



YOUR MEMBER GUIDE

You are covered with MyHealth International

Everything you need to know
about your policy from the 1st €/US\$



Download our Easy Claim app



Welcome to APRIL International

Throughout the entire duration of your plan, wherever you choose to expatriate, we will be by your side to ensure you benefit from high-quality international insurance cover.

This guide provides all the practical and useful information you need for a full understanding of your plan and its associated services. It complements your General conditions and your Insurance certificate.

We hope you fully enjoy your international experience.

**Any questions?
Need advice?
Feel free to contact us**

Depending on your location, you can contact our offices in Paris, Mexico or Bangkok.

**Opening hours are from 8:30 am to 6:00 pm
(local times)**



In case of emergency

You can contact us 24/7:

- > North America
(United States and Canada):
+1 866 299 2900
- > For the rest of the Americas:
+1 305 381 6977
- > Asia and Pacific:
+66 2022 9180
- > Middle East, Africa
and Europe:
+33 (0)1 73 02 93 99



For easy access to your contacts, add your Insurance card to your Wallet

1. Download the Wallet app for Apple or Android,
2. Click on the personalised link provided in your Welcome Pack to add your Insurance card to your Wallet. You can also do this directly from your Easy Claim app.



APRIL International PARIS

+33 (0) 1 73 02 93 93

info.expats@april-international.com



APRIL International MEXICO

+52 (55) 52 80 13 37

info.expats@april-international.com



APRIL International BANGKOK

+66 (0) 2022 9180

info.expats@april-international.com

Outside of these hours, our advisers are available 24/7 to help you with any sensitive or emergency situations.

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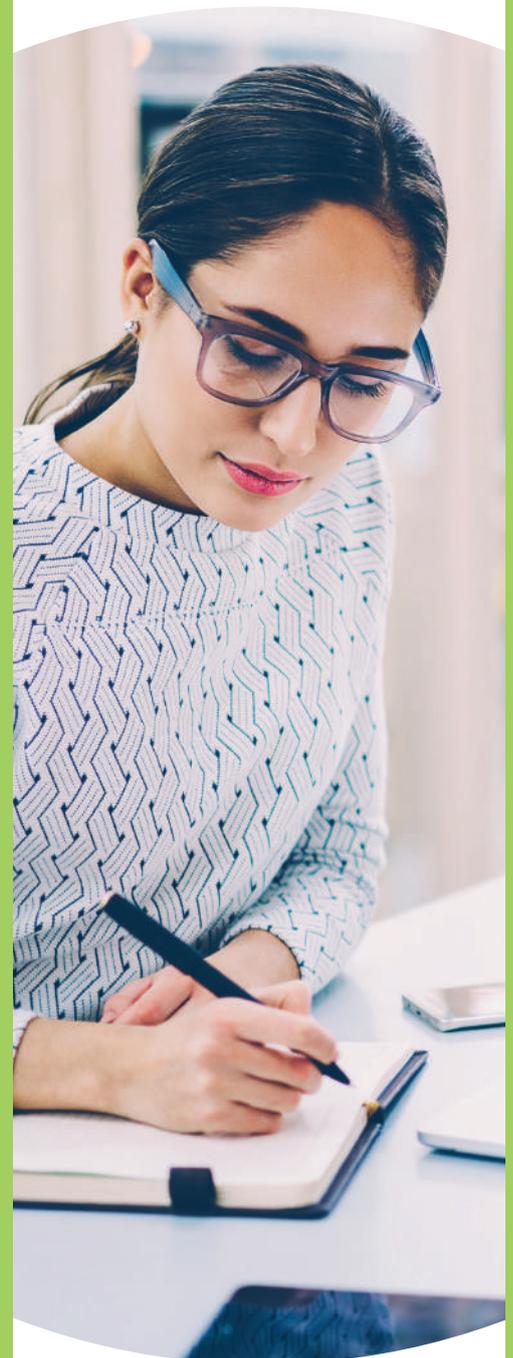
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1. How to use your insurance policy

1 Welcome Pack

You will receive your Welcome Pack by email.

It contains:

- > Your access to the Easy Claim app and Member Portal,
- > Your policy number,
- > Your policy documents,
- > Your Member guide,
- > Your Insurance certificate, also available in Easy Claim,
- > Your Insurance card in Wallet format.

We recommend that you download it to your mobile phone.

Please note: We encourage you to create your APRIL International account without delay. You will then be able to access all your online services from your Easy Claim app or your Member Portal.

2 Policy start date

Your policy will come into effect on the date that you have chosen.

From this date, you can:

- > Use your policy (please note that waiting periods may apply),
- > Access all the features of your Easy Claim app and Member Portal,
- > Add your bank details for future reimbursements.

3 Submit your first claim

Use your Easy Claim app or Member Portal to submit your claim. In just a few clicks, you can specify the type of treatment, your provider and upload the invoice. Once your claim has been approved, you'll receive your reimbursement by bank transfer.

If you have any questions, we invite you to:

- > Consult our [FAQ](#),
- > Contact one of our advisers online or at: **+33 (0)173 02 93 93**

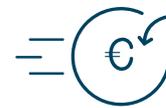
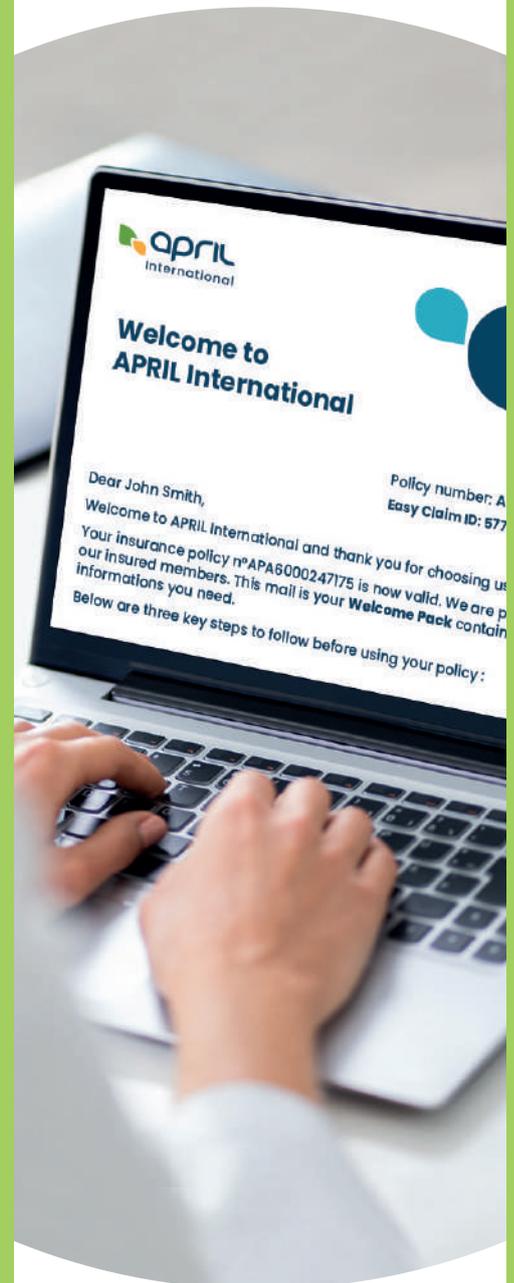
4 Prepare a hospital admission

We invite you to contact us to prepare for your hospitalisation, either via Easy Claim or by calling the numbers listed on page 2 of this guide. This will enable us to direct you to the most suitable hospital and assist you with arranging an advance payment.

5 Policy update/renewal

You can make changes to your cover at any time during the term of your policy. Please refer to point 6 of your General Conditions for further details.

Contact our advisers online or by phone on **+33 (0)173 02 93 93** to discuss your situation. We'll be happy to suggest suitable solutions.



Good to know:

You can benefit from instant transfers to avoid interbank delays.

To access this service, you need a bank account within the SEPA zone (in euros) with a bank that offers this service.



Important

Essential steps for efficient processing of your claims:



Please keep your original invoices (and other supporting documents) for a period of 2 years from the date you submitted the claim. We may ask for them to process your request.



In order to receive your reimbursement, please make sure that you have sent us your bank details through your Easy Claim app or your Member Portal.



Any medical expense equal to or exceeding €/US\$2,000 requires pre-approval from our medical adviser (valid for 6 months). Before incurring these expenses, please ensure the healthcare provider who prescribed the treatment complete a pre-approval request accompanied by a detailed quote.

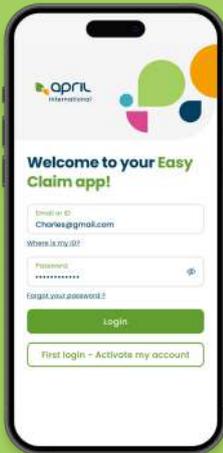
You can submit your pre-approval request directly through your Easy Claim app:

- > on the app home page, click on "Claims", then on "Pre-approval",
- > complete your request and don't forget to add your quote and prescription.

Failure to follow this procedure will result in **a 50% penalty** being deducted from your reimbursement (except in the case of an accident or emergency).

Please remember to submit your request beforehand.

2. Digital services to make insurance easier



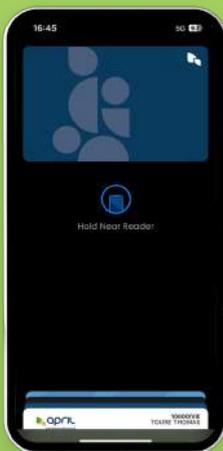
1 Easy Claim, all your services in the market-leading app

Make your life abroad easier. Download Easy Claim and manage your international health insurance in just a few clicks.



2 Your online Member Portal

Access your Member Portal in just a few clicks from your computer, tablet or smartphone.



3 Easy Pay Card

The new digital payment card for expensive healthcare costs.

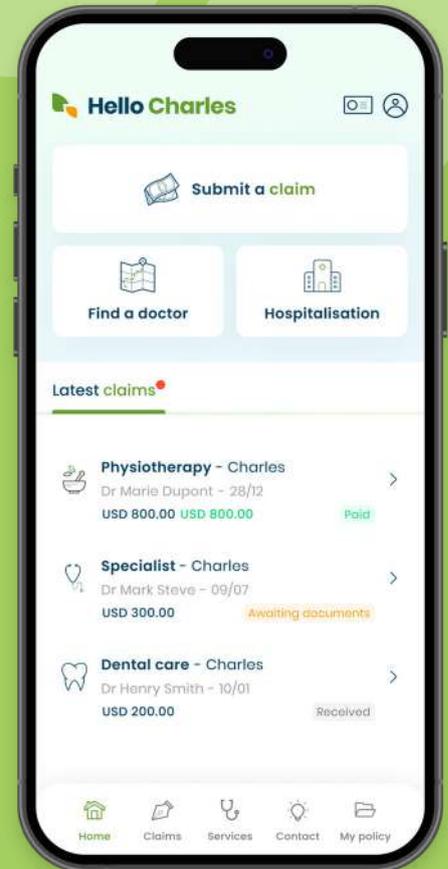
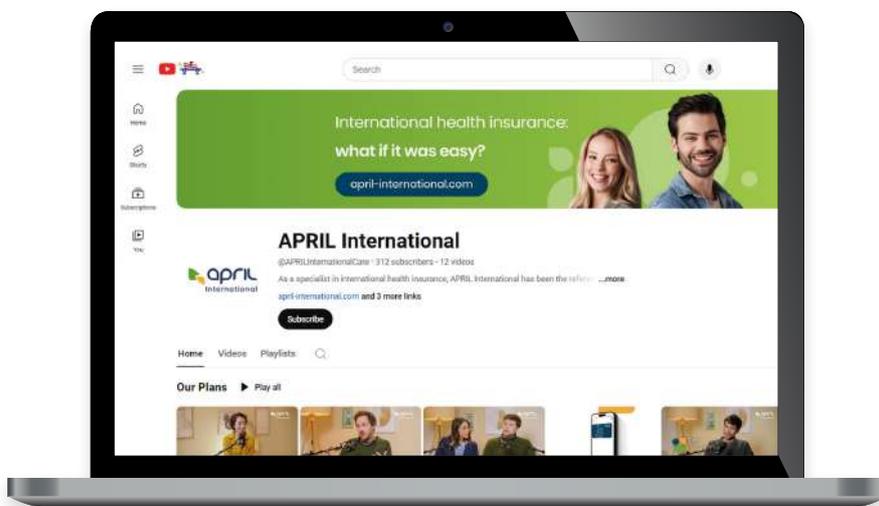


The Easy Claim app

All your healthcare services, in one app

-  Submit your medical bills and track your claims
-  Speak to a doctor using the telehealth service
-  Find a healthcare provider
-  Prepare a hospital admission
-  View and download all your policy documents
-  Check and update your personal details
-  Talk to your dedicated advisers

Click [here](#) to watch our Easy Claim tutorial videos.



Download the Easy Claim app



Your Member Portal

Manage your insurance online



Submit claims from your computer



Access your invoices and pay your premiums



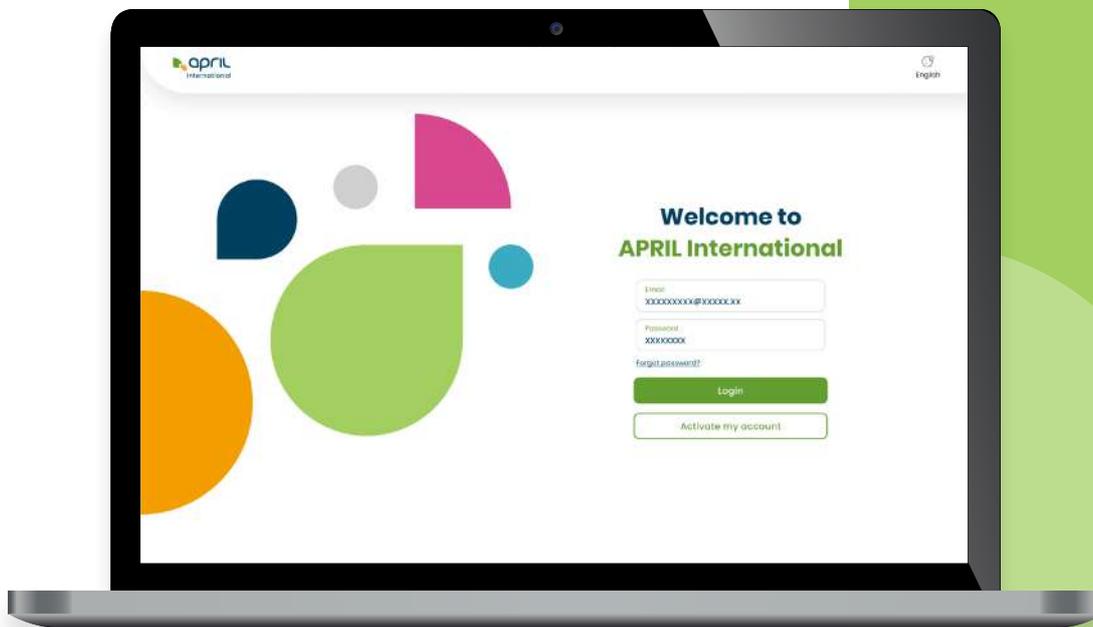
Check and update your personal details



Request a change to your policy



Download an Insurance certificate



Access your Member Portal

New!

Easy Pay Card

A digital payment card for your expensive healthcare costs

So that you can benefit from direct billing in areas where medical networks are unavailable, and so you don't have to pay upfront for expensive treatments.

This card can be used for all types of medical procedures covered by your policy:

- > Medical imaging: MRI, ultrasound, X-rays, etc.
- > Prosthesis: dental, medical or hearing device.
- > Hospitalisation: in some cases, APRIL can provide you with an Easy Pay Card instead of a Letter of Guarantee.
- > Optics: frames, lenses, contact lenses.

Please note that this card will be issued by APRIL only on **presentation of a quote justifying the need for and cost of the expenses.**

It can be used for emergency or planned treatment.



Send a quote

Using the Easy Pay Card



Request an Easy Pay Card

Send us your quote for an expensive treatment.



The Easy Pay Card is generated

The card is immediately credited with the amount corresponding to the planned treatment. You can add the card to your Wallet.



Treatment

Visit the doctor or healthcare facility and settle the invoice with the Easy Pay Card.



Invoice

Submit your medical receipts via the Easy Pay Card platform.



3. 24/7 medical support, wherever you are



2.2 million referenced healthcare professionals worldwide

Search for partner hospitals, doctors and pharmacies on the Easy Claim app.



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, in partnership with Teladoc Health, the world leader in telemedicine.



Medical referral service

Our team of medical experts can help you prepare for hospitalisation or long-term care by reviewing your treatment plan and recommending suitable facilities.

We ensure the costs are consistent with the proposed treatments and your location. If necessary, we may inform you of any excessive charges and suggest alternative healthcare providers, ensuring you receive the best possible coverage.

A doctor available 24/7

1

Telehealth

This service allows you to consult a doctor remotely while maintaining medical confidentiality.

Send your request through your Easy Claim app, and a healthcare professional will call you back within **3 hours, 24/7**, anywhere in the world, in your preferred language.

Convenient and easy to use wherever you are, you no longer need to travel to see a doctor!

How to use this service:

- > Go to the "Services" section on your Easy Claim app,
- > Select "Telehealth",
- > Complete the form in just a few clicks and submit your request.

The doctor can issue a prescription if needed.

**Telehealth is not an emergency service.
If necessary, go to the nearest hospital.**

This service is very useful:

- > For minor conditions such as flu-like symptoms, headaches, sore throat, etc,
- > For information on current treatments,
- > To help you prepare for a trip **or to get prescriptions anywhere in the world.**

2

Second medical opinion

This service allows you to contact one of the 50,000 specialist doctors in the Teladoc Health network for a second medical opinion on a diagnosed pathology and proposed treatment. A specialist doctor will review your medical record and contact you within 24 hours to provide advice on your specific situation.

How to use this service:

- > Go to the "Services" section of your Easy Claim app,
- > Choose the option "Second medical opinion",
- > Complete the form in just a few clicks and send your request.



A quick look at what to do if you are hospitalised:

In the event of...



Planned hospitalisation



Contact us no later than 5 days before your hospital admission

To submit a hospitalisation request, please go on your Easy Claim app, go on "Claims", "Hospitalisation", "Planned hospitalisation".

This process is mandatory. Make sure you submit your request. Failure to do so will result in a 50% deduction from your reimbursement.



To prepare your request, please provide the following:

- > All medical documents required for your hospital admission*
- > A cost estimate from the hospital, detailing doctors' fees and any additional charges
- > A cost estimate from the hospital for a private room.

Submit your request through the Easy Claim app



We will review your request, and our medical team will respond **within 5 days**. If approved, we will email you the Letter of Guarantee and forward it to your hospital.



The hospital sends us the invoice, and we settle the payment directly with them.



Emergency hospitalisation



Contact us as soon as possible

on the numbers indicated on your Insurance card, on page 2 of this Guide, or on the Easy Claim app. Prepare the following documents to send us by email at hospitalisation.expat@april-international.com.

- > Emergency room admission form or equivalent
- > Accident report, if you have one



Within 4 hours of receiving your completed request,

we'll review it with our medical team. If favorable, we'll send the Letter of Guarantee to the hospital.



Upon discharge,

please email the hospital report to the address: hospitalisation.expat@april-international.com.



The hospital sends us the invoice, and we settle the payment directly with them.

*Your Confidential Medical Certificate form, completed by your doctor, or any equivalent document, your doctor's prescription, your medical report, and the results of any scans, tests, or X-rays related to your hospitalisation.

Where can you get treatment?

Medical referral service

You are free to choose your own doctor or hospital

However, as it can sometimes be challenging to know who to consult and because medical care can occasionally be commercialised at the expense of quality, we offer a medical referral service. Please note that if you choose to see a doctor or visit a facility that charges unreasonable fees, you may still be responsible for part of the costs. Feel free to reach out to us for assistance in selecting the most suitable healthcare provider.

How does it work?

Do you just want information about doctors and medical facilities in your area? You can access the list of healthcare providers in our network via your Easy Claim app. Additionally, our advisers are available to offer guidance and advice.

Do you need to be hospitalised?

We can help you prepare for hospital admission:

1. Our medical team will review your proposed care plan to ensure it is appropriate for your medical condition. We can recommend high-quality medical facilities suited to your medical situation. We can also provide you with a second medical opinion from a local physician or one in your home country.
2. We make sure that the proposed fees are consistent with the treatment and with the location where you will be treated. Healthcare costs are considered reasonable and customary if they do not exceed the rates typically charged in the area. These costs can vary widely between countries and practitioners. To prevent misuse, we use updated databases with reference rates, compiled over more than 30 years.

If a claim is deemed excessive, we reserve the right to adjust or refuse it. We offer a network of healthcare professionals who comply with these cost standards. For care provided by a practitioner not recommended by APRIL International, a penalty of 20% will be applied to the reimbursement if the costs exceed local norms (excluding emergency situations).

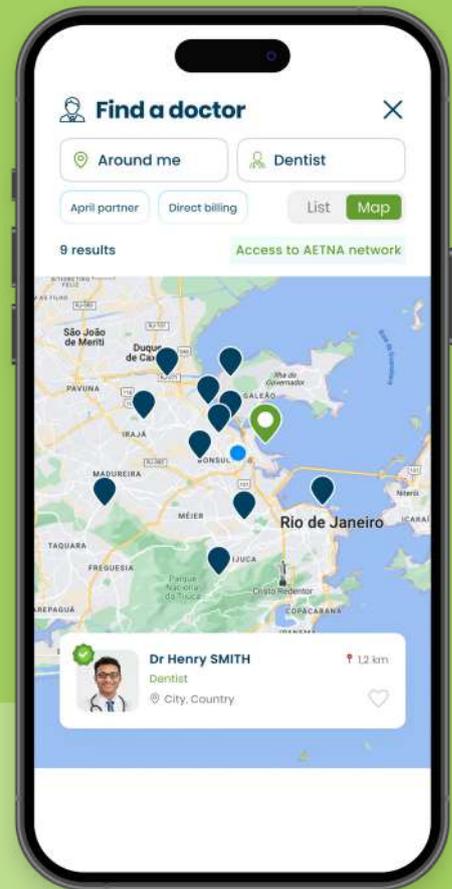
3. In some cases, our assessment may lead us to recommend that you are transferred to another hospital or repatriated to your home country. We will then present any alternatives that may be of interest to you.

With your agreement, we will implement the most appropriate solution for your situation. We will call you regularly during your stay and when you leave the hospital to ensure the best possible follow-up.

Do you have a medical condition that requires special monitoring?

1. Our medical team will review your care plan and recommend the best medical facilities for your situation.
2. In the case of significant recurring expenses, APRIL can arrange for direct payment to your healthcare provider.

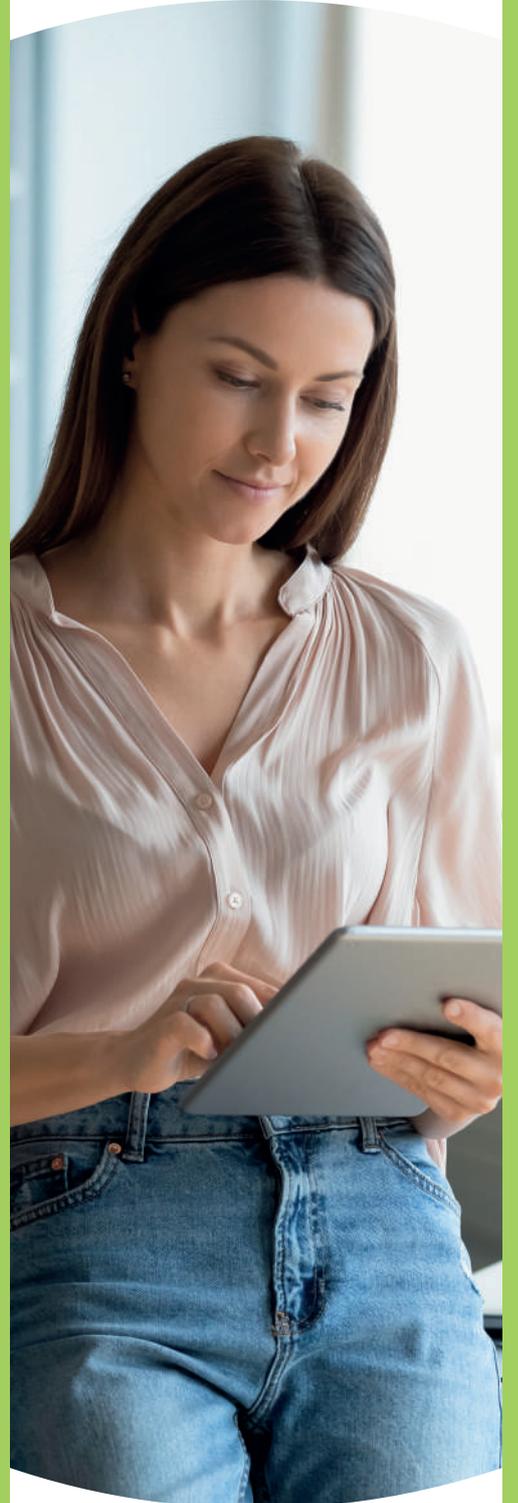
In all cases, we will ensure that you have access to quality care at reasonable and customary rates.



Note:

For any consultation, hospitalisation or routine medical treatment in the USA, we recommend you use the healthcare networks of our partner Global Excel.

4. Your additional benefits





Check your Insurance certificate to confirm the benefits available to you.

● **Comprehensive repatriation assistance**

Need to return home if a family member dies or is admitted to hospital?
Been admitted to hospital and would like to have a family member with you?
Need to be evacuated due to a terrorist attack or a natural disaster?
Need to have an administrative document translated into your own language?

To benefit from assistance cover, please always contact Europ Assistance before taking any action.

Contact our 24/7 assistance team

> by phone: **+33 (0)1 41 61 23 25**

> by email: aic@ea-gcs.com

Our advisers will then find the assistance solution that best suits your needs.

● **Personal baggage insurance**

Has your baggage been lost or damaged?

Your policy offers compensation of up to €/US\$1,000 in the event of the loss, theft or destruction of your baggage.

To benefit from this cover:

You must report the incident to the insurer within 5 working days.

Claims submitted after this period may be refused at the insurer's discretion. To submit a claim, please visit <https://www.chubbclaims.com/ace/fr-en/welcome.aspx>, enter your policy number and complete the form.

● **Personal liability (private capacity)**

What happens if you (or a member of your family) cause damage or injury to another party?

Your personal liability insurance covers the financial consequences of bodily injuries and material damage that you unintentionally cause to others. Your children are also insured at school and when taking part in out-of-school activities.

To make a claim under this benefit:

You should declare any event which may trigger a claim under this benefit, including details of the circumstances and consequences, as soon as you become aware of the event and within a maximum of 15 days. This declaration should be sent by email to France.DeclarationsRC@Chubb.com.

● **Death and total and irreversible loss of autonomy benefit**

Do you want to secure your family's future in the event of your death due to illness or accident?

This benefit provides a lump sum payment to the beneficiaries named at the time of your application if you pass away before age 65. If the death is caused by an accident, the lump sum is doubled. Additionally, the full lump sum is paid in the case of total and irreversible loss of autonomy.

To make a claim under this benefit:

Please submit a declaration of death or total and irreversible loss of autonomy, along with the required documents listed in section 7.4 of your General conditions, by post or email.

● **Sick leave income protection benefit**

Do you want to protect your income from the effects of illness or accident?

This benefit provides a daily allowance or an annual pension in the event of sick leave due to illness or accident.

To make a claim under this benefit:

Please send your sick leave declaration, along with the required documents listed in section 7.5 of your General conditions, by post or email.

APRIL, insurance made easy

APRIL is the leading wholesale broker in France with a network of 15,000 partner brokers. APRIL's 2,900 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 aspires to become a digital, omnichannel and agile operator, a champion of customer experience and the leader in its markets, while committing to the societal responsibility issues set forth in its Oxygen approach.

The APRIL Group operates in 18 countries and recorded a turnover of €630 million in 2023.

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.

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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