

INTERNATIONAL HEALTH INSURANCE

Expatriate Student, the A+ insurance for international students

2020-2021

HIGH SCHOOL
BACHELOR'S
DEGREE
MASTER'S DEGREE
MBA/PH.D.
STAY OF MORE
THAN 12 MONTHS

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Easy Claim!



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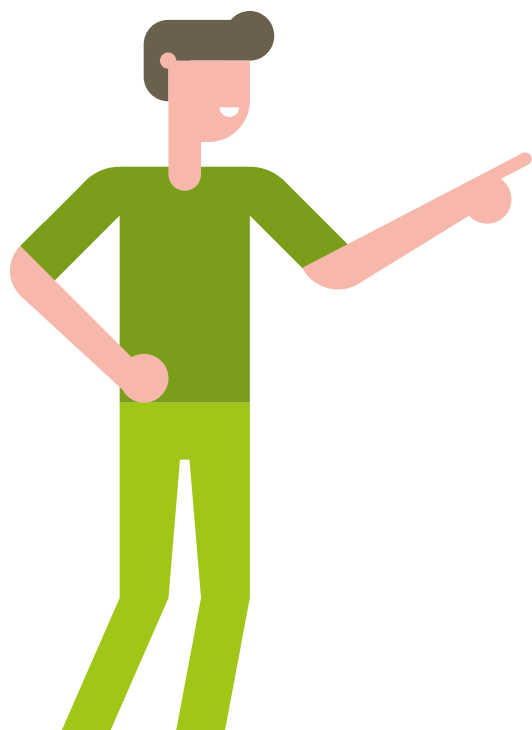
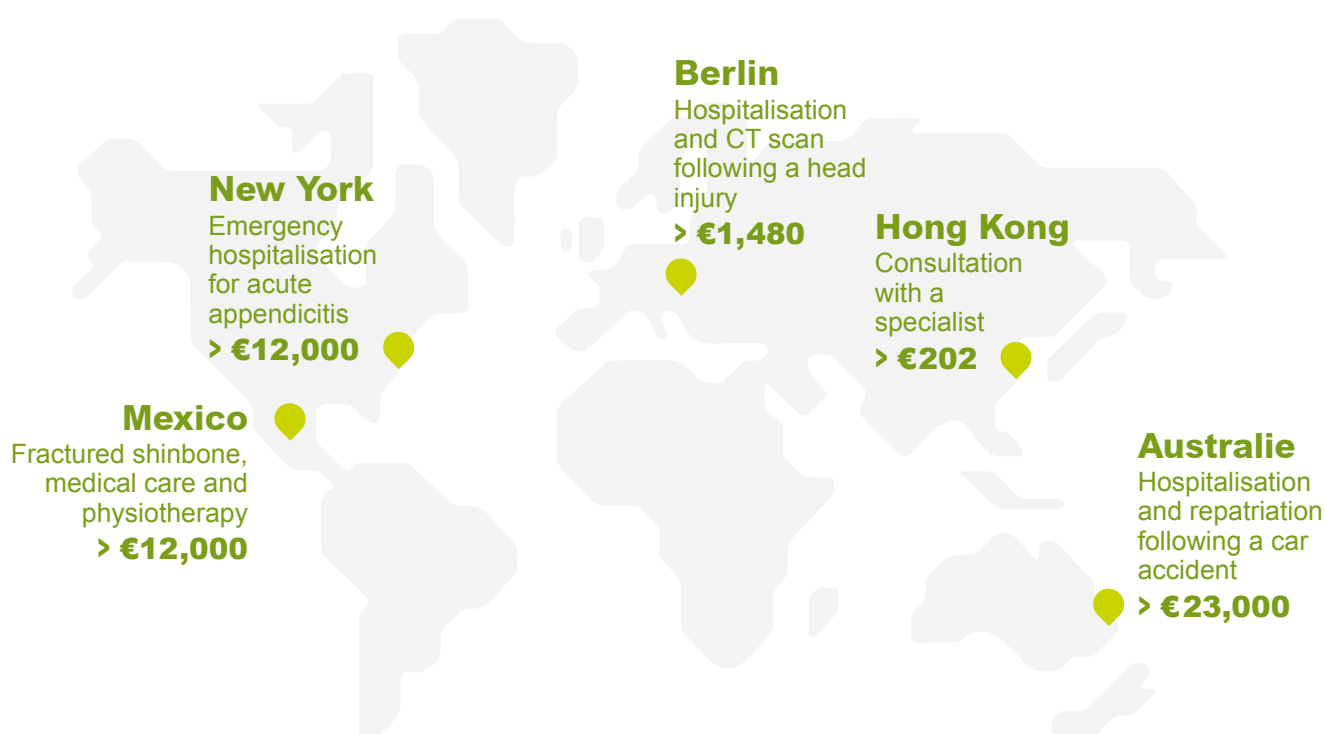


Insurance made easy.

WHY TAKE OUT INTERNATIONAL INSURANCE?

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.

WHY TAKE OUT INSURANCE?



- 1 Medical expenses that can quickly build up:**
the cost of medical care abroad varies greatly from one country to another and can be very expensive.
- 2 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.** 
- 3 Cover from bank cards only applies to stays of 3 months maximum:**
with a "basic" bank card, there's a minimum deductible of €50 per treatment or procedure and an overall cover limit of €11,000. 
- 4 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.**

HOW THE POLICY OPERATES

USEFUL INFORMATION BEFORE YOU APPLY

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 3 zones of cover available depending on your country of destination:

Zone 0: USA and Mexico,

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

Zone 2: All countries not listed in zones 0 and 1.

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

In pricing zone 0, 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 the country of destination.

In pricing zone 1, you are covered for a year at a time in the countries of zones 1 and 2, including in your country of nationality for temporary return visits of less than 90 consecutive days between two stays in the country of destination. You are covered in pricing zone 0 only in the event of accidents and sudden illnesses during temporary visits of less than 90 consecutive days between two stays in the country of destination.

In pricing zone 2, you are covered for a year at a time in the countries of zone 2, including in your country of nationality for temporary return visits of less than 90 consecutive days between two stays in the country of destination. You are covered in pricing zones 0 and 1 only in the event of accidents and sudden illnesses during temporary visits of less than 90 consecutive days between two stays in the 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

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)

Teleconsultation service. 24/7 contact with a GP or specialist from the Teladoc Health network.	unlimited	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 GPs	100% of actual costs (limited to €80 for each additional consultation after the first 2 per year)	
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.

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 16/09/2021.

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 0-30	PRINCIPAL INSURED OR SPOUSE AGE 31-40	DEPENDENT CHILDREN AGE 0-18
Zone 0: Mexico and United States	1 st €	€1,428/year €119/month	€2,052 €/year, €171/month	€1,200 €/year, €100/month
	CFE or French Social Security	€1,080/year €90/month	€1,536/year €128/month	€948/year €79/month
Zone 1: Canada, China, Hong-Kong, Singapore, Switzerland, United Kingdom	1 st €	€1,308/year €109/month	€1,872/year €156/month	€1,104/year €92/month
	CFE or French Social Security	€1,008/year €84/month	€1,416/year €118/month	€876/year, €73/month
Zone 2: Rest of the world	1 st €	€900/year €75/month	€1,272/year, €106/month	€792/year €66/month
	CFE or French Social Security	€732/year €61/month	€984/year €82/month	€648/year €54/month



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



Your direct billing service in the USA and Mexico

Thanks to our partnership with Global Excel, you benefit from access to one of the largest care networks in the United States and Mexico:

- › almost 690,000 doctors,
- › more than 5,500 hospitals,
- › more than 68,000 pharmacies,

with no cash advance required, we'll pay your bill directly.



GOOD TO KNOW: the cost of medical care in the USA can be exorbitant. To help you avoid any nasty surprises, we have negotiated preferential rates for you with AETNA and Caremark, two of the largest care networks in the USA. If you need a medical consultation, hospitalisation or outpatient care, you must go to healthcare professionals and facilities belonging to these networks.

PLEASE NOTE: for all medical care in the United States, **you must use** the care networks operated by our partner Global Excel. Non generic medicines are covered only if their generic form is either unavailable or not prescribed.

How to find out which hospitals, pharmacies and doctors are in the network?

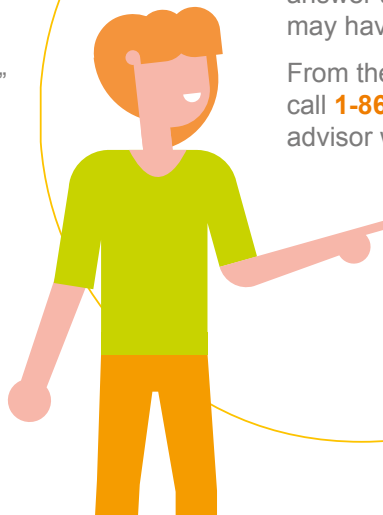
It couldn't be easier:

- › Log on to www.omhc.com/april
- › Click on "Selecting a provider" and then on "Search now".
- › Choose the location and click on "Search".
- › Select "Passport to Healthcare Primary PPO Network" and click on "Continue".
- › Select the physicians specialty and choose a health care professional in the proposed list in order to get the contact details.
- › You can also browse the section "Other useful resources" for your research.

WHO TO CONTACT FOR INFORMATION?

We are available 24/7 to answer any questions you may have!

From the United States, call **1-866-299-2900** and an advisor will assist you.



YOUR DIGITAL SERVICES

TO HELP YOU MANAGE YOUR PLAN ABROAD, WE'RE CONTINUALLY DEVELOPING NEW SERVICES 100% ONLINE.

Your Easy Claim app

Already using the Easy Claim app to send your claims? Did you know that your app now becomes your unique portal to manage all your requests related to your international insurance?

With your Easy Claim app, you can not only:

- › send us your healthcare claims up to €1,000,
- › view and download your Insurance Card,
- › request a guarantee of payment before going into hospital,
- › find a healthcare professional near you, recommended by APRIL,
- › find your dedicated points of contact so you can reach us easily.



You can also:

- › update and add new bank details,
- › view and update other personal information,
- › view the details of your reimbursements,
- › upload your documents (insurance certificates, reimbursement statements, forms, etc.).

DOWNLOAD THE APRIL EASY CLAIM APP FROM THE APP STORE OR GOOGLE PLAY



Teladoc HEALTH

Doctor available by phone!

To have easy access to medical treatment in your country of expatriation, find out your new free services in partnership with Teladoc Health, available now!

1 Teleconsultation:

With this new service, get confidential advice from a health professional who will answer all your medical questions. A doctor will call you back **within 3 hours at any time 24/7, anywhere in the world**, in your preferred language.

Simple and convenient to use, without you having to leave home to see a doctor!

2 Second medical opinion:

Received a diagnosis by a first doctor and want a second opinion?
Have you been prescribed a treatment and wish to know if there are any alternatives?

With this new service, get in touch with one of the 50,000 medical specialists in the Teladoc Health network and get a Second Medical Opinion on a diagnosis you have been given and the treatment being proposed.

A medical specialist will check your medical file and get in touch with you within a maximum of 24 hours to give you their advice on your situation.



Your customer zone

In just a few clicks from your PC, tablet or smartphone, you can download all the documents you need (insurance certificates, insurance cards, general conditions, bills etc.), view all your reimbursements and update your personal details.

- **Simple and 100% online!**



Your multilingual advisors are on line!

If you have any questions, your advisors can be contacted, not only by phone and email, but also on chat and Facebook Messenger!

- **Log in to your Customer Zone or open your APRIL Easy Claim app for a live chat with an advisor!**

Another way of making insurance easier!

Why choose APRIL International?

100%
INTERNATIONAL

OUR TEAMS ARE NEVER VERY FAR AWAY!

Looking for a medical opinion?
Assistance to help you choose your doctor or hospital?
You can count on us to be close at hand when you need us!

No matter where you are in the world as an expat, we will always have an expert who understands the ins and outs of the local healthcare system and can provide you with a speedy response to your questions.

We speak English, Spanish, German, Portuguese, Dutch, Chinese, Arabic and more...



180
COUNTRIES
COVERED

40
YEARS
EXPÉRIENCE

+ 130 000
EXPATRIATES
COVERED

260
MULTILINGUAL
TEAM MEMBERS



WE DELIVER!

Our vision:

By combining proximity and expertise, we aim to make it easy for everyone to access quality healthcare around the world.

Our commitments:

EXPERTISE

We have been insuring expatriates for 40 years. More than 500,000 students have already entrusted us with the provision of their health insurance abroad.

PROXIMITY

With our advisors available 24/7 by phone, email and Messenger in our various management centres around the world. You can also call in and see us!

SIMPLICITY

With services which make it easier for you to manage your healthcare (direct payment of hospital charges 24/7, an app for submitting your claims for reimbursement in just a few clicks, and more...)

LONG-TERM COVER

that meets the requirements of your visas and your international studies everywhere in the world.

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.

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



APRIL, insurance made easy

Created in 1988, APRIL is an international insurance group established in 22 countries. Its goal is to offer its clients an easier and more accessible insurance experience. For its partners and clients, individuals, professionals and businesses, more than 3,000 employees design, distribute and manage specialised insurance solutions in five markets of expertise (loan, international health, pros and VSEs, individual health and personal protection, and property & casualty niches insurance). The group generated €1017,3 million in sales in 2019.

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

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.expat@april-international.com - 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 conceived and managed by APRIL International Care France and insured by Axéria Prévoyance (for the medical expenses conventions n°A3MCSLDFDSIE2013 et A3MCSLDFDSRO2013), Chubb European Group SE (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.