

# WorldCare Explained





A woman with long, wavy brown hair is blowing bubbles. She has her eyes closed and a slight smile. She is holding a red bubble wand in her right hand, which is adorned with a ring and a bracelet. Several large, iridescent bubbles are floating around her. The background is a blurred green, suggesting an outdoor setting. A semi-transparent purple rectangle is on the right side of the image, containing the text 'About Us'.

▶ 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.



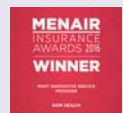
## Our Awards

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

Starr Insurance Companies is a leading insurance and investment organization, providing commercial property and casualty insurance, including travel and accident coverage, to almost every imaginable business and industry in virtually every part of the world. Cornelius Vander Starr established his first insurance company in Shanghai, China in 1919. Today, Starr is one of the world's fastest growing insurance organizations, capable of writing in 128 countries on 6 continents. No other global insurance company exceeds Starr's long history and comprehensive experience in complex business markets like China, among others. Starr has the global knowledge, vision and relationships to help companies succeed, anywhere they do business.



# ► Our Promise to Members

## 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:

**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

## ► 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, operating in 26 countries around the world, delivering expert solutions in individual group life and health reinsurance



### **Fast**

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



### **Service Excellence**

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



### **Experienced**

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



### **Comprehensive**

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



### **Always on**

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



### **Innovative**

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



### **Access**

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



### **Transparent**

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



### **Global**

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



### **Wellness**

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

## ► Our Added Value Services

### 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.



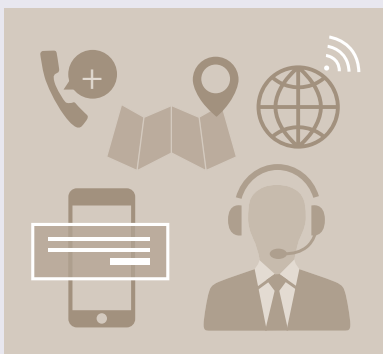
#### Second Medical Opinion

**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](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 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](mailto: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 [LifeWorks Portal](#) 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

## 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.

### Online management reporting

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

### Designed for your employees

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

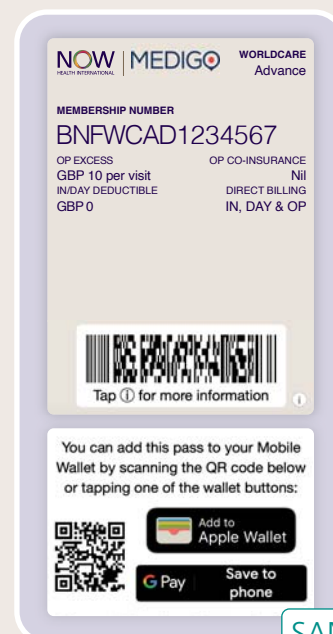


## Our Smartphone App

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

## Our Mobile Pass

- Instantly access key plan information on your smartphone, including your plan type, expiry date and whether any Annual Deductible applies
- Get in touch with us via the click to call feature
- Validate your cover when seeking medical treatment in our network
- Access your secure online portfolio to submit claims, pre-authorisation requests and more!
- Available for both iPhone and Android wallet



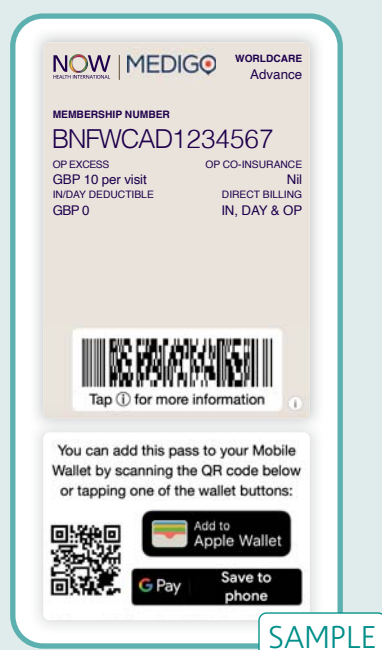
SAMPLE

## ► Our Mobile Pass

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.

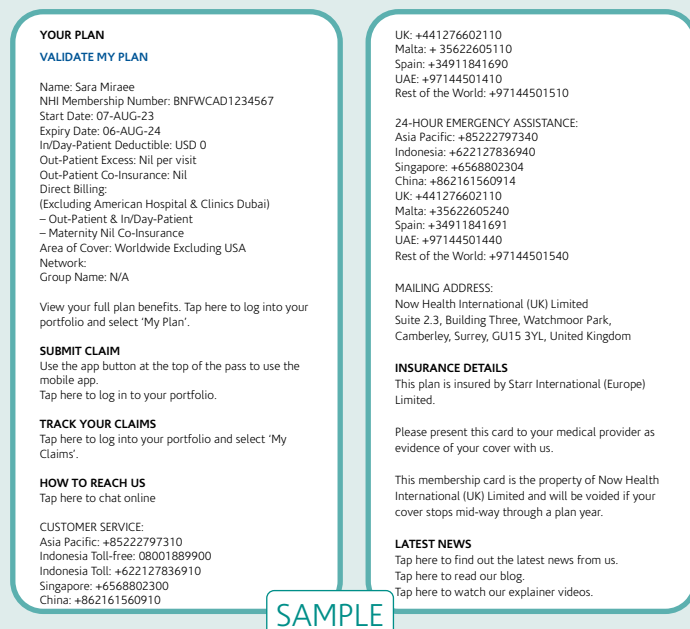
We work closely with the medical providers in our network so they recognise your Now Health card. Any out-patient benefits you have selected will be clearly labelled on the card.

### On the Card front



- 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



- 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

## ► 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](http://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.

## ► How to Claim

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

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

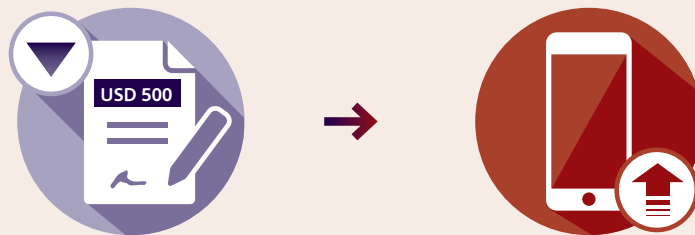
Your employees can track the status of all their claims in their secure online portfolio. We will email and SMS them updates as they happen.

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

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

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

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



***All in/day-patient claims***

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

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

Upload it using our secure online portfolio, or email or fax it to us with your scanned receipts, diagnostic reports and/or discharge reports.





# ► 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.

## 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.

### WorldCare



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

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

- We also have a range of annual **In and Day-Patient Deductibles** to suit your lifestyle. Deductibles give you greater flexibility to tailor your plan to your needs – from a high deductible to reduce your premium, to a low or nil deductible if you expect to use your plan frequently.



- If you choose an optional Deductible, on WorldCare Advance, WorldCare Excel or WorldCare Apex, you must also select a Co-Insurance Out-Patient Treatment option or an Out-Patient Per Visit Excess option. On WorldCare Essential if you choose an optional Deductible and an Out-Patient Charges option, you must also select a Co-Insurance Out-Patient Treatment option.

- You can have an **Out-Patient Per Visit Excess** of either USD 25/EUR 20/GBP 15 or USD 15/EUR 12/GBP 10 per visit to an out-patient medical practitioner

- Choose the **Co-Insurance Out-Patient Treatment** option – pay either 10% or 20% of your out-patient treatment. There is a premium discount associated with this option based on the co-insurance you have selected.



- 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, Dental Care, and Maternity** for added flexibility.



- **Teleconsultation services** will be paid in full with Now Health International medical providers even if you have selected an Out-Patient co-insurance or Out-Patient per visit excess.



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



# ► 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/EUR 2.4m/ GBP 1.9m</b>	Annual maximum up to <b>USD 3.5m/EUR 2.8m/ GBP 2.2m</b>	Annual maximum up to <b>USD 4m/EUR 3.2m/ GBP 2.5m</b>	Annual maximum up to <b>USD 4.5m/EUR 3.6m/ GBP 2.8m</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 1/2/3	✓ Menopause Hormone Replacement Therapy	✓ Menopause Hormone Replacement Therapy	✓ Menopause Hormone Replacement Therapy
○ Routine & complex dental treatment	○ Routine & complex dental treatment	✓ Routine & complex dental treatment	✓ Routine & complex dental treatment
○ Menopause Hormone Replacement Therapy	○ Routine maternity care (no co-insurance/ 20% co-insurance)	○ Routine maternity care	✓ Routine maternity care
○ Annual deductible	○ Annual deductible	○ Annual deductible	○ Annual deductible
○ Co-insurance out-patient treatment (10%/20%)	○ Out-patient per visit excess (USD 15/EUR 12/GBP 10, USD 25/EUR 20/GBP 15)	○ Out-patient per visit excess (USD 15/EUR 12/GBP 10, USD 25/EUR 20/GBP 15)	○ Out-patient per visit excess (USD 15/EUR 12/GBP 10, USD 25/EUR 20/GBP 15)
○ USA elective treatment	○ Co-insurance out-patient treatment (10%/20%)	○ Co-insurance out-patient treatment (10%/20%)	○ Co-insurance out-patient treatment (10%/20%)
○ Extended evacuation and repatriation	○ USA elective treatment	○ USA elective treatment	○ USA elective treatment
○ Medical history disregarded	○ Extended evacuation and repatriation	○ Extended evacuation and repatriation	○ Extended evacuation and repatriation
✗ Routine maternity care	○ Wellness, optical and vaccinations	○ Wellness, optical and vaccinations	○ Wellness, optical and vaccinations
	○ Wellness, optical and vaccinations – Option 2	○ Wellness, optical and vaccinations – Option 2	○ Wellness, optical and vaccinations – Option 2
	○ Removal of dental co-insurance	○ Removal of dental co-insurance	○ Removal of dental co-insurance
	○ Medical history disregarded	○ Medical history disregarded	○ Medical history disregarded



Cover available



Not covered



Optional

# WorldCare Benefit Schedule

Benefit	Essential	Advance	Excel	Apex
Annual Maximum Group Plan Limit	USD 3m/EUR 2.4m/ GBP 1.9m	USD 3.5m/EUR 2.8m/ GBP 2.2m	USD 4m/EUR 3.2m/ GBP 2.5m	USD 4.5m/EUR 3.6m/ GBP 2.8m
<b>1. Maintenance of Chronic Medical Conditions</b>	Not covered	Full refund	Full refund	Full refund
<b>2. Hospital Charges, Medical Practitioner and Specialist Fees</b> (i) Hospital charges for in-patient and day-patient treatment (ii) Related ancillary charges	(i) Full refund (ii) Up to USD 1,500/ EUR 1,200/GBP 930 per medical condition	(i) Full refund (ii) Up to USD 1,500/ EUR 1,200/GBP 930 per medical condition	(i) Full refund (ii) Up to USD 2,000/ EUR 1,600/GBP 1,250 per medical condition	(i) Full refund (ii) Up to USD 2,500/ EUR 2,000/GBP 1,550 per medical condition
<b>3. Diagnostic Procedures</b>	Full refund	Full refund	Full refund	Full refund
<b>4. Emergency Ambulance Transportation</b>	Full refund	Full refund	Full refund	Full refund
<b>5. Parent Accommodation</b>	Full refund	Full refund	Full refund	Full refund
<b>6. Renal Failure and Renal Dialysis</b> (i) Treatment of renal failure, including renal dialysis on an in-patient basis (ii) Treatment of renal failure, including renal dialysis on an day-patient or out-patient basis	(i) Full refund for in-patient pre and post-operative care (ii) Up to USD 50,000/ EUR 40,000/GBP 31,250	(i) Full refund (ii) Up to USD 100,000/ EUR 80,000/GBP 62,500	(i) Full refund (ii) Up to USD 100,000/ EUR 80,000/GBP 62,500	(i) Full refund (ii) Up to USD 100,000/ EUR 80,000/GBP 62,500
<b>7. Organ Transplant</b> (i) Treatment (ii) Donor medical costs	(i) Full refund (ii) Up to USD 50,000/ EUR 40,000/GBP 31,250	(i) Full refund (ii) Up to USD 50,000/ EUR 40,000/GBP 31,250	(i) Full refund (ii) Up to USD 50,000/ EUR 40,000/GBP 31,250	(i) Full refund (ii) Up to USD 50,000/ EUR 40,000/GBP 31,250
<b>8. Cancer Treatment</b>	Full refund	Full refund	Full refund	Full refund
<b>9. Pregnancy Medical Conditions</b>	Full refund	Full refund	Full refund	Full refund
<b>10. New Born Cover</b>	Up to USD 100,000/ EUR 80,000/GBP 62,500	Up to USD 100,000/ EUR 80,000/GBP 62,500	Up to USD 125,000/ EUR 100,000/GBP 78,125	Up to USD 150,000/ EUR 120,000/GBP 93,750
<b>11. Hospital Accommodation for New Born Accompanying their Mother</b>	Full refund	Full refund	Full refund	Full refund
<b>12. Congenital Disorder</b>	Up to USD 100,000/ EUR 80,000/GBP 62,500	Up to USD 100,000/ EUR 80,000/GBP 62,500	Up to USD 125,000/ EUR 100,000/GBP 78,125	Up to USD 150,000/ EUR 120,000/GBP 93,750
<b>13. Reconstructive Surgery</b>	Full refund	Full refund	Full refund	Full refund
<b>14. Rehabilitation</b>	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
<b>15. In-Patient Emergency Dental Treatment</b>	Full refund	Full refund	Full refund	Full refund
<b>16. In-Patient Psychiatric Treatment</b>	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
<b>17. Terminal Illness</b>	In-patient and Day-patient treatment up to USD 50,000/ EUR 40,000/GBP 31,250 lifetime limit	Up to USD 50,000/ EUR 40,000/GBP 31,250 lifetime limit	Up to USD 75,000/ EUR 60,000/GBP 46,875 lifetime limit	Up to USD 100,000 EUR 80,000/GBP 62,500 lifetime limit
<b>18. Emergency Non-Elective Treatment USA Cover</b>	Full refund for accident requiring in-patient or day-patient care Illness: in-patient and day-patient care up to USD 25,000/ EUR 20,000/GBP 15,625 Out-Patient Treatment in an Accident and Emergency Department in a hospital up to USD 500/EUR 400/GBP 310	Full refund for accident requiring in-patient or day-patient care Illness: in-patient and day-patient care up to USD 25,000/ EUR 20,000/GBP 15,625 Out-Patient Treatment in an Accident and Emergency Department in a hospital up to USD 500/EUR 400/GBP 310	Full refund for accident requiring in-patient or day-patient care Illness: in-patient and day-patient care up to USD 35,000/ EUR 28,000/GBP 21,875 Out-Patient Treatment in an Accident and Emergency Department in a hospital up to USD 500/EUR 400/GBP 310	Full refund for accident requiring in-patient or day-patient care Illness: in-patient and day-patient care up to USD 50,000/ EUR 40,000/GBP 31,250 Out-Patient Treatment in an Accident and Emergency Department in a hospital up to USD 500/EUR 400/GBP 310
<b>19. Evacuation and Repatriation</b> Evacuation (i) Transportation costs (ii) Reasonable local travel costs to and from medical appointments (iii) Reasonable travel costs for a locally-accompanying person (iv) Non-hospital accommodation costs Repatriation to country of residence or nationality following treatment	(i) Full refund (ii) Full refund (iii) Full refund (iv) Up to USD 200/EUR 160/ GBP 125 per day, up to USD 7,500/EUR 6,000/ GBP 4,600 per person, per evacuation Full refund	(i) Full refund (ii) Full refund (iii) Full refund (iv) Up to USD 200/EUR 160/ GBP 125 per day, up to USD 7,500/EUR 6,000/ GBP 4,600 per person, per evacuation Full refund	(i) Full refund (ii) Full refund (iii) Full refund (iv) Up to USD 200/EUR 160/ GBP 125 per day, up to USD 7,500/EUR 6,000/ GBP 4,600 per person, per evacuation Full refund	(i) Full refund (ii) Full refund (iii) Full refund (iv) Up to USD 300/EUR 240/ GBP 185 per day, up to USD 10,000/EUR 8,000/ GBP 6,250 per person, per evacuation Full refund
<b>20. Mortal Remains</b> (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/ EUR 8,000/GBP 6,250	(i) Full refund (ii) Up to USD 10,000/ EUR 8,000/GBP 6,250	(i) Full refund (ii) Up to USD 15,000/ EUR 12,000/GBP 9,375	(i) Full refund (ii) Up to USD 20,000/ EUR 16,000/GBP 12,500
<b>21. Hospital Cash Benefit</b>	USD 125/EUR 100/GBP 75 per night	USD 175/EUR 140/GBP 105 per night	USD 225/EUR 180/GBP 135 per night	USD 275/EUR 220/GBP 165 per night
<b>22. Out-Patient Charges</b> (i) Medical practitioner fees (ii) Teleconsultation (iii) Vitamins and minerals	(i) and (ii) 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/ EUR 1,600/GBP 1,250 per medical condition (iii) Not covered	(i) and (ii) Full refund (iii) Up to USD 150/EUR 120/ GBP 95 per period of cover	(i) and (ii) Full refund (iii) Up to USD 150/EUR 120/ GBP 95 per period of cover	(i) and (ii) Full refund (iii) Up to USD 150/EUR 120/ GBP 95 per period of cover

Benefit	Essential	Advance	Excel	Apex
<b>23. Menopause Hormone Replacement Therapy</b>	Not covered	Up to USD 500/EUR 400/ GBP 315 per Period of Cover	Up to USD 600/EUR 480/ GBP 375 per Period of Cover	Up to USD 750/EUR 600/ GBP 470 per Period of Cover
<b>24. Day-Patient and Out-Patient Surgery</b>	Full refund	Full refund	Full refund	Full refund
<b>25. Out-Patient Psychiatric Illness</b>	Not covered	Up to USD 2,500/ EUR 2,000/GBP 1,550	Up to USD 5,000/ EUR 4,000/GBP 3,125	Up to USD 7,500/ EUR 6,000/GBP 4,600
<b>26. 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.	(i) Up to 5 sessions within 30 days after hospitalisation (ii) Not covered (iii) Not covered	(i) Full refund up to a maximum 30 sessions (ii) and (iii) Full refund up to a maximum of 30 visits	(i) Full refund (ii) and (iii) Full refund	(i) Full refund (ii) and (iii) Full refund
<b>27. Nursing Care at Home</b> (i) Care given by a qualified nurse (ii) Emergency out-of-hours medical practitioner (GP) home visits	(i) Up to USD 100/ EUR 80/ GBP 65 up to 30 days per medical condition (ii) Not covered	(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
<b>28. AIDS</b> Cover only available after three years of continuous membership	In-patient and day-patient treatment only up to USD 25,000/ EUR 20,000/ GBP 15,625	Up to USD 25,000/ EUR 20,000/GBP 15,625	Up to USD 40,000/ EUR 32,000/GBP 25,000	Up to USD 50,000/ EUR 40,000/GBP 31,250
<b>29. Maternity</b> Costs incurred within 12 months of plan start date are excluded	Not covered	Not covered	Not covered	Up to USD 17,500/ EUR 14,000/GBP 10,940
<b>30. 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.	(i) Not covered (ii) Not covered	(i) Not covered (ii) Not covered	(i) Up to USD 1,000/ EUR 800/GBP 625 (ii) Up to USD 2,000/ EUR 1,600/GBP 1,250	(i) Up to USD 1,500/ EUR 1,200/GBP 930 (ii) Up to USD 3,000/ EUR 2,400/GBP 1,875



Benefit	Essential	Advance	Excel	Apex
<b>Additional options</b>				
<b>31. USA Elective Treatment</b>	Optional Up to USD 1.5m/ EUR 1.2m/GBP 937,500	Optional Up to USD 1.5m/ EUR 1.2m/GBP 937,500	Optional Up to USD 1.5m/ EUR 1.2m/GBP 937,500	Optional Up to USD 1.5m/ EUR 1.2m/GBP 937,500
<b>32. Co-Insurance Out-Patient Treatment</b> (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
<b>33. Out-Patient Charges</b> (i) Medical practitioner fees (ii) Teleconsultation (iii) Vitamins and minerals This Benefit (i), (ii) and (iii) replaces Benefit 22 – Out-Patient Charges. (iv) a. Physiotherapy b. Treatment by Therapist c. Treatment for therapies by traditional Chinese medical practitioner or an ayurvedic medical practitioner (v) Out Patient Psychiatric Illness This Benefit replaces Benefit 25 – Out-Patient psychiatric illness (vi) Menopause Hormone Replacement Therapy This Benefit replaces Benefit 23 – Menopause Hormone Replacement Therapy	Optional (i) and (ii) Up to USD 5,000/EUR 4,000/ GBP 3,125 (iii) Up to USD 150/EUR 120/ GBP 95 per period of cover in aggregate of overall Out-Patient Charges Benefit limit (iv) Full refund up to 10 sessions Physiotherapy is limited to 10 sessions and not in addition to Benefit 26. (v) Up to USD 500/EUR 400/ GBP 315 per period of cover and subject to a maximum of 10 sessions per period of cover (vi) Up to USD 400/EUR 320/ GBP 250 per Period of Cover	Already covered	Already covered	Already covered
<b>34. Out-Patient Charges – Option 2</b> (i) Medical practitioner fees and maintenance of chronic conditions (ii) Teleconsultation (iii) Vitamins and minerals This Benefit (i), (ii) and (iii) replaces Benefit 22 – Out-Patient Charges. (iv) a. Physiotherapy b. Treatment by Therapist c. Treatment for therapies by traditional Chinese medical practitioner or an ayurvedic medical practitioner (v) Out Patient Psychiatric Illness This Benefit replaces Benefit 25 – Out-Patient psychiatric illness (vi) Menopause Hormone Replacement Therapy This Benefit replaces Benefit 23 – Menopause Hormone Replacement Therapy	Optional (i) and (ii) Up to USD 5,000/EUR 4,000/ GBP 3,125 (iii) Up to USD 150/EUR 120/ GBP 95 per period of cover in aggregate of overall Out-Patient Charges Benefit limit (iv) Full refund up to 10 sessions Physiotherapy is limited to 10 sessions and not in addition to Benefit 26. (v) Up to USD 500/EUR 400/ GBP 315 per period of cover and subject to a maximum of 10 sessions per period of cover (vi) Up to USD 400/EUR 320/ GBP 250 per Period of Cover	Already covered	Already covered	Already covered
<b>35. Out-Patient Charges – Option 3</b> (i) Emergency Out-Patient Benefit (ii) Pre and Post-Operative Out-Patient Charges: a. Medical Practitioner fees b. Teleconsultation c. Physiotherapy by a Registered Physiotherapist This Benefit replaces Benefit 22- Out-Patient Charges and Benefit 26 – Out-Patient Physiotherapy and Alternative Therapies.	(i) Up to USD 300/EUR 240/ GBP 190 per Period of Cover in aggregate and subject to USD 25/EUR 20/ GBP 15 Out-Patient Per Visit Excess (ii) Up to USD 3,500/ EUR 2,800/GBP 2,190 per Medical Condition per Period of Cover Physiotherapy is up to 5 sessions within 90 days following hospitalisation in aggregate.	Not covered	Not covered	Not covered
<b>36. Wellness, Optical and Vaccinations</b>	Not covered	Optional For compulsory group plans 3+ employees Combined limit up to USD 500/EUR 400/GBP 310	Optional For compulsory group plans 3+ employees Combined limit up to USD 500/EUR 400/GBP 310	Optional For compulsory group plans 3+ employees Combined limit up to USD 500/EUR 400/GBP 310
<b>37. Wellness, Optical and Vaccinations - Option 2</b>	Not covered	Optional For compulsory group plans 3+ employees Combined limit up to USD 1,000/EUR 800/GBP 625	Optional For compulsory group plans 3+ employees Combined limit up to USD 1,000/EUR 800/GBP 625	Optional For compulsory group plans 3+ employees Combined limit up to USD 1,000/EUR 800/GBP 625
<b>38. Medical History Disregarded</b> 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	Optional For compulsory group plans 10+ employees
<b>39. Dental Care for Essential</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.	Optional For compulsory group plans 10+ employees (i) Up to USD 250/EUR 200/ GBP 155 (ii) Up to USD 1,000/EUR 800/ GBP 625	Not covered	Not covered	Not covered

Benefit	Essential	Advance	Excel	Apex
<b>40. 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.	Not covered	Optional For compulsory group plans 10+ employees (i) Up to USD 500/ EUR 400/GBP 310 (ii) Up to USD 1,000/ EUR 800/GBP 625	Already covered	Already covered
<b>41. Maternity (No Co-Insurance)</b> Costs incurred within 12 months of plan start date are excluded	Not covered	Optional For compulsory group plans 10+ employees Up to USD 8,500/ EUR 6,800/GBP 5,315	Optional For compulsory group plans 10+ employees Up to USD 12,500/ EUR 10,000/GBP 7,800	Already covered
<b>42. Maternity (20% Co-Insurance)</b> Costs incurred within 12 months of plan start date are excluded	Not covered	Optional For compulsory group plans 10+ employees Up to USD 8,500/ EUR 6,800/GBP 5,315	Not covered	Already covered
<b>43. Africa restriction</b>	Optional	Optional	Optional	Optional
<b>44. Removal of Dental Co-Insurance</b>	Not covered	Optional	Optional	Optional
<b>45. Extended Evacuation and Repatriation</b>	Optional	Optional	Optional	Optional
<b>Deductible Options</b>				
<b>Standard Deductible</b>	Nil	Nil	Nil	Nil
<b>Optional Deductibles</b>	USD 1,000/EUR 800/GBP 625	USD 1,000/EUR 800/GBP 625	USD 1,000/EUR 800/GBP 625	USD 1,000/EUR 800/GBP 625
	USD 2,500/EUR 2,000/GBP 1,550	USD 2,500/EUR 2,000/GBP 1,550	USD 2,500/EUR 2,000/GBP 1,550	USD 2,500/EUR 2,000/GBP 1,550
	USD 5,000/EUR 4,000/GBP 3,125	USD 5,000/EUR 4,000/GBP 3,125	USD 5,000/EUR 4,000/GBP 3,125	USD 5,000/EUR 4,000/GBP 3,125
	USD 10,000/EUR 8,000/GBP 6,250	USD 10,000/EUR 8,000/GBP 6,250	USD 10,000/EUR 8,000/GBP 6,250	USD 10,000/EUR 8,000/GBP 6,250
	USD 15,000/EUR 12,000/GBP 9,375	USD 15,000/EUR 12,000/GBP 9,375	USD 15,000/EUR 12,000/GBP 9,375	USD 15,000/EUR 12,000/GBP 9,375
<b>Out-Patient Per Visit Excess</b>	Not covered	Optional USD 25/EUR 20/GBP 15	Optional USD 25/EUR 20/GBP 15	Optional USD 25/EUR 20/GBP 15
<b>Out-Patient Per Visit Excess – Option 2</b>	Not covered	Optional USD 15/EUR 12/GBP 10	Optional USD 15/EUR 12/GBP 10	Optional USD 15/EUR 12/GBP 10

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



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