

Administered by:

**NOW**  
HEALTH INTERNATIONAL

Insured by:

**RSA** 

# WorldCare Members' Handbook

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*individuals and families*

# Everything you need to know about your international health insurance

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Effective 1 May 2017

## Introduction

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Thank you for choosing Now Health International to administer **Your** international health insurance **Plan**.

**We** have designed WorldCare based on **Our** understanding of what people who buy international health insurance want and need. At the heart of this is **Our** commitment to provide clear information about how **Your Plan** works and how to use it. Please read this handbook carefully to ensure that **You** are completely satisfied that the cover provided under **Your** chosen **Plan** meets **Your** needs.

### How to use this handbook

This handbook is an important document. It sets out **Your** rights and **Our** obligations to **You**. Along with the **Benefit Schedule** in section 4, it explains **Your** chosen WorldCare **Plan** and the terms of **Your** cover.

Inside **You** will find details of:

- The cover **You** have (both **Benefits** and exclusions)
- **Your** rights and responsibilities
- How to make a claim
- How **Your Plan** is administered
- How to make a complaint
- Other services available to **You** under **Your Plan**

Throughout the handbook certain words and phrases appear in bold type. This indicates that they have a special medical or legal meaning – these are defined in section 1.

The **Benefits** of **Your Plan** are detailed in section 4 of this handbook. **Your Certificate of Insurance** shows the cover that is available, **Your** period and level of cover. As with any healthcare insurance contract, there are exclusions. These are **Medical Conditions** and **Treatments** that are not covered – they are listed in section 5 of this handbook.

### Our service for You

When **You** need to use **Your** WorldCare **Plan**, here's what **You** can expect from **Us**:

- A commitment to process **Your** claim as quickly as possible
- A 24-hour customer service team
- Help to find suitable healthcare providers in **Your** area
- **Pre-authorisation** of certain claims where possible, to reduce **Your** out-of-pocket expenses
- An international claims management team with the medical expertise to support **You** in making decisions about **Your** healthcare

If **You** require more details about this **Plan**, or if **You** would like to tell **Us** about any changes in **Your** personal circumstances, please contact **Us** using the details on the next page.

## Contacting Us

While it is important that **You** read and understand this **Plan** members' handbook, **We** understand that there are times when it is easier to call **Us** for information. **Our** customer service team is ready to help with any queries **You** may have. For example, if **You** need **Treatment**, **You** can contact **Us** first so **We** can explain the extent of **Your** cover before **You** incur any costs.

Please note that **We** may record and/or monitor calls for quality assurance and training and as a record of **Our** conversation. If **You** need to let us know about any changes in **Your** personal circumstances, **You** can do so using the contact details below.

**Our** UAE team is available Sunday to Thursday from 9am to 5pm. Thereafter **Our** other customer service teams are available 24-hours a day.

T +971 (0) 4450 1415 | F +971 (0) 4450 1416 | MEAService@now-health.com

Royal & Sun Alliance Insurance Middle East B.S.C. (c), c/o Now Health International Gulf Third Party Administrators LLC, 2348 Sky Tower, Al Reem Island, PO Box 132168, Abu Dhabi, UAE.

## Assistance team for Emergency Evacuation or Repatriation

**Our** multilingual team is available 24 hours a day, 365 days a year. For details on how to use **Our Emergency Evacuation** and **Repatriation** service see section 3.3.

T +971 (0) 4450 1456

If **You** have any questions about **Your** membership or would like to request information on the progress of a claim, **You** can log in to **Your** online secure portfolio at [www.now-health.com](http://www.now-health.com) or contact **Us** via email at [MEAService@now-health.com](mailto:MEAService@now-health.com).



## Contents

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1. Definitions . . . . .	06
2. Manage <b>Your Plan</b> online . . . . .	11
3. How to claim. . . . .	12
4. <b>Benefits:</b> What is covered?. . . . .	20
5. Exclusions: What is not covered? . . . . .	50
6. <b>Plan</b> administration . . . . .	54
7. Making a complaint . . . . .	56
8. Rights and responsibilities . . . . .	57

# 1. Definitions

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The following words and phrases used anywhere within **Your Plan** have specific meanings. They are always shown in bold with a capital letter at the beginning wherever they appear in **Your Plan**.

<b>Accident</b>	A sudden, unexpected, unforeseen and involuntary external event resulting in identifiable physical injury occurring to an <b>Insured Person</b> while <b>Your Plan</b> is in force.
<b>Acute Condition</b>	A disease, illness or injury that is likely to respond quickly to <b>Treatment</b> which aims to return <b>You</b> to the state of health <b>You</b> were in immediately before suffering the disease, illness or injury, or which leads to <b>Your</b> full recovery.
<b>Act of Terrorism</b>	Any clandestine use of violence by an individual terrorist or a terrorist group to coerce or intimidate the civilian population to achieve a political, military, social or religious goal.
<b>Alternative Therapies</b>	Refers to therapeutic and diagnostic <b>Treatment</b> that exists outside the institutions where conventional medicine is taught. Such medicine includes Chinese medicine, chiropractic <b>Treatment</b> , osteopathy, dietician, homeopathy and acupuncture as practiced by approved therapists.
<b>Apicoectomy</b>	Is a dental surgery performed to remove the root tip and the surrounding infected tissue of an abscessed tooth, when inflammation or infection persists in the bony area around the end of a tooth after a root canal procedure. Apicoectomy is done to treat the following: <ul style="list-style-type: none"> <li>• Fractured tooth root</li> <li>• A severely curved tooth root</li> <li>• Teeth with caps or posts</li> <li>• Cyst or infection which is untreatable with root canal therapy</li> <li>• Root perforations</li> <li>• Recurrent pain and infection</li> <li>• Persistent symptoms that do not indicate problems from x-rays</li> <li>• Calcification</li> <li>• Damaged root surfaces and surrounding bone requiring surgery</li> </ul>
<b>Benefits</b>	Insurance cover provided by this <b>Plan</b> and any extensions or restrictions shown in the <b>Certificate of Insurance</b> or in any endorsements (if applicable) and subject always to <b>Us</b> having received the premium due.
<b>Benefit Schedule</b>	The table of <b>Benefits</b> applicable to this <b>Plan</b> showing the maximum <b>Benefits We</b> will pay.
<b>Cancer</b>	A malignant tumour, tissues or cells, characterised by the uncontrolled growth and spread of malignant cells and invasion of tissue.
<b>Certificate of Insurance</b>	The certificate giving details of the <b>Planholder</b> , the <b>Insured Persons</b> , the <b>Period of Cover</b> , the <b>Entry Date</b> , the level of cover and any endorsements that may apply.
<b>Congenital Disorder</b>	A <b>Medical Condition</b> that is present at birth or is believed to have been present since birth, whether it is inherited or caused by environmental factors.
<b>Co-Insurance</b>	Is the uninsured percentage of the costs, which the <b>Insured Person</b> must pay towards the cost of a claim.
<b>Country of Nationality</b>	The country for which <b>You</b> hold a passport and as <b>You</b> declared to <b>Us</b> .
<b>Country of Residence</b>	The country in which <b>You</b> habitually reside (usually for a period of no less than six months per <b>Period of Cover</b> ) at the <b>Plan Start Date</b> or <b>Entry Date</b> or at each subsequent <b>Renewal Date</b> .

<b>Chronic Condition</b>	A disease, illness or injury which has at least one of the following characteristics: <ul style="list-style-type: none"> <li>• It needs ongoing or long-term monitoring through consultations, examination, check-ups, <b>Drugs and Dressings</b> and/or tests</li> <li>• It needs ongoing or long-term control or relief of symptoms</li> <li>• It requires <b>Your Rehabilitation</b> or for <b>You</b> to be specially trained to cope with it</li> <li>• It continues indefinitely</li> <li>• It has no known cure</li> <li>• It comes back or is likely to come back</li> </ul>
<b>Day-Patient</b>	A patient who is admitted to a <b>Hospital</b> or day-patient unit because they need a period of medically supervised recovery but does not occupy a bed overnight.
<b>Deductible</b> <small>(Please note that an annual <b>Deductible</b> is not available to residence visa holders in the Emirates of Dubai or Abu Dhabi)</small>	An uninsured amount payable by an <b>Insured Person</b> in respect of <b>In-Patient</b> and <b>Day-Patient</b> expenses incurred before any <b>Benefits</b> are paid under the <b>Plan</b> , as specified in <b>Your Certificate of Insurance</b> . The <b>Plan Deductible</b> applies per <b>Insured Person</b> , per <b>Period of Cover</b> .
<b>Dental Practitioner</b>	A person who is legally licensed to carry out this profession by the relevant licensing authority to practise dentistry in the country where the dental <b>Treatment</b> is given and recognised by <b>Us</b> .
<b>Dependants</b>	One spouse or adult partner and/or unmarried children who are not more than 18 years old and residing with <b>You</b> , or up to 28 years old if in full-time education (written proof may be required from the educational institute where they are enrolled), at the <b>Start Date</b> or any subsequent <b>Renewal Date</b> . The term partner shall mean husband or wife, living with <b>You</b> . All dependants must be named as <b>Insured Persons</b> in the <b>Certificate of Insurance</b> .
<b>Diagnostic Tests</b>	Investigations, such as x-rays or blood tests, to find or to help to find the cause of <b>Your</b> symptoms.
<b>Drugs and Dressings</b>	Essential prescription drugs, dressings and medicines, which are authorised and recognised in the country where they are prescribed and are administered by a <b>Medical Practitioner</b> or <b>Specialist</b> needed to relieve or cure a <b>Medical Condition</b> .
<b>Eligible</b>	Those <b>Treatments</b> and charges, which are covered by <b>Your Plan</b> . In order to determine whether a <b>Treatment</b> or charge is covered, all sections of <b>Your Plan</b> should be read together, and are subject to all the terms (including payment of premium due), <b>Benefits</b> and <b>Exclusions</b> set out in this <b>Plan</b> .
<b>Entry Date</b>	The date shown on the <b>Certificate of Insurance</b> on which an <b>Insured Person</b> was included under this <b>Plan</b> .
<b>Emergency</b>	A sudden, serious, and unforeseen acute <b>Medical Condition</b> or injury requiring immediate medical <b>Treatment</b> , that without <b>Treatment</b> commencing within 48 hours of the emergency event could result in death or serious impairment of bodily function.
<b>Evacuation or Repatriation Service</b>	Moving <b>You</b> to a <b>Hospital</b> which has the necessary <b>In-Patient</b> and <b>Day-Patient</b> medical facilities either in the country where <b>You</b> are taken ill or in another nearby country (evacuation) or bringing <b>You</b> back to either <b>Your</b> principal <b>Country of Nationality</b> or <b>Your</b> principal <b>Country of Residence</b> (repatriation). The service includes any <b>Medically Necessary Treatment</b> administered by the international assistance company appointed by <b>Us</b> while they are moving <b>You</b> .
<b>Expatriate</b>	Any persons living and/or working outside of the country for which they hold a passport. Usually for a period of more than 180 days per <b>Period of Cover</b> .
<b>Geographic Area</b>	The geographic area used to calculate the premium that will apply to <b>You</b> based on <b>Your</b> principal <b>Country of Residence</b> at the <b>Start Date</b> or any subsequent <b>Renewal Date</b> of this <b>Plan</b> .



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<b>Hospital</b>	Any establishment, which is licensed as a medical or surgical hospital under the laws of the country where it operates. The following establishments are not considered hospitals: rest and nursing homes, spas, cure-centres and health resorts.
<b>Hospital Accommodation</b>	Refers to standard private or semi-private accommodation as indicated in the <b>Benefit Schedule</b> . Deluxe, executive rooms and VIP suites are not covered.
<b>In Network Medical Provider</b>	Is a medical facility recognised by <b>Us</b> and contracted by <b>Us</b> and provides medical services to <b>Plan</b> members for specific pre-negotiated rates agreed by <b>Us</b> .
<b>In-Patient</b>	A patient who is admitted to <b>Hospital</b> and who occupies a bed overnight or longer, for medical reasons.
<b>Insured Person/You/Your</b>	The <b>Planholder</b> and/or the <b>Dependants</b> named on the <b>Certificate of Insurance</b> who are covered under this <b>Plan</b> .
<b>Medical Condition</b>	Any disease, injury, or illness, including <b>Psychiatric Illness</b> .
<b>Medical Practitioner</b>	A person who has attained primary degrees in medicine or surgery following attendance at a <b>WHO</b> -recognised medical school and who is licensed to practise medicine by the relevant authority in the country where the <b>Treatment</b> is given. By "recognised medical school" <b>We</b> mean a medical school, which is listed in the current World Directory of Medical Schools published by the <b>WHO</b> .
<b>Medical Provider Agreement</b>	An agreement <b>We</b> have with each of the <b>Hospitals</b> , <b>Day-Patient</b> units and scanning centres listed in the <b>Now Health International Provider Network</b> .
<b>Medically Necessary</b>	<b>Treatment</b> , which in the opinion of a qualified <b>Medical Practitioner</b> is appropriate and consistent with the diagnosis and which in accordance with generally accepted medical standards could not have been omitted without adversely affecting the <b>Insured Person's</b> condition or the quality of medical care rendered. Such <b>Treatment</b> must be required for reasons other than the comfort or convenience of the patient or <b>Medical Practitioner</b> and provided only for an appropriate duration of time. As used in this definition, the term "appropriate" shall mean taking patient safety and cost effectiveness into consideration. When specifically applied to <b>In-Patient Treatment</b> , medically necessary also means that diagnosis cannot be made, or <b>Treatment</b> cannot be safely and effectively provided on an <b>Out-Patient</b> basis.
<b>New Born</b>	A baby who is within the first 16 weeks of its life following birth.
<b>Now Health International Provider Network</b>	<b>Our</b> published list of medical providers where <b>We</b> have a <b>Direct Billing</b> Agreement. A separate list of medical providers will be available for residents in the Emirate of Abu Dhabi.
<b>Out-Patient Per Visit Excess</b>	An Uninsured amount payable by an <b>Insured Person</b> in respect of <b>Out-Patient</b> expenses before any <b>Benefits</b> are paid under the <b>Plan</b> as specified in <b>Your Certificate of Insurance</b> . Each visit refers to each consultation. The <b>Out-Patient Per Visit Excess</b> applies per <b>Insured Person</b> , per <b>Out-Patient</b> consultation, when <b>You</b> receive <b>Eligible Out-Patient Treatment</b> inside and outside of the <b>Now Health International Provider Network</b> .
<b>Out of Network Medical Provider</b>	An out of network medical provider is one not contracted with <b>Your Plan</b> .
<b>Out-Patient</b>	A patient who attends a <b>Hospital</b> , consulting room, or out-patient clinic and is not admitted as a <b>Day-Patient</b> or an <b>In-Patient</b> .

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<b>Out-Patient Direct Billing</b>	<b>Our</b> published list of medical providers where <b>We</b> have a <b>Direct Billing Provider Network</b> .
<b>Period of Cover</b>	The period of cover set out in the <b>Certificate of Insurance</b> . This will be a 12-month period starting from the <b>Start Date</b> or any subsequent <b>Renewal Date</b> as applicable.
<b>Physiotherapist</b>	A practising physiotherapist who is registered and licensed to practise in the country where <b>Treatment</b> is provided.
<b>Pre-Authorisation</b>	A process whereby an <b>Insured Person</b> seeks approval from <b>Us</b> prior to undertaking any <b>Treatment</b> or incurring costs. Such <b>Benefits</b> requiring pre-authorisation from <b>Us</b> will denote <b>Pre-Authorisation</b> 📄 in the <b>Benefit Schedule</b> and as detailed in section 4.
<b>Plan</b>	The contract between <b>You</b> and <b>Us</b> which set out terms and conditions of the cover provided. The full terms and conditions consist of the application form, <b>Certificate of Insurance</b> , <b>Benefit Schedule</b> and this members' handbook.
<b>Planholder</b>	The person or company named as planholder in the <b>Certificate of Insurance</b> .
<b>Pregnancy</b>	Refers to the period of time from the date of the first diagnosis until delivery.
<b>Private Room</b>	Single occupancy accommodation in a private <b>Hospital</b> . Deluxe, executive rooms and VIP suites are not covered.
<b>Psychiatric Illness</b>	The mental or nervous disorder that meets the criteria for classification under an international classification system such as Diagnostic and Statistical Manual of Mental Disorders (DSM) or the International Classification of Diseases (ICD). The disorder must be associated with present distress, or substantial impairment of the individual's ability to function in a major life activity (e.g. employment). The aforementioned condition must be clinically significant and not merely an expected response to a particular event such as bereavement, relationship or academic problems and acculturation.
<b>Qualified Nurse</b>	A nurse whose name is currently on any register or roll of nurses, maintained by any Statutory Nursing Registration Body within the country where <b>Treatment</b> is provided and recognised by <b>Us</b> .
<b>Reasonable and Customary Charges</b>	The standard fee that would typically be made in respect of <b>Your Treatment</b> costs, in the country <b>You</b> received <b>Treatment</b> . <b>We</b> may require such fees to be substantiated by an independent third party, such as a practising Surgeon/Physician/ <b>Specialist</b> or government health department.
<b>Rehabilitation</b>	<b>Medically Necessary Treatment</b> aimed at restoring independent activities of daily living and the normal form and/or function of an <b>Insured Person</b> following a <b>Medical Condition</b> .
<b>Renewal Date</b>	The anniversary of the <b>Start Date</b> of the <b>Plan</b> .
<b>Restricted Network</b>	<b>Our</b> published list of restricted medical providers where <b>We</b> have a <b>Direct Billing Provider Network Agreement</b> .
<b>Semi-Private Room</b>	Dual occupancy accommodation in a private <b>Hospital</b> . Deluxe, executive rooms and VIP suites are not covered.
<b>Specialist</b>	A surgeon, anaesthetist or physician who has attained primary degrees in medicine or surgery following attendance at a <b>WHO</b> -recognised medical school and who is licensed to practise medicine by the relevant authority in the country where the <b>Treatment</b> is given, and is recognised as having a specialised qualification in the field of, or expertise in, the <b>Treatment</b> of the disease, illness or injury being treated. By "recognised medical school" <b>We</b> mean a medical school which is listed in the current World Directory of Medical Schools published by the <b>WHO</b> .

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<b>Start Date</b>	The start date shown on <b>Your Certificate of Insurance</b> . We must have received premium payment in order for <b>Your</b> contract to start.
<b>Surgical Procedure</b>	An operation requiring the incision of tissue or other invasive surgical intervention.
<b>Terminal</b>	Following the diagnosis that the condition is terminal and <b>Treatment</b> can no longer be expected to cure the condition with death anticipated within 12 months of diagnosis.
<b>Treatment</b>	Surgical or medical services (including <b>Diagnostic Tests</b> ) that are needed to diagnose, relieve or cure a <b>Medical Condition</b> .
<b>Vaccinations</b>	Refers to all basic immunisations and booster injections required under regulation of the country in which <b>Treatment</b> is being given, any <b>Medically Necessary</b> travel vaccinations and malaria prophylaxis.
<b>Waiting Period</b>	Is a period of time starting on <b>Your Plan Start Date</b> (or <b>Entry Date</b> if <b>You</b> are a <b>Dependant</b> ), during which <b>You</b> are not entitled to cover for particular <b>Benefits</b> . <b>Your Benefit Schedule</b> will indicate which <b>Benefits</b> are subject to waiting periods.
<b>We/Our/Us</b>	Royal & Sun Alliance Insurance Middle East B.S.C. (c)
<b>WHO</b>	The World Health Organisation.

## 2. Manage your plan online

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### A guide to the secure online portfolio area

The simplest way to manage **Your Plan** is via the secure online portfolio area which **You** can access at [www.now-health.com](http://www.now-health.com). To access it **You** need the unique username and password **You** were supplied with when **You** joined. If **You** need help to retrieve this information, contact **Us** on +971 (0) 4450 1415.

#### About me

In this section **You** can view and update **Your** personal contact and login details, **Your** document delivery settings and tell **Us** how **You** would like **Us** to pay **Your** claims.

#### My Plan

**You** can view **Your Plan** details and download **Your** Certificate of Insurance, members' handbook and claim form from here. **You** can order replacement membership cards and view **Your** benefit limits.

#### Your Claims

Here **You** can make a claim online and track **Your** claims in real time. **You** can view information about all **Your** claims, past and present, including claim status, the medical provider and the amounts claimed and settled, in the currency **You** have selected. All updated are displayed as they happen so **You** always have the latest information. **You** can also submit a pre-authorisation request from here.

#### Other features

In addition to the above, **You** can use the secure online portfolio to download forms, introduce **Us** to **Your** preferred intermediary or medical provider and find a medical provider in the **Now Health International Provider Network**.

For more information, visit the FAQ section of the website, which **You** can access from **Our** homepage [www.now-health.com](http://www.now-health.com).

#### Download our mobile app

**Our** mobile app, which is available for both iPhone and Android has many useful functions including the ability to find a medical provider with the **Now Health International Provider Network** and submit a claim for **Treatment You** have already paid for in a few simple touches.



### 3. How to claim

As soon as **You** become a customer, **You** can contact **Our** Customer Service team for support. **You** also have access to **Our** Helpline, which is open 24 hours a day, 365 days a year.

**Your** online secure portfolio area has a dedicated claims section with the latest information on past and present claims. **You** can also use this area to make a claim.

To log in, **You** just need **Your** username and password.

To help **Us** process **Your** claim as quickly as possible, please follow these simple steps:

#### 3.1 Claiming for Treatment You have already paid for

##### Step 1

###### Choose how You would like to claim

**You** can claim using the secure online portfolio at [www.now-health.com](http://www.now-health.com), the mobile app or if **You** prefer a more traditional solution, **You** can send us a claim form using email, fax or post.

**You** can download a claim form from the secure online portfolio or the 'How to claim' page of [www.now-health.com](http://www.now-health.com). Alternatively call **Us** on +971 (0) 4450 1415 to request a form or if **You** need help to access the secure online portfolio area.

##### Step 2

###### For all Out-Patient claims and In-Patient/Day-Patient claims under USD 500 per Medical Condition:

###### Using the claim form (printed or pdf):

Complete sections 1 and 2, sign it and send it to **Us** with the receipt(s) and any other relevant information such as diagnostic reports, discharge reports and medical reports.

- Email to [MEAService@now-health.com](mailto:MEAService@now-health.com), or
- Fax to +971 (0) 4450 1416, or
- Post to Now Health International Gulf Third Party Administrators LLC, Ground floor, Al Shaiba Building, Dubai Outsource City, PO Box 502163, Dubai, UAE

###### Using the mobile app:

Complete all the fields in the form, upload the requested images, accept the declaration and authorisation and click 'Submit'. **We** will save the information **You** include in **Your** settings.

###### Using the secure online portfolio:

Select the **Insured Person** from the dropdown list, complete all the fields in the form, upload the requested images, accept the declaration and authorisation and click 'Submit form'.

##### Step 2

###### For In-Patient/Day-patient claims over USD 500 per Medical Condition:

###### Using the claim form (printed or pdf):

**You** and **Your Medical Practitioner** must complete all the relevant sections before **You** submit **Your** claim. Sign the claim form and send it to **Us** with the receipt(s) and any other relevant information such as diagnostic reports, discharge reports and medical reports.

- Email to [MEAService@now-health.com](mailto:MEAService@now-health.com), or
- Fax to +971 (0) 4450 1416, or
- Post to Now Health International Gulf Third Party Administrators LLC, Ground floor, Al Shaiba Building, Dubai Outsource City, PO Box 502163, Dubai, UAE

###### Using the mobile app:

**You** cannot use the mobile app to submit a claim of this value.

###### Using the secure online portfolio:

Scan the completed claim form and upload it along with the receipt(s) and any other relevant information such as diagnostic reports, discharge reports and medical reports, and click 'Submit form'.

##### Step 3

**We** will assess **Your** claim. Provided **We** have all the information **We** need, **We** will process all **Eligible** claims within five working days of receipt.

##### Step 4

**You** can track all **Your** claims using **Your** online secure portfolio area. Log in at any time using **Your** username and password to see how **Your** claim is progressing. **You** will be able to view the status, the medical provider, the currency claimed and settled and the **Benefit** for each individual claim, as well as any **Deductible, Co-Insurance or Out-Patient Per Visit Excess** applied.

All updates are displayed as they happen so **You** always have the latest information on **Your** claims. **We** will email or SMS **You** every time there is a change to the claims status on **Your** account so **You** know the most relevant time to log in.

###### Important notes:

**You** must send **Us** **Your** claim within six months of **Treatment** (unless this is not reasonably possible).

Please keep original records if **You** are sending **Us** a copy, as **We** may ask **You** to forward these at a later date.

If **We** do, it will be within six months of when **You** told **Us** about the claim.

If the total amount **You** are claiming now or have claimed for **Day-Patient** and **In-Patient** (per **Insured Person**, per **Medical Condition**, per **Period of Cover**) is over USD 500, please ensure Section 3 of the claim form is completed by the treating **Medical Practitioner**.

If **You** don't know if **Your** claim falls within the USD 500 per **Medical Condition** guideline, please complete all sections of the claim form and ask **Your Medical Practitioner** to complete their section send it to **Us** to using one of the options in Step 2.

For all claims where **We** reimburse **You**, **You** can choose which currency **You** would like **Your** claims to be settled in and how **You** would like them to be paid.

Please note that the above process applies to claims against both the maternity, dental and wellness, optical and **Vaccinations Benefits**, should **You** have opted for a **Plan** with those **Benefits**.

## 3.2 Arranging Direct Settlement

### 3.2.1 For In-Patient and Day-Patient Treatment

If **You** are referred for **In-Patient** or **Day-Patient Treatment**, **We** will try to arrange to settle the bill directly with the medical provider.

#### Step 1

Five working days before **You** are admitted (or whenever possible), contact **Our** customer service team on  
T +971 (0) 4450 1415 | F +971 (0) 4450 1416 | MEAService@now-health.com

Tell **Us** the **Hospital** name, telephone number, fax number, the contact name at the **Hospital** and the name of the **Medical Practitioner**.

#### Step 2

**Your Medical Practitioner** should complete a **Pre-authorisation** Request Form. **You** can download this form from the 'How to claim' page of the website or from the secure online portfolio area.

Once **Your Medical Practitioner** has completed the form, they can return it to **Us** directly or **You** can do so using one of the methods on the form or using the secure online portfolio area in the My Claims page.

**We** will contact **You** once the arrangements have been made.

#### Step 3

When **You** arrive at the medical provider on the day of **Your Treatment**, show **Your** membership card and tell them that **Direct Billing** has been arranged.

**We** may also ask **You** to fill in some extra forms, such as a release of medical information by the medical provider. **You** can access all the forms **You** need from **Your** online secure portfolio area at [www.now-health.com](http://www.now-health.com).

**You** will need to pay any **Deductible** on **Your Plan** to the medical provider before **You** leave.

#### Step 4

When **You** leave, ask the medical provider to send the original claim form and bill to **Us** for payment. **You** can track all subsequent claims activity in **Your** online secure portfolio area. Log in using **Your** username and password at [www.now-health.com](http://www.now-health.com).

#### Important notes:

For **In-Patient Treatment**, **Day-Patient Treatment** or major **Out-Patient Treatment**, please contact **Us** before **You** get **Treatment**. If **You** don't make contact before **Your** admission, **We** may not be able to arrange to pay the medical provider directly. This might mean that **You** have to pay a deposit to the medical provider or pay **Your** bill in full.

If **You** need repeat **In-Patient** or **Day-Patient Treatment**, **We** need a new claim form for each stay, even if it's for the same **Medical Condition**.

**You** will need to pay any **Deductible** on **Your Plan** to the medical provider before **You** leave.

## 3.2 Arranging Direct Settlement

### 3.2.2 Out-Patient Treatment within the Now Health International Direct Billing Network – The following process applies for Insured Persons with Residence visas in the Emirates of Dubai or Abu Dhabi

Your **Eligible Out-Patient Treatment** is subject to any selected **Out-Patient Per Visit Excess** option or **Co-Insurance Out-Patient Treatment** option.

If **You** have selected an **Out-Patient Per Visit Excess** option, **You** need to pay the first USD 25 or USD 15 (depending on the option chosen) per consultation on **Eligible Out-Patient Treatment** to the medical provider upfront through **Our Out-Patient Direct Billing Network**. If **You** have this option, it will say so on **Your** Membership card.

#### Step 1

To find an **Out-Patient Direct Billing** facility, log in to **Your** online secure portfolio area at [www.now-health.com](http://www.now-health.com) or use the mobile app. Here **You** can locate an appropriate medical facility or **Restricted Network** facility within the **Out-Patient Direct Billing Network** or **Restricted Network**.

If **You** can't find an **Out-Patient Direct Billing** facility near **You**, **Our** customer service team will be happy to help.

**You** can contact them on T +971 (0) 4450 1415 | F +971 (0) 4450 1416 | [MEAService@now-health.com](mailto:MEAService@now-health.com)

#### Step 2

When **You** arrive at the medical facility, please show **Your** Now Health membership card. Please also take a form of identification such as an ID card or passport. The medical facility may ask **You** to complete and sign an authorisation form or disclaimer.

#### Step 3

The medical facility will check **Out-Patient Per Visit Excess** and any **Co-Insurance** before arranging for **You** to see a doctor.

If **Your** cover is not **Eligible**, they will still arrange for **You** to see a doctor but will ask **You** to pay for the **Treatment**.

#### Step 4

When **You** leave, the medical facility may ask **You** to sign a confirmation that **You** have received **Treatment**.

#### Step 5

If **You** need to return for further **Treatment**, **You** will have to complete the same procedure again.

#### Important notes:

If **You** receive **Treatment** that is not **Eligible** under **Your Plan** through the **Now Health International Provider Network**, **You** are liable for the costs incurred and **You** must refund **Us** or **We** may suspend **Your Benefits** until the **Planholder** or **You** have settled the outstanding amounts in full. If **We** determine that a claim was fraudulent, **We** may terminate **You** from the **Plan** with immediate effect without refund of premiums.

If **You** were **Eligible Treatment** within the **Now Health International Provider Network** but pay and claim for the **Treatment** received, the standard **Out Patient Per Visit Excess** will apply.

**Out-Patient Direct Billing** is not available for dental, wellness, optical and **Vaccinations Benefits**.

**We** offer Direct Billing for maternity if **You** have the optional maternity **Benefit** on **Advance**, **Excel** or **Apex Plan**. If **You** choose the maternity **Benefit** with **Out-Patient Direct Billing**, it will be specified on **Your** Membership Card.

However, **You** have to pay and claim for Dubai Health Authority (DHA) Mandatory requirements maternity **Benefit**.

For Dubai resident visa holders seeking **Treatment** in the Emirate of Dubai, they will only be charged 20% up to their excess amount for **Out-Patient** consultations in the Emirate of Dubai.

## 3.2 Arranging Direct Settlement

### 3.2.3 Out-Patient Treatment within the Now Health International Direct Billing Network – The following process applies for Insured Persons with Residence visas in the Emirates outside of Dubai or Abu Dhabi

If **You** have a **Deductible** this does not apply to **Treatment** **You** receive on an **Out-Patient** basis in **Our Out-Patient Direct Billing** Network.

**Your Eligible Out-Patient Treatment** is subject any selected **Out-Patient Per Visit Excess** option or **Co-Insurance Out-Patient Treatment** option.

- If **You** have selected an **Out-Patient Per Visit Excess** option, **You** need to pay the first USD 25 or USD 15 (depending on the option chosen) per consultation on **Eligible Out-Patient Treatment** to the medical provider upfront through **Our Out-Patient Direct Billing** Network. If **You** have this option, it will say so on **Your** Membership card.
- If **You** have selected a **Co-Insurance Out-Patient Treatment** option, **You** must pay the **Co-Insurance** amount on **Eligible Out-Patient Treatment** to the medical provider upfront through **Our Out-Patient Direct Billing** Network.

If the **Out-Patient Per Visit Excess** or **Co-Insurance Out-Patient Treatment** is selected this will apply per **Insured Person** when **You** receive **Eligible Out-Patient Treatment** inside and outside of the **Now Health International Provider Network**.

**Out-Patient Direct Billing** is not available if **You** have chosen the **WorldCare Essential Plan** with the **Out-Patient Charges** option.

#### Step 1

To find an **Out-Patient Direct Billing** facility, log in to **Your** online secure portfolio area at [www.now-health.com](http://www.now-health.com) or use the mobile app. Here **You** can locate an appropriate medical facility within the **Out-Patient Direct Billing** Network.

If **You** can't find an **Out-Patient Direct Billing** facility near **You**, **Our** customer service team will be happy to help.

**You** can contact them on T +971 (0) 4450 1415 | F +971 (0) 4450 1416 | [MEAService@now-health.com](mailto:MEAService@now-health.com)

#### Step 2

When **You** arrive at the medical facility, please show **Your** Now Health membership card. Please also take a form of identification such as an ID card or passport. The medical facility may ask **You** to complete and sign an authorisation form or disclaimer.

#### Step 3

The medical facility will check **Out-Patient Per Visit Excess** and any **Co-Insurance** before arranging for **You** to see a doctor.

If **Your** cover is not **Eligible**, they will still arrange for **You** to see a doctor but will ask **You** to pay for the **Treatment**.

#### Step 4

When **You** leave, the medical facility may ask **You** to sign a confirmation that **You** have received **Treatment**.

#### Step 5

If **You** need to return for further **Treatment**, **You** will have to complete the same procedure again.

#### Important notes:

If **You** receive **Treatment** that is not **Eligible** under **Your Plan** through the **Now Health International Provider Network**, **You** are liable for the costs incurred and **You** must refund **Us** or **We** may suspend **Your Benefits** until the **Planholder** or **You** have settled the outstanding amounts in full. If **We** determine that a claim was fraudulent, **We** may terminate **You** from the **Plan** with immediate effect without refund of premiums.

If **You** receive **Eligible Treatment** within the **Now Health International Provider Network** but pay and claim for the **Treatment** received, the standard **Out-Patient Per Visit Excess** or **Co-Insurance** will apply.

**Out-Patient Direct Billing** is not available for dental, wellness, optical and **Vaccinations Benefits** unless it is specified on **Your** Membership Card.



### 3.3 When You need Emergency medical Treatment

If a **Hospital** admits **You** for **Emergency** medical **Treatment** or if the **Hospital** that is treating **Your Emergency Medical Condition** tells **You** that **You** need to be evacuated to another medical facility for **Treatment**, **You**, the treating **Medical Practitioner** or the **Hospital**, must contact **Our** 24 hour **Emergency** assistance service as soon as possible.

By contacting **Our Emergency** assistance service **You** will give **Us** the opportunity to arrange to settle **Your Hospital** bills directly where possible. It will also ensure that **Your** claim can be processed without any delays.

#### Step 1

Contact **Our Emergency** assistance service on +971 (0) 4450 1456 or email MEAService@now-health.com. This service is available 24 hours a day, 365 days a year.

They will need **Your** name and membership number as well as the **Hospital** name, telephone number and fax number, a contact name at the **Hospital** and the name of the **Medical Practitioner**.

#### Step 2

**Our Emergency** assistance service will verify whether the **Medical Condition** **You** are claiming for is **Eligible** under **Your Plan**.

#### Step 3

If **Your** claim is **Eligible**, **Our Emergency** assistance service staff will consider **Your Emergency** admission or **Your** request for **Evacuation** in relation to **Your** medical needs.

#### Step 4

If **Our Emergency** assistance service agrees that **Your Medical Condition** meets all of the following:

- is life-threatening
- is covered by **Your Plan**
- cannot be treated adequately locally, and
- requires immediate **In-Patient Treatment**

They will make all the necessary arrangements to have **You** moved by air and/or surface transportation to the nearest **Hospital** where appropriate medical **Treatment** is available.

**Our Emergency** assistance service will also ensure that any **Eligible** costs at the destination, such as admission costs, are settled directly with the **Hospital**.

#### Step 5

Once **You** have received **Your** medical **Treatment**, if **Our Emergency** assistance service agrees that it is necessary, they will make all the necessary arrangements to repatriate **You** to **Your** appropriate destination, provided that **You** are medically fit to travel.

#### Important notes:

We will only pay for **Evacuation** costs that have been authorised and arranged by **Our Emergency** assistance service.

We will not pay for **Your Evacuation** costs if the **Evacuation** is directly or indirectly related to a **Medical Condition** which has been specifically excluded on **Your Certificate of Insurance**, or to any other **Medical Condition** or event specifically excluded in **Your Plan**.

### 3.4 Accessing elective Treatment in the USA

If **You** have selected the USA Elective **Treatment** option and need referral to a **Medical Practitioner** or **Hospital** in the USA, please follow the steps below.

If **You** are referred for **Out-Patient** diagnostics and surgery, **Day-Patient** or **In-Patient Treatment** in the USA, **You** must contact **Us** as soon as **You** can. **We** will confirm that the facility is an **In Network Medical Provider** and will try to arrange to settle the bill directly with the medical provider. If the medical provider **You** have selected is out of network or does not provide **Your** requested services on direct billing, **We** will make arrangements to find an equivalent medical provider that is in network.

#### Step 1

Five working days before **Your Treatment** (or as early as possible), contact **Our** customer service team on  
T +971 (0) 4450 1415 | F +971 (0) 4450 1416 | MEAService@now-health.com

A Clinical Adviser will verify **Your** entitlement to **Benefits** for the proposed **Treatment** and give **You** details on how to claim.

Tell **Us** the name of the medical facility, telephone number, fax number, contact name and the name of the **Medical Practitioner**.

#### Step 2

**Your Medical Practitioner** should complete a **Pre-authorisation** Request Form. **You** can download this form from the 'How to claim' page of the website or from the secure online portfolio area.

Once **Your Medical Practitioner** has completed the form, they can return it to **Us** directly or **You** can do so using one of the methods on the form or using the secure online portfolio area in the My Claims page.

**We** will contact **You** once the arrangements have been made.

#### Step 3

When **You** arrive at the medical provider on the day of **Your Treatment**, show **Your** membership card and tell the medical provider that **We** have arranged **Direct Billing** through **Our** agents.

**We** may also ask **You** to fill in some extra forms, such as an agreement that the medical provider can release information about **You** to **Us**. **You** can access all forms from **Your** online secure portfolio area at [www.now-health.com](http://www.now-health.com).

**You** will need to pay any **Deductible**, **Co-Insurance** or **Out-Patient Per Visit Excess** on **Your Plan** to the medical provider before **You** leave.

#### Step 4

When **You** leave, ask the medical provider to send the original claim form and bill to **Us** for payment. **You** can track all subsequent claims activity on **Your** online secure portfolio area. Log in at [www.now-health.com](http://www.now-health.com) using **Your** username and password.

#### Important notes:

Please contact **Us** before **You** receive any **In-Patient Treatment**, **Day-Patient Treatment** or major **Out-Patient Treatment**. If **You** don't contact **Us** before **Your** admission, **We** may not be able to arrange to pay the medical provider directly. This might mean that **You** have to pay a deposit to the **Hospital** or pay **Your** bill in full.

If **You** go to an **Out of Network Medical Provider**, **We** will apply a **Co-Insurance** of 50% to any **Eligible Treatment** as per **Your Benefit Schedule**. **You** will be responsible for the difference, which **You** will have to pay directly to the **Out of Network Medical Provider**.

**We** reserve the right to refuse to cover any medical expenses that **You** incur in the USA that **We** have not authorised.

If **We** pay the medical provider directly for any **Treatment** that is not **Eligible** under **Your Plan**, **You** must refund the equivalent sum to **Us**.

**You** will need to pay any **Deductible**, **Co-Insurance** or **Out-Patient Per Visit Excess** on **Your Plan** to the medical provider before **You** leave.

### 3.5 What must I provide when making a claim?

Please make sure that **You** complete all the forms **We** ask **You** to.

**You** must send **Us** all **Your** claim information within six months of the first day of **Treatment** (unless this is not reasonably possible).

If the total amount **You** are claiming now or have claimed for **Day-Patient** and **In-Patient** (per **Insured Person**, per **Medical Condition**, per **Period of Cover**) is over USD 500, please ensure Section 3 of the claim form is completed by the treating **Medical Practitioner**.

### 3.6 Do I need to provide any other information?

It may not always be possible to assess the eligibility of **Your** claim from the claim form alone, which means **We** may sometimes ask **You** for additional information. This will only ever be reasonable information that **We** need to assess **Your** claim.

**We** may request access to **Your** medical records including medical referral letters. If **You** don't reasonably allow **Us** access to this important information, **We** will have to refuse **Your** claim. This means that **We** will also recoup any previous payments that **We** have made for that **Medical Condition**. There may be instances where **We** are uncertain about the eligibility of a claim. If this is the case, **We** may, at **Our** own cost, ask a **Medical Practitioner** chosen by **Us** to review the claim. They may review the medical facts relating to a claim or examine **You** in connection with the claim. In choosing a relevant **Medical Practitioner**, **We** will take into account **Your** personal circumstances. **You** must co-operate with any **Medical Practitioner** chosen by **Us** or **We** will not pay **Your** claim.

### 3.7 What should I do if I also have cover on another insurance policy?

If **You** are making a claim, **You** must tell **Us** if **You** are able to claim any costs from another insurance policy. If another insurance policy is involved, **We** will only pay **Our** proper share.

### 3.8 What should I do if the Benefits I am claiming relate to an injury or Medical Condition caused by another person?

**You** must tell **Us** on the claim form if **You** are able to claim any of the cost from another person.

If **You** are claiming for **Treatment** for a **Medical Condition** caused by another person, **We** will still pay for **Benefits** that **You** can claim under the **Plan**.

If **You** are claiming for **Treatment** for an injury caused by another person, **We** obtain the right by law, to recover the sum of the **Benefits** paid from the other person. **You** must tell **Us** as quickly as possible about any action against another person and keep **Us** informed of any outcome or settlement of this action.

Should **You** successfully recover any monies from the third party, they should be repaid directly to **Us** within 21 days of receipt on the following basis:

- if the claim against the third party settles in full, **You** must repay **Our** outlay in full; or
- if **You** recover only a percentage of **Your** claim for damages **You** must repay the same percentage of **Our** outlay to **Us**.

If **You** do not repay **Us** (including any interest recovered from the third party), **We** are entitled to recover the same from **You**. In addition, **Your Plan** may be cancelled in line with section 8 in the Rights and Responsibilities section.

The rights and remedies in this clause are in addition to and not instead of rights or remedies provided by law.

### 3.9 You have a Deductible, an Out-Patient Per Visit Excess and/or Co-Insurance on Your Plan

Any **Deductible**, **Out-Patient Per Visit Excess** or **Co-Insurance** applicable is shown on **Your Certificate of Insurance** and charged in the same currency as **Your** premium.

A **Deductible**, an **Out-Patient Per Visit Excess** or **Co-Insurance** is the amount **You** pay towards the cost of a claim for any **Insured Person** on **Your Plan**.

When a claim is made, any **Deductible** is automatically deducted from the amount **We** pay in relation to **Eligible In-Patient** or **Day-Patient Treatment** first.

The **Deductible** applies per **Insured Person** per **Period of Cover**. For example, if an **Insured Person** claims more than once for **In-Patient Treatment** during one **Period of Cover**, the **Deductible** will only apply to the first **Eligible In-Patient** claim if the full **Deductible** amount has already been fulfilled on the first claim. If the **Deductible** has not been fulfilled after the first claim, the **Deductible** balance will be taken from the second claim before any **Eligible** claim amount is paid. Please note that **Deductibles** are not available for any **Insured Person** with residence visas in the Emirates of Dubai or Abu Dhabi.

The **Out-Patient Per Visit Excess** applies per **Insured Person**, per **Out-Patient** consultation in relation to **Eligible Out-Patient Treatment**. For example, if an **Insured Person** has more than one visit in relation to **Out-Patient** consultations for a single or multiple **Medical Condition** (s) then the **Out-Patient Visit Excess** will be applied to each consultation. The exception to this is if **You** have an initial consultation and **You** are asked to return for a further consultation and **You** are not charged for the second consultation, the **Out-Patient Per Visit Excess** will not apply to the free consultation. Please note that the **Out-Patient Per Visit Excess** option is not available for **Insured Persons** with residence visas in the Emirate of Abu Dhabi.

A **Co-Insurance** is a percentage payment made by **You** towards the cost of an **Eligible** claim per **Period of Cover**. For example, if an **Insured Person** has 20% **Co-Insurance** applicable on **Out-Patient Treatment** and the claimed amount is USD 100, then the **Insured Person** will have to pay USD 20 and **We** will pay USD 80 towards the claim. Please note that this is not available for **Insured Persons** with residence visas in the Emirate of Abu Dhabi.

**You** will need to submit **Your** Claim Form and bills, even if the **Deductible** or **Out-patient Per Visit Excess** is greater than the **Benefits You** are claiming so **We** can administer **Your Plan** correctly. When **You** make a claim, **We** will reduce the amount **We** pay **You** until the **Deductible** or **Out-Patient Per Visit Excess** limit is used up.

### 3.10 How will claim reimbursements be calculated?

Claims reimbursements will in all cases be based on the date of **Treatment**, and in the first instance will be paid in the same currency as the claim invoice. Alternatively, the currency of the **Plan** may be requested or **We** will endeavour to pay in another currency of **Your** choice. **We** will convert currencies based on the exchange rates quoted by Citibank as of the **Treatment** date.

### 3.11 What currencies can claims be made in?

**You** have the choice of claims reimbursement in either the currency of **Your Plan**, the currency **You** incurred **Your** claim in, or another currency of **Your** choice. Listed below are the currencies **We** can transact in.\*

ALL Albanian Lek	KMF Comoros Franc	LVL Latvian Lats	RWF Rwandan Franc
DZD Algerian Dinar	CRC Costa Rican Colon	LSL Lesotho Loti	WST Samoan Tala
AMD Armenian Dram	HRK Croatian Kuna	LBP Lebanese Pound	SAR Saudi Riyal
AOA Angola Kwanza	CZK Czech Koruna	LYD Libyan Dinar	RSD Serbian Dinar
AUD Australian Dollar	DKK Danish Krone	LTL Lithuanian Litas	SCR Seychelles Rupee
AZN Azerbaijan Manat	DJF Djibouti Franc	MKD Macedonia Denar	SLL Sierra Leone Leone
BSD Bahamian Dollar	DOP Dominican Peso	MOP Macau Pataca	SGD Singapore Dollar
BHD Bahraini Dinar	EGP Egyptian Pound	MGA Madagascar Ariary	SBD Solomon Islands Dollar
BDT Bangladesh Taka	EUR EMU Euro	MWK Malawi Kwacha	ZAR South African Rand
BBD Barbados Dollar	ERN Eritrea Nakfa	MVR Maldives Rufiyaa	SRD Suriname Dollar
BYR Belarus Ruble	EEK Estonian Kroon	MYR Malaysian Ringgit	SEK Swedish Krona
BZD Belize Dollar	ETB Ethiopia Birr	MRO Mauritanian Ouguiya	SZL Swaziland Lilangeni
BMD Bermudian Dollar	FJD Fiji Dollar	MUR Mauritius Rupee	CHF Swiss Franc
BTN Bhutan Ngultrum	GMD Gambian Dalasi	MXN Mexican Peso	LKR Sri Lankan Rupee
BOB Bolivian Boliviano	GEL Georgian Lari	MDL Moldavian Leu	TWD Taiwan New Dollar
BAM Bosnia & Herzegovina Convertible Mark	GHS Ghanaian Cedi	MNT Mongolian Tugrik	TZS Tanzanian Shilling
BWP Botswana Pula	GTQ Guatemalan Quetzal	MAD Moroccan Dirham	THB Thai Baht
BRL Brazilian Real	GNF Guinea Republic Franc	MZN Mozambique Metical	TOP Tongan Pa'anga
BND Brunei Dollar	GYD Guyana Dollar	NAD Namibian Dollar	TTD Trinidad and Tobago Dollar
BGN Bulgarian Lev	HTG Haitian Gourde	NPR Nepal Rupee	TND Tunisian Dinar
BIF Burundi Franc	HNL Honduran Lempira	NZD New Zealand Dollar	TRY Turkish Lira
CAD Canadian Dollar	HKD Hong Kong Dollar	NIO Nicaraguan Cordoba	AED U.A.E. Dirham
CVE Cape Verde Escudo	HUF Hungarian Forint	NGN Nigerian Naira	UGX Ugandan Shilling
KHR Cambodia Riel	INR Indian Rupee	NOK Norwegian Krone	GBP U.K. Pound Sterling
KYD Cayman Island Dollar	IDR Indonesian Rupiah	OMR Omani Rial	UAH Ukraine Hryvnia
XOF West African States CFA Franc BCEAO	ILS Israeli Shekel	PKR Pakistani Rupee	UYU Uruguayan Peso
XAF Central African States CFA Franc BEAC	JMD Jamaican Dollar	PGK Papua New Guinea Kina	USD U.S. Dollar
XPF Central Pacific Franc	JPY Japanese Yen	PYG Paraguayan Guarani	UZB Uzbekistan Som
CLP Chilean Peso	JOD Jordanian Dinar	PEN Peruvian Nuevo Sol	VUV Vanuatu Vatu
CNY Chinese Yuan Renminbi	KZT Kazakhstan Tenge	PHP Philippine Peso	VEF Venezuelan Bolivar
COP Colombian Peso	KES Kenyan Shilling	PLN Polish Zloty	VND Vietnam Dong
	KRW Korean Won	QAR Qatari Riyal	YER Yemeni Rial
	KWD Kuwaiti Dinar	RON Romanian Leu	ZMK Zambia Kwacha
	LAK Laos Kip	RUB Russian Ruble	

\* Subject to local currency and/or international restrictions/regulations.

## 4. Benefits: What is covered?

All the **Benefits** covered by WorldCare are shown in the **Benefit Schedule** in this section. The **Benefit** limits are per **Insured Person** and either per **Medical Condition**, per visit or per **Period of Cover**, with lifetime limits in place for **Terminal** illness.

Please remember that this **Plan** is not intended to cover all eventualities.

In return for payment of the premium, **We** agree to provide cover as set out in the terms of this **Plan**.

Please refer to the definition of **Plan** in section 1 for details of the documents that make up **Your Plan**.

### 4.1 Summary of WorldCare

WorldCare has been designed to provide cover for **Reasonable and Customary Charges** for **Medically Necessary** and active **Treatment** of disease, illness or injury.

WorldCare provides worldwide cover, excluding the USA, unless the USA elective **Treatment** option is selected.

A summary of each **Plan** is shown below:

<b>Essential</b>	Cover for <b>In-Patient</b> and <b>Day-Patient Treatment</b> , and the option for a <b>Deductible</b> to lower <b>Your</b> premiums, if <b>You</b> want to cover high cost/ low frequency major medical events only. WorldCare Essential is not available to <b>Insured Persons</b> with residence visas in the Emirates of Dubai or Abu Dhabi.
<b>Advance</b>	Cover for <b>In-Patient, Day-Patient</b> and <b>Out-Patient Treatment</b> .
<b>Excel</b>	As with Advance, and cover for dental and generally higher <b>Plan</b> limits.
<b>Apex</b>	As with Excel, and cover for dental and maternity, as well as <b>Benefits</b> with overall higher limits.
<b>Optional Benefits</b>	
To provide extra flexibility, <b>You</b> can also select additional optional <b>Benefits</b> that might be important to <b>You</b> .	
<b>Cover options available are:</b>	
USA Elective <b>Treatment</b>	Costs associated with <b>Eligible In-Patient, Day-Patient</b> and <b>Out-Patient Treatment</b> in the USA will be paid in full where <b>Treatment</b> is received in <b>Our</b> Network of Providers.
<b>Co-Insurance Out-Patient Treatment</b>	If this option is selected, costs associated with <b>Eligible Out-Patient Treatment</b> are subject to a 10% <b>Co-Insurance</b> . (not available to <b>Insured Persons</b> with residence visas in the Emirate of Abu Dhabi).
<b>Co-Insurance Out-Patient Treatment – Option 2</b>	If this option is selected, costs associated with <b>Eligible Out-Patient Treatment</b> are subject to a 20% <b>Co-Insurance</b> . (not available to <b>Insured Persons</b> with residence visas in the Emirate of Abu Dhabi).
<b>Wellness, Optical and Vaccinations</b>	This is an option available for Advance, Excel and Apex <b>Plan</b> options that allows you to receive limited cover for Wellness, Optical and <b>Vaccinations</b> .
<b>Wellness, Optical and Vaccinations – Option 2</b>	As with Wellness, Optical and <b>Vaccinations</b> with higher overall limits.
<b>Your choice of Plan Deductible</b>	The <b>Plan Deductible</b> applies to <b>In-Patient</b> and <b>Day-Patient Treatment</b> and is per <b>Insured Person</b> , per <b>Period of Cover</b> .
<b>Out-Patient Per Visit Excess</b>	This option is available for Advance, Excel and Apex. <b>You</b> can elect to pay a USD 25 or USD 15 <b>Excess</b> every time <b>You</b> visit an <b>Out-Patient Medical Practitioner</b> . Please note that if <b>You</b> have selected the <b>Out-Patient Per Visit Excess</b> , <b>You</b> must pay the first USD 25 or USD 15 of any <b>Eligible Out-Patient</b> claim. (Please note that USD 25 <b>Excess</b> is not available to <b>Insured Persons</b> with residence visas in the Emirate of Abu Dhabi).
<b>Out-Patient Charges (Essential only)</b>	Add <b>Out-Patient Benefits</b> to the <b>Essential Plan</b> option (not available to <b>Insured Persons</b> with residence visas in the Emirates of Dubai and Abu Dhabi).
<b>Out-Patient Charges – Option 2 (Essential only)</b>	The same as <b>Out-Patient</b> Charges but inclusive of Maintenance of <b>Chronic Medical Conditions</b> within the <b>Benefit</b> sub-limit. (not available to <b>Insured Persons</b> with residence visas in the Emirates of Dubai and Abu Dhabi).

The above is a summary of just some of the **Plan Benefits**. For full details of the **Benefits** and exclusions, it is important that **You** read this handbook in full. For the full **Benefit Schedule**, please go to section 4.3.

## 4.2 Pre-Authorisation

When **You** should contact **Us** before **Treatment** starts.

**Your Plan** with **Us** will only cover **Reasonable and Customary Charges** for **Treatment** that is **Medically Necessary**. It is important that **You** contact **Us** before **Treatment** for **Us** to confirm if such **Treatment** is **Eligible** under **Your Plan**.

**Pre-Authorisation** is therefore required before undertaking **Treatment** and incurring charges.

The **Benefit Schedule** details those **Benefits** requiring **Pre-Authorisation** by showing "Pre-Authorisation ☎".

**You** should contact **Our** customer service team on +971 (0) 4450 1415 | Fax +971 (0) 4450 1416.

**Pre-Authorisation** means all costs under this **Benefit** require **Pre-Authorisation** from **Us**, which may or may not be included in **Your Plan**.

**Pre-Authorisation** is required for the following:

- All **In-Patient Treatment**
- All pre-planned **Day-Patient Treatment**
- All pre-planned surgery
- **Diagnostic Procedures** – positron emission tomography (PET) scans
- **In-Patient Psychiatric Treatment**
- **Evacuation and Repatriation**
- Mortal Remains
- Physiotherapy for the **Advance**, **Excel** and **Apex Plan** options after every 10 sessions
- Nursing Care at home
- AIDS
- USA elective **Treatment**

If **Pre-Authorisation** is not obtained and **Treatment** is received and is subsequently proven not to be **Medically Necessary**, **We** reserve the right to decline **Your** claim. If **Treatment** is **Medically Necessary**, but **You** did not obtain **Pre-Authorisation**, **We** will only pay up to **Reasonable and Customary Charges**. By **Reasonable and Customary Charges**, **We** mean the standard fee that would be typically made in respect of **Your Treatment**.

In the case of any **Emergency**, **You**, the treating **Medical Practitioner** or the **Hospital**, must contact **Our** 24 hour **Emergency** assistance service as soon as possible. Failure to obtain **Pre-Authorisation** for **Treatment** of an **Eligible Medical Condition** means **You** may incur a proportion of the costs.












## 4.3 The WorldCare Plan

WorldCare has been designed to provide cover for **Reasonable and Customary Charges** for **Medically Necessary** and active **Treatment** of disease, illness or injury. The **Benefit Schedule** below details the cover provided by each **Plan**. This is additional information that should be read in conjunction with this complete handbook.

**Benefits** aim to cover short term **Treatment** of acute episodes of **Chronic Conditions**, to return **You** to the state of health **You** were in immediately before suffering the episode, or which leads to a full recovery. If this is not possible and maintenance therapy of a **Chronic Condition**, such as but not limited to asthma, diabetes, and hypertension, is required, such cover will be provided by **Benefit 1 – Maintenance of Chronic Medical Conditions**. If **You** are unsure of **Your** particular circumstances, please contact **Our** Customer Service team before incurring any **Treatment** costs. Some cover states "Full Refund" and this means that **Eligible** claims are covered up to the annual maximum **Plan** limit, after any deduction of any **Deductible**, **Out-Patient Per Visit Excess** or **Co-Insurance** or similar condition, if **Reasonable and Customary Charges** for **Medically Necessary Treatment** are incurred.

### 4.3.1 WorldCare Essential












(not available to **Insured Persons** with residence visas in the Emirates of Dubai or Abu Dhabi)




Benefit	Essential
Annual Maximum Plan Limit 24/7 helpline and assistance services available on all Plans	USD 3m
<b>1. Maintenance of Chronic Medical Conditions:</b>  <i>Maintenance of chronic <b>Medical Conditions</b> such as but not limited to asthma, diabetes and hypertension requiring ongoing or long-term monitoring through consultations, examinations, check-ups, <b>Drugs and Dressings</b> and/or tests up to the <b>Benefit</b> limits following <b>Your Entry Date</b>. This <b>Benefit</b> does not cover renal failure and dialysis. Claims for this will fall under <b>Benefit 6</b>. Claims for <b>Cancer</b> will fall under <b>Benefit 8</b>.</i>	 Not covered
<b>2. Hospital Charges, Medical Practitioner and Specialist Fees:</b>  <i>i) Charges for <b>In-Patient</b> or <b>Day-Patient Treatment</b> made by a <b>Hospital</b> including charges for accommodation (ward/semi-private or private); <b>Diagnostic Tests</b>; operating theatre charges including surgeon and anaesthetist charges; and charges for nursing care by a <b>Qualified Nurse</b>; <b>Drugs and Dressings</b> prescribed by a <b>Medical Practitioner</b> or <b>Specialist</b>; and surgical appliances used by the <b>Medical Practitioner</b> during surgery. This includes pre and post-operative consultations while an <b>In-Patient</b> or <b>Day-Patient</b> and includes charges for intensive care.</i>  <i>ii) Ancillary charges: Purchase and rental of crutches, canes, walking aids and self-propelled non-electronic wheelchairs within six months of an <b>Eligible Medical Condition</b> which required <b>In-Patient</b> or <b>Day-Patient Hospital Treatment</b>.</i>	<i>(i)</i>  Full refund <b>Pre-Authorisation for (i)</b> 📞  <i>(ii)</i>  Up to USD 1,500 per <b>Medical Condition</b>
<b>3. Diagnostic Procedures:</b>  <i><b>Medically Necessary</b> diagnostic magnetic resonance imaging (MRI), positron emission tomography (PET) and computerised tomography (CT) scans received as an <b>In-Patient</b>, <b>Day-Patient</b> or <b>Out-Patient</b>.</i>	<b>Pre-Authorisation for PET</b> 📞   Full refund
<b>4. Emergency Ambulance Transportation:</b>  <i><b>Emergency</b> road ambulance transport costs to or between <b>Hospitals</b>, or when considered <b>Medically Necessary</b> by a <b>Medical Practitioner</b> or <b>Specialist</b>.</i>	 Full refund
<b>5. Parent Accommodation:</b>  <i>The cost of one parent staying in <b>Hospital</b> overnight with an <b>Insured Person</b> under 18 years old while the child is admitted as an <b>In-Patient</b> for <b>Eligible Treatment</b>.</i>	 Full refund
<b>6. Renal Failure and Renal Dialysis:</b>  <i>(i) <b>Treatment</b> of renal failure, including renal dialysis on an <b>In-Patient</b> basis.</i>  <i>(ii) <b>Treatment</b> of renal failure, including renal dialysis on a <b>Day-Patient</b> or <b>Out-Patient</b> basis.</i>	<i>(i)</i>  Full refund for <b>In-Patient</b> pre and post-operative care  <i>(ii)</i>  Not covered
<b>7. Organ Transplant:</b>  <i>i) <b>Treatment</b> for and in relation to a human organ transplant of kidney, pancreas, liver, heart, lung, bone marrow, cornea, or heart and lung, in respect of the <b>Insured Person</b> as a recipient. In circumstances where an organ transplant is required as a result of a congenital disorder, cover will be provided under <b>Benefit 12</b> but excluded from <b>Benefit 7 – Organ Transplant</b>.</i>  <i>ii) Medical costs associated with the donor as an <b>In-Patient</b> or <b>Day-Patient</b>, with the exception of the cost of the donor organ search.</i>  <i>We only pay for transplants carried out in internationally-accredited institutions by accredited surgeons and where the organ procurement is in accordance with <b>WHO</b> guidelines.</i>	<i>(i)</i>  Full refund  <i>(ii)</i>  Up to USD 50,000 per <b>Period of Cover</b>
<b>8. Cancer Treatment:</b>  <i><b>Treatment</b> given for <b>Cancer</b> received as an <b>In-Patient</b>, <b>Day-Patient</b> or <b>Out-Patient</b>. Includes oncologist fees, surgery, radiotherapy and chemotherapy, alone or in combination, from the point of diagnosis.</i>	 Full refund








Benefit	Essential
<p><b>9. Pregnancy and Childbirth Medical Conditions:</b></p> <p><i>In-Patient Treatment of an Eligible Medical Condition which arises during the antenatal stages of Pregnancy, or an Eligible Medical Condition which arises during childbirth. As an illustration, We would consider Treatment of the following:</i></p> <ul style="list-style-type: none"> <li>• Ectopic Pregnancy (where the foetus is growing outside the womb)</li> <li>• Hydatidiform mole (abnormal cell growth in the womb)</li> <li>• Retained placenta (afterbirth retained in the womb)</li> <li>• Placenta praevia</li> <li>• Eclampsia (a coma or seizure during Pregnancy and following pre-eclampsia)</li> <li>• Diabetes (If You have exclusions because of Your past medical history which relate to diabetes, then You will not be covered for any Treatment for diabetes during Pregnancy)</li> <li>• Post partum haemorrhage (heavy bleeding in the hours and days immediately after childbirth)</li> <li>• Miscarriage requiring immediate surgical Treatment</li> <li>• Failure to progress in labour</li> </ul>	<p style="text-align: center;"></p> <p style="text-align: center;">Full refund</p>
<p><b>10. New Born Cover:</b></p> <p><i>In-Patient Treatment of premature birth (i.e. prior to age 37 weeks gestation) or an Acute Condition being suffered by a New Born baby of an Insured Person which manifests itself within 30 days following birth. Provided that the New Born baby is added to the Plan within 30 days of birth and premium paid. Cover for multiple births will be covered up to the same limits shown.</i></p>	<p style="text-align: center;"></p> <p style="text-align: center;">Up to USD 100,000 per Period of Cover</p>
<p><b>11. Hospital Accommodation for New Born Accompanying their Mother:</b></p> <p><i>Hospital Accommodation costs relating to a New Born baby (up to 16 weeks old) to accompany its mother (being an Insured Person) while she is receiving Eligible Treatment as an In-Patient in a Hospital.</i></p>	<p style="text-align: center;"></p> <p style="text-align: center;">Full refund</p>
<p><b>12. Congenital Disorder:</b></p> <p><i>In-Patient Treatment for a Congenital Disorder. In circumstances where a Congenital Disorder manifests itself in a New Born baby within 30 days of birth, cover for such Medical Conditions will be provided under Benefit 10 but excluded from Benefit 12 – Congenital Disorders.</i></p>	<p style="text-align: center;"></p> <p style="text-align: center;">Up to USD 100,000 per Period of Cover</p>
<p><b>13. Reconstructive Surgery:</b></p> <p><i>Reconstructive surgery required to restore natural function or appearance following an Accident or following a Surgical Procedure for an Eligible Medical Condition, which occurred after an Insured Person's Entry Date or Start Date whichever is later.</i></p>	<p style="text-align: center;"></p> <p style="text-align: center;">Full refund</p>
<p><b>14. Rehabilitation:</b></p> <p><i>When referred by a Specialist as an integral part of Treatment for a Medical Condition necessitating admission to a recognised Rehabilitation unit of a Hospital. Where the Insured Person was confined to a Hospital as an In-Patient for at least three consecutive days, and where a Specialist confirms in writing that Rehabilitation is required. Admission to a Rehabilitation unit must be made within 14 days of discharge from Hospital. Such Treatment should be under the direct supervision and control of a Specialist and would cover:</i></p> <ol style="list-style-type: none"> <li>i) Use of special Treatment rooms</li> <li>ii) Physical therapy fees</li> <li>iii) Speech therapy fees</li> <li>iv) Occupational therapy fees</li> </ol>	<p style="text-align: center;"></p> <p style="text-align: center;">Full refund for Eligible In-Patient Treatment only up to 30 days per Medical Condition</p>
<p><b>15. In-Patient Emergency Dental Treatment:</b></p> <p><i>This means Emergency restorative dental Treatment required to sound, natural teeth following an Accident which necessitates Your admission to Hospital for at least one night. The dental Treatment must be received within 10 days of the Accident. This Benefit covers all costs incurred for Treatment made necessary by an accidental injury caused by an extra-oral impact, when the following conditions apply:</i></p> <ul style="list-style-type: none"> <li>• If the Treatment involves replacing a crown, bridge facing, veneer or denture, We will pay only the reasonable and customary cost of a replacement of similar type or quality</li> <li>• If implants are clinically needed We will pay only the cost which would have been incurred if equivalent bridgework was undertaken instead</li> <li>• Damage to dentures providing they were being worn at the time of the injury</li> </ul>	<p style="text-align: center;"></p> <p style="text-align: center;">Full refund</p>
<p><b>16. In-Patient Psychiatric Treatment:</b></p> <p><i>In-Patient Treatment in a recognised Psychiatric unit of a Hospital. All Treatment must be administered under the direct control of a Registered Psychiatrist.</i></p>	<p style="text-align: center;"></p> <p style="text-align: center;">Pre-Authorisation </p> <p style="text-align: center;">Full refund limited to 30 days per Period of Cover</p>



Benefit	Essential
<p><b>17. Terminal Illness:</b></p> <p><i>Palliative and Hospice Care: On diagnosis of a <b>Terminal</b> illness, costs for any <b>In-Patient, Day-Patient or Out-Patient Treatment</b> given on the advice of a <b>Medical Practitioner or Specialist</b> for the purpose of offering temporary relief of symptoms. Charges for <b>Hospital</b> or hospice accommodation, nursing care by a <b>Qualified Nurse</b> and prescribed <b>Drugs and Dressings</b> are covered.</i></p>	<p> <b>Eligible In-Patient and Day-Patient Treatment</b> only up to USD 50,000 lifetime limit</p>
<p><b>18. Emergency Non-Elective Treatment USA Cover:</b></p> <p><i>For planned trips up to 30 days of duration. <b>Treatment</b> by a <b>Medical Practitioner or Specialist</b> starting within 24 hours of the <b>Emergency</b> event, required as a result of an <b>Accident</b> or the sudden beginning of a severe illness resulting in a <b>Medical Condition</b> that presents an immediate threat to the <b>Insured Person's</b> health.</i></p> <p><i>Charges relating to routine <b>Pregnancy</b> and <b>Pregnancy and Childbirth Medical Conditions</b> are specifically excluded from this <b>Benefit</b>.</i></p>	<p> <b>Accident: Full refund for Accident</b> requiring <b>In-Patient and Day-Patient care</b></p> <p> <b>Illness: In-Patient and Day-Patient care</b> Up to USD 25,000 per <b>Period of Cover</b></p> <p><b>Out-Patient Treatment</b> in an <b>Accident and Emergency Department</b> in a <b>Hospital</b> up to USD 500 per <b>Period of Cover</b></p>
<p><b>19. Evacuation and Repatriation:</b></p> <p><b>Evacuation</b></p> <p><i>Arrangements will be made to move an <b>Insured Person</b> who has a critical, life-threatening <b>Eligible Medical Condition</b> to the nearest medical facility for the purpose of admission to <b>Hospital</b> as an <b>In-Patient</b> or <b>Day-Patient</b>.</i></p> <p><i>Reasonable expenses for:</i></p> <ol style="list-style-type: none"> <li><i>Transportation costs of an <b>Insured Person</b> in the event of <b>Emergency Treatment</b> and <b>Medically Necessary</b> transport and care not being readily available at the place of the incident. This includes an economy class airfare ticket for a locally-accompanying person who has travelled as an escort.</i></li> <li><i>Reasonable local travel costs to and from medical appointments when <b>Treatment</b> is being received as a <b>Day-Patient</b>.</i></li> <li><i>Reasonable travel costs for a locally-accompanying person to travel to and from the <b>Hospital</b> to visit the <b>Insured Person</b> following admission as an <b>In-Patient</b>.</i></li> <li><i>Reasonable costs for non-<b>Hospital Accommodation</b> only for immediate pre and post-<b>Hospital</b> admission periods provided that the <b>Insured Person</b> is under the care of a <b>Specialist</b>.</i></li> </ol> <p><i>Costs of <b>Evacuation</b> do not extend to include any air-sea rescue or mountain rescue costs that are not incurred at recognised ski resorts or similar winter sports resorts.</i></p> <p><i><b>Our</b> medical advisers will decide the most appropriate method of transportation for the <b>Evacuation</b> and this <b>Benefit</b> will not cover travel if it is against the advice of <b>Our</b> medical advisers or where the medical facility does not have appropriate facilities to treat the <b>Eligible Medical Condition</b>.</i></p> <p><b>Repatriation</b></p> <p><i>An economy class airfare ticket to return the <b>Insured Person</b> and a locally-accompanying person who has travelled as an escort to the site of <b>Treatment</b> or the <b>Insured Person's</b> principal <b>Country of Nationality</b> or principal <b>Country of Residence</b>, as long as the journey is made within one month of completion of <b>Treatment</b>.</i></p> <p><i>Charges relating to routine <b>Pregnancy</b> and <b>Pregnancy and Childbirth Medical Conditions</b> are specifically excluded from this <b>Benefit</b>.</i></p>	<p><b>Pre-Authorisation</b> </p> <ol style="list-style-type: none"> <li> Full refund</li> <li> Full refund</li> <li> Full refund</li> <li> Up to USD 200 per day Up to USD 7,500 per person, per <b>Evacuation</b></li> </ol> <p><b>Pre-Authorisation</b> </p> <p> Full refund</p>
<p><b>20. Mortal Remains:</b></p> <p><i>In the event of death from an <b>Eligible Medical Condition</b>, <b>Reasonable and Customary Charges</b> for:</i></p> <ol style="list-style-type: none"> <li><i>Costs of transportation of body or ashes of an <b>Insured Person</b> to his/her <b>Country of Nationality</b> or <b>Country of Residence</b>, or</i></li> <li><i>Burial or cremation costs at the place of death in accordance with reasonable and customary practice.</i></li> </ol>	<p><b>Pre-Authorisation</b> </p> <ol style="list-style-type: none"> <li> Full refund</li> <li> Up to USD 10,000</li> </ol>
<p><b>21. Hospital Cash Benefit:</b></p> <p><i>This <b>Benefit</b> is payable for each night an <b>Insured Person</b> receives <b>In-Patient Treatment</b> and only if an <b>Insured Person</b> is admitted for <b>In-Patient Treatment</b> before midnight, and the <b>Treatment</b> is received free of charge that would have otherwise been <b>Eligible for Benefit</b> privately under this <b>Plan</b>. Cover under this <b>Benefit</b> is limited to a maximum of 30 nights per <b>Period of Cover</b>.</i></p> <p><i>For this <b>Benefit</b> exclusion 5.8 does not apply.</i></p>	<p> USD 125 per night</p>

Benefit	Essential
<p><b>22. Out-Patient Charges:</b></p> <p>i) <b>Medical Practitioner</b> fees including consultations; <b>Specialist</b> fees; <b>Diagnostic Tests</b>; prescribed <b>Drugs and Dressings</b>.</p> <p>ii) Physiotherapy by a Registered <b>Physiotherapist</b>, when referred by a <b>Medical Practitioner</b>, or <b>Specialist</b>.</p>	<p>(i)  Pre-operative consultation within 15 days from the admission and post hospitalisation consultation within 30 days following discharge from <b>Hospital</b> Up to max USD 2,000 per <b>Medical Condition</b> per <b>Period of Cover</b></p> <p>(ii)  Not covered</p>
<p><b>23. Day-Patient or Out-Patient Surgery:</b></p> <p><b>Treatment</b> costs for a <b>Surgical Procedure</b> performed in a surgery, <b>Hospital</b>, day-care facility or <b>Out-Patient</b> department. Any pre or post-operative consultations are payable under <b>Benefit 22 – Out-Patient</b> charges.</p>	<p> Full refund</p>
<p><b>24. Out Patient Psychiatric Illness:</b></p> <p><b>Out-Patient Treatment</b> administered under the direct control of a Registered Psychiatrist when referred by a <b>Medical Practitioner</b> or <b>Specialist</b>.</p>	<p> Not covered</p>
<p><b>25. Alternative Therapies:</b></p> <p>i) Complementary medicine and <b>Treatment</b> by a therapist, when referred by a <b>Medical Practitioner</b> or <b>Specialist</b>. This <b>Benefit</b> extends to osteopaths, chiropractors, homeopaths, dietician and acupuncture <b>Treatment</b>.</p> <p>ii) <b>Out-Patient Treatment</b> or therapies administered by a recognised Traditional Chinese <b>Medicine Practitioner</b> or an Ayurvedic <b>Medical Practitioner</b>.</p> <p>We do not cover charges for general chiropody or podiatry. For this <b>Benefit</b> the <b>Plan Out-Patient Per Visit Excess</b> does not apply.</p>	<p>(i)  Not covered</p> <p>(ii)  Not covered</p>
<p><b>26. Nursing Care at Home:</b></p> <p>i) Care given by <b>Qualified Nurse</b> in the <b>Insured Person's</b> own home, which is immediately received subsequent to <b>Treatment</b> as an <b>In-Patient</b> or <b>Day-Patient</b> on the recommendation of a <b>Medical Practitioner</b> or <b>Specialist</b>.</p> <p>ii) <b>Emergency Medical Practitioner (GP)</b> home visits out of normal clinic hours.</p>	<p><b>Pre-Authorisation</b> </p> <p>(i)  Up to USD 100 per day, up to 30 days per <b>Medical Condition</b></p> <p>(ii)  Not covered</p>
<p><b>27. AIDS:</b></p> <p>Medical expenses, which arise from or are in any way related to Human Immunodeficiency Virus (HIV) and/or HIV related illnesses, including Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) and/or any mutant derivative or variations thereof. As result of proven occupational <b>Accident*</b> or blood transfusion**. Expenses are limited to pre and post-diagnosis consultations, routine check-ups for this condition, <b>Drugs and Dressings</b> (except experimental or those unproven), <b>Hospital Accommodation</b> and nursing fees.</p> <p>* For members of emergency services, medical or dental professions, laboratory assistants, pharmacist or an employee in a medical facility that provides evidence that they contracted the HIV infection accidentally while carrying out normal duties of their occupation; and they contracted the HIV infection three years after the <b>Entry Date</b> or <b>Start Date</b>, whichever is later; and the incident from which they contracted the HIV infection was reported, investigated and documented according to normal procedures for the <b>Insured Person's</b> occupation; and a test showing no HIV or antibodies to such a virus was made within five days of the incident; and a positive HIV test occurred within 12 months of the reported occupational <b>Accident</b>.</p> <p>** As long as the blood transfusion was received as an <b>In-Patient</b> as part of <b>Medically Necessary Treatment</b>.</p> <p><b>Waiting Period:</b> Cover only available after three years of continuous membership.</p>	<p><b>Pre-Authorisation</b> </p> <p></p> <p><b>Eligible In-Patient and Day-Patient Treatment</b> only up to USD 25,000 per <b>Period of Cover</b></p>










Options to Core Benefits	Essential
<p><b>28. USA Elective Treatment:</b></p> <ul style="list-style-type: none"> <li>i) Costs associated with <b>Eligible In-Patient and Day-Patient Treatment</b> in the USA will be paid in full where <b>Treatment</b> is received in a <b>Hospital</b> listed in the <b>Now Health International Provider Network</b>.</li> <li>ii) Costs associated with <b>Eligible Out-Patient Treatment</b> in the USA will be paid in full where <b>Treatment</b> is received in the <b>Now Health International Provider Network</b>.</li> </ul> <p><b>Treatment</b> that is not received in the <b>Now Health International Provider Network</b> will be subject to a 50% <b>Co-Insurance</b>.</p>	<p><b>Pre-Authorisation for Out-Patient diagnostics and surgery, Day-Patient and In-Patient Treatment</b> 📄</p> <p>Optional</p> <p>Up to USD 1.5m per <b>Insured Person</b> per <b>Period of Cover</b></p>
<p><b>29. Out-Patient Charges:</b></p> <ul style="list-style-type: none"> <li>i) <b>Medical Practitioner</b> fees including consultation, <b>Specialist</b> fees, <b>Diagnostic Tests</b>, prescribed <b>Drugs and Dressings</b>.</li> <li>ii) <b>Physiotherapy</b> by a registered <b>Physiotherapist</b>, when referred by a <b>Medical Practitioner</b>, or <b>Specialist</b>.</li> </ul> <p>Not available to <b>Insured Persons</b> with residence visas in the Emirates of Dubai and Abu Dhabi. Any pre-operative and post-hospitalisation consultations are payable under this <b>Benefit</b>. This <b>Benefit</b> replaces <b>Benefit 22 – Out-Patient Charges</b>.</p> <p>Please note that if this option is chosen, the only <b>Plan Deductible</b> options that can be chosen are USD 1,000, USD 2,500 or USD 5,000.</p> <p>If <b>You</b> choose an optional <b>Deductible</b>, <b>You</b> must also select a <b>Co-Insurance Out-Patient Treatment</b> option.</p>	<p>Optional</p> <p>(i) Up to USD 4,500 per <b>Period of Cover</b></p> <p>Optional</p> <p>(ii) Full refund up to a maximum 10 sessions per <b>Period of Cover</b></p>
<p><b>30. Out-Patient Charges Option 2:</b></p> <ul style="list-style-type: none"> <li>i) <b>Medical Practitioner</b> fees including consultation, <b>Specialist</b> fees, <b>Diagnostic Tests</b> and costs associated with Maintenance of chronic <b>Medical Conditions</b>, prescribed <b>Drugs and Dressings</b>.</li> <li>ii) <b>Physiotherapy</b> by a registered <b>Physiotherapist</b>, when referred by a <b>Medical Practitioner</b>, or <b>Specialist</b>.</li> </ul> <p>Not available to <b>Insured Persons</b> with residence visas in the Emirates of Dubai and Abu Dhabi. Any pre-operative and post-hospitalisation consultations are payable under this <b>Benefit</b>. This <b>Benefit</b> replaces <b>Benefit 22 – Out-Patient Charges</b>.</p> <p>Please note that if this option is chosen, the only <b>Plan Deductible</b> options that can be chosen are USD 1,000, USD 2,500 or USD 5,000.</p> <p>If <b>You</b> choose an optional <b>Deductible</b>, <b>You</b> must also select a <b>Co-Insurance Out-Patient Treatment</b> option.</p>	<p>Optional</p> <p>(i) Up to USD 4,500 per <b>Period of Cover</b></p> <p>Optional</p> <p>(ii) Full refund up to a maximum 10 sessions per <b>Period of Cover</b></p>
<p><b>31. Co-Insurance Out-Patient Treatment:</b></p> <p>A 10% <b>Co-Insurance</b> will apply to all <b>Eligible Out-Patient Treatment</b>. Should <b>Your Plan</b> include the <b>Maternity, Dental care or Wellness, Optical and Vaccinations Benefits</b>, any applicable <b>Co-Insurance</b> will be detailed in <b>Your Benefit Schedule</b>.</p> <p>Please note that the <b>Co-Insurance</b> will not apply to <b>Treatment</b> relating to <b>Renal dialysis/ Renal failure, Cancer or Organ Transplants</b>.</p>	<p>Optional</p>
<p><b>32. Co-Insurance Out-Patient Treatment Option 2:</b></p> <p>A 20% <b>Co-Insurance</b> will apply to all <b>Eligible Out-Patient Treatment</b>. Should <b>Your Plan</b> include the <b>Maternity, Dental care or Wellness, Optical and Vaccinations Benefits</b>, any applicable <b>Co-Insurance</b> will be detailed in <b>Your Benefit Schedule</b>.</p> <p>Please note that the <b>Co-Insurance</b> will not apply to <b>Treatment</b> relating to <b>Renal dialysis/ Renal failure, Cancer or Organ Transplants</b>.</p>	<p>Optional</p>










Options to Core Benefits	Essential
<p><b>33. Extended Evacuation and Repatriation:</b></p> <p><b>Evacuation</b></p> <p>Arrangements will be made to move an <b>Insured Person</b> who has a critical, life-threatening <b>Eligible Medical Condition</b> to the nearest medical facility, <b>Country of Residence, Country of Nationality</b> or the <b>Insured Member's</b> country of choice for the purpose of admission to <b>Hospital</b> as an <b>In-Patient</b> or <b>Day-Patient</b>.</p> <p>Reasonable expenses for:</p> <ul style="list-style-type: none"> <li>i) Transportation costs of an <b>Insured Person</b> in the event of <b>Emergency Treatment</b> and <b>Medically Necessary</b> transport and care not being readily available at the place of the incident. This includes an economy class airfare ticket for a locally-accompanying person who has travelled as an escort.</li> <li>ii) Reasonable local travel costs to and from medical appointments when <b>Treatment</b> is being received as a <b>Day-Patient</b>.</li> <li>iii) Reasonable travel costs for a locally-accompanying person to travel to and from the <b>Hospital</b> to visit the <b>Insured Person</b> following admission as an <b>In-Patient</b>.</li> <li>iv) Reasonable costs for non-<b>Hospital</b> Accommodation only for immediate pre and post-<b>Hospital</b> admission periods provided that the <b>Insured Person</b> is under the care of a <b>Specialist</b>.</li> </ul> <p>Costs of <b>Evacuation</b> do not extend to include any air-sea rescue or mountain rescue costs that are not incurred at recognised ski resorts or similar winter sports resorts.</p> <p>The <b>Insured Member's</b> country of choice is subject to the availability of the appropriate medical facilities being in place. <b>Our</b> medical advisers will determine whether the selected country has the suitable medical facility to treat the <b>Insured Member's Eligible Medical Condition</b>. <b>Our</b> medical advisers will decide the most appropriate method of transportation for the <b>Evacuation</b> and this <b>Benefit</b> will not cover travel if it is against the advice of <b>Our</b> medical advisers or where the medical facility does not have appropriate facilities to treat the <b>Eligible Medical Condition</b>.</p> <p><b>Repatriation</b></p> <p>An economy class airfare ticket to return the <b>Insured Person</b> and a locally-accompanying person who has travelled as an escort to the site of <b>Treatment</b> or the <b>Insured Person's</b> principal <b>Country of Nationality</b> or principal <b>Country of Residence</b>, as long as the journey is made within one month of completion of <b>Treatment</b>. Reasonable cost of the above will be paid in full.</p> <p>Charges relating to routine <b>Pregnancy</b> and <b>Pregnancy and Childbirth Medical Conditions</b> are specifically excluded from this <b>Benefit</b>.</p>	<p><b>Pre-Authorisation</b> 📞</p> <ul style="list-style-type: none"> <li>(i)  Full refund</li> <li>(ii)  Full refund</li> <li>(iii)  Full refund</li> <li>(iv)  Up to USD 200 per day Up to USD 7,500 per person, per <b>Evacuation</b></li> </ul> <p><b>Pre-Authorisation</b> 📞</p> <p> Full refund</p>

Deductible Options	Essential
<p><b>Standard Deductible</b></p>	<p>Nil</p>
<p><b>Optional Deductible:</b></p> <p>Please note: <b>Deductibles</b> would apply to any <b>Medically Necessary Treatment</b> required under <b>Benefit 19</b> and <b>Benefit 33</b>.</p>	<p>USD 1,000 USD 2,500 USD 5,000 USD 10,000 USD 15,000</p>

WorldCare Essential is not available to **Insured Persons** with residence visas in the Emirates of Dubai or Abu Dhabi.












## 4.3.2 WorldCare Advance

Benefit	Advance
<b>Annual Maximum Plan Limit</b> <i>24/7 helpline and assistance services available on all Plans</i>	USD 3.5m
<b>1. Maintenance of Chronic Medical Conditions:</b> <i>Maintenance of chronic <b>Medical Conditions</b> such as but not limited to asthma, diabetes and hypertension requiring ongoing or long-term monitoring through consultations, examinations, check-ups, <b>Drugs and Dressings</b> and/or tests up to the <b>Benefit</b> limits following <b>Your Entry Date</b>. This <b>Benefit</b> does not cover renal failure and dialysis. Claims for this will fall under <b>Benefit 6</b>. Claims for <b>Cancer</b> will fall under <b>Benefit 8</b>.</i>	 Full refund
<b>2. Hospital Charges, Medical Practitioner and Specialist Fees:</b> <ol style="list-style-type: none"> <li data-bbox="496 815 1187 947">i) <i>Charges for <b>In-Patient</b> or <b>Day-Patient Treatment</b> made by a <b>Hospital</b> including charges for accommodation (ward/semi-private or private); <b>Diagnostic Tests</b>; operating theatre charges including surgeon and anaesthetist charges; and charges for nursing care by a <b>Qualified Nurse</b>; <b>Drugs and Dressings</b> prescribed by a <b>Medical Practitioner</b> or <b>Specialist</b>; and surgical appliances used by the <b>Medical Practitioner</b> during surgery. This includes pre and post-operative consultations while an <b>In-Patient</b> or <b>Day-Patient</b> and includes charges for intensive care.</i></li> <li data-bbox="496 954 1161 1021">ii) <i>Ancillary charges: Purchase and rental of crutches, canes, walking aids and self-propelled non-electronic wheelchairs within six months of an <b>Eligible Medical Condition</b> which required <b>In-Patient</b> or <b>Day-Patient Hospital Treatment</b>.</i></li> </ol>	<ol style="list-style-type: none"> <li data-bbox="1254 815 1410 925">(i)                 Full refund                Pre-Authorisation for (i) 📄</li> <li data-bbox="1254 954 1422 1032">(ii)                 Up to USD 1,500 per <b>Medical Condition</b></li> </ol>
<b>3. Diagnostic Procedures:</b> <i><b>Medically Necessary</b> diagnostic magnetic resonance imaging (MRI), positron emission tomography (PET) and computerised tomography (CT) scans received as an <b>In-Patient</b>, <b>Day-Patient</b> or <b>Out-Patient</b>.</i>	Pre-Authorisation for PET 📄  Full refund
<b>4. Emergency Ambulance Transportation:</b> <i><b>Emergency</b> road ambulance transport costs to or between <b>Hospitals</b>, or when considered <b>Medically Necessary</b> by a <b>Medical Practitioner</b> or <b>Specialist</b>.</i>	 Full refund
<b>5. Parent Accommodation:</b> <i>The cost of one parent staying in <b>Hospital</b> overnight with an <b>Insured Person</b> under 18 years old while the child is admitted as an <b>In-Patient</b> for <b>Eligible Treatment</b>.</i>	 Full refund
<b>6. Renal Failure and Renal Dialysis:</b> <ol style="list-style-type: none"> <li data-bbox="496 1543 1043 1570">(i) <i><b>Treatment</b> of renal failure, including renal dialysis on an <b>In-Patient</b> basis.</i></li> <li data-bbox="496 1599 1171 1626">(ii) <i><b>Treatment</b> of renal failure, including renal dialysis on a <b>Day-Patient</b> or <b>Out-Patient</b> basis.</i></li> </ol>	<ol style="list-style-type: none"> <li data-bbox="1254 1509 1378 1570">(i)                 Full refund</li> <li data-bbox="1254 1599 1414 1677">(ii)                 Up to USD 100,000 per <b>Period of Cover</b></li> </ol>
<b>7. Organ Transplant:</b> <ol style="list-style-type: none"> <li data-bbox="496 1767 1198 1850">i) <i><b>Treatment</b> for and in relation to a human organ transplant of kidney, pancreas, liver, heart, lung, bone marrow, cornea, or heart and lung, in respect of the <b>Insured Person</b> as a recipient. In circumstances where an organ transplant is required as a result of a congenital disorder, cover will be provided under <b>Benefit 12</b> but excluded from <b>Benefit 7 – Organ Transplant</b>.</i></li> <li data-bbox="496 1856 1198 1951">ii) <i>Medical costs associated with the donor as an <b>In-Patient</b> or <b>Day-Patient</b>, with the exception of the cost of the donor organ search.</i>  <i>We only pay for transplants carried out in internationally-accredited institutions by accredited surgeons and where the organ procurement is in accordance with <b>WHO</b> guidelines.</i></li> </ol>	<ol style="list-style-type: none"> <li data-bbox="1254 1767 1378 1827">(i)                 Full refund</li> <li data-bbox="1254 1856 1414 1935">(ii)                 Up to USD 50,000 per <b>Period of Cover</b></li> </ol>
<b>8. Cancer Treatment:</b> <i><b>Treatment</b> given for <b>Cancer</b> received as an <b>In-Patient</b>, <b>Day-Patient</b> or <b>Out-Patient</b>. Includes oncologist fees, surgery, radiotherapy and chemotherapy, alone or in combination, from the point of diagnosis.</i>	 Full refund

Benefit	Advance
<p><b>9. Pregnancy and Childbirth Medical Conditions:</b></p> <p><i>In-Patient Treatment of an Eligible Medical Condition which arises during the antenatal stages of Pregnancy, or an Eligible Medical Condition which arises during childbirth. As an illustration, We would consider Treatment of the following:</i></p> <ul style="list-style-type: none"> <li>• Ectopic Pregnancy (where the foetus is growing outside the womb)</li> <li>• Hydatidiform mole (abnormal cell growth in the womb)</li> <li>• Retained placenta (afterbirth retained in the womb)</li> <li>• Placenta praevia</li> <li>• Eclampsia (a coma or seizure during Pregnancy and following pre-eclampsia)</li> <li>• Diabetes (If You have exclusions because of Your past medical history which relate to diabetes, then You will not be covered for any Treatment for diabetes during Pregnancy)</li> <li>• Post partum haemorrhage (heavy bleeding in the hours and days immediately after childbirth)</li> <li>• Miscarriage requiring immediate surgical Treatment</li> <li>• Failure to progress in labour</li> </ul>	<p style="text-align: center;"> Full refund</p>
<p><b>10. New Born Cover:</b></p> <p><i>In-Patient Treatment of premature birth (i.e. prior to age 37 weeks gestation) or an Acute Condition being suffered by a New Born baby of an Insured Person which manifests itself within 30 days following birth. Provided that the New Born baby is added to the Plan within 30 days of birth and premium paid. Cover for multiple births will be covered up to the same limits shown.</i></p> <p><i>As part of Your DHA compliant Plan cover for a New Born baby of an Insured Person is automatically included for the first 30 days from birth up to the USD 41,000 DHA Benefit aggregate limit per Insured Person, per Period of Cover. Full Plan limits will only be applicable if the New Born baby is added to the Plan within 30 days of birth and premium paid.</i></p>	<p style="text-align: center;"> Up to USD 100,000 per Period of Cover</p>
<p><b>11. Hospital Accommodation for New Born Accompanying their Mother:</b></p> <p><i>Hospital Accommodation costs relating to a New Born baby (up to 16 weeks old) to accompany its mother (being an Insured Person) while she is receiving Eligible Treatment as an In-Patient in a Hospital.</i></p>	<p style="text-align: center;"> Full refund</p>
<p><b>12. Congenital Disorder:</b></p> <p><i>In-Patient Treatment for a Congenital Disorder. In circumstances where a Congenital Disorder manifests itself in a New Born baby within 30 days of birth, cover for such Medical Conditions will be provided under Benefit 10 but excluded from Benefit 12 – Congenital Disorders.</i></p>	<p style="text-align: center;"> Up to USD 100,000 per Period of Cover</p>
<p><b>13. Reconstructive Surgery:</b></p> <p><i>Reconstructive surgery required to restore natural function or appearance following an Accident or following a Surgical Procedure for an Eligible Medical Condition, which occurred after an Insured Person's Entry Date or Start Date whichever is later.</i></p>	<p style="text-align: center;"> Full refund</p>
<p><b>14. Rehabilitation:</b></p> <p><i>When referred by a Specialist as an integral part of Treatment for a Medical Condition necessitating admission to a recognised Rehabilitation unit of a Hospital. Where the Insured Person was confined to a Hospital as an In-Patient for at least three consecutive days, and where a Specialist confirms in writing that Rehabilitation is required. Admission to a Rehabilitation unit must be made within 14 days of discharge from Hospital. Such Treatment should be under the direct supervision and control of a Specialist and would cover:</i></p> <ol style="list-style-type: none"> <li>i) Use of special Treatment rooms</li> <li>ii) Physical therapy fees</li> <li>iii) Speech therapy fees</li> <li>iv) Occupational therapy fees</li> </ol>	<p style="text-align: center;"> Full refund up to 180 days per Medical Condition</p>
<p><b>15. In-Patient Emergency Dental Treatment:</b></p> <p><i>This means Emergency restorative dental Treatment required to sound, natural teeth following an Accident which necessitates Your admission to Hospital for at least one night.</i></p> <p><i>The dental Treatment must be received within 10 days of the Accident. This Benefit covers all costs incurred for Treatment made necessary by an accidental injury caused by an extra-oral impact, when the following conditions apply:</i></p> <ul style="list-style-type: none"> <li>• If the Treatment involves replacing a crown, bridge facing, veneer or denture, We will pay only the reasonable and customary cost of a replacement of similar type or quality</li> <li>• If implants are clinically needed We will pay only the cost which would have been incurred if equivalent bridgework was undertaken instead</li> <li>• Damage to dentures providing they were being worn at the time of the injury</li> </ul>	<p style="text-align: center;"> Full refund</p>
<p><b>16. In-Patient Psychiatric Treatment:</b></p> <p><i>In-Patient Treatment in a recognised Psychiatric unit of a Hospital. All Treatment must be administered under the direct control of a Registered Psychiatrist.</i></p>	<p style="text-align: center;"> Pre-Authorisation  Full refund limited to 30 days per Period of Cover</p>



Benefit	Advance
<p><b>17. Terminal Illness:</b></p> <p><i>Palliative and Hospice Care: On diagnosis of a <b>Terminal</b> illness, costs for any <b>In-Patient, Day-Patient</b> or <b>Out-Patient Treatment</b> given on the advice of a <b>Medical Practitioner</b> or <b>Specialist</b> for the purpose of offering temporary relief of symptoms. Charges for <b>Hospital</b> or hospice accommodation, nursing care by a <b>Qualified Nurse</b> and prescribed <b>Drugs and Dressings</b> are covered.</i></p>	<p style="text-align: right;">▶</p> <p style="text-align: right;">Up to USD 50,000 lifetime limit</p>
<p><b>18. Emergency Non-Elective Treatment USA Cover:</b></p> <p><i>For planned trips up to 30 days of duration. <b>Treatment</b> by a <b>Medical Practitioner</b> or <b>Specialist</b> starting within 24 hours of the <b>Emergency</b> event, required as a result of an <b>Accident</b> or the sudden beginning of a severe illness resulting in a <b>Medical Condition</b> that presents an immediate threat to the <b>Insured Person's</b> health.</i></p> <p><i>Charges relating to routine <b>Pregnancy</b> and <b>Pregnancy and Childbirth Medical Conditions</b> are specifically excluded from this <b>Benefit</b>.</i></p>	<p style="text-align: right;">▶</p> <p style="text-align: right;"><b>Accident:</b> Full refund for <b>Accident</b> requiring <b>In-Patient</b> and <b>Day-Patient</b> care</p> <p style="text-align: right;">▶</p> <p style="text-align: right;"><b>Illness:</b> <b>In-Patient</b> and <b>Day-Patient</b> care up to USD 25,000 per <b>Period of Cover</b></p> <p style="text-align: right;"><b>Out-Patient Treatment</b> in an <b>Accident</b> and <b>Emergency Department</b> in a <b>Hospital</b> up to USD 500 per <b>Period of Cover</b></p>
<p><b>19. Evacuation and Repatriation:</b></p> <p><b>Evacuation</b></p> <p><i>Arrangements will be made to move an <b>Insured Person</b> who has a critical, life-threatening <b>Eligible Medical Condition</b> to the nearest medical facility for the purpose of admission to <b>Hospital</b> as an <b>In-Patient</b> or <b>Day-Patient</b>.</i></p> <p><i>Reasonable expenses for:</i></p> <ul style="list-style-type: none"> <li><i>i) Transportation costs of an <b>Insured Person</b> in the event of <b>Emergency Treatment</b> and <b>Medically Necessary</b> transport and care not being readily available at the place of the incident. This includes an economy class airfare ticket for a locally-accompanying person who has travelled as an escort.</i></li> <li><i>ii) Reasonable local travel costs to and from medical appointments when <b>Treatment</b> is being received as a <b>Day-Patient</b>.</i></li> <li><i>iii) Reasonable travel costs for a locally-accompanying person to travel to and from the <b>Hospital</b> to visit the <b>Insured Person</b> following admission as an <b>In-Patient</b>.</i></li> <li><i>iv) Reasonable costs for non-<b>Hospital Accommodation</b> only for immediate pre and post-<b>Hospital</b> admission periods provided that the <b>Insured Person</b> is under the care of a <b>Specialist</b>.</i></li> </ul> <p><i>Costs of <b>Evacuation</b> do not extend to include any air-sea rescue or mountain rescue costs that are not incurred at recognised ski resorts or similar winter sports resorts.</i></p> <p><i><b>Our</b> medical advisers will decide the most appropriate method of transportation for the <b>Evacuation</b> and this <b>Benefit</b> will not cover travel if it is against the advice of <b>Our</b> medical advisers or where the medical facility does not have appropriate facilities to treat the <b>Eligible Medical Condition</b>.</i></p> <p><b>Repatriation</b></p> <p><i>An economy class airfare ticket to return the <b>Insured Person</b> and a locally-accompanying person who has travelled as an escort to the site of <b>Treatment</b> or the <b>Insured Person's</b> principal <b>Country of Nationality</b> or principal <b>Country of Residence</b>, as long as the journey is made within one month of completion of <b>Treatment</b>.</i></p> <p><i>Charges relating to routine <b>Pregnancy</b> and <b>Pregnancy and Childbirth Medical Conditions</b> are specifically excluded from this <b>Benefit</b>.</i></p>	<p style="text-align: right;"><b>Pre-Authorisation</b> 📞</p> <ul style="list-style-type: none"> <li style="text-align: right;">(i) ▶ Full refund</li> <li style="text-align: right;">(ii) ▶ Full refund</li> <li style="text-align: right;">(iii) ▶ Full refund</li> <li style="text-align: right;">(iv) ▶ Up to USD 200 per day Up to USD 7,500 per person, per <b>Evacuation</b></li> </ul> <p style="text-align: right;"><b>Pre-Authorisation</b> 📞</p> <p style="text-align: right;">▶ Full refund</p>
<p><b>20. Mortal Remains:</b></p> <p><i>In the event of death from an <b>Eligible Medical Condition</b>, <b>Reasonable and Customary Charges</b> for:</i></p> <ul style="list-style-type: none"> <li><i>i) Costs of transportation of body or ashes of an <b>Insured Person</b> to his/her <b>Country of Nationality</b> or <b>Country of Residence</b> or;</i></li> <li><i>ii) Burial or cremation costs at the place of death in accordance with reasonable and customary practice.</i></li> </ul>	<p style="text-align: right;"><b>Pre-Authorisation</b> 📞</p> <ul style="list-style-type: none"> <li style="text-align: right;">(i) ▶ Full refund</li> <li style="text-align: right;">(ii) ▶ Up to USD 10,000</li> </ul>

Benefit	Advance
<p><b>21. Hospital Cash Benefit:</b></p> <p><i>This <b>Benefit</b> is payable for each night an <b>Insured Person</b> receives <b>In-Patient Treatment</b> and only if an <b>Insured Person</b> is admitted for <b>In-Patient Treatment</b> before midnight, and the <b>Treatment</b> is received free of charge that would have otherwise been <b>Eligible</b> for <b>Benefit</b> privately under this <b>Plan</b>. Cover under this <b>Benefit</b> is limited to a maximum of 30 nights per <b>Period of Cover</b>. For this <b>Benefit</b> exclusion 5.8 does not apply.</i></p>	<p style="text-align: right;"> USD 175 per night</p>
<p><b>22. Out-Patient Charges:</b></p> <p>i) <i><b>Medical Practitioner</b> fees including consultations; <b>Specialist</b> fees; <b>Diagnostic Tests</b>; prescribed <b>Drugs and Dressings</b>.</i></p> <p>ii) <i>Physiotherapy by a Registered <b>Physiotherapist</b>, when referred by a <b>Medical Practitioner</b>, or <b>Specialist</b>.</i></p>	<p>(i)  Full refund</p> <p>(ii)  Full refund up to a maximum of 30 sessions per <b>Period of Cover</b> Pre-<b>Authorisation</b> for (ii) after every 10 sessions </p>
<p><b>23. Day-Patient or Out-Patient Surgery:</b></p> <p><i><b>Treatment</b> costs for a <b>Surgical Procedure</b> performed in a surgery, <b>Hospital</b>, day-care facility or <b>Out-Patient</b> department. Any pre or post-operative consultations are payable under <b>Benefit 22 – Out-Patient</b> charges.</i></p>	<p style="text-align: right;"> Full refund</p>
<p><b>24. Out-Patient Psychiatric Illness:</b></p> <p><i><b>Out-Patient Treatment</b> administered under the direct control of a Registered Psychiatrist when referred by a <b>Medical Practitioner</b> or <b>Specialist</b>.</i></p>	<p style="text-align: right;"> Up to USD 2,500 per <b>Period of Cover</b></p>
<p><b>25. Alternative Therapies:</b></p> <p>i) <i>Complementary medicine and <b>Treatment</b> by a therapist, when referred by a <b>Medical Practitioner</b> or <b>Specialist</b>. This <b>Benefit</b> extends to osteopaths, chiropractors, homeopaths, dietician and acupuncture <b>Treatment</b>.</i></p> <p>ii) <i><b>Out-Patient Treatment</b> for therapies administered by a recognised traditional Chinese <b>Medical Practitioner</b> or an Ayurvedic <b>Medical Practitioner</b>.</i></p> <p><i>We do not cover charges for general chiropody or podiatry. For this <b>Benefit</b> the <b>Plan Out-Patient Per Visit Excess</b> does not apply.</i></p>	<p style="text-align: right;"> Full refund up to a maximum of 30 visits per <b>Period of Cover</b> Pre-<b>Authorisation</b> for (i) and (ii) after every 10 visits </p>
<p><b>26. Nursing Care at Home:</b></p> <p>i) <i>Care given by <b>Qualified Nurse</b> in the <b>Insured Person's</b> own home, which is immediately received subsequent to <b>Treatment</b> as an <b>In-Patient</b> or <b>Day-Patient</b> on the recommendation of a <b>Medical Practitioner</b> or <b>Specialist</b>.</i></p> <p>ii) <i><b>Medical Practitioner</b> (GP) home visits for an <b>Emergency</b> GP home call-out during out of normal clinic hours.</i></p>	<p>(i)  Full refund up to 45 days per <b>Medical Condition</b> Pre-<b>Authorisation</b> for (i) </p> <p>(ii)  Not covered</p>
<p><b>27. AIDS:</b></p> <p><i>Medical expenses, which arise from or are in any way related to Human Immunodeficiency Virus (HIV) and/or HIV related illnesses, including Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) and/or any mutant derivative or variations thereof. As result of proven occupation <b>Accident</b>* or blood transfusion**. Expenses are limited to pre and post-diagnosis consultations, routine check-ups for this condition, <b>Drugs and Dressings</b> (except experimental or those unproven), <b>Hospital Accommodation</b> and nursing fees.</i></p> <p>* <i>For members of emergency services, medical or dental professions, laboratory assistants, pharmacist or an employee in a medical facility that provides evidence that they contracted the HIV infection accidentally while carrying out normal duties of their occupation; and they contracted the HIV infection three years after the <b>Entry Date</b> or <b>Start Date</b>, whichever is later; and the incident from which they contracted the HIV infection was reported, investigated and documented according to normal procedures for the <b>Insured Person's</b> occupation; and a test showing no HIV or antibodies to such a virus was made within five days of the incident; and a positive HIV test occurred within 12 months of the reported occupational <b>Accident</b>.</i></p> <p>** <i>As long as the blood transfusion was received as an <b>In-Patient</b> as part of <b>Medically Necessary Treatment</b>.</i></p> <p><i><b>Waiting Period:</b> Cover only available after three years of continuous membership.</i></p>	<p style="text-align: right;">Pre-<b>Authorisation</b> </p> <p style="text-align: right;"> Up to USD 25,000 per <b>Period of Cover</b></p>



## Benefit

## Advance

## 28. Dubai Health Authority (DHA) Mandatory requirements Benefit:

For **Insured Persons** with residence visas within the Emirate of Dubai this **Plan** is extended to provide coverage up to USD 41,000 in aggregate per **Insured Person**, per **Period of Cover** for the following basic health services inclusive of Emergency services within the United Arab Emirates:

- i) **Pre-existing Conditions** including **Maintenance of Chronic Medical Conditions**.
- ii) **Medically Necessary** costs incurred during normal **Pregnancy** and childbirth, including pre and post natal check-ups subject to **Pre-authorization**.
  - Cover is provided for eight visits to a Primary Healthcare (PHC) obstetrician for low risk patients and a specialist obstetrician for high-risk patients.
  - Visits to include reviews and checks and tests in accordance with the DHA antenatal Protocols. Initial investigations to include: FBC and platelets, blood group, rhesus status and antibodies, VDRL, MSU, urinalysis, rubella serology, HIV, FBS, randoms or A1C and for high risk patients GTT and Hepatitis C.
  - **In-Patient** maternity is limited to a maximum of USD 1,950 for normal pregnancy and USD 2,750 for C-section per **Insured Person**, per **Period of Cover**.
  - The cost of three antenatal ultrasound scans.
- iii) The costs of accommodation of an accompanying person as an **In-Patient** in the same room in cases that are **Medically Necessary** at the recommendation of the **Medical Practitioner** or **Specialist**. Subject to **Pre-Authorisation** and up to a maximum of USD 28 per night.
- iv) Essential **Vaccinations** and inoculations for newborns and children as stipulated in the DHA policies and its updates, in assigned facilities.
- v) Preventive screening for diabetes and other screening as stipulated by the DHA every three years for **Insured Persons** above the age of 30 and every year for 18 years and above for **Insured Persons** considered high risk.
- vi) Cover is provided for a **New Born** baby of an **Insured Person** for a period of 30 days from birth within the existing aggregate limit of the Mother.

Unless otherwise indicated these **Benefits** will not be payable for **Treatment** outside the United Arab Emirates.

## 29. Health Authority Abu Dhabi (HAAD) Mandatory requirements Benefit:

For **Insured Persons** with residence visas in the Emirate of Abu Dhabi this **Plan** is extended to provide coverage up to USD 69,000 in aggregate per **Insured Person**, per **Period of Cover** for the following basic health services within the Emirate of Abu Dhabi and for Emergency services within the United Arab Emirates:

- i) **Pre-existing Conditions** including **Maintenance of Chronic Medical Conditions**.
- ii) **Medically Necessary** costs incurred during normal **Pregnancy** and childbirth, including pre and post natal check-ups up to the **Benefit** limit subject to **Pre-authorization**.
- iii) The costs of accommodation of an accompanying person as an **In-Patient** in the same room in cases that are **Medically Necessary** at the recommendation of the **Medical Practitioner** or **Specialist**. Subject to **Pre-Authorisation** and up to a maximum of USD 28 per night.
- iv) Physiotherapy by a registered Physiotherapist when referred by a **Medical Practitioner** or a **Specialist** subject to **Pre-Authorisation**.
- v) Hearing and vision aids and vision corrected by surgeries where **Medically Necessary** and as a result of an **Emergency**.

Unless otherwise indicated these **Benefits** will not be payable for **Treatment** outside the United Arab Emirates.

For maternity **Benefit** outside of the United Arab Emirates, the optional maternity **Benefit** must be selected.

Healthcare services are covered in full for work illnesses and injuries as per Federal Law No. 8 of 1980 concerning the Regulations of Work Relations, as amended and applicable laws in this respect.

## Options to Core Benefits

## Advance

## 30. USA Elective Treatment:

- i) Costs associated with **Eligible In-Patient** and **Day-Patient Treatment** in the USA will be paid in full where **Treatment** is received in a **Hospital** listed in the **Now Health International Provider Network**.
- ii) Costs associated with **Eligible Out-Patient Treatment** in the USA will be paid in full where **Treatment** is received in the **Now Health International Provider Network**.

**Treatment** that is not received in the **Now Health International Provider Network** will be subject to a 50% **Co-Insurance**.

**Pre-Authorisation**  
for **Out-Patient**  
diagnostics and  
surgery, **Day-Patient**  
and **In-Patient**  
**Treatment** 📞



Optional

Up to USD 1.5m  
per **Insured Person**  
per **Period of Cover**

Options to Core Benefits	Advance
<p><b>31. Co-Insurance Out-Patient Treatment:</b> (not available to <b>Insured Persons</b> with residence visas in the Emirate of Abu Dhabi)</p> <p><i>A 10% <b>Co-Insurance</b> will apply to all <b>Eligible Out-Patient Treatment</b>. Should <b>Your Plan</b> include the <b>Maternity or Dental care Benefits</b>, any applicable <b>Co-Insurance</b> will be detailed in <b>Your Benefit Schedule</b>.</i></p> <p><i>Please note that the <b>Co-Insurance</b> will not apply to <b>Treatment</b> relating to <b>Renal dialysis/ Renal failure, Cancer or Organ Transplants</b>.</i></p>	<p style="text-align: center;">▶</p> <p style="text-align: center;">Optional</p>
<p><b>32. Co-Insurance Out-Patient Treatment Option 2:</b> (not available to <b>Insured Persons</b> with residence visas in the Emirate of Abu Dhabi)</p> <p><i>A 20% <b>Co-Insurance</b> will apply to all <b>Eligible Out-Patient Treatment</b>. Should <b>Your Plan</b> include the <b>Maternity or Dental care Benefits</b>, any applicable <b>Co-Insurance</b> will be detailed in <b>Your Benefit Schedule</b>.</i></p> <p><i>Please note that the <b>Co-Insurance</b> will not apply to <b>Treatment</b> relating to <b>Renal dialysis/ Renal failure, Cancer or Organ Transplants</b>.</i></p>	<p style="text-align: center;">▶</p> <p style="text-align: center;">Optional</p>
<p><b>33. Restricted Network – UAE Residents only:</b> (not available to <b>Insured Persons</b> with residence visas in the Emirate of Abu Dhabi) (only available for new <b>Plans</b> in-force on or after the 1 August 2015)</p> <p><i>No <b>Benefit</b> will be payable in respect of costs associated with <b>Eligible In-Patient, Day-Patient or Out-Patient Treatment</b> made at either the <b>American Hospital</b> and associated clinics, <b>City Hospital, Welcare Hospital</b> and associated clinics of the <b>Mediclinic Group</b>.</i></p> <p><i>Please note that if <b>You</b> selected the <b>USD 25 per visit Out-Patient Excess</b> or one of the <b>Co-insurance Plan</b> options, these will still apply in the <b>Restricted Network</b>.</i></p>	<p style="text-align: center;">▶</p> <p style="text-align: center;">Optional</p>
<p><b>34. Wellness, Optical and Vaccinations:</b></p> <ul style="list-style-type: none"> <li><i>i) <b>Wellness:</b> This <b>Benefit</b> is payable as a contribution towards the cost of routine health checks including <b>Cancer</b> screening, cardiovascular examination, neurological examinations, vital signs (e.g. blood pressure, body mass index, urinalysis, cholesterol)</i> and/or</li> <li><i>ii) <b>Optical Benefits:</b> This <b>Benefit</b> also provides a contribution towards optician charges including an annual eye test carried out by an <b>Ophthalmic Optician</b>, prescribed spectacles including frames and lenses; and/or contact lenses when the member's prescription has changed, within the combined <b>Benefit</b> limits to a maximum <b>USD300 per Period of Cover</b> for an optical claim.</i> <i>Please note that there is no cover for prescription sunglasses or transition lenses.</i> and/or</li> <li><i>iii) <b>Vaccinations:</b> Costs of drugs and consultations to administer all <b>Medically Necessary</b> basic immunisation and booster injections and any <b>Medically Necessary</b> travel Vaccinations and malaria prophylaxis.</i></li> </ul> <p><i>For this <b>Benefit</b> exclusion 5.8 does not apply.</i> <b>Waiting Period:</b> Cover only available after six months of continuous membership.</p>	<p style="text-align: center;">▶</p> <p style="text-align: center;">Optional</p> <p style="text-align: center;">▶</p> <p style="text-align: center;">Combined limit Up to <b>USD 500</b> per <b>Period of Cover</b></p>
<p><b>35. Wellness, Optical and Vaccinations Option 2:</b></p> <ul style="list-style-type: none"> <li><i>i) <b>Wellness:</b> This <b>Benefit</b> is payable as a contribution towards the cost of routine health checks including <b>Cancer</b> screening, cardiovascular examination, neurological examinations, vital signs (e.g. blood pressure, body mass index, urinalysis, cholesterol)</i> and/or</li> <li><i>ii) <b>Optical Benefits:</b> This <b>Benefit</b> also provides a contribution towards optician charges including an annual eye test carried out by an <b>Ophthalmic Optician</b>, prescribed spectacles including frames and lenses; and/or contact lenses when the member's prescription has changed, within the combined <b>Benefit</b> limits to a maximum <b>USD600 per Period of Cover</b> for an optical claim.</i> <i>Please note that there is no cover for prescription sunglasses or transition lenses.</i> and/or</li> <li><i>iii) <b>Vaccinations:</b> Costs of drugs and consultations to administer all <b>Medically Necessary</b> basic immunisation and booster injections and any <b>Medically Necessary</b> travel Vaccinations and malaria prophylaxis.</i></li> </ul> <p><i>For this <b>Benefit</b> exclusion 5.8 does not apply.</i> <b>Waiting Period:</b> Cover only available after six months of continuous membership.</p>	<p style="text-align: center;">▶</p> <p style="text-align: center;">Optional</p> <p style="text-align: center;">▶</p> <p style="text-align: center;">Combined limit Up to <b>USD 1,000</b> per <b>Period of Cover</b></p>

Options to Core Benefits	Advance
<p><b>36. Extended Evacuation and Repatriation:</b></p> <p><b>Evacuation</b></p> <p>Arrangements will be made to move an <b>Insured Person</b> who has a critical, life-threatening <b>Eligible Medical Condition</b> to the nearest medical facility, <b>Country of Residence</b>, <b>Country of Nationality</b> or the <b>Insured Member's</b> country of choice for the purpose of admission to <b>Hospital</b> as an <b>In-Patient</b> or <b>Day-Patient</b>.</p> <p>Reasonable expenses for:</p> <ol style="list-style-type: none"> <li>Transportation costs of an <b>Insured Person</b> in the event of <b>Emergency Treatment</b> and <b>Medically Necessary</b> transport and care not being readily available at the place of the incident. This includes an economy class airfare ticket for a locally-accompanying person who has travelled as an escort.</li> <li>Reasonable local travel costs to and from medical appointments when <b>Treatment</b> is being received as a <b>Day-Patient</b>.</li> <li>Reasonable travel costs for a locally-accompanying person to travel to and from the <b>Hospital</b> to visit the <b>Insured Person</b> following admission as an <b>In-Patient</b>.</li> <li>Reasonable costs for non-<b>Hospital</b> Accommodation only for immediate pre and post-<b>Hospital</b> admission periods provided that the <b>Insured Person</b> is under the care of a <b>Specialist</b>.</li> </ol> <p>Costs of <b>Evacuation</b> do not extend to include any air-sea rescue or mountain rescue costs that are not incurred at recognised ski resorts or similar winter sports resorts.</p> <p>The <b>Insured Member's</b> country of choice is subject to the availability of the appropriate medical facilities being in place. <b>Our</b> medical advisers will determine whether the selected country has the suitable medical facility to treat the <b>Insured Member's Eligible Medical Condition</b>. <b>Our</b> medical advisers will decide the most appropriate method of transportation for the <b>Evacuation</b> and this <b>Benefit</b> will not cover travel if it is against the advice of <b>Our</b> medical advisers or where the medical facility does not have appropriate facilities to treat the <b>Eligible Medical Condition</b>.</p> <p><b>Repatriation</b></p> <p>An economy class airfare ticket to return the <b>Insured Person</b> and a locally-accompanying person who has travelled as an escort to the site of <b>Treatment</b> or the <b>Insured Person's</b> principal <b>Country of Nationality</b> or principal <b>Country of Residence</b>, as long as the journey is made within one month of completion of <b>Treatment</b>. Reasonable cost of the above will be paid in full.</p> <p>Charges relating to routine <b>Pregnancy</b> and <b>Pregnancy and Childbirth Medical Conditions</b> are specifically excluded from this <b>Benefit</b>.</p>	<p><b>Pre-Authorisation</b> 📞</p> <p>Optional</p> <p>(i) Full refund</p> <p>(ii) Full refund</p> <p>(iii) Full refund</p> <p>(iv) Up to USD 200 per day Up to USD 7,500 per person, per <b>Evacuation</b></p> <p><b>Pre-Authorisation</b> 📞</p> <p>Full refund</p>














Out-Patient Per Visit Excess Options	Advance
<p><b>Out-Patient Per Visit Excess:</b></p> <p>A USD 25 <b>Out-Patient Per Visit Excess</b> will apply when <b>You</b> receive <b>Eligible Out-Patient Treatment</b> inside and outside of the <b>Now Health International Provider Network</b>.</p> <p>Please note: The <b>Out-Patient Per Visit Excess</b> does not apply to the <b>Alternative Therapies Benefits</b>. If <b>Your Plan</b> also includes <b>Dental care Benefit</b>, as detailed in <b>Your Benefit Schedule</b>, no <b>Out-Patient Per Visit Excess</b> will be applicable.</p>	<p>Optional USD 25</p>
<p><b>Out-Patient Per Visit Excess – Option 2:</b></p> <p>A USD 15 <b>Out-Patient Per Visit Excess</b> will apply when <b>You</b> receive <b>Eligible Out-Patient Treatment</b> inside and outside the <b>Now Health International Provider Network</b>.</p> <p>Please note: The <b>Out-Patient Per Visit Excess</b> does not apply to the <b>Alternative Therapies Benefits</b>. If <b>Your Plan</b> also includes <b>Dental care Benefit</b>, as detailed in <b>Your Benefit Schedule</b>, no <b>Out-Patient Per Visit Excess</b> will be applicable.</p>	<p>Optional USD 15</p>

**Out-Patient Per Visit Excess options** – Please note that only option 2 is available to **Insured Persons** with residence visas in the **Emirate of Abu Dhabi**.

Deductible Options	Advance
<p><b>Standard Deductible</b></p>	<p>Nil</p>
<p><b>Optional Deductible:</b></p> <p>Please note: If <b>You</b> choose an optional <b>Deductible</b>, <b>You</b> must also select either a <b>Co-Insurance Out-Patient Treatment Option</b> or a <b>Out-Patient Per Visit Excess Option</b>.</p> <p><b>Deductibles</b> would apply to any <b>Medically Necessary Treatment</b> required under <b>Benefit 19</b> and <b>Benefit 36</b>.</p>	<p>USD 1,000 USD 2,500 USD 5,000 USD 10,000 USD 15,000</p>

Please note **Deductibles** are not available to **Insured Persons** with residence visas in the **Emirates of Dubai** or **Abu Dhabi**.

### 4.3.3 WorldCare Excel

Benefit	Excel
<p><b>Annual Maximum Plan Limit</b> 24/7 helpline and assistance services available on all Plans</p>	<p>USD 4m</p>
<p><b>1. Maintenance of Chronic Medical Conditions:</b> <i>Maintenance of chronic <b>Medical Conditions</b> such as but not limited to asthma, diabetes and hypertension requiring ongoing or long-term monitoring through consultations, examinations, check-ups, <b>Drugs and Dressings</b> and/or tests up to the <b>Benefit</b> limits detailed following <b>Your Entry Date</b>. This <b>Benefit</b> does not cover renal failure and dialysis. Claims for this will fall under <b>Benefit 6</b>. Claims for <b>Cancer</b> will fall under <b>Benefit 8</b>.</i></p>	<p> Full refund</p>
<p><b>2. Hospital Charges, Medical Practitioner and Specialist Fees:</b></p> <p>i) <i>Charges for <b>In-Patient</b> or <b>Day-Patient Treatment</b> made by a <b>Hospital</b> including charges for accommodation (ward/semi-private or private); <b>Diagnostic Tests</b>; operating theatre charges including surgeon and anaesthetist charges; and charges for nursing care by a <b>Qualified Nurse</b>; <b>Drugs and Dressings</b> prescribed by a <b>Medical Practitioner</b> or <b>Specialist</b>; and surgical appliances used by the <b>Medical Practitioner</b> during surgery. This includes pre and post-operative consultations while an <b>In-Patient</b> or <b>Day-Patient</b> and includes charges for intensive care.</i></p> <p>ii) <i>Ancillary charges: Purchase and rental of crutches, canes, walking aids and self-propelled non-electronic wheelchairs within six months of an <b>Eligible Medical Condition</b> which required <b>In-Patient</b> or <b>Day-Patient Hospital Treatment</b>.</i></p>	<p>(i)  Full refund Pre-Authorisation for (i) </p> <p>(ii)  Up to USD 2,000 per <b>Medical Condition</b></p>
<p><b>3. Diagnostic Procedures:</b> <i><b>Medically Necessary</b> diagnostic magnetic resonance imaging (MRI), positron emission tomography (PET) and computerised tomography (CT) scans received as an <b>In-Patient</b>, <b>Day-Patient</b> or <b>Out-Patient</b>.</i></p>	<p>Pre-Authorisation for PET   Full refund</p>
<p><b>4. Emergency Ambulance Transportation:</b> <i><b>Emergency</b> road ambulance transport costs to or between <b>Hospitals</b>, or when considered <b>Medically Necessary</b> by a <b>Medical Practitioner</b> or <b>Specialist</b>.</i></p>	<p> Full refund</p>
<p><b>5. Parent Accommodation:</b> <i>The cost of one parent staying in <b>Hospital</b> overnight with an <b>Insured Person</b> under 18 years old while the child is admitted as an <b>In-Patient</b> for <b>Eligible Treatment</b>.</i></p>	<p> Full refund</p>
<p><b>6. Renal Failure and Renal Dialysis:</b></p> <p>(i) <i>Treatment of renal failure, including renal dialysis on an <b>In-Patient</b> basis.</i></p> <p>(ii) <i>Treatment of renal failure, including renal dialysis on a <b>Day-Patient</b> or <b>Out-Patient</b> basis.</i></p>	<p>(i)  Full refund</p> <p>(ii)  Up to USD 100,000 per <b>Period of Cover</b></p>
<p><b>7. Organ Transplant:</b></p> <p>i) <i>Treatment for and in relation to a human organ transplant of kidney, pancreas, liver, heart, lung, bone marrow, cornea, or heart and lung, in respect of the <b>Insured Person</b> as a recipient. In circumstances where an organ transplant is required as a result of a congenital disorder, cover will be provided under <b>Benefit 12</b> but excluded from <b>Benefit 7 – Organ Transplant</b>.</i></p> <p>ii) <i>Medical costs associated with the donor as an <b>In-Patient</b> or <b>Day-Patient</b>, with the exception of the cost of the donor organ search.</i> <i>We only pay for transplants carried out in internationally-accredited institutions by accredited surgeons and where the organ procurement is in accordance with <b>WHO</b> guidelines.</i></p>	<p>(i)  Full refund</p> <p>(ii)  Up to USD 50,000 per <b>Period of Cover</b></p>
<p><b>8. Cancer Treatment:</b> <i>Treatment given for <b>Cancer</b> received as an <b>In-Patient</b>, <b>Day-Patient</b> or <b>Out-Patient</b>. Includes oncologist fees, surgery, radiotherapy and chemotherapy, alone or in combination, from the point of diagnosis.</i></p>	<p> Full refund</p>

Benefit	Excel
<p><b>9. Pregnancy and Childbirth Medical Conditions:</b></p> <p><i>In-Patient Treatment of an <b>Eligible Medical Condition</b> which arises during the antenatal stages of <b>Pregnancy</b>, or an <b>Eligible Medical Condition</b> which arises during childbirth. As an illustration, We would consider <b>Treatment</b> of the following:</i></p> <ul style="list-style-type: none"> <li>• <i>Ectopic <b>Pregnancy</b> (where the foetus is growing outside the womb):</i></li> <li>• <i>Hydatidiform mole (abnormal cell growth in the womb)</i></li> <li>• <i>Retained placenta (afterbirth retained in the womb)</i></li> <li>• <i>Placenta praevia</i></li> <li>• <i>Eclampsia (a coma or seizure during <b>Pregnancy</b> and following pre-eclampsia)</i></li> <li>• <i>Diabetes (If <b>You</b> have exclusions because of <b>Your</b> past medical history which relate to diabetes, then <b>You</b> will not be covered for any <b>Treatment</b> for diabetes during <b>Pregnancy</b>)</i></li> <li>• <i>Post partum haemorrhage (heavy bleeding in the hours and days immediately after childbirth)</i></li> <li>• <i>Miscarriage requiring immediate surgical <b>Treatment</b></i></li> <li>• <i>Failure to progress in labour</i></li> </ul>	<p style="text-align: center;">▶</p> <p style="text-align: center;">Full refund</p>
<p><b>10. New Born Cover:</b></p> <p><i>In-Patient Treatment of premature birth (i.e. prior to age 37 weeks gestation) or an <b>Acute Condition</b> being suffered by a <b>New Born</b> baby of an <b>Insured Person</b> which manifests itself within 30 days following birth. Provided that the <b>New Born</b> baby is added to the <b>Plan</b> within 30 days of birth and premium paid. Cover for multiple births will be covered up to the same limits shown.</i></p>	<p style="text-align: center;">▶</p> <p style="text-align: center;">Up to USD 125,000 per <b>Period of Cover</b></p>
<p><b>11. Hospital Accommodation for New Born Accompanying their Mother:</b></p> <p><i><b>Hospital Accommodation</b> costs relating to a <b>New Born</b> baby (up to 16 weeks old) to accompany its mother (being an <b>Insured Person</b>) while she is receiving <b>Eligible Treatment</b> as an <b>In-Patient</b> in a <b>Hospital</b>.</i></p>	<p style="text-align: center;">▶</p> <p style="text-align: center;">Full refund</p>
<p><b>12. Congenital Disorder:</b></p> <p><i>In-Patient Treatment for a <b>Congenital Disorder</b>. In circumstances where a <b>Congenital Disorder</b> manifests itself in a <b>New Born</b> baby within 30 days of birth, cover for such <b>Medical Conditions</b> will be provided under <b>Benefit 10</b> but excluded from <b>Benefit 12 – Congenital Disorders</b>.</i></p>	<p style="text-align: center;">▶</p> <p style="text-align: center;">Up to USD 125,000 per <b>Period of Cover</b></p>
<p><b>13. Reconstructive Surgery:</b></p> <p><i>Reconstructive surgery required to restore natural function or appearance following an <b>Accident</b> or following a <b>Surgical Procedure</b> for an <b>Eligible Medical Condition</b>, which occurred after an <b>Insured Person's Entry Date</b> or <b>Start Date</b> whichever is later.</i></p>	<p style="text-align: center;">▶</p> <p style="text-align: center;">Full refund</p>
<p><b>14. Rehabilitation:</b></p> <p><i>When referred by a <b>Specialist</b> as an integral part of <b>Treatment</b> for a <b>Medical Condition</b> necessitating admission to a recognised <b>Rehabilitation</b> unit of a <b>Hospital</b>. Where the <b>Insured Person</b> was confined to a <b>Hospital</b> as an <b>In-Patient</b> for at least three consecutive days, and where a <b>Specialist</b> confirms in writing that <b>Rehabilitation</b> is required. Admission to a <b>Rehabilitation</b> unit must be made within 14 days of discharge from <b>Hospital</b>. Such <b>Treatment</b> should be under the direct supervision and control of a <b>Specialist</b> and would cover:</i></p> <ol style="list-style-type: none"> <li>i) <i>Use of special <b>Treatment</b> rooms</i></li> <li>ii) <i>Physical therapy fees</i></li> <li>iii) <i>Speech therapy fees</i></li> <li>iv) <i>Occupational therapy fees</i></li> </ol>	<p style="text-align: center;">▶</p> <p style="text-align: center;">Full refund</p>
<p><b>15. In-Patient Emergency Dental Treatment:</b></p> <p><i>This means <b>Emergency</b> restorative dental <b>Treatment</b> required to sound, natural teeth following an <b>Accident</b> which necessitates <b>Your</b> admission to <b>Hospital</b> for at least one night.</i></p> <p><i>The dental <b>Treatment</b> must be received within 10 days of the <b>Accident</b>. This <b>Benefit</b> covers all costs incurred for <b>Treatment</b> made necessary by an accidental injury caused by an extra-oral impact, when the following conditions apply:</i></p> <ul style="list-style-type: none"> <li>• <i>If the <b>Treatment</b> involves replacing a crown, bridge facing, veneer or denture, We will pay only the reasonable and customary cost of a replacement of similar type or quality</i></li> <li>• <i>If implants are clinically needed We will pay only the cost which would have been incurred if equivalent bridgework was undertaken instead</i></li> <li>• <i>Damage to dentures providing they were being worn at the time of the injury</i></li> </ul>	<p style="text-align: center;">▶</p> <p style="text-align: center;">Full refund</p>
<p><b>16. In-Patient Psychiatric Treatment:</b></p> <p><i>In-Patient Treatment in a recognised Psychiatric unit of a <b>Hospital</b>. All <b>Treatment</b> must be administered under the direct control of a Registered Psychiatrist.</i></p>	<p style="text-align: center;">▶</p> <p style="text-align: center;">Pre-Authorisation 📞</p> <p style="text-align: center;">Full refund limited to 30 days per <b>Period of Cover</b></p>
<p><b>17. Terminal Illness:</b></p> <p><i>Palliative and Hospice Care: On diagnosis of a <b>Terminal</b> illness, costs for any <b>In-Patient, Day-Patient</b> or <b>Out-Patient Treatment</b> given on the advice of a <b>Medical Practitioner</b> or <b>Specialist</b> for the purpose of offering temporary relief of symptoms. Charges for <b>Hospital</b> or hospice accommodation, nursing care by a <b>Qualified Nurse</b> and prescribed <b>Drugs and Dressings</b> are covered.</i></p>	<p style="text-align: center;">▶</p> <p style="text-align: center;">Up to USD 75,000 lifetime limit</p>

Benefit	Excel
<p><b>18. Emergency Non-Elective Treatment USA Cover:</b></p> <p>For planned trips up to 30 days of duration. <b>Treatment</b> by a <b>Medical Practitioner</b> or <b>Specialist</b> starting within 24 hours of the <b>Emergency</b> event, required as a result of an <b>Accident</b> or the sudden beginning of a severe illness resulting in a <b>Medical Condition</b> that presents an immediate threat to the <b>Insured Person's</b> health.</p> <p>Charges relating to routine <b>Pregnancy</b> and <b>Pregnancy and Childbirth Medical Conditions</b> are specifically excluded from this <b>Benefit</b>.</p>	<p>▶ <b>Accident:</b> Full refund for <b>Accident</b> requiring <b>In-Patient</b> and <b>Day-Patient</b> care</p> <p>▶ <b>Illness:</b> <b>In-Patient</b> and <b>Day-Patient</b> care up to USD 35,000 per <b>Period of Cover</b></p> <p><b>Out-Patient Treatment</b> in an <b>Accident</b> and <b>Emergency</b> Department in a <b>Hospital</b> up to USD 500 per <b>Period of Cover</b></p>
<p><b>19. Evacuation and Repatriation:</b></p> <p><b>Evacuation</b></p> <p>Arrangements will be made to move an <b>Insured Person</b> who has a critical, life-threatening <b>Eligible Medical Condition</b> to the nearest medical facility for the purpose of admission to <b>Hospital</b> as an <b>In-Patient</b> or <b>Day-Patient</b>.</p> <p>Reasonable expenses for:</p> <ul style="list-style-type: none"> <li>i) Transportation costs of an <b>Insured Person</b> in the event of <b>Emergency Treatment</b> and <b>Medically Necessary</b> transport and care not being readily available at the place of the incident. This includes an economy class airfare ticket for a locally-accompanying person who has travelled as an escort.</li> <li>ii) Reasonable local travel costs to and from medical appointments when <b>Treatment</b> is being received as a <b>Day-Patient</b>.</li> <li>iii) Reasonable travel costs for a locally-accompanying person to travel to and from the <b>Hospital</b> to visit the <b>Insured Person</b> following admission as an <b>In-Patient</b>.</li> <li>iv) Reasonable costs for non-<b>Hospital Accommodation</b> only for immediate pre and post-<b>Hospital</b> admission periods provided that the <b>Insured Person</b> is under the care of a <b>Specialist</b>.</li> </ul> <p>Costs of <b>Evacuation</b> do not extend to include any air-sea rescue or mountain rescue costs that are not incurred at recognised ski resorts or similar winter sports resorts.</p> <p><b>Our</b> medical advisers will decide the most appropriate method of transportation for the <b>Evacuation</b> and this <b>Benefit</b> will not cover travel if it is against the advice of <b>Our</b> medical advisers or where the medical facility does not have appropriate facilities to treat the <b>Eligible Medical Condition</b>.</p> <p><b>Repatriation</b></p> <p>An economy class airfare ticket to return the <b>Insured Person</b> and a locally-accompanying person who has travelled as an escort to the site of <b>Treatment</b> or the <b>Insured Person's</b> principal <b>Country of Nationality</b> or principal <b>Country of Residence</b>, as long as the journey is made within one month of completion of <b>Treatment</b>.</p> <p>Charges relating to routine <b>Pregnancy</b> and <b>Pregnancy and Childbirth Medical Conditions</b> are specifically excluded from this <b>Benefit</b>.</p>	<p>Pre-Authorisation 📞</p> <ul style="list-style-type: none"> <li>(i) ▶ Full refund</li> <li>(ii) ▶ Full refund</li> <li>(iii) ▶ Full refund</li> <li>(iv) ▶ Up to USD 200 per day Up to USD 7,500 per person, per <b>Evacuation</b></li> </ul> <p>Pre-Authorisation 📞</p> <ul style="list-style-type: none"> <li>▶ Full refund</li> </ul>
<p><b>20. Mortal Remains:</b></p> <p>In the event of death from an <b>Eligible Medical Condition</b>, Reasonable and Customary Charges for:</p> <ul style="list-style-type: none"> <li>i) Costs of transportation of body or ashes of an <b>Insured Person</b> to his/her <b>Country of Nationality</b> or <b>Country of Residence</b> or,</li> <li>ii) Burial or cremation costs at the place of death in accordance with reasonable and customary practice.</li> </ul>	<p>Pre-Authorisation 📞</p> <ul style="list-style-type: none"> <li>(i) ▶ Full refund</li> <li>(ii) ▶ Up to USD 15,000</li> </ul>
<p><b>21. Hospital Cash Benefit:</b></p> <p>This <b>Benefit</b> is payable for each night an <b>Insured Person</b> receives <b>In-Patient Treatment</b> and only if an <b>Insured Person</b> is admitted for <b>In-Patient Treatment</b> before midnight, and the <b>Treatment</b> is received free of charge that would have otherwise been <b>Eligible</b> for <b>Benefit</b> privately under this <b>Plan</b>. Cover under this <b>Benefit</b> is limited to a maximum of 30 nights per <b>Period of Cover</b>. For this <b>Benefit</b> exclusion 5.8 does not apply.</p>	<p>▶ USD 225 per night</p>



Benefit	Excel
<p><b>22. Out-Patient Charges:</b></p> <p>i) <b>Medical Practitioner</b> fees including consultations; <b>Specialist</b> fees; <b>Diagnostic Tests</b>; prescribed <b>Drugs and Dressings</b>.</p> <p>ii) <b>Physiotherapy</b> by a Registered <b>Physiotherapist</b>, when referred by a <b>Medical Practitioner</b>, or <b>Specialist</b>.</p>	<p>(i)  Full refund</p> <p>(ii)  Full refund Pre-<b>Authorisation</b> for (ii) after every 10 sessions 📞</p>
<p><b>23. Day-Patient or Out-Patient Surgery:</b></p> <p><i>Treatment costs for a <b>Surgical Procedure</b> performed in a surgery, <b>Hospital</b>, day-care facility or <b>Out-Patient</b> department. Any pre or post-operative consultations are payable under <b>Benefit 22 – Out-Patient</b> charges.</i></p>	<p> Full refund</p>
<p><b>24. Out Patient Psychiatric Illness:</b></p> <p><i><b>Out-Patient Treatment</b> administered under the direct control of a Registered Psychiatrist when referred by a <b>Medical Practitioner</b> or <b>Specialist</b>.</i></p>	<p> Up to USD 5,000 per <b>Period of Cover</b></p>
<p><b>25. Alternative Therapies:</b></p> <p>i) <b>Complementary medicine and Treatment</b> by a therapist, when referred by a <b>Medical Practitioner</b> or <b>Specialist</b>. This <b>Benefit</b> extends to osteopaths, chiropractors, homeopaths, dietician and acupuncture <b>Treatment</b>.</p> <p>ii) <b>Out-Patient Treatment</b> for therapies administered by a recognised traditional Chinese <b>Medical Practitioner</b> or an Ayurvedic <b>Medical Practitioner</b>.</p> <p><i>We do not cover charges for general chiropody or podiatry. For this <b>Benefit</b> the <b>Plan Out-Patient Per Visit Excess</b> does not apply.</i></p>	<p> Full refund Pre-<b>Authorisation</b> for (i) and (ii) after every 10 visits 📞</p>
<p><b>26. Nursing Care at Home:</b></p> <p>i) <i>Care given by <b>Qualified Nurse</b> in the <b>Insured Person's</b> own home, which is immediately received subsequent to <b>Treatment</b> as an <b>In-Patient</b> or <b>Day-Patient</b> on the recommendation of a <b>Medical Practitioner</b> or <b>Specialist</b>.</i></p> <p>ii) <b>Medical Practitioner</b> (GP) home visits for an <b>Emergency</b> GP home call-out during out of normal clinic hours.</p>	<p>(i)  Full refund up to 60 days per <b>Medical Condition</b> Pre-<b>Authorisation</b> for (i) 📞</p> <p>(ii)  Not covered</p>
<p><b>27. AIDS:</b></p> <p><i>Medical expenses, which arise from or are in any way related to Human Immunodeficiency Virus (HIV) and/or HIV related illnesses, including Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) and/or any mutant derivative or variations thereof. As result of proven occupational <b>Accident*</b> or blood transfusion**. Expenses are limited to pre and post-diagnosis consultations, routine check-ups for this condition, <b>Drugs and Dressings</b> (except experimental or those unproven), <b>Hospital Accommodation</b> and nursing fees.</i></p> <p>* <i>For members of emergency services, medical or dental professions, laboratory assistants, pharmacist or an employee in a medical facility that provides evidence that they contracted the HIV infection accidentally while carrying out normal duties of their occupation; and they contracted the HIV infection three years after the <b>Entry Date</b> or <b>Start Date</b>, whichever is later; and the incident from which they contracted the HIV infection was reported, investigated and documented according to normal procedures for the <b>Insured Person's</b> occupation; and a test showing no HIV or antibodies to such a virus was made within five days of the incident; and a positive HIV test occurred within 12 months of the reported occupational <b>Accident</b>.</i></p> <p>** <i>As long as the blood transfusion was received as an <b>In-Patient</b> as part of <b>Medically Necessary Treatment</b>.</i></p> <p><b>Waiting Period:</b> Cover only available after three years of continuous membership.</p>	<p>Pre-<b>Authorisation</b> 📞</p> <p> Up to USD 40,000 per <b>Period of Cover</b></p>

## Benefit

## Excel

## 28. Dental Care:

- i) **Routine Dental Treatment:** Fees of a registered **Dental Practitioner** carrying out routine dental **Treatment** in a dental surgery. Routine dental **Treatment** means:
- Screening (twice per year), i.e. the assessment of diseased, missing and filled teeth, including x-rays where necessary,
  - Preventive scaling, polishing, and sealing (once per year),
  - Fillings (standard amalgam or composite fillings) and extractions, and
  - Root-canal **Treatment** (but not the fitting of a crown following root-canal **Treatment**).

No other **Treatment** is covered under the routine dental **Treatment Benefit**.

**Waiting Period:** Costs incurred within nine months from the **Start Date** are excluded.

A **Co-Insurance** of 20% applies.

For this **Benefit** the **Plan Deductible** or **Plan Out-Patient Per Visit Excess** does not apply.

- ii) **Complex Dental Treatment:** Fees of a registered **Dental Practitioner** and associated costs for the following procedures: **Eligible** complex dental **Treatment**: including for example, **Apicoectomy** done to treat the following – Fractured tooth root; A severely curved tooth root; Teeth with caps or posts; Cyst or infection which is untreatable with root canal therapy; Root perforations; New or repair of crowns, dentures, inlays and bridges. Recurrent pain and infection; Persistent symptoms that do not indicate problems from x-rays. Calcification; Damaged root surfaces and surrounding bone requiring surgery.


No other **Treatment** is covered by this **Benefit**.


**Waiting Period:** Costs incurred within nine months from the **Start Date** are excluded.

A **Co-Insurance** of 20% applies.

A 50% **Co-Insurance** applies in respect of all orthodontic **Treatment**.

For this **Benefit** the **Plan Deductible** or **Plan Out-Patient Per Visit Excess** does not apply.

(i)  Up to USD 1,000 per **Period of Cover**

(ii)  Up to USD 2,000 per **Period of Cover**

## 29. Dubai Health Authority (DHA) Mandatory requirements Benefit:

For **Insured Persons** with residence visas within the Emirate of Dubai this **Plan** is extended to provide coverage up to USD 41,000 in aggregate per **Insured Person**, per **Period of Cover** for the following basic health services inclusive of Emergency services within the United Arab Emirates:

- i) **Pre-existing Conditions** including **Maintenance of Chronic Medical Conditions**.
- ii) **Medically Necessary** costs incurred during normal **Pregnancy** and childbirth, including pre and post natal check-ups subject to **Pre-authorization**.
  - Cover is provided for eight visits to a Primary Healthcare (PHC) obstetrician for low risk patients and a specialist obstetrician for high-risk patients.
  - Visits to include reviews and checks and tests in accordance with the DHA antenatal Protocols. Initial investigations to include: FBC and platelets, blood group, rhesus status and antibodies, VDRL, MSU, urinalysis, rubella serology, HIV, FBS, randoms or A1C and for high risk patients GTT and Hepatitis C.
  - **In-Patient** maternity is limited to a maximum of USD 1,950 for normal pregnancy and USD 2,750 for C-section per **Insured Person**, per **Period of Cover**.
  - The cost of three antenatal ultrasound scans.
- iii) The costs of accommodation of an accompanying person as an **In-Patient** in the same room in cases that are **Medically Necessary** at the recommendation of the **Medical Practitioner** or **Specialist**. Subject to **Pre-Authorisation** and up to a maximum of USD 28 per night.
- iv) Essential **Vaccinations** and inoculations for newborns and children as stipulated in the DHA policies and its updates, in assigned facilities.
- v) Preventive screening for diabetes and other screening as stipulated by the DHA every three years for **Insured Persons** above the age of 30 and every year for 18 years and above for **Insured Persons** considered high risk.
- vi) Cover is provided for a **New Born** baby of an **Insured Person** for a period of 30 days from birth within the existing aggregate limit of the Mother.

Unless otherwise indicated these **Benefits** will not be payable for **Treatment** outside the United Arab Emirates.

## 30. Health Authority Abu Dhabi (HAAD) Mandatory requirements Benefit:

For **Insured Persons** with residence visas in the Emirate of Abu Dhabi this **Plan** is extended to provide coverage up to USD 69,000 in aggregate per **Insured Person**, per **Period of Cover** for the following basic health services within the Emirate of Abu Dhabi and for Emergency services within the United Arab Emirates:

- i) **Pre-existing Conditions** including **Maintenance of Chronic Medical Conditions**.
- ii) **Medically Necessary** costs incurred during normal **Pregnancy** and childbirth, including pre and post natal check-ups up to the benefit limit subject to **Pre-authorization**.
- iii) The costs of accommodation of an accompanying person as an **In-Patient** in the same room in cases that are **Medically Necessary** at the recommendation of the **Medical Practitioner** or **Specialist**. Subject to **Pre-Authorisation** and up to a maximum of USD 28 per night.
- iv) Physiotherapy by a registered Physiotherapist when referred by a **Medical Practitioner** or a **Specialist** subject to **Pre-Authorisation**.
- v) Hearing and vision aids and vision corrected by surgeries where **Medically Necessary** and as a result of an **Emergency**.

Unless otherwise indicated these **Benefits** will not be payable for **Treatment** outside the United Arab Emirates.

For maternity **Benefit** outside of the United Arab Emirates, the optional maternity **Benefit** must be selected.

Healthcare services are covered in full for work illnesses and injuries as per Federal Law No. 8 of 1980 concerning the Regulations of Work Relations, as amended and applicable laws in this respect.



Options to Core Benefits	Excel
<p><b>31. USA Elective Treatment:</b></p> <ul style="list-style-type: none"> <li>i) Costs associated with <b>Eligible In-Patient and Day-Patient Treatment</b> in the USA will be paid in full where <b>Treatment</b> is received in a <b>Hospital</b> listed in the <b>Now Health International Provider Network</b>.</li> <li>ii) Costs associated with <b>Eligible Out-Patient Treatment</b> in the USA will be paid in full where <b>Treatment</b> is received in the <b>Now Health International Provider Network</b>.</li> </ul> <p><b>Treatment</b> that is not received in the <b>Now Health International Provider Network</b> will be subject to a <b>50% Co-Insurance</b>.</p>	<p><b>Pre-Authorisation for Out-Patient diagnostics and surgery, Day-Patient and In-Patient Treatment</b> 📞</p> <p>▶</p> <p>Optional Up to USD 1.5m per <b>Insured Person</b> per <b>Period of Cover</b></p>
<p><b>32. Co-Insurance Out-Patient Treatment:</b> (not available to <b>Insured Persons</b> with residence visas in the Emirate of Abu Dhabi)</p> <p>A <b>10% Co-Insurance</b> will apply to all <b>Eligible Out-Patient Treatment</b>. Should <b>Your Plan</b> include the <b>Maternity or Dental care Benefits</b>, any applicable <b>Co-Insurance</b> will be detailed in <b>Your Benefit Schedule</b>.</p> <p>Please note that the <b>Co-Insurance</b> will not apply to <b>Treatment</b> relating to <b>Renal dialysis/ Renal failure, Cancer or Organ Transplants</b>.</p>	<p>▶</p> <p>Optional</p>
<p><b>33. Co-Insurance Out-Patient Treatment Option 2:</b> (not available to <b>Insured Persons</b> with residence visas in the Emirate of Abu Dhabi)</p> <p>A <b>20% Co-Insurance</b> will apply to all <b>Eligible Out-Patient Treatment</b>. Should <b>Your Plan</b> include the <b>Maternity or Dental care Benefits</b>, any applicable <b>Co-Insurance</b> will be detailed in <b>Your Benefit Schedule</b>.</p> <p>Please note that the <b>Co-Insurance</b> will not apply to <b>Treatment</b> relating to <b>Renal dialysis/ Renal failure, Cancer or Organ Transplants</b>.</p>	<p>▶</p> <p>Optional</p>
<p><b>34. Restricted Network – UAE residents only:</b> (not available to <b>Insured Persons</b> with residence visas in the Emirate of Abu Dhabi) (only available for new <b>Plans</b> in-force on or after the 1 August 2015)</p> <p>No <b>Benefit</b> will be payable in respect of costs associated with <b>Eligible In-Patient, Day-Patient or Out-Patient Treatment</b> made at either the <b>American Hospital</b> and associated clinics, <b>City Hospital, Welcare Hospital</b> and associated clinics of the <b>Mediclinic Group</b>.</p> <p>Please note that if <b>You</b> selected the <b>USD 25 per visit Out-Patient Excess</b> or one of the <b>Co-insurance Plan</b> options, these will still apply in the <b>Restricted Network</b>.</p>	<p>▶</p> <p>Optional</p>
<p><b>35. Wellness, Optical and Vaccinations:</b></p> <ul style="list-style-type: none"> <li>i) <b>Wellness:</b> This <b>Benefit</b> is payable as a contribution towards the cost of routine health checks including <b>Cancer</b> screening, cardiovascular examination, neurological examinations, vital signs (e.g. blood pressure, body mass index, urinalysis, cholesterol) and/or</li> <li>ii) <b>Optical Benefits:</b> This <b>Benefit</b> also provides a contribution towards optician charges including an annual eye test carried out by an <b>Ophthalmic Optician</b>, prescribed spectacles including frames and lenses; and/or contact lenses when the member's prescription has changed, within the combined <b>Benefit</b> limits to a maximum <b>USD300 per Period of Cover</b> for an optical claim. Please note that there is no cover for prescription sunglasses or transition lenses. and/or</li> <li>iii) <b>Vaccinations:</b> Costs of drugs and consultations to administer all <b>Medically Necessary</b> basic immunisation and booster injections and any <b>Medically Necessary</b> travel Vaccinations and malaria prophylaxis.</li> </ul> <p>For this <b>Benefit</b> exclusion 5.8 does not apply. <b>Waiting Period:</b> Cover only available after six months of continuous membership.</p>	<p>▶</p> <p>Optional</p> <p>▶</p> <p>Combined limit Up to USD 500 per <b>Period of Cover</b></p>
<p><b>36. Wellness, Optical and Vaccinations Option 2:</b></p> <ul style="list-style-type: none"> <li>i) <b>Wellness:</b> This <b>Benefit</b> is payable as a contribution towards the cost of routine health checks including <b>Cancer</b> screening, cardiovascular examination, neurological examinations, vital signs (e.g. blood pressure, body mass index, urinalysis, cholesterol) and/or</li> <li>ii) <b>Optical Benefits:</b> This <b>Benefit</b> also provides a contribution towards optician charges including an annual eye test carried out by an <b>Ophthalmic Optician</b>, prescribed spectacles including frames and lenses; and/or contact lenses when the member's prescription has changed, within the combined <b>Benefit</b> limits to a maximum <b>USD600 per Period of Cover</b> for an optical claim. Please note that there is no cover for prescription sunglasses or transition lenses. and/or</li> <li>iii) <b>Vaccinations:</b> Costs of drugs and consultations to administer all <b>Medically Necessary</b> basic immunisation and booster injections and any <b>Medically Necessary</b> travel Vaccinations and malaria prophylaxis.</li> </ul> <p>For this <b>Benefit</b> exclusion 5.8 does not apply. <b>Waiting Period:</b> Cover only available after six months of continuous membership.</p>	<p>▶</p> <p>Optional</p> <p>▶</p> <p>Combined limit Up to USD 1,000 per <b>Period of Cover</b></p>

Options to Core Benefits	Excel
<p><b>37. Extended Evacuation and Repatriation:</b></p> <p><b>Evacuation</b></p> <p>Arrangements will be made to move an <b>Insured Person</b> who has a critical, life-threatening <b>Eligible Medical Condition</b> to the nearest medical facility, <b>Country of Residence, Country of Nationality</b> or the <b>Insured Member's</b> country of choice for the purpose of admission to Hospital as an <b>In-Patient or Day-Patient</b>.</p> <p>Reasonable expenses for:</p> <ul style="list-style-type: none"> <li>i) Transportation costs of an <b>Insured Person</b> in the event of <b>Emergency Treatment</b> and <b>Medically Necessary</b> transport and care not being readily available at the place of the incident. This includes an economy class airfare ticket for a locally-accompanying person who has travelled as an escort.</li> <li>ii) Reasonable local travel costs to and from medical appointments when <b>Treatment</b> is being received as a <b>Day-Patient</b>.</li> <li>iii) Reasonable travel costs for a locally-accompanying person to travel to and from the <b>Hospital</b> to visit the <b>Insured Person</b> following admission as an <b>In-Patient</b>.</li> <li>iv) Reasonable costs for non-<b>Hospital</b> Accommodation only for immediate pre and post-<b>Hospital</b> admission periods provided that the <b>Insured Person</b> is under the care of a <b>Specialist</b>.</li> </ul> <p>Costs of <b>Evacuation</b> do not extend to include any air-sea rescue or mountain rescue costs that are not incurred at recognised ski resorts or similar winter sports resorts.</p> <p>The <b>Insured Member's</b> country of choice is subject to the availability of the appropriate medical facilities being in place. <b>Our</b> medical advisers will determine whether the selected country has the suitable medical facility to treat the <b>Insured Member's Eligible Medical Condition</b>. <b>Our</b> medical advisers will decide the most appropriate method of transportation for the <b>Evacuation</b> and this <b>Benefit</b> will not cover travel if it is against the advice of <b>Our</b> medical advisers or where the medical facility does not have appropriate facilities to treat the <b>Eligible Medical Condition</b>.</p> <p><b>Repatriation</b></p> <p>An economy class airfare ticket to return the <b>Insured Person</b> and a locally-accompanying person who has travelled as an escort to the site of <b>Treatment</b> or the <b>Insured Person's</b> principal <b>Country of Nationality</b> or principal <b>Country of Residence</b>, as long as the journey is made within one month of completion of <b>Treatment</b>. Reasonable cost of the above will be paid in full.</p> <p>Charges relating to routine <b>Pregnancy</b> and <b>Pregnancy and Childbirth Medical Conditions</b> are specifically excluded from this <b>Benefit</b>.</p>	<p>Pre-Authorisation 📞</p> <p>Optional</p> <p>(i) Full refund</p> <p>(ii) Full refund</p> <p>(iii) Full refund</p> <p>(iv) Up to USD 200 per day Up to USD 7,500 per person, per <b>Evacuation</b></p> <p>Pre-Authorisation 📞</p> <p>Full refund</p>












Out-Patient Per Visit Excess Options	Excel
<p><b>Out-Patient Per Visit Excess:</b></p> <p>A USD 25 <b>Out-Patient Per Visit Excess</b> will apply when <b>You</b> receive <b>Eligible Out-Patient Treatment</b> inside and outside of the <b>Now Health International Provider Network</b>.</p> <p>Please note: The <b>Out-Patient Per Visit Excess</b> does not apply to the <b>Alternative Therapies Benefits</b>. If <b>Your Plan</b> also includes <b>Dental care Benefit</b>, as detailed in <b>Your Benefit Schedule</b>, no <b>Out-Patient Per Visit Excess</b> will be applicable.</p>	<p>Optional</p> <p>USD 25</p>
<p><b>Out-Patient Per Visit Excess – Option 2:</b></p> <p>A USD 15 <b>Out-Patient Per Visit Excess</b> will apply when <b>You</b> receive <b>Eligible Out-Patient Treatment</b> inside and outside of the <b>Now Health International Provider Network</b>.</p> <p>Please note: The <b>Out-Patient Per Visit Excess</b> does not apply to the <b>Alternative Therapies Benefits</b>. If <b>Your Plan</b> also includes <b>Dental care Benefit</b>, as detailed in <b>Your Benefit Schedule</b>, no <b>Out-Patient Per Visit Excess</b> will be applicable.</p>	<p>Optional</p> <p>USD 15</p>

*Out-Patient Per Visit Excess options – Please note that only option 2 is available to **Insured Persons** with residence visas in the Emirate of Abu Dhabi.*

Deductible Options	Excel
<p><b>Standard Deductible</b></p>	<p>Nil</p>
<p><b>Optional Deductible</b></p> <p>Please note: If <b>You</b> choose an optional <b>Deductible</b>, <b>You</b> must also select either a <b>Co-Insurance Out-Patient Treatment Option</b> or a <b>Out-Patient Per Visit Excess Option</b>.</p> <p><b>Deductibles</b> would apply to any <b>Medically Necessary Treatment</b> required under <b>Benefit 19</b> and <b>Benefit 37</b>.</p>	<p>USD 1,000</p> <p>USD 2,500</p> <p>USD 5,000</p> <p>USD 10,000</p> <p>USD 15,000</p>











*Please note **Deductibles** are not available to **Insured Persons** with residence visas in the Emirates of Dubai or Abu Dhabi.*

## 4.3.4 WorldCare Apex

Benefit	Apex
<b>Annual Maximum Plan Limit</b> <i>24/7 helpline and assistance services available on all Plans</i>	<b>USD 4.5m</b>
<b>1. Maintenance of Chronic Medical Conditions:</b>  <i>Maintenance of chronic <b>Medical Conditions</b> such as but not limited to asthma, diabetes and hypertension requiring ongoing or long-term monitoring through consultations, examinations, check-ups, <b>Drugs and Dressings</b> and/or tests up to the <b>Benefit</b> limits detailed following <b>Your Entry Date</b>. This <b>Benefit</b> does not cover renal failure and dialysis. Claims for this will fall under <b>Benefit 6</b>. Claims for <b>Cancer</b> will fall under <b>Benefit 8</b>.</i>	 Full refund
<b>2. Hospital Charges, Medical Practitioner and Specialist Fees:</b>  <i>i) Charges for <b>In-Patient</b> or <b>Day-Patient Treatment</b> made by a <b>Hospital</b> including charges for accommodation (ward/semi-private or private); <b>Diagnostic Tests</b>; operating theatre charges including surgeon and anaesthetist charges; and charges for nursing care by a <b>Qualified Nurse</b>; <b>Drugs and Dressings</b> prescribed by a <b>Medical Practitioner</b> or <b>Specialist</b>; and surgical appliances used by the <b>Medical Practitioner</b> during surgery. This includes pre and post-operative consultations while an <b>In-Patient</b> or <b>Day-Patient</b> and includes charges for intensive care.</i>  <i>ii) Ancillary charges: Purchase and rental of crutches, canes, walking aids and self-propelled non-electronic wheelchairs within six months of an <b>Eligible Medical Condition</b> which required <b>In-Patient</b> or <b>Day-Patient Hospital Treatment</b>.</i>	<i>(i)</i>  Full refund <b>Pre-Authorisation for (i)</b> 📞  <i>(ii)</i>  Up to USD 2,500 per <b>Medical Condition</b>
<b>3. Diagnostic Procedures:</b>  <i><b>Medically Necessary</b> diagnostic magnetic resonance imaging (MRI), positron emission tomography (PET) and computerised tomography (CT) scans received as an <b>In-Patient</b>, <b>Day-Patient</b> or <b>Out-Patient</b>.</i>	<b>Pre-Authorisation for PET</b> 📞   Full refund
<b>4. Emergency Ambulance Transportation:</b>  <i><b>Emergency</b> road ambulance transport costs to or between <b>Hospitals</b>, or when considered <b>Medically Necessary</b> by a <b>Medical Practitioner</b> or <b>Specialist</b>.</i>	 Full refund
<b>5. Parent Accommodation:</b>  <i>The cost of one parent staying in <b>Hospital</b> overnight with an <b>Insured Person</b> under 18 years old while the child is admitted as an <b>In-Patient</b> for <b>Eligible Treatment</b>.</i>	 Full refund
<b>6. Renal Failure and Renal Dialysis:</b>  <i>(i) <b>Treatment</b> of renal failure, including renal dialysis on an <b>In-Patient</b> basis.</i>  <i>(ii) <b>Treatment</b> of renal failure, including renal dialysis on a <b>Day-Patient</b> or <b>Out-Patient</b> basis.</i>	<i>(i)</i>  Full refund  <i>(ii)</i>  Up to USD 100,000 per <b>Period of Cover</b>
<b>7. Organ Transplant:</b>  <i>i) <b>Treatment</b> for and in relation to a human organ transplant of kidney, pancreas, liver, heart, lung, bone marrow, cornea, or heart and lung, in respect of the <b>Insured Person</b> as a recipient. In circumstances where an organ transplant is required as a result of a congenital disorder, cover will be provided under <b>Benefit 12</b> but excluded from <b>Benefit 7 – Organ Transplant</b>.</i>  <i>ii) Medical costs associated with the donor as an <b>In-Patient</b> or <b>Day-Patient</b>, with the exception of the cost of the donor organ search.</i>  <i><b>We only pay for transplants carried out in internationally-accredited institutions by accredited surgeons and where the organ procurement is in accordance with WHO guidelines.</b></i>	<i>(i)</i>  Full refund  <i>(ii)</i>  Up to USD 50,000 per <b>Period of Cover</b>
<b>8. Cancer Treatment:</b>  <i><b>Treatment</b> given for <b>Cancer</b> received as an <b>In-Patient</b>, <b>Day-Patient</b> or <b>Out-Patient</b>. Includes oncologist fees, surgery, radiotherapy and chemotherapy, alone or in combination, from the point of diagnosis.</i>	 Full refund

Benefit	Apex
<p><b>9. Pregnancy and Childbirth Medical Conditions:</b></p> <p><i>In-Patient Treatment of an Eligible Medical Condition which arises during the antenatal stages of Pregnancy, or an Eligible Medical Condition which arises during childbirth. As an illustration, We would consider Treatment of the following:</i></p> <ul style="list-style-type: none"> <li>• Ectopic Pregnancy (where the foetus is growing outside the womb)</li> <li>• Hydatidiform mole (abnormal cell growth in the womb)</li> <li>• Retained placenta (afterbirth retained in the womb)</li> <li>• Placenta praevia</li> <li>• Eclampsia (a coma or seizure during Pregnancy and following pre-eclampsia)</li> <li>• Diabetes (If You have exclusions because of Your past medical history which relate to diabetes, then You will not be covered for any Treatment for diabetes during Pregnancy)</li> <li>• Post partum haemorrhage (heavy bleeding in the hours and days immediately after childbirth)</li> <li>• Miscarriage requiring immediate surgical Treatment</li> <li>• Failure to progress in labour</li> </ul>	<p style="text-align: center;">▶ Full refund</p>
<p><b>10. New Born Cover:</b></p> <p><i>In-Patient Treatment of premature birth (i.e. prior to age 37 weeks gestation) or an Acute Condition being suffered by a New Born baby of an Insured Person which manifests itself within 30 days following birth. Provided that the New Born baby is added to the Plan within 30 days of birth and premium paid. Cover for multiple births will be covered up to the same limits shown.</i></p> <p><i>As part of Your DHA compliant Plan cover for a New Born baby of an Insured Person is automatically included for the first 30 days from birth up to the USD 41,000 DHA Benefit aggregate limit per Insured Person, per Period of Cover. Full Plan limits will only be applicable if the New Born baby is added to the Plan within 30 days of birth and premium paid.</i></p>	<p style="text-align: center;">▶ Up to USD 150,000 per Period of Cover</p>
<p><b>11. Hospital Accommodation for New Born Accompanying their Mother:</b></p> <p><i>Hospital Accommodation costs relating to a New Born baby (up to 16 weeks old) to accompany its mother (being an Insured Person) while she is receiving Eligible Treatment as an In-Patient in a Hospital.</i></p>	<p style="text-align: center;">▶ Full refund</p>
<p><b>12. Congenital Disorder:</b></p> <p><i>In-Patient Treatment for a Congenital Disorder. In circumstances where a Congenital Disorder manifests itself in a New Born baby within 30 days of birth, cover for such Medical Conditions will be provided under Benefit 10 but excluded from Benefit 12 – Congenital Disorders.</i></p>	<p style="text-align: center;">▶ Up to USD 150,000 per Period of Cover</p>
<p><b>13. Reconstructive Surgery:</b></p> <p><i>Reconstructive surgery required to restore natural function or appearance following an Accident or following a Surgical Procedure for an Eligible Medical Condition, which occurred after an Insured Person's Entry Date or Start Date whichever is later.</i></p>	<p style="text-align: center;">▶ Full refund</p>
<p><b>14. Rehabilitation:</b></p> <p><i>When referred by a Specialist as an integral part of Treatment for a Medical Condition necessitating admission to a recognised Rehabilitation unit of a Hospital. Where the Insured Person was confined to a Hospital as an In-Patient for at least three consecutive days, and where a Specialist confirms in writing that Rehabilitation is required. Admission to a Rehabilitation unit must be made within 14 days of discharge from Hospital. Such Treatment should be under the direct supervision and control of a Specialist and would cover:</i></p> <ul style="list-style-type: none"> <li>i) Use of special Treatment rooms</li> <li>ii) Physical therapy fees</li> <li>iii) Speech therapy fees</li> <li>iv) Occupational therapy fees</li> </ul>	<p style="text-align: center;">▶ Full refund</p>
<p><b>15. In-Patient Emergency Dental Treatment:</b></p> <p><i>This means Emergency restorative dental Treatment required to sound, natural teeth following an Accident which necessitates Your admission to Hospital for at least one night.</i></p> <p><i>The dental Treatment must be received within 10 days of the Accident. This Benefit covers all costs incurred for Treatment made necessary by an accidental injury caused by an extra-oral impact, when the following conditions apply:</i></p> <ul style="list-style-type: none"> <li>• If the Treatment involves replacing a crown, bridge facing, veneer or denture, We will pay only the reasonable and customary cost of a replacement of similar type or quality</li> <li>• If implants are clinically needed We will pay only the cost which would have been incurred if equivalent bridgework was undertaken instead</li> <li>• Damage to dentures providing they were being worn at the time of the injury</li> </ul>	<p style="text-align: center;">▶ Full refund</p>

Benefit	Apex
<p><b>16. In-Patient Psychiatric Treatment:</b></p> <p><i>In-Patient Treatment</i> in a recognised Psychiatric unit of a <b>Hospital</b>. All <b>Treatment</b> must be administered under the direct control of a Registered Psychiatrist.</p>	<p>Pre-Authorisation 📄</p> <p>▶</p> <p>Full refund limited to 30 days per <b>Period of Cover</b></p>
<p><b>17. Terminal Illness:</b></p> <p><i>Palliative and Hospice Care:</i> On diagnosis of a <b>Terminal</b> illness, costs for any <b>In-Patient, Day-Patient</b> or <b>Out-Patient Treatment</b> given on the advice of a <b>Medical Practitioner</b> or <b>Specialist</b> for the purpose of offering temporary relief of symptoms. Charges for <b>Hospital</b> or hospice accommodation, nursing care by a <b>Qualified Nurse</b> and prescribed <b>Drugs and Dressings</b> are covered.</p>	<p>▶</p> <p>Up to USD 100,000 lifetime limit</p>
<p><b>18. Emergency Non-Elective Treatment USA Cover:</b></p> <p>For planned trips up to 30 days of duration. <b>Treatment</b> by a <b>Medical Practitioner</b> or <b>Specialist</b> starting within 24 hours of the <b>Emergency</b> event, required as a result of an <b>Accident</b> or the sudden beginning of a severe illness resulting in a <b>Medical Condition</b> that presents an immediate threat to the <b>Insured Person's</b> health.</p> <p>Charges relating to routine <b>Pregnancy</b> and <b>Pregnancy and Childbirth Medical Conditions</b> are specifically excluded from this <b>Benefit</b>.</p>	<p>▶</p> <p><b>Accident:</b> Full refund for <b>Accident</b> requiring <b>In-Patient</b> and <b>Day-Patient</b> care</p> <p>▶</p> <p><b>Illness:</b> <b>In-Patient</b> and <b>Day-Patient</b> care up to USD 50,000 per <b>Period of Cover</b></p> <p><b>Out-Patient Treatment</b> in an <b>Accident</b> and <b>Emergency Department</b> in a <b>Hospital</b> up to USD 500 per <b>Period of Cover</b></p>
<p><b>19. Evacuation and Repatriation:</b></p> <p><b>Evacuation</b></p> <p>Arrangements will be made to move an <b>Insured Person</b> who has a critical, life-threatening <b>Eligible Medical Condition</b> to the nearest medical facility for the purpose of admission to <b>Hospital</b> as an <b>In-Patient</b> or <b>Day-Patient</b>.</p> <p>Reasonable expenses for:</p> <ol style="list-style-type: none"> <li>i) Transportation costs of an <b>Insured Person</b> in the event of <b>Emergency Treatment</b> and <b>Medically Necessary</b> transport and care not being readily available at the place of the incident. This includes an economy class airfare ticket for a locally-accompanying person who has travelled as an escort.</li> <li>ii) Reasonable local travel costs to and from medical appointments when <b>Treatment</b> is being received as a <b>Day-Patient</b>.</li> <li>iii) Reasonable travel costs for a locally-accompanying person to travel to and from the <b>Hospital</b> to visit the <b>Insured Person</b> following admission as an <b>In-Patient</b>.</li> <li>iv) Reasonable costs for non-<b>Hospital Accommodation</b> only for immediate pre and post-<b>Hospital</b> admission periods provided that the <b>Insured Person</b> is under the care of a <b>Specialist</b>.</li> </ol> <p>Costs of <b>Evacuation</b> do not extend to include any air-sea rescue or mountain rescue costs that are not incurred at recognised ski resorts or similar winter sports resorts.</p> <p><b>Our</b> medical advisers will decide the most appropriate method of transportation for the <b>Evacuation</b> and this <b>Benefit</b> will not cover travel if it is against the advice of <b>Our</b> medical advisers or where the medical facility does not have appropriate facilities to treat the <b>Eligible Medical Condition</b>.</p> <p><b>Repatriation</b></p> <p>An economy class airfare ticket to return the <b>Insured Person</b> and a locally-accompanying person who has travelled as an escort to the site of <b>Treatment</b> or the <b>Insured Person's</b> principal <b>Country of Nationality</b> or principal <b>Country of Residence</b>, as long as the journey is made within one month of completion of <b>Treatment</b>.</p> <p>Charges relating to routine <b>Pregnancy</b> and <b>Pregnancy and Childbirth Medical Conditions</b> are specifically excluded from this <b>Benefit</b>.</p>	<p>Pre-Authorisation 📄</p> <p>(i) ▶ Full refund</p> <p>(ii) ▶ Full refund</p> <p>(iii) ▶ Full refund</p> <p>(iv) ▶ Up to USD 300 per day Up to USD 10,000 per person, per <b>Evacuation</b></p> <p>Pre-Authorisation 📄</p> <p>▶ Full refund</p>

Benefit	Apex
<p><b>20. Mortal Remains:</b></p> <p><i>In the event of death from an <b>Eligible Medical Condition</b>, <b>Reasonable and Customary Charges</b> for:</i></p> <ul style="list-style-type: none"> <li>i) <i>Costs of transportation of body or ashes of an <b>Insured Person</b> to his/her <b>Country of Nationality</b> or <b>Country of Residence</b>, or</i></li> <li>ii) <i>Burial or cremation costs at the place of death in accordance with reasonable and customary practice.</i></li> </ul>	<p><b>Pre-Authorisation</b> 📞</p> <ul style="list-style-type: none"> <li>(i)  Full refund</li> <li>(ii)  Up to USD 20,000</li> </ul>
<p><b>21. Hospital Cash Benefit:</b></p> <p><i>This <b>Benefit</b> is payable for each night an <b>Insured Person</b> receives <b>In-Patient Treatment</b> and only if an <b>Insured Person</b> is admitted for <b>In-Patient Treatment</b> before midnight, and the <b>Treatment</b> is received free of charge that would have otherwise been <b>Eligible</b> for <b>Benefit</b> privately under this <b>Plan</b>. Cover under this <b>Benefit</b> is limited to a maximum of 30 nights per <b>Period of Cover</b>. For this <b>Benefit</b> exclusion 5.8 does not apply.</i></p>	<ul style="list-style-type: none"> <li> USD 275 per night</li> </ul>
<p><b>22. Out-Patient Charges:</b></p> <ul style="list-style-type: none"> <li>i) <i><b>Medical Practitioner</b> fees including consultations; <b>Specialist</b> fees; <b>Diagnostic Tests</b>; prescribed <b>Drugs and Dressings</b>.</i></li> <li>ii) <i>Physiotherapy by a Registered <b>Physiotherapist</b>, when referred by a <b>Medical Practitioner</b>, or <b>Specialist</b>.</i></li> </ul>	<ul style="list-style-type: none"> <li>(i)  Full refund</li> <li>(ii)  Full refund <b>Pre-Authorisation for (ii) after every 10 sessions</b> 📞</li> </ul>
<p><b>23. Day-Patient or Out-Patient Surgery:</b></p> <p><i><b>Treatment</b> costs for a <b>Surgical Procedure</b> performed in a surgery, <b>Hospital</b>, day-care facility or <b>Out-Patient</b> department. Any pre or post-operative consultations are payable under <b>Benefit 22 – Out-Patient</b> charges.</i></p>	<ul style="list-style-type: none"> <li> Full refund</li> </ul>
<p><b>24. Out Patient Psychiatric Illness:</b></p> <p><i><b>Out-Patient Treatment</b> administered under the direct control of a Registered Psychiatrist when referred by a <b>Medical Practitioner</b> or <b>Specialist</b>.</i></p>	<ul style="list-style-type: none"> <li> Up to USD 7,500 per <b>Period of Cover</b></li> </ul>
<p><b>25. Alternative Therapies:</b></p> <ul style="list-style-type: none"> <li>i) <i>Complementary medicine and <b>Treatment</b> by a therapist, when referred by a <b>Medical Practitioner</b> or <b>Specialist</b>. This <b>Benefit</b> extends to osteopaths, chiropractors, homeopaths, dietician and acupuncture <b>Treatment</b>.</i></li> <li>ii) <i><b>Out-Patient Treatment</b> for therapies administered by a recognised traditional Chinese <b>Medical Practitioner</b> or an Ayurvedic <b>Medical Practitioner</b>.</i></li> </ul> <p><i>We do not cover charges for general chiropody or podiatry. For this <b>Benefit</b> the <b>Plan Out-Patient Per Visit Excess</b> does not apply.</i></p>	<ul style="list-style-type: none"> <li> Full refund <b>Pre-Authorisation for (i) and (ii) after every 10 visits</b> 📞</li> </ul>
<p><b>26. Nursing Care at Home:</b></p> <ul style="list-style-type: none"> <li>i) <i>Care given by <b>Qualified Nurse</b> in the <b>Insured Person's</b> own home, which is immediately received subsequent to <b>Treatment</b> as an <b>In-Patient</b> or <b>Day-Patient</b> on the recommendation of a <b>Medical Practitioner</b> or <b>Specialist</b>.</i></li> <li>ii) <i><b>Medical Practitioner</b> (GP) home visits for an <b>Emergency</b> GP home call-out during out of normal clinic hours.</i></li> </ul>	<ul style="list-style-type: none"> <li>(i)  Full refund up to 120 days per <b>Medical Condition</b> <b>Pre-Authorisation for (i)</b> 📞</li> <li>(ii)  Up to five visits per <b>Period of Cover</b></li> </ul>



## Benefit

## Apex


## 27. AIDS:

Medical expenses, which arise from or are in any way related to Human Immunodeficiency Virus (HIV) and/or HIV related illnesses, including Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) and/or any mutant derivative or variations thereof. As result of proven occupation **Accident\*** or blood transfusion\*\*. Expenses are limited to pre and post-diagnosis consultations, routine check-ups for this condition, **Drugs and Dressings** (except experimental or those unproven), **Hospital Accommodation** and nursing fees.

\* For members of emergency services, medical or dental professions, laboratory assistants, pharmacist or an employee in a medical facility that provides evidence that they contracted the HIV infection accidentally while carrying out normal duties of their occupation; and they contracted the HIV infection three years after the **Entry Date** or **Start Date**, whichever is later; and the incident from which they contracted the HIV infection was reported, investigated and documented according to normal procedures for the **Insured Persons** occupation; and a test showing no HIV or antibodies to such a virus was made within five days of the incident; and a positive HIV test occurred within 12 months of the reported occupational **Accident**.

\*\* As long as the blood transfusion was received as an **In-Patient** as part of **Medically Necessary Treatment**.

**Waiting Period:** Cover only available after three years of continuous membership.

Pre-Authorisation 

Up to USD 50,000  
per **Period of Cover**

## 28. Maternity:

**Medically Necessary** costs incurred during normal **Pregnancy** and childbirth: childbirth costs, including pre and post-natal check-ups for up to six weeks following birth, scans and delivery costs for a natural birth or caesarean section. Paediatrician costs for the first examination/check-up of a New Born baby, if the examination is made within 24 hours of delivery and Well-baby examinations up to the child's second birthday and as recommended by a **Medical Practitioner** or **Specialist**. This includes physical examinations, measurements, sensory screening, neuropsychiatric evaluation, development screening, as well as hereditary and metabolic screening, immunisations, urine analysis, tuberculin tests and hematocrit, haemoglobin and other blood tests, including tests to screen for sickle haemoglobinopathy.

**Waiting Period:** Costs incurred within 12 months from the **Start Date** are excluded.

Please note that this **Waiting Period** does not apply to **Insured Persons** with resident visas within the Emirates of Dubai and Abu Dhabi.

Please note, **We do not pay** for parenting or other teaching classes as these are a matter of personal choice.

For this **Benefit** exclusion 5.24 does not apply.

The **Plan Deductible** would apply to this **Benefit**.

Up to USD 17,500  
per **Period of Cover**

## 29. Dental Care:

i) Routine dental **Treatment:** Fees of a registered **Dental Practitioner** carrying out routine dental **Treatment** in a dental surgery. Routine dental **Treatment** means:

- Screening (twice per year), i.e. the assessment of diseased, missing and filled teeth, including X-rays where necessary,
- Preventive scaling, polishing, and sealing (once per year),
- Fillings (standard amalgam or composite fillings) and extractions, and
- Root-canal **Treatment** (but not the fitting of a crown following root-canal **Treatment**).

No other **Treatment** is covered under the routine dental **Treatment** benefit.

**Waiting Period:** Costs incurred within nine months from the **Start Date** are excluded.

A **Co-Insurance** of 20% applies.

For this **Benefit** the **Plan Deductible** or **Plan Out-Patient Per Visit Excess** does not apply.

ii) Complex Dental **Treatment:** Fees of a registered **Dental Practitioner** and associated costs for the following procedures: **Eligible complex dental Treatment:** including for example, **Apicoectomy** done to treat the following – Fractured tooth root; A severely curved tooth root; Teeth with caps or posts; Cyst or infection which is untreatable with root canal therapy; Root perforations; New or repair of crowns, dentures, in lays and bridges. Recurrent pain and infection; Persistent symptoms that do not indicate problems from x-rays. Calcification; Damaged root surfaces and surrounding bone requiring surgery.

No other **Treatment** is covered by this **Benefit**.

**Waiting Period:** Costs incurred within nine months from the **Start Date** are excluded.

A **Co-Insurance** of 20% applies.

A 50% **Co-Insurance** applies in respect of all orthodontic **Treatment**.

For this **Benefit** the **Plan Deductible** or **Plan Out-Patient Per Visit Excess** does not apply.








(i) Up to USD 1,500  
per **Period of Cover**

(ii) Up to USD 3,000  
per **Period of Cover**



Benefit	Apex
<p><b>30. Dubai Health Authority (DHA) Mandatory requirements Benefit:</b></p> <p>For <b>Insured Persons</b> with residence visas within the Emirate of Dubai this <b>Plan</b> is extended to provide coverage up to USD 41,000 in aggregate per <b>Insured Person</b>, per <b>Period of Cover</b> for the following basic health services inclusive of Emergency services within the United Arab Emirates:</p> <ul style="list-style-type: none"> <li>i) <b>Pre-existing Conditions</b> including <b>Maintenance of Chronic Medical Conditions</b>.</li> <li>ii) The costs of accommodation of an accompanying person as an <b>In-Patient</b> in the same room in cases that are <b>Medically Necessary</b> at the recommendation of the <b>Medical Practitioner</b> or <b>Specialist</b>. Subject to <b>Pre-Authorisation</b> and up to a maximum of USD 28 per night.</li> <li>iii) Essential <b>Vaccinations</b> and inoculations for newborns and children as stipulated in the DHA policies and its updates, in assigned facilities.</li> <li>iv) Preventive screening for diabetes and other screening as stipulated by the DHA every three years for <b>Insured Persons</b> above the age of 30 and every year for 18 years and above for <b>Insured Persons</b> considered high risk.</li> <li>v) Cover is provided for a <b>New Born</b> baby of an <b>Insured Person</b> for a period of 30 days from birth within the existing aggregate limit of the Mother.</li> </ul> <p>Unless otherwise indicated these <b>Benefits</b> will not be payable for <b>Treatment</b> outside the United Arab Emirates.</p>	
<p><b>31. Health Authority Abu Dhabi (HAAD) Mandatory requirements Benefit:</b></p> <p>For <b>Insured Persons</b> with residence visas in the Emirate of Abu Dhabi this <b>Plan</b> is extended to provide coverage up to USD 69,000 in aggregate per <b>Insured Person</b>, per <b>Period of Cover</b> for the following basic health services within the Emirate of Abu Dhabi and for Emergency services within the United Arab Emirates:</p> <ul style="list-style-type: none"> <li>i) <b>Pre-existing Conditions</b> including <b>Maintenance of Chronic Medical Conditions</b>.</li> <li>ii) <b>Medically Necessary</b> costs incurred during normal <b>Pregnancy</b> and childbirth, including pre and post natal check-ups up to the benefit limit subject to <b>Pre-authorisation</b>.</li> <li>iii) The costs of accommodation of an accompanying person as an <b>In-Patient</b> in the same room in cases that are <b>Medically Necessary</b> at the recommendation of the <b>Medical Practitioner</b> or <b>Specialist</b>. Subject to <b>Pre-Authorisation</b> and up to a maximum of USD 28 per night.</li> <li>iv) Physiotherapy by a registered Physiotherapist when referred by a <b>Medical Practitioner</b> or a <b>Specialist</b> subject to <b>Pre-Authorisation</b>.</li> <li>v) Hearing and vision aids and vision corrected by surgeries where <b>Medically Necessary</b> and as a result of an <b>Emergency</b>.</li> </ul> <p>Unless otherwise indicated these <b>Benefits</b> will not be payable for <b>Treatment</b> outside the United Arab Emirates.</p> <p>Healthcare services are covered in full for work illnesses and injuries as per Federal Law No. 8 of 1980 concerning the Regulations of Work Relations, as amended and applicable laws in this respect.</p>	

Options to Core Benefits	Apex
<p><b>32. USA Elective Treatment:</b></p> <ul style="list-style-type: none"> <li>i) Costs associated with <b>Eligible In-Patient</b> and <b>Day-Patient Treatment</b> in the USA will be paid in full where <b>Treatment</b> is received in a <b>Hospital</b> listed in the <b>Now Health International Provider Network</b>.</li> <li>ii) Costs associated with <b>Eligible Out-Patient Treatment</b> in the USA will be paid in full where <b>Treatment</b> is received in the <b>Now Health International Provider Network</b>.</li> </ul> <p><b>Treatment</b> that is not received in the <b>Now Health International Provider Network</b> will be subject to a 50% <b>Co-Insurance</b>.</p>	<p><b>Pre-Authorisation for Out-Patient diagnostics and surgery, Day-Patient and In-Patient Treatment</b> 📄</p> <p>Optional</p> <p>Up to USD 1.5m per <b>Insured Person</b> per <b>Period of Cover</b></p>

Options to Core Benefits	Apex
<p><b>33. Co-Insurance Out-Patient Treatment:</b> (not available to <b>Insured Persons</b> with residence visas in the Emirate of Abu Dhabi)</p> <p><i>A 10% Co-Insurance will apply to all <b>Eligible Out-Patient Treatment</b>. Should <b>Your Plan</b> include the <b>Maternity or Dental care Benefits</b>, any applicable <b>Co-Insurance</b> will be detailed in <b>Your Benefit Schedule</b>.</i></p> <p><i>Please note that the <b>Co-Insurance</b> will not apply to <b>Treatment</b> relating to <b>Renal dialysis/ Renal failure, Cancer or Organ Transplants</b>.</i></p>	<p style="text-align: center;"> Optional</p>
<p><b>34. Co-Insurance Out-Patient Treatment Option 2:</b> (not available to <b>Insured Persons</b> with residence visas in the Emirate of Abu Dhabi)</p> <p><i>A 20% Co-Insurance will apply to all <b>Eligible Out-Patient Treatment</b>. Should <b>Your Plan</b> include the <b>Maternity or Dental care Benefits</b>, any applicable <b>Co-Insurance</b> will be detailed in <b>Your Benefit Schedule</b>.</i></p> <p><i>Please note that the <b>Co-Insurance</b> will not apply to <b>Treatment</b> relating to <b>Renal dialysis/ Renal failure, Cancer or Organ Transplants</b>.</i></p>	<p style="text-align: center;"> Optional</p>
<p><b>35. Restricted Network – UAE Residents only:</b> (not available to <b>Insured Persons</b> with residence visas in the Emirate of Abu Dhabi) (only available for new <b>Plans</b> in-force on or after the 1 August 2015)</p> <p><i>No <b>Benefit</b> will be payable in respect of costs associated with <b>Eligible In-Patient, Day-Patient or Out-Patient Treatment</b> made at either the <b>American Hospital</b> and associated clinics, <b>City Hospital, Welcare Hospital</b> and associated clinics of the <b>Mediclinic Group</b>.</i></p> <p><i>Please note that if <b>You</b> selected the <b>USD 25 per visit Out-Patient Excess</b> or one of the <b>Co-Insurance Plan</b> options, these will still apply in the <b>Restricted Network</b>.</i></p>	<p style="text-align: center;"> Optional</p>
<p><b>36. Wellness, Optical and Vaccinations:</b></p> <ul style="list-style-type: none"> <li>i) <i>Wellness: This <b>Benefit</b> is payable as a contribution towards the cost of routine health checks including <b>Cancer</b> screening, cardiovascular examination, neurological examinations, vital signs (e.g. blood pressure, body mass index, urinalysis, cholesterol) and/or</i></li> <li>ii) <i>Optical <b>Benefits</b>: This <b>Benefit</b> also provides a contribution towards optician charges including an annual eye test carried out by an <b>Ophthalmic Optician</b>, prescribed spectacles including frames and lenses; and/or contact lenses when the member's prescription has changed, within the combined <b>Benefit</b> limits to a maximum <b>USD300 per Period of Cover</b> for an optical claim. <i>Please note that there is no cover for prescription sunglasses or transition lenses.</i> and/or</i></li> <li>iii) <i>Vaccinations: Costs of drugs and consultations to administer all <b>Medically Necessary</b> basic immunisation and booster injections and any <b>Medically Necessary</b> travel Vaccinations and malaria prophylaxis.</i></li> </ul> <p><i>For this <b>Benefit</b> exclusion 5.8 does not apply.</i></p> <p><b>Waiting Period:</b> <i>Cover only available after six months of continuous membership.</i></p>	<p style="text-align: center;"> Optional</p> <p style="text-align: center;"> Combined limit Up to USD 500 per <b>Period of Cover</b></p>
<p><b>37. Wellness, Optical and Vaccinations Option 2:</b></p> <ul style="list-style-type: none"> <li>i) <i>Wellness: This <b>Benefit</b> is payable as a contribution towards the cost of routine health checks including <b>Cancer</b> screening, cardiovascular examination, neurological examinations, vital signs (e.g. blood pressure, body mass index, urinalysis, cholesterol) and/or</i></li> <li>ii) <i>Optical <b>Benefits</b>: This <b>Benefit</b> also provides a contribution towards optician charges including an annual eye test carried out by an <b>Ophthalmic Optician</b>, prescribed spectacles including frames and lenses; and/or contact lenses when the member's prescription has changed, within the combined <b>Benefit</b> limits to a maximum <b>USD600 per Period of Cover</b> for an optical claim. <i>Please note that there is no cover for prescription sunglasses or transition lenses.</i> and/or</i></li> <li>iii) <i>Vaccinations: Costs of drugs and consultations to administer all <b>Medically Necessary</b> basic immunisation and booster injections and any <b>Medically Necessary</b> travel Vaccinations and malaria prophylaxis.</i></li> </ul> <p><i>For this <b>Benefit</b> exclusion 5.8 does not apply.</i></p> <p><b>Waiting Period:</b> <i>Cover only available after six months of continuous membership.</i></p>	<p style="text-align: center;"> Optional</p> <p style="text-align: center;"> Combined limit Up to USD 1,000 per <b>Period of Cover</b></p>

Options to Core Benefits	Apex
<p><b>38. Extended Evacuation and Repatriation</b></p> <p><b>Evacuation</b>                      Arrangements will be made to move an <b>Insured Person</b> who has a critical, life-threatening <b>Eligible Medical Condition</b> to the nearest medical facility, <b>Country of Residence, Country of Nationality</b> or the <b>Insured Member's</b> country of choice for the purpose of admission to <b>Hospital</b> as an <b>In-Patient</b> or <b>Day-Patient</b>.</p> <p>Reasonable expenses for:</p> <ul style="list-style-type: none"> <li>i) Transportation costs of an <b>Insured Person</b> in the event of <b>Emergency Treatment</b> and <b>Medically Necessary</b> transport and care not being readily available at the place of the incident. This includes an economy class airfare ticket for a locally-accompanying person who has travelled as an escort.</li> <li>ii) Reasonable local travel costs to and from medical appointments when <b>Treatment</b> is being received as a <b>Day-Patient</b>.</li> <li>iii) Reasonable travel costs for a locally-accompanying person to travel to and from the <b>Hospital</b> to visit the <b>Insured Person</b> following admission as an <b>In-Patient</b>.</li> <li>iv) Reasonable costs for non-<b>Hospital</b> Accommodation only for immediate pre and post-<b>Hospital</b> admission periods provided that the <b>Insured Person</b> is under the care of a <b>Specialist</b>.</li> </ul> <p>Costs of <b>Evacuation</b> do not extend to include any air-sea rescue or mountain rescue costs that are not incurred at recognised ski resorts or similar winter sports resorts.</p> <p>The <b>Insured Member's</b> country of choice is subject to the availability of the appropriate medical facilities being in place. <b>Our</b> medical advisers will determine whether the selected country has the suitable medical facility to treat the <b>Insured Member's Eligible Medical Condition</b>. <b>Our</b> medical advisers will decide the most appropriate method of transportation for the <b>Evacuation</b> and this <b>Benefit</b> will not cover travel if it is against the advice of <b>Our</b> medical advisers or where the medical facility does not have appropriate facilities to treat the <b>Eligible Medical Condition</b>.</p> <p><b>Repatriation</b>                      An economy class airfare ticket to return the <b>Insured Person</b> and a locally-accompanying person who has travelled as an escort to the site of <b>Treatment</b> or the <b>Insured Person's</b> principal <b>Country of Nationality</b> or principal <b>Country of Residence</b>, as long as the journey is made within one month of completion of <b>Treatment</b>. Reasonable cost of the above will be paid in full.</p> <p>Charges relating to routine <b>Pregnancy</b> and <b>Pregnancy and Childbirth Medical Conditions</b> are specifically excluded from this <b>Benefit</b>.</p>	<p>Pre-Authorisation 📞</p> <p>Optional</p> <p>(i) Full refund</p> <p>(ii) Full refund</p> <p>(iii) Full refund</p> <p>(iv) Up to USD 300 per day Up to USD 10,000 per person, per <b>Evacuation</b></p> <p>Pre-Authorisation 📞</p> <p>Full refund</p>

Out-Patient Per Visit Excess Options	Apex
<p><b>Out-Patient Per Visit Excess:</b></p> <p>A USD 25 <b>Out-Patient Per Visit Excess</b> will apply when <b>You</b> receive <b>Eligible Out-Patient Treatment</b> inside and outside of the <b>Now Health International Provider Network</b>.</p> <p>Please note:                      The <b>Out-Patient Per Visit Excess</b> does not apply to the <b>Alternative Therapies Benefits</b>. If <b>Your Plan</b> also includes <b>Dental care Benefit</b>, as detailed in <b>Your Benefit Schedule</b>, no <b>Out-Patient Per Visit Excess</b> will be applicable.</p>	<p>Optional USD 25</p>
<p><b>Out-Patient Per Visit Excess – Option 2</b></p> <p>A USD 15 <b>Out-Patient Per Visit Excess</b> will apply when <b>You</b> receive <b>Eligible Out-Patient Treatment</b> inside and outside of the <b>Now Health International Provider Network</b>.</p> <p>Please note:                      The <b>Out-Patient Per Visit Excess</b> does not apply to the <b>Alternative Therapies Benefits</b>. If <b>Your Plan</b> also includes <b>Dental care Benefit</b>, as detailed in <b>Your Benefit Schedule</b>, no <b>Out-Patient Per Visit Excess</b> will be applicable.</p>	<p>Optional USD 15</p>

*Out-Patient Per Visit Excess options – Please note that only option 2 is available to **Insured Persons** with residence visas in the Emirate of Abu Dhabi.*

Deductible Options	Apex
<p><b>Standard Deductible</b></p>	<p>Nil</p>
<p><b>Optional Deductible</b></p> <p>Please note:                      If <b>You</b> choose an optional <b>Deductible</b>, <b>You</b> must also select either a <b>Co-Insurance Out-Patient Treatment Option</b> or a <b>Out-Patient Per Visit Excess Option</b>.</p> <p><b>Deductibles</b> would apply to any <b>Medically Necessary Treatment</b> under <b>Benefit 19</b> and <b>Benefit 38</b>.</p>	<p>USD 1,000                      USD 2,500                      USD 5,000                      USD 10,000                      USD 15,000</p>

*Please note **Deductibles** are not available to **Insured Persons** with residence visas in the Emirates of Dubai or Abu Dhabi*

## 5. Exclusions: What is not covered?

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These are the **Plan** limitations that apply in addition to any personal exclusions detailed 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.

### 5.1 Act of Terrorism, war and illegal acts

**We** do not pay for **Treatment** of any condition resulting directly or indirectly from, or as a consequence of war, acts of foreign hostilities (whether or not war is declared), civil war, rebellion, revolution, insurrection or military or usurped power, mutiny, riot, strike, martial law or state of siege, or attempted overthrow of government, or any acts of terrorism, unless **You** are an innocent bystander. **You** are not covered for costs arising from taking part in any illegal act.

### 5.2 Administrative and shipping fees

**You** are not covered for any charges made by a **Medical Practitioner** or **Dental Practitioner** for filling in claim forms or providing medical reports. **You** are not covered for any charges where a police report is required. **You** are not covered for the cost of shipping (including customs duty) on transporting medication.

### 5.3 Alcohol and drug abuse

**You** are not covered for costs for **Treatment** resulting from dependency on or abuse of alcohol, drugs, or other addictive substances and any illness or injury arising directly or indirectly from such dependency or abuse.

### 5.4 Chemical exposure

**You** are not covered for **Treatment** costs directly or indirectly caused by or contributed to or arising from: ionizing radiations or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel; the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

### 5.5 Cosmetic Treatment

**You** are not covered for **Treatment** costs relating to cosmetic or aesthetic **Treatment** or any **Treatment** related to previous cosmetic or reconstructive surgery (whether or not for psychological purposes) to enhance **Your** appearance, even when medically prescribed, such as but not limited to acne, teeth whitening, lentigo and alopecia.

The only exception is an initial reconstructive surgery necessary to restore function or appearance after a disfiguring accident, or following a **Surgical Procedure** for an **Eligible Medical Condition** if the accident or surgery occurs during **Your** membership.

### 5.6 Contamination

**We** do not pay for the **Treatment** of any conditions, or for any claim arising directly or indirectly from chemical or biological contamination, however caused, or from contamination by radioactivity from any nuclear material whatsoever, or asbestosis, including expenses in any way caused by or contributed to by an act of war or terrorism.

### 5.7 Chronic Conditions

If **You** are insured under the Essential **Plan** option, **You** do not have cover for costs relating to the maintenance of **Chronic Conditions**.

### 5.8 Deductible, Out-Patient Per Visit Excess or Co-Insurance

**You** are not covered for the amount of the **Deductible, Out-Patient Per Visit Excess** or **Co-Insurance** that is shown on **Your Certificate of Insurance**. **We** will treat any arrangement with or any offer by a provider to charge **Us** a higher fee to cover the amount of the **Deductible, Out-Patient Per Visit Excess** or **Co-Insurance** as fraud and **We** will take legal action.

## 5.9 Dental care

**You** are not covered for any dental care unless these **Benefits** are included on **Your Certificate of Insurance**. However **We** will pay for **Emergency In-Patient** dental **Treatment** following an **Accident** as detailed in the **Benefit Schedule**. **We** will not pay for any telephone or travelling expenses incurred in seeking dental advice or **Treatment**, damage to dentures unless being worn at the time of the **Accident**, or the cost of **Treatment** made necessary by an accidental dental injury if:

- The injury was caused by eating or drinking anything, even if it contains a foreign body
- The damage was caused by normal wear and tear
- The injury was caused when boxing or playing rugby (except school rugby) unless appropriate mouth protection was worn
- The injury was caused by any means other than extra-oral impact
- The damage was caused by tooth brushing or any other oral hygiene procedure
- The damage is not apparent within 10 days of the impact which caused the injury
- The costs are incurred more than 18 months after the date of the injury which made the **Treatment** necessary

## 5.10 Developmental disorders

**You** are not covered for **Treatment** of developmental, behavioural or learning problems such as attention deficit hyperactivity syndrome, speech disorders or dyslexia and physical developmental problems.

## 5.11 Dietary supplements, vitamins or minerals and Cosmetic Products

**We** do not pay for products classified as vitamins or minerals (except during pregnancy or to treat diagnosed, clinically significant vitamin deficiency syndromes), nutritional or dietary consultations and supplements, including, but not limited to, special infant formula and cosmetic products including but not limited to moisturizers, cleansers, lotions, soaps, shampoos, sunscreen, mouth wash, antiseptic lozenges, even if medically recommended or prescribed or acknowledged as having therapeutic effects.

## 5.12 Eating disorders

**You** are not covered for costs relating to **Treatment** of eating disorders such as, but not limited to, anorexia nervosa and bulimia.

## 5.13 Experimental Treatment and drugs

**You** are not covered for **Treatment** or drugs which have not been established as being effective or which are experimental. For drugs this means they must be licensed for use by the European Medicines Agency or the Medicines and Healthcare products Regulatory Agency and be used within the terms of that licence. For established **Treatment**, this means procedures and practices that have undergone appropriate clinical trial and assessment, sufficiently evidenced and published in medical journals and/or been approved by the National Institute for Health and Clinical Excellence for specific purposes to be considered proven safe and effective therapies.

## 5.14 Eyes and ears

**You** are not covered for routine eyesight or hearing tests or the cost of eyeglasses, contact lenses, hearing aids or cochlear implants. **We** do not pay for eye surgery to correct vision, however eye surgery to correct an **Eligible Medical Condition** is covered.

## 5.15 External Prosthesis

**You** are not covered for any costs relating to providing, maintaining and fitting of any external prosthesis or appliance or other equipment, medical or otherwise except as is specified under the **Hospital Charges**, **Medical Practitioner** and **Specialists** fees **Benefit**.

## 5.16 Failure to follow medical advice

**We** do not pay for **Treatment** arising from or related to **Your** unreasonable failure to seek or follow medical advice and/or prescribed **Treatment**, or **Your** unreasonable delay in seeking or following such medical advice and/or prescribed **Treatment**. **We** do not pay for complications arising from ignoring such advice.

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### 5.17 Foetal surgery

We do not cover the costs of surgery on a child while in its mother's womb except as part of the maternity **Benefits** detailed in **Your Certificate of Insurance**.

### 5.18 Genetic testing

We do not cover the cost of genetic tests, when those tests are undertaken to establish whether or not **You** may be genetically disposed to the development of a **Medical Condition**.

### 5.19 Hazardous sports and pursuits

We do not cover **Treatment** of injuries sustained from base jumping, cliff diving, flying in an unlicensed aircraft or as a learner, martial arts, free climbing, mountaineering with or without ropes, scuba diving to a depth of more than 10 metres, trekking to a height of over 2,500 metres, bungee jumping, canyoning, hang-gliding, paragliding or microlighting, parachuting, potholing, skiing off piste or any other winter sports activity carried out off piste.

### 5.20 HIV, AIDS or sexually transmitted disease

**You** are not covered for **Treatment** for Acquired Immune Deficiency Syndrome (AIDS), AIDS-related Complex Syndrome (ARCS) and all diseases caused by or related to Human Immunodeficiency Virus (HIV) (or both) and sexually transmitted disease, other than stated in the **Benefit Schedule**.

### 5.21 Hormone Replacement Therapy

**You** are not covered for the costs of **Treatment** for Hormone Replacement Therapy (HRT). We will cover **Medical Practitioner's** fees including consultations, the cost of implants, patches or tablets which are **Medically Necessary** as a direct result of medical intervention, up to a maximum of 18 months from the date of medical intervention.

### 5.22 Morbid obesity

**You** are not covered for the costs of **Treatment** for, or related to, morbid obesity. **You** are not covered for costs arising from or relating to removing fat or surplus healthy tissue from any part of the body.

### 5.23 Nursing homes, convalescence homes, health hydros, and nature cure clinics

**You** are not covered for **Treatment** received in nursing homes, convalescence homes, health hydros, nature cure clinics or similar establishments. **You** are not covered for convalescence or where **You** are in **Hospital** for the purpose of supervision. **You** are not covered for extended nursing care if the reason for the extended nursing care is due to age related infirmity and/or if the **Hospital** has effectively become **Your** home.

### 5.24 Pregnancy or maternity

**You** are not covered for costs relating to normal **Pregnancy** or childbirth, voluntary caesarean section, unless maternity **Benefits** are shown on **Your Certificate of Insurance**.

### 5.25 Pre-Existing Medical Conditions

**Your Plan** does not cover **You** for **Treatment** of **Pre-Existing Medical Conditions** and **Related Conditions** unless accepted by **Us** in writing.

A **Pre-Existing Medical Condition** means any disease, injury or illness for which:

1. **You** have received **Treatment**, tests or investigations for, been diagnosed with or been hospitalised for; or
2. **You** have suffered from or experienced symptoms; whether the **Medical Condition** has been diagnosed or not, at any time before your **Start Date/Entry Date** into the **Plan**.

## 5.26 Professional sports

**You** are not covered for any costs resulting from injuries or illness arising from **You** taking part in any form of professional sport. By professional sport, **We** mean where **You** are being paid to take part.

## 5.27 Reproductive medicine

**You** are not covered for costs relating to investigations into or **Treatment** of infertility and fertility, sterilisation (or its reversal) or assisted conception. **You** are not covered for the costs in connection with contraception.

## 5.28 Routine examinations, health screening

**You** are not covered for routine medical examinations including issuing medical certificates, health screening examinations or tests to rule out the existence of a condition for which **You** do not have any symptoms, unless these **Benefits** are shown on **Your Certificate of Insurance**.

## 5.29 Second opinions

**We** do not cover the costs of any second or subsequent medical opinions from a **Medical Practitioner** or **Specialist** for the same **Medical Condition** other than stated in **Your Certificate of Insurance**, unless authorised by **Us**.

## 5.30 Self-inflicted injuries or attempted suicide

**You** are not covered for any costs for **Treatment** resulting directly or indirectly from self-inflicted injury, suicide or attempted suicide.

## 5.31 Sexual problems and gender re-assignment

**You** are not covered for **Treatment** costs relating to sexual problems including sexual dysfunction, or gender re-assignment operations or any other surgical or medical **Treatment** including psychotherapy or similar services which arise from, or are directly or indirectly associated with gender re-assignment. **You** are not covered for the costs of treating sexually transmitted infections.

## 5.32 Sleep disorders

**You** are not covered for **Treatment** costs related to snoring, insomnia, jet-lag, fatigue, or sleep apnoea including sleep studies or corrective surgery.

## 5.33 Travel/accommodation costs

**You** are not covered for transport or accommodation costs **You** incur during trips made specifically to get medical **Treatment** unless these costs are for an **Emergency** medical **Evacuation** that **We** pre-authorise. **You** are not covered for any costs of **Emergency** medical **Evacuation** or repatriating **Your** body that **We** did not pre-authorise and arrange.

## 5.34 Travelling against medical advice

**You** are not covered for medical or other costs **You** incur if **You** travel against the advice given by **Your** treating **Medical Practitioner**.

## 5.35 Treatment by a family member

**You** are not covered for the costs of **Treatment** by a family member or for self-therapy.

## 5.36 Treatment charges outside of Our reasonable and customary range

**We** will not pay **Treatment** charges when they are above the **Reasonable and Customary Charges** level.



## 6. Plan administration

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### 6.1 The contract

The application form and any supporting documents, **Certificate of Insurance**, **Benefit Schedule** and this handbook incorporating the **Plan** terms and conditions make up the contract between **You** and **Us**.

### 6.2 Premium payment

At the start of each **Plan** year, **We** will calculate **Your** new premium and let **You** know how much it is. **We** offer a choice of monthly, quarterly, semi-annual or annual premiums, which can be paid by credit card. Bank transfers or cheques can be used for annual premiums only. Premiums are payable for each person covered and any increase will normally take effect from the annual **Renewal Date** of **Your** membership.

If **You** pay by credit card, bank transfer or cheque, **We** will collect the first premium when **Your Plan** starts and subsequent premiums when they fall due. However **You** pay **Your** premium at the moment, bear in mind that **You** can change to another method simply by contacting **Our** Customer Service team on +971 (0) 4450 1415.

**You** must pay **Your** premium when it is due. Depending on **Your** preferred payment method, **You** must pay **Us** before the **Start Date**, the due date or within 30 days of **Our** written acceptance at the latest, if a cover note is issued. If **You** do not, **We** will cancel **Your Plan** and will not pay for any **Treatment** or **Benefit** entitlement arising after the date that the premium became due.

**We** make every effort to maintain premiums at as low a level as possible, without compromising the range and quality of the cover provided. **We** review premiums each year to take account of a range of statistical factors.

Typically the cost of premiums increases at a level higher than the Retail Price Index (RPI). **You** will receive reasonable notice of any changes in premium. **Your** premium will also include the amount of any insurance premium tax or other taxes or levies which are payable by law in respect of **Your Plan**.

Premiums are based on age at the **Entry Date** or subsequent **Renewal Date**. When the **Dependant** child is an **Insured Person**, the current age shown in the premium tables will apply.

### 6.3 Eligibility

#### 6.3.1 Age limits

The maximum entry age is 79. **You** must be under 80 years of age at the **Entry Date** of **Your Plan**.

#### 6.3.2 Full medical underwriting

Full medical underwriting requires each person to be covered by **Our Plan** to complete and return an application form including the medical declaration. If **You** answer "Yes" to any of the questions, **You** will be required to provide details of the date of, and diagnosis; past/current and future known **Treatment**; details of the frequency and severity of symptoms including the date of the last episode. If available, **You** should provide any medical reports or test results with **Your** application. **You** may be required to complete a further medical questionnaire if **We** require more information. All information will be treated in strict confidence.

**We** rely on the information that **You** provide in the application form when **We** decide whether or not to accept **Your** application, and whether or not **We** need to apply special terms. Special terms are exclusions or conditions that **We** may apply to **Your** cover. If **You** submit a claim for the **Treatment** of any condition which **You** omitted to tell **Us** about here, or **You** omit to tell **Us** everything about any condition, **We** may refuse to pay that claim. **We** will tell **You** about any excluded **Medical Conditions**, restriction of coverage, and/or additional loading on **Your Certificate of Insurance**.

#### 6.3.3 Dependants

**Dependents** must be covered under the same level of **Benefits** **You** have, as the **Planholder**. For example, if the **Insured Person** has elected for the Excel **Plan** option; they can decide to cover their **Dependent** under the same **Plan** option but not Essential, Advance or Apex **Plan** options.

#### 6.3.4 Start Date

Cover starts on the **Start Date** shown on **Your Certificate of Insurance** provided **We** have received **Your** premium payment. Depending on the preferred premium payment method, a cover note may be issued and premiums will be due within 30 days of **Our** written acceptance.

### 6.3.5 Local legislation

Membership may depend on local insurance licensing legislation in **Your Country of Residence**. **You** are obliged to meet local legislation requirements in **Your Country of Residence** at any time before and while **You** are a member of this **Plan**.

### 6.3.6 Non-Eligible residency

If **You** permanently reside in a country that is not covered by this **Plan** and which **We** have advised at **Renewal Date**, **You** are not **Eligible** for this **Plan**. For details of the excluded countries please contact **Our** Customer Service team on +971 (0) 4450 1415.

## 6.4 Adding a new Dependant

If subsequently **You** wish to add **Your** spouse, partner or child to **Your Plan**, **You** must either use **Your** online secure portfolio area at [www.now-health.com](http://www.now-health.com) or complete an add dependant application form. Cover will not start until **Your** application has been accepted by **Us** for that **Dependant** and **We** have received premium payment.

## 6.5 Adding New Borns

**You** can apply to add **New Born** babies (who are born to the **Planholder** or the **Planholder's** spouse) to the **Plan** from their date of birth. This can normally be done without filling out details of their medical history, provided **You** add them within 30 days of their date of birth. **You** can do this by applying via **Your** online secure portfolio area at [www.now-health.com](http://www.now-health.com).

However, **We** will require details of the baby's medical history if the baby has been adopted, or was born as the result of any method of assisted conception or following any type of fertility **Treatment**, including but not limited to fertility drug **Treatment**.

In such circumstances **We** reserve the right to apply particular restrictions to the cover **We** will offer, and **We** will notify **You** of those terms as soon as reasonably possible. This may limit **Your** baby's cover for existing **Medical Conditions**. This would mean that **Your** baby will not be covered for **Treatment** carried out for **Medical Conditions** which existed prior to joining, such as **Treatment** in a Special Care Baby Unit and **You** will be liable for these costs.

## 6.6 Changing Your cover

Subsequent changes in cover can only be made at renewal.

## 6.7 Renewing Your cover

**Your Plan** is for one year, the **Period of Cover**. Prior to the end of any **Period of Cover** **We** will write to the **Planholder** to advise on what terms the **Plan** will continue, provided the **Plan** **You** are on is still available.

If **We** do not hear from the **Planholder** in response, **We** will renew **Your Plan** on the new terms.

Where **You** have opted to pay premiums by continuous credit card payments or other payment method, **We** may continue to collect premiums by such method for the new **Plan** year. Please note that if **We** do not receive **Your** premium, **You** will not be covered. If the **Plan** **You** were on is no longer available, **We** will do **Our** best to offer **You** cover on an alternative **Plan**.

## 6.8 Continuous transfer terms

**We** will maintain **Your** existing underwriting or special acceptance terms, as shown by **Your** current insurer, such as any moratoria or specific exclusions and **Your Plan** with **Us** will be governed by the terms and conditions of this **Plan**. The acceptance by **Us** of **Your** original **Start Date** will be applied to **Your Plan** with **Us** and any transfer will be subject to no enhanced **Benefits** being provided. Transfer from a Company **Plan** to an Individual **Plan** is subject to written agreement from **Us**.

Please note that this option is not available for visa holders within the Emirates of Dubai or Abu Dhabi.

## 6.9 Local taxes

**You** are liable for any local taxes and charges as established by the applicable laws. These have to be paid in full by **You** and will be shown on **Your Certificate of Insurance**.

## 7. Making a complaint

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### 7.1 What should I do if I have reason to complain?

**We** aim to provide **You** with a simple and straightforward service. Providing **You** with clear and accurate information, whether in writing or by telephone, is an important part of this service. **Our** Customer Services team is there to help **You** get the best from **Your** Now Health membership. They can help **You** when **You** make a claim, as well as remind **You** of restrictions **You** may have on **Your Plan** (please remember that **Your Plan** is not intended to cover all eventualities).

If **You** are dissatisfied with the service **We** have provided or if **You** feel that **We** have made a wrong decision, **We** will of course try to address **Your** concerns. **Your** feedback helps **Us** improve **Our** service to **You**.

#### *Step 1*

If **You** are dissatisfied with any service **You** have received from **Us**, please contact **Our** Customer Services team on T +971 (0) 4450 1415 in the first instance. They will try to resolve **Your** complaint. **Our** aim is to resolve the vast majority of customer complaints satisfactorily at this stage.



#### *Step 2*

If **You** are unhappy with the response **You** receive from the Customer Services team, **We** ask **You** to write to **Us** at the following address:

Head of Customer Service  
Royal & Sun Alliance Insurance Middle East B.S.C. (c), c/o Now Health International Gulf Third Party Administrators LLC,  
2348 Sky Tower, Al Reem Island, PO Box 132168, Abu Dhabi, UAE.

If **You** need to call the Head of Customer Service, the number is +971 (0) 4450 1415.

**You** can also make a complaint directly from **Your** online secure portfolio area at [www.now-health.com](http://www.now-health.com).

**We** will acknowledge **Your** complaint upon receipt, investigate it and reply to **You** within five working days of receiving **Your** letter. If there is an unavoidable delay, **We** will inform **You** of this.



#### *Step 3*

If **You** are dissatisfied with the response **You** receive at step 2, please write to **Our** Managing Director, detailing why **You** feel **Our** decision is incorrect in relation to the terms and **Benefits** of **Your Plan**. The address is:

The Managing Director  
Royal & Sun Alliance Insurance Middle East B.S.C. (c), c/o Now Health International Gulf Third Party Administrators LLC,  
2348 Sky Tower, Al Reem Island, PO Box 132168, Abu Dhabi, UAE.

**You** can also email the Managing Director at [MEAService@now-health.com](mailto:MEAService@now-health.com)

**We** will acknowledge **Your** letter upon receipt. **Our** Managing Director will review **Your** complaint and respond to **You** within 10 working days of receiving **Your** letter. If there is an unavoidable delay, **We** will inform **You** of this.

## 8. Rights and responsibilities

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The application form, **Certificate of Insurance**, **Benefit Schedule** and this handbook incorporating the **Plan** terms and conditions make up the contract between **You** and **Us** with the purpose of providing **You** with **Benefit** when **You** need medical **Treatment**.

### 8.1 Your rights and responsibilities

**8.1.1** **You** must make sure that whenever **You** are required to give **Us** any information, all the information **You** give **Us** is sufficiently true, accurate and complete so as to give **Us** a fair presentation of the risk **We** are taking on (these are **Your** representations to **Us**). If **We** discover later it is not and that **Your** representations were deliberate, reckless or careless, then **We** may void the **Plan** (including not returning the **Plan** premium) or apply different terms of cover in line with the terms **We** would have applied had the information been presented to **Us** fairly in the first place. These terms may increase the **Plan** premium and reduce **Your** claim(s).

**8.1.2** **You** must write and tell **Us** if **You** change **Your** address or occupation.

**8.1.3** This **Plan** is available only to people living outside their **Country of Nationality** apart from certain countries where **We** have explicitly agreed to cover local nationals, so **You** must tell **Us** immediately if **You** or any family member has gone to live in **Your Country of Nationality** – which means they will be in that country for more than six months in the year. **You** must tell **Us** if **You** change **Your** principal **Country of Residence**. If **You** don't tell **Us** **We** can refuse to pay **Benefits** claimed for.

**8.1.4** Only **We** and the **Planholder** have legal rights under this **Plan** and it is not intended that any clause or term of this **Plan** should be enforceable, by virtue of the Contract (Rights of Third Parties) Act 1999, by any other person including any family member.

**8.1.5** If the **Planholder** dies and there is more than one **Insured Person** aged 18 or above, this **Plan** will automatically be transferred to the oldest **Insured Person** from the date of death, who will become the **Planholder**.

**8.1.6** **You** must pay **Your** premium when it is due and in the currency of **Your Plan**. **We** will decide the amount at the start of each year and tell **You** how much it is. **You** can pay it in the way **You** have agreed with **Us**. **We** can change the amount of **Your** premium during a year to reflect any change in insurance premium tax or other taxes but **We** will tell **You** of the change. If **Your** premium payments are not up to date **Your Plan** will end.

**8.1.7** The **Planholder** may cancel this **Plan** by contacting **Us** during the 14-day cooling off period. The 14-day cooling off period starts on the day that the contract is concluded or the day that full **Plan** terms and conditions are received, whichever is the later. The 14-day cooling off period also applies from each **Renewal Date**.

If the **Plan** is cancelled during the 14-day cooling off period **We** will return any premium paid for the **Plan** providing no claims have been made on the **Plan** and the **Out-Patient Direct Billing** membership card has been returned, in relation to the **Period of Cover** before cancellation (being no more than 14 days' cover). If **You** incur **Eligible** claims costs within that **Period of Cover** **We** reserve the right to require the **Planholder** to pay for the services **We** have actually provided in connection with the **Plan** to the extent permitted by law and any return of premium is subject to this. If the **Planholder** does not cancel the **Plan** during the cancellation period the **Plan** will continue on the terms described in this handbook for the remainder of the **Period of Cover**.

**We** may void the **Plan** for **You** (as the **Insured Person**) and **Your Dependants** in the following situations. If **You** or **Your Dependants**:

- Make a misrepresentation by withholding relevant information or giving **Us** incorrect information
- Make a misrepresentation by making a false or fraudulent claim
- Fail to provide any reasonable information **We** have asked for
- Fail to pay the premiums due
- If **You** move to the USA, or a country not covered by this **Plan** which may vary from time to time, of which **You** will be advised

**8.1.8** If **You** have an **Out-Patient Direct Billing** membership card, it is **Your** responsibility to return all such cards for **You** and **Your Dependants** to **Us** if **You** cancel, or do not renew **Your Plan** or **Your** premium payments are not up to date. **We** will not be liable for any misuse by **You** of such **Out-Patient Direct Billing** membership cards, if **We** have already paid the **Benefit** **We** can recover those sums from **You**.

**8.1.9** This **Plan** shall be governed by and construed in accordance with the Laws of the UAE and the parties agree to submit to the jurisdiction of the UAE courts.

## **8.2 Our rights and responsibilities**

**8.2.1** **We** will tell the **Planholder** in writing the date the **Plan** starts and any special terms which apply to it. **We** can refuse to give cover and will tell **You** if **We** do.

**8.2.2** If for whatever reason there is a break in **Your** cover, **We** may reinstate the cover if the premium is subsequently paid, though terms of cover may be subject to variation. Any acceptance by **Us** is subject to **Our** written consent and **Your** acceptance.

**8.2.3** **We** can refuse to add a family member to the **Plan** and **We** will tell the **Planholder** if **We** do.

**8.2.4** **We** will pay for **Eligible** costs incurred during a period for which the premium has been paid.

**8.2.5** If **You** break any of the terms of the **Plan** which **We** reasonably consider to be fundamental, **We** may (subject to 8.2.8) do one or more of the following:

- Refuse to make any **Benefit** payment or, if **We** have already paid **Benefits**, **We** can recover from **You** any loss to **Us** caused by the break
- Refuse to renew **Your Plan**
- Impose different terms to any cover **We** are prepared to provide
- End **Your Plan** and all cover under it immediately

### **8.2.6 Break in cover**

Where there is a break in cover, for whatever reason, **We** reserve the right to reapply exclusion 5.25 in respect of pre-existing medical conditions.

**8.2.7** Waiver by **Us** of any breach of any term or condition of this **Plan** shall not prevent the subsequent enforcement of that term or condition and shall not be deemed to be a waiver of any subsequent breach.

**8.2.8** If **You** (or anyone acting on **Your** behalf) make a claim under **Your Plan** knowing it to be false or fraudulent, (i.e. **You** make a misrepresentation) **We** can refuse to make **Benefit** payments for that claim and may declare the **Plan** void, as if it never existed. If **We** have already paid the **Benefit** **We** can recover those sums from **You**. Where **We** have paid a claim later found to be fraudulent, (whether in whole, or in part), **We** will be able to recover those sums from **You**.

**8.2.9** **We** retain all rights of subrogation. **You** have no right to admit liability for any event or give any undertaking, which is binding upon **You**, **Your Dependants** or any other person named in the **Certificate of Insurance** without **Our** prior written consent.

**8.2.10** **We** may alter the handbook terms or **Benefit Schedule** from time to time, but no alteration shall take effect until the next annual **Renewal Date**. **We** shall notify such changes to **You** in writing by sending the details to the primary contact details **We** have for **You**. **We** reserve the right to revise or discontinue the **Plan** with effect from any **Renewal Date**. No variation or alteration will be admitted unless it is in writing and signed on behalf of **Us** by an authorised employee.

**8.2.11** This **Plan** is written in English and all other information and communications to **You** relating to this **Plan** will also be in English unless **We** have agreed otherwise in writing.



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