

[ LA MOBILITÉ ]  
INDIVIDUALS

# Asia Expats

Insurance cover for **expatriates** in Asia

PREMIUMS  
AND  
BENEFITS  
IN USD

2012

Issued by:



[www.siam-consulting.asia](http://www.siam-consulting.asia)

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Changing **the face of insurance.**

## Asia Expat,

cover specially designed for expatriates in Asia

Asia Expat is an insurance policy designed for expatriates living in Asia. This insurance solution provides cover for expatriates for a minimum period of one year in Cambodia, Indonesia, Laos, Malaysia, the Philippines, Taiwan, Thailand and Vietnam. The policy is administered in USD and provides flexible cover for medical expenses and repatriation assistance.

### Essential cover

#### Routine or unforeseen healthcare expenses?

Asia Expat covers you for both regular and unexpected medical expenses from the 1<sup>st</sup> dollar spent at 100% of actual costs with no excess and:

- **2 options: Basic** (covering hospitalisation) and **Advanced** (covering hospitalisation, routine healthcare and dental treatment),
- a service providing **direct payment of hospital charges**: we can arrange for your hospital bills to be settled directly. This means you have nothing to pay to the hospital. We'll take care of it!



#### Need assistance during your stay?

**Require emergency repatriation? Involved in an accident and need to be repatriated straight away?**

APRIL International will organise your repatriation, at any time, day or night, to your home or to the most suitable hospital. We also cover the transport and accommodation costs of a relative coming to stay with you.

### A policy specially designed for expatriates in Asia

- **Medical cover from the 1<sup>st</sup> dollar with:**
  - up to **USD 1,000,000** if you are hospitalised
  - life-long benefits: you are covered for as long as you want and premium rates are not linked to your medical expenses
- Select only the cover you need: medical expenses and/or repatriation assistance
- **Temporary extension of cover** to your country of nationality
- **Policy administered in USD:** premiums and level of cover expressed in USD

APRIL  
INTERNATIONAL  
REIMBURSES  
YOU WITHIN  
**48 HOURS**

### Our multilingual teams at your service:



- **by telephone:** +33 (0)1 73 02 93 93 Monday to Thursday from 8.30 to 18.00 (8.30 to 17.30 on Friday) - Paris time
- **by email:** [info@aprilmobile.com](mailto:info@aprilmobile.com)
- **at our offices:** 110, avenue de la République - 75011 Paris FRANCE



## CHOOSE THE BENEFITS YOU REQUIRE:

**Medical expenses**

**Repatriation assistance**

## CHOOSE FROM TWO MEDICAL EXPENSES OPTIONS

to meet your needs and your budget

### **BASIC option**

**Essential cover including:**

- hospitalisation,
- maternity.

**OR**

### **ADVANCED option**

**Comprehensive cover including:**

- hospitalisation,
- maternity,
- routine healthcare,
- dental treatment.

# Benefits

designed for expatriates in Asia

## 1 Medical expenses

### HOSPITALISATION



	BASIC OPTION	ADVANCED OPTION
Annual upper limit of reimbursement per insured individual	USD 1,000,000 per insurance year	USD 1,000,000 per insurance year
Hospitalisation <a href="#">see definition p6</a> for surgery, medical hospitalisation or day hospitalisation <a href="#">see definition p6</a> : Transfer by ambulance (if hospital charges covered by APRIL International) Accommodation Medical and surgical fees Examinations, tests and medicines Medical procedures	100% of actual costs <a href="#">see definition p6</a>	100% of actual costs <a href="#">see definition p6</a>
Private room	100% of actual costs	100% of actual costs
Direct payment of hospital charges during approved hospitalisation for more than 24 hours	provided on request 24 hours a day, if prior agreement has been obtained	provided on request 24 hours a day, if prior agreement has been obtained
Parent accommodation	100% of actual costs, up to 10 days per year (for children <b>under 18</b> )	100% of actual costs, up to 10 days per year (for children <b>under 18</b> )
Cancer treatment (chemotherapy and radiotherapy)	100% of actual costs	100% of actual costs
Treatment of AIDS	100% of actual costs	100% of actual costs
Organ transplant	100% of actual costs, up to USD 200,000 per year	100% of actual costs, up to USD 200,000 per year
Pre and post hospitalisation treatment (incurred within 30 days before admission, and 90 days following hospital discharge)	100% of actual costs, up to USD 3,000	100% of actual costs, up to USD 3,000
Emergency treatment	100% of actual costs	100% of actual costs
Treatment in a specialist re-education unit following hospitalisation covered by APRIL International	100% of actual costs, up to 30 days	100% of actual costs, up to 30 days
Nursing at home*	100% of actual costs, up to 182 days per year	100% of actual costs, up to 182 days per year
Emergency dental treatment following an accident	100% of actual costs, up to USD 50,000 per year	100% of actual costs, up to USD 50,000 per year

\* Requires a prior agreement [see definition p6](#) if more than 20 visits are prescribed per insurance year.



**CONSULTATIONS WITH  
GENERAL PRACTITIONERS  
AND SPECIALISTS COVERED  
AT 100% OF ACTUAL COSTS**

**PRIVATE ROOM COVERED  
AT 100% OF ACTUAL COSTS**

## MATERNITY

Waiting period <sup>see definition p6</sup> 9 months



	BASIC OPTION	ADVANCED OPTION
Annual upper limit of reimbursement per insured individual	USD 5,000 per insurance year	USD 5,000 per insurance year
Pre and post natal treatment	100% of actual costs	100% of actual costs
Delivery	100% of actual costs	100% of actual costs

## MEDICAL EXPENSES - OUTPATIENT SERVICES



	BASIC OPTION	ADVANCED OPTION
Annual upper limit of reimbursement per insured individual	not covered	USD 5,000 per insurance year
Consultations and visits: general practitioners	not covered	100% of actual costs
Consultations and visits: specialists	not covered	100% of actual costs
Diagnostic tests, X-rays, scans, EKG	not covered	100% of actual costs
Prescription drugs	not covered	100% of actual costs
Physiotherapy and chiropractor treatment waiting period: 6 months**	not covered	100% of actual costs, up to USD 60 per session, up to 15 sessions per year
Acupuncture - waiting period: 6 months**	not covered	100% of actual costs, up to USD 45 per session, up to 10 sessions per year
Hormone replacement therapy	not covered	100% of actual costs, up to USD 2,000 per year

## DENTAL CARE

Waiting period 6 months\*\*



	BASIC OPTION	ADVANCED OPTION
Annual upper limit of reimbursement per insured individual	not covered	USD 1,000 per insurance year
Routine oral examination (including scaling & polishing)	not covered	100% of actual costs up to USD 100 per year (once per year)
Basic dental services: extraction, amalgam filling, X-rays, periodontal scaling	not covered	100% of actual costs

\*\* The waiting period may be cancelled (except for maternity cover) if you had equivalent or higher level cover which was cancelled less than one month previously. Proof of this previous insurance and the exit certificate must be produced.

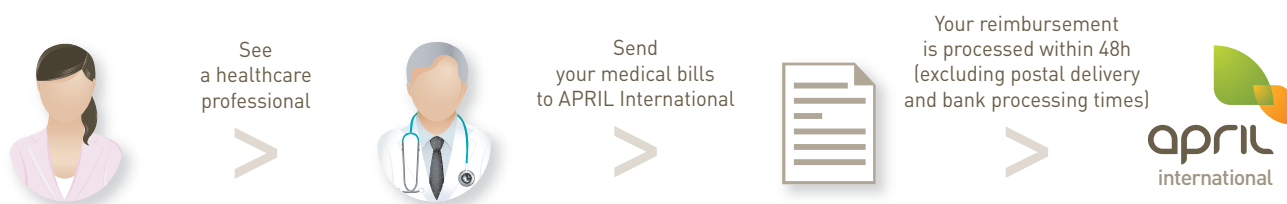
## Benefits (continued)

### designed for expatriates in Asia

#### DEFINITIONS

- **Actual costs:** total medical expenses charged to you.
- **Day hospitalisation:** hospitalisation of less than 24h where you are allocated a bed but do not stay overnight.
- **Direct payment of hospital charges:** under the two medical options, if you are hospitalised more than 24h, you may be eligible for direct payment of your hospital charges: we will contact the hospital directly to settle your bill and you will have nothing to pay up front. Advance payment of maternity charges is also available.
- **Hospitalisation:** stay of more than 24h (with or without surgery) in a public or private hospital as a result of illness or accident.
- **Prior agreement:** certain medical treatments and procedures require the prior agreement of our Medical Examiner. The practitioner prescribing these treatments or procedures must provide you with a request for a prior agreement and a detailed breakdown of costs before incurring any corresponding expenses.
- **Waiting period:** period during which no benefits are paid. The waiting period begins the effective date of the policy, as mentioned on the membership certificate.

#### How to claim reimbursement of your medical expenses



#### Annual premiums 2012 (all taxes included) in USD for effective dates up to 16/12/2012

The upper age limit for applications is 65 inclusive	BASIC option	ADVANCED option
< 21 years	ind. USD 600	ind. USD 840
21 - 25 years	ind. USD 700 / fam. USD 1,925	ind. USD 980 / fam. USD 2,695
26 - 30 years	ind. USD 800 / fam. USD 2,200	ind. USD 1,120 / fam. USD 3,080
31 - 35 years	ind. USD 950 / fam. USD 2,613	ind. USD 1,330 / fam. USD 3,658
36 - 40 years	ind. USD 1,100 / fam. USD 3,025	ind. USD 1,540 / fam. USD 4,235
41 - 45 years	ind. USD 1,300 / fam. USD 3,575	ind. USD 1,820 / fam. USD 5,005
46 - 50 years	ind. USD 1,550 / fam. USD 4,263	ind. USD 2,170 / fam. USD 5,968
51 - 55 years	ind. USD 1,850 / fam. USD 4,675	ind. USD 2,590 / fam. USD 7,123
56 - 60 years	ind. USD 2,020 / fam. USD 5,555	ind. USD 2,900 / fam. USD 7,975
61 - 65 years	ind. USD 2,200 / fam. USD 6,050	ind. USD 3,500 / fam. USD 9,625
66 - 70 years	ind. USD 2,600	ind. USD 4,100
> 70 years	ind. USD 3,100	ind. USD 5,000

The level of the family premium depends on the age of the eldest person.

#### Notes

From the age of 60, a medical visit at your expense and a medical report provided by APRIL International must be completed.  
Your policy is life-long: your cover does not stop when you reach a set age and you are insured for as long as you want.

## Examples of reimbursements

With Asia Expat, you are covered according to your needs: protection only in the event of a major health problem or against any problems which might disrupt your time abroad.

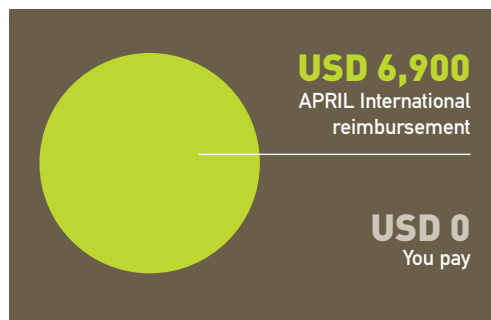


I was involved in an accident and hospitalised in Bangkok. Cost of the two days in hospital: USD 6,900 (converted).

APRIL International settled my bill directly with the hospital and I had nothing to pay up front.

I have medical expenses cover under the Asia Expat Basic option.”

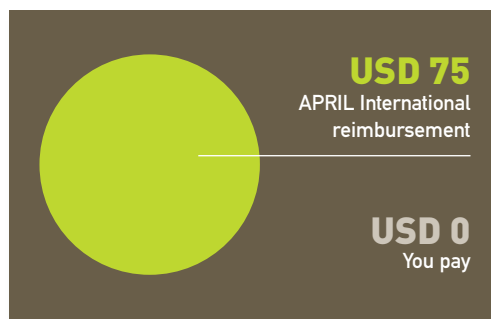
*Laurent, age 32, expatriate in Bangkok*



I had bronchitis and went to see a private GP in Taiwan. The consultation cost USD 75 (converted).

I have medical insurance under the Asia Expat Advanced option.”

*Anna, age 54, expatriate in Taiwan*

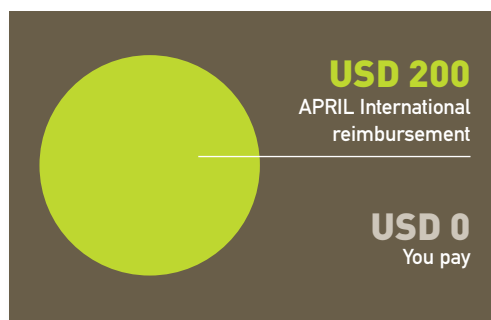


I was suffering from toothache and went to a private dentist in Vientiane.

Cost of the extraction: USD 200 for one tooth (converted).

My family is insured under the Asia Expat Advanced option.”

*Patrick, age 37, expatriate in Laos*



## Benefits (continued)

designed for expatriates in Asia

### 2 Repatriation assistance

In the event of an accident, illness or serious problems, we will come to your aid 24 hours a day, 7 days a week. Simply call us or send a fax.

TYPE OF BENEFITS	LEVELS
Medical evacuation and repatriation	covered
Repatriation of body in event of death	covered
Provision of coffin	up to USD 2,200
Accompanying the deceased during transportation or repatriation	covered
Presence of a family member for hospitalisation of more than 6 days	return economy class airline ticket or 1 <sup>st</sup> class railway ticket and USD 115 per night up to a maximum of 10 nights

● Annual premiums 2012 (all taxes included) in USD for effective dates up to 16/12/2012

Individual	USD 292
Family	USD 638

The upper age limit for applications is 70 inclusive.

### How can we help you?

During your assignment in Thailand, you decide to visit Bangkok. You feel dizzy.

→ With repatriation assistance, you are taken immediately to the nearest hospital.



Strolling round the market in Phnom Penh, you trip and hurt yourself.

→ With medical expenses cover, you receive the care you need and APRIL International settles your bill directly with the hospital.



# How the policy operates

Useful information before you apply

## WHO IS THE POLICY DESIGNED FOR?

Cover is available to any person of any nationality residing in one of the following countries: Cambodia, Indonesia, Laos, Malaysia, the Philippines, Taiwan, Thailand and Vietnam (excluding their country of nationality) and who, at the start of the period of insurance, is under the age of:

- 71 for repatriation assistance,
- 66 for medical expenses cover.

For new cover from the age of 60, a medical visit at your expense is required and a medical report provided par APRIL International must be completed.

Membership can be on an individual or family basis. The Health questionnaire is not required if only repatriation assistance has been selected.

## WHERE AM I COVERED?

### For medical expenses:

Cover is valid during the whole year in your host country: Cambodia, Indonesia, Laos, Malaysia, the Philippines, Taiwan, Thailand and Vietnam. It also applies during stays of less than 90 consecutive days in your country of nationality.

Cover is extended to the rest of the world (excluding the Bahamas, Canada, the United States, Japan and Switzerland) in the event of an accident during stays of less than 60 consecutive days.

### For repatriation assistance:

Cover is valid during the whole year in the zone comprising the following countries: Cambodia, Indonesia, Laos, Malaysia, the Philippines, Taiwan, Thailand and Vietnam. It also applies during stays of no more than 90 consecutive days worldwide.

### Note:

As a result of heightened tension, cover in certain countries is subject to prior agreement from APRIL International. A comprehensive list of temporarily excluded countries can be consulted on [www.april-international.fr](http://www.april-international.fr) or by calling us on + 33 (0)1 73 02 93 93 or by email at [info@aprilmobile.com](mailto:info@aprilmobile.com). The list of excluded countries is liable to change.

## WHEN AM I COVERED?

Cover takes effect at the earliest on the 16<sup>th</sup> of the month or on the first day of the month following receipt of the completed Application form, premium payment and any additional documents requested and subject to our medical approval.

## How the policy operates (continued)

Useful information before you apply

### HOW LONG AM I COVERED?

Cover is for a minimum period of one year (unless specified otherwise) and can be cancelled at each annual renewal date with two months prior notice. Otherwise it is renewed automatically.

Cover ceases automatically:

- when the age limit is reached:
  - **21** for dependent children for medical expenses benefits (26 if in full time-education), **31** for repatriation assistance benefits;
  - **71** for repatriation assistance benefits;
- if you do not pay the premium,
- if you are no longer an expatriate. Supporting documentation must be produced.

### HOW TO APPLY

- 1 Complete the Application form attached.
- 2 The principal insured, their insured spouse and their insured children over 18 should sign the Health questionnaire (unless only repatriation assistance has been selected).
- 3 Please enclose payment of your 1<sup>st</sup> premium with your Application form and Health questionnaire:
  - by cheque in USD made payable to APRIL International Expat *or*
  - arrange for the 1<sup>st</sup> bank transfer to be made (include a copy of the transfer instructions).
- 4 Send your application to: APRIL International Expat - Service Adhésions Individuelles - 110, avenue de la République CS 51108 - 75127 Paris Cedex 11 - FRANCE
- 5 Your application will be processed within 24h. You will then receive:

*your membership certificate serving as proof of insurance,*



*the general conditions describing how your policy operates,*



*your insurance card containing emergency contact numbers to use, in particular to access assistance services, or before being admitted to hospital.*



## Additional services

making life simpler!



**YOUR  
PERSONAL  
SPACE**

### ... ONLINE

If you are **insured**, you can view:

- your reimbursement advice notes, your cover and general conditions,
- your personal and bank details.

If you are the **member**, you can:

- check your premium payments and payment method,
- view your insurance consultant details.



**DIRECT  
PAYMENT  
OF HOSPITAL  
CHARGES**

If you are hospitalised for more than 24 hours, we can pay your hospital charges on your behalf: we will contact the hospital to settle your bill and you have nothing to pay up front. This service is subject to medical approval.



**MANAGING  
YOUR POLICY**

**THROUGHOUT YOUR PERIOD OF INSURANCE, OUR CUSTOMER SERVICE TEAM IS AVAILABLE TO PROVIDE YOU WITH ANY ASSISTANCE YOU MAY REQUIRE IN CONNECTION WITH YOUR POLICY.**

You can:

- change the level of cover to suit your needs at any time throughout the life of your policy,
- add a beneficiary,
- sign up to new options,
- update contact or bank details,
- make any other changes to your cover.

For information and assistance, contact our team:

- Tel: +33 (0)1 73 02 93 93
- Email: [suivi.client@aprilmobile.com](mailto:suivi.client@aprilmobile.com)



**YOUR  
INSURANCE CARD**

**YOUR CARD PROVIDES YOU WITH EMERGENCY CONTACT NUMBERS AVAILABLE 24/7 FOR:**

- direct settlement of hospital charges if you are hospitalised for more than 24 hours,
- requesting emergency assistance.

The card facilitates your admission to a medical centre in the event of emergency hospitalisation. To simplify procedures, the card contains your personal details (name, first name(s) and policy number).

## APRIL, changing the face of insurance

From our beginnings in 1988, APRIL has been committed to changing the face of the insurance industry by ensuring that the client is always at the heart of our business.

Today, more than 3 million people know they can count on our 3,750 employees and 50 companies to protect their goods and families day after day.

APRIL has earned that trust by providing insurance products that combine a fair price with a reassuring level of cover and quality service; proof indeed that insurance is not what it used to be.



## APRIL International, specialising in international insurance for more than 35 years

### Our promise

- Top quality management of your insurance choices: applications processed within 24 hours and reimbursement of medical expenses within 48 hours
- Multilingual teams at your service
- Clear and easy to understand products supported by a range of services

### 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 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.

## FOR MORE INFORMATION, CONTACT YOUR INSURANCE CONSULTANT



[www.siam-consulting.asia](http://www.siam-consulting.asia)

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