

Digital Services Guide

Learn how to use your **Member Portal** and **Easy Claim app**



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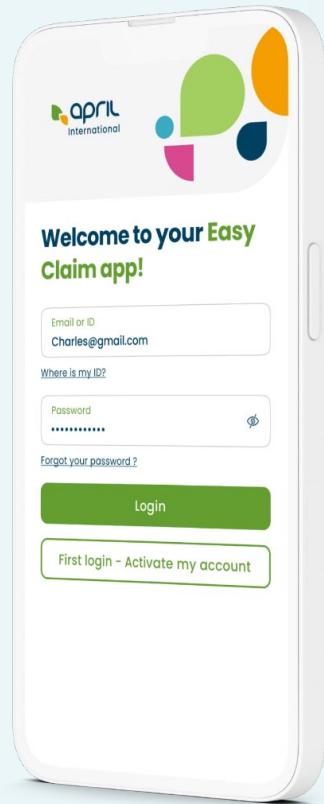
FAQs

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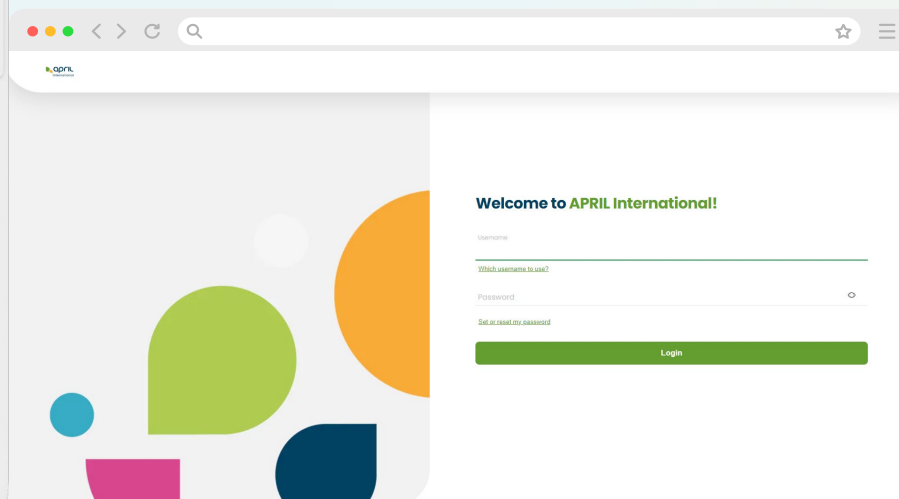
GET STARTED










Overview of your online services

Easy Claim



Member Portal



-  Submit, update and track your claims
-  Access and download your e-card
-  Add or update your bank details
-  View your policy details
-  Search for healthcare providers (Easy Claim only)
-  Send a hospitalisation request (Easy Claim only)
-  Access useful contacts
-  Request telehealth services
-  Download your documents (Member Portal only)

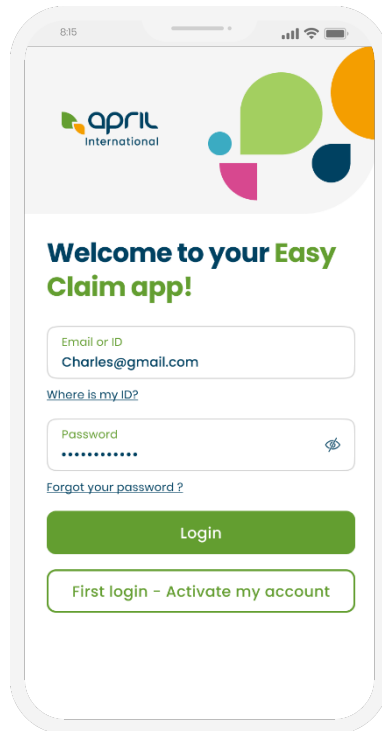


GET STARTED

Access your Easy Claim app and Member Portal

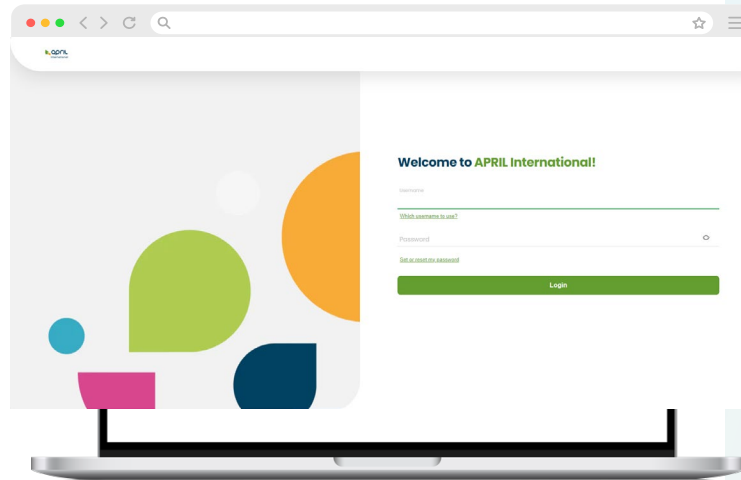
Easy Claim

Download your Easy Claim app from the **Apple or Google Play Store** and log in using the same email address and password as your Member Portal.



Member Portal

Access your Member Portal from this link: members.april-international.com



Need assistance?

Contact your local Customer Service

HONG KONG	+852 2526 0918 contact.hk@april.com
SINGAPORE	+65 6736 0057 contact.sg@april.com
VIETNAM	+84 28 7307 7984 contact.vn@april.com
THAILAND	+66 2022 9170 contact.th@april.com
PHILIPPINES	+63 (2) 85402330 contact.ph@april.com
INDONESIA	+62 31 9920 6851 contact.indo@april.com
CAMBODIA	+84 28 7307 7984 contact.vn@april.com



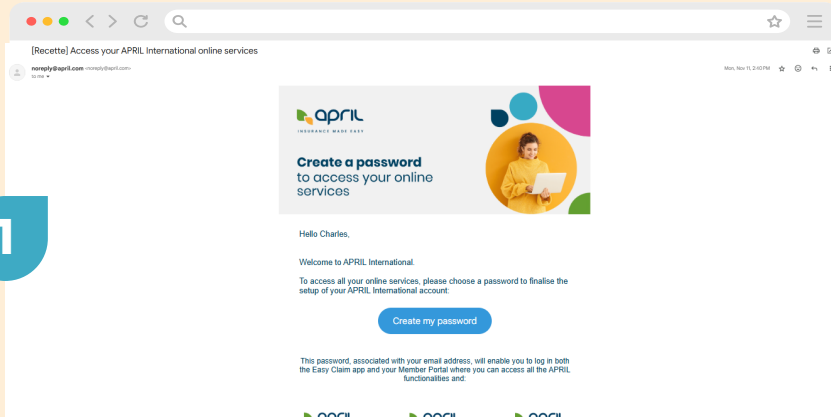
GET STARTED

First steps: How to activate your account

> Check your emails

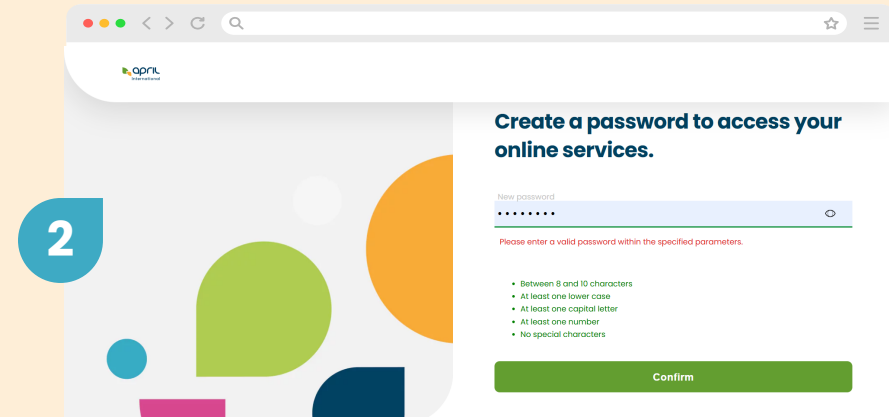
You have received an email inviting you to confirm your registration (sent from noreply@april.com).

This email was sent to the email address you provided in your policy application. The link will be valid for 48 hours.



After clicking on “Create my password”, you will need to create a password, and then click Confirm.

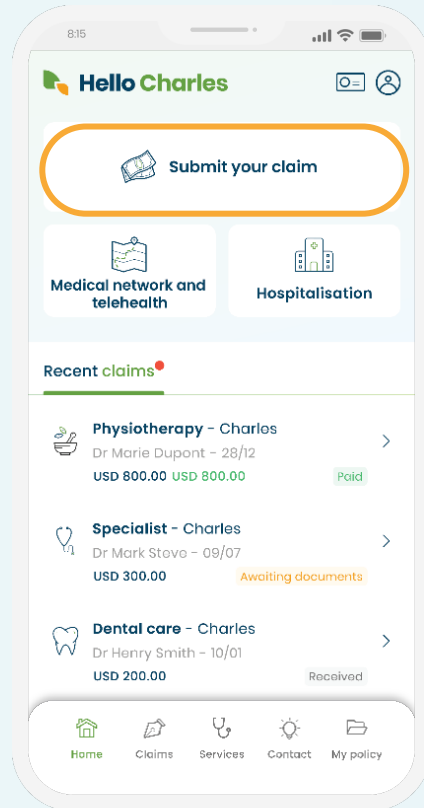
That’s it! You have successfully registered to your Member Portal. You will be able to connect with your email address and chosen password anytime, anywhere.



EASY CLAIM

MEMBER PORTAL

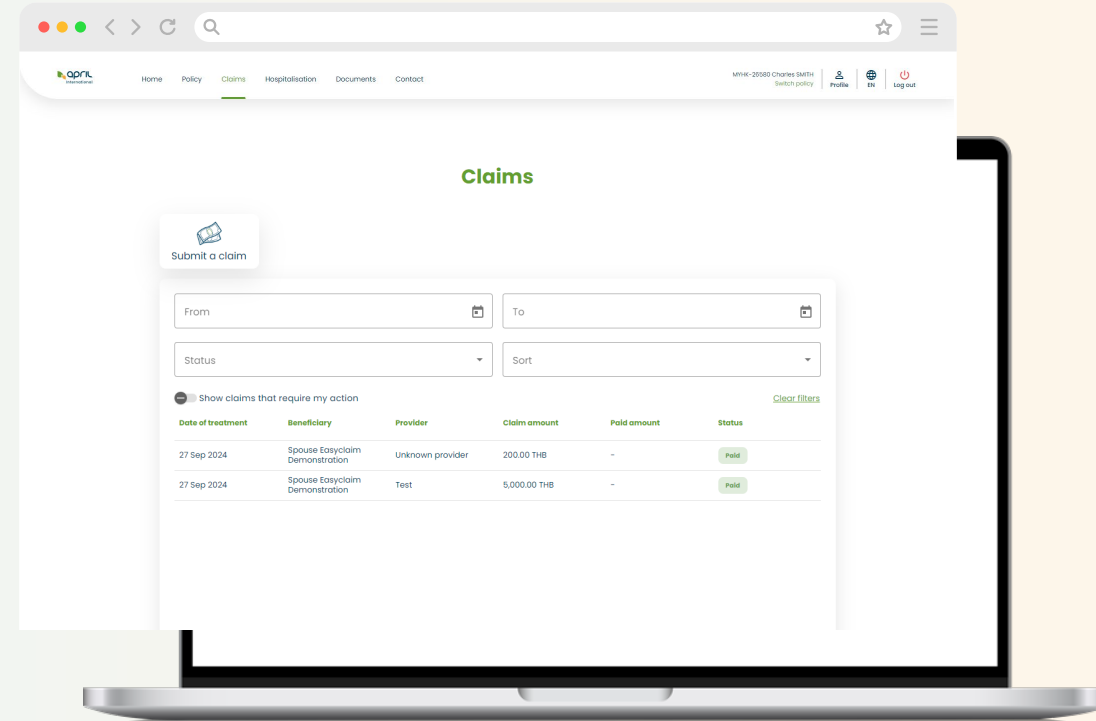
Submit your claims for reimbursement



- 1 From the homepage, click on **Submit your claim**.
- 2 Fill in the required details.
- 3 Upload the necessary documents.
- 4 Click on **Send my request**.

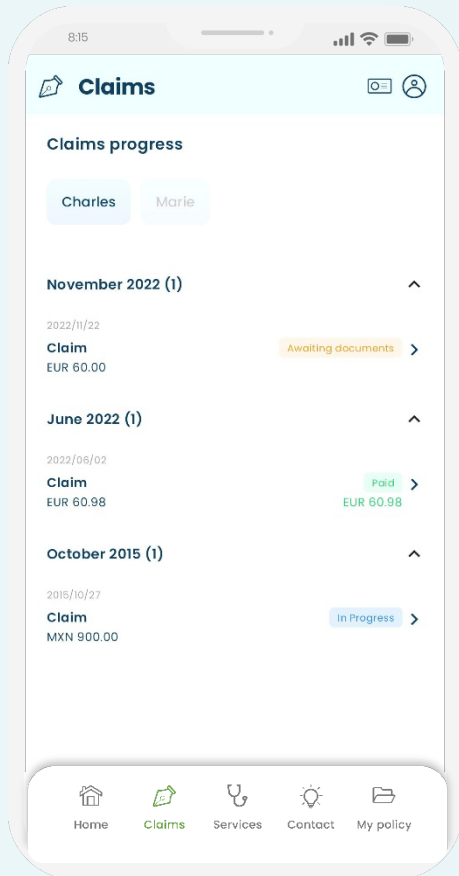
Important:

To avoid any delays in claims reimbursement, please make sure you have provided your bank details. If you haven't, please refer to **page 9**.

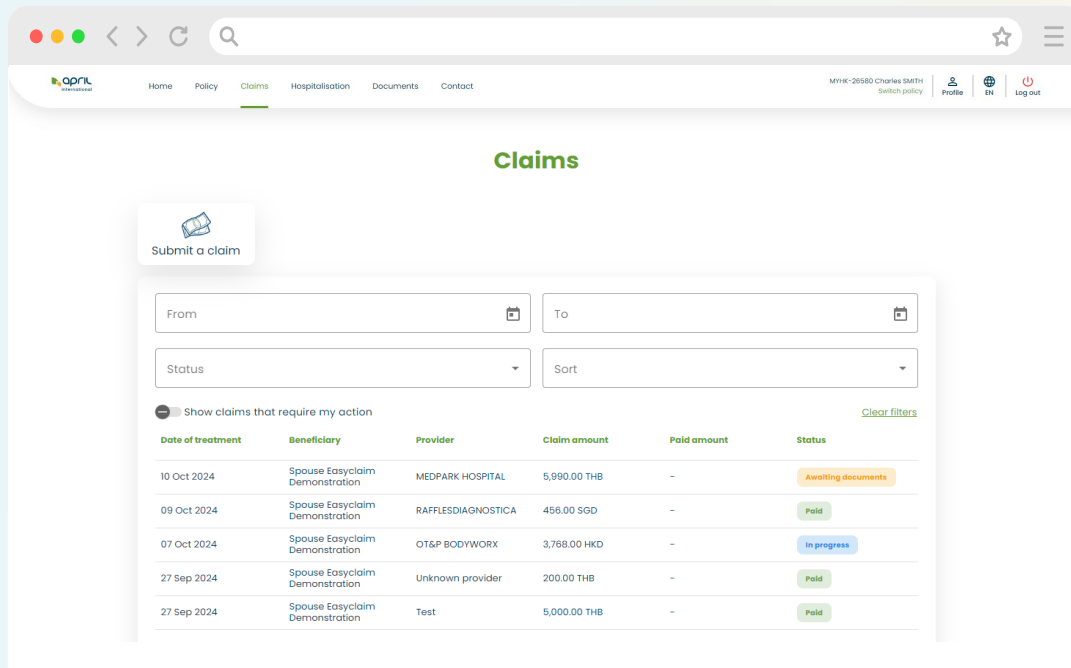




Track your claim status



You can track the status of your claims on the **homepage** under **Claims** to view all your submitted claims.



The status of your claims will appear as:

In progress

- The claim is being processed

Awaiting documents

- The claim is missing required documentation

Paid

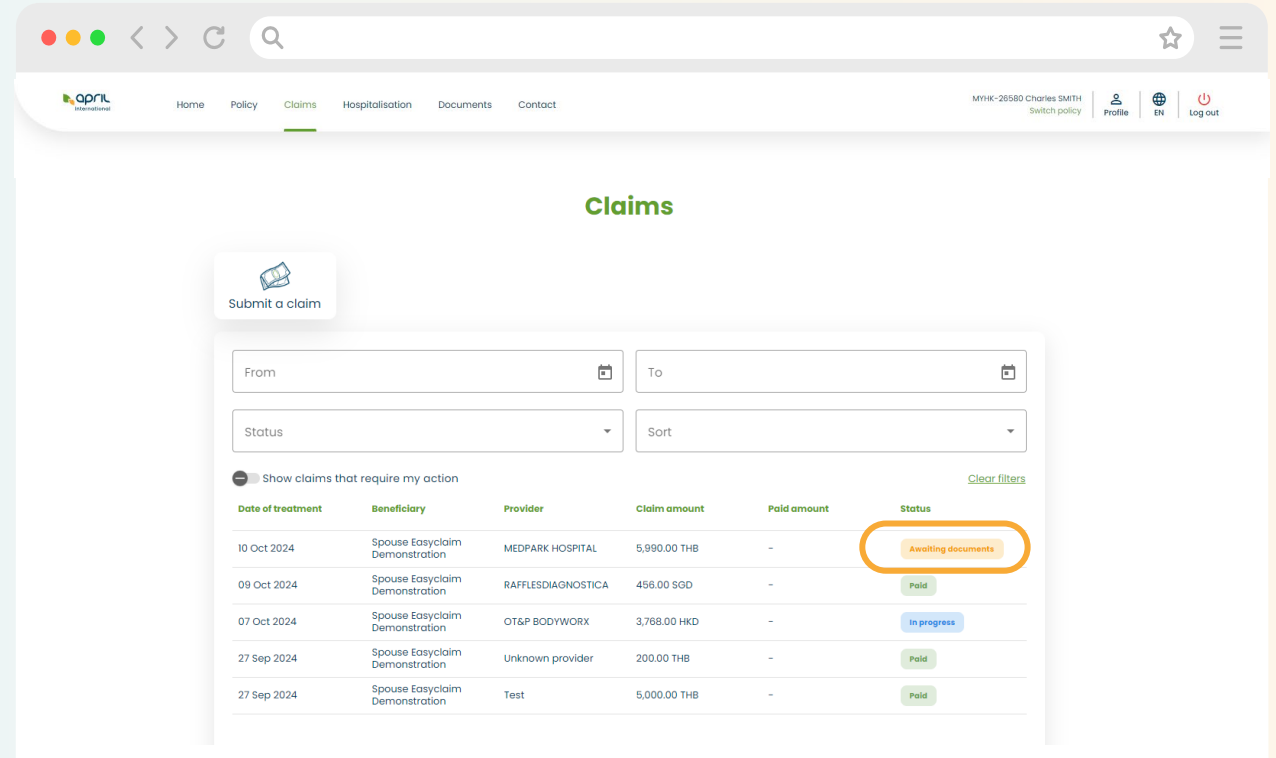
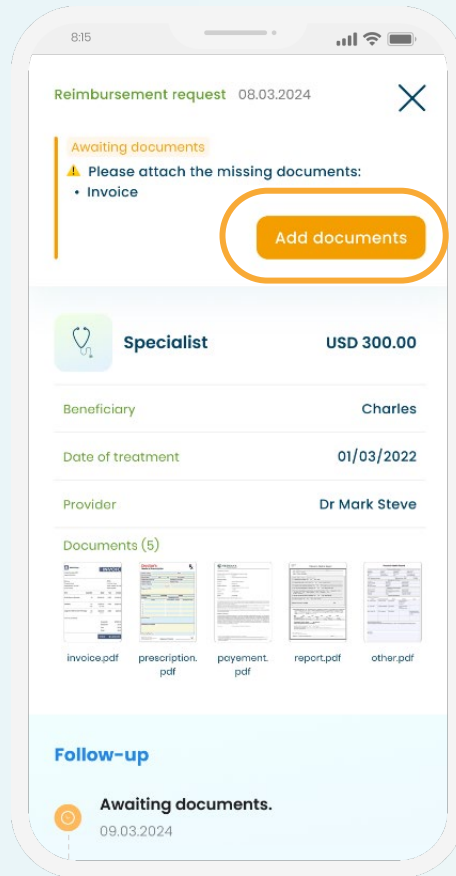
- The claim has been paid

Once your claim has been settled, your Explanation of Benefits (EOB) will be available for download.

Add missing documents to your claim

If one of your claims is pending due to missing information or documents, its status will show as

Awaiting documents



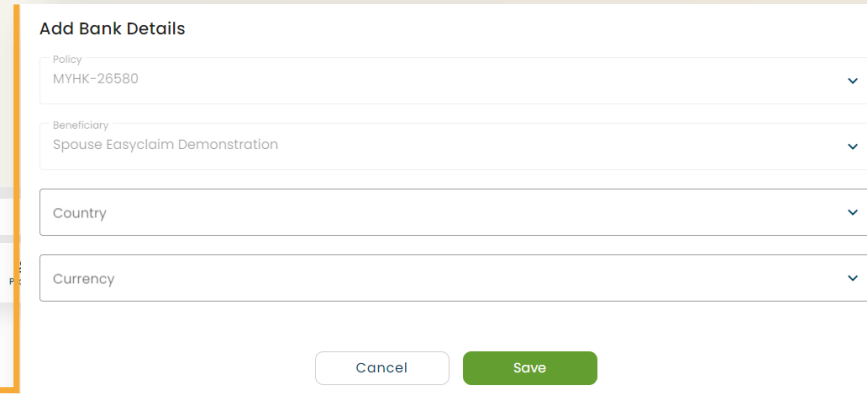
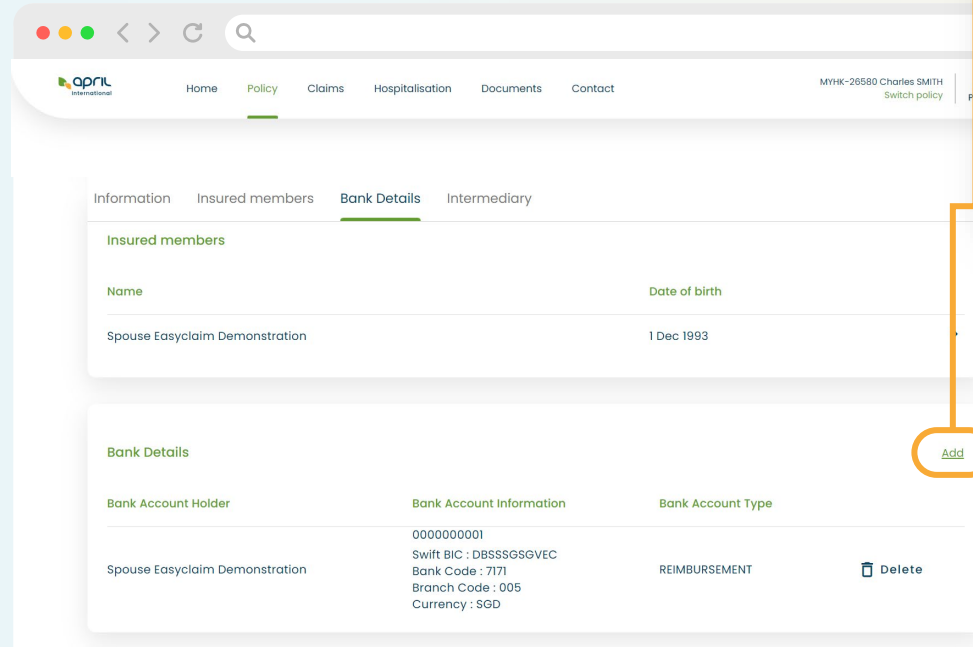
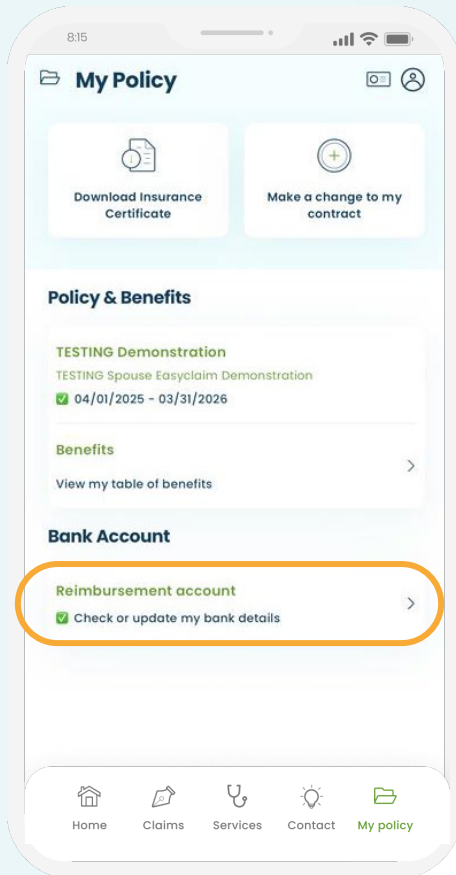
Simply select the pertinent claim on your Easy Claim app or Member Portal and **upload** the necessary document.



EASY CLAIM

MEMBER PORTAL

Add your bank details



On Easy Claim, click the **My policy** tab, then click **Reimbursement account**. You will be redirected to the **Member Portal**.

- Click **Add** under **Bank Details**
- Enter your information and click **Save**.
- That's it! All your future claims will be reimbursed to the newly added bank account.

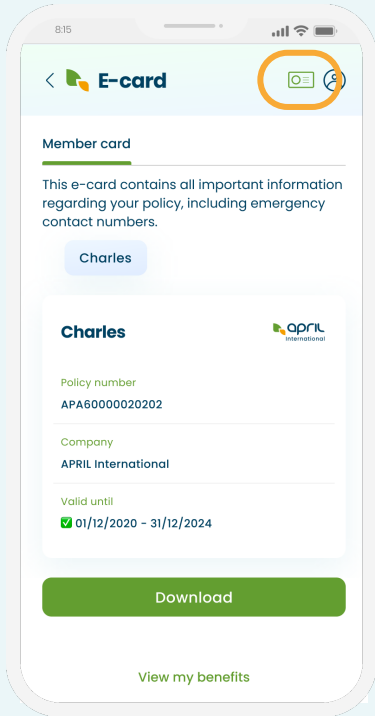
Note: Claim submission is blocked if you haven't provided bank details.



EASY CLAIM

MEMBER PORTAL

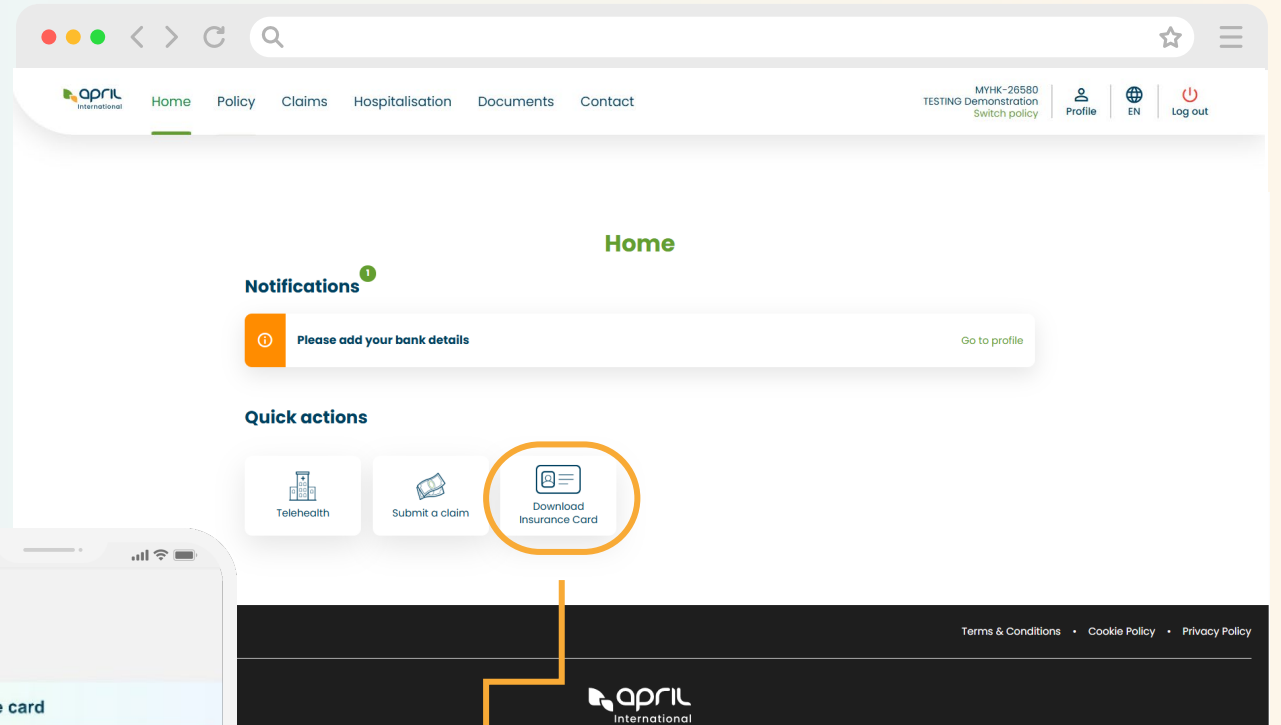
Access your e-card



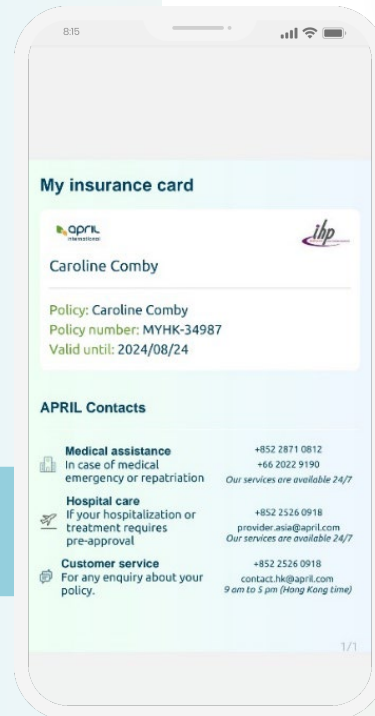
How to access your e-card?

1. From the homepage, click on the **e-card icon** in the top right corner.
2. You can click on **Download** to save a copy.

Your e-card provides convenient access to all your policy information, including your APRIL contacts.



On Member Portal, you may download your Insurance Card from the **Homepage** under **Quick actions***.

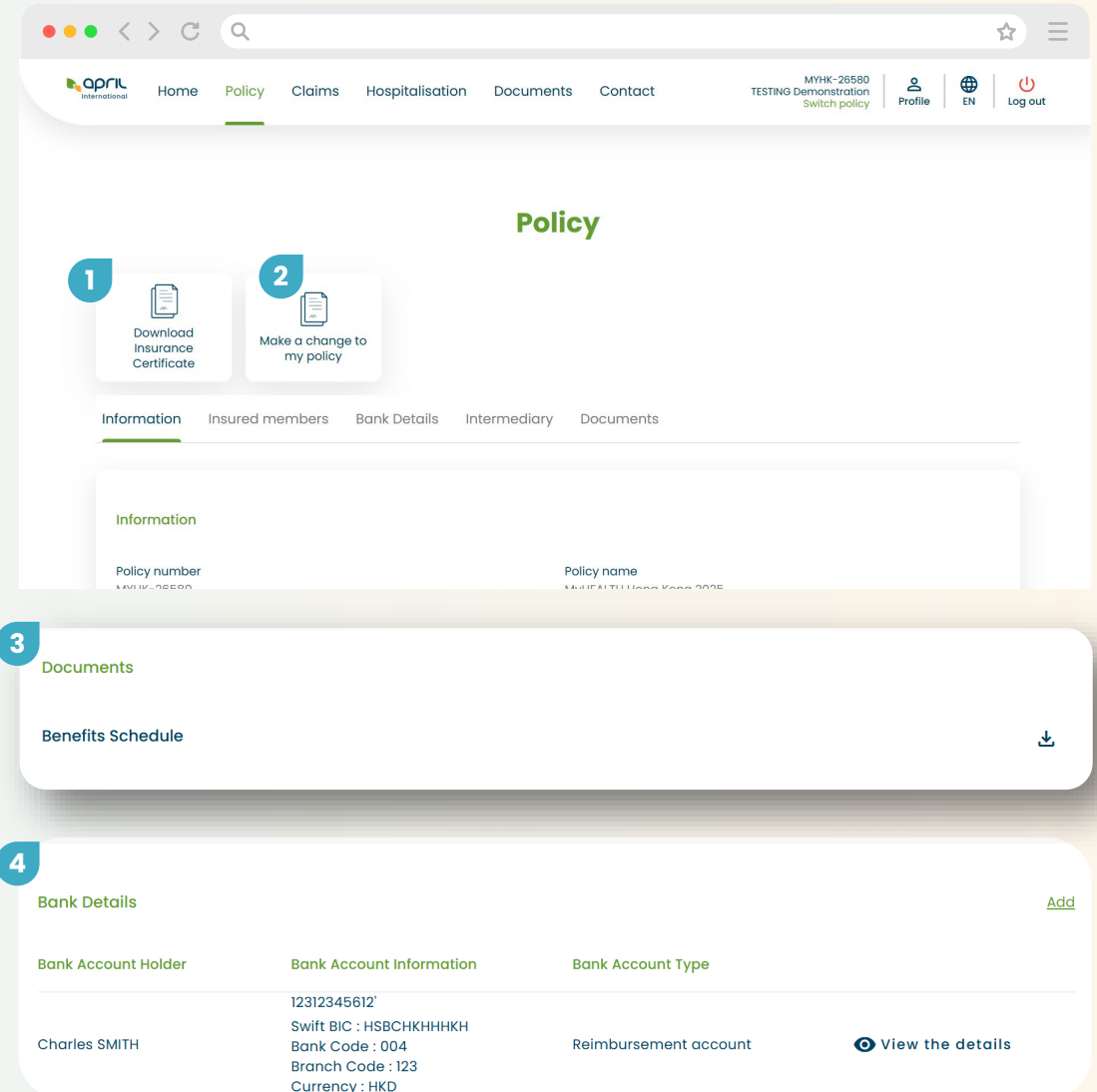
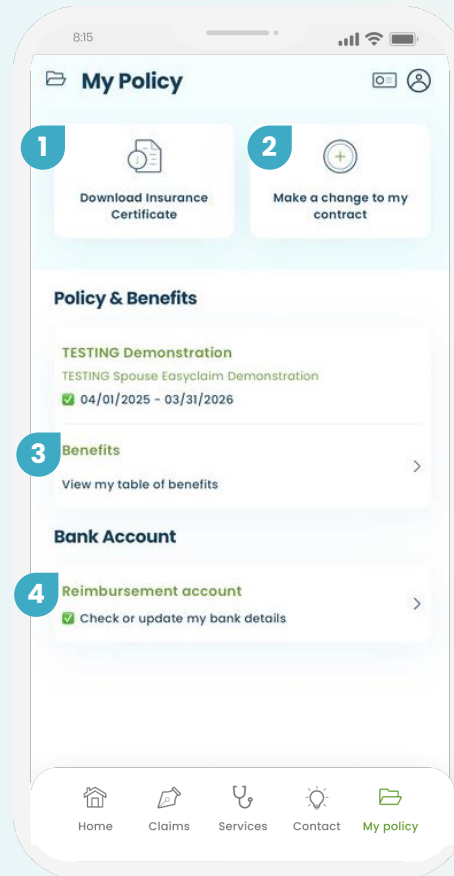


* Available for selected countries

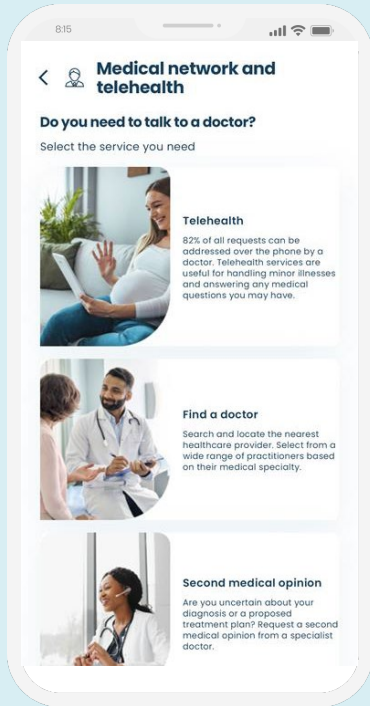
My policy: all in one place

Access all your policy details in just a few clicks!

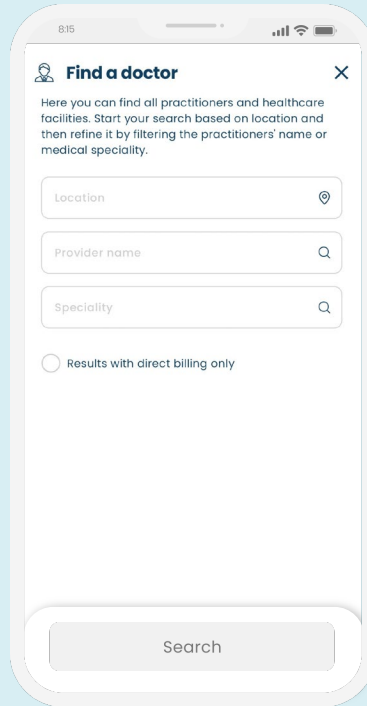
1. Download your **Insurance Certificate** for easy access.
2. Keep your **information updated**, including your passport number and national ID number.
3. **View your table of benefits** to see what's covered under your policy.
4. **Update your bank details** for future claims.



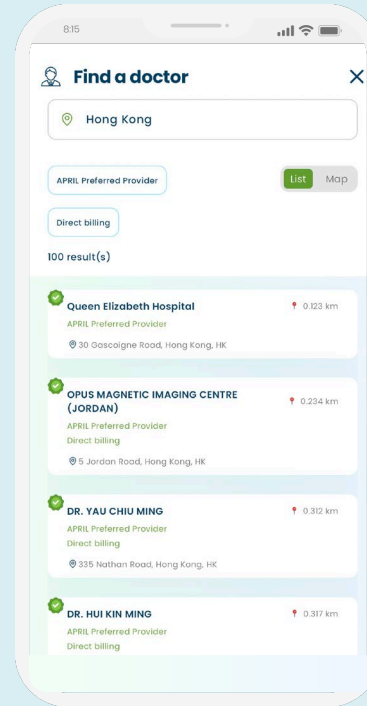
How to find a healthcare provider



From the homepage, click on **Medical network and telehealth**, then select **Find a doctor** among the options.

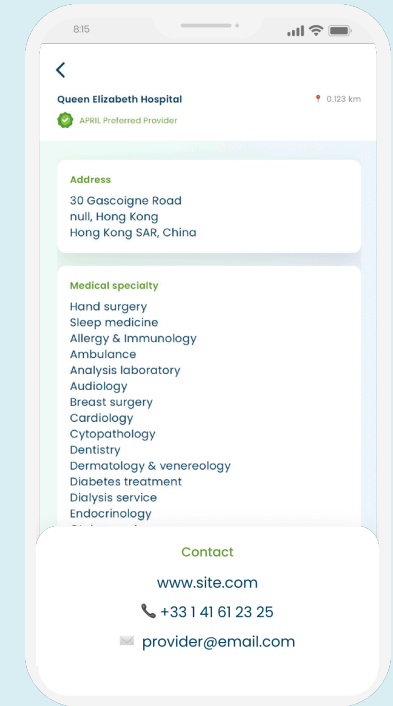
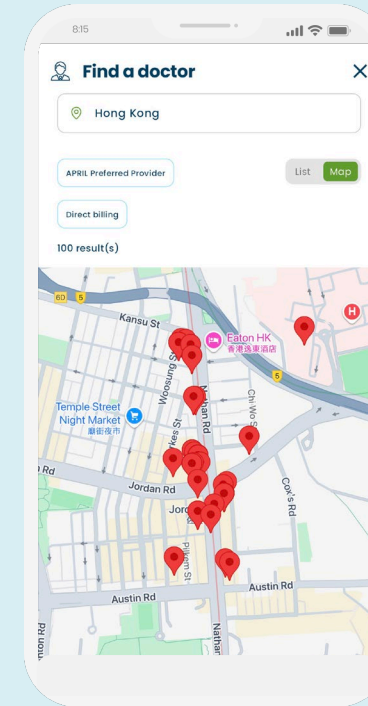


Enter your location. You can refine your search with the provider's name or specialty.



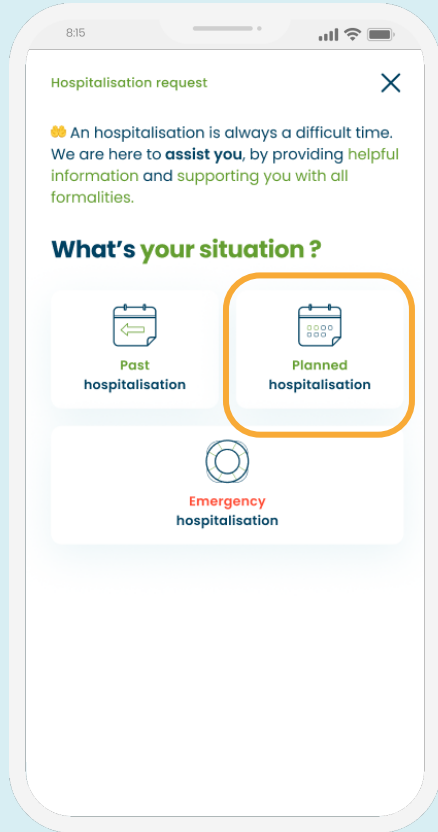
If you want to see providers with Direct Billing only, tick the box **Direct billing**.

You can choose to view the results as a list or a map.



Click on any of the results to get more information about the provider, such as their opening hours and contact details.

Submit a hospitalisation request



From the **Claims** page, click on **Hospitalisation**, then **Planned hospitalisation**.

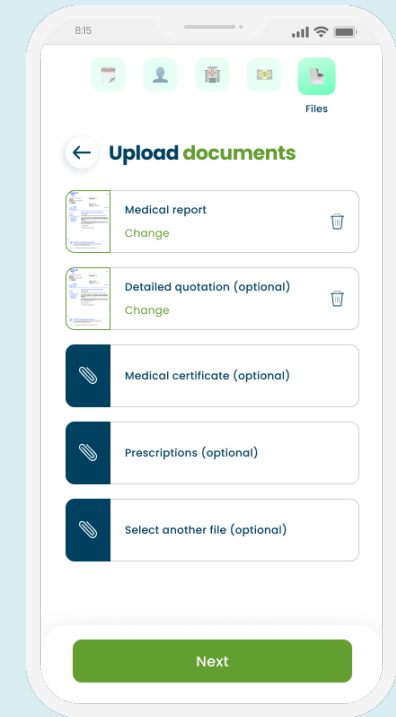
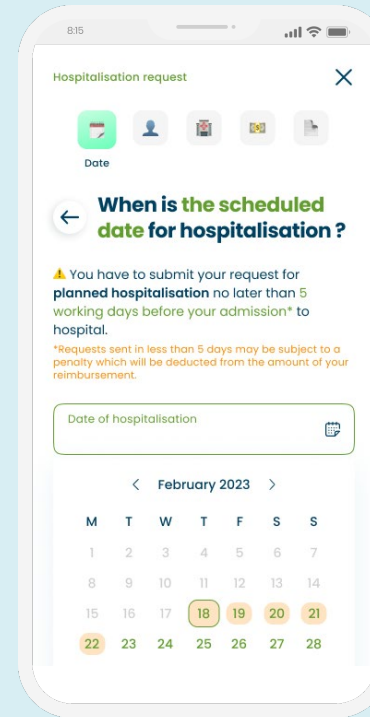
Submit your request with the following information:

- Date of treatment
- Contact details
- City of hospitalisation and provider
- Estimated cost
- Then attach your medical report and other relevant documents, if any.

Important:

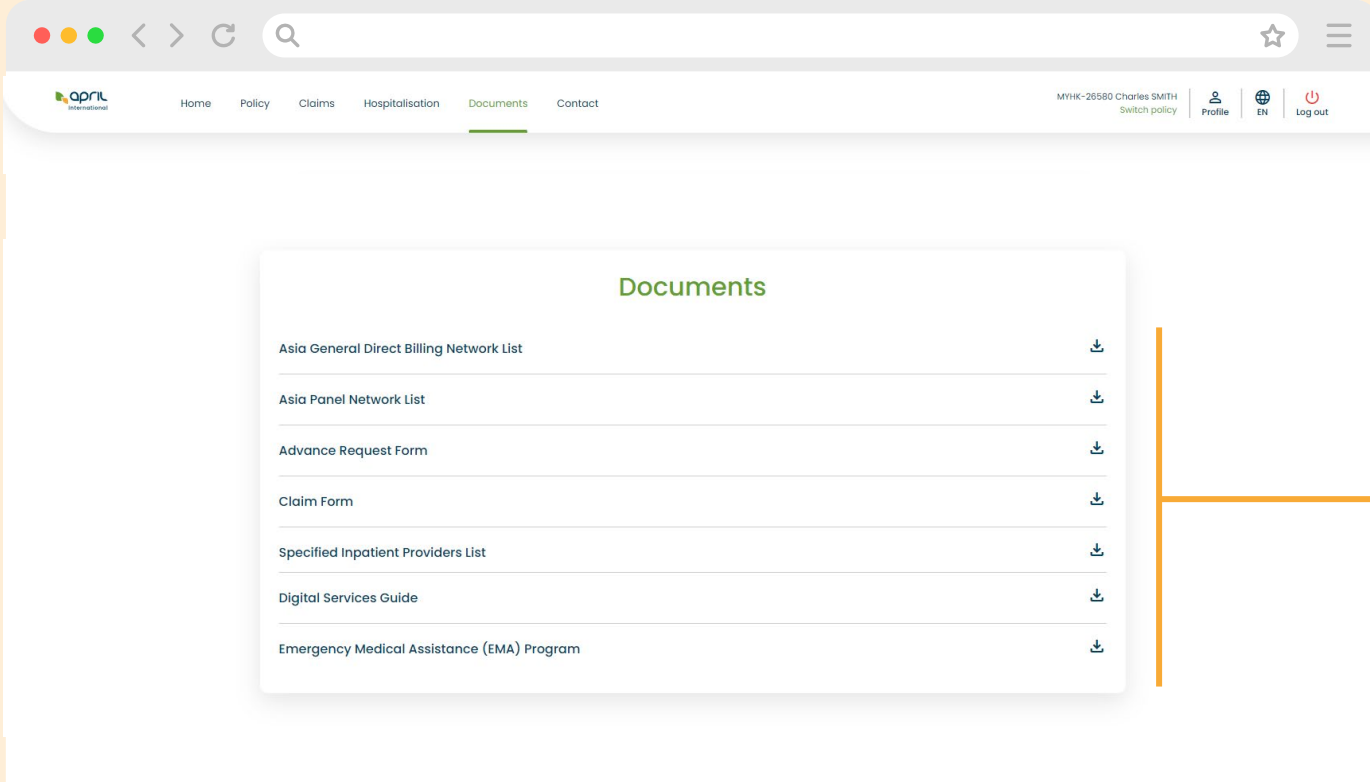
Once your request is submitted, our team will review it and contact you by email or phone to finalise it.

If you are eligible for treatment, we will send a Letter of Guarantee directly to your healthcare provider and arrange payment of your medical fees.





Documents



Download your APRIL network lists and useful forms in the **Documents** tab.



EASY CLAIM

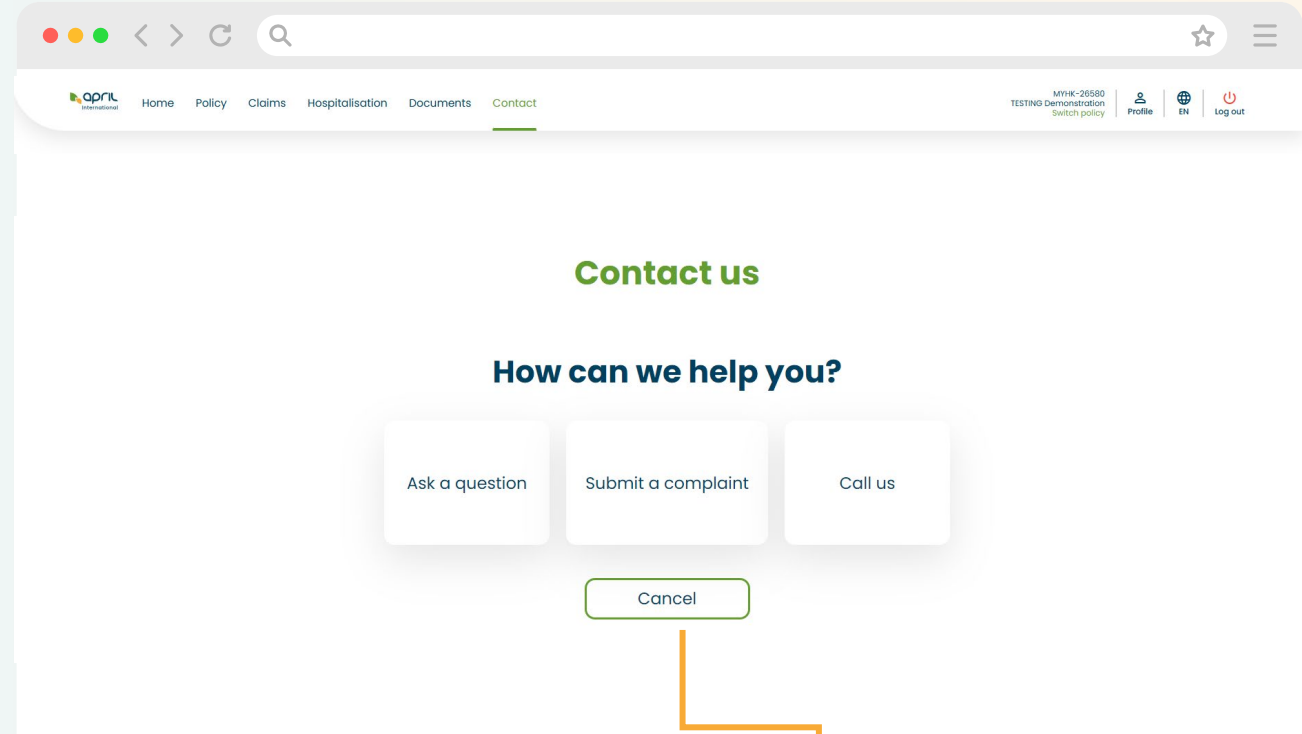
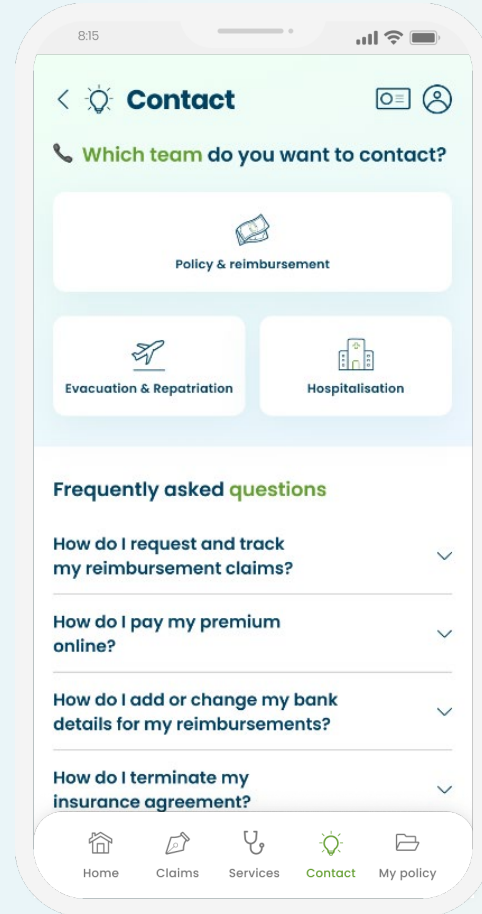
MEMBER PORTAL

Contact us

Our teams are always available to help you. Click on the **Contact** page.

On Easy Claim, select the team you want to reach:

- Customer support
- Evacuation and repatriation
- Hospitalisation



On Member Portal, you may click:

Ask a question or **Submit a complaint**: Fill in our contact form and our team will get back to you.

Call us: You can also find your local contacts for customer support, evacuation and repatriation and hospitalisation.

Your Telehealth Services





EASY CLAIM

MEMBER PORTAL

Your Telehealth Services

Telehealth services are included in your policy

with **unlimited number of consultations**



Get in touch with a doctor 24/7
through a phone consultation



Second Medical Opinion service
(access to a network of **50,000**
experts in **450** medical subspecialties)

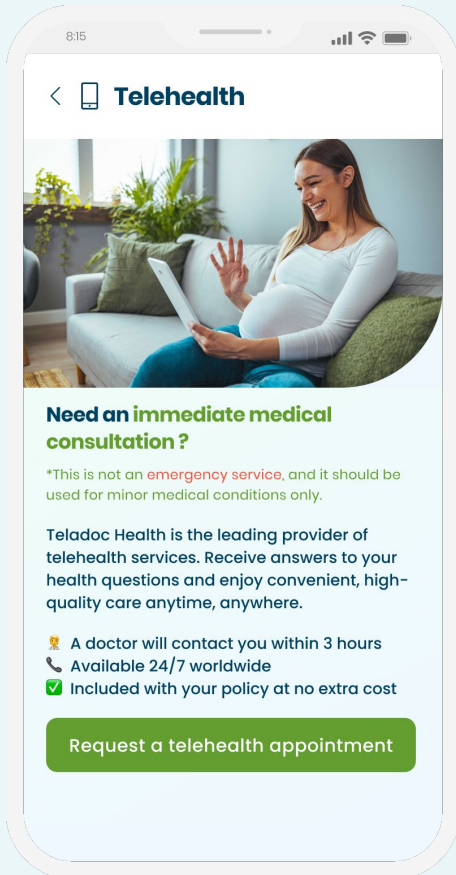


Stress Management Counselling service
*For selected policies

TeladocTM
HEALTH

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

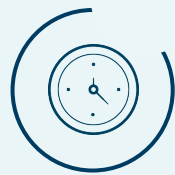
Request a teleconsultation



When should I use this service?

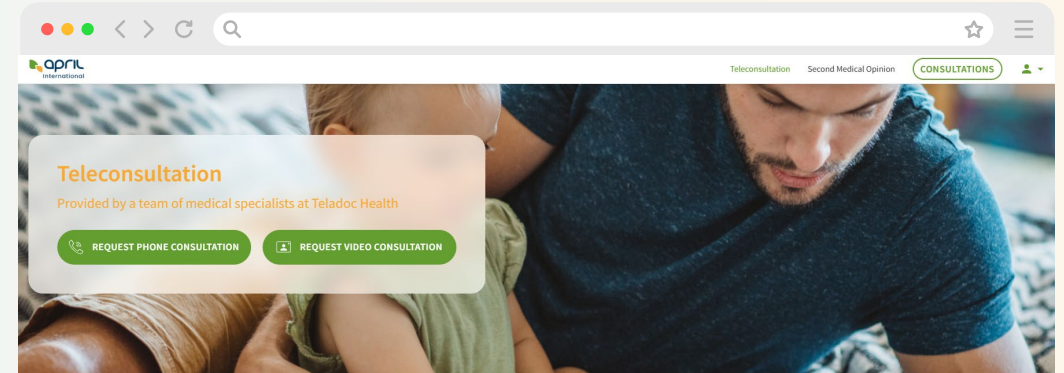
- Daily health concerns (e.g., headache, stomachache...)
- More information about certain diseases
- Work-related health issues
- Seasonal illnesses (e.g., rash, laryngitis...)
- Travel health questions
- Follow-up after clinic visits

Talk to a doctor, anytime and anywhere!



- ✓ Outside clinic office hours, including public holidays
- ✓ During travels or business trips
- ✓ In your preferred language

Note: For Singapore members, only video consultation is available.



Access to a doctor anytime, anywhere. The Teleconsultation service enables you to ask any health-related question to a GP who is available for you by appointment.

Our doctors can help you with many medical conditions including cold and flu symptoms, infections, anxiety, stress, allergies and provide advice on non-urgent medical conditions. Get the care you need in minutes from the comfort of your home, at work or while you're travelling.

Whatever you are faced with, you can ask our doctor any health-related question.

If needed, you can also upload additional medical information so that our team can assess it along with your symptoms to get a full picture of your situation. You can also upload photos of, for example, a skin condition, a letter from a doctor or medication you are taking.

Get in touch with our team of experts and we'll aim to resolve your health-related questions.

Available languages:

- **24/7:** English, Spanish
- **Monday to Friday, 9 am to 9 pm (HK time):** French, Mandarin, Cantonese, Bahasa, Vietnamese, Thai, German
- Other languages: Subject to doctor's availability

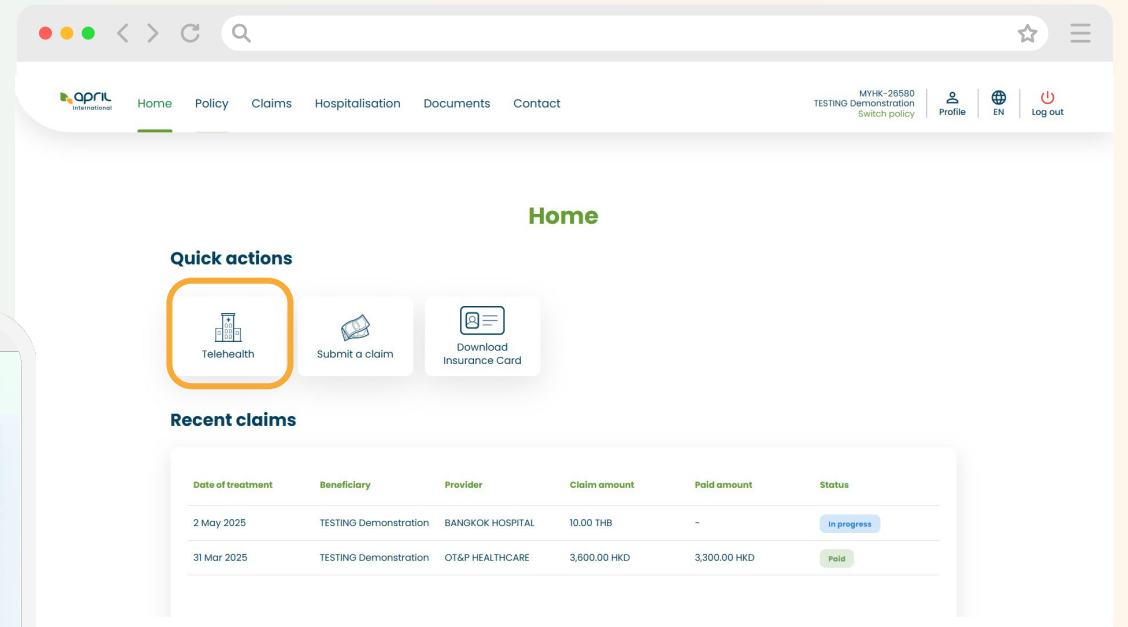
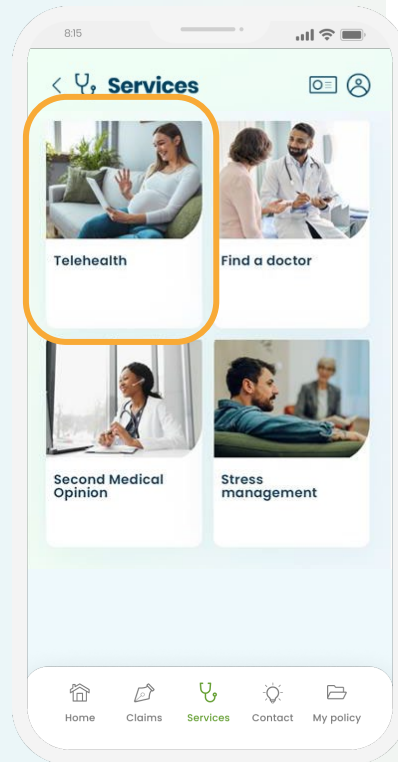
Request a teleconsultation

How to send a request?

1. Click **Telehealth** (under **Services** on Easy Claim or the homepage of the Member Portal).
2. You will be redirected to our partner Teladoc Health's portal.

For phone consultations: Click **Request service**, then **Phone Consultation**. Fill in a short form and a doctor will call you back within 3 hours.

For video consultations: Click **Video Consultation**, fill in a short form and select a timeslot. You can connect on the selected **time and date to talk to a doctor**.



Notes:

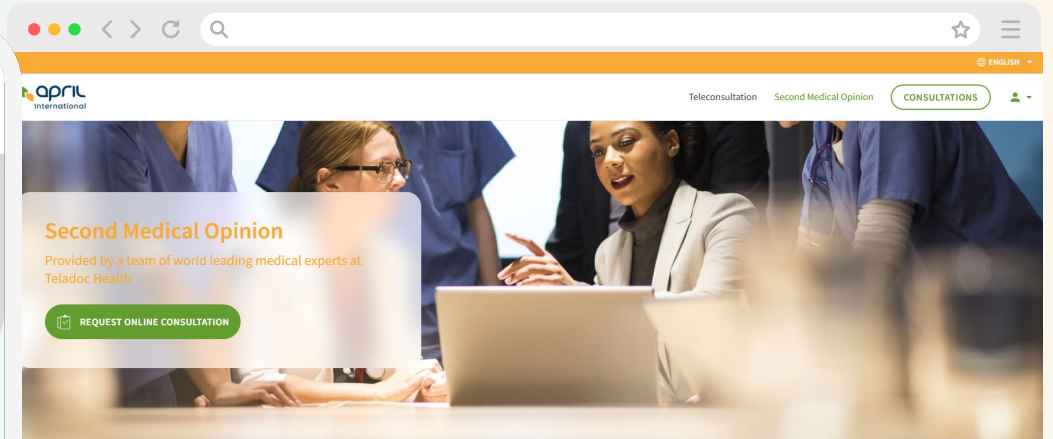
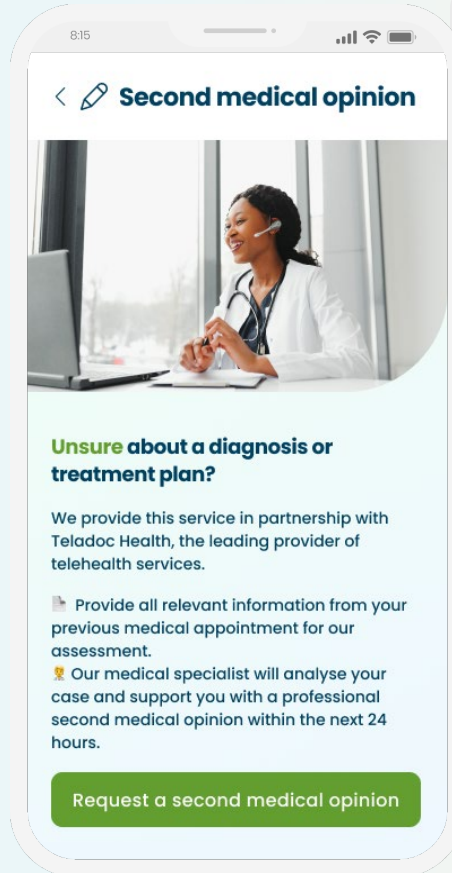
- **This is not an emergency service.** In case of emergency, please go to the nearest medical facility.
- Phone consultation is available within 6 hours for **Vietnamese language**.
- For **Singapore members**, only video consultation is available.

Request a Second Medical Opinion



When should you request a Second Medical Opinion?

- To confirm an initial diagnosis
- To explore alternative treatments
- To have a better understanding of a medical condition or a procedure
- To resolve conflicting diagnoses from different doctors



If you need a second medical opinion on a complex condition or are struggling to obtain a diagnosis, the expert case management connects you with a Personal GP Case Manager. They'll discuss your concerns, review your current diagnosis and treatment plan and where required, a world leading expert will provide their recommendations.

Your GP Case Manager will be with you throughout the whole process, helping to shape the conversation that ensures you receive the most effective and appropriate recommendations. They can provide assistance with best next steps to improve your recovery or help you make a more informed decision about

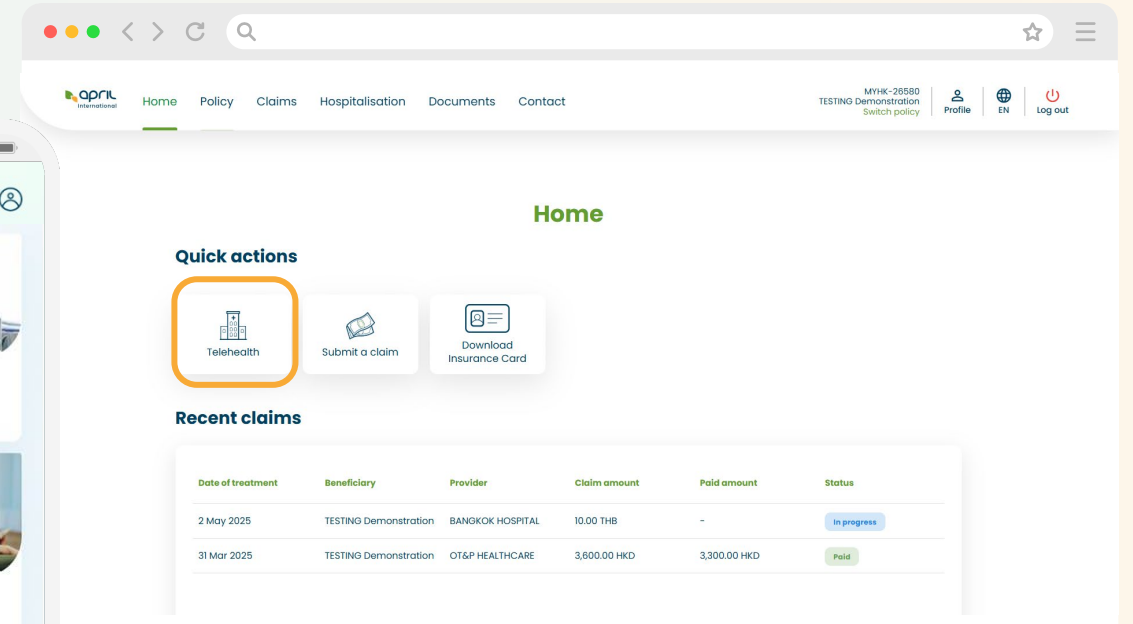
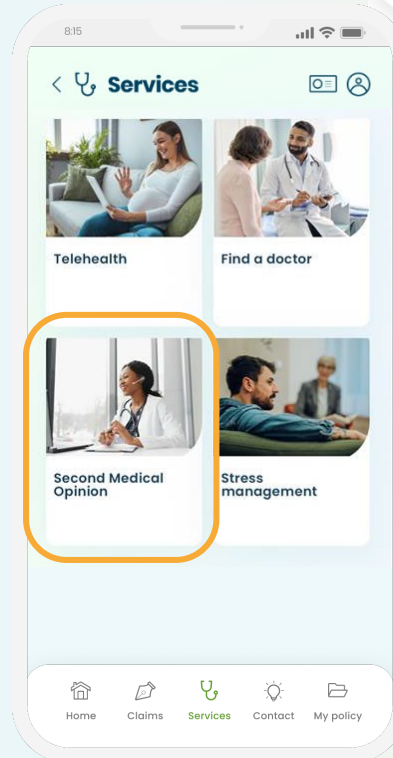
Through our partnership with Teladoc Health, you have access to a network of **50,000 medical experts worldwide** including oncologists, neurologists, rheumatologists, cardiologists...

Teladoc will assign the most qualified expert(s) according to your enquiry.

Request a Second Medical Opinion

How to send a request?

1. Click **Second Medical Opinion** (under **Services** on Easy Claim or under **Telehealth** on the Member Portal).
2. You will be redirected to our partner Teladoc Health's portal.
3. Fill in the required fields and submit your request.
4. A Case Manager* will call you back and collect information on your medical record.
5. Your medical case will be reviewed by a clinical committee and assigned to the most experienced medical expert based on your condition.
6. The medical expert will study your case. They may ask your Case Manager to contact you or your attending physician if needed.
7. You will receive a fully detailed medical report within 10 working days.



*A Case Manager is a dedicated healthcare professional who will liaise between you and your doctor to ensure you receive expert guidance regarding your request.

Request Stress Management Counselling

Confidential, compassionate mental health support

Get support with professional assistance from our licensed, experienced psychologists and counsellors.



This service is only available if you are enrolled under the Employee Assistance Program.

To verify your eligibility for this service, please click on the **Services** page. If you are eligible, a **Stress Management** button will appear.

This service is provided by licensed international psychologists and psychiatrists.

Teladoc Health exclusively oversees each counselling case from start to finish, ensuring **your personal information remains strictly confidential and will never be shared with your insurer or employer.**

Available languages

Within 24 hours: English, Cantonese and Mandarin
Within 5 working days: Thai, Vietnamese, French, Spanish, Japanese, Italian, Malay and Indonesian

Here are a few examples of applicable cases:

- Work stress
- Anxiety
- Depression
- Relationship & family conflict
- Life transitions
- Burnout...

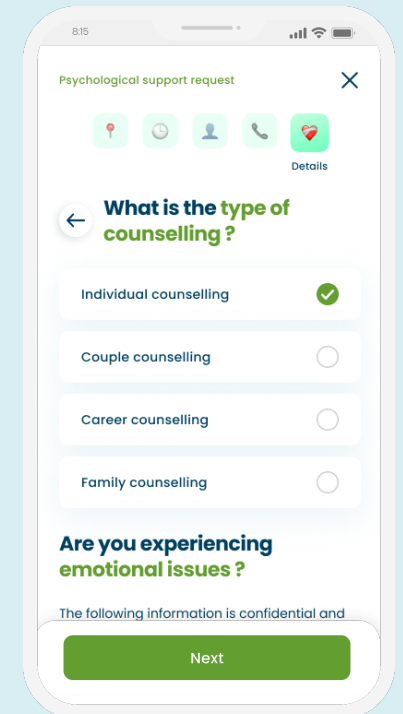
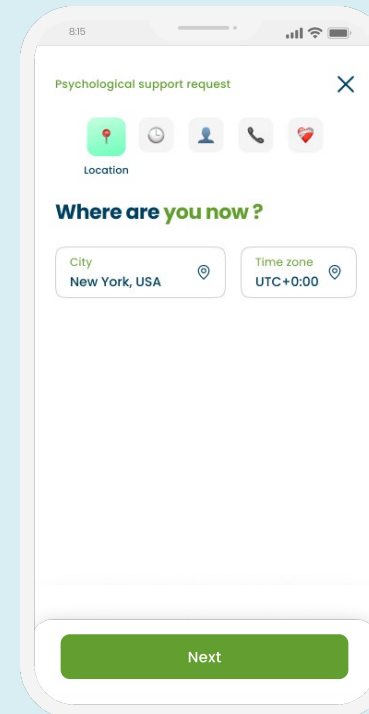
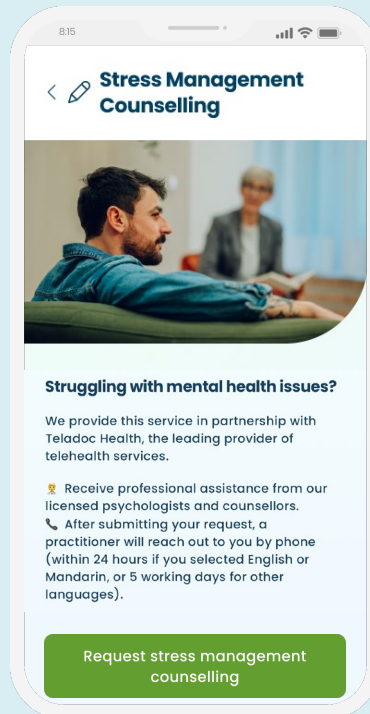


Request Stress Management Counselling



How to send a request?

1. From the homepage, click **Services**, then **Stress management**.
2. Fill in the required fields and submit your request
3. Teladoc Health will confirm your appointment details by email.
4. An assigned counsellor will call you at your designated time.
5. You will have 3 private phone consultations with your assigned counsellor.
6. Upon completion, Teladoc will email you a case summary for your records.



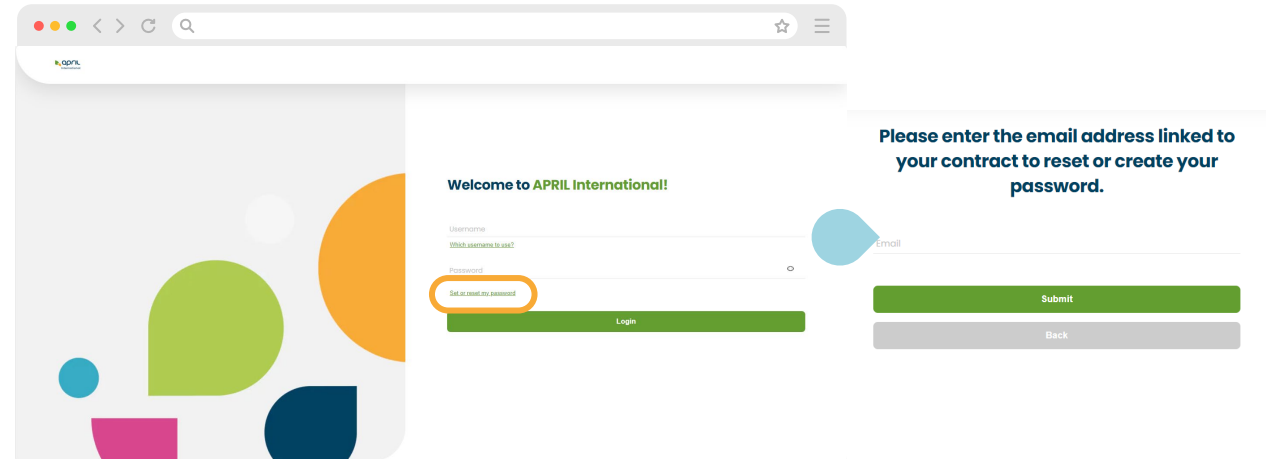
Frequently Asked Questions



Forgotten password

? What if I don't remember my password?

Go to your Member Portal (members.april-international.com) and 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.



? Why am I not able to log in to the portal or the app?

This may be because:

- You are using an **incorrect email address or password**
- You have **not activated your account** (refer to Page 5)

If you are still encountering any issues, please contact the APRIL team (refer to Page 4).

? What if the email I used for my policy application is no longer in use or is incorrectly spelled?

Please contact us by email to inform us of the changes (refer to Page 4).



Additional questions



Is there a limit on claims submissions?

Yes, you can submit claims up to the amounts specified in the table below via Easy Claim or your Member Portal. For claims exceeding these amounts, **please send the original documents by post.**

Claims submission limit per invoice, by country or product	
Thailand	THB 10,000
Philippines	USD 400
Cambodia	USD 500
Vietnam	Policies insured by PVI : USD 1,200 Policies insured by Liberty* : USD 800
Members under: EasyCare Southeast Asia Worldwide	USD 675
Hong Kong Singapore Indonesia UAE	No submission limit

*For Vietnam members previously insured under Liberty, eligible claims incurred during the Liberty contract period may be submitted within 90 days of treatment, subject to the original Liberty terms, including the USD 800 maximum limit.