

MyHEALTH

International
health insurance
at your doorstep



Medical Expenses
covered from
the 1st dollar spent



Download our Easy Claim mobile app
for quicker claims reimbursement!



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

Please print only if necessary



**LMG
Insurance.**

A Liberty Mutual Company



april
international

Insurance made easy.



HEALTH INSURANCE MADE EASIER



MyHEALTH is designed for global citizens seeking long term health coverage at home and abroad. This policy provides comprehensive and fully flexible cover for medical expenses plus assistance for you and your family.

After reading through this brochure you should know :

1. How to choose the right cover for you and your family	Page 04 to 07
2. The options available to fine tune the cost of your premium	Page 09 to 10
3. How the plans work in practice and especially how we can help make health insurance easier for you.	Page 11 to 13
4. Your underwriting options	Page 14



APRIL International is part of the APRIL group which was founded in France more than 35 years ago. The APRIL group has grown steadily to the point where we now look after close to 6 million policyholders worldwide who, at the last count, represent some 86 different nationalities and are located in more than 120 countries around the globe.

MyHEALTH is underwritten by LMG Insurance Public Company Limited, one of Thailand's leading general insurers and 100% owned by Liberty Mutual Insurance Group, with a Standard and Poor 'A' rating. With a global income of over US\$37Bn, Liberty Mutual ranks 78th on the Fortune 500 list of largest corporations in the U.S.

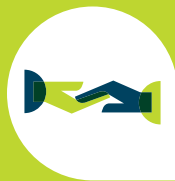
The strong partnership of APRIL International and LMG ensures that you receive the benefits of our combined international and regional experience; and financial strength. Together we place trust at the centre of our relationships and rely on three core principles



1

TRANSPARENCY

Easy to understand & Straightforward



2

RELIABILITY

Always there when you need us



3

SUSTAINABILITY

Getting the best deal for you

PLAN STRUCTURE

My HEALTH is extremely flexible, allowing you to mix and match modules to design your ideal health insurance plan.



















CORE	N/A	THB 40,000 Outpatient Limit Full Cover in Panel Facilities Only	N/A	N/A	Save money by taking an annual deductibles on your inpatient module
ESSENTIAL	THB 16,375,000 or 3,275,000	THB 163,750 Outpatient Limit	THB 163,750 per pregnancy	Minor Dental	
EXTENSIVE	THB 32,750,000	No Outpatient cap THB 13,100 Medical Checkup THB 3,275 Vaccinations	THB 327,500 per pregnancy	Minor & Major Dental	
ELITE	THB 65,500,000	No Outpatient cap THB 19,650 Medical Checkup THB 9,825 Vaccinations	THB 491,250 per pregnancy	Minor & Major Dental and Optical	
Area of cover					
Worldwide / Worldwide Excluding USA / ASEAN Excluding Singapore					
Worldwide Assistance included in all plans					

WE OFFER 4 LEVELS OF MODULAR COVER, WHICH YOU CAN MIX AND MATCH TO SUIT YOUR NEEDS


CORE	ESSENTIAL	Best Seller EXTENSIVE	ELITE
<ul style="list-style-type: none"> Available on Outpatient module only Affordable cover for your Outpatient expenses 	<ul style="list-style-type: none"> Basic and affordable Ideal for someone who wants general protection for accidents & serious medical conditions 	<ul style="list-style-type: none"> Offers stronger coverage to manage chronic conditions Ideal protection for families 	<ul style="list-style-type: none"> Comprehensive plan Designed to bring you top end coverage without being excessive

PLAN STRUCTURE

SUMMARY OF KEY BENEFITS		CORE	ESSENTIAL	EXTENSIVE	ELITE
ALL MONETARY SUMS ARE IN THB					
 HOSPITAL & SURGERY	Annual Limit per person		฿ 16,375,000 or ฿ 3,275,000	฿ 32,750,000	฿ 65,500,000
	Hospitalisation (inpatient and day patient costs) 		●	●	●
	Room and board		Standard Private Room		
	Pre-hospitalisation benefits		฿ 16,375 60 days	฿ 32,750 60 days	● 60 days
	Post-hospitalisation benefits		฿ 16,375 60 days	฿ 32,750 60 days	● 60 days
	Outpatient surgery 		●	●	●
	Cancer Treatment		●	●	●
	Kidney Dialysis		฿ 163,750	฿ 1,637,500	●
	Organ Transplant		฿ 1,637,500	฿ 4,912,500	฿ 8,187,500
	Congenital Conditions 		●	฿ 1,637,500	฿ 3,275,000
	Neonatal Disabilities  		●	฿ 1,637,500	฿ 3,275,000
	Complications of Pregnancy		●	●	●
	HIV/AIDs  		฿ 327,500		
	Personal Accident		฿ 100,000		
 ASSISTANCE INCLUDED IN EVERY HOSPITAL PLAN	Emergency medical evacuation and repatriation		Up to ฿ 32,750,000		
	Repatriation of remains		฿ 491,250		
	Compassionate Home Travel to support you through life's ups and downs		Return economy airfare		
 OPTIONAL OUTPATIENT	Annual Limit for Outpatient Benefits	฿ 40,000	฿ 163,750	●	●
	Outpatient Co-insurance	Nil coinsurance	Nil or 20%		
		Full Cover at Panel Network Providers only	Co-insurance waived at Panel Network Providers		
	Doctors and Specialists	●	●	●	●
	Medicines, scans and tests	●	●	●	●
	Physiotherapy with referral	●	●	●	●
	Outpatient psychiatric treatment 	●	●	฿ 114,625	฿ 163,750
	Complementary Medicine and Traditional Chinese Medicine	●	฿ 16,375	฿ 32,750	฿ 65,500
	Medical appliances & mobility aids	●	฿ 16,375	฿ 65,500	฿ 114,625
	Medical checkup	●	●	฿ 13,100	฿ 19,650
Vaccinations	●	●	฿ 3,275	฿ 9,825	
Routine outpatient maternity 	●	●	●	฿ 163,750 per pregnancy	
 OPTIONAL MATERNITY	Pre- and post-natal care, delivery and newborn care 		฿ 163,750 per pregnancy	฿ 327,500 per pregnancy	฿ 491,250 per pregnancy
 OPTIONAL DENTAL & OPTICAL	Minor dental treatment (e.g. cleaning, simple extractions)		฿ 22,925		
	Major dental treatment  (e.g. implants, root canal, orthodontics)		●	฿ 49,125	
	Eye exams, prescription contact lenses and lenses		●	●	฿ 9,825

 Lifetime Limit

 Pre-authorization Required

 Waiting Period Applies

 Full Cover

 No Cover

PLAN STRUCTURE

Plan design suggestions

YOU WANT

- › Protection for accidents, hospitalisations and serious medical conditions
- › Medical evacuation and repatriation benefits when travelling
- › Affordable premiums
- › Top up cover to your local plan (take a deductible)

WE RECOMMEND

HOSPITAL & SURGERY PLAN:
ESSENTIAL

OPTIONAL MODULES:
UP TO YOU



HIGHLIGHTS OF THIS COMBINATION

- › Full coverage for hospitalisations, accidents and outpatient surgery
- › Full coverage for cancer
- › Emergency medical evacuation and repatriation
- › 24/7 assistance by APRIL

YOU WANT

- › Protection for accidents, hospitalisations and serious medical conditions
- › Protection for managing chronic conditions on an outpatient basis
- › Coverage for basic check-up

WE RECOMMEND

HOSPITAL & SURGERY PLAN:
ESSENTIAL

OPTIONAL MODULES:
EXTENSIVE

You can select a different plan within the same policy.



HIGHLIGHTS OF THIS COMBINATION

- › Full coverage for hospitalisations, accidents and outpatient surgery
- › Full coverage for cancer
- › Full coverage for doctors, specialists, medicines and drugs, scans and tests on an outpatient basis
- › Medical check-up benefit of THB 13,100 per year
- › Emergency medical evacuation and repatriation
- › 24/7 assistance by APRIL

Design the plan that works for you

YOU WANT

- › Protection for the unknown for your newborn infant and growing family
- › Protection for accidents, hospitalisations and serious medical conditions
- › Protection for managing chronic conditions on an outpatient basis

WE RECOMMEND

HOSPITAL AND SURGERY PLAN:

EXTENSIVE

OUTPATIENT:

EXTENSIVE

HIGHLIGHTS OF THIS COMBINATION

- › Full coverage for hospitalisations, accidents, and outpatient surgery
- › Full coverage for cancer
- › Full coverage for doctors, specialists, medicines and drugs, scans and tests to manage your chronic conditions
- › THB 13,100 checkup benefit
- › Full coverage for complications of pregnancy from the first day of cover
- › Neonatal Disabilities cover THB 1,637,500 lifetime benefit (1 year waiting period applies)
- › Congenital cover THB 1,637,500 lifetime benefit
- › Emergency medical evacuation and repatriation
- › 24/7 assistance by APRIL



These are only examples among the **50+ COMBINATIONS** you can create

We would be more than happy to work with you on building the right plan for you.

You can reach us at:







Tel: (+66) 2022 9190



Email: contact.th@april.com

PLAN STRUCTURE

Now it is your turn to create your plan in 3 easy steps

		CORE	ESSENTIAL	EXTENSIVE	ELITE	
STEP 01 START WITH YOUR CORE COVER	 HOSPITAL & SURGERY		<input type="checkbox"/> ฿16,375,000 <input type="checkbox"/> ฿3,275,000	<input checked="" type="checkbox"/>	<input type="checkbox"/>	MUST CHOOSE ONE
	ANNUAL DEDUCTIBLE	<input type="checkbox"/> Nil <input type="checkbox"/> ฿16,375 <input type="checkbox"/> ฿32,750 <input type="checkbox"/> ฿81,875 <input type="checkbox"/> ฿163,750 <input type="checkbox"/> ฿327,500				
STEP 02 ADD ANY OR ALL OF THE FOLLOWING OPTIONAL BENEFITS TO YOUR CORE COVER You can select a different range from your hospital & surgery plan	 OUTPATIENT BENEFITS	<input type="checkbox"/> Nil coinsurance	<input type="checkbox"/> Nil	<input type="checkbox"/> 20% co-insurance		OPTIONAL TO MIX & MATCH
	 MATERNITY BENEFITS*		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	 DENTAL AND/OR OPTICAL		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
STEP 03 CHOOSE AREA OF COVER			<input type="checkbox"/> Worldwide <input type="checkbox"/> Worldwide Excluding USA <input type="checkbox"/> ASEAN Excluding Singapore			

Now that you have created your plan, let's look at your premium options.

AREA OF COVER

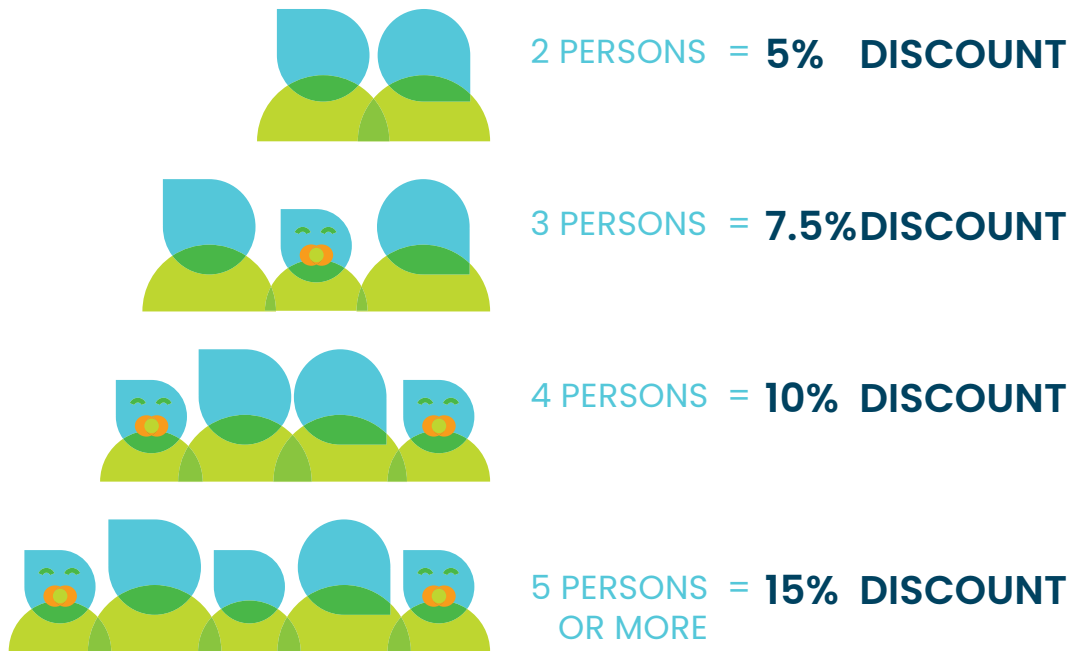
- Worldwide: You are covered anywhere in the world.
- Worldwide excluding USA: You are covered everywhere except the USA. Services rendered in the USA are covered up to THB 1,637,500 per period of insurance only if they are directly caused by sudden illness or injury occurring during the first 30 travel days of any trip in the USA.
- ASEAN excluding Singapore: You are covered in Southeast Asian countries such as Indonesia, Malaysia, the Philippines, Thailand, Brunei, Vietnam, Laos, Cambodia and Myanmar. Services rendered outside of the area of cover are covered up to THB 1,637,500 per period of insurance only if they are directly caused by sudden illness or injury occurring during the first 30 travel days of any trip outside the area of cover.

* Available to women between 19-45 years of age who have selected an Extensive or Elite Hospital and Surgery on a nil deductible basis, plus an optional outpatient module.

Making Insurance affordable for you

FAMILY DISCOUNTS

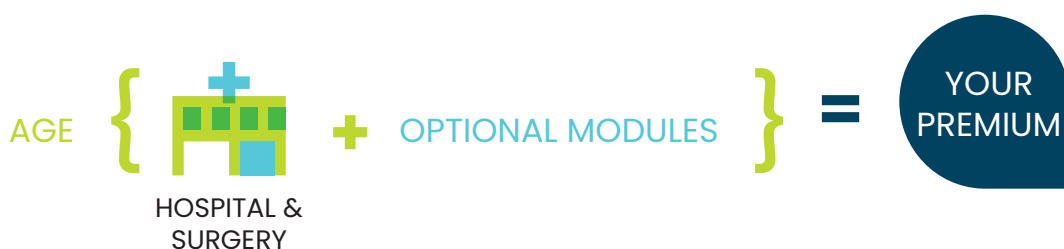
Whether you are a couple, a family with kids or an extended family, you can benefit from our discounts starting with two insured persons. Family is defined as policyholder's spouse, partner, parent, brother, sister, child or grandchild. The discount is based on the number of persons insured at the start of the policy. All members must have the same policy start and end date.



How to calculate your premiums

YOUR BASE PREMIUMS ARE DETERMINED BY THE FOLLOWING FACTORS:

- The modules you select, including the area of cover and the annual deductible
- Your actual age when the policy begins



SUSTAINABILITY



Want to save money?
Consider a deductible,
or a co-insurance

ANNUAL DEDUCTIBLES

If you have a local insurance plan but need a top up, you might want to consider taking an annual deductible.

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 THB 16,375 you must pay that amount, out of your own pocket before we begin paying your medical expenses. The annual deductible is per person per year and only applies to your hospital and surgery plan.

CHOOSE FROM 6 LEVELS OF DEDUCTIBLES



OUTPATIENT CO-INSURANCE

On our outpatient plans, we offer a 20% co-insurance. If you use our Panel Network which comprises of specific clinic networks in Thailand, we will waive the co-insurance. If you buy a nil co-insurance outpatient module, cashless access to APRIL's entire regional outpatient direct billing network will be provided.

Here's how the co-insurance is calculated:



NEW! OUTPATIENT CORE MODULE

To make your Outpatient cover even more affordable, you can select a new level of cover: Core. By selecting Core, you will be fully covered for your Outpatient expenses up to your annual limit in our Panel Network Facilities only.

Payment options

We offer the following payment options:

**ANNUALLY
IN THB**

CHEQUE

BANK TRANSFER

CREDIT CARD



Claims reimbursement made easier

Follow these steps for reimbursement of eligible medical expenses you have paid out of your own pocket :



See your healthcare practitioner and pay for your medical expenses



Send your itemised medical bills by post



Please keep the originals for a maximum period of 1 year. Note that we reserve the right to request a Claim Form at any time.

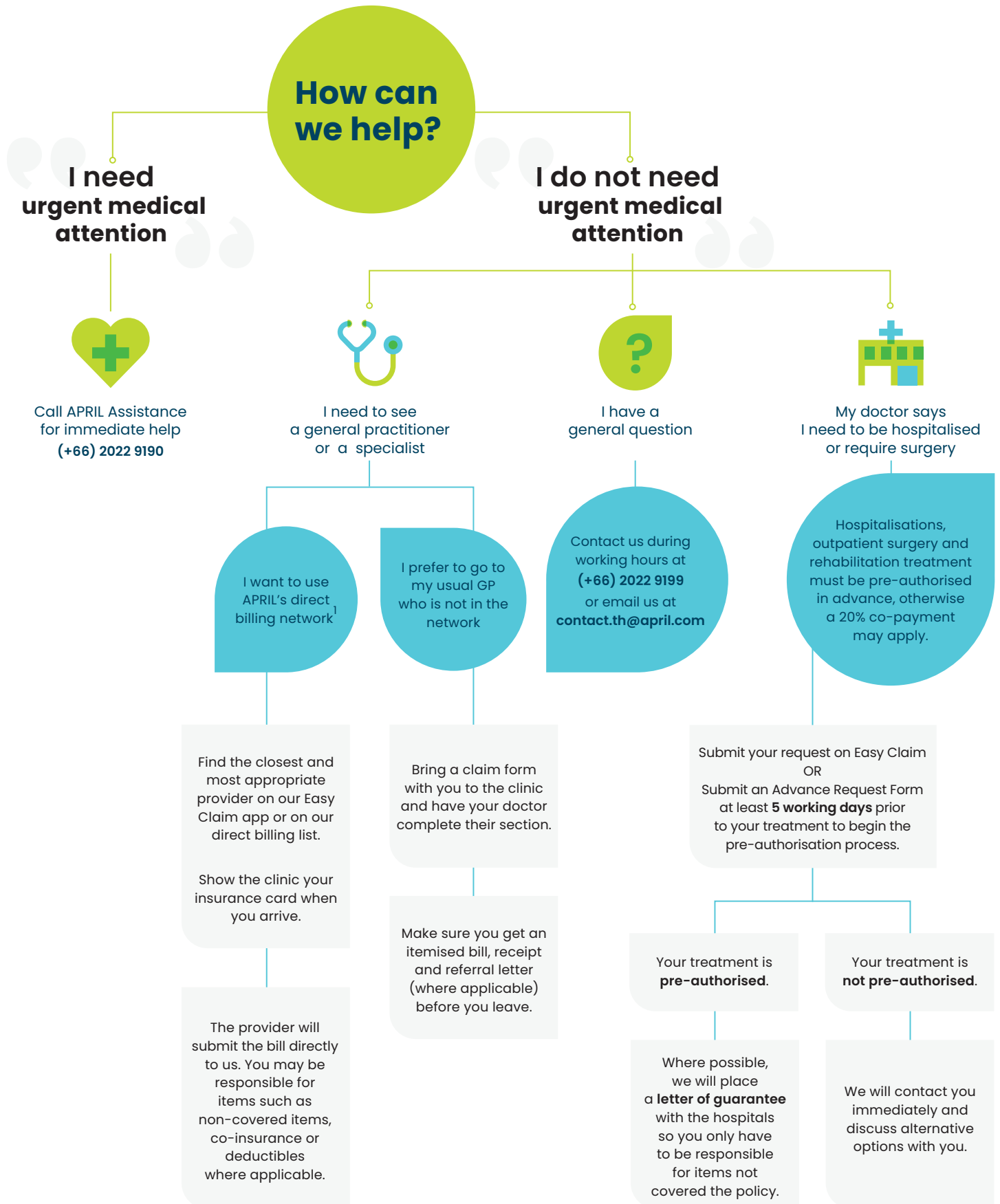


In 5 working days, you will receive an email letting you know that we have processed your claim, with an Explanation of Benefits (EOB) showing breakdown of benefits paid and in some cases, requests for information.



Reimbursement of your claims expenses will be in THB or any major currency, via a method convenient to you.

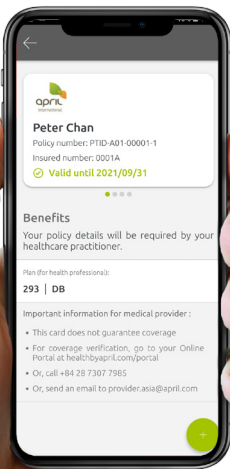
RELIABILITY



¹ Dental treatment and check-ups are not eligible for direct billing. You will have to pay and claim.

Always there when you need us, but never in your way

Your personalised Member eCard. Download it via our **Easy Claim app!**



A local address open for visits during office hours. Because it is always easier in person.

Come to
APRIL Assistance (Thailand) Co Ltd.
518/3 Maneeya Center North
10th Floor Pleonchit Road,
Lumpini, Pathumwan
Bangkok 10330, Thailand



Direct payment of local and international hospital charges.

Whenever possible, we will arrange for your hospital bills to be settled directly, anywhere in the world. We will take care of it!



You can access our Outpatient Direct Billing network comprising of over 3,800 medical providers across Asia.



Secure online access to your policy where you can view your benefits, policy terms and conditions and the status of your claims.

A Thailand service team to assist you,
Monday to Friday, 9am – 5pm
Thailand time.

Call **(+66) 2022 9199**

APRIL Emergency Medical Assistance

Client hotline and
case management 24/7 call
(+ 66) 2022 9190



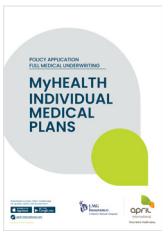
UNDERWRITING AND APPLICATION PROCESS

Underwriting is the process of assessing risk in order to offer insurance and set the premium you pay. Medical insurance underwriting considers your medical history and whether pre-existing conditions will be covered or excluded.

- Health insurance is all about covering the unexpected costs of healthcare. If you have been sick or treated in the past this changes your risk profile and we have three ways of underwriting to address this.

Full Medical Underwriting

01 We ask you detailed questions about your medical history when you apply

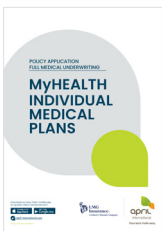


- Complete the Full Medical Underwriting Application Form.
- You must be 65 years or below to apply.

You will receive an offer from us or we may request additional information. Please provide the additional information quickly as this can delay your cover. Coverage can start as soon as you accept our offer

CPME (Continuous Personal Medical Exclusions)

02 Continue your cover under the same terms as your previous insurer.



- Complete the CPME Application Form.
- Send us your original terms and existing Benefits Schedule.
- You must be 65 years or below to apply.

We will review your application and let you know whether it has been accepted or not.

Once you accept the underwriting offer, your cover will start immediately after payment. You will then receive by email your member's pack. Should you require a printed member pack, please email contact.th@april.com.



We will review your application and let you know whether it has been accepted or not.



You will receive your member pack that contains your policy terms and conditions and benefits schedule.



You will be able to access your electronic insurance card on your Easy Claim app.



Your policy documents and forms will be available on your Online Portal.



Remember, you have a Free Look Period of 30 days from the date you receive the policy. If it does not suit your needs, you may return it to us for a full refund.

FREQUENTLY ASKED QUESTIONS

Who can apply for insurance?

Anyone residing in a country acceptable to us at the time of application and not older than 65 years for fully underwritten and CPME policies.

Is there a maximum renewable age?

No.

Can you tell me more about the application method?

We offer Full Medical Underwriting, which requires you to complete a medical questionnaire for each person to be insured. Full disclosure of your medical history must be provided. The answers you give will form the basis of any insurance policy issued. Declared conditions may be accepted as standard, excluded and/or covered with a premium loading. An offer will be made based on the declarations provided in the form. In some cases, we may have to decline the application.

Any pre-existing conditions not declared during the underwriting process can jeopardise your coverage. Subsequent to the policy being issued, if a non-disclosure is discovered, the insurer may impose an exclusion or in more serious cases, void policy in its entirety from the start. If you are uncertain about whether any particular fact needs to be disclosed, you should disclose it.

Can family members have different plans under the same policy?

Certainly!

My spouse and I have insurance coverage through work but it does not extend to our children. Can I apply for a plan for just my children?

Yes, but we will name you, the parent, as the policyholder.

When can coverage begin?

Coverage can begin as soon as you accept our underwriting offer.

If I move or return to my home country, can I take my plan with me?

Provided there are no regulatory restrictions in the country that you move to, we will continue to offer renewals. The premiums however may change depending on the country you move to.

Am I allowed to make changes to my plan?

Yes, you can make changes to your plan at renewal. Just let us know in writing as soon as you receive your renewal offer. Changes to your coverage will likely result in a change in premium and any upgrades in coverage will be subject to underwriting.

Can I choose my own medical provider/doctor?

Yes, you have the freedom to choose your own provider if you have a nil co-insurance outpatient plan. We offer an extensive Outpatient Direct Billing Network for your convenience. By using the network, you will enjoy cashless service at numerous high quality providers across Asia.

If you have an outpatient plan with a co-insurance, the co-insurance will be waived if you use our Hong Kong panel network. If you choose a doctor outside of the panel network, the co-insurance will apply.

Will I be penalised if I make a big claim?

Never! Our plans are community rated which means no matter how large your claims may be during any policy year, you will always have the opportunity to renew your policy at prevailing rates. You will not be rated individually.

How are my premiums determined at renewal?

On an annual basis, we may adjust premiums to ensure the plan keeps up with medical costs. Your renewal premium is affected by the annual adjustments that we make and we will inform you at renewal what was the base increase applied.

In addition to the annual adjustment that we make, the following factors contribute to the overall determination of your renewal premiums.

- The published rates in effect at the time of your renewal for your plan selection and your age on the first day of your renewed policy;
- Any underwriting premium loadings that you accepted at the start of the policy;
- Family discounts based on the headcount at renewal (if applicable);
- Any changes that you make to your plan at renewal; and
- Any increase in age band

How do I renew my policy?

A few weeks prior to your policy expiring, you will receive a renewal notice. If you decide to renew, we must receive your premium and renewal confirmation on or before the start date of your renewed policy. Otherwise, it will be deemed that you have not decided to renew your policy with us.

FREQUENTLY ASKED QUESTIONS

● **There are certain circumstances that the policy will not cover, which are stated as exclusions. Here is an extract of some of the exclusions but you are advised to read the full list in the policy terms and conditions.**

- Services which are not medically necessary;
- Services which are not reasonable and customary;
- Experimental or unproven treatment;
- Non-prescription drugs, vitamins, nutritional supplements;
- Services by a psychologist or counsellor;
- House calls or any service rendered at a person's home, office, hotel room, or similar place;
- Treatment which is covered by other insurance;
- Emergency dental treatment related directly or indirectly to biting, chewing or teeth grinding;
- Complications of pregnancy following assisted conception;
- Elective caesarian section prior to the 38th week of term;
- Treatment related to assisted conception, contraception, sterilisation, fertility or infertility, testosterone deficiency and sexual dysfunction;
- Sexually transmitted diseases
- Cosmetic treatment or gender reassignment surgery or therapy;
- Sleep disorders or behavioural or developmental disorders.

For more information, contact your insurance consultant :

Underwritten by:

LMG Insurance Public Company Limited
14th,15th,17th and 19th Floor, Jasmine City Building
2 Soi Sukhumvit 23, Sukhumvit RdKlongtoey Nua, Wattana
Bangkok 10110, Thailand
Tel: +662 661 6000 | Fax: +662 639 3907

Arranged and administered by:

APRIL Assistance (Thailand) Co Ltd.
518/3 Maneeya Center North
10th Floor Pleonchit Road, Lumpini, Pathumwan
Bangkok 10330, Thailand
Tel: +66 2022 9170 | Fax: +66 2 022 9112
Email: contact.th@april.com