

# MEDICARE SHORT-TERM INTERNATIONAL HEALTH PLAN

International Private Health Insurance Cover  
for Individuals and Families Working or  
Travelling Abroad

2017–2018



Insurance made easy.

# GOING ABROAD? DON'T FORGET TO TAKE YOUR INSURANCE WITH YOU

The MediCare Short-Term International Health Plan is designed for individuals of any nationality who are living, travelling or working outside of their home country on a temporary basis.

Whether it's a trip overseas for a few weeks, a couple of months, or any period of up to a year; you will be covered worldwide – excluding the USA and Caribbean. So if you are unlucky enough to fall ill or have an accident requiring medical assistance, you are covered and taken care of.

Unlike most standard travel insurance policies, you will have access to the best private medical facilities in the country where you are located. This will save you the time and hassle of being patched up and taken home for the bulk of your treatment – so your travel plans or work trip won't get cut short or disrupted.



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# ABOUT APRIL INTERNATIONAL UK

**APRIL International UK is part of the APRIL Group which was founded in France more than 25 years ago. It operates in 33 countries and has over 3,800 employees.**

The APRIL Group has grown steadily to the point where it now looks after close to 6 million policyholders worldwide.

Our promise to our clients is to provide prompt, personalised and top-class service – and this begins from the moment you first choose your plan.

We endeavour to ensure your plan is carefully designed to accommodate your own particular circumstances.

Throughout the duration of your plan, we will go out of our way to stay in touch. If a plan needs updating to reflect your changing circumstances, we will make that happen as swiftly and as smoothly as possible.

On top of that, if a claim is made, we make every effort to see to it that you or your dependants can receive the best care as quickly as possible.

## OUR DEDICATED TEAMS AT YOUR SERVICE



by telephone: +44 (0) 203 418 0470  
Monday to Friday from 09.00 to 17.00 GMT



by email: [info@april-international.co.uk](mailto:info@april-international.co.uk)



at our office: APRIL International UK,  
Minster House, 42 Mincing Lane,  
London EC3R 7AE, United Kingdom



# PROTECT YOUR HEALTH SPEND MORE TIME ON THE THINGS THAT MATTER

If you are away on a temporary overseas work assignment, a gap year, or a sabbatical – the very last thing you want is a health problem. That’s why APRIL International UK has designed the Medicare Short-Term International Health Plan.



## WORK SECONDMENTS

Chances are, if you are lucky enough to land a work placement abroad, your company will be investing significantly in your future. Your employer will have identified the unique skills and experience you bring to your role. But even a short-term illness could cause a placement to fail if you are not insured and become ill. Our MediCare Short-Term International Health Plan is designed to protect you if this ever happens – giving you the best chance of success while you are abroad.

## GAP YEAR

You have passed your exams, saved for the trip of a lifetime and have planned several months abroad. You'll be travelling a lot, moving from one place to another, experiencing new cultures and lifestyles, and learning about the world. But an accident abroad can wreck all your plans – especially if you can't get treated locally. Our MediCare Short-Term International Health Plan is designed to protect you against this eventuality by ensuring you have access to the best private medical facilities all around the world. That way you will be back on your feet again as quickly as possible.

## SABBATICALS & WORLD TRIPS

Perhaps you have just retired or reached a milestone at work and can now take a sabbatical. It's not just the young who get to experience the trip of a lifetime. Nowadays, more and more of us are going away on extended breaks whenever we can. Our MediCare Short-Term International Health Plan is designed to protect you while you're abroad, no matter how young or old you are. That means you will spend more of your time doing the things you want to do, when you want to, rather than worrying about the cost of medical care should you have an accident or become unwell. Our plan gives you the peace of mind that wherever you are, you can always access the best quality medical help should you need it.

# MEDICAL ASSISTANCE AROUND THE CLOCK



Receiving medical treatment can often be a daunting experience, especially if you find yourself miles from home. That's why we are always on hand to take your call, with 24-hour multilingual assistance included as standard.

Our 24 hour medical assistance partner is CEGA who have been safeguarding the wellbeing of our clients for over 15 years.

Wherever you are in the world CEGA are just a phone call away, with personal incident managers ready to provide support, guidance and case manage your treatment requirements.

It is also comforting to know that CEGA has an extensive team of doctors and nurses who are able to conduct doctor-to-doctor discussions and verify that you have been prescribed with the correct treatment.

## IN MORE SERIOUS CASES...

CEGA can arrange a medical evacuation by a scheduled airline or air ambulance to safely transport you to a more suitable medical facility.

The nature of the medical condition and your location are often the key factors when arranging evacuation transport and the type of medical escort required. CEGA's medical teams are experts in the medical, regulatory and logistical processes involved and customise each evacuation in the most suitable and cost effective way possible.



## YOU CHOOSE WHERE AND WHO

We understand that you may have a preference as to which hospital you are admitted to or which doctor you seek treatment from after an initial diagnosis. This is why our plans provide complete flexibility allowing you to choose where and who you are treated by.

This may even include receiving treatment in your home country – providing it's within your chosen area of cover. Ultimately, we want to make sure you have access to everything you need to overcome any obstacles a medical condition can present.

# BENEFIT SCHEDULE

This table gives a summary of the **benefits** covered by the **plan**. Please refer to each **Benefit** Definition in the Policy Guide for a full explanation of the cover provided under each **benefit**.

**OVERALL AGGREGATE LIMIT PER CERTIFICATE PERIOD £250,000/\$500,000/€375,000**



**PRE-AUTHORISATION IS REQUIRED FOR ALL CLAIMS WHERE THE COSTS ARE LIKELY TO EXCEED £1,000/\$1,700/€1,400 AND FOR ALL CLAIMS UNDER BENEFITS MARKED \*. FAILURE TO OBTAIN PRE-AUTHORISATION WILL RESULT IN YOU BEING RESPONSIBLE FOR 50% OF THE COSTS OF EACH CLAIM.**

## MEDICAL EXPENSES



<b>Hospital Services *</b> > Accommodation and meal charges > All inpatient treatment > Physician fees > Surgeon and Anaesthetist fees > Intensive Care Unit charges	Full refund
<b>Accident and Emergency Room Treatment</b>	Full refund
<b>Inpatient Psychiatric Treatment *</b> Treatment in a hospital psychiatric unit	Full refund up to a Max. 15 days
<b>Daycare Treatment</b> Where a period of recovery is required in a hospital bed	Full refund
<b>Internal Prostheses, Medical Aids and Devices</b> Which are required intra-operatively	Full refund
<b>Outpatient Services</b> > GP, Specialist and Consultant fees > Prescription drugs and dressings > X-rays, diagnostic and pathology tests, including MRI, CT and PET scans > Physiotherapy	Up to £5,000/\$10,000/€7,500 £50/\$100/€75 excess per claim#
<b>Complementary Therapies</b> Osteopathy, Chiropractic, Homeopathy, Acupuncture	
<b>External Prostheses, Medical Aids and Devices</b> Which are medically required following inpatient treatment, daycare treatment, or accident and emergency room treatment.	£200/\$400/€300
<b>Dental Treatment Following an Accident</b> To restore or repair sound natural teeth	£500/\$1,000/€750
<b>Emergency Dental Treatment</b> For the immediate relief of dental pain	£200/\$400/€300
<b>Home Country Cover</b> Treatment of emergency medical conditions or acute episodes of existing covered medical conditions whilst on a temporary visit to the home country	Up to benefit limits shown above Max. 30 days

# A claim is considered to be a course of **treatment** per diagnosed medical condition

## EVACUATION AND REPATRIATION



<b>Emergency Medical Evacuation *</b> Evacuation costs for acute medical conditions where local medical facilities are inadequate	Full refund
<b>Emergency Medical Evacuation – Supplementary Expenses *</b> Costs of travel to return to home country or country of residence Hotel accommodation costs for companion if not returned to home country Policy will automatically cancel 30 days after return to home country following emergency medical evacuation	Single Economy air ticket up to 12 nights
<b>Emergency Medical Reunion *</b> Costs of travel and hotel accommodation of a close family member if you are in a hospital for 5 consecutive days	Single Economy air ticket up to 12 nights
<b>Compassionate Home Travel *</b> Costs of travel to the home country in the event of the death of a close family member	One return economy air ticket
<b>Repatriation/Local Burial *</b> Where death occurs outside the home country	£10,000/\$20,000/€15,000
<b>Local Road Ambulance Services</b>	Full refund
<b>Emergency Non-Medical Evacuation *</b> Evacuation to a safe location in the event of life-threatening situations resulting from political or civil unrest Evacuation to a safe location in the event of a natural disaster.	Full refund

## ADDITIONAL SERVICES



<b>RED 24</b>	Included
<b>BLOOD CARE FOUNDATION</b>	Included
<b>BEST DOCTORS – Second Medical Opinion Service</b>	Included

## OPTIONAL ADD-ONS



### Pre-existing Condition Cover

If you purchase a plan of more than **3 months** duration and you are **aged under 50 years**, you will be eligible to purchase the Pre-existing Condition Cover benefit.

This benefit will provide **£20,000/\$40,000/€30,000** for acute episodes of existing medical conditions only whilst outside your home country. This benefit does not cover the maintenance, regular tests, and check-ups of existing medical conditions.

### Out-of-Area Extension

If you purchased a plan of more than **3 months** duration you will be eligible to purchase the Out-of-Area Extension Benefit.

This provides cover in the USA and the Caribbean for a maximum period of **30 days** in the Certificate period for accidents and emergency medical conditions only up to £20,000/\$40,000/€30,000.

# ABOUT YOUR COVER

## WHO CAN JOIN?

The MediCare Short-Term International Health Plan is designed for individuals of any nationality who are living, travelling, or working outside of their home country on a temporary basis.

Our plans are not available if you are living, travelling or working in the USA or Caribbean.

The maximum age you can apply for a plan is 70.



## PREMIUMS

Premiums can be paid in Pounds Sterling, US Dollars or Euros.

Cover must be purchased in whole months.

The premium for the whole duration of your plan must be paid on or before its start date.



## UNDERWRITING

The plan is not intended to provide cover for medical conditions that have been in existence in the two years immediately prior to its start date.

Any medical condition that is already in existence will not be eligible for cover, unless you have purchased our benefit add on for Pre-existing Condition Cover.



## PERIOD OF COVER

The plan can be purchased for a minimum of one month and a maximum of 12 months.

If your work assignment or trip has not finished after 12 months, you can apply for an extension of cover for a maximum period of 6 months, so long as you advise us before your plan expiry date. The maximum total period of cover allowed under the plan is 18 months.



## YOUR PLAN MOVES WITH YOU

You may be on the move from one country to the next and our plan keeps you protected every step of the way.

The MediCare Short-Term International Health Plan is designed to be portable to ensure you have the same level of benefit regardless of your location – except in your home country, the USA, and Caribbean. The plan will automatically cancel if you are in your home country for a consecutive period of 30 days.



## WHAT YOU CAN EXPECT FROM APRIL INTERNATIONAL UK

Our staff possess a vast amount of knowledge and experience. We ensure you receive a first-class experience from your first enquiry through to every last detail in the operation and renewal of your plan.

Simplicity is at the heart of all of our plan documentation – to ensure everything is clear and easy to understand. Once you have enrolled into a plan, your plan documents will be issued electronically within 24 hours.

### WE WILL SEND YOU:



#### WELCOME EMAIL

Confirming your cover and thanking you for joining APRIL International UK



#### CERTIFICATE OF INSURANCE

For each person covered by the plan



#### POLICY GUIDE

How your plan works, together with the full terms and conditions



#### CLAIM FORM

To use when you need to make a claim



# PROMOTING INNOVATION

We believe in pushing the boundaries of what an international insurance provider can do for its clients. We are the only insurance provider to offer these three additional features that go beyond the basic definition of health insurance, all of which are included as part of our insurance solutions.



## BLOOD CARE FOUNDATION

Founded in the UK in 1991, the Blood Care Foundation is a charitable, not-for-profit organisation that can provide properly screened blood in an emergency.

Should you get badly injured or require a blood transfusion, the Foundation has access to a global network of blood banks, enabling it to provide blood to almost any location in the world within 12-18 hours – subject to the availability of scheduled air services.



## RED 24

Red24 is a crisis management assistance company that can assist individuals and businesses to minimise risks and help them in the event of a crisis.

You will be provided with access to their web portal where you can obtain details of country-specific risk information which is continually updated. And you will have the opportunity to sign up to receive email or text alerts if risk levels increase/change in your current or future location.

You will be able to access travel safety tips, up-to-the-minute information on civil unrest, natural hazards, and travel disruptions for hundreds of countries and cities worldwide.

Their crisis support teams are on hand 24/7 on a global basis to coordinate activities should you need to use the Emergency Non-Medical Evacuation benefit that is included in your plan.



## BEST DOCTORS

If you receive an uncertain diagnosis or require a second medical opinion on a proposed treatment plan that would be covered by your MediCare Short-Term International Plan, you can access the service of Best Doctors.

They will be able to arrange a review of your medical diagnosis and treatment plan with a world-class specialist in a field that relates to your specific medical condition.



# FEEL CONFIDENT, YOU ARE IN SAFE HANDS

Our team in London has more than 25 years' experience providing international private medical insurance for expatriates living and working around the world. We are specialists in designing and delivering flexible overseas medical insurance cover.

That's why we have grown steadily to the point where we now look after clients from all walks of life, worldwide. We protect clients drawn from 86 different nationalities living in more than 120 countries around the globe.

All APRIL International UK insurance plans are underwritten by either XL Catlin Insurance Company UK Ltd or Catlin Underwriting Agencies Limited. Both have been assigned top-class financial strength ratings by major insurance ratings agencies.

**XL CATLIN INSURANCE COMPANY UK LTD**

**'A'**  
**(EXCELLENT)**  
financial strength rating from A.M. Best

**'A'**  
**(STRONG)**  
financial strength rating from Standard & Poor's

**CATLIN UNDERWRITING AGENCIES LIMITED**

**'A'**  
**(EXCELLENT)**  
financial strength rating from A.M. Best

**'A+'**  
**(STRONG)**  
financial strength rating from Standard & Poor's



**IN THE EVENT SOMETHING ISN'T QUITE RIGHT** we will do everything we can to resolve your concerns promptly and fairly. We will contact you if we require more information to investigate the issues you have raised and where we have made a mistake we will put things right for you as quickly as possible.



You will have a **14-DAY COOLING-OFF PERIOD** when you buy our plan so if you change your mind after enrolling, don't panic. We will cancel your plan and return your premium payment in full providing you have not already submitted a claim under the plan.



Your personal and medical information is safe with us. APRIL International UK is compliant with the General Data Protection Regulation (GDPR). Full details can be found in our Privacy Policy.



APRIL International UK Limited is regulated by the **FINANCIAL CONDUCT AUTHORITY** – which ensures that our clients are always at the heart of our approach to business.

# OUR SERVICE COMMITMENTS

We promise to consistently deliver prompt, personalised and unrivalled service at every opportunity.

## DESIGNED FOR YOU

We will take great care to make sure we have a full understanding of your healthcare goals, both now and for the future. That way, your plan can adapt smoothly to your changing needs over time.



## WE WILL STAY IN TOUCH

During your time with us, we will go out of our way to stay in touch and to answer any questions you may have. Our healthcare experts are always available to talk, whether you are considering amending your plan to reflect your changing family circumstances or a move from one country to another.

## FAST PROVISION OF CARE

If you need to make a claim, we will make every effort to see to it that you receive the best care as quickly as possible. What's more, we will strive to ensure that your insurance cover protects you in exactly the way you intended. Our assistance provider is on call 24/7, 365 days a year with a multilingual service designed to help you.



## SPEEDY CLAIMS

If you need inpatient treatment, we can arrange for direct settlement with the hospital so that you are not left out of pocket. For all other claims, our in-house team can guarantee that any fees you have had to pay out will be reimbursed within 5 working days of receiving your claim.

## WE'RE HERE FOR THE LONG TERM

We believe a personal approach to service will provide the foundation for a lifelong relationship. We understand that this means staying focused on the bigger picture as well as getting the little things right.



# CASE STUDIES AND TESTIMONIALS

It could happen to you...

How important could your MediCare Short-Term International Health Plan be?

Here are two examples of cases where our clients successfully recovered their treatment costs.

**AGE:** 42

**LOCATION:** United Kingdom



## THE HEALTHCARE PROBLEM

Fractured wrist

## THE TREATMENT

Our client spent a week on a yacht during his gap year travels where he fractured his wrist whilst assisting with daily duties. The treatment included a consultation, X-ray, and medication costing £370. Once the fracture had healed 10 sessions of rehabilitation physiotherapy were needed – which cost a further £400. After deduction of the plan excess of £70, the total cost of the claim was £700.

**AGE:** 37

**LOCATION:** Italy

## THE TREATMENT

Our client was diagnosed with Gastritis after a private consultation costing €175. She was then referred for an Upper GI Endoscopy. Treated as a daycare patient, a diagnostic oesophago-gastro-duodenoscopy investigation was successfully completed at a cost of €2,220, to which a further Gastroenterologist fee of €245 was paid, resulting in a total claim cost of €2,640.

## THE HEALTHCARE PROBLEM

Gastritis



What our clients say about us...



“ Many, many thanks for this quick turn-around. **I HAVE BEEN SO IMPRESSED IN ALL OF MY CONTACT WITH APRIL INTERNATIONAL UK** and the efficiency with

which your company operates. It really does help make my life easier! ”

“ I would like to emphasize how pleased I was with your service and will **DEFINITELY BE RECOMMENDING AND PRAISING YOUR COMPANY** if I am ever asked

to suggest an International Health Insurance provider. ”



“ I would like to thank you and CEGA for the great support.

**EVERYTHING WENT SMOOTHLY** and when

I came to the hospital for the operation admission they already had your guarantee in hand for all the costs. ”

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april international | UK

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