

Aprevi's Mission

Optimise your personal protection wherever you live in the world

You live outside your country of origin.

You have a legitimate concern about covering your own health and that of your family, as well as protecting your next of kin in the event of death.

For more than 15 years, APREVI has been offering solutions for expatriates, providing them with protection to suit a range of budgets and coverage needs.

To best respond to these needs, we have designed Aprevi Health in association with trusted partners, renowned for their expertise and knowledge on international mobility.

Aprevi Health is covered by the Allianz Group, Europe's leading insurance company and is managed by GMC Services (Henner Group).



Aprevi Health

Tailor-made personal protection

You are seeking coverage from the very first euro or dollar, or you are a subscriber to the French state provider, the Caisse des Français de l'Étranger (CFE).

You are an expatriate who is single or has a family; wherever your place of residence (outside USA*) and whatever your nationality or country of origin, Aprevi Health provides you with essential protection:

Basic coverage:

- Reimbursement of health expenses based on a choice of eight different plans, from basic to full coverage.

Optional coverage:

- Repatriation Assistance.
- Third-party liability private and rental insurance.

* For the USA: please contact us.

A policy designed especially for French nationals subscribing to their social welfare system

Aprevi Health offers a suitable solution for French nationals seeking to receive the services offered by the French social security system while living abroad.

Aprevi Health reimbursements supplement those of the insured person's basic system (CFE or Social Security). To help manage your payments, Aprevi Health manages its own reimbursements to you alongside those of the CFE.

The main advantages of joint membership

- A single Aprevi Health + CFE subscription form
- A single contact point for reimbursements
- Simplified formalities
- A continued link with France

APREVI HEALTH Main advantages

Competitive rates in EUR or USD to suit your personal situation

Payment by international credit card or automatic transfer with no instalment fees
Coverage up to 100% of actual expenses

A wide choice of basic coverage and options
No excess on reimbursements
Reimbursement in currency of your choice

www.aprevi.com - contact@aprevi.com



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Aprevi Health is distributed by:

ASSINTER - International Insurance

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Limited liability insurance broker with a capital of 28 580 EUR - RCS Paris 491 144 150

Professional civil liability and financial coverage compliant with Articles L-530-J et L-530-2 of the French Insurance Code



APREVI HEALTH

Expatriates of all nationalities, receive extensive health coverage, repatriation assistance and third-party liability insurance whatever your place of residence (outside USA)



Worldwide health coverage



Reimbursement of medical expenses



Repatriation assistance



Third-party liability private and rental insurance



A combination of skills:



APREVI HEALTH : a solution offering extensive and flexible coverage for a range of needs

Level of coverage	BASIC/URGENCE	PACK HOSPI TTC	ESSENTIEL	ESSENTIEL PACK 1	ESSENTIEL PACK 2	ESSENTIEL PACK 3	CONFORT	CONFORT PLUS
Annual expenditure limit per beneficiary	150 000 EUR/USD	200 000 EUR/USD	200 000 EUR/USD	200 000 EUR/USD	200 000 EUR/USD	200 000 EUR/USD	250 000 EUR/USD	500 000 EUR/USD
HOSPITALISATION (prior approval)								
Medical hospitalisation	100% actual costs	100% actual costs	100% actual costs	100% actual costs	100% actual costs	100% actual costs	100% actual costs	100% actual costs
Surgical hospitalisation	100% actual costs	100% actual costs	100% actual costs	100% actual costs	100% actual costs	100% actual costs	100% actual costs	100% actual costs
Associated expenses	100% actual costs	100% actual costs	100% actual costs	100% actual costs	100% actual costs	100% actual costs	100% actual costs	100% actual costs
In vitro fertilisation	Not covered	Not covered	Not covered	Not covered	Not covered	Not covered	Not covered	100% actual costs max. 500 EUR/ 650 USD per claim, 3 claims max.
Organ transplant	100% actual costs	100% actual costs	100% actual costs	100% actual costs	100% actual costs	100% actual costs	100% actual costs	100% actual costs
Bed for accompanying adult when child under 16 is hospitalised	100% actual costs up to 25 EUR/USD/day	100% actual costs up to 25 EUR/USD/day	100% actual costs up to 25 EUR/USD/day	100% actual costs up to 25 EUR/USD/day	100% actual costs up to 25 EUR/USD/day	100% actual costs up to 25 EUR/USD/day	100% actual costs up to 50 EUR/USD/day	100% actual costs up to 50 EUR/USD/day
Individual room	100% actual costs max. 77 EUR/100 USD/day	100% actual costs max. 77 EUR/100 USD/day	100% actual costs max. 77 EUR/100 USD/day	100% actual costs max. 77 EUR/100 USD/day	100% actual costs max. 77 EUR/100 USD/day	100% actual costs max. 77 EUR/100 USD/day	100% actual costs max. 77 EUR/100 USD/day	100% actual costs max. 100 EUR/130 USD/day
Ambulance fees	100% actual costs	100% actual costs	100% actual costs	100% actual costs	100% actual costs	100% actual costs	100% actual costs	100% actual costs
Psychiatric hospitalisation	100% actual costs max. 5 000 EUR/USD	100% actual costs max. 5 000 EUR/USD	100% actual costs max. 5000 EUR/USD	100% actual costs max. 5000 EUR/USD	100% actual costs max. 5000 EUR/USD	100% actual costs max. 5000 EUR/USD	100% actual costs max. 5000 EUR/USD	100% actual costs max. 5 000 EUR/USD
Emergency treatment (1 visit plus pharmaceutical costs)	100% actual costs	100% actual costs	100% actual costs	100% actual costs	100% actual costs	100% actual costs	100% actual costs	100% actual costs
Physical rehabilitation treatment	100% actual costs	100% actual costs	100% actual costs	100% actual costs	100% actual costs	100% actual costs	100% actual costs	100% actual costs
STANDARD MEDICAL EXPENSES								
General or specialist medical fees	Not covered	Not covered	90% actual costs	90% actual costs	90% actual costs	90% actual costs	90% actual costs	100% actual costs
Analyses, X-rays, CT scans	Not covered	Not covered	90% actual costs	90% actual costs	90% actual costs	90% actual costs	90% actual costs	100% actual costs
MRI (prior approval)	Not covered	Not covered	90% actual costs	90% actual costs	90% actual costs	90% actual costs	90% actual costs	100% actual costs
Outpatient surgery	Not covered	Not covered	90% actual costs	90% actual costs	90% actual costs	90% actual costs	90% actual costs	100% actual costs
Drugs	Not covered	Not covered	90% actual costs	90% actual costs	90% actual costs	90% actual costs	90% actual costs	100% actual costs
Medical auxiliaries	Not covered	Not covered	90% actual costs max. 2 500 EUR/3 000 USD/year	90% actual costs max. 2 500 EUR/3 000 USD/year	90% actual costs max. 2 500 EUR/3 000 USD/year	90% actual costs max. 2 500 EUR/3 000 USD/year	90% actual costs max. 2 500 EUR/3 000 USD/year	100% actual costs max. 2 500 EUR/3 000 USD/year
Compulsory vaccinations	Not covered	Not covered	90% actual costs	90% actual costs	90% actual costs	90% actual costs	90% actual costs	100% actual costs
Medical prostheses (prior approval)	Not covered	Not covered	90% actual costs	90% actual costs	90% actual costs	90% actual costs	90% actual costs	100% actual costs
Audio prostheses (prior approval)	Not covered	Not covered	90% actual costs max. 1000 EUR/USD/year	90% actual costs max. 1000 EUR/USD/year	90% actual costs max. 1000 EUR/USD/year	90% actual costs max. 1000 EUR/USD/year	90% actual costs max. 2000 EUR/USD/year	100% actual costs max. 2000 EUR/USD/year
Physiotherapy, chiropractic, osteopathy, homeopathy, acupuncture (prior approval)	Not covered	Not covered	90% actual costs max. 2 500 EUR/3 000 USD/year	90% actual costs max. 2 500 EUR/3 000 USD/year	90% actual costs max. 2 500 EUR/3 000 USD/year	90% actual costs max. 2 500 EUR/3 000 USD/year	90% actual costs max. 2 500 EUR/3 000 USD/year	100% actual costs max. 2 500 EUR/3 000 USD/year
OPTICAL TREATMENT								
Consultations	Not covered	Not covered	Not covered	90% actual costs	Not covered	90% actual costs	90% actual costs	100% actual costs
Glasses, frames and contact lenses prescribed once a year	Not covered	Not covered	Not covered	Max. 250 EUR/USD per year, per beneficiary	Not covered	Max. 250 EUR/USD per year, per beneficiary	Max. 375 EUR/USD per year, per beneficiary	Max. 450 EUR/USD per year, per beneficiary
Radial keratotomy (laser treatment for myopia)	Not covered	Not covered	Not covered	Not covered	Not covered	Not covered	Not covered	600 EUR/USD per eye
DENTAL TREATMENT								
Total annual limit per beneficiary					1 500 EUR/USD	1 500 EUR/USD	2 500 EUR/USD	3 500 EUR/USD
Dental treatment	Not covered	Not covered	Not covered	Not covered	90% actual costs	90% actual costs	90 % frais réels	100 % frais réels
Dental prostheses including inlays, onlays, implants (prior approval)	Not covered	Not covered	Not covered	Not covered	90% actual costs max. 350 EUR/USD per tooth and 1 050 EUR/USD per year, per beneficiary	90% actual costs max. 350 EUR/USD per tooth and 1 050 EUR/USD per year, per beneficiary	90% actual costs max. 500 EUR/USD per tooth and 1 500 EUR/USD per year, per beneficiary	100% actual costs max. 600 EUR/USD per tooth and 2 400 EUR/USD per year, per beneficiary
Orthodontics (prior approval) (children under 16)	Not covered	Not covered	Not covered	Not covered	Not covered	Not covered	90% actual costs max. 1 830 EUR/2 400 USD for 2 years	100% actual costs max. 1 830 EUR/2 400 USD for 2 years
MATERNITY (prior approval)								
Natural delivery	Not covered	Not covered	Not covered	Not covered	Not covered	Not covered	100% actual costs, max. 3 500 EUR/USD	100% actual costs max. 6 000 EUR/USD
Surgical delivery	Not covered	Not covered	Not covered	Not covered	Not covered	Not covered	100% actual costs (see hosp)	100% actual costs (see hosp)
Individual room	Not covered	Not covered	Not covered	Not covered	Not covered	Not covered	Not covered	100 EUR/130 USD/day
REPATRIATION ASSISTANCE (as an option)								
	Emergency only	All causes			All causes			
Repatriation or medical transportation within country of origin or residence	100% actual costs	100% actual costs			100% actual costs			
Accompanying person's expenses	100% actual costs max. 2 000 EUR/USD	100% actual cost max. 2 000 EUR/USD			100% actual costs max. 2 000 EUR/USD			
Repatriation of body	100% actual costs	100% actual costs			100% actual costs			
Funeral expenses	100% actual costs max. 610 EUR/USD	100% actual costs max. 610 EUR/USD			100% actual costs max. 610 EUR/USD			