

Administered by:

**NOW**  
HEALTH INTERNATIONAL

Insured by:

**Arabia**  
INSURANCE



# SimpleCare Explained



*Individuals and families*



## 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



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



## Why Choose Us

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

### Transparent:

Clear, relevant information, so you know exactly what is and isn't covered

### Service Excellence:

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



### 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 you can access quality healthcare when you need it most.

SimpleCare CORE <sup>#</sup>	SimpleCare 100 <sup>‡</sup>
 In-Patient	 +  +  In-Patient    Out-Patient USD 1,000 for treatment outside the UAE    DHA Mandatory Benefit
Ideal for someone who wants protection for serious medical conditions and emergencies 	Suitable for those that want cover for major health events, as well basic cover for day to day medical expenses 

		SimpleCare CORE <sup>#</sup>	SimpleCare 100 <sup>‡</sup>
		Annual maximum up to USD 1,000,000	Annual maximum up to USD 1,500,000
 Default Out-Patient Co-Insurance	(i) Treatment inside SimpleCare UAE Network	Not applicable	(i) Tier 1 medical providers: 20% Tier 2 medical providers: 15% Tier 3 medical providers: 0%
	(ii) Treatment outside SimpleCare UAE Network	Not applicable	(ii) 20%
	Hospital & Surgery	Full refund	Full refund
	Day-Patient/Out-Patient Surgery	Full refund	Full refund
	Cancer	Full refund	Full refund
	Organ Transplant	Up to USD 100,000	Up to USD 150,000
	Evacuation and Repatriation	Up to USD 100,000	Up to USD 100,000
	Out-Patient (for treatment outside the UAE)	Not covered	Up to USD 1,000 (for treatment outside UAE)
	Dental	Not covered	Not covered
	DHA Mandatory Benefit	Not covered	covered

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

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





## How to build **your plan**

Here's how you can build your own SimpleCare plan in two easy steps.

<b>1</b>	<b>Select your level of cover</b>	<b>SimpleCare CORE<sup>#</sup></b>  In-Patient	<b>SimpleCare 100<sup>‡</sup></b> <div>  In-Patient            Out-Patient USD 1,000 for treatment outside the UAE            DHA Mandatory Benefit         </div>
<b>2</b>	<b>Select the out-patient option</b> • For SimpleCare 100 <sup>‡</sup> only	<b>Default</b> Out-patient co-insurance (i) Treatment inside SimpleCare UAE Network: Tier 1: 20% / Tier 2: 15% / Tier 3: 0% (ii) Treatment outside SimpleCare UAE Network: 20%	<b>Optional</b> Out-patient co-insurance - Option 1 (i) Treatment inside SimpleCare UAE Network: Tier 1: 10% / Tier 2: 10% / Tier 3: 0% (ii) Treatment outside SimpleCare UAE Network: 10%



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

### Meet **Sarah**

Sarah has recently moved abroad to study. It's her first time living away from home so her parents are paying for the cover. They need a cost-conscious solution while providing reassurance that she has access to top quality healthcare. She is looking for:

- ✓ Protection for accidents, hospitalisations and serious medical conditions
- ✓ Medical evacuation and repatriation to her home country
- ✓ Affordable cover as she is on a tight budget



#### She should consider:

- SimpleCare CORE<sup>#</sup>, which covers Sarah for all her major health needs

#### Why is this a good option:

- Full cover for hospital and surgery charges
- Full cover for cancer treatment
- Evacuation and repatriation cover up to USD 100,000
- Access to our award-winning service and digital tools

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



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

### Meet **Bob**

**Bob is an expat on a local employment contract, so he isn't entitled to the benefits associated with an expat package. However, his company are willing to give him a subsidy so he can purchase health insurance. Bob is looking for:**

- ✓ Protection for accidents, hospitalisations and serious medical conditions
- ✓ Basic cover for minor day to day medical expenses, such as GP visits
- ✓ Health cover for his country of residence, as well as when he travels back to his home country to visit family



#### ***He should consider:***

- *SimpleCare 100<sup>‡</sup>, which covers Bob for all major health events DHA mandatory benefit for treatment inside the UAE, as well as up to USD 1,000 worth of out-patient treatment outside the UAE*

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

- *Full cover for hospital and surgery charges*
- *Full cover for cancer treatment*
- *Meets DHA mandatory benefit requirement for treatment inside the UAE, as well as provides up to USD 1,000 per year to access out-patient care, drugs and dressings, physiotherapy and complementary medicine for treatment outside the UAE*
- *Access to our award-winning service and digital tools*

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










# SimpleCare Benefit Schedule

Benefit		SimpleCare CORE <sup>#</sup>	SimpleCare 100 <sup>‡</sup>
Annual Maximum Plan Limit		USD 1,000,000	USD 1,500,000
 Geographical Area of Cover Default	<b>Residents of the UAE</b> Area of Cover: Worldwide excluding USA	<b>Default Network: SimpleCare Comprehensive and SimpleCare UAE Network</b>	
 Co-Insurance	<b>Default Out-Patient Co-Insurance</b>	<i>(i) For Treatment inside SimpleCare UAE Network</i>  <i>(ii) For Treatment outside SimpleCare UAE Network</i>	<i>(i) Tier 1 medical providers: 20% Tier 2 medical providers: 15% Tier 3 medical providers: 0%</i>  <i>(ii) 20%</i>
 Hospital & Surgery	<b>1. Hospital Charges, Medical Practitioner and Specialist Fees:</b> <i>(i) Hospital charges</i> <i>(ii) Ancillary charges</i>	<i>(i) Full refund</i> <i>(ii) Up to USD 1,500 per medical condition</i>	<i>(i) Full refund</i> <i>(ii) Up to USD 1,500 per medical condition</i>
	<b>2. Diagnostic Procedures:</b> MRI, PET & CT Scans	Full refund for in-patient pre and post-operative scans	Full refund
	<b>3. Renal Failure and Renal Dialysis:</b> <i>(i) In-Patient basis</i> <i>(ii) Day-Patient or Out-Patient basis</i>	<i>(i) In-Patient pre and post-operative care up to six weeks full refund</i> <i>(ii) Up to USD 50,000</i>	<i>(i) Up to six weeks full refund</i> <i>(ii) USD 50,000</i>
	<b>4. Organ Transplant:</b> <i>(i) Treatment</i> <i>(ii) Donors Medical Costs</i>	<i>(i) Up to USD 100,000</i> <i>(ii) Not covered</i>	<i>(i) Up to USD 150,000</i> <i>(ii) Not covered</i>
	<b>5. Cancer Treatment:</b>	Full refund	Full refund
	<b>6. New Born Cover:</b>	Up to USD 25,000	Up to USD 35,000
	<b>7. Congenital Disorder:</b> <i>In-Patient Treatment for a Congenital Disorder. In circumstances where a Congenital Disorder manifests itself in a New Born baby within 30 days of birth, cover for such Medical Conditions be provided under New Born Cover but excluded from Congenital Disorders.</i>	Up to USD 25,000	Up to USD 35,000
	<b>8. Parent Accommodation:</b>	Full refund	Full refund
	<b>9. Hospital Accommodation for New Born Accompanying their Mother:</b>	Full refund	Full refund
	<b>10. Reconstructive Surgery:</b>	Full refund	Full refund
	<b>11. Day-Patient or Out-Patient Surgery:</b>	Full refund	Full refund
	<b>12. In-Patient Emergency Dental Treatment:</b>	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
	<b>14. Nursing Care at Home:</b> <i>(i) Care given by Qualified Nurse in the Insured Person's own home</i> <i>(ii) Emergency Medical Practitioner (GP) home visits out of normal clinic hours</i>	<i>(i) Not covered</i> <i>(ii) Not covered</i>	<i>(i) Full refund up to 30 days per medical condition</i> <i>(ii) Not covered</i>
 Nursing Care			

	Benefit	SimpleCare CORE <sup>#</sup>	SimpleCare 100 <sup>‡</sup>
Emergency & Assistance	<b>15. Emergency Ambulance Transportation:</b>	► Full refund	► Full refund
	<b>16. Evacuation and Repatriation:</b> <b>Evacuation:</b> Reasonable expenses for: (i) Transportation costs (includes economy class air-tickets ) of Insured Person and the locally-accompanying person who has travelled as an escort. (ii) Reasonable local travel costs to and from medical appointments when Treatment is being received as a Day-Patient. (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. (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. <i>This Benefit specifically excludes routine Pregnancy and childbirth costs including Pregnancy and childbirth Medical Conditions</i> <b>Repatriation to country of residence or country of nationality following treatment</b>	Combined limit of USD 100,000 ► (i) Full refund ► (ii) Full refund ► (iii) Full refund ► (iv) Up to USD 200 per day, up to USD 7,500 per person, per evacuation  ► Full refund	Combined limit of USD 100,000 ► (i) Full refund ► (ii) Full refund ► (iii) Full refund ► (iv) Up to USD 200 per day, up to USD 7,500 per person, per evacuation  ► Full refund
	<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	► (i) Full refund ► (ii) Up to USD 10,000
	<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	► Full refund for accident requiring in-patient or day-patient care Illness: in-patient and day-patient care up to USD 35,000
	<b>19. Hospital Cash Benefit:</b> Benefit is payable for each night an insured person receives in-patient treatment if the treatment is received within the public hospitals of the insured person's country of residence	► USD 125 per night, up to 30 nights	► USD 250 per night, up to 30 nights
Out-Patient	<b>Annual Out-Patient Limit</b> <i>Applicable to Benefit 20 and 21 (only applicable for treatment outside the UAE)</i>	N/A	USD 1,000
	<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 ► (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 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 by a Registered Physiotherapist. (ii) Complementary medicine and Treatment by a therapist. This Benefit extends to osteopaths, chiropractors and podiatrists, chiropractors, homeopaths, dietician and acupuncture Treatment. (iii) Treatment or therapies administered by a recognised Traditional Chinese Medicine Practitioner or an Ayurvedic Medical Practitioner. <i>We do not cover charges for general chiropody or podiatry.</i>	► Not covered	► (i) USD 60 per visit (ii) USD 60 per visit (iii) USD 30 per visit  Combined up to 10 visits for (i), (ii) & (iii), subject to annual out-patient limit



	Benefit	SimpleCare CORE <sup>#</sup>	SimpleCare 100 <sup>‡</sup>
 Out-Patient	<b>22. Menopause Hormone Replacement Therapy:</b>	 Not covered	 Up to USD 200
	<b>23. Out-Patient Psychiatric Illness:</b>	 Not covered	 Up to USD 300
 DHA Mandatory Benefit	<p><b>21. Dubai Health Authority (DHA) Mandatory requirements Benefit:</b></p> <p>This Plan provides coverage up to USD 41,000 in aggregate per Insured Person, per Period of Cover for the following basic health services inclusive of Emergency services within the United Arab Emirates:</p> <ul style="list-style-type: none"> <li>(i) Pre-existing Conditions including maintenance of Chronic Medical Conditions.</li> <li>(ii) Examinations, diagnostic and treatment services (including cost of medicine) received in clinics and health centers that are provided by general Medical Practitioners and Specialists. Follow up visits are exempted from fees if made within a week from the date of the first examination.</li> <li>(iii) Laboratory tests, X-ray diagnostic services, diagnostic procedures including MRI, CT scans and endoscopies.</li> <li>(iv) Out-Patient physiotherapy - Maximum 10 sessions per year.</li> <li>(v) The costs of accommodation of an accompanying person as an In-Patient in the same room in cases that are Medically Necessary at the recommendation of the Medical Practitioner or Specialist. Subject to Pre-Authorisation and up to a maximum of USD 28 per night.</li> <li>(vi) Essential Vaccinations and inoculations for newborns and children as stipulated in the DHA policies and its updates, in assigned facilities.</li> <li>(vii) Preventive screening for diabetes and other screening as stipulated by the DHA every three years for Insured Persons above the age of 30 and every year for 18 years and above for Insured Persons considered high risk.</li> <li>(viii) Medically Necessary costs incurred during normal Pregnancy and childbirth, including the delivery costs, pre and post natal check-ups. A 10% Co-Insurance will apply to all Eligible claims.</li> </ul> <p>Cover includes examinations, diagnostic and Treatment, and follow up visits for Pregnancy and gynecology services provided by general Medical Practitioners and Specialists (subject to referral by the general Medical Practitioner) and received in authorised health centers and clinics.</p> <ul style="list-style-type: none"> <li>– Cover is provided for eight visits to a Primary Healthcare (PHC) obstetrician for low risk patients or specialist obstetrician for high risk patients referrals.</li> <li>– Visits to include reviews, checks and tests in accordance with DHA Antenatal Care Protocols. Initial investigations to include: FBC and platelets, blood group, rhesus status and antibodies, VDRL, MSU, urinalysis, rubella serology, HIV, FBS, randoms or A1C and for high risk patients GTT and Hepatitis C.</li> <li>– The cost of three antenatal ultrasound scans.</li> <li>– In-Patient maternity is limited to a maximum of USD 2,750 for normal Pregnancy and USD 2,750 for C-section per Insured Person, per Period of Cover.</li> </ul> <ul style="list-style-type: none"> <li>(ix) Cover is provided for a new born baby of an Insured Person for a period of 30 days from birth within the existing aggregate limit of the Mother. This includes BCG, Hepatitis B and neo-natal screening tests (Phenylketonuria (PKU), Congenital Hypothyroidism, sicklecell screening, congenital adrenal hyperplasia).</li> <li>(x) In-Patient Treatment of an Eligible Medical Condition which arises during the antenatal stages of Pregnancy, or an Eligible Medical Condition which arises during childbirth.</li> <li>(xi) Psychiatry and Mental Health Covered up to USD 2,750 per year subject to a 20% Coinsurance.</li> <li>(xii) Alternative Medicines (Homeopathy, Ayurveda) Covered up to USD 685 per year subject to 20% Coinsurance.</li> <li>(xiii) Influenza Vaccine covered once a year.</li> </ul> <p>Unless otherwise indicated these Benefits will not be payable for Treatment outside the United Arab Emirates.</p> <p>No maternity Waiting Period applies on the Dubai Health Authority (DHA) Mandatory requirements Benefit.</p> <p><b>BASMAH Initiative:</b></p> <p>The Dubai Health Authority (DHA) has launched a compulsory cancer Patient Support Program (Cancer PSP) and a Hepatitis C Patient Support Program (HCV PSP) for Dubai residents.</p>	<p>Not applicable</p>	<p>Apply</p>

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

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



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

*When you need to use your plan, we've designed the process to be as straightforward as possible. Our innovative digital tools mean it is easy to manage your plan completely online.*

	<b>Accessing In-Patient Treatment:</b>	<p>If you need to be admitted to hospital for day-patient or in-patient treatment, you must contact us first to request treatment pre-authorisation. We will then place a guarantee of payment with the medical provider so you don't need to pay anything.</p>
	<b>Find a Medical Provider:</b>	<p>Before seeking treatment you can use our Find a Medical Provider Tool to find a medical provider. This can be accessed online via:</p> <ul style="list-style-type: none"> <li>1)  <a href="#">Our website</a>,</li> <li>2)  Our smartphone '<a href="#">Now Health</a>' App available for iPhone and Android; or</li> <li>3)  <a href="#">Your secure online portfolio</a>.</li> </ul>
	<b>Accessing Out-Patient Treatment:</b>	<p>If you select a plan that includes default out-patient co-insurance benefit, members can find an out-patient direct billing facility within the SimpleCare UAE Network for their treatment.</p>
	<b>Make a Claim:</b>	<p>If you have paid for out-patient treatment and need to submit a claim for reimbursement, you can do this in one of two ways, either via:</p> <ul style="list-style-type: none"> <li>1)  Our <a href="#">smartphone App</a> for iPhone and Android; or</li> <li>2)  via <a href="#">your secure online portfolio</a>.</li> </ul> <p>Simply complete the online form and don't forget to attach any receipts or diagnostic reports. You will receive a notification to acknowledge receipt of your claim and you can track it using your secure online portfolio.</p>
	<b>Manage your information from anywhere:</b>	<p>You can use your secure online portfolio to access all your plan information in just a few clicks. You can use your secure online portfolio to:</p> <ul style="list-style-type: none"> <li> View and download your plan documents, including your certificate of insurance</li> <li> Download your Digital Membership Card</li> <li> Submit and track the status of your claims</li> <li> Submit requests for treatment pre-authorisation</li> </ul>



## 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 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 Obesity and Weight Loss
- 24 Nursing homes, convalescence homes, health hydros and nature cure clinics
- 25 Palliative and Hospice Care
- 26 Pregnancy or maternity
- 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
- 32 Second opinions
- 33 Self-inflicted injuries or attempted suicide
- 34 Sexual problems and gender re-assignment
- 35 Traditional Chinese Medicine
- 36 Sleep disorders
- 37 Travel/accommodation costs  
– except those pre-authorised by us
- 38 Travelling against medical advice
- 39 Treatment in high cost medical facilities
- 40 Treatment by a family member
- 41 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.*

### UAE

Arabia Insurance Company S.A.L.  
c/o Now Health International Gulf Third Party Administrators LLC,  
Regus Deira, Office 123 – 127, 1st Floor, Port Saeed Road,  
Next to Pullman City Centre Deira, Dubai, United Arab Emirates,  
PO Box 334337, Dubai, United Arab Emirates  
T +971 (0) 4450 1410 | F +971 (0) 4450 1416  
MEAService@worldcare.ae

### Rest of the World

Now Health International Limited  
PO Box 482055, Dubai, UAE  
T +971 (0) 4450 1510 | F +971 (0) 4450 1530  
CustomerService@now-health.com



### Now Health International

#### Europe (Malta)

Now Health International Services (Europe) Limited  
Dragonara Business Centre 5th Floor,  
Dragonara Road, St Julian's, STJ 3141, Malta  
T +356 2260 5110  
CustomerService@now-health.com

#### Europe (Spain)

Now Health International Services (Europe) Limited  
Edificio Orense 34 (Torre Norte – Planta 07),  
Calle Orense 34, CP 28020 - Madrid, Spain  
T +34 911 841 690  
CustomerService@now-health.com

#### United Kingdom

Now Health International (UK) Limited  
Suite 2.3, Building Three, Watchmoor Park, Camberley,  
Surrey, GU15 3YL, United Kingdom  
T +44 (0) 1276 602110 | F +44 (0) 1276 602130  
CustomerService@now-health.com

#### Asia Pacific

Now Health International (Asia Pacific) Limited  
Units 1501-3, 15/F, AIA Tower, 183 Electric Road  
North Point, Hong Kong  
T +852 2279 7310 | F +852 2279 7330  
CustomerService@now-health.com

#### China

Asia-Pacific Property & Casualty Insurance Co., Ltd.  
c/o Now Health International (Shanghai) Limited  
Room 1105, 11/F, BM Tower  
No. 218 Wusong Road  
Hongkou District, Shanghai 200080, China  
T +(86) 400 077 7500 / +86 21 6156 0910 | F +(86) 400 077 7900  
CustomerService@now-health.com

#### Singapore

Now Health International (Singapore) Pte. Ltd.  
4 Robinson Road  
#07-01A/02 The House of Eden  
Singapore 048543  
T +65 6880 2300 | F +65 6220 6950  
CustomerService@now-health.com

#### Indonesia

PT Now Health International Indonesia  
17/F, Indonesia Stock Exchange, Tower II  
Jl. Jend. Sudirman Kav. 52 – 53  
Jakarta 12190, Indonesia  
Toll-free 0800 1 889900/ Toll +62 21 2783 6910 | F +62 21 515 7639  
CustomerService@now-health.com

Plans issued in the United Arab Emirates (UAE) are insured by  
Arabia Insurance Company S.A.L. (registered under UAE Federal Law  
No (6) of 2007 and regulated by CBUAE) with the Registration No: 20)  
Registered address: Arabia Insurance, Green Tower, Floor No 8, 9 and 10.  
P.O. Box 1050 Dubai United Arab Emirates.

Plans are administered by Now Health International Gulf Third Party Administra-  
tors LLC (regulated by CBUAE with the Registration No: 26).

Registered address: Office No: 1741, Al Ghaith Tower, Aya Business Centers –  
Branch 1, Hamdan Street, Al Dannah, Abu Dhabi, United Arab Emirates