

Policy Guide

# MyHEALTH & MyHEALTH Business UAE

Download our Easy Claim mobile app  
for quicker claims reimbursement!



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

Please print only if necessary





## WELCOME TO APRIL INTERNATIONAL!

Thank you for choosing us to protect you and your loved ones. Throughout the duration of your plan, wherever you are, we'll be there for you to make sure you can make the best of your international health insurance.

This guide contains all the practical and useful information you will need for a full understanding of your plan and its services. **Please read your Benefits Schedule and Terms and Conditions carefully.**



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# 1. HOW TO USE YOUR PLAN?

## A > APRIL CONTACTS

### ● CUSTOMER SERVICE



Enquiries related to your outpatient direct billing network or your medical coverage  
**+971(0)4 390 0740**  
24/7

### ● MEDICAL ASSISTANCE & EMERGENCY CASES 24/7 PLATFORMS



**+971(0)4 390 0740**

In case of medical emergency, please contact our 24/7 assistance platform.



**GENERAL ENQUIRIES & IT SUPPORT**  
contact.uae@hayah-april.com

**CLAIMS SUBMISSION**  
Available on Easy Claim

**TREATMENT PRE-APPROVAL REQUESTS**  
provider.uae@hayah-april.com



Please always state your policy number and member number in all your communications with APRIL.



## B > MEMBER PACK

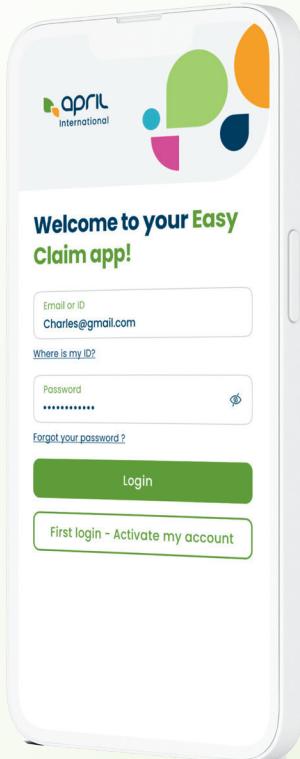
Your Member Pack (sent by email) contains the following documents and information:

-  **Policy Documents**
-  **Terms and Conditions**
-  **Benefits Schedule**
-  **Payment Receipt**

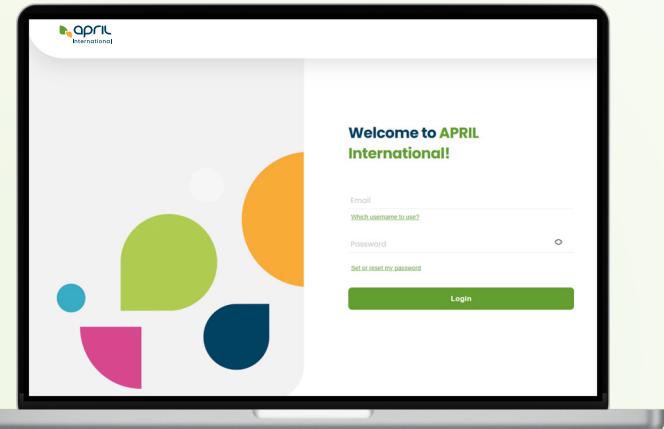
Please make sure that you download your electronic member card on the Easy Claim app as soon as your policy starts. Your eCard displays your **emergency contacts** and will allow you to **enjoy cashless access to the medical facilities** within our network.

## C > DIGITAL TOOLS

### ● Easy Claim



### Member Portal



Submit, update and track your claims



View your policy details



Access useful contacts



Access and download your e-card



Search for healthcare providers (Easy Claim only)



Request telehealth services



Add or update your bank details



Send a hospitalisation request (Easy Claim only)



Download your documents (Member Portal only)

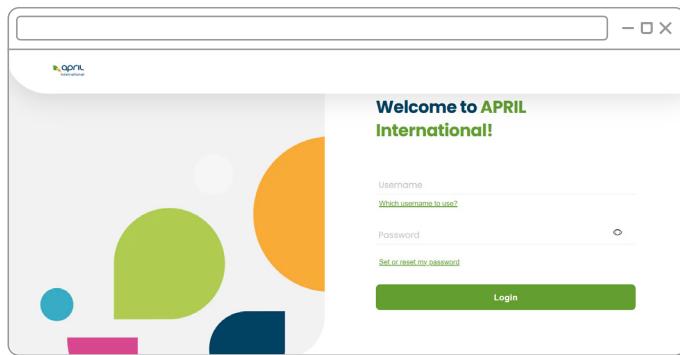
- › Your Member Portal is available at <https://members.april-international.com>
- › Download the APRIL Easy Claim app on your smartphone



## « How do I activate my account on the Member Portal? »

- 1 Check your emails: you have received an email inviting you to confirm your registration (from the address [noreply@april.com](mailto:noreply@april.com)). This email has been sent to the email address you indicated in your policy application.
- 2 Click on the button "Confirm" and enter the password of your choice.

**That's all! You are now registered.**



## « What if I can't find my activation email? »

You can search your inbox for an email from [noreply@april.com](mailto:noreply@april.com). Don't forget to check your junk/spam folder.

If you are unable to find it, please contact us at [contact.uae@hayah-april.com](mailto:contact.uae@hayah-april.com) and we will send you a new one.

Please indicate your policy number and member number in the subject of the email.

## « What if I don't remember my password? »

Please click on "**Set or reset my password**" below the password field, then enter your email address. A password reset link will be sent to you.

## « What about my dependants? »

In addition to your own information, you can access your dependants' documents and claims history using the same login and password.

There is one common login per family.

Spouses and dependants aged 18 and above may request their own account to access telehealth services by emailing [contact.uae@april.com](mailto:contact.uae@april.com).



## TeleHEALTH SERVICES

*TeleHEALTH services are included in all policies and available on Easy Claim.*

### ● IN PARTNERSHIP WITH



- › **Global leader in virtual care**
- › **43 million members worldwide**
- › **Covering more than 175 countries**
- › **90% members satisfaction**

## 01. TELECONSULTATION

If you are feeling ill or have any general health questions, you can get in touch with a licensed medical practitioner anytime, anywhere. Simply send a request on Easy Claim and a doctor will call you back within 3 hours.

### Save time

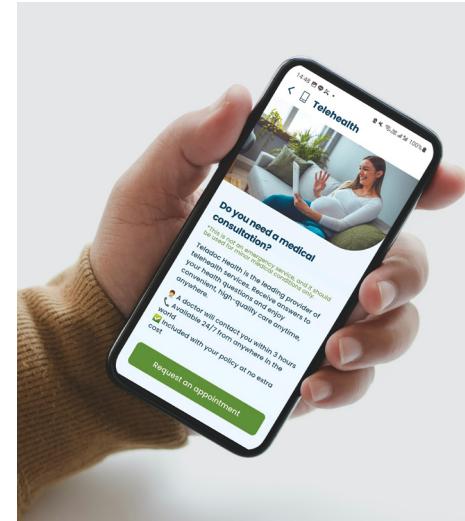
You no longer need to travel and wait in a doctor's office, take time off from work or pull your kids out of school. This service is available 24/7 and you may use it after clinic hours, during public holiday or while travelling abroad.

### Save money

TeleHEALTH is included in all policies, even you have a Hospitalisation & Surgery only plan. You can also enjoy free teleconsultations outside your area of cover. Last but not least, simply save on your gas, parking or transportation expenses.

### More convenience

The number of consultations is unlimited and at no extra cost to our members. This service is available in English, French, German, Spanish, Mandarin, Cantonese, Thai, Vietnamese and Bahasa.



**This is not an emergency service.  
In case of emergency, please contact our 24/7 assistance platform.**

## 02. SECOND MEDICAL OPINION

For more serious conditions, you can receive a free Second Medical Opinion from the best medical experts in your pathology. Through our partnership with Teladoc Health, you have access to a network of 50,000 experts to answer all your questions.

**Not understanding your diagnosis? Thought of more questions since leaving your appointment or confused about the next steps for treatment?**

Use our Second Medical Opinion service to receive an external and unbiased medical opinion, explore alternative treatments or simply understand your condition better.



**How does it work?**



01. **Send your request on Easy Claim**
02. **A dedicated doctor will call you within 24 hours and collect your medical record**
03. **Your case will be studied by the most experienced expert(s) in your pathology**
04. **A medical report will be sent to you within 10 days and your dedicated doctor will remain at your disposal to answer your questions**

## 03 . STRESS MANAGEMENT COUNSELLING

If you find yourself experiencing stress, anxiety, or other mental health concerns, our stress management counselling service offers confidential and compassionate support from licensed psychologists and counsellors:

- Stress
- Anxiety
- Family issues
- Life transitions
- ...or any mental health issue

**Submit a request from stress management counselling on Easy Claim and a licensed psychologist will get in touch with you.**

- › Provided by internationally licensed and accredited counsellors
- › Each case is managed via up to 3 phone sessions with a personal, assigned counsellor.
- › Available in English, Cantonese and Mandarin within 24 hours. Other languages (French, Spanish, and much more) are available within 5 working days.



## D ➤ MEDICAL DELIVERY SOLUTION & CHRONIC MEDICATION REFILL PROGRAM



In partnership with MedNet, get your prescription medicine delivered straight to your doorstep

### Medical Delivery Solution

No need to wait in line at the pharmacy, you can have your medicines delivered to your chosen address within 3 hours after your consultations.

- It is a fully auto-initiated service.
- You will need to make sure that your mobile number is registered with MedNet.
- Once you have a prescription, you will automatically receive SMS from RAHTAK.
- You then simply need to follow a few easy steps and then wait for your medication to be delivered at your convenience.

### Chronic Medication Refill Program

If you are diagnosed with a chronic disease such as diabetes, hypertension, and high cholesterol, you may receive these benefits:

- Automated notifications on your mobile before your refill is due.
- Up to 3 months of Chronic Medication Refill.
- Medication delivered to your home or office within 24 hours.

## 2. Your Medical Networks

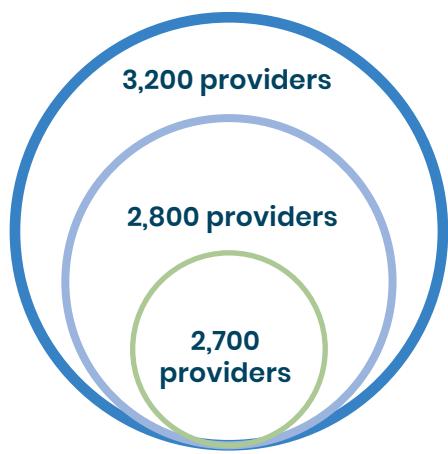
### A NETWORK SELECTION AND DIRECT BILLING IN THE UAE AND GCC



To give you access to the best healthcare services, we partnered with MedNet, which possesses the largest network of healthcare providers in GCC and Levant.

Enjoy direct billing services within the MedNet network. Kindly note that some benefit items might not be eligible for direct billing. Restrictions apply if you choose a co-insurance option on your outpatient benefits.

Based on your network selection, you will enjoy different levels of coverage and reimbursement within and outside your network:



#### Premium network

Most comprehensive network with top-range providers

- › Fully covered in Premium, Classic and Green

#### Classic network

Superior medical care at an affordable price

- › Fully covered in Classic and Green
- › Covered up to 70% in Premium

#### Green network

Most cost-effective option with access to high-quality healthcare providers

- › Fully covered in Green
- › Covered up to 70% in Classic
- › Covered up to 50% in Premium

Out of your network available in the UAE and in the GCC countries (ie boutique clinic), you will be reimbursed up to the reasonable and customary cost of your entitled network.

Kindly note that special conditions may apply to the network of healthcare providers based on your selection of co-insurance option.

### B DIRECT BILLING IN ASIA

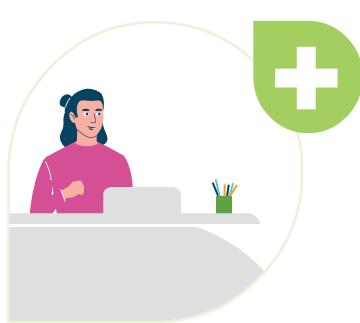
In addition, you also have access to the APRIL direct billing network, which comprises over 4,800 across Asia, including countries such as Singapore, Hong Kong, Thailand and many more. This means that you will be able to enjoy this service even when you are travelling to other countries.



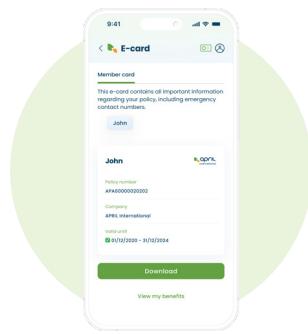
# 3. How to claim your outpatient expenses?

## A > USE YOUR DIRECT BILLING NETWORK

For a smoother experience, use our Direct Billing Network. Simply show your card and let us handle the payment directly with the clinic: no upfront payment needed. You may also benefit from preferred rates, helping you make the most of your coverage.



### SEE YOUR HEALTHCARE PROVIDER



### SHOW YOUR APRIL MEMBER CARD OR YOUR EMIRATES ID CARD IN THE UAE



### ENJOY DIRECT BILLING SERVICES

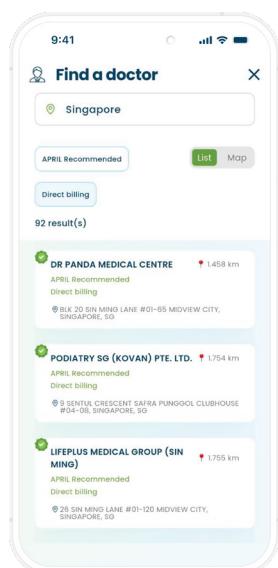
\*Subject to Terms and Conditions and Direct Billing guidelines.  
Outpatient direct billing is not available if you selected a 20% co-insurance on your outpatient module.



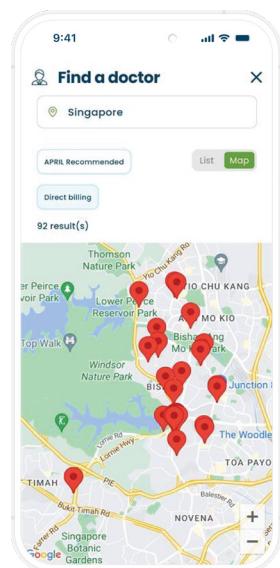
### « Where can I find the APRIL direct billing list? »

Open the Easy Claim app and choose Find a doctor in the **Medical network and telehealth** section. Display your medical providers by name or speciality and select **Results with direct billing only** for cashless payment facilities.

The full list is also available on the APRIL International website, updated monthly with new providers. Always ensure you have the latest version!



OR



### « Are there some expenses or treatments that are not eligible for Direct Billing? »

- ✗ Any items that haven't been prescribed by your attending physician
- ✗ Any items that are not covered by your policy
- ✗ Routine medical examinations or check-ups and vaccinations
- ✗ Physiotherapy (unless pre-approval is granted) and complementary medicine
- ✗ Dental treatments and optical benefits
- ✗ Treatments for pre-existing conditions
- ✗ Treatments for general exclusions
- ✗ Please note that Moratorium policies are not eligible for direct billing

**Note: For treatments above a certain amount, your provider may request pre-authorisation from us**

If you are planning to receive any complex procedures such as outpatient surgery, scans, MRIs, laboratory tests, etc, please contact us at least 5 working days in advance of your visit to enable us to undertake the necessary verification and approval process (so that we can provide the treating facility with the necessary verification and approval) before your visit.

## B > SUBMIT YOUR CLAIMS FOR REIMBURSEMENT

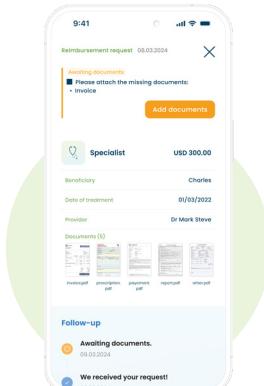
If your healthcare practitioner is not part of our outpatient direct billing network or if your treatment is not eligible for direct billing, please follow these simple steps to submit your claims for medical expenses.



**SEE YOUR HEALTHCARE PRACTITIONER**



**PAY FOR YOUR MEDICAL EXPENSES**



**SEND YOUR INVOICES VIA THE APP**



**GET REIMBURSED WITHIN A FEW DAYS!**

For all electronic claims, please keep all your original documents for a period of 1 year.

**Note: We reserve the right to request a Claim Form at any time.**



## C > LIST OF DOCUMENTS REQUIRED

*« Which documents and information are required for claims? »*

- › Detailed invoice(s), including breakdown of medicine (if any)
- › Proof of payment
- › Diagnosis and/or symptoms requiring treatment must appear on your documents
- › For treatment related to physiotherapy or any investigation (MRI, CT scans, blood tests, X-rays...), a **Claim Form** will be required

Please submit your claims within 180 days of treatment. We reserve the right to request a Claim Form at anytime.

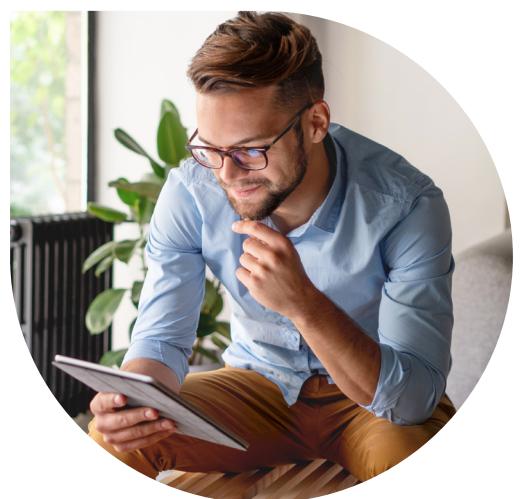


## D > REIMBURSEMENT PROCESS

*« How are my claims reimbursed? »*

- › If you have included your bank details on your Application Form, you will be reimbursed by bank transfer to that account.
- › If you have not submitted your bank account information, log into your Member Portal and enter it under the **Policy** tab.

For international transfers to a foreign bank, note that your bank may charge you fees for each transaction which will be your responsibility to bear.



# 4. What to do in case of hospitalisation or medical emergency?

outside MedNet Network/UAE

A

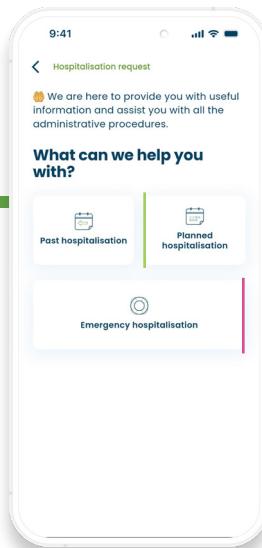
## NON-EMERGENCY HOSPITALISATION OR TREATMENT

For any planned hospitalisation or treatment out of the UAE, you must request pre-approval from APRIL **5 working days** in advance according to your plan:



### Submit your request on Easy Claim.

Click on the **Hospitalisation** button, fill in the required fields and attach the relevant documents.



B

## EMERGENCY HOSPITALISATION

If you need to be hospitalised urgently, please contact **APRIL Assistance +971 (0) 4 390 0740** for immediate help. Whenever possible, please state your policy number and member number. You can also provide your member card to the hospital who will arrange to call us.

**>Your emergency numbers can be found on your Easy Claim app and on the back of your member card**

OR



**Fill in the Advance Request Form** with the help of your attending physician (downloadable on your Member Portal) including the name of the medical facility, planned admission date and full breakdown of estimated cost and send it to [provider.uae@hayah-april.com](mailto:provider.uae@hayah-april.com)



### APRIL will assess your request.

If some information is missing, we will contact you or your attending physician or hospital to finalise your request, so make sure that the phone number you indicated is correct.



When your request for hospitalisation or planned treatment is approved, we will provide you with the supporting documents (written approval or Letter of Guarantee).

With APRIL, you are not obliged to consult a particular doctor or go to a particular hospital. You are free to choose your own doctor or the hospital where you want to be treated (except in the US where a 50% co-insurance may apply for services rendered outside our preferred network).

However, if you have a serious health problem, our experts will always look at each individual case. The local experience of our medical teams means we are able to make the best possible assessment of the treatment plans and rates offered by healthcare providers to ensure the treatments being proposed are appropriate and medically required and that they are in line with the usual and customary rates in the region.

When your request for pre-authorisation or Letter of Guarantee is approved, we will provide you with the supporting documents (written approval or Letter of Guarantee).

If you are not capable of calling us before your hospitalisation, please make sure that you contact APRIL within the 24 hours following your admission to hospital or as soon as reasonably possible.



**Requesting a pre-approval is compulsory outside of the GCC. If you don't request a pre-approval, we may apply a 30% CO-INSURANCE on your medical expenses. Please refer to page 13 for the full list of treatments requiring pre-approval.**



## C > YOUR MEDICAL ASSISTANCE SERVICES



**APRIL Assistance**  
+971 (0) 4 390 0740

In the event of an emergency, you may call our dedicated assistance hotline **24 hours a day, 365 days a year**. Medical assistance services are included in all MyHEALTH plans regardless your level of coverage. Please refer to your **Emergency Assistance Program** available on your [Member Portal](#) for more detailed information.

Wherever you are in the world, our team will assist in transferring you to the most appropriate medical facility to receive the treatment you need and/or transport you back home after receiving your medical treatment.

Depending on your situation, we will:

- Transfer you to the most appropriate hospital, or
- The hospital nearest to your home in your country of cover, or
- Your home residence in your country of cover.

## 5. About your policy

### A > I HAVE CO-INSURANCE « How does it work? »

Your policy may include one of two co-insurance options. Please refer to your Benefits Schedule to confirm which option applies to your plan.

#### Option 1

20% co-insurance to General Practitioner & Specialist Consultation Only



The co-insurance applies to each General Practitioner and Specialist Consultation, with a maximum out of pocket cost of USD 14 per visit.

#### Option 2

20% co-insurance to All Outpatient Benefits



The co-insurance is fixed and applies to All Outpatient Benefits.

**Below is an example of how the 2 options would be applied to a medical bill of USD 150.**

20% co-insurance on the total bill: USD 30

#### Option 1



APRIL pays USD 136

#### Option 2



APRIL pays USD 120





## B > TREATMENTS REQUIRING PRE-AUTHORISATION

*« In which cases do I need to request pre-authorisation from APRIL? »*

Some major treatments and procedures require the pre-authorisation of our medical team:

- Hospital Benefits (other than emergencies)
- Rehabilitation Treatment
- Surgery performed while a day-patient
- Stem cell treatment
- Active cancer treatment



**Requesting a pre-approval outside of the UAE is compulsory. If you don't request a pre-approval, we may apply a 30% CO-INSURANCE on your medical expenses.**

You must receive APRIL's prior approval for your treatment. Please submit your treatment request on Easy Claim or fill in our [Advance Request Form](#) (available on your Member Portal) and return it to us at [provider.uae@hayah-april.com](mailto:provider.uae@hayah-april.com)



## C > TREATMENTS REQUIRING A REFERRAL LETTER

*« In which cases do I need a referral letter from my attending physician? »*

If you wish to visit one of the specialists listed below, you must first visit your attending physician or general practitioner who will write you a referral letter for the specific treatment. To be fully covered, you must submit a referral letter from your attending physician along with your claim.

- Physiotherapy
- Dietician
- Occupational therapy



# 6. Premium payment and policy update

## A > HOW CAN I PAY MY PREMIUMS?

When you enrolled in the plan, you had the possibility to select quarterly, semi-annual or annual payments. Whether you chose to pay your premiums by cheque, bank transfer or credit card, you will receive a premium notice at each due date with details of the amount to be paid.

Your premium amount may change on the anniversary date of your plan depending on the benefits and the options you selected. Changes to your premium are not based on the level of claims you have made (except for the Core option). In fact, our calculation is based on the overall number of claims made by the persons insured under your plan.

As healthcare costs are rising every year in the UAE we might also adjust your premiums to keep pace with medical inflation. This is in addition to any age related increase(s) which may apply to your policy.

## B > HOW CAN I MAKE CHANGES TO MY PLAN?

We would be pleased to assist with making any changes to your plan. You can:

● **At renewal:**

- › Adjust the level of your cover to suit your needs  
(if you choose to upgrade your benefits, you may have to go through our underwriting process)

● **Anytime throughout your policy year:**

- › Update your bank details  
You can easily add or delete a bank account on your Member Portal, under the **Policy** tab.
- › Update your address or phone number
- › Add a dependant (e.g. spouse, newborn)
- › Change of name (e.g. after marriage or divorce)

To make any of these changes to your plan, please contact your insurance broker or a member of our team at [contact.uae@hayah-april.com](mailto:contact.uae@hayah-april.com). We will send you the appropriate forms to fill in and walk you through the process step by step.



## C > WHAT IF I DECIDE TO MOVE TO ANOTHER COUNTRY?

You will be able to enjoy the same level of cover in your new country of residence until the end of your policy year. If your area of cover is Worldwide excluding USA, your medical expenses will be capped at USD 50,000 (or USD 20,000 for the Core option) outside your area of cover. Coverage is limited up to 30 days of treatment only if they are directly caused by sudden illness or injury occurring during the first 30 travel days of any trip outside the area of cover.

After the end of your policy year, we will offer to renew your plan with a premium adjusted to your new country of residence. We offer renewals for all countries of residence under certain conditions, except for the USA and **warring / high risk countries**.

For more information, contact your insurance consultant :

Underwritten by:

**HAYAH Insurance Company P.J.S.C.**  
Sheikh Sultan Bin Hamdan Building  
Corniche Road  
P.O. Box 63323  
Abu Dhabi, United Arab Emirates  
Tel: 800-HAYAH (42924)  
Email: [contact@hayah.com](mailto:contact@hayah.com)

Designed by:

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