

MEDICARE STUDENT INTERNATIONAL HEALTH PLAN

Private Health Insurance
for International Students
Studying Abroad

2017 - 2018



Insurance made easy.

STUDY ABROAD WITHOUT STRESS OR WORRY

International higher-level education has never been more popular - with more than 5 million students pursuing university-level courses outside of their home country*.

With their first-class reputation for higher education; Austria, Australia, New Zealand, Switzerland, and the UK are leading the way for international students.

There's a lot to pack in to an academic year, so the last thing you want to worry about is your health, especially when you are away from home. That's where our Student International Health can help.

The MediCare Student International Health Plan is designed for students of any nationality living, working or studying outside of their home country as part of their college or university course.

If you are unlucky enough to fall ill or have an accident which requires medical assistance, international private medical insurance helps to cover you by providing you with support and care.

You will lose a minimal amount of time whilst you are treated in private facilities, so you will be able to concentrate on your education and enjoy student life.

*ICEF Monitor 2014



CONTENTS

About APRIL International UK.....	3	Promoting Innovation	8
Make the Most of Student Life	4	You are in Safe Hands	9
We are Here to Help 24/7	5	Our Service Commitments	10
Benefit Schedule	6	Case Studies & Testimonials	11
About Your Cover.....	7		

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 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 can receive the best possible 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



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



PROTECT YOUR HEALTH GET THE MOST FROM STUDENT LIFE

Coursework, assignments, seminars and lectures – it's a daunting workload for anyone. And when the number of days you have to complete all of your academic work is fixed each year, the pressure can mount.

There's a lot to take in and overcome, not just with your studies but with new surroundings, cultures, and languages. It can make student life feel like a juggling act.

The very last thing you want is an unwanted interruption caused by a health problem or an accident. That's why we have designed our MediCare Student International Health Plan to fit around your plans and allow you to make the most of your years as a student.

But if you are unlucky and you need medical help, we are just a phone call away, available 24-hours a day. Your plan will allow you to be seen quickly by a local doctor, so no long waits for an appointment. And if your condition is serious, you can receive private medical treatment in the country where you are studying, so you will be back on your feet again as quickly as possible.

We also understand that not all students are teenagers. That's why our plan is available to anyone aged between 18 and 40, providing you are studying on an approved academic course.

What's more, your MediCare Student International Health Plan ensures you are covered during temporary visits lasting up to a maximum of 60 days to your home country. However, this excludes the USA or Caribbean.



MEDICAL ASSISTANCE AROUND THE CLOCK



Receiving medical treatment can often be a daunting experience, especially if you are 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.

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



Hospital Services * > Accommodation and meal charges > All inpatient treatment > Physician, surgeon and anaesthetist fees > Intensive Care Unit charges	Full Refund
Accident and Emergency Room Treatment	Full Refund
Inpatient Psychiatric Treatment * Treatment in a hospital psychiatric unit	Full Refund up to a Max 30 days
Daycare Treatment Where a period of recovery is required in a hospital bed	Full Refund
Internal Prostheses, Medical Aids and Devices Which are required intra-operatively	Full Refund
Outpatient Services > GP, specialist and consultant fees > Prescription drugs and dressing > X-Rays, diagnostic and pathology tests including MRI, CT and PET scans > Physiotherapy	Full Refund, £20/\$40/€30 excess per claim
Complementary Therapies Osteopathy, Chiropractic, Homeopathy and Acupuncture	
External Prostheses, Medical Aids and Devices Which are medically required following inpatient treatment, daycare treatment or accident and emergency room treatment	£200/\$400/€300
Outpatient Psychiatric Treatment * When referred by a physician and pre-authorised	£500/\$1,000/€750 lifetime limit
Dental Treatment following an Accident To restore or repair sound natural teeth	Full Refund
Emergency Dental Treatment For the immediate relief of dental pain	£300/\$600/€450

REPATRIATION ASSISTANCE



Emergency Medical Evacuation * Evacuation costs for acute medical conditions where local medical facilities are inadequate	Full Refund
Emergency Medical Evacuation – Supplementary Expenses * 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
Emergency Medical Reunion * Costs of travel and hotel accommodation of a close family member if you are in hospital for 5 consecutive days	Single Economy air ticket up to 12 nights
Compassionate Home Travel * Costs of travel to the home country in the event of the death of a close family member	One return Economy air ticket
Repatriation or Local Burial * Where death occurs outside the home country	Full Refund
Local Road Ambulance Services	Full Refund
Emergency Non-Medical Evacuation * 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

OTHER BENEFITS



Personal Accident Benefit Accidental death	£20,000/\$40,000/€30,000
Home Country Cover 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 60 days

ADDITIONAL SERVICES



RED 24	Included
BLOOD CARE FOUNDATION	Included
BEST DOCTORS – Second Medical Opinion	Included

OPTIONAL ADD-ON



Pre-Existing Condition Cover

If you purchase a plan of more than **6 months duration**, you will be eligible to include the Pre-existing Condition Cover benefit for an additional premium.

This benefit will provide **£20,000/\$40,000/€30,000** - after a waiting period of 90 days - 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.

ABOUT YOUR COVER

WHO CAN JOIN?

The MediCare Student International Health Plan is designed for students of any nationality living, working or studying outside of their home country as part of their college or university course.

Proof of enrolment on a university or college course is required.

The plan is not available if you are living, working or studying in the USA or Caribbean.

The plan is available to persons aged between 18 and 40 years.



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 before or on the start date of the plan.



UNDERWRITING

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

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 you are continuing your studies outside your home country for longer than 12 months the plan can be extended for three further periods of up to 12 months, with a maximum period of cover of four years.



WHAT YOU CAN EXPECT FROM APRIL INTERNATIONAL UK

We ensure that 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 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

Detailing your benefits



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 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 who 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 and 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 Student 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 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 people living and working abroad. 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 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 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 insurance needs, and will promptly answer any questions you may have.



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 if you are considering amending your plan to reflect your changing circumstances.

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 possible care as quickly as possible. What's more, we will strive to ensure that your insurance cover protects you 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 ARE HERE FOR THE LONG TERM

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



CASE STUDIES AND TESTIMONIALS

How important could your MediCare Student International Health Plan be? Here are two examples of cases where our clients successfully recovered their treatment costs.

AGE: 19

LOCATION: UK

THE TREATMENT

A student went to see her doctor with symptoms of a sore throat, fever and chills. This initial consultation incurred fees of £195. A second consultation was required as symptoms had not improved which cost a further £180 plus £17 prescription fees. Total costs for a common winter illness – £392.

THE HEALTHCARE PROBLEM

Tonsillitis



AGE: 21

LOCATION: Austria

THE TREATMENT

A student was on a skiing holiday when the accident occurred. He was taken to the local accident and emergency unit where a knee brace was fitted and medication supplied at a cost of €443. An anterior cruciate ligament rupture was confirmed during an MRI scan which cost a further €984.

Physiotherapy costing €730 was unsuccessful so surgery was required which involved a 3 night hospital stay, more consultations and post-operative physiotherapy. Total costs to treat the damaged knee ran out at €21,300.

THE HEALTHCARE PROBLEM

Anterior cruciate ligament rupture



“ 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 emphasise 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 the assistance company for the great support – **EVERYTHING WENT SMOOTHLY** and when I came to the hospital for the operation they already had your guarantee in hand. ”

april international | UK

Minster House, 42 Mincing Lane,
London EC3R 7AE, United Kingdom
Tel: +44 (0) 20 3418 0470 – Fax: +44 (0) 20 7118 1178
info@april-international.co.uk – www.april-international.co.uk

APRIL International UK Limited is an Appointed Representative of APRIL Medibroker Limited which is authorised and regulated by the Financial Conduct Authority, registered number 304773. Registered Office: Minster House, 42 Mincing Lane, London EC3R 7AE, United Kingdom. Registered in England No. 7261287.



Insurance made easy.