



INTERNATIONAL HEALTH INSURANCE

Going to study on the other side of the world?

With **MyStudies Cover**,
you'll have quality health
and assistance insurance
in your bag!

MEETS THE
REQUIREMENTS
OF THE LEADING
INTERNATIONAL
UNIVERSITIES

Download our Easy Claim
mobile app!



Follow us on Instagram

 **april**
International
INSURANCE MADE EASY

MyStudies Cover, the insurance for students abroad

As you know, health care costs abroad can quickly escalate. They vary greatly from country to country and often the cover you have in your home country is not valid. For that reason, we have developed international insurance solutions to meet the specific needs of the students abroad. Suitable for stays of less than a year abroad, MyStudies Cover replaces French social security and mutual insurance cover. This will help you avoid excessive health costs which can be particularly hard to afford for a student

**100% ONLINE
SUBSCRIPTION
WITH IMMEDIATE
INSURANCE
CERTIFICATE**

- **Complete protection for studies abroad, internships, exchanges...**
- **With exclusive services to support you:**



International cover: valid in all countries visited



Applications
100% online with instant insurance certificate & Covid-19 cover



No cash advance required for hospitalisation



Unlimited 24/7 medical teleconsultation with the COMFORT package




Paperless reimbursements with the Easy Claim app



Multilingual advisors available via chat, Facebook Messenger and WhatsApp

What covers are available?

Medical Expenses Cover	EMERGENCY package	COMFORT package
Coverage	Only in case of an accident and medical emergency	Valid in all situations
Maximum reimbursement amount	Up to €250,000	Up to €500,000
Outpatient care	Up to €750	Unlimited Telemedicine included
Reimbursement conditions	Form to be completed by your doctor for each claim	Simplified formalities
		 The Comfort package: recommended by APRIL for a stay with 100% coverage!

What is the cover for COVID-19?


You certainly have questions regarding this issue and we totally understand. Here are our answers in full transparency.

What care is covered?

- Your hospital costs,
- Your analyses and other treatments (laboratory tests, radiology procedures, etc.),
- Your PCR, antigenic and serological tests medically required only on medical prescription.

Please note: in some countries, a prescription is not required to perform a test. However, it is compulsory in order to be reimbursed. Remember to get a prescription using our teleconsultation service (COMFORT package).



MEDICAL EXPENSES COVER		
THE PACKAGES	EMERGENCY	COMFORT
Limit for all medical expenses cover (overall maximum per insured person)	€250,000 Coverage only in case of an accident or medical emergency	€500 000
MEDICAL AND SURGICAL HOSPITALISATION		
› Transport by ambulance (if hospitalisation is covered by APRIL International) › Hospital stay costs (including daily allowance in France) › Medical and surgical fees › Examinations, analyses, medicines › Medical procedures	100% of actual costs Prior agreement required and referral to the most appropriate hospital	
OUTPATIENT CARE		
Consultations and procedures with general practitioners or specialists, analyses, laboratory tests, radiology procedures, pharmacy	100% of actual costs, up to €750 per year only following an accident and medical emergency and on presentation of the reimbursement form	100% of actual costs Unlimited telemedicine
DENTAL AND VISION CARE		
Covers non-accidental emergencies (health conditions requiring prompt treatment, usually within 48 hours)		
Non-accidental emergency dental care	Up to €400 per year	
Covers accidental emergencies (health conditions resulting from an Accident due to an external cause requiring prompt treatment, usually within 48 hours)		
Emergency dental care (cannot be combined with non-accidental emergency dental care)	Up to €800 per year	
Vision: lenses and frames or contacts	Up to €300 per year	
OTHER GUARANTEES		
REPATRIATION ASSISTANCE	100% of actual costs in the event of medical transport or repatriation Round-trip ticket in the event of early return	
PERSONAL CIVIL LIABILITY	Up to €4,500,000 for bodily injury	
LEGAL ASSISTANCE	Up to €15,000 per event in the case of advance bai	
INDIVIDUAL ACCIDENT	€10,000 in the event of accidental death and up to €40,000 in the event of invalidity following an accident	

Your cover offers you much more!
Find out more by consulting your Table of Benefits.



And so that there are no surprises, please take note:
your dermatology costs, non-generic medicines, routine dental care,
alternative medicines and vaccines are not covered by this plan.

By your side when it matters

You can easily use your plan through your Easy Claim app:



Paperless reimbursements: take a photo of your medical bills and send them via the app,



Find a healthcare provider with our geolocation service directly via your app,



Do you have a scheduled hospitalisation? Submit your request on your Easy Claim app. An advisor will call you back, contact the hospital to facilitate your admission and to settle your bill



Benefit from fast reimbursements with instant transfers for policyholders with SEPA accounts.



Discover all the features of Easy Claim on video [here!](#)

Download the Easy Claim app from the App Store or Google Play



Have you been urgently hospitalised?

We can be reached 24/7 on the emergency numbers on your insurance card. It is available in your Easy Claim app and can be downloaded to your wallet. Our teams directly contact the hospital in order to provide care. This service is available for all types of cover (except in the case of a choice of cover in addition to the French Social Security).



And for everything you can't do online, you can count on our team:

- available at any time in case of an emergency or difficult situation,
- reachable 24/7 by phone, email, Messenger or chat



Where can I get medical care abroad?



It is not always easy to know where to go if you have a health problem.

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

Benefit from our extensive medical network of over 2 million healthcare providers worldwide

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 (only valid with the COMFORT package)

Health care costs in the US can be exorbitant. In order to avoid unpleasant surprises, we have negotiated preferential rates with AETNA and Caremark, two of the largest healthcare networks in the USA.

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

Get access to:

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



You will not have to pay anything in advance, we will pay your bill directly

Our rates

You can choose between different types of cover...

- from the 1st Euro if you are looking for cover that covers your health costs from the 1st Euro spent (i.e. APRIL acts as a social security + mutual insurance);
- in addition to the Caisse des Français de l'Étranger (CFE) if you wish to join (only available with the COMFORT package);
- in addition to the French social security card if you have one (only available for the COMFORT package).



The advantages of the CFE:

- › continuity of your rights and health cover in France;
- › continuity of cover based on the French rate;
- › no waiting period if you return to France: you are immediately integrated into the social security system;
- › no coverage exclusions.



...and between different zones of cover depending on the country(ies) of stay:

You choose the zone of cover in which your benefits will apply.
Your MyStudies Cover plan offers you a choice of 3 zones of cover:

- Zone 1: Worldwide including USA,
- Zone 2: Canada, China, Hong Kong, Mexico, Monaco, United Kingdom, Singapore, Switzerland and zone 3,
- Zone 3: Worldwide outside the countries listed in zones 1 and 2.



Your cover will be valid:

- › in the selected zone of cover and in the lower zones,
- › in your country of nationality for temporary stays of less than 90 consecutive days,
- › in the event of an accident or medical emergency on presentation of the reimbursement form, for a cumulative period of 30 days outside the zone of cover,
- › with the exception of the excluded countries (which you can consult [here](#)).

PACKAGES / TYPES OF COVER	EMERGENCY 1 ^{er} €			COMFORT 1 ^{er} €			COMFORT in addition to Social Security /CFE*/CAFAT		
	Zone 1	Zone 2	Zone 3	Zone 1	Zone 2	Zone 3	Zone 1	Zone 2	Zone 3
Up to 30 years old	62 €	40 €		90 €	55 €		62 €	40 €	
Up to 40 years old	191 €	106 €	81 €	256 €	136 €	103 €	167 €	92 €	71 €
Up to 50 years old	354 €	171 €	118 €	457 €	216 €	147 €	298 €	137 €	97 €
Up to 60 years old	463 €	222 €	152 €	600 €	283 €	189 €	392 €	179 €	124 €
Up to 70 years old	732 €	378 €	238 €	856 €	444 €	278 €	556 €	283 €	182 €
Up to 79 years old	1 000 €	548 €	338 €	1 116 €	616 €	381 €	722 €	390 €	245 €

*The rates indicated for the 3 zones do not include Social Security/CFE contributions.

Please note: if you choose to pay monthly by SEPA direct debit, a fee of €3 will be added to your subscription.

Subscription and other practical information



How do I subscribe?

It's easy, just go to our website www.april-international.com to get a quote and subscribe 100% online.

All you have to do is sign electronically to finalise your subscription.

Why choose APRIL International?

Because we are a pioneer in student insurance

As the French leader in international mobility for individuals, APRIL International supports over 500,000 insured students. So you have every reason to trust us!

"Easy to subscribe to. The advantage: you get the certificate and documents directly. Quick and time-saving."

"The people who gave me the information were extremely polite and clear in their explanations. The procedure to follow on the web is very easy and clear.."

"The processing was efficient and responsive. No waiting time, quick and appropriate response, easy to subscribe to"



4.5/5

180

COUNTRIES COVERED

40

YEARS OF EXPERIENCE

+150 000

EXPATRIATES COVERED

300

MULTILINGUAL EMPLOYEES



About APRIL, insurance made easy

APRIL is the leading wholesale broker in France with a network of 20,000 partner brokers. APRIL's 2,400 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 18 countries and recorded a turnover of €590 million in 2022.

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 Head Office:

14 rue Gerty Archimède - 75012 Paris - FRANCE - www.april-international.com

A French simplified joint-stock company (S.A.S.) with capital of €200,000 - RCS Paris 309 707 727

Insurance intermediary - Registered with ORIAS under number 07 008 000 (www.orientas.fr)

Prudential Supervision and Resolution Authority

4 place de Budapest - CS 92459 - 75436 PARIS CEDEX 09 - FRANCE.

Product designed and managed by APRIL International Care France and insured by Groupama Gan Vie (for medical expenses) and CHUBB European Group SE (for the other benefits).

NAF6622Z - VAT N° FR60300970727


International
INSURANCE MADE EASY

