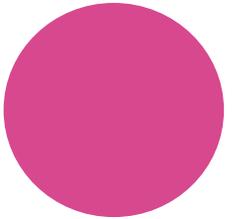
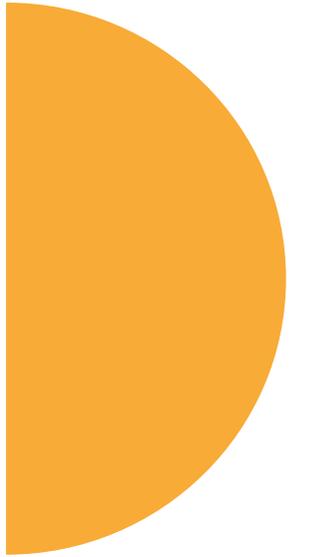


Long-Term

International Health Plan

International health insurance for individuals and families working or living abroad



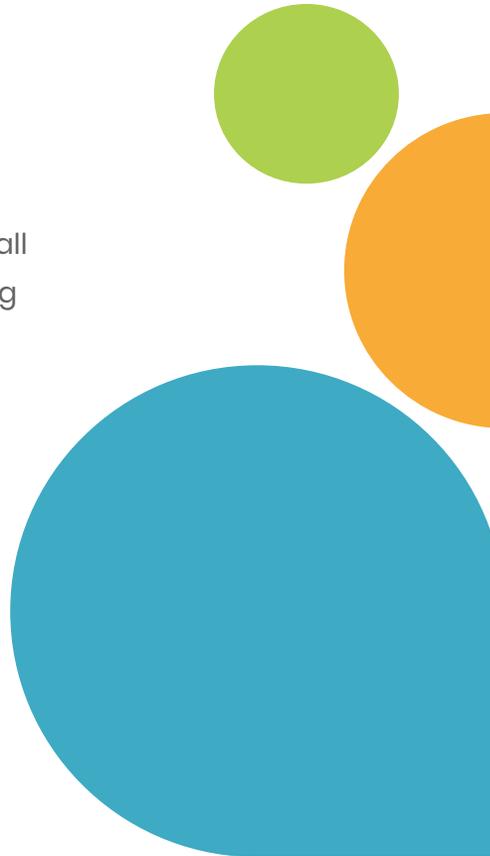
Welcome

The first step of your journey to obtaining international private medical insurance!

As you navigate your way through our brochure, you'll be provided with all the information you need to choose the right insurance cover for working or living abroad.

For over 30 years, APRIL have been dedicated to making insurance easy and delivering a first-class insurance experience.

We're confident that we can meet your requirements, and should you choose to join us you can live with the peace of mind that your health is protected.



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Who needs cover?

When moving abroad for work, to be with family or simply to make a fresh start, there can be several significant challenges to overcome; cultural differences, a new language to learn or an unfamiliar currency to contend with. No matter what your list of priorities are, one thing that should not be overlooked is the health and wellbeing of you and your family.

A key element to a stress-free life is the knowledge that you and your family are protected and have an insurance partner you can call on should you require medical treatment. There is certainly no comfort in discovering that you are without access to potentially lifesaving medical treatment when you have fallen ill or are facing the burden of a large treatment bill and without any protection in place.

This is where APRIL International can help. Our private medical insurance plans can provide you and your family the protection you need when living or working abroad. We consistently deliver the best international health cover for your needs, no matter how complex the situation.





Healthcare costs abroad

No matter where you are around the globe, it's reassuring to be covered by APRIL International. The costs of receiving the appropriate level of care around the world might be considerably more than you are anticipating should the unexpected happen.



UK Chemotherapy and Radiotherapy can prove extremely expensive, especially in London. We covered the costs in full for one patient who had colon cancer that spread to their lungs.

GBP 144,000

approx. \$226,000/€202,000

Switzerland With the right plan from APRIL International UK you would be covered for treatment in Geneva where a simple consultation for URTI (Upper respiratory tract infection).

CHF 312

approx. £247/\$344/€290

Kuwait It's all too easy to run up a big bill for hypertension, especially as it's likely to require a consultation followed by a blood test and subsequent medication.

KWD 340

approx. £812/\$1,132/€956

Tanzania Jamie had a bicycle accident in Tanzania. A displaced shoulder meant a flight to South Africa, surgery with a hospital recovery, and a course of physiotherapy.

USD 8,355

approx. £6,001/€7,056

Hong Kong Our plans offer generous maternity benefits which should prove useful if, for example, you need maternity care and an emergency cesarean.

HKD 197,650

approx. £18,255/\$25,414/€21,458

The medical costs detailed refer to cases handled by our Claims Department. These have been provided for information purposes only and have no contractual value. The exchange rates applied were current at the time treatment was received



Introducing the APRIL Group

Established in 1988, APRIL is a leading international insurance group whose primary goal is to offer a simpler and more accessible insurance experience. Operating in 16 countries, the 2,300 staff members design, distribute and manage specialised insurance solutions across health and personal protection, loan insurance, international medical, property and casualty niche insurances.

The APRIL Group recorded a turnover of over €516M in 2020.

By 2023, APRIL aims to become a digital, omni-channel and agile operator, a champion of customer experience and the leader in its markets.



APRIL, in 5 key figures:

1998

APRIL established

€516 M

Our consolidated turnover in 2020

16

Countries where the group has operations

2300

Staff members in 2020

2023

The year we intend to become market leader



About April International

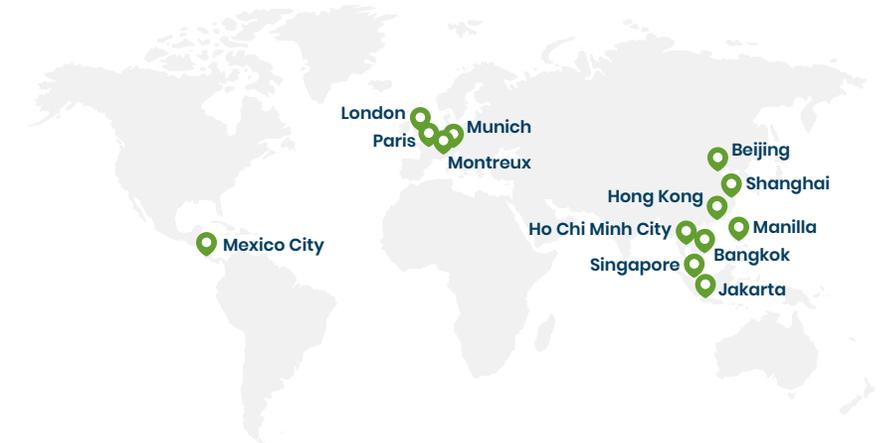
For over 30 Years, APRIL International has specialised in the provision of international health insurance solutions. We design, distribute, and manage a variety of insurance plans and assistance services accomodating individuals, couples, families, international students and SME and corporate businesses.

Our promise is to provide prompt, personalised and top-class service, and this begins from the very first moment you contact us. We endeavour to ensure your plan is carefully designed to accommodate your own circumstances.

We will stay in touch throughout the duration of your plan and if your plan needs updating to reflect your changing circumstances, we will ensure this happens as swiftly and as smoothly as possible.

On top of that, should you need to make a claim, we will make every effort to ensure that you and/or your family receive the best care as quickly as possible.

Local Offices



Our dedicated team's at your service



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



info@april-international.co.uk



APRIL International UK,
Minster House, 42 Mincing Lane,
London EC3R 7AE, United Kingdom

About your cover

Who can join?

The plan is designed for individuals, families or couples who are working or living abroad.

The plan is suitable for expatriates of any nationality and many local nationals around the world. There are some countries where the plan is not available due to local insurance regulations or exchange controls.

Premiums

The plan is available in GBP, USD and EURO's and can be paid on an annual, quarterly, or monthly basis.

In some countries an additional Insurance Premium Tax may apply on top of the premium. We will let you know if this applies to you.

Your plan moves with you

If you are moving from one country to another, our plans keep you protected every step of the way.

The plan is designed to ensure that whatever country you live in or have treatment in, you still have access to the same level of benefit, providing the country is within your chosen area of cover.

What can you expect from APRIL International

Our staff have a wealth of knowledge and experience to ensure that you receive first-class support and care from your initial enquiry through to every detail in the management and renewal of your plan.

We strive to keep our plan documentation simple, clear, and easy to understand and once you have enrolled into a plan, your membership documentation will be issued by secure email within 24 hours, and a membership ID card will follow in the post.

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



MEMBERSHIP CARD

Your personalised card – including the 24/7 assistance company details



POLICY GUIDE

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



CLAIM FORM

To use when you need to make a claim



You're in safe hands

Our UK team based in the City of London have over 30 years' experience in providing international private medical insurance to meet the requirements of people living and working around the world. We specialise in designing and delivering flexible insurance solutions.

We support customers from 90 different nationalities living in more than 110 countries around the world so it's essential to have such depth of experience to understand and support the specific requirements and needs of our clients.

Our plans are underwritten by either AXA XL Insurance Company UK Limited or AXA XL Underwriting Agencies Limited who have both been assigned top-class financial strength ratings by major insurance ratings agencies.

AXA XL INSURANCE COMPANY UK LIMITED



financial strength rating from A.M. Best

financial strength rating from Standard & Poor's

AXA XL UNDERWRITING AGENCIES LIMITED



financial strength rating from A.M. Best

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.



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.



You will have a **30-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.



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.



Satisfied customers



THE HEALTHCARE PROBLEM

Diagnosed with Hepatitis C following a routine check-up in Jordan.

Age: 62

Location: Jordan and Germany

THE TREATMENT

The client struggled to manage the condition with medication, while her health gradually deteriorated. Her doctors suggested to get treated in Germany with a new "wonder drug" called Interferon – which involved undergoing clinical trials.

She travelled to Germany to begin tests to see if she would be a suitable candidate for the new drug. These costs were passed to April International UK's assistance provider, CEGA, for approval. At the time, because the drug was still in clinical trials and not approved for public use, the invoices were initially declined. However, we continued to support the client – and shortly afterwards the drug passed its clinical trials and was approved.

This opened the way for a claim and the total treatment costs were estimated at just over £98,000. During the summer of 2014, a course of Olysio and Sovaldi was prescribed, which added to the rapidly rising costs.

Around 12 weeks after the start of the treatment, a wide range of pathology and diagnostic tests were carried out to see how effective the drugs had been. The results were very encouraging, indicating that the course of medication had been totally successful in eradicating the Hepatitis C.

To date, the cost of treatment stands at just £90,000, but with the client now having appeared to make a full recovery, the treatment plan for the future is simply to carry out regular observations and precautionary diagnostic tests.

"It was interesting to go through a claim experience with APRIL International UK, which gives me a better understanding of how the entire process works. **Very efficient handling and follow up** by CEGA, and very fast settlement."

"I have heard of the bad press insurance companies get when the time comes to actually make a claim. I have been insured with you for about 6 years. Once, I had to claim because I came down with Dengue Fever – and this time it's my teeth. And each time **it has been a pleasure and a reassurance.**"

"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 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."

Create the right insurance plan

1

CHOOSE FROM 4 LEVELS OF COVER

2

DECIDE THE AREA OF COVER

3

CONSIDER SAVINGS WITH A VOLUNTARY EXCESS OPTION*

4

SELECT THE CURRENCY

5

YOUR UNDERWRITING OPTION



INTERNATIONAL



INTERNATIONAL PLUS



EXECUTIVE



EXECUTIVE PLUS

AREA



Worldwide, excluding USA and the Caribbean

OR

AREA



Worldwide



5%

£100/\$200/€150

10%

£250/\$500/€375

15%

£500/\$1,000/€750

20%

£1,000/\$2,000/
€1,500

30%

£2,500/\$5,000/
€3,750

40%

£5,000/\$10,000/
€7,500

50%

£10,000/\$20,000/
€15,000

*The maximum voluntary excess amount that can be selected on the Executive and Executive Plus plans is £1,000/\$2,000/€1,500



GBP



USD



EUR



MORATORIUM UNDERWRITING



FULL MEDICAL UNDERWRITING (FMU)



CONTINUED PERSONAL MEDICAL EXCLUSIONS (CPME)

The key benefits

When living overseas, you and your family can take comfort in the extensive benefits that a private health insurance with APRIL International provides.

Here's a quick summary of what you can expect from your plan:



DENTAL TREATMENT

- Full refund for dental treatment to restore or repair sound natural teeth following an accident
- A contribution towards routine dental treatment is available



MENTAL HEALTH

- Outpatient Psychiatric Services
- Outpatient Psychiatric Therapies



ADDITIONAL BENEFITS

- HIV/Aids benefit
- Chronic conditions care
- Out-of-area cover



ADDITIONAL SERVICES

- WorldAware (crisis management)
- Blood Care Foundation (screened blood worldwide)
- Best Doctors for a second medical opinion



INPATIENT TREATMENT

- Hospital services
- Hospital cash benefit
- Parental accommodation
 - Day care treatment
- Inpatient psychiatric treatment
 - Reconstructive surgery
 - A&E room treatment
- Organ and bone marrow transplant and stem cell treatment
 - Internal prostheses
 - Hospice care
- Local road ambulance services



POST-HOSPITAL TREATMENT

- Post-Hospital Treatment
- Consultations and treatment received within 90 days of receiving inpatient treatment
- Rehabilitation care to restore health and mobility after injury and illness
 - In most cases external prostheses, medical aids and devices



CANCER TREATMENT

- Treatment, consultations and diagnostics received as an inpatient, daypatient and outpatient
- Cancer counselling with a registered psychologist/counsellor
- Artificial hair benefit for wig costs following cancer treatment



EMERGENCY EVACUATION

- Evacuation costs covered for acute medical conditions where local medical facilities are inadequate
- Emergency non-medical evacuation to a safe location in the event of life-threatening situations resulting from political or civil unrest or natural disaster



OUTPATIENT TREATMENT

- MRI, CT and PET scans
- Hormone replacement therapy (not menopause related)
- Complementary therapies (e.g. acupuncture)
 - Outpatient services (e.g. physiotherapy, consultations, medication)
- Chinese medicine
- Nursing at home



WELL-BEING TREATMENTS

- Routine health screening
- Optical care – including eyesight examinations and a contribution towards the cost of lenses to correct vision
- Cover for childhood and travel-related vaccinations
- Hearing Care – including hearing tests and a contribution towards the cost of a hearing aid



MATERNITY CARE

- Cover for normal pregnancy and childbirth
 - Complicated pregnancy and childbirth
 - Newborn care
 - Congenital conditions and birth defects
- Complications of pregnancy

Full benefit schedule

PLAN BENEFITS	INTERNATIONAL	INTERNATIONAL PLUS	EXECUTIVE	EXECUTIVE PLUS
Overall Aggregate Limit each Certificate period	£1,000,000 \$2,000,000 €1,500,000	£1,000,000 \$2,000,000 €1,500,000	£1,000,000 \$2,000,000 €1,500,000	£1,000,000 \$2,000,000 €1,500,000
PRE-AUTHORISATION IS REQUIRED FOR ALL CLAIMS WHERE THE COSTS ARE LIKELY TO EXCEED £2,500/\$4,250/€3,500 AND FOR ALL CLAIMS UNDER BENEFITS MARKED*. IF PRE-AUTHORISATION IS NOT OBTAINED, A PENALTY OF £1,000/\$1,700/€1,400 WILL BE DEDUCTED FROM YOUR CLAIM SETTLEMENT				
INPATIENT TREATMENT BENEFITS				
Hospital Services* > Accommodation and meal charges > All inpatient treatment ordered by a physician > Physician, Surgeon and Anaesthetist Fees > Intensive Care Unit charges	Full Refund	Full Refund	Full Refund	Full Refund
Hospital Cash Benefit* Where inpatient treatment is provided free of charge	£250/\$500/€375 per night Max. 30 days			
Parental Accommodation When an insured child up to age 17 years is an inpatient	Full Refund	Full Refund	Full Refund	Full Refund
Daycare Treatment Where a period of recovery is required in a hospital bed	Full Refund	Full Refund	Full Refund	Full Refund
Inpatient Psychiatric Treatment* Treatment in a psychiatric unit, available after one year of cover	Full Refund Max. 30 days			
Reconstructive Surgery To restore appearance/function following an accident or illness that occurred whilst covered by your plan	Full Refund	Full Refund	Full Refund	Full Refund
Accident and Emergency Room Treatment	Full Refund	Full Refund	Full Refund	Full Refund
Organ and Bone Marrow Transplant and Stem Cell Treatment* For kidney, heart, heart-lung, liver, bone marrow and stem cell. Acquisition and donor costs are excluded	Full Refund	Full Refund	Full Refund	Full Refund
Internal Prostheses, Medical Aids and Devices Which are required intra-operatively	Full Refund	Full Refund	Full Refund	Full Refund
Hospice Care Palliative care in a hospice	Full Refund Max. 15 days			
Local Road Ambulance Services	Full Refund	Full Refund	Full Refund	Full Refund

	INTERNATIONAL	INTERNATIONAL PLUS	EXECUTIVE	EXECUTIVE PLUS
POST-HOSPITAL TREATMENT BENEFITS				
Post-Hospital Treatment Consultations and treatment received within 90 days of inpatient care	Up to £500/\$1,000/€750	Covered under outpatient services	Covered under outpatient services	Covered under outpatient services
Rehabilitation Care To restore health and mobility after injury or illness	£100,000/\$200,000/€150,000 lifetime limit	£100,000/\$200,000/€150,000 lifetime limit	£100,000/\$200,000/€150,000 lifetime limit	£200,000/\$400,000/€300,000 lifetime limit
External Prostheses, Medical Aids and Devices Which are medically required following inpatient care, daycare treatment or accident and emergency room treatment	Up to £250/\$500/€375	Up to £500/\$1,000/€750	Up to £750/\$1,500/€1,125	Up to £1,000/\$2,000/€1,500
CANCER TREATMENT				
Oncology, Chemotherapy and Radiotherapy* Consultations, diagnostics and treatment received under inpatient care, daycare treatment or outpatient services	Full Refund	Full Refund	Full Refund	Full Refund
Cancer Counselling Following a cancer diagnosis with a registered psychologist/counsellor	Up to £1,000/\$2,000/€1,500	Up to £1,000/\$2,000/€1,500	Up to £1,000/\$2,000/€1,500	Up to £1,000/\$2,000/€1,500
Artificial Hair Benefit Wig costs, available following cancer treatment	Up to £1,000/\$2,000/€1,500	Up to £1,000/\$2,000/€1,500	Up to £1,000/\$2,000/€1,500	Up to £1,000/\$2,000/€1,500
EMERGENCY MEDICAL EVACUATION BENEFITS				
Emergency Medical Evacuation* Evacuation costs for acute medical conditions where local medical facilities are inadequate	Full Refund	Full Refund	Full Refund	Full Refund
Emergency Medical Evacuation – Supplementary Expenses* Cost of travel to place of origin Hotel accommodation costs for companion Taxi costs for companion Accommodation costs following inpatient care	Economy air ticket Up to 12 nights Up to £500/\$1,000/€750 Up to 7 nights	Economy air ticket Up to 12 nights Up to £500/\$1,000/€750 Up to 7 nights	Economy air ticket Up to 12 nights Up to £500/\$1,000/€750 Up to 7 nights	Economy air ticket Up to 12 nights Up to £500/\$1,000/€750 Up to 7 nights
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	Full Refund	Full Refund	Full Refund
Compassionate Home Travel* In the event of the death of a close family member, available after one year of cover	One return economy air ticket			
Repatriation or Local Burial* Where death occurs outside the home country. Not available if you are aged over 65	Up to £7,500/\$15,000/€11,250	Up to £7,500/\$15,000/€11,250	Up to £10,000/\$20,000/€15,000	Full Refund

	INTERNATIONAL	INTERNATIONAL PLUS	EXECUTIVE	EXECUTIVE PLUS
OUTPATIENT TREATMENT BENEFITS				
MRI, CT and PET Scans	Full Refund	Full Refund	Full Refund	Full Refund
Hormone Replacement Therapy When not related to the menopause	Full Refund	Full Refund	Full Refund	Full Refund
Outpatient Services > General physician fees > Specialist and consultant fees > Prescription drugs and dressing > X-rays, diagnostic and pathology tests	Not Covered	Full Refund £50/\$100/€75 excess per claim #	Full Refund £50/\$100/€75 excess per claim #	Full Refund £50/\$100/€75 excess per claim #-
Physiotherapy (up to 20 sessions)				
Complementary Therapies Osteopathy, Chiropractic, Homeopathy and Acupuncture				
Chinese Medicine Consultation and medications provided by a registered Chinese Medicine Practitioner	Not Covered	Not Covered	Up to £200/\$400/€300 20% co-insurance	Up to £400/\$800/€600 20% co-insurance
Nursing at Home When medically necessary and prescribed by a physician	Full Refund Up to 26 weeks	Full Refund Up to 26 weeks	Full Refund Up to 26 weeks	Full Refund Up to 26 weeks
MENTAL HEALTH BENEFITS				
Outpatient Psychiatric Services > General Physician and Consultant fees > Prescription Drugs available after one year of cover	Not Covered	Not Covered	Full Refund £50/\$100/€75 excess per claim #	Full Refund £50/\$100/€75 excess per claim #
Outpatient Psychiatric Therapies Counselling, Cognitive Behavioural Therapy and Psychotherapy. When referred by a Physician, available after one year of cover	Not Covered	Not Covered	Up to £500/\$1,000/€750 20% co-insurance	Up to £1,000/\$2,000/€1,500 20% co-insurance
DENTAL CARE BENEFITS				
Dental Treatment Following an Accident To restore or repair sound natural teeth	Full Refund	Full Refund	Full Refund	Full Refund
Routine Dental Treatment	Not Covered	Up to £300/\$600/€450 20% co-insurance	Up to £500/\$1,000/€750 20% co-insurance	Up to £1,000/\$2,000/€1,500 20% co-insurance

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

~ The Executive Plus Plan can be further enhanced by paying an additional premium to remove the £50/\$100/€75 excess per claim on outpatient services benefit.

	INTERNATIONAL	INTERNATIONAL PLUS	EXECUTIVE	EXECUTIVE PLUS
MATERNITY CARE BENEFITS				
Normal Pregnancy and Childbirth Available after eighteen (18) months of cover	Not Covered	Not Covered	Up to £6,000/\$12,000/€9,000	Up to £9,000/\$18,000/€13,500
Complicated Pregnancy and Childbirth Available after eighteen (18) months of cover	Not Covered	Not Covered	Up to £12,000/\$24,000/€18,000	Up to £18,000/\$36,000/€27,000
Complications of Pregnancy Available after eighteen (18) months of cover	Not Covered	Not Covered	Full Refund	Full Refund
Newborn Care Available when a newborn child is enrolled on the plan	Up to £50,000/\$100,000/€75,000	Up to £50,000/\$100,000/€75,000	Up to £50,000/\$100,000/€75,000	Up to £50,000/\$100,000/€75,000
Congenital Conditions and Birth Defects When diagnosed within one year of birth	Not Covered	Not Covered	Not Covered	Up to £25,000/\$50,000/€37,500 Lifetime limit
WELL BEING BENEFITS				
Routine Health Screening Preventative health checks available after one year of cover	Not Covered	Not Covered	Up to £300/\$600/€450 20% co-insurance	Up to £500/\$1,000/€750 20% co-insurance
Vaccination Benefit Childhood and travel-related vaccinations	Up to £200/\$400/€300	Up to £200/\$400/€300	Up to £200/\$400/€300	Up to £200/\$400/€300
Optical Care Eyesight examinations and a contribution towards the cost of lenses to correct vision, available after one year of cover	Not Covered	Not Covered	Not Covered	Up to £300/\$600/€450 20% co-insurance
Hearing Care Hearing tests and a contribution towards the costs of a hearing aid, available after one year of cover	Not Covered	Not Covered	Not Covered	Up to £300/\$600/€450 20% co-insurance
ADDITIONAL BENEFITS				
HIV/AIDS Benefit Available after two years of cover	£10,000/\$20,000/ €15,000 Lifetime limit	£10,000/\$20,000/ €15,000 Lifetime limit	£10,000/\$20,000/ €15,000 Lifetime limit	£10,000/\$20,000/ €15,000 Lifetime limit
Chronic Condition Treatment	Covered within listed benefits	Covered within listed benefits	Covered within listed benefits	Covered within listed benefits
Out-of-Area Cover For emergencies and acute episodes of existing covered medical conditions	Up to £20,000/\$40,000/€30,000 Max. 60 days	Up to £30,000/\$60,000/€45,000 Max. 60 days	Up to £40,000/\$80,000/€60,000 Max. 60 days	Up to £50,000/\$100,000/€75,000 Max. 60 days
ADDITIONAL SERVICES				
WorldAware	Included	Included	Included	Included
Bloodcare Foundation	Included	Included	Included	Included
Best Doctors Second medical opinion service	Included	Included	Included	Included

Market-leading added features

We believe in pushing the boundaries of what an international insurance provider can do for its clients to ensure you're safe and secure when moving to a new country. We are the only insurance provider to offer these 3 additional benefits that go beyond the basic definition of health insurance, all of which are included as standard.



Founded in the UK in 1991, The Blood Care Foundation is a charitable, not-for-profit organisation that provides properly screened blood in an emergency. If you require a blood transfusion, the foundation has access to a global network of blood banks which enables them to provide blood to almost any location in the world within 12-18 hours – subject to the availability of scheduled air services.



Worldaware (part of Crisis24) is a crisis management assistance company who assist individuals and businesses minimise risks and help them in the event of a crisis. You will have access to their dedicated web portal/mobile app, where you are able to obtain details of up-to-date country-specific risk information and you can sign up to receive email or text alerts if the risk level changes in your current or future location. Travel safety tips, up-to-the-minute information on civil unrest, natural hazards, and information on travel disruptions for hundreds of countries and cities are all at your fingertips. The crisis team is on hand 24/7 to coordinate activities should you need to use the Emergency Non-Medical Evacuation Benefit, included within the plan.



If you are uncertain about the diagnosis, you have been given, or simply require a second medical opinion on a proposed treatment plan, you can access the services of Best Doctors. They will arrange a review of your medical diagnosis and treatment plan with a world-class specialist in the field that relates to your specific medical condition. You can be safe in the knowledge that this service is confidential.

Medical assistance 24/7

Receiving medical treatment can often be a daunting experience, especially if you are miles away from home. That's why our 24-hour, multilingual assistance is always on hand to take your call.

Our medical assistance partner CEGA, 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 can 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. Whilst we're unable to meet the travel costs our plans provide the flexibility for you to choose where and who you are treated by.

This may even include receiving treatment in your home country providing it is 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.



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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.

