

CRYSTAL STUDIES

A GUIDE TO YOUR INSURANCE COVER 2016-2017





Thank you for choosing a Crystal Studies insurance policy. In this guide you will find details of the benefits and services, specially designed to make your stay abroad as carefree as possible.

This guide provides only a brief summary of the benefits available under your policy so please refer to the General conditions for more information about your cover and the exclusions which apply.

Our multilingual teams are available to answer any questions you may have:

- > by telephone on **+33 (0)1 73 02 93 93** Monday to Friday from 8.30 to 18.00 - Paris time,
- > by email at **info.expat@april-international.com**.

WHAT BENEFITS DOES YOUR POLICY PROVIDE?

Depending on the option you selected when you took out the policy, you will either be fully covered (Complete option) or covered only for medical expenses and repatriation assistance (Mini option).

You are covered by the benefits described in this guide if they are listed on your Membership certificate.




SERVICES PROVIDED UNDER YOUR POLICY/ASSOCIATED WITH YOUR CONTACT NUMBERS



Insurance card

With emergency contact numbers, available 24/7, for:

EMERGENCY CONTACT NUMBERS 24/7

- | | | |
|----------|---|---|
| 1 | > In case of inpatient hospitalisation* | |
| | - From USA & Canada (toll free): | (+1) 866 299 2900 |
| | - From countries in Latin America (collect calls accepted): | (+1) 305 381 6977 |
| | - From countries in the Asia-Pacific region: | +66 2022 9180 |
| | - From Middle East, Africa and Europe: | +33 1 73 02 93 99 |
| 2 | > For direct payment in the USA* | |
| | - For benefit verification and/or for pre-authorization, please call (toll free): |  (+1) 866 299 2900 |
| | - Billing address: OMHC - 777 Brickell Ave Suite 410 - Miami, FL 33131, USA | |
| | > For any medical advice* | +33 1 41 61 23 90 |
| 3 | > For repatriation assistance* (collect calls accepted) | +33 1 41 61 23 25 |
| 4 | > For legal assistance* | +33 9 69 32 96 87 |
| | > For counselling* | +33 1 41 61 23 25 |
- *only if cover selected

- 1** ARRANGING DIRECT PAYMENT OF YOUR HOSPITAL CHARGES (IF YOU HAVE COVER FROM THE 1ST EURO)
- 2** BENEFIT FROM THE THIRD PARTY PAYMENT SERVICE IN THE USA (HOSPITAL & MEDICAL PRACTITIONERS)
- 3** REQUESTING EMERGENCY ASSISTANCE SERVICES
- 4** ACCESSING THE LEGAL ASSISTANCE SERVICE

> This card facilitates your admission to a healthcare facility in an emergency. To make this procedure as straightforward as possible, your first name(s), surname and policy number are printed on the card.

Online Customer Zone accessible from www.april-international.com

Intuitive and fast, it makes your life easier!

With a few clicks from your **computer, tablet** or **smartphone**, you can access:

- all the documents you need (insurance certificate, insurance card, general conditions etc.),
- your bank and personal contact details,
- your reimbursements, if you are the insured,
- a breakdown of your premiums, if you are the policyholder,
- the Easy Claim service where you can submit your claims for reimbursement in just a few clicks.



NEW: EASY CLAIM

MAKE THINGS SIMPLE BY SUBMITTING YOUR CLAIMS FOR REIMBURSEMENT VIA THE APP!

You can use Easy Claim to submit medical bills up to €400. Simply:

- > download the app and log in with your Customer Zone username,
- > enter the beneficiary and the date and amount of the treatment,
- > add photos of your medical bills and prescriptions,
- > send your claim for reimbursement with just one click (keeping the originals).

APRIL EXPAT

HELPING YOU PREPARE FOR YOUR TRIP AND SUPPORTING YOU ONCE YOU'RE THERE

A country guide, common expressions and medical terms in 13 languages, a checklist, contact details for health professionals worldwide and local emergency numbers.

Our apps are available free of charge from the **Apple Store**, **Google Play** and the **Windows Store**.



MEDICAL EXPENSES

1 What to do if you are hospitalised



Have you had an accident and been admitted to hospital?

You need to get our **prior agreement** in case of **hospitalisation**. To arrange this, you should return the Confidential Medical Certificate form completed by your doctor **at least 5 days** before your admission. You can do this by:

- fax: + 33 (0)1 73 02 93 60,
- email: hospitalisation.expats@april-international.com,
- post: APRIL International Expat, 110 avenue de la République, CS 51108, 75127 Paris Cedex 11, FRANCE.

An **excess of 20%** will be applied to your reimbursement if you do not follow this procedure.

In the event of emergency hospitalisation, you should contact us as soon as possible.

Once you've been admitted to hospital, you can use our **service for direct payment of hospital charges** by calling one of the following numbers:

- from the **USA and Canada**, (+1) 866 299 2900 (Toll free),
- from **Latin America**, (+1) 305 381 6977,
- from **countries in the Asia-Pacific region**, +66 (0)2 645 3336,
- from the **Middle-East, Africa and Europe**, +33 (0)1 73 02 93 99.

We'll settle your bill for you, **with no cash advance required!** You may then be asked to provide additional supporting documents. **Attention: this service is not available to insured with EHC top-up cover.**

Please note: if you haven't requested the service for direct payment of hospital charges, send us by post to the address mentioned above the claim form along with the hospital bills and other supporting documents in your possession in order to be reimbursed for the costs incurred.



2 Requesting prior agreement

Some medical treatments and procedures require the prior approval of our medical team. Before starting any treatment, you should therefore ask the doctor prescribing the treatment or procedure to complete a form which should be returned to us along with an itemised estimate.

Treatment requiring prior agreement	Form to be used
Hospitalisation	"Confidential medical certificate"
Treatment dispensed by nurses and physiotherapists following a reported accident if more than 10 sessions are prescribed per insurance year	"Request for prior agreement"

These forms are available in your Customer Zone or by calling **+33 (0)1 73 02 93 93** or sending an email to info.expats@april-international.com.

Your Request for prior agreement should be sent to us by email at claims.expats@april-international.com or at the following address:

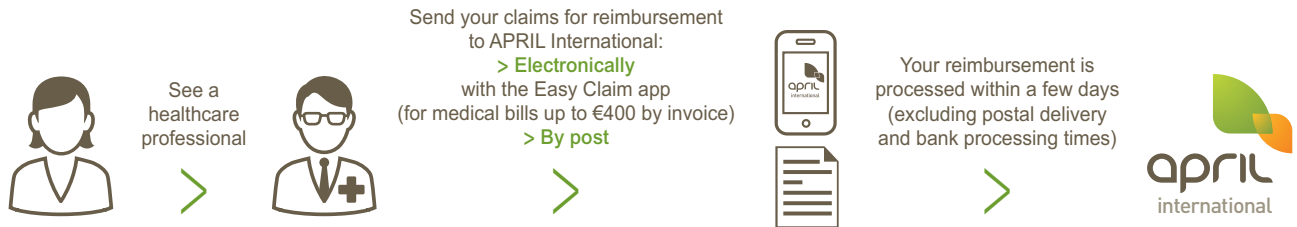
APRIL International Expat

Service Remboursements - 110, avenue de la République - CS 51108 - 75127 Paris Cedex 11 - FRANCE

3 Claiming a reimbursement

Have you seen a doctor or been to the pharmacy?

- If you have cover from the 1st euro:



NEW

> Electronically for medical bills up to a maximum amount of €400 per bill:
 Send us your completed claim using our **mobile application, Easy Claim**, which can be downloaded from the App Store, Google Play or the Microsoft Store.

You must **keep the original invoices (and other supporting documents) for a period of 2 years** from the date on which you submitted the claim for reimbursement. You may be asked to produce them in order for your claim to be processed.

> By post:

Please complete the **Claims form** available in your Customer Zone enclosing all the supporting documents listed in paragraph 8.1.4 of your General conditions and send it to us no later than 6 months following the date of treatment, at one of the following addresses:

APRIL International Expat

Service Remboursements - 110, avenue de la République - CS 51108 - 75127 Paris Cedex 11 - FRANCE.

APRIL International Expat - Bangkok

Service Remboursements - Maneya Center North, 10th Floor, 518/3 Ploenchit Road Lumpini, Pathumwan - Bangkok 10330 - THAILAND.

APRIL International Expat - Mexico

Service Remboursements - Amores, N. 1120 - Col. Del Valle - Delegación B. Juarez - 03100 Mexico D.F. - MEXICO.

- If you have EHIC top-up cover:



Watch a video showing how to claim the reimbursement of your medical expenses abroad:



DOWNLOAD THE EASY CLAIM APP:



MEDICAL EXPENSES: SPECIAL CASES

Going to the United States? Exclusive services are available to you:

> **access to one of the leading healthcare networks in the United States:** almost 490,000 doctors and more than 5,000 hospitals, with no cash advance required; we'll settle your bill directly. This service is available for:

- consultations with GPs and specialists,
- tests,
- X-rays,
- medical examinations and treatment,
- medical auxiliaries.

i How to benefit from this service

- 1 - Log on to www.omhc.com/april and choose a healthcare professional near you or contact us on (+1) 866 299 2900 if you need help,
- 2 - Show your APRIL insurance card at the consultation and you'll have nothing to pay!

> **a third party pharmacy card:** no cash advance required in more than 57,000 pharmacies in the USA.

i Your Caremark card will be sent out to you when you purchase your insurance policy. Simply show it in pharmacies belonging to the network. (Log on to www.caremark.com to locate your nearest pharmacy).

> **Doctor's home visits:** no waiting in the emergency room and **no cash advance required.**

To benefit from this home visit service call (+1) 800 649 7119.

Remember: you will have to provide us with your full address in the USA so that we can send you your Caremark card.

aetnaSM

**CVS
CAREMARK**



Questions on legal or practical matters?

Opening a bank account abroad?
Applying for a visa or work permit?

Call our multilingual helpline on **+33 (0)9 69 32 96 87** where our advisors will guide you through the necessary processes.

REPATRIATION ASSISTANCE

Need to be repatriated on medical grounds?
Need to return home following the death or hospitalisation of a family member?
Have you been admitted to hospital and want to have a family member with you?
Have you lost your belongings and need a cash advance?
Need to have an administrative document translated into your mother tongue?



To benefit from your assistance cover, it's essential to obtain prior agreement from APRIL Assistance.

To arrange this, please contact our teams:

- by telephone on +33 (0)1 41 61 23 25,
- by fax on +33 (0)1 44 51 51 15.

Our advisors will then find the best solution for your assistance needs.

LEGAL ASSISTANCE

Have you become involved in a dispute relating to criminal law, accommodation, local authorities, online purchases or legal remedy?



Our legal team will inform you of your rights and assist you with procedures and paperwork. Your policy also covers your legal fees, where applicable (see paragraph 8.3 of the General conditions).

To benefit from this cover:

As soon as you become aware of it, you must declare the dispute for which you require assistance:

- by telephone on +33 (0)9 69 32 96 87,
- by email to expat@soluciapij.fr
- by writing to SOLUCIA PJ - 3 boulevard Diderot - CS 31246 - 75590 Paris Cedex 12 - FRANCE.

PERSONAL LIABILITY, PRIVATE CAPACITY, INTERNSHIPS AND TENANT'S LIABILITY



Have you caused damage to a third party?

Have you caused material damage during your internship?

Has an incident occurred in your apartment causing damage to your neighbours?

Your personal liability, private capacity, internships and tenant's liability insurance covers the financial consequences of bodily injury and material damage which you involuntarily cause to a third party.

To benefit from this cover:

As soon as you become aware of any event that may give rise to a claim under the policy, you must inform us, by registered letter, within a period of no more than 15 days. Details of the circumstances surrounding the claim and their consequences should also be provided. Please send your declaration to:

APRIL International Expat

Service Remboursements - 110, avenue de la République - CS 51108 - 75127 Paris Cedex 11 - FRANCE

BAGGAGE



Have you lost your bags?

Have your personal effects been damaged by fire or water?

Your policy provides compensation if the bags or personal effects you had with you during the outward or return journey, or during your stay abroad are lost, stolen or destroyed.

To benefit from this cover:

You must submit the claim to us in writing within 5 working days of the event. Depending on the nature of the damage, we will contact you to request a list of supporting documents.

Please send your claim to:

APRIL International Expat

Service Remboursements - 110, avenue de la République - CS 51108 - 75127 Paris Cedex 11 - FRANCE

Useful tip:

- > Keep the original receipts or invoices for your personal effects (camera, laptop etc.): they will be required as proof of purchase before any compensation can be paid.
- > Were your bags lost or damaged during the flight? You should first apply to the airline for the refund due to you. We will then pay you a further amount in addition to the compensation you receive.

AMENDING YOUR POLICY



Is your policy about to expire and you want to extend it? You would like to amend your cover or your policy?

You can renew your policy a maximum of 3 times, subject to the agreement of our insurers. Your application for renewal must be received before your policy's end date.

- > To renew or amend your policy: you can contact us directly by email at tempmembership.expat@april-international.com or contact your insurance consultant.

AMENDING YOUR POLICY

Changing your address or destination country during the life of your policy?

With Crystal Studies, you are covered anywhere in the world, if you selected a cover from the 1st euro. If you need an updated insurance certificate showing your new information, please contact us directly by email at customerservice.expats@april-international.com.

Returning to your country of nationality permanently and earlier than expected?

You can shorten the duration of your policy. To do this, send us your cancellation request by registered letter with proof of receipt, enclosing documented evidence of your permanent return home (e.g. receipt for payment of an electricity, gas or telephone bill).

april international | expat

Headquarters:

110, avenue de la République - CS 51108 - 75127 Paris Cedex 11 - FRANCE

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Email: info.expats@april-international.com - www.april-international.com

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