



WorldCare Explained

companies



It's time for a *fresh approach* to international health insurance

Now Health International is a specialist international health insurance provider. At the heart of our offer are benefit rich products and fast, accurate service.

With service centres in Hong Kong, Shanghai, Singapore, Jakarta, Dubai and the UK, we are strategically placed to serve the main expat hubs and emerging markets.

Our people are experts in international health insurance, delivering local market knowledge whenever your employees need it.

Why choose *Now Health*?

With us, it's simple to get immediate access to healthcare anywhere in the world. We make it easy for you to choose and easy for your employees to use.

- 1 Our global underwriting partner is AXA. AXA has 103m clients worldwide, EUR 91.8b in revenues and EUR 5.1b in underlying earnings*
- 2 Our innovative and peerless customer experience is delivered via a unique set of service promises which sets out how fast we will complete important tasks like processing claims
- 3 WorldCare, our plan, was awarded Best International Private Health Insurance Product at the 2013 Professional Adviser International Fund & Product Awards
- 4 The state-of-the-art Now Health website provides instant access to plan documents, management information and claims tracking information. We were awarded Best Digital Insurance Firm at the Wealth and Finance Insurance and Reinsurance Awards 2015
- 5 We operate a full medical underwriting approach which means that all our members know exactly what they're covered for
- 6 Our quick and simple claims process means your employees can email or fax us all their claims for fast reimbursement
- 7 We are international health insurance experts. Our senior management team has over 130-years combined experience
- 8 Your employees can access 24-hour emergency assistance and medical information via our partners AXA Assistance and Health at Hand
- 9 Our worldwide network of medical providers offers access to healthcare without having to pay up-front
- 10 Now Health's local offices in Hong Kong, Shanghai, Singapore, Jakarta, Dubai and the UK offer a truly worldwide service

* Source: www.axa.com/en/group/profile-and-key-figures/



Our promise to members

Your employees' time is precious. We understand that you need to know how quickly we will handle their requests. We have made six promises on how fast we will complete the following important tasks.

- 1 If your employees have had to pay for treatment and need to claim back their expenses, we will process eligible claims within **five working days**
- 2 If your employees need day-patient or in-patient treatment, we will aim to pre-authorise their claim so they don't need to pay anything. We will place guarantees of payment with medical providers within **two working days**
- 3 When you buy your plan, if we need to underwrite your application, we will respond to you within **two working days**
- 4 If you choose to receive you and your employees' plan documents by post, we will dispatch them within **five working days**
- 5 If you choose to go paper-free, we will dispatch your employee's membership cards within **two working days**
- 6 We will respond to all your enquiries within **one working day**

It's easy to *manage* *your company plan online*

The Now Health International website is designed to make it simpler to manage your international health insurance, from accessing your plan documents to downloading essential management information.



Designed for you

With Now Health, all your company details are stored in your own secure online portfolio, which you can access 24 hours a day from anywhere in the world.

You can view and download all your group plan documents from here, including the certificate of insurance, group agreement, members' handbook and any form you might need. You can add and delete employees, order replacement membership cards for your staff and track all claims activity on your plan. Our complete online solution means that you can choose to go paper-free, although you can always request to receive your documents by post, if you prefer.

Online management reporting

We prepare regular management reports about your plan so you always have an up to date view of how your plan is running, including a statement of account, claims summary and a membership list.

Designed for your employees

Our intuitive online tools are designed to make it easier for your employees to use their plan too. Each employee gets their own secure online portfolio where they can view and download their plan documents and track the status of their claims.



How to use *your company plan*

When your employees need to use their plan, we've designed the process to be as straightforward as possible.

When your employees need out-patient treatment

If you select a plan that includes out-patient treatment, your employees can go to any medical practitioner, pay for their treatment and claim back their expenses. They won't have to pay anything if they have a nil excess and choose a medical provider from our network. Access an up-to-date network list from www.now-health.com or contact our customer service team.

When your employees need in-patient or day-patient treatment

If your employees need to be admitted to hospital for day-patient or in-patient treatment, they should contact us and we will place a guarantee of payment with the medical provider so they don't need to pay anything. We aim to do this within two working days of your employee's call.

Accessing emergency help

AXA Assistance is our 24-hour emergency assistance provider. With over 30 years' experience, they can give immediate help if your employees are sick or injured. This includes arranging hospital treatment and facilitating emergency evacuation or repatriation. Based in multiple locations around the world, they can also give local information on finding healthcare wherever your employees are.

If your employees have a medical question

All Now Health members also have 24-hour access to medical information through Health at Hand. Health at Hand's team of nurses, pharmacists, counsellors and midwives are on hand to give your employees the benefit of their expertise. They can answer your employees' questions and give them all the latest information on specific illnesses, treatments and medications.

How to *claim*

If your employees have accessed treatment within our out-patient direct billing network or if we've placed a guarantee of payment for them, there's no need to do anything further.

If your employees have had to pay and claim, we will process their eligible claims within *five working days or less*.

Your employees can track the status of all their claims in their secure online portfolio. We will email and SMS them updates as they happen.

All out-patient claims and
in/day-patient claims under

USD 500/EUR 400/
GBP 300
per medical
condition

Employees can complete the front of the claim form and email or fax it to us with their scanned receipt.

All in/
day-patient
claims over

USD 500/EUR 400/GBP 300
per medical condition

Employees can complete the front of the claim form and ask their medical practitioner to complete the back of the form. They can then email or fax it to us with their scanned receipts, diagnostic reports and/or discharge reports.

Your employees' *Membership cards*

Once your employees join Now Health, we send them a membership card for each person covered on the plan. Our membership cards are designed to carry clear information on what our customers are covered for.

We work closely with the medical providers in our network on how to recognise Now Health cards. Any out-patient benefits you have selected will be clearly labelled on the card.



On the Card Front

01 Direct Billing

This will indicate what kind of direct billing your employees are entitled to

02 Product name and option

03 Member's name

04 Membership number

This number is unique to each individual

05 Start date

This is the first day of your current plan year. It is in the format dd/mm/yyyy

06 Expiry date

This is the last day of your current plan year. It is in the format dd/mm/yyyy

07 Out-patient excess

This is the amount your employees pay towards the cost of any out-patient medical treatment.

The excess is applicable per insured person, per medical condition, per period of cover unless you have chosen the per visit excess option

08 Out-patient co-insurance

If you select the 10% co-insurance out-patient treatment option, it will say '10%' here and your employees will have to pay 10% of any out-patient treatment after the excess has been deducted to the medical provider. If you select the 20% co-insurance option, it will say '20%' here and your employees will have to pay 20% of any out-patient treatment after the excess has been deducted to the medical provider. If neither has been chosen, it will say 'Nil'

09 In/day-patient excess

This is the amount your employees pay towards the cost of any in/day-patient treatment.

The excess is applicable per insured person, per medical condition, per period of cover



On the Card Back

10 Online

Employees can visit our website to login to their secure online portfolio and track their claims online

11 Customer service

Your employees can call any of these numbers if they want to talk to us about any query. The number closest to them is normally at the top of the list

12 24-hour Emergency Assistance

If one of your employees has an emergency and needs immediate help, they can call any of these numbers. The number closest to them is normally at the top of the list

13 Mailing address

If your employees want to post their claims or write us a letter, they can use this address

14 This is the logo of the underwriter of your plan

Introducing *WorldCare*

We believe that WorldCare is one of the most benefit-rich products in the international health insurance market today. There are four levels available: Essential, Advance, Excel and Apex. This means you can select the appropriate level of cover for your employees and your business needs, from essential medical treatment, to a more comprehensive package.

WorldCare automatically provides your employees with access to healthcare anywhere in the world, other than the USA where we can only cover them for emergency treatment as standard.

A summary of each plan is shown below.

WorldCare Essential

Now Health's most affordable package is designed for businesses that want to be sure their employees can access in-patient and day-patient care when they need it while minimising your health insurance costs. You can choose a higher excess to lower your premiums if you only want to cover your employees for high-cost, infrequent medical events.

WorldCare Advance

This plan covers your employees for in-patient and day-patient treatment and out-patient care including GP and specialist appointments, physiotherapy and alternative therapies. It is suitable for businesses that want to provide all-round medical care.

WorldCare Excel

This plan covers in-patient, day-patient and out-patient treatment at higher benefit levels than WorldCare Advance. It also includes routine and complex dental care after a nine-month waiting period.

WorldCare Apex

This is our highest level of cover. With very high benefit limits, it includes in-patient, day-patient, out-patient, and routine and complex dental treatment, at higher benefit levels than WorldCare Excel. WorldCare Apex also includes routine maternity care after a 12-month waiting period.

Additional Options

You can shape the cover you want by adding the following options:

- 1 Add a small level of out-patient charges cover to WorldCare Essential for added flexibility. There is a premium loading associated with this option
- 2 Add a small level of out-patient charges and maintenance of chronic condition cover to WorldCare Essential. There is a premium loading associated with this option
- 3 Choose fully-paid USA elective treatment within our network. A 50% co-insurance is applied when treatment is received out of network. There is a premium loading associated with this option
- 4 Two co-insurance out-patient treatment options are available – your employees pay 10% or 20%, depending on the option chosen, of their out-patient treatment after any excess has been deducted (not available for WorldCare Essential). There are premium discounts associated with these options.
- 5 Opt for our out-patient per visit excess – your employees can have an excess of USD 25/EUR 20/GBP 15 per visit to an out-patient medical practitioner and a nil excess when accessing day-patient or in-patient treatment (not available for WorldCare Essential). There is a premium discount associated with this option
- 6 Two options of added-value cover for wellness, optical and vaccinations (for compulsory group plans with 3 or more employees and not available for WorldCare Essential)
- 7 Medical history disregarded – where we may be able to offer cover without asking for detailed medical information on your employees up-front (for compulsory group plans with 10 or more employees)
- 8 The option to add routine maternity cover to the Advance or Excel plans (for compulsory group plans with 10 or more employees)
- 9 The option to add routine and complex dental care to the Advance plan (for compulsory group plans with 10 or more employees)
- 10 We also have a range of excesses to suit your business needs – from a high excess to reduce your premium, to a low or nil excess if you expect your employees to use the plan frequently



WorldCare *at a glance*

A summary of each plan is shown below.

WorldCare Essential	WorldCare Advance	WorldCare Excel	WorldCare Apex
<ul style="list-style-type: none"> ✓ In-patient and day-patient care ○ Out-patient charges ○ Out-patient charges – Option 2 ○ USA elective treatment ○ Medical history disregarded ✗ Routine & complex dental treatment ✗ Routine maternity care 	<ul style="list-style-type: none"> ✓ In-patient and day-patient care ✓ Out-patient care ○ Routine & complex dental treatment ○ Routine maternity care (no co-insurance/ 20% co-insurance) ○ Wellness, optical and vaccinations ○ USA elective treatment ○ Co-insurance out-patient treatment ○ Out-Patient Per Visit Excess ○ Medical history disregarded 	<ul style="list-style-type: none"> ✓ In-patient and day-patient care ✓ Out-patient care ✓ Routine & complex dental treatment ○ Routine maternity care ○ Wellness, optical and vaccinations ○ USA elective treatment ○ Co-insurance out-patient treatment ○ Out-Patient Per Visit Excess ○ Medical history disregarded 	<ul style="list-style-type: none"> ✓ In-patient and day-patient care ✓ Out-patient care ✓ Routine & complex dental treatment ✓ Routine maternity care ○ Wellness, optical and vaccinations ○ USA elective treatment ○ Co-insurance out-patient treatment ○ Out-Patient Per Visit Excess ○ Medical history disregarded

✓ Cover available as standard

✗ Not covered

○ Optional

WorldCare *benefit schedule*

Benefit	Essential	Advance	Excel	Apex
Annual Maximum Group Plan Limit	USD 3m/EUR 2.4m/ GBP 1.9m	USD 3.5m/EUR 2.8m/ GBP 2.2m	USD 4m/EUR 3.2m/ GBP 2.5m	USD 4.5m/EUR 3.6m/ GBP 2.8m
1. Maintenance of Chronic Medical Conditions	▶ Not covered	▶ Up to USD 15,000/ EUR 12,000/GBP 9,375	▶ Up to USD 20,000/ EUR 16,000/GBP 12,500	▶ Full refund
2. Hospital Charges, Medical Practitioner and Specialist Fees i) Hospital charges for in-patient and day-patient treatment ii) Related ancillary charges	▶ (i) Full refund ▶ (ii) Up to USD 1,500/ EUR 1,200/GBP 930 per medical condition	▶ (i) Full refund ▶ (ii) Up to USD 1,500/ EUR 1,200/GBP 930 per medical condition	▶ (i) Full refund ▶ (ii) Up to USD 2,000/ EUR 1,600/GBP 1,250 per medical condition	▶ (i) Full refund ▶ (ii) Up to USD 2,500/ EUR 2,000/GBP 1,550 per medical condition
3. Diagnostic Procedures	▶ Full refund for in-patient pre and post-operative scans	▶ Full refund	▶ Full refund	▶ Full refund
4. Emergency Ambulance Transportation	▶ Full refund	▶ Full refund	▶ Full refund	▶ Full refund
5. Parent Accommodation	▶ Full refund	▶ Full refund	▶ Full refund	▶ Full refund
6. Renal Failure and Renal Dialysis i) Treatment of renal failure, including renal dialysis on an in-patient basis ii) Treatment of renal failure, including renal dialysis on a day-patient or out-patient basis	▶ (i) Up to six weeks full refund for in-patient pre and post-operative care ▶ (ii) Not covered	▶ (i) Up to six weeks full refund ▶ (ii) Up to USD 10,000/ EUR 8,000/GBP 6,250	▶ (i) Up to six weeks full refund ▶ (ii) Up to USD 25,000/ EUR 20,000/GBP 15,625	▶ (i) Up to six weeks full refund ▶ (ii) Up to USD 75,000/ EUR 60,000/GBP 46,875
7. Organ Transplant i) Treatment ii) Donor medical costs	▶ (i) Full refund ▶ (ii) Up to USD 50,000/ EUR 40,000/GBP 31,250	▶ (i) Full refund ▶ (ii) Up to USD 50,000/ EUR 40,000/GBP 31,250	▶ (i) Full refund ▶ (ii) Up to USD 50,000/ EUR 40,000/GBP 31,250	▶ (i) Full refund ▶ (ii) Up to USD 50,000/ EUR 40,000/GBP 31,250
8. Cancer Treatment	▶ Full refund	▶ Full refund	▶ Full refund	▶ Full refund
9. Pregnancy and Childbirth Medical Conditions	▶ Full refund	▶ Full refund	▶ Full refund	▶ Full refund
10. New Born Cover	▶ Up to USD 100,000/ EUR 80,000/GBP 62,500	▶ Up to USD 100,000/ EUR 80,000/GBP 62,500	▶ Up to USD 125,000/ EUR 100,000/GBP 78,125	▶ Up to USD 150,000/ EUR 120,000/GBP 93,750
11. Hospital Accommodation for New Born Accompanying their Mother	▶ Full refund	▶ Full refund	▶ Full refund	▶ Full refund
12. Congenital Disorder	▶ Up to USD 100,000/ EUR 80,000/GBP 62,500	▶ Up to USD 100,000/ EUR 80,000/GBP 62,500	▶ Up to USD 125,000/ EUR 100,000/GBP 78,125	▶ Up to USD 150,000/ EUR 120,000/GBP 93,750
13. Reconstructive Surgery	▶ Full refund	▶ Full refund	▶ Full refund	▶ Full refund
14. Rehabilitation	▶ Full refund for eligible in-patient treatment only up to 30 days per medical condition	▶ Full refund for up to 180 days per medical condition	▶ Full refund	▶ Full refund
15. In-Patient Emergency Dental Treatment	▶ Full refund	▶ Full refund	▶ Full refund	▶ Full refund
16. In-Patient Psychiatric Treatment	▶ Full refund for up to 30 days	▶ Full refund for up to 30 days	▶ Full refund for up to 30 days	▶ Full refund for up to 30 days
17. Terminal Illness	▶ In-patient and day-patient treatment up to USD 50,000/EUR 40,000/ GBP 31,250 lifetime limit	▶ Up to USD 50,000/ EUR 40,000/GBP 31,250 lifetime limit	▶ Up to USD 75,000/ EUR 60,000/GBP 46,875 lifetime limit	▶ Up to USD 100,000/ EUR 80,000/GBP 62,500 lifetime limit
18. Emergency Non-Elective Treatment USA Cover	▶ Full refund for accident requiring in-patient or day-patient care ▶ Illness: in-patient and day-patient care up to USD 25,000/EUR 20,000/ GBP 15,625	▶ Full refund for accident requiring in-patient or day-patient care ▶ Illness: in-patient and day-patient care up to USD 25,000/EUR 20,000/ GBP 15,625	▶ Full refund for accident requiring in-patient or day-patient care ▶ Illness: in-patient and day-patient care up to USD 35,000/EUR 28,000/ GBP 21,875	▶ Full refund for accident requiring in-patient or day-patient care ▶ Illness: in-patient and day-patient care up to USD 50,000/EUR 40,000/ GBP 31,250
19. Evacuation and Repatriation Evacuation i) Transportation costs ii) Reasonable local travel costs to and from medical appointments iii) Reasonable travel costs for a locally-accompanying person iv) Non-hospital accommodation costs Repatriation to country of residence or nationality following treatment	▶ (i) Full refund ▶ (ii) Full refund ▶ (iii) Full refund ▶ (iv) Up to USD 200/EUR 160/ GBP 125 per day, up to USD 7,500/EUR 6,000/ GBP 4,600 per person, per evacuation	▶ (i) Full refund ▶ (ii) Full refund ▶ (iii) Full refund ▶ (iv) Up to USD 200/EUR 160/ GBP 125 per day, up to USD 7,500/EUR 6,000/ GBP 4,600 per person, per evacuation	▶ (i) Full refund ▶ (ii) Full refund ▶ (iii) Full refund ▶ (iv) Up to USD 200/EUR 160/ GBP 125 per day, up to USD 7,500/EUR 6,000/ GBP 4,600 per person, per evacuation	▶ (i) Full refund ▶ (ii) Full refund ▶ (iii) Full refund ▶ (iv) Up to USD 300/EUR 240/ GBP 185 per day, up to USD 10,000/EUR 8,000/ GBP 6,250 per person, per evacuation
20. Mortal Remains i) Transportation of body or ashes of insured person to country of residence or country of nationality ii) Burial or cremation costs at the place of death	▶ (i) Full refund ▶ (ii) Up to USD 10,000/ EUR 8,000/GBP 6,250	▶ (i) Full refund ▶ (ii) Up to USD 10,000/ EUR 8,000/GBP 6,250	▶ (i) Full refund ▶ (ii) Up to USD 15,000/ EUR 12,000/GBP 9,375	▶ (i) Full refund ▶ (ii) Up to USD 20,000/ EUR 16,000/GBP 12,500
21. Hospital Cash Benefit	▶ USD 125/EUR 100/ GBP 75 per night	▶ USD 175/EUR 140/ GBP 105 per night	▶ USD 225/EUR 180/ GBP 135 per night	▶ USD 275/EUR 220/ GBP 165 per night
22. Out-Patient Charges i) Medical practitioner fees ii) Physiotherapy	▶ (i) Pre-operative consultations and diagnostic procedures 15 days from admission and post hospitalisation to max USD 2,000/ EUR 1,600/GBP 1,250 or 30 days per medical condition ▶ (ii) Not covered	▶ (i) Full refund ▶ (ii) Full refund up to 30 sessions	▶ (i) Full refund ▶ (ii) Full refund	▶ (i) Full refund ▶ (ii) Full refund
23. Day-Patient and Out-Patient Surgery	▶ Full refund	▶ Full refund	▶ Full refund	▶ Full refund

Benefit	Essential	Advance	Excel	Apex
24. Out-Patient Psychiatric Illness	Not covered	Up to USD 2,500/ EUR 2,000/GBP 1,550	Up to USD 5,000/ EUR 4,000/GBP 3,125	Up to USD 7,500/ EUR 6,000/GBP 4,600
25. Alternative Therapies	Not covered	Full refund up to a maximum of 30 visits	Full refund	Full refund
26. Nursing Care at Home i) Care given by a qualified nurse ii) Emergency out-of-hours medical practitioner (GP) home visits	(i) Not covered (ii) Not covered	(i) Full refund up to 45 days per medical condition (ii) Not covered	(i) Full refund up to 60 days per medical condition (ii) Not covered	(i) Full refund up to 120 days per medical condition (ii) Up to five visits
27. AIDS Cover only available after three years of continuous membership	In-patient and day-patient treatment only up to USD 25,000/EUR 20,000/ GBP 15,625	Up to USD 25,000/ EUR 20,000/GBP 15,625	Up to USD 40,000/ EUR 32,000/GBP 25,000	Up to USD 50,000/ EUR 40,000/GBP 31,250
28. Maternity Costs incurred within 12 months of plan start date are excluded	Not covered	Not covered	Not covered	Up to USD 15,000/ EUR 12,000/GBP 9,375
29. Dental Care i) Routine dental treatment ii) Complex dental treatment Costs incurred within nine months of plan start date are excluded. A co-insurance of 20% applies. Orthodontics subject to 50% co-insurance.	(i) Not covered (ii) Not covered	(i) Not covered (ii) Not covered	(i) Up to USD 1,000/ EUR 800/GBP 625 (ii) Up to USD 2,000/ EUR 1,600/GBP 1,250	(i) Up to USD 1,500/ EUR 1,200/GBP 930 (ii) Up to USD 3,000/ EUR 2,400/GBP 1,875
Additional options				
30. USA Elective Treatment	Optional Up to USD 1.5m/ EUR 1.2m/GBP 937,500	Optional Up to USD 1.5m/ EUR 1.2m/GBP 937,500	Optional Up to USD 1.5m/ EUR 1.2m/GBP 937,500	Optional Up to USD 1.5m/ EUR 1.2m/GBP 937,500
31. Co-Insurance Out-Patient Treatment i) 10% Co-Insurance Out-Patient Treatment ii) 20% Co-Insurance Out-Patient Treatment	(i) Not covered (ii) Not covered	(i) Optional (ii) Optional	(i) Optional (ii) Optional	(i) Optional (ii) Optional
32. Out-Patient Charges This additional option replaces benefit 22 i) Medical practitioner fees ii) Physiotherapy	Optional (i) Up to USD 4,500/ EUR 3,600/GBP 2,800 (ii) Full refund up to 10 sessions	Already covered	Already covered	Already covered
33. Out-Patient Charges – Option 2 This additional option replaces benefit 22 i) Medical practitioner fees and maintenance of chronic conditions ii) Physiotherapy	Optional (i) Up to USD 4,500/ EUR 3,600/GBP 2,800 (ii) Full refund up to 10 sessions	Already covered	Already covered	Already covered
34. Wellness, Optical and Vaccinations	Not covered	Optional For compulsory group plans 3+ employees Combined limit up to USD 500/EUR 400/GBP 310	Optional For compulsory group plans 3+ employees Combined limit up to USD 500/EUR 400/GBP 310	Optional For compulsory group plans 3+ employees Combined limit up to USD 500/EUR 400/GBP 310
35. Wellness, Optical and Vaccinations – Option 2	Not covered	Optional For compulsory group plans 3+ employees Combined limit up to USD 1,000/EUR 800/GBP 625	Optional For compulsory group plans 3+ employees Combined limit up to USD 1,000/EUR 800/GBP 625	Optional For compulsory group plans 3+ employees Combined limit up to USD 1,000/EUR 800/GBP 625
36. Medical History Disregarded Waiting period for maternity or dental care benefits does not apply	Optional For compulsory group plans 10+ employees	Optional For compulsory group plans 10+ employees	Optional For compulsory group plans 10+ employees	Optional For compulsory group plans 10+ employees
37. Dental Care i) Routine dental treatment ii) Complex dental treatment Costs incurred within nine months of plan start date are excluded. A co-insurance of 20% applies. Orthodontics subject to 50% co-insurance.	Not covered	Optional For compulsory group plans 10+ employees (i) Up to USD 500/ EUR 400/GBP 310 (ii) Up to USD 1,000/ EUR 800/GBP 625	Already covered	Already covered
38. Maternity (No Co-Insurance) Costs incurred within 12 months of plan start date are excluded	Not covered	Optional For compulsory group plans 10+ employees Up to USD 7,000/ EUR 5,600/GBP 4,375	Not covered	Already covered
39. Maternity (20% Co-Insurance) Costs incurred within 12 months of plan start date are excluded	Not covered	Optional For compulsory group plans 10+ employees Up to USD 7,000/ EUR 5,600/GBP 4,375	Not covered	Already covered
40. Maternity Costs incurred within 12 months of plan start date are excluded	Not covered	Not covered	Optional For compulsory group plans 10+ employees Up to USD 10,000/ EUR 8,000/GBP 6,250	Already covered
Excess options				
Standard Excess	Nil	USD 100/EUR 80/ GBP 60	USD 100/EUR 80/ GBP 60	USD 100/EUR 80/ GBP 60
Optional Excess	USD 1,000/EUR 800/ GBP 625	Nil	Nil	Nil
	USD 2,500/EUR 2,000/ GBP 1,550	USD 50/EUR 40/ GBP 30	USD 50/EUR 40/ GBP 30	USD 50/EUR 40/ GBP 30
	USD 5,000/EUR 4,000/ GBP 3,125	USD 250/ EUR 200/ GBP 155	USD 250/ EUR 200/ GBP 155	USD 250/ EUR 200/ GBP 155
	USD 10,000/EUR 8,000/ GBP 6,250	USD 500/EUR 400/ GBP 310		
	USD 15,000/EUR 12,000 GBP 9,375	USD 1,000/EUR 800/ GBP 625		
		USD 2,500/EUR 2,000/ GBP 1,550		
Out-Patient Per Visit Excess	Not covered	Optional USD 25/EUR 20/GBP 15	Optional USD 25/EUR 20/GBP 15	Optional USD 25/EUR 20/GBP 15

▶ Full refund
 ▶ Not covered
 ▶ Subject to limits
 ▶ Optional

What we *don't* cover

These are the limitations that apply in addition to any personal exclusion we may detail in your Certificate of Insurance. These include treatments that may be considered a matter of personal choice (such as cosmetic treatment) and other treatments that are excluded from cover to keep premiums at an affordable level. For a full description, please refer to the members' handbook.

- 1 Act of terrorism, war and illegal acts
- 2 Administrative and shipping fees
- 3 Alcohol and drug abuse
- 4 Chemical exposure
- 5 Cosmetic surgery
- 6 Contamination
- 7 Chronic conditions – in respect of the Essential plan option
- 8 Dental care – unless this option has been chosen
- 9 Developmental disorders
- 10 Dietary supplements
- 11 Eating disorders
- 12 Excess or co-insurance
- 13 Experimental treatment and drugs
- 14 Eyes and ears
- 15 External prosthesis
- 16 Failure to follow medical advice
- 17 Foetal surgery
- 18 Genetic testing
- 19 Hazardous sports and pursuits
- 20 HIV, AIDS or sexually transmitted disease – except as stated in the benefit schedule
- 21 HRT unless caused due to medical intervention
- 22 Morbid obesity
- 23 Nursing homes, convalescence homes, health hydros and nature cure clinics
- 24 Pregnancy or maternity – unless this option has been chosen
- 25 Pre-existing Conditions, unless agreed by Us in writing
- 26 Professional sports
- 27 Reproductive medicine
- 28 Routine examinations, health screening – unless this option has been chosen
- 29 Second opinions
- 30 Self-inflicted injuries or attempted suicide
- 31 Sexual problems and gender re-assignment
- 32 Sleep disorders
- 33 Travel/accommodation costs – except those pre-authorised by us
- 34 Travelling against medical advice
- 35 Treatment by a family member
- 36 Treatment charges outside of our reasonable and customary range

Join *Now Health today*

It's quick and easy to join Now Health International.

If you're looking for a simple approach to international health insurance, visit www.now-health.com or ask your intermediary for more information.

Intermediary details

Professional Adviser
**International
Fund & Product
Awards 2013**
Winner
Best International
Private Health
Insurance Product



ASIA INSURANCE
TECHNOLOGY AWARDS
2013 E-COMMERCE AWARD

**COVER
excellence**
AWARDS 2014
WINNER

**Insurance
& Reinsurance awards**
two thousand & fifteen Winner

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