

# WorldCare Explained





Companies

# 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 Singapore, Jakarta, Hong Kong, Shanghai, Dubai and the United Kingdom.

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.



# 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 insurance partner in Singapore is Sompo Insurance Singapore Pte. Ltd. Sompo Singapore was established in January 2013 when Tenet Insurance Company Ltd. merged with Sompo Japan Insurance (Singapore) Pte. Ltd. In January 2014, Sompo Singapore further merged with NIPPONKOA Insurance Co., Ltd., Singapore Branch, by acquiring its general insurance business to form an even larger entity in Singapore. Sompo Singapore has been a part of the Singapore history since 1957 (as Tenet Insurance), while Sompo Japan group and NIPPONKOA Insurance Group have their histories stretching back to 1888 and 1892.



# Our Promise to Members

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# Service Promise

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



# 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 employees.



# Secure

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



### Fast

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



# Service Excellence

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



# Experienced

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



# Comprehensive

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



### Always on

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



### Innovative

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



# 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



### Wellness

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



### Access

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

# Global

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



# Our Added Value Services

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

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



# **Second Medical Opinion**

- **Why:** A second medical opinion can help provide reassurance, particularly for those who are uncertain about their diagnosis, have a complex condition, or are unsure about what treatment plan to choose.
- What: Leveraging our extensive network of medical experts worldwide, we provide your employees with a second medical opinion service to help ensure they get the right diagnosis and the right treatment.

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

How: Employees simply contact their local Customer Service team to use this service. 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 your employees, we provide concierge support to help them manage the process. This includes:
  - Recommending where to get treatment
  - Support to book medical appointments
  - Appointment reminders
  - Placing guarantees of payment with the hospital, including in an emergency, so your employees don't need to pay up front
  - Support with arranging medical visas as and when required
- How: Employees simply contact their local Customer Service team to use this service. CustomerService@now-health.com



# EAP (For SME Clients Only)

- Why: At Now Health International we believe that mental health and well-being are integral components of your overall health. That's why we offer an Employee Assistance Programme (EAP) as an additional level of support to our SME clients, helping employees and their families to cope with real-life challenges and proactively manage their well-being.
- What: The confidential EAP service is provided by LifeWorks by Morneau Shepell. The service includes:
  - Immediate support by phone from specialised professionals in counselling, social work, psychology or human services, available 24/7 in multiple languages
  - Each member is eligible for 5 sessions of short-term counselling per plan year
  - Clients can also access a range of health and wellness advice via the EAP portal and App
- **How:** Once you purchase your plan, eligible members can access this free service by logging into the <u>LifeWorks Portal</u> or App.
- \* Please note the EAP service is only available to our SME members (i.e. those on a company plan with 99 employees or less) with one of our enhanced WorldCare plans.

# Our • Digital Tools

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# Our Website

# Manage your company plan online

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

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

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

# <image><image>

# Online management reporting

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

# Designed for your employees

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



Our smartphone App 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 Company Plan

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

# When your employees need out-patient treatment

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



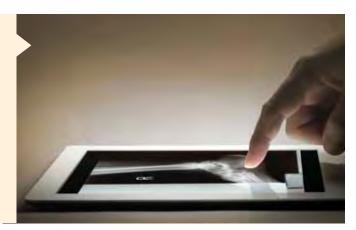
# When your employees need in-patient or day-patient treatment

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



# When your employees need preventive care

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



# Accessing help

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





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

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

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

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

# under USD 500/SGD 650 per medical condition

Employees can claim online using our secure online portfolio or smartphone App. Alternatively, if you prefer an offline solution you can email, post or fax us the front of the claim form and your scanned receipts.



# All in/day-patient claims

# over USD 500/SGD 650 per medical condition

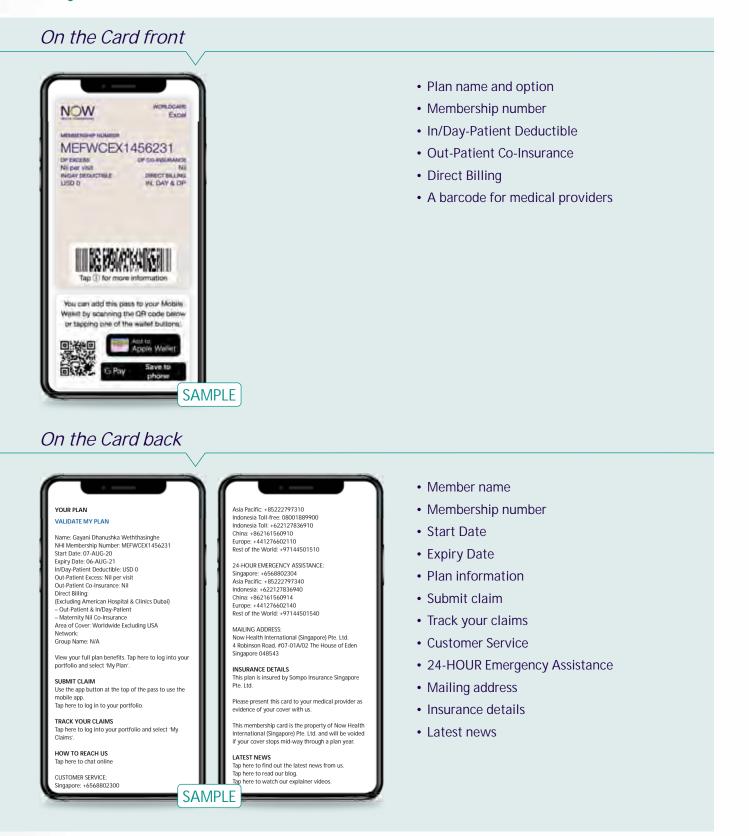
Complete the front of the claim form and ask your medical practitioner to complete the back of the form. Upload it using our secure online portfolio, or email or fax it to us with your scanned receipts, diagnostic reports and/or discharge reports.



# Your Employees' Membership Cards

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.



# Introducing < WorldCare

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

WorldCare

### WorldCare Essential

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

# WorldCare Advance

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

# WorldCare Excel

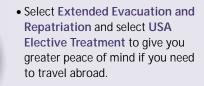
covers you at higher benefit levels than Advance for in-patient, day-patient and out-patient treatment and includes routine and complex dental care.

# WorldCare Apex

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

You can shape the cover you want by adding the following options providing a more comprehensive package for your employees. See how you can take advantage of your WorldCare plan today!

- We 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.
- You can have an **Out-Patient Per Visit Excess** of either USD 25/SGD 30 or USD 15/SGD 20 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.





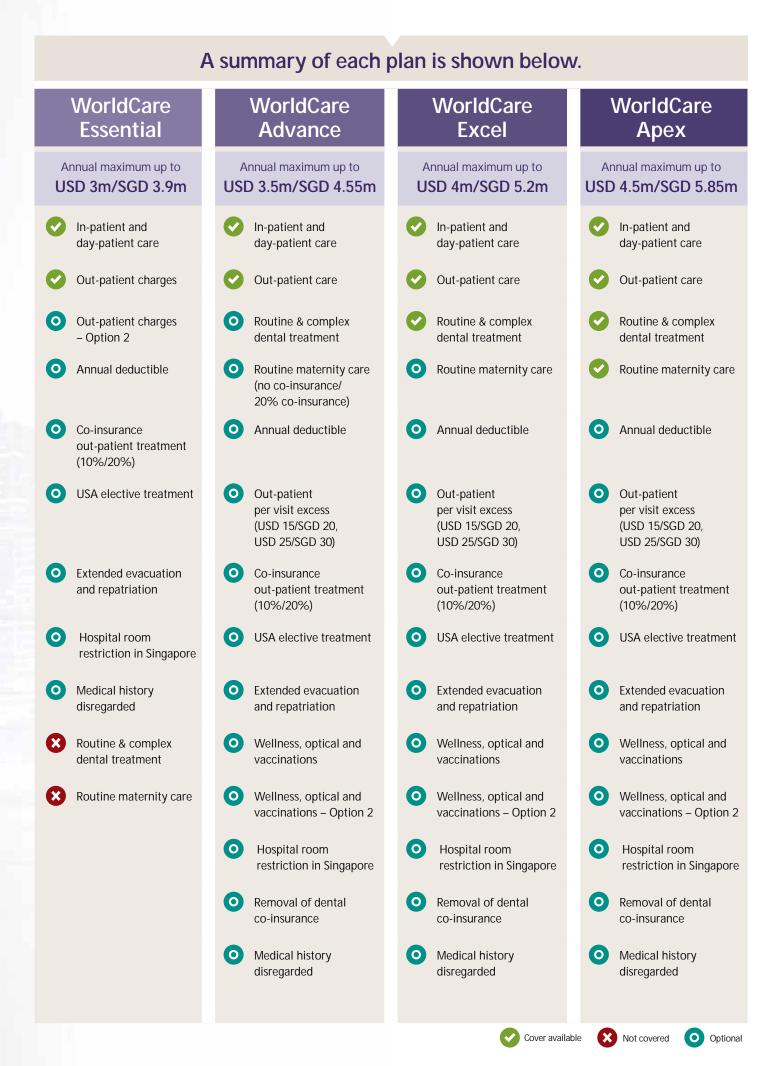
 Add options of Wellness, Optical and Vaccinations, and Maternity for added flexibility.











# WorldCare Benefit Schedule

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# WorldCare Benefit Schedule

Be	enefit	Essential		Advance	Excel	Apex
Anı	nual Maximum Group Plan Limit	USD 3m/SGD 3.9m		USD 3.5m/SGD 4.55m	USD 4m/SGD 5.2m	USD 4.5m/SGD 5.85m
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/SGD 1,950 per medical condition		(i) Full refund (ii) Up to USD 1,500/SGD 1,950 per medical condition	<ul> <li>(i) Full refund</li> <li>(ii) Up to USD 2,000/SGD 2,600 per medical condition</li> </ul>	(i) Full refund (ii) Up to USD 2,500/SGD 3,250 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	<ul> <li>(i) Full refund for in-patient pre and post-operative care</li> <li>(ii) Up to USD 25,000/ SGD 32,500</li> </ul>		(i) Full refund (ii) Up to USD 100,000/ SGD 130,000	(i) Full refund (ii) Up to USD 100,000/ SGD 130,000	(i) Full refund (ii) Up to USD 100,000/ SGD 130,000
7.	Organ Transplant (i) Treatment (ii) Donor medical costs	(i) Full refund (ii) Up to USD 50,000/SGD 65,000		(i) Full refund (ii) Up to USD 50,000/SGD 65,000	(i) Full refund (ii) Up to USD 50,000/SGD 65,000	(i) Full refund (ii) Up to USD 50,000/SGD 65,0
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/SGD 130,000		Up to USD 100,000/SGD 130,000	Up to USD 125,000/SGD 162,500	Up to USD 150,000/SGD 195,0
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/SGD 130,000		Up to USD 100,000/SGD 130,000	Up to USD 125,000/SGD 162,500	Up to USD 150,000/SGD 195,0
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
	In-Patient Psychiatric Treatment	Full refund for up to 30 days		Full refund for up to 30 days	Full refund for up to 30 days	Full refund for up to 30 days
17.	Terminal Illness	In-patient and Day-patient treatment up to USD 50,000/ SGD 65,000 lifetime limit		Up to USD 50,000/SGD 65,000 lifetime limit	<i>Up to USD 75,000/SGD 97,500 lifetime limit</i>	<i>Up to USD 100,000/ SGD 130,000 lifetime limit</i>
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/ SGD 32,500 Out-Patient Treatment in an Accident and Emergency Department in a hospital up to USD 500/SGD 650		Full refund for accident requiring in-patient or day-patient care Illness: in-patient and day-patient care up to USD 25,000/ SGD 32,500 Out-Patient Treatment in an Accident and Emergency Department in a hospital up to USD 500/SGD 650	Full refund for accident requiring in-patient or day-patient care Illness: in-patient and day-patient care up to USD 35,000/ SGD 45,500 Out-Patient Treatment in an Accident and Emergency Department in a hospital up to USD 500/SGD 650	Full refund for accident requirin in-patient or day-patient care Illness: in-patient and day-patie care up to USD 50,000/ SGD 65,000 Out-Patient Treatment in an Accident and Emergency Department in a hospital up to USD 500/SGD 650
19.	Evacuation and Repatriation					
	Evacuation (i) Transportation costs in the event of Emergency Treatment and Medically Necessary transport and care not being readily available at the place of the incident.	(i) Full refund		(i) Full refund	(i) Full refund	(i) Full refund
	<ul> <li>(ii) Reasonable local travel costs to and from medical appointments when Treatment is being received as a Day-Patient.</li> </ul>	(ii) Full refund		(ii) Full refund	(ii) Full refund	(ii) Full refund
	(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	(iii) Full refund		(iii) Full refund	(iii) Full refund	(iii) Full refund
	<ul> <li>(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.</li> <li>Costs of Evacuation do not extend to include any air-sea rescue or mountain rescue costs that are not incurred at recognised ski or winter sports resorts</li> </ul>	(iv) Up to USD 200/SGD 260 per day, up to USD 7,500/ SGD 9,750 per person, per evacuation		(iv) Up to USD 200/SGD 260 per day, up to USD 7,500/ SGD 9,750 per person, per evacuation	(iv) Up to USD 200/SGD 260 per day, up to USD 7,500/ SGD 9,750 per person, per evacuation	(iv) Up to USD 300/SGD 390 per day, up to USD 10,000/ SGD 13,000 per person, per evacuation
	Repatriation to principal Country of Nationality or principal Country of Residence, as long as the journey is within one month of completion of Treatment.	Full refund		Full refund	Full refund	Full refund
20.	Mortal Remains (I) Transportation of body or ashes of insured person to country of residence or country of nationality, or (II) Burial or cremation costs at the place of death	(i) Full refund (ii) Up to USD 10,000/SGD 13,000	>	(i) Full refund (ii) Up to USD 10,000/SGD 13,000	(i) Full refund (ii) Up to USD 15,000/SGD 19,500	(i) Full refund (ii) Up to USD 20,000/SGD 26,0
21.	Hospital Cash Benefit	USD 125/SGD 165 per night		USD 175/SGD 230 per night	USD 225/SGD 295 per night	USD 275/SGD 360 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/SGD 2,600		Full refund	Full refund	Full refund

Full refund Not covered

Subject to limits
Optional

Be	enefit		Essential		Advance		Excel	Apex
23.	Day-Patient and Out-Patient Surgery	-	Full refund	-	Full refund	-	Full refund	Full refund
24.	Out-Patient Psychiatric Illness	Þ	Not covered		Up to USD 2,500/SGD 3,250		Up to USD 5,000/SGD 6,500	Up to USD 7,500/SGD 9,750
25.	<ul> <li>Out-Patient Physiotherapy and Alternative Therapies</li> <li>(i) Physiotherapy by a registered physiotherapist.</li> <li>(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 ().</li> <li>(iii) Out-patient treatment for therapies administered by a recognised traditional Chinese medical practitioner or an ayurvedic medical practitioner.</li> <li>We do not cover charges for general chiropody or podiatry.</li> </ul>	<ul> <li></li></ul>	<ul> <li>(i) Up to 5 sessions within 30 days after hospitalisation</li> <li>(ii) Not covered</li> <li>(iii) Not covered</li> </ul>		<ul> <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>		(I) Full refund (II) and (III) Full refund	(i) Full refund (ii) and (iii) Full refund
26.	Nursing Care at Home (i) Care given by a qualified nurse (ii) Emergency out-of-hours medical practitioner (GP) home visits		<ul> <li>(i) Up to USD 100/SGD 130 per day, up to 30 days per medical condition</li> <li>(ii) Not covered</li> </ul>		(i) Full refund up to 45 days per medical condition (ii) Not covered		(i) Full refund up to 60 days per medical condition (ii) Not covered	(i) Full refund up to 120 days per medical condition (ii) Up to five visits
27.	AIDS Cover only available after three years of continuous membership		<i>In-patient and day-patient treatment only up to USD 25,000/SGD 32,500</i>		Up to USD 25,000/SGD 32,500		Up to USD 40,000/SGD 52,000	Up to USD 50,000/SGD 65,000
28.	Maternity Costs incurred within 12 months of plan start date are excluded		Not covered		Not covered		Not covered	Up to USD 17,500/SGD 22,750
29.	Dental Care (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.	•	(i) Not covered (ii) Not covered		(i) Not covered (ii) Not covered		(i) Up to USD 1,000/SGD 1,300 (ii) Up to USD 2,000/SGD 2,600	(i) Up to USD 1,500/SGD 1,950 (ii) Up to USD 3,000/SGD 3,900
Ad	ditional options							
30.	USA Elective Treatment		Optional Up to USD 1.5m/SGD 1.95m		<i>Optional Up to USD 1.5m/SGD 1.95m</i>		<i>Optional Up to USD 1.5m/SGD 1.95m</i>	Optional Up to USD 1.5m/SGD 1.95m
31.	Co-Insurance Out-Patient Treatment (i) 10% Co-Insurance Out-Patient Treatment (ii) 20% Co-Insurance Out-Patient Treatment		(i) Optional (ii) Optional		(i) Optional (ii) Optional		(i) Optional (ii) Optional	(i) Optional (ii) Optional
32.	<ul> <li>Out-Patient Charges</li> <li>This additional option replaces benefit 22</li> <li>(i) Medical practitioner fees</li> <li>(ii) a. Physiotherapy by a Registered Physiotherapist.</li> <li>b. Complementary medicine and Treatment by a therapist. This Benefit extends to osteopaths, chiropodists and podiatrists, chiropractors, homeopaths, dielician and acupuncture Treatment.</li> <li>c. Out-Patient Treatment for therapies administered by a recognised traditional Chinese Medical Practitioner.</li> <li>We do not cover charges for general chiropody or podiatry.</li> </ul>		Optional (i) Up to USD 4,500/SGD 5,850 (ii) Full refund up to 10 sessions Physiotherapy is limited to 10 sessions and not in addition to Benefit 25.		Already covered		Already covered	Already covered
33.	<ul> <li>Out-Patient Charges - Option 2</li> <li>This additional option replaces benefit 22</li> <li>(i) Medical practitioner fees and maintenance of chronic conditions</li> <li>(ii) a. Physiotherapy by a Registered Physiotherapist.</li> <li>b. Complementary medicine and Treatment by a therapist. This Benefit extends to osteopaths, chiropodists and podiatrists, chiropractors, homeopaths, dietician and acupuncture Treatment.</li> <li>c. Out-Patient Treatment for therapies administered by a recognised traditional Chinese Medical Practitioner.</li> <li>We do not cover charges for general chiropody or podiatry.</li> </ul>		Optional (i) Up to USD 4,500/SGD 5,850 (ii) Full refund up to 10 sessions Physiotherapy is limited to 10 sessions and not in addition to Benefit 25.		Already covered		Already covered	Already covered
34.	Wellness, Optical and Vaccinations		Not covered		Optional For compulsory group plans 3+ employees Combined limit up to USD 500/SGD 650	•	Optional For compulsory group plans 3+ employees Combined limit up to USD 500/SGD 650	<i>Optional</i> <i>For compulsory group plans</i> <i>3+ employees</i> <i>Combined limit up to</i> <i>USD 500/SGD 650</i>
35.	Wellness, Optical and Vaccinations - Option 2		Not covered		Optional For compulsory group plans 3+ employees Combined limit up to USD 1,000/SGD 1,300		Optional For compulsory group plans 3+ employees Combined limit up to USD 1,000/SGD 1,300	<i>Optional</i> For compulsory group plans 3+ employees Combined limit up to USD 1,000/SGD 1,300
36.	Medical History Disregarded Waiting period for maternity or dental care benefits does not apply		Optional For compulsory group plans 10+ employees		Optional For compulsory group plans 10+ employees		Optional For compulsory group plans 10+ employees	<i>Optional For compulsory group plans 10+ employees</i>

Benefit	Essential	Advance	Excel	Apex
<ul> <li>37. Dental Care <ol> <li>Routine dental treatment</li> <li>Complex dental treatment</li> <li>Costs incurred within nine months of plan start date are excluded.</li> </ol> </li> <li>A co-insurance of 20% applies. Orthodontics subject to 50% co-insurance.</li> </ul>	Not covered	<ul> <li>Optional For compulsory group plans 10+ employees</li> <li>(i) Up to USD 500/SGD 650</li> <li>(ii) Up to USD 1,000/SGD 1,300</li> </ul>	Already covered	Already covered
<b>38.</b> Maternity (No Co-Insurance) Costs incurred within 12 months of plan start date are excluded	Not covered	<ul> <li>Optional</li> <li>For compulsory group plans</li> <li>10+ employees</li> <li>Up to USD 8,500/SGD 11,050</li> </ul>	<ul> <li>Optional</li> <li>For compulsory group plans</li> <li>10+ employees</li> <li>Up to USD 12,500/SGD 16,250</li> </ul>	Already covered
<b>39. Maternity (20% Co-Insurance)</b> Costs incurred within 12 months of plan start date are excluded	Not covered	<ul> <li>Optional For compulsory group plans 10+ employees</li> <li>Up to USD 8,500/SGD 11,050</li> </ul>	Not covered	Already covered
40. Hospital room restriction for residents in Singapore	▶ Optional	▶ Optional	▶ Optional	▶ Optional
41. Removal of Dental Co-Insurance	Not covered	<ul> <li>Optional</li> <li>For compulsory group plans</li> <li>10+ employees</li> </ul>	<ul> <li>Optional</li> <li>For compulsory group plans</li> <li>10+ employees</li> </ul>	<ul> <li>Optional</li> <li>For compulsory group plans</li> <li>10+ employees</li> </ul>
42. Extended Evacuation and Repatriation	> Optional	> Optional	> Optional	> Optional
Deductible Options				
Standard Deductible	Nii	Nil	Nil	Nil
Optional Deductibles	USD 1,000/SGD 1,300	USD 1,000/SGD 1,300	USD 1,000/SGD 1,300	USD 1,000/SGD 1,300
	USD 2,500/SGD 3,250	USD 2,500/SGD 3,250	USD 2,500/SGD 3,250	USD 2,500/SGD 3,250
	USD 5,000/SGD 6,500	USD 5,000/SGD 6,500	USD 5,000/SGD 6,500	USD 5,000/SGD 6,500
	USD 10,000/SGD 13,000	USD 10,000/SGD 13,000	USD 10,000/SGD 13,000	USD 10,000/SGD 13,000
	USD 15,000/SGD 19,500	USD 15,000/SGD 19,500	USD 15,000/SGD 19,500	USD 15,000/SGD 19,500
Out-Patient Per Visit Excess	Not covered	• Optional USD 25/SGD 30	Optional USD 25/SGD 30	• Optional USD 25/SGD 30
Out-Patient Per Visit Excess - Option 2	Not covered	• Optional USD 15/SGD 20	> Optional USD 15/SGD 20	> Optional USD 15/SGD 20

# 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
- 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
- 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
- Second opinions

   unless agreed by us in writing as part of the added value Interconsultation® service
- 32 Self-inflicted injuries or attempted suicide
- 33 Sexual problems and gender re-assignment
- 34 Sleep disorders
- 35 Travel/accommodation costs
   except those pre-authorised by us
- 36 Travelling against medical advice
- 37 Treatment by a family member
- 38 Treatment charges outside of our reasonable and customary range

# 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.

Plan Owners' Protection Scheme

This plan is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your plan is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please visit www.sompo.com.sg/FAQ or the General Insurance Association of Singapore (GIA)/Life Insurance Association of Singapore (LIA) or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).





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Now Health International (Singapore) Pte. Ltd. (No.201317502C) is a general insurance agent of Sompo Insurance Singapore Pte. Ltd. and is registered with the Agents' Registration Board of the General Insurance Association of Singapore (GIA).

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