

SimpleCare Explained

companies





About US

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, 350 staff and 5,000+ distribution partners.

Our innovative service proposition provides you with peace of mind that we will deliver a fast, accurate service when you need it most. Our award winning digital tools such as our smartphone app also make it easy for members to manage their plan while on the move, creating an exceptional customer experience.





Why Choose Us

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 group members.

Transparent:

Clear, relevant information, so your group members know exactly what is and isn't covered

Service Excellence:

Great service from people who respect your time and understand what matters to your group members



Flexible:

Flexible annual deductible and additional options to help tailor your group plan to your needs and budget

Fast:

Straightforward processes and fast turnaround times, from joining to claiming

Innovative:

Innovative digital tools so it's easy to find a doctor and submit claims, anywhere in the world

We are an award winning health insurance provider. From our products to our innovative service offer, we are continually working to deliver excellence for our customers.



See what our customers have to say!

More important than awards, at Now Health International we put the customer first, which is why in our most recent Customer Satisfaction survey...










91% of members rated their overall experience as **excellent, very good or good**













SimpleCare: At a glance

SimpleCare is an affordable plan that is designed to provide vital health protection for all major health events, ensuring your group members can access quality healthcare when they need it most.

SimpleCare CORE	SimpleCare 100	SimpleCare 250
 In-Patient	 +  In-Patient Out-Patient USD 1,000	 +  +  In-Patient Out-Patient USD 2,500 Dental
Ideal for those that want protection for serious medical conditions and emergencies 	Suitable for those that want cover for major health events, as well basic cover for day to day medical expenses 	Designed for those looking for more extensive but affordable cover, with a higher aggregate benefit limit for day to day medical expenses 

	SimpleCare CORE	SimpleCare 100	SimpleCare 250
	Annual maximum up to USD 1,000,000	Annual maximum up to USD 1,500,000	Annual maximum up to USD 1,500,000
 Hospital & Surgery	Full refund	Full refund	Full refund
 Day-Patient/ Out-Patient Surgery	Full refund	Full refund	Full refund
 Cancer	Full refund	Full refund	Full refund
 Organ Transplant	Up to USD 100,000	Up to USD 150,000	Up to USD 150,000
 Evacuation and Repatriation	Up to USD 100,000	Up to USD 100,000	Up to USD 100,000
 Out-Patient	Not Covered	Up to USD 1,000	Up to USD 2,500
 Dental	Not Covered	Not Covered	80% up to USD 300
 In/Day/Out-Patient Deductible	USD 500 default	USD 500 default	USD 500 default



How to build **your** group plan

Here's how you can build your SimpleCare group plan in five easy steps.

1	Select the level of cover	SimpleCare CORE	SimpleCare 100	SimpleCare 250						
2	Select the annual in/day/out-patient deductible	Nil	USD 150	USD 250	USD 500 (default)	USD 1,000	USD 2,500	USD 5,000	USD 10,000	USD 15,000
3	Select any ONE out-patient option <ul style="list-style-type: none"> • For SimpleCare 100 & SimpleCare 250 • For deductibles USD 500 and under 	USD 25 out-patient per visit excess			20% out-patient co-insurance					
4	Select any ONE additional option <ul style="list-style-type: none"> • For SimpleCare 100 & SimpleCare 250 	Wellness & Vaccinations <ul style="list-style-type: none"> • For deductibles USD 500 and under 	Maternity (10+ employees)	Remove drugs & dressings limit						
5	Select underwriting type	Full Medical Underwriting		Capped Cover (5 – 19 employees)		Medical History Disregarded (10+ employees)				



Who should buy **this plan?**

Meet **SimpleTech Limited**

A small technology start-up is looking for health insurance cover for its 5 employees. They want:

- ✓ Protection for their employees for all accidents, hospitalisations and serious medical conditions
- ✓ Medical evacuation and repatriation in case their employees fall ill while working overseas
- ✓ An affordable plans that suits the budget of a start-up business



The company should consider:

- *SimpleCare CORE plan which covers their employees for all major health events*
- *They could also select one of our annual deductibles to help lower their premium*
- *Full Medical Underwriting (FMU) for their plan, as they have only 5 employees and a limited budget*

Why this is a good option:

- *Full cover for hospital and surgery charges*
- *Full cover for cancer treatment*
- *Evacuation and repatriation cover up to USD 100,000*
- *Access to our award-winning service and digital tools*

Meet **SimpleConsult Limited**

A medium sized management consultancy has 20 junior-level managers on an executive training program. The company is keen to provide this group with a comprehensive employee benefits package to help ensure they retain this young talent. They are looking for:

- ✓ Protection for their employees for all accidents, hospitalisations and serious medical conditions, both at home and abroad
- ✓ Basic cover for day to day medical expenses such as GP visits and physiotherapy
- ✓ A small level of cover for check-ups and screening, to demonstrate their commitment to look after their employee's health and well-being



The company should consider:

- *SimpleCare 100 plan which covers their employees for all major health events as well as some out-patient treatment*
- *One of our out-patient options such as a per visit excess or co-insurance to better manage the company's healthcare costs*
- *Our Wellness & Vaccinations Option 1 or 2 which provides basic cover for the costs of routine health checks, screening and vaccinations*
- *Capped Cover for their plan as they would like to offer cover to some employees that have pre-existing medical conditions*

Why this is a good option:

- *Full cover for hospital and surgery charges*
- *Full cover for cancer treatment*
- *Up to USD 1,000 per year to access out-patient care, drugs and dressings, physiotherapy and complementary medicine*
- *Access to our award-winning service and digital tools*



Who should buy **this plan?**

Meet **SimpleSystems Inc**

A global manufacturing business is looking for health insurance for 50 of its middle level managers that travel across their business globally. They want:

- ✓ Protection for their employees for all accidents, hospitalisations and serious medical conditions
- ✓ A reasonable level of cover for their employee's day to day medical treatment, including dental
- ✓ A basic level of maternity cover for their employees



The company should consider:

- *SimpleCare 250 plan which covers their employees for all major health events as well as medium levels of out-patient treatment and some dental cover*
- *Our Maternity Option 1 which provides basic cover for the costs of pregnancy and childbirth*
- *If at a later date the company decides to provide higher benefit limits for out-patient and maternity cover, then they could consider switching to one of our more comprehensive WorldCare plans*
- *Medical History Disregarding underwriting (MHD) for their plan, as they have more than 10 employees and want to be able to offer their staff the most comprehensive solution within their budget*

Why this is a good option:

- *Full cover for hospital, surgery and cancer treatment*
- *Up to USD 2,500 per year per member to access out-patient care, drugs and dressings, physiotherapy and complementary medicine*
- *80% cover up to USD 300 per year per member for routine and complex dental treatment*
- *Up to USD 5,000 per year per member for normal pregnancy and childbirth*
- *Access to our award-winning service and digital tools*












SimpleCare Benefit Schedule

Benefit	SimpleCare CORE	SimpleCare 100	SimpleCare 250
Annual Maximum Plan Limit	USD 1,000,000	USD 1,500,000	USD 1,500,000
Area of Cover: Worldwide excluding USA	Default Network: SimpleCare Comprehensive*		
	*Our list of medical providers that is available to you		
Hospital Room Accommodation Level			
<i>(i) For Treatment Inside Hong Kong</i>	<i>(i) Up to semi-private room</i>	<i>(i) Up to semi-private room</i>	<i>(i) Up to semi-private room</i>
<i>(ii) For Treatment Outside Hong Kong</i>	<i>(ii) Up to standard private room</i>	<i>(ii) Up to standard private room</i>	<i>(ii) Up to standard private room</i>
1. Hospital Charges, Medical Practitioner and Specialist Fees: <i>(i) Hospital charges</i> <i>(ii) Ancillary charges</i>	<ul style="list-style-type: none"> ▶ <i>(i) Full refund</i> ▶ <i>(ii) Up to USD 1,500 per medical condition</i> 	<ul style="list-style-type: none"> ▶ <i>(i) Full refund</i> ▶ <i>(ii) Up to USD 1,500 per medical condition</i> 	<ul style="list-style-type: none"> ▶ <i>(i) Full refund</i> ▶ <i>(ii) Up to USD 1,500 per medical condition</i>
2. Diagnostic Procedures: <i>MRI, PET & CT Scans</i>	▶ <i>Full refund for in-patient pre and post-operative scans</i>	▶ <i>Full refund</i>	▶ <i>Full refund</i>
3. Renal Failure and Renal Dialysis: <i>(i) In-Patient basis.</i> <i>(ii) Day-Patient or Out-Patient basis.</i>	<ul style="list-style-type: none"> ▶ <i>(i) Up to six weeks or USD10,000 for in-patient pre and post-operative care</i> ▶ <i>(ii) Not covered</i> 	<ul style="list-style-type: none"> ▶ <i>(i) Up to six weeks full refund</i> ▶ <i>(ii) USD 35,000</i> 	<ul style="list-style-type: none"> ▶ <i>(i) Up to six weeks full refund</i> ▶ <i>(ii) USD 35,000</i>
4. Organ Transplant:	▶ <i>Up to USD 100,000</i>	▶ <i>Up to USD 150,000</i>	▶ <i>Up to USD 150,000</i>
5. Cancer Treatment:	▶ <i>Full refund</i>	▶ <i>Full refund</i>	▶ <i>Full refund</i>
6. New Born Cover	▶ <i>Up to USD 25,000</i>	▶ <i>Up to USD 35,000</i>	▶ <i>Up to USD 35,000</i>
7. Congenital Disorder:	▶ <i>Up to USD 25,000</i>	▶ <i>Up to USD 35,000</i>	▶ <i>Up to USD 35,000</i>
8. Parent Accommodation:	▶ <i>Full refund</i>	▶ <i>Full refund</i>	▶ <i>Full refund</i>
9. Hospital Accommodation for New Born Accompanying their Mother	▶ <i>Full refund</i>	▶ <i>Full refund</i>	▶ <i>Full refund</i>
10. Reconstructive Surgery:	▶ <i>Full refund</i>	▶ <i>Full refund</i>	▶ <i>Full refund</i>
11. Day-Patient or Out-Patient Surgery	▶ <i>Full refund</i>	▶ <i>Full refund</i>	▶ <i>Full refund</i>
12. In-Patient Emergency Dental Treatment	▶ <i>Full refund</i>	▶ <i>Full refund</i>	▶ <i>Full refund</i>
13. Rehabilitation:	▶ <i>Full Refund up to 30 days per medical condition</i>	▶ <i>Full Refund up to 90 days per medical condition</i>	▶ <i>Full Refund up to 90 days per medical condition</i>
14. Nursing Care at Home:	▶ <i>Not covered</i>	▶ <i>Full refund up to 30 days per medical condition</i>	▶ <i>Full refund up to 30 days per medical condition</i>
15. Emergency Ambulance Transportation:	▶ <i>Full refund</i>	▶ <i>Full refund</i>	▶ <i>Full refund</i>
16. Evacuation and Repatriation: Evacuation: <i>Reasonable expenses for:</i> <i>(i) Transportation costs</i> <i>(ii) Reasonable local travel costs to and from medical appointments</i> <i>(iii) Reasonable travel costs for a locally-accompanying person</i> <i>(iv) Reasonable costs for non-hospital accommodation costs</i>	<ul style="list-style-type: none"> ▶ <i>Combined limit of USD 100,000</i> ▶ <i>(i) Full refund</i> ▶ <i>(ii) Full refund</i> ▶ <i>(iii) Full refund</i> ▶ <i>(iv) Up to USD 200 per day, up to USD 7,500 per person, per evacuation</i> 	<ul style="list-style-type: none"> ▶ <i>Combined limit of USD 100,000</i> ▶ <i>(i) Full refund</i> ▶ <i>(ii) Full refund</i> ▶ <i>(iii) Full refund</i> ▶ <i>(iv) Up to USD 200 per day, up to USD 7,500 per person, per evacuation</i> 	<ul style="list-style-type: none"> ▶ <i>Combined limit of USD 100,000</i> ▶ <i>(i) Full refund</i> ▶ <i>(ii) Full refund</i> ▶ <i>(iii) Full refund</i> ▶ <i>(iv) Up to USD 200 per day, up to USD 7,500 per person, per evacuation</i>
Repatriation to country of residence or country of nationality following treatment	▶ <i>Full refund</i>	▶ <i>Full refund</i>	▶ <i>Full refund</i>

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



	Benefit	SimpleCare CORE	SimpleCare 100	SimpleCare 250
 Emergency & Assistance	17. Emergency Non-Elective Treatment outside Area of Cover: 	<ul style="list-style-type: none"> ▶ Full refund for accident requiring in-patient or day-patient care ▶ Illness: in-patient and day-patient care up to USD 25,000 	<ul style="list-style-type: none"> ▶ Full refund for accident requiring in-patient or day-patient care ▶ Illness: in-patient and day-patient care up to USD 35,000 	<ul style="list-style-type: none"> ▶ Full refund for accident requiring in-patient or day-patient care ▶ Illness: in-patient and day-patient care up to USD 35,000
	18. Hospital Cash Benefit: Benefit is payable for each night an insured person receives in-patient treatment if: (i) the treatment is received within the public hospitals of the insured person's country of residence; or (ii) this group plan is purchased as a Secondary Health Insurance Plan Note: This benefit is not available for USD 10,000 or USD 15,000 deductible plans.	<ul style="list-style-type: none"> ▶ USD 125 per night, up to 30 nights 	<ul style="list-style-type: none"> ▶ USD 250 per night, up to 30 nights 	<ul style="list-style-type: none"> ▶ USD 250 per night, up to 30 nights
	Annual Out-Patient Limit Applicable to Benefit 19 and 20	N/A	USD 1,000	USD 2,500
 Out-Patient	19. Out-Patient Charges: (i) Medical Practitioner fees (ii) prescribed Drugs and Dressings	<ul style="list-style-type: none"> ▶ (i) Pre-operative consultations within 15 days from admission and post hospitalisation consultations within 30 days following discharge from hospital, Up to max USD 750 per medical condition ▶ (ii) Not covered 	<ul style="list-style-type: none"> ▶ (i) Full refund up to annual out-patient limit ▶ (ii) Full refund up to annual out-patient limit 	<ul style="list-style-type: none"> ▶ (i) Full refund up to annual out-patient limit ▶ (ii) USD 1,250 ▶ (i) & (ii) subject to annual out-patient limit
	20. Out Patient Physiotherapy and Alternative Therapies: (i) Physiotherapy (ii) Complementary medicine and Treatment: osteopaths, chiropractors, homeopaths, dietician and acupuncture Treatment (iii) Treatment by a recognised Traditional Chinese Medicine Practitioner or an Ayurvedic Medical Practitioner	<ul style="list-style-type: none"> ▶ Not covered 	<ul style="list-style-type: none"> ▶ (i) USD 60 per visit ▶ (ii) USD 60 per visit ▶ (iii) USD 30 per visit ▶ Combined up to 10 visits for (i), (ii) & (iii), subject to annual out-patient limit 	<ul style="list-style-type: none"> ▶ (i) USD 80 per visit ▶ (ii) USD 80 per visit ▶ (iii) USD 40 per visit ▶ Combined up to 10 visits for (i), (ii) & (iii), subject to annual out-patient limit
	Benefit	SimpleCare CORE	SimpleCare 100	SimpleCare 250
 Dental	21. Dental Care: Waiting Period: Costs incurred within nine months from the entry date are excluded. Orthodontics and dental implants not covered.	<ul style="list-style-type: none"> ▶ Not covered 	<ul style="list-style-type: none"> ▶ Not covered 	<ul style="list-style-type: none"> ▶ USD 300 subject to 20% co-insurance
	Deductible Options	SimpleCare CORE	SimpleCare 100	SimpleCare 250
 Deductibles Options	Standard Deductible	USD 500	USD 500	USD 500
	Deductible Options (In-Patient, Day-Patient & Out-Patient) Please note: USD 10,000 or USD 15,000 deductible plans are only available to be purchased as a Secondary Health Insurance Plan.	<ul style="list-style-type: none"> ▶ Optional ▶ Nil ▶ USD 150 ▶ USD 250 ▶ USD 1,000 ▶ USD 2,500 ▶ USD 5,000 ▶ USD 10,000 ▶ USD 15,000 	<ul style="list-style-type: none"> ▶ Optional ▶ Nil ▶ USD 150 ▶ USD 250 ▶ USD 1,000 ▶ USD 2,500 ▶ USD 5,000 ▶ USD 10,000 ▶ USD 15,000 	<ul style="list-style-type: none"> ▶ Optional ▶ Nil ▶ USD 150 ▶ USD 250 ▶ USD 1,000 ▶ USD 2,500 ▶ USD 5,000 ▶ USD 10,000 ▶ USD 15,000

	Out-patient Options	SimpleCare CORE	SimpleCare 100	SimpleCare 250
 Out-patient Options	Out-Patient Per Visit Excess USD 25 ⁺	N/A	▶ Optional	▶ Optional
	Co-Insurance Out-patient Treatment 20% ⁺	N/A	▶ Optional	▶ Optional
	Additional Options	SimpleCare CORE	SimpleCare 100	SimpleCare 250
 Wellness & Vaccinations	Wellness & Vaccinations - Option 1 ⁺	N/A	▶ Optional ▶ USD 150	▶ Optional ▶ USD 150
	Wellness & Vaccinations - Option 2 ⁺	N/A	▶ Optional ▶ USD 250	▶ Optional ▶ USD 250
 Maternity	Maternity - Option 1 (i) Medically necessary costs incurred during normal pregnancy and childbirth (ii) Pregnancy and childbirth medical conditions: Waiting Period: Costs incurred within twelve months from the entry date are excluded.	▶ Not covered	▶ Optional For compulsory group plans 10+ employees ▶ (i) USD 5,000 ▶ (ii) USD 12,000	▶ Optional For compulsory group plans 10+ employees ▶ (i) USD 5,000 ▶ (ii) USD 12,000
	Maternity - Option 2 (i) Medically necessary costs incurred during normal pregnancy and childbirth (ii) Pregnancy and childbirth medical conditions: Waiting Period: Costs incurred within twelve months from the entry date are excluded.	▶ Not covered	▶ Optional For compulsory group plans 10+ employees ▶ (i) USD 7,000 ▶ (ii) USD 15,000	▶ Optional For compulsory group plans 10+ employees ▶ (i) USD 7,000 ▶ (ii) USD 15,000
 Drugs and Dressings	Removal of Drugs and Dressings limit	N/A	N/A	▶ Optional
⁺ only available for plans with deductibles of USD 500 and under				
	Underwriting Options	SimpleCare CORE	SimpleCare 100	SimpleCare 250
 Underwriting Options	Full medical underwriting	Default	Default	Default
	Capped Cover	▶ Optional For compulsory group plans 5 - 19 employees	▶ Optional For compulsory group plans 5 - 19 employees	▶ Optional For compulsory group plans 5 - 19 employees
	Medical History Disregarded	▶ Optional For compulsory group plans 10+ employees	▶ Optional For compulsory group plans 10+ employees	▶ Optional For compulsory group plans 10+ employees



How to use **your plan?**

We've designed our plans to be simple for your group members to use and for you to manage with our state of the art digital tools.

	Accessing In-Patient Treatment:	<p>If one of your group members needs to be admitted to hospital for day-patient or in-patient treatment, they must contact us first to request treatment pre-authorisation. We will then place a guarantee of payment with the medical provider so they don't need to pay anything.</p>									
	Find a Medical Provider:	<p>Before seeking treatment your group members can use our Find a Medical Provider Tool to find a medical provider. This can be accessed online via:</p> <ol style="list-style-type: none"> 1) Our website, 2) Our smartphone 'Now Health' App available for iPhone and Android; or 3) Our secure online portfolio. 									
	Accessing Out-Patient Treatment:	<p>If you select a plan that includes out-patient benefit, your group members can go to any medical practitioner of their choice or in our network, pay for their treatment and claim back their expenses online.</p>									
	Make a Claim:	<p>If your group members have paid for out-patient treatment and need to submit a claim for reimbursement, they can do this in one of two ways, either via:</p> <ol style="list-style-type: none"> 1) Our smartphone App for iPhone and Android; or 2) via their secure online portfolio. <p>They simply need to complete the online form and remember to attach any receipts or diagnostic reports. Your employees will receive a notification to acknowledge receipt of their claim and they can track the status on their secure online portfolio.</p>									
	Manage your information from anywhere:	<p>Our secure online portfolio is designed to make it easy to access all your plan information in just a few clicks. You and your group members can use your secure online portfolio to:</p> <table border="1" data-bbox="662 1529 1497 1974"> <thead> <tr> <th data-bbox="662 1529 1078 1587">Group members:</th> <th data-bbox="1078 1529 1497 1587">Group Administrators:</th> </tr> </thead> <tbody> <tr> <td data-bbox="662 1587 1078 1748"> Download their virtual membership card and add it to their smartphone wallet </td> <td data-bbox="1078 1587 1497 1748"> View and download plan documents, including certificate of insurance </td> </tr> <tr> <td data-bbox="662 1748 1078 1862"> Submit and track the status of their claims </td> <td data-bbox="1078 1748 1497 1862"> Add and edit members to your group plan </td> </tr> <tr> <td data-bbox="662 1862 1078 1974"> Submit requests for treatment pre-authorisation </td> <td data-bbox="1078 1862 1497 1974"> Download management information reports </td> </tr> </tbody> </table>		Group members:	Group Administrators:	Download their virtual membership card and add it to their smartphone wallet	View and download plan documents, including certificate of insurance	Submit and track the status of their claims	Add and edit members to your group plan	Submit requests for treatment pre-authorisation	Download management information reports
Group members:	Group Administrators:										
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What We Don't Cover

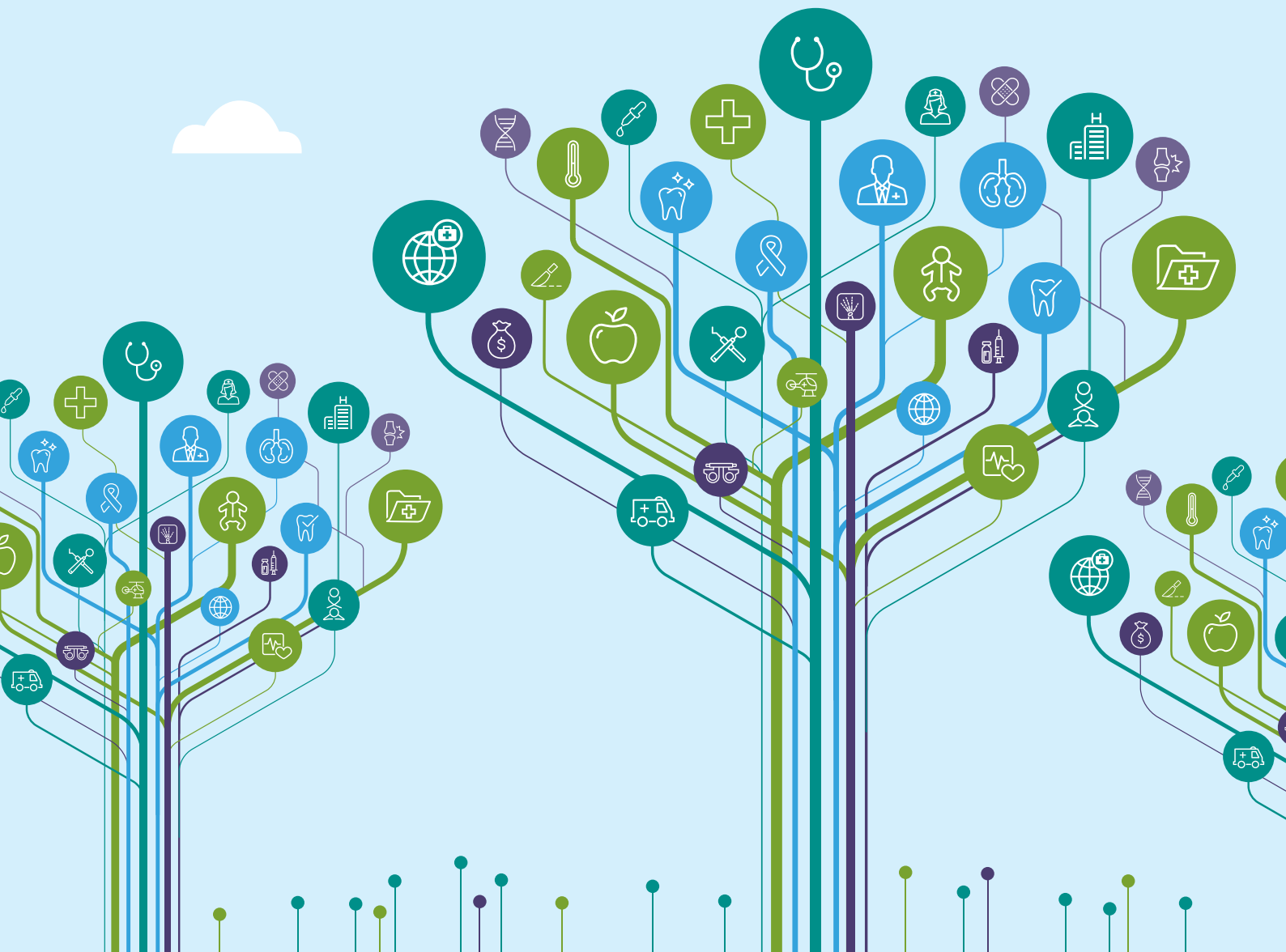
There are some limitations that apply in addition to any personal exclusion we may detail in your group members' Certificate of Insurance. These include treatments that may be considered a matter of personal choice (such as cosmetic treatment) and other treatments that are excluded from cover to keep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

- 1 Act of terrorism, war and illegal acts
- 2 Administrative and shipping fees
- 3 Alcohol and drug abuse
- 4 Chemical exposure
- 5 Cosmetic treatment
- 6 Contamination
- 7 Chronic conditions (CORE plan only)
- 8 Coma or Vegetative State
- 9 Deductible, out-patient per visit excess or co-insurance
- 10 Dental care
– unless this benefit is included within the core benefits of the plan
- 11 Developmental disorders
- 12 Dietary supplements, vitamins or minerals and cosmetic products
- 13 Eating disorders
- 14 Experimental treatment and drugs
- 15 Eyesight tests or vision correction, hearing tests, hearing or visual aids
- 16 External prosthesis
- 17 Failure to follow medical advice
- 18 Foetal surgery
- 19 Genetic testing
- 20 Hazardous sports and pursuits
- 21 HIV, AIDS or sexually transmitted disease
- 22 Hormone Replacement Therapy
– unless caused due to medical intervention
- 23 Morbid obesity
- 24 Nursing homes, convalescence homes, health hydros and nature cure clinics
- 25 Palliative and Hospice Care
- 26 Pregnancy or maternity
– unless a Maternity option has been selected
- 27 Pre-existing Medical Conditions
– unless agreed by us in writing
- 28 Professional sports
- 29 Psychiatric or Psychological Treatment
- 30 Reproductive medicine
- 31 Routine examinations, health screening, and Vaccinations
– unless a Wellness and Vaccinations option has been selected
- 32 Second opinions
- 33 Self-inflicted injuries or attempted suicide
- 34 Sexual problems and gender re-assignment
- 35 Sleep disorders
- 36 Travel/accommodation costs
– except those pre-authorised by us
- 37 Travelling against medical advice
- 38 Treatment in high cost medical facilities
- 39 Treatment by a family member
- 40 Treatment charges outside of our reasonable and customary range



Join us today

It's quick and easy to join us. If you're looking for a simple and accessible approach to international health insurance, visit www.now-health.com or ask your intermediary for more information.



Now Health International Limited ("NHIL"), which is regulated by the Dubai Financial Service Authority, issues plans underwritten by Best Doctors Insurance Limited (which is regulated by the Bermuda Monetary Authority and is under the same common ownership as NHIL) Plans are only available to those outside the UAE.

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