

NEW:
EASY CLAIM

SUBMIT
YOUR CLAIMS FOR
REIMBURSEMENT
IN JUST A FEW
CLICKS

PREMIUMS
AND BENEFITS IN USD

ASIA HEALTH PLAN

HEALTHCARE COVER FOR YOUR EXPATRIATION
IN SOUTH-EAST ASIA

2016



Download our free mobile applications,
APRIL Expat and Easy Claim!



Changing the image of insurance.

ASIA HEALTH PLAN, SPECIALLY DESIGNED FOR EXPATRIATES IN SOUTHEAST ASIA

This insurance solution provides cover for expatriates for a minimum period of one year in Cambodia, Indonesia, Laos, Malaysia, the Philippines, Taiwan, Thailand and Vietnam. The policy is administered in US Dollars and provides flexible cover for medical expenses and repatriation assistance.

WHY CHOOSE US?

- > Asia Health Plan protects you for both regular and unexpected medical expenses from the 1st dollar spent.
- > A service providing **direct payment of hospital charges** during hospitalisation for more than 24 hours: we can arrange for your hospital bills to be settled directly. This means you have nothing to pay to the hospital. We'll take care of it!
- > Your standard private room is covered at 100% of actual costs.
- > **Free choice of doctor or hospital** for your healthcare.
- > **Second medical opinion service:** information from our doctors on your symptoms and advice on the most suitable treatment.
- > **Cover valid also in Europe** (excluding United Kingdom and Switzerland) for all medical expenses.
- > If you ever need assistance, APRIL International will organise your medical repatriation, at any time of the day or night, to your home or to the most suited hospital. We also cover travel and accommodation costs allowing a relative to visit you.
- > Your contacts at APRIL are close at hand thanks to **our office in Bangkok**.
- > **E-claims service:** an easy way to send us your claims for reimbursement from the Customer Zone or using the Easy Claim app.



OUR MULTILINGUAL TEAMS AT YOUR SERVICE:



> PARIS

by telephone:

+33 (0)1 73 02 93 93
Monday to Friday from 8.30 am to 6 pm
(Paris time)



by email:

info.expats@april-international.com



at our offices:

110, avenue de la République
75011 Paris - FRANCE

> BANGKOK

by telephone:

+66 (0) 20 22 91 80
Monday to Friday from 9 am to 6 pm
(Bangkok time)

by email:

infobangkok@april-international.com

at our offices:



Maneeya Center North, 10th Floor
518/3 Ploenchit Road
Lumpini, Pathumwan
Bangkok 10330 - THAILAND



CHOOSE THE BENEFITS YOU REQUIRE



CHOOSE FROM TWO MEDICAL EXPENSES OPTIONS TO MEET YOUR NEEDS AND YOUR BUDGET

ESSENTIAL	COMFORT
<p>Cover for hospitalisation only</p> <p>H</p> <p>OPTIONAL REPATRIATION ASSISTANCE</p>	<p>Hospitalisation + Routine healthcare + Maternity + Dental treatment</p> <p>H  </p>
Up to USD 500,000	Up to USD 1,000,000

LOW COST OPTION

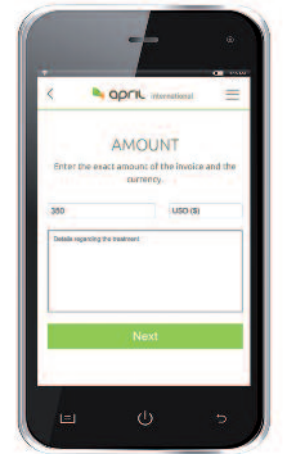
4 levels of annual excess to choose from, applied only to hospitalisation benefits

USD 0	USD 500	USD 1,500	USD 5,000
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EASY CLAIM: YOUR REIMBURSEMENTS ARE JUST A CLICK AWAY!

To submit your claims for reimbursement,
choose the simple option with the Easy Claim app.



WHAT ARE 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.

WHEN CAN I USE THE EASY CLAIM SERVICE?

You can send us your healthcare reimbursement claims via the app, **for all bills up to €400**.

However, you will need to keep your original documents.

If you have bills for amounts over €400, please send them to us by post.

HOW DO I ACCESS THE EASY CLAIM SERVICE?

You can access Easy Claim at any time from:

- > your **mobile** or **tablet**, by downloading the app from the Apple Store, Google Play or the Microsoft Store,
- > the **Customer Zone**, in the "Your reimbursements" section.

HOW DO I USE THE EASY CLAIM APP?

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



DIRECT PAYMENT OF YOUR HOSPITAL CHARGES

EASY CLAIM SERVICE FOR MEDICAL BILLS UP TO €400

BENEFITS DESIGNED FOR EXPATRIATES IN SOUTHEAST ASIA

1 > MEDICAL EXPENSES

OPTIONS	ESSENTIAL	COMFORT
HOSPITALISATION* : waiting period <small>see definition p7</small> 3 months** (cancelled in case of accident or medical emergency)		
UPPER LIMIT OF REIMBURSEMENT PER INSURANCE YEAR PER INSURED INDIVIDUAL	USD 500,000	USD 1,000,000
Medical, surgical hospitalisation <small>see definition p7</small> or day hospitalisation: Transfer by ambulance (if hospital charges covered by APRIL International) Hospital room and board Medical and surgical fees Pathology, diagnostic tests and drugs Medical procedures	100% of actual costs <small>see definition p7</small>	100% of actual costs <small>see definition p7</small>
Standard private room	100% of actual costs, within the limits of reasonable and customary costs	100% of actual costs, within the limits of reasonable and customary costs
Direct payment of hospital charges <small>see definition p7</small> during approved hospitalisation for more than 24 hours	provided on request 24 hours a day, if prior agreement has been obtained	provided on request 24 hours a day, if prior agreement has been obtained
Parent accommodation	100% of actual costs, up to 10 days per year (for children under 18)	100% of actual costs, up to 10 days per year (for children under 18)
Cancer treatment (chemotherapy and radiotherapy)	100% of actual costs	100% of actual costs
Treatment of AIDS	100% of actual costs	100% of actual costs
Organ transplant	100% of actual costs, up to USD 200,000 per year	100% of actual costs, up to USD 200,000 per year
Pre and post hospitalisation treatment (incurred within 30 days before admission, and 90 days following hospital discharge)	100% of actual costs, up to USD 3,000	100% of actual costs, up to USD 3,000
Treatment in a specialist re-education unit following hospitalisation covered by APRIL International	100% of actual costs, up to USD 2,500 per year	100% of actual costs, up to USD 5,000 per year
Home care***	100% of actual costs, up to 182 days per year	100% of actual costs, up to 182 days per year
Emergency dental treatment following an accident	100% of actual costs, up to USD 50,000 per year	100% of actual costs, up to USD 50,000 per year

* All periods of hospitalisation are subject to prior agreement see definition p7. An excess see definition p7 of 20% will be applied if you do not follow this procedure before your admission to hospital.

** The waiting period may be cancelled if you had equivalent or higher level cover which was cancelled less than one month previously. Proof of this previous insurance and the Exit certificate must be produced.

*** Requires a prior agreement if more than 20 visits are prescribed per insurance year.

**CONSULTATIONS WITH GENERAL
PRACTITIONERS AND SPECIALISTS
COVERED AT 100% OF ACTUAL COSTS**

OPTIONS	ESSENTIAL	COMFORT
MATERNITY*: waiting period 10 months		
UPPER LIMIT OF REIMBURSEMENT PER INSURANCE YEAR PER INSURED INDIVIDUAL	—	USD 5,000
Pre and post natal treatment	not covered	100% of actual costs
Delivery	not covered	100% of actual costs

OPTIONS	ESSENTIAL	COMFORT
OUTPATIENT MEDICAL EXPENSES: waiting period 3 months** (cancelled in case of accident or medical emergency except for physiotherapy, chiropractor treatment and acupuncture)		
UPPER LIMIT OF REIMBURSEMENT PER INSURANCE YEAR PER INSURED INDIVIDUAL	—	USD 5,000
Consultations with general practitioners	not covered	100% of actual costs
Consultations with specialists	not covered	100% of actual costs
Diagnostic tests, X-rays, scans, EKG	not covered	100% of actual costs
Prescription drugs	not covered	100% of actual costs
Physiotherapy and chiropractor treatment Waiting period 6 months**	not covered	100% of actual costs, up to USD 60 per session, up to 15 sessions per year
Acupuncture Waiting period 6 months**	not covered	100% of actual costs, up to USD 45 per session, up to 10 sessions per year
External prosthetics	not covered	100% of actual costs, up to USD 1,000 per year
Health check-up	not covered	100% of actual costs, up to USD 500 per year (every 2 years)

OPTIONS	ESSENTIAL	COMFORT
DENTAL CARE: waiting period 6 months**		
UPPER LIMIT OF REIMBURSEMENT PER INSURANCE YEAR PER INSURED INDIVIDUAL	—	USD 1,000
Routine oral examination (including scaling & polishing)	not covered	100% of actual costs up to USD 100 per year (once per year)
Basic dental services: extraction, amalgam filling, X-rays, periodontal scaling	not covered	100% of actual costs

* Requires a prior agreement.

** The waiting period may be cancelled if you had equivalent or higher level cover which was cancelled less than one month previously. Proof of this previous insurance and the Exit certificate must be produced.

BENEFITS (CONTINUED)

DESIGNED FOR EXPATRIATES IN SOUTHEAST ASIA

DEFINITIONS

- > **Actual costs:** total medical expenses charged to you.
- > **Day hospitalisation:** hospitalisation of less than 24h where you are allocated a bed but do not stay overnight.
- > **Direct payment of hospital charges:** under the two medical options, if you are hospitalised for more than 24h, we can pay your hospital charges on your behalf: we will contact the hospital to settle your bill and you have nothing to pay up front. You are also entitled to an advance payment in the event of childbirth.
- > **Excess:** sum for which you are responsible in the settlement of a claim.
- > **Hospitalisation:** stay of more than 24h (with or without surgery) in a public or private hospital as a result of illness or accident.
- > **Prior agreement:** certain medical treatments and procedures require the prior agreement of our Medical Examiner. The practitioner prescribing these treatments or procedures must provide you with a prior agreement form and a detailed breakdown of costs before incurring any corresponding treatment.
- > **Waiting period:** period defined in the policy during which no benefits are paid. The waiting period applies from the effective date of cover as mentioned on the Membership certificate.

HEALTHCARE COSTS IN SOUTHEAST ASIA

With Asia Health Plan, you're protected from anything that might threaten to disrupt your time abroad.



Jonathan moved to Thailand to open a restaurant in **Bangkok**. On his way to the beach one day, he loses control of his vehicle and crashes into a ditch.

How much are the hospital charges?

> **THB 5,683,400**
approx. USD 169,300

Denis and his wife relocated to the **Philippines** 2 years ago. Following acute stomach aches, his medical examination reveals appendicitis. How much did the medical exam and the surgery cost?

> **PHP 350,200**
approx. USD 8,615



The costs shown refer to cases handled by our Medical Department. They are provided for information purposes only and have no contractual value. The currency exchange rates used are those in force at the time the treatment was received.

SECOND MEDICAL OPINION SERVICE

Unsure about a treatment you've been prescribed?

Are all these examinations and scans really necessary?
Is surgery the best solution?

To help you answer these questions and guarantee you get the right treatment for your diagnosis, we offer a second medical opinion service.
This service is free and available to all our members.

It is compulsory if you are having scheduled medical treatment or surgery costing more than USD 2,000.

To use the service, simply contact our medical team: they will arrange a medical appointment and get back to you as quickly as possible to confirm the details.
After the appointment, you must send us the doctor's medical report so that our medical team can advise on how best to proceed in your situation.



2016 PREMIUMS FOR MEDICAL COVER

ANNUAL PREMIUMS 2016 (ALL TAXES INCLUDED) IN USD FOR EFFECTIVE DATES UP TO 16/12/2016

PER INSURED MEMBER	ESSENTIAL OPTION	COMFORT OPTION
< 21 years	USD 388	USD 1,077
21 - 25 years	USD 590	USD 1,389
26 - 30 years	USD 650	USD 1,464
31 - 35 years	USD 750	USD 1,880
36 - 40 years	USD 850	USD 2,000
41 - 45 years	USD 950	USD 2,240
46 - 50 years	USD 1,080	USD 2,763
51 - 55 years	USD 1,920	USD 4,020
56 - 60 years	USD 2,780	USD 4,800
61 - 65 years	USD 3,050	USD 6,044
66 - 70 years	USD 4,149	USD 7,158
71 - 75 years	USD 5,462	USD 9,419
76 - 80 years	USD 7,594	USD 13,095

LOW COST OPTION 	ESSENTIAL OPTION			COMFORT OPTION		
	Excess of USD 500	Excess of USD 1,500	Excess of USD 5,000	Excess of USD 500	Excess of USD 1,500	Excess of USD 5,000
< 36 years	-15%	-20%	-40%	-10%	-15%	-25%
36 - 45 years	-10%	-15%	-35%	-5%	-10%	-20%
46 - 80 years	-5%	-10%	-25%	-5%	-10%	-15%

Notes

The upper age limit for applications is 65 inclusive.

2 > REPATRIATION ASSISTANCE

In the case of an accident, illness or serious problems, we will come to your aid 24 hours a day, 7 days a week. Simply call us or send a fax.

TYPE OF BENEFITS	LEVELS
Medical evacuation and repatriation	100% of actual costs
Repatriation of body in event of death	100% of actual costs
Provision of coffin	up to USD 2,200
Accompanying the deceased during transportation or repatriation	return economy class airline ticket or 1 st class railway ticket
Presence of a family member for hospitalisation of more than 6 days	return economy class airline ticket or 1 st class railway ticket and USD 115 per night up to a maximum of 10 nights

ANNUAL PREMIUMS 2016 (ALL TAXES INCLUDED) IN USD FOR EFFECTIVE DATES UP TO 16/12/2016

Individual	USD 329
Family	USD 717

The upper age limit for applications is 70 inclusive.

HOW THE POLICY OPERATES

USEFUL INFORMATION BEFORE YOU APPLY

WATCH THIS VIDEO TO FIND OUT WHY EXPATRIATES CHOOSE AN APRIL INTERNATIONAL EXPAT INSURANCE POLICY WHEN LIVING ABROAD



WHO IS THE POLICY DESIGNED FOR?

Cover is available to any person of any nationality, residing in one of the following countries: Cambodia, Indonesia, Laos, Malaysia, the Philippines, Taiwan, Thailand or Vietnam (excluding their country of nationality) and who, at the start of the period of insurance, is under the age of:

- 70 inclusive for repatriation assistance,
- 65 inclusive for medical expenses cover.

Notes:

- > Membership can be on an individual basis.
- > The Health questionnaire is not required if only repatriation assistance has been selected.

WHERE AM I COVERED?

For medical expenses:

Cover is valid during the whole year in the following countries: Cambodia, Indonesia, Laos, Malaysia, the Philippines, Taiwan, Thailand and Vietnam.

While travelling, your cover is also valid:

- > **in Europe** (excluding United Kingdom and Switzerland), for the entire duration of your policy;
- > **in your country of nationality** in the event of accident or medical emergency, during stays of less than 90 consecutive days;
- > **in the rest of the world** (excluding the Bahamas, Canada, the United States, Japan and Switzerland) in the event of an accident, during stays of less than 60 consecutive days.

For repatriation assistance:

Cover is valid during the whole year in the zone comprising the following countries: Cambodia, Indonesia, Laos, Malaysia, the Philippines, Taiwan, Thailand and Vietnam. Cover also applies during stays of no more than 90 consecutive days worldwide.

Note:

As a result of heightened tension, cover in certain countries is subject to prior agreement from APRIL International. A comprehensive list of temporarily excluded countries can be consulted on www.april-international.com or by calling us on +33 (0)1 73 02 93 93 or by email at info.expat@april-international.com. The list of excluded countries is liable to change.



HOW THE POLICY OPERATES (CONTINUED)

USEFUL INFORMATION BEFORE YOU APPLY

WHEN AM I COVERED?

Cover takes effect at the earliest on the 16th of the month or on the first day of the month following receipt of the completed Application form, premium payment and any additional documents requested and subject to our medical approval.

HOW LONG AM I COVERED?

Cover ceases automatically:

- > when the age limit is reached:
 - **21** for dependent children for medical expenses benefits (26 if in full time-education), **31** for repatriation assistance benefits;
 - **71** for repatriation assistance benefits;
- > if you do not pay the premium,
- > if you are no longer an expatriate. Supporting documentation must be produced.

HOW TO APPLY

1 MAIL US YOUR APPLICATION FORM

- > Complete and sign the Application form.
- > The principal insured, their insured spouse and their legally adult children should complete and sign the Health questionnaire (unless only repatriation assistance has been selected).
- > Please enclose payment of your 1st premium with your Application form and Health questionnaire:
 - by selecting the “pay by bank card” option on the Application form *or*
 - arrange for the 1st bank transfer to be made (include a copy of the transfer instructions).
- > Send your application to: APRIL International Expat - Service Adhésions Individuelles - 110, avenue de la République CS 51108 - 75127 Paris Cedex 11 - FRANCE.

2 APPLY ONLINE

You can also apply online and will receive all of your insurance documents (including your insurance certificate) by email within minutes.

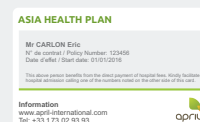
3 Once your Application has been approved, you will receive:



YOUR MEMBERSHIP
CERTIFICATE SERVING
AS YOUR INSURANCE
CERTIFICATE,



THE GENERAL
CONDITIONS SHOWING
HOW YOUR POLICY
OPERATES,



YOUR INSURANCE CARD
CONTAINING EMERGENCY
CONTACT NUMBERS
FOR REQUESTING ASSISTANCE
SERVICES OR BEFORE
ADMISSION TO HOSPITAL.

ADDITIONAL SERVICES

MAKING LIFE SIMPLER!



YOUR ONLINE CUSTOMER ZONE

INTUITIVE AND FAST, IT MAKES YOUR LIFE EASIER !

In just a few clicks, using your **PC, tablet** or **smartphone**, you can access:

- > 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 insured,
- > a breakdown of your premiums, if you are the policyholder,
- > the Easy Claim service where you can submit your claims for reimbursement in just a few clicks.



MOBILE APPS

NEW: EASY CLAIM

MAKE THINGS SIMPLE BY SUBMITTING YOUR CLAIMS FOR REIMBURSEMENT VIA THE APP!

You can use Easy Claim to submit medical bills up to €400. Simply:

- > download the app and log in with your Customer Zone username,
- > enter the beneficiary and the date and amount of the treatment,
- > add photos of your medical bills and prescriptions,
- > send your claim for reimbursement with just one click (keeping the originals).

APRIL EXPAT

HELPING YOU PREPARE FOR YOUR TRIP AND SUPPORTING YOU ONCE YOU'RE THERE

A country guide, common expressions and medical terms in 13 languages, a checklist, contact details for health professionals worldwide and local emergency numbers.

Our apps are available free of charge from the **Apple Store**, **Google Play** and the **Microsoft Store**.



MANAGING YOUR POLICY

Throughout your period of insurance, our Customer Service team is available to provide you with any assistance you may require in connection with your policy.

You can:

- > change the level of cover to suit your needs at any time throughout the period of cover,
- > update contact or bank details,
- > add a beneficiary,
- > sign up to new options,
- > make any other changes to your cover.

For information and assistance, contact our team:

Tel: +33 (0)1 73 02 93 93

Email: customerservice.expatri@april-international.com

YOUR INSURANCE CARD

THIS PERSONALISED CARD PROVIDES YOU WITH EMERGENCY CONTACT NUMBERS, AVAILABLE 24/7 FOR:

- > direct payment of hospital charges during approved hospitalisation if you are hospitalised for more than 24 hours,
- > requesting emergency assistance.

The card facilitates your admission to a medical centre in the event of emergency hospitalisation.

To simplify procedures, the card contains your personal details: name, first name(s) and policy number.



APRIL, CHANGING THE IMAGE OF INSURANCE

WORLDWIDE
PRESENCE
IN 34 COUNTRIES

APRIL, an international insurance services group, has chosen innovation as the key to driving its development, by seeing insurance from the customer's perspective. Making this commitment, which means pushing boundaries and keeping things simple, has enabled APRIL to become in under 20 years the leading wholesale broker in France and an international authority with operations in 34 different countries.

Over 3,800 staff members insure, advise, design, manage and distribute insurance solutions and assistance services for private individuals, professionals and businesses, amounting to some 6 million policyholders. APRIL's turnover in 2014 was €766.3 million.

APRIL INTERNATIONAL, SPECIALISING IN INTERNATIONAL INSURANCE FOR 40 YEARS

OUR PROMISE

- › Top quality management of your insurance choices: 3 offices in Paris, Bangkok and Mexico
- › Multilingual teams at your service
- › Clear and easy to understand products supported by a range of services

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.

FOR MORE INFORMATION, CONTACT YOUR INSURANCE CONSULTANT:

april international | expat

Headquarters:

110, avenue de la République - CS 51108 - 75127 Paris Cedex 11 - FRANCE

Tel.: +33 (0)1 73 02 93 93 - Fax: +33 (0)1 73 02 93 90

Email: info.expatriat@april-international.com - www.april-international.com

Public limited company with capital of €200,000 - Registered with Companies House in Paris under number 309 707 727

Insurance broker - Registered with ORIAS (Organisation for the registration of insurance brokers) under number 07 008 000 (www.orias.fr)

Autorité de Contrôle Prudentiel et de Résolution (Prudential Supervision and Resolution Authority)

61, rue Taitbout - 75436 Paris Cedex 09 - FRANCE.

This product is conceived and managed by APRIL International Expat and insured by Groupama Gan Vie (for the medical expenses cover) and ACE Europe (for the repatriation assistance cover).



Changing the image of insurance.