

# Now Health International

Our promise to our customers is in our name: 'Now' is clear, innovative and accessible. This means clear, relevant information, easy-to-use online tools and fast service from people who respect your time. Our products are designed to be comprehensive and benefit rich.

Now Health International is a global business with its headquarters in Hong Kong and regional service centres in Hong Kong, Shanghai, Dubai, the United Kingdom, Singapore and Jakarta.

In July 2015, Now Health's investor acquired Best Doctors Insurance, a major medical insurance provider with distribution throughout Latin America, the Caribbean and Canada.

The combination of the two businesses creates one of the largest providers of high-end international private medical insurance globally, with 11 sales/service offices, 125,000+ members, 370 staff and 5,000+ distribution partners.

## Best Doctors Insurance

Best Doctors Insurance is the leading international health insurance company in Latin America, the Caribbean and Canada. At Best Doctors Insurance we have a clear vision: to help our members connect with the very best healthcare, with access to the best-quality hospitals and specialised centers around the world.

Best Doctors Insurance offers top-quality medical insurance plans; each carefully designed to deliver a full range of exclusive benefits and services for our members. The result?

Our members can be certain they have the best health insurance plan that will help them, not only by paying the medical expenses but also guiding them through the complexities of the health care system when they need medical care.



125,000+
Members







# Our Global Presence

Our main markets are Asia Pacific, Canada, Caribbean, Europe, Latin America and the Middle East, offering personalised customer service from our 11 offices around the globe.



## Our Awards

Our ongoing commitment to top-end products and service has won us a number of awards for international health insurance. Our award winning innovative service proposition provides you with peace of mind that we will deliver a fast, accurate service when you need it most. Digital tools such as our smartphone App also make it even simpler and quicker to submit claims or find a medical provider, creating an exceptional customer experience.

We are proud of our recognition from the worldwide medical insurance industry and continue to improve and develop our offer, to ensure we retain our position as the leading innovator in international health insurance.

# **Our Insurance Partner**

Our insurance partner is Best Doctors Insurance Limited. Best Doctors Insurance Limited is a non-resident Class 3B insurer in Bermuda. To be registered as a Class 3B insurer the minimum premium requirement is USD \$50 million and Best Doctors Insurance Limited continues to comply with the ongoing solvency requirements the Bermuda Monetary Authority (BMA) <a href="https://www.bma.bm">https://www.bma.bm</a> place on us.































# Service Promise

Your employees time is precious. We understand you need to know how quickly we will handle your requests. That's why we've made six promises about how fast we can deliver key services, to provide you with peace of mind. These are:





## Fast Claims Processing

We commit to processing your claims quickly. Providing we have all the information we need, we aim to process eligible claims within five working days





## Accessing Medical Care

If you need to access medical care that needs to be pre-authorised, we will place guarantees of payment with medical providers within two working days, so you can access treatment as quickly as possible





#### 24/7 Customer Service

Our 24/7 customer service teams understand your priorities and respect your time. We respond to all enquiries within one working day





## Quick Underwriting Decisions

When you apply for your plan, we will respond to all our underwriting-referred business within two working days, so you receive a decision as quickly as possible





#### Plan documents

When you buy your plan, if you want to have printed documents, we will dispatch them to you within five working days





## Go Paper-free

We encourage you to go paper-free and receive only a membership card. If you do, we will dispatch it within two working days

# Look what our customers say about us!

Results of our Customer Survey 2018 show that the majority of our members are happy with both our top-end benefits and great service.

Very good, good or excellent service reported by 90% of members





With us, it's easy to get immediate access to top-quality healthcare anywhere in the world.

We make it simple to choose the right cover and access the best medical care for you and your employees.



#### Secure

Reinsured by the financial strength of RGA, a global reinsurance leader in financial protection and the third largest reinsurer in the life and health sector worldwide, operating in 26 countries around the world, delivering expert solutions in individual group life and health reinsurance



#### Fast

Our quick and simple claims process means your employees can use our smartphone App, website or email us all their claims for fast reimbursement



#### Service Excellence

Our peerless customer experience is delivered via a unique set of service promises which set out how fast we will complete important tasks like processing claims



## Experienced

We are international health insurance experts. Our senior management team has over 200-years combined experience and >10% employees are medically trained



#### Comprehensive

WorldCare is one of the most comprehensive, benefit-rich products in the international health insurance market today



#### Always on

Your employees can access our customer service teams 24-hours a day, 365-days a year



#### Innovative

Our state-of-the-art website provides instant access to plan documents, management information and claims tracking information



#### Access

Our worldwide network of medical providers offers access to healthcare without your employees having to pay up-front



#### **Transparent**

We operate an up-front approach to underwriting which means that all our members know exactly what they're covered for and what they're not



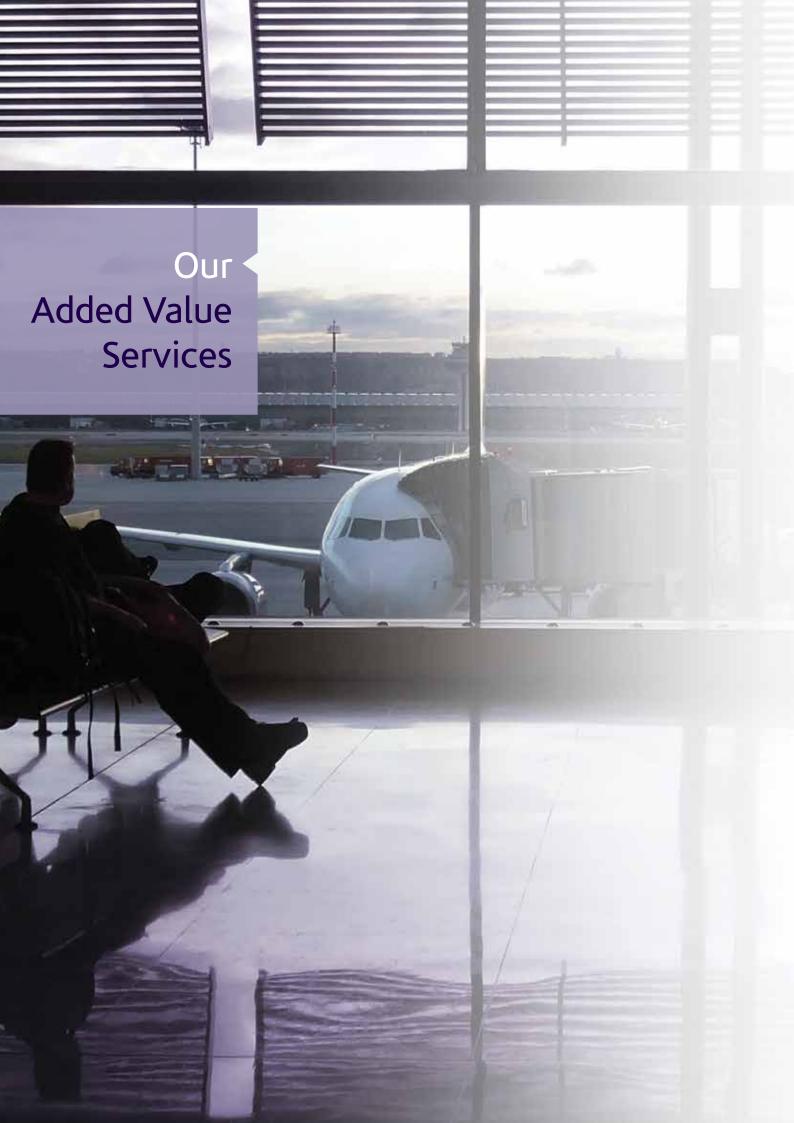
#### Global

Now Health's local service offices in Asia Pacific, the Middle East, Europe and the Americas offer a truly worldwide service



#### Wellness

Our preventive care additional option means your employees can look after their future health too



# Support to stay well and support when your employees need it

At Now Health we think it's important to support your employees with their overall health and wellbeing. That's why we offer a range of added value services in addition to your core plan protection, so you know we're there for your employees, every step of the way.



## **Travel Assistance**

**Why:** We know our globally mobile members frequently travel abroad, both for work and pleasure. To help provide your employees with the protection they need when they travel, we offer a travel assistance service.

What: With our partner Assist Amercia we offer a range of services including:

- Pre-trip information
- Emergency prescription service if your employees forget their medicine while abroad
- Support for your employees and their families should they fall ill abroad, including care of elderly or minor children
- Early trip return in the event of an emergency
- Lost luggage assistance
- Legal and interpreter assistance

**How:** Employees register for this service when you buy your plan.



# **Second Medical Opinion**

**Why:** A second medical opinion can help provide reassurance, particularly for those who are uncertain about their diagnosis, have a complex condition, or are unsure about what treatment plan to choose.

**What:** Leveraging our extensive network of medical experts worldwide, we provide your employees with a second medical opinion service to help ensure they get the right diagnosis and the right treatment.

Members can access this service for both acute and long term conditions, and in most cases the second medical opinion will be delivered within a matter of days.

**How:** Employees simply contact their local Customer Service team to use this service. globalservice@now-health.com



# **Global Concierge Service**

Why: As an international health insurance provider, we recognise that many of our members may choose to seek treatment overseas, away from their home country.

**What:** To help make this process easier for your employees, we provide concierge support to help them manage the process. This includes:

- Recommending where to get treatment
- Support to book medical appointments
- Appointment reminders
- Placing guarantees of payment with the hospital, including in an emergency, so your employees don't need to pay up front
- Support with arranging medical visas as and when required

**How:** Employees simply contact their local Customer Service team to use this service. globalservice@now-health.com

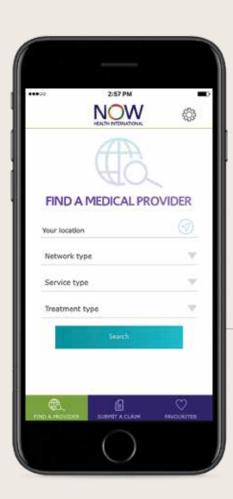


# Manage your company plan online

The Now Health International website is designed to make it simpler to manage your international health insurance from accessing your plan documents to tracking your claims.

Members can access their information at any time with Now Health as all your details are stored in your secure online portfolio, which you can access 24-hours a day from anywhere in the world.

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



# Online management reporting

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

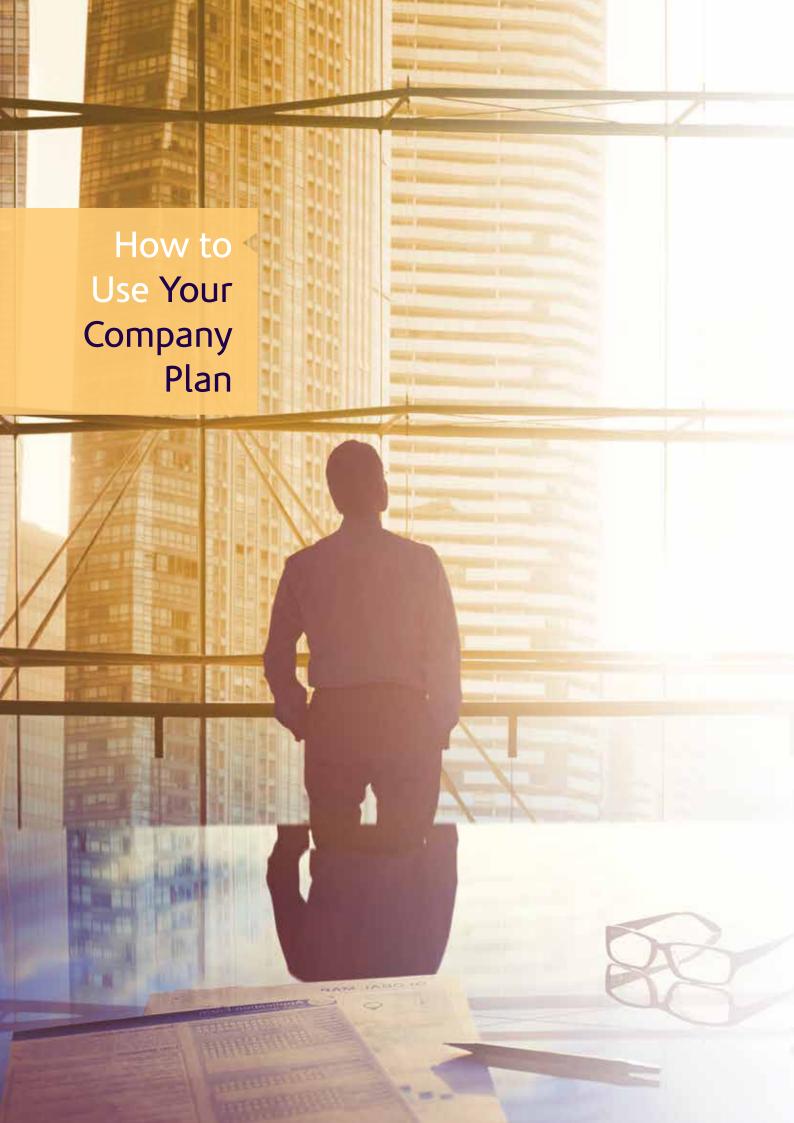
# Designed for your employees

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



# Our Smartphone App

Our smartphone App let's you claim and find doctors at the touch of a button. You can access thousands of medical professionals worldwide and enjoy quick and easy claims handling.



# When you need to use your company plan, we've designed the process to be as straightforward as possible.

# When your employees need out-patient treatment

If you select a plan that includes out-patient treatment, you can go to any medical practitioner, pay for your treatment and claim back your expenses. You won't have to pay anything if you have access to our Out-Patient Direct Billing Network. You can find a medical provider in our network from www.now-health.com or download our smartphone App.



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

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



# When your employees need preventive care

If you select one of our wellness additional options, your employees will be able to access screening, optical and vaccination benefits to safeguard you and your employee's future health.



# Accessing help

Our customer service teams around the world are accessible 24-hours a day, 365-days a year. This service is available to you no matter where you are in the world, no matter of what time of day it is. They are on hand to answer any question about your plan, benefits, claims or if you have an emergency and need immediate help.





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

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

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

# All out-patient claims, and all in/day-patient claims

# under USD 500/EUR 400/GBP 300 per medical condition

Employees can claim online using our secure online portfolio or smartphone App.

Alternatively, if you prefer an offline solution you can email, post or fax us the front of the claim form and your scanned receipts.



# All in/day-patient claims

# over USD 500/EUR 400/GBP 300 per medical condition

Complete the front of the claim form and ask your medical practitioner to complete the back of the form.

Upload it using our secure online portfolio, or email or fax it to us with your scanned receipts,

diagnostic reports and/or discharge reports.













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

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

### On the Card front



#### **01** Direct Billing

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

# 02 Product name and option

- 03 Your name
- 04 Membership number

This number is unique to each individual.

#### 05 Start date

This is the first day of your current plan year.

#### 06 Expiry date

This is the last day of your current plan year.

#### **07** Out-patient excess

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

# 08 Out-patient co-insurance

This section indicates if you have selected the 10% or 20% co-insurance treatment option, which means your employees have to pay either 10% or 20% of any out-patient treatment. If you have not chosen this option, it will say 'Nil'.

# 09 In/day-patient deductible

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

## On the Card back



#### 10 Online

Visit our website to login to your secure online portfolio and track your claims online.

#### 11 Customer service

You can call any of these numbers if you want to talk to us about any query. Your local number is normally at the top of the list.

# 12 24-hour Emergency Assistance

If one of your employees has an emergency and need immediate help, call any of these numbers. The local number is normally at the top of the list.

#### 13 Mailing address

If your employees want to post your claims or write us a letter, please use this address.



WorldCare is one of the most comprehensive, benefit-rich products in the international health insurance market today. There are four levels available: Essential, Advance, Excel and Apex. This means you can select the level of cover you prefer to suit your lifestyle, from basic medical treatment, to a more comprehensive package.

WorldCare

## WorldCare Essential

is the most affordable package for people who want to be sure they can access in-patient and day-patient hospital care when they need it, while minimising their health insurance costs.

# WorldCare Advance

covers you for all-round medical care for in-patient, day-patient treatment and out-patient care including GP and specialist appointments, physiotherapy and alternative therapies.

## WorldCare Excel

covers you at higher benefit levels than Advance for in-patient, day-patient and out-patient treatment and includes routine and complex dental care.

# WorldCare Apex

is the highest level of cover.
With very high benefit limits,
it includes in-patient, day-patient, out-patient,
routine and complex dental treatment,
and routine maternity care.

You can shape the cover you want by adding the following options providing a more comprehensive package for your employees.

See how you can take advantage of your WorldCare plan today!

- We also have a range of annual In and Day-Patient Deductibles to suit your lifestyle. Deductibles give you greater flexibility to tailor your plan to your needs – from a high deductible to reduce your premium, to a low or nil deductible if you expect to use your plan frequently.
- If you choose an optional Deductible, on WorldCare Advance, WorldCare Excel or WorldCare Apex, you must also select a Co-Insurance Out-Patient Treatment option or an Out-Patient Per Visit Excess option. On WorldCare Essential if you choose an optional Deductible and an Out-Patient Charges option, you must also select a Co-Insurance Out-Patient Treatment option.
- Select Extended Evacuation and Repatriation and select USA Elective Treatment to give you greater peace of mind if you need to travel abroad.





 Add options of Wellness, Optical and Vaccinations, and Maternity for added flexibility

- You can have an Out-Patient Per Visit Excess of either USD 25/EUR 20/GBP 15 or USD 15/ EUR 12/GBP 10 per visit to an out-patient medical practitioner
- Choose the Co-Insurance Out-Patient
  Treatment option pay either 10% or 20% of
  your out-patient treatment. There is a premium
  discount associated with this option based on
  the co-insurance you have selected.



Medical History
 Disregarded –
 where we may be able
 to offer cover without
 asking for detailed medical
 information on your
 employees up-front (for
 compulsory group plans
 with 10 or more employees)





# A summary of each plan is shown below.

# WorldCare **Essential**

Annual maximum up to USD 3m/EUR 2.4m/ **GBP 1.9m** 

- In-patient and day-patient care
- Out-patient charges
- Out-patient charges - Option 2
- Annual deductible
- Co-insurance out-patient treatment (10%/20%)
- USA elective treatment
- Africa Restriction
- Extended evacuation and repatriation
- Medical history disregarded
- Routine & complex dental treatment
- Routine maternity care

# WorldCare Advance

Annual maximum up to USD 3.5m/EUR 2.8m/ **GBP 2.2m** 

- In-patient and day-patient care
- Out-patient care
- Routine & complex dental treatment
- Routine maternity care (no co-insurance/ 20% co-insurance)
- Annual deductible
- Out-patient per visit excess (USD 15/EUR 12/GBP 10, USD 25/EUR 20/GBP 15)
- Co-insurance out-patient treatment (10%/20%)
- USA elective treatment
- Africa Restriction
- Extended evacuation and repatriation
- Wellness, optical and vaccinations
- Wellness, optical and vaccinations - Option 2
- Removal of dental co-insurance
- Medical history disregarded

# WorldCare Excel

Annual maximum up to

USD 4m/EUR 3.2m/ **GBP 2.5m** 

- In-patient and day-patient care
- Out-patient care
- Routine & complex dental treatment
- Routine maternity care
- Annual deductible
- Out-patient per visit excess (USD 15/EUR 12/GBP 10, USD 25/EUR 20/GBP 15)
- Co-insurance out-patient treatment (10%/20%)
- USA elective treatment
- Africa Restriction
- Extended evacuation and repatriation
- Wellness, optical and vaccinations
- Wellness, optical and vaccinations - Option 2
- Removal of dental co-insurance
- Medical history disregarded

# WorldCare Apex

Annual maximum up to

USD 4.5m/EUR 3.6m/ **GBP 2.8m** 

- In-patient and day-patient care
- Out-patient care
- Routine & complex dental treatment
- Routine maternity care
- Annual deductible
- Out-patient per visit excess (USD 15/EUR 12/GBP 10, USD 25/EUR 20/GBP 15)
- Co-insurance out-patient treatment (10%/20%)
- USA elective treatment
- Africa Restriction
- Extended evacuation and repatriation
- Wellness, optical and vaccinations
- Wellness, optical and vaccinations - Option 2
- Removal of dental co-insurance
- Medical history disregarded







# WorldCare Benefit Schedule

Зе	enefit	Essential		Advance		Excel		Apex
Anr	nual Maximum Group Plan Limit	USD 3m/EUR 2.4m/ GBP 1.9m	١	USD 3.5m/EUR 2.8m/ GBP 2.2m	Ì	USD 4m/EUR 3.2m/ GBP 2.5m	١	USD 4.5m/EUR 3.6m/ GBP 2.8m
1.	Maintenance of Chronic Medical Conditions	Not covered	-	Full refund	<b>&gt;</b>	Full refund	<b>&gt;</b>	Full refund
2.	Hospital Charges, Medical Practitioner and Specialist Fees (i) Hospital charges for in-patient and day-patient treatment (ii) Related ancillary charges	(i) Full refund (ii) Up to USD 1,500/ EUR 1,200/GBP 930 per medical condition		(i) Full refund (ii) Up to USD 1,500/ EUR 1,200/GBP 930 per medical condition		(i) Full refund (ii) Up to USD 2,000/ EUR 1,600/GBP 1,250 per medical condition		(i) Full refund (ii) Up to USD 2,500/ EUR 2,000/GBP 1,550 per medical condition
3.	Diagnostic Procedures	> Full refund	•	Full refund		Full refund		Full refund
1.	Emergency Ambulance Transportation	> Full refund		Full refund		Full refund		Full refund
5.	Parent Accommodation	▶ Full refund	•	Full refund		Full refund	•	Full refund
5.	Renal Failure and Renal Dialysis (i) Treatment of renal failure, including renal dialysis on an in-patient basis (ii) Treatment of renal failure, including renal dialysis on an a day-patient or out-patient basis	(i) Full refund for in-patient pre and post-operative care  (ii) Not covered		(i) Full refund (ii) Up to USD 100,000/ EUR 80,000/GBP 62,500		(i) Full refund (ii) Up to USD 100,000/ EUR 80,000/GBP 62,500		(i) Full refund (ii) Up to USD 100,000/ EUR 80,000/GBP 62,500
7.	Organ Transplant (i) Treatment (ii) Donor medical costs	(i) Full refund (ii) Up to USD 50,000/ EUR 40,000/GBP 31,250		(i) Full refund (ii) Up to USD 50,000/ EUR 40,000/GBP 31,250	•	(i) Full refund (ii) Up to USD 50,000/ EUR 40,000/GBP 31,250		(i) Full refund (ii) Up to USD 50,000/ EUR 40,000/GBP 31,250
3.	Cancer Treatment	> Full refund		Full refund		Full refund		Full refund
9. 10.	Pregnancy and Childbirth Medical Conditions  New Born Cover	Full refund  Up to USD 100,000/ EUR 80,000/GBP 62,500		Full refund  ** Up to USD 100,000/  **EUR 80,000/GBP 62,500		Full refund  Up to USD 125,000/ EUR 100,000/GBP 78,125		Full refund  Up to USD 150,000/ EUR 120,000/GBP 93,750
11.	Hospital Accommodation for New Born Accompanying their Mother	> Full refund	•	Full refund	•	Full refund	•	Full refund
12.	Congenital Disorder	Up to USD 100,000/ EUR 80,000/GBP 62,500		Up to USD 100,000/ EUR 80,000/GBP 62,500		Up to USD 125,000/ EUR 100,000/GBP 78,125		Up to USD 150,000/ EUR 120,000/GBP 93,750
13.	Reconstructive Surgery	Full refund		Full refund		Full refund		Full refund
14.	Rehabilitation	Full refund for eligible In-patient Treatment only up to 30 days per medical condition		Full refund for up to 180 days per medical condition		Full refund		Full refund
	In-Patient Emergency Dental Treatment	Full refund		Full refund		Full refund		Full refund
	In-Patient Psychiatric Treatment Terminal Illness	Full refund for up to 30 days  In-patient and Day-patient treatment up to USD 50,000/ EUR 40,000/GBP 31,250 lifetime limit		Full refund for up to 30 days  Up to USD 50,000/ EUR 40,000/GBP 31,250 lifetime limit		Full refund for up to 30 days Up to USD 75,000/ EUR 60,000/GBP 46,875 lifetime limit		Full refund for up to 30 days  Up to USD 100,000  EUR 80,000/GBP 62,500  lifetime limit
18.	Emergency Non-Elective Treatment USA Cover	Full refund for accident requiring in-patient or day-patient care  Illness: in-patient and day-patient care up to USD 25,000/ EUR 20,000/GBP 15,625  Out-Patient Treatment in an Accident and Emergency Department in a hospital up to USD 500/EUR 4000/GBP 310		Full refund for accident requiring in-patient or day-patient care Illness: in-patient and day-patient care up to USD 25,000/ EUR 20,000/GBP 15,625 Out-Patient Treatment in an Accident and Emergency Department in a hospital up to USD 500/EUR 400/GBP 310		Full refund for accident requiring in-patient or day-patient care Illness: in-patient and day-patient care up to USD 35,000/ EUR 28,000/GBP 21,875 OUL-Patient Treatment in an Accident and Emergency Department in a hospital up to USD 500/EUR 4000/GBP 310		Full refund for accident requiri in-patient or day-patient care Illness: in-patient and day-patie care up to USD 50,000/ EUR 40,000/GBP 31,250 Out-Patient Treatment in an Accident and Emergency Department in a hospital up to USD 500/EUR 400/GBP.
19.	Evacuation and Repatriation  Evacuation (i) Transportation costs (ii) Reasonable local travel costs to and from medical appointments (iii) Reasonable travel costs for a locally-accompanying person (iv) Non-hospital accommodation costs Repatriation to country of residence or nationality following treatment	(i) Full refund (ii) Full refund (iii) Full refund (iv) Up to USD 200/EUR 160/GBP 125 per day, up to USD 7,500/EUR 6,000/GBP 4,600 per person, per evacuation Full refund	* * * *	(i) Full refund (ii) Full refund (iii) Full refund (iii) Full refund (iv) Up to USD 200/EUR 160/ GBP 125 per day, up to USD 7,500/EUR 6,000/ GBP 4,600 per person, per evacuation		(i) Full refund (ii) Full refund (iii) Full refund (iv) Up to USD 200/EUR 160/ GBR 125 per day, up to USD 7,500/EUR 6,000/ GBP 4,600 per person, per evacuation Full refund		(i) Full refund (ii) Full refund (iii) Full refund (iv) Up to USD 300/EUR 240/ GBP 185 per day, up to USD 10,000/EUR 8,000/ GBP 6,250 per person, per evacuation Full refund
20.	Mortal Remains  (i) Transportation of body or ashes of insured person to country of residence or country of nationality  (ii) Burial or cremation costs at the place of death	<ul> <li>(i) Full refund</li> <li>(ii) Up to USD 10,000/ EUR 8,000/GBP 6,250</li> </ul>		(i) Full refund (ii) Up to USD 10,000/ EUR 8,000/GBP 6,250	•	(ii) Full refund (iii) Up to USD 15,000/ EUR 12,000/GBP 9,375		(i) Full refund (ii) Up to USD 20,000/ EUR 16,000/GBP 12,500
21.	Hospital Cash Benefit	USD 125/EUR 100/GBP 75 per night		USD 175/EUR 140/GBP 105 per night		USD 225/EUR 180/GBP 135 per night		USD 275/EUR 220/GBP 165 per night
22.	Out-Patient Charges Medical practitioner fees	Pre-operative consultations with 15 days from the admission and post hospitalisation consultation within 30 days following dischar- from hospital up to maximum USD 2,000/EUR 1,600/GBP 1,250 per medical condition	ge .	Full refund		Full refund		Full refund
23.	Day-Patient and Out-Patient Surgery	Full refund	•	Full refund	•	Full refund		Full refund
24.	Out-Patient Psychiatric Illness	Not covered		Up to USD 2,500/ EUR 2,000/GBP 1,550		Up to USD 5,000/ EUR 4,000/GBP 3,125		Up to USD 7,500/ EUR 6,000/GBP 4,600
25.	Out-Patient Physiotherapy and Alternative Therapies  (i) Physiotherapy by a registered physiotherapist, when referred by a medical practitioner, or specialist.  (ii) Complementary medicine and treatment by a therapist, when referred by a medical practitioner or specialist. This benefit extends to osteopaths, chiropractors, homeopaths, dietician and acupuncture treatment but excludes physiotherapist covered in (i).  (iii) Out-patient treatment for therapies administered by a recognised traditional Chinese medical practitioner	ii) Up to 5 sessions within 30 days after hospitalisation iii) Not covered iiii) Not covered		(i) Full refund up to a maximum 30 sessions (ii) and (iii) Full refund up to a maximum of 30 visits		(i) Full refund (ii) and (iii) Full refund	•	(i) Full refund (ii) and (iii) Full refund

Full refund Not covered Subject to limits Optional

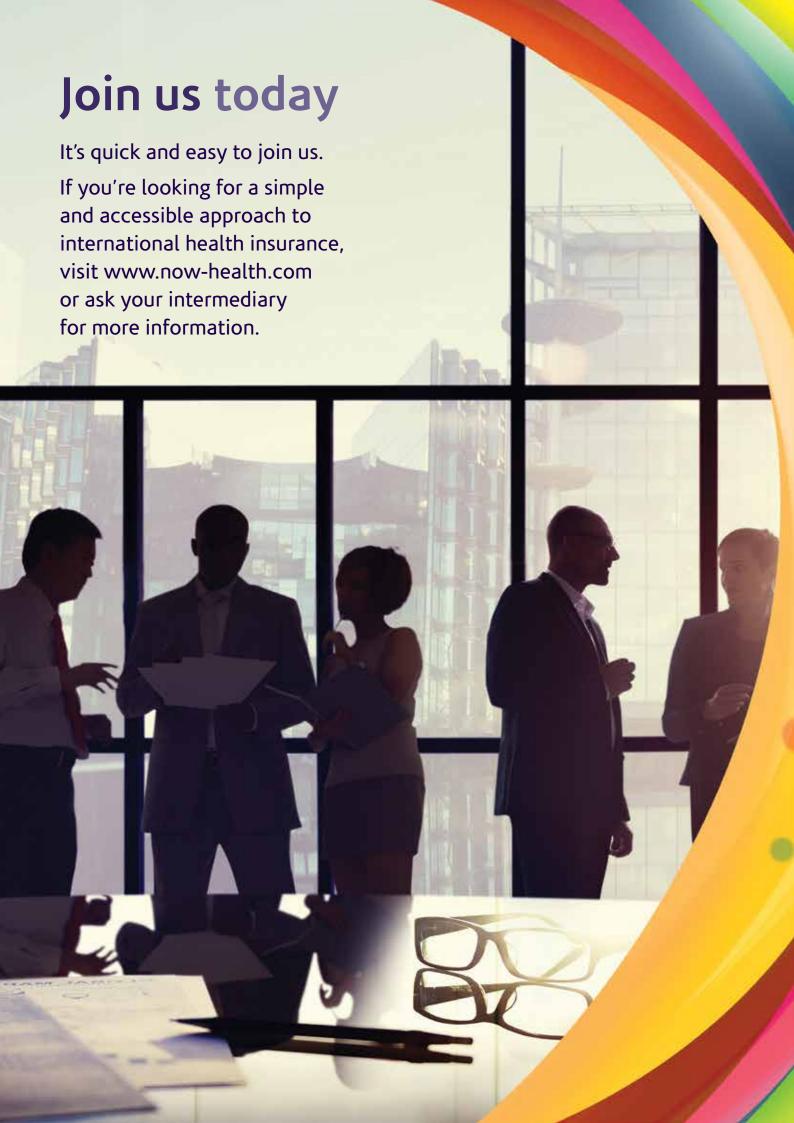


There are some limitations that apply in addition to any personal exclusion we may detail in your Certificate of Insurance. These include treatments that may be considered a matter of personal choice (such as cosmetic treatment) and other treatments that are excluded from cover to keep premiums at an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

- 1 Act of terrorism, war and illegal acts
- 2 Administrative and shipping fees
- 3 Alcohol and drug abuse
- 4 Allergy Testing
- 5 Chemical exposure
- 6 Cosmetic treatment
- 7 Contamination
- 8 Chronic conditions (Essential plan only)
- 9 Coma or Vegetative State
- 10 Deductible, out-patient per visit excess or co-insurance
- 11 Dental care– unless this additional option has been chosen
- 12 Developmental disorders
- 13 Dietary supplements, vitamins or minerals and cosmetic products
- 14 Eating disorders
- 15 Experimental treatment and drugs
- Eyesight tests or vision correction, hearing tests, hearing or visual aids
   except as stated in the benefit schedule
- 17 External appliance and/or prosthesis
- 18 Failure to follow medical advice
- 19 Foetal surgery
- 20 Genetic testing

- 21 Hazardous sports and pursuits
- 22 HIV, AIDS or sexually transmitted disease except as stated in the benefit schedule
- 23 Hormone Replacement Therapy

   unless caused due to medical intervention
- 24 Morbid obesity
- 25 Nursing homes, convalescence homes, health hydros and nature cure clinics
- 26 Pregnancy or maternity– unless this option has been chosen or included within the core benefits of the plan
- 27 Pre-existing Medical Conditions– unless agreed by us in writing
- 28 Professional sports
- 29 Reproductive medicine
- 30 Routine examinations, health screening except as stated in the benefit schedule
- 31 Second opinions
  - unless agreed by us in writing as part of the added value Interconsultation® service
- 32 Self-inflicted injuries or attempted suicide
- 33 Sexual problems and gender re-assignment
- 34 Sleep disorders
- 35 Travel/accommodation costs
   except those pre-authorised by us
- 36 Travelling against medical advice
- 37 Treatment by a family member
- 38 Treatment charges outside of our reasonable and customary range



Intermediary details

#### UAE

Royal & Sun Alliance Insurance Middle East B.S.C. (c) c/o Now Health International Gulf Third Party Administrators LLC PO Box 502163, Al Shaiba Building, Dubai Outsource City, Dubai, UAE T +971 (0) 4450 1428 | F +971 (0) 4450 1416 MEAService@worldcare.ae







#### Europe

Now Health International (Europe) Limited
Suite G3/4, Building Three
Watchmoor Park, Camberley, Surrey, GU15 3YL, United Kingdom
T +44 (0) 1276 602110 | F +44 (0) 1276 602130
EuropeService@now-health.com

#### **Asia Pacific**

Now Health International (Asia Pacific) Limited Units 1501-3, 15/F, AIA Tower, 183 Electric Road North Point, Hong Kong T +852 2279 7310 | F +852 2279 7330 AsiaPacService@now-health.com

#### China

#### Singapore

Now Health International (Singapore) Pte. Ltd.
4 Robinson Road
#07-01A/02 The House of Eden
Singapore 048543
T +65 6880 2300 | F +65 6220 6950
SingaporeService@now-health.com

#### Indonesia

PT Now Health International Indonesia 17/F, Indonesia Stock Exchange, Tower II
Jl. Jend. Sudirman Kav. 52 – 53
Jakarta 12190, Indonesia
Toll-free 0800 1 889900/ Toll + 62 21 2783 6910 | F +62 21 515 7639

IndonesiaSales@now-health.com













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Now Health International Limited - Registered Office: Office 814, Liberty House, Level 8, Gate Drive Street, P.O.Box 482055, Dubai.

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