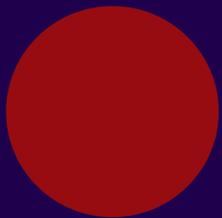
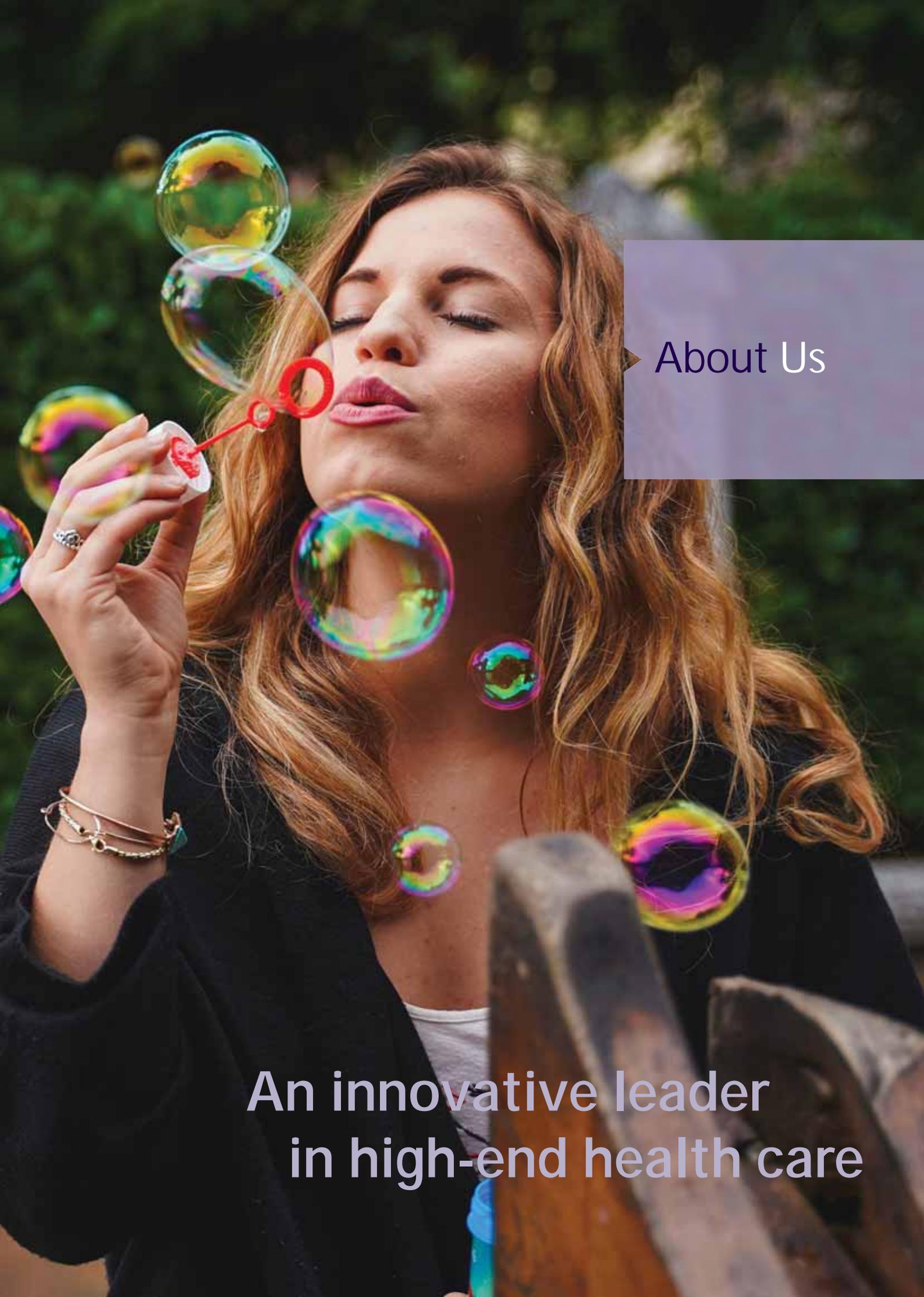


# WorldCare Explained





▶ About Us

An innovative leader  
in high-end health care

## 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 12 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.

4

Continents



125,000+

Members



370 Staff



5,000+

Distribution

Partners  
Globally



12 Offices



## Our Global Presence

Our main markets are Asia Pacific, Canada, Caribbean, United Kingdom, Europe, Latin America and the Middle East, offering personalised customer service from our 12 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 local insurance partner is AXA. AXA has 107m clients worldwide, EUR 100b in revenues and EUR 5.7b in underlying earnings\*

\* Source: [www.axa.com/en/group/profile-and-key-figures/](http://www.axa.com/en/group/profile-and-key-figures/)

A silhouette of a man carrying a child on his shoulders against a sunset sky with balloons. The man's arms are outstretched, and the child's arms are also outstretched. The sun is low on the horizon, creating a bright glow. In the top left corner, there is a cluster of colorful balloons (yellow, blue, purple, green, red). A semi-transparent grey box is overlaid on the balloons, containing the text "Our Promise to You".

Our Promise  
to You

## ► Service Promise

Your 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:

- 1



*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
- 2



*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
- 3



*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
- 4



*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
- 5



*Plan documents*

When you buy your plan, you can use your secure online portfolio to view and download plan document
- 6



*Go Paper-free*

You can use your secure online portfolio to download your membership card and add it to your smartphone wallet

### *Look what our customers say about us!*

Results of our Customer Survey 2019 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 **87%** of members 

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 family.



### *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 you can use our smartphone App, website or email us all your 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*

You 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 you 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 you can look after your future health too



### *No Claims Discount*

If you are lucky enough not to have claimed, we give you a discount for every year you stay claim free

Our  
Added Value  
Services



## ► Support to stay well and support when you need it

At Now Health we think it's important to support you with your 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 you, every step of the way.



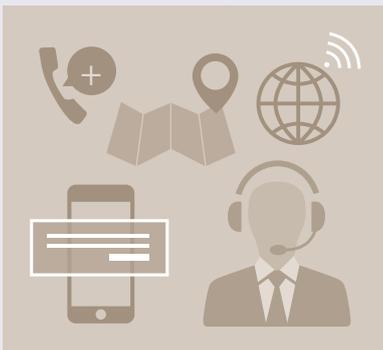
### Second Medical Opinion

**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 our members with a second medical opinion service to help ensure you 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:** Simply contact your local Customer Service team to use this service. [CustomerService@now-health.com](mailto:CustomerService@now-health.com)



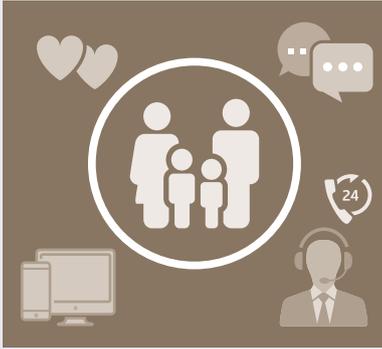
### Global Concierge Service

**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 you, we provide concierge support to help you 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 you don't need to pay up front
- ✓ Support with arranging medical visas as and when required

**How:** Simply contact your local Customer Service team to use this service. [CustomerService@now-health.com](mailto:CustomerService@now-health.com)



## Member Assistance Program (individuals)

**Why:** To support our members with their overall wellbeing as well as their physical health, ensuring our international health plans continue to provide members with a broad health and wellness package.

**What:** The Member Assistance Programme is provided by LifeWorks by Morneau Shepell, it includes:

- ✔ Immediate support by phone from specialised professionals in counselling, social work, psychology or human services, available 24/7 in multiple languages
- ✔ Real-time online conversation with support professionals for immediate assistance with work, health or life issues
- ✔ Confidential and secure telephonic or video sessions with counsellors in members' native language
- ✔ Members are eligible for 5 sessions of short-term counselling per plan year

**How:** Individual and family members can log-in to the [LifeWorks Portal](#) or downloading the LifeWorks App. Learn more about the Member Assistance Programme [here](#).

A photograph of a person carrying a child on their back, both with their arms raised in a gesture of joy or triumph. They are standing on a beach with waves in the background under a warm, golden sunset sky. A semi-transparent grey box is overlaid on the left side of the image, containing the text 'Our Digital Tools'.

Our  
Digital Tools

## Our Website

### ► Manage your plan online

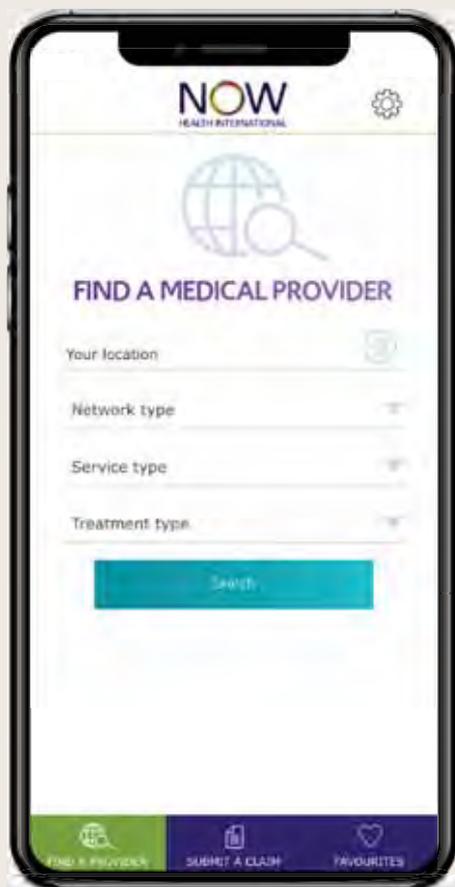
The Now Health International website is designed to make it simpler to manage your international health insurance from accessing your plan documents to tracking your claims.

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 plan documents including your certificate of insurance, members' handbook and any form you might need to manage your plan.

### ► Submit and track your claims online

You can submit and track the status of all claims you make online. As soon as we receive your claim, we will notify you by email and SMS (if you have chosen this option).



## 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.

# How to Use Your Plan



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

### When you 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](http://www.now-health.com) or download our smartphone App.



### When you need in-patient or day-patient treatment

If you 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 call.



### When you need preventive care

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



# How to Claim



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

If you've had to pay and claim, we will process your eligible claims within *five working days or less*.

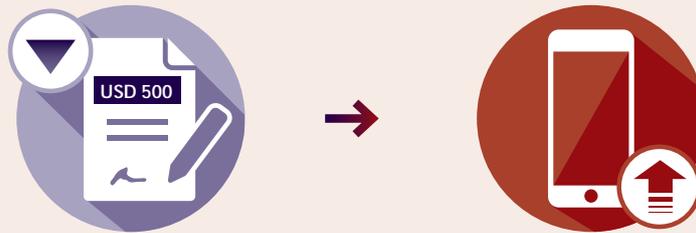
You can track the status of all your claims in our secure online portfolio. We will email and SMS you updates as they happen.

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

**under USD 500** per medical condition

You 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** 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.



A photograph of two people riding bicycles outdoors. One person is in a wheelchair, and the other is on a standard bicycle. They are riding on a paved path with a body of water and trees in the background. The lighting is soft, suggesting early morning or late afternoon. A teal-colored text box is overlaid on the left side of the image.

Your  
Membership  
Card

Our secure online portfolio is designed to make it easy to access all your plan information in just a few clicks. You can use secure online portfolio to download membership card and add it to smartphone wallet.

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.

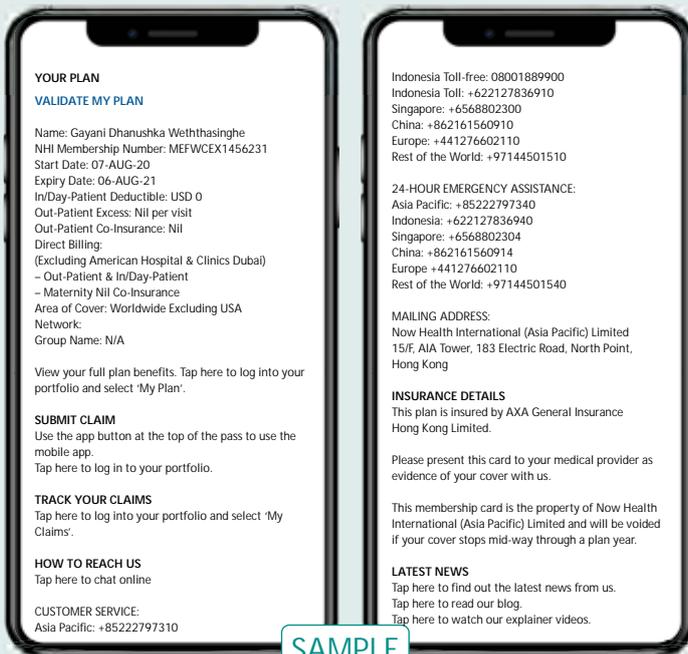
### On the Card front



SAMPLE

- Plan name and option
- Membership number
- In/Day-Patient Deductible
- Out-Patient Co-Insurance
- Direct Billing
- A barcode for medical providers

### On the Card back



SAMPLE

- Member name
- Membership number
- Start Date
- Expiry Date
- Plan information
- Submit claim
- Track your claims
- Customer Service
- 24-HOUR Emergency Assistance
- Mailing address
- Insurance details
- Latest news

A romantic scene of a man and a woman sitting on a wooden swing on a sandy beach. They are seen from behind, looking out at the ocean as the sun sets. The man is wearing a light green t-shirt and dark shorts, and the woman is wearing a dark blue t-shirt and dark shorts. The sky is a mix of soft pinks, oranges, and blues. The water is calm with a slight reflection of the sunset. The overall mood is peaceful and intimate.

Introducing  
WorldCare

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.



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

*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**, for added flexibility.



- You can have an **Out-Patient Per Visit Excess** of either USD 25 or USD 15 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.

WorldCare  
At a Glance



## A summary of each plan is shown below.

WorldCare Essential	WorldCare Advance	WorldCare Excel	WorldCare Apex
Annual maximum up to <b>USD 3m</b>	Annual maximum up to <b>USD 3.5m</b>	Annual maximum up to <b>USD 4m</b>	Annual maximum up to <b>USD 4.5m</b>
 In-patient and day-patient care	 In-patient and day-patient care	 In-patient and day-patient care	 In-patient and day-patient care
 Out-patient charges	 Out-patient care	 Out-patient care	 Out-patient care
 Out-patient charges – Option 2	 Routine & complex dental treatment	 Routine & complex dental treatment	 Routine & complex dental treatment
 Routine & complex dental treatment	 Routine maternity care	 Routine maternity care	 Routine maternity care
 Routine maternity care	 Annual deductible	 Annual deductible	 Annual deductible
 Annual deductible	 Out-patient per visit excess (USD 15/USD 25)	 Out-patient per visit excess (USD 15/USD 25)	 Out-patient per visit excess (USD 15/USD 25)
 Co-insurance out-patient treatment (10%/20%)	 Co-insurance out-patient treatment (10%/20%)	 Co-insurance out-patient treatment (10%/20%)	 Co-insurance out-patient treatment (10%/20%)
 USA elective treatment	 USA elective treatment	 USA elective treatment	 USA elective treatment
 Extended evacuation and repatriation	 Extended evacuation and repatriation	 Extended evacuation and repatriation	 Extended evacuation and repatriation
 HK hospital room restriction	 Wellness, optical and vaccinations	 Wellness, optical and vaccinations	 Wellness, optical and vaccinations
 HK & PRC hospital room restriction	 Wellness, optical and vaccinations – Option 2	 Wellness, optical and vaccinations – Option 2	 Wellness, optical and vaccinations – Option 2
 HK preferred provider network	 HK hospital room restriction	 HK hospital room restriction	 HK hospital room restriction
	 HK & PRC hospital room restriction	 HK & PRC hospital room restriction	 HK & PRC hospital room restriction
	 HK preferred provider network	 HK preferred provider network	 HK preferred provider network

# WorldCare Benefit Schedule

Benefit	Essential	Advance	Excel	Apex
Annual Maximum Plan Limit	USD 3m	USD 3.5m	USD 4m	USD 4.5m
1. Maintenance of Chronic Medical Conditions	Not covered	Full refund	Full refund	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 per medical condition	(i) Full refund (ii) Up to USD 1,500 per medical condition	(i) Full refund (ii) Up to USD 2,000 per medical condition	(i) Full refund (ii) Up to USD 2,500 per medical condition
3. Diagnostic Procedures	Full refund	Full refund	Full refund	Full refund
4. Emergency Ambulance Transportation	Full refund	Full refund	Full refund	Full refund
5. Parent Accommodation	Full refund	Full refund	Full refund	Full refund
6. 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) Up to USD 25,000	(i) Full refund (ii) Up to USD 100,000	(i) Full refund (ii) Up to USD 100,000	(i) Full refund (ii) Up to USD 100,000
7. Organ Transplant (i) Treatment (ii) Donor medical costs	(i) Full refund (ii) Up to USD 50,000			
8. Cancer Treatment	Full refund	Full refund	Full refund	Full refund
9. Pregnancy Medical Conditions	Full refund	Full refund	Full refund	Full refund
10. New Born Cover	Up to USD 100,000	Up to USD 100,000	Up to USD 125,000	Up to USD 150,000
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	Up to USD 100,000	Up to USD 125,000	Up to USD 150,000
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
15. In-Patient Emergency Dental Treatment	Full refund	Full refund	Full refund	Full refund
16. In-Patient Psychiatric Treatment	Full refund for up to 30 days			
17. Terminal Illness	In-patient and Day-patient treatment up to USD 50,000 lifetime limit	Up to USD 50,000 lifetime limit	Up to USD 75,000 lifetime limit	Up to USD 100,000 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 Out-Patient Treatment in an Accident and Emergency Department in a hospital up to USD 500	Full refund for accident requiring in-patient or day-patient care Illness: in-patient and day-patient care up to USD 25,000 Out-Patient Treatment in an Accident and Emergency Department in a hospital up to USD 500	Full refund for accident requiring in-patient or day-patient care Illness: in-patient and day-patient care up to USD 35,000 Out-Patient Treatment in an Accident and Emergency Department in a hospital up to USD 500	Full refund for accident requiring in-patient or day-patient care Illness: in-patient and day-patient care up to USD 50,000 Out-Patient Treatment in an Accident and Emergency Department in a hospital up to USD 500
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 per day, up to USD 7,500 per person, per evacuation Full refund	(i) Full refund (ii) Full refund (iii) Full refund (iv) Up to USD 200 per day, up to USD 7,500 per person, per evacuation Full refund	(i) Full refund (ii) Full refund (iii) Full refund (iv) Up to USD 200 per day, up to USD 7,500 per person, per evacuation Full refund	(i) Full refund (ii) Full refund (iii) Full refund (iv) Up to USD 300 per day, up to USD 10,000 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	(i) Full refund (ii) Up to USD 10,000	(i) Full refund (ii) Up to USD 10,000	(i) Full refund (ii) Up to USD 15,000	(i) Full refund (ii) Up to USD 20,000
21. Hospital Cash Benefit	USD 125 per night	USD 175 per night	USD 225 per night	USD 275 per night
22. Out-Patient Charges Medical practitioner fees	Pre-operative consultations within 15 days from the admission and post hospitalisation consultation within 30 days following discharge from hospital up to maximum USD 2,000 per medical condition	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	Up to USD 5,000	Up to USD 7,500

Benefit	Essential	Advance	Excel	Apex
<b>25. Out-Patient Physiotherapy and Alternative Therapies</b> (i) Physiotherapy by a registered physiotherapist. (ii) Complementary medicine and treatment by a therapist. This benefit extends to osteopaths, chiropodists and podiatrists, 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 or an ayurvedic medical practitioner. We do not cover charges for general chiropody or podiatry.	<ul style="list-style-type: none"> <li>▶ (i) Up to 5 sessions within 30 days after hospitalisation</li> <li>▶ (ii) Not covered</li> <li>▶ (iii) Not covered</li> </ul>	<ul style="list-style-type: none"> <li>▶ (i) Full refund up to a maximum 30 sessions</li> <li>▶ (ii) and (iii) Full refund up to a maximum of 30 visits</li> </ul>	<ul style="list-style-type: none"> <li>▶ (i) Full refund</li> <li>▶ (ii) and (iii) Full refund</li> </ul>	<ul style="list-style-type: none"> <li>▶ (i) Full refund</li> <li>▶ (ii) and (iii) Full refund</li> </ul>
<b>26. Nursing Care at Home</b> (i) Care given by a qualified nurse (ii) Emergency out-of-hours medical practitioner (GP) home visits	<ul style="list-style-type: none"> <li>▶ (i) Up to USD 100 per day, up to 30 days per medical condition</li> <li>▶ (ii) Not covered</li> </ul>	<ul style="list-style-type: none"> <li>▶ (i) Full refund up to 45 days per medical condition</li> <li>▶ (ii) Not covered</li> </ul>	<ul style="list-style-type: none"> <li>▶ (i) Full refund up to 60 days per medical condition</li> <li>▶ (ii) Not covered</li> </ul>	<ul style="list-style-type: none"> <li>▶ (i) Full refund up to 120 days per medical condition</li> <li>▶ (ii) Up to five visits</li> </ul>
<b>27. AIDS</b> Cover only available after three years of continuous membership	<ul style="list-style-type: none"> <li>▶ In-patient and day-patient treatment only up to USD 25,000</li> </ul>	<ul style="list-style-type: none"> <li>▶ Up to USD 25,000</li> </ul>	<ul style="list-style-type: none"> <li>▶ Up to USD 40,000</li> </ul>	<ul style="list-style-type: none"> <li>▶ Up to USD 50,000</li> </ul>
<b>28. Maternity</b> Costs incurred within 12 months of plan start date are excluded	<ul style="list-style-type: none"> <li>▶ Not covered</li> </ul>	<ul style="list-style-type: none"> <li>▶ Not covered</li> </ul>	<ul style="list-style-type: none"> <li>▶ Not covered</li> </ul>	<ul style="list-style-type: none"> <li>▶ Up to USD 17,500</li> </ul>
<b>29. Dental Care</b> (i) Routine dental treatment (ii) Complex dental treatment Costs incurred within nine months of plan start date are excluded. A co-insurance of 20% applies. Orthodontics subject to 50% co-insurance.	<ul style="list-style-type: none"> <li>▶ (i) Not covered</li> <li>▶ (ii) Not covered</li> </ul>	<ul style="list-style-type: none"> <li>▶ (i) Not covered</li> <li>▶ (ii) Not covered</li> </ul>	<ul style="list-style-type: none"> <li>▶ (i) Up to USD 1,000</li> <li>▶ (ii) Up to USD 2,000</li> </ul>	<ul style="list-style-type: none"> <li>▶ (i) Up to USD 1,500</li> <li>▶ (ii) Up to USD 3,000</li> </ul>
<b>Additional options</b>				
<b>30. USA Elective Treatment</b>	<ul style="list-style-type: none"> <li>▶ Optional Up to USD 1.5m</li> </ul>	<ul style="list-style-type: none"> <li>▶ Optional Up to USD 1.5m</li> </ul>	<ul style="list-style-type: none"> <li>▶ Optional Up to USD 1.5m</li> </ul>	<ul style="list-style-type: none"> <li>▶ Optional Up to USD 1.5m</li> </ul>
<b>31. Co-Insurance Out-Patient Treatment</b> (i) 10% Co-Insurance Out-Patient Treatment (ii) 20% Co-Insurance Out-Patient Treatment	<ul style="list-style-type: none"> <li>▶ (i) Optional</li> <li>▶ (ii) Optional</li> </ul>	<ul style="list-style-type: none"> <li>▶ (i) Optional</li> <li>▶ (ii) Optional</li> </ul>	<ul style="list-style-type: none"> <li>▶ (i) Optional</li> <li>▶ (ii) Optional</li> </ul>	<ul style="list-style-type: none"> <li>▶ (i) Optional</li> <li>▶ (ii) Optional</li> </ul>
<b>32. Out-Patient Charges</b> This additional option replaces benefit 22 (i) Medical practitioner fees (ii) a. Physiotherapy b. Treatment by Therapist c. Treatment for therapies by traditional Chinese Medical Practitioner/Ayurvedic Medical Practitioner. We do not cover charges for general chiropody or podiatry.	<ul style="list-style-type: none"> <li>▶ Optional</li> <li>▶ (i) Up to USD 4,500</li> <li>▶ (ii) Full refund up to 10 sessions. Physiotherapy is limited to 10 sessions and not in addition to Benefit 25</li> </ul>	<ul style="list-style-type: none"> <li>▶ Already covered</li> </ul>	<ul style="list-style-type: none"> <li>▶ Already covered</li> </ul>	<ul style="list-style-type: none"> <li>▶ Already covered</li> </ul>
<b>33. Out-Patient Charges – Option 2</b> This additional option replaces benefit 22 (i) Medical practitioner fees and maintenance of chronic conditions (ii) a. Physiotherapy b. Treatment by Therapist c. Treatment for therapies by traditional Chinese Medical Practitioner/Ayurvedic Medical Practitioner. We do not cover charges for general chiropody or podiatry.	<ul style="list-style-type: none"> <li>▶ Optional</li> <li>▶ (i) Up to USD 4,500</li> <li>▶ (ii) Full refund up to 10 sessions. Physiotherapy is limited to 10 sessions and not in addition to Benefit 25</li> </ul>	<ul style="list-style-type: none"> <li>▶ Already covered</li> </ul>	<ul style="list-style-type: none"> <li>▶ Already covered</li> </ul>	<ul style="list-style-type: none"> <li>▶ Already covered</li> </ul>
<b>34. Wellness, Optical and Vaccinations</b>	<ul style="list-style-type: none"> <li>▶ Not covered</li> </ul>	<ul style="list-style-type: none"> <li>▶ Combined limit up to USD 500 cover available after 6 months of continuous membership</li> </ul>	<ul style="list-style-type: none"> <li>▶ Combined limit up to USD 500 cover available after 6 months of continuous membership</li> </ul>	<ul style="list-style-type: none"> <li>▶ Combined limit up to USD 500 cover available after 6 months of continuous membership</li> </ul>
<b>35. Wellness, Optical and Vaccinations - Option 2</b>	<ul style="list-style-type: none"> <li>▶ Not covered</li> </ul>	<ul style="list-style-type: none"> <li>▶ Combined limit up to USD 1,000 cover available after 6 months of continuous membership</li> </ul>	<ul style="list-style-type: none"> <li>▶ Combined limit up to USD 1,000 cover available after 6 months of continuous membership</li> </ul>	<ul style="list-style-type: none"> <li>▶ Combined limit up to USD 1,000 cover available after 6 months of continuous membership</li> </ul>
<b>36. HK hospital room restriction</b>	<ul style="list-style-type: none"> <li>▶ Optional</li> </ul>	<ul style="list-style-type: none"> <li>▶ Optional</li> </ul>	<ul style="list-style-type: none"> <li>▶ Optional</li> </ul>	<ul style="list-style-type: none"> <li>▶ Optional</li> </ul>
<b>37. HK &amp; PRC hospital room restriction</b>	<ul style="list-style-type: none"> <li>▶ Optional</li> </ul>	<ul style="list-style-type: none"> <li>▶ Optional</li> </ul>	<ul style="list-style-type: none"> <li>▶ Optional</li> </ul>	<ul style="list-style-type: none"> <li>▶ Optional</li> </ul>
<b>38. HK Preferred Provider Network</b>	<ul style="list-style-type: none"> <li>▶ Optional</li> </ul>	<ul style="list-style-type: none"> <li>▶ Optional</li> </ul>	<ul style="list-style-type: none"> <li>▶ Optional</li> </ul>	<ul style="list-style-type: none"> <li>▶ Optional</li> </ul>
<b>39. Extended Evacuation and Repatriation</b>	<ul style="list-style-type: none"> <li>▶ Optional</li> </ul>	<ul style="list-style-type: none"> <li>▶ Optional</li> </ul>	<ul style="list-style-type: none"> <li>▶ Optional</li> </ul>	<ul style="list-style-type: none"> <li>▶ Optional</li> </ul>
<b>Deductible Options</b>				
<b>Standard Deductible</b>	<ul style="list-style-type: none"> <li>▶ Nil</li> </ul>	<ul style="list-style-type: none"> <li>▶ Nil</li> </ul>	<ul style="list-style-type: none"> <li>▶ Nil</li> </ul>	<ul style="list-style-type: none"> <li>▶ Nil</li> </ul>
<b>Optional Deductibles</b>	<ul style="list-style-type: none"> <li>▶ USD 1,000</li> <li>▶ USD 2,500</li> <li>▶ USD 5,000</li> <li>▶ USD 10,000</li> <li>▶ USD 15,000</li> </ul>	<ul style="list-style-type: none"> <li>▶ USD 1,000</li> <li>▶ USD 2,500</li> <li>▶ USD 5,000</li> <li>▶ USD 10,000</li> <li>▶ USD 15,000</li> </ul>	<ul style="list-style-type: none"> <li>▶ USD 1,000</li> <li>▶ USD 2,500</li> <li>▶ USD 5,000</li> <li>▶ USD 10,000</li> <li>▶ USD 15,000</li> </ul>	<ul style="list-style-type: none"> <li>▶ USD 1,000</li> <li>▶ USD 2,500</li> <li>▶ USD 5,000</li> <li>▶ USD 10,000</li> <li>▶ USD 15,000</li> </ul>
<b>Out-Patient Per Visit Excess</b>	<ul style="list-style-type: none"> <li>▶ Not covered</li> </ul>	<ul style="list-style-type: none"> <li>▶ Optional USD 25</li> </ul>	<ul style="list-style-type: none"> <li>▶ Optional USD 25</li> </ul>	<ul style="list-style-type: none"> <li>▶ Optional USD 25</li> </ul>
<b>Out-Patient Per Visit Excess – Option 2</b>	<ul style="list-style-type: none"> <li>▶ Not covered</li> </ul>	<ul style="list-style-type: none"> <li>▶ Optional USD 15</li> </ul>	<ul style="list-style-type: none"> <li>▶ Optional USD 15</li> </ul>	<ul style="list-style-type: none"> <li>▶ Optional USD 15</li> </ul>

A woman in a striped shirt and shorts is walking barefoot in the shallow water of a beach at sunset. She is holding the hand of a small child who is also walking in the water. The sun is low on the horizon, creating a warm, golden glow over the scene. The water is calm with gentle waves lapping at the shore. In the background, there are some trees and a building on a hill.

What We  
Don't Cover

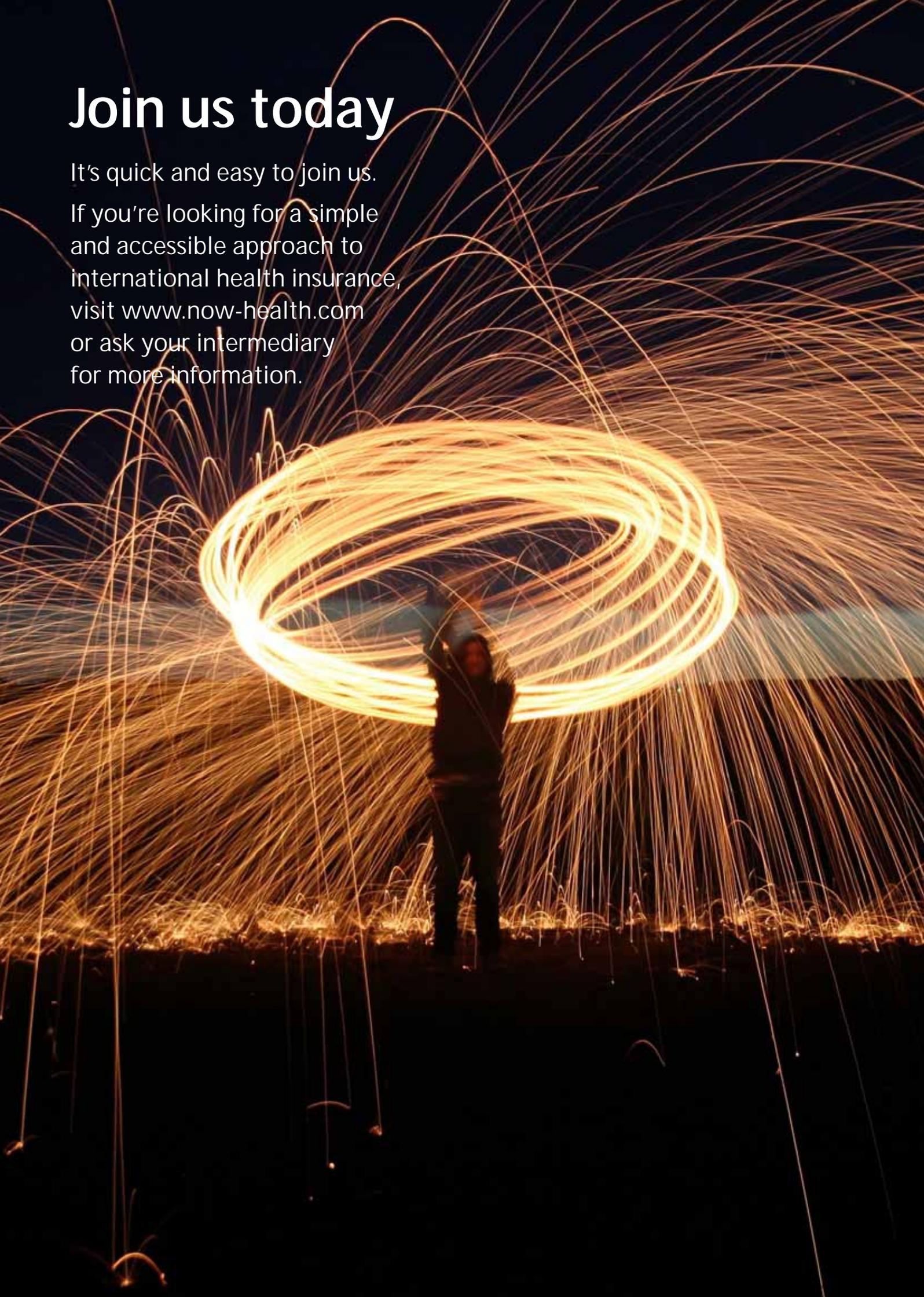
There are some limitations that apply in addition to any personal exclusion we may detail in your Certificate of Insurance. These include treatments that may be considered a matter of personal choice (such as cosmetic treatment) and other treatments that are excluded from cover to keep premiums at an 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
- 16 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-authorized by us
- 36 Travelling against medical advice
- 37 Treatment by a family member
- 38 Treatment charges outside of our reasonable and customary range

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