



Study abroad with complete peace of mind thanks to **MyStudies Cover**

Compliant with the requirements of leading international universities



Download our Easy Claim app



International health insurance: what if it was easy?

As you know, healthcare costs abroad vary significantly from one country to another and can escalate quickly. Often, the coverage you have in your home country or through your parents is not valid overseas.

That's why APRIL developed international insurance products tailored to meet the specific needs of students abroad. Designed for stays shorter than a year, **MyStudies Cover** replaces your home country's social security and private health insurance. This prevents excessive healthcare expenses, which can be particularly burdensome for students.

100% ONLINE
APPLICATION
WITH IMMEDIATE
INSURANCE
CERTIFICATE



Our Mission



International coverage: valid in all visited countries



No upfront payment required in case of hospitalisation



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



24/7 worldwide expert support for your medical journey

Our key figures

500,000+
students covered

450
multilingual staff

30 000
distribution partners

180
countries covered

26
nationalities

14
countries of operation

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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.

*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.*

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

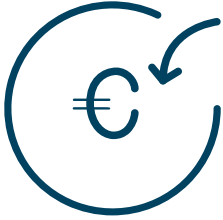
GP consultation	€88
Specialist consultation	€210
Hospitalisation (per day)	€1,700
MRI scan	€1,115

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



Examples of reimbursements

An example of medical costs in the **United States**

"Léa is in the United States for a university exchange. She visits a local GP, which costs her \$228. With her MyStudies Cover policy (Comfort plan), she will be reimbursed 100% of the actual expenses, i.e. \$228."

An example of medical costs in **Canada**

"Ilyas has secured an internship in Montreal, Canada, as part of his studies. A few weeks after his arrival, he rushes to the dentist for an emergency treatment to relieve severe toothache. This urgent care costs him \$450. His MyStudies Cover policy (Comfort plan) will reimburse him \$400, leaving \$50 at his expense."

An example of medical costs in **France**

"Maria is in France for 8 months as part of a double-degree programme with an engineering school. The GP she consults in Lyon prescribes an MRI scan. Following this radiology procedure, she must pay €150. Her MyStudies Cover policy (Comfort plan) provides 100% reimbursement of actual expenses for this type of care. She is therefore reimbursed in full, i.e. €150."

An example of emergency hospitalisation in **Indonesia**

"Following a mosquito bite carrying dengue fever, Mathieu must be hospitalised urgently. Having arrived two months earlier in Indonesia for an au pair stay, he is taken to the nearest hospital. The cost of the hospitalisation amounts to USD 10,000. Thanks to his MyStudies Cover policy (Emergency plan), he is fully covered and will not have anything to pay for this stay."

● The examples shown correspond to real cases handled by our medical team. The exchange rates used are those in effect at the time the medical care was provided. The selected examples apply to first-euro reimbursement cases.



How to choose the right insurance?

By trusting the French leader in student health insurance abroad.

We understand that moving abroad is an exciting and enthusiastic adventure, but it can also raise health-related questions. This is why, 40 years ago, APRIL was the first provider to create an international solution for students. Since then, we have supported them at every stage of their experience abroad.

Our advisers are available 24/7

Multilingual student 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 is recognised

We have won 19 awards in the last 3 years for the quality of our services and our ability to innovate to facilitate access to healthcare worldwide to our members.

[Read more](#)



Our clients are satisfied

★★★★★ 4,6/5

APRIL International rating on **ekomi**

What are the available benefits?

You have the choice between different types of cover:

From the 1st euro

> if you are looking for cover that pays your medical expenses from the 1st euro spent (meaning that APRIL acts as both Social Security and supplementary insurance),

As a top-up to the Caisse des Français de l'Étranger (CFE)*

> if you wish to join it (only available with the Comfort package),

As a top-up to the French Social Security

> if you are covered by it (only available with the Comfort package).

** For all top-up (complementary) plans: if your entitlement with these institutions is not active during the entire duration of your APRIL policy, we will not be able to reimburse any medical expenses.*



La Caisse des Français de l'Étranger (CFE)

The benefits of the CFE:

- > Continuity of your health insurance rights and coverage while in France;
- > Continued reimbursement for medical care based on French Social Security rates;
- > Immediate reintegration into the French Social Security system upon your return, with no waiting period;
- > Comprehensive cover with no exclusions.

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

Medical expenses cover	Emergency package	Comfort package
Coverage	Only in case of an accident and medical emergency	Valid in all situations
Maximum reimbursement amount	Up to €250,000	Up to €500,000
Routine healthcare	Up to €750	Unlimited Telehealth service included
Reimbursement conditions	Form to be completed by your doctor for each claim	Simplified procedures

Additional benefits, regardless of the package chosen:

A comprehensive assistance package including:

- > Coverage of valuable items* (laptop, mobile phone, GoPro, etc.)
- > 'Early Return' benefit
- > Personal liability (private capacity) up to €4,500,000

● **Discover all benefits on page 7 of this document.**

** covered subject to conditions*



**Comfort package:
Recommended by APRIL
for 100% coverage during
your stay abroad!**



Medical expenses

Packages	Emergency	Comfort
Limit for all medical expenses cover (overall maximum per insured member)	€250,000 Coverage only in case of an accident or medical emergency	€500,000
Medical and surgical hospitalisation		
<div>› Transport by ambulance (if hospitalisation is covered by APRIL International)</div> <div>› Hospital room and board (including daily hospital charge in France)</div> <div>› Medical and surgical fees</div> <div>› Analyses, diagnostic tests and medications</div> <div>› Medical procedures</div>	100% of actual costs Pre-approval required and referral to the most appropriate hospital	
Outpatient care		
Consultations and procedures with general practitioners or specialists, analyses, laboratory tests, radiology procedures, pharmacy	100% of actual costs, up to €750 per year only following an accident and medical emergency and on presentation of the reimbursement form	100% of actual costs Unlimited telehealth service
Dental and optical		
Covers non-accidental emergencies (health conditions requiring prompt treatment, usually within 48 hours)		
Emergency dental care not resulting from an accident	Up to €400 per year	
Covers accidental emergencies (health conditions resulting from an Accident due to an external cause requiring prompt treatment, usually within 48 hours)		
Emergency dental care (not cumulative with non-accidental emergency dental care)	Up to €800 per year	
Optical: lenses and frames or contact lenses	Up to €300 per year	
Other benefits		
Repatriation assistance	100% of actual costs in the event of medical transport or repatriation Round-trip ticket in the event of early return	
Personal liability private capacity	Up to €4,500,000 for bodily injury	
Legal assistance	Up to €15,000 per event in the case of advance bail	
Individual accident	€10,000 in the event of accidental death and up to €40,000 in the event of disability following an accident	

Your cover offers you much more!
To learn more, please refer to your Table of Benefits.



To avoid any surprises, please note that this plan does not cover dermatological treatments, non-generic medications, routine dental care, alternative medicine, or vaccines.

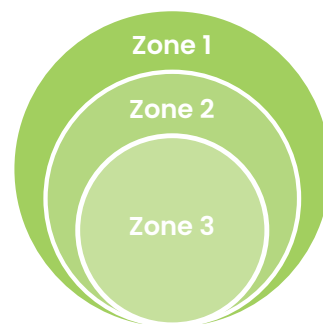
You choose the coverage zone where your benefits will apply

Your MyStudies Cover policy offers three zones of cover to choose from.

Zone 1: Worldwide, including the USA,

Zone 2: Canada, China, Hong-Kong, Mexico, Monaco, Singapore, Switzerland, the United Kingdom, and zone 3,

Zone 3: Worldwide excluding the United States, Canada, China, Hong Kong, Mexico, Monaco, the United Kingdom, Singapore and Switzerland.



Your cover will be valid:

- > in the selected zone of cover and in the lower zones,
- > in your country of nationality for temporary stays of less than 90 consecutive days,
- > in the event of an accident or medical emergency upon presentation of the reimbursement form, for a cumulative period of 30 days outside the zone of cover,
- > except for the excluded countries (find details [here](#)).

Packages / Types of cover	Emergency 1 st €			Comfort 1 st €			Comfort Top-up to the Social Security /CFE/CAFAT*		
	Zone 1	Zone 2	Zone 3	Zone 1	Zone 2	Zone 3	Zone 1	Zone 2	Zone 3
Up to age 30 (inclusive)	€76	€44		€111	€59		€76	€44	
Up to age 40 (inclusive)	€235	€114	€87	€318	€146	€110	€205	€99	€77
Up to age 50 (inclusive)	€439	€183	€127	€568	€230	€158	€369	€148	€105
Up to age 60 (inclusive)	€575	€237	€164	€747	€301	€203	€486	€192	€135
Up to age 70 (inclusive)	€910	€403	€255	€1,066	€471	€297	€689	€302	€197
Up to age 79 (inclusive)	€1,244	€582	€361	€1,390	€654	€407	€896	€417	€264

* Monthly premiums for the three zones do not include contributions to the Social Security/CFE.



Monthly payments are available for the MyStudies Cover offer.

Please note: if you choose to pay monthly by SEPA direct debit, a €3 fee will be added to your premium.



What is the cover for COVID-19?

- > Your hospital expenses,
- > Your analyses and other treatments (such as laboratory tests, radiology procedures, etc.),
- > Medically necessary PCR, antigenic and serological tests and **only with a medical prescription**.



Please note: While some countries do not require a prescription for testing, it is mandatory to obtain one to get reimbursed. Don't forget you can use our Telehealth service on the Easy Claim app to get a prescription (Comfort package).

Digital services to make insurance easier

Easy Claim, all your healthcare services in one app



Submit your medical bills and track your claims



Speak to a doctor using the telehealth service (Comfort package only)



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

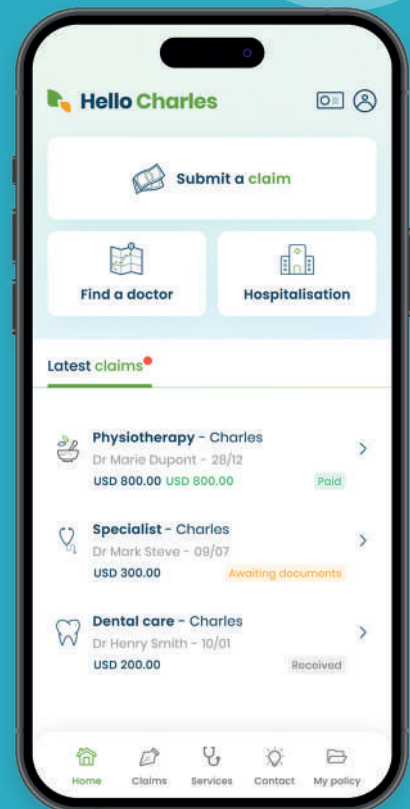
in the international health insurance market, as praised by our clients!

★★★★★ 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



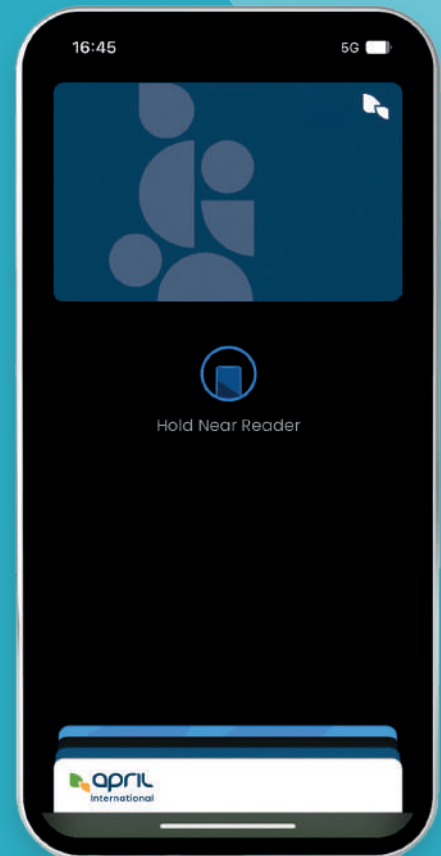
ONLY
AVAILABLE FOR
POLICIES FROM
FROM THE 1ST €

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

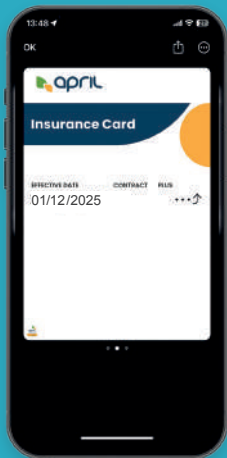


24/7 medical support, wherever you are



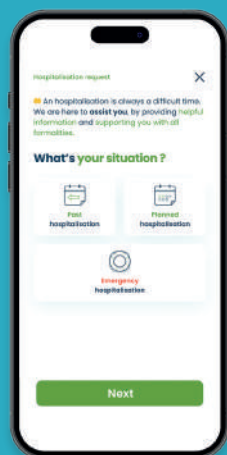
2.2 million referenced healthcare professionals worldwide

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 (Comfort package only), in partnership with MédecinDirect



Your direct billing service in the USA

Healthcare costs in the USA can be exceptionally high. To help you avoid unexpected expenses, we have secured preferential rates with AETNA and Caremark, two of the largest healthcare networks in the USA.

> For any **consultations or general medical care**, you must visit healthcare professionals and facilities that are **part of these networks**.

> For **hospitalisation**, prioritise the APRIL Preferred Network to avoid any penalties. Use the **"APRIL Recommended"** filter in your Easy Claim app to find hospitals within this network.

Enjoy access to:

- > 690,000 doctors
 - > More than 5,500 hospitals
 - > More than 68,000 pharmacies
- With direct billing, you won't need to pay upfront, we'll handle the payment directly on your behalf.



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 aims to become a digital, omnichannel and agile operator, a champion of customer experience and 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

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)

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) and by Chubb European Group SE (for the other benefits).

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International
INSURANCE MADE EASY

