

**NOW**  
HEALTH INTERNATIONAL

**Arabia**  
INSURANCE

*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, 370 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.



## Our Insurance Partner

Established in 1944 and present across nine Arab countries, Arabia Insurance Company S.A.L. owes its strength to 75 years of regional expertise, locally customised solutions, and a key focus on customer centricity to meet customers' evolving needs. Arabia Insurance Company S.A.L. has drawn its objectives over-delivering adequate coverage, proper and prompt claims handling, product development and the latest technical updating. The core of Arabia's success lies in understanding individual needs and maintaining a close relationship with customers.





## 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



### 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...*












**87%** of members rated their overall experience as **very good, good or excellent**














## 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 <sup>#</sup>   | SimpleCare 100 <sup>‡</sup>  | SimpleCare 250 <sup>‡</sup>   |
|--|--|---|
| <br>In-Patient  |  +  + <br>In-Patient    Out-Patient USD 1,000 for treatment outside the UAE    DHA Mandatory Benefit |  +  +  + <br>In-Patient    Out-Patient USD 2,500 for treatment outside the UAE    Dental    DHA Mandatory Benefit |
| Ideal for those that want protection for serious medical conditions and emergencies<br> | Suitable for those that want cover for major health events, as well basic cover for day to day medical expenses<br>  | Designed for those looking for more extensive but affordable cover, with a higher aggregate benefit limit for day to day medical expenses<br>  |

|   |  | SimpleCare CORE <sup>#</sup>         | SimpleCare 100 <sup>‡</sup>  | SimpleCare 250 <sup>‡</sup>  |
|---|--|--------------------------------------|--|--|
|   |  | Annual maximum up to USD 1,000,000   | Annual maximum up to USD 1,500,000   | Annual maximum up to USD 1,500,000   |
|  <b>Default Out-Patient Co-Insurance</b>     | (i) Treatment inside SimpleCare UAE Network<br><br>(ii) Treatment outside SimpleCare UAE Network | Not applicable<br><br>Not applicable | (i) Tier 1 medical providers: 20%<br>Tier 2 medical providers: 15%<br>Tier 3 medical providers: 0%<br><br>(ii) 20% | (i) Tier 1 medical providers: 20%<br>Tier 2 medical providers: 15%<br>Tier 3 medical providers: 0%<br><br>(ii) 20% |
|  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 (for treatment outside the UAE) |  | Not covered                          | Up to USD 1,000  | Up to USD 2,500  |
|  Dental                                      |  | Not covered                          | Not covered  | 80% up to USD 300  |
|  DHA Mandatory Benefit                       |  | Not covered                          | Covered  | Covered  |













<sup>#</sup> SimpleCare CORE is not available to insured persons with residence visas in the Emirates of Dubai and Abu Dhabi. SimpleCare CORE is a non-DHA compliant plan.

<sup>‡</sup> SimpleCare 100 and SimpleCare 250 is not available to insured persons with residence visas in the Emirate of Abu Dhabi.



# How to build **your group plan**

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

| 1 |  <b>Select the level of cover</b>   | <b>SimpleCare CORE<sup>#</sup></b><br><br>In-Patient   | <b>SimpleCare 100<sup>‡</sup></b><br> In-Patient  Out-Patient USD 1,000 for treatment outside the UAE  DHA Mandatory Benefit | <b>SimpleCare 250<sup>‡</sup></b><br> In-Patient  Out-Patient USD 2,500 for treatment outside the UAE  Dental  DHA Mandatory Benefit |
|---|--|---|---|--|
| 2 |  <b>Select the out-patient option</b> <ul style="list-style-type: none"> <li>For SimpleCare 100 &amp; SimpleCare 250<sup>‡</sup></li> </ul>     | <b>Default</b><br>Out-patient co-insurance<br>(i) Treatment inside SimpleCare UAE Network:<br>Tier 1: 20% / Tier 2: 15% / Tier 3: 0%<br>(ii) Treatment outside SimpleCare UAE Network:<br>20% |   | <b>Optional</b><br>Out-patient co-insurance - Option 1<br>(i) Treatment inside SimpleCare UAE Network:<br>Tier 1: 10% / Tier 2: 10% / Tier 3: 0%<br>(ii) Treatment outside SimpleCare UAE Network:<br>10%  |
| 3 |  <b>Select any ONE additional option</b> <ul style="list-style-type: none"> <li>For SimpleCare 100 &amp; SimpleCare 250<sup>‡</sup></li> </ul> | Wellness & Vaccinations   | Maternity (10+ employees)   | Remove drugs & dressings limit   |
| 4 |  <b>Select underwriting type</b>  | Full Medical Underwriting   |   | Medical History Disregarded (10+ employees)  |

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<sup>‡</sup> SimpleCare 100 and SimpleCare 250 is not available to insured persons with residence visas in the Emirate of Abu Dhabi.



## 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
- 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

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### 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
- Our Out-patient Co-insurance Option - 1 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
- Full Medical Underwriting (FMU) or Medical History Disregarded Underwriting (MHD) for their plan as they would like to offer cover to 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
- Provides DHA Mandatory Benefit for treatment inside the UAE and up to USD 1,000 per year to access out-patient care, drugs and dressings, physiotherapy and complementary medicine for treatment outside the UAE
- Access to our award-winning service and digital tools

*SimpleCare 100 is not available to insured persons with residence visas in the Emirate of Abu Dhabi.*



## Who should buy **this plan?**

### Meet **SimpleSystems Inc**

A global manufacturing business is looking for health insurance for 30-40 of its middle level managers which 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 medium 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
- DHA compliant
- Our Maternity Option 2 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
- Provides DHA Mandatory Benefit for treatment inside the UAE and up to USD 2,500 per year per member to access out-patient care, drugs and dressings, physiotherapy and complementary medicine for treatment outside the UAE
- 80% cover up to USD 300 per year per member for routine and complex dental treatment
- Up to USD 7,000 per year per member for normal pregnancy and childbirth
- Access to our award-winning service and digital tools


*SimpleCare 250 is not available to insured persons with residence visas in the Emirate of Abu Dhabi.*



# SimpleCare Benefit Schedule

| Benefit                                |   | SimpleCare CORE <sup>#</sup>   | SimpleCare 100 <sup>‡</sup>  | SimpleCare 250 <sup>‡</sup>  |
|--|---|--|--|--|
| Annual Maximum Plan Limit              |   | USD 1,000,000  | USD 1,500,000  | USD 1,500,000  |
| <br>Geographical Area of Cover Default | Residents of the UAE<br>Area of Cover: Worldwide Excluding USA  | Default Network: SimpleCare Comprehensive and SimpleCare UAE Network                                     |  |  |
|  |   |  |  |  |
| <br>Co-Insurance                       | Default Out-Patient Co-Insurance  | (i) For Treatment inside SimpleCare UAE Network<br><br>(ii) For Treatment outside SimpleCare UAE Network | (i) Tier 1 medical providers: 20%<br>Tier 2 medical providers: 15%<br>Tier 3 medical providers: 0%<br><br>(ii) 20% | (i) Tier 1 medical providers: 20%<br>Tier 2 medical providers: 15%<br>Tier 3 medical providers: 0%<br><br>(ii) 20% |
|  |   |  |  |  |
| <br>Hospital & Surgery                 | 1. Hospital Charges, Medical Practitioner and Specialist Fees:<br>(i) Hospital charges<br>(ii) Ancillary charges  | ➤ (i) Full refund<br>➤ (ii) Up to USD 1,500 per medical condition  | ➤ (i) Full refund<br>➤ (ii) Up to USD 1,500 per medical condition  | ➤ (i) Full refund<br>➤ (ii) Up to USD 1,500 per medical condition  |
|  | 2. Diagnostic Procedures:<br>MRI, PET & CT Scans  | ➤ Full refund for in-patient pre and post-operative scans  | ➤ Full refund  | ➤ Full refund  |
|  | 3. Renal Failure and Renal Dialysis:<br>(i) In-Patient basis<br>(ii) Day-Patient or Out-Patient basis   | ➤ (i) Up to six weeks or USD 10,000 for in-patient pre and post-operative care<br>➤ (ii) Not covered     | ➤ (i) Up to six weeks full refund<br>➤ (ii) USD 35,000   | ➤ (i) Up to six weeks full refund<br>➤ (ii) USD 35,000   |
|  | 4. Organ Transplant:<br>(i) Treatment<br>(ii) Donors Medical Costs  | ➤ (i) Up to USD 100,000<br>➤ (ii) Not covered  | ➤ (i) Up to USD 150,000<br>➤ (ii) Not covered  | ➤ (i) Up to USD 150,000<br>➤ (ii) Not covered  |
|  | 5. Cancer Treatment:  | ➤ Full refund  | ➤ Full refund  | ➤ Full refund  |
|  | 6. New Born Cover:  | ➤ Up to USD 25,000   | ➤ Up to USD 35,000   | ➤ Up to USD 35,000   |
|  | 7. Congenital Disorder:<br>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 be provided under New Born Cover but excluded from Congenital Disorders. | ➤ Up to USD 25,000   | ➤ Up to USD 35,000   | ➤ Up to USD 35,000   |
|  | 8. Parent Accommodation:  | ➤ Full refund  | ➤ Full refund  | ➤ Full refund  |
|  | 9. Hospital Accommodation for New Born Accompanying their Mother:   | ➤ Full refund  | ➤ Full refund  | ➤ Full refund  |
|  | 10. Reconstructive Surgery:   | ➤ Full refund  | ➤ Full refund  | ➤ Full refund  |
|  | 11. Day-Patient or Out-Patient Surgery:   | ➤ Full refund  | ➤ Full refund  | ➤ Full refund  |
|  | 12. In-Patient Emergency Dental Treatment:  | ➤ Full refund  | ➤ Full refund  | ➤ Full refund  |
|  | 13. Rehabilitation:   | ➤ Full refund up to 30 days per medical condition  | ➤ Full refund up to 90 days per medical condition  | ➤ Full refund up to 90 days per medical condition  |
| <br>Nursing Care                       | 14. Nursing Care at Home:<br>(i) Care given by Qualified Nurse in the Insured Person's own home<br>(ii) Emergency Medical Practitioner (GP) home visits out of normal clinic hours  | ➤ (i) Not covered<br>➤ (ii) Not covered  | ➤ (i) Full refund up to 30 days per medical condition<br>➤ (ii) Not covered  | ➤ (i) Full refund up to 30 days per medical condition<br>➤ (ii) Not covered  |
|  |   |  |  |  |



| Benefit   | SimpleCare<br>CORE <sup>#</sup>  | SimpleCare<br>100 <sup>‡</sup>   | SimpleCare<br>250 <sup>‡</sup>   |
|---|--|--|--|
|  <b>15. Emergency Ambulance Transportation:</b>  | ▶ Full refund  | ▶ Full refund  | ▶ Full refund  |
| <b>16. Evacuation and Repatriation:</b><br><b>Evacuation:</b><br>Reasonable expenses for:<br>(i) Transportation costs (includes economy class air-tickets) of Insured Person and the locally-accompanying person who has travelled as an escort.<br>(ii) Reasonable local travel costs to and from medical appointments when Treatment is being received as a Day-Patient.<br>(iii) Reasonable travel costs for a locally-accompanying person to travel to and from the Hospital to visit the Insured Person following admission as an In-Patient.<br>(iv) Reasonable costs for non-Hospital Accommodation only for immediate pre and post-Hospital admission periods provided that the Insured Person is under the care of a Specialist.<br>This Benefit specifically excludes routine Pregnancy and childbirth costs including Pregnancy and childbirth Medical Conditions<br><br><b>Repatriation to country of residence or country of nationality following treatment</b> | Combined limit of USD 100,000<br>▶ (i) Full refund<br>▶ (ii) Full refund<br>▶ (iii) Full refund<br>▶ (iv) Up to USD 200 per day, up to USD 7,500 per person, per evacuation<br><br>▶ Full refund                       | Combined limit of USD 100,000<br>▶ (i) Full refund<br>▶ (ii) Full refund<br>▶ (iii) Full refund<br>▶ (iv) Up to USD 200 per day, up to USD 7,500 per person, per evacuation<br><br>▶ Full refund | Combined limit of USD 100,000<br>▶ (i) Full refund<br>▶ (ii) Full refund<br>▶ (iii) Full refund<br>▶ (iv) Up to USD 200 per day, up to USD 7,500 per person, per evacuation<br><br>▶ Full refund |
| <b>17. Emergency Non-Elective Treatment outside Area of Cover:</b>  | ▶ Full refund for accident requiring in-patient or day-patient care<br>Illness: in-patient and day-patient care up to USD 25,000   | ▶ Full refund for accident requiring in-patient or day-patient care<br>Illness: in-patient and day-patient care up to USD 35,000   | ▶ Full refund for accident requiring in-patient or day-patient care<br>Illness: in-patient and day-patient care up to USD 35,000   |
| <b>18. Hospital Cash Benefit:</b><br>Benefit is payable for each night an insured person receives in-patient treatment if the treatment is received within the public hospitals of the insured person's country of residence.   | ▶ USD 125 per night, up to 30 nights   | ▶ USD 250 per night, up to 30 nights   | ▶ USD 250 per night, up to 30 nights   |
| <b>Annual Out-Patient Limit</b><br><i>Applicable to Benefit 19 and 20 (only applicable for treatment outside the UAE)</i>   | N/A  | USD 1,000  | USD 2,500  |
| <b>19. Out-Patient Charges:</b><br>(i) Medical Practitioner fees<br>(ii) prescribed Drugs and Dressings   | ▶ (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<br>▶ (ii) Not covered | ▶ (i) Full refund up to annual out-patient limit<br>▶ (ii) Full refund up to annual out-patient limit  | ▶ (i) Full refund up to annual out-patient limit<br>▶ (ii) USD 1,250<br>(i) & (ii) subject to annual out-patient limit   |
| <b>20. Out Patient Physiotherapy and Alternative Therapies:</b><br>(i) Physiotherapy by a Registered Physiotherapist, when referred by a Medical Practitioner, or Specialist.<br>(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.<br>(iii) Treatment or therapies administered by a recognised Traditional Chinese Medicine Practitioner or an Ayurvedic Medical Practitioner.<br>We do not cover charges for general chiropody or podiatry.  | ▶ Not covered  | ▶ (i) USD 60 per visit<br>(ii) USD 60 per visit<br>(iii) USD 30 per visit<br><br>Combined up to 10 visits for (i), (ii) & (iii), subject to annual out-patient limit                             | ▶ (i) USD 80 per visit<br>(ii) USD 80 per visit<br>(iii) USD 40 per visit<br><br>Combined up to 10 visits for (i), (ii) & (iii), subject to annual out-patient limit                             |

| Benefit   | SimpleCare<br>CORE <sup>#</sup> | SimpleCare<br>100 <sup>‡</sup> | SimpleCare<br>250 <sup>‡</sup>           |
|---|---------------------------------|--------------------------------|--|
| <div data-bbox="124 209 199 279"></div> <p><b>DHA Mandatory Benefit</b></p> <p><b>21. Dubai Health Authority (DHA) Mandatory requirements Benefit:</b></p> <p><i>This Plan provides 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></p> <ul style="list-style-type: none"> <li>(i) <i>Pre-existing Conditions including maintenance of Chronic Medical Conditions.</i></li> <li>(ii) <i>Examinations, diagnostic and Treatment services (including cost of medicine) received in clinics and health centers that are provided by general Medical Practitioners and Specialists. Follow up visits are exempted from fees if made within a week from the date of the first examination.</i></li> <li>(iii) <i>Laboratory tests, X-ray diagnostic services, diagnostic procedures including MRI, CT scans and endoscopies.</i></li> <li>(iv) <i>Out-Patient physiotherapy - Maximum 10 sessions per year.</i></li> <li>(v) <i>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.</i></li> <li>(vi) <i>Essential Vaccinations and inoculations for newborns and children as stipulated in the DHA policies and its updates, in assigned facilities.</i></li> <li>(vii) <i>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.</i></li> <li>(viii) <i>Medically Necessary costs incurred during normal Pregnancy and childbirth, including the delivery costs, pre and post natal check-ups. A 10% Co-Insurance will apply to all Eligible claims.</i></li> </ul> <p><i>Cover includes examinations, diagnostic and Treatment, and follow up visits for Pregnancy and gynecology services provided by general Medical Practitioners and Specialists (subject to referral by the general Medical Practitioner) and received in authorised health centers and clinics.</i></p> <ul style="list-style-type: none"> <li>– <i>Cover is provided for eight visits to a Primary Healthcare (PHC) obstetrician for low risk patients or specialist obstetrician for high risk patients referrals.</i></li> <li>– <i>Visits to include reviews, checks and tests in accordance with DHA Antenatal Care 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.</i></li> <li>– <i>The cost of three antenatal ultrasound scans.</i></li> <li>– <i>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.</i></li> </ul> <li>(ix) <i>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. This includes BCG, Hepatitis B and neo-natal screening tests (Phenylketonuria (PKU), Congenital Hypothyroidism, sicklecell screening, congenital adrenal hyperplasia).</i></li> <li>(x) <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.</i></li> <p><i>Unless otherwise indicated these Benefits will not be payable for Treatment outside the United Arab Emirates.</i></p> <p><i>No maternity Waiting Period applies on the Dubai Health Authority (DHA) Mandatory requirements Benefit.</i></p> <p><b>BASMAH Initiative:</b></p> <p><i>The Dubai Health Authority (DHA) has launched a compulsory cancer Patient Support Program (Cancer PSP) and a Hepatitis C Patient Support Program (HCV PSP) for Dubai residents.</i></p> | Not applicable                  | Apply                          | Apply                                    |
| <div data-bbox="124 1562 199 1632"></div> <p><b>Dental</b></p> <p><b>22. Dental Care:</b></p> <p><i>Fees of a registered Dental Practitioner carrying out dental Treatment in a dental clinic/surgery.</i></p> <p><i>This Benefit provides cover for the below dental Treatment:</i></p> <ul style="list-style-type: none"> <li>– <i>Screening (including x-rays where necessary)</i></li> <li>– <i>Preventive scaling, polishing, and sealing (once per year)</i></li> <li>– <i>Fillings and extractions (non-surgical and surgical)</i></li> <li>– <i>Root canal treatment</i></li> <li>– <i>New or repair of crowns, dentures, in lays and bridges</i></li> <li>– <i>Apicoectomy</i></li> </ul> <p><i>Dental implants and orthodontics Treatment not covered.</i></p> <p><i>Waiting Period: Costs incurred within nine months from the Entry Date are excluded.</i></p> <p><i>Please note that the Waiting Period does not apply to Dental Care Benefits, if Medical History Disregarded is selected.</i></p>  | ▶ Not covered                   | ▶ Not covered                  | ▶ USD 300<br>subject to 20% co-insurance |

| Out-patient Options | Out-patient Options              |   | SimpleCare CORE# | SimpleCare 100#  | SimpleCare 250#  |
|---------------------|----------------------------------|---|------------------|--|--|
|                     | Co-Insurance                     |   |                  |  |  |
| Out-patient Options | Out-Patient Treatment - Option 1 | (i) For Treatment inside SimpleCare UAE Network   | N/A              | Optional<br>(i) Tier 1 medical providers: 10%<br>Tier 2 medical providers: 10%<br>Tier 3 medical providers: 0% | Optional<br>(i) Tier 1 medical providers: 10%<br>Tier 2 medical providers: 10%<br>Tier 3 medical providers: 0% |
|                     |                                  | (ii) For Treatment outside SimpleCare UAE Network | N/A              | (ii) 10%   | (ii) 10%   |

| Wellness & Vaccinations | Additional Options                   |  | SimpleCare CORE# | SimpleCare 100#  | SimpleCare 250#  |
|-------------------------|--------------------------------------|--|------------------|--|--|
|                         | Wellness & Vaccinations - Option 1   |  |                  |  |  |
| Wellness & Vaccinations | Wellness & Vaccinations - Option 1   |  | N/A              | Optional<br>USD 150  | Optional<br>USD 150  |
|                         | Wellness & Vaccinations - Option 2   |  | N/A              | Optional<br>USD 250  | Optional<br>USD 250  |
| Maternity               | Maternity - Option 1                 | (i) Medically necessary costs incurred during normal pregnancy and childbirth<br>(ii) Pregnancy and childbirth medical conditions<br>Waiting Period: Costs incurred within twelve months from the entry date are excluded for Full Medical Underwriting (FMU) policies.<br>Please note that the Waiting Period does not apply to Maternity Benefits, if Medical History Disregarded is selected. | Not covered      | Optional<br>For compulsory group plans 10+ employees<br>(i) USD 5,000<br>(ii) USD 12,000 | Optional<br>For compulsory group plans 10+ employees<br>(i) USD 5,000<br>(ii) USD 12,000 |
|                         | Maternity - Option 2                 | (i) Medically necessary costs incurred during normal pregnancy and childbirth<br>(ii) Pregnancy and childbirth medical conditions<br>Waiting Period: Costs incurred within twelve months from the entry date are excluded for Full Medical Underwriting (FMU) policies.<br>Please note that the Waiting Period does not apply to Maternity Benefits, if Medical History Disregarded is selected. | Not covered      | Optional<br>For compulsory group plans 10+ employees<br>(i) USD 7,000<br>(ii) USD 15,000 | Optional<br>For compulsory group plans 10+ employees<br>(i) USD 7,000<br>(ii) USD 15,000 |
| Drugs and Dressings     | Removal of Drugs and Dressings limit |  | N/A              | N/A  | Optional   |

| Underwriting Options | Underwriting Options   |  | SimpleCare CORE#                                     | SimpleCare 100#                                      | SimpleCare 250#                                      |
|----------------------|--|--|--|--|--|
|                      | Full Medical Underwriting  |  |  |  |  |
| Underwriting Options | Full Medical Underwriting  |  | Default  | Default  | Default  |
|                      | Medical History Disregarded<br>Please note that the Waiting Period does not apply to either Maternity or Dental Care Benefits, if Medical History Disregarded is selected. |  | Optional<br>For compulsory group plans 10+ employees | Optional<br>For compulsory group plans 10+ employees | Optional<br>For compulsory group plans 10+ employees |

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SimpleCare CORE is a non-DHA compliant plan.

# SimpleCare 100 and SimpleCare 250 is not available to insured persons with residence visas in the Emirate of Abu Dhabi.

\* There will be a standard rate of 5% VAT introduced across UAE.



## 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.*

|   |   |   |  |
|---|---|---|--|
|    | <b>Accessing In-Patient Treatment:</b>        | 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. |  |
|    | <b>Find a Medical Provider:</b>               | 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:   |  |
|   |   |  1) <a href="#">Our website</a> ,  |  |
|   |   |  2) Our smartphone <a href="#">'Now Health' App</a> available for iPhone and Android; or   |  |
|   |   |  3) <a href="#">Our secure online portfolio</a> .  |  |
|    | <b>Accessing Out-Patient Treatment:</b>       | If you select a plan that includes default out-patient co-insurance benefit, your group members can find an out-patient direct billing facility within the SimpleCare UAE Network for their treatment.  |  |
|  | <b>Make a Claim:</b>                          | 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:  |  |
|   |   |  1) Our <a href="#">smartphone App</a> for iPhone and Android; or  |  |
|   |   |  2) via <a href="#">their secure online portfolio</a> .  |  |
|   |   | 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.                          |  |
|  | <b>Manage your information from anywhere:</b> | 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:   |  |
|   |   | <b>Group members:</b>   | <b>Group Administrators:</b>   |
|   |   |  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                              |
|   |   |   |  |



## 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 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



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