



An  **april** brand  
International

# Worldwide Plans

*First Class Health Plans*

For as low as \$108/month





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### 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.

APRIL Hong Kong Limited is an Insurance Agency licensed by the Insurance Authority of Hong Kong SAR ("IA"). A+ Worldwide Individual Policies are underwritten by AXA General Insurance Hong Kong Limited ("AXA"), A+ Worldwide Group Policies are underwritten by AXA China Region Insurance Company Limited ("AXA"), which are both authorised and regulated by IA.

AXA will be responsible for providing your insurance coverage and handling claims under your policy.

This product brochure contains general information only and does not constitute any contract between any parties and AXA. 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 **WORLDWIDE PLANS**

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A+ Worldwide Plan is an International Private Medical Insurance specifically designed for people concerned with their own protection and that of their family and who want lasting peace-of-mind with a cover that leaves nothing to chance.

Our plans ensure that your health and the health of your family come first. Through our first-class health cover, we support your international mobility around the world and around the clock.

When subscribing to an A+ Worldwide plan, you are provided with much more than just health insurance. All our plans include worldwide, reliable and flexible cover.

With Worldwide plans, we want you to truly experience a **“First Class Health Plan”** protection.





# WHY CHOOSE **WORLDWIDE PLANS**



## WORLDWIDE

- Worldwide cover with no restriction on most risk areas.
- Free choice of medical providers: hospitals, clinics, doctors, and specialists, with a private room in any licensed hospital or clinic.
- 10,000 medical providers available in 150 countries



## RELIABLE

- Cover for life, once enrolled, regardless of age or health condition
- Medical evacuation and repatriation included
- Coverage of chronic conditions and AIDS/HIV-related diseases



## PLAN DESIGN FLEXIBILITY

- Optional coverage can be easily added to your plan. Several options including deductible, area of cover, and enrolment methods, are available as well.



## LIFETIME RENEWABILITY

- With us, renewability is guaranteed regardless of age or health condition.
- You can rest assured that you and your loved ones will be well covered for life.



## SWIFT REIMBURSEMENT

- Claims are generally reimbursed within 5 working days, with a maximum of 15 days.
- You may check the claims process and reimbursement record on your personalised 'My A+ Page'.\*
- Large claims may be settled directly with the service providers involved by direct billing, making life easier for you.

\*AXA only

## THE A+ BENEFITS

FEATURES	MARKET NORMS	A+ INTERNATIONAL HEALTHCARE
Renewability	Not Guaranteed	Guaranteed
Chronic Conditions	Limited Cover	Covered
Traditional Chinese Medicine	Limited or Not Covered	Covered
Congenital Conditions	Limited or Excluded	Covered
Complication of pregnancy	Waiting Period	No Waiting Period
Claims reporting	May 180 Days	Up to 2 Years
Age limit for group enrolment	Entry age limit or renewal limit 64 years	No entry or renewal age limit
AIDS/HIV	Limited Cover	Covered

# PLAN FLEXIBILITY

Our Worldwide Plans offer different options depending on what you need:

## BASE PLAN



HOSPITALISATION, CHRONIC  
CONDITIONS, SURGERY &  
CANCER



## OPTIONAL



### OUTPATIENT

*(Specialists, Health Checkups,  
Prescription Drugs, Physiotherapy)*



### DEDUCTIBLE

\$675, \$1350, \$2700, \$6750



### COVER AREA

*Worldwide incl. USA & Canada  
Worldwide excl. USA & Canada*



DENTAL + OPTICAL



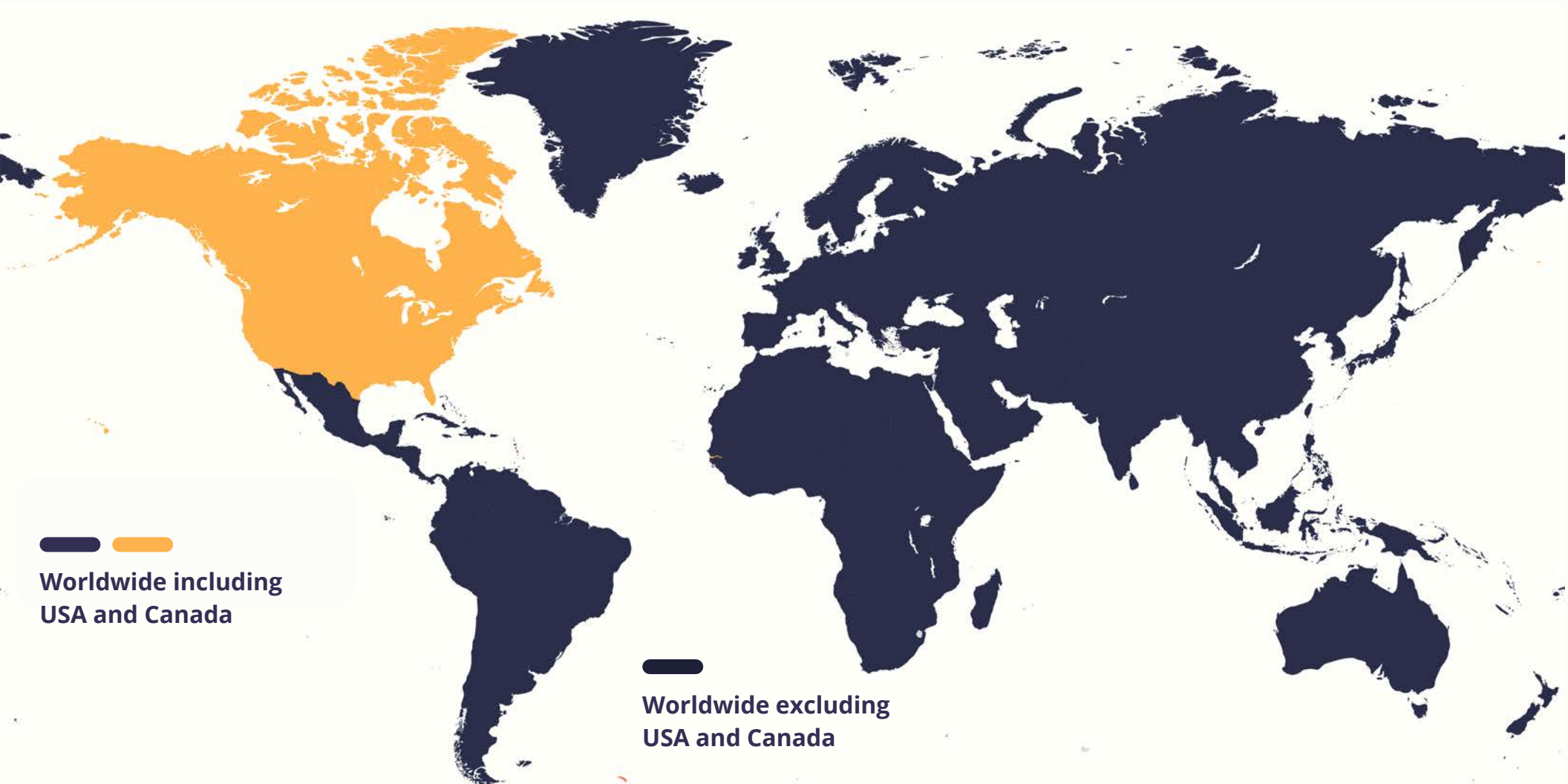
ACCIDENTAL DEATH &  
DISMEMBERMENT



# PLAN **COVERAGE**

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





# WORLDWIDE PLANS

## HOSPITALISATION



**Starting from \$108/month**

*100% inpatient*

Hospitalisation is our first level of cover for your essential needs. This plan covers 100% of the costs of inpatient and day-patient care including hospital accommodation, doctors' fees and medical expenses ranging from lab exams, medical imaging to physiotherapy and more. Oncology treatments, organ transplant, HIV / AIDS treatments and palliative care are also covered.

## GLOBAL 80

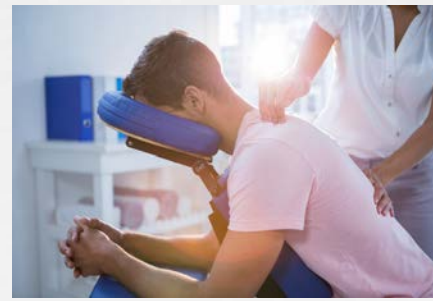


**Starting from \$159/month**

*100% inpatient + 80% outpatient*

Global 80 provides extra security and reassurance for you. With our Global 80 plan, you are fully covered for inpatient expenses. This plan also offers a higher reimbursement overall limit than the Hospitalisation plan, including 80% reimbursement for outpatient care.

## GLOBAL 100



**Starting from \$222/month**

*100% inpatient + 100% outpatient*

Global 100 is your peace-of-mind cover for you and your family. With Global 100, you are fully insured for inpatient and outpatient care, including treatments performed by complementary medical practitioners such as chiropractors, osteopaths, acupuncturists and homeopaths. Preventive care and wellness benefits including vaccinations and check-ups are covered as well.

## GLOBAL 100 PLUS







**Starting from \$252/month**

*100% inpatient + 100% outpatient  
+ maternity*

Global 100 Plus leaves nothing to chance. On top of having inpatient and outpatient care fully insured, you enjoy attractive maternity extras including pregnancy, childbirth and prescribed caesarean. The covered amount includes doctors' fees, hospital accommodation and other related medical expenses during hospital stay.


*\*All based on highest deductible*

# WORLDWIDE PLANS BENEFITS TABLE



 CORE PLAN	HOSPITALISATION	GLOBAL 80	GLOBAL 100	GLOBAL 100 PLUS
Yearly maximum	\$1,350,000	\$2,025,000	\$4,050,000	\$4,050,000
 In-patient and daycare treatment	HOSPITALISATION	GLOBAL 80	GLOBAL 100	GLOBAL 100 PLUS
 Daily accommodation charges	Included Standard Private room	Included Standard Private room	Included Standard Private room	Included Standard Private room
CT, PET, and MRI scan Hospital charges Organ transplant	Full Cover	Full Cover	Full Cover	Full Cover
Parent accommodation	Up to 14 days	Up to 14 days	Up to 14 days	Up to 14 days
Cash benefit	\$ 67.50 per night up to 60 nights	\$ 67.50 per night up to 60 nights	\$ 67.50 per night up to 60 nights	\$ 67.50 per night up to 60 nights
 Out-patient treatment	HOSPITALISATION	GLOBAL 80	GLOBAL 100	GLOBAL 100 PLUS
General Practitioner and Specialists consultation charges <small>(including diagnostic procedures, prescribed drugs, dressings etc.)</small>	Not Covered	80%	Full Cover	Full Cover
Diagnostic scans	Not Covered	Up to \$ 2,000	Full Cover	Full Cover
Radiotherapy and chemotherapy Kidney dialysis treatment	Full Cover	Full Cover	Full Cover	Full Cover
Surgical procedures received as an outpatient	Full Cover <small>(precertification required)</small>	Full Cover <small>(precertification required)</small>	Full Cover <small>(precertification required)</small>	Full Cover <small>(precertification required)</small>
Courses of chiropractic treatment, acupuncture, homeopathy and osteopathy	Not Covered	80% up to \$2,700	Up to \$4,050	Up to \$4,050
Traditional Chinese medicine		80%	Full Cover	Full Cover
Courses of physiotherapy		80% up to \$2,700	Up to \$2,700	Up to \$2,700



# WORLDWIDE PLANS BENEFITS TABLE

 <b>Other benefits</b>	<b>HOSPITALISATION</b>	<b>GLOBAL 80</b>	<b>GLOBAL 100</b>	<b>GLOBAL 100 PLUS</b>
<b>Pre and Post-hospital care</b> (GP & Specialist consultations, Prescribed drugs & dressing, Physiotherapy and chiropractic, including basic laboratory tests, x-ray and ultrasounds) - Within 15 days before hospitalisation - Within 30 days following hospital discharge	Up to \$2,000	Full cover	Full Cover	Full Cover
<b>Health screen</b>	No benefit	No benefit	No benefit	No benefit
<b>Pre-existing conditions</b>	FMU / Moratorium	FMU / Moratorium	FMU / Moratorium	FMU / Moratorium
<b>Maintenance of non pre-existing chronic conditions</b>	Full Cover	Full Cover	Full Cover	Full Cover
<b>Ambulance transport</b>	Up to \$2,025	Up to \$2,025	Up to \$2,025	Up to \$2,025
<b>Home nursing</b>	Not Covered	80% Annual max. reimbursement of \$2,700 up to 60 days	Annual max: \$2,700 up to 60 days	Annual max: \$2,700 up to 60 days
<b>International Emergency Medical Assistance</b>	Included	Included	Included	Included
<b>Psychiatric treatment</b>	In Patient: up to \$13,500	In Patient: up to \$13,500 Outpatient: 50% up to \$1,350	In Patient: up to \$13,500 Outpatient: 50% up to \$2,700	In Patient: up to \$13,500 Outpatient: 50% up to \$2,700
<b>Hormone Replacement therapy</b>	Full Cover	Full Cover	Full Cover	Full Cover
<b>Accidental damage to teeth</b> <b>Complications of pregnancy</b> <b>New Born Accommodation</b>	Full Cover	Full Cover	Full Cover	Full Cover
<b>Pregnancy and delivery</b>	Not Covered	80% up to \$12,000 pregnancy only	Not Covered	80% up to \$12,000 childbirth and prescribed caesarean included

# WORLDWIDE PLANS BENEFITS TABLE

 Other benefits	HOSPITALISATION	GLOBAL 80	GLOBAL 100	GLOBAL 100 PLUS
<b>Routine dental care</b>  <b>Routine optical care</b>	Not Covered	<b>optional</b> <b>Dental standard - max limit \$3,375</b> *Basic dental care: 80% up to \$2,025 *Major Dentistry: 80% up to \$1,350 *Vision care: 80% up to \$135  <b>Dental Plus - max limit \$6,750</b> *Basic dental care: max limit \$2,700 *Major Dentistry: 80% up to \$4,050 *Vision care: Full cover up to \$270	<b>optional</b> <b>Dental standard - max limit \$3,375</b> *Basic dental care: 80% up to \$2,025 *Major Dentistry: 80% up to \$1,350 *Vision care: 80% up to \$135  <b>Dental Plus - max limit \$6,750</b> *Basic dental care: max limit \$2,700 *Major Dentistry: 80% up to \$4,050 *Vision care: Full cover up to \$270	<b>optional</b> <b>Dental standard - max limit \$3,375</b> *Basic dental care: 80% up to \$2,025 *Major Dentistry: 80% up to \$1,350 *Vision care: 80% up to \$135  <b>Dental Plus - max limit \$6,750</b> *Basic dental care: max limit \$2,700 *Major Dentistry: 80% up to \$4,050 *Vision care: Full cover up to \$270
<b>Hospice and palliative care</b>	Up to \$50,000 per insured and per lifetime	Up to \$50,000 per insured and per lifetime	Up to \$50,000 per insured and per lifetime	Up to \$50,000 per insured and per lifetime
 Additional benefits	HOSPITALISATION	GLOBAL 80	GLOBAL 100	GLOBAL 100 PLUS
<b>Chronic conditions</b>	Full Cover	Full Cover	Full Cover	Full Cover
<b>Congenital conditions</b>	Full Cover	Full Cover	Full Cover	Full Cover
<b>AIDS / HIV</b>	Covered	Covered	Covered	Covered



# WHAT'S **NOT** COVERED?

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This is a summary of major exclusions applicable to A+ International Healthcare plans. For full details, please refer to the General Conditions.

## MEDICAL PLANS

- Pre-existing conditions unless accepted at time of enrolment.
- Non prescribed medical treatments.
- Periodic preventive health examinations except those explicitly mentioned in the table of medical benefits.
- Complementary (and/or alternative) medical treatments other than those explicitly mentioned in the table of medical benefits.
- Expenses resulting from maternity and childbirth during the first 12 months after the individual inception date of cover.
- Non prescribed drugs.
- OTC ('over-the-counter') medicines: lifestyle products, dietary products, etc.
- Contraceptive and birth control drugs, even if prescribed by a Doctor.
- Costs related to abortion except in the case of absolute medical necessity.
- Cosmetic / aesthetic treatment except for restorative treatment following an accident.
- Elective cesarean delivery expenses.
- Consequences of drug addiction and alcoholism.
- Expenses resulting from any kind of competition with motor vehicles.
- Consequences of the insured participating in any sport as a professional or under a contract providing compensation, as well as any preparatory training to such activities.

## EVACUATION/REPATRIATION

- Costs incurred without the prior agreement of our Assistance service.
- The consequences of illnesses or benign lesions that can be treated on the spot.
- Evacuation/repatriation as a consequence of psychiatric conditions.
- The Insured's participation in any sport as a professional or under a contract providing for compensation, as well as any preparatory training.
- The consequences of an accident during the Insured's participation in an air sport (including hang gliding, paragliding, gliding) or in any of the following sports: skeleton, bobsleigh, ski-jumping, mountain-climbing with roping, rock-climbing, skin diving with self-contained apparatus, spelunking, bungee-jumping, skydiving.

# GUARANTEE OF **PAYMENT & DIRECT PAYMENT**

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A+ International Healthcare and its partners have agreements with a wide range of health care providers and facilities located all over the world. You may consult the list of providers on your 'My A+ Page'.

## STEP 1

You obtain a Cost Estimate Form from our website. The hospital fills in the form, which needs to be signed by you.

## STEP 2

You send the Cost Estimate Form to the claims manager at least 15 days before the admission to ensure a smooth process.

## AND WE WILL DO THE REST

## STEP 3

The claims manager issues a guarantee of payment and settles payment with the hospital.

## STEP 4

The claims manager sends a settlement note to the patient and the hospital.

### What if it is an emergency admission?

In the event of an emergency admission, show the provider your Medicaid upon admission. Send the claims manager the completed Cost Estimate Form before discharge. The claims manager will deal directly with the facility (hospital, clinic, etc.).



# ABI TELEHEALTH



in partnership  
with

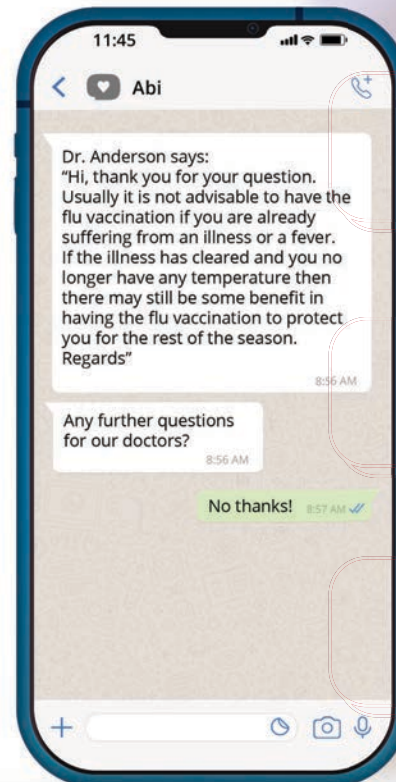
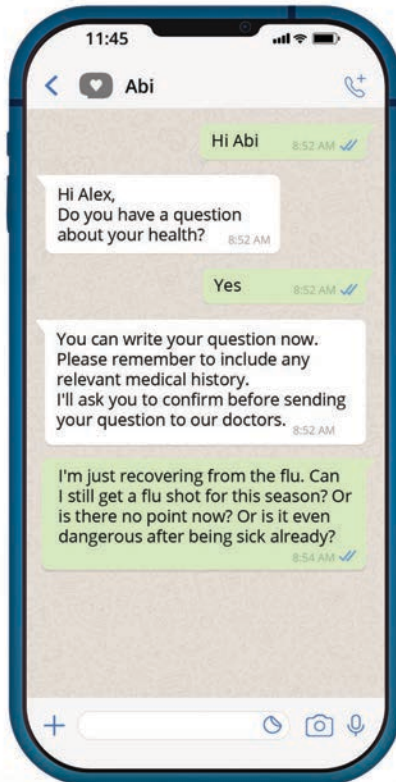


*Fast, easy, personalised medical advice from real doctors*

GLOBAL COVERAGE

• INTELLIGENT INTERFACE

• FLEXIBLE DEPLOYMENT



Fast answers or  
consultations



Any time of day or  
night



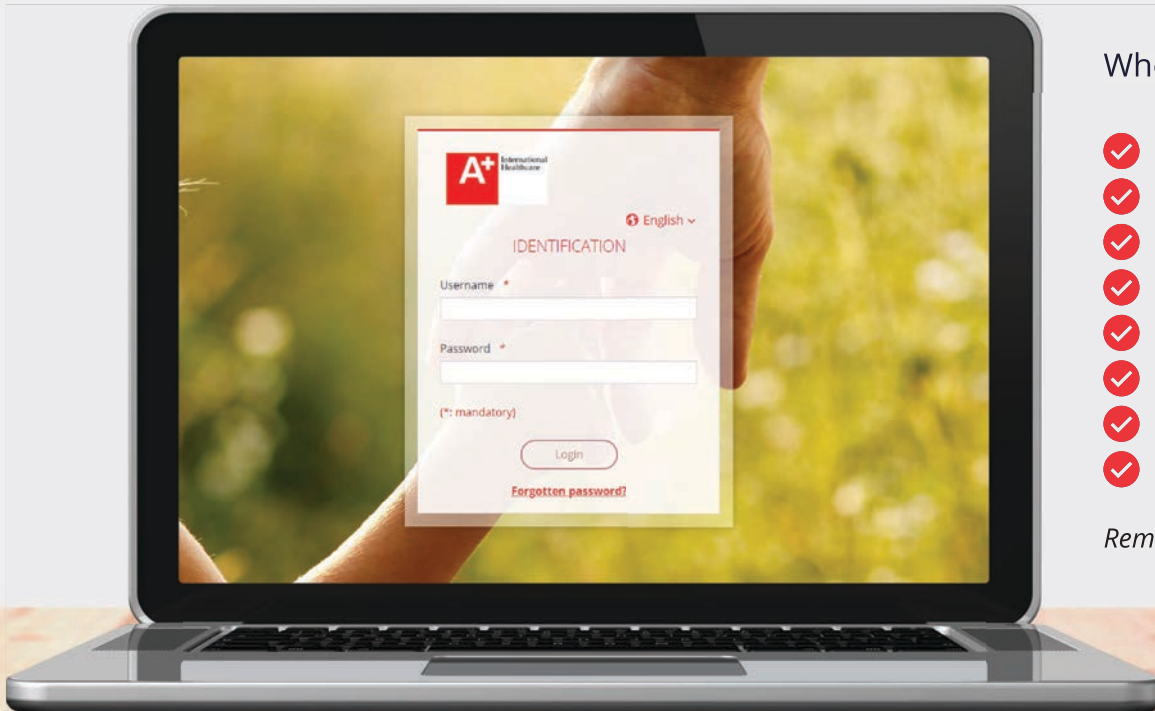
via messaging app



# 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?**

---

## **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
- ✓ Comprehensive plan

## **YOU MAY CHOOSE**

- ✓ **Hospitalisation**
  - 100% Inpatient cover
  - 100% Chronic conditions
  - 100% Surgery
  - 100% Cancer

## **OPTIONS FOR OPTIMIZED PROTECTION**

- ✓ **Global 80**

100% Inpatient cover	80% Outpatient
100% Chronic conditions	80% GPS & Specialists
100% Surgery	80% Prescriptions drugs
100% Cancer	80% Health checkups

# WHICH PLAN TO CHOOSE?

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## YOUR SITUATION



*"You don't have an international insurance and you want a full and comprehensive 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
- ✓ Comprehensive plan

## YOU MAY CHOOSE

### ✓ Global 100

- |                         |                          |
|-------------------------|--------------------------|
| 100% Inpatient cover    | 100% GPS & Specialists   |
| 100% Chronic conditions | 100% Prescriptions drugs |
| 100% Surgery            | 100% Health checkups     |
| 100% Cancer             | 100% Physiotherapy       |
| 100% Outpatient         |                          |

## OPTIONS FOR OPTIMIZED PROTECTION

### ✓ Global 100 Plus

- |                         |                          |
|-------------------------|--------------------------|
| 100% Inpatient cover    | 100% GPS & Specialists   |
| 100% Chronic conditions | 100% Prescriptions drugs |
| 100% Surgery            | 100% Health checkups     |
| 100% Cancer             | 100% Physiotherapy       |
| 100% Outpatient         | 80% Maternity            |



# 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

- ✓ 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
- ✓ Comprehensive plan

## YOU MAY CHOOSE

### ✓ **Global 80 with Deductible** (USD 675, 1350, 2700, 6750)

100% Inpatient cover	80% Outpatient
100% Chronic conditions	80% GPS & Specialists
100% Surgery	80% Prescriptions drugs
100% Cancer	80% Health checkups

## OPTIONS FOR OPTIMIZED PROTECTION

### ✓ **Global 100 Plus with Deductible** (USD 675, 1350, 2700, 6750)

100% Inpatient cover	100% GPS & Specialists
100% Chronic conditions	100% Prescriptions drugs
100% Surgery	100% Health checkups
100% Cancer	100% Physiotherapy
100% Outpatient	80% Maternity

# HOW TO **APPLY**

You may apply for a **Worldwide 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.





An  **april** brand  
International

**For more information, contact us:**

**HEADQUARTERS**

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**BUSINESS DEVELOPMENT TEAM**

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**#YourHealthFirst**