



# Insure your health abroad with **MyHealth International**

And benefit from 100% flexible health insurance



Download our Easy Claim app



# International health insurance: what if it was easy?

No matter where you are, protecting your health and that of your family is crucial.

As an expat, you won't have the same benefits as back home and you will need to learn about a new healthcare system with different, sometimes complex, access conditions and varying costs.

Therefore, it is essential to choose an international health insurance tailored to your needs.



## 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

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## Our key figures

**40**

years of expertise

**14**

presence in 14 countries

**450+**

committed employees

**26**

nationalities

**180+**

countries covered

**2+**

million partner healthcare professionals

# Healthcare costs across the globe

## Depending on the region, healthcare costs are skyrocketing

In some countries, we see a consistent rise in the cost of care at private clinics and hospitals, mainly targeting expatriates. These private facilities often charge unregulated and exorbitant fees, far exceeding those in the public sector. They may also tend to prescribe excessive treatments, unnecessarily extend hospital stays, and recommend non-essential procedures.

To help you navigate this, our medical teams are available to advise you on the best facilities, review your proposed treatments and, if needed, confidentially connect you with renowned medical experts for a second medical opinion.

## Quality of infrastructure varies from country to country

Access to quality medical care can be challenging in certain regions of the world, such as Southeast Asia or Africa. At APRIL International, we have partnered with leading medical facilities in these areas and regularly arrange medical evacuations to more suitable countries when necessary. We ensure you have access to the best possible care, no matter where you are located.

## Waiting times for care can be very long

Due to sometimes lengthy waiting times in the public sector, private facilities are often seen as the solution, even though they are generally not covered by the local social security system. This is the case, for example, in the United Kingdom. By choosing APRIL International, you retain the freedom to choose your doctor, and our healthcare network ensures you have access to health professionals near you.

## Examples of healthcare costs

(GP: General practitioner)

### United States

GP consultation	€197
Specialist consultation	€280
Hospitalisation (per day)	€4,385
MRI scan	€1,034

### United Kingdom

GP consultation	€175
Specialist consultation	€293
Hospitalisation (per day)	€2,668
MRI scan	€730

### Hong Kong

GP consultation	€88
Specialist consultation	€210
Hospitalisation (per day)	€1,700
MRI scan	€1,115

### Mexico

GP consultation	€62
Specialist consultation	€210
Hospitalisation (per day)	€2,000
MRI scan	€600

### Singapore

GP consultation	€125
Specialist consultation	€200
Hospitalisation (per day)	€2,500
MRI scan	€1,130

The displayed costs reflect cases treated by our medical team. The exchange rates used were those in effect at the time the care was provided.

# How to choose the right insurance?

**By choosing one of the leading providers of international insurance for your healthcare needs.**

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 40 years, assisting you through every stage of your expatriation.

## Our advisers are available 24/7

Multilingual insurance specialists will help you choose your cover and assist you at every stage of your medical journey, 24 hours a day, 7 days a week, anywhere in the world.

Our advisers are available by phone, email, chat, Facebook Messenger and through your Easy Claim app.

## Our expertise recognized

In the past years, we have received multiple awards for outstanding service quality and our ability to innovate—making healthcare more accessible for our members worldwide.

[Read more](#)



**Our clients are satisfied**

★★★★★ 4,6/5

APRIL International rating on ekomi

# Customise your health insurance plan

Whether you are moving abroad on your own or with your family, whether it's your first time or you are already living overseas, we understand your needs are unique. That's why at APRIL, we've created a 100% customisable solution to meet them. To ensure lasting support during your international experience, your MyHealth International cover is guaranteed for life. You can rest assured that you will be covered for as long as you need.

## 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"/>  Optical/Dental
<input checked="" type="checkbox"/>  Outpatient	<input type="checkbox"/>  Maternity

## 2 Level of cover

Whether you want coverage for emergencies only or comprehensive premium protection, customise your insurance to suit your needs and the healthcare costs in your country of expatriation:

<input type="checkbox"/> I Emergency	<input type="checkbox"/> IIII Comfort
<input type="checkbox"/> II Basic	<input type="checkbox"/> IIIII Premium
<input checked="" type="checkbox"/> III Essential	

## 3 Type of cover

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

<input type="checkbox"/> Cover from the 1 <sup>st</sup> 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 the 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.



## Caisse des Français de l'Étranger (CFE)

It allows French expats to maintain the reimbursement levels of the French social security system. While joining the CFE is optional, it only covers a portion of healthcare expenses and should be complemented by an international health insurance plan.

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

- A single phone number for all reimbursement-related queries
- Faster reimbursement processing times
- A single payment: APRIL settles the claims on behalf of both itself and CFE
- Your Carte Vitale remains active for treatment in France

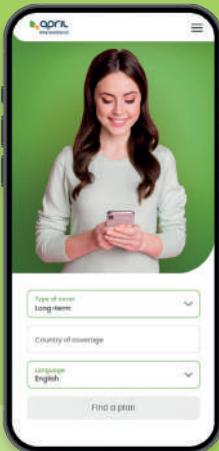
# Your benefits at a glance

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, Puerto Rico, Singapore: €/US\$1,500,000 Rest of the world: <b>unlimited</b>	Bahamas, USA, Japan, Puerto Rico, Singapore: €/US\$3,000,000 Rest of the world: <b>unlimited</b>
<b>HOSPITALISATION</b>					
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	Shared room	Shared room	Standard private room up to €/\$75/day	Standard private room	Standard private room
Rehabilitation following hospitalisation covered by APRIL International	Up to 20 days			Up to 30 days	Up to 60 days
Medical repatriation and medical transport	✓	✓	✓	✓	✓
<b>OUTPATIENT BENEFITS AND PREVENTION (optional)</b>					
Consultations with general practitioners and specialists including for the monitoring of chronic illnesses		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	✓
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/year	Up to €/\$4,000/year	✓
Alternative medicine			Up to €/\$500/year	Up to €/\$1,000/year	Up to €/\$2,000/year
Medicines, diagnostic tests and x-rays		100% up to €/\$2,500/year for prescribed medicines 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
Screenings (cancer, hepatitis B, HIV...)	✓	✓	✓	✓	✓
<b>DENTAL (optional): 3 or 6-month waiting period</b>					
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
<b>OPTICAL (optional): 6-month waiting period</b>					
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		
Laser treatment for vision correction (myopia, hyperopia, astigmatism and keratoconus)				Up to €/\$500	Up to €/\$700
<b>MATERNITY (optional): 12-month waiting period</b>					
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.

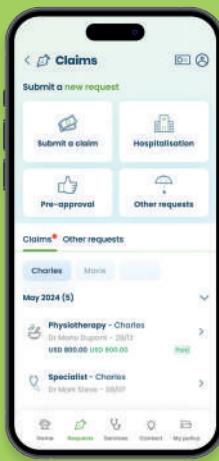
# Digital services to make insurance easier



1

## 100% digital application

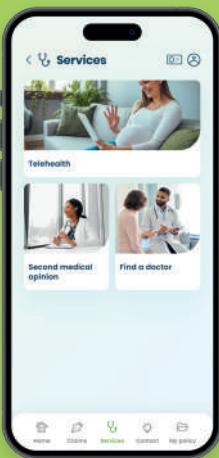
You can view all our rates, request a quote, apply, and sign online. You will receive your Insurance certificate immediately and can be covered from the very next day.



2

## Easy Claim, all your services in the market-leading app

Make your life abroad easier. Download Easy Claim and manage your international health insurance in just a few clicks.



3

## Telehealth service available 24/7

Use the Easy Claim app to contact a doctor whenever you need to, thanks to the free and unlimited telehealth service included in your policy.



# The Easy Claim app

**All your healthcare services, in one app**



Submit your medical bills and track your claims



Speak to a doctor using the telehealth service



Find a healthcare provider



Prepare for hospital admission



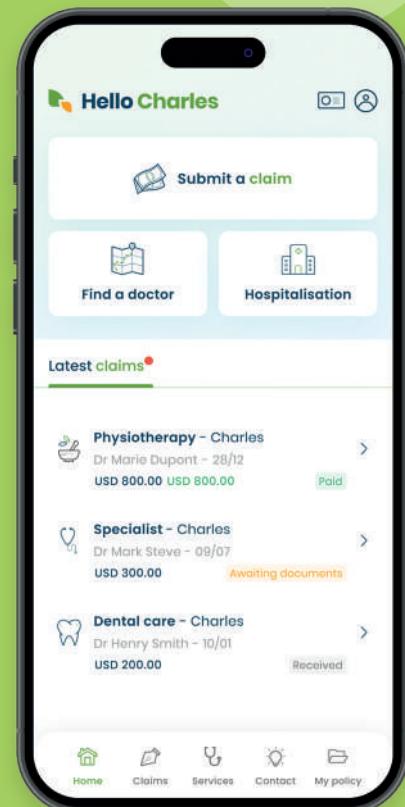
View and download all your policy documents



Check and update your personal details



Talk to your dedicated advisers



## Voted best app

in the international health insurance market, as praised by our clients!

★★★★★ 4,7/5

App Store rating

★★★★★ 4,3/5

Google Play rating

**Download  
Easy Claim**

 Download on the App Store

 GET IT ON Google Play

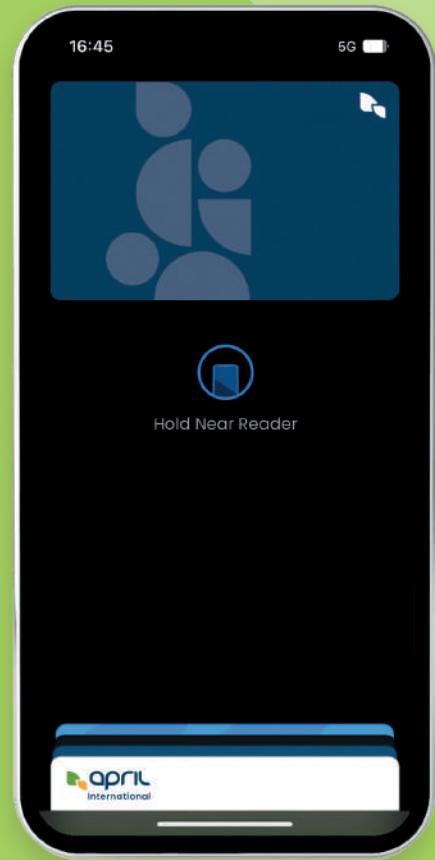


## Easy Pay Card

**Easy Pay Card is a digital direct billing solution that complements reimbursements for routine expenses within 48 hours through Easy Claim and direct billing agreements available worldwide.**

This card can be issued upon request or offered to you by our advisers based on a quote for any type of care: pharmacy, MRI, prosthetics and implants, optical care...

- > No upfront payments
- > No spending cap
- > Virtual Wallet card
- > Instantly credited
- > Accepted by all healthcare professionals, worldwide



# 24/7 medical support, wherever you are



## 2.2 million referenced healthcare professionals worldwide

Search for partner hospitals, doctors and pharmacies on Easy Claim.



## You are hospitalised as an emergency

You can contact us 24/7 using the emergency numbers on your Insurance card (available on Easy Claim and downloadable to your Wallet).



## You are planning a hospital stay

Send us your hospitalisation request on Easy Claim as soon as possible so that we can help you with your care plan: our medical team will advise on the prescribed treatment, direct you to the most appropriate medical facility and arrange payment of your hospital fees.



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

Thanks to the telehealth service included in your policy, in partnership with Teladoc Health, the world leader in telemedicine.

This service is very useful:

- > for minor conditions such as flu-like symptoms, headaches, sore throat, etc,
- > for information on current treatments,
- > to help you prepare for a trip,
- > to get prescriptions anywhere in the world.

**Teladoc**  
HEALTH



## Direct billing in the United States

Benefit from direct billing service through one of the largest networks of local healthcare providers:

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

 **CVS caremark**®

 **aetna**™

# Additional benefits

1

## **Comprehensive repatriation assistance and personal liability (private capacity)**

This option provides comprehensive protection and includes support for travel incidents, psychological assistance and broader repatriation conditions. You will also benefit from personal liability cover for your private life, which covers the financial consequences of damages for which you are held responsible.

2

## **Death and total and irreversible loss of autonomy lump sum**

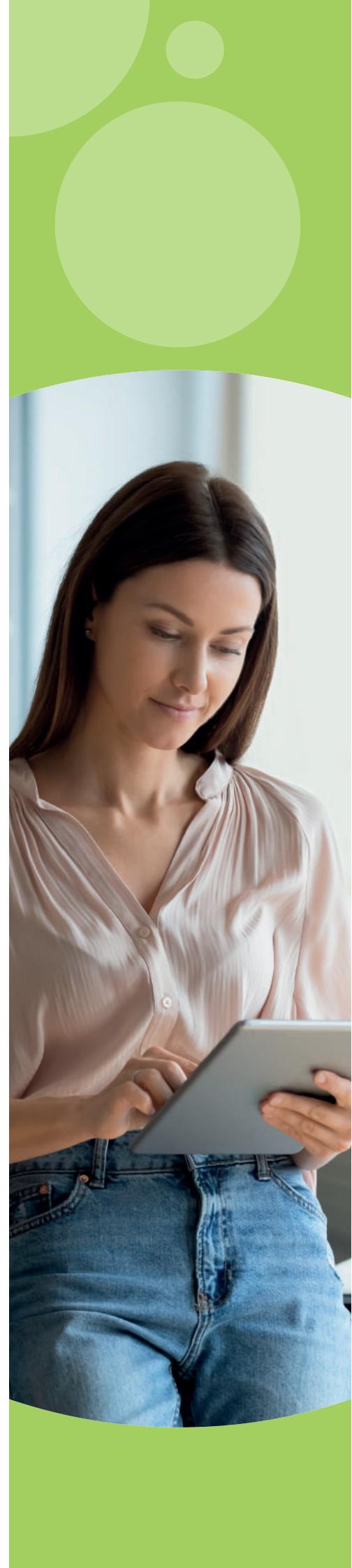
This benefit ensures financial support for your loved ones in the event of your death with a lump sum that you can choose, ranging from €/US\$20,000 and €/US\$500,000.

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.*



# 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 Care Head Office:

14 rue Gerty Archimède – 75012 Paris – FRANCE  
[www.april-international.com](http://www.april-international.com)

A French simplified joint-stock company (S.A.S.) with capital of €200,000 – RCS Paris 309 707 727  
Insurance intermediary – Registered with ORIAS under number 07 008 000 ([www.orias.fr](http://www.orias.fr))

Prudential Supervision and Resolution Authority  
4 place de Budapest – CS 92459 – 75436 PARIS CEDEX 09 – FRANCE.

This product is designed and managed by APRIL International Care France and insured by Groupama Gan Vie (for the medical expenses cover, the death and total and irreversible loss of autonomy cover and the income protection cover) and by Chubb European Group SE (for the other benefits).

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