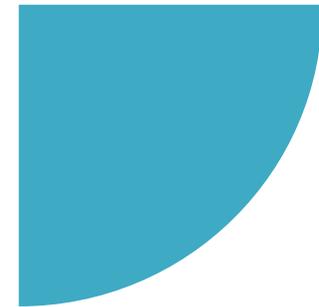
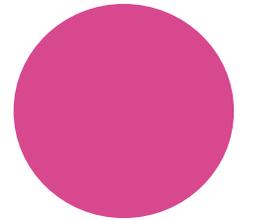
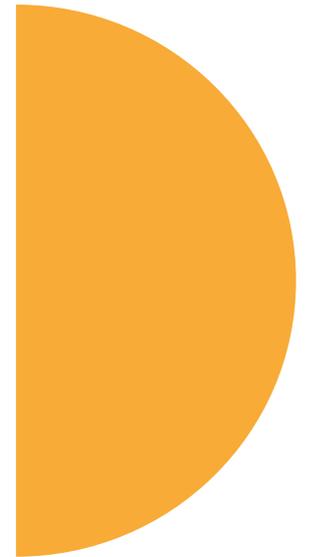


Long-Term

# International Health Plan

International health insurance for individuals and families working or living abroad



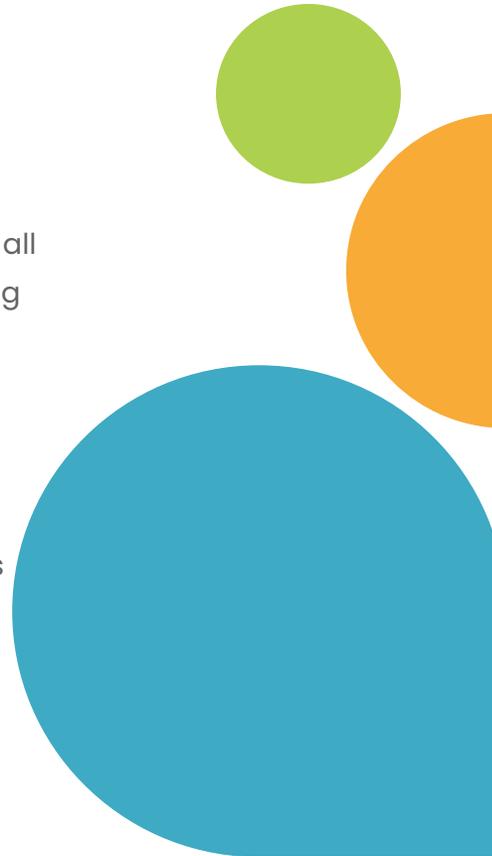
# Welcome

## The first step of your journey to obtaining international private medical insurance!

As you navigate your way through our brochure, you'll be provided with all the information you need to choose the right insurance cover for working or living abroad.

For over 30 years, APRIL have been dedicated to making insurance easy and delivering a first-class insurance experience.

We're confident that we can meet your requirements, and should you choose to join us you can live with the peace of mind that your health is protected.



## CONTENTS

### WHY BUY HEALTH INSURANCE?

|                              |   |
|------------------------------|---|
| Who needs cover?.....        | 3 |
| Healthcare costs abroad..... | 4 |

### DISCOVER APRIL

|                                  |   |
|----------------------------------|---|
| Introducing the APRIL Group..... | 5 |
| About APRIL International.....   | 6 |
| About your cover.....            | 7 |
| You're in safe hands.....        | 8 |
| Satisfied customers.....         | 9 |

### CREATE YOUR OWN PLAN

|                                      |    |
|--------------------------------------|----|
| Create the right insurance plan..... | 10 |
|--------------------------------------|----|

### THE BENEFITS

|                                    |    |
|------------------------------------|----|
| The key benefits.....              | 11 |
| Full benefit schedule.....         | 12 |
| Market-leading added features..... | 16 |
| Medical assistance 24/7.....       | 17 |

|                      |    |
|----------------------|----|
| COMPANY DETAILS..... | 18 |
|----------------------|----|

# Who needs cover?

When moving abroad for work, to be with family or simply to make a fresh start, there can be several significant challenges to overcome; cultural differences, a new language to learn or an unfamiliar currency to contend with. No matter what your list of priorities are, one thing that should not be overlooked is the health and wellbeing of you and your family.

A key element to a stress-free life is the knowledge that you and your family are protected and have an insurance partner you can call on should you require medical treatment. There is certainly no comfort in discovering that you are without access to potentially lifesaving medical treatment when you have fallen ill or are facing the burden of a large treatment bill and without any protection in place.

This is where APRIL International can help. Our private medical insurance plans can provide you and your family the protection you need when living or working abroad. We consistently deliver the best international health cover for your needs, no matter how complex the situation.





# Healthcare costs abroad

No matter where you are around the globe, it's reassuring to be covered by APRIL International. The costs of receiving the appropriate level of care around the world might be considerably more than you are anticipating should the unexpected happen.



**UK** Chemotherapy and Radiotherapy can prove extremely expensive, especially in London. We covered the costs in full for one patient who had colon cancer that spread to their lungs.

**GBP 144,000**

approx. \$226,000/€202,000

**Switzerland** With the right plan from APRIL International UK you would be covered for treatment in Geneva where a simple consultation for URTI (Upper respiratory tract infection).

**CHF 312**

approx. £247/\$344/€290

**Kuwait** It's all too easy to run up a big bill for hypertension, especially as it's likely to require a consultation followed by a blood test and subsequent medication.

**KWD 340**

approx. £812/\$1,132/€956

**Tanzania** Jamie had a bicycle accident in Tanzania. A displaced shoulder meant a flight to South Africa, surgery with a hospital recovery, and a course of physiotherapy.

**USD 8,355**

approx. £6,001/€7,056

**Hong Kong** Our plans offer generous maternity benefits which should prove useful if, for example, you need maternity care and an emergency cesarean.

**HKD 197,650**

approx. £18,255/\$25,414/€21,458

The medical costs detailed refer to cases handled by our Claims Department. These have been provided for information purposes only and have no contractual value. The exchange rates applied were current at the time treatment was received

# Introducing the APRIL Group

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 recorded a turnover of over €544M in 2021.



## APRIL, in 5 key figures:

1988

APRIL established

€544 M

Our consolidated turnover in 2021

16

Countries where the group has operations

2300

Staff members in 2021

2023

The year we intend to become market leader



# About April International

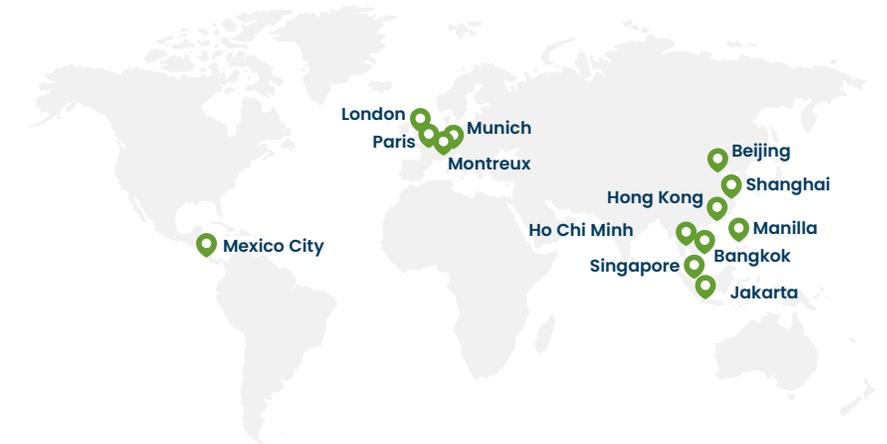
For over 30 Years, APRIL International has specialised in the provision of international health insurance solutions. We design, distribute, and manage a variety of insurance plans and assistance services accomodating individuals, couples, families, international students and SME and corporate businesses.

Our promise is to provide prompt, personalised and top-class service, and this begins from the very first moment you contact us. We endeavour to ensure your plan is carefully designed to accommodate your own circumstances.

We will stay in touch throughout the duration of your plan and if your plan needs updating to reflect your changing circumstances, we will ensure this happens as swiftly and as smoothly as possible.

On top of that, should you need to make a claim, we will make every effort to ensure that you and/or your family receive the best care as quickly as possible.

## Local Offices



Our dedicated team's at your service



**+44 (0) 203 418 0470**  
Monday to Friday  
from 09.00 to 17.00 GMT



**info@april-international.co.uk**



**APRIL International UK,**  
Minster House, 42 Mincing Lane,  
London EC3R 7AE, United Kingdom

# About your cover

## Who can join?

The plan is designed for individuals, families or couples who are working or living abroad.

The plan is suitable for expatriates of any nationality and many local nationals around the world. There are some countries where the plan is not available due to local insurance regulations or exchange controls.

## Premiums

The plan is available in GBP, USD and EURO's and can be paid on an annual, quarterly, or monthly basis.

In some countries an additional Insurance Premium Tax may apply on top of the premium. We will let you know if this applies to you.

## Your plan moves with you

If you are moving from one country to another, our plans keep you protected every step of the way.

The plan is designed to ensure that whatever country you live in or have treatment in, you still have access to the same level of benefit, providing the country is within your chosen area of cover.

## What can you expect from APRIL International

Our staff have a wealth of knowledge and experience to ensure that you receive first-class support and care from your initial enquiry through to every detail in the management and renewal of your plan.

We strive to keep our plan documentation simple, clear, and easy to understand and once you have enrolled into a plan, your membership documentation will be issued by secure email within 24 hours, and a membership ID card will follow in the post.

## WE WILL SEND YOU:



### WELCOME EMAIL

Confirming your cover and thanking you for joining APRIL International UK



### CERTIFICATE OF INSURANCE

For each person covered by the plan



### MEMBERSHIP CARD

Your personalised card - including the 24/7 assistance company details



### POLICY GUIDE

How your plan works, together with the full terms and conditions



### CLAIM FORM

To use when you need to make a claim



# You're in safe hands

Our UK team based in the City of London have over 30 years' experience in providing international private medical insurance to meet the requirements of people living and working around the world. We specialise in designing and delivering flexible insurance solutions.

We support customers from 90 different nationalities living in more than 110 countries around the world so it's essential to have such depth of experience to understand and support the specific requirements and needs of our clients.

Our plans are underwritten by either AXA XL Insurance Company UK Limited or AXA XL Underwriting Agencies Limited who have both been assigned top-class financial strength ratings by major insurance ratings agencies.

**AXA XL INSURANCE COMPANY UK LIMITED**



financial strength rating from A.M. Best

financial strength rating from Standard & Poor's

**AXA XL UNDERWRITING AGENCIES LIMITED**



financial strength rating from A.M. Best

financial strength rating from Standard & Poor's



**IN THE EVENT SOMETHING ISN'T QUITE RIGHT** we will do everything we can to resolve your concerns promptly and fairly. We will contact you if we require more information to investigate the issues you have raised and where we have made a mistake we will put things right for you as quickly as possible.



Your personal and medical information is safe with us. APRIL International UK is compliant with the General Data Protection Regulation (GDPR). Full details can be found in our Privacy Policy.



You will have a **30-DAY COOLING-OFF PERIOD** when you buy our plan so if you change your mind after enrolling, don't panic. We will cancel your plan and return your premium payment in full providing you have not already submitted a claim under the plan.



APRIL International UK Limited is regulated by the **FINANCIAL CONDUCT AUTHORITY** – which ensures that our clients are always at the heart of our approach to business.



# Satisfied customers



## THE HEALTHCARE PROBLEM

Diagnosed with Hepatitis C following a routine check-up in Jordan.

**Age:** 62

**Location:** Jordan and Germany

## THE TREATMENT

The client struggled to manage the condition with medication, while her health gradually deteriorated. Her doctors suggested to get treated in Germany with a new "wonder drug" called Interferon – which involved undergoing clinical trials.

She travelled to Germany to begin tests to see if she would be a suitable candidate for the new drug. These costs were passed to April International UK's assistance provider, CEGA, for approval. At the time, because the drug was still in clinical trials and not approved for public use, the invoices were initially declined. However, we continued to support the client – and shortly afterwards the drug passed its clinical trials and was approved.

This opened the way for a claim and the total treatment costs were estimated at just over £98,000. During the summer of 2014, a course of Olysio and Sovaldi was prescribed, which added to the rapidly rising costs.

Around 12 weeks after the start of the treatment, a wide range of pathology and diagnostic tests were carried out to see how effective the drugs had been. The results were very encouraging, indicating that the course of medication had been totally successful in eradicating the Hepatitis C.

To date, the cost of treatment stands at just £90,000, but with the client now having appeared to make a full recovery, the treatment plan for the future is simply to carry out regular observations and precautionary diagnostic tests.

"It was interesting to go through a claim experience with APRIL International UK, which gives me a better understanding of how the entire process works. **Very efficient handling and follow up** by CEGA, and very fast settlement."

"I have heard of the bad press insurance companies get when the time comes to actually make a claim. I have been insured with you for about 6 years. Once, I had to claim because I came down with Dengue Fever – and this time it's my teeth. And each time **it has been a pleasure and a reassurance.**"

"I would like to emphasize how pleased I was with your service and **will definitely be recommending and praising your company** if I am ever asked to suggest an International Health Insurance provider."

"I would like to thank you and the assistance company for the great support. **Everything went smoothly** and when I came to the hospital for the operation they already had your guarantee in hand."

# Create the right insurance plan

1

CHOOSE FROM  
4 LEVELS OF COVER



INTERNATIONAL



INTERNATIONAL PLUS



EXECUTIVE



EXECUTIVE PLUS

2

DECIDE THE AREA  
OF COVER



Worldwide, excluding USA  
and the Caribbean

OR



Worldwide

3

CONSIDER SAVINGS  
WITH A VOLUNTARY  
EXCESS OPTION\*



5%

£100/\$200/€150

10%

£250/\$500/€375

15%

£500/\$1,000/€750

20%

£1,000/\$2,000/  
€1,500

30%

£2,500/\$5,000/  
€3,750

40%

£5,000/\$10,000/  
€7,500

50%

£10,000/\$20,000/  
€15,000

\*The maximum voluntary excess amount  
that can be selected on the Executive  
and Executive Plus plans is £1,000/\$2,000/€1,500

4

SELECT THE CURRENCY



GBP



USD



EUR

5

YOUR UNDERWRITING  
OPTION



MORATORIUM  
UNDERWRITING



FULL MEDICAL  
UNDERWRITING (FMU)



CONTINUED PERSONAL MEDICAL  
EXCLUSIONS (CPME)

# The key benefits

When living overseas, you and your family can take comfort in the extensive benefits that a private health insurance with APRIL International provides.

**Here's a quick summary of what you can expect from your plan:**



### DENTAL TREATMENT

- Full refund for dental treatment to restore or repair sound natural teeth following an accident
- A contribution towards routine dental treatment is available



### MENTAL HEALTH

- Outpatient Psychiatric Services
- Outpatient Psychiatric Therapies



### ADDITIONAL BENEFITS

- HIV/Aids benefit
- Chronic conditions care
- Out-of-area cover



### ADDITIONAL SERVICES

- WorldAware (crisis management)
- Blood Care Foundation (screened blood worldwide)
- Best Doctors for a second medical opinion



### INPATIENT TREATMENT

- Hospital services
- Hospital cash benefit
- Parental accommodation
- Day care treatment
- Inpatient psychiatric treatment
- Reconstructive surgery
- A&E room treatment
- Organ and bone marrow transplant and stem cell treatment
- Internal prostheses
- Hospice care
- Local road ambulance services



### POST-HOSPITAL TREATMENT

- Post-Hospital Treatment
- Consultations and treatment received within 90 days of receiving inpatient treatment
- Rehabilitation care to restore health and mobility after injury and illness
- In most cases external prostheses, medical aids and devices



### CANCER TREATMENT

- Treatment, consultations and diagnostics received as an inpatient, daypatient and outpatient
- Cancer counselling with a registered psychologist/counsellor
- Artificial hair benefit for wig costs following cancer treatment



### EMERGENCY EVACUATION

- Evacuation costs covered for acute medical conditions where local medical facilities are inadequate
- Emergency non-medical evacuation to a safe location in the event of life-threatening situations resulting from political or civil unrest or natural disaster



### OUTPATIENT TREATMENT

- MRI, CT and PET scans
- Hormone replacement therapy (not menopause related)
- Complementary therapies (e.g. acupuncture)
- Outpatient services (e.g. physiotherapy, consultations, medication)
- Chinese medicine
- Nursing at home



### WELL-BEING TREATMENTS

- Routine health screening
- Optical care – including eyesight examinations and a contribution towards the cost of lenses to correct vision
- Cover for childhood and travel-related vaccinations
- Hearing Care – including hearing tests and a contribution towards the cost of a hearing aid



### MATERNITY CARE

- Cover for normal pregnancy and childbirth
- Complicated pregnancy and childbirth
- Newborn care
- Congenital conditions and birth defects
- Complications of pregnancy

# Full benefit schedule

| PLAN BENEFITS  | INTERNATIONAL                             | INTERNATIONAL PLUS                        | EXECUTIVE                                 | EXECUTIVE PLUS                            |
|--|---|---|---|---|
| Overall Aggregate Limit each Certificate period  | £1,000,000<br>\$2,000,000<br>€1,500,000   | £1,000,000<br>\$2,000,000<br>€1,500,000   | £1,000,000<br>\$2,000,000<br>€1,500,000   | £1,000,000<br>\$2,000,000<br>€1,500,000   |
| <b>PRE-AUTHORISATION IS REQUIRED FOR ALL CLAIMS WHERE THE COSTS ARE LIKELY TO EXCEED £2,500/\$4,250/€3,500 AND FOR ALL CLAIMS UNDER BENEFITS MARKED*.<br/>IF PRE-AUTHORISATION IS NOT OBTAINED, A PENALTY OF £1,000/\$1,700/€1,400 WILL BE DEDUCTED FROM YOUR CLAIM SETTLEMENT</b> |   |   |   |   |
| <b>H</b>   |   |   |   |   |
| <b>INPATIENT TREATMENT BENEFITS</b>  |   |   |   |   |
| <b>Hospital Services*</b><br>> Accommodation and meal charges<br>> All inpatient treatment ordered by a physician<br>> Physician, Surgeon and Anaesthetist Fees<br>> Intensive Care Unit charges   | Full Refund                               | Full Refund                               | Full Refund                               | Full Refund                               |
| <b>Hospital Cash Benefit*</b><br>Where inpatient treatment is provided free of charge  | £250/\$500/€375 per night<br>Max. 30 days |
| <b>Parental Accommodation</b><br>When an insured child up to age 17 years is an inpatient  | Full Refund                               | Full Refund                               | Full Refund                               | Full Refund                               |
| <b>Daycare Treatment</b><br>Where a period of recovery is required in a hospital bed   | Full Refund                               | Full Refund                               | Full Refund                               | Full Refund                               |
| <b>Inpatient Psychiatric Treatment*</b><br>Treatment in a psychiatric unit, available after one year of cover  | Full Refund<br>Max. 30 days               |
| <b>Reconstructive Surgery</b><br>To restore appearance/function following an accident or illness that occurred whilst covered by your plan   | Full Refund                               | Full Refund                               | Full Refund                               | Full Refund                               |
| <b>Accident and Emergency Room Treatment</b>   | Full Refund                               | Full Refund                               | Full Refund                               | Full Refund                               |
| <b>Organ and Bone Marrow Transplant and Stem Cell Treatment*</b><br>For kidney, heart, heart-lung, liver, bone marrow and stem cell. Acquisition and donor costs are excluded  | Full Refund                               | Full Refund                               | Full Refund                               | Full Refund                               |
| <b>Internal Prostheses, Medical Aids and Devices</b><br>Which are required intra-operatively   | Full Refund                               | Full Refund                               | Full Refund                               | Full Refund                               |
| <b>Hospice Care</b><br>Palliative care in a hospice  | Full Refund<br>Max. 15 days               |
| <b>Local Road Ambulance Services</b>   | Full Refund                               | Full Refund                               | Full Refund                               | Full Refund                               |

|  | INTERNATIONAL  | INTERNATIONAL PLUS   | EXECUTIVE  | EXECUTIVE PLUS   |
|--|--|--|--|--|
| <b>POST-HOSPITAL TREATMENT BENEFITS</b>  |  |  |  |  |
| <b>Post-Hospital Treatment</b><br>Consultations and treatment received within 90 days of inpatient care  | Up to<br>£500/\$1,000/€750   | Covered under outpatient services  | Covered under outpatient services  | Covered under outpatient services  |
| <b>Rehabilitation Care</b><br>To restore health and mobility after injury or illness   | £100,000/\$200,000/€150,000 lifetime limit   | £100,000/\$200,000/€150,000 lifetime limit   | £100,000/\$200,000/€150,000 lifetime limit   | £200,000/\$400,000/€300,000 lifetime limit   |
| <b>External Prostheses, Medical Aids and Devices</b><br>Which are medically required following inpatient care, daycare treatment or accident and emergency room treatment  | Up to<br>£250/\$500/€375   | Up to<br>£500/\$1,000/€750   | Up to<br>£750/\$1,500/€1,125   | Up to<br>£1,000/\$2,000/€1,500   |
| <b>CANCER TREATMENT</b>  |  |  |  |  |
| <b>Oncology, Chemotherapy and Radiotherapy*</b><br>Consultations, diagnostics and treatment received under inpatient care, daycare treatment or outpatient services  | Full Refund  | Full Refund  | Full Refund  | Full Refund  |
| <b>Cancer Counselling</b><br>Following a cancer diagnosis with a registered psychologist/counsellor  | Up to<br>£1,000/\$2,000/€1,500   | Up to<br>£1,000/\$2,000/€1,500   | Up to<br>£1,000/\$2,000/€1,500   | Up to<br>£1,000/\$2,000/€1,500   |
| <b>Artificial Hair Benefit</b><br>Wig costs, available following cancer treatment  | Up to<br>£1,000/\$2,000/€1,500   | Up to<br>£1,000/\$2,000/€1,500   | Up to<br>£1,000/\$2,000/€1,500   | Up to<br>£1,000/\$2,000/€1,500   |
| <b>EMERGENCY MEDICAL EVACUATION BENEFITS</b>   |  |  |  |  |
| <b>Emergency Medical Evacuation*</b><br>Evacuation costs for acute medical conditions where local medical facilities are inadequate  | Full Refund  | Full Refund  | Full Refund  | Full Refund  |
| <b>Emergency Medical Evacuation – Supplementary Expenses*</b><br>Cost of travel to place of origin<br>Hotel accommodation costs for companion<br>Taxi costs for companion<br>Accommodation costs following inpatient care          | Economy air ticket<br>Up to 12 nights<br>Up to £500/\$1,000/€750<br>Up to 7 nights | Economy air ticket<br>Up to 12 nights<br>Up to £500/\$1,000/€750<br>Up to 7 nights | Economy air ticket<br>Up to 12 nights<br>Up to £500/\$1,000/€750<br>Up to 7 nights | Economy air ticket<br>Up to 12 nights<br>Up to £500/\$1,000/€750<br>Up to 7 nights |
| <b>Emergency Non-Medical Evacuation*</b><br>Evacuation to a safe location in the event of life-threatening situations resulting from political or civil unrest<br>Evacuation to a safe location in the event of a natural disaster | Full Refund  | Full Refund  | Full Refund  | Full Refund  |
| <b>Compassionate Home Travel*</b><br>In the event of the death of a close family member, available after one year of cover   | One return economy air ticket  |
| <b>Repatriation or Local Burial*</b><br>Where death occurs outside the home country.<br>Not available if you are aged over 65  | Up to<br>£7,500/\$15,000/€11,250   | Up to<br>£7,500/\$15,000/€11,250   | Up to<br>£10,000/\$20,000/€15,000  | Full Refund  |

|   | INTERNATIONAL                 | INTERNATIONAL PLUS                                 | EXECUTIVE  | EXECUTIVE PLUS                                      |
|---|-------------------------------|--|--|---|
| <b>OUTPATIENT TREATMENT BENEFITS</b>  |                               |  |  |   |
| <b>MRI, CT and PET Scans</b>  | Full Refund                   | Full Refund  | Full Refund  | Full Refund   |
| <b>Hormone Replacement Therapy</b><br>When not related to the menopause   | Full Refund                   | Full Refund  | Full Refund  | Full Refund   |
| <b>Outpatient Services</b><br>> General physician fees<br>> Specialist and consultant fees<br>> Prescription drugs and dressing<br>> X-rays, diagnostic and pathology tests | Not Covered                   | Full Refund<br>£50/\$100/€75<br>excess per claim # | Full Refund<br>£50/\$100/€75<br>excess per claim # | Full Refund<br>£50/\$100/€75<br>excess per claim #~ |
| <b>Physiotherapy</b><br>(up to 20 sessions)   |                               |  |  |   |
| <b>Complementary Therapies</b><br>Osteopathy, Chiropractic, Homeopathy and Acupuncture  |                               |  |  |   |
| <b>Chinese Medicine</b><br>Consultation and medications provided by a registered Chinese Medicine Practitioner  | Not Covered                   | Not Covered  | Up to<br>£200/\$400/€300<br>20% co-insurance       | Up to<br>£400/\$800/€600<br>20% co-insurance        |
| <b>Nursing at Home</b><br>When medically necessary and prescribed by a physician  | Full Refund<br>Up to 26 weeks | Full Refund<br>Up to 26 weeks                      | Full Refund<br>Up to 26 weeks                      | Full Refund<br>Up to 26 weeks                       |
| <b>MENTAL HEALTH BENEFITS</b>   |                               |  |  |   |
| <b>Outpatient Psychiatric Services</b><br>> General Physician and Consultant fees<br>> Prescription Drugs<br>available after one year of cover                              | Not Covered                   | Not Covered  | Full Refund<br>£50/\$100/€75<br>excess per claim # | Full Refund<br>£50/\$100/€75<br>excess per claim #  |
| <b>Outpatient Psychiatric Therapies</b><br>Counselling, Cognitive Behavioural Therapy and Psychotherapy.<br>When referred by a Physician, available after one year of cover | Not Covered                   | Not Covered  | Up to<br>£500/\$1,000/€750<br>20% co-insurance     | Up to<br>£1,000/\$2,000/€1,500<br>20% co-insurance  |
| <b>DENTAL CARE BENEFITS</b>   |                               |  |  |   |
| <b>Dental Treatment Following an Accident</b><br>To restore or repair sound natural teeth   | Full Refund                   | Full Refund  | Full Refund  | Full Refund   |
| <b>Routine Dental Treatment</b>   | Not Covered                   | Up to<br>£300/\$600/€450<br>20% co-insurance       | Up to<br>£500/\$1,000/€750<br>20% co-insurance     | Up to<br>£1,000/\$2,000/€1,500<br>20% co-insurance  |

# A claim is considered to be a course of treatment per diagnosed medical condition.

~ The Executive Plus Plan can be further enhanced by paying an additional premium to remove the £50/\$100/€75 excess per claim on outpatient services benefit.

|   | INTERNATIONAL                                     | INTERNATIONAL PLUS                             | EXECUTIVE                                      | EXECUTIVE PLUS                                     |
|---|---|--|--|--|
| <b>MATERNITY CARE BENEFITS</b>  |   |  |  |  |
| <b>Normal Pregnancy and Childbirth</b><br>Available after 18 months of cover  | Not Covered                                       | Not Covered                                    | Up to<br>£6,000/\$12,000/€9,000                | Up to<br>£9,000/\$18,000/€13,500                   |
| <b>Complicated Pregnancy and Childbirth</b><br>Available after 18 months of cover   | Not Covered                                       | Not Covered                                    | Up to<br>£12,000/\$24,000/€18,000              | Up to<br>£18,000/\$36,000/€27,000                  |
| <b>Complications of Pregnancy</b><br>Available after 18 months of cover   | Not Covered                                       | Not Covered                                    | Full Refund                                    | Full Refund  |
| <b>Newborn Care</b><br>Available when a newborn child is enrolled on the plan   | Up to<br>£50,000/\$100,000/€75,000                | Up to<br>£50,000/\$100,000/€75,000             | Up to<br>£50,000/\$100,000/€75,000             | Up to<br>£50,000/\$100,000/€75,000                 |
| <b>Congenital Conditions and Birth Defects</b><br>When diagnosed within one year of birth   | Not Covered                                       | Not Covered                                    | Not Covered                                    | Up to £25,000/\$50,000/€37,500<br>Lifetime limit   |
| <b>WELL BEING BENEFITS</b>  |   |  |  |  |
| <b>Routine Health Screening</b><br>Preventative health checks available after one year of cover   | Not Covered                                       | Not Covered                                    | Up to £300/\$600/€450<br>20% co-insurance      | Up to £500/\$1,000/€750<br>20% co-insurance        |
| <b>Vaccination Benefit</b><br>Childhood and travel-related vaccinations   | Up to<br>£200/\$400/€300                          | Up to<br>£200/\$400/€300                       | Up to<br>£200/\$400/€300                       | Up to<br>£200/\$400/€300                           |
| <b>Optical Care</b><br>Eyesight examinations and a contribution towards the cost of lenses to correct vision, available after one year of cover | Not Covered                                       | Not Covered                                    | Not Covered                                    | Up to<br>£300/\$600/€450<br>20% co-insurance       |
| <b>Hearing Care</b><br>Hearing tests and a contribution towards the costs of a hearing aid, available after one year of cover                   | Not Covered                                       | Not Covered                                    | Not Covered                                    | Up to<br>£300/\$600/€450<br>20% co-insurance       |
| <b>ADDITIONAL BENEFITS</b>  |   |  |  |  |
| <b>HIV/AIDS Benefit</b><br>Available after two years of cover   | £10,000/\$20,000/<br>€15,000 Lifetime limit       | £10,000/\$20,000/<br>€15,000 Lifetime limit    | £10,000/\$20,000/<br>€15,000 Lifetime limit    | £10,000/\$20,000/<br>€15,000 Lifetime limit        |
| <b>Chronic Condition Treatment</b>  | Covered within listed benefits                    | Covered within listed benefits                 | Covered within listed benefits                 | Covered within listed benefits                     |
| <b>Out-of-Area Cover</b><br>For emergencies and acute episodes of existing covered medical conditions   | Up to<br>£20,000/\$40,000/€30,000<br>Max. 60 days | Up to £30,000/\$60,000/€45,000<br>Max. 60 days | Up to £40,000/\$80,000/€60,000<br>Max. 60 days | Up to<br>£50,000/\$100,000/€75,000<br>Max. 60 days |
| <b>ADDITIONAL SERVICES</b>  |   |  |  |  |
| <b>WorldAware</b>   | Included  | Included                                       | Included                                       | Included   |
| <b>Bloodcare Foundation</b>   | Included  | Included                                       | Included                                       | Included   |
| <b>Best Doctors Second medical opinion service</b>  | Included  | Included                                       | Included                                       | Included   |

# Market-leading added features

We believe in pushing the boundaries of what an international insurance provider can do for its clients to ensure you're safe and secure when moving to a new country. We are the only insurance provider to offer these 3 additional benefits that go beyond the basic definition of health insurance, all of which are included as standard.



Founded in the UK in 1991, The Blood Care Foundation is a charitable, not-for-profit organisation that provides properly screened blood in an emergency. If you require a blood transfusion, the foundation has access to a global network of blood banks which enables them to provide blood to almost any location in the world within 12-18 hours – subject to the availability of scheduled air services.



Worldaware (part of Crisis24) is a crisis management assistance company who assist individuals and businesses minimise risks and help them in the event of a crisis. You will have access to their dedicated web portal/mobile app, where you are able to obtain details of up-to-date country-specific risk information and you can sign up to receive email or text alerts if the risk level changes in your current or future location. Travel safety tips, up-to-the-minute information on civil unrest, natural hazards, and information on travel disruptions for hundreds of countries and cities are all at your fingertips. The crisis team is on hand 24/7 to coordinate activities should you need to use the Emergency Non-Medical Evacuation Benefit, included within the plan.



If you are uncertain about the diagnosis, you have been given, or simply require a second medical opinion on a proposed treatment plan, you can access the services of Best Doctors. They will arrange a review of your medical diagnosis and treatment plan with a world-class specialist in the field that relates to your specific medical condition. You can be safe in the knowledge that this service is confidential.

# Medical assistance 24/7

Receiving medical treatment can often be a daunting experience, especially if you are miles away from home. That's why our 24-hour, multilingual assistance is always on hand to take your call.

Our medical assistance partner CEGA, have been safeguarding the wellbeing of our clients for over 15 years.

Wherever you are in the world, CEGA are just a phone call away, with personal incident managers ready to provide support, guidance and case manage your treatment requirements.

It is also comforting to know that CEGA has an extensive team of doctors and nurses who can conduct doctor-to-doctor discussions and verify that you have been prescribed with the correct treatment.

## IN MORE SERIOUS CASES...

CEGA can arrange a medical evacuation by a scheduled airline or air ambulance to safely transport you to a more suitable medical facility.

The nature of the medical condition and your location are often the key factors when arranging evacuation transport and the type of medical escort required. CEGA's medical teams are experts in the medical, regulatory, and logistical processes involved and customise each evacuation in the most suitable and cost-effective way possible.



## YOU CHOOSE WHERE AND WHO

We understand that you may have a preference as to which hospital you are admitted to, or which doctor you seek treatment from after an initial diagnosis. Whilst we're unable to meet the travel costs our plans provide the flexibility for you to choose where and who you are treated by.

This may even include receiving treatment in your home country providing it is within your chosen area of cover. Ultimately, we want to make sure you have access to everything you need to overcome any obstacles a medical condition can present.



APRIL International UK Limited  
Minster House, 42 Mincing Lane,  
London EC3R 7AE, United Kingdom  
Tel: +44 (0) 20 3418 0470 – Fax: +44 (0) 20 7118 1178  
info@april-international.co.uk – www.april-international.co.uk

APRIL International UK Limited is an Appointed Representative of APRIL Medibroker Limited which is authorised and regulated by the Financial Conduct Authority, registered number 304773. Registered Office: Minster House, 42 Mincing Lane, London EC3R 7AE, United Kingdom. Registered in England No. 7261287.

