

INTERNATIONAL HEALTH INSURANCE

Going to study on the other side of the world?

With MyStudies Cover, you'll have quality **health and assistance insurance** in your bag!



MEETS THE
REQUIREMENTS
OF THE LEADING
INTERNATIONAL
UNIVERSITIES

Download our Easy Claim
mobile app!



Follow us on Instagram !



COVID-19
covered

 **april**
International
INSURANCE MADE EASY

MyStudies Cover, the insurance for students abroad

As you know, health care costs abroad can quickly escalate. They vary greatly from country to country and often the cover you have in your home country is not valid.

For that reason, we have developed international insurance solutions to meet the specific needs of the students abroad. Suitable for stays of less than a year abroad, MyStudies Cover replaces French social security and mutual insurance cover. This will help you avoid excessive health costs which can be particularly hard to afford for a student !

**100% ONLINE
SUBSCRIPTION
WITH IMMEDIATE
INSURANCE
CERTIFICATE**

- **Complete protection for studies abroad, internships, exchanges**
- **With exclusive services to support you:**



Covid-19 coverage
Online application with
immediate insurance
certificate



No advance
payment in case of
hospitalisation



Unlimited
medical
teleconsultation
included, 24/7



Paperless
reimbursements
within 48 hours with
the Easy Claim app



Advisors available
via chat and
Facebook
Messenger

What covers are available?

Medical Expenses Cover	COMFORT package	EMERGENCY package
Coverage	Valid in all situations	Only in case of an accident and medical emergency
Maximum reimbursement amount	Up to €500,000	Up to €250,000
Outpatient care	Unlimited	Up to €750
Reimbursement conditions	Simplified formalities	Form to be completed by your doctor for each claim



**The Comfort package:
recommended by APRIL for
a stay with 100% coverage!**

What is the cover for COVID-19?

You certainly have questions regarding this issue and we totally understand. Here are our answers in full transparency.

What care is covered?

- Your hospital costs,
- Your analyses and other treatments (laboratory tests, radiology procedures, etc.),
- Your PCR, antigenic and serological tests **only on medical prescription.**



Please note: in some countries, a prescription is not required to perform a test. However, it is compulsory in order to be reimbursed. Remember to get a prescription using our teleconsultation service.



Please note: vaccination costs are not covered.

MEDICAL EXPENSES COVER		
THE PACKAGES	EMERGENCY	COMFORT
Limit for all medical expenses cover (overall maximum per insured person)	€250,000 Coverage only in case of an accident or medical emergency	€500,000
MEDICAL AND SURGICAL HOSPITALISATION		
<ul style="list-style-type: none"> › Transport by ambulance (if hospitalisation is covered by APRIL International) › Hospital stay costs (including daily allowance in France) › Medical and surgical fees › Examinations, analyses, medicines › Medical procedures 	100% of actual costs Prior agreement required and referral to the most appropriate hospital	
OUTPATIENT CARE		
Consultations and procedures with general practitioners or specialists, analyses, laboratory tests, radiology procedures, pharmacy	100% of actual costs, up to €750 per year only following an accident and medical emergency and on presentation of the reimbursement form	100% of actual costs,
Non-accidental emergency dental care	up to €400 per year	
DENTAL AND VISION CARE FOLLOWING AN ACCIDENT		
Emergency dental care (cannot be combined with non-accidental emergency dental care)	Up to €800 per year	
Vision: lenses and frames or contacts	Up to €300 per year	
OTHER GUARANTEES		
REPATRIATION ASSISTANCE	100% of actual costs in the event of medical transport or repatriation Round-trip ticket in the event of early return	
PERSONAL CIVIL LIABILITY	Up to €4,500,000 for bodily injury	
LEGAL ASSISTANCE	Up to €15,000 per event in the case of advance bail	
INDIVIDUAL ACCIDENT	€10,000 in the event of accidental death and up to €40,000 in the event of invalidity following an accident	

Your cover offers you much more! Find out more by consulting your Table of Benefits.

**And so that there are no surprises, please take note:
your dermatology costs, non-generic medicines, routine dental care, alternative medicines and vaccines are not covered by this plan.**

By your side when it matters

You can easily use your plan through your Easy Claim app:



Zero paper reimbursements: take a picture of your medical bills and send them via your app,



Remote consultation with a doctor with our teleconsultation service. It's free and unlimited, available 24/7 anywhere in the world!



Find a healthcare provider with our geolocation service directly via your app,



Do you have a scheduled hospitalisation? Submit your request on your Easy Claim app. An advisor will call you back, contact the hospital to facilitate your admission and to settle your bill.

Discover all the features of Easy Claim on video [here!](#)



Download the Easy Claim app from the App Store or Google Play



Google Play

4,3/5

App Store
4,7/5

Easy Claim, voted best app in the international health insurance market in 2020, according to our customers!

Have you been urgently hospitalised?

We can be reached 24/7 on the emergency numbers on your insurance card. It is available in your Easy Claim app and can be downloaded to your wallet. Our teams directly contact the hospital in order to provide care.

This service is available for all types of cover (except in the case of a choice of cover in addition to the French Social Security or EHIC).



And for everything you can't do online, you can count on our team:

- available at any time in case of an emergency or difficult situation,
- who can be reached 24/7, by phone, email, messenger, chat, visit us with or without an appointment.



Where can I get medical care abroad?

It is not always easy to know where to go if you have a health problem.

Our commitment: to provide you with quality care at reasonable rates, by referring you to our health care providers.

Benefit from our extensive network of 12,500 care providers. You have access to more than one million partner healthcare providers worldwide.

How can I find out which hospitals, pharmacies and doctors are partners?

Nothing could be simpler. To do this, geolocate the healthcare professional or facility directly from your Easy Claim mobile app. Simply log on to the app, click on "Contact a doctor" and then on "Access the APRIL network". Fill in your criteria, your location and that's it!



Your third-party payment service in the USA (only valid with the COMFORT package)

Health care costs in the US can be exorbitant. In order to avoid unpleasant surprises, we have negotiated preferential rates with AETNA and Caremark, two of the largest healthcare networks in the USA.

For any request for a consultation, hospitalisation or outpatient care, **you must go to health professionals and institutions belonging to these networks.**

Get access to:

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

You will not have to pay anything in advance, we will pay your bill directly.



Our rates



You can choose between different types of cover...

- from the 1st Euro if you are looking for cover that covers your health costs from the 1st Euro spent (i.e. APRIL acts as a social security + mutual insurance);
- in addition to the Caisse des Français de l'Étranger if you wish to join (only available with the COMFORT package);
- in addition to the European Health Insurance Card/French social security card¹ if you have one (only available for the COMFORT package).



¹ Cover valid only in the public sector and in Europe. To discover the list of countries covered, please visit www.ameli.fr, in the section Rights and procedures/Europe, International/Social protection abroad/Study abroad.

The advantages of the CFE:

- › continuity of your rights and health cover in France;
- › continuity of cover based on the French rate;
- › no waiting period if you return to France: you are immediately integrated into the social security system;
- › no coverage exclusions.



Caisse des Français de l'Étranger

...and between different zones of cover depending on the country(ies) of stay:

You choose the zone of cover in which your benefits will apply. Your MyStudies Cover plan offers you a choice of 3 zones of cover:

- Zone 1: Worldwide including USA,
- Zone 2: Canada, China, Hong Kong, Mexico, Monaco, United Kingdom, Russia, Singapore, Switzerland and zone 3,
- Zone 3: Worldwide outside the countries listed in zones 1 and 2.

Your cover will be valid:

- › in the selected zone of cover and in the lower zones,
- › in your country of nationality for temporary stays of less than 90 consecutive days,
- › in the event of an accident or medical emergency on presentation of the reimbursement form, for a cumulative period of 30 days outside the zone of cover,
- › with the exception of the excluded countries (which you can consult [here](#)).

PACKAGES / TYPES OF COVER	EMERGENCY 1st €			COMFORT 1st €			COMFORT in addition to Social Security /CFE/EHIC*		
	Zone 1	Zone 2	Zone 3	Zone 1	Zone 2	Zone 3	Zone 1	Zone 2	Zone 3
Under 31 years old	€47	€36		€67	€49		€47	€36	
Under 41 years old	€143	€94	€72	€190	€122	€92	€125	€82	€63
Under 51 years old	€262	€153	€105	€337	€194	€131	€222	€123	€86
Under 61 years old	€343	€199	€136	€442	€254	€169	€291	€160	€110
Under 71 years old	€539	€340	€213	€629	€399	€249	€411	€254	€162
Under 80 years old	€735	€493	€303	€819	€555	€342	€534	€350	€219

*The rates indicated for the 3 zones do not include Social Security/CFE/CEAM contributions.

Please note : if you choose to pay monthly by SEPA direct debit, a fee of €3 will be added to your subscription.

Subscription and other practical information



How do I subscribe?

It's easy, just go to our website www.april-international.com to get a quote and subscribe 100% online.

All you have to do is sign electronically to finalise your subscription.

Why choose APRIL International?

Because we are a pioneer in student insurance

As the French leader in international mobility for individuals, APRIL International supports over 500,000 insured students. So you have every reason to trust us!

Easy to subscribe to. The advantage: you get the certificate and documents directly. Quick and time-saving.

The people who gave me the information were extremely polite and clear in their explanations. The procedure to follow on the web is very easy and clear.

The processing was efficient and responsive. No waiting time, quick and appropriate response, easy to subscribe to.



180 COUNTRIES COVERED	40 YEARS OF EXPERIENCE	+ 150 000 EXPATRIATES COVERED	260 MULTILINGUAL EMPLOYEES
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About APRIL, insurance made easy

APRIL is the leading wholesale broker in France with a network of 15,000 partner brokers. APRIL's 2,300 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.

By 2023, APRIL aspires to become a digital, omnichannel and agile operator, a champion of customer experience and the leader in its markets.

The APRIL Group operates in 16 countries and recorded a turnover of €516 million in 2020.

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 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:

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Insurance intermediary - Registered with ORIAS under number 07 008 000 (www.orias.fr)
Prudential Supervision and Resolution Authority
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Product designed and managed by APRIL International Care France and insured by Groupama Gan Vie (for medical expenses) and CHUBB European Group SE (for the other benefits).
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International
INSURANCE MADE EASY

Table of benefits

My cover for my temporary stay abroad

MEDICAL EXPENSES		
LEVELS OF COVER	EMERGENCY	COMFORT
Upper limit (Maximum amount per insured)	250,000€ In case of accident or medical emergency only	500,000€
MEDICAL AND SURGICAL HOSPITALISATION		
<ul style="list-style-type: none"> › Transfer by ambulance (if hospitalisation is covered by APRIL International) › Hospital room and board (including daily hospital charge in France) › Medical and surgical fees › Pathology, diagnostic tests and drugs › Medical procedures 	<p style="text-align: center;">100% of actual costs</p> <p style="text-align: center;">All medical expenses are subject to prior agreement. Direction to the most appropriate hospital</p>	
Hospitalisation for the treatment of mental or nervous disorders	80% of actual costs, up to 30 days per year	
Private room	Up to €50 per day	
OUTPATIENT BENEFITS		
Consultations and procedures carried out by GPs or specialists		
Pathology, diagnostic tests, X-rays and drugs	100% of actual costs, up to €750 per year and following an accident or a medical emergency only upon presentation of the claim form	100% of actual costs
Procedures carried out by nurses and physiotherapists (if hospitalisation is covered by APRIL International)		
Emergency dental treatment Not resulting from an accident	Up to €400 per year	
DENTAL, PROSTHESES AND OPTICAL RESULTING FROM AN ACCIDENT		
<ul style="list-style-type: none"> › Medical or orthopedic prostheses › Hearing aid › Optical : prescribed glasses or contact lenses 	Up to €300 per year	
<ul style="list-style-type: none"> › Emergency dental treatment › Dental prostheses › Inlay-Core, Inlay-Onlay 	Up to €800 per year	
Cannot be combined with emergency dental treatment not resulting from an accident		

OTHER BENEFITS	LEVELS
REPATRIATION ASSISTANCE	
Medical evacuation and repatriation Returning the body or the ashes	100% of actual costs
Provision of coffin	€1,500
Presence of a family member to accompany the deceased	Round-trip ticket
Translation of legal and administrative documents	Up to €500 per year
Presence of a family member if the insured is hospitalised for more than 6 days	Round-trip ticket €80 per night, maximum 10 nights
Early return in case of the death or hospitalisation of a family member	Round-trip ticket
Emergency return if your home is badly damaged	
Repatriation in case of a terrorist attack or a natural disaster	
Repatriation of plan beneficiaries	One-way ticket
Return to the country of destination after stabilisation	
Sending urgent messages	100% of actual costs
Enforced stay abroad	€80 per night, maximum 5 nights
Travel assistance if personal items are lost or stolen	Up to €1,000 (advance)
Search and rescue costs	Up to €5,000 per person and per event
Sourcing and sending medication not available locally	Postage costs
PERSONAL LIABILITY PRIVATE CAPACITY	
Bodily injury	Up to €4,500,000
Material and consequential damage	Up to €450,000 per year, including €90,000 for consequential damage excess €75 per claim
Material damage caused during internships	Up to €12,000 per year, excess €75 per claim
LEGAL ASSISTANCE	
Attorney fees abroad	Up to €3,000 per event
Advance payment of bail abroad	Up to €15,000 per event
PSYCHOLOGICAL ASSISTANCE	
Interview with a psychologist	3 telephone calls
PERSONAL ACCIDENT	
Accidental death	€10,000, or funeral expenses for the under 16's
Accidental disability (partial or total) following an accident	Up to €40,000, proportional excess 20%

OTHER BENEFITS (following)	LEVELS
BAGGAGE AND PERSONAL EFFECTS INSURANCE	
BAGGAGE › Loss, theft or destruction during the outward or return trip › Theft or destruction during the stay	Up to €1,600 limited to €800 for valuables,
Delayed baggage	Up to €200
Mobil phone, tablet, smartphone : Theft by characterized violence or snatching	Up to €500
Fraudulent use of SIM card	Actual costs
TRAVEL INCIDENT	
Delayed departure	Up to €100, airline tickets only
Delayed plane/Cancellation Missed connection	Up to €300
INTERRUPTION OF STAY	
› Reimbursement of tuition fees of current year in case of repatriation of the insured OR › Reimbursement of cost incurred in case of interruption due to repatriation of the insured	Ajusted pro rata temporis, up to €5,000. Actual costs within the limit of €250 per day and up to €5,000.

APRIL International Care France

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Immatriculée à l'ORIAS sous le n°07 008 000 (www.orias.fr)

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