

# MYHEALTH INTERNATIONAL

YOUR ESSENTIAL HEALTH INSURANCE  
FOR YOUR TIME ABROAD

2019



KOM  
PARO  
ASSURANCES

  
april  
international

Insurance made easy.

# MYHEALTH INTERNATIONAL

## I'M AN EXPAT, WHY DO I NEED INSURANCE?

Wherever you are in the world, good health insurance is always essential. As an expatriate or long-term traveller abroad, you will no longer be covered by the benefits system in your country of origin and can sometimes find yourself facing some very hefty medical bills. So it's essential to choose an international health plan which suits your profile and your situation to help avoid any nasty surprises!

“ I'VE BEEN LIVING IN THE UNITED STATES WITH MY FAMILY FOR A NUMBER OF YEARS AND INTEND TO STAY THERE. WHEN YOU CONSIDER THAT A STAY IN HOSPITAL FOR APPENDICITIS COSTS US\$ 20,000, EXPAT INSURANCE IS ESSENTIAL.



“ I'VE DECIDED TO PURSUE MY PROFESSIONAL CAREER IN THAILAND. MY HEALTH INSURANCE COVERS MY HEALTHCARE COSTS. NOW, I DON'T HAVE TO WORRY ABOUT IT.



“ MY COMPANY HAS OFFERED ME A SECONDMENT TO SET UP OUR SUBSIDIARY IN GERMANY. I'M STILL COVERED BY FRENCH SOCIAL SECURITY BUT I NEED PRIVATE TOP-UP HEALTH INSURANCE.



“ I LIVE IN SENEGAL AND AM LOOKING FOR A HEALTH INSURANCE PLAN TO COVER ME IN MY COUNTRY OF RESIDENCE DURING THE YEAR BUT ALSO WHEN I'M TRAVELLING ABROAD.



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# WHY CHOOSE APRIL 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 prompt response to your questions.  
We speak English, Spanish, German, Portuguese, Dutch, Chinese and Arabic...

100%  
INTERNATIONAL

260  
MULTILINGUAL  
TEAM MEMBERS

180 COUNTRIES COVERED

40 YEARS' EXPERIENCE

MORE THAN 130,000  
EXPATRIATES COVERED

MEXICO CITY

LONDON

PARIS

MUNICH

MONTREUX

BEIJING

SHANGHAI

HONG-KONG

BANGKOK

HO CHI MINH CITY

MANILA

SINGAPORE

JAKARTA

## OUR COMMITMENTS

### OUR GOAL:

By combining proximity and expertise, we aim to make quality healthcare accessible to everyone in an international environment.

### OUR VALUES:



#### EXPERTISE

We have been insuring expatriates for 40 years. More than 130,000 people have already entrusted us with the provision of their health insurance abroad.



#### PROXIMITY

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



#### SIMPLICITY

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



#### LONG-TERM COVER

A plan which insures your client for as long as they want, with sustainable pricing, thanks to an innovative approach to cost containment in international healthcare.

# HOW TO CHOOSE THE RIGHT COVER FOR MY SITUATION?

We make it possible for you to create your own plan to make sure you get the right cover for your situation.

Need advice to help you choose your cover?

Contact your insurance agent or get in touch directly with our advisors:



**By telephone on: +33(0)1 73 03 41 29**

Monday to Friday from 8:30 a.m. to 6:00 p.m. (Paris time)



**By email at:**

**conseillers.expats@april-international.com**



## 1 CHOOSE YOUR LEVEL OF HEALTHCARE COVER FROM THE FOLLOWING 4 PACKAGES:

### EMERGENCY

If you're looking for **basic healthcare insurance to cover accidents and serious medical emergencies**, this package is for you! You'll be fully covered for hospitalisation up to €/US\$ 250,000 per year.

### ESSENTIAL

This package is ideal if you're looking for **basic cover of your day-to-day healthcare needs as well as any unforeseen circumstances** which may arise. It offers entry-level cover if you are hospitalised or require treatment for a chronic illness. It also provides a reasonable level of cover of the most common medical expenses.

### COMFORT

Looking for a **comfortable level of cover**?

Opt for this package for a **high level of cover of your medical expenses in all situations**: hospitalisation, treatment of chronic illnesses, outpatient care and prevention. This package also provides you with entry-level maternity and new-born benefits if you're planning on growing your family.

### PREMIUM

Looking for cover which guarantees you all-round health protection?

The Premium package covers **all of your medical expenses, mostly with no upper limits**, providing you with a **very high level of all-inclusive cover**.

#### GOOD TO KNOW:

Repatriation for medical reasons to the most suitable hospital or to your country of origin is automatically included in all the packages!

## 2 ADD SOME OPTIONAL BENEFITS TO YOUR HEALTHCARE PACKAGE:

The Emergency package covers emergency Hospitalisation only. With the Essential, Comfort and Premium packages, there are a number of optional benefits to choose from:

EMERGENCY

ESSENTIAL

COMFORT

PREMIUM



Hospitalisation and Basic repatriation assistance  
(accident and emergencies only for the Emergency package)



Outpatient benefits  
(optional)



Outpatient benefits  
(optional)



Outpatient benefits  
(optional)



Optical-Dental care\*  
(optional)



Optical-Dental care\*  
(optional)



Optical-Dental care\*  
(optional)



Maternity\*  
(optional)



Maternity\*  
(optional)



\* The Optical-Dental care and Maternity benefit cannot be purchased on a stand-alone basis and must be combined with Outpatient benefits.

The Optical-Dental care and Maternity benefit can be purchased separately.

## 3 SELECT THE TYPE OF COVER YOU WANT:

- ☐ Cover from the 1<sup>st</sup> €/US\$
- ☐ Cover as a top-up to the Caisse des Français de l'Étranger (CFE)
- ☐ Cover as a top-up to French Social Security



## 4 SET THE LEVEL OF DEDUCTIBLE YOU WANT (OPTIONAL):

If you want to reduce the amount of your premium, you can choose an annual deductible from the following amounts:

€/US\$ 500



€/US\$ 1,000



€/US\$ 2,500



€/US\$ 5,000



Depending on the design of your plan (benefits, cover zone and level of deductible selected), you can get **up to 40% off** your annual healthcare premium!

### GOOD TO KNOW:

MyHealth International can serve to top up your benefits if you have to take out local insurance or if you are covered by a group plan. In this case you should select a deductible close to the annual upper limits of your basic insurance scheme.

If you don't know what type of cover to choose, you can find detailed explanations in the [Glossary](#) page 11 or you can contact us!

## 5 CHOOSE YOUR DESTINATION COUNTRY

The main destination country determines the **cover zone** in which the **benefits can be claimed**.

There are **6 cover zones** in the **MyHealth International** plan:

**Zone 0:** Bahamas (Islands), Puerto Rico and the United States

**Zone 1:** Japan and Singapore

**Zone 2:** Brazil, Canada, Chile, China, Hong Kong, Russia, Saint Barthélemy, Saint Martin, Switzerland and the United Kingdom

**Zone 3:** Albania, Andorra, Armenia, Australia, Austria, Azerbaijan, Belarus, Belgium, Bosnia and Herzegovina, British Virgin Islands, Bulgaria, Cambodia, Costa Rica, Croatia, Cyprus, Czech Republic, Denmark, Ecuador, Estonia, Faroe Islands, Finland, Georgia, Germany, Gibraltar, Greece, Hungary, Iceland, Indonesia, Ireland, Israel, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malaysia, Malta, Mexico, Moldova, Monaco, Montenegro, Netherlands, New Zealand, Norway, Poland, San Marino, Serbia, Slovakia, Slovenia, Spain, Svalbard and Jan Mayen, Sweden, Taiwan, Thailand, Ukraine, United Arab Emirates, Vatican and Venezuela

**Zone 4:** France and the French Overseas Departments and Regions (French Guyana, Guadeloupe, Martinique, Mayotte and Reunion Island)

**Zone 5:** Rest of the world

### GOOD TO KNOW:

The benefits provided under the plan can be claimed:

- > in the zone where the main destination country is located as well as in the lower zones,
- > in the event of an accident or medical emergency during temporary stays of less than 90 consecutive days anywhere in the world with the exception of excluded countries.

**For example:** If you have chosen the United States (zone 0) as the main destination country, you are covered all year round in zone 0 and in all the lower-level zones (zones 1 to 5).

## 6 OPTIONAL: COVER EXTENSION






You can select up to a maximum of **10 extension countries**.

Cover will then be extended to the zone in which these countries are located. They will be listed on the insurance certificate.

**For example:** If you have chosen South Africa (zone 5) as the main destination country and plan to receive medical care in France (zone 4), you should select France under Cover Extension/Other Countries. Medical care will then be covered in zones 4 and 5.



# YOUR BENEFITS AT A GLANCE

SUMMARY OF BENEFITS		EMERGENCY	ESSENTIAL	COMFORT	PREMIUM
Upper limit on medical expenses per year and per plan member		€/US\$ 250,000	€/US\$ 1,000,000	€/US\$ 1,500,000	unlimited
 <b>HOSPITALISATION</b>					
Hospitalisation in case of emergency or accident		✓	✓	✓	✓
Hospitalisation and other types of care in case of chronic illness		×	✓	✓	✓
Hospitalisation for the treatment of mental or nervous disorders		×	×	up to €/€ 8,000/year and a maximum of 15 days/year	up to 30 days/year
Hospital room		Two-bed room	Two-bed room	Standard private room	Standard private room
Rehabilitation following hospitalisation covered by APRIL International		up to 20 days	up to 20 days	up to 30 days	up to 60 days
Medical repatriation and medical transport		✓	✓	✓	✓
 <b>OUTPATIENT BENEFITS AND PREVENTION (optional)</b>					
Consultations with general practitioners and specialists including for the monitoring of chronic illnesses		×	5 consultations per year covered at 100%. From the 6 <sup>th</sup> consultation onwards, covered up to €/€100 per consultation.	10 consultations per year covered at 100%. From the 11 <sup>th</sup> consultation onwards, covered up to €/€200 per consultation.	✓
Psychiatrists and psychologists		×	×	Up to 5 consultations/year and a maximum of €/€200 per consultation	Up to 20 consultations/year and a maximum of €/€200 per consultation
Physiotherapy		×	Up to €/€2,000/year	Up to €/€4,000/year	✓
Alternative medicine		×	×	Up to €/€1,000/year	Up to €/€2,000/year
Drugs, diagnostic tests and x-rays		×	✓	✓	✓
Advanced medical imaging		×	Up to €/€4,000/year	Up to €/€8,000/year	✓
Health checks and hearing tests (every two years)		×	Up to €/€200	Up to €/€800	up to €/€2,000
 <b>MATERNITY: waiting period of 10 months* (optional)</b>					
Childbirth: consultations, pre- and post-natal care, hospitalisation, private room, living expenses and medical and surgical fees		×	×	Up to €/€6,000 per pregnancy (increased to €/€12,000 per pregnancy for medically-required surgical delivery)	Up to €/€12,000 per pregnancy (increased to €/€20,000 per pregnancy for medically-required surgical delivery)
 <b>DENTAL: waiting period of 3 or 6 months* (optional)</b>					
Upper limit per year		×	€/€1,000	Years 1 & 2: up to €/€2,000 Years 3 and more: up to €/€3,000	Years 1 & 2: up to €/€4,000 Years 3 and more: up to €/€5,000
 <b>VISION: waiting period of 6 months* (optional)</b>					
Frame and lenses (maximum 1 pair every 2 years)		×	up to €/€250	up to €/€500	up to €/€700
Laser treatment for vision correction (myopia, hyperopia, astigmatism and keratoconus)		×	×		
Contact lenses		×	up to €/€200	up to €/€300/year	up to €/€400/year

\* For more details, please refer to paragraph 4.2 of the General Conditions.

# APRIL INTERNATIONAL BY YOUR SIDE, ANYWHERE IN THE WORLD

## AN EXTENSIVE CARE NETWORK IN THE USA

Thanks to our partnership with Olympus, you benefit from:

- access to one of the largest care networks in the United States: almost 690,000 doctors and more than 5,500 hospitals.
- access to more than 68,000 pharmacies in the United States, **with no cash advance required. We'll pay your bill for you.**

## DIRECT PAYMENT OF YOUR HOSPITAL CHARGES:

If you're admitted to hospital, we'll advance the money!

- **Emergency hospitalisation?**  
Our teams will contact the hospital to confirm your cover. Our priority is to make your arrival at the hospital as easy as possible!
- **Scheduled hospitalisation?**  
On receipt of your file, our teams will confirm your cover to the hospital and pay your bill directly.

These services are available with plans from the 1<sup>st</sup> €/US\$ or as a top-up to the CFE, without deductible.



## TAKE ADVANTAGE OF THE SPECIAL LAUNCH PROMOTION WITH OUR MEMBER COMMUNITY DISCOUNT! MAKE SAVINGS BY RECOMMENDING THE PLAN TO OTHERS!

If you would like to make savings and reduce your premiums, why not refer your friends and family?

### How does it work?

If you recommend the insurance to friends and family and they purchase a plan, together you form a member community. To thank you for your referrals, all the community members will be given a discount on their premiums for the entire duration of the plans.



The discount varies depending on the number of plans belonging to the community and is calculated as follows:

- in a community with 2 plans the discount is 2%.
- in a community with 3 plans the discount is 4%.
- in a community with 4 plans the discount is 6%.
- in a community with 5 plans the discount is 8%.
- if there are 6 or more plans in a community the discount remains at 10%.

After more than 6 plans, there are no further increases in the discount but the community can continue to accept new members.



# ADDITIONAL BENEFITS FOR ALL-ROUND PROTECTION ABROAD

## COMPREHENSIVE REPATRIATION ASSISTANCE AND PERSONAL LIABILITY (PRIVATE CAPACITY):

If you want to upgrade your assistance benefits, we recommend taking out this option.

### Examples:

- > if a member of your family in your country of nationality is hospitalised, we'll pay the round-trip airfare;
- > if there's a terrorist attack in the country where you're insured, we'll bring you home;
- > if you lose your luggage, we'll reimburse you up to **€/\$1,000**;
- > search and rescue costs are covered up to €/\$5,000 per person and up to €/\$15,000 per event;
- > if the plan member dies, the repatriation of the body or ashes to the home is covered at 100% of actual costs.

### This option also includes Personal liability cover in a private capacity.

Personal liability insurance covers the financial consequences of damage for which you are held liable in a private capacity.

**Example 1:** Your child unintentionally pushes one of his classmates on the stairs at school and the other child is taken to hospital. You are held liable and have to pay the hospital charges.

**Example 2:** On a visit to a wine cellar, you accidentally knock over a row of bottles. You are held liable and have to pay for the damage.

## DEATH AND TOTAL AND IRREVERSIBLE LOSS OF AUTONOMY LUMP SUM

This benefit provides a lump sum, in the event of death due to illness, to the beneficiary or beneficiaries designated by you at the time of enrolment in the plan. The minimum amount of the lump sum is €/\$20,000 and the maximum €/\$500,000. The amount of the lump sum is **doubled if the death is due to an accident**.

The lump sum is also paid in full in the event of Total and irreversible loss of autonomy (see [Glossary](#) page 11).

## INCOME REPLACEMENT DURING PERIODS OF SICK LEAVE FROM WORK

The income replacement and disability allowance protect you from the impact of illness or accident on your earnings. By selecting this benefit you will continue to receive part of your salary for a fixed period. You are free to choose the amount of daily benefit from €/\$20 to €/\$500.

To select this benefit you must first have selected a death lump sum.

**Example:** You slip in the bathtub and break your arm. As a result of this accident, you are absent from work for 1 month. With income replacement benefit, you can continue to receive your salary. If you are disabled, you can also continue to receive your salary with the disability allowance.



# YOUR ONLINE SERVICES

To make it easier for you to manage your plan abroad, we are continually developing new services 100% online.



## YOUR REIMBURSEMENTS JUST A FEW CLICKS AWAY WITH EASY CLAIM!

With an average satisfaction rating of 8.5/10, Easy Claim has been a great success! With Easy Claim, there are no postal charges to pay and no complicated claims procedures to follow. No need to send the originals of your medical bills and prescriptions for bills up to €/US\$ 1,000. Your claims are processed more easily and more quickly.

You can also view and download your dematerialised insurance card.

“3 CLICKS AND A PHOTO, IT COULDN'T BE ANY EASIER.” (AN EXPAT IN MALAYSIA)

“REALLY PRACTICAL, FAST AND EFFICIENT. VERY FAST REIMBURSEMENTS.” (AN EXPAT IN CHINA)

“A WELL-DESIGNED, STABLE APP. VERY GOOD USER INTERFACE AND, MOST IMPORTANTLY, AN OBVIOUS IMPROVEMENT IN QUALITY AND SPEED OF SERVICE.” (AN EXPAT IN SINGAPORE)

> DOWNLOAD THE APRIL EASY CLAIM APP:



## YOUR CUSTOMER ZONE

In just a few clicks using your computer, tablet or smartphone, you can download all the documents you need (insurance certificates, insurance cards, general conditions, bills etc.), pay your premiums online, view all your reimbursements and modify your personal information.



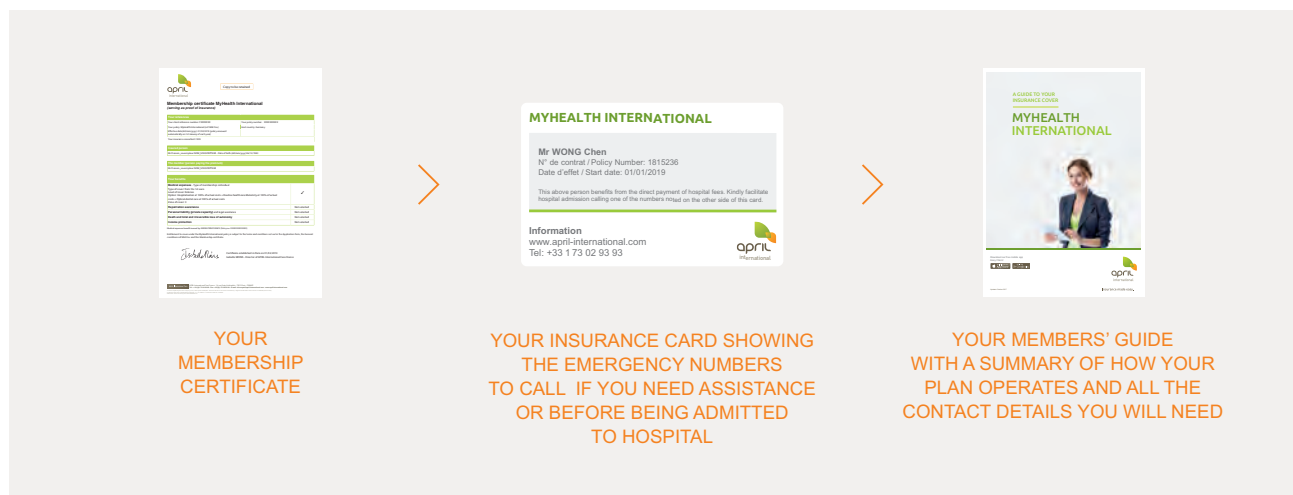
## YOUR ADVISORS ARE ONLINE!

If you have any questions, your advisors can be contacted, not only by phone and email, but also on chat, Facebook Messenger and WhatsApp! Log in to your Customer Zone or open your Easy Claim app for a live chat with an advisor! Another way of making insurance easier!

# PURCHASING THE PLAN

## YOUR CHECKLIST

- 1 Get a quote by specifying:
  - > the number of persons to be covered and their ages,
  - > the list of countries where you want to be covered,
  - > the package and level of cover you need for your healthcare benefits,
  - > the level of deductible you want,
  - > any other benefits you wish to add to your package.
- 2 Fill in the **application form**, sign it and return it by email together with your bank details.
- 3 You will receive your **Welcome Pack** by email, including:



## FOLLOW US ON SOCIAL NETWORKS

To keep up to date with all our news, join us on:



## GLOSSARY

**CAISSE DES FRANÇAIS DE L'ÉTRANGER (CFE):** the Social Security fund for French nationals living outside France who want to continue to receive the same benefits as in France. Membership of the CFE means there is no break in entitlement to Social Security benefits during the period of expatriation. As a member of the CFE, you can choose to continue to be covered under the French public health insurance scheme.

**DEDUCTIBLE:** the amount you need to pay before any costs are reimbursed under your plan. Deductibles apply to all Healthcare benefits, from the ESSENTIAL package upwards, only on plans with cover from the 1<sup>st</sup> euro/US\$.

**HEALTH INSURANCE FROM THE 1<sup>ST</sup> EURO:** this is health insurance which covers the entire amount spent. It is different from supplementary health insurance which tops up a benefits scheme (French Social Security or the Caisse des Français de l'Étranger).

**TOTAL AND IRREVERSIBLE LOSS OF AUTONOMY:** the insured member has been medically confirmed to be wholly and permanently unable to carry out any work or occupation procuring financial gain or profit. They also require assistance from a third party to perform everyday tasks.

# APRIL, INSURANCE MADE EASY

WORLDWIDE  
PRESENCE IN  
31 COUNTRIES

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.

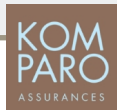
APRIL designs, manages and distributes specialist insurance solutions, covering health and personal protection, property and casualty, mobility and legal protection, as well as assistance services, for private individuals, professionals and businesses.

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.

## 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:



KOMPARO Assurances

8 RUE GUY PELLERIN  
33114 LE BARP

☎ : +33 (0) 5 355 440 82

[www.komparo.fr/sante-internationale.html](http://www.komparo.fr/sante-internationale.html)

april International Care

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This product is conceived and managed by APRIL International Care France and insured by Groupama Gan Vie  
(for the medical expenses cover, the death and total and irreversible loss of autonomy cover and the income protection cover)  
and CHUBB (for the repatriation assistance cover and the personal liability private capacity cover).



Insurance made easy.