



INTERNATIONAL HEALTH INSURANCE

# You are going abroad for long-term studies

Choosing **Expat Student** for a greater peace of mind

STAY OF MORE THAN 12 MONTHS  
HIGH SCHOOL DIPLOMA  
BACHELOR'S DEGREE  
MASTER'S DEGREE  
MBA/PH.D.



COVID-19 covered

Download our mobile app  
Easy Claim!



 **april**  
International  
INSURANCE MADE EASY



## Why take out international insurance?

As you know, health care costs abroad can quickly escalate. They vary greatly from country to country and often the cover you have in your home country is not valid.

For that reason, we have developed international insurance solutions to meet the specific needs of the students abroad. Suitable for long-term stays abroad (from 1 to 6 years), **Expat Student** replaces French social security and mutual insurance cover.

This will help you avoid excessive health costs which can be particularly hard to afford for a student !

**100% ONLINE  
SUBSCRIPTION  
WITH IMMEDIATE  
INSURANCE  
CERTIFICATE**

## It's easy to choose an insurance with APRIL International

### The insurance that accompanies you abroad



Advisors available via chat and Facebook Messenger



Paperless reimbursements in 48 hours with the Easy Claim app



Unlimited medical telehealth included, 24/7



Covid-19 coverage



No advance payment in the event of hospitalisation

## What is the cover for COVID-19?

With Expat Student, all your healthcare expenses related to COVID-19 are covered within the limits of the policy.

### What is covered?

- Your hospital expenses
- Your analyses and other treatments (laboratory tests, radiology procedures, etc.),
- Your PCR, antigenic and serological tests **only on medical prescription**,
- Your vaccination costs up to €100.

**Please note:** in some countries, a prescription is not required to perform a test. However, it is compulsory in order to be reimbursed. Remember to get a prescription using our **telehealth** service on the Easy Claim app and send us the invoice for the test to be reimbursed.



## Your benefits

Comprehensive cover to provide you with the best possible protection during your studies abroad.

	LIMITS
<b>MEDICAL EXPENSES</b>	
Maximum amount of medical expenses per insurance year and per insured person: €1,000,000	
<p><b>You can opt for reimbursements:</b></p> <ul style="list-style-type: none"> <li>› from the 1<sup>st</sup> euro</li> <li>› as a top-up of French Social Security</li> <li>› as a top-up of Caisse des Français de l'Étranger (CFE)</li> </ul> <p>If you choose a top-up cover, benefits are expressed including reimbursement by CFE or Social Security.</p>	
<b>HOSPITALISATION*</b> (excluding routine healthcare and maternity)	
<ul style="list-style-type: none"> <li>› Medical or surgical hospitalisation* or day hospitalisation</li> <li>› Transfer by ambulance (if hospitalisation is covered by APRIL International)</li> <li>› Hospital room and board (including daily hospital charge in France)</li> <li>› Medical and surgical fees</li> <li>› Analyses, diagnostic tests and drugs</li> <li>› Medical procedures</li> </ul>	100% of actual costs
Hospitalisation* for the treatment of mental or nervous disorders	100% of actual costs, up to 20 days per year
Direct payment of hospital charges	Provided on request 24/7, if prior agreement has been obtained
Private room	100% of actual costs, up to €80 per day
<b>ROUTINE HEALTHCARE</b> (excluding maternity)	
<b>Telehealth service. 24/7 contact with a GP or specialist from the Teladoc Health network</b>	<b>Unlimited</b>
Consultations and procedures carried out by GPs	100% of actual costs***
Consultations and procedures carried out by specialists	100% of actual costs***
Consultations and procedures carried out by psychiatrists	100% of actual costs (limited to €80 per consultation, maximum 5 consultations per year)
Nursing care** following hospitalisation and/or a reported accident	100% of actual costs
Physiotherapy**	100% of actual costs, up to €500 per year
Pathology, diagnostic tests, X-rays and drugs	100% of actual costs
Dental treatment	1 <sup>st</sup> year: €300 / 2 <sup>nd</sup> year: €400 3 <sup>rd</sup> and subsequent years: €500
Prescribed glasses and contact lenses	100% of actual costs, up to €100 per year
Vaccination costs	Up to €100 per year

\* Hospitalisation (except day hospitalisation) is always subject to prior agreement. An excess of 50% will be applied if you do not follow this procedure before being admitted to hospital (except in case of emergency or accident).

\*\* Subject to prior agreement if more than 10 sessions are prescribed per insurance year.

\*\*\* For zone 0 (United States and Mexico), consultations with general practitioners are limited to €80 per visit for more than 2 visits per year. Specialist consultations are limited to €110 per visit for more than 2 visits per year.

# Your benefits (continued)

	LIMITS
<b>MATERNITY*</b> (waiting period of 10 months)	
Cover valid only if your country of destination is among the following: Canada, China, Hong Kong, Mexico, Singapore, Switzerland, United Kingdom and the USA.	
Direct payment of hospital charges in the event of a childbirth	Provided on request 24/7, if prior agreement has been obtained
Childbirth: hospitalisation*, private room, living expenses medical and surgical fees	100% of actual costs, up to €7,500 per pregnancy, private room limited to €80 per day (increased to €15,000 per pregnancy in case of surgical delivery)
Consultations, drugs, tests and pre and post natal care	
Complications of pregnancy and childbirth	100% of actual costs
<b>REPATRIATION ASSISTANCE</b>	
Medical evacuation and repatriation Returning the body or the ashes	100% of actual costs
Coffin costs	€1,500
Presence of a family member to accompany the deceased	Round-trip ticket
Translation of legal and administrative documents	Up to €500 per year
Presence of a family member if the insured is hospitalised for more than 6 days	Round-trip ticket Hotel expenses: €80 per night, <b>maximum 10 nights</b>
Early return in case of the death or hospitalisation of a family member Emergency return if your home is badly damaged	Round-trip ticket
Repatriation in case of a terrorist attack or a natural disaster Repatriation of plan beneficiaries Return to the country of destination after stabilisation	One-way ticket
Sending urgent messages	100% of actual costs
Enforced stay abroad	€80 per night, <b>maximum 5 nights</b>
Travel assistance if personal items are lost or stolen	Up to €1,000 (advance)
Search and rescue costs	Up to €5,000 per person and per event
Sourcing and sending medication not available locally	Postage costs
<b>PERSONAL LIABILITY PRIVATE CAPACITY</b>	
Bodily injury	Up to €4,500,000
Material and consequential damage	Up to €450,000 per year, including €90,000 for consequential damage excess €75 per claim
Material damage caused during internships	Up to €12,000 per year, excess €75 per claim
<b>LEGAL ASSISTANCE</b>	
Attorney fees abroad	Up to €3,000 per event
Advance payment of bail abroad	Up to €15,000 per event
<b>PSYCHOLOGICAL ASSISTANCE</b>	
Interview with a psychologist	3 telephone calls
<b>PERSONAL ACCIDENT</b>	
Accidental death	€10,000 limited to funeral expenses for the under 16's
Accidental disability (partial or total) following an accident	Up to €40,000, proportional excess 20%

\* Hospitalisation (except day hospitalisation) is always subject to prior agreement. An excess of 50% will be applied if you do not follow this procedure before being admitted to hospital (except in case of emergency or accident).



## Your benefits (continued)

	LIMITS
<b>BAGGAGE AND PERSONAL EFFECTS INSURANCE</b>	
BAGGAGE: loss, theft or and total or partial destruction during the insured's travels	Up to €1,600, limited to €800 for valuables
Delayed baggage	Up to €200
Mobile phone, tablet, smartphone: theft by characterized violence or snatching	Up to €500
Fraudulent use of SIM card	Actual costs
<b>TRAVEL INCIDENTS</b> (while travelling on a return journey between the country of nationality and the country of destination)	
Delay departure (postponement or change of exam date)	Up to €100, airline tickets only
Delayed plane/Cancellation Missed connection	Up to €300
<b>INTERRUPTION OF STAY</b>	
› Reimbursement of tuition fees of current year in case of repatriation of the insured <b>OR</b> › Reimbursement of cost incurred in case of interruption due to repatriation of the insured	Ajusted pro rata temporis, up to €5,000  Actual costs within the limit of €250 per day and up to €5,000
<b>EXAM INSURANCE</b>	
Payment of compensation if the insured needs to repeat a year due to their hospitalisation or the accidental death of a family member	Up to €10,000 per year

## Annual and monthly premiums (all taxes included)

For policies taken out before 30/09/2024.

Your premium is calculated according to your age, the payment method and your country of destination.

Membership fees: €20/year. Installment charges: €20/settlement, unless you are paying by SEPA direct debit.

COUNTRY OF DESTINATION	COVER TYPE	Principal insured or spouse age 0-30	Principal insured or spouse age 31-40	Dependent children age 0-18 ans
Zone 0: Mexico and United States	1 <sup>st</sup> €	€2,304/year, i.e. €192/month	—	€1,908/year, i.e. €159/month
	CFE or French Social Security	€1,680/year, i.e. €140/month	—	€1,464/year, i.e. €122/month
Zone 1: Canada, China, Hong-Kong, Singapour Switzerland, United Kingdom	1 <sup>st</sup> €	€1,488/year, i.e. €124/month	€2,160/year, i.e. €180/month	€1,260/year, i.e. €105/month
	CFE or French Social Security	€1,152/year, i.e. €96/month	€1,632/year, i.e. €136/month	€984/year, i.e. €82/month
Zone 2: rest of the world	1 <sup>st</sup> €	€1,104/year, i.e. €92/month	€1,596/year, i.e. €133/month	€948/year, i.e. €79/month
	CFE or French Social Security	€888/year, i.e. €74/month	€1,236/year, i.e. €103/month	€768/year, i.e. €64/month

# By your side when it matters

You can easily use your plan through your Easy Claim app:



Zero paper reimbursements: take a picture of your medical bills and send them via your app,



Remote consultation with a doctor with our teleconsultation service. It's free and unlimited, available 24/7 anywhere in the world!



Find a healthcare provider with our geolocation service directly via your app,



Do you have a scheduled hospitalisation? Submit your request on your Easy Claim app. An advisor will call you back, contact the hospital to facilitate your admission and to settle your bill.

Discover all the features of Easy Claim on video [here!](#)

Download the Easy Claim app from the App Store or Google Play.



APP STORE  
4,7/5

GOOGLE PLAY  
4,3/5

APRIL International awarded « Leading Health Insurance Provider Europe 2022 » and « Most Trusted Insurance Services Provider Europe 2022 » by *International Business Magazine*

## Have you been urgently hospitalised?

We can be reached 24/7 on the emergency numbers on your insurance card. It is available in your Easy Claim app and can be downloaded to your wallet. Our teams directly contact the hospital in order to provide care.

This service is available for all types of cover (except in the case of a choice of cover as a top-up to the French Social Security).



And for everything you can't do online, you can count on our team:

- available at any time in case of an emergency or difficult situation,
- who can be reached 24/7, by phone, email, Messenger or chat.

# APRIL International by your side, anywhere in the world



It's not always easy to know where to go if you have a health problem abroad. That's why we've drawn up a list of more than two millions health professionals worldwide.

**Our commitment:** to provide you with quality care at reasonable rates, by referring you to our health care providers.

## How can I find out which hospitals, pharmacies and doctors are partners?

Nothing could be simpler. To do this, geolocate the healthcare professional or facility directly from your Easy Claim mobile app. Simply log on to the app, click on "Contact a doctor" and then on "Access the APRIL network". Fill in your criteria, your location and that's it!

## We are by your side in case of hospitalisation anywhere in the world

### 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 1<sup>er</sup> € or as a top-up to the CFE.



## Your third-party payment service in the USA

Health care costs can be exorbitant in the USA. We have made specific agreements so that you don't have to pay for your health expenses in advance. We pay your bill directly.



You benefit from access to one of the largest healthcare networks

- › 690,000 doctors,
- › more than 5,500 hospitals,
- › more than 68,000 pharmacies.

♥ **CVS caremark**® ♥ **aetna**™

# Why choose APRIL International?



## Because we are a pioneer in student insurance

As the French leader in international mobility for individuals, APRIL International supports over 500,000 insured students. So you have every reason to trust us!



*Easy to subscribe to. The advantage: you get the certificate and documents directly. Quick and time-saving. 🟢*



*The people who gave me the information were extremely polite and clear in their explanations. The procedure to follow on the web is very easy and clear. 🟢*



*The processing was efficient and responsive. No waiting time, quick and appropriate response, easy to subscribe to. 🟢*



**180**  
COUNTRIES  
COVERED

**40**  
YEARS'  
EXPERIENCE

**+ 150 000**  
EXPATRIATES  
COVERED

**260**  
MULTILINGUAL  
TEAM MEMBERS





# How the policy operates

## Useful information before you apply

### WHO IS THE POLICY DESIGNED FOR?

Are covered by the policy:

- all school pupils or students or au pair between the ages of 12 and 40 (the age limit for subscription is 30 for zone 0) who are studying abroad for a minimum period of 12 months,
- the spouse of the principal insured may also be covered by the insurance if they are expatriate students between 18 and 40 years old (the age limit for subscription is 30 for zone 0).

### IN WHICH COUNTRIES AM I COVERED?

Your country of destination determines the zone of cover in which your benefits will apply. With Expat Student, you can choose between 3 zones of cover:

Zone 0: Worldwide including the USA,

Zone 1: Canada, China, Hong-Kong, Singapore, Switzerland, the United Kingdom, and zone 2,

Zone 2: Worldwide outside the countries listed in zones 0 and 1.

#### Your cover will be valid:

- › in the selected zone of cover and in the lower zones,
- › in your country of nationality for temporary stays of less than 90 consecutive days,
- › in the event of an accident or medical emergency on presentation of the reimbursement form, for a cumulative period of 90 days outside the zone of cover,
- › with the exception of the excluded countries (which you can consult [here](#)).

### WHAT IS THE MAXIMUM DURATION OF COVER?

The Expat Student policy can be taken out for a minimum of 12 months and is renewed automatically on its annual anniversary date. The maximum duration of cover is 6 years.

Cover is automatically terminated:

- › when the age limit is reached,
- › after 6 years of insurance,
- › if you no longer qualify as a student or young au-pair,
- › if you are no longer an expatriate, on presentation of an official document certifying to this.

### HOW TO APPLY?

It's easy, get a quote with your broker or go to our [www.april-international.com](http://www.april-international.com) and apply directly online. You will receive all of your insurance documents (including your insurance certificate) by email within minutes.



# 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. 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 operates in 16 countries and recorded a turnover of €590 million in 2022.

## 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

CONTACT  
YOUR INSURANCE CONSULTANT:

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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](http://www.orias.fr))

Prudential Supervision and Resolution Authority

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This product is conceived and managed by APRIL International Care France and insured by QUATREM (for the medical expenses cover) and by Chubb European Group SE (for the other covers).

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