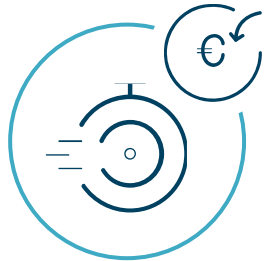


Easy Pay Card

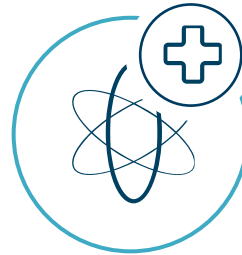
No more out-of-pocket expenses!
The 1st digital third-party payment card,
usable anywhere in the world



A unique 360° approach to facilitating access to healthcare



**An efficient
reimbursement service**
with the Easy Claim app and
instant transfer.



Third-party payment agreements
with healthcare providers for
hospitalisation and routine care
expenses in a selection of countries



**A 24/7 hospital care
service worldwide**



New!

Easy Pay Card
A digital payment card

Easy Pay Card

We offer our insured members a digital payment card to avoid any upfront costs



New!

Easy Pay Card

An exclusive, simple and innovative third-party payment service for an optimal customer experience



No more upfront payment



No payment limit



Credited instantly



Simple to use



Valid for all healthcare professionals, anywhere in the world

New!

How does it work?

Using the Easy Pay Card



Request to create an Easy Pay card

In the event of costly treatment, the insured member sends us a health quote



Easy Pay card availability

The card is instantly credited with the amount corresponding to the planned treatment. The insured member registers his card in his wallet



Consultation

The insured member goes to the doctor/healthcare provider and pays the bill using their Easy Pay Card.



Invoice

The insured member sends us proof of treatment via their app



A solution designed in partnership with manager.one



manager.one

is a French banking platform developed in collaboration with a leading bank and a fintech company.



Cas d'Or Banking and Insurance 2023 Awards

Innovation Award
Gold Trophy "Mobile offers"
Silver Trophy "Innovative new services"



Easy Pay Card

All you need to know about your Easy Pay Card

When should I request the creation of my Easy Pay Card?

360° direct billing solution

A unique approach to facilitating access to healthcare

APRIL International offers you the following simplified payment solutions:

- > A high-performance reimbursement service with the Easy Claim app and reimbursement by instant transfer for policyholders with a bank account in the SEPA zone;
- > Direct billing agreements for routine care in certain countries;
- > Direct billing agreements with hospitals all over the world.

Easy Pay Card

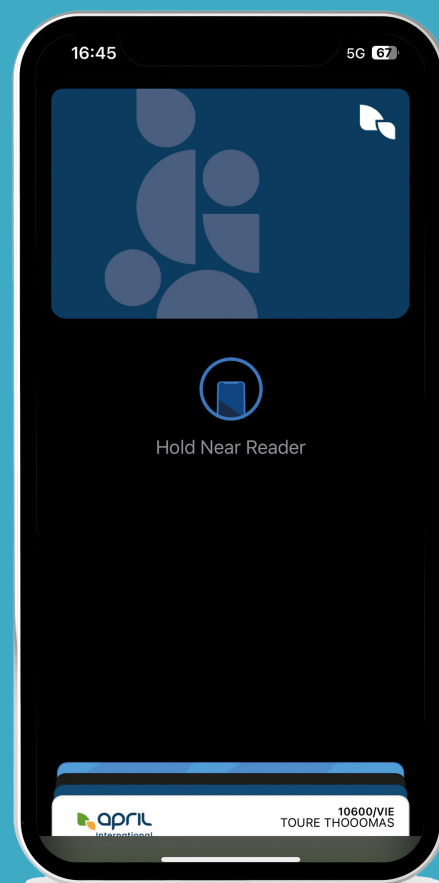
To complement the solutions already available, APRIL International offers you the Easy Pay Card

So that you can benefit from third-party payment in areas where medical networks are not available, and so you don't have to pay in advance for expensive treatment.

This card can be used for all types of medical procedures covered by your policy:

- > Medical imaging: MRI, ultrasound, X-rays, etc.
- > Prosthetics: dental, hearing and medical.
- > Hospitalisation: In certain cases, APRIL can provide you with an Easy Pay Card instead of a Letter of Guarantee.
- > Optics: frames, lenses, contact lenses.
- > Treatments for chronic health conditions.

Please note that this card will be issued by APRIL only on presentation of a quote justifying the need for and cost of the expenses. It can be used for emergency or scheduled treatment. Additional documents may be required by our teams to properly review your request.



Using your Easy Pay Card



Expensive healthcare

I have a quote for expensive healthcare



Ask for an Easy Pay Card

I am sending the quote to APRIL at: easypaycard@april-international.com



Request's review

My quote will be reviewed by the APRIL team within 72 hours



Quote is approved

APRIL generates a new card or loads an existing one



Quote does not qualify

APRIL will contact you



Medical care

I go to the healthcare provider and pay with my Easy Pay Card



Send the invoice within 24H

I submit the receipt on the [Easy Pay Card platform](#)

Please note



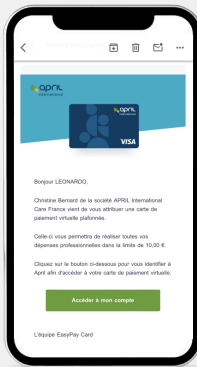
APRIL will check the supporting documents. If not valid, the card will be suspended and APRIL will contact you.

Good to know:

Once the card has been used, do not delete it from your Wallet. In the event of a new request, after validation of your quote, APRIL will reload your card.

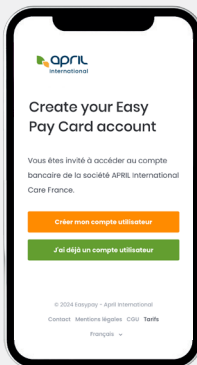
Creating your Easy Pay Card account

Your Easy Pay Card account is not linked to your Easy Claim app login.
This means that you will need to create an account to access the Easy Pay Card platform.



1

You received an email from easypaycard@april-international.com containing a link to create your account. Please note that this link is only valid for one month



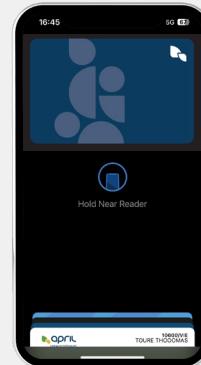
2

Click on the link to create your account



3

Turn on 2-step verification using your email



4

Log in to your account and add the card to your wallet

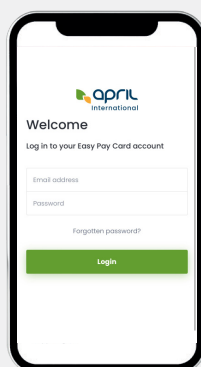
Sending supporting documents after using the Easy Pay Card

within 24H

You are required to send all documents detailing the medical treatments you received within 24 hours of using your card : detailed invoice, prescriptions, other supporting documents.

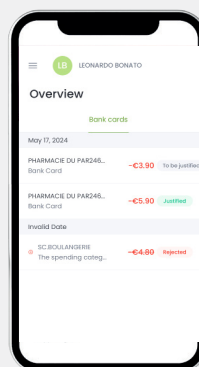
Important: as with all your claims, please remember to ask your healthcare provider for a detailed invoice. A bank card receipt is not a proof of payment.

Sending your supporting documents:



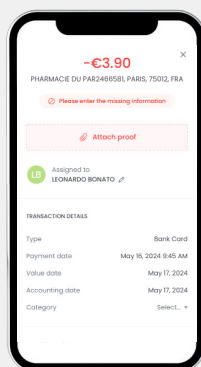
1

**Log in to the
Easy Pay Card
platform**



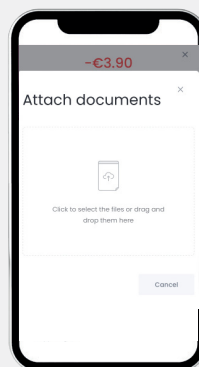
2

**Click on
the relevant
expense**



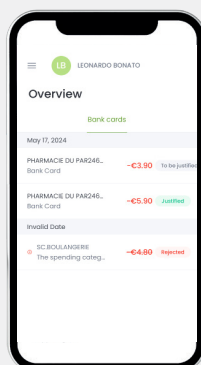
3

**Choose the
category
associated with
your expense**



4

**Click on « add a
document », select or
take a photo of your
documents, confirm**



5

**The status of
your payment
will change to
« Justified »**

Please note

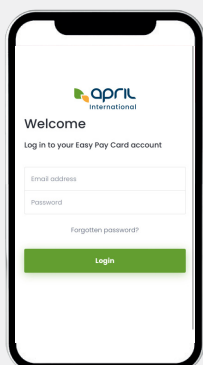


The card is pre-configured to be accepted by certain types of healthcare providers. If the payment is rejected, use your own bank card and make a request for reimbursement via your Easy Claim application, then contact APRIL via the dedicated email address : easypaycard@april-international.com

Super-quick navigation: create a shortcut on your mobile device

Adding a shortcut to a website on your mobile device can be really handy for quick access. Here's how you can do it on both Android and iOS devices:

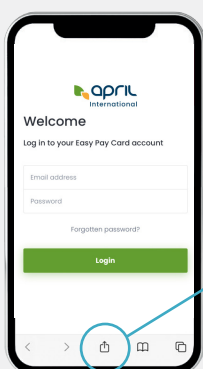
1



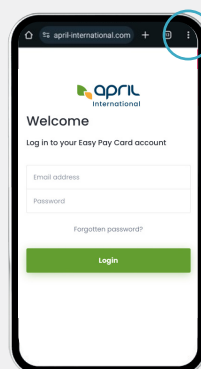
Open your web browser and go to
<https://easypay-card.april-international.com/login>



2



For iOS
Tap the share icon here



For Android
Tap the three dots here

3



Select « Add to Home screen »,
and then tap « Add ». The shortcut will
appear on your home screen

APRIL, insurance made easy

APRIL is the leading wholesale broker in France with a network of 15,000 partner brokers. APRIL's 2,900 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.

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 over €630M in 2023.

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.

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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.


International
INSURANCE MADE EASY

Easy Pay Card

Frequently asked questions

APRIL International introduces Easy Pay Card, a digital payment card enabling you to pay for expensive healthcare expenses without having to pay in advance. Easy Pay Card is a direct billing solution that complements the existing services described on page 2 of the User Guide sent to you.

What is the Easy Pay Card?

The Easy Pay Card is a virtual payment card that allows you to pay directly for your medical expenses anywhere in the world, with no cash advance required.

How does the Easy Pay Card work?

To use the card, you need to add it to your Apple or Google wallet.

It then works like any standard virtual payment card. By using the card, the bill will be paid directly by APRIL. All you have to do is send the supporting documents within 24 hours.



What medical expenses can I use my card for?

You can use this card for all your medical expenses covered by your plan. Please check and keep within the limits of your benefits. Please note that this card will only be issued by APRIL on presentation of an estimate justifying the need for the expenses and the high cost of these expenses.

How do I send my supporting documents?

For all expenses, you must send a supporting document within 24 hours. To send your documents, simply download the app from our partner, manager.one. If you need help, you can refer to the User Guide that you were sent by email, or contact us at easypaycard@april-international.com.

How much does the Easy Pay Card cost?

There is no charge for your Easy Pay Card.

What is the maximum amount that can be paid using the Easy Pay Card?

The card will be loaded with the amount shown on the estimate you sent to the APRIL teams, as soon as the estimate has been approved.

I can't add my card to my Wallet

If you're having trouble adding your card to your Wallet, it might be due to your internet browser settings blocking pop-ups. Here's how to fix this issue:

On your iPhone, go to Settings > Safari. In the General section, turn off the option to Block Pop-ups. On Android, open your web browser, go to settings, and disable the pop-up blocking option.

Easy Pay Card

Frequently asked questions

I haven't received my card activation email

Contact the APRIL teams at easypaycard@april-international.com.

Why has my transaction been declined? Can you unblock it?

The cards are set up to be accepted only by healthcare professionals. The payment terminal used by your service provider may not be properly registered. It may also be that the amount of the transaction exceeds the limit on your card. Reasons for cards being declined can be found on the Easy Pay Card platform. If your card is declined, pay the bill directly and request a reimbursement from APRIL using the Easy Claim app.

Can I withdraw cash from an ATM?

No, your card is exclusively for payments to healthcare providers.

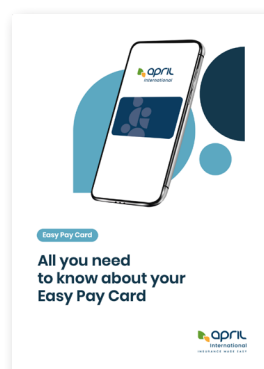
Who should I contact if I have a question about the Easy Pay Card?

If you have any questions, please contact us at easypaycard@april-international.com. We will get back to you within 72 hours.

I can't find my medical care on Easy Claim?

This is normal as only claims for reimbursement submitted via the app are shown.

Consult the User Guide



Useful information about the card can be found in the User Guide that was sent to you by email.

- Receiving and activating the card
- Using the card
- Sending supporting documents

Easy Pay Card

Terms

APRIL International introduces Easy Pay Card, a digital payment card enabling you to pay for expensive healthcare expenses without having to pay in advance. Easy Pay Card is a direct billing solution that complements the existing services described on page 3 of the User Guide sent to you. The general terms and conditions of your contract remain applicable.

You agree:

- To use your card for the medical care covered by your plan,
- To use your card in the countries authorised by your plan,
- Not to give or lend this card to anyone else. Only people covered by the plan can use this card to pay for their medical expenses. Please note: if more than one family member is covered under the same plan, each must use their own payment card as this card is personal,
- To send the supporting documents (medical bills and prescriptions as applicable) for your medical care using the platform of our finance partner, manager.one, within 24 hours,
- Not to pay part of a medical bill using your Easy Pay Card.

APRIL reserves the right to:

- Ask you to provide feedback,
- Ask you to return the payments or deduct them from future claims if the card is misused,
- Suspend your card if fraudulent use is suspected,
- Suspend your card if you do not send the supporting documents within the set timeframe.