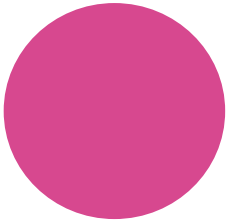


Long-Term

International Health Plan

International health insurance for individuals and families working or living abroad



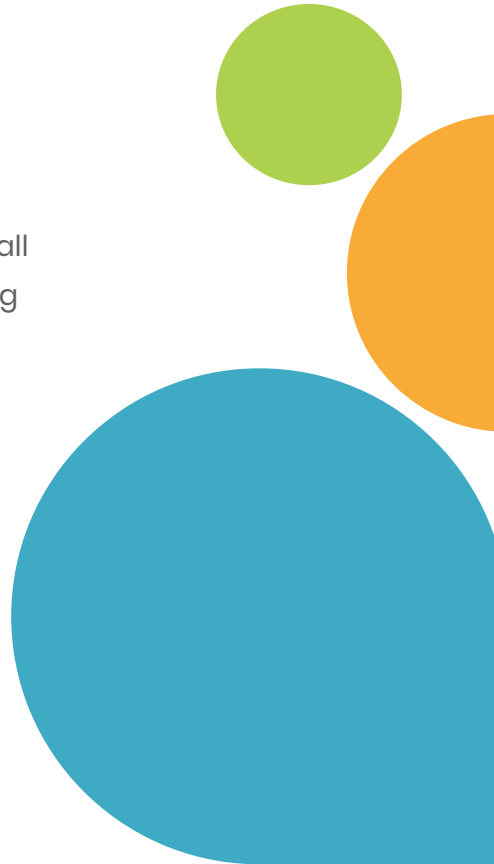
Welcome

The first step of your journey to obtaining international private medical insurance!

As you navigate your way through our brochure, you'll be provided with all the information you need to choose the right insurance cover for working or living abroad.

For over 30 years, APRIL have been dedicated to making insurance easy and delivering a first-class insurance experience.

We're confident that we can meet your requirements, and should you choose to join us you can live with the peace of mind that your health is protected.



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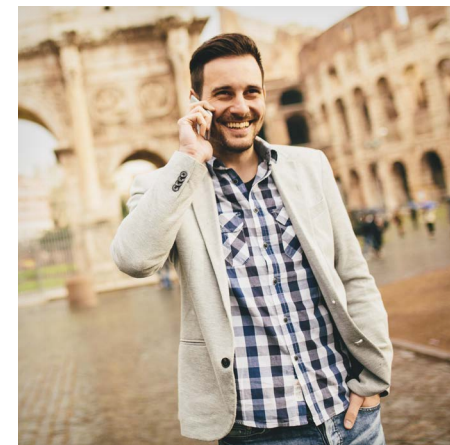


Who needs cover?

When moving abroad for work, to be with family or simply to make a fresh start, there can be several significant challenges to overcome; cultural differences, a new language to learn or an unfamiliar currency to contend with. No matter what your list of priorities are, one thing that should not be overlooked is the health and wellbeing of you and your family.

A key element to a stress-free life is the knowledge that you and your family are protected and have an insurance partner you can call on should you require medical treatment. There is certainly no comfort in discovering that you are without access to potentially lifesaving medical treatment when you have fallen ill, or are facing the burden of a large treatment bill without any protection in place.

This is where APRIL International can help. Our private medical insurance plans can provide you and your family the protection you need when living or working abroad. We consistently deliver the best international health cover for your needs, no matter how complex the situation.





Healthcare costs abroad

No matter where you are around the globe, it's reassuring to be covered by APRIL International. The costs of receiving the appropriate level of care around the world might be considerably more than you are anticipating should the unexpected happen.



UK: chemotherapy and radiotherapy can prove extremely expensive, especially in London. We covered the costs in full for one patient who had colon cancer that spread to their lungs.

GBP 144,000

approx. \$226,000/€202,000

Switzerland: with the right plan from APRIL International, you would be covered for treatment in Geneva where a simple consultation for URTI (Upper respiratory tract infection).

CHF 312

approx. £247/\$344/€290

Kuwait: it's all too easy to run up a big bill for conditions like hypertension, especially as it's likely to require a consultation followed by a blood test and subsequent medication.

KWD 340

approx. £812/\$1,132/€956

Tanzania: Jamie had a bicycle accident in Tanzania. A displaced shoulder meant a flight to South Africa, surgery with a hospital recovery, and a course of physiotherapy.

USD 8,355

approx. £6,001/€7,056

Hong Kong: our plans offer generous maternity benefits which should prove useful if, for example, you have complicated pregnancy and childbirth or need an emergency caesarean.

HKD 197,650

approx. £18,255/\$25,414/€21,458

The medical costs detailed refer to cases handled by our Claims Department. These have been provided for information purposes only and have no contractual value. The exchange rates applied were current at the time treatment was received.

Introducing the APRIL Group

APRIL is the leading wholesale broker in France with a network of 15,000 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 private medical insurance (IPMI), property and casualty niche insurance.

The APRIL Group recorded a turnover of over €590M in 2022.



APRIL, in 4 key figures:

1988

APRIL established

€590 M

Our consolidated
turnover in 2022

18

Countries where the
group has operations

2400

Staff members in 2022

About April International

For over 30 Years, APRIL International has specialised in the provision of international health insurance solutions. We design, distribute, and manage a variety of insurance plans and assistance services accommodating individuals, couples, families, international students and SME and corporate businesses.

Our promise is to provide prompt, personalised and top-class service, and this begins from the very first moment you contact us. We endeavour to ensure your plan is carefully designed to accommodate your own circumstances.

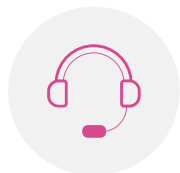
We will stay in touch throughout the duration of your plan and if your plan needs updating to reflect your changing circumstances, we will make this happen as swiftly and as smoothly as possible.

On top of that, should you need to make a claim, we will make every effort to ensure that you and/or your family receive the best care as quickly as possible.

Local Offices



Our dedicated team's at your service



+44 (0) 203 418 0470
Monday to Friday
from 09.00 to 17.00 GMT



client.services@april-international.com



APRIL International Care France
14 rue Gerty Archimède
Paris, France, 75012

About your cover

Who can join?

The plan is designed for individuals, families or couples who are working or living abroad.

The plan is suitable for expatriates of any nationality and many local nationals around the world. There are some countries where the plan is not available due to local insurance regulations or exchange controls.

Premiums

The plan is available in GBP, USD and EUR and can be paid on an annual, quarterly, or monthly basis.

In some countries an additional Insurance Premium Tax may apply on top of the premium. We will let you know if this applies to you.

Your plan moves with you

If you are moving from one country to another, our plans keep you protected every step of the way.

The plan is designed to ensure that whatever country you live in or have treatment in, you still have access to the same level of benefit, providing the country is within your chosen area of cover.

What can you expect from APRIL International

Our staff have a wealth of knowledge and experience to ensure that you receive first-class support and care from your initial enquiry through to every detail in the management and renewal of your plan.

We strive to keep our plan documentation simple, clear, and easy to understand and once you have enrolled into a plan, your membership documentation will be issued by secure email within 24 hours, and a membership ID card will follow in the post.

WE WILL SEND YOU:



WELCOME EMAIL

Confirming your cover and thanking you for joining APRIL International



CERTIFICATE OF INSURANCE

For each person covered by the plan



MEMBERSHIP CARD

Your personalised card – including the 24/7 assistance company details



POLICY GUIDE

How your plan works, together with the full terms and conditions



CLAIM FORM

To use when you need to make a claim

You're in safe hands

Our global team have over 30 years' experience in providing international private medical insurance to meet the requirements of people living and working around the world. We specialise in designing and delivering flexible insurance solutions.

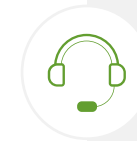
We support customers with 90 different nationalities living in more than 110 countries around the world. We have a wealth of knowledge and experience needed to understand and support the specific requirements and needs of our clients.

Our plans are underwritten by Hamilton Insurance DAC who has been assigned a top-class financial strength rating by major insurance ratings agency A.M Best.

Hamilton Insurance DAC



financial strength
rating from
A.M. Best



IN THE EVENT SOMETHING ISN'T QUITE RIGHT we will do everything we can to resolve your concerns promptly and fairly. We will contact you if we require more information to investigate the issues you have raised. Where we have made a mistake we will put things right for you as quickly as possible.



Your personal and medical information is safe with us. APRIL International Care is compliant with the General Data Protection Regulation (GDPR). Full details can be found in our Privacy Policy.



You will have a **30-DAY COOLING-OFF PERIOD** when you buy our plan so if you change your mind after enrolling, don't panic. We will cancel your plan and return your premium payment in full, providing you have not already submitted a claim under the plan.



APRIL International Care is regulated by the **PRUDENTIAL SUPERVISION AUTHORITY**, which ensures that our clients are always at the heart of our approach to business.

Satisfied customers



THE HEALTHCARE PROBLEM

Diagnosed with Hepatitis C following a routine check-up in Jordan.

Age: 62

Location: Jordan and Germany

THE TREATMENT

The client struggled to manage the condition with medication, while her health gradually deteriorated. Her doctors suggested to get treated in Germany with a new "wonder drug" called Interferon – which involved undergoing clinical trials.

She travelled to Germany to begin tests to see if she would be a suitable candidate for the new drug. These costs were passed to April International UK's assistance provider, CEGA, for approval. At the time, because the drug was still in clinical trials and not approved for public use, the invoices were initially declined. However, we continued to support the client, and shortly afterwards the drug passed its clinical trials and was approved.

This opened the way for a claim and the total treatment costs were estimated at just over £98,000. During the summer of 2014, a course of Olysio and Sovaldi was prescribed, which added to the rapidly rising costs.

Around 12 weeks after the start of the treatment, a wide range of pathology and diagnostic tests were carried out to see how effective the drugs had been. The results were very encouraging, indicating that the course of medication had been totally successful in eradicating the Hepatitis C.

To date, the cost of treatment stands at just £90,000, but with the client now having appeared to make a full recovery, the treatment plan for the future is simply to carry out regular observations and precautionary diagnostic tests.

"It was interesting to go through a claim experience with APRIL International Care, which gives me a better understanding of how the entire process works. **Very efficient handling and follow up** by CEGA, and very fast settlement."

"I have heard of the bad press insurance companies get when the time comes to actually make a claim. I have been insured with you for about 6 years. Once, I had to claim because I came down with Dengue Fever – and this time it's my teeth. And each time **it has been a pleasure and a reassurance.**"

"I would like to emphasise how pleased I was with your service and **will definitely be recommending and praising your company** if I am ever asked to suggest an international health insurance provider."

"I would like to thank you and the assistance company for the great support. **Everything went smoothly** and when I came to the hospital for the operation they already had your guarantee in hand."

Create the right insurance plan

1

CHOOSE FROM
4 LEVELS OF COVER



INTERNATIONAL



INTERNATIONAL PLUS



EXECUTIVE



EXECUTIVE PLUS

2

DECIDE THE AREA
OF COVER

AREA



Worldwide, excluding USA
and the Caribbean

OR

AREA



Worldwide

3

CONSIDER SAVINGS
WITH A VOLUNTARY
EXCESS OPTION*



5%

£100/\$200/€150

10%

£250/\$500/€375

15%

£500/\$1,000/€750

20%

£1,000/\$2,000/
€1,500

30%

£2,500/\$5,000/
€3,750

40%

£5,000/\$10,000/
€7,500

50%

£10,000/\$20,000/
€15,000

*The maximum voluntary excess amount
that can be selected on the Executive
and Executive Plus plans is £1,000/\$2,000/€1,500

4

SELECT THE CURRENCY



GBP



USD



EUR

5

YOUR UNDERWRITING
OPTION



MORATORIUM
UNDERWRITING



FULL MEDICAL
UNDERWRITING (FMU)

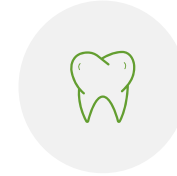


CONTINUED PERSONAL MEDICAL
EXCLUSIONS (CPME)

The key benefits

When living overseas, you and your family can take comfort in the extensive benefits that a private health insurance with APRIL International provides.

Here's a quick summary of what you can expect from your plan:



DENTAL TREATMENT

- Full refund for dental treatment to restore or repair sound natural teeth following an accident
- A contribution towards routine dental treatment is available



MENTAL HEALTH

- Outpatient psychiatric services
- Outpatient psychiatric therapies



ADDITIONAL BENEFITS

- HIV/Aids benefit
- Chronic conditions care
 - Out-of-area cover
- Congenital and Hereditary conditions



ADDITIONAL SERVICES

- Crisis24 (crisis management)
- The Blood Care Foundation (screened blood worldwide)
- Teladoc Health (teleconsultation and second medical opinion)



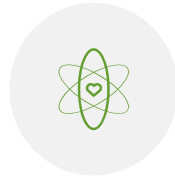
INPATIENT TREATMENT

- Hospital services
- Hospital cash benefit
- Parental accommodation
 - Day care treatment
- Inpatient psychiatric treatment
 - Reconstructive surgery
 - A&E room treatment
- Organ and bone marrow transplant and stem cell treatment
 - Internal prostheses
 - Hospice care
- Local road ambulance services
- Rehabilitation care to restore health and mobility



POST-HOSPITAL TREATMENT

- Post-hospital treatment
- Consultations and treatment received within 90 days of receiving inpatient treatment
 - In most cases external prostheses, medical aids and devices



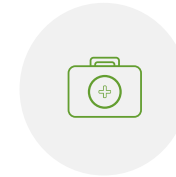
CANCER TREATMENT

- Treatment, consultations and diagnostics received as an inpatient, daypatient and outpatient
- Cancer counselling with a registered psychologist/counsellor
- Artificial hair benefit for wig costs following cancer treatment



EMERGENCY EVACUATION

- Evacuation costs covered for acute medical conditions where local medical facilities are inadequate
- Emergency non-medical evacuation to a safe location in the event of life-threatening situations resulting from political or civil unrest or natural disaster



OUTPATIENT TREATMENT

- MRI, CT and PET scans
- Hormone replacement therapy (not menopause related)
- Complementary therapies (e.g. acupuncture)
 - Outpatient services (e.g. physiotherapy, consultations, medication)
- Chinese medicine
- Nursing at home



WELL-BEING TREATMENTS

- Routine health screening
- Optical care – including eyesight examinations and a contribution towards the cost of lenses to correct vision
- Cover for childhood and travel-related vaccinations
- Hearing Care – including hearing tests and a contribution towards the cost of a hearing aid



MATERNITY & NEWBORN CARE

- Cover for normal pregnancy and childbirth
 - Complicated pregnancy and childbirth
 - Newborn care
- Complications of pregnancy

Full benefit schedule

PLAN BENEFITS	INTERNATIONAL	INTERNATIONAL PLUS	EXECUTIVE	EXECUTIVE PLUS
Overall Aggregate Limit each Certificate period	£1,000,000 \$2,000,000 €1,500,000	£1,000,000 \$2,000,000 €1,500,000	£1,000,000 \$2,000,000 €1,500,000	£1,000,000 \$2,000,000 €1,500,000
PRE-AUTHORISATION IS REQUIRED FOR ALL CLAIMS WHERE THE COSTS ARE LIKELY TO EXCEED £2,500/\$4,250/€3,500 AND FOR ALL CLAIMS UNDER BENEFITS MARKED*. IF PRE-AUTHORISATION IS NOT OBTAINED, A PENALTY OF £1,000/\$1,700/€1,400 WILL BE DEDUCTED FROM YOUR CLAIM SETTLEMENT				
INPATIENT TREATMENT BENEFITS				
Hospital Services* > Accommodation and meal charges > All inpatient treatment ordered by a physician > Physician, surgeon and anaesthetist fees > Intensive Care Unit charges	Paid in Full	Paid in Full	Paid in Full	Paid in Full
Hospital Cash Benefit* Where inpatient treatment is provided free of charge	£250/\$500/€375 per night Max. 30 days	£250/\$500/€375 per night Max. 30 days	£250/\$500/€375 per night Max. 30 days	£250/\$500/€375 per night Max. 30 days
Parental Accommodation When an insured child aged 17 years and under is an inpatient	Paid in Full	Paid in Full	Paid in Full	Paid in Full
Daycare Treatment Where a period of recovery is required in a hospital bed	Paid in Full	Paid in Full	Paid in Full	Paid in Full
Inpatient Psychiatric Treatment* Treatment in a psychiatric unit of a hospital, available after one year of cover	Paid in Full Max. 30 days	Paid in Full Max. 30 days	Paid in Full Max. 30 days	Paid in Full Max. 30 days
Reconstructive Surgery To restore appearance/function following an accident or illness that occurred whilst covered by your plan	Paid in Full	Paid in Full	Paid in Full	Paid in Full
Rehabilitation Care Treatment received as an inpatient to restore health and mobility after injury or illness	£100,000/\$200,000/€150,000 lifetime limit	£100,000/\$200,000/€150,000 lifetime limit	£100,000/\$200,000/€150,000 lifetime limit	£200,000/\$400,000/€300,000 lifetime limit
Accident and Emergency Room Treatment	Paid in Full	Paid in Full	Paid in Full	Paid in Full

	INTERNATIONAL	INTERNATIONAL PLUS	EXECUTIVE	EXECUTIVE PLUS
H	INPATIENT TREATMENT BENEFITS (CONTINUED)			
Organ and Bone Marrow Transplant and Stem Cell Treatment* For kidney, heart, heart-lung, liver, bone marrow and stem cell. Acquisition and donor costs are excluded	Paid in Full	Paid in Full	Paid in Full	Paid in Full
Kidney Dialysis Treatment received as an inpatient or as daycare treatment	Paid in Full	Paid in Full	Paid in Full	Paid in Full
Internal Protheses, Medical Aids and Devices Which are required intra-operatively	Paid in Full	Paid in Full	Paid in Full	Paid in Full
Hospice Care Palliative care in a hospice	Paid in Full Max. 15 days	Paid in Full Max. 15 days	Paid in Full Max. 15 days	Paid in Full Max. 15 days
Local Road Ambulance Services	Paid in Full	Paid in Full	Paid in Full	Paid in Full
W	PRE & POST-HOSPITAL TREATMENT BENEFITS			
Pre-Hospital Treatment Consultations and treatment received within 15 days prior to receiving Inpatient or daycare treatment	Up to £250/\$500/€375	Covered under Outpatient Services	Covered under Outpatient Services	Covered under Outpatient Services
Post-Hospital Treatment Consultations and treatment received within 90 days of inpatient care	Up to £500/\$1,000/€750	Covered under outpatient services	Covered under outpatient services	Covered under outpatient services
External Protheses, Medical Aids and Devices Which are medically required following inpatient care, daycare treatment or accident and emergency room treatment	Up to £250/\$500/€375	Up to £500/\$1,000/€750	Up to £750/\$1,500/€1,125	Up to £1,000/\$2,000/€1,500
A	CANCER TREATMENT			
Oncology, Chemotherapy and Radiotherapy* Consultations, diagnostics and treatment received under inpatient care, daycare treatment or outpatient services	Paid in Full	Paid in Full	Paid in Full	Paid in Full
Cancer Counselling Following a cancer diagnosis with a registered psychologist/ counsellor	Up to £1,000/\$2,000/€1,500	Up to £1,000/\$2,000/€1,500	Up to £1,000/\$2,000/€1,500	Up to £1,000/\$2,000/€1,500
Artificial Hair Benefit Wig costs, available following cancer treatment	Up to £1,000/\$2,000/€1,500	Up to £1,000/\$2,000/€1,500	Up to £1,000/\$2,000/€1,500	Up to £1,000/\$2,000/€1,500



	INTERNATIONAL	INTERNATIONAL PLUS	EXECUTIVE	EXECUTIVE PLUS
EMERGENCY MEDICAL EVACUATION BENEFITS				
Emergency Medical Evacuation* Evacuation costs for acute medical conditions where local medical facilities are inadequate	Paid in Full	Paid in Full	Paid in Full	Paid in Full
Emergency Medical Evacuation – Supplementary Expenses* Cost of travel to place of origin Hotel accommodation costs for companion Taxi costs for companion Accommodation costs following inpatient care	Economy air ticket Up to 12 nights Up to £500/\$1,000/€750 Up to 7 nights	Economy air ticket Up to 12 nights Up to £500/\$1,000/€750 Up to 7 nights	Economy air ticket Up to 12 nights Up to £500/\$1,000/€750 Up to 7 nights	Economy air ticket Up to 12 nights Up to £500/\$1,000/€750 Up to 7 nights
Emergency Non-Medical Evacuation* 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	Paid in Full	Paid in Full	Paid in Full
Compassionate Home Travel* In the event of the death of a close family member, available after one year of cover	One return economy air ticket	One return economy air ticket	One return economy air ticket	One return economy air ticket
Repatriation or Local Burial* Where death occurs outside the home country.	Up to £7,500/\$15,000/€11,250	Up to £7,500/\$15,000/€11,250	Up to £10,000/\$20,000/€15,000	Paid in Full
TELEHEALTH				
Teleconsultation Access to licensed doctors around the world via phone for non-emergency conditions	Included	Included Full Refund up to £100/\$200/€150 for prescription drugs following consultation	Included Full Refund up to £100/\$200/€150 for prescription drugs following consultation	Included Full Refund up to £100/\$200/€150 for prescription drugs following consultation
Second Medical Opinion Access to a network of 50,000 medical specialists	Included	Included	Included	Included
OUTPATIENT TREATMENT BENEFITS				
MRI, CT and PET Scans When referred by a Physician	Full Refund	Full Refund	Full Refund	Full Refund
Hormone Replacement Therapy When not related to the menopause	Full Refund	Full Refund	Full Refund	Full Refund

	INTERNATIONAL	INTERNATIONAL PLUS	EXECUTIVE	EXECUTIVE PLUS
OUTPATIENT TREATMENT BENEFITS (CONTINUED)				
Outpatient Services > General physician fees > Specialist and consultant fees > Prescription drugs and dressing > X-rays, diagnostic and pathology tests	Not Covered	Full Refund £50/\$100/€75 excess per claim #	Full Refund £50/\$100/€75 excess per claim #	Full Refund £50/\$100/€75 excess per claim #
Physiotherapy Up to twenty (20) sessions when referred by a Physician				
Complementary Therapies Osteopathy, Chiropractic, Homeopathy and Acupuncture when referred by a Physician				
Chinese Medicine Consultation and medications provided by a registered Chinese Medicine Practitioner	Not Covered	Not Covered	Up to £200/\$400/€300	Up to £400/\$800/€600
Nursing at Home When medically necessary and prescribed by a physician	£250/\$500/€375 per day Up to 6 weeks	£250/\$500/€375 per day Up to 12 weeks	£250/\$500/€375 per day Up to 18 weeks	Full Refund Up to 24 weeks
MENTAL HEALTH BENEFITS				
Outpatient Psychiatric Services > General Physician and Consultant fees > Prescription Drugs	Not Covered	Full Refund £50/\$100/€75 excess per claim #	Full Refund £50/\$100/€75 excess per claim #	Full Refund £50/\$100/€75 excess per claim #
Outpatient Psychiatric Therapies Counselling, Cognitive Behavioural Therapy and Psychotherapy. When referred by a Physician	Not Covered	Up to £1,000/\$2,000/€1,500	Up to £2,000/\$4,000/€3,000	Up to £3,000/\$6,000/€4,500
DENTAL CARE BENEFITS				
Dental Treatment Following an Accident To restore or repair sound natural teeth	Full Refund	Full Refund	Full Refund	Full Refund
Routine Dental Treatment available after six months	Not Covered	Up to £300/\$600/€450	Up to £750/\$1,500/€1,125	Up to £1,250/\$2,500/€1,875

The Plans can be enhanced with a Nil Excess per Claim option by paying an additional premium.

	INTERNATIONAL	INTERNATIONAL PLUS	EXECUTIVE	EXECUTIVE PLUS
MATERNITY CARE BENEFITS				
Normal Pregnancy and Childbirth Available after 18 months of cover	Not Covered	Not Covered	Up to £6,000/\$12,000/€9,000	Up to £10,000/\$20,000/€15,000
Complicated Pregnancy and Childbirth Available after 18 months of cover	Not Covered	Not Covered	Up to £12,000/\$24,000/€18,000	Up to £20,000/\$40,000/€30,000
Complications of Pregnancy Available after 18 months of cover	Not Covered	Not Covered	Full Refund	Full Refund
NEWBORN AND CHILD CARE BENEFITS				
Newborn Care Available when a newborn baby is enrolled on the Plan	Up to £50,000/\$100,000/€75,000	Up to £50,000/\$100,000/€75,000	Up to £75,000/\$150,000/€112,500	Up to £100,000/\$200,000/€150,000
Child Routine Health Screening Preventative and developmental checks for an insured child aged five (5) years and under	Not Covered	Not Covered	Up to £200/\$400/€300	Up to £300/\$600/€450
WELL BEING BENEFITS				
Routine Health Screening Preventative health checks available after one year of cover	Not Covered	Up to £300/\$600/€450	Up to £500/\$1,000/€750	Up to £750/\$1,500/€1,125
Menopause Hormone Replacement Therapy Relief of early menopause symptoms for forty (40) years and under.	Not Covered	Not Covered	Not covered	Up to £250/\$500/€350
Vaccination Benefit Childhood and travel-related vaccinations	Up to £200/\$400/€300	Up to £200/\$400/€300	Up to £200/\$400/€300	Up to £200/\$400/€300
Optical Care Eyesight examinations and a contribution towards the cost of lenses to correct vision, available after one year of cover	Not Covered	Not Covered	Not Covered	Up to £300/\$600/€450
Hearing Care Hearing tests and a contribution towards the costs of a hearing aid, available after one year of cover	Not Covered	Not Covered	Not Covered	Up to £300/\$600/€450

	INTERNATIONAL	INTERNATIONAL PLUS	EXECUTIVE	EXECUTIVE PLUS
ADDITIONAL BENEFITS				
Infertility and Miscarriage Investigations Available after two (2) years of cover and when referred by a Physician	Not Covered	Not Covered	Not Covered	Up to £750/\$1,500/€1,125
Congenital and Hereditary Conditions	Not Covered	Not Covered	Up to £15,000/\$30,000/€22,500	Up to £30,000/\$60,000/€45,000
HIV/AIDS Benefit Available after two years of cover	£10,000/\$20,000/ €15,000 Lifetime limit	£10,000/\$20,000/ €15,000 Lifetime limit	£10,000/\$20,000/ €15,000 Lifetime limit	£10,000/\$20,000/ €15,000 Lifetime limit
Chronic Condition Treatment	Covered within listed benefits	Covered within listed benefits	Covered within listed benefits	Covered within listed benefits
Out-of-Area Cover For emergencies and acute episodes of existing covered medical conditions	Up to £20,000/\$40,000/€30,000 Max. 60 days	Up to £30,000/\$60,000/€45,000 Max. 60 days	Up to £40,000/\$80,000/€60,000 Max. 60 days	Up to £50,000/\$100,000/€75,000 Max. 60 days
ADDITIONAL SERVICE PARTNERS				
Crisis24	Included	Included	Included	Included
Bloodcare Foundation	Included	Included	Included	Included
Teladoc Health	Included	Included	Included	Included

Market-leading added features

We believe in pushing the boundaries of what an international insurance provider can do for its clients to ensure you're safe and secure when moving to a new country.

THE BLOOD CARE FOUNDATION

Providing properly screened blood

The Blood Care Foundation is a charitable, not-for-profit organisation. It's aimed particularly at areas of the world where there is a shortage of blood available for transfusion and/or where there is a high incidence of transfusion transmitted diseases in the donor pool; HIV, hepatitis B and C and malaria, for example.

The Foundation uses a network of internationally recognised sources, from where screened blood, human rabies immunoglobulin and rabies vaccine, may be dispatched to members anywhere in the world in case of an emergency.

It has access to a global network of blood banks which enable them to provide blood to almost any location in the world within 12-18 hours (subject to the availability of scheduled air services).

CRISIS24

Local and global emergencies can have a severe impact on your safety and plans. With Crisis24 Horizon, you will have accurate, timely and trusted intelligence giving you peace of mind and a chance to manage and mitigate any threats effectively.

Crisis24 is a management assistance company who help individuals and businesses minimise risks and support them in the event of a crisis.

Dedicated web-portal and mobile app

You are able to obtain details of up-to-date country-specific risk information and you can sign up to receive email or text alerts if the risk level changes in your current or future location.

Travel safety tips

Travel safety tips, up-to-the-minute information on civil unrest, natural hazards, and information on travel disruptions for hundreds of countries and cities are all at your fingertips. The crisis team is on hand 24/7 to coordinate activities should you need to use the Emergency Non-Medical Evacuation Benefit, included within the plan.



Market-leading added features

We have all faced situations where we wished we could talk to a doctor from any location. With access to telehealth, you can speak to a qualified doctor whenever you want and wherever you are in the world. Just submit a request when you need one.

TELECONSULTATIONS

You can get confidential advice from a licensed physician who may be able to help diagnose your condition, answer your medical questions and recommend treatment. Simply request a call back from the comfort of your home, any time of the day and in your preferred language¹. **A doctor will call you back within 3 hours.**

Prescriptions made easy

If a doctor thinks you need a prescription, they'll arrange for this to be sent to you via e-mail.

Access to diagnosis and treatment

If you need to be seen by a specialist, the GP will be able to send you a referral letter via e-mail. You can contact us to check that your cover is in place.

SECOND MEDICAL OPINION SERVICE

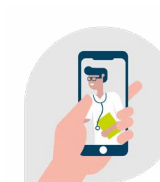
If you're unsure about your diagnosis or a proposed treatment plan, you can receive an unbiased second medical opinion from a specialised doctor.

A network of international medical specialists

Through our partner Teladoc Health, we offer you access to a network of 50,000 medical experts around the world, including oncologists, neurologists, rheumatologists, cardiologists and many more.

Your case will be assigned to a specialist doctor with expertise aligned to your diagnosis/medical condition. A medical report will then be sent to you with your specialised doctor remaining at your disposal for any further questions you might have.

In partnership with Teladoc Health



- **Global leader** in virtual care
- **80 million** members worldwide
- Cover more than **175 countries**
- **90%** member satisfaction

Teladoc[™]
HEALTH

Medical assistance 24/7

Receiving medical treatment can often be a daunting experience, especially if you are miles away from home. That's why our 24-hour, multilingual assistance is always on hand to take your call.

Our medical assistance partner, CEGA, have been safeguarding the wellbeing of our clients for over 15 years.

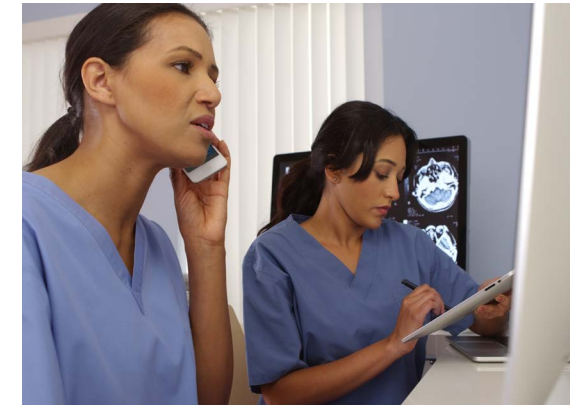
Wherever you are in the world, CEGA are just a phone call away, with personal incident managers ready to provide support, guidance and case manage your treatment requirements.

It is also comforting to know that CEGA has an extensive team of doctors and nurses who can conduct doctor-to-doctor discussions and verify that you have been prescribed with the correct treatment.

IN MORE SERIOUS CASES...

CEGA can arrange a medical evacuation by a scheduled airline or air ambulance to safely transport you to a more suitable medical facility.

The nature of the medical condition and your location are often the key factors when arranging evacuation transport and the type of medical escort required. CEGA's medical teams are experts in the medical, regulatory, and logistical processes involved and customise each evacuation in the most suitable and cost-effective way possible.



YOU CHOOSE WHERE AND WHO

We understand that you may have a preference as to which hospital you are admitted to, or which doctor you seek treatment from after an initial diagnosis. Whilst we're unable to meet the travel costs, our plans provide the flexibility for you to choose where and who you are treated by.

This may even include receiving treatment in your home country, providing it is within your chosen area of cover. Ultimately, we want to make sure you have access to everything you need to overcome any obstacles a medical condition can present.



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