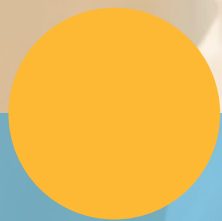


# SimpleCare Explained



*Companies*



## About US

Our promise to our customers is in our name: 'Now' is clear, innovative and accessible. This means clear, relevant information, easy-to-use online tools and fast service from people who respect your time. Our products are designed to be comprehensive and benefit rich.

Now Health International is a global business with its headquarters in Hong Kong and regional service centres in Hong Kong, Shanghai, Dubai, the United Kingdom, Singapore, Jakarta, Malta and Spain. 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 16 sales/service offices, 125,000+ members, 407 staff and 5,000+ distribution partners.

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



## Our Insurance Partner



Our insurance partner in Singapore is Sompo Insurance Singapore Pte. Ltd. Originating from Japan and operating for over a century, Sompo has been in Singapore since 1989. The company provides individuals and companies with premium yet affordable insurance in Singapore. Sompo is committed to deliver its best service to customers and aims to be their trusted partner when it comes to protecting what they value and treasure most.



## Why Choose Us

*With us, it's easy to get immediate access to top-quality healthcare anywhere in the world. We make it simple to choose the right cover and access the best medical care for you and your group members.*

### Transparent:

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

### Service Excellence:

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

### Flexible:

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

### Fast:

Straightforward processes and fast turnaround times, from joining to claiming

### Innovative:

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












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

























## SimpleCare: At a glance

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

SimpleCare CORE	SimpleCare 100	SimpleCare 250
 In-Patient	 +  In-Patient Out-Patient USD 1,000/SGD 1,300	 +  +  In-Patient Out-Patient USD 2,500/SGD 3,250 Dental
<p>Ideal for those that want protection for serious medical conditions and emergencies</p> 	<p>Suitable for those that want cover for major health events, as well basic cover for day to day medical expenses</p> 	<p>Designed for those looking for more extensive but affordable cover, with a higher aggregate benefit limit for day to day medical expenses</p> 

		SimpleCare CORE	SimpleCare 100	SimpleCare 250
		Annual maximum up to USD 1,000,000/SGD 1,300,000	Annual maximum up to USD 1,500,000/SGD 1,950,000	Annual maximum up to USD 1,500,000/SGD 1,950,000
 In-Patient and Day-Patient Co-Insurance	Treatment in Singapore			
	(i) Singapore Public Hospital (ii) Singapore Private Hospital	(i) Nil (ii) 20%	(i) Nil (ii) 20%	(i) Nil (ii) 20%
	Treatment outside Singapore	Nil	Nil	Nil
 Hospital & Surgery		Full refund	Full refund	Full refund
 Day-Patient/Out-Patient Surgery		Full refund	Full refund	Full refund
 Cancer		Full refund	Full refund	Full refund
 Organ Transplant		Up to USD 100,000/SGD 130,000	Up to USD 150,000/SGD 195,000	Up to USD 150,000/SGD 195,000
 Evacuation and Repatriation		Up to USD 100,000/SGD 130,000	Up to USD 100,000/SGD 130,000	Up to USD 100,000/SGD 130,000
 Out-Patient		Not Covered	Up to USD 1,000/SGD 1,300	Up to USD 2,500/SGD 3,250* <small>*Up to USD 1,250/SGD 1,625 for out-patient drugs and dressings</small>
 Dental		Not Covered	Not Covered	80% up to USD 300/SGD 390
 In/Day/Out-Patient Deductible		USD 500/SGD 650 default	USD 500/SGD 650 default	USD 500/SGD 650 default

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

		SimpleCare CORE			SimpleCare 100			SimpleCare 250		
1	 <b>Select the level of cover</b>	 In-Patient			 In-Patient  Out-Patient USD 1,000/ SGD 1,300			 In-Patient  Out-Patient USD 2,500/ SGD 3,250  Dental		
2	 <b>Select the annual in/day/out-patient deductible</b>	USD Nil	USD150/ SGD 195	USD250/ SGD 325	USD 500/ SGD 650 (default)	USD1,000/ SGD 1,300	USD 2,500/ SGD 3,250	USD 5,000/ SGD 6,500	USD 10,000/ SGD 13,000	USD 15,000/ SGD 19,500
3	 <b>Select any ONE out-patient option</b> <ul style="list-style-type: none"><li>For deductibles USD 500/SGD 650 and under</li></ul>	N/A			USD 25/SGD 30 out-patient per visit excess, or 20% out-patient co-insurance					
4	 <b>Select any ONE additional option</b>	Remove the default in/day patient co-insurance <ul style="list-style-type: none"><li>For SimpleCare CORE, SimpleCare 100 &amp; SimpleCare 250</li></ul>		Wellness & Vaccinations <ul style="list-style-type: none"><li>For SimpleCare 100 &amp; SimpleCare 250</li><li>For deductibles USD 500/SGD 650 and under</li></ul>		Maternity (10+ employees) <ul style="list-style-type: none"><li>For SimpleCare 100 &amp; SimpleCare 250</li></ul>		Remove drugs & dressings limit <ul style="list-style-type: none"><li>For SimpleCare 100 &amp; SimpleCare 250</li></ul>		
5	 <b>Select underwriting type</b>	Full Medical Underwriting			Capped Cover (5 – 19 employees)			Medical History Disregarded (10+ employees)		



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

### Meet **SimpleTech Limited**

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

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



#### ***The company should consider:***

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

#### ***Why this is a good option:***

- Full cover for hospital, surgery and cancer treatment if they receive in/day-patient treatment in Singapore Public Hospitals or outside Singapore
- Evacuation and repatriation cover up to USD 100,000/SGD 130,000
- Access to our award-winning service and digital tools

### Meet **SimpleConsult Limited**

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

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



#### ***The company should consider:***

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

#### ***Why this is a good option:***

- Full cover for hospital, surgery and cancer treatment if they receive in/day-patient treatment in Singapore Public Hospitals or outside Singapore
- Up to USD 1,000/SGD 1,300 per year to access out-patient care, drugs and dressings, physiotherapy and complementary medicine
- Access to our award-winning service and digital tools





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

### Meet **SimpleSystems Inc**

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

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



#### ***The company should consider:***

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

#### ***Why this is a good option:***

- *Full cover for hospital, surgery and cancer treatment if they receive in/day-patient treatment in Singapore Public Hospitals or outside Singapore*
- *Up to USD 2,500/SGD 3,250 per year per member to access out-patient care, drugs and dressings, physiotherapy and complementary medicine*
- *80% cover up to USD 300/SGD 390 per year per member for routine and complex dental treatment*
- *Up to USD 5,000/SGD 6,500 per year per member for normal pregnancy and childbirth*
- *Access to our award-winning service and digital tools*



# SimpleCare Benefit Schedule



Benefit	SimpleCare CORE	SimpleCare 100	SimpleCare 250
Annual Maximum Plan Limit	USD 1,000,000/ SGD 1,300,000	USD 1,500,000/ SGD 1,950,000	USD 1,500,000/ SGD 1,950,000
Area of Cover: Worldwide excluding USA	Default Network: SimpleCare Comprehensive <sup>#</sup>		
	<sup>#</sup> Our list of medical providers that is available to you.		





In-Patient and Day-Patient Co-Insurance			
Treatment in Singapore			
(i) Singapore Public Hospital	(i) Nil	(i) Nil	(i) Nil
(ii) Singapore Private Hospital	(ii) 20%	(ii) 20%	(ii) 20%
Treatment outside Singapore			
	Nil	Nil	Nil






<b>1. Hospital Charges, Medical Practitioner and Specialist Fees:</b>			
(i) Hospital charges	(i) Nil	(i) Nil	(i) Nil
(ii) Ancillary charges	(ii) Up to USD 1,500/ SGD 1,950 per medical condition	(ii) Up to USD 1,500/ SGD 1,950 per medical condition	(ii) Up to USD 1,500/ SGD 1,950 per medical condition
<b>2. Diagnostic Procedures:</b>			
MRI, PET & CT Scans	Full refund for in-patient pre and post-operative scans	Full refund	Full refund
<b>3. Renal Failure and Renal Dialysis:</b>			
(i) In-Patient basis	(i) In-Patient pre and post-operative care up to six weeks full refund	(i) Up to six weeks full refund	(i) Up to six weeks full refund
(ii) Day-Patient or Out-Patient basis	(ii) Up to USD 50,000/ SGD 65,000	(ii) Up to USD 50,000/ SGD 65,000	(ii) Up to USD 50,000/ SGD 65,000
<b>4. Organ Transplant:</b>	Up to USD 100,000/ SGD 130,000	Up to USD 150,000/ SGD 195,000	Up to USD 150,000/ SGD 195,000
<b>5. Cancer Treatment:</b>	Full refund	Full refund	Full refund
<b>6. New Born Cover:</b>	Up to USD 25,000/ SGD 32,500	Up to USD 35,000/ SGD 45,500	Up to USD 35,000/ SGD 45,500
<b>7. Congenital Disorder:</b>	Up to USD 25,000/ SGD 32,500	Up to USD 35,000/ SGD 45,500	Up to USD 35,000/ SGD 45,500
<b>8. Parent Accommodation:</b>	Full refund	Full refund	Full refund
<b>9. Hospital Accommodation for New Born Accompanying their Mother:</b>	Full refund	Full refund	Full refund
<b>10. Reconstructive Surgery:</b>	Full refund	Full refund	Full refund
<b>11. Day-Patient or Out-Patient Surgery:</b>	Full refund	Full refund	Full refund
<b>12. In-Patient Emergency Dental Treatment:</b>	Full refund	Full refund	Full refund
<b>13. Rehabilitation:</b>	Full refund up to 30 days per medical condition	Full refund up to 90 days per medical condition	Full refund up to 90 days per medical condition
<b>14. Nursing Care at Home:</b>	Not covered	Full refund up to 30 days per medical condition	Full refund up to 30 days per medical condition










	Benefit	SimpleCare CORE	SimpleCare 100	SimpleCare 250
 Emergency & Assistance	<b>15. Emergency Ambulance Transportation:</b>	▶ Full refund	▶ Full refund	▶ Full refund
	<b>16. Evacuation and Repatriation:</b> <b>Evacuation:</b> Reasonable expenses for: (i) Transportation costs (ii) Reasonable local travel costs to and from medical appointments (iii) Reasonable travel costs for a locally-accompanying person (iv) Reasonable costs for non-hospital accommodation costs  <b>Repatriation to country of residence or country of nationality following treatment</b>	Combined limit of USD 100,000/SGD 130,000 ▶ (i) Full refund ▶ (ii) Full refund ▶ (iii) Full refund ▶ (iv) Up to USD 200/SGD 260 per day, up to USD 7,500/SGD 9,750 per person, per evacuation	Combined limit of USD 100,000/SGD 130,000 ▶ (i) Full refund ▶ (ii) Full refund ▶ (iii) Full refund ▶ (iv) Up to USD 200/SGD 260 per day, up to USD 7,500/SGD 9,750 per person, per evacuation	Combined limit of USD 100,000/SGD 130,000 ▶ (i) Full refund ▶ (ii) Full refund ▶ (iii) Full refund ▶ (iv) Up to USD 200/SGD 260 per day, up to USD 7,500/SGD 9,750 per person, per evacuation
	<b>17. Mortal Remains:</b> (i) Costs of transportation of body or ashes to Country of Nationality or Country of Residence, 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 10,000/SGD 13,000
	<b>18. Emergency Non-Elective Treatment outside Area of 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/SGD 32,500	▶ 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	▶ 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
	<b>19. Hospital Cash Benefit:</b> Benefit is payable for each night an insured person receives in-patient treatment if: (i) the insured person is admitted for an elective in-patient treatment before midnight, and the treatment is received within the public hospitals of the insured persons' country of residence; or (ii) This group plan is purchased as a Secondary Health Insurance Plan <sup>o</sup> Note: This benefit is not available for USD 10,000/SGD 13,000 or USD 15,000/SGD 19,500 Deductible plans.  <sup>o</sup> If you have more than one health insurance policy, this plan will be the health insurance policy that pays last. Please note an Integrated Shield Plan is not considered as Primary Health Insurance for the purpose of purchasing this Group Plan as a Secondary Health Insurance Plan.	▶ USD 125/SGD 165 per night, up to 30 nights	▶ USD 250/SGD 325 per night, up to 30 nights	▶ USD 250/SGD 325 per night, up to 30 nights
 Out-Patient	<b>Annual Out-Patient Limit</b> Applicable to Benefit 20 and 21	N/A	USD 1,000/SGD 1,300	USD 2,500/SGD 3,250
	<b>20. Out-Patient Charges:</b> (i) Medical Practitioner (ii) Teleconsultation (iii) prescribed Drugs and Dressings (iv) Vitamins and Minerals	▶ (i) and (ii) Pre-operative consultation within 15 days from the admission and post hospitalisation consultation within 30 days following discharge from Hospital Up to maximum USD 750/SGD 975 ▶ (iii) Not covered ▶ (iv) Not covered	▶ (i) and (ii) Full refund subject to Annual Out-Patient Limit ▶ (iii) Full refund subject to Annual Out-Patient Limit ▶ (iv) Up to USD 150/SGD 195 per Period of Cover (i), (ii), (iii) and (iv) subject to Annual Out-Patient Limit	▶ (i) and (ii) Full refund subject to Annual Out-Patient Limit ▶ (iii) Up to USD 1,250/SGD 1,625 ▶ (iv) Up to USD 150/SGD 195 per Period of Cover (i), (ii), (iii) and (iv) subject to Annual Out-Patient Limit
	<b>21. Out Patient Physiotherapy and Alternative Therapies:</b> (i) Physiotherapy (ii) Complementary medicine and Treatment: osteopaths, chiropractors and podiatrists, chiropractors, homeopaths, dietician and acupuncture Treatment (iii) Treatment by a recognised Traditional Chinese Medicine Practitioner or an Ayurvedic Medical Practitioner	▶ Not covered	▶ (i) USD 60/SGD 80 per visit ▶ (ii) USD 60/SGD 80 per visit ▶ (iii) USD 30/SGD 40 per visit Combined up to 10 visits for (i), (ii) & (iii), subject to annual out-patient limit	▶ (i) USD 80/SGD 100 per visit ▶ (ii) USD 80/SGD 100 per visit ▶ (iii) USD 40/SGD 50 per visit Combined up to 10 visits for (i), (ii) & (iii), subject to annual out-patient limit

	Benefit	SimpleCare CORE	SimpleCare 100	SimpleCare 250
 <b>Out-Patient</b>	<b>22. Menopause Hormone Replacement Therapy:</b>	▶ Not covered	▶ Up to USD 200/SGD 260	▶ Up to USD 300/SGD 390
	<b>23. Out-Patient Psychiatric Illness:</b>	▶ Not covered	▶ Up to USD 300/SGD 390	▶ Up to USD 400/SGD 520
 <b>Dental</b>	<b>24. Dental Care:</b> Waiting Period: Costs incurred within nine months from the Entry Date are excluded.  Orthodontics and dental implants not covered. Deductible does not apply to this benefit.	▶ Not covered	▶ Not covered	▶ USD 300/SGD 390, subject to 20% co-insurance


	Deductible Options	SimpleCare CORE	SimpleCare 100	SimpleCare 250
 <b>Deductibles Options</b>	<b>Standard Deductible</b>	USD 500/SGD 650	USD 500/SGD 650	USD 500/SGD 650
	<b>Deductible Options (In-Patient, Day-Patient &amp; Out-Patient)</b>  Please note: USD 10,000/SGD 13,000 or USD 15,000/SGD 19,500 deductible plans are only available to be purchased as a Secondary Health Insurance Plan <sup>⓪</sup> .  <sup>⓪</sup> If you have more than one health insurance policy, this plan will be the health insurance policy that pays last. Please note an Integrated Shield Plan is not considered as Primary Health Insurance for the purpose of purchasing this Group Plan as a Secondary Health Insurance Plan.	▶ Optional Nil USD 150/SGD 195 USD 250/SGD 325 USD 1,000/SGD 1,300 USD 2,500/SGD 3,250 USD 5,000/SGD 6,500 USD 10,000/SGD 13,000 USD 15,000/SGD 19,500	▶ Optional Nil USD 150/SGD 195 USD 250/SGD 325 USD 1,000/SGD 1,300 USD 2,500/SGD 3,250 USD 5,000/SGD 6,500 USD 10,000/SGD 13,000 USD 15,000/SGD 19,500	▶ Optional Nil USD 150/SGD 195 USD 250/SGD 325 USD 1,000/SGD 1,300 USD 2,500/SGD 3,250 USD 5,000/SGD 6,500 USD 10,000/SGD 13,000 USD 15,000/SGD 19,500

	Out-patient Options	SimpleCare CORE	SimpleCare 100	SimpleCare 250
 <b>Out-patient Options</b>	Out-Patient Per Visit Excess USD 25/SGD 30 <sup>+</sup>	N/A	▶ Optional	▶ Optional
	Co-Insurance Out-patient Treatment 20% <sup>+</sup>	N/A	▶ Optional	▶ Optional

<sup>+</sup> only available for plans with deductibles of USD 500/SGD 650 and under

	Additional Options	SimpleCare CORE	SimpleCare 100	SimpleCare 250
 Co-Insurance	Removal of Co-Insurance for Treatment in Singapore Private Hospital	Optional	Optional	Optional
 Wellness & Vaccinations	Wellness & Vaccinations - Option 1 <sup>+</sup>	N/A	Optional USD 150/SGD 195	Optional USD 150/SGD 195
	Wellness & Vaccinations - Option 2 <sup>+</sup>	N/A	Optional USD 250/SGD 325	Optional USD 250/SGD 325
 Maternity	<b>Maternity - Option 1</b> (i) Medically necessary costs incurred during normal pregnancy and childbirth (ii) Pregnancy and childbirth medical conditions; Waiting Period: Costs incurred within twelve months from the entry date are excluded.	Not covered	Optional For compulsory group plans 10+ employees (i) USD 5,000/SGD 6,500 (ii) USD 12,000/SGD 15,600	Optional For compulsory group plans 10+ employees (i) USD 5,000/SGD 6,500 (ii) USD 12,000/SGD 15,600
	<b>Maternity - Option 2</b> (i) Medically necessary costs incurred during normal pregnancy and childbirth (ii) Pregnancy and childbirth medical conditions; Waiting Period: Costs incurred within twelve months from the entry date are excluded.	Not covered	Optional For compulsory group plans 10+ employees (i) USD 7,000/SGD 9,100 (ii) USD 15,000/SGD 19,500	Optional For compulsory group plans 10+ employees (i) USD 7,000/SGD 9,100 (ii) USD 15,000/SGD 19,500
 Drugs and Dressings	Removal of Drugs and Dressings limit	N/A	N/A	Optional

<sup>+</sup> only available for plans with deductibles of USD 500/SGD 650 and under

	Underwriting Options	SimpleCare CORE	SimpleCare 100	SimpleCare 250
 Underwriting Options	Full medical underwriting	Default	Default	Default
	Capped Cover	Optional For compulsory group plans 5 - 19 employees	Optional For compulsory group plans 5 - 19 employees	Optional For compulsory group plans 5 - 19 employees
	Medical History Disregarded	Optional For compulsory group plans 10+ employees	Optional For compulsory group plans 10+ employees	Optional For compulsory group plans 10+ employees



## How to use **your plan?**

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

	<b>Accessing In-Patient Treatment:</b>	If one of your group members needs to be admitted to hospital for day-patient or in-patient treatment, they must contact us first to request treatment pre-authorisation. We will then place a guarantee of payment with the medical provider so they don't need to pay anything.	
	<b>Find a Medical Provider:</b>	Before seeking treatment your group members can use our Find a Medical Provider Tool to find a medical provider. This can be accessed online via:	
		 1) <a href="#">Our website</a> ,	
		 2) Our smartphone ' <a href="#">Now Health' App</a> available for iPhone and Android; or	
		 3) <a href="#">Our secure online portfolio</a> .	
	<b>Accessing Out-Patient Treatment:</b>	If you select a plan that includes out-patient benefit, your group members can go to any medical practitioner of their choice or in our network, pay for their treatment and claim back their expenses online.	
	<b>Make a Claim:</b>	If your group members have paid for out-patient treatment and need to submit a claim for reimbursement, they can do this in one of two ways, either via:	
		 1) Our <a href="#">smartphone App</a> for iPhone and Android; or	
		 2) via <a href="#">their secure online portfolio</a> .	
		They simply need to complete the online form and remember to attach any receipts or diagnostic reports. Your employees will receive a notification to acknowledge receipt of their claim and they can track the status on their secure online portfolio.	
	<b>Manage your information from anywhere:</b>	Our secure online portfolio is designed to make it easy to access all your plan information in just a few clicks. You and your group members can use your secure online portfolio to:	
		<b>Group members:</b>	<b>Group Administrators:</b>
		 Download their virtual membership card and add it to their smartphone wallet	 View and download plan documents, including certificate of insurance
		 Submit and track the status of their claims	 Add and edit members to your group plan
		 Submit requests for treatment pre-authorisation	 Download management information reports



## What We Don't Cover

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

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



## Join us today

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

### Now Health International

#### UAE

Arabia Insurance Company S.A.L.  
c/o Now Health International Gulf Third Party Administrators LLC,  
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#### Rest of the World

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#### 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 contact your insurer or visit the General Insurance Association of Singapore (GIA)/ Life Insurance Association of Singapore (LIA) or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

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