



Brochure

PallasHEALTH

Premier Health Insurance

Download our Easy Claim mobile app
for quicker claims reimbursement!



Please print only if necessary



Welcome to your PallasHEALTH plan

- A superior product on offer
- 24/7 support with dedicated service platform
- Stable renewal offering
- 10-year age band premium from 51 years old
- No more age band premium from 70 years old

Your APRIL Contacts

CUSTOMER SERVICE

APRIL HONG KONG LIMITED

9th Floor, Chinachem Hollywood Centre,
1-13 Hollywood Road, Central
(+852) 2526 0918
HKT (UTC +8) 9 am to 5 pm

GENERAL ENQUIRIES

pallas@april.com

CLAIMS SUBMISSION

pallas@april.com

TREATMENT PRE-APPROVAL REQUESTS

provider.asia@april.com

MEDICAL ASSISTANCE & EMERGENCY CASES 24/7 PLATFORMS

HONGKONG (+852) 2871 0812
BANGKOK (+66) 2022 9190

In case of medical emergency,
please contact our
Asia assistance platform.

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



Get access to

4,800 trusted medical facilities
in Asia

For outpatient visits, simply show your APRIL member card in our selected facilities and you won't have to pay anything out of your pocket.

Outpatient cashless network in Asia

- › Our **General Network** is composed of 4,800 top-quality medical facilities in 14 different countries in Asia, including Hong Kong, Singapore, Thailand and many more.

Some treatments are not eligible for direct billing, such as medical checkups, dental treatments or traditional Chinese medicine.



Electronic claims submission

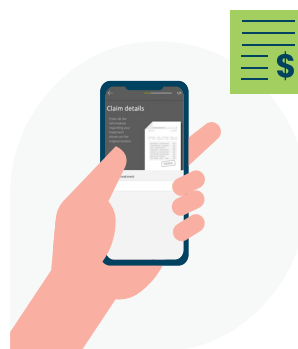
If your healthcare practitioner is not part of our direct billing network or if your treatment is not eligible for direct billing, please follow these simple steps to submit your claims for medical expenses.



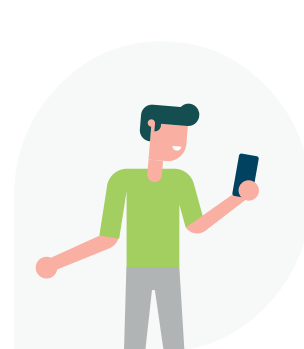
**SEE YOUR HEALTHCARE
PRACTITIONER**



**PAY FOR YOUR
MEDICAL EXPENSES**



SEND YOUR INVOICES
- VIA THE APP
- VIA OUR ONLINE CLAIMS
SUBMISSION PLATFORM
- BY EMAIL



**GET REIMBURSED
WITHIN A FEW DAYS!**

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

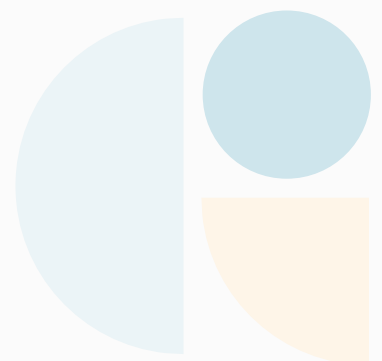
Note: We reserve the right to request a Claim Form at any time.

For hospitalisations in the United States

Members who opted for our **Worldwide** area of cover will be eligible for coverage within our network of partner hospitals.

Find the full listing at
<https://asia.april-international.com/en/us-network>

Services rendered outside this network may be subject to 40% co-payment. We may waive the co-payment in our sole discretion based on the physician and services rendered.



Direct settlement of your inpatient costs

For non-emergency hospitalisation or treatment, we recommend you to send a pre-authorisation request to us at least 5 working days in advance. This will enable us to settle your cost of treatment directly with the selected medical facility.

Our in-house team of medical experts will study your request and make sure :



The recommended treatment is the best option for you

In some cases, we might provide a second medical opinion



Your treating doctor is the most qualified



That the costs of treatment are reasonable and customary

Controlling costs on major medical treatments by negotiating rates with hospitals helps us offer sustainable premiums year after year.

Once your request has been accepted, we will issue a Letter of Guarantee to the chosen medical facility and settle the cost of treatment directly. Today, we are able to place LOGs in a great majority of hospital worldwide.



Our award-winning Easy Claim app



Global Business Review Awards 2022

Most Innovative Health Insurance App Asia

Global Banking and Finance Awards 2020

Best Health Insurance App Asia Pacific 2020

Insurance Asia Awards 2020

Service Initiative of the Year

Access all your insurances services anytime, anywhere



Find medical providers around you

- › Access your electronic insurance card
- › Check your coverage anytime
- › Find your APRIL contacts

Track your claims status

- › Submit your claims
- › Submit your hospitalisation requests



1. Get in touch with a doctor

Get a consultation with a licensed medical practitioner without even leaving your house. Simply send a request on Easy Claim and a doctor will call you back within 3 hours.



Included in your policy with unlimited usage



Available 24/7 in English or in French, Cantonese and many more languages (9 AM to 9 PM, Monday to Friday)

2. Second medical opinion

Receive a free Second Medical Opinion from the best medical experts in your pathology. Through our partner Teladoc Health, we offer you access to a network of 50,000 experts worldwide. Get an external, unbiased medical opinion to confirm a diagnosis, explore alternative treatments or simply understand your condition better.

Our TeleHEALTH services are provided by



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



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

PallasHEALTH plan Highlights

Core Cover



Select the modules of your choice



Hospital & Surgery



Outpatient



Maternity



Dental & Optical



Your Plan

CHOICE OF DEDUCTIBLES :

\$0 > \$500 > \$1,500 > \$5,000 > \$10,000

Deductibles apply to Inpatient and Outpatient expenses

AREA OF COVER :

Worldwide or

Worldwide excluding North America and the Caribbean

SUMMARY OF KEY BENEFITS

ALL MONETARY SUMS ARE IN USD

<p>Hospital & Surgery</p>	Annual Limit per person	\$5 million
	Hospitalisation (inpatient and day patient costs)	●
	Room and board	Standard Private Room ●
	Pre-hospitalisation benefits	●
	Post-hospitalisation benefits	●
	Parental accommodation	●
	Outpatient surgery	●
	Cancer Treatment	●
	Kidney Dialysis	●
	Organ Transplant	●
<p>Assistance Included in every hospital plan</p>	Complications of Pregnancy	●
	Emergency medical evacuation and repatriation	Up to \$1 million
	Repatriation of remains	\$30,000
	Compassionate Visit	Up to \$150 per night for a maximum of 7 nights
<p>Optional Outpatient</p>	Annual Limit for Outpatient Benefits	●
	GPs and Specialists	●
	Medicines, scans and tests	●
	Physiotherapy with referral	●
	Complementary Medicine and Traditional Chinese Medicine	\$2,000
	Medical appliances & mobility aids	●
	Medical check-up	\$1,000
	Vaccination	●
<p>Optional Maternity</p>	Pre- and post-natal care, delivery and newborn care	\$15,000 per pregnancy
<p>Optional Dental & Optical</p>	Minor dental treatment (e.g. cleaning, simple extractions)	\$1,000
	Major dental treatment (e.g. implants, root canal, orthodontics)	80% up to \$2,500
	Eye examinations, frames, prescription contact lenses and prescription lenses	\$300

Lifetime Limit

Pre-authorization recommended

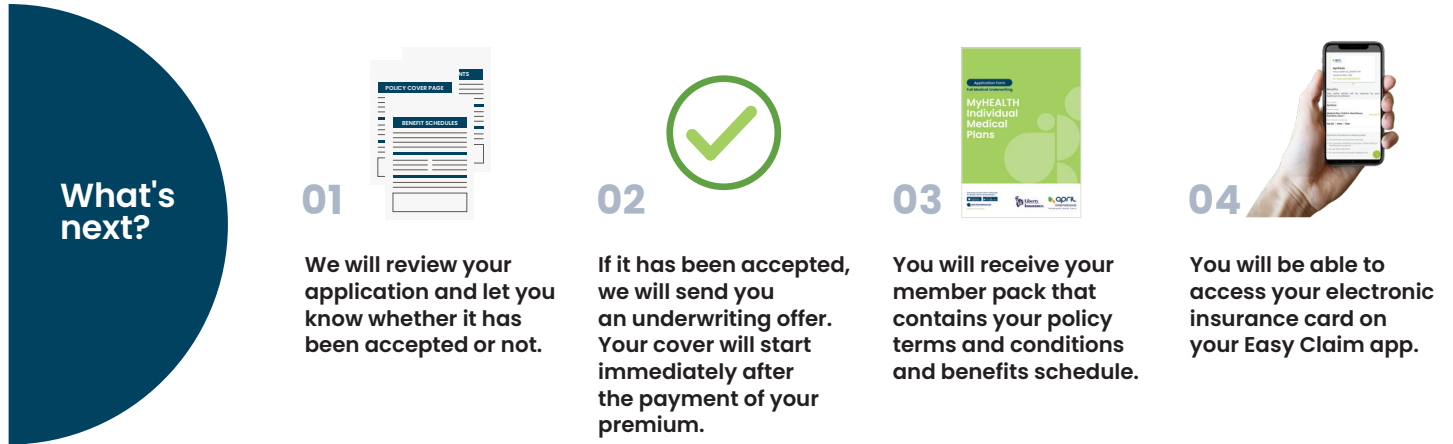
Waiting Period Applies

● Full Cover

● No Cover

Application Process

I just sent my application:



Remember, you have a Free Look Period of 30 days from the date you receive the policy.

Payment Options

You may choose to pay in USD or HKD. We offer the following payment options:

Annual Payment
in HKD or USD



CHEQUE



**BANK
TRANSFER**



**CREDIT
CARD**

About APRIL International

APRIL International is part of the APRIL Group, a global insurance specialist operating worldwide through a network of 15,000 partner brokers. The Group achieved a **€590 million turnover** in 2022.

Drawing on the expertise and the financial strength of the Group, APRIL International has been established in Asia for over **25 years**.

APRIL International in numbers

We are looking after



150,000 +
members

Our team is composed of



350 +
multilingual
employees

We have members in



180
countries



Our local insurance partner, Liberty Insurance

- **PallasHealth** in an onshore product insured by Liberty Insurance
- Part of the US-based Liberty Mutual Insurance Group
- Listed **77th** in the **US Fortune 500** list of companies in 2020



Liberty
Insurance®

For more information, contact your insurance consultant :

Underwritten by:

Liberty International Insurance Limited (Hong Kong)
13th Floor, Berkshire House
25 Westlands Road
Quarry Bay
Hong Kong

Arranged and administered by:

APRIL Hong Kong Limited
9th Floor, Chinachem Hollywood Centre
1-13 Hollywood Road, Central
Hong Kong
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Email: pallas@april.com

MH-HK 2023/06

