which **the benefits can be claimed**. There are **5 cover zones** in the **MyHealth International** plan:

Zone 0: Bahamas (Islands), United States, Puerto Rico

Zone 1: Japan and Singapore

Zone 2: Brazil, Canada, Chile, China, Hong Kong, Russia, Saint Barthélemy, Saint Martin, Switzerland and the United Kingdom

Zone 3: Andorra, Armenia, Australia, Austria, Azerbaijan, Belarus, Belgium, British Virgin Islands, Cambodia, Costa Rica, Cyprus, Czech Republic, Denmark, Ecuador, Estonia, Faroe Islands, Finland, Georgia, Germany, Gibraltar, Greece, Hungary, Iceland, Indonesia, Ireland, Israel, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malaysia, Malta, Mexico, Moldova, Netherlands, New Zealand, Norway, Poland, San Marino, Slovakia, Slovenia, Spain, Svalbard and Jan Mayen, Sweden, Taiwan, Thailand, United Arab Emirates, Vatican and Venezuela

Zone 4: France and the French Overseas Departments and Regions (French Guyana, Guadeloupe, Martinique, Mayotte and Reunion Island) and Monaco

Zone 5: Rest of the world

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).

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 South Africa (zone 5) as the main destination country and plan to receive medical care in France (zone 4), you should select France under **Cover Extension / Other Countries**.

Medical care will then be covered in zones 4 and 5.



2 Select the type of cover you want:

- Cover from the 1st €/US\$*
- Cover as a top-up to the Caisse des Français de l'Étranger (CFE)*
- 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, which could be more or less substantial depending on the healthcare costs of your country of destination.

With the CFE, you will benefit automatically from the French Social Security system and your return in France will be easier: you can keep your "Carte Vitale" health insurance card!

The other 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.

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

***For example:** Lucie had a consultation with a specialist in New York which cost €200. She had chosen coverage with the CFE and subscribed to a MyHealth International plan as a top-up, with the Comfort package.*

The CFE will cover €17.50 and will send the reimbursement directly to APRIL who will reimburse the total cost of €200 to Lucie (the CFE's share being €17.50 and April's €182.50).

**See glossary page 13*



3 Choose your level of healthcare cover from the following 5 packages:

EMERGENCY

If you're looking for **basic healthcare insurance to cover accidents and serious medical emergencies**, this package is for you!

You'll be fully covered for hospitalisation up to €/US\$250,000 per year.

BASIC

Looking for a **basic cover in countries** where healthcare costs are reasonable?

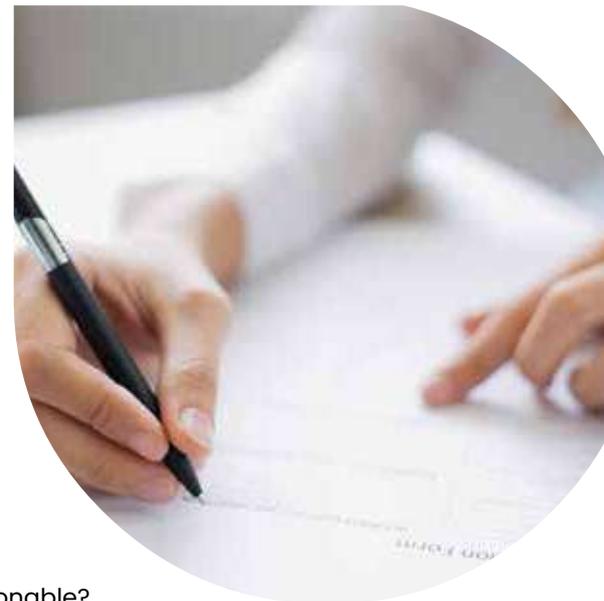
The BASIC package offers you entry-level cover for hospitalisation, routine care, or vision-dental expenses, with an annual upper limit of €/US\$500,000.

This package is not available for coverage in the USA, Bahamas (Islands), and in Puerto Rico.

ESSENTIAL

Looking for a **basic cover of your day-to-day healthcare expenses as well as any unforeseen circumstances which may arise?**

The ESSENTIAL package offers you a higher level of cover than the BASIC package, with an annual upper limit of €/US\$1,000,000. Whether you need a hospitalisation or routine care, this package suits all needs and destinations, everywhere in the world. Maternity is now available as an option for this package!



COMFORT

Looking for a **comfortable level of cover?**

Opt for this package for a **high level of cover of your medical expenses in all situations:** hospitalisation, treatment of chronic illnesses, outpatient care and prevention. This package also provides you with maternity and new-born benefits if you're planning on growing your family.

PREMIUM

Looking for cover which guarantees you **all-round health protection?**

The Premium package covers **all of your medical expenses, mostly with no upper limits**, providing you with a **very high level of all-inclusive cover**.

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:



EMERGENCY	BASIC	ESSENTIAL	COMFORT	PREMIUM
HOSPITALISATION AND BASIC REPATRIATION ASSISTANCE (accident and emergencies only for the Emergency package)				
-	+ OUTPATIENT BENEFIT (optional)	+ OUTPATIENT BENEFIT (optional)	+ OUTPATIENT BENEFIT (optional)	+ OUTPATIENT BENEFIT (optional)
-	+ OPTICAL-DENTAL CARE* (optional)	+ OPTICAL-DENTAL CARE* (optional)	+ OPTICAL-DENTAL CARE* (optional)	+ OPTICAL-DENTAL CARE* (optional)
-	-	+ MATERNITY* (optional)	+ MATERNITY* (optional)	+ MATERNITY* (optional)

* 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.



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):



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%.



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 €100 and you have chosen the level of reimbursement of 90%, you will pay a premium of €90 instead of €100.



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	unlimited
HOSPITALISATION: 4-week waiting period for COVID-19-related treatment received in the United States, Bahamas, Puerto Rico and Mexico¹					
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 €//\$8,000 year and a maximum of 5 days/year	Up to 30 days/year
Hospital room	Two-bed room	Two-bed room	Standard private room up to €//\$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	✓	✓	✓	✓	✓
OUTPATIENT BENEFITS AND PREVENTION: 4-week waiting period for COVID-19-related treatment received in the United States, Bahamas, Puerto Rico and Mexico¹ (optional)					
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 rd consultation onwards, covered up to €//\$80 per consultation	5 consultations per year covered at 100%. From the 6 th consultation onwards, covered up to €//\$100 per consultation	10 consultations per year covered at 100%. From the 11 th consultation onwards, covered up to €//\$200 per consultation	✓
Psychiatrists and psychologists	✗	✗	✗	Up to 5 consultations/year and a maximum of €//\$200 per consultation	Up to 20 consultations/year and a maximum of €//\$200 per consultation
Physiotherapy, osteopathy, chiropractic	✗	Up to €//\$1,000/year	Up to €//\$2,000/year	Up to €//\$4,000/year	✓
Alternative medicine	✗	✗	Up to €//\$500/year	Up to €//\$1,000/year	Up to €//\$2,000/year
Drugs, diagnostic tests and x-rays	✗	100% (up to €//\$2,500/year for drugs prescribed on outpatient basis)	✓	✓	✓
Advanced medical imaging	✗	Up to €//\$2,000/year	Up to €//\$4,000/year	Up to €//\$8,000/year	✓
Health checks and hearing tests (every two years)	✗	✗	Up to €//\$200	Up to €//\$800	Up to €//\$2,000
DENTAL: Waiting period of 3 or 6 months¹ (optional)					
Upper limit per year	✗	€//\$500	€//\$1,000	Years 1 & 2: up to €//\$2,000 Years 3 and more: up to €//\$3,000	Years 1 & 2: up to €//\$4,000 Years 3 and more: up to €//\$5,000
VISION: Waiting period of 6 months¹ (optional)					
Contact lenses (upper limit per year)	✗	up to €//\$150	up to €//\$200	up to €//\$300	up to €//\$400
Frame and lenses (maximum 1 pair every 2 years)	✗		up to €//\$250	up to €//\$500	up to €//\$700
Laser treatment for vision correction (myopia, hyperopia, astigmatism and keratoconus)	✗	✗	✗		
MATERNITY: Waiting period of 10 months¹ (optional)					
Childbirth: consultations, pre- and post-natal care, hospitalisation, private room, living expenses and medical and surgical fees	✗	✗	Up to €//\$3,000 per pregnancy (increased to €//\$6,000 per pregnancy for medically-required surgical delivery)	Up to €//\$6,000 per pregnancy (increased to €//\$12,000 per pregnancy for medically-required surgical delivery)	Up to €//\$12,000 per pregnancy (increased to €//\$20,000 per pregnancy for medically-required surgical delivery)

APRIL International by your side, anywhere in the world



AN EXTENSIVE CARE NETWORK IN THE USA

Thanks to our partnership with Global Excel, you benefit from:

- access to one of the largest care networks in the United States: almost 690,000 doctors and more than 5,500 hospitals
- access to more than 68,000 pharmacies in the United States, **with no cash advance required. We'll pay your bill for you.**



DIRECT PAYMENT OF YOUR HOSPITAL CHARGES:

If you're admitted to hospital, we'll advance the money!

● **Emergency hospitalisation?**

Our teams will contact the hospital to confirm your cover. Our priority is to make your arrival at the hospital as easy as possible!

● **Scheduled hospitalisation?**

On receipt of your file, our teams will confirm your cover to the hospital and pay your bill directly.

These services are available with plans from the 1st €/US\$ without deductible or as a top-up to the CFE.

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.

Examples:

- › 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;
- › if you lose your luggage, we'll reimburse you up to €/\$1,000.

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 enrolment 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 slip in the bathtub and break your arm. As a result of this accident, you are absent from work for 1 month. 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 digital services

TO HELP YOU MANAGE YOUR PLAN ABROAD,
WE'RE CONTINUALLY DEVELOPING
NEW SERVICES 100% ONLINE.

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.



You can also:

- › update and add new bank details,
- › view and update other personal information,
- › view the details of your reimbursements,
- › upload your documents (insurance certificates, reimbursement statements, forms, etc.).

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



Teladoc[™] HEALTH

Doctor available by phone

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!

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 digital services



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!**

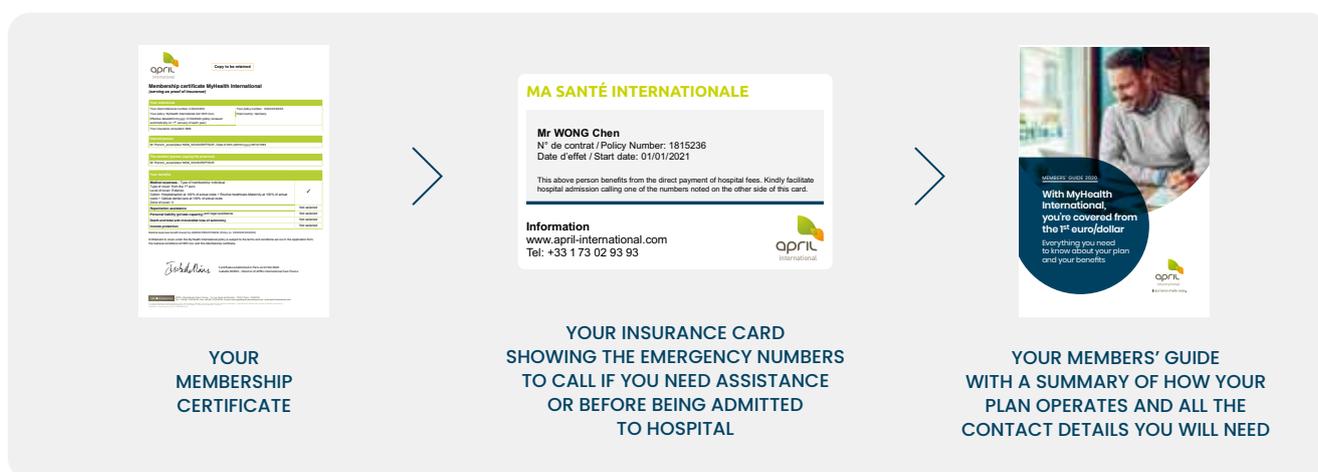


Purchasing the plan

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:



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 1ST 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.

Our contact details and social networks

- **By telephone:** + 33 (0)1 73 03 41 29
Monday to Friday from 8.30am to 6pm, Paris time
- **By email:**
advisors.expats@april-international.com
- **At our offices:**
14 rue Gerty Archimède - 75012 Paris FRANCE

Follow us on social networks.

To keep up to date with all our news, join us on:



Why choose APRIL International?

MORE PROXIMITY

Our teams are never very far away!

Looking for a medical opinion?

Assistance to help you choose your doctor or hospital? 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.

We speak English, Spanish, German, Portuguese, Dutch, Chinese, Arabic and more...



180
COUNTRIES
COVERED

40
YEARS'
EXPERIENCE

+130,000
EXPATRIATES
COVERED

260
MULTILINGUAL
TEAM MEMBERS



We deliver!

Our vision:

By combining proximity and expertise, we aim to make it easy for everyone to access quality healthcare around the world.

Our commitments:



EXPERTISE

We have been insuring expatriates for 40 years. More than 130,000 expatriates have already entrusted us with the provision of their health insurance abroad.



PROXIMITY

With our advisors available 24/7 by phone, email and Messenger in our various management centres around the world. You can also call in and see us!



SIMPLICITY

With services which make it easier for you to manage your healthcare (direct payment of hospital charges 24/7, an app for submitting your claims for reimbursement in just a few clicks, and more...)



LONG-TERM COVER

A plan which insures you for as long as you want, with sustainable pricing, thanks to an innovative approach to cost containment in international healthcare.

APRIL, insurance made easy

Founded in 1988, APRIL is an international insurance services group based in 22 countries, whose ambition is to offer its customers an easier and more accessible insurance experience. More than 3,000 employees design, distribute and manage specialized insurance solutions around five expertise markets (borrower, international health, Professionals/Very small business, local Health and Life, niche damage) for its partners and customers – individuals, professionals and companies. In 2019, the group generated sales of 1,017.23 million euros.

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 Care France 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

Headquarters:
14 rue Gerty Archimède - 75012 Paris - FRANCE
Tel.: +33 (0)1 73 02 93 93 - Fax: +33 (0)1 73 02 93 90
Email: info.expats@april-international.com - www.april-international.com

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Insurance intermediary - Registered with ORIAS under number 07 008 000 (www.orias.fr)
Prudential Supervision and Resolution Authority
4 place de Budapest - CS 92459 - 75436 PARIS CEDEX 09 - FRANCE
Product conceived and managed by APRIL International Care France and insured by Groupama Gan Vie (for the medical expenses cover, the death and total and irreversible loss of autonomy cover and the income protection cover) and Chubb European Group SE (for the repatriation assistance cover and the personal liability private capacity cover).
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Insurance made easy.