



INTERNATIONAL HEALTH INSURANCE

Your employees are going on expatriation?

With **MyHealth Business**, offer them a complete and flexible insurance according to their needs

FOR GROUPS
BETWEEN
3 AND 50
EXPATRIATE
EMPLOYEES

Download our mobile app
Easy Claim!



 **april**
International
INSURANCE MADE EASY



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OPT FOR A COMPLETE INSURANCE WITH APRIL INTERNATIONAL

MEDICAL EXPENSES

FROM THE 1ST EURO/DOLLAR, OR AS A TOP-UP TO THE CFE

DEATH & DISABILITY

DEATH, DISABILITY, INCAPACITY AND INCOME PROTECTION

REPATRIATION ASSISTANCE

PERSONAL LIABILITY (PRIVATE CAPACITY)

Your obligations as an employer

Today, the successful internationalisation of a company, whatever its size, depends not only on its business activity or the economic climate but also on the management of employee mobility, all the more so as the company is responsible at all times for their health and safety abroad.

This is known as a “duty of care” and means that the manager of the company sending their employees on assignment abroad may be held criminally liable.

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

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



BEFORE

- › **Provide information to your employees before they go abroad** (country risks, managing cultural differences, etc.)
- › **Identify the risks** (legal, health-related and financial)
- › **Prepare for the move abroad** (employment contract, accommodation, etc.)

DURING

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

AFTER

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

SUCCESSFULL EXPATRIATION

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

2

What type of cover do your employees need?

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


1 | Understanding your healthcare benefits:

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

From the 1st euro/USD spent

Cover as a top-up to the Caisse des Français de l'Étranger (CFE)

● Choose the level of cover you require:

						PREMIUM
	EMERGENCY	BASIC	ESSENTIAL	COMFORT	EXTENSIVE	
MEDICAL EXPENSES 	Hospitalisation only in case of accident or medical urge	Hospitalisation + Outpatient care + Maternity + Options	Hospitalisation + Outpatient care + Maternity + Options	Hospitalisation + Outpatient care + Maternity + Options	Hospitalisation + Outpatient care + Maternity + Options	Hospitalisation + Outpatient care + Maternity + Options
	Minimum healthcare cover in case of accident or medical emergency	Entry-level cover of outpatient care and in case of emergency or accident	Benefits covering essential day-to-day healthcare or in case of unforeseen events	High-level cover of your employees' medical expenses in all situations	Healthcare protection combining a generous level of cover and high-end benefits	Comprehensive protection with very high levels of cover
	Annual cover limit: €/\$250,000	Annual cover limit: €/\$500,000	Annual cover limit: €/\$1,500,000	Annual cover limit: €/\$2,000,000	Annual cover limit: €/\$2,500,000	Unlimited (except USA: annual cover limit €/\$3,000,000)

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

VISION /DENTAL COVER 	NOT COVERED	LEVEL 1	LEVEL 1 or 2	LEVEL 1, 2 or 3	LEVEL 1, 2, 3 or 4	LEVEL 1, 2, 3, 4 or 5
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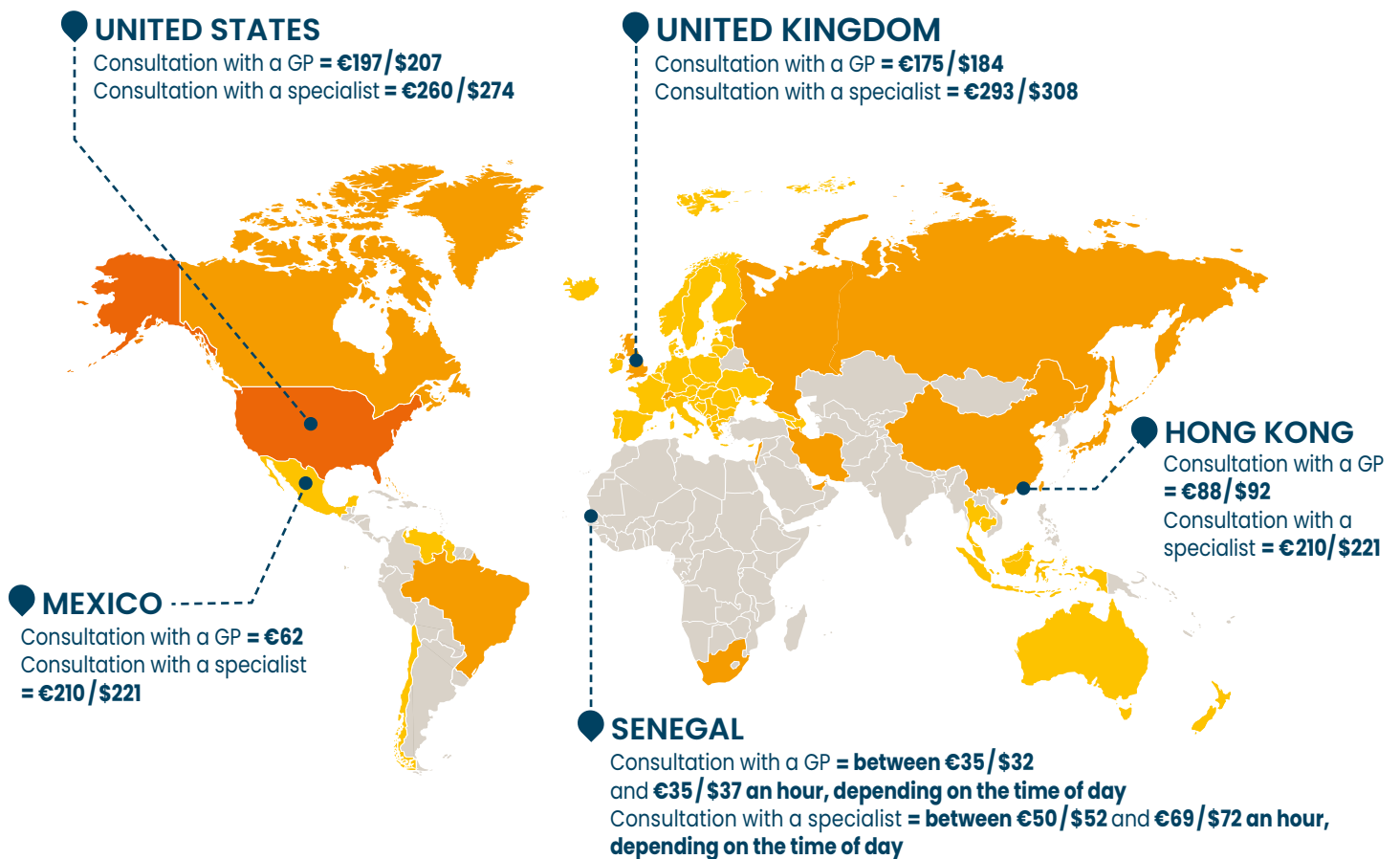
2 | Choosing their cover zone

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

It's important to always choose **the zone based on the country or countries where your employees need to have scheduled medical care.** Remember, your employees will be covered during occasional holidays or return visits to their country of origin as well as during trips in the rest of the world in case of unexpected illness or accident.

IMPORTANT:

If your employees need to travel outside their chosen cover zone for short stays, the benefits you selected can be claimed worldwide in case of accident or medical emergency.



- **Zone 1:** United States and worldwide
- **Zone 2:** Bahamas, Brazil, Canada, China, Hong Kong, Israel, Japan, Russia, Singapore, Switzerland, United Kingdom and United Arab Emirates
- **Zone 3:** Albania, Andorra, Armenia, Australia, Austria, Belgium, Bulgaria, Cambodia, Chile, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Faroe Islands, Finland, France (including the Overseas Departments and Regions), Georgia, Germany, Gibraltar, Greece, Hungary, Iceland, Indonesia, Ireland, Italy, Latvia, Lebanon, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malaysia, Malta, Mexico, Moldova, Monaco, Montenegro, Netherlands, New Zealand, Norway, Poland, Portugal, Romania, San Marino, Serbia, Slovakia, Slovenia, Spain, Svalbard and Jan Mayen, South Africa, Sweden, Taiwan, Thailand, Vatican and Venezuela
- **Zone 4:** all countries excluding zones 1, 2 & 3

3 | Select additional benefits to provide your international employees with comprehensive protection:

Basic
Repatriation Assistance

Repatriation Assistance and Personal
Liability (Private Capacity) Package

Death & Disability
Package

3 Your employee benefits



1 | Hospital and Outpatient benefits

Choice of 6 covers:

H

SUMMARY OF BENEFITS	EMERGENCY	BASIC	ESSENTIAL	COMFORT	EXTENSIVE	PREMIUM					
UPPER LIMIT ON MEDICAL EXPENSES PER YEAR AND PER PLAN MEMBER	€/ \$250,000	€/ \$500,000	€/ \$1,500,000	€/ \$2,000,000	€/ \$2,500,000	Unlimited (except US : annual cover limit €/ \$3,000,000)					
MEDICAL AND SURGICAL HOSPITALISATION* (including on an outpatient basis)											
Room and board	100% of actual costs In case of accident or medical emergency only	100% of actual costs	100% of actual costs	100% of actual costs	100% of actual costs	100% of actual costs					
Fees, operating theatre, medical treatments and procedures											
Medical tests, X-rays											
Diagnostic tests, x-rays and advanced medical imaging											
Prescribed medication											
Medical or surgical appliances and prostheses											
Transfer by ambulance (if hospitalisation is covered under the plan)											
Standard private hospital room (per night)	not covered	€/ \$75	€/ \$150	100% of actuals costs (including TV and internet)							
Cost of staying with a child under the age of 18 (per day)	not covered	not covered	€/ \$50	€/ \$150	€/ \$150	100% of actual costs					
Hospitalisation for mental health or nervous disorders	not covered	not covered	100% of actual costs, up to a maximum of €/ \$7,000 and 30 days	100% of actual costs, up to a maximum of €/ \$10,000 and 30 days	100% of actual costs, up to a maximum of €/ \$10,000 and 30 days	100% of actual costs, up to a maximum of 45 days					
Consultations, treatments and examinations related to hospitalisation covered under the plan (30 days before and after)	100% of actual costs	100% of actual costs	100% of actual costs	100% of actual costs	100% of actual costs	100% of actual costs					
Rehabilitation in a facility following hospitalisation covered under the											
Cancer treatment (oncology, chemotherapy and radiotherapy)	not covered										
Kidney dialysis											
Organ transplant											
Home hospitalisation											
Stays and medical care in a palliative care centre	100% of actual costs										
Reconstructive dental surgery following a reported accident											



SUMMARY OF BENEFITS

EMERGENCY

BASIC

ESSENTIAL

COMFORT

EXTENSIVE

PREMIUM

MATERNITY*

Room and board in a maternity unit	not covered					
Medical fees, treatment and procedures						
Consultations (obstetrics and midwifery)		100% of actual costs, up to €/\$3,000 per pregnancy	100% of actual costs, up to €/\$6,000 per pregnancy	100% of actual costs, up to €/\$12,000 per pregnancy	100% of actual costs, up to €/\$12,000 per pregnancy	100% of actual costs, up to €/\$20,000 per pregnancy
Medication						
Neo-natal screening and diagnosis of chromosomal abnormalities						
Standard private hospital room (per night)						
Outpatient consultations (obstetrics and midwifery), pre and post-natal examinations and medication		covered under outpatient care	covered under outpatient care	covered under outpatient care	covered under outpatient care	covered under outpatient care
Childbirth preparation classes care						
Home births						



MEDICALLY-ASSISTED PROCREATION** (maximum 4 attempts lifetime)

Medication, hormone treatments, diagnostic, tests	not covered	not covered	not covered	100% of actual costs, up to €/\$1,500 per attempt	100% of actual costs, up to €/\$1,500 per attempt	100% of actual costs, up to €/\$1,500 per attempt
IVF and artificial insemination						



OUTPATIENT CARE

Consultations (including home visits) from GPs	not covered	100% of actual costs, up to €/€80 per consultation	100% of actual costs	100% of actual costs	100% of actual costs	100% of actual costs			
Consultations with specialists (excluding psychiatry)									
Psychiatrists		not covered							
Diagnostic tests, lab work and x-rays		100% of actual costs	100% of actual costs						
Advanced medical imaging (MRI and scans)									
Technical medical procedures and minor surgery on an outpatient basis									
Medical auxiliaries***: physiotherapists, nurses, midwives, speech therapists, orthoptists, chiropodists, occupational therapists, and psychomotor therapists							100% of actual costs, up to €/€1,000 per year	100% of actual costs	
Prescribed medication (excluding contraception, homeopathy, herbal medicine, vaccines, and antimalarial treatment)							100% of actual costs		
Contraception, homeopathy, herbal medicine, vaccines, and antimalarial treatment (on medical prescription)		100% of actual costs, up to €/€250 per year							
Medication prescribed during hospitalisation for home use (including for chronic illness)		100% of actual costs							
Consultations in osteopathy, chiropractic, etiopathy, homeopathy, herbal medicine, psychotherapy and acupuncture		not covered	100% of actual costs, up to €/€300 per year				100% of actual costs, up to €/€300 per year	100% of actual costs, up to €/€500 per year	100% of actual costs, up to €/€1,000 per year
Medical equipment and devices and medical prostheses (excluding vision and dental care) and hearing aids		100% of actual costs, up to €/€1,000 per year	100% of actual costs, up to €/€2,000 per year				100% of actual costs, up to €/€2,000 per year	100% of actual costs, up to €/€3,000 per year	100% of actual costs



SUMMARY OF BENEFITS	EMERGENCY	BASIC	ESSENTIAL	COMFORT	EXTENSIVE	PREMIUM
PREVENTION						
Screening (HIV, hepatitis B and cancer of the uterus, colon, breast and prostate)	not covered	100% of actual costs	100% of actual costs	100% of actual costs	100% of actual costs	100% of actual costs
Self-medication package (non-prescription pharmacy items and nicotine replacement therapies)		not covered	not covered	not covered	100% of actual costs, up to €/€100 per year	100% of actual costs, up to €/€200 per year
Health check and hearing test (one check-up every two years)			100% of actual costs, up to €/€500	100% of actual costs, up to €/€500	100% of actual costs, up to €/€1,500	100% of actual costs, up to €/€1,500
Consultations with dieticians			not covered	not covered	not covered	not covered
Medically-prescribed spa treatment			not covered	not covered	not covered	€/€500 per year

* All hospitalisation (including maternity and excluding outpatient hospitalisation) is subject to Prior agreement. An excess of 20% will be applied if this procedure is not followed.

** Subject to Prior agreement. No benefits will be paid if this procedure is not followed.

*** Courses of medical treatments, procedures or consultations, where the number of sessions is greater than 10, are subject to Prior agreement.

2 | Optional vision and dental benefits

Choice of 5 levels:



SUMMARY OF BENEFITS	LEVEL 1	LEVEL 2	LEVEL 3	LEVEL 4	LEVEL 5
DENTAL					
Upper limit for dental care claims per insured member and per year	€/€500	€/€1,500	€/€3,000	€/€4,000	€/€5,000
Routine and preventive care (check-ups, x-rays, descaling, treatment of tooth decay, root canal work, periodontics and endodontics)	100% of actual costs	100% of actual costs	100% of actual costs	100% of actual costs	100% of actual costs
Dentures, crowns, inlay cores, implants and inlays/onlays*	100% of actual costs	100% of actual costs	100% of actual costs	100% of actual costs	100% of actual costs
Orthodontics up to age 18 (treatment begun before age 16 and for a maximum of 3 years)*	not covered	100% of actual costs, up to a maximum of €/€1,000 per year	100% of actual costs, up to a maximum of €/€1,500 per year	100% of actual costs, up to a maximum of €/€2,000 per year	100% of actual costs, up to a maximum of €/€2,000 per year



VISION CARE					
Upper limit for vision care claims per insured member and per year	€/€200	€/€500	€/€600	€/€700	no upper limit
Lenses and frames (maximum 1 pair every 2 years)	100% of actual costs	100% of actual costs up to the cover limit, no cover of lenses or frames in the year of surgery			100% of actual costs, up to €/€700
Refractive surgery (laser treatment for vision correction) up to a maximum of one operation per eye for the entire duration of the plan	not covered				100% of actual costs, up to €/€700 per eye
Corrective contact lenses (including disposables)	up to €/€75 per year	up to €/€200 per year	up to €/€250 per year	up to €/€300 per year	up to €/€350 per year

* Dentures, crowns, inlay cores, implants, inlays/onlays and orthodontics are subject to Prior agreement.

AVAILABLE LEVELS OF COVER BASED ON BASIC BENEFITS

EMERGENCY	–	–	–	–	–
BASIC	LEVEL 1	–	–	–	–
ESSENTIAL	LEVEL 1	LEVEL 2	–	–	–
COMFORT	LEVEL 1	LEVEL 2	LEVEL 3	–	–
EXTENSIVE	LEVEL 1	LEVEL 2	LEVEL 3	LEVEL 4	–
PREMIUM	LEVEL 1	LEVEL 2	LEVEL 3	LEVEL 4	LEVEL 5

3 | Optional Funeral Expenses benefits

Choice of 2 levels:



	EMERGENCY	BASIC	ESSENTIAL	COMFORT	EXTENSIVE	PREMIUM
	–	LEVEL 1		LEVEL 2		
FUNERAL EXPENSES						
Funeral expenses for plan members over the age of 12	–	€/ \$3,000		€/ \$5,000		

4 | Other optional benefits

● REPATRIATION ASSISTANCE AND PERSONAL LIABILITY (PRIVATE CAPACITY)

Choice of 2 levels:



REPATRIATION ASSISTANCE	BASIC ASSISTANCE	COMPREHENSIVE ASSISTANCE
Medical repatriation or medical transport	✓	✓
Accompanying children	✓	✓
Presence of a family member if the insured member is hospitalised	✗	✓
Returning the insured member to the country of expatriation following stabilisation	✗	✓
Repatriation in case of the death of the insured member or a member of their family	✗	✓
Repatriation or evacuation in case of an attack or natural disaster	✗	✓
Loss or theft of identity papers, luggage or travel tickets	✗	✓
Travel incident (impossible return, plane delay, missed connection, reimbursement of travel expenses already incurred in the event of interruption or repatriation)	✗	✓
Other benefits (unintentional violation of the laws of the country, translation of administrative documents, delivery of unavailable medication etc.)	✗	✓



PERSONAL LIABILITY (PRIVATE CAPACITY)

All bodily injury, material damage and consequential financial loss combined up to €/\$7,500,000

×



PSYCHOLOGICAL ASSISTANCE

Psychological assistance

×

up to 3 interviews per policyholder

DEATH & DISABILITY

Choice of 2 levels:

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

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

SUPPLEMENTARY DEATH LUMP SUM

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

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

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

PENSION/ALLOWANCE

Choice of 3 levels:

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

4

Our support and services for your employees



APRIL
INTERNATIONAL
BY YOUR SIDE,
ANYWHERE IN
THE WORLD



AN EXTENSIVE CARE NETWORK IN THE USA

Thanks to our partnership with Global Excel, you can access:

- one of the largest care networks in the United States: almost 690,000 doctors and more than 5,500 hospitals,
- more than 68,000 pharmacies in the United States, **with no cash advance required. We'll pay your bill for you.**



DIRECT PAYMENT OF YOUR HOSPITAL CHARGES:

If you're admitted to hospital, we'll advance the money:

- **Emergency hospitalisation?**
Our teams will contact the hospital to confirm your cover. Our priority is to make your arrival at the hospital as easy as possible.
- **Scheduled hospitalisation?**
On receipt of your file, our teams will confirm your cover to the hospital and pay your bill directly.

These services are available with plans from the 1st €/ \$ without deductible or as a top-up to the CFE.



Our digital services

To make it easier for your employees to manage and track their insurance plans abroad, we're continuously developing new 100% online services.

Our Easy Claim app

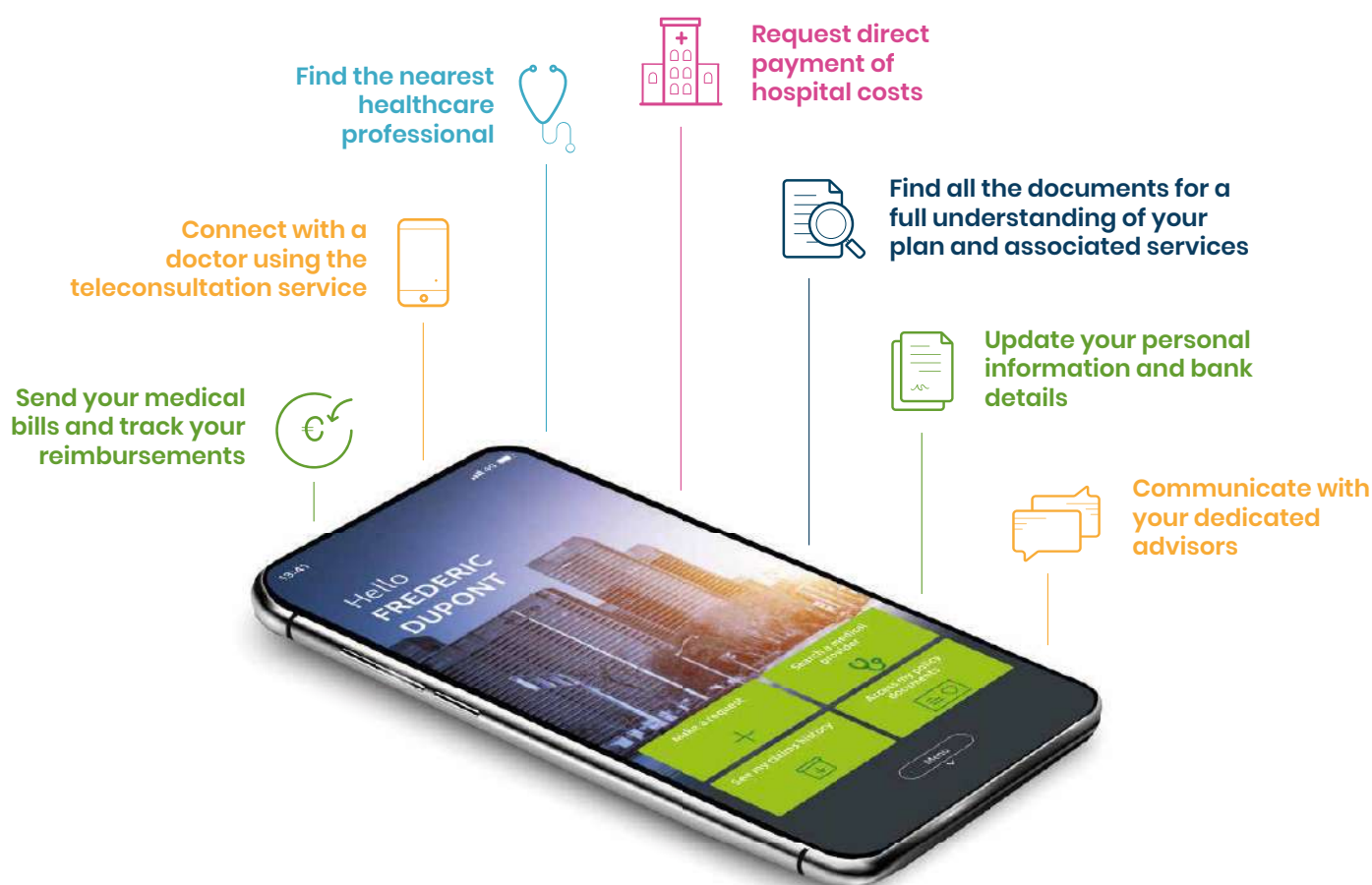
With this app, your employees can manage all aspects of their international insurance plan.

With their Easy Claim mobile app, they can:

- › send us their healthcare claims,
- › view and download their Insurance Card,
- › request a guarantee of payment before going into hospital,
- › find a healthcare professional near them, recommended by APRIL,
- › find their dedicated points of contact so they can reach us easily,
- › make a telehealth request.

You can also:

- › update and add new bank account details,
- › view and update other personal information,
- › view the details of their reimbursements,
- › upload their documents (insurance certificates, reimbursement statements, forms, etc.).



DOWNLOAD THE APRIL EASY CLAIM APP FROM
THE APP STORE OR GOOGLE PLAY

Download on the
App Store

GET IT ON
Google Play

Doctor available by phone



Teladoc[™]
HEALTH

For medical consultations in their country of expatriation, your employees will get access to free services in partnership with Teladoc Health.

1 TELEHEALTH:

With this service, your employees will get confidential advice from a health professional who will answer all their medical questions.

A doctor will call them back **within 3 hours at any time 24/7, anywhere in the world**, in their preferred language.

Simple and convenient to use, without you having to leave home to see a doctor!

2 SECOND MEDICAL OPINION:

With this new service, your employees can get in touch with one of the 50,000 medical specialists in the Teladoc Health network and get a Second Medical Opinion on a diagnosis they have been given and the treatment being proposed.

A medical specialist will check their medical file and get in touch with them within a maximum of 24 hours to give them their advice on the situation.



The Member portal

In just a few clicks from your PC, tablet or smartphone, your employees will be able to access their secure space to consult their useful documents and their reimbursements.

● **Simple and 100% online!**



Our multilingual advisors are online!

If your employees need assistance, our advisors are available not only by phone and email but also on chat and Facebook Messenger!

Your employees can simply open their APRIL Easy Claim app or log in to their Member portal to talk directly to an advisor!

● **Another way of making insurance easier.**

WELCOME PACK

We provide each new member with a Welcome Pack including:

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

When we receive the complete list of plan members, the welcome pack will be emailed to your employees. It will also be available at any time from the Member portal.



THE
MEMBERSHIP
CERTIFICATE,



THE INSURANCE CARD
SHOWING THE EMERGENCY NUMBERS
TO CALL IF THEY NEED ASSISTANCE
OR BEFORE BEING ADMITTED
TO HOSPITAL



THE MEMBERS' GUIDE
WITH A SUMMARY OF HOW
THE PLAN OPERATES AND ALL
THE CONTACT DETAILS THEY
WILL NEED

Our dedicated team

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

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



What do they do?

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

It's not always easy to manage health problems and emergencies abroad. That's why we guarantee the turnaround of queries and requests from your employees on a day-to-day basis as well as in emergencies:

Requests for information

WITHIN
48
HOURS

Requests for prior agreement

WITHIN
3
DAYS

Requests for hospital cover

For scheduled hospitalisation:

WITHIN
5
DAYS

In an emergency:

WITHIN
4
HOURS

Claims for reimbursement of medical expenses

From the date of receipt of the documents by post or electronically:

WITHIN
3
DAYS

5

Practical support for you, as an employer

1 | A dedicated team

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

Our support includes:

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

2 | An innovative and sustainable approach to managing risks

Our international care network

APRIL International offers you 2.2 million referenced healthcare professionals worldwide. You can find our partner hospitals, doctors and pharmacies on the Easy Claim application.

For your policyholders in the United States and Mexico, we have special agreements and also offer third-party payment services.



Our patient steering service and knowledge of international medical cost

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

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



Assistance to help you manage your plan

Fraud detection procedure



Substantial and sustainable limits on claims made under the plan

3 | Services to make your life easier

› Your online portal

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

› A customer-focused approach to identify their needs

A customer-focused approach to identify their needs.

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

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

6 How to apply

Your checklist

- 1 Complete and return the quote request by email.
- 2 You will receive a proposal from us within 24 hours.
- 3 As soon as you sign the proposal, your plan will be set up.
- 4 2 days after their enrolment your employees receive their membership pack containing:
 - › their insurance certificate,
 - › their PDF insurance card,
 - › their practical guide.

As the employer, you will receive your **Membership Certificate**, your **General Conditions** and your **Company Guide**.



APRIL International has been rewarded twelve trophies this past three years. Among them: "Leading Health Insurance Provider Europe" and "Most Trusted Insurance Services Provider Europe".



7 Why choose APRIL International?

Our teams are never far way!

Looking for a medical opinion?

Assistance to help your employees choose your doctor or hospital?

Your employees can count on us to be close at hand when they need us!

No matter where they are in the world as an expat, we will always have an expert who understands the ins and outs of the local healthcare system and can provide your employees with a speedy response to their questions.

We speak English, Spanish, German, Portuguese, Dutch, Chinese, Arabic and more...

Our partnerships

Depending on the proposed coverage you can find below our MyHealth Business insurers partners:

- › Chubb European Group SE - Rating: A.M. Best A++ (Stable)
- › Groupama Gan Vie - Rating: Fitch's Ratings A+
- › AWP & Life SA - Rating: A.M. Best A+

GREATER
PROXIMITY



180
COUNTRIES
COVERED

40
YEARS'
EXPÉRIENCE

+ 150 000
EXPATRIATES
COVERED

260
MULTILINGUAL
TEAM MEMBERS



**Need advice to choose
your cover?**

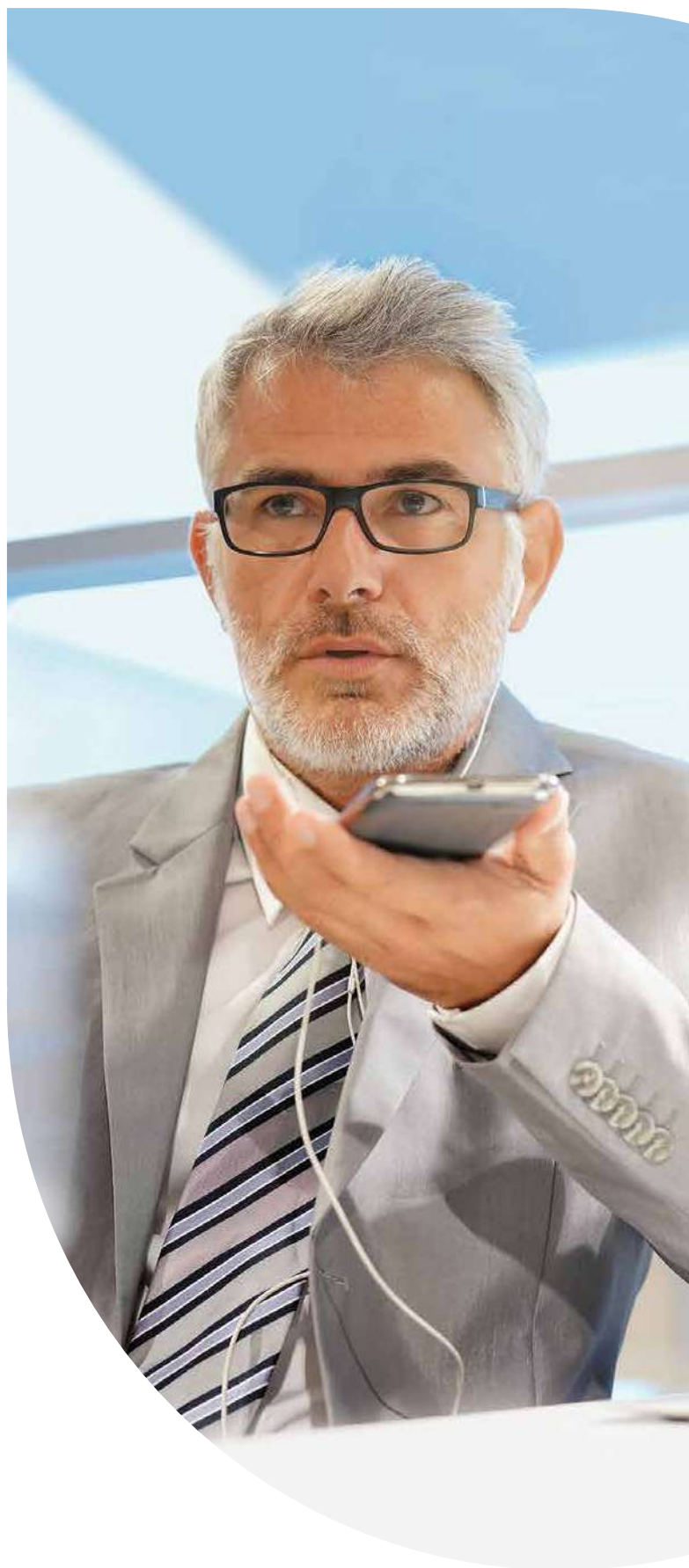
**The multilingual teams
of APRIL International
are at your service:**



By phone:
+33 (0)1 73 02 93 93



By email:
info.entreprise@april.com



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 and asset management.

By 2024, APRIL aspires to become a digital, omnichannel and agile operator, a champion of customer experience and leader in its markets, while committing to the societal responsibility issues set forth in its Oxygen approach.

The APRIL Group operates in 18 countries and recorded a turnover of €630 million in 2023.



**Contact our dedicated
corporate team**

info.entreprise@april.com

+33 (0)1 73 02 93 77

APRIL International Care France Head Office:

14 rue Gerty Archimède - 75012 Paris - FRANCE

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

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.orias.fr)

Prudential Supervision and Resolution Authority

4 place de Budapest - CS 92459 - 75436 PARIS CEDEX 09 - FRANCE.

NAF6622Z - VAT N° FR603009707727



INSURANCE MADE EASY