

EASY CLAIM

TO SUBMIT YOUR
CLAIMS FOR
REIMBURSEMENT
IN JUST A FEW
CLICKS

**HIGH SCHOOL
BACHELOR'S
DEGREE**

MASTER'S DEGREE

MBA/PH.D.

**STAY OF MORE THAN
12 MONTHS**

EXPAT STUDENT

THE A+ INSURANCE FOR INTERNATIONAL
STUDENTS

2018-2019



Download our free mobile application
Easy Claim!



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 www.twitter.com/AprilExpat



EXPAT STUDENT, SPECIAL INSURANCE FOR LONG-TERM INTERNATIONAL STUDIES!

You've decided to leave your home country for an international study experience. Entrance exams and language proficiency tests, funding, accommodation, visas, plane tickets... there's already a long list of things to organise, but it is worth taking a close look at your international insurance before setting off.

HEALTHCARE PITFALLS TO BE AVOIDED

- 1 If you leave your country of origin to study abroad for more than a year, you will no longer be covered by Social Security or your private health insurance.
- 2 The cover provided with your bank card only lasts for a maximum stay of 3 months so won't be sufficient.
- 3 Depending on which country you're going to, local health insurance can be very expensive and won't always offer full reimbursement of any costs you may have to pay.

THE SOLUTION: COMPREHENSIVE COVER TO PROTECT YOU IF SOMETHING GOES WRONG DURING YOUR STAY ABROAD

Faced with routine or unexpected healthcare costs?

Expat Student covers your healthcare costs from the 1st euro you spend with a very generous upper limit (€1,000,000 per insurance year) and a number of additional services including the direct payment of hospital charges: you have nothing to pay to the hospital, we'll take care of it for you!

Need assistance during your time abroad?

APRIL International Care France will organise your medical repatriation at any time of the day or night to your home or to the most suitable hospital. We'll also cover the transport and accommodation costs of a friend or relative coming to visit you if you're admitted to hospital.

Need to repeat a year due to medical or family problems?

APRIL International Care France will pay you an amount to allow you to continue your studies without impacting too heavily your budget.

THE KEY BENEFITS OF EXPAT STUDENT

- > Medical expenses covered at 100% of actual costs, with no excess
- > Cover valid in your country of nationality during temporary return visits
- > Insurance which meets the requirements of the major international universities and visa authorities
- > An e-claiming service: it's easy to send us your claims for reimbursement from the Customer Zone or via the Easy Claim app
- > A legal and practical helpline to advise on your rights and obligations in case of difficulties

E-CLAIMS
SERVICE

OUR MULTILINGUAL TEAMS AT YOUR SERVICE:



by telephone: +33 (0)1 73 03 41 29
Monday to Friday from 8.30 am to 6 pm - Paris time



by email: conseillers.expats@april-international.com



at our offices: 14 rue Gerty Archimède - 75012 Paris
FRANCE



HEALTHCARE AND REPATRIATION COSTS ABROAD

Healthcare costs vary greatly from one country to another and can sometimes produce nasty surprises. With Expat Student, both your health and your budget are protected.



David is a PhD student at the University of **Toronto** and is spending his first Canadian holiday on a canoeing trip. As he's getting into the canoe, he loses his balance and falls into the icy lake. How much does it cost to visit the Emergency Room and treat his pneumonia?

> **CAD 663**
or approximately €516



Mathilde is studying for a Master's degree in **Cambridge** and needs to consult an ENT specialist. How much does it cost for a consultation with a specialist in the private sector?

> **GBP 200**
or approximately €235

Camille is studying at the University of **Florida**. Following a cycling accident, she needs to spend several weeks in hospital. What is the cost of her hospital stay?

> **USD 270,000**
or approximately €195,600



As part of Julia's international course at graduate school she's studying for a double degree in **Beijing**. A few weeks after arriving, she suffers a bout of food poisoning. How much does it cost for her consultations, tests and medicines?

> **CNY 4,200**
or approximately €463



During his last year studying in **Sydney**, Eric spends his last holiday exploring the East coast in a camper van. He's involved in a road traffic accident. How much does it cost for his treatment in Australia and his evacuation by air ambulance to his home country?

> **AUD 24,000**
or approximately €17,502



The costs shown refer to cases handled by our medical department. They are provided for information purposes only and have no contractual value. The currency exchange rates used are those in force at the time the treatment was received.



EASY CLAIM: YOUR REIMBURSEMENTS ARE JUST A CLICK AWAY!

To submit your claims for reimbursement, choose the simple option with the Easy Claim app.

WHAT ARE THE ADVANTAGES OF THE EASY CLAIM SERVICE?

There's no need to send us the originals of your medical bills and prescriptions.

So you:

- > avoid postal charges,
- > get faster reimbursements,
- > save time thanks to streamlined procedures.

WHEN CAN I USE THE EASY CLAIM SERVICE?

You can send us your healthcare reimbursement claims via the app, **for all bills up to €400**.

However, you will need to keep your original documents. If you have bills for amounts over €400, please send them to us by post.

HOW DO I ACCESS THE EASY CLAIM SERVICE?

You can access Easy Claim at any time from:

- > your **mobile** or **tablet**, by downloading the app from the Apple Store or Google Play,
- > the **Customer Zone**, in the "Your reimbursements" section.

HOW DO I USE THE EASY CLAIM APP?

- 1 Download the Easy Claim app.
- 2 Log in with your Customer Zone username.
- 3 Submit your claim for reimbursement by:
 - > entering the beneficiary and the cost of the treatment or procedure
 - > noting the anti-fraud code on your original documents,
 - > adding photos of your medical bills and prescriptions,
 - > sending it to us with just one click!
- 4 Then simply wait to be notified that your claim has been processed.



GOING TO THE UNITED STATES OR MEXICO? DISCOVER OUR EXCLUSIVE BENEFITS:

IN THE USA

- > No cash advance in our **healthcare networks**, we settle the bill directly for you to the following:
 - 5,000 hospitals
 - 490,000 primary care doctors & specialists
 - 57,000 pharmacies
 - 840,000 healthcare professionals
- > **Online search facility** so you can find a medical provider near you
- > **A home consultation service:** no long waits in the emergency room and no need to pay for the consultation
- > **Mailing of the third party pharmacy E-card**



Useful tip: From now on, you will have access to a third party pharmacy E-card. It will be sent to you within 15 days following your membership.

aetnaSM

**CVS
CAREMARK**

IN MEXICO

Access our network comprising nearly 850 partner healthcare practitioners and more than 37 hospitals, where no cash advance is required.

You are entitled to the direct payment of the following medical expenses:

- > hospitalizations,
- > consultations with GPs and specialists,
- > diagnostic tests,
- > X-rays,
- > rehabilitation sessions.

On demand, we will make an appointment for you with the healthcare professional best suited to your needs (GPs and specialists, physiotherapists and diagnostic laboratories).

ChoiceNet
International

EXCLUSIVE BENEFITS, SPECIALLY DESIGNED FOR YOUNG PEOPLE ABROAD!

- > **Having trouble understanding a document in a foreign language?**
A tenancy agreement in German, an employment contract in French or a certificate from your host university in Chinese? Simply ask us for a translation in your mother tongue of the administrative or legal documents you need.
- > **Questions about visas, work permits? How to open a bank account abroad?**
Our multilingual hotline is available to answer all your practical and legal questions.
- > **Your washing machine leaks and causes water damage to the apartment below yours?**
With your tenant's liability cover, we will pay for any damage to your neighbour's apartment.
- > **You cause material damage during your internship abroad?**
With the extension of your liability cover to internships, you're covered if you cause damage to equipment used during your internship.

BENEFITS

Comprehensive cover to provide you with the best possible protection during your studies abroad.

LEVELS

1 > MEDICAL EXPENSES

Maximum amount of medical expenses per insurance year and per insured person: €1,000,000

HOSPITALISATION* (excluding routine healthcare and maternity)

Medical or surgical hospitalisation* or day hospitalisation <small>see definition</small> Transfer by ambulance (if hospitalisation is covered by APRIL International) Hospital room and board (including daily hospital charge <small>see definition</small> in France) Medical and surgical fees Pathology, diagnostic tests and drugs Medical procedures	100% of actual costs <small>see definition</small>	As a top-up of the CFE/French Social Security with the same limits and percentages of reimbursement as Option 1
Hospitalisation* for the treatment of mental or nervous disorders	80% of actual costs, up to 20 days per year	
Direct payment of hospital charges <small>see definition</small>	provided on request 24 hours a day, if prior agreement has been obtained	
Private room	100% of actual costs, up to €80 per day	

ROUTINE HEALTHCARE (excluding maternity)

Consultations and procedures carried out by GPs	100% of actual costs (limited to €80 for each additional consultation after the first 2 per year)	As a top-up of the CFE/French Social Security with the same limits and percentages of reimbursement as Option 1
Consultations and procedures carried out by specialists	100% of actual costs (limited to €110 for each additional consultation after the first 2 per year)	
Consultations and procedures carried out by psychiatrists	100% of actual costs (limited to €80 per consultation, maximum 5 consultations per year)	
Nursing care** following hospitalisation and/or a reported accident <small>see definition</small>	100% of actual costs	
Physiotherapy**	100% of actual costs, up to €500 per year	
Pathology, diagnostic tests, X-rays and drugs	100% of actual costs	
Dental treatment	100% of actual costs, up to €300 per year	
Prescribed glasses and contact lenses	100% of actual costs, up to €100 per year	

MATERNITY* (waiting period of 10 months)

> Cover valid only if your country of destination is among the following: Canada, China, Hong Kong, Mexico, Singapore, Switzerland, United Kingdom and the USA.

Direct payment of hospital charges in the event of a childbirth	provided on request 24 hours a day, if prior agreement has been obtained	
Childbirth: hospitalisation*, private room, living expenses and medical and surgical fees	100% of actual costs, up to €7,500 per pregnancy, private room limited to €80 per day (increased to €15,000 per pregnancy in case of surgical delivery)	As a top-up of the CFE/French Social Security with the same limits and percentages of reimbursement as Option 1
Consultations, drugs, tests and pre and post natal care		
Complications of pregnancy and childbirth	100% of actual costs	

* Hospitalisation is always subject to prior agreement see definition. An excess of 20% will be applied if you do not follow this procedure before being admitted to hospital.

** Subject to prior agreement if more than 10 sessions are prescribed per insurance year.

HOW TO CLAIM REIMBURSEMENT OF YOUR MEDICAL EXPENSES:

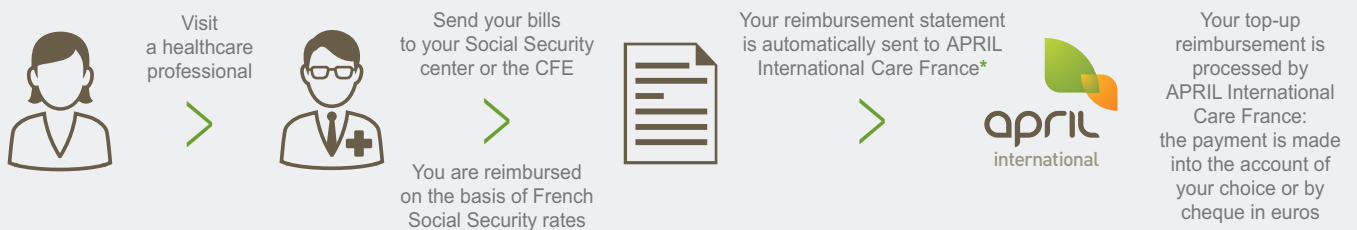
OPTION 1

If you don't have any primary cover (1st euro cover)



OPTION 2

If you have primary cover (CFE or French Social Security)



*If you are not eligible for the electronic transfer service, you will need to send us your reimbursement statements from Social Security or the CFE.

DEFINITIONS

- > **Actual costs:** total medical expenses charged to you.
- > **Daily hospital charge:** portion of daily hospital costs in France not covered by French Social security.
- > **Day hospitalisation:** hospitalisation of less than 24h where you are allocated a bed but do not stay overnight.
- > **Direct payment of hospital charges:** if you are hospitalised (hospitalisation for more than 24 hours or day hospitalisation), we can pay your hospital charges on your behalf: we will contact the hospital to settle your bill and you have nothing to pay up front.
- > **Prior agreement:** certain medical treatments and procedures require the prior agreement of our Medical Examiner. The practitioner prescribing these treatments or procedures must provide you with a request for prior agreement and a detailed breakdown of costs before incurring any corresponding treatment.
- > **Reported accident:** an accident recorded by a competent authority present at the scene (police, firefighters or paramedics) where a certificate was issued specifying the circumstances of the incident, the nature of the injury and the date of the accident.

BENEFITS (CONTINUATION)

	LEVELS
2 > REPATRIATION ASSISTANCE	
Medical evacuation and repatriation	100% of actual costs
Compassionate emergency visit for hospitalisation of more than 6 days	return ticket and €80 per night, maximum 10 nights
Compassionate emergency return in case of death or hospitalisation of a family member	return ticket
Return of the insured to the host country after stabilisation	one-way ticket
Emergency dispatch of prescribed medication not available locally	postage costs
Search and rescue costs	up to €5,000 per insured, up to €15,000 per event
Return of remains	100% of actual costs
Provision of coffin	up to €1,000
Accompanying the deceased	return ticket and €80 per night, maximum 4 nights
Repatriation of other beneficiaries in case of medical repatriation or death of the insured	one-way ticket
Accompanying minor children	return ticket
Advance payment of bail abroad	up to €15,000 per event
Emergency message relay	100% of actual costs
Travel assistance if personal items are lost or stolen	advance up to €1,000 per event
Translation of legal and administrative documents	up to €500 per year
3 > LEGAL ASSISTANCE	
Legal, administrative and practical information service	by phone or email
Legal assistance in the event of a dispute: legal defence and appeal	up to €16,000 per year
4 > PERSONAL LIABILITY private capacity, internships and tenant's liability	
Bodily injury	up to €4,500,000 per claim
Material and consequential damage	up to €460,000 per year, including €92,000 for consequential damage, excess €75
Material damage caused during internships	up to €12,000 per year, excess €75

BENEFITS (CONTINUATION)

	LEVELS
5 > PERSONAL ACCIDENT	
Accidental death	€10,000, or funeral expenses for the under 16's
Accidental disability	up to €40,000, proportional excess 20%
6 > EXAM INSURANCE	
Payment of compensation if the insured needs to repeat a year due to their hospitalisation or the accidental death of a family member	up to €10,000 per year

ANNUAL AND MONTHLY PREMIUMS (ALL TAXES INCLUDED)

For policies taken out before 16/09/2019.

Your premium is calculated according to your age, the payment method and your country of destination.

Membership fees: €20/year. Installment charges: €20/settlement, unless you are paying by SEPA direct debit.

COUNTRY OF DESTINATION	COVER TYPE	PRINCIPAL INSURED OR SPOUSE AGE 12-30	PRINCIPAL INSURED OR SPOUSE AGE 31-40	DEPENDENT CHILDREN AGE 0-18
Canada, China, Hong-Kong, Mexico, Singapore, Switzerland, United Kingdom, United States	1 st euro cover	€1,260/year i.e: €105/month	€1,800/year i.e: €150/month	€1,056/year i.e: €88/month
	CFE or French Social Security	€960/year i.e: €80/month	€1,356/year i.e: €113/month	€840/year i.e: €70/month
Rest of the world	1 st euro cover	€852/year i.e: €71/month	€1,200/year i.e: €100/month	€744/year i.e: €62/month
	CFE or French Social Security	€684/year i.e: €57/month	€924/year i.e: €77/month	€612/year i.e: €51/month

HOW THE POLICY OPERATES

USEFUL INFORMATION BEFORE YOU APPLY

WATCH THIS VIDEO TO DISCOVER OUR SERVICES



WHO IS THE POLICY DESIGNED FOR?

The policy is available to school pupils or students or au pair between the ages of 12 and 40 inclusive who are studying abroad for a minimum period of 12 months.

The spouse of the principal insured may also be covered by the insurance if they are expatriate students between 18 and 40 years old.

The children of the principal insured can be covered until the age of 18 included.

IN WHICH COUNTRIES AM I COVERED?

There are two zones of cover available depending on your country of destination:

Zone 1: Canada, China, Hong Kong, Mexico, Singapore, Switzerland, United Kingdom and the United States.

Zone 2: All countries not listed in zone 1.

You are covered in the pricing zone which includes your destination country.

In pricing zone 1, you are covered for a year at a time worldwide, including in your country of nationality during temporary return visits of less than 90 consecutive days between two stays in your country of destination.

In pricing zone 2, you are covered for a year at a time in the countries of zone 2, including your country of nationality for temporary return visits of less than 90 consecutive days between two stays in your country of destination. You are covered in pricing zone 1 only in the event of accidents and sudden illnesses during temporary visits of less than 90 consecutive days between two stays in your country of destination.

As a result of heightened tension in certain countries, cover for these countries is subject to prior agreement from APRIL International Care France.

The full list of excluded countries is available at www.april-international.com or by calling +33 (0)1 73 03 41 29. The list of excluded countries is liable to change.

WHAT IS THE MAXIMUM DURATION OF COVER?

The Expat Student policy can be taken out for a minimum of 12 months and is renewed automatically on its annual anniversary date (1st October). The maximum duration of cover is 6 years.

Cover is automatically terminated:

- when the age limit is reached: 41 for the principal insured and/or their spouse and 19 for dependent children,
- after 6 years of insurance,
- if you no longer qualify as a student or young au-pair,
- if you are no longer an expatriate, on presentation of an official document certifying to this.

Membership can be cancelled at each annual renewal date with two months' notice, i.e. before July 31.

HOW TO APPLY

1 APPLY ONLINE

You can apply online and will receive all of your insurance documents (including your insurance certificate) by email within minutes.

2 MAIL US YOUR APPLICATION FORM

- > Complete and sign the Application form.
- > Please enclose payment of your 1st premium with your Application form:
 - by cheque in € made payable to APRIL International Care France *or*
 - by selecting the "pay by bank card" option on the Application form *or*
 - arrange for the 1st bank transfer to be made (include a copy of the transfer order).
- > Fill in the SEPA direct debit mandate provided with the Application form if you wish to pay the following premiums by direct debit from a bank account in euros (domiciled in a country in the SEPA area) and enclose details of your bank account.
- > Send your application to: APRIL International Care France - Service Adhésions Individuelles - 1 rue du Mont - CS 80010 81700 Blan - FRANCE

ADDITIONAL SERVICES

MAKING LIFE SIMPLER WHILE STUDYING ABROAD!



EXTENSIVE THIRD PARTY PAYMENT SERVICES

If you are hospitalised, we can pay your hospital charges on your behalf: we will contact the hospital to settle your bill and you have nothing to pay up front. This service is subject to medical approval.

Going to the USA or Mexico?

For these destinations, you will also be entitled to a third party payment card to be used for all your routine healthcare costs (drugs, consultations, diagnostic tests and X-rays) within our network of medical professionals. You'll have nothing to pay up-front, we'll settle the bill for you!



YOUR CUSTOMER ZONE ONLINE

INTUITIVE AND FAST, IT MAKES YOUR LIFE EASIER!

With a few clicks from your **computer, tablet or smartphone**, you can access:

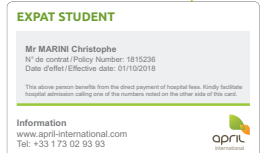
- > all the documents you need (insurance certificate, insurance card, general conditions etc.),
- > your bank details,
- > your personal information, that you can amend at any time,
- > your reimbursements, if you are the insured,
- > a breakdown of your premiums (download your premium notices and pay online);
- > the Easy Claim service where you can submit your claims for reimbursement in just a few clicks.



YOUR INSURANCE CARD INCLUDING EMERGENCY CONTACT NUMBERS, AVAILABLE 24/7 FOR:

- > direct payment of hospital charges during approved hospitalisation,
- > requesting emergency assistance,
- > contacting the legal assistance hotline.

The card facilitates your admission to a medical centre in the event of emergency hospitalisation. To simplify procedures, the card contains your personal details: name, first name(s) and policy number.



A MOBILE APP

EASY CLAIM

MAKE THINGS SIMPLE BY SUBMITTING YOUR CLAIMS FOR REIMBURSEMENT VIA THE APP!

You can use Easy Claim to submit medical bills up to €400. Simply:

- > download the app and log in with your Customer Zone username,
- > enter the beneficiary and the date and amount of the treatment,
- > add photos of your medical bills and prescriptions,
- > send your claim for reimbursement with just one click (keeping the originals).

Access Easy Claim by downloading the app from **Apple Store** and **Google Play** for free.



APRIL, INSURANCE MADE EASY

APRIL, an international insurance services group and leading wholesale broker in France, has centered its development around customers and innovation since it was established in 1988, setting a single ambition: to make insurance easier and more accessible to everyone.

APRIL designs, manages and distributes specialist insurance solutions, covering health and personal protection, property and casualty, mobility and legal protection, as well as assistance services, for private individuals, professionals and businesses.

With over 3,800 employees, APRIL has operations in Europe, North and South America, Asia, Africa and the Middle East. The group produced a consolidated turnover of €928.4m in 2017.

WORLDWIDE
PRESENCE IN
31 COUNTRIES

APRIL INTERNATIONAL, SPECIALISING IN INTERNATIONAL INSURANCE FOR 40 YEARS

OUR PROMISE

- › Top quality management of your insurance choices with 3 offices in Paris, Bangkok and Mexico City
- › Multilingual teams at your service
- › Clear and easy to understand products supported by a range of services

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 Care France 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.

FOR MORE INFORMATION, CONTACT YOUR INSURANCE CONSULTANT:

april International Care

Headquarters:

14 rue Gerty Archimède - 75012 Paris - FRANCE

Tel.: +33 (0)1 73 02 93 93 - Fax: +33 (0)1 73 02 93 90

Email: info.expats@april-international.com - www.april-international.com

A French simplified joint-stock company (S.A.S.) with capital of €200,000 - Registered with Companies House in Paris under number 309 707 727

Insurance broker - Registered with ORIAS (Organisation for the registration of insurance brokers) under number 07 008 000 (www.orias.fr)

Autorité de Contrôle Prudentiel et de Résolution (Prudential Supervision and Resolution Authority)

4 place de Budapest - CS 92459 - 75436 PARIS CEDEX 09 - FRANCE.

This product is conceived and managed by APRIL International Care France and insured by Axéria Prévoyance (for the medical expenses conventions n°A3MCSLDFDS1E2013 et A3MCSLDFDSRO2013), CHUBB (for the repatriation assistance cover, personal liability private capacity, internships and tenant's liability, personal accident and tuition insurance covers) and by Solucia PJ (for the legal assistance cover).

NAF6622Z - VAT registration number : FR60309707727



Insurance made easy.