

INTERNATIONAL HEALTH INSURANCE
FOR STUDENTS

Going to study on the other side of the world?

With MyStudies Cover,
you'll have quality **health and
assistance** insurance in
your bag!



MEETS THE
REQUIREMENTS
OF THE LEADING
INTERNATIONAL
UNIVERSITIES

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april
international

Insurance made easy.

Why take out international insurance?

Whatever your profile or destination, good health insurance is essential. Accidents or health problems are always a possibility and the cost of healthcare varies greatly from country to country. MyStudies Cover is the insurance solution to suit your needs and circumstances and help you avoid any nasty surprises!

Why take out insurance?



1

Medical expenses that can quickly build up:

The cost of medical care abroad varies greatly from one country to another and can be very expensive. Very often, the cover you have at home isn't valid abroad.

2

You won't be covered by the French Social Security:

- > cover is not always provided,
- > reimbursements based on French rates.

3

In Europe, the European Health Insurance Card (EHIC) doesn't provide you with a sufficient level of cover:

- > limited access to public sector health professionals and facilities (waiting times can sometimes be very long),
- > no free choice of doctor,
- > no certainty that your card will be accepted,
- > sometimes, significant out-of-pocket expenses.



4

Cover from bank cards only applies to stays of 3 months maximum:

With a "basic" bank card, there's a minimum deductible of €50 per treatment or procedure and an overall cover limit of €11,000.



Understanding the MyStudies Cover plan

This is the solution for you if:

- ✓ You are studying and staying outside your country of nationality.
- ✓ For stays, vacations, studies, language courses or au pair placements for less than 1 year.

Choose your package:

EMERGENCY PACKAGE

AN INSURANCE PLAN FOR SMALL BUDGETS

An insurance solution which covers you in case of **accidents and medical emergencies**.

YOUR BENEFITS:

- › Medical expenses (for accidents and medical emergencies only)
- › Repatriation assistance
- › Personal liability (private capacity)
- › Personal accident

ANNUAL COVER LIMIT

€100,000 worldwide (€250,000 in the USA)



The Medical expenses cover is valid:

- › only in case of **accident** or **medical emergency**;
- › if you don't exceed an **upper limit of €750** per insurance year for outpatient care;
- › if you **complete a medical form** each time you make a claim for reimbursement.

COMFORT PACKAGE

A COMPREHENSIVE INSURANCE PLAN

An insurance solution which covers you **whatever your circumstances**.

YOUR BENEFITS:

- › Medical expenses
- › Repatriation assistance
- › Personal liability (private capacity)
- › Personal accident

ANNUAL COVER LIMIT

€200,000 worldwide (€500,000 in the USA)



Recommended by APRIL for stays abroad covered at 100%!

Select the type of cover you require:

- 1st euro :
→ recommended if you want a single point of contact and peace of mind during your time abroad.
- as a top-up to the Caisse des Français de l'Étranger (available only for the Comfort package):
→ recommended if you want benefits from both the CFE and APRIL International.
- as a top-up to the European Health Insurance Card/French Social Security (available only for the Comfort package):
→ recommended for certain destinations¹ and small budgets.



ADVANTAGES OF THE CFE:


- › no break in your entitlement and health insurance in France;
- › no break in the cover of your medical care based on French rates;
- › no waiting period if you return to France: you re-join the Social Security system straight away;
- › no exclusion of cover.



(1) Cover valid only in the public sector and in Europe. For a list of the countries covered, go to www.ameli.fr, Droits et démarches/Europe, International/Protection sociale à l'étranger/Études à l'étranger (in French).

Understanding your plan

Your benefits at a glance:

THE PACKAGES	EMERGENCY	COMFORT
COVER LIMIT (maximum amount per beneficiary and per period of cover)	€100,000 worldwide (€250,000 in case of cover in the USA)  Cover only in case of accident or medical emergency	€200,000 worldwide (€500,000 in case of cover in the USA)
MEDICAL EXPENSES		
MEDICAL AND SURGICAL HOSPITALISATION*		
<ul style="list-style-type: none"> › Transport by ambulance (if hospitalisation is covered by APRIL International) › Hospital room and board (including the daily charge in France) › Medical and surgical fees › Examinations, diagnostic tests and drugs › Medical treatments and procedures 	100% of actual costs Prior agreement is required for all medical care costing more than €2,000 and referral to the most suitable hospital (based on the medical condition and the costs charged by the facilities)	
Hospitalisation for the treatment of mental or nervous disorders	80% of actual costs, up to 30 days per year	
Private room	Up to €50 per day	
OUTPATIENT CARE*		
Consultations, treatments and procedures carried out by general practitioners or specialists	100% of actual costs, up to €750 per year following accidents and medical emergencies only and on submission of the claims form	100% of actual costs
Laboratory tests and examinations, x-rays and pharmacy items		
Care provided by nurses and physiotherapists (following a hospital stay covered by APRIL International)		
Emergency dental treatment	Up to €400 per year	
Dentures (following a reported accident)	Up to €600 per year	
Other prostheses (following a reported accident)	Up to €500 per year	
Vision care: lenses and frames or contact lenses (following a reported accident)		
PREVENTION*		
Condoms	up to €20 per year	
Contraception, vaccines and anti-malarial treatments on prescription	Not covered	Up to €100 per year

* Waiting period of 4 weeks for Covid-19-related healthcare expenses in the United States and Mexico

OTHER BENEFITS	AMOUNTS
REPATRIATION ASSISTANCE	
Medical transport, medical repatriation	100% of actual costs
Repatriation of the body or ashes in case of death	
Cost of coffin	€1,500
Accompanying the deceased	Round-trip ticket
Translation of legal or administrative documents	Up to €500 per year
Presence of a family member to be with the insured if they are hospitalised for more than 6 days	Round-trip ticket Hotel accommodation for 10 nights (maximum €80/night)
Early return home in case of the death or hospitalisation of a family member	Round-trip ticket
Early return home in case of damage to the home	
Early return home in case of an attack or natural disaster	One-way ticket
Return of insured family members	
Return of the insured to the country of destination following stabilisation	
Sending urgent messages	100% of actual costs
Enforced stay abroad	€80 per night (maximum 5 nights)
Travel assistance in case of the loss or theft of personal effects	Advance of up to €1,000
Search and rescue costs	Up to €5,000 per person and per event
Sourcing and delivering medication unavailable locally	Delivery costs
PERSONAL LIABILITY PRIVATE CAPACITY	
Bodily injury	Up to €4,500,000
› Material and Consequential damage › Damage to rental property	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
LEGAL ASSISTANCE	
Attorney fees abroad	Up to €3,000 per event
Advance payment of bail abroad	Up to €15,000 per event
PSYCHOLOGICAL SUPPORT	
Consultations with a psychologist	3 telephone consultations
PERSONAL ACCIDENT	
Lump sum in case of accidental death	€10,000 – Limited to funeral expenses for under 16s
Lump sum in case of total or partial permanent disability following an accident	Up to €40,000 20% deductible
BAGGAGE AND PERSONAL EFFECTS INSURANCE	
BAGGAGE › Loss, theft and total or partial destruction during the outward or homeward journey › Theft and total or partial destruction during the stay	€1,600 - Limited to €800 for valuables
Delayed baggage	Up to €200
Mobile phones, tablets and smartphones: theft with assault or mugging	Up to €500
Fraudulent use of SIM card	Actual costs
TRAVEL INCIDENTS	
Delayed departure (postponement or change of exam date)	Reimbursement of airline ticket change fees up to €100
Flight delay/cancellation	Up to €300
Missed connection	
INTERRUPTION OF STAY	
› Reimbursement of tuition fees for the current year if the insured is repatriated OR › Reimbursement of trip expenses already paid by the insured if the trip is curtailed due to the insured's repatriation	On a pro rata basis up to €5,000 Actual costs up to €250 per day with a maximum of €5,000

Your cover zones and premium rates



Choose your zone of cover

Your country of destination will determine the **zone of cover** in which your medical expenses cover will apply.

With MyStudies Cover plan, you have a choice of 3 zones of cover:

ZONE 1:
United States and worldwide

ZONE 2:
Canada, China, Hong Kong, Mexico, Monaco, United Kingdom, Russia, Singapore and Switzerland

ZONE 3:
Rest of the world

You will be covered:

- › in the zone where your primary country of destination is located and in the lower level zones,
- › in your country of nationality during temporary stays of less than 90 consecutive days,
- › in case of accident or medical emergency on submission of the claims form, for 30 days accumulated over the entire period outside the zone of cover,
- › excluded countries excepted.

Discover your premium rates for each package and each zone

Your rate is calculated based on your age, the zone of cover you selected and the type of cover chosen.

PACKAGES / TYPES OF COVER	EMERGENCY 1 st €			COMFORT 1 st €			COMFORT Social Security/CFE/EHIC top-up		
	Zone 1	Zone 2	Zone 3	Zone 1	Zone 2	Zone 3	Zone 1	Zone 2	Zone 3
Under 31 years	€47	€36		€67	€49		€47	€36	
Under 41 years	€143	€94	€72	€190	€122	€92	€125	€82	€63
Under 51 years	€262	€153	€105	€337	€194	€131	€222	€123	€86
Under 61 years	€343	€199	€136	€442	€254	€169	€291	€160	€110
Under 71 years	€539	€340	€213	€629	€399	€249	€411	€254	€162
Under 80 years	€735	€493	€303	€819	€555	€342	€534	€350	€219

GOOD TO KNOW: the premium rates shown above are monthly.
They are calculated on a pro rata basis according to the length of your stay for the most accurate pricing.

Your services



Direct payment of your hospital charges

EMERGENCY HOSPITALISATION?

Our teams contact the hospital directly to issue a guarantee of payment.

PLANNING TO GO INTO HOSPITAL?

Submit your request on your Easy Claim app. When we receive it, our teams will confirm your cover to the hospital and pay your bill directly.

- **These services are available for all types of cover** (except in case of cover as a top-up to the French Social Security or the EHIC).

Your direct billing service in the USA and Mexico (with the Comfort Package only)

Thanks to our partnership with Global Excel, you benefit from access to one of the largest care networks in the United States and Mexico:

- › almost 690,000 doctors,
- › more than 5,500 hospitals,
- › more than 68,000 pharmacies,
- with no cash advance required, we'll pay your bill directly.



GOOD TO KNOW: the cost of medical care in the USA can be exorbitant. To help you avoid any nasty surprises, we have negotiated preferential rates for you with AETNA and Caremark, two of the largest care networks in the USA. If you need a medical consultation, hospitalisation or outpatient care, you must go to healthcare professionals and facilities belonging to these networks.

How to find out which hospitals, pharmacies and doctors are in the network?



It couldn't be easier. Download the Easy Claim mobile app, click on "Find a doctor" and type in your search criteria to locate the healthcare professional or facility closest to you!

WHO TO CONTACT FOR INFORMATION?

We are available 24/7 to answer any questions you may have! From the United States, call **1-866-299-2900** and an advisor will assist you.

Your digital services

To help you manage your plan abroad, we're continually developing new services 100% online.



YOUR EASY CLAIM APP

With your Easy Claim mobile app, you can:

- › send us your healthcare claims up to €1,000
- › view and download your Insurance Card
- › request a guarantee of payment before going into hospital
- › find a healthcare professional near you, recommended by APRIL
- › find your dedicated points of contact so you can reach us easily.

● **Download the APRIL Easy Claim app from the App Store or Google Play**



YOUR CUSTOMER ZONE

In just a few clicks from your PC, tablet or smartphone, you can download all the documents you need (insurance certificates, insurance cards, general conditions, bills etc.), view all your reimbursements and update your personal details.

● **Simple and 100% online!**



YOUR MULTILINGUAL ADVISORS ARE ONLINE!

If you have any questions, your advisors can be contacted, not only by phone and email, but also on chat and Facebook Messenger!

● **Log in to your Customer Zone or open your APRIL Easy Claim app for a live chat with an advisor! Another way of making insurance easier!**

Our answers

to your most frequently asked questions



How do I pay my premium?

The premium is payable in full when you take out the insurance. It can be paid by credit card, PayPal or SEPA Direct Debit. Payment in monthly instalments is only possible by SEPA direct debit and there's an instalment charge of €3 per month.



How soon will I be covered?

Your cover will take effect from the start date of cover shown on your certificate, and no earlier than the day after you purchase the insurance plan, except in the United States and Mexico. Covid-19-related healthcare expenses will not be covered during the 4 following weeks from the start date of cover.



Can I choose my own doctor? Do I have to pay for my care up front?

You can consult any health professional you want, except in the United States, where we only cover consultations with members of our AETNA network, through our partner, Global Excel.

And so that nothing comes as a surprise, please note that dermatology, non-generic drugs, routine dental care and alternative medicines are not covered under this plan.



YOUR CHECKLIST BEFORE GOING ABROAD:

- ✓ Remember to have a medical check-up before you leave and make sure your vaccines are up to date.
- ✓ Don't forget to take a medical kit with all the first aid supplies you'll need, everyday medicines and your current prescriptions.
- ✓ You should also make a note of the important information about your insurance plan (plan number, contact details and emergency contact number) and give it to a friend or family member.

Our contact details and social networks

- **By telephone:** + 33 (0)1 73 03 41 29
Monday to Friday from 8.30am to 6pm,
Paris time
- **By email:**
conseillers.expats@april-international.com
- **At our offices:**
14 rue Gerty Archimède - 75012 Paris
FRANCE

Follow us on social networks.

To keep up to date with all our news,
join us on:



Why choose APRIL International?

100%
INTERNATIONAL

Our teams are never very far away!

Looking for a medical opinion?

Assistance to help you choose your doctor or hospital? You can count on us to be close at hand when you need us!

No matter where you 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 you with a speedy response to your questions.

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



180
COUNTRIES
COVERED

40
YEARS'
EXPERIENCE

+ 130 000
EXPATRIATES
COVERED

260
MULTILINGUAL
TEAM MEMBERS



We deliver!

Our vision:

By combining proximity and expertise, we aim to make it easy for everyone to access quality healthcare around the world.

Our commitments:



EXPERTISE

We have been insuring expatriates for 40 years. More than 500,000 students have already entrusted us with the provision of their health insurance abroad.



PROXIMITY

With our advisors available 24/7 by phone, email and Messenger in our various management centres around the world. You can also call in and see us!



SIMPLICITY

With services which make it easier for you to manage your healthcare (direct payment of hospital charges 24/7, an app for submitting your claims for reimbursement in just a few clicks, and more...)



LONG-TERM COVER

that meets the requirements of your visas and your international studies everywhere in the world.

APRIL, insurance made easy

Established in 1988, APRIL is an international insurance group operating in 28 countries. Its goal is to offer a simpler and more accessible experience for policyholders. Its 3,900 staff design, distribute, and manage specialized insurance solutions (health, damage, mobility and legal protection), and provide support for APRIL's partners and clients, including private individuals, professionals and companies. Listed on Euronext Paris (Compartment B), the group recorded 997.2 million euros in sales in 2018.

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:

april International Care

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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)

Prudential Supervision and Resolution Authority

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Groupama Gan Vie (for medical expenses) and CHUBB European Group SE (for the other benefits).

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Insurance made easy.