Long-Term

International Health Plan

International health insurance for individuals and families working or living abroad

April International

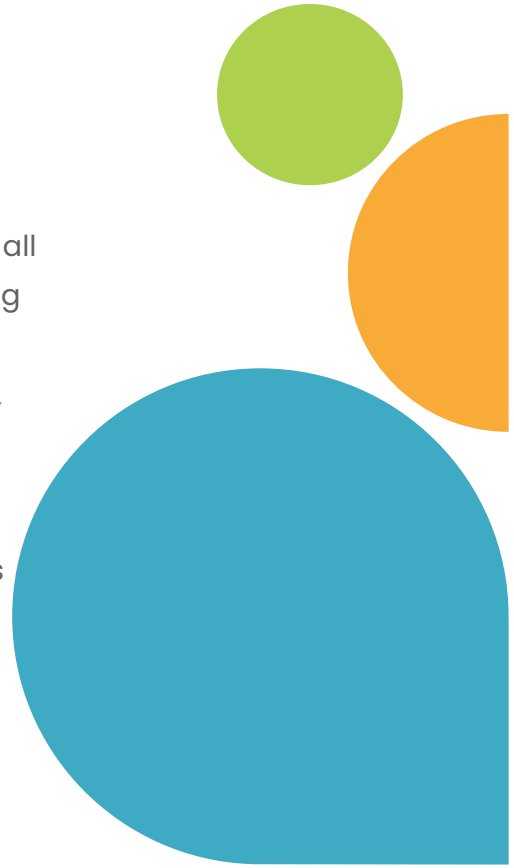
Welcome

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 40 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.



CONTENTS

WHY BUY HEALTH INSURANCE?

Who needs cover? 3
Healthcare costs abroad 4

DISCOVER APRIL

Introducing the APRIL Group 5
About APRIL International 6
About your cover 7
You're in safe hands 8
Satisfied customers 9

CREATE YOUR OWN PLAN

Create the right insurance plan 10

THE BENEFITS

The key benefits 11
Full benefit schedule 12
Market-leading added features 17
Easy Claim app & Member Portal 19
Easy Pay Card 20
Medical assistance 24/7 21

COMPANY DETAILS 22

Who needs cover?

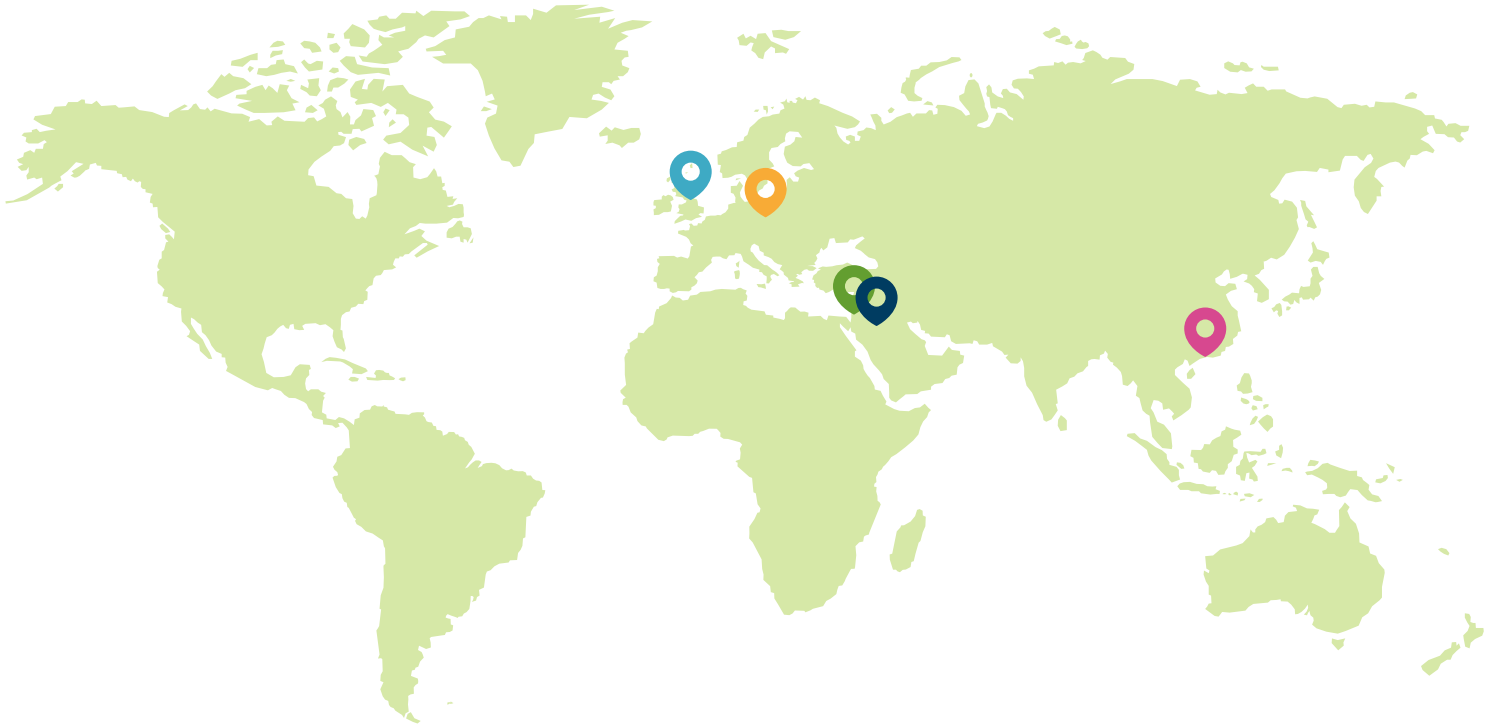
When moving abroad for work, to be with family or simply to make a fresh start, there can be several significant challenges to overcome; cultural differences, a new language to learn or an unfamiliar currency to contend with. No matter what your list of priorities are, one thing that should not be overlooked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

Israel: with the right plan from APRIL International UK, you would be covered for treatment in this country, where a specialist consultation could cost you over ILS 500.

ILS 500 — **approx. £110/$140/€132**

Germany: it's all too easy to run up a big bill for conditions like hypertension, especially as it's likely to require diagnostic tests followed by treatment and monitoring.

EUR 2,200 — **approx. £1,850/$2,300**

Jordan: a customer was experiencing respiratory symptoms and attended a consultation where he was diagnosed with Hyperactive Airway Disease.

JOD 524 — **approx. £590/$740/€700**

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 27,000 partner brokers. APRIL's 3,000 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 medical insurance (IPMI), property and casualty niche insurance.

The APRIL Group recorded a turnover of over €860M in 2024.

APRIL, in 4 key figures:

1988
APRIL established

€860m
Our consolidated turnover in 2024

20
Countries where the group has operations

3,000+
Staff members in 2025

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 happens 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 teams are here for you

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

sales.uk@april.com

APRIL International UK,
Walsingham House, 35 Seething Lane,
London EC3N 4AH, United Kingdom

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.

WE WILL SEND YOU:

WELCOME EMAIL
Confirming your cover and thanking you for joining APRIL International UK

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 UK team based in the City of London 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 either AXA XL Insurance Company UK Limited or AXA XL Underwriting Agencies Limited, who have both been assigned top-class financial strength ratings by major insurance ratings agencies.

AXA XL INSURANCE COMPANY UK LIMITED

'A+' (EXCELLENT) — financial strength rating from A.M. Best

'AA-' (STRONG) — financial strength rating from Standard & Poor's

AXA XL UNDERWRITING AGENCIES LIMITED

'A' (EXCELLENT) — financial strength rating from A.M. Best

'A+' (STRONG) — financial strength rating from Standard & Poor's

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 UK is compliant with the General Data Protection Regulation (GDPR). Full details can be found in our Privacy Policy.

You will have a **14-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 UK Limited is regulated by the **FINANCIAL CONDUCT 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 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 UK, which gives me a better understanding of how the entire process works. **Very efficient handling and follow up**, 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 1

Worldwide, excluding USA and the Caribbean

OR

AREA 2

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)
- 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
- Complications of pregnancy
- Newborn care

Full benefit schedule

	INTERNATIONAL	INTERNATIONAL PLUS	EXECUTIVE	EXECUTIVE PLUS
Overall Aggregate Limit each Certificate period	£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/$2,500/€2,500 and for all claims under benefits marked *. If pre-authorisation is not obtained, this may impact the settlement of all eligible costs and you may incur a proportion of the costs.**			
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			
Hospital Cash Benefit* Where inpatient treatment is provided free of charge	£250/$500/€375 per night. Max thirty (30) days.			
Parental Accommodation When an insured child aged seventeen (17) years and under is an inpatient	Paid in Full			
Day-patient Treatment Where a period of recovery is required in a hospital bed	Paid in Full			
Inpatient Psychiatric Treatment* Treatment in a psychiatric unit of a hospital, available after one (1) year of cover	Paid in Full. Max thirty (30) days.			
Reconstructive Surgery To restore appearance/function following an accident or illness that occurred whilst covered by your Plan	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			£200,000/ $400,000/€300,000 lifetime limit
Accident and Emergency Room Treatment	Paid in Full			
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			
Kidney Dialysis Treatment received as an inpatient or as day-patient treatment	Up to £100,000/$200,000/€150,000			

INPATIENT TREATMENT BENEFITS (CONTINUED)	INTERNATIONAL	INTERNATIONAL PLUS	EXECUTIVE	EXECUTIVE PLUS
Internal Prostheses, Medical Aids and Devices Which are required intra-operatively	Paid in Full			
Hospice Care Palliative care in a hospice	Paid in Full. Max fifteen (15) days.			
Local Road Ambulance Services	Paid in Full			
PRE & POST HOSPITAL TREATMENT BENEFITS				
Pre-Hospital Treatment Consultations and treatment received within fifteen (15) days prior to receiving Inpatient or day-patient treatment	Up to £250/$500/€375	Covered under Outpatient Services		
Post Hospital Treatment Consultations and treatment received within ninety (90) days of receiving Inpatient Care	Up to £500/$1,000/€750	Covered under Outpatient Services		
External Prostheses, Medical Aids and Devices Which are medically required following Inpatient Care, Day-patient 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
CANCER TREATMENT				
Oncology, Chemotherapy and Radiotherapy* Consultations, diagnostics and treatment received under Inpatient Care, Day-patient Treatment or Outpatient Services	Paid in Full			
Cancer Genetic Testing Available after one (1) year of cover	Not Covered		Up to £1,250/$2,500/€1,875 Lifetime limit	Up to £2,500/$5,000/€3,750 Lifetime limit
Cancer Preventative Treatment Available after one (1) year of cover	Not Covered		Up to £15,000/$30,000/€22,500 Lifetime limit	Up to £25,000/$50,000/€37,500 Lifetime limit
Cancer counselling Following a cancer diagnosis with a registered psychologist/counsellor	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			
EMERGENCY MEDICAL EVACUATION BENEFITS				
Emergency Medical Evacuation* Evacuation costs for critical, life-threatening medical conditions where local medical facilities are inadequate	Paid in Full			

EMERGENCY MEDICAL EVACUATION BENEFITS (CONTINUED)	INTERNATIONAL	INTERNATIONAL PLUS	EXECUTIVE	EXECUTIVE PLUS
Emergency Medical Evacuation – Supplementary Expenses* › Cost of travel to place of origin › Accommodation costs › Hospital travel expenses	Economy air ticket Up to twelve (14) nights Up to £500/$1,000/€750			
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			
Compassionate Home Travel* In the event of the death of a close family member	One (1) 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 £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		
Second Medical Opinion Access to a network of 50,000 medical specialists	Included			
OUTPATIENT TREATMENT BENEFITS				
MRI, CT and PET Scans When referred by a Physician	Full Refund			
Hormone Replacement Therapy When not related to the menopause	Full Refund			
Outpatient Surgery	Up to £5,000/$10,000/€7,500	Full Refund		
Outpatient Services › General Physician fees › Specialist and Consultant fees › Prescription Drugs and Dressings › X-Rays, diagnostic and pathology tests	Not Covered	Full Refund £50/$100/€75 excess per claim A claim is considered to be a course of treatment per diagnosed medical condition. **The Plans can be enhanced with a Nil Excess per Claim option by paying an additional premium.**		
Physiotherapy Up to twenty (20) sessions, when referred by a Physician				
Complementary Therapies Osteopathy, Chiropractic, Homeopathy and Acupuncture, when referred by a Physician				

OUTPATIENT TREATMENT BENEFITS (CONTINUED)	INTERNATIONAL	INTERNATIONAL PLUS	EXECUTIVE	EXECUTIVE PLUS
Chinese Medicine Consultations and medications provided by a registered Chinese Medicine Practitioner	Not Covered		Up to £200/$400/€300	Up to £400/$800/€600
Vitamins & Minerals When prescribed by a medical practitioner	Not Covered		Up to £120/$240/€180	Up to £240/$480/€360
Nursing at Home When medically necessary and prescribed by a Physician	Paid in Full. Max thirty (30) days.			
MENTAL HEALTH BENEFITS				
Outpatient Psychiatric Services › General Physician and Consultant fees › Prescription Drugs	Not Covered	Full Refund £50/$100/€75 excess per claim A claim is considered to be a course of treatment per diagnosed medical condition. **The Plans can be enhanced with a Nil Excess per Claim option by paying an additional premium.**		
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			
Routine Dental Treatment Available after six (6) months of cover	Not Covered	Up to £300/$600/€450	Up to £750/$1,500/€1,125	Up to £1,250/$2,500/€1,875
MATERNITY CARE BENEFITS				
Normal Pregnancy and Childbirth Available after eighteen (18) months of cover	Not Covered		Up to £6,000/$12,000/€9,000	Up to £10,000/$20,000/€15,000
Complicated Pregnancy and Childbirth Available after eighteen (18) months of cover	Not Covered		Up to £12,000/$24,000/€18,000	Up to £20,000/$40,000/€30,000
Complications of Pregnancy Available after eighteen (18) months of cover	Not Covered		Full Refund	

NEWBORN AND CHILD CARE BENEFITS	INTERNATIONAL	INTERNATIONAL PLUS	EXECUTIVE	EXECUTIVE PLUS
Newborn Care Available when a newborn baby is enrolled on the Plan	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		Up to £200/$400/€300	Up to £300/$600/€450
WELL BEING BENEFITS				
Routine Health Screening Preventative health checks available after six (6) months 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			Up to £250/$500/€350
Vaccination Benefit Childhood and travel-related vaccinations	Up to £200/$400/€300			
Optical Care Eyesight examinations and a contribution towards the costs of lenses to correct vision, available after one (1) year of cover	Not Covered			Up to £300/$600/€450
Hearing Care Hearing tests and a contribution towards the costs of a hearing aid, available after one (1) year of cover	Not Covered			Up to £300/$600/€450
ADDITIONAL BENEFITS				
Infertility and Miscarriage Investigations Available after two (2) years of cover and when referred by a Physician	Not Covered			Up to £750/$1,500/€1,125
Congenital and Hereditary Conditions	Not Covered		Up to £15,000/$30,000/€22,500	Up to £30,000/$60,000/€45,000
HIV/AIDS Benefit Available after two (2) years of cover	£10,000/$20,000/€15,000			
Chronic Condition Treatment	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 sixty (60) days	Up to £30,000/$60,000/€45,000 Max sixty (60) days	Up to £40,000/$80,000/€60,000 Max sixty (60) days	Up to £50,000/$100,000/€75,000 Max sixty (60) days

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.

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, information on civil unrest, natural hazards, and travel disruptions for hundreds of countries and cities - all at your fingertips. The crisis team in 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.

REMOTE MEDICAL CONSULTATIONS

You can get confidential advice from a licensed physician who will discuss 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 language.[1] A doctor will **call you back within 3 hours**.

Digital prescriptions

If a doctor thinks you need a prescription, they'll arrange for this to be sent to you via e-mail.[2]

Specialist consultations

If you need to be seen by a specialist, the doctor can 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 uncertain about a diagnosis or proposed treatment plan, you can receive a second medical opinion from a specialist doctor. This can help you confirm if a recommended surgery or treatment is necessary or explore alternative options that may be available to you.

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 and cardiologists.

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.

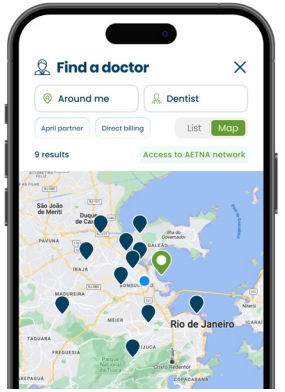
In partnership with Teladoc Health

- **Global leader** in virtual care
- **80 million** members worldwide
- Cover more than **180 countries**
- **90%** member satisfaction

Teladoc HEALTH

[1]Available languages: English, French, Spanish & Dutch
[2]In-line with the specific country's regulations

Easy Claim app and Member Portal



Our aim is to simplify access to healthcare and make the claims process as easy as possible for our members. That's why we give them access to two digital tools - the Easy Claim app and Member Portal - to help them manage their health insurance plan and claims with ease!

SIMPLER WAY TO MANAGE YOUR CLAIMS

Submit your reimbursement claims

Getting reimbursed for your medical expenses is quick and simple with the Easy Claim app and member portal. Simply pay for your medical care, take a photo of your medical bills, prescriptions, payment receipts, and any other supporting documents, then submit them through the app or member portal - it's that simple!

Find the nearest local medical facilities (app only)

Need to find a nearby doctor or medical facility? The Easy Claim app has a built-in geolocator that helps you quickly locate the nearest healthcare facilities and providers right when you need them.

Request pre-authorisation (app only)

Pre-authorisation is required for planned medical care, and you can easily request it through the app.

Once approved, we'll settle the payment directly with the hospital, so you won't have to worry about paying upfront and seeking reimbursement.

Talk to a doctor remotely

If you need to talk to a doctor, you can request a call back from the comfort of your home. Simply submit a request for a remote medical consultation via the app or member portal and a doctor will call you back within 3 hours.

You can also request a second medical opinion from one of the 50,000 specialists in our global network.

Keep important contacts at your fingertips

Do you have any questions about your policy? Are you experiencing a medical emergency? You can find all your important contacts in the app and member portal.

Access your policy documents

With the member portal, you have access to all your key policy documents, including your benefits schedule, insurance certificate, policy guide, and more.

Add or update your bank details (member portal only)

Easily add or update your bank details to ensure smooth processing of your reimbursement claims. Once updated, you can select this account in the app before submitting a claim. Without this information, claims cannot be submitted or processed.

Easy Pay Card

This card is a new digital payment solution that enables you to pay for your pre-authorised medical care above £500/$500/€500, wherever you might be, without incurring any personal costs and seeking reimbursement.

HOW DOES IT WORK?

You can request the Easy Pay card by emailing EasyPayCard.uk@april.com **at least 3 working days before your pre-planned treatment.**

You will need to include a medical report or letter from your treating doctor with a summary of the diagnosis/symptoms, recommended treatment or medical procedure, and documented evidence of the estimated costs.

WHAT HAPPENS NEXT?

We will review your claim and once authorised, immediately pre-load the card with the amount needed to pay for your treatment.

You will then receive an email with a link to create your account and access the card. You can add this card to your digital wallet on your mobile phone and use it like any other standard virtual payment card.

Once you have paid for your treatment, all you have to do is send your invoices to us, together with any other supporting documents, **within 24 hours.** You can upload your documents in your APRIL Easy Pay account.

SIMPLIFYING ACCESS TO HEALTHCARE

- **Supported by Visa**
- **No payment limits**
- **Simple to use**
- **Valid worldwide**

Medical assistance 24/7

Receiving medical treatment can often be a daunting experience, especially is 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, Healix International, is there to support our clients whenever they need it most.

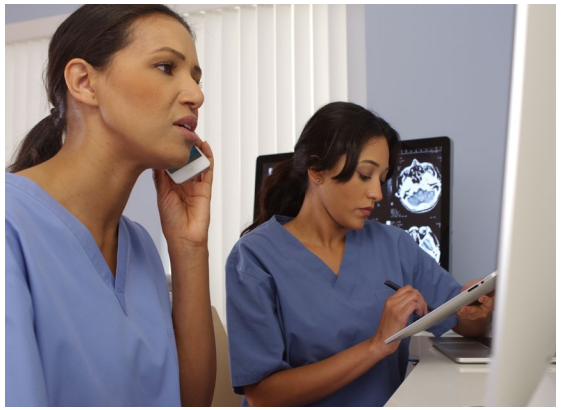
Wherever you are in the world, Healix are just a phone call away, with personal incident managers ready to provide support, guidance and case manage your treatment requirements.

It is also comforting to know that Healix 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...

Healix 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. Healix's medical teams are experts in the medical, regulatory and logistical processes involved, tailoring each evacuation to ensure it is managed in the most appropriate 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.

This plan is administered by APRIL International UK Ltd and underwritten by AXA XL Insurance Company UK Limited or AXA XL Underwriting Agencies Limited, as displayed on the Certificate of Insurance.

APRIL International UK Limited is an Appointed Representative of APRIL Medibroker Limited which is authorised and regulated by the Financial Conduct Authority (Firm Reference No. 304773). Registered in England (No. 7261287). Registered Office: Walsingham House, 35 Seething Lane, London, EC3N 4AH, United Kingdom.

AXA XL Insurance Company UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm Reference No. 423308). Registered in England (No. 05328622). Registered Office: 20 Gracechurch Street, London, EC3V 0BG, United Kingdom.

AXA XL Underwriting Agencies Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm Reference No. 204848). Registered in England (No. 01815126). Registered Office: 20 Gracechurch Street, London, EC3V 0BG, United Kingdom.

July 2026

April International