

ASIA EXPAT

	BASIC OPTION	ADVANCED OPTION
Annual upper limit of reimbursement per insured individual	USD 1,000,000 per insurance year	USD 1,000,000 per insurance year
Hospitalisation <small>see definition p6</small> for surgery, medical hospitalisation or day hospitalisation <small>see definition p6</small> ; Transfer by ambulance (if hospital charges covered by APRIL International) Accommodation Medical and surgical fees Examinations, tests and medicines Medical procedures	100% of actual costs <small>see definition p6</small>	100% of actual costs <small>see definition p6</small>
Private room	100% of actual costs	100% of actual costs
Direct payment of hospital charges during approved hospitalisation for more than 24 hours	provided on request 24 hours a day, if prior agreement has been obtained	provided on request 24 hours a day, if prior agreement has been obtained
Parent accommodation	100% of actual costs, up to 10 days per year (for children under 18)	100% of actual costs, up to 10 days per year (for children under 18)
Cancer treatment (chemotherapy and radiotherapy)	100% of actual costs	100% of actual costs
Treatment of AIDS	100% of actual costs	100% of actual costs
Organ transplant	100% of actual costs, up to USD 200,000 per year	100% of actual costs, up to USD 200,000 per year
Pre and post hospitalisation treatment (incurred within 30 days before admission, and 90 days following hospital discharge)	100% of actual costs, up to USD 3,000	100% of actual costs, up to USD 3,000
Emergency treatment	100% of actual costs	100% of actual costs
Treatment in a specialist re-education unit following hospitalisation covered by APRIL International	100% of actual costs, up to 30 days	100% of actual costs, up to 30 days
Nursing at home*	100% of actual costs, up to 182 days per year	100% of actual costs, up to 182 days per year
Emergency dental treatment following an accident	100% of actual costs, up to USD 50,000 per year	100% of actual costs, up to USD 50,000 per year

MATERNITY

Waiting period see definition p6 9 months



	BASIC OPTION	ADVANCED OPTION
Annual upper limit of reimbursement per insured individual	USD 5,000 per insurance year	USD 5,000 per insurance year
Pre and post natal treatment	100% of actual costs	100% of actual costs
Delivery	100% of actual costs	100% of actual costs

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MEDICAL EXPENSES - OUTPATIENT SERVICES



	BASIC OPTION	ADVANCED OPTION
Annual upper limit of reimbursement per insured individual	not covered	USD 5,000 per insurance year
Consultations and visits: general practitioners	not covered	100% of actual costs
Consultations and visits: specialists	not covered	100% of actual costs
Diagnostic tests, X-rays, scans, EKG	not covered	100% of actual costs
Prescription drugs	not covered	100% of actual costs
Physiotherapy and chiropractor treatment waiting period: 6 months**	not covered	100% of actual costs, up to USD 60 per session, up to 15 sessions per year
Acupuncture - waiting period: 6 months**	not covered	100% of actual costs, up to USD 45 per session, up to 10 sessions per year
Hormone replacement therapy	not covered	100% of actual costs, up to USD 2,000 per year

DENTAL CARE

Waiting period 6 months**



	BASIC OPTION	ADVANCED OPTION
Annual upper limit of reimbursement per insured individual	not covered	USD 1,000 per insurance year
Routine oral examination (including scaling & polishing)	not covered	100% of actual costs up to USD 100 per year (once per year)
Basic dental services: extraction, amalgam filling, X-rays, periodontal scaling	not covered	100% of actual costs