



Insure your expatriation with **MyHealth International**

And benefit from 100% flexible health insurance



Download our Easy Claim app



International health insurance: what if it was easy?

Wherever you are, protecting the well-being of yourself and your loved ones is crucial.

As an expat, you won't have the same benefits as back home, and you'll need to learn a new healthcare system that might be costly or confusing.

So, it is essential to choose an international healthcare plan to suit your profile and your situation.

Our Mission



Flexible health cover that meets your needs



All your digital services available on the #1 app on the market



24/7 worldwide expert support for your medical journey

Our key figures

150,000

expatriates covered

180

countries covered

300

multilingual staff

26

nationalities

20,000

distribution partners

13

countries of operation

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Healthcare costs abroad

Depending on the region you are located, healthcare costs can be excessive

Healthcare costs in private clinics and hospitals, especially those catering to expats, have risen significantly in some places. These private facilities often charge high and uncontrolled fees, usually higher than public ones.

Sometimes they may suggest additional treatments or longer stays that are not always necessary. To help you navigate this, our medical team is here for you. We will help you choose the right hospital, review proposed treatments and even put you in touch with trusted medical experts for a second opinion in complete confidentiality, if you want one.

Quality standards of medical facilities can vary from one place to another

In some part of the globe, in South Est Asia or Africa for example, accessing quality medical care can sometimes be a challenge. But with APRIL International, we have established partnerships with some of the best local medical centers. We also regularly arrange medical evacuations to a more suitable country when the situation requires it. We make sure you have access to the best care, wherever you are.

Access to care can often involve lengthy waits

As the public sector often has longer waiting times, turning to private facilities may seem like a viable option. However, these facilities may not be covered by the local social security system. This is the case in the UK, for example. With APRIL International, you have the flexibility to choose your own doctor. What's more, our healthcare network guarantees that you'll find professionals close to you.

Examples of healthcare costs*

USA

| | |
|-------------------------|--------|
| General consultation | €197 |
| Specialist consultation | €260 |
| One day in hospital | €4,385 |
| PCR test | €153 |

United Kingdom

| | |
|-------------------------|--------|
| General consultation | €175 |
| Specialist consultation | €293 |
| One day in hospital | €2,668 |
| PCR test | €250 |

Hong Kong

| | |
|-------------------------|--------|
| General consultation | €88 |
| Specialist consultation | €210 |
| One day in hospital | €1,700 |
| PCR test | €150 |

Mexico

| | |
|-------------------------|--------|
| General consultation | €62 |
| Specialist consultation | €210 |
| One day in hospital | €1,000 |
| PCR test | €130 |

Singapore

| | |
|-------------------------|--------|
| General consultation | €125 |
| Specialist consultation | €200 |
| One day in hospital | €1,500 |
| PCR test | €100 |

*The medical costs detailed refer to cases handled by our Claims Department. The exchange rates applied were current at the time treatment was received.

How to make sure you're in safe hands?

By entrusting your health to the French leader in international health insurance.

We know that moving abroad can be full of excitement and enthusiasm. No matter what your situation is, health and wellbeing of you and your loved ones should not be overlooked. That is why, at APRIL, we are with you every step of the way, all over the world, for over 40 years.

Our advisors are at your service 24/7

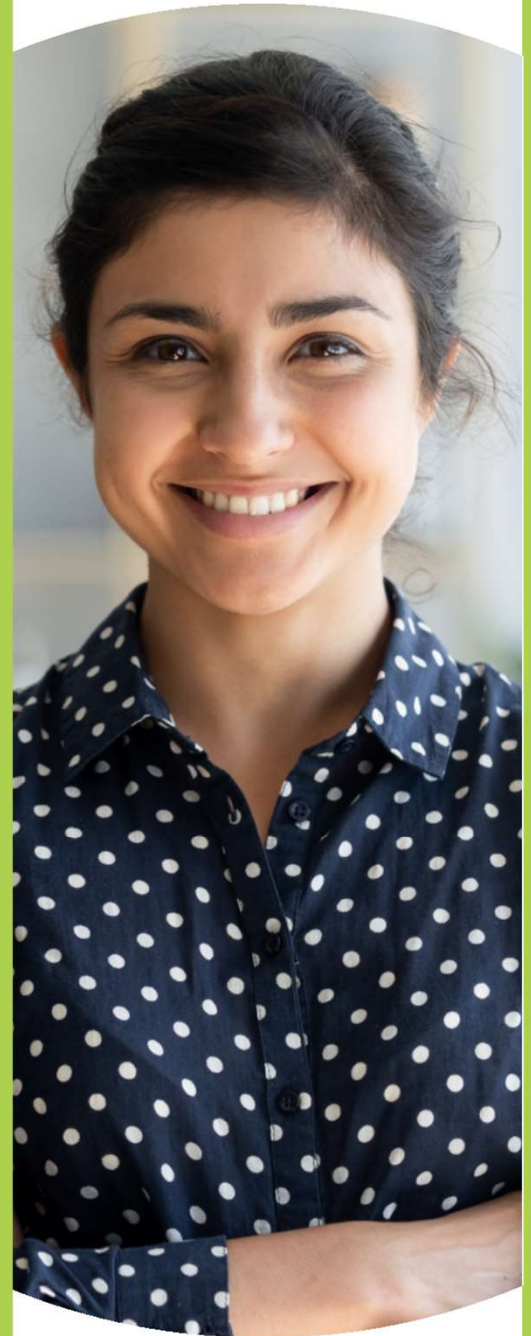
Multilingual expatriate insurance specialists to assist you from the very first moment you contact us and at every stage of your medical journey, 24/7 worldwide. Our consultants are available by phone, email, chat, Facebook Messenger and through your Easy Claim app.

Our expertise is rewarded

APRIL International has received 12 awards in the last 3 years. Among them, two were awarded by the *International Business Magazine Awards 2022*:

- > Europe's most reliable health insurance provider
- > Best health insurance solutions provider in Europe

[To find out more](#)



Our customers are satisfied

★★★★☆ 4,5/5





APRIL International rating on eKomi

Customize your health insurance plan

Whether you're moving abroad on your own or with your family, whether it's your first time or you're already living abroad, we know that your needs are very specific. That's why at APRIL we have designed a 100% modular solution to meet them. And to support you throughout your international experience, MyHealth International cover is purchased for life. You can be sure that you will be covered for as long as you want.

1 Health benefits

Select the key benefits that matter to you. The choice is yours: from hospitalisation only cover, to cover for your day-to-day healthcare costs:

| | |
|---|--|
| <input checked="" type="checkbox"/>  Hospitalisation | <input type="checkbox"/>  Dental/Vision |
| <input checked="" type="checkbox"/>  Outpatient | <input type="checkbox"/>  Maternity |

2 Level of cover

Whether you want emergency cover only or top-of-the-range protection, customize your insurance to suit your needs and the healthcare costs in your country of expatriation:

| | |
|--|---------------------------------------|
| <input type="checkbox"/> Emergency | <input type="checkbox"/> Comfort |
| <input type="checkbox"/> Basic | <input type="checkbox"/> Premium |
| <input type="checkbox"/> Essential | |

3 Type of cover

You are looking for a top-up cover only, or an insurance that covers you from the 1st€/US\$ spent? Select the type of coverage that best suits your situation:

| |
|---|
| <input type="checkbox"/> Cover from the 1 st euro/US\$ spent |
| <input type="checkbox"/> Cover as a top-up to the Caisse des Français de l'Étranger (CFE) |
| <input type="checkbox"/> Cover as a top-up to French Social Security or the Caisse Nationale de Santé in Luxembourg |



Where will you be covered?

You choose your area of cover when you design your plan. In all cases, you are covered worldwide for up to 90 days in case of accident or medical emergency.



Consider savings with a deductible or a co-payment

You pay part of your healthcare costs. In return, you get a reduction in your premium.



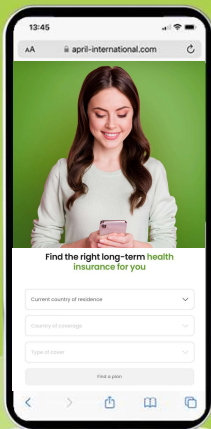
The Caisse des Français de l'Étranger (CFE)

It allows French expatriates to continue to benefit from the same level of reimbursement as French social security. Membership of the CFE is optional. However, it only guarantees partial coverage and must be supplemented by an international health insurance plan.

CFE and APRIL International, a privileged partnership to make your life easier:

- > A single phone number for all questions relating to your reimbursements
- > Faster processing of your reimbursements
- > A single payment: APRIL pays on its own behalf and on behalf of CFE.
- > Your Carte Vitale is always active for treatment in France

Digital services for easier insurance



1

100% digital subscription

You can directly consult all our offers, make a quote, subscribe and sign online. You'll receive your insurance certificate immediately and can be covered the very next day.



2

Easy Claim, all your services in the market's No. 1 app

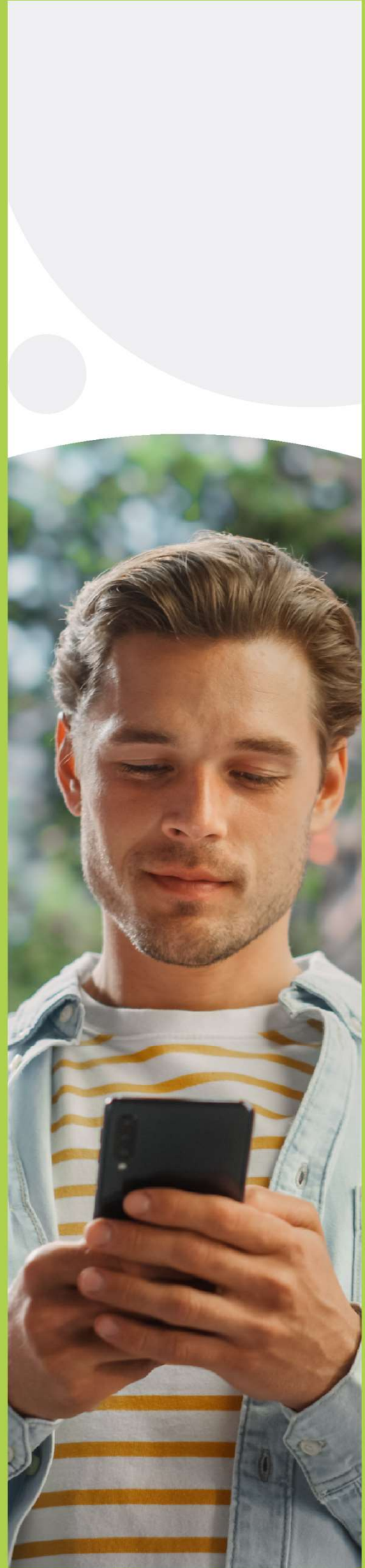
To make your life abroad easier, download Easy Claim and manage your international health insurance policy in just a few clicks.



3

Consultations via your mobile

With Teladoc, the telehealth service, you can speak to a qualified doctor whenever you want and wherever you are in the world.



Focus on the Easy Claim app

Easy Claim: all your services in a single application



Send your medical bills and track your reimbursements



Connect with a doctor using the telehealth care service



Find the nearest healthcare professional



Request direct payment of hospital costs



Find all the documents for a full understanding of your plan and associated services



Update your personal information and bank details



Communicate with our dedicated advisors

Voted the best app

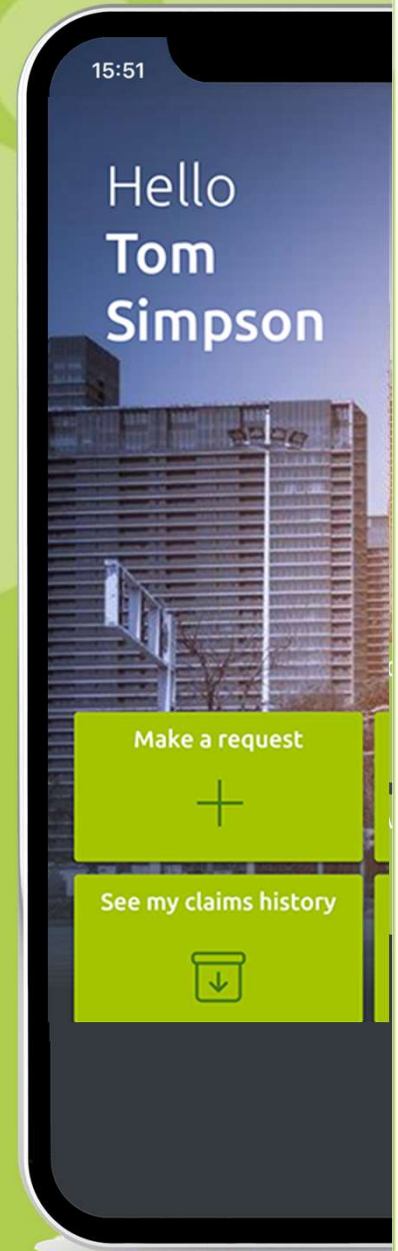
in the international health insurance market, and that's our customers who say so!

★★★★☆ 4,7/5

App Store rating

★★★★☆ 4,3/5

Google Play rating

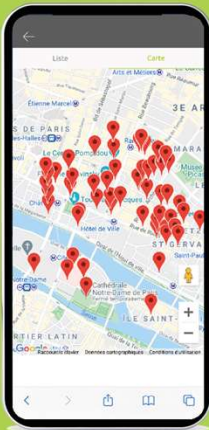


Download Easy Claim

Available on the
App Store

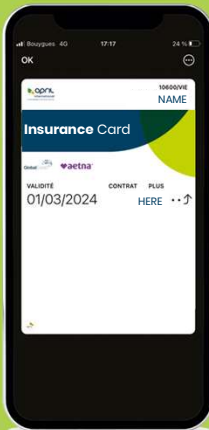
GET IT ON
Google Play

Benefit from 24/7 medical support, wherever you are



2,2 million referenced healthcare professionals worldwide

Find our partner hospitals, doctors and pharmacies on Easy Claim.



Are you in a hospital for an emergency?

We can be reached 24/7 at the emergency numbers on your insured card (available on Easy Claim and downloadable directly into your wallet).



You are planning a hospital stay

Send us your claim via Easy Claim as soon as possible, so that we can make every possible effort to support you: our medical team will advise you on the prescribed treatment, refer you to the most appropriate facility, and organize the payment of your bill.



Speaking to a doctor is just a click away 24/7

Diagnosis, treatment and prescription made easy, in partnership with Teladoc Health. Get confidential advice from a licensed physician at any time of the day and in your preferred language. This service is very useful for:

- > minor ailments such as flu symptoms, headaches, sore throats, etc,
- > obtaining information on a treatment in progress,
- > help you prepare for a trip,
- > issuing prescriptions worldwide.



Access direct billing in the United States

With no advance payments, you benefit from access to one of the largest local healthcare networks:

- > 690,000 doctors,
- > more than 5,500 hospitals,
- > more than 68,000 pharmacies..



Your benefits at a glance

| SUMMARY OF BENEFITS | EMERGENCY | BASIC* | ESSENTIAL | COMFORT | PREMIUM |
|---|---------------|--|---|---|---|
| Upper limit on medical expenses per year and per plan member | €/US\$250,000 | €/US\$500,000 | €/US\$1,000,000 | Bahamas, USA, Japan, Porto Rico, Singapore €/US\$1,500,000 Rest of the world: unlimited | Bahamas, USA, Japan, Porto Rico, Singapore €/US\$3,000,000 Rest of the world: unlimited |
| HOSPITALISATION | | | | | |
| Hospitalisation in case of emergency or accident | ✓ | ✓ | ✓ | ✓ | ✓ |
| Hospitalisation and other types of care in case of chronic illness | | ✓ | ✓ | ✓ | ✓ |
| Hospitalisation for the treatment of mental or nervous disorders | | | | Up to €/8,000 year and a maximum of 15 days/year | Up to 30 days/year |
| Hospital room | Two-bed room | Two-bed room | Standard private room up to €/75/day | Standard private room | Standard private room |
| Rehabilitation following hospitalization covered by APRIL International | Up to 20 days | Up to 20 days | Up to 20 days | Up to 30 days | Up to 60 days |
| Medical repatriation and medical transport | ✓ | ✓ | ✓ | ✓ | ✓ |
| OUTPATIENT BENEFITS AND PREVENTION (optional) | | | | | |
| Consultations with general practitioners and specialists including for the monitoring of chronic illnesses | | 2 consultations per year covered at 100%. From the 3 rd Consultation onwards, covered up to €/80 per consultation | 5 consultations per year covered at 100%. From the 6 th consultation onwards, covered up to €/100 per consultation | 10 consultations per year covered at 100%. From the 11 th consultation onwards, covered up to €/200 per consultation | ✓ |
| Psychiatrists and psychologists | | | Up to 4 consultations/year and a maximum of €/60 per consultation | Up to 5 consultations/year and a maximum of €/200 per consultation | Up to 20 consultations/year and a maximum of €/200 per consultation |
| Physiotherapy, osteopathy, chiropractic | | Up to €/1,000/year | Up to €/2,000/an | Up to €/4,000/an | ✓ |
| Alternative medicine | | | Up to €/500/year | Up to €/1,000/year | Up to €/2,000/year |
| Drugs, diagnostic tests and x-rays | | 100% up to €/2,500/year for prescribed drugs on outpatient basis | ✓ | ✓ | ✓ |
| Advanced medical imaging | | Up to €/2,000/year | Up to €/4,000/year | Up to €/8,000/year | ✓ |
| Health checks and hearing tests (every two years) | | | Up to €/200 | Up to €/800 | Up to €/2,000 |
| DENTAL (optional): Waiting period of 3 or 6 months | | | | | |
| Upper limit per year | | €/500 | €/1,000 | Years 1 & 2: up to €/2,000 Years 3 and more: up to €/3,000 | Years 1 & 2: up to €/4,000 Years 3 and more: up to €/5,000 |
| VISION (optional): Waiting period of 6 months | | | | | |
| Contact lenses (upper limit per year) | | Up to €/150 | Up to €/200 | Up to €/300 | Up to €/400 |
| Frame and lenses (maximum 1 pair every 2 years) | | | Up to €/250 | Up to €/500 | Up to €/700 |
| Laser treatment for vision correction (myopia, hyperopia, astigmatism and keratoconus) | | | | | |
| MATERNITY (optional): Waiting period of 12 months | | | | | |
| Maternity benefits under the Essential package are only available if you choose cover in zones 3, 4 and 5 | | | | | |
| Childbirth: consultations, pre- and post-natal care, hospitalisation, private room, living expenses and medical and surgical fees | | | Up to €/3,000 per pregnancy (increased to €/6,000 per pregnancy for medically-required surgical delivery) | Up to €/6,000 per pregnancy (increased to €/12,000 per pregnancy for medically required surgical delivery) | Up to €/12,000 per pregnancy (increased to €/20,000 per pregnancy for medically-required surgical delivery) |

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.
*Not available if you choose cover in the United States, the Bahamas, Puerto Rico or Worldwide cover.

Additional benefits

1

Comprehensive repatriation assistance and personal liability (private capacity)

Travel incidents, psychological assistance, broader repatriation conditions. This option allows you to extend your cover for comprehensive protection. You will also benefit from Personal liability cover for your private life. Personal liability covers the financial consequences of damage for which you are held responsible.

2

Death and total and irreversible loss of autonomy lump sum

This benefit allows you to protect your loved ones in the event of your death by paying a lump sum of your choice between €/US\$20,000 and €/US\$500,000.

3

Income replacement during periods of sick leave from work

This benefit ensures that you continue to receive part of your salary (between €/US\$ 20 and €/US\$ 500 per day) if you are unable to work due to illness or accident, to help you recover more easily.

Selection of this benefit implies prior selection of a death benefit.



About APRIL, insurance made easy

APRIL is the leading wholesale brokerage in France with a network of 20,000 partner brokers. APRIL's 2,400 employees aim to offer their customers and partners – individuals, professionals, and companies – a remarkable experience combining the best of human relations and technology, in health and personal protection for individuals, professionals, and very small businesses, in creditor insurance, in international health, in niche property and casualty insurance, and in wealth management. By 2023, APRIL aims to become a digital, omnichannel and agile player, a champion of customer experience and a leader in its markets, while at the same time committing itself to the issues of social responsibility structured within its Oxygen approach.

APRIL Group operates in 18 countries and recorded a turnover of €590M in 2022.

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
20,000 brokers or
APRIL advisors.

APRIL International Head office:

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A French simplified joint-stock company (S.A.S.) with a capital of €200,000.
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