

# HELP SHEET

## HOW TO CHOOSE THE COVER EXTENSION?

The main destination country determines the **cover zone** in which the **benefits can be claimed**.

There are **6 cover zones** in the **MyHealth International** plan

**Zone 0:** Bahamas (Islands), Puerto Rico and the United States

**Zone 1:** Japan and Singapore

**Zone 2:** Brazil, Chile, China, Hong Kong, Russia, Saint Barthélemy, Saint Martin, Switzerland and the United Kingdom

**Zone 3:** Andorra, Armenia, Australia, Austria, Azerbaijan, Belarus, British Virgin Islands, Cambodia, Canada, Costa Rica, Cyprus, Czech Republic, Denmark, Ecuador, Estonia, Faroe Islands, Finland, Georgia, Germany, Gibraltar, Greece, Hungary, Iceland, Ireland, Israel, Italy, Latvia, Liechtenstein, Lithuania, Malta, Mexico, Moldova, Netherlands, New Zealand, Norway, Poland, San Marino, Slovakia, Slovenia, Spain, Svalbard and Jan Mayen, Sweden, Taiwan, Thailand, United Arab Emirates, Vatican and Venezuela

**Zone 4:** Belgium, France and the French Overseas Departments and Regions (French Guyana, Guadeloupe, Martinique, Mayotte and Reunion Island), Luxembourg and Monaco

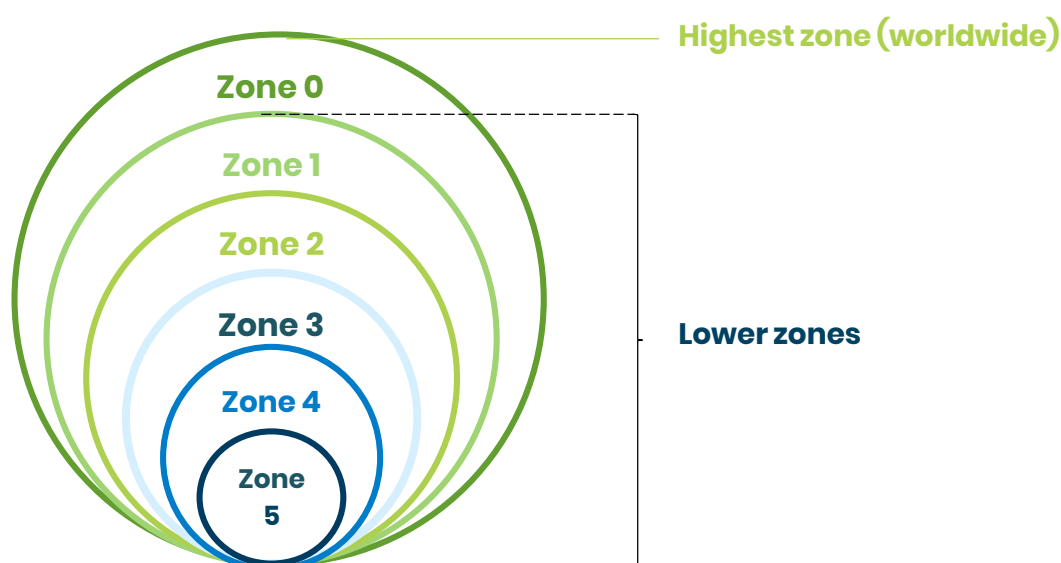
**Zone 5:** Rest of the world

If you choose a destination country in zone 5, you are also covered for unforeseen or scheduled medical care in France (including the French Overseas Departments and Regions) during temporary stays not exceeding 90 consecutive days. Please note: medical care received in private clinics and hospitals in France will be covered up to the reasonable and customary costs.

Special case: if you choose **Belgium, Luxembourg or Monaco as your destination country**, You are also covered for scheduled and emergency medical care in Italy.

### DID YOU KNOW?

The benefits provided under the plan can be claimed in the zone where the **main destination country** is located as well as **in the lower zones**. In other zones, cover is limited to **accidents and medical emergencies**.



### FOR EXAMPLE:

If you have chosen the United States (zone 0) as the main destination country, you are covered all year round in zone 0 and in all the lower-level zones listed above for unforeseen and scheduled medical care.

## PLEASE NOTE:

When calculating the price, it's important to specify the country or countries where you want to receive your care.

### FOR EXAMPLE:

If you have chosen Thailand (zone 3) as the main destination country and plan to receive medical care in Singapore (zone 1), you should select Singapore under Cover Extension/Other Countries. Medical care will then be covered in zones 1 and 3.

You can select up to a maximum of **10 extension countries**. Cover will then be extended to the zone in which these countries are located. They will be listed on the insurance certificate.

### GOOD TO KNOW:

You are also covered outside your cover zone as follows:

#### ✓ **For healthcare and basic assistance:**

In the event of an accident or medical emergency during temporary stays of less than 90 consecutive days anywhere in the world with the exception of excluded countries.

To be covered for more than 90 consecutive days outside the cover zone, the insured should contact us so that we can adjust his cover.

#### ✓ **Other benefits:**

Benefits can be claimed worldwide and all year round (including in the country of nationality) with the exception of excluded countries.

MyHealth International is not available for certain countries due to events that may be taking place there or for regulatory reasons. The complete list of excluded countries is available at [www.april-international.com](http://www.april-international.com). The list of excluded countries is liable to change.

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