



Your insured guide

Congratulations, you are now part of the EMMA 5 programme!

This insurance guide provides a brief summary of the benefits available under your policy during your international experience.

We are happy to answer any questions you may have about your healthcare cover:

- > by telephone on **+33 (0) 1 73 04 64 21** Monday to Friday from 8.30 am to 6 pm– Paris time,
- > by email at groupinsurance.expats@april-international.com

WHAT BENEFITS DOES YOUR POLICY PROVIDE?

You are covered by the following benefits:



SERVICES PROVIDED UNDER YOUR POLICY/ ASSOCIATED WITH YOUR CONTACT NUMBERS

Insurance card

- With emergency contact numbers, available 24/7, for:

EMERGENCY CONTACT NUMBERS 24/7

1	In case of inpatient hospitalisation*	
	- From USA & Canada (toll free):	(+1) 866 299 2900
	- From another American country (collect calls accepted):	(+1) 305 381 6977
	- From the Asia-Pacific region:	+66 2645 3336
	- From all other countries:	+33 1 73 02 93 99
2	For direct payment in the USA*	
	- For benefit verification and/or for pre-authorization, please call (toll free):	(+1) 866 299 2900
	- Billing address: OMHC - 777 Brickell Ave Suite 410 - Miami, FL 33131, USA	
	For any medical advice*	+33 1 41 61 23 90
3	For repatriation assistance* (collect calls accepted)	+33 1 41 61 23 25
4	For legal assistance*	+33 1 48 10 61 78
	For counselling*	+33 1 41 61 23 25



1. ARRANGING DIRECT PAYMENT OF YOUR HOSPITAL CHARGES FOR MORE THAN 24H
2. ACCESSING THE THIRD PARTY PAYMENT NETWORK IN THE USA (HOSPITALS & DOCTORS)
3. REQUESTING EMERGENCY ASSISTANCE SERVICES
4. ACCESSING THE LEGAL ASSISTANCE SERVICES

- This card facilitates your admission to a healthcare facility in an emergency. To make this procedure as straightforward as possible, your first name(s), surname and policy number are printed on the card.

MEDICAL EXPENSES

1 What to do if you are hospitalised

**Have you had an accident and been admitted to hospital?
Faced with an emergency hospitalisation?**

You need to get our **prior agreement in case of hospitalisation**.

To arrange this, you should return the Confidential Medical Certificate form completed by your doctor **at least 5 days before your admission**. You can do this by:

- fax: + 33 (0)1 73 02 93 60,
- email: hospitalisation.expats@april-international.com,
- post: APRIL International Expat, 110 avenue de la République, CS 51108, 75127 Paris Cedex 11, FRANCE.

An **excess of 20%** will be applied to your reimbursement if you do not follow this procedure.

In the event of emergency hospitalisation, you should contact us as soon as possible.

You can use our **service for direct payment of hospital charges** by calling one of the following numbers:

- from the **USA and Canada**, (+1) 866 299 2900 (Toll free),
- from **South America & Mexico**, (+1) 305 381 6977 (Collect calls accepted),
- from **countries in the Asia-Pacific region**, +66 (0)2 645 3336,
- from the **Middle East, Africa and Europe**, +33 (0)1 73 02 93 99.

We'll settle your bill for you, **with no cash advance required!** You may then be asked to provide additional supporting documents.

Please note: if you haven't requested the service for direct payment of hospital charges, send us by post to the address mentioned above the claim form along with the hospital bills and other supporting documents in your possession in order to be reimbursed for the costs incurred.



2 Requesting prior agreement

Some medical treatments and procedures require the prior approval of our medical team. Before starting any treatment, you should therefore ask the doctor prescribing the treatment or procedure to complete a form which should be returned to us along with an itemised estimate.

Treatment requiring prior agreement	Form to be used
Hospitalisation (other than in emergencies)	"Confidential medical certificate"
Treatment dispensed by nurses and physiotherapists following a reported accident if more than 10 sessions are prescribed per insurance year	"Request for prior agreement"

These forms are available in the **Customer Zone** or by calling +33 (0)1 73 02 93 93 or sending an email to info.expats@april-international.com.

Your request for prior agreement should be sent to us by email at claims.expats@april-international.com or at the following address:

APRIL International Expat - Service Remboursements -110, avenue de la République - CS 51108 -75127 Paris Cedex 11 - FRANCE.

MEDICAL EXPENSES (CONTINUED)

3 Claiming a reimbursement

Have you seen a doctor or been to the pharmacy?



To claim a reimbursement:

Please complete the **Claims form enclosing all the supporting documents needed (see below)** and send it to us no later than 3 months following the date of treatment, at one of the following addresses:

APRIL International Expat - Paris

Service Remboursements -110, avenue de la République - CS 51108 - 75127 Paris Cedex 11 - FRANCE.

Supporting documents:

- original copies of paid medical bills and fees and dated medical prescriptions. These must show your surname, first name and date of birth, the type of illness, the nature and date of the consultations and the treatment received, along with proof of payment. Prescriptions must clearly show the name and price of the drugs, and indicate the local currency;
- for reimbursement of procedures carried out by nurses and physiotherapists, prostheses (dentures and other) and of optical costs, you must attach proof that the treatment was given as a direct consequence of a reported accident;
- for the reimbursement of your emergency dental treatment, you must also provide a medical certificate issued by your dentist certifying that the treatment was given in response to a dental emergency;
- if the treatment received requires Prior agreement, the Request for prior agreement form approved by our medical department;
- in the event of hospitalisation, you must also send Us the hospital report and Confidential medical certificate completed by your doctor.

Please also ensure that your bill shows a breakdown of the cost of the private or double room.

MEDICAL EXPENSES: SPECIAL CASES

Going to the United States? Exclusive services are available to you:

> **access to one of the leading healthcare networks in the United States:** almost 490,000 doctors and more than 5,000 hospitals, with no cash advance required; we'll settle your bill directly. This service is available for:

- consultations with GPs and specialists,
- tests,
- X-rays,
- medical examinations and treatment.



How to benefit from this service

- 1 - Log on to www.omhc.com/april and choose a healthcare professional near you or contact us on (+1) 866 299 2900 if you need help,
- 2 - Show your APRIL insurance card at the consultation and you'll have nothing to pay!

> **a third party pharmacy card:** no cash advance required in more than 57,000 pharmacies in the USA.



Your Caremark card will be issued once you inform us about your leaving for the US. You will have to provide us with your full address in the USA so that we can send you your Caremark card.

> **Doctor's home visits:** no waiting in the emergency room and **no cash advance required.**

To benefit from this home visit service:

- in the USA, call (+1) 800 649 7119,
- in Mexico, call (+1) 800 212 9527.



REPATRIATION ASSISTANCE

Need to be repatriated on medical grounds?

Need to return home following the death or hospitalisation of a family member?

Have you been admitted to hospital and want to have a family member with you?

Have you lost your belongings and need a cash advance?



To benefit from your assistance cover, it's essential to obtain prior agreement from APRIL International Assistance.

To arrange this, please contact our teams:

- by telephone on +33 (0)1 41 61 23 25,
- by fax on +33 (0)1 44 51 51 15.

Our advisors will then find the best solution for your assistance.

LEGAL ASSISTANCE

Have you become involved in a dispute relating to criminal law, accommodation, local authorities, online purchases or legal remedy?



Our legal team will inform you of your rights and assist you with procedures and paperwork. Your policy also covers your legal fees, where applicable (see paragraph 8.3 of the General conditions).

To benefit from this cover:

As soon as you become aware of it, you must declare the dispute for which you require assistance:

- by telephone on +33 (0)9 69 32 96 87,
- by email to expat@soluciapi.fr,
- by writing to SOLUCIA PJ - 3, boulevard Diderot - CS 31246 - 75590 Paris Cedex 12 - FRANCE.

PERSONAL LIABILITY, PRIVATE CAPACITY, INTERNSHIPS AND TENANT'S LIABILITY

**Have you caused damage to a third party?
Have you caused material damage during your internship?**



Your personal liability, private capacity, internships and tenant's liability insurance covers the financial consequences of bodily injury and material damage which you involuntarily cause to a third party.

To benefit from this cover:

As soon as you become aware of any event that may give rise to a claim under the policy, you must inform us, by registered letter, within a period of no more than 15 days. Details of the circumstances surrounding the claim and their consequences should also be provided. Please send your declaration to:

APRIL International Expat

Service Remboursements - 110, avenue de la République - CS 51108 - 75127 Paris Cedex 11 – FRANCE.

BAGGAGE

**Have you lost your bags entrusted to a carrier?
Have your personal effects been damaged by fire or water?**



Your policy provides compensation if the bags or personal effects you had with you during the outward or return journey, or during your stay abroad are lost, stolen or destroyed.

To benefit from this cover:

You must submit the claim to us in writing within 5 working days of the event. Depending on the nature of the damage, we will contact you to request a list of supporting documents.

Please send your claim to:

APRIL International Expat

Service Remboursements - 110, avenue de la République - CS 51108 - 75127 Paris Cedex 11 – FRANCE.

ANY QUESTIONS?
We will be happy to assist!

Hafsa DURAND

Head of Graduate School Sector

+33 (0) 1 73 04 64 21 -

hafsia.durand@april.com

groupinsurance.expats@april-international.com

Laurent MAREMMANI

Mob.: 07 78 41 45 13

lmaremmanni@finaxy.com

DOWNLOAD THE APRIL EXPAT MOBILE APP!

A helpful tool at your fingertips, including:

- **country factsheets for instant access to essential information on your destination country,**
- **common expressions and medical terms in 13 languages,**
- **a checklist to make sure nothing is forgotten before you leave,**
- **contact details for healthcare providers worldwide: find the hospitals nearest to your home using a search facility with a geolocation option,**
- **local emergency numbers (fire service, police and ambulance) in the country you're in and emergency contact numbers for APRIL International Expat.**



APRIL Expat is available for free download from the **Apple Store** and **Google Play**.

APRIL International, international insurance specialist for nearly 40 years

- ⇒ **part of APRIL Group:** 6 millions insured, 45 companies and worldwide presence in 37 countries
- ⇒ offices in **Paris, Mexico, Miami** and **Bangkok**
- ⇒ more than **500,000 insured worldwide**
- ⇒ multilingual teams at your service: **17 nationalities** and **15 spoken languages**

april international | expat

Public limited company with capital of €200,000 - Registered with Companies House in Paris under number 309 707 727

Insurance broker registered with ORIAS (Organisation for the registration of insurance brokers) under number 07 008 000 (www.orias.fr)

Prudential Supervision Authority - 61, rue Taitbout - 75436 Paris Cedex 09 - FRANCE