

MEDICAL
EXPENSES COVERED
FROM THE 1ST DOLLAR SPENT

MyHEALTH

INTERNATIONAL HEALTH INSURANCE
AT YOUR DOORSTEP



www.april-international.com

Please print only if necessary



HEALTH INSURANCE MADE EASIER

MyHEALTH IS DESIGNED FOR GLOBAL CITIZENS SEEKING LONG TERM HEALTH COVERAGE AT HOME AND ABROAD. THIS POLICY PROVIDES COMPREHENSIVE AND FULLY FLEXIBLE COVER FOR MEDICAL EXPENSES PLUS ASSISTANCE FOR YOU AND YOUR FAMILY.

After reading through this brochure you should know:

1) How to choose the right cover for you and your family	Page 02 to 05
2) The options available to fine tune the cost of your premium	Page 07 and 08
3) How the plans work in practice and especially how we can help make health insurance easier for you.	Page 09 and 10
4) Underwriting and application process	Page 11

APRIL International is part of the APRIL group which was founded in France more than 35 years ago. The APRIL group has grown steadily to the point where we now look after close to 6 million policyholders worldwide who, at the last count, represent some 86 different nationalities and are located in more than 120 countries around the globe.

MyHEALTH is underwritten by the Post & Telecommunication Joint Stock Insurance Corporation (PTI), a Vietnam-based company active in the non-life insurance industry. The Company offers over 100 non-life and health insurance products to individuals and corporate clients. These products are categorized into four segments: property and engineering insurance, motor vehicle insurance, marine insurance and health and accident insurance.

The strong partnership of APRIL International and PTI ensures that you receive the benefits of our combined international and regional experience; and financial strength. Together we place trust at the centre of our relationships and rely on three core principles



TRANSPARENCY



EASY TO UNDERSTAND
& STRAIGHTFORWARD



RELIABILITY



ALWAYS THERE WHEN
YOU NEED US



SUSTAINABILITY



GETTING THE BEST
DEAL FOR YOU

TRANSPARENCY

MY HEALTH IS EXTREMELY FLEXIBLE, ALLOWING YOU TO MIX AND MATCH MODULES TO DESIGN YOUR IDEAL HEALTH INSURANCE PLAN.



FOR EACH MODULE, WE OFFER 3 LEVELS OF COVER TO SUIT YOUR NEEDS.



ESSENTIAL	\$500,000 or \$100,000	\$5,000 outpatient limit	\$5,000 per pregnancy	Minor Dental	Save some money by taking an annual deductible
EXTENSIVE	\$1 million	\$1,000 Complementary Medicine \$400 checkup	\$8,000 per pregnancy	Minor & Major Dental	
ELITE	\$2 million	\$2,000 Complementary Medicine \$600 checkup	\$15,000 per pregnancy	Minor & Major Dental and Optical	

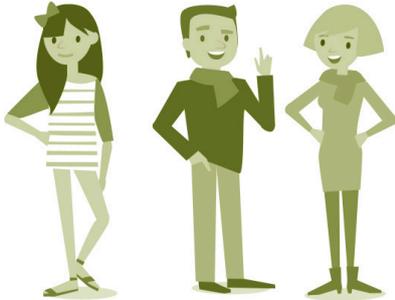
AREA OF COVER: WORLDWIDE EXCLUDING USA, ASEAN EXCLUDING SINGAPORE OR WORLDWIDE

MEDICAL EVACUATION & REPATRIATION INCLUDED IN ALL PLANS

SUMMARY OF KEY BENEFITS		ESSENTIAL	EXTENSIVE	ELITE
		ALL AMOUNTS ARE IN US\$		
 HOSPITAL AND SURGERY	Annual Limit per person	\$500,000 or \$100,000	\$1 million	\$2 million
	Hospitalisation (inpatient and day patient costs) 	●	●	●
	Room and board	Standard Private Room		
	Pre-hospitalisation benefits	\$500 30 days	\$1,000 60 days	● 60 days
	Post-hospitalisation benefits	\$500 30 days	\$1,000 60 days	● 90 days
	Parental accommodation	●	●	●
	Outpatient surgery 	●	●	●
	Cancer Treatment	●	●	●
	Kidney Dialysis	\$5,000	\$50,000	●
	Organ Transplant	\$50,000	\$150,000	\$250,000
	Congenital Conditions 	■	\$50,000	\$100,000
	Neonatal Disabilities  	■	\$50,000	\$100,000
	Complications of Pregnancy	■	●	●
	HIV/AIDs  	\$10,000	\$10,000	\$10,000
 ASSISTANCE	Emergency medical evacuation and repatriation	Up to \$1,000,000		
	Repatriation of mortal remains	\$30,000		
	Return of minor children	One economy class return airfare		
 OPTIONAL OUTPATIENT	Annual Limit for Outpatient Benefits	\$5,000	●	●
	Outpatient Co-insurance	NIL or 20%		
	Doctors and Specialists	●	●	●
	Medicines, scans and tests	●	●	●
	Physiotherapy with referral	●	●	●
	Outpatient psychiatric treatment 	■	\$3,500	\$5,000
	Complementary Medicine and Traditional Chinese Medicine	\$500	\$1,000	\$2,000
	Medical appliances & mobility aids	\$500	\$2,000	\$3,500
	Medical checkup	■	\$400	\$600
	Vaccinations	■	\$100	\$100
 OPTIONAL MATERNITY	Pre- and post-natal care, delivery and newborn care 	\$5,000 per pregnancy	\$8,000 per pregnancy	\$15,000 per pregnancy
 OPTIONAL DENTAL AND OPTICAL	Minor dental treatment (e.g. checkups, cleaning, simple extractions)	\$700		
	Major dental treatment  (e.g. implants, root canal, orthodontics)	■	\$1,500	
	Eye exams, prescription contact lenses and lenses	■	■	\$500

 Lifetime Limit  Pre-authorization Required  Waiting Period Applies ● Full Cover ■ No Cover

GOT THE IDEA? HERE ARE A FEW COMBINATIONS PEOPLE CHOOSE



YOU WANT

- Basic protection for accidents, hospitalisations and serious medical conditions
- Medical evacuation and repatriation benefits when travelling
- Affordable premiums
- Top-up cover for your local plan (take a deductible)

WE RECOMMEND

**HOSPITAL AND SURGERY PLAN :
ESSENTIAL**

**OPTIONAL MODULES:
UP TO YOU**

HIGHLIGHTS OF THIS COMBINATION

- ▶ Annual limit of \$500,000 or \$100,000
- ▶ Full coverage for hospitalisations, accidents, outpatient surgery and cancer
- ▶ Pre and post-hospitalisation benefits up to \$500
- ▶ Organ transplant \$50,000 and Kidney Dialysis \$5,000
- ▶ Emergency medical evacuation and repatriation provided by APRIL Assistance



YOU WANT

- Stronger protection for accidents, hospitalisations and serious medical conditions
- Protection for managing chronic conditions on an outpatient basis

WE RECOMMEND

**HOSPITAL AND SURGERY PLAN :
ESSENTIAL**

**OUTPATIENT:
EXTENSIVE**

You can select a different plan within the same policy.

HIGHLIGHTS OF THIS COMBINATION

- ▶ Annual limit of \$500,000 or \$100,000
- ▶ Full coverage for hospitalisations, accidents, outpatient surgery and cancer
- ▶ Pre and post-hospitalisation benefits up to \$500
- ▶ Organ transplant \$50,000 and Kidney Dialysis \$50,000
- ▶ Full coverage for doctors, specialists, medicines and drugs, scans and tests on an outpatient basis
- ▶ Emergency medical evacuation and repatriation provided by APRIL Assistance

THERE ARE SEVERAL COMBINATIONS FOR EVERYONE



YOU WANT

- Protection for the unknown for your newborn infant and growing family
- Protection for accidents, hospitalisations and serious medical conditions
- Protection for managing chronic conditions on an outpatient basis

WE RECOMMEND

**HOSPITAL AND SURGERY PLAN :
EXTENSIVE**

**OUTPATIENT:
EXTENSIVE**

HIGHLIGHTS OF THIS COMBINATION

- ▶ Annual limit of \$1 million
- ▶ Full coverage for hospitalisations, accidents, outpatient surgery, cancer and kidney dialysis
- ▶ Pre and post-hospitalisation benefits up to \$1,000
- ▶ Organ transplant \$150,000
- ▶ Complications of Pregnancy
- ▶ Neonatal disabilities \$50,000 lifetime benefit*
- ▶ Congenital conditions cover \$50,000 lifetime benefit
- ▶ Full coverage for doctors, specialists, medicines and drugs, scans and tests on an outpatient basis
- ▶ Checkup benefit \$400 and Vaccinations \$100
- ▶ Emergency medical evacuation and repatriation provided by APRIL Assistance



**THESE ARE ONLY EXAMPLES
AMONG THE 50+ COMBINATIONS
YOU CAN CREATE**

**WE WOULD BE MORE THAN HAPPY TO WORK WITH
YOU ON BUILDING THE RIGHT PLAN FOR YOU.**

YOU CAN REACH US AT:



TELEPHONE
+(84) 28 7307 7984



EMAIL
contact.vn@april.com

*Waiting period applies.

TRANSPARENCY

NOW IT IS YOUR TURN TO CREATE YOUR PLAN IN 3 EASY STEPS

		ESSENTIAL	EXTENSIVE	ELITE
STEP 01 START WITH YOUR CORE COVER	 HOSPITAL AND SURGERY	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	ANNUAL DEDUCTIBLE	<input type="checkbox"/> Nil <input type="checkbox"/> 2,500	<input type="checkbox"/> 500 <input type="checkbox"/> 5,000	<input type="checkbox"/> 1,000 <input type="checkbox"/> 10,000
STEP 02 ADD ANY OR ALL OF THE FOLLOWING OPTIONAL BENEFITS TO YOUR CORE COVER <i>You can select a different range from your hospital and surgery plan</i>	 OUTPATIENT BENEFITS	<input type="checkbox"/> Nil Co-insurance <input type="checkbox"/> 20% Co-insurance	<input type="checkbox"/> Nil Co-insurance <input type="checkbox"/> 20% Co-insurance	<input type="checkbox"/> Nil Co-insurance <input type="checkbox"/> 20% Co-insurance
	 MATERNITY BENEFITS*	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	 DENTAL AND OPTICAL	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
STEP 03 CHOOSE YOUR AREA OF COVER	<input type="checkbox"/> Worldwide <input type="checkbox"/> Worldwide excluding USA <input type="checkbox"/> ASEAN excluding Singapore			

MUST CHOOSE ONE

OPTIONAL TO MIX & MATCH

NOW THAT YOU HAVE CREATED YOUR PLAN LET'S LOOK AT YOUR PREMIUM OPTIONS

AREA OF COVER

- ▶ Worldwide: You are covered anywhere in the world.
- ▶ Worldwide excluding USA: You are covered everywhere except the USA.
- ▶ ASEAN excluding Singapore: You are covered in Indonesia, Myanmar, Vietnam, Thailand, Malaysia, Laos, Cambodia, Brunei and Philippines.

Services rendered outside your area of cover are covered up to \$50,000 per period of insurance only if they relate to sudden illness or injury occurring during the first 30 travel days of any trip outside your area of cover.

*Available to women between 19 to 45 years of age who have selected an Extensive or Elite Hospital and Surgery on a nil deductible basis, plus an optional outpatient module.

HOW TO CALCULATE YOUR PREMIUMS

YOUR BASE PREMIUMS ARE DETERMINED BY THE FOLLOWING FACTORS:

- ▶ The modules you select, including the area of cover, annual deductible, and outpatient co-insurance.
- ▶ Your actual age when the policy begins

$$\text{AGE} \left\{ \text{H} + \text{OPTIONAL MODULES} \right\} = \text{YOUR PREMIUM}$$

MAKING INSURANCE AFFORDABLE FOR YOU

FAMILY DISCOUNTS

Whether you are a couple, a family with kids or an extended family, you can benefit from our discounts starting with two insured persons. Family is defined as policyholder's spouse, partner, parent, brother, sister, child or grandchild. The discount is based on the number of persons insured at the start of the policy. All members must have the same policy start and end date.



2 PERSONS = 5% DISCOUNT



3 PERSONS = 7.5% DISCOUNT



4 PERSONS = 10% DISCOUNT



5 PERSONS OR MORE = 15% DISCOUNT

SUSTAINABILITY

WANT TO SAVE MONEY? CONSIDER A DEDUCTIBLE OR A CO-INSURANCE

ANNUAL DEDUCTIBLES

If you have a local insurance plan but need a top-up, you might want to consider taking an annual deductible.

A deductible is the amount you are responsible for before the insurance plan starts to pay for medical expenses. For instance, if your deductible is \$1,500, you must pay that amount, out of your own pocket before we begin paying your medical expenses. The annual deductible is per person per year and only applies to your hospital and surgery plan.

CHOOSE FROM 6 LEVELS
OF DEDUCTIBLES



OUTPATIENT CO-INSURANCE

On our outpatient plans, we offer a 20% co-insurance. If you use our Panel Network which comprises of specific clinic networks in Hong Kong and Vietnam excluding named locations, we will waive the co-insurance. If you buy a nil co-insurance outpatient module, cashless access to April's entire regional outpatient direct billing network will be provided.

Here's how the co-insurance is calculated:



PAYMENT OPTIONS

We offer the following payment options:

ANNUALLY IN VND OR USD

CREDIT CARD

BANK TRANSFER

ALWAYS THERE WHEN YOU NEED US, BUT NEVER IN YOUR WAY



A customer service team
to assist you, Monday to Friday, 9am – 5pm



CALL

**+(84)28 7307 7984 /
+(84)28 7307 7986**



A local address open for visits during office hours.
Because it is always easier in person.



COME TO

**UNIT 201, 2ND FLOOR, LAFAYETTE BUILDING
8 PHUNG KHACK HOAN STREET, DAKAO WARD, DISTRICT 1
HOCHIMINH CITY, VIETNAM**



Your personalised Member eCard.
Download it via our Easy Claim app!



Direct payment of local and international
hospital charges.



We can arrange for your hospital bills to be
settled directly, anywhere in the world. We will
take care of it!



You can access our Outpatient Direct Billing
network comprising of over 3,000 medical
providers across Asia.



APRIL Emergency Medical Assistance

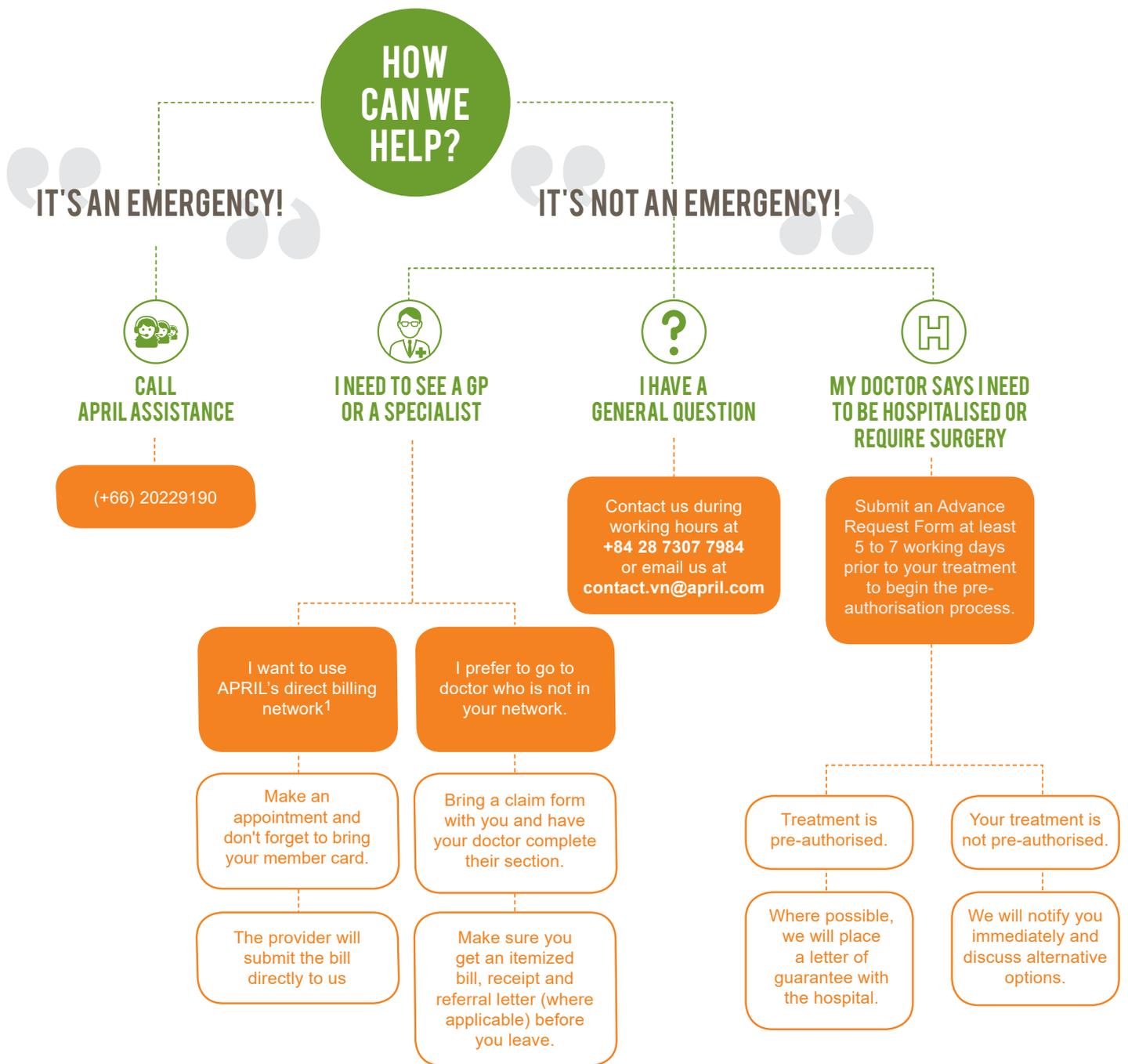


**CLIENT HOTLINE AND
CASE MANAGEMENT 24/7 CALL**

**(+84)28 7307 7984 /
(+66) 2022 9190**



Secure online access to your policy where you can
view your benefits, policy terms and conditions and
the status of your claims.



¹ Dental treatment and check-ups are not eligible for direct billing. You will have to pay and claim.

CLAIMS REIMBURSEMENT MADE EASIER

Follow these steps for reimbursement of eligible medical expenses you have paid out of your own pocket.

- 01** Complete the claim form and sign it.
- 02** You can send all your documents electronically via the **APRIL Easy Claim** smartphone app.

Please send original receipts and invoices to us as we require them to finalise the claim reimbursement.
- 03** You will receive an email letting you know that we have received your claim.
- 04** **EOB** In 5 working days, you will receive an email letting you know that we have processed your claim, with an Explanation of Benefits (EOB)
- 05** Reimbursement of your claim expenses will be in USD or any major currency by bank transfer

LAST STEP: UNDERWRITING AND APPLICATION PROCESS

UNDERWRITING IS THE PROCESS OF ASSESSING RISK IN ORDER TO OFFER INSURANCE AND SET THE PREMIUM YOU PAY. MEDICAL INSURANCE UNDERWRITING CONSIDERS YOUR MEDICAL HISTORY AND WHETHER PRE-EXISTING CONDITIONS WILL BE COVERED OR EXCLUDED.

Health insurance is all about covering the unexpected costs of healthcare. If you have been sick or treated in the past this changes your risk profile and we have three ways of underwriting to address this.

01 FULL MEDICAL UNDERWRITING

WE ASK YOU DETAILED QUESTIONS ABOUT YOUR MEDICAL HISTORY WHEN YOU APPLY.



- Complete the Full Medical Underwriting Application Form.
- You must be 65 years or below to apply.



You will receive an offer from us or we may request additional information. Please provide the additional information quickly as this can delay your cover. Coverage can start as soon as you accept our offer.

02 MORATORIUM UNDERWRITING

WE ASK VERY FEW QUESTIONS WHEN YOU APPLY AND ASSESS THE ELIGIBILITY OF YOUR CLAIM WHEN RECEIVED.



- Complete the Moratorium Underwriting Application Form.
- You must be 55 years or below to apply.



We will let you know if your application has been accepted or not.

03 CPME (CONTINUED PERSONAL MEDICAL EXCLUSIONS)

CONTINUE YOUR COVER UNDER THE SAME TERMS AS YOUR PREVIOUS INSURER.

03



- Complete the CPME Application Form.
- Send us your original terms and existing Benefits Schedule
- You must be 65 years or below to apply



We will review your application and let you know whether it has been accepted or not.

That's it! You will then receive by email your member's pack. Should you require a printed member pack, please email contact.vn@april.com.



YOUR POLICY COVER PAGE, BENEFIT SCHEDULES AND ANY APPLICABLE ENDORSEMENTS

THE POLICY TERMS AND CONDITIONS SHOWING HOW YOUR POLICY OPERATES

INSTRUCTIONS ON HOW TO DOWNLOAD YOUR MEMBER ECARD

A CLAIM FORM FOR REIMBURSEMENT OF YOUR CLAIMS WHERE YOU CAN SUBMIT BY EMAIL



Remember, you have a Free Look Period of 30 days from the date you receive the policy. If it does not suit your needs, you may return it to us for a full refund.

FREQUENTLY ASKED QUESTIONS

WHO CAN APPLY FOR INSURANCE?

Anyone residing in Vietnam at the time of application and not older than 65 years.

IS THERE A MAXIMUM INSURABLE AGE?

Yes, you will be covered to age 99

CAN FAMILY MEMBERS HAVE DIFFERENT PLANS UNDER THE SAME POLICY?

Certainly!

MY SPOUSE AND I HAVE INSURANCE COVERAGE THROUGH WORK BUT IT DOES NOT EXTEND TO OUR CHILDREN. CAN I APPLY FOR A PLAN FOR JUST MY CHILDREN?

Yes, but we will name you, the parent, as the policyholder.

WHEN CAN COVERAGE BEGIN?

Coverage begins when your premium is paid.

AM I ALLOWED TO MAKE CHANGES TO MY PLAN?

Yes, you can make changes to your plan at renewal. Just let us know in writing as soon as you receive your renewal offer. Changes to your coverage will likely result in a change in premium and any upgrades in coverage will be subject to underwriting.

HOW DO I ADD MY BABY TO MY PLAN?

Children born to a mother who has been covered for at least 366 days, can be added from birth without underwriting. A Newborn Additions form must be submitted within 28 days of birth. Newborn disability will be covered under the Neonatal Disability benefit, which is currently available under Elite only.

For the case of adoptions, surrogacy and assisted conception, children must undergo our full medical underwriting process.

CAN I CHOOSE MY OWN MEDICAL PROVIDER/DOCTOR?

Yes, you have the freedom to choose your own provider. If you have a nil co-insurance outpatient plan, we offer an extensive Outpatient Direct Billing Network for your convenience. By using the network, you will enjoy cashless service at numerous high quality providers across Asia.

If you have an outpatient plan with a co-insurance, you may still choose any provider and claims on a reimbursement basis.

WILL I BE PENALISED IF I MAKE A BIG CLAIM?

Never! Our plans are community rated which means no matter how large your claims may be during any policy year, you will always have the opportunity to renew your policy at prevailing rates. You will not be rated individually, and unlike some of our competitors, you can be sure that your MyHEALTH premium will never be adjusted due to declining health.

HOW ARE MY PREMIUMS DETERMINED AT RENEWAL?

On an annual basis, we may adjust premiums to ensure the plan keeps up with medical costs. Your renewal premium is affected by the annual adjustments that we make and we will inform you at renewal what was the base increase applied.

In addition to the annual adjustment that we make, the following factors contribute to the overall determination of your renewal premiums.

- The published rates in effect at the time of your renewal for your plan selection and your age on the first day of your renewed policy
- Any underwriting premium loadings that you accepted at the start of the policy
- Family discounts based on the headcount at renewal (if applicable):
- Any changes that you make to your plan at renewal: and
- Any increase in age band

HOW DO I RENEW MY POLICY?

A few weeks prior to your policy expiring, you will receive your renewal notice from us. If you still intend to keep the policy, you just need to let us know and pay the premium by the requested due date.

THERE ARE CERTAIN CIRCUMSTANCES THAT THE POLICY WILL NOT COVER, WHICH ARE STATED AS EXCLUSIONS. HERE IS AN EXTRACT OF SOME OF THE EXCLUSIONS BUT YOU ARE ADVISED TO READ THE FULL LIST IN THE POLICY TERMS AND CONDITIONS.

- Services which are not medically necessary;
- Services which are not reasonable and customary;
- Experimental or unproven treatment;
- Non-prescription drugs, vitamins, nutritional supplements;
- Services by a psychologist or counsellor;
- House calls or any service rendered at a person's home, office, hotel room, or similar place;
- Treatment which is covered by other insurance;
- Emergency dental treatment related directly or indirectly to biting, chewing or teeth grinding;
- Complications of pregnancy following assisted conception;
- Elective caesarean section prior to the 38th week of term;
- Treatment related to assisted conception, contraception, sterilisation, fertility or infertility, testosterone deficiency and sexual dysfunction;
- Sexually transmitted diseases
- Cosmetic treatment or gender reassignment surgery or therapy;
- Sleep disorders or behavioural or developmental disorders.

FOR MORE INFORMATION, CONTACT YOUR INSURANCE INTERMEDIARY

Underwritten by:

Saigon Post & Telecommunication Insurance Company

Room 3-2, 3/F, Dali Tower
24C Phan Dang Luu Street, Ward 6, Binh Thanh District
Ho Chi Minh City, Vietnam
Tel: (+84) 28 3841 0576 | Fax: (+84) 28 3841 0577

Arranged and administered by:

APRIL Vietnam Company Limited

Unit 201, 2nd Floor, Lafayette Building
8 Phung Khac Khoan Street, Da Kao Ward, District 1
Ho Chi Minh City, Vietnam
Tel: (+84) 28 7307 7984 | Fax: (+84) 28 7307 7987
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