

# 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

**STARR**  
INSURANCE COMPANIES

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.



## 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/EUR 800/ GBP 625	 +  +  In-Patient Out-Patient USD 2,500/EUR 2,000/ GBP 1,550 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/ EUR 800,000/ GBP 625,000	Annual maximum up to USD 1,500,000/ EUR 1,200,000/ GBP 937,500	Annual maximum up to USD 1,500,000/ EUR 1,200,000/ GBP 937,500
 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/ EUR 80,000/GBP 62,500	Up to USD 150,000/ EUR 120,000/GBP 93,750	Up to USD 150,000/ EUR 120,000/GBP 93,750
 Evacuation and Repatriation	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 100,000/ EUR 80,000/GBP 62,500
 Out-Patient	Not Covered	Up to USD 1,000/ EUR 800/GBP 625	Up to USD 2,500/ EUR 2,000/GBP 1,550
 Dental	Not Covered	Not Covered	80% up to USD 300/ EUR 240/GBP 185
 In/Day-Patient Deductible	USD 500/EUR 400/ GBP 310 default	USD 500/EUR 400/ GBP 310 default	USD 500/EUR 400/ GBP 310 default





# How to build **your** group plan

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

1	 <b>Select the level of cover</b>	<b>SimpleCare CORE</b>  In-Patient	<b>SimpleCare 100</b>  In-Patient  Out-Patient USD1,000/ EUR 800/ GBP 625	<b>SimpleCare 250</b>  In-Patient  Out-Patient USD 2,500/ EUR 2,000/ GBP 1,550  Dental						
2	 <b>Select the geographical area of cover</b>	<b>Default</b> Area of Cover: Europe Network: SimpleCare Europe* <small>* Our list of medical providers in Europe that is available to you</small>		<b>Optional</b> Area of Cover: Worldwide excluding U.S.A. Network: SimpleCare Comprehensive* <small>* Our list of medical providers that is available to you if you have extended your geographical area of cover to Worldwide Excluding USA</small>						
3	 <b>Select the annual in/day-patient deductible</b>	USD Nil	USD150/ EUR 120/ GBP 95	USD250/ EUR 200/ GBP 155	USD 500/ EUR 400/ GBP 310 (default)	USD1,000/ EUR 800/ GBP 625	USD 2,500/ EUR 2,000/ GBP 1,550	USD 5,000/ EUR 4,000/ GBP 3,125	USD 10,000/ EUR 8,000/ GBP 6,250	USD 15,000/ EUR 12,000/ GBP 9,375
4	 <b>Select any ONE out-patient option</b> <ul style="list-style-type: none"> <li>For SimpleCare 100 &amp; SimpleCare 250</li> <li>For deductibles USD 500/ EUR 400/GBP 310 and under</li> </ul>	USD 25/EUR 20/GBP15 out-patient per visit excess		20% out-patient co-insurance						
5	 <b>Select any ONE additional option</b> <ul style="list-style-type: none"> <li>For SimpleCare 100 &amp; SimpleCare 250</li> </ul>	<b>Wellness &amp; Vaccinations</b> • For deductibles USD 500/ EUR 400/GBP 310 and under	<b>Maternity</b> (10+ employees)		<b>Remove drugs &amp; dressings limit</b>					
6	 <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 relocating 5 employees to another country for 12 months to work on a major new project. They are looking for:**

- ✓ 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
- Our default geographical area of cover which covers their employees when they travel within the region, but not worldwide
- They could also 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 and surgery charges
- Full cover for cancer treatment
- Evacuation and repatriation cover up to USD 100,000/EUR 80,000/GBP 62,500
- 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 and surgery charges
- Full cover for cancer treatment
- Up to USD 1,000/ EUR 800/ GBP 625 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 that are located in offices worldwide. 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:***

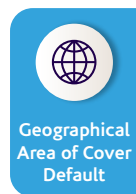
- *SimpleCare 250 plan which covers their employees for all major health events as well as medium levels of out-patient treatment and some dental cover*
- *Our Worldwide cover (excluding USA) option, so these employees are covered when they travel across their business globally*
- *Our Maternity Option 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*
- *Up to USD 2,500/EUR 2,000/GBP 1,550 per year per member to access out-patient care, drugs and dressings, physiotherapy and complementary medicine*
- *80% cover up to USD 300/EUR 240/GBP 185 per year per member for routine and complex dental treatment*
- *Up to USD 5,000/EUR 4,000/GBP 3,125 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/ EUR 800,000/ GBP 625,000	USD 1,500,000/ EUR 1,200,000/ GBP 937,500	USD 1,500,000/ EUR 1,200,000/ GBP 937,500
Area of Cover: Europe	Default Network: SimpleCare Europe*		
1. Hospital Charges, Medical Practitioner and Specialist Fees: (i) Hospital charges (ii) Ancillary charges	<ul style="list-style-type: none"> <li>(i) Full refund</li> <li>(ii) Up to USD 1,500/ EUR 1,200/GBP 930 per medical condition</li> </ul>	<ul style="list-style-type: none"> <li>(i) Full refund</li> <li>(ii) Up to USD 1,500/ EUR 1,200/GBP 930 per medical condition</li> </ul>	<ul style="list-style-type: none"> <li>(i) Full refund</li> <li>(ii) Up to USD 1,500/ EUR 1,200/GBP 930 per medical condition</li> </ul>
2. Diagnostic Procedures: MRI, PET & CT Scans	Full refund for in-patient pre and post-operative scans	Full refund	Full refund
3. Renal Failure and Renal Dialysis: (i) In-Patient basis (ii) Day-Patient or Out-Patient basis	<ul style="list-style-type: none"> <li>(i) In-Patient pre and post-operative care up to six weeks full refund</li> <li>(ii) Up to USD 50,000/ EUR 40,000/ GBP 31,250</li> </ul>	<ul style="list-style-type: none"> <li>(i) Up to six weeks full refund</li> <li>(ii) Up to USD 50,000/ EUR 40,000/ GBP 31,250</li> </ul>	<ul style="list-style-type: none"> <li>(i) Up to six weeks full refund</li> <li>(ii) Up to USD 50,000/ EUR 40,000/ GBP 31,250</li> </ul>
4. Organ Transplant:	Up to USD 100,000/ EUR 80,000/GBP 62,500	Up to USD 150,000/ EUR 120,000/GBP 93,750	Up to USD 150,000/ EUR 120,000/GBP 93,750
5. Cancer Treatment:	Full refund	Full refund	Full refund
6. New Born Cover:	Up to USD 25,000/ EUR 20,000/GBP 15,625	Up to USD 35,000/ EUR 28,000/GBP 21,875	Up to USD 35,000/ EUR 28,000/GBP 21,875
7. Congenital Disorder:	Up to USD 25,000/ EUR 20,000/GBP 15,625	Up to USD 35,000/ EUR 28,000/GBP 21,875	Up to USD 35,000/ EUR 28,000/GBP 21,875
8. Parent Accommodation:	Full refund	Full refund	Full refund
9. Hospital Accommodation for New Born Accompanying their Mother:	Full refund	Full refund	Full refund
10. Reconstructive Surgery:	Full refund	Full refund	Full refund
11. Day-Patient or Out-Patient Surgery:	Full refund	Full refund	Full refund
12. In-Patient Emergency Dental Treatment:	Full refund	Full refund	Full refund
13. Rehabilitation:	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
14. Nursing Care at Home:	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
 <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/ EUR 80,000/GBP 62,500 (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	Combined limit of USD 100,000/ EUR 80,000/GBP 62,500 (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	Combined limit of USD 100,000/ EUR 80,000/GBP 62,500 (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
<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/ 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 10,000/ EUR 8,000/GBP 6,250
<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/EUR 20,000/GBP 15,625	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	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
<b>19. Hospital Cash Benefit:</b> Benefit is payable for each night an insured person receives in-patient treatment if: (i) the treatment is received within the public hospitals of the insured person's country of residence; or (ii) this group plan is purchased as a Secondary Health Insurance Plan  Note: This benefit is not available for USD 10,000/EUR 8,000/GBP 6,250 or USD 15,000/EUR 12,000/GBP 9,375 deductible plans.	USD 125/EUR 100/GBP 75 per night, up to 30 nights	USD 250/EUR 200/GBP 155 per night, up to 30 nights	USD 250/EUR 200/GBP 155 per night, up to 30 nights
<b>Annual Out-Patient Limit</b> Applicable to Benefit 20 and 21	N/A	USD 1,000/ EUR 800/ GBP 625	USD 2,500/ EUR 2,000/ GBP 1,550
<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/ EUR 600/GBP 460 (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/ EUR 120/GBP 95 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/ EUR 1,000/GBP 780 (iv) Up to USD 150/ EUR 120/GBP 95 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/EUR 48/GBP 40 per visit (ii) USD 60/EUR 48/GBP 40 per visit (iii) USD 30/ EUR 24/GBP 20 per visit Combined up to 10 visits for (i), (ii) & (iii), subject to annual out-patient limit	(i) USD 80/EUR 64/GBP 50 per visit (ii) USD 80/EUR 64/GBP 50 per visit (iii) USD 40/EUR 32/GBP 25 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/EUR 160/ GBP 125	▶ Up to USD 300/EUR 240/ GBP 190
	<b>23. Out-Patient Psychiatric Illness:</b>	▶ Not covered	▶ Up to USD 300/EUR 240/ GBP 190	▶ Up to USD 400/EUR 320/ GBP 250
 <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.	▶ Not covered	▶ Not covered	▶ USD 300/EUR 240/GBP 185, subject to 20% co-insurance


	Geographical Area of Cover Option	SimpleCare CORE	SimpleCare 100	SimpleCare 250
 <b>Geographical Area of Cover Options</b>	Area of Cover: Worldwide Excluding USA	▶ Network: SimpleCare Comprehensive#	▶ Network: SimpleCare Comprehensive#	▶ Network: SimpleCare Comprehensive#


**\* SimpleCare Europe Network**




Our list of medical providers in Europe that is available to you.

**# SimpleCare Comprehensive Network**


Our list of medical providers that is available to you if you have extended your geographical area of cover to Worldwide Excluding USA.

	Deductible Options	SimpleCare CORE	SimpleCare 100	SimpleCare 250
 <b>Deductibles Options</b>	Standard Deductible	USD 500/EUR 400/GBP 310	USD 500/EUR 400/GBP 310	USD 500/EUR 400/GBP 310
	<b>Deductible Options (In-Patient &amp; Day-Patient)</b>  Please note: USD 10,000/EUR 8,000/GBP 6,250 or USD 15,000/EUR 12,000/GBP 9,375 deductible plans are only available to be purchased as a Secondary Health Insurance Plan.	▶ Optional Nil USD 150/EUR 120/ GBP 95 USD 250/EUR 200/ GBP 155 USD 1,000/EUR 800/ GBP 625 USD 2,500/EUR 2,000/ GBP 1,550 USD 5,000/EUR 4,000/ GBP 3,125 USD 10,000/EUR 8,000/ GBP 6,250 USD 15,000/EUR 12,000/ GBP 9,375	▶ Optional Nil USD 150/EUR 120/ GBP 95 USD 250/EUR 200/ GBP 155 USD 1,000/EUR 800/ GBP 625 USD 2,500/EUR 2,000/ GBP 1,550 USD 5,000/EUR 4,000/ GBP 3,125 USD 10,000/EUR 8,000/ GBP 6,250 USD 15,000/EUR 12,000/ GBP 9,375	▶ Optional Nil USD 150/EUR 120/ GBP 95 USD 250/EUR 200/ GBP 155 USD 1,000/EUR 800/ GBP 625 USD 2,500/EUR 2,000/ GBP 1,550 USD 5,000/EUR 4,000/ GBP 3,125 USD 10,000/EUR 8,000/ GBP 6,250 USD 15,000/EUR 12,000/ GBP 9,375

	Out-patient Options	SimpleCare CORE	SimpleCare 100	SimpleCare 250
 <b>Out-Patient Options</b>	Out-Patient Per Visit Excess USD 25/EUR 20/GBP15 <sup>+</sup>	N/A	▶ Optional	▶ Optional
	Co-Insurance Out-patient Treatment 20% <sup>+</sup>	N/A	▶ Optional	▶ Optional

	Additional Options	SimpleCare CORE	SimpleCare 100	SimpleCare 250
 <b>Wellness &amp; Vaccinations</b>	<b>Wellness &amp; Vaccinations - Option 1 <sup>+</sup></b>	N/A	▶ Optional ▶ USD 150/EUR 120/GBP 95	▶ Optional ▶ USD 150/EUR 120/GBP 95
	<b>Wellness &amp; Vaccinations - Option 2 <sup>+</sup></b>	N/A	▶ Optional ▶ USD 250/EUR 200/GBP 155	▶ Optional ▶ USD 250/EUR 200/GBP 155
 <b>Maternity</b>	<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/EUR 4,000/GBP 3,125 ▶ (ii) USD 12,000/EUR 9,600/GBP 7,500	▶ Optional For compulsory group plans 10+ employees ▶ (i) USD 5,000/EUR 4,000/GBP 3,125 ▶ (ii) USD 12,000/EUR 9,600/GBP 7,500
	<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/EUR 5,600/GBP 4,375 ▶ (ii) USD 15,000/EUR 12,000/GBP 9,375	▶ Optional For compulsory group plans 10+ employees ▶ (i) USD 7,000/EUR 5,600/GBP 4,375 ▶ (ii) USD 15,000/EUR 12,000/GBP 9,375
 <b>Drugs and Dressings</b>	<b>Removal of Drugs and Dressings limit</b>	N/A	N/A	▶ Optional

<sup>+</sup> only available for plans with deductibles of USD 500/EUR 400/GBP 310 and under

	Underwriting Options	SimpleCare CORE	SimpleCare 100	SimpleCare 250
 <b>Underwriting Options</b>	<b>Full medical underwriting</b>	Default	Default	Default
	<b>Capped Cover</b>	▶ Optional For compulsory group plans 5 - 19 employees	▶ Optional For compulsory group plans 5 - 19 employees	▶ Optional For compulsory group plans 5 - 19 employees
	<b>Medical History Disregarded</b>	▶ 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 Digital Membership Card	 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 Obesity and Weight Loss
- 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 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  
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### Rest of the World

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### Now Health International

#### Europe (Malta)

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Now Health International (UK) Limited is regulated by the Financial Conduct Authority.  
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