



POLICY GUIDE

MyHEALTH HONG KONG

Download our Easy Claim mobile app
for quicker claims reimbursement!



 april-international.com

Please print only if necessary



april
international

Insurance made easy.

WELCOME TO APRIL INTERNATIONAL CARE!

Thank you for choosing us to protect you and your loved ones. Throughout the duration of your plan, wherever you are, we'll be there for you to make sure you can make the best of your international health insurance.

This guide contains all the practical and useful information you will need for a full understanding of your plan and its services. **Please read your Benefits Schedule and Terms and Conditions carefully.**

1. HOW TO USE YOUR PLAN?

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- B > APRIL contacts
- C > Member Pack
- D > Online Portal
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 - What is *not* eligible for Direct Billing?
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1. How to use your plan?



A > BENEFITS

« What benefits does my plan provide? »

YOUR COVER



Inpatient Benefits



Outpatient Benefits



Maternity Benefits



Dental & Optical Benefits

ESSENTIAL

EXTENSIVE

ELITE

20% of actual costs or NIL

USD0

USD1,500

USD5,000

USD10,000

Worldwide
or Worldwide Excluding USA

SEVERAL
MODULES

TO CHOOSE FROM

3

OPTIONS

1

CO-INSURANCE
OPTION

4

LEVELS OF DEDUCTIBLES

2

AREAS OF COVER

MyHEALTH is a flexible plan composed of different modules that you carefully selected when you applied for your policy. To find out more about what your specific policy covers and what your benefit limits are, please refer to your **Benefits Schedule** which is available in your Member Pack and the [Online Portal](#).

MEDICAL AND EMERGENCY ASSISTANCE
Included in all plans

B > APRIL CONTACTS

● CUSTOMER SERVICE



APRIL HONG KONG LIMITED

9th Floor, Chinachem Hollywood Centre,
1-13 Hollywood Road, Central



(+852) 2526 0918

HKT (UTC +8) 9 am to 5 pm



GENERAL ENQUIRIES

contact.hk@april.com

CLAIMS SUBMISSION

claims.hk@april.com

TREATMENT PRE-APPROVAL REQUESTS

provider.asia@april.com

● MEDICAL ASSISTANCE & EMERGENCY CASES 24/7 PLATFORMS



BANGKOK (+66) 2022 9190
HONGKONG (+852) 2871 0812





In case of medical emergency, please contact our Asia assistance platform based in Bangkok.



Please always state your policy number and member number in all your communications with APRIL.

C > MEMBER PACK

Your Member Pack (sent by email) contains the following documents and information:

-  **Policy documents**
-  **Benefits schedule**
-  **Important forms**
-  **Instructions on how to download the easy claim app and access your electronic member card**

Please make sure that you download your electronic member card on the Easy Claim app as soon as your policy starts. Your eCard displays your **emergency contacts** and will allow you to **enjoy cashless access to the medical facilities** within our network.

D > ONLINE PORTAL

POLICY DOCUMENTS	INFORMATION & FORMS
Terms and Conditions	Claims Instructions
Benefits Schedule	Medical Claim Form
	Advance Request Form
Individual Exclusions (if any)	Direct Billing List
Deductibles Balance (if any)	Emergency Assistance Program
	Online Portal & Easy Claim Guide



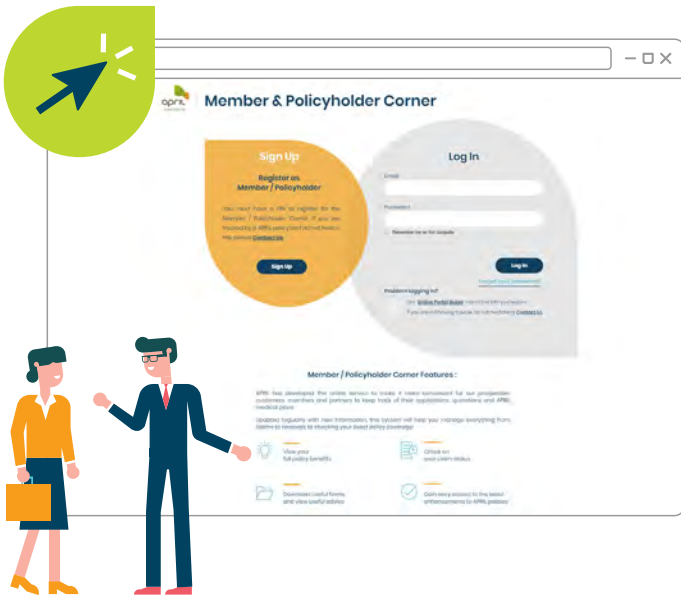
- **Access your Member Pack's documents**
- **Check your reimbursement history and explanations of benefits**



« How do I activate my account on the Online Portal? »

- 1 Visit april-international.com and click on **Online Portal** in the top-right corner on the page.
- 2 Select **Members and Policyholders Portal**, then **Register as a Member/Policyholder**.
- 3 Enter the email address you used for your policy application, your PIN number and choose a password.

That's all! You are now registered.



« What if I can't find my PIN number? »

Your PIN number was sent to you by email. You can search your inbox for your PIN by looking for an email with the subject **Activate your Online Account** from epin@april.com.

Please be reminded to check in your junk or spam folder. If you are unable to find it, please contact us at contact.hk@april.com and we will send you a new pin. Please indicate your policy number and member number in the subject of the email.



« What if I don't remember my password? »

Simply click on **Forgot your password**, located underneath the blue **log in** button. A window will pop up on your screen, where you will be able to reset your password.



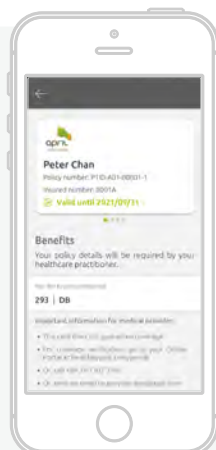
« What about my dependants? »

In addition to your personal information, you will be able to access your dependants' documents and claims history with the same login and password. There is only one common login access per family.

E > THE EASY CLAIM APP AND ITS FUNCTIONS

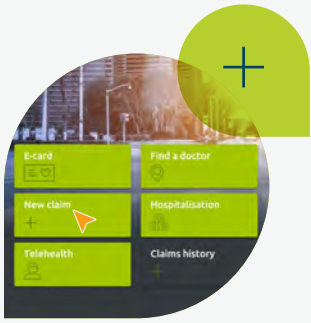
To access the Easy Claim App

- 1 Activate your account on our [Online Portal](#)
- 2 Download the APRIL Easy Claim app on your smartphone
- 3 Launch the app and login with your email address and the password you created on the Online Portal
- 4 You will now have access to all the functions on the app!



> DOWNLOAD YOUR ELECTRONIC MEMBER CARD

If you are eligible to direct billing, you can easily access and download your electronic member card on your smartphone to enjoy cashless access to thousands of medical facilities in Hong Kong and across Asia. On this page, you can also display your Benefits Schedule to check what your policy covers.

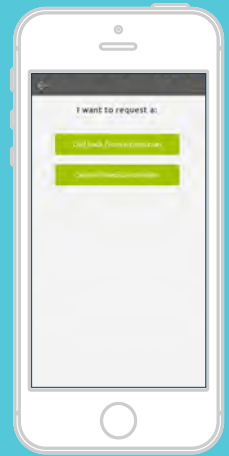
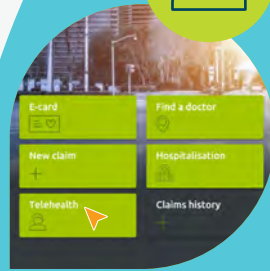


> SUBMIT AND TRACK YOUR MEDICAL CLAIMS

Send all your medical invoices and receipts up to the value of USD800 directly on your smartphone! All you have to do is enter the information related to your claim, take a picture of your documents and send them with a simple click.

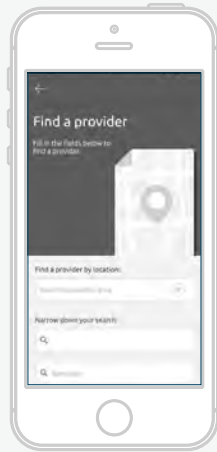
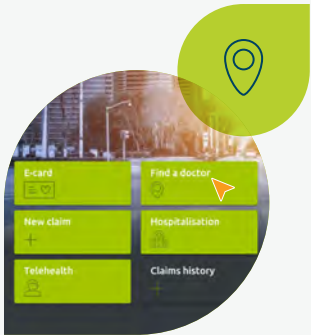
You can also review all of your submitted claims in your Claims History.

NEW!!



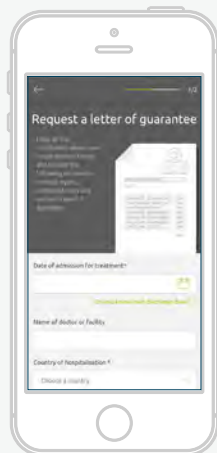
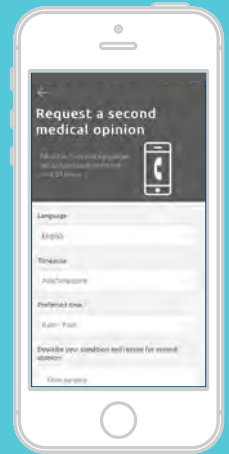
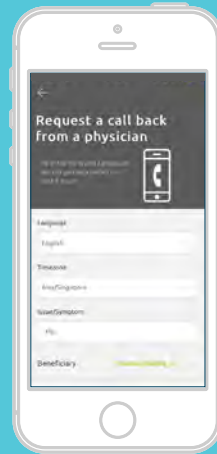
> GET IN TOUCH WITH A DOCTOR

Request a call back from a physician for general health questions or even a second medical opinion for more serious conditions directly on the app.



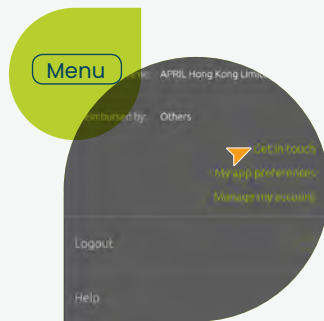
> FIND HEALTHCARE PROVIDERS IN ASIA

You can find doctors, hospitals and clinics using the GPS function of Easy Claim. This feature allows you to conduct a search by location, name or speciality and see if you are eligible for direct billing in the displayed facilities.

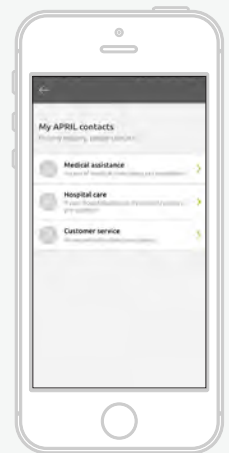


> SUBMIT YOUR HOSPITALISATION REQUESTS

For planned hospitalisations and surgeries, you must first obtain pre-authorization from APRIL. You can submit your request for treatment directly on the app. Once we have obtained all the necessary information, we will issue a Letter of Guarantee directly to the healthcare practitioner and will handle the payment of your medical fees.



> ACCESS YOUR APRIL CONTACTS



Any questions about your policy?
Having an emergency?
You will be able to find all your APRIL contacts in the **Get in touch** section.

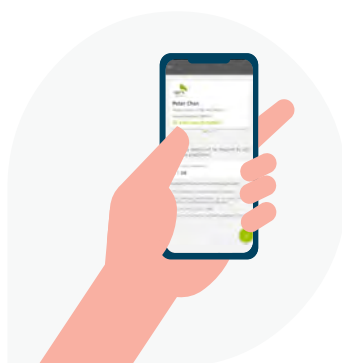
2. How to claim your outpatient expenses?

A > YOUR DIRECT BILLING SERVICES « What is Direct Billing? »

APRIL possesses an extensive network of hospitals, clinics and healthcare providers where you can enjoy direct billing services, not just in Hong Kong, but across Asia. Simply visit the provider of your choice within this network and show your member card at the counter. You won't have to pay anything out of your own pocket!



SEE YOUR HEALTHCARE PROVIDER



SHOW YOUR APRIL MEMBER CARD



ENJOY DIRECT BILLING SERVICES

In Asia, we have two types of direct billing networks:

- › Our **General Network**, which comprises over 3,800 across Asia, including countries such as Hong Kong, Singapore, Thailand, Vietnam and many more. This means that you will be able to enjoy this service even when you are traveling to other countries.
- › Our **Panel Network**, which is composed of high-quality clinics among this same network, albeit in Hong Kong only.

To know which network you are entitled to use, simply check your insurance card:

- › If the code **DB** is displayed, you have access to our **General Network**.
- › If the code **PNW** is displayed, you have access to our **Panel Network**.

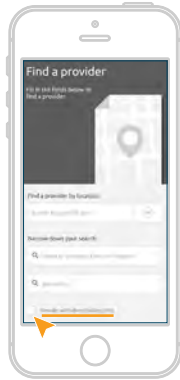




« Where can I find the APRIL direct billing list? »

Simply open your Easy Claim app and select **Find a doctor**. You will be able to display your list of medical providers by location, name and/or specialty. The label **Direct Billing** will be displayed on the facilities where you are eligible for cashless payment.

You can also download the full listing in the **Documents and Forms** section of your Online Portal. Our list is updated every month with newly added providers, so make sure you have the latest version in your hands!



« Are there some expenses or treatments that are not eligible for Direct Billing? »

- ✗ Any items that haven't been prescribed by your attending physician
- ✗ Any items that are not covered by your policy
- ✗ Routine medical examinations or check-ups and vaccinations
- ✗ Physiotherapy (unless pre-approval is granted) and complementary medicine
- ✗ Dental treatments and optical benefits
- ✗ Treatments for pre-existing conditions
- ✗ Treatments for general exclusions
- ✗ Please note that Moratorium policies are not eligible for direct billing

Note: For treatments above USD250, your provider will request pre-authorization from us

B > HOW TO SUBMIT YOUR CLAIMS FOR MEDICAL EXPENSES

If your healthcare practitioner is not part of our direct billing network or if your treatment is not eligible for direct billing, please follow these simple steps to submit your claims for medical expenses.

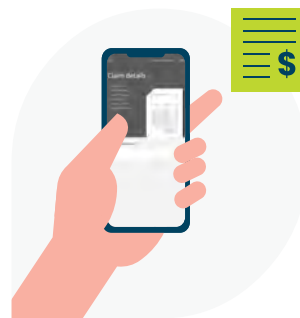
For medical bills **UP TO USD800** (or equivalent in the local currency)



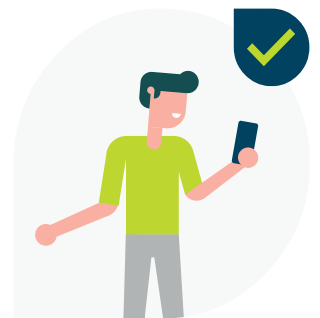
SEE YOUR HEALTHCARE PRACTITIONER



PAY FOR YOUR MEDICAL EXPENSES



SEND YOUR INVOICES VIA THE APP



GET REIMBURSED WITHIN A FEW DAYS!

Once your claim is submitted, you can track its status on Easy Claim and/or on your Online Portal. Once treated, you will receive a claim settlement email including your Explanation Of Benefits (EOB). For all electronic claims, please keep all your original documents for a maximum period of 2 years.

Note: We reserve the right to request a Claim Form at any time.

For medical bills **ABOVE USD800** (or the equivalent in the local currency)

If your medical expenses exceed USD800, please send your original documents to

APRIL Hong Kong Limited
9F Chinachem Hollywood Centre
1-13 Hollywood Road, Central, Hong Kong



C > LIST OF DOCUMENTS REQUIRED

« Which documents and information are required for claims? »

- › Diagnosis and/or symptoms requiring treatment must appear on your documents
- › Detailed invoices (including breakdown of medicine if any) and payment receipts
- › For treatment related to physiotherapy or any investigation (MRI, CT scans, blood tests, X-rays...), a **Claim Form will be required**

Please submit your claims within 90 days of treatment. We reserve the right to request a Claim Form at anytime. Please refer to your Claims Instructions for more details.



D > REIMBURSEMENT PROCESS

« How are my claims reimbursed? »

- › If you have included your bank details on your Application Form, you will be reimbursed by bank transfer to that account.
- › If you have not provided any bank account information, please update your personal information by contacting us at contact.hk@april.com or via your insurance broker to enable future reimbursement.

For international transfers to a foreign bank, note that your bank may charge you fees for each transaction which will be your responsibility to bear.



3. What to do in case of hospitalisation or medical emergency

A

> NON-EMERGENCY HOSPITALISATION OR TREATMENT

For any planned hospitalisation or treatment, you must request pre-approval from APRIL **at least 5 working days** in advance:

Submit your request on Easy Claim. Click on the Hospitalisation button, fill in the required fields and attach the relevant documents.

OR



Fill in the Advance Request Form with the help of your attending physician (downloadable on your Online Portal) including the name of the medical facility, planned admission date and full breakdown of estimated cost and send it to provider.asia@april.com



APRIL will assess your request.

If some information is missing, we will contact you or your attending physician or hospital to finalise your request, so make sure that the phone number you indicated is correct.

When your request for hospitalisation or planned treatment is approved, we will provide you with the supporting documents (written approval or Letter of Guarantee).

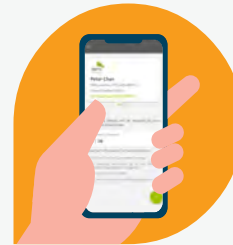
With APRIL, you are not obliged to consult a particular doctor or go to a particular hospital. You are free to choose your own doctor or the hospital where you want to be treated.

However, if you have a serious health problem, our experts will always look at each individual case. The local experience of our medical teams means we are able to make the best possible assessment of the treatment plans and rates offered by healthcare providers to ensure the treatments being proposed are appropriate and medically required and that they are in line with the usual and customary rates in the region.

B

> EMERGENCY HOSPITALISATION

If you need to be hospitalised urgently, please contact **APRIL HK (+852 2871 0812)** or **APRIL Assistance (+66 2022 9190)** for immediate help. Whenever possible, please state your policy number and member number. You can also provide your member card to the hospital who will arrange to call us.



Your emergency numbers can be found on your Easy Claim app and on the back of your member card

When your request for pre-authorization or Letter of Guarantee is approved, we will provide you with the supporting documents (written approval or Letter of Guarantee).

If you are not capable of calling us before your hospitalisation, please make sure that you contact APRIL within the 24 hours following your admission to hospital or as soon as reasonably possible.



Requesting a pre-approval is compulsory. If you don't request a pre-approval, we may apply a 20% CO-INSURANCE on your medical expenses. Please refer to page 13 for the full list of treatments requiring pre-approval.



C > YOUR MEDICAL ASSISTANCE SERVICES



In the event of an emergency, you may call our dedicated assistance hotline **24 hours a day, 365 days a year**. Medical assistance services are included in all MyHEALTH plans regardless your level of coverage. Please refer to your **Emergency Assistance Program** available on your [Online Portal](#) for more detailed information.

Wherever you are in the world, our team will assist in transferring you to the most appropriate medical facility to receive the treatment you need and/or transport you back home after receiving your medical treatment.



APRIL HK
(+852) 2871 0812

APRIL Assistance
(+66) 2022 9190

Depending on your situation, we will:

- **Transfer you to the most appropriate hospital, or**
- **The hospital nearest to your home in your country of cover, or**
- **Your home residence in your country of cover.**

D > SPECIFIED INPATIENT PROVIDERS

Hong Kong policyholders may opt to enjoy a premium saving by selecting a Hospital and Surgery module with a **Specified Inpatient Providers restriction**. If you have selected this module, you may only enjoy cover under your Hospital and Surgery module in a selection of named providers.

IN HONG KONG	IN SINGAPORE
Canossa Hospital	Concord International Hospital
Evangel Hospital	
Gleneagles Hong Kong Hospital	Farrer Park Hospital
Hong Kong Baptist Hospital	Government Restructured Hospitals
Hong Kong Hospital Authority Hospitals	
Precious Blood Hospital	Mount Alvernia Hospital
St. Paul's Hospital	Parkway East Hospital
St. Teresa's Hospital	
Union Hospital	Thomson Medical Centre

Any treatment received outside of the facilities listed above will not be eligible for coverage.

● **Outside of Singapore and Hong Kong**

Treatment may be enjoyed at any Inpatient medical provider (with the exception of United Family, Sino United and Parkway in Mainland China) provided that the cost are:

- › Reasonable and customary
- › Less than or equal to one of the providers listed above

4. About your policy



A > I HAVE CO-INSURANCE « How does it work? »

On our outpatient plans, we offer a 20% co-insurance. Here's how the co-insurance is calculated:



When is co-insurance applied?

- › If you visit a practitioner **outside our Panel Network** (see page 7), we will apply a 20% co-insurance on your Outpatient expenses.
- › If you visit a practitioner within our Panel Network, you must present your APRIL card at the reception to benefit from cashless direct billing. In that case, we will waive the co-insurance completely.

Co-insurance will **only be applied to your outpatient expenses**. For any inpatient, maternity, dental, optical, health checkups and vaccination expenses, you will be fully covered by your plan (if you have chosen the mentioned modules).

B > I HAVE A DEDUCTIBLE « How does it work? »

A deductible is the amount you are responsible for before the insurance plan starts to pay for medical expenses. For instance, if your deductible is USD1,500, you must pay that amount out of your own pocket before we begin covering your medical expenses. The annual deductible is per person per year and **only applies to your hospital and surgery plan**.



C > WAITING PERIODS

From the effective start date of your policy, some waiting periods are applied before we start covering your expenses. Here is the list:

- 366 days for Newborn Additions
- 300 days for Major Dental Treatment
- 366 days for Maternity Benefits
- 3 years for HIV/AIDS

Any expenses related to the treatments or procedures mentioned above which are incurred before the waiting period is over are excluded from cover and will not be reimbursed.

If you have chosen CPME underwriting, you won't have to go through additional waiting period if it has already been completed with your previous insurer.



D > GENERAL EXCLUSIONS

« **WHAT IS NOT COVERED BY MY POLICY?** »

There are certain items that your policy will not cover, which are referred to as exclusions. **Please read your Terms and Conditions carefully for the full list of general exclusions.** Here are the most common exclusions:

- ✗ Services which are not medically necessary
- ✗ Treatment which is covered by other insurance
- ✗ Cosmetic surgery and reconstructive surgery
- ✗ Sleep disorders or behavioural or developmental disorders
- ✗ Weight disorders
- ✗ Vitamins and health supplements
- ✗ Teeth whitening
- ✗ Treatment related to assisted conception, contraception, sterilisation, fertility or infertility
- ✗ All treatments related to sexually transmitted diseases
- ✗ Congenital diseases



E > TREATMENTS REQUIRING PRE-AUTHORISATION

« **In which cases do I need to request pre-authorization from APRIL?** »

Some major treatments and procedures require the pre-authorization of our medical team:

- Hospital Benefits (other than emergencies)
- Rehabilitation Treatment
- Surgery performed while a day-patient

You must receive APRIL's prior approval for your treatment. Please submit your treatment request on Easy Claim or fill in our [Advance Request Form](#) (available on your Online Portal) and return it to us.



Requesting a pre-approval is compulsory. If you don't request a pre-approval, we may apply a **20% CO-INSURANCE** on your medical expenses.



F > TREATMENTS REQUIRING A REFERRAL LETTER

« **In which cases do I need a referral letter from my attending physician?** »

If you wish to visit one of the specialists listed below, you must first visit your attending physician or general practitioner who will write you a referral letter for the specific treatment. To be fully covered, you must submit a referral letter from your attending physician along with your claim.

- Physiotherapy
- Dietician



5 . Premium payment and policy update

A > HOW CAN I PAY MY PREMIUMS?

When you enrolled in the plan, you had the possibility to select **quarterly, semi-annual or annual payments**. Whether you chose to pay your premiums by cheque, bank transfer or credit card, you will receive a premium notice at each due date with details of the amount to be paid.

Your premium amount may change on the anniversary date of your plan depending on the benefits and the options you selected. Changes to your premium are not based on the level of claims you have made. In fact, our calculation is based on the overall number of claims made by the persons insured under MyHEALTH.

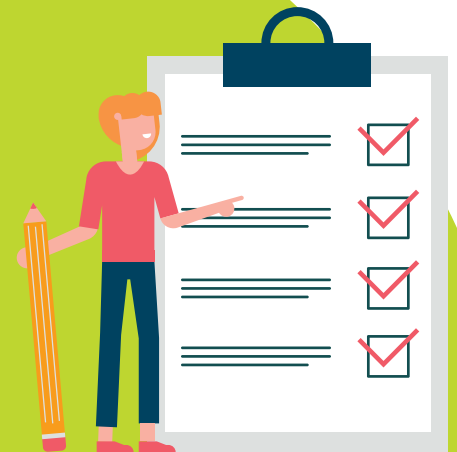
Because healthcare costs are rising every year in Hong Kong, we might also adjust your premiums to keep pace with medical inflation. This is in addition to any age related increase(s) which may apply to your policy.

B > HOW CAN I MAKE CHANGES TO MY PLAN?

We would be pleased to assist with making any changes to your plan. You can:

- **At renewal:**
 - › Adjust the level of your cover to suit your needs (if you choose to upgrade your benefits, you may have to go through our underwriting process)
- **Anytime throughout your policy year:**
 - › Update your address, phone number or bank details
 - › Add a dependant (newly married or newborn)
 - › Change your last name following a marriage or a divorce

To make any of these changes to your plan, please contact your insurance broker or a member of our team at contact.hk@april.com. We will send you the appropriate forms to fill in and walk you through the process step by step.



C > WHAT IF I DECIDE TO MOVE TO ANOTHER COUNTRY?



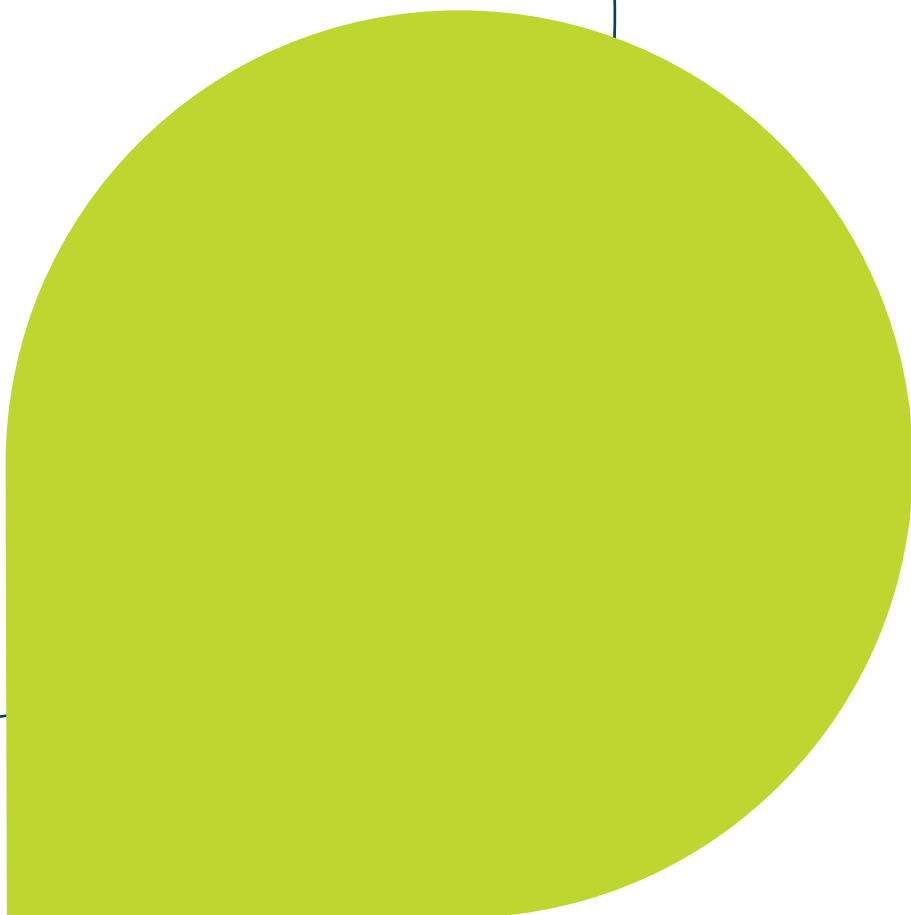
You will be able to enjoy the same level of cover in your new country of residence until the end of your policy year. If your area of cover is Worldwide excluding USA, your medical expenses will be capped at USD100,000 in the United States (applicable only for services rendered due sudden illness or injury occurring within the first 30 days of any trip outside the area of cover).

After the end of your policy year, we will offer to renew your plan with a premium adjusted to your new country of residence. We offer renewals for all countries of residence, except for the USA and **warring / high risk countries**.

Please note that your policy cannot be cancelled before the end of your policy year and no mid-term refund will be made.



For more information, contact your insurance consultant :



Arranged and administered by:

APRIL Hong Kong Limited
9th Floor, Chinachem Hollywood Centre
1-13 Hollywood Road, Central
Hong Kong
Tel: (+852) 2526 0918 | Fax: (+852) 2526 0769
Email: contact.hk@april.com