



**Short-Term**

# **International Health Plan**

**BENEFIT SCHEDULE  
2024 – 2025**

# Short-Term International Health Plan

## Benefit Schedule

This table gives a summary of the **benefits** covered by each **Plan**. Please refer to each **Benefit Definition** for a full explanation of the cover provided under each **benefit**.

Pre-authorization is required for all claims where the costs are likely to exceed £1,000/\$1,700/€1,400 and for all claims under benefits marked \*.

Overall Aggregate Limit each Certificate period	£250,000/\$500,000/€375,000
<b>MEDICAL EXPENSES</b>	
<b>Hospital Services*</b> > Accommodation and meal charges > All Inpatient Treatment > Physician fees > Surgeon and Anaesthetist Fees > Intensive Care Unit charges	Paid in Full
<b>Accident and Emergency Room Treatment</b>	Paid in Full
<b>Inpatient Psychiatric Treatment*</b> Treatment in a hospital psychiatric unit	Paid in Full Max fifteen (15) days
<b>Daycare Treatment</b> Where a period of recovery is required in a hospital bed	Paid in Full
<b>Internal Protheses, Medical Aids and Devices</b> Which are required intra-operatively	Paid in Full
<b>Outpatient Services</b> > GP, Specialist & Consultant Fees > Prescription Drugs and Dressings > X-rays, diagnostic & pathology tests, including MRI, CT and PET scans > Physiotherapy – up to five (5) sessions	Up to £5,000/\$10,000/€7,500 £50/\$100/€75 excess per claim  A claim is considered to be a course of treatment per diagnosed medical condition
<b>Complementary Therapies</b> Osteopathy, Chiropractic, Homeopathy, Acupuncture	
<b>External Protheses, Medical Aids and Devices</b> Which are medically required following Inpatient Treatment, Daycare Treatment or Accident and Emergency Room Treatment	£200/\$400/€300
<b>Dental Treatment Following an Accident</b> To restore or repair sound natural teeth	£500/\$1,000/€750
<b>Emergency Dental Treatment</b> For the immediate relief of dental pain	£200/\$400/€300
<b>Home Country Cover</b> Treatment of emergency medical conditions or acute episodes of existing covered medical conditions whilst on a temporary visit to the Home Country	Up to benefit limits shown above Max thirty (30) days
<b>TELEHEALTH</b>	
<b>Second Medical Opinion</b> Access to a network of 50,000 medical specialists	Included
<b>EVACUATION AND REPATRIATION</b>	
<b>Emergency Medical Evacuation*</b> Evacuation costs for acute medical conditions where local medical facilities are inadequate	Paid in Full
<b>Emergency Medical Evacuation – Supplementary Expenses*</b> Costs of travel to return to Home Country or Country of Residence Hotel accommodation costs for companion if not returned to Home Country Policy will automatically cancel thirty (30) days after return to Home Country following emergency medical evacuation	Single Economy air ticket up to twelve (12) nights
<b>Emergency Medical Reunion*</b> Costs of travel and Hotel accommodation of a close family member if you are in a hospital for five (5) consecutive days	Single Economy air ticket up to twelve (12) nights
<b>Compassionate Home Travel*</b> Costs of travel in the event of the death of a close family member	One (1) return economy air ticket
<b>Repatriation/Local Burial*</b> Where death occurs outside the Home Country	£10,000/\$20,000/€15,000
<b>Local Road Ambulance Services</b>	Paid in Full
<b>Emergency Non-Medical Evacuation*</b> Evacuation to a safe location in the event of life-threatening situations resulting from political or civil unrest Evacuation to a safe location in the event of a natural disaster.	Paid in Full

**ADDITIONAL SERVICE PARTNERS**

<b>Crisis24</b> Security Assistance	Included
<b>Bloodcare Foundation</b>	Included
<b>Teladoc Health</b> Telehealth Services	Included

**OPTIONAL ADD-ON - ADDITIONAL PREMIUM REQUIRED**

<b>Out of Area Extension</b> For accidents and emergency conditions only.	£20,000/\$40,000/€30,000 Max thirty (30) days
<b>Pre-Existing Condition Cover</b> For emergency treatment of existing conditions, excluding congenital and hereditary conditions (available to applicants purchasing a Plan of at least three (3) months and less than fifty (50) years)	£20,000/\$40,000/€30,000



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