

# MyHEALTH BUSINESS

## THE INSURANCE SOLUTION FOR YOUR EXPATRIATE EMPLOYEES

For groups of between 5 and 50 expatriate employees



 [www.april-international.com](http://www.april-international.com)



Insurance made easy.

# APRIL INTERNATIONAL, WHO ARE WE?



## OUR BUSINESS

For more than 40 years, APRIL International Care has been designing, distributing and managing insurance solutions and assistance services for individuals, travellers, expatriates and companies.

Our teams work with dependable partners, distributors and medical service providers and so are able to operate anywhere in the world.

By combining proximity and expertise, our aim is to make international mobility easier for our clients by insuring their healthcare and travel arrangements wherever they are in the world and whatever the purpose and duration of their trips.

**180** COUNTRIES COVERED

MORE THAN **130 000**  
EXPATRIATES COVERED

**5,000**  
DISTRIBUTION  
PARTNERS

**260**  
EMPLOYEES

**1,500**  
COMPANIES  
COVERED

MEXICO CITY

LONDON

PARIS

MONTREUX

MUNICH

BEIJING

SHANGHAI

HONG-KONG

BANGKOK

HO CHI MINH CITY

MANILA

SINGAPORE

JAKARTA

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## OUR COMMITMENTS



### EXPERTISE

We've been insuring expatriates for 40 years. More than 130,000 individuals trust us with their international health insurance. 1,500 companies have selected us to provide their employees with international benefits.

### PROXIMITY

With our advisors available 24/7 by phone, email, and Messenger, in our various management centres around the world.

### SIMPLICITY

With services to help your employees manage their healthcare (direct payment of hospital charges 24/7, an app for submitting their claims for reimbursement in just a few clicks and more).

### SUSTAINABLE COVER

A plan which covers your employees for as long as you want with sustainable pricing thanks to an innovative approach to containing international healthcare costs.

## YOUR OBLIGATIONS AS AN EMPLOYER

Today, the management of internationally mobile employees is crucial in supporting global business strategies.

This is particularly important as employers have a "duty of care" to their employees, which means that they should take all steps that are reasonably possible to ensure their health, safety and wellbeing while on assignment abroad.

More than ever before, it is essential to provide expatriate employees with comprehensive benefits.

A successful expatriation depends on a number of essential steps requiring preparation and forward planning:

### BEFORE

- > Provide information to your employees before they go abroad (country risks, managing cultural differences etc.)
- > Identify the risks (legal, health-related and financial)

### DURING

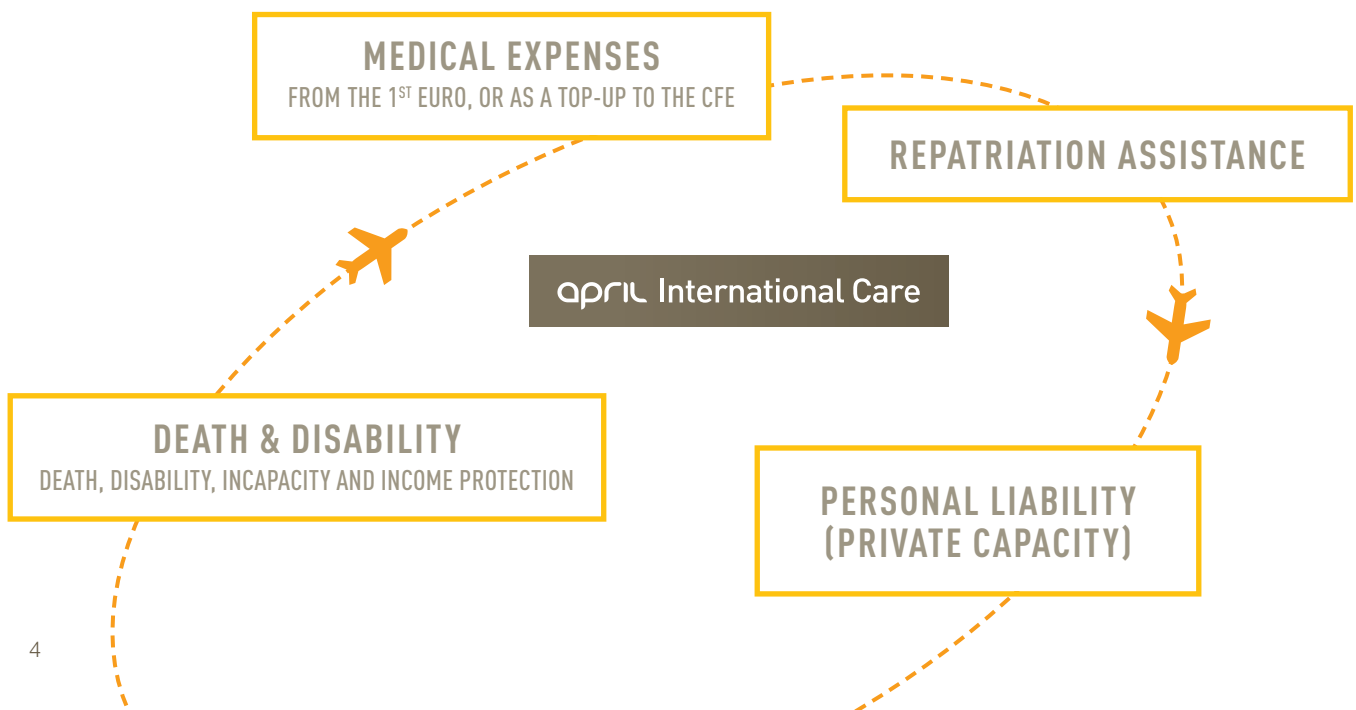
- > Implement security procedures (travel, workplace, home, crisis management procedure etc.)
- > Provide comprehensive employee benefits (health, death & disability, unemployment, retirement etc.)
- > Stay in touch with employees and support them throughout their expatriation

### AFTER

- > Ensure uninterrupted provision of benefits in France
- > Facilitate appropriate professional reintegration
- > Recognise newly acquired skills

### SUCCESSFUL EXPATRIATION

- > By taking all these measures, you will be able to prove that you have made every effort to ensure the physical safety of your employees and so avoid legal claims



## WHAT TYPE OF COVER DO YOUR EMPLOYEES NEED?


We give you the option of designing your own plan based on the insurance needs of your employees.

### 1 UNDERSTANDING YOUR HEALTHCARE BENEFITS:

→ Select the type of cover you want for your employees:

Cover from the 1 <sup>st</sup> euro	Cover as a top-up to the Caisse des Français de l'Étranger (CFE)
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→ Choose the level of cover you require:

	LEVEL 1 <b>ESSENTIAL</b>	LEVEL 2 <b>COMFORT</b>	LEVEL 3 <b>EXTENSIVE</b>	LEVEL 4 <b>PREMIUM</b>
	Hospitalisation + Outpatient care + Maternity + Options	Hospitalisation + Outpatient care + Maternity + Options	Hospitalisation + Outpatient care + Maternity + Options	Hospitalisation + Outpatient care + Maternity + Options
<b>MEDICAL EXPENSES</b>	Cover of basic day-to-day healthcare and unforeseen expenses • Annual cover limit: €1,500,000	Enhanced healthcare cover with a higher level of reimbursement • Annual cover limit: €1,500,000	Healthcare cover combining generous reimbursements and high-end benefits • Annual cover limit: €2,000,000	Healthcare cover providing a comprehensive benefits package for all of your employees • Annual cover limit: €2,200,000

→ Choose the level of enhanced Vision/Dental cover (optional):

<b>VISION/DENTAL COVER</b> 	LEVEL 1	LEVELS 1 or 2	LEVELS 1,2 or 3	LEVELS 1,2,3 or 4
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## 2 SELECT ADDITIONAL BENEFITS TO PROVIDE YOUR INTERNATIONAL EMPLOYEES WITH COMPREHENSIVE PROTECTION:

Repatriation Assistance and Personal Liability  
(Private Capacity) Package

Death & Disability Package

## 3 CHOOSE THEIR ZONE OF COVERAGE:

Choose your employees' zone of coverage: they will be covered in their countries of origin, nationality and destination.

### UNITED STATES

- > Consultation with a GP = **USD230** or around **€198**
- > Consultation with a specialist = **USD295** or around **€253**

### ALLEMAGNE

- > Consultation with a GP = **€38** (regular visit to a public hospital) or **€70** (private clinic)
- > Consultation with a specialist = **€66**

### HONG KONG

- > Consultation with a GP = **HKD800** or around **€87**
- > Consultation with a specialist = **HKD1,850** or around **€202**

### BRÉSIL

- > Consultation with a GP = between **€65** and **€80**
- > Consultation with a specialist = between **€150** and **€170**

### SÉNÉGAL

- > Consultation with a GP = between **€31** and **46 €** depending on the time of day
- > Consultation with a specialist = between **€46** and **€61** depending on the time of day

**Zone 1:** United States and worldwide

**Zone 2:** Bahamas, Brazil, Canada, China, Hong Kong, Israel, Japan, Russia, Singapore, South Africa, Switzerland, United Arab Emirates and United Kingdom

**Zone 3:** Albania, Andorra, Armenia, Australia, Austria, Azerbaijan, Belgium, Bosnia and Herzegovina, Bulgaria, Cambodia, Chile, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Faroe Islands, Finland, France (including the French Overseas Departments and Regions), Georgia, Germany, Gibraltar, Greece, Hungary, Iceland, Indonesia, Ireland, Italy, Latvia, Lebanon, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malaysia, Malta, Mexico, Moldova, Monaco, Montenegro, Netherlands, New Zealand, Norway, Poland, Portugal, Romania, San Marino, Serbia, Slovakia, Slovenia, Spain, Svalbard and Jan Mayen, Sweden, Taiwan, Thailand, Ukraine, Vatican and Venezuela

**Zone 4:** Worldwide excluding countries in zones 1, 2 & 3

## HOW TO CHOOSE THE RIGHT ZONE OF COVERAGE?

It's important to always choose the **zone according to the country/countries in which your employees need to carry out their medical treatments**. Please note that your employees are covered during holidays/and short trips home to their country of origin and trips around the world in case of unexpected illness or accident.

### IMPORTANT

**IF YOUR EMPLOYEES NEED TO TRAVEL OUTSIDE THE SELECTED ZONE OF COVERAGE, THE BENEFITS YOU SELECTED CAN BE CLAIMED WORLDWIDE IN THE EVENT OF AN ACCIDENT OR MEDICAL EMERGENCY (DURING STAYS OF LESS THAN 90 CONSECUTIVE DAYS)**

« I DECIDED TO TAKE MY NEXT CAREER STEP BY GOING TO WORK IN SENEGAL. MY EMPLOYER TOOK OUT INSURANCE TO COVER MY MEDICAL EXPENSES. ONE LESS THING TO WORRY ABOUT!

**PROFILE 1:** Sarah, a French national, is going to work as an expatriate in Senegal. Select **Zone 3** so that she's covered both in France (her country of origin) and Senegal (her destination country).



« I'VE BEEN LIVING IN THE USA WITH MY FAMILY FOR A FEW YEARS NOW. WHEN YOU CONSIDER THAT A STAY IN HOSPITAL FOR APPENDICITIS COSTS \$20,000, EXPATRIATE INSURANCE IS A MUST!

**PROFILE 2:** Your employee Mike, a Belgian national, is living as an expatriate with his family in the United States. To provide them with the best possible protection, choose **Zone 1** so they are covered in the United States (their destination country). They automatically benefit from a worldwide cover, including Belgium.

« I KEEP MY CONNECTION TO FRENCH SOCIAL SECURITY BY ENROLLING IN THE CFE. BUT THE COVER THEY PROVIDE ISN'T SUFFICIENT IN GERMANY AND I NEED ADDITIONAL INSURANCE.

**PROFILE 3:** Your employee Gaspard, a French national, is going on a secondment to Germany. To provide him with the best possible cover, offer him the CFE top-up plan in **Zone 3**. He will then be covered in both France and Germany.



# YOUR BENEFITS AT A GLANCE

## 1 MEDICAL EXPENSES

SUMMARY OF BENEFITS	ESSENTIAL	COMFORT	EXTENSIVE	PREMIUM
Upper limit on medical expenses per year and per plan member	€1,500,000	€1,500,000	€2,000,00	€2,200,000



### MEDICAL AND SURGICAL HOSPITALISATION

Hospitalisation in case of emergency or accident (including emergency dental treatment)	✓	✓	✓	✓
Room and board (fees and surgery, operating theatre and medical treatments and procedures)	✓	✓	✓	✓
Diagnostic tests, x-rays and advanced medical imaging	✓	✓	✓	✓
Standard private hospital room (per night)	€150	100% of actual costs	100% of actual costs	100% of actual costs
Cost of staying with a child under the age of 18 (per day)	€50	€100	€100	100% of actual costs
Hospitalisation for mental health or nervous disorders	100% of actual costs, up to a maximum of €7,000 and 30 days	100% of actual costs, up to a maximum of €10,000 and 30 days		100% of actual costs, up to a maximum of 45 days
Treatment of chronic illnesses (cancer, renal dialysis etc.)	✓	✓	✓	✓
Consultations, treatments and medication prescribed in connection with a stay in hospital	✓	✓	✓	✓



### MATERNITY

Costs related to childbirth (room and board, private hospital room, medical fees and treatments and procedures) inpatient consultations and medication Neonatal screening and diagnosis of chromosomal abnormalities	100% of actual costs, up to €6,000 per pregnancy	100% of actual costs, up to €12,000 per pregnancy		100% of actual costs, up to €20,000 per pregnancy
Outpatient consultations and prenatal classes	✓	✓	✓	✓
Home births	✓	✓	✓	✓



### MEDICALLY-ASSISTED PROCREATION

Medication, hormone treatments, diagnostic tests, IVF and artificial insemination	✗	100% of actual costs, up to €1,500 per attempt		100% of actual costs, up to €3,000 per attempt
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### OUTPATIENT CARE

Consultations with and home visits from GPs and specialists (excluding psychiatry)	✓	✓	✓	✓
Psychiatrists	✗	✓	✓	✓
Diagnostic tests, x-rays, advanced medical imaging and prescribed medication.	✓	✓	✓	✓





## SUMMARY OF BENEFITS

## ESSENTIAL

## COMFORT

## EXTENSIVE

## PREMIUM

## OUTPATIENT CARE [CONTINUED]

Medical auxiliaries (physiotherapists, nurses, midwives etc.)



Alternative medicine (osteopathy, homeopathy, acupuncture etc.)

100% of actual costs,  
up to a maximum of €300 per year

100% of actual costs,  
up to a maximum of  
€500 per year

100% of actual costs,  
up to a maximum of  
€1,000 per year

Medical equipment and devices, medical prostheses (excluding vision and dental care) and hearing aids

100% of actual costs,  
up to a maximum of €2,000 per year

100% of actual costs,  
up to a maximum of  
€3,000 per year

100% of actual costs



## PREVENTION

Screening



Health check and hearing test (one check-up every two years)

100% of actual costs,  
up to a maximum of €500

100% of actual costs,  
up to a maximum  
of €1,000

100% of actual costs,  
up to a maximum  
of €1,500

Self-medication package (non-prescription pharmacy items and nicotine replacement therapies)



100% of actual costs,  
up to a maximum  
of €100 per year

100% of actual costs,  
up to a maximum  
of €200 per year

Medically-prescribed spa treatment package



€500 per year



## FUNERAL EXPENSES

Funeral expenses for plan members over the age of 12

€3,000

€5,000

## 2 OPTIONAL BENEFITS



## SUMMARY OF OPTIONAL BENEFITS

## LEVEL 1

## LEVEL 2

## LEVEL 3

## LEVEL 4

## VISION CARE

Upper limit for vision care claims per insured member and per year

€500

€600

€700

unlimited

Lenses and frames  
(maximum 1 pair every 2 years)

100% of actual costs,  
up to a maximum  
of €700

Refractive surgery (laser treatment for vision correction) up to a maximum of one operation per eye for the entire duration of the plan

100% of actual costs up to the cover limit,  
no cover of lenses or frames in the year of surgery

100% of actual costs,  
up to a maximum  
of €700 per eye

Corrective contact lenses (including disposables)

up to €200 per year

up to €250 per year

up to €300 per year

up to €350 per year



## DENTAL

Upper limit for dental claims per insured member and per year

€1,500

€3,000

€4,000

€5,000

Routine and preventive care



Dentures, crowns, inlay cores, implants and inlays/onlays



Orthodontics up to age 18 (treatment begun before age 16 and for a maximum of 3 years)

100% of actual costs,  
up to a maximum  
of €1,000 per year

100% of actual costs,  
up to a maximum  
of €1,500 per year

100% of actual costs,  
up to a maximum of €2,000 per year

### 3 ADDITIONAL BENEFITS

#### A > REPATRIATION ASSISTANCE AND PERSONAL LIABILITY (PRIVATE CAPACITY)

REPATRIATION ASSISTANCE	BASIC ASSISTANCE	COMPREHENSIVE ASSISTANCE
Medical repatriation or medical transport	✓	✓
Accompanying children	✓	✓
Presence of a family member if the insured member is hospitalised	✗	✓
Returning the insured member to the country of expatriation following stabilisation	✗	✓
Repatriation in case of the death of the insured member or a member of their family	✗	✓
Repatriation or evacuation in case of an attack or natural disaster	✗	✓
Loss or theft of identity papers, luggage or travel tickets	✗	✓
Other benefits (unintentional violation of the laws of the country, translation of administrative documents, delivery of unavailable medication etc.)	✗	✓
PERSONAL LIABILITY (PRIVATE CAPACITY)		
All bodily injury, material damage and consequential financial loss combined up to €7,500,000	✗	✓

#### B > DEATH & DISABILITY

DEATH AND TOTAL AND IRREVERSIBLE LOSS OF AUTONOMY LUMP SUM	SALARY % OPTION	FIXED AMOUNT OPTION
Payment of a lump sum	choose between 100% and 600% of salary in multiples of 100%	choose between €100K and €600K in multiples of €100K
Early payment of lump sum	✓	✓
Payment of a second lump sum to dependent children in case of the simultaneous or subsequent death of the spouse	✓	✓

**OPTIONS** (only available if combined with a death lump sum)

#### SUPPLEMENTARY DEATH LUMP SUM

Increase in lump sum per dependent child	depending on the level of lump sum selected from 20% to 120% of salary	depending on the level of lump sum selected from €20K to €120K
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#### ACCIDENTAL DEATH LUMP SUM

Payment of a lump sum	choose between 100% of salary and 600% of salary in multiples of 100%	choose between €100K and €600K in multiples of €100K
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#### INCAPACITY - DISABILITY

Payment of a daily benefit	80% of salary	90% of salary
Waiting period	30, 60 or 90 days with the option of reducing the waiting time to 3 days in case of hospitalisation	
Payment of a disability pension	total or partial disability with supplement for third party assistance	

EDUCATIONAL ALLOWANCE	OPTION 1	OPTION 2	OPTION 3
Payment of an educational allowance to each of the dependent children in case of the plan member's death	between 6% and 24% of salary in multiples of 6% regardless of the child's age	percentage increased in line with the child's age	
		(6%, 12% and 18%)	(12%, 18% and 24%)
SPOUSE'S PENSION	OPTION 1	OPTION 2	OPTION 3
Payment of a pension to the surviving spouse	choice of a lifetime pension of 10%, 20% or 30%	choice of a lifetime or a temporary pension	
		between 0.25% and 0.50% of salary between 0.25% and 0.50% of salary	between 0.50% and 1% of salary

# HOW WE SUPPORT YOUR EMPLOYEES

## AN EXTENSIVE CARE NETWORK IN THE USA

Thanks to our partnership with AETNA, your employees benefit from:

- > **access to one of the largest care networks in the USA:** with almost 690,000 doctors and more than 5,500 hospitals with no cash advance required. We'll settle the bill of your employees directly on their behalf.
- > **a direct billing pharmacy card:** no cash advance required for pharmacy items in more than 57,000 pharmacies in the United States.

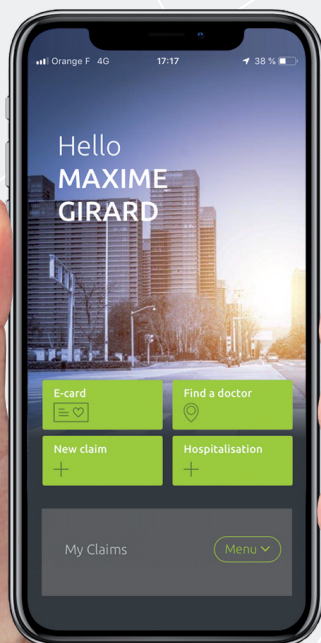
### Direct payment of hospital charges:

- > If your employees are hospitalised in an emergency, our teams will contact the hospital directly to issue an agreement to pay. Our priority is to make their admission as easy as possible!



## OUR INNOVATIVE ONLINE SERVICES

To make it easier for your employees to manage their plans during their time abroad, we are continually developing new services 100% online.



## REIMBURSEMENTS JUST A CLICK AWAY WITH EASY CLAIM !

- > With an average satisfaction rating of 8.5/10, Easy Claim has been a great success!



**"3 clicks and a photo, it couldn't be any easier!"**

EXPAT IN MALAYSIA



**"Really practical, fast and efficient. Very fast reimbursements."**

EXPAT IN CHINA



**"A well-designed, stable app. Very good user interface and, most importantly, an obvious improvement in quality and speed of service."**

EXPAT IN SINGAPORE

- > With Easy Claim, there are no more postal charges and complicated claims procedures to follow, and your employee doesn't need to send the originals of their medical bills and prescriptions.

For medical bills up to €1,000, it's easier and quicker for your employees to claim their reimbursements.

TO FIND OUT MORE,  
WATCH OUR DEMONSTRATION OF  
APRIL'S EASY CLAIM APP



## HOW WE SUPPORT YOUR EMPLOYEES (CONTINUED)



### THE MEMBERS' ZONE

In just a few clicks, from their laptop, tablet or smartphone, your employees will be able to access all the documents they need (insurance certificates, practical guide, etc.), update their personal information and view all their reimbursements.

### OUR ADVISORS ARE ONLINE!

If your employees require assistance, our advisors can be contacted not only by phone and email, but also using chat and Facebook Messenger! Your employees simply log in to the Members' Zone or open their APRIL Easy Claim app for a live chat with an advisor! Another way of making insurance easier!



### WELCOME PACK

We provide each new member with a Welcome Pack including:

- > their insurance certificate,
- > their insurance card with 24/7 emergency contact numbers for requesting direct payment of hospital charges and accessing assistance services,
- > their personal user ID to access the Members' Zone,
- > a guide describing how the plan operates.

The Welcome Pack will be emailed to your employees within 48 hours (working days) of us receiving the list of plan members from you. It will also be available and downloadable at any time from the Members' Zone.



THE  
INSURANCE  
CERTIFICATE



INSURANCE CARD SHOWING  
THE EMERGENCY NUMBERS TO CALL  
TO REQUEST ASSISTANCE OR BEFORE  
BEING ADMITTED TO HOSPITAL



THE MEMBERS GUIDE WITH  
A SUMMARY OF HOW THE PLAN  
OPERATES AND A LIST OF  
USEFUL CONTACTS.

## OUR DEDICATED TEAM

Our administration team is made up of multilingual employees working in our 3 offices in Bangkok, Mexico City and Paris.

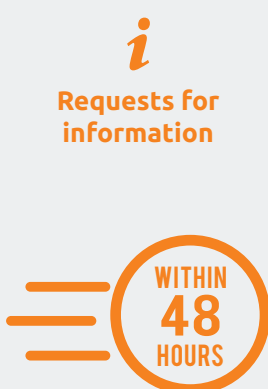
All of our employees have many years' experience in insurance and customer relations and are responsible for dealing with claims and queries from our insured members and their dependants.

### What do they do?

- 1 Respond to queries about your employees' insurance:
  - > details of their benefits,
  - > access to their online services,
  - > requests for documents,
  - > questions about reimbursements and so on.
- 2 Process your employees' claims for reimbursement.
- 3 Handle requests to enroll dependants.
- 4 Assist your employees in case of emergency or scheduled hospitalisation.

It's not always easy to manage health problems and emergencies abroad.

That's why we guarantee the turnaround of queries and requests from your employees on a day-to-day basis as well as in emergencies:





# PRACTICAL SUPPORT FOR YOU, AS AN EMPLOYER

## 1 A DEDICATED TEAM

As soon as you take out the insurance, we provide your company with a dedicated point of contact to make it as easy as possible for you to manage your plan.

### Our support includes:

- > liaising with the administration teams, including on individual cases,
- > optimisation of your plan, based on your needs,
- > advice on compliance with local regulations.

## 2 AN INNOVATIVE AND SUSTAINABLE APPROACH TO MANAGING RISKS

### Our international care network

APRIL has a network of 12,500 accredited providers worldwide and an operational presence (including local agents) in 113 countries.

For your insured members in the United States and Mexico, we have specific agreements and provide direct billing services.



### Our patient steering service and knowledge of international medical cost

We ensure the sustainable performance of your healthcare plans thanks, in particular, to our expertise in terms of controlling healthcare costs and our unique expertise in Case Management\*.

As excessive or inappropriate treatments can be not just harmful to the patient but also costly **for the company**, APRIL International Care has implemented a range of processes to ensure that the cost of medical care is managed appropriately: **identifying the most appropriate local solution which generates cost savings and provides medical services of at least equivalent quality.**



**Assistance to help you  
manage your plan**

**Fraud detection procedure**



**Substantial and sustainable limits on claims made under the plan**

## 3 3 SERVICES TO MAKE YOUR LIFE EASIER

### > Your online portal

We also provide you with a personalised online zone where you can view a list of employees covered under the plan and their dependants, download the documents you need to operate your plan and pay your invoices in just a few clicks.

### > A customer-focused approach to identify their needs

We have introduced a system that allows us to escalate demands and complaints from our insured members. This means we can respond in real time and provide rapid assistance to your expatriate employees.

\* Case Management: case studies (approval of the choice of provider, possibilities of pricing negotiations, appropriateness of repatriation etc.) making it possible to steer the patient towards the medical provider(s) most suited to their needs, anywhere in the world.

## HOW TO TAKE OUT THE INSURANCE

- 1 Complete the quote request and send it to us by email.
- 2 You will receive a proposal from us within 24 hours.
- 3 Your plan will be set up as soon as you sign the proposal.
- 4 Your employees will receive their membership pack 2 days after their enrolment in the plan. This includes:
  - > their insurance certificate,
  - > their insurance card in PDF format,
  - > their members' guide.

As an employer, you will receive the Membership Certificate, your General Conditions and your Company Handbook.

### FOLLOW US ON SOCIAL NETWORKS

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



FACEBOOK



TWITTER



LINKEDIN



YOUTUBE



INSTAGRAM

### OUR PARTNERS



Insurer of the health and death & disability benefits, a key player in the international insurance market

CHUBB®



Insurer and service provider for Repatriation Assistance and Personal Liability (private capacity)

aetna®

Provider of one of the largest care networks in the USA

CVS  
CAREMARK

Provider of one of the pharmacy networks in the USA



The leading platform connecting French companies and French-speaking expatriates for assignments around the world

# APRIL, INSURANCE MADE EASY

WORLDWIDE  
PRESENCE IN  
28 COUNTRIES

Since its creation in 1998 APRIL, an international insurance services group and the leading wholesale broker in France, has been committed to putting the client and innovation at the heart of its development with a single goal: to make insurance easier and more accessible to everyone.

APRIL designs, manages and distributes specialist insurance solutions in healthcare, personal risk, property, mobility and legal protection, as well as assistance services for individuals, professionals and businesses.

With more than 3,800 employees, APRIL has operations in Europe, America, Asia, Africa and the Middle East. In 2018, the group achieved consolidated sales of €997.2 million.

## APRIL INTERNATIONAL CARE BRINGS YOU SOLUTIONS TO MEET YOUR NEEDS

Whether you're in a start-up situation or the manager of a micro-business, an SME or a larger organisation, we are by your side to help you choose and implement your international benefits. With standard or customised insurance solutions, we offer expertise and proximity to provide your employees with insurance covering health, assistance and death & disability. And whatever the destination, the length of stay or the type of assignment, our solutions are designed to suit all types of international mobility!

NEED ADVICE TO HELP YOU CHOOSE YOUR COVER?

CONTACT OUR DEDICATED CORPORATE BUSINESS TEAM  
MONDAY TO FRIDAY FROM 8.30 TO 18.00 (PARIS TIME)

 **by phone: +33 (0)1 73 02 93 77**

 **by email: [info.entreprise@april.com](mailto:info.entreprise@april.com)**



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A French simplified joint-stock company (S.A.S.) with capital of €200,000

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Insurance made easy.