



INTERNATIONAL HEALTH INSURANCE

You are going abroad for long-term studies

Choosing **Expat Student** for a greater peace of mind



COVID-19 covered



STAY OF MORE THAN 12 MONTHS
HIGH SCHOOL BACHELOR'S DEGREE
MASTER'S DEGREE
MBA/PH.D.

Download our mobile app
Easy Claim!



Follow us on Facebook and Instagram!



 **april**
International
INSURANCE MADE EASY



Why take out international insurance?

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 long-term stays abroad (from 1 to 6 years), **Expat Student** 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**



It's easy to choose an insurance with APRIL International



Leading insurer for French expatriates for 40 years.



100% mobile insurance with the Easy Claim app that simplifies all your requests.



Insurance cover adapted to your needs, whatever your project.



We remain close to you: our advisors are available 24/7, wherever you are.



By your side in the moments that matter with the support of our 24/7 assistance experts

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**,
- Your vaccination costs up to €100.

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 on the Easy Claim app and send us the invoice for the test to be reimbursed.



Your benefits

Comprehensive cover to provide you with the best possible protection during your studies abroad.

		LEVELS
1 MEDICAL EXPENSES		
Maximum amount of medical expenses per insurance year and per insured person:		
<p>You can opt for reimbursements:</p> <ul style="list-style-type: none"> › from the 1st euro › as a top-up of French Social Security › as a top-up of Caisse des Français de l'Étranger (CFE) <p>If you choose a top-up cover, benefits are expressed including reimbursement by CFE or Social Security.</p>		
HOSPITALISATION* (excluding routine healthcare and maternity)		
<ul style="list-style-type: none"> › Medical or surgical hospitalisation* or day hospitalisation › 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 	100% of actual costs	As a top-up of the CFE/French Social Security with the same limits and percentages of reimbursement as Option 1
Hospitalisation* for the treatment of mental or nervous disorders	100% of actual costs, up to 20 days per year	
Direct payment of hospital charges	provided on request 24 hours a day, if prior agreement has been obtained	
Private room	100% of actual costs, up to €80 per day	
ROUTINE HEALTHCARE (excluding maternity)		
Teleconsultation service. 24/7 contact with a GP or specialist from the Teladoc Health network	unlimited	
Consultations and procedures carried out by GPs	100% of actual costs (limited to €80 for each additional consultation after the first 2 per year)	
Consultations and procedures carried out by specialists	100% of actual costs (limited to €110 for each additional consultation after the first 2 per year)	
Consultations and procedures carried out by psychiatrists	100% of actual costs (limited to €80 for each per consultation, maximum 5 consultations per year)	
Nursing care** following hospitalisation and/or a reported accident	100% of actual costs	
Physiotherapy**	100% of actual costs, up to €500 per year	
Pathology, diagnostic tests, X-rays and drugs	100% of actual costs	
Dental treatment	100% of actual costs, up to €300 per year	
Prescribed glasses and contact lenses	100% of actual costs, up to €100 per year	
Vaccination costs	up to €100 per year	

* Hospitalisation is always subject to prior agreement. An excess of 20% will be applied if you do not follow this procedure before being admitted to hospital.

** Subject to prior agreement if more than 10 sessions are prescribed per insurance year.

Your benefits (continued)

		LEVELS
MATERNITY* (waiting period of 10 months)		
Cover valid only if your country of destination is among the following: Canada, China, Hong Kong, Mexico, Singapore, Switzerland, United Kingdom and the USA.		
Direct payment of hospital charges in the event of a childbirth	provided on request 24 hours a day, if prior agreement has been obtained	
Childbirth: hospitalisation*, private room, living expenses and medical and surgical fees	100% of actual costs, up to €7,500 per pregnancy, private room limited to €80 per day (increased to €15,000 per pregnancy in case of surgical delivery)	As a top-up of the CFE/French Social Security with the same limits and percentages of reimbursement as Option 1
Consultations, drugs, tests and pre and post natal care		
Complications of pregnancy and childbirth		

2 | SECOND MEDICAL OPINION

Conversation by phone with a medical team available 24/7 to answer your questions and to support you during your medical procedures

3 | REPATRIATION ASSISTANCE

Medical evacuation and repatriation	100% of actual costs
Compassionate emergency visit for hospitalisation of more than 6 days	return ticket and €80 per night, maximum 10 nights
Compassionate emergency return in case of death or hospitalisation of a family member	return ticket
Return of the insured to the host country after stabilisation	one-way ticket
Emergency dispatch of prescribed medication not available locally	postage costs
Search and rescue costs	up to €5,000 per insured, up to €15,000 per event
Return of remains	100% of actual costs
Provision of coffin	up to €1,000
Accompanying the deceased	return ticket and €80 per night, maximum 4 nights
Repatriation of other beneficiaries in case of medical repatriation or death of the insured	one-way ticket
Accompanying minor children	return ticket
Advance payment of bail abroad	up to €15,000 per event
Emergency message relay	100% of actual costs
Travel assistance if personal items are lost or stolen	advance up to €1,000 per event
Translation of legal and administrative documents	up to €500 per year

4 | LEGAL ASSISTANCE

Legal, administrative and practical information service	by phone or email
Legal assistance in the event of a dispute: legal defence and appeal	up to €16,000 per year

5 | PSYCHOLOGICAL SUPPORT

Connection to a clinical psychologist 24/7	phone calls
--	-------------

* Hospitalisation is always subject to prior agreement. An excess of 20% will be applied if you do not follow this procedure before being admitted to hospital.



Your benefits (continued)

	LEVELS
6 PERSONAL LIABILITY private capacity, internships and tenant's liability	
Bodily injury	up to €4,500,000 per claim
Material and consequential damage	up to €460,000 per year, including €92,000 for consequential damage, excess €75
Material damage caused during internships	up to €12,000 per year, excess €75
7 PERSONAL ACCIDENT	
Accidental death	€10,000, or funeral expenses for the under 16's
Accidental disability	up to €40,000, proportional excess 20%
8 EXAM INSURANCE	
Payment of compensation if the insured needs to repeat a year due to their hospitalisation or the accidental death of a family member	up to €10,000 per year

Annual and monthly premiums (all taxes included)

For policies taken out before 16/09/2022.

Your premium is calculated according to your age, the payment method and your country of destination.

Membership fees: €20/year. Installment charges: €20/settlement, unless you are paying by SEPA direct debit.

COUNTRY OF DESTINATION	COVER TYPE	PRINCIPAL INSURED OR SPOUSE AGE 0-30	PRINCIPAL INSURED OR SPOUSE AGE 31-40	DEPENDENT CHILDREN AGE 0-18
Zone 0: Mexico and United States	1 st €	€1,680/year, i.e. €140/month	€2,424/year, soit €202/month	€1,404/year, soit €117/month
	CFE or French Social Security	€1,260/year, i.e. €105/month	€1,800/year, i.e. €150/month	€1,104/year, i.e. €92/month
Zone 1: Canada, China, Hong-Kong, Singapour Switzerland, United Kingdom	1 st €	€1,380/year, i.e. €115/month	€1,980/year, i.e. €165/month	€1,164/year, i.e. €97/month
	CFE or French Social Security	€1,068/year, i.e. €89/month	€1,500/year, i.e. €125/month	€924/year, i.e. €77/month
Zone 2: rest of the world	1 st €	€960/year, i.e. €80/month	€1,344/year, i.e. €112/month	€840/year, i.e. €70/month
	CFE or French Social Security	€780/year, i.e. €65/month	€1,044/year, i.e. €87/month	€684/year, i.e. €57/month

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 EHC).



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?



We have referenced over one million healthcare professionals worldwide

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.

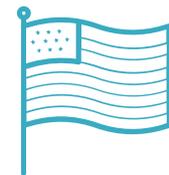
How can I find out which hospitals, pharmacies and doctors are partners?

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

Health care costs can be exorbitant in the USA. We have made specific agreements so that you don't have to pay for your health expenses in advance. You benefit from access to one of the largest healthcare networks:

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



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



How to find out which hospitals, pharmacies and doctors are in the network?



It couldn't be easier:

- › Log on to april.globalexcel.com
- › Click on "Find a Participating Medical Provider" and then on "Find a provider".
- › 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.

Who to contact for information?

We are available 24/7 to answer any questions you may have!

From the United States, call **1-866-299-2900** and an advisor will assist you.



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

260

MULTILINGUAL EMPLOYEES



How the policy operates

Useful information before you apply

WHO IS THE POLICY DESIGNED FOR?

Are covered by the policy:

- all school pupils or students or au pair between the ages of 12 and 40 inclusive who are studying abroad for a minimum period of 12 months,
- the spouse of the principal insured may also be covered by the insurance if they are expatriate students between 18 and 40 years old.

IN WHICH COUNTRIES AM I COVERED?

Your country of destination determines the zone of cover in which your benefits will apply. With Expat Student, you will benefit from 3 zones of cover:

Zone 0: Worldwide including the USA,

Zone 1: Canada, China, Hong-Kong, Singapore, Switzerland, the United Kingdom, and zone 2,

Zone 2: Worldwide outside the countries listed in zones 0 and 1.

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](#)).

WHAT IS THE MAXIMUM DURATION OF COVER?

The Expat Student policy can be taken out for a minimum of 12 months and is renewed automatically on its annual anniversary date (1st October). The maximum duration of cover is 6 years.

Cover is automatically terminated:

- › when the age limit is reached,
- › after 6 years of insurance,
- › if you no longer qualify as a student or young au-pair,
- › if you are no longer an expatriate, on presentation of an official document certifying to this.

HOW TO APPLY?

It's easy, get a quote with your broker or go to our www.april-international.com and apply directly online. You will receive all of your insurance documents (including your insurance certificate) by email within minutes.



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 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 Head Office:

14 rue Gerty Archimède - 75012 Paris - FRANCE
Tel: +33 (0)1 73 02 93 93 - Fax: +33 (0)1 73 02 93 90
Email: info.expats@april-international.com - 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.oriass.fr)
Prudential Supervision and Resolution Authority
4 place de Budapest - CS 92459 - 75436 PARIS CEDEX 09 - FRANCE.
This product is conceived and managed by APRIL International Care France and insured by Axéria Prévoyance (for the medical expenses conventions n°A3MCSLDFDSIE2013 and A3MCSLDFDSRO2013), Chubb European Group SE (for the repatriation assistance cover, personal liability private capacity, internships and tenant's liability, personal accident and tuition insurance covers) and by Solucia PJ (for the legal assistance cover).
NAF6622Z - VAT N° FR603009707727