

# MyHEALTH BUSINESS

Flexible Health Cover  
for SME Employees

[www.april-international.com](http://www.april-international.com)

Please print only if necessary

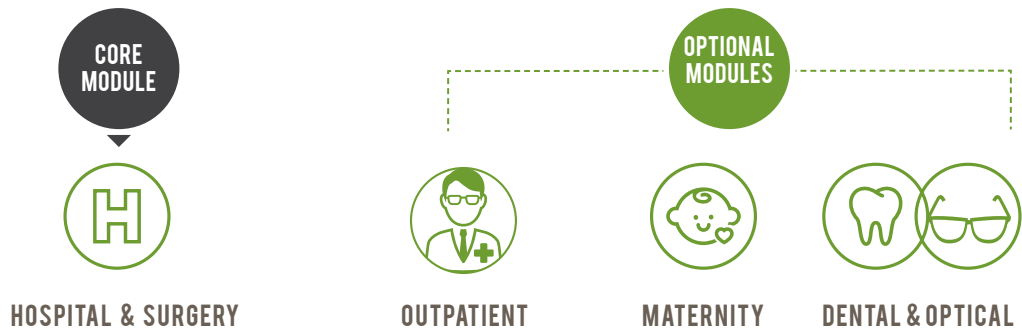


# COMPANY HEALTH INSURANCE MADE EASIER

MyHEALTHBUSINESS is long term health cover for your employees and their families at home and abroad. Comprehensive and fully flexible, this policy pays for worldwide assistance services, as well as medical expenses from the first dollar spent. Like everything we do at APRIL, our policies rely on our three core principles. Transparency, Reliability and Sustainability.



MYHEALTH IS EXTREMELY FLEXIBLE, ALLOWING YOU TO SELECT MODULES AND DESIGN YOUR IDEAL EMPLOYEE HEALTH PLAN.



<b>ESSENTIAL</b>	\$1.5 million	Basic benefits	\$5,000	Minor Dental
<b>EXTENSIVE</b>	\$2.5 million wider benefits	Wider benefits inc checkups & complementary therapies	\$10,000	Full Dental
<b>ELITE</b>	\$3 million & higher sub-limits	Higher sub-limits plus maternity	\$15,000	Full Dental & Optical

AREA OF COVER: WORLDWIDE EXCLUDING USA OR WORLDWIDE

MEDICAL EVACUATION & REPATRIATION INCLUDED IN ALL PLANS

SELECT MODULES IN ANY COMBINATION TO MEET YOUR NEEDS

# BUDGETARY CONSTRAINTS? CONSIDER A DEDUCTIBLE, DOUBLE OCCUPANCY ROOM OR CO-INSURANCE TO REDUCE COSTS

## ANNUAL DEDUCTIBLES

If you have a group insurance plan already but need a top-up for certain employees, consider using an annual inpatient deductible. The annual deductible is per person per year and only applies to hospital and surgery modules.

CHOOSE FROM 4 LEVELS  
OF DEDUCTIBLE



## DOUBLE OCCUPANCY ROOM COVER FOR HONG KONG RESIDENTS

All of our hospital and surgery plans offer Double Occupancy room cover. Taking this option reduces premiums substantially.



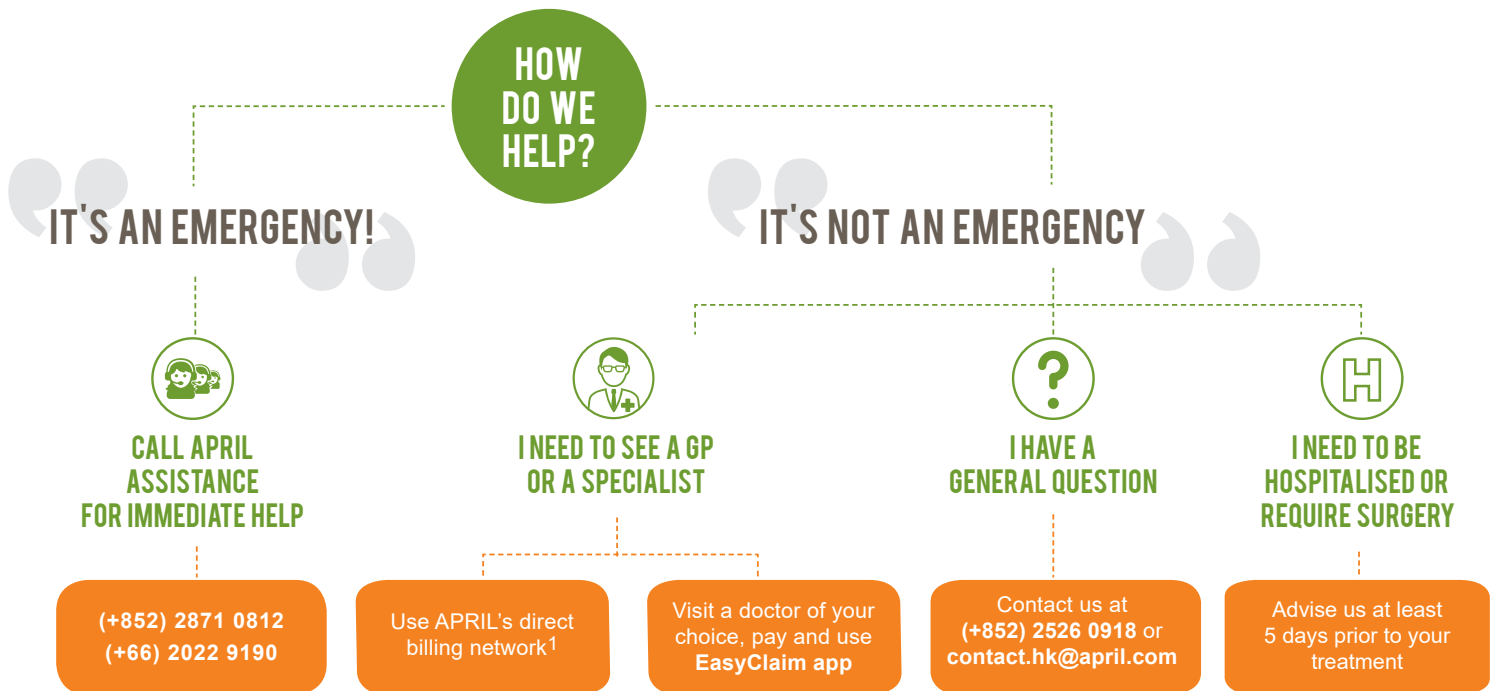
**SINGLE OCCUPANCY ROOM**  
One patient per room.



**DOUBLE OCCUPANCY ROOM**  
Two patients per room.

## OUTPATIENT CO-INSURANCE

We offer a 20% co-insurance option on our outpatient modules. If members then use our Panel Network, which comprises of popular clinics in Hong Kong, they will get cashless access and the co-insurance will be waived. If they pay and claim, a 20% deduction is made.



## UNDERWRITING AND APPLICATION PROCESS

### 01 FULL MEDICAL UNDERWRITING

- the traditional approach. Each member completes a medical questionnaire and we may apply premium loadings or exclude pre-existing conditions. Full outpatient direct billing is also available.

### 02 MORATORIUM UNDERWRITING

- no medical questionnaire is required. Certain pre-existing conditions can be covered immediately or after a 2-year moratorium period. Setup is simple, with no premium loadings and guaranteed acceptability. Outpatient claims must all be on a reimbursement basis.

# MyHEALTH Business Plan Specification

Group Eligibility	Registered companies and societies
Individual Eligibility	Full-time employees and their dependants
Nationality	Unrestricted
Max entry age /upper age limit	65/none
Scheme Size	Minimum one employee, no upper limit
Policy Term	Annual, individual mid-term joiners and leavers permitted
Underwriting	Full Medical Underwriting, Moratorium or Medical History Disregarded
Modularity	3 tiers of Inpatient, outpatient, maternity and dental/optical modules (Essential, Extensive, Elite)
Plan Design	Modules available in multiple combinations
Benefit Flexibility	Client-defined: - <ul style="list-style-type: none"> <li>• per employee category</li> <li>• per employee</li> <li>• per person</li> </ul>
Flex-benefits	See flexi-options brochure
Top-Ups	Can be used to top-up primary/existing cover
Portability (geographic)	Global (excluding USA and sanctioned countries)
Portability (continuation)	Standard (option to convert to equivalent individual plan on leaving employment)
Plan/Premium Currency	US Dollar (premiums also payable in HK\$)
Premium Modes	Quarterly, semi-annual, annual
Deductibles	0, \$1,500, \$5,000, \$10,000 Annual per person, applies to Hospital and Surgical Module only
Co-insurance Options	20% Co-insurance option on outpatient module only, waived if HK Panel Network used
Room Class	Single Occupancy room standard, Double Occupancy room optional
Areas of Cover	Worldwide/worldwide excluding USA
Out of Area Cover	30 days per trip
Waiting Periods	<ul style="list-style-type: none"> <li>• Routine Maternity &amp; New Born - 366 days</li> <li>• Maternity complications - none</li> <li>• Major Dental - 300 days</li> <li>• Medical Checkup - none</li> </ul>
Assistance Services	Full global assistance package by APRIL Assistance, 24/7 including emergency and evacuation
Claims Handling	Conducted in-house by APRIL <ul style="list-style-type: none"> <li>• EasyClaim app for claims submission</li> <li>• Formless/ email claims</li> </ul>
Claim Reimbursement	Bank transfer or cheque, Telegraphic transfer
Pre-Authorisation	Required for non-emergency hospital admissions
Inpatient Claims	Direct settlement/letter of guarantee (global network)
Outpatient Direct Billing	Extensive Asia-wide network
Referral required	Outpatient physiotherapy and complementary therapies
On-Line Services	<ul style="list-style-type: none"> <li>• Member portal for claims tracking and policy details</li> <li>• HR Portal for simple administration</li> <li>• EasyClaim smartphone app for simple reimbursements</li> </ul>
Renewal Rating Approach	Pool
Benefit alterations	On renewal only
Restrictions on Choice	A maternity module only be selected with an Extensive/Elite outpatient module with no deductible
Underwriter	Liberty International Insurance Limited (Hong Kong)

Underwritten by:

**Liberty International Insurance Limited (Hong Kong)**

13/F, Berkshire House  
25 Westlands Road  
Quarry Bay  
Hong Kong

Arranged and administered by:

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