

### 1. Medical expenses and basic repatriation assistance benefits schedule

Some important information before going any further:

#### Important

**Medical expenses are covered within the limits of Actual costs and the Reasonable and Customary costs charged in the country where the treatment is provided.** To maintain sustainable levels of cover and premiums, we closely monitor the rates charged by healthcare professionals and ensure they are in line with typical pricing in that area.

We provide you with a **network of healthcare professionals** who charge *Reasonable and Customary costs*. Please contact our team for more information about the APRIL International's Network.

**All treatments over €/US\$2,000 are subject to Pre-approval.** Please send us your request at least 5 days before the planned treatment date. Failure to comply with these conditions will result in a penalty which will be applied to your reimbursement.

In case of hospitalisation for more than 24 hours or day hospitalisation, **you benefit from a direct billing service, subject to Pre-approval.** Please note that this service is only **available to Members insured from the 1st €/US\$ and as a top-up to the CFE.** It is not available if you are covered as a top-up to the French Social Security (or another basic scheme).

#### What levels of cover?

The cover below corresponds to 100% reimbursement of actual costs. Please note that if you choose **the option of reimbursement at 80% or 90% of actual costs**, the reimbursement rates for Healthcare, Optical/Dental Care and Maternity are adjusted accordingly. If you have taken out **additional CFE/SS/CNS cover**, the limits shown in the table of benefits below include the part covered by your compulsory scheme.

#### What is outpatient care?

Outpatient surgery is defined as "day hospitalisation" in a healthcare facility for a period of less than 12 hours. Outpatient care, also known as ambulatory care, refers to all care provided by healthcare professionals without the need for hospitalisation or overnight accommodation in a healthcare facility.



#### What is cover for COVID-19?

COVID-19 is covered under the same conditions as any other disease, with no special restrictions (within the overall annual limit of the selected plan). All care and treatment will be covered as set out in the Table of Benefits.

#### Hospitalisation and basic Repatriation assistance package

In the Hospitalisation and basic Repatriation assistance package, outpatient care (including dental care and prostheses - excluding dentures and dental implants) is also covered **in case of accident** and on presentation of a medical certificate, **up to €/US\$ 75/treatment or procedure and €/US\$1,500/year/Insured.**

\* All hospitalisation is subject to Pre-approval. **A penalty of 50%** will be applied if this procedure is not followed prior to hospitalisation.

\*\* Subject to Pre-approval.

\*\*\* The waiting period does not apply if you had an equivalent or higher level of cover that was cancelled less than one month prior. Proof of this previous insurance and the Certificate of cancellation from that plan must be provided.

| Plan   | Emergency     | Basic         | Essential       | Comfort  | Premium  |
|--|---------------|---------------|-----------------|--|--|
| Upper limit amount of medical expenses per insurance year and per insured individual | €/US\$250,000 | €/US\$500,000 | €/US\$1,000,000 | Bahamas, Japan, Puerto Rico, Singapore, USA: <b>€/US\$1,500,000</b><br>Rest of the world: <b>unlimited</b> | Bahamas, Japan, Puerto Rico, Singapore, USA: <b>€/US\$3,000,000</b><br>Rest of the world: <b>unlimited</b> |

### Hospitalisation\* (excluding outpatient care, maternity and vision-dental)

|   |   |               |   |  |  |
|---|---|---------------|---|--|--|
| Medical, surgical or day hospitalisation:<br>Transport by ambulance (if hospitalisation is covered by APRIL International)<br>Hospital room and board<br>Medical and surgical fees<br>Pathology, diagnostic tests and medicines, Medical procedures | 100%<br>in case of accident or medical emergency only                 | 100%          | 100%  | 100%   | 100%   |
| Hospital room   | shared room   | shared room   | standard private room<br>up to €/\$75 per day | standard private room<br>(including television and internet charges) | standard private room<br>(including television and internet charges) |
| Advanced medical imaging (MRI and scans) during hospitalisation   | up to €/\$4,000 per year  | 100%          | 100%  | 100%   | 100%   |
| Outpatient consultations, treatments, diagnostic tests and medical procedures related to hospitalisation/outpatient surgery within 30 days before and after hospitalisation (hospital certificate required)   | 100%<br>only following hospitalisation covered by APRIL International | 100%          | 100%  | 100%   | 100%   |
| Home hospitalisation  | not covered   | 100%          | 100%  | 100%   | 100%   |
| Visitor's bed (for children under 18)   | not covered   | not covered   | not covered                                   | 100%   | 100%   |
| Hospitalisation for the treatment of mental or nervous disorders  | not covered   | not covered   | not covered                                   | up to €/\$8,000/year and a maximum of 15 days/year                   | up to 30 days/year   |
| Rehabilitation directly related to and following hospitalisation covered by APRIL International (up to 3 months after hospitalisation)  | up to 20 days   | up to 20 days | up to 20 days                                 | up to 30 days  | up to 60 days  |
| Reconstructive dental surgery following an accident   | 100%  | 100%          | 100%  | 100%   | 100%   |

|   |                                     |                  |                  |      |      |
|---|-------------------------------------|------------------|------------------|------|------|
| Cancer treatment (hospitalisation, chemotherapy, radiotherapy, oncology, diagnostic tests and medicines as an inpatient, in day care or as an outpatient) | not covered                         | 100%             | 100%             | 100% | 100% |
| Organ transplant  | 100%                                | 100%             | 100%             | 100% | 100% |
| Kidney dialysis   | not covered                         | 100%             | 100%             | 100% | 100% |
| Palliative care centres and palliative care   | up to €/\$10,000                    | up to €/\$25,000 | up to €/\$50,000 | 100% | 100% |
| Internal devices and prostheses during hospitalisation  | up to €/\$1,000 per hospitalisation | 100%             | 100%             | 100% | 100% |

### Basic repatriation assistance

|  |  |  |  |   |  |
|--|--|--|--|---|--|
| Medical repatriation or medical transport to the most suitable hospital or to the country of nationality | 100%   | 100%   | 100%   | 100%  | 100%   |
| Repatriation of other plan beneficiaries if the insured is repatriated                                   | one-way ticket by air in economy class or by train in 1 <sup>st</sup> class    | one-way ticket by air in economy class or by train in 1 <sup>st</sup> class    | one-way ticket by air in economy class or by train in 1 <sup>st</sup> class    | one-way ticket by air in economy class or by train in 1 <sup>st</sup> class | one-way ticket by air in economy class or by train in 1 <sup>st</sup> class    |
| Accompanying children  | Round-trip ticket by air in economy class or by train in 1 <sup>st</sup> class | Round-trip ticket by air in economy class or by train in 1 <sup>st</sup> class | Round-trip ticket by air in economy class or by train in 1 <sup>st</sup> class | Round-trip by air in economy class or by train in 1 <sup>st</sup> class     | Round-trip ticket by air in economy class or by train in 1 <sup>st</sup> class |

### Outpatient (optional)

| Package  | Emergency   | Basic  | Essential   | Comfort   | Premium   |
|--|-------------|--|---|---|---|
| <b>Outpatient benefits</b> (excluding maternity, medically assisted reproduction and dental treatment) |             |  |   |   |   |
| Teladoc 24/7 telehealth service  | unlimited   | unlimited  | unlimited   | unlimited   | unlimited   |
| Consultations with GPs and specialists including for the monitoring of chronic illnesses               | not covered | 2 consultations per year covered at 100%. From the 3 <sup>rd</sup> consultation onwards, covered up to €/\$80 per consultation | 5 consultations per year covered at 100%. From the 6 <sup>th</sup> consultation onwards, covered up to €/\$100 per consultation | 10 consultations per year covered at 100%. From the 11 <sup>th</sup> consultation onwards, covered up to €/\$200 per consultation | 100%  |
| Psychiatrists, psychologists and psychotherapists  |             | not covered  | up to 4 consultations per year and a maximum of €/\$60 per consultation   | up to 5 consultations per year and a maximum of €/\$200 per consultation  | up to 20 consultations per year and a maximum of €/\$200 per consultation |
| Speech therapists, orthoptists, chiropodists/podiatrists and language therapists                       |             | up to 10 consultations per year  | up to 15 consultations per year   | 100%  | 100%  |

|   |             |                          |                          |                          |                          |
|---|-------------|--------------------------|--------------------------|--------------------------|--------------------------|
| Physiotherapy, osteopaths, chiropractors, nursing care, occupational therapy and psychomotor therapy                                | not covered | up to €/\$1,000 per year | up to €/\$2,000 per year | up to €/\$4,000 per year | 100%                     |
| Consultations with homeopaths, etiopaths, acupuncturists and phytotherapists and traditional Chinese medicine                       |             | not covered              | up to €/\$500 per year   | up to €/\$1,000 per year | up to €/\$2,000 per year |
| Drugs medicines during hospitalisation for home use or for chronic illnesses  |             | 100%                     | 100%                     | 100%                     | 100%                     |
| Drugs medicines on an outpatient basis (including contraception, homeopathy, phytotherapy and antimalarial vaccines and treatments) |             | up to €/\$2,500 per year | 100%                     | 100%                     | 100%                     |
| Diagnostic tests, X-rays and other technical medical procedures performed outside the hospital environment                          |             | 100%                     | 100%                     | 100%                     | 100%                     |
| Advanced medical imaging (MRI and scans) on an outpatient basis   |             | up to €/\$2,000 per year | up to €/\$4,000 per year | up to €/\$8,000 per year | 100%                     |
| External devices and prostheses including hearing aids (excluding dentures)   |             | up to €/\$1,000 per year | up to €/\$2,000 per year | up to €/\$3,500 per year | up to €/\$5,000 per year |

## Prevention

|  |             |             |                       |                        |                                |
|--|-------------|-------------|-----------------------|------------------------|--------------------------------|
| Screening (cancer, hepatitis B, HIV testing etc.)                                    | not covered | 100%        | 100%                  | 100%                   | 100%                           |
| Self-medication package (non-prescription pharmacy items, smoking cessation aids...) |             | not covered | up to €/\$50 per year | up to €/\$150 per year | up to €/\$300 per year         |
| Health check-up and hearing test (one check-up every two years)                      |             | not covered | up to €/\$200         | up to €/\$800          | up to €/\$2,000                |
| Consultations with dieticians  |             | not covered | not covered           | not covered            | up to 5 consultations per year |

## Maternity\*\* (optional)

12-month *Waiting period*

> Maternity benefits under the Essential package are only available if you choose cover in zones 3, 4 or 5. For more information on the countries included, please refer to paragraph 2.2 of the General Conditions.

| Package  | Emergency   | Basic       | Essential  | Comfort   | Premium  |
|--|-------------|-------------|--|---|--|
| Childbirth fees: hospitalisation, private room and board and medical and surgical fees | not covered | not covered | up to €/\$3,000/ pregnancy (increased to €/\$6,000/ pregnancy for surgical delivery) | up to €/\$6,000/ pregnancy (increased to €/\$12,000/ pregnancy for surgical delivery) | up to €/\$12,000/ pregnancy (increased to €/\$20,000/ pregnancy for surgical delivery) |
| Home births  |             |             |  |   |  |
| Pre and post-natal consultations, pharmacy items, examinations and care                |             |             |  |   |  |
| Pre-natal classes (held by a doctor or midwife)  |             |             |  |   |  |
| Diagnosis of chromosomal abnormalities   |             |             |  |   |  |
| Neonatal screening   |             |             |  |   |  |
| Pregnancy and childbirth complications   |             |             | 100% in accordance with the conditions specified in Hospitalisation benefits         | 100% in accordance with the conditions specified in Hospitalisation benefits          | 100% in accordance with the conditions specified in Hospitalisation benefits           |

## Medically assisted reproduction

12-month *Waiting period*

|   |  |             |  |                             |                             |
|---|--|-------------|--|-----------------------------|-----------------------------|
| Pharmacy items, in vitro fertilisation, diagnostic tests and follow-up examinations |  | not covered |  | up to €/\$1,500 per attempt | up to €/\$2,500 per attempt |
|---|--|-------------|--|-----------------------------|-----------------------------|

## Optical & Dental (optional)

| Package | Emergency | Basic | Essential | Comfort | Premium |
|---------|-----------|-------|-----------|---------|---------|
|---------|-----------|-------|-----------|---------|---------|

### Dental

3-month *Waiting period*\*\*\* for preventive and routine dental treatment and 6 months\*\*\* for major dental reconstruction and orthodontics

|  |             |             |             |   |   |
|--|-------------|-------------|-------------|---|---|
| Upper limit per year   | not covered | €/\$500     | €/\$1,000   | 1 <sup>st</sup> & 2 <sup>nd</sup> years:<br>€/\$2,000<br>From the 3 <sup>rd</sup> year<br>onwards:<br>€/\$3,000 | 1 <sup>st</sup> & 2 <sup>nd</sup> years:<br>€/\$4,000<br>From the 3 <sup>rd</sup> year<br>onwards:<br>€/\$5,000 |
| Preventive dental care<br>(dental check-ups, x-rays, scale and polish and mouth guards)        | not covered | 100%        | 100%        | 100%  | 100%  |
| Routine dental care<br>(extractions, treatment of tooth decay, periodontics, endodontics etc.) |             | 100%        | 100%        | 100%  | 100%  |
| Major reconstructive dental treatment<br>(dentures, crowns and implants)                       |             | 100%        | 100%        | 100%  | 100%  |
| Orthodontics up to age 18<br>(treatment must begin before age 16)                              |             | not covered | not covered | up to<br>€/\$1,200 per year<br>and a maximum of<br>3 years  | up to<br>€/\$1,700 per year<br>and a maximum of<br>3 years  |

### Optical

6-month *Waiting period*\*\*\*

|  |             |                  |                  |                  |                  |
|--|-------------|------------------|------------------|------------------|------------------|
| Laser treatment for vision correction (myopia, hyperopia, astigmatism and keratoconus) | not covered | not covered      | not covered      | up to<br>€/\$500 | up to<br>€/\$700 |
| Frames and lenses<br>(maximum 1 pair every 2 years)                                    |             | up to<br>€/\$150 | up to<br>€/\$250 |                  |                  |
| Contact lenses   |             |                  | up to<br>€/\$200 | up to<br>€/\$300 | up to<br>€/\$400 |

## 2. Optional benefits

To benefit from all-round international protection, we offer the following optional benefits to enhance your Healthcare cover:

- > Comprehensive repatriation assistance and personal liability (private capacity);
- > Death and total and irreversible loss of autonomy lump sum;
- > Income protection during periods of sick leave from work

### Comprehensive repatriation assistance and personal liability (private capacity) – benefits schedule

| Comprehensive repatriation assistance   |  |
|---|--|
| Type of benefit   | Level  |
| <b>In case of Accident or illness:</b>  |  |
| Search and rescue costs   | up to €//\$5,000 per person,<br>up to €//\$15,000 per event  |
| Returning the insured to the country of expatriation following stabilisation                              | one-way ticket by air in economy class or by train in 1st class  |
| Presence of a family member if the insured is hospitalised for more than 6 days and was expatriated alone | round-trip ticket by air in economy class or by train in 1st class and €//\$80 per night for 10 nights |
| Sourcing and sending medication not available locally   | 100%   |
| Care of dependent children under the age of 18  | reimbursed up to 20 hours per year and a maximum of €//\$500   |
| Returning or caring for a pet if all family members are repatriated                                       | up to €//\$500 per year  |
| Home help   | reimbursed up to 10 hours and a maximum of €//\$250  |
| <b>Death of the insured:</b>  |  |
| Returning the body or the ashes to the home   | 100%   |
| Cost of a transport coffin for repatriation of the body by air  | up to €//\$2,000   |
| Presence of a relative or friend at the burial abroad if the deceased plan member was expatriated alone   | Round-trip ticket by air in economy class or by train in 1st class and €//\$50 per night for 4 nights  |
| Repatriation of other plan beneficiaries: family members, spouse and children living with the insured     | one-way ticket by air in economy class or by train in 1st class  |
| <b>Attack or natural disaster:</b>  |  |
| Repatriation in case of an act of terrorism or sabotage, attack or assault                                | 100%   |
| Early return in case of a terrorist attack, political unrest or natural disaster.                         | one-way ticket by air in economy class or by train in 1st class up to €//\$1,500                       |
| <b>Loss or theft of identity documents, baggage, or travel documents:</b>                                 |  |
| Loss, damage or destruction of personal baggage   | up to €//\$1,000   |
| Advance of funds abroad   | up to €//\$1,500   |
| Advance of a new ticket abroad  | one-way ticket by air in economy class or by train in 1st class  |
| Theft of mobile phones, smartphones or tablets during an assault or mugging                               | up to €//\$500   |
| Fraudulent use of a SIM card by a third party   | 100%   |
| Sending urgent messages   | 100%   |

**Travel incidents:**

|  |   |
|--|---|
| Enforced stay abroad   | €/\$80 per night, maximum 14 nights   |
| Flight delays or cancellation, or denied boarding  | up to €/\$300   |
| Missed connection  | up to €/\$300   |
| Reimbursement of trip expenses in the event of an early return home following the Insured's medical repatriation | on a pro rata basis up to €/\$5 000 actual costs up to €/\$250 per day, maximum €/\$5,000 |

**Death or hospitalisation of a family member:**

|   |  |
|---|--|
| Early return in case of the death of a family member in the country of nationality  | Round-trip ticket by air in economy class or by train in 1st class |
| Early return in case of hospitalisation of a family member lasting more than 5 days | Round-trip ticket by air in economy class or by train in 1st class |

**Unintentional violation of the laws of a country:**

|                        |                            |
|------------------------|----------------------------|
| Legal fees abroad      | up to €/\$1,500 per event  |
| Advance of bail abroad | up to €/\$15,000 per event |

**Language difficulties:**

|  |                        |
|--|------------------------|
| Translation of legal or administrative documents | up to €/\$500 per year |
|--|------------------------|

**Psychological support:**

|                               |                    |
|-------------------------------|--------------------|
| Interview with a psychologist | up to 3 interviews |
|-------------------------------|--------------------|

**Personal liability (private capacity)**

| Type of benefit  | Level  |
|--|--|
| Bodily injury, material damage and consequential financial loss including:   | up to €/\$7,500,000 per claim and per insurance year                                 |
| Material damage and consequential financial loss   | up to €/\$750,000 per claim and per insurance year (deductible of €/\$150 per claim) |
| Damage (including fire, explosion and water damage to property which the insured has leased or borrowed for the organisation of family ceremonies) | up to €/\$150,000 per claim and per insurance year (excess of €/\$150 per claim)     |



### 3. Death and total and irreversible loss of autonomy (optional)

In the event of death due to illness, this benefit provides a lump sum to the beneficiary or beneficiaries designated at enrolment in the plan. The amount of the lump sum payable in case of death due to illness can be set at any amount between **€/€20,000 and €/€500,000**.

The amount of the lump sum is **doubled if the death is caused by an accident**.

The full amount of the lump sum is also payable in case of total and irreversible loss of autonomy <sup>see definition</sup>.

#### Medical formalities

Depending on the selected lump sum amount, you will need to complete the following medical formalities:

| AGE      | €/€20,000 to 150,000 | €/€150,001 to 250,000 | €/€250,001 to 350,000 | €/€350,001 to 500,000 |
|----------|----------------------|-----------------------|-----------------------|-----------------------|
| ≤ 45     | 1                    | 1                     | 1                     | 2                     |
| 46 to 55 | 1                    | 1                     | 2                     | 2                     |
| 56 to 65 | 1                    | 2                     | 2                     | 3                     |

#### 1: Health questionnaire

**2: Health questionnaire + Medical report\* + Blood tests\*** (cholesterol, triglycerides, SGO and SGP transaminases, HIV 1 and 2 and anti-HCV test for hepatitis C)

**3: Health questionnaire + Medical report\* + ECG\* + Blood tests\*** (blood count, blood platelets, ESR, blood glucose, cholesterol, HDL, triglycerides, creatinine, gamma GT, SGO and SGP transaminases, HIV 1 and 2, anti-HCV test for hepatitis C and PSA test for men ≥ 55)

*\*reimbursed by APRIL International subject to approval and implementation of the plan*

The amounts payable in respect of the death benefit are exempt from inheritance tax in France, subject to the legislation in force.

#### Definition

> **Total and irreversible loss of autonomy:** the insured is deemed to be totally and permanently medically unfit for any gainful employment and requires the assistance of a third party to carry out basic daily tasks.

### 4. Income protection during periods of sick leave (optional)

The daily benefit and disability pension provide financial protection against the loss of earnings due to illness or accident. This benefit ensures that a portion of your salary is paid for a fixed period.

You can only opt for this benefit if you have already selected a death lump sum.

You are free to choose the level of daily benefit (between €/€20 and €/€500), provided that:

- > The total daily benefit paid over one month does not exceed 100% of your monthly net salary (limited to 70% of your monthly net income if you started or took over a business within the last year). If you have CFE or French Social Security top-up cover, the combined total of daily benefits from the basic scheme and the My Health International plan cannot exceed 100% of your monthly net salary (limited to 70% of your monthly net income if you started or took over a business within the last year).
- > The amount of the daily benefit depends on the amount of the selected death lump sum: for a daily benefit of €/€20, the selected lump sum must be at least €/€20,000. The medical formalities required are those specified for the level of death lump sum selected.

You must be in paid employment to benefit from income protection cover.

## Definitions

### > **Daily benefit:**

Daily benefits may be paid from either the 31<sup>st</sup> or the 61<sup>st</sup> day, depending on the option selected, and for a maximum of 3 years. The number of days on which the benefit is payable per month is 30. By selecting a daily benefit, you are no longer required to pay the premium from the 31<sup>st</sup> or the 61<sup>st</sup> day. This means that, if you are experiencing financial difficulties Due to sick leave from work and are entitled to the daily benefit, you will receive free social protection cover. This benefit ends when you reach the age of 65.

### > **Disability pension:**

A disability pension offers protection if you disabled due to illness or as the result of an accident. When the daily benefit has been in payment for a maximum of 3 years, it is converted to an annual pension. The annual pension is paid once your condition has stabilised and continues until you reach retirement age, which is 65 at the latest. The amount of the annual pension is proportionate to the degree of disability determined according to the following disability scale (see paragraph 7.5 in the General Conditions).

#### **APRIL International Care France Head Office:**

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