



An  **april** brand  
International

# EasyCare+

Make Healthcare **EASY**

International Healthcare  
for as low as **\$30/month**



## CONTENT

- 03** About Us
- 04** Our Service Promise
- 05** Introducing Easy Care+
- 06** Why Choose Easy Care+
- 07** Plan Flexibility
- 08** Plan Coverage
- 09** Easy Care+ Plans
- 10** Benefits Table
- 13** What's Not Covered?
- 14** Abi Telehealth
- 15** The My A+ Page
- 16** Which Plan To Choose
- 19** How To Apply
- 20** Contact Us

### Disclaimers:

The information provided on the brochure and leaflets is for indication only. For your detailed cover, please refer to the General Conditions and the Benefits Table. These plans are not designed to replace local healthcare coverages as required by law, and applicants remain personally responsible for ensuring compliance with any relevant social security, insurance contract, and other applicable legislation in their countries of residence.

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This product brochure contains general information only and does not constitute any contract between any parties and The Insurer. For detailed terms, conditions and exclusions, please refer to the relevant policy provisions.

# ABOUT US

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**Together with our trusted partners, we work tirelessly to serve you.**

A+ International Healthcare offers best-in-class medical health plans to clients around the world. We protect you wherever you go, and we pride ourselves on looking after you during your time of need.

Hospital procedures and medical bills can be very confusing and a heavy burden on you and your family. We work with our strong network of world-renowned hospitals and clinics, give you World-Class care, and handle the paperwork so that you can focus on your recovery or looking after your loved ones.

With our plans, you are rest assured that you and your family's well-being are well protected.



Since 2008, A Plus has offered best-in-class medical health plans worldwide with a network of over 10,000 doctors, hospitals, and clinics in more than 150 countries.

# OUR SERVICE PROMISE

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## 24/7 CUSTOMER SUPPORT

Your health is our topmost priority. Together with our trusted partners, we work tirelessly to serve you.



## EMERGENCY GUARANTEE

Never worry when scheduling a hospital medical procedure or during an emergency. Guarantee of Payment (GOP) is issued **within 2 days for pre-approved treatment and 2 hours for emergencies.**



## FAST UNDERWRITING

We try to provide your cover as fast as possible. Normal underwriting decision is released within **3 days.**



## SWIFT REIMBURSEMENT

With the help of our Claims Handler, we aim to reimburse your claims within **5 working days.**



## COVER WITHOUT BORDER

Get treatments anywhere so long that you are within your chosen cover area, except for emergencies, where cover area restrictions do not apply.



# INTRODUCING **EASY CARE+**

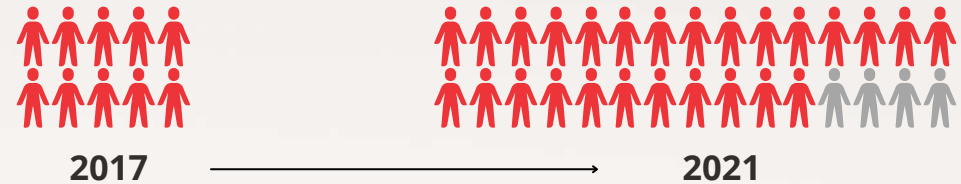
**Easy Care+** is an International Private Medical Insurance designed for all young individuals and families who want to be covered for the essential benefits at the best price.

Its goal is to provide a reliable plan that offers sufficient cover at an acceptable price. We believe that healthcare should not be expensive, and it should be accessible to most, if not all the general public.

For expatriates living abroad, Easy Care+ is a perfect choice for individuals or families who need to balance the cost and the benefits of their International Insurance coverage.

With Easy care, we believe that we are doing our part to **"Make Healthcare Easy."**

## **EASY CARE+ CLIENTS GROWTH**



*Almost 200% year-on-year average growth since 2017*



# CHOOSE **EASY CARE+**

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## Why choose our Easy Care+ Health Plans?



### **FLEXIBLE CHOICE OF COVER**

Choose to receive care anywhere in the world or reduce your premium by limiting your coverage area.



### **FREE CHOICE OF DOCTORS**

Get treated by the best doctors all over the world.



### **EMERGENCY EVACUATION**

If the emergency treatment you need isn't available locally, we'll organise your evacuation to the best and closest medical facility.



### **FREEDOM TO MOVE**

You can take your cover with you, wherever you go. Even if you change your country of residence, your plan will stay intact.

*\*Subject to plan coverage and options*



### **FREE MEDICAL ADVICE**

Subscribe to have free access to fast and easy personalised medical advice from real doctors. Available via messaging app and 24/7.

# PLAN FLEXIBILITY

Easy Care+ offers different options depending on what you need:

## BASE PLAN



**HOSPITALISATION  
& EVACUATION**



## OPTIONAL




**CANCER CARE**



**OUTPATIENT CO-PAY**



**COVER AREA**



**DEDUCTIBLE**  
*250, 500, 1000, or 5000*



# PLAN **COVERAGE**

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Choose the level of coverage best suited to your country of expatriation.

## ZONE 1



Worldwide cover, excluding USA, Canada and Caribbean Island

## ZONE 2



EEC countries (excluding UK), & Africa (excluding South Africa)

## ZONE 3



Bangladesh, Brunei, Cambodia, India, Indonesia, Laos, Malaysia, Philippines, Sri Lanka, Taiwan, Thailand, Vietnam & Myanmar

*Note: To be eligible for zones 2 or 3, your country of residence (location of work) must be within the zone.*



# EASY CARE+ PLANS

## PLAN 1



Starting from \$30/month

You are in good health and only want to be covered in case of **hospitalisation**.

## PLAN 2



Starting from \$40/month

You are in good health, but you'd still prefer to be **covered for certain diseases**, and you want a strong hospitalization cover to protect you if you ever need it.

## PLAN 3



Starting from \$45/month

You are in good condition, but you want to be **fully covered in hospitalisation and for any general practitioner and specialist consultations**. Also includes prescribed drugs.



## PLAN 4




Starting from \$63/month

You are looking for a comfort guarantee, which offers you comprehensive level of cover and **includes all benefits**.

# EASY CARE+ BENEFITS TABLE

 CORE PLAN	PLAN 1	PLAN 2	PLAN 3	PLAN 4
1.1 <b>Maximum Annual Reimbursement</b>	<b>\$200,000</b>	<b>\$400,000</b>	<b>\$200,000</b>	<b>\$400,000</b>
1.2 <b>Hospital room and board</b> *Applicable for Zone 3 only Zone 1 and 2 only cover Standard Ward Room	Up to USD 100 per night*	Up to USD 150 per night*	Up to USD 100 per night*	Up to USD 150 per night*
1.3 <b>Intensive Care Unit</b>				
1.4 <b>Doctor's fees</b> (including surgeon's & anesthetist's fees)				
1.5 <b>Medical Treatment, laboratory tests, X-rays, MRI, PET, and CT scans</b>  <b>Use of operating &amp; recovery room prescriptions drugs &amp; dressings</b> • When received as an In-patient or Day-patient	Full Refund	Full Refund	Full Refund	Full Refund
1.6 <b>Organ &amp; Bone Marrow transplants</b> • Donor costs (e.g. Search, removal, acquisition) not covered	Not Covered	Up to \$100,000	Not Covered	Up to \$100,000
1.7 <b>Reconstructive surgery following an accident (*)</b>				
1.8 <b>Day-care treatment and Day Surgery</b> (Pre-certification Required)	Full Refund	Full Refund	Full Refund	Full Refund
1.9 <b>Internal prosthetic devices</b>				
 PRE AND POST HOSPITAL CARE	PLAN 1	PLAN 2	PLAN 3	PLAN 4
1.10 <b>General practitioners &amp; specialist consultations, prescribed drugs and dressing, physiotherapy, and chiropractic, including basic laboratory tests, X-ray, and ultrasounds</b>  • Within 30 days before hospitalization and within 60 days following hospital discharge	Up to \$500	Up to \$1,000	Up to \$500	Up to \$1,000
1.11 <b>Rehabilitation and convalescence rest care</b>	Full Refund Up to 15 days	Full Refund Up to 15 days	Full Refund Up to 15 days	Full Refund Up to 15 days
1.12 <b>Ancillary charges</b> (Purchase or rental of crutches or wheelchairs)	Up to \$500 per year	Up to \$1,000 per year	Up to \$500 per year	Up to \$1,000 per year

# EASY CARE+ BENEFITS TABLE

 <b>CANCER CARE</b>		<b>PLAN 1</b>	<b>PLAN 2</b>	<b>PLAN 3</b>	<b>PLAN 4</b>
1.13	<b>In-patient, Day-patient and Outpatient Treatment</b> (eg. Chemotherapy, Radiotherapy), excluding all experimental treatments	Not Covered	Full Refund	Not Covered	Full Refund
 <b>CHRONIC MEDICAL CONDITIONS</b>		<b>PLAN 1</b>	<b>PLAN 2</b>	<b>PLAN 3</b>	<b>PLAN 4</b>
1.14	<b>Stabilisation of Acute exacerbations/episodes of chronic medical conditions</b>	Not Covered	Covered within the limits in the in-patient, daycare and out-patient sections	Not Covered	Covered within the limits in the in-patient, daycare and out-patient sections
1.15	<b>Maintenance, routine checkups, prescribed drugs, and dressings</b>	Not Covered	Up to \$2,500 per year	Not Covered	Up to \$5,000 per year
 <b>ADDITIONAL BENEFITS</b>		<b>PLAN 1</b>	<b>PLAN 2</b>	<b>PLAN 3</b>	<b>PLAN 4</b>
1.16	<b>Accidental Damage to teeth</b> (Treatment received in an emergency ward of a hospital within five days of incurring accidental damage to sound and natural teeth)	Full Refund	Full Refund	Full Refund	Full Refund
1.17	<b>Local road ambulance charges</b>	Up to \$2,025	Up to \$2,025	Up to \$2,025	Up to \$2,025
1.18	<b>Hospice and Palliative care when diagnosed as terminal</b>	Not Covered	\$50,000 Lifetime Limit	Not Covered	\$50,000 Lifetime Limit
1.19	<b>Kidney Dialysis</b>	Not Covered	Full Refund	Not Covered	Full Refund
 <b>OUTPATIENT CARE</b> - Applicable excess applies 'per visit'		<b>PLAN 1</b>	<b>PLAN 2</b>	<b>PLAN 3</b>	<b>PLAN 4</b>
2.1	<b>Maximum Annual Reimbursement</b>	Not Covered	Not Covered	<b>\$2,000</b> \$10 Co-payment/visit	<b>\$4,000</b> \$10 Co-payment/visit
2.	<b>GP &amp; Specialist consultations</b>				
3.	<b>Prescribed drugs &amp; dressings</b>				
4.	<b>Laboratory tests, X-rays, Diagnostic tests, and procedures</b>	Not Covered	Not Covered	Full Refund	Full Refund
2.5	<b>Emergency ward Treatment</b>				

# EASY CARE+ BENEFITS TABLE

 <b>OUTPATIENT CARE</b> - Applicable excess applies 'per visit'		PLAN 1	PLAN 2	PLAN 3	PLAN 4
2.6	<b>MRI, PET, CT Scans Tests</b> • When received as an Outpatient. This benefit does not apply to scans received as an admitted Day-patient or In-patient.	Not Covered	Not Covered	Full Refund	Full Refund
2.7	<b>Physiotherapy (Max USD 100 per visit)</b>	Not Covered	Not Covered	Not Covered	Max 10 visits / policy year
2.8	<b>Complementary Medicine Practitioners</b> • Defined as Chiropractor / Osteopath / Acupuncturist/ Homeopath	Not Covered	Not Covered	Not Covered	Full Refund Up to \$750 / policy year
2.9	<b>Traditional Chinese Medical Practitioner</b> (Including Medicine) • Must be a registered Traditional Chinese Medical practitioner	Not Covered	Not Covered	Not Covered	Up to a combined max. of 10 visits per year
 <b>Medical Evacuation &amp; Repatriation Services</b> (Prior Approval from Insurer compulsory)				<b>ALL PLANS</b>	
3.1	<b>Evacuation /Repatriation</b> Emergency medical evacuation to the nearest hospital or emergency medical repatriation	Full Cover			
3.2	<b>Transportation of mortal remains or burial at the place of death</b>	Full Cover			
3.3	<b>Compassionate Visit by a relative of the Insured</b> (Applicable when hospitalisation exceeds five consecutive days) <b>One economy class return airfare</b> <b>Accommodation for compassionate visit by a relative accompanying the insured</b>	Full Cover \$125/day (Max 7 days)			
3.4	<b>Return of minor children</b> (<19, unmarried and at school) if left alone when Insured is hospitalised. One-way economy class airfare per eligible child	Full Cover			
3.5	<b>Early Return</b> One economy class return airfare	Full Cover			
3.6	<b>Temporary replacement colleague (transport costs)</b>	Full Cover			

# WHAT'S **NOT** COVERED?

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We take the time to thoroughly analyze and optimize insurance provider packages so that you don't have to. **We choose to keep only the terms that matter most to you and exclude everything else.**

This process results in the creation of the most beneficial plans at the most affordable prices. Here's what we removed from our basic plans:

- 1 USA, Canada, and Caribbean Island treatment
- 2 Congenital conditions
- 3 Dental care
- 4 Developmental disorders
- 5 Expenses related to sterilisation
- 6 Donor costs (e.g. search, removal, acquisition)
- 7 Eyes and ears care
- 8 Home nursing, convalescent homes
- 9 Hormone replacement therapy
- 10 Infertility treatment
- 11 Parental accommodation
- 12 Complication of pregnancy
- 13 Pre-existing medical conditions
- 14 Pregnancy or maternity
- 15 Preventive and wellness treatment
- 16 Psychiatric treatment
- 17 Routine examinations, health screening
- 18 Treatment charges outside of our reasonable and customary range

# ABI TELEHEALTH



in partnership  
with

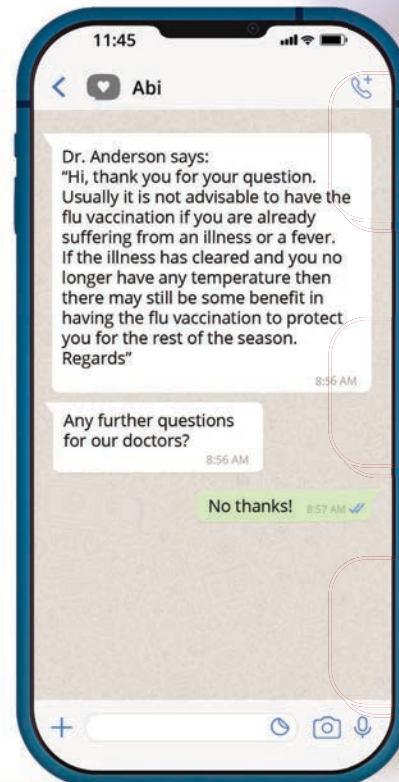
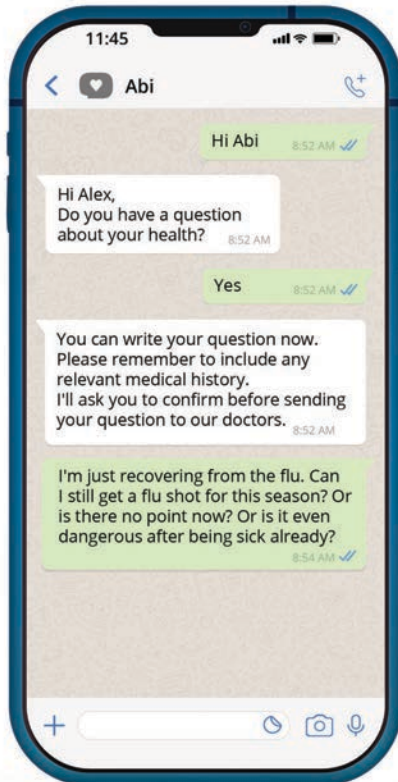


*Fast, easy, personalised medical advice from real doctors*

GLOBAL COVERAGE

• INTELLIGENT INTERFACE

• FLEXIBLE DEPLOYMENT



Fast answers or  
consultations



Any time of day or  
night



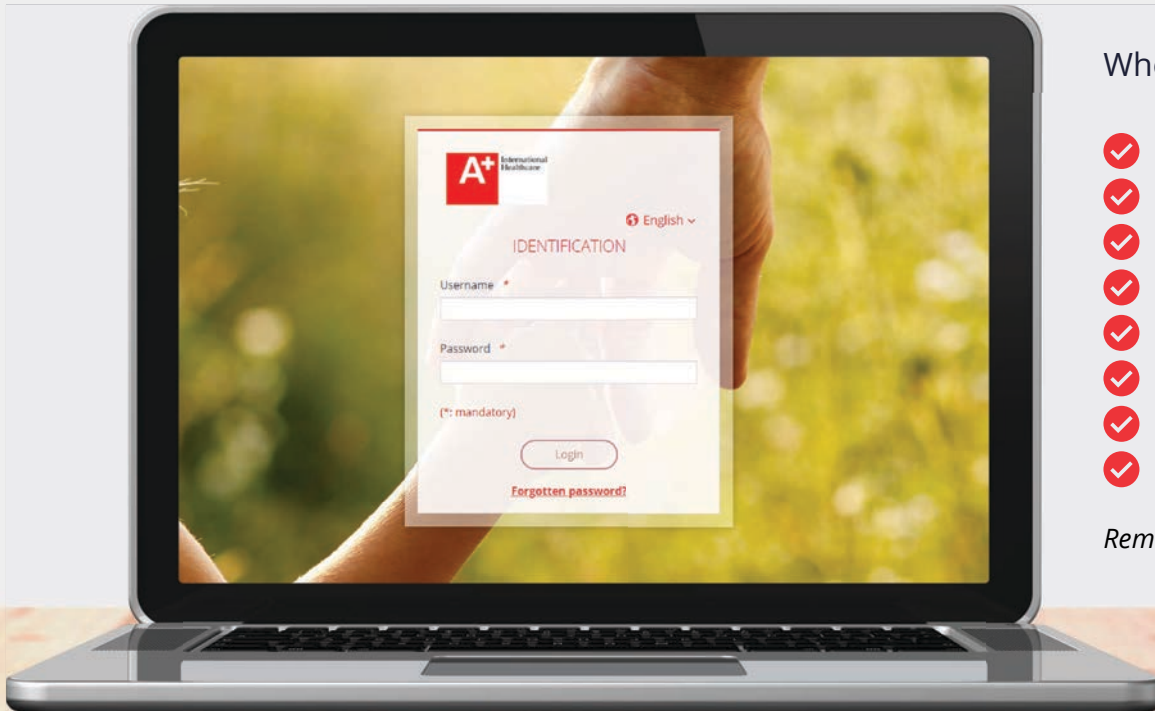
via messaging app



# THE MY A+ PAGE

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[www.yourinsurance247.com/aplus/](http://www.yourinsurance247.com/aplus/)



Where you can:

- ✓ Download your claims online
- ✓ Download your pre-certification forms
- ✓ Check your latest reimbursements
- ✓ Process for filing a claim
- ✓ See the benefits table
- ✓ Edit your personal information
- ✓ Access our global network of healthcare professionals
- ✓ Request a certificate of insurance or a new insurance card

*Remark: For policies under AXA only*

# WHICH PLAN TO CHOOSE?

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## YOUR SITUATION



*"You don't have an international insurance and you want full cover."*

## YOUR NEEDS

- ✓ Basic international health cover for entry and stay abroad
- ✓ Protection for accident and sudden illness
- ✓ Medical evacuation and repatriation
- ✓ Affordable cover

## YOU MAY CHOOSE

- ✓ **Easy Care+ Plan 1**
  - 100% Inpatient Cover
  - 100% Surgery

## OPTIONS FOR OPTIMIZED PROTECTION

- ✓ **Easy Care+ Plan 3**
  - 100% Inpatient Cover
  - 100% Surgery
  - Outpatient co-pay



# WHICH PLAN **TO CHOOSE?**

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## **YOUR SITUATION**



***"You don't have an international insurance and you want full cover."***

## **YOUR NEEDS**

- ✓ Basic international health cover for entry and stay abroad
- ✓ Protection for accident and sudden illness
- ✓ Medical evacuation and repatriation
- ✓ Extra Protection for Chronic Conditions and Cancer
- ✓ Affordable Plan

## **YOU MAY CHOOSE**

- ✓ **Easy Care+ Plan 2**
  - 100% Inpatient Cover
  - 100% Surgery
  - 100% Cancer
  - Enhanced Benefits

## **OPTIONS FOR OPTIMIZED PROTECTION**

- ✓ **Easy Care+ Plan 4**
  - 100% Inpatient Cover
  - 100% Surgery
  - Outpatient co-pay
  - Enhanced Benefits
  - Higher limit for Chronic Conditions

# WHICH PLAN TO CHOOSE?

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## YOUR SITUATION



***"You have a primary insurance or you are financially capable to shoulder some expenses."***

## YOUR NEEDS

- ✓ Basic international health cover for entry and stay abroad
- ✓ Protection for accident and sudden illness
- ✓ Medical evacuation and repatriation
- ✓ Extra Protection for Chronic Conditions and Cancer
- ✓ Affordable Plan

## YOU MAY CHOOSE

- ✓ **Easy Care+ Plan 2 with Deductible**  
**(USD 250, 500, 1000, 5000)**
  - 100% Inpatient Cover
  - 100% Surgery
  - 100% Cancer
  - Enhanced Benefits

## OPTIONS FOR OPTIMIZED PROTECTION

- ✓ **Easy Care+ Plan 4 with Deductible**  
**(USD 250, 500, 1000, 5000)**
  - 100% Inpatient Cover
  - 100% Surgery
  - Outpatient co-pay
  - Enhanced Benefits
  - Higher limit for Chronic Conditions

# HOW TO **APPLY**

You may apply for an Easy Care+ Plan with these four (4) easy steps:

## **STEP 1**

Get in touch with your Insurance Advisor or request for a quotation at <https://compare.aplusii.com>.

## **STEP 2**

Fill in the application form and email or post it to your Insurance Advisor. If you don't have any Insurance Advisor, APRIL will pass your application to our local partners.

## **STEP 3**

Settle the premium once the invoice is issued.

## **STEP 4**

Receive and safekeep your policy documents and policy details by email.

Payments can be made annually, semi-annually, and quarterly by transfer, credit card, or payment link.

For semi-annual and quarterly payment, charges apply.

If you need help with any of our products, or if you have any questions about applying for one of the plans, please do not hesitate to contact us. Alternatively, if you would like one of our advisors to contact you, send us an email which includes the most convenient time and telephone number for us to contact you on.



**For more information, contact us:**

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**#YourHealthFirst**