

## Standard & Premium Medical Networks

When purchasing your plan, you have chosen to be covered under the **Standard** or the **Premium** network.

If you selected our **Standard** network, you are covered in any medical facilities **excluding** the ones below. If you visit any of the facilities below, your medical expenses will be subject to **40% co-insurance**.

If you selected our **Premium** network, you are covered in any medical facility, **including** the ones below.

	<b>Premium network: full coverage</b> <b>Standard network: 40% co-insurance</b>
<b>Thailand (i)</b>	Bumrungrad International Hospital BNH Hospital Bangkok International Hospital MedPark Hospital Bangkok Hospital Pattaya Bangkok Hospital Chiang Mai Wattanapat Hospital Samui Vejthani Hospital (Bangkok)
<b>Hong Kong</b>	Matilda International Hospital Hong Kong Sanatorium & Hospital Hong Kong Adventist Hospital  <b>Outpatient Medical Providers (2):</b> Dr Barbara Lam Cheung Cheung OT&P Premier Medical Centre Hong Kong Medical (HKMC) Virtus (all clinics: Virtus Children 818, Virtus Allergy Asthma & Respiratory, etc) Thrive Wellness
<b>Singapore</b>	Gleneagles Hospital Singapore Mount Elizabeth Hospital (Orchard) Mount Elizabeth Novena Hospital
<b>China</b>	United Family Sino United Parkway

- (i) **For Thailand policyholders only.** Hong Kong and Singapore policyholders are not subject to 40% co-insurance in Thailand.
- (2) The list of outpatient providers applies to policyholders under **MyHEALTH Hong Kong (individual product) only.**

You can enjoy full coverage at any other medical facilities in the countries listed above and in the rest of the world as long as treatment costs are reasonable and customary.

Depending on your policy, your network selection may apply to the following modules: Hospital & Surgery, Outpatient, Dental & Optical, Maternity. **Please refer to your Benefits Schedule for the scope of application.**

## Guidelines for planned hospitalisation or treatments

For any planned hospitalisation or treatment, **you must request pre-approval from APRIL at least 5 to 15 working days in advance according to your plan.**

- 1) Submit your request on our Easy Claim app

For the homepage, click on the "Hospitalisation" button, fill in the required fields and attach the relevant documents.

**OR** Fill in the Advance Request Form with the help of your attending physician, including the name of the medical facility, planned admission date and full breakdown of estimated cost and send it to [provider.asia@april.com](mailto:provider.asia@april.com). Your Advance Request Form can be found on your Member Portal.

- 2) APRIL will assess your request.

If some information is missing, we will contact you to finalise your request, so make sure that the phone number you indicated is correct.

- 3) When your request for hospitalisation or planned treatment is approved, we will provide you with the supporting documents (written approval or Letter of Guarantee).

**REQUESTING PRE-APPROVAL FOR PLANNED HOSPITALISATION OR TREATMENT IS COMPULSORY. IF YOU DON'T REQUEST PRE-APPROVAL, WE MAY APPLY 20% CO-PAYMENT ON YOUR MEDICAL EXPENSES.**

### Which treatments require pre-approval?

- Hospital Benefits, including cancer treatment
- Rehabilitation Treatment
- Surgery performed while a day-patient

In case of emergency, please make sure that you contact APRIL within 24 hours following your admission to the hospital or as soon as reasonably possible.