



# Insure your health abroad with MyHealth International



# Introduction

## Because your health deserves to be well protected, wherever you are in the world



***"No matter where I live tomorrow, I know I'll be covered."***

Between Bali, Lisbon and Rio, this digital nomad values freedom, but also knows that an accident or illness can turn everything upside down. That's why they chose the Explore plan, with no interruptions or additional paperwork.



***"When living abroad, you want to be able to see a doctor without stress."***

For their first time abroad, this young couple chose health insurance that makes access to routine care easier. In Singapore, a consultation with a specialist costs on average \$200. With international cover, they are covered for these expenses while keeping their budget under control.



***"We want the best for our family."***

This family settling in the UK is looking for comprehensive cover, with benefits for maternity and children's healthcare, so they can feel reassured in their new life.



***"If something serious happens one day, we want to be able to choose the hospital."***

For this retired expatriate couple, the priority is solid hospital cover that is long-lasting and adapted to local costs. In the event of hospitalisation in Mexico, with costs that can reach \$2,000 per day, the Extensive plan provides full cover with no upfront costs.

### Introduction

Discover our MyHealth International offer

Build your cover in 4 easy steps

Simplified access to healthcare, anywhere in the world

Why choose APRIL



When you live abroad or travel long term, you no longer depend on your home country's healthcare system. Understanding a new system can be complicated and often expensive, and can quickly feel overwhelming.

That's where international health insurance comes in. Whether you are travelling alone, as a couple or with your family, having the right cover helps you stay worry-free.

**And to avoid unpleasant surprises, with APRIL, we protect your health and that of your loved ones, anywhere in the world.** So you can fully enjoy life abroad.



**Our members share their experiences: watch their stories on YouTube.**

# Discover our MyHealth International offer



## Get cover anywhere in the world

When you are an expatriate, you are often required to move from one country to another, whether for work, to visit loved ones or to travel.

### With MyHealth International, you are covered for:

- > healthcare expenses in your country of residence;
- > healthcare expenses during your trips abroad, with cover that follows you wherever you go;
- > repatriation or evacuation in the event of a medical emergency anywhere in the world.

### Need cover in the United States?

Simply extend your protection by adding an additional benefit.



## Access quality healthcare, wherever you are

In some countries, access to healthcare can be limited or costly.

### MyHealth International gives you access to:

- > audited public and private hospitals selected by our teams;
- > a network of partner healthcare professionals worldwide;
- > 24/7 telehealth services, in the language of your choice, free of charge and unlimited.

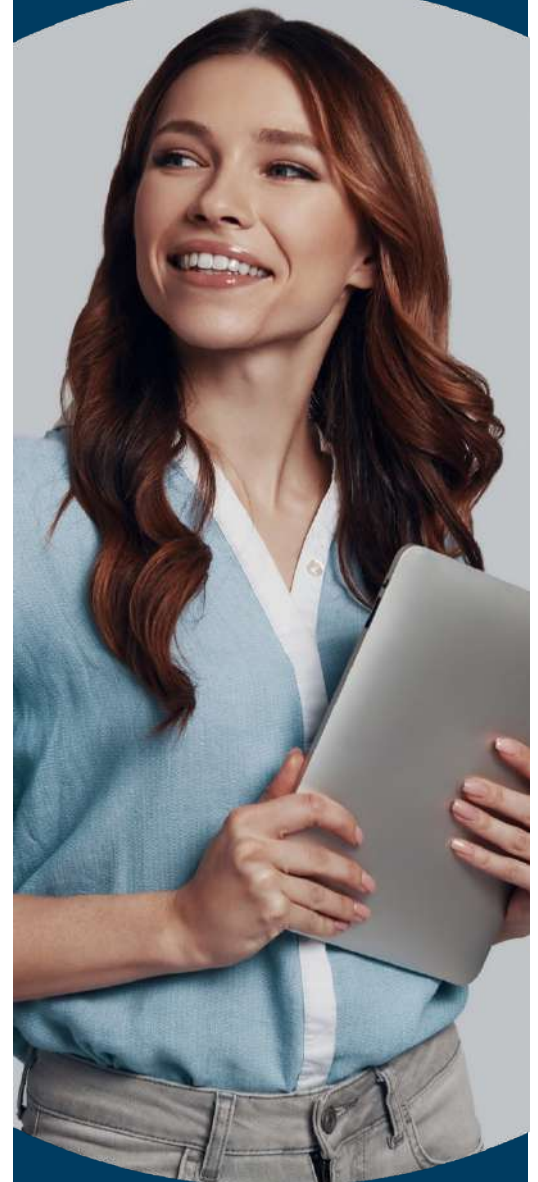
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# Discover our MyHealth International offer



## Avoid upfront medical costs

**MyHealth International makes it easier to settle your healthcare expenses:**

- > **Direct billing in the event of hospitalisation:** no upfront payment required;
- > **Fast reimbursements** if you pay yourself: instant bank transfer within the SEPA zone;
- > **Simplified claims management** thanks to the Easy Claim app and the Member Portal;
- > **For costly outpatient care, request the Easy Pay Card:** a digital payment card to pay your healthcare expenses worldwide.

[Find out more](#)



## Tailor your cover to your needs

No need to pay for benefits you don't need.

**With MyHealth International, you can personalise your policy to suit your needs:**

- > hospitalisation only, or hospitalisation + outpatient care (consultations, tests, pharmacy, etc.);
- > maternity;
- > dental / optical;
- > repatriation assistance: essential or comprehensive cover in case of crisis or distress.



## Benefit from support in your language

**With APRIL International, you benefit from:**

- > **24/7 advisers** available in the language of your choice;
- > **dedicated medical support** from our in-house medical team;
- > **clear information on your reimbursements**, your policy, or crisis situations in your country of residence;
- > **24/7 assistance** in case of a medical emergency.

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# Build your cover in 4 easy steps

## 1 Select your healthcare benefits

Choose the benefits that matter to you. You decide whether you want hospitalisation-only cover or cover that also includes everyday healthcare expenses.

HOSPITALISATION

DENTAL/OPTICAL

OUTPATIENT CARE

MATERNITY

## 2 Choose your level of cover

Whether you want essential benefits or a fully comprehensive, personalised policy, tailor your insurance to your needs and to healthcare costs in your country of expatriation.

EXPLORE

EXTENSIVE

ESSENTIAL

ELITE

## 3 Opt for additional benefits

Strengthen your protection by adding worldwide cover and/or a comprehensive assistance option, including personal liability.

Extend your geographical area of cover to benefit from healthcare cover in the USA, including non-urgent care

Add comprehensive repatriation assistance and personal liability cover (private capacity)

## 4 Choose your deductible or co-payment

You pay part of your healthcare expenses. In return, you benefit from a reduced premium.

### Co-payment (Outpatient care only)

- None
- 10%
- 20%
- 30%

### Deductible

- None
- €/US\$ 500
- €/US\$ 1,000
- €/US\$ 2,500
- €/US\$ 5,000

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**Whatever cover you choose, we support you worldwide**

**Access to a global network of over 2 million qualified healthcare professionals** — hospitals, clinics, doctors, laboratories and pharmacies.

### Personalised medical guidance

High-quality care tailored to your needs and location, while keeping your out-of-pocket expenses under control.

### Second medical opinion

Support in the event of a complex medical situation and/or major treatment decisions.

### 24/7 multilingual assistance

Helping you find a doctor or healthcare facility, book appointments and answer your medical questions.

# Your healthcare benefits at a glance

SUMMARY OF BENEFITS	Explore	Essential	Extensive	Elite
Upper limit on medical expenses per year and per plan member	€/US\$ 500,000	€/US\$ 1,500,000	Unlimited China, Hong Kong, Japan, Singapore, United States: €/US\$ 2,000,000	Unlimited China, Hong Kong, Japan, Singapore, United States: €/US\$ 4,000,000
HOSPITALISATION				
Hospital Services or Day-patient treatment surgery	✓	✓	✓	✓
Hospital room type	Semi private room	Standard private room	Standard private room	Standard private room
Advanced medical imaging (MRI, scan or PET)	€/US\$ 10,000	€/US\$ 15,000	€/US\$ 20,000	✓
Oncology treatments (radiotherapy, chemotherapy, hospitalisation)	✓	✓	✓	✓
Hospitalisation and other treatments for chronic conditions	✓	✓	✓	✓
Hospitalisation and treatments in case of congenital conditions	€/US\$ 50,000	€/US\$ 100,000	✓	✓
Rehabilitation after hospitalisation, covered by APRIL International	Up to 20 days	Up to 20 days	Up to 30 days	Up to 60 days
Hospitalisation for mental or nervous disorders	Not covered	Not covered	€/US\$ 8,000 for up to 15 days	Up to 30 days
Medical evacuation and repatriation	✓	✓	✓	✓
Emergency or accident cover outside the area of cover (up to 60 days)	€/US\$ 75,000	€/US\$ 150,000	€/US\$ 300,000	✓
Telehealth service in partnership with Teladoc	✓	✓	✓	✓
OUTPATIENT BENEFITS (optional)				
Annual limit per insured person	€/US\$ 3,000	Unlimited	Unlimited	Unlimited
Consultations with general practitioners and specialists, including follow-up of chronic conditions	Within the annual limit	€/US\$ 2,500	€/US\$ 8,000	✓
Pharmacy	Within the annual limit	€/US\$ 2,000 Double in case of chronic illness	€/US\$ 6,000 Double in case of chronic illness	✓
Mental health: consultations with a psychiatrist, psychologist or psychotherapist	3 calls if comprehensive assistance is selected	€/US\$ 500 up to 7 sessions	€/US\$ 1,200 up to 10 sessions	€/US\$ 4,000 up to 20 sessions
Complementary medicine: physiotherapist, orthoptist, podiatrist, speech therapist, etc.	Up to 5 sessions	€/US\$ 1,000 up to 10 sessions	€/US\$ 1,500 up to 15 sessions	✓
Alternative medicine: osteopath, chiropractor, homeopath, etc.	Not covered	€/US\$ 500	€/US\$ 1,000	€/US\$ 4,000
Laboratory tests and radiology	Within the annual limit	€/US\$ 5,000	✓	✓
Self-medication: contraception, vitamins and over-the-counter medicines	Not covered	€/US\$ 50	€/US\$ 100	€/US\$ 150
Health check-ups and hearing tests	Not covered	€/US\$ 200	€/US\$ 800	€/US\$ 2,000
Preventive screening and vaccination	Within the annual limit	✓	✓	✓
Nutritionist	Not covered	Not covered	€/US\$ 150	Up to 5 sessions
Health or fitness app	Not covered	Not covered	Not covered	€/US\$ 50
DENTAL (optional) – waiting period: 3 to 6 months				
Maximum annual limit	€/US\$ 800	€/US\$ 1,000	€/US\$ 2,000 during the first 2 years, then €/US\$ 3,000 from year 3	€/US\$ 4,000 during the first 2 years, then €/US\$ 5,000 from year 3
OPTICAL (optional) – waiting period: 6 months				
Optical care: eye examination and visual aids (maximum of one frame every two years)	Not covered	€/US\$ 200	€/US\$ 300	€/US\$ 450
Laser vision correction treatment	Not covered	Not covered	€/US\$ 300	€/US\$ 1,000
MATERNITY (optional) – waiting period: 12 to 24 months				
Pregnancy and childbirth: consultations, pre- and post-natal care, hospitalisation, private room, accommodation costs, medical and surgical expenses	Not covered	€/US\$ 4,000 per pregnancy (then €/US\$ 8,000 per pregnancy in the event of childbirth complications)	€/US\$ 8,000 per pregnancy (then €/US\$ 12,000 per pregnancy in the event of childbirth complications)	€/US\$ 12,000 per pregnancy (then €/US\$ 24,000 per pregnancy in the event of childbirth complications)
Infertility treatment (maximum of 4 attempts over the entire duration of the contract)	Not covered	Not covered	€/US\$ 1,500 per attempt	€/US\$ 2,500 per attempt

This table is a summary of your benefits. Full details and the conditions under which you can make a claim can be found in the General conditions.

# Additional benefits



## Supplementary assistance services in the event of accident, illness or death

This optional benefit goes beyond medical evacuation to support you in particularly sensitive situations: search and rescue costs, delivery of medicines that are unavailable locally, childcare, or care for your pets in the event of hospitalisation.

In the event of death, we cover the repatriation of other insured members, together with the travel and accommodation expenses of a close relative accompanying the return of the deceased.



## Crisis or sensitive situation assistance programme

In times of crisis or distress, you are never alone. This option provides access to a comprehensive legal and psychological support programme, an emergency message relay service to your loved ones, and advance payment of legal costs in the event of involuntary offences committed abroad.



## Travel incident assistance services

You are covered in the event of unexpected delays, cancellations, missed connections or costs related to repatriation. We also reimburse essential expenses such as lost or damaged luggage and administrative fees. Stay protected against the unexpected.

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## Personal liability (private capacity)

You also benefit from personal liability cover, which protects you against the financial consequences of damage caused to third parties by yourself or insured family members, in the course of private life (leisure activities, children's activities, travel, etc.).

# Simplified access to healthcare, anywhere in the world

We support you throughout your healthcare journey worldwide and guide you towards the most appropriate care depending on your situation.



1

## The Easy Claim app to manage all your requests

### With Easy Claim, you can:

- > submit your claims;
- > prepare for hospitalisation;
- > benefit from free, unlimited telehealth services, available 24/7 worldwide, as well as second medical opinion;
- > find a healthcare professional recommended by APRIL;
- > communicate with your dedicated advisers.



2

## Easy Pay Card, the payment card that helps you avoid upfront costs

### Easy Pay Card is an innovative solution designed to simplify access to healthcare.

This card can be issued upon request for all types of costly care: pharmacy expenses, MRI scans, prostheses and implants, optical care, etc.

- > No spending limit;
- > Integrated into your Wallet;
- > Instant top-up;
- > Valid worldwide, with all healthcare professionals.

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# Simplified access to healthcare, anywhere in the world

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## 24/7 medical support, wherever you are

Need help finding the right doctor or hospital? You are free to choose any healthcare provider for outpatient treatment but please note that, depending on the plan you have chosen and the country you are in, the hospital care network may vary. You can find the details of your care network in the document "Providers list".

Our medical team is always available to guide you. You are assured of receiving high-quality care with personalised support at every stage.

### In case of emergency hospitalisation

Contact us 24/7 using the emergency numbers. We'll assist you immediately and liaise directly with the hospital where you are admitted.

### If you are planning a hospitalisation

Send us your hospitalisation request via the Easy Claim app as early as possible. Our medical team will:

- > review your care protocol and confirms its medical appropriateness;
- > recommend the most appropriate medical facility according to the plan you have chosen and the country you are in;
- > arrange direct payment of your hospital fees.

### A doctor just a click away, 24/7

Access medical advice anytime, anywhere, thanks to the telehealth service included in your plan, in partnership with Teladoc Health, the global leader in telemedicine.

This service is particularly useful for:

- > Minor conditions (flu, headaches, sore throat, etc.);
- > Getting information about ongoing treatments;
- > Preparing for a trip;
- > Obtaining prescriptions anywhere in the world.

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### We also offer

- > access to our medical network via the Easy Claim app,
- > personalised medical advice and recommendations from our in-house medical team,
- > a second medical opinion service, for support and reassurance,
- > medical cost monitoring to ensure expenses comply with local standards,
- > support before, during and after hospitalisation,
- > assistance in case of medical evacuation or repatriation, if necessary.

# Why choose APRIL

Wherever you are in the world, protecting your health—and that of your families—is essential. We understand that moving abroad is an exciting and enthusiastic adventure, but it can also raise health-related questions. At APRIL, we have been supporting expats worldwide for over 30 years, assisting you through every stage of your expatriation.

## Our promise



Flexible health cover that meets your needs



Dedicated teams by your side when it matters most



All your digital services available in the leading app on the market



Medical support available 24/7, wherever you are

## Key figures

**30**

years of experience

**14**

countries of operation

**450+**

multilingual employees

**26**

nationalities

**180**

countries covered

**2 million**

healthcare professionals worldwide

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● **Why choose APRIL**

## Our expertise is recognised

We have won over 20 awards in the past 4 years, recognising the quality of our services and our ability to innovate to make healthcare access easier for our insured members.

[Find out more](#)



## Our customers are satisfied

★★★★☆ 4,6/5

APRIL International rating on eKomi

# About APRIL, insurance made easy

APRIL is the leading wholesale broker in France with a network of 30,000 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 health insurance (IPMI), property and casualty niche insurance and asset management. APRIL aspires to become a digital, omnichannel and agile operator, a champion of customer experience and the leader in its markets, while committing to the societal responsibility issues set forth in its Oxygen approach. The APRIL Group operates in 20 countries and recorded a turnover of €860 million in 2024.

## **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 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 one of  
our 30,000 brokers  
or APRIL advisors**

[april-international.com](https://april-international.com)

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