



Group Health Plans

Health Insurance Cover

for your Employees
and their Families

Download our Easy Claim mobile app
for quicker claims reimbursement!



 april-international.com



Please print only if necessary



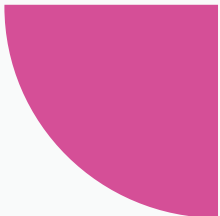
Caring for your employees

All the cover they need

APRIL's group health insurance is designed to meet the needs of employers and employees. We will work with you to provide premier health benefits and international assistance services for your teams in a choice of flexible packages.

Design a unique health plan using module-driven **MyHEALTH Business** or for larger groups, a fully bespoke scheme chosen from **YourHEALTH Benefits'** extensive menu.

With over 30 years of multi-cultural knowledge and experience in the region, your employees will be looked after with the highest level of care. Access our medical experts and worldwide service capacities to ensure seamless service, dedicated case management and sustainable premiums.



Who is APRIL?

APRIL International is part of the APRIL Group, a global insurance specialist operating worldwide through a network of 20,000 partner brokers. The Group achieved a **€630 million turnover** in 2023.

Drawing on the expertise and the financial strength of the Group, APRIL International has been established in Asia for over **25 years**.

APRIL International in numbers

We are looking after

 **150,000 +** members

Our team is composed of

 **350 +** multilingual employees

We have members in

 **180** countries



Locally underwritten and compliant product

- **MyHEALTH Business and YourHEALTH** are onshore products insured by local underwriters
- The strong partnership of APRIL International and its local partners ensures that your employees receive the benefits of our combined international and regional experience as well as financial strength



DUBAI

INDONESIA



HONG KONG

VIETNAM



SINGAPORE

PHILIPPINES



THAILAND

CHINA



MyHEALTH Business

Ideal for SMEs

MyHEALTH Business is built on the same structure as our best-selling individual product MyHEALTH



up to **4** Levels of benefits | up to **3** Areas of cover | **Multiple** Discounting Options

- › Available from 1 employee only
- › Easy to choose standard modules
- › Stable pricing through pool rating
- › 4 underwriting options: FMU, Moratorium, CPME and MHD*
- › Each member can choose their own plan under FMU
- › Portable covers (subject to conditions)

* Available from 10 adults

YourHEALTH

Fully customisable plans



- › Available from 20 employees
- › Fully tailorable benefits menu
- › Pool and experience rating options
- › MHD underwriting only
- › Portable covers (subject to conditions)
- › Track record of loyal international and Asia-based corporations

Why choose us to cover your employees?

Proximity

Our long experience in healthcare and assistance guarantees we understand your needs. From the design of your benefits to the delivery of our services, we are always in proximity. We are in the same time-zone, same country, or even same city.

Transparency

Our plans are straightforward and easy to understand. We also provide your employees with comprehensive user guides to help them make the most of their policy, and send regular communications to inform them of our latest services enhancements.

Simple scheme administration

We offer simple and quick underwriting and set-up followed by easy administration for your HR Team. Our customer portal houses all the data and documentation you need and enables quick and easy monitoring of claims.

Sustainable plans

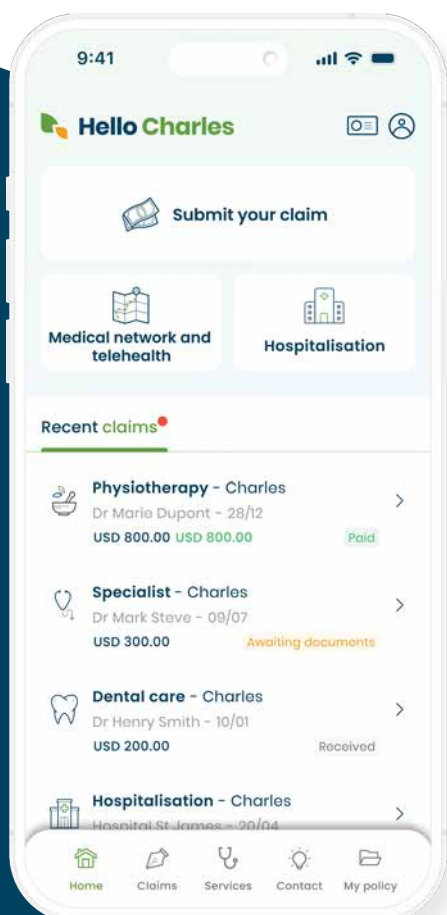
As we conduct all our services in-house – from claims and assistance to case management and evacuations, we have the closest control over expenditure. We also work hand in hand with our clients and healthcare professionals to help guarantee sustainable prices and control the effect of medical inflation on your premium.


Best digital tools of the market

From submitting their claims to getting in touch with a doctor, our members can access all their insurance services in one single app. Easy Claim is the best-rated insurance app in Asia.

Simplified access to care

Employees have access to our outpatient direct billing network, composed of 4,500 medical facilities Asia-wide. For hospitalisations, our team is there to support them every step of the way and can help them settle their costs of treatment directly.





Our dedicated teams
at your service

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For more information, contact your insurance consultant :

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for **your** policy is automatic and no further action is required from **you**. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact Liberty Insurance or visit the GIA or SDIC websites (www.gia.org.sg or www.sdic.org.sg).

This policy is not a Medisave-approved policy and **you** may not use Medisave to pay the premium for this policy.

This is a short-term accident and health policy and the insurer is not required to renew this policy. The insurer may terminate this policy by giving **you** 30 days' notice in writing.

Our products are underwritten by:

Singapore : Liberty Insurance Pte Ltd in Singapore
Hong Kong : Liberty International Insurance Limited
China : AIG Insurance Company China Limited
Vietnam : PVI Insurance Corporation (PVI)
Dubai : SALAMA Islamic Arab Insurance Co. (P.S.C.)
Thailand : LMG Insurance Co Ltd
Indonesia : PT. Asuransi Artarindo
Philippines : Paramount Life & General Insurance Corporation

