



INTERNATIONAL HEALTH INSURANCE

Insurance for living and working in Cambodia

with the **fully flexible**
MyHealth Cambodia
medical plan



COVID-19
covered

Download our app Easy Claim!



 **april**
International
INSURANCE MADE EASY



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APRIL International awarded
"Most Trusted Insurance Services Provider Europe 2022"
by *International Business Magazine*



Why choose APRIL International?



No matter where you are in the world, 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.

180
COUNTRIES
COVERED

40
YEARS'
EXPERIENCE

+ 150 000
INSURED
COVERED

260
MULTILINGUAL
TEAM MEMBERS



Our exclusive services to support you:



No advance payment in case of hospitalisation



Unlimited medical teleconsultation included, 24/7



Paperless reimbursements within 48 hours with the Easy Claim app

How to choose your level of cover?

We make it possible for you to **create your own plan** to make sure you get the right cover for your situation.



1 Choose your cover zone:

It will determine the zone where the **Healthcare benefit** can be claimed. There are **3 cover zones** in the **MyHealth Cambodia plan**:

Zone 1: Cambodia and rest of the world (excluding Bahamas(islands), United States, Puerto Rico and Japan)

Zone 2: Cambodia and rest of the world (excluding Bahamas(islands), United States, Puerto Rico, Japan and Singapore)

Zone 3: Cambodia and rest of the world (excluding Bahamas(islands), Brazil, Canada, Chile, China, United States, Hong Kong, Japan, Puerto Rico, United Kingdom, Switzerland, Saint Barthelemy, Saint Martin and Singapore)

HOW ARE YOU COVERED OUTSIDE YOUR CHOSEN ZONE?

You are covered **worldwide** in case of accident or medical emergency during temporary stays of less than 90 consecutive days except in excluded countries.

2 Choose your level of healthcare cover from the following 4 packages:

		ESSENTIAL	COMFORT
EMERGENCY	BASIC		
Minimum healthcare cover in case of accident or medical emergency	Entry-level cover of outpatient care and in case of emergency or accident	Benefits covering essential day today healthcare or in case of unforeseen events	High-level cover of your medical expenses in all situations
Annual cover limit: US\$250,000	Annual cover limit: US\$500,000	Annual cover limit: US\$1,000,000	Annual cover limit: US\$1,500,000

GOOD TO KNOW:

Repatriation for medical reasons to the most suitable hospital or to your country of origin **is automatically included in all the packages!**

Add some optional benefits to your healthcare package:









The **EMERGENCY** package covers emergency Hospitalisation only.

With the **BASIC**, **ESSENTIAL** and **COMFORT** packages there are a number of optional benefits to choose from: **Outpatient benefit - Vision-Dental care - Maternity.**

The **Vision-Dental care** and **Maternity** benefit cannot be purchased on a stand-alone basis and must be combined with **Outpatient benefits.**

The **Optical-Dental care** and **Maternity** benefit can be purchased separately.



EMERGENCY	BASIC	ESSENTIAL	COMFORT
HOSPITALISATION AND REPATRIATION ASSISTANCE (accident and emergencies only for the Emergency package)			
—	 OUTPATIENT BENEFIT (optional) ★★	 OUTPATIENT BENEFIT (optional) ★★★	 OUTPATIENT BENEFIT (optional) ★★★★★
—	 VISION-DENTAL CARE (optional) ★★	 VISION-DENTAL CARE (optional) ★★★	 VISION-DENTAL CARE (optional) ★★★★★
—	—	 MATERNITY (optional) ★★★	 MATERNITY (optional) ★★★★★

3 Set the options to reduce your premiums (optional):

CHOOSE THE DEDUCTIBLE YOU WANT

You can choose from the following amounts an **annual deductible**, which will apply to your healthcare benefit (including Hospitalisation):

US\$500

US\$1,000

US\$2,500

US\$5,000

Your premium discount will vary depending on the design of your plan (benefits, cover zone and level of deductible selected).

If you don't know what type of cover to choose, you can find detailed explanations in the **Glossary** page 10 or you can contact us!

Your benefits at a glance

SUMMARY OF BENEFITS	EMERGENCY	BASIC	ESSENTIAL	COMFORT
Upper limit on medical expenses per year and per plan member	US\$250,000	US\$500,000	US\$1,000,000	US\$1,500,000
HOSPITALISATION AND MEDICAL REPATRIATION				
Hospitalisation in case of emergency or accident	✓	✓	✓	✓
Hospitalisation and other types of care in case of chronic illness		✓	✓	✓
Hospitalisation for the treatment of mental or nervous disorders				Up to \$8,000/year and a maximum of 15 days/year
Hospital room	Two-bed room	Two-bed room	Standard private room up to \$75/day	Standard private room
Rehabilitation following hospitalisation covered by APRIL International	up to 20 days	up to 20 days	up to 20 days	up to 30 days
Medical repatriation and medical transport	✓	✓	✓	✓
OUTPATIENT BENEFITS AND PREVENTION (optional)				
Medical teleconsultation	Unlimited	Unlimited	Unlimited	Unlimited
Consultations with general practitioners and specialists including for the monitoring of chronic illnesses		2 consultations per year covered at 100%. From the 3 rd consultation onwards, covered up to \$80 per consultation	5 consultations per year covered at 100%. From the 6 th consultation onwards, covered up to \$100 per consultation	10 consultations per year covered at 100%. From the 11 th consultation onwards, covered up to \$200 per consultation
Psychiatrists and psychologists			Up to 4 consultations/year and a maximum of \$60 per consultation	Up to 5 consultations/year and a maximum of \$200 per consultation
Physiotherapy, osteopathy, chiropractic		Up to \$1,000/year	Up to \$2,000/year	Up to \$4,000/year
Alternative medicine			Up to \$500/year	Up to \$1,000/year
Drugs, diagnostic tests and x-rays		100% up to \$2,500/year for drugs prescribed on outpatient basis	✓	✓
Advanced medical imaging		Up to \$2,000/year	Up to \$4,000/year	Up to \$8,000/year
Health checks and hearing tests (every two years)			Up to \$200	Up to \$800
DENTAL (optional): Waiting period of 3 or 6 months				
Upper limit per year		\$500	\$1,000	Years 1 & 2: up to \$2,000 Years 3 and more: up to \$3,000
VISION (optional): Waiting period of 6 months				
Contact lenses (upper limit per year)		up to \$150	up to \$200	up to \$300
Frame and lenses (maximum 1 pair every 2 years)		up to \$150	up to \$250	up to \$500
Laser treatment for vision correction (myopia, hyperopia, astigmatism and keratoconus)				up to \$500
MATERNITY (optional): Waiting period of 12 months				
Maternity benefits under the Essential package are only available if you choose cover in zone 3 (see page 5).				
Childbirth: consultations, pre- and post-natal care, hospitalisation, private room, living expenses and medical and surgical fees			Up to \$3,000 per pregnancy (increased to \$6,000 per pregnancy for medically-required surgical delivery)	Up to \$6,000 per pregnancy (increased to \$12,000 per pregnancy for medically-required surgical delivery)

This table is a summary of your benefits. Full details and the conditions under which you can make a claim can be found in the General conditions.

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 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 without deductible.



Your online services



Your Easy Claim app

Your app allows you to manage all your requests related to your international insurance.

WITH YOUR EASY CLAIM MOBILE APP, YOU CAN:

- › send and track your healthcare claims,
- › 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,
- › make a telehealth request,
- › view and update personal information,
- › view the details of your reimbursements,
- › download your documents (insurance certificates, reimbursement statements, forms, etc.).



Send your medical bills and track your reimbursements



Connect with a doctor using the teleconsultation service



Find the nearest healthcare professional



Request direct payment of hospital costs



Find all the documents for a full understanding of your plan and associated services



Update your personal information and bank details



Communicate with your dedicated advisors

DOWNLOAD THE APRIL EASY CLAIM APP FROM THE APP STORE OR GOOGLE PLAY



Easy Claim, voted best app by our clients in the international health insurance market in 2020!

App Store
4,7/5

Google Play
4,3/5

In hospital for an emergency?

We can be reached 24/7 on the emergency numbers shown on your insurance card. It is available in your Easy Claim app and downloadable directly in your wallet. Our teams are directly in contact with the hospital to provide treatment.





TeladocTM

HEALTH



Talk to a doctor 24/7

To have easy access to medical treatment wherever you are, discover our Telehealth services in partnership with Teladoc Health!

1 TELEHEALTH:

With this service, get confidential advice from a health professional who will answer all your medical questions.

A doctor will call you back within **3 hours at any time 24/7**, anywhere in the world, in your preferred language.

Simple and convenient to use, without you having to leave home to see a doctor!

2 SECOND MEDICAL OPINION:

Received a diagnosis by a first doctor and want a second opinion?

Have you been prescribed a treatment and wish to know if there are any alternatives?

With this service, get in touch with one of the 50,000 medical specialists in the Teladoc Health network and get a Second Medical Opinion on a diagnosis you have been given and the treatment being proposed.

A medical specialist will check your medical file and get in touch with you within a maximum of 24 hours to give you their advice on your situation.

Your customer zone

In just a few clicks from your PC, tablet or smartphone, you can access to your secured zone to view and pay your premiums.

● **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!

● **Open your APRIL Easy Claim app and talk directly to an advisor! Another way of making insurance easier.**

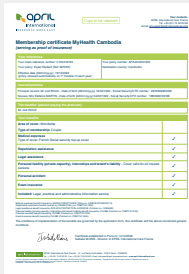


Purchasing the plan



Your check list

- 1 Get a quote by specifying:**
 - › the number of persons to be covered and their ages,
 - › the zone where you want to be covered,
 - › the package and benefits you need for your healthcare,
 - › the level of deductible you want.
- 2 Fill in the health questionnaire, sign your application form and return them by email together with your bank details.**
- 3 You will receive your Welcome Pack by email, including:**



YOUR MEMBERSHIP CERTIFICATE



YOUR INSURANCE CARD SHOWING THE EMERGENCY NUMBERS TO CALL IF YOU NEED ASSISTANCE OR BEFORE BEING ADMITTED TO HOSPITAL



YOUR MEMBERS' GUIDE WITH A SUMMARY OF HOW YOUR PLAN OPERATES AND ALL THE CONTACT DETAILS YOU WILL NEED

Glossary

DEDUCTIBLE:

the amount you need to pay before any costs are reimbursed under your plan. Deductibles apply to all Healthcare benefits, from the BASIC package upwards.

HEALTH INSURANCE FROM THE 1ST DOLLAR:

this is a health insurance which covers the entire amount spent. It is different from supplementary health insurance which tops up a benefits scheme.



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 €544 million in 2021.

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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Insurance intermediary - Registered with ORIAS under number 07 008 000 (www.orias.fr)

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