

# Cover of COVID-19

CHANGES INTRODUCED IN 2020 AND NEW FEATURES FOR 2021

Dear Partner,

In spite of a difficult 2020 and a still uncertain start to 2021, you have succeeded in adapting to the situation and continue to put your trust in us, and for that we sincerely thank you.

We too are adapting day by day to meet your needs and those of your clients. We are therefore pleased to share with you an overview of the changes introduced in 2020, and the new features we have added to our offerings for 2021, to provide better cover of the COVID-19 pandemic.

## Changes since March 2020

**COVID-19 expenses covered** in the same way as any other illness up to the level of the cover and benefits provided

**Teleconsultation service available** to all your clients from their Easy Claim app

**Cover extended to 6 months** (instead of 90 days) in countries outside the selected cover zones

**Introduction of payment facilities** for clients in financial difficulty

**Direct billing card in the USA** for seasonal vaccines (flu etc.) without a prescription

**COVID-19 added to your clients' certificates** for all our individual plans



## APRIL, a committed brand

Through the "Association des assurés APRIL", we have provided financial support to students stranded abroad to help them return to France (cover of airline tickets, search for flight connections, etc.).

## New for 2021



**PCR, antibody and antigen tests covered**, within the limits of usual and reasonable costs.

**Important:** in some countries, you don't need a prescription to have the tests. However, you must have **a prescription in order to claim back the cost.**  
Be sure to let your clients know.



**COVID-19 covered** in the same way as any other vaccine up to the level of the cover and benefits provided under our various plans, and within the limits of usual and reasonable costs.

**Good to know:** you don't need a prescription to claim back the cost.

## Example

To provide our student clients with better cover, we have added a **€100 vaccination package to our Expat Student plan** (not previously available).

## Important

As the vaccination policy is specific to each country, in terms of prioritisation and allocation of vaccines, we cannot guarantee our clients access to the vaccine or tell them when and how they will be vaccinated. Please contact the local health authorities for further information.



## What about waiting periods?

**The waiting period for COVID-19 remains 4 weeks.** This applies to destinations in the United States, the Bahamas, Puerto Rico and Mexico for the **MyHealth International** plan and the United States and Mexico for the **MyStudies** and **MyTravel Cover** plans. However, **this period may be waived** in the following cases on presentation of supporting documents:

- persons already residing in one of the countries in question who have local or international health insurance (equivalent or higher level of cover): proof of current insurance required;
- persons travelling to these destinations (from France for example): plane ticket or visa (with a negative PCR test) and current proof of insurance required.

**Our teams are available to answer any questions you may have.**



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