



10 Reasons to choose the Now Health International and Sompo Singapore partnership

We have developed a set of differentiating elements to the WorldCare proposition that you might not have been aware of.

Did you know?

- 1 Our underwriting partner in Singapore is Sompo Insurance Singapore Pte. Ltd. Sompo Singapore was established in January 2013 when Tenet Insurance Company Ltd merged with Sompo Japan Insurance (Singapore) Pte. Ltd. In January 2014, Sompo Singapore further merged with NIPPONKOA Insurance Co., Ltd., Singapore Branch, by acquiring its general insurance business to form an even larger entity in Singapore. Sompo Singapore has been a part of the Singapore history since 1957 (as Tenet Insurance), while Sompo Japan group and NIPPONKOA Insurance Group have their histories stretching back to 1888 and 1892 respectively
- 2 We can offer full cover for **chronic conditions**
- 3 We can cover **congenital disorders** up to USD 150,000/SGD 195,000 per period of cover
- 4 We can offer full cover for **physiotherapy** and **alternative therapies**
- 5 We can cover **donor medical costs** for organ transplants, as an in-patient or day-patient with the exception of the cost of the donor organ search, up to USD 50,000/SGD 65,000 per period of cover
- 6 We can cover **renal failure and dialysis** up to USD 75,000/SGD 97,500 per period of cover
- 7 We have **no age limit** for renewals
- 8 We accept new members up to the age of **79**
- 9 We have no co-insurance on our **maternity benefit**
- 10 We don't need a **doctor's signature** for any out-patient claims or in/day-patient claims under USD 500/SGD 650 per medical condition, per period of cover



Find out more about how these and our other benefits will help to build stronger, retainable relationships with your existing client base.

Contact us for your next international health insurance quote.

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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 ○ Hospital room restriction in Singapore and Hong Kong ✗ 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 ○ Wellness, optical and vaccinations – option 2 ○ USA elective treatment ○ Co-insurance out-patient treatment ○ Medical history disregarded ○ Hospital room restriction in Singapore and Hong Kong 	<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 ○ Wellness, optical and vaccinations – option 2 ○ USA elective treatment ○ Co-insurance out-patient treatment ○ Medical history disregarded ○ Hospital room restriction in Singapore and Hong Kong 	<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 ○ Wellness, optical and vaccinations – option 2 ○ USA elective treatment ○ Co-insurance out-patient treatment ○ Medical history disregarded ○ Hospital room restriction in Singapore and Hong Kong

✓ Cover available as standard

✗ Not covered

○ Optional