

YOUR PRACTICAL GUIDE

# MY TEMPORARY COVER ABROAD

1<sup>ST</sup> EURO COVER



international

Insurance made easy.

DOWNLOAD OUR EASY CLAIM  
MOBILE APP!



# Welcome to APRIL International Care!



Thank you for choosing us to provide protection for you during your stay abroad. Throughout the duration of your plan, regardless of your country of expatriation, we will be close by to make sure you benefit from quality international insurance cover.

This guide contains all the practical and useful information you will need for a full understanding of your plan and its services. It supplements your General Conditions and Insurance certificate.

If you have any questions or need advice, we are here for you:

- **by phone:** +33 (0)1 73 02 93 93 from Monday to Friday, 8.30 am to 6 pm – Paris time
- **by email:** [info.expats@april-international.com](mailto:info.expats@april-international.com)
- **by visiting our office:** 14 rue Gerty Archimède – 75012 PARIS – FRANCE



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# How to use your plan?



## About your packages:

Your level of coverage differs depending on the package chosen during your enrollment. Please refer to your Insurance Certificate received by email to find out more.

### EMERGENCY PACKAGE

#### PACKAGE FOR SMALL BUDGETS

A solution that meets the requirements of standard insurance solutions.

#### ANNUEL COVER LIMIT:

€100,000 worldwide  
€250,000 in the USA

#### Your medical expenses are available:

- › only in case of accident and medical emergency;
- › if you don't exceed an upper limit of €750 per insurance year for outpatient care;
- › if you complete a medical form each time you make a claim for reimbursement.

The EMERGENCY Package is similar to the other insurance solutions you may find for short-term expatriation.

**It's a basic solution to cover you in case of emergency only.**

### COMFORT PACKAGE

#### COMPREHENSIVE INSURANCE PACKAGE

An insurance solution **which covers you whatever your circumstances.**

#### ANNUEL COVER LIMIT:

€200,000 worldwide  
€500,000 in the USA

#### Your medical expenses are available:

- › in all circumstances (accident, medical emergency or unexpected illness);
- › whatever the costs of your outpatient care during your insurance year;
- › without completing any medical form nor to carry any formalities for reimbursement.



**Recommended by APRIL for stays abroad covered at 100%!**



#### Your other benefits:

- › Repatriation assistance
- › Personal liability (private capacity)
  - › Personal accident
  - › Baggage insurance
  - › Travel incidents

**GOOD TO KNOW:** health insurance from the 1<sup>st</sup> euro is a health insurance which covers the entire amount spent for your expenses. It is different from supplementary health insurance which tops up a benefits scheme (French Social Security or the Caisse des Français de l'Étranger for example).



## Your online Customer Zone

**Your Customer Zone is intuitive and fast and will help make your life easier!**

In just a few clicks, from your PC, tablet or smartphone, you can access from [this link](#) to:

- › all the documents and contact details you need (insurance certificate, insurance card, general conditions etc.),
- › your bank and personal contact details,
- › your reimbursements, if you are the plan member,
- › a breakdown of your premiums, if you are the policyholder.

You can also contact us by using Messenger and Chat.

### To connect to your Customer Zone, it can't be simpler:

- 1 Use the username you were sent by email when you enrolled in the plan. If you have lost your username, contact us by using this link: <https://uk.april-international.com/en/contact-our-different-offices-around-world>
- 2 Go to the Customer Zone. When logging in for the first time, you will need to activate your account. This is done by clicking on the orange "Activate my account" button and following the instructions on the screen.

## Your Easy Claim mobile app

To better follow your insurance plan abroad, we have set up a mobile app called Easy Claim, which allows you to:

- › submit your medical expenses up to €1,000 in just a few minutes,
- › view and download your Insurance Card,
- › request a guarantee of payment before going into hospital,
- › view the list of health professionals near your home and recommended by APRIL,
- › know your dedicated contacts and to contact us easily.

### To access to Easy Claim, you can:

- 1 Download your app from Apple Store ou Google Play at any time from your **mobile** or **tablet**,
- 2 Log in with your Customer Zone username and password once your account activated,
- 3 And follow the different instructions on your screen to submit your claim.

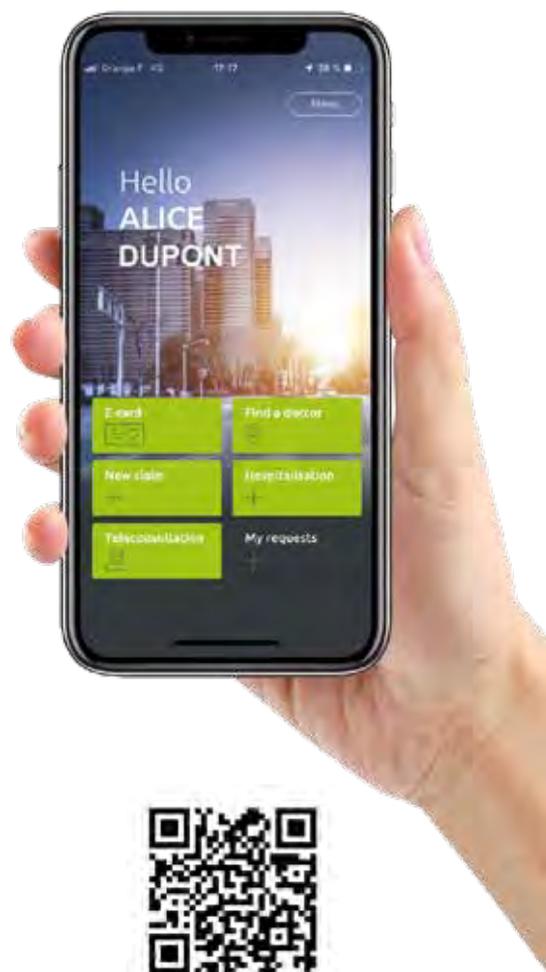
### The advantages of the Easy Claim service:

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.

You can also consult and download your personalised insurance card, and access to your personalised contacts.

For more information, discover our demo video [by using this flashcode](#).



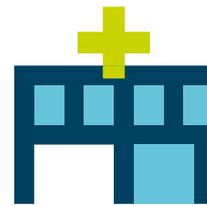


# Your medical expenses cover

When you enrolled in your insurance plan, you took out Medical expenses cover to insure you during your time abroad.

You can find details of the benefits provided under your plan in the Benefits schedule which you received along with your Welcome Pack.

This guide provides you with further details on the procedures to follow if you are hospitalised and how to make a claim for the reimbursement of your healthcare.



## What to do if you are hospitalised?

We can pay your hospital charges (including day hospitalisation) to the hospital you are in. We will therefore contact the hospital directly.

To request the direct payment of your hospital charges, or for any additional information before your admission to hospital, call the emergency numbers shown on your Easy Claim app or on your Insurance Card.

### **Non-emergency hospitalisation:**

We invite you to use your Easy Claim app to submit your request at least 5 days before your admission to hospital.

This gives us time to review your request and handle the administrative formalities with the hospital.

It is important to follow the Prior agreement procedure. If this requirement is not met, we will apply a **20% penalty**.

### **Urgent hospitalisation:**

Please contact APRIL International as soon as possible to let us know about your situation. Our teams can be contacted at any time 24/7 and will guide you through the process.



# A quick look at what to do if you are hospitalized:

IN THE EVENT OF...

1



## NON-EMERGENCY HOSPITALISATION

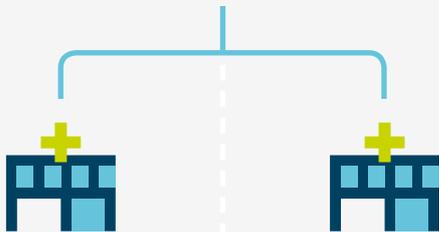


Prepare your request including:

- › all the medical documents for your admission to hospital\*
- › estimate of costs from the hospital including doctors' fees and any excess fees being charged
- › estimate of costs from the hospital specifying the cost of the private room
- › submit your request in your Easy Claim mobile app



Your request is assessed, a response is provided by the medical examiner within 3 days and the agreement to pay is sent by email and/or fax to both the hospital and the plan member



The hospital sends us the bill when you are discharged



We pay the bill directly to the hospital

The hospital asks for payment before you are admitted



You send us the bill and we make an advance payment by bank transfer

2



## URGENT HOSPITALISATION



Send us:

- › The emergency admission form or equivalent
  - › The accident report if you have one
- We can do this for you if necessary!



We send the agreement to pay to the hospital



When you are discharged, you send us the hospital report



The hospital send us the bill: our agreement to pay is limited to the benefits provided under your plan

\* Your Confidential Medical Certificate completed by your doctor, or any equivalent document, the prescription from your doctor if you have one, your medical report if you have it, the results of scans, tests, x-rays etc. In connection with your hospitalisation.

# Claiming reimbursement of your medical expenses

**!** If you have chosen the **Emergency** Package, it's mandatory for you to complete and sign the claim form by your doctor who realised the healthcare following an accident or a medical emergency. If you have chosen the **Comfort** Package, there is no need to complete the claim form.

## For medical bills up to €1,000:

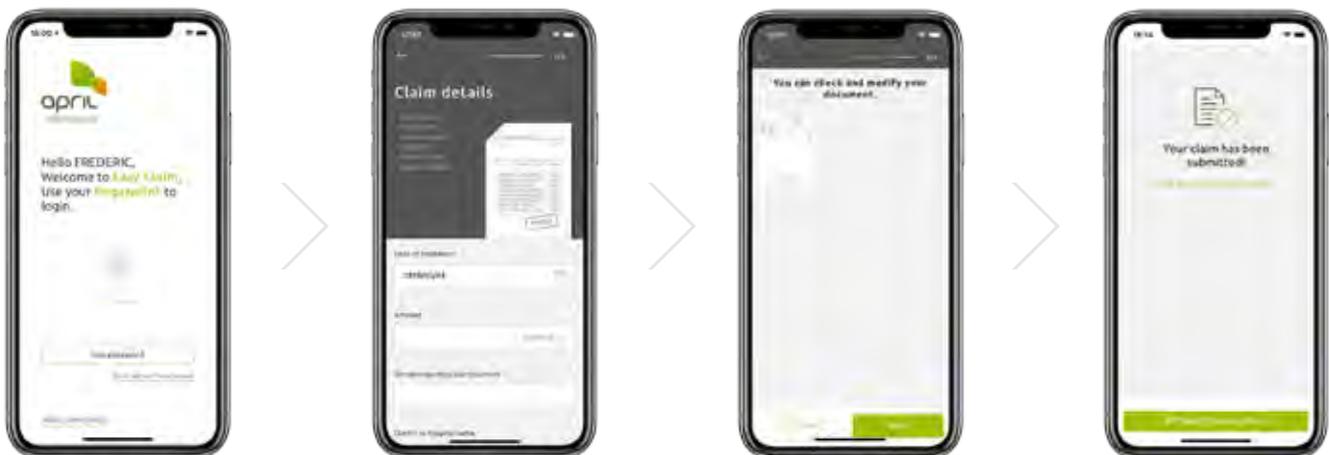
Follow the steps below:

- 1 Consult a healthcare professional
- 2 Send your claims for reimbursement to APRIL International Care France:
  - a. **electronically** using the Easy Claim app,
  - b. **by posts**.
- 3 Your reimbursement is processed within a few days (excluding bank processing times and postal delivery).



To submit your claims for reimbursement with your Easy Claim mobile app:

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



**IMPORTANT:** If you send your claims for reimbursement using the Easy Claim app, you must keep your original medical bills (and other supporting documents) for a period of 2 years from the date on which you made the claim. You may be asked to produce them when your claim is being processed.



## For bills for amounts over €1,000:

Please send them to us by post, along with:

- your medical form completed and signed by your doctor,
- the practitioner's fee notes or the bills you have paid, the medical prescriptions showing the date and your full name and date of birth, the type and date of the consultations and the treatment given, together with proof of payment,
- the accident report in case of accident,
- a copy of your passport, including the stamped page of the arrival of your trip,
- if the treatment requires Prior agreement, the Prior agreement form approved by our medical department.

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### GOOD TO KNOW:

All medical expenses of €2,000 or more are subject to the Prior agreement of our Medical Examiner (valid for 6 months). Before incurring any costs, you will therefore need to ask the practitioner prescribing the treatment to complete a Request for prior agreement together with an itemised quote.

The Request for prior agreement form is available in the Customer Zone or from our advisors.

**!** If you have not obtained our Prior agreement, a 20% deductible will be applied to the reimbursement of your medical bill (excluding accidents or emergencies) so remember to send us your request.

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## How is my claim paid?

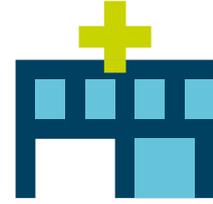
Your claim will be paid:

- by bank transfer to a bank account in France (send us details of your bank account),
- by bank transfer to a bank in the USA (send us the account number, SWIFT code, your bank's address and an ABA routing number),
- by bank transfer to an account in another country (send us the account number, SWIFT code and your bank's address).

We will cover the bank charges applied by our banking partner!

Depending on where your bank account is located, your own bank may apply charges to the transfer. These charges will be deducted from your reimbursements.

# Where should I go for my medical treatments?



## Patient steering service

### Understanding our approach

The cost of medical care around the world is rising on average by **8% each year**, and even more so in countries like the United States. Internationally, where medicine is sometimes commercially driven at the expense of medical necessity and quality of care, we will support and assist you throughout your healthcare journey so that you receive the appropriate medical services. That is why APRIL International has introduced a **medical referral system** to help their insured members avoid unnecessary healthcare costs and ensure they are treated in suitable medical facilities.

### How does this medical referral system work?

As part of your medical cover, whenever you are hospitalised, you'll receive a call from our teams both when you are admitted and when you are discharged, to ensure the best possible patient service.

### Outside the United States

With APRIL, you don't have to consult a particular doctor or go to a particular hospital. You are free to choose your own doctor or the hospital where you want to be treated.

However, if you have serious health problems, our specialists will always look at each individual case. The local experience of our medical teams means we are able to make the best possible assessment of the treatment plans and rates offered by healthcare providers to ensure the treatments being proposed are appropriate and medically required and that they are in line with the usual and customary rates in the region.

### Our goal?

- to provide you with an opinion on the treatment being proposed,
- to monitor the costs charged by some healthcare professionals in order to limit medical inflation and work to ensure that your cover and your premiums are sustainable.

Having looked at your case, we may recommend a transfer to another hospital or repatriation to your country of origin. Any suitable alternative solutions will be put to you and, with your agreement, the option best suited to your circumstances will be implemented.



### In the USA:

The cost of medical care in the USA can be exorbitant. In order to avoid any nasty surprises, we have negotiated preferential rates for you together with a direct billing service from our partner, Global Excel. You benefit from:

- **an access to one of the largest medical networks in the USA:**

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

with no cash advance required. We'll pay your medical bill directly.

- If you have chosen the COMFORT package, an access to the **third party payment service within 68,000 pharmacies** in the USA with no cash advance required.

- **The doctor's home visit service** so to avoid long waits at the emergency department and to avoid paying for your consultation yourself.

To benefit from this service, please call us on : **(+1) 800 649 7119**.



**PLEASE NOTE: For all medical care in the United States, you must use the care networks operated by our partner Global Excel.**

## How to identify the hospitals, pharmacies and doctors who are member of the network?

Nothing could be easier:

- › Log into your Easy Claim mobile app and click on the “Find a doctor” button

**OR**

- › Log on to [omhc.com/April](https://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.

## Contacts for more information

We are at your disposal 24/7 to answer all your questions!

From the USA, please call on **1-866-299-2900** and an advisor will help you.

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## If you are going to Mexico:

You benefit from:

### ● **access to a care network:**

Almost 850 doctors and more than 37 hospitals with no cash advance required. We'll pay your medical bill directly.

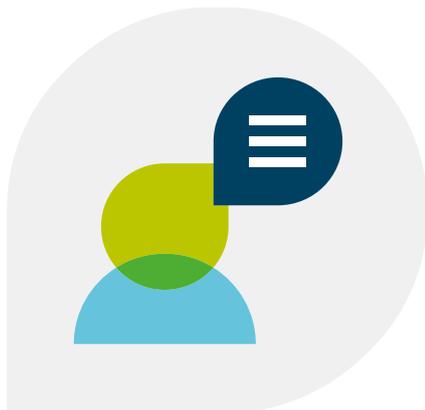
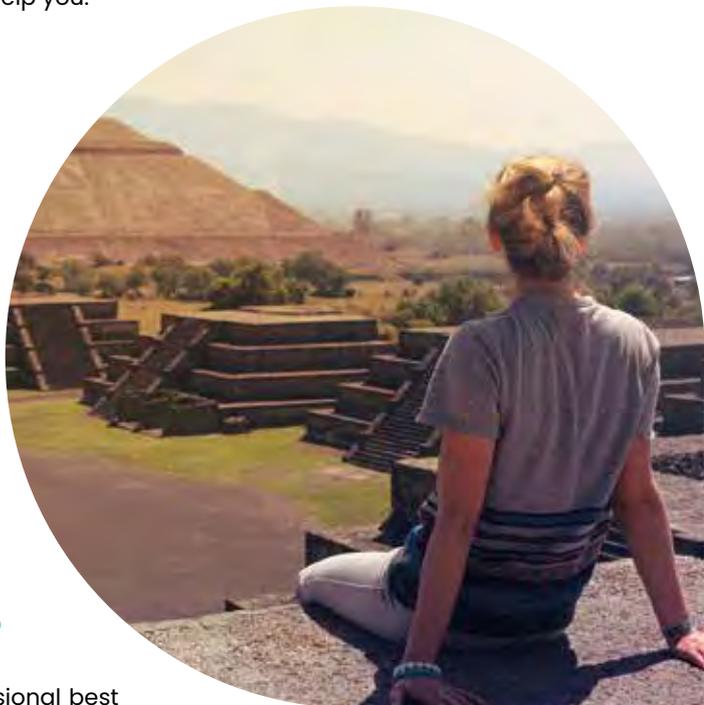
This service is available for:

- › hospital charges,
- › consultations with GPs and specialists,
- › diagnostic tests, x-rays and rehabilitation sessions.

### ● **a doctor's home visit service for emergencies during evenings or weekends:**

To avoid long waits at the emergency department, and **no need to pay for your consultation**.

We will make an appointment for you with the healthcare professional best suited to your situation.



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### HOW TO USE THIS SERVICE:

Contact Global Excel to open a case:

- › from Mexico, on **01 (800) 212 9527**,
  - › from all other countries, on **+52 (55) 41 70 85 90**,
  - › by email to [cniglobalservices@globalexcel.com](mailto:cniglobalservices@globalexcel.com)
-

# Your other additional benefits

## Repatriation assistance

**Need to be repatriated on medical grounds?**

**Need to return home following the death or hospitalisation of a family member?**

**Been admitted to hospital and would like to have a family member with you?**

To benefit from repatriation assistance, it's essential to have prior agreement from Europ Assistance. Contact our teams available 24/7:

- › by phone: **+33 (0)1 41 61 23 25**,
- › by e-mail: **[aic@ea-gcs.com](mailto:aic@ea-gcs.com)**

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

## Personal liability, private capacity, internships and tenant's liability

**What happens if you cause damage or injury to another party?**

**You caused material damage during your stay, or your internship?**

Your personal liability insurance covers the financial consequences of bodily injuries and material damage that you unintentionally cause to others.

**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 registered mail to **[France.DeclarationsRC@Chubb.com](mailto:France.DeclarationsRC@Chubb.com)**

## Personal Accident

In case of death or permanent disability by accident of the insured, the insurer will pay the designated beneficiary(ies) a lump sum up to €40,000.

**How to make a claim?**

The death must be declared by sending the insurer, through the following website **<https://www.chubbclaims.com/ace/fr-fr>**, the supporting documents required for payment, including:

- › an extract of the death certificate;
- › an extract of the birth certificate;
- › a medical certificate stating the date of death and whether the death was natural or accidental;
- › any document proving identity and/or marital status;
- › any document stating the cause and circumstances of the Accident that led to the death;
- › an admission certificate issued by the hospital;
- › any document that proves that the Accident occurred and the direct cause-and-effect link between the Accident and the death.



## Baggage insurance

**Have you lost your baggage entrusted to a carrier or have them delayed?**

**Have your personal effects been damaged?**

Your policy provides compensation up to €1,600 if the bags or personal effects you had with you during the outward or return journey or during your stay abroad are lost, stolen following burglary or destroyed.

**To benefit from this cover:**

You must submit the claim to the insurer in writing on the following website <https://www.chubbclaims.com/ace/fr-fr> within 5 working days of the event. After this period, the insurer has the right to refuse any request.

### USERFUL TIPS:

- Keep the original receipts or invoices for your personal effects (camera, laptop etc.): they will be required as proof of purchase before any compensation can be paid.
- Were your bags lost or damaged during the flight?  
You should first apply to the airline for the refund due to you. We will then pay you a further amount in addition to the compensation you receive.

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## Psychological support service

**Are you having a hard time and want to talk to a psychologist?**

**Are you feeling home-sick or you don't feel part of your country abroad?**

Our assistance team, composed of clinical psychologists is at your disposal by phone on +33 (0)1 41 61 23 25 to help you deal with the distress suffered and to find a better balance during your stay abroad.

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## Legal Assistance

**You are involved in a legal dispute abroad.**

Your policy will cover the local legal fees up to €3,000 and the advance of criminal bail up to €15,000.

**To benefit from this cover:**

As soon as you become aware of it, you must declare the dispute for which you require assistance to Europ Assistance. A list of supporting documents could be requested.

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## Travel incidents

**Your departure has been delayed?**

**Your flight has been delayed or cancelled?**

**You must interrupt your stay in case of repatriation?**

To benefit from repatriation assistance, it's essential to have prior agreement from Europ Assistance:

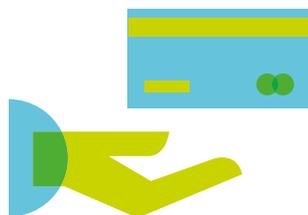
**To benefit from this cover:**

You must inform the insurer using the following website <https://www.chubbclaims.com/ace/fr-fr> within 5 working days of the date of the insured event. You must include the following information:

- › your full name and address;
- › the exact reason for the postponement of the departure or return date;
- › the official document showing the dates of the scheduled and cancelled exams, as well as the new dates on which they will be held;
- › the original invoice showing the amount of the airline's change fee.

**Any cancellation that does not meet these conditions will not qualify for reimbursement.**

# Paying your premiums and making changes to your plan



## How do I pay my premiums?

When you enrolled in the plan, you had the choice of opting for monthly or annual payments.

If you chose to pay your premiums monthly by SEPA direct debit, please ensure you have sent us the completed SEPA direct debit mandate, together with the details of the bank account to be debited. A fee of €3 will be charged per month.

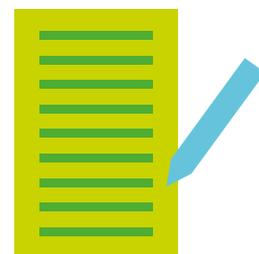
Your first premium, corresponding to the amount of your first month payment, must be paid by credit card or PayPal during your online application.

## How to make amendments to my plan?

### **Your policy is about to expire and you want to extend it? You want to make changes in your plan?**

You can renew your policy a maximum of 3 times, subject to the agreement of our insurers. Your application for renewal must be received before your policy's end date.

› To renew your policy: you can contact us directly by email at [tempmembership.expat@april-international.com](mailto:tempmembership.expat@april-international.com) or contact your insurance consultant.



### **Changing your address or destination country during the life of your policy?**

With your policy, you are covered anywhere in the world if you have chosen a cover from the 1<sup>st</sup> euro. If you need an updated insurance certificate showing your new information, please contact us directly by email at [customerservice.expat@april-international.com](mailto:customerservice.expat@april-international.com).

### **Returning to your country of nationality permanently and earlier than expected?**

You can shorten the duration of your policy. To do this, send us your cancellation request by registered letter with proof of receipt, enclosing documented evidence of your permanent return home (e.g. receipt for payment of an electricity, gas or telephone bill).

## What cannot be changed in your plan?

During the life of your plan, you will not be able to:

- › Add dependants
- › Change to another package
- › Change to another cover zone
- › Change your payment and/or instalment methods.

# APRIL, insurance made easy

Established in 1988, APRIL is an international insurance group operating in 28 countries. Its goal is to offer a simpler and more accessible experience for policyholders. Its 3,900 staff design, distribute, and manage specialized insurance solutions (health, damage, mobility and legal protection), and provide support for APRIL's partners and clients, including private individuals, professionals and companies. Listed on Euronext Paris (Compartment B), the group recorded 997.2 million euros in sales in 2018.

## 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

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Prudential Supervision and Resolution Authority

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Insurance made easy.