

WorldCare Explained



A full-page photograph of a man with short brown hair and a light beard, wearing black-rimmed glasses, a white dress shirt, a blue tie with white polka dots, and a grey suit jacket. He is smiling and looking towards the camera. His right hand is in his pocket, and his left hand is raised slightly. The background is a blurred office interior with large windows.

About Us

An innovative leader
in high-end health care

About us

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, 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.

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



407

Staff



5,000+

Distribution



Partners
Globally

16

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 16 offices around the globe.



Our Awards

Our ongoing commitment to top-end products and service has won us a number of awards for international health insurance. Our award winning innovative service proposition provides you with peace of mind that we will deliver a fast, accurate service when you need it most. Digital tools such as our smartphone App also make it even simpler and quicker to submit claims or find a medical provider, creating an exceptional customer experience.

We are proud of our recognition from the worldwide medical insurance industry and continue to improve and develop our offer, to ensure we retain our position as the leading innovator in international health insurance.



Our Insurance Partner

Our local insurance partner is AXA. AXA has 107m clients worldwide, EUR 100b in revenues and EUR 5.7b in underlying earnings*

* Source: www.axa.com/en/group/profile-and-key-figures/

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 five 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



Second Medical Opinion

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.



Global Concierge Service

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
- ✓ Placing guarantees of payment with the hospital, including in an emergency, so your employees don't need to pay up front



EAP (For SME Clients Only)

The [confidential EAP service](#) is provided by LifeWorks (TELUS). 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



Teleconsultation

(Virtual Doctor appointments via electronic means)

To help make this process easier for your employees, we provide concierge support to help them manage the process. This includes:

- ✓ Will be paid in full from Medical Providers in the Now Health International Provider Network.
- ✓ Telemedicine services are available 24/7, contact our Customer Service team.

 **Call our Customer Service team**

 **Email us at CustomerService@now-health.com**

Our Digital Tools



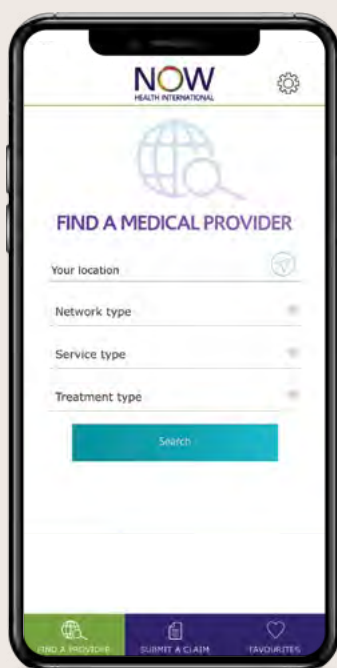
► Our Website

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.

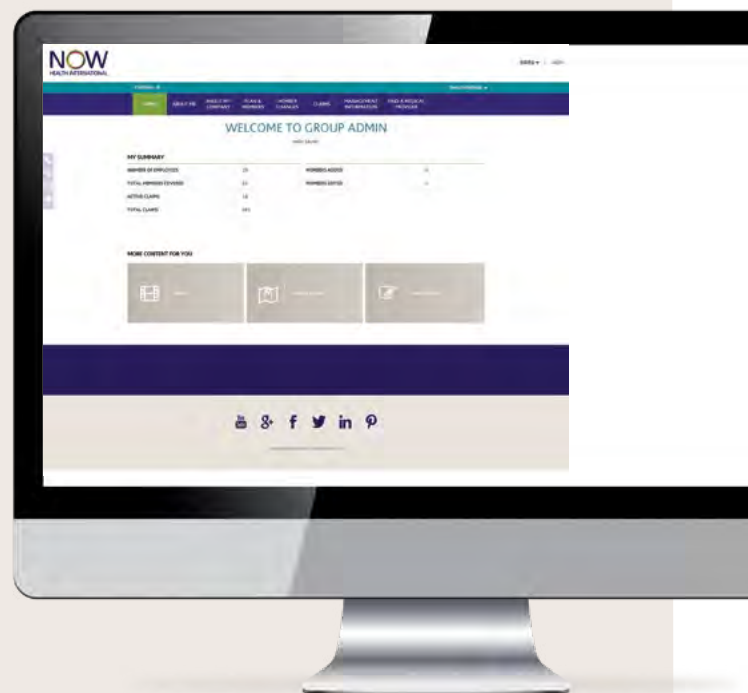


► Online management reporting

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

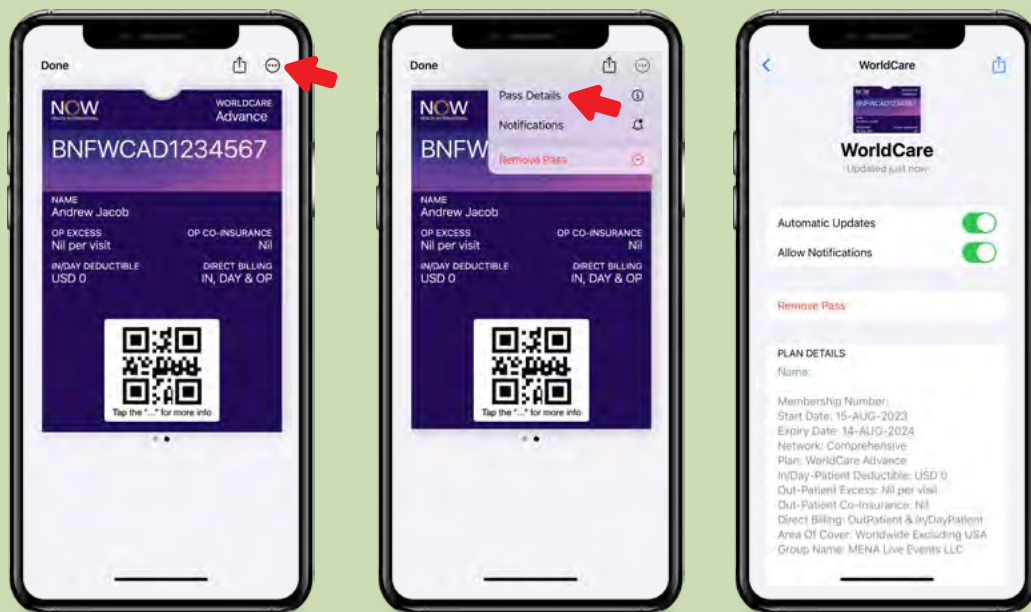
Our intuitive online tools are designed to make it easier for your employees to use their plan too. Each employee gets their own secure online portfolio where they can view and download their plan documents and track the status of their claims.



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 Digital Membership Card



Instant Access to Your Plan

Our new mobile pass enables you to:

- ✓ **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!

What's more, our mobile pass membership cards are **instantly updated in real time** so you can feel confident the information displayed is always accurate.

On the Card back

YOUR PLAN

VALIDATE MY PLAN

Name: Sara Mirae
NHI Membership Number: BNFNCAD1234567
Start Date: 01-APR-23
Expiry Date: 31-MAR-24
In/Day-Patient Deductible: USD 0
Out-Patient Excess: Nil per visit
Out-Patient Co-Insurance: Nil%
Direct Billing: - Out-Patient & In/Day Patient
- Maternity Nil Co-Insurance
Area Of Cover: Worldwide Excluding USA
Network:
Group Name: N/A

View your full plan benefits. Tap here to log into your portfolio and select 'My Plan'.

SUBMIT CLAIM

Use the app button at the top of the pass to use the mobile app.
Tap here to log in to your portfolio.

TRACK YOUR CLAIMS

Tap here to log into your portfolio and select 'My Claims'.

HOW TO REACH US

Tap here to chat online

CUSTOMER SERVICE:
Rest of the World: +97144501510
UAE: +97144501410
Asia Pacific: +85222797310
Indonesia Toll-free: 08001889900

Indonesia Toll: +622127836910
Singapore: +6568802300
China: +862161560910
UK: +441276602110
Malta: +35622605110
Spain: +34911841690

24-HOUR EMERGENCY ASSISTANCE:
Rest of the World: +97144501540
UAE: +97144501440
Asia Pacific: +85222797340
Indonesia: +622127836940
Singapore: +6568802304
China: +862161560914
UK: +441276602110
Malta: +35622605240
Spain: +34911841691

MAILING ADDRESS:
Now Health International Limited
PO Box 482055,
Dubai, UAE

INSURANCE DETAILS

This plan is insured by Best Doctors Insurance Limited.

Please present this card to your medical provider as evidence of your cover with us.

This membership card is the property of Now Health International Limited and will be voided if your cover stops mid-way through a plan year.

LATEST NEWS

Tap here to find out the latest news from us.
Tap here to read our blog.
Tap here to watch our explainer videos.

- 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 Plan



When your employees need out-patient treatment

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



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

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



When your employees need preventive care

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



Accessing help

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



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**.

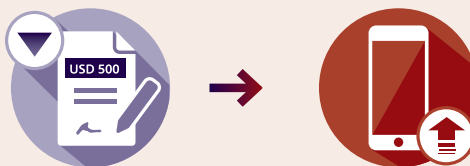


Your employees can track the status of all their claims in their secure online portfolio. We will email and SMS them updates as they happen.

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

under USD 500 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 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 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



WorldCare Excel

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

WorldCare Apex

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

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

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

- We 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 or USD 15 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).

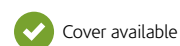


► WorldCare At a Glance

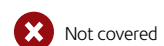
A summary of each plan is shown below.

| WorldCare Essential | WorldCare Advance | WorldCare Excel | WorldCare Apex |
|--|---|---|---|
| Annual maximum up to USD 3m | Annual maximum up to USD 3.5m | Annual maximum up to USD 4m | Annual maximum up to USD 4.5m |
| <ul style="list-style-type: none"> ✓ In-patient and day-patient care ✓ Out-patient charges ○ Out-patient charges – Option 1/2/3 ○ Routine & complex dental treatment ○ Menopause Hormone Replacement Therapy ○ Annual deductible ○ Co-insurance out-patient treatment (10%/20%) ○ USA elective treatment ○ Extended evacuation and repatriation ○ Wellness, optical and vaccinations – Option 1 ○ Wellness and vaccinations – Option 3 ○ HK hospital room restriction ○ HK & PRC hospital room restriction ○ HK preferred provider network ○ HK High Cost Provider Restriction ○ Medical history disregarded ✗ Routine maternity care | <ul style="list-style-type: none"> ✓ In-patient and day-patient care ✓ Out-patient care ✓ Menopause Hormone Replacement Therapy ○ Routine & complex dental treatment ○ Routine maternity care (no co-insurance/ 20% co-insurance) ○ Annual deductible ○ Out-patient per visit excess (USD 15/USD 25) ○ Co-insurance out-patient treatment (10%/20%) ○ USA elective treatment ○ Extended evacuation and repatriation ○ Wellness, optical and vaccinations – Option 1,2 ○ Wellness and vaccinations – Option 3 ○ HK hospital room restriction ○ HK & PRC hospital room restriction ○ HK preferred provider network ○ HK High Cost Provider Restriction ○ Removal of dental co-insurance ○ Medical history disregarded | <ul style="list-style-type: none"> ✓ In-patient and day-patient care ✓ Out-patient care ✓ Menopause Hormone Replacement Therapy ✓ Routine & complex dental treatment ○ Routine maternity care ○ Annual deductible ○ Out-patient per visit excess (USD 15/USD 25) ○ Co-insurance out-patient treatment (10%/20%) ○ USA elective treatment ○ Extended evacuation and repatriation ○ Wellness, optical and vaccinations – Option 1,2 ○ Wellness and vaccinations – Option 3 ○ HK hospital room restriction ○ HK & PRC hospital room restriction ○ HK preferred provider network ○ HK High Cost Provider Restriction ○ Removal of dental co-insurance ○ Medical history disregarded | <ul style="list-style-type: none"> ✓ In-patient and day-patient care ✓ Out-patient care ✓ Menopause Hormone Replacement Therapy ✓ Routine & complex dental treatment ✓ Routine maternity care ○ Annual deductible ○ Out-patient per visit excess (USD 15/USD 25) ○ Co-insurance out-patient treatment (10%/20%) ○ USA elective treatment ○ Extended evacuation and repatriation ○ Wellness, optical and vaccinations – Option 1,2 ○ Wellness and vaccinations – Option 3 ○ HK hospital room restriction ○ HK & PRC hospital room restriction ○ HK preferred provider network ○ HK High Cost Provider Restriction ○ Removal of dental co-insurance ○ Medical history disregarded ○ Removal of Maternity |

This product brochure contains general information only and does not constitute any contract between any parties, Now Health and AXA. For detailed terms, conditions and exclusions, please refer to the relevant policy provisions.



Cover available



Not covered



Optional

WorldCare Benefit Schedule

| Benefit | Essential | Advance | Excel | Apex |
|--|--|--|--|--|
| Annual Maximum Group Plan Limit | USD 3m | USD 3.5m | USD 4m | USD 4.5m |
| 1. Maintenance of Chronic Medical Conditions | Not covered | Full refund | Full refund | Full refund |
| 2. Hospital Charges, Medical Practitioner and Specialist Fees (i) Hospital charges for in-patient and day-patient treatment (ii) Related ancillary charges | (i) Full refund (ii) Up to USD 1,500 per medical condition | (i) Full refund (ii) Up to USD 1,500 per medical condition | (i) Full refund (ii) Up to USD 2,000 per medical condition | (i) Full refund (ii) Up to USD 2,500 per medical condition |
| 3. Diagnostic Procedures | Full refund | Full refund | Full refund | Full refund |
| 4. Emergency Ambulance Transportation | Full refund | Full refund | Full refund | Full refund |
| 5. Parent Accommodation | Full refund | Full refund | Full refund | Full refund |
| 6. Renal Failure and Renal Dialysis (i) Treatment of renal failure, including renal dialysis on an in-patient basis (ii) Treatment of renal failure, including renal dialysis on an day-patient or out-patient basis | (i) Full refund for in-patient pre and post-operative care (ii) Up to USD 50,000 | (i) Full refund (ii) Up to USD 100,000 | (i) Full refund (ii) Up to USD 100,000 | (i) Full refund (ii) Up to USD 100,000 |
| 7. Organ Transplant (i) Treatment (ii) Donor medical costs | (i) Full refund (ii) Up to USD 50,000 | (i) Full refund (ii) Up to USD 50,000 | (i) Full refund (ii) Up to USD 50,000 | (i) Full refund (ii) Up to USD 50,000 |
| 8. Cancer Treatment | Full refund | Full refund | Full refund | Full refund |
| 9. Pregnancy Medical Conditions | Full refund | Full refund | Full refund | Full refund |
| 10. New Born Cover | Up to USD 100,000 | Up to USD 100,000 | Up to USD 125,000 | Up to USD 150,000 |
| 11. Hospital Accommodation for New Born Accompanying their Mother | Full refund | Full refund | Full refund | Full refund |
| 12. Congenital Disorder | Up to USD 100,000 | Up to USD 100,000 | Up to USD 125,000 | Up to USD 150,000 |
| 13. Reconstructive Surgery | Full refund | Full refund | Full refund | Full refund |
| 14. Rehabilitation | Full refund for eligible In-patient Treatment only up to 30 days per medical condition | Full refund for up to 180 days per medical condition | Full refund | Full refund |
| 15. In-Patient Emergency Dental Treatment | Full refund | Full refund | Full refund | Full refund |
| 16. In-Patient Psychiatric Treatment | Full refund for up to 30 days | Full refund for up to 30 days | Full refund for up to 30 days | Full refund for up to 30 days |
| 17. Terminal Illness | In-patient and Day-patient treatment up to USD 50,000 lifetime limit | Up to USD 50,000 lifetime limit | Up to USD 75,000 lifetime limit | Up to USD 100,000 lifetime limit |
| 18. Emergency Non-Elective Treatment USA Cover | Full refund for accident requiring in-patient and day-patient care Illness: in-patient and day-patient care up to USD 25,000 Out-Patient Treatment in an Accident and Emergency Department in a hospital up to USD 500 | Full refund for accident requiring in-patient and day-patient care Illness: in-patient and day-patient care up to USD 25,000 Out-Patient Treatment in an Accident and Emergency Department in a hospital up to USD 500 | Full refund for accident requiring in-patient and day-patient care Illness: in-patient and day-patient care up to USD 35,000 Out-Patient Treatment in an Accident and Emergency Department in a hospital up to USD 500 | Full refund for accident requiring in-patient and day-patient care Illness: in-patient and day-patient care up to USD 50,000 Out-Patient Treatment in an Accident and Emergency Department in a hospital up to USD 500 |
| 19. Evacuation and Repatriation 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 per day, up to USD 7,500 per person, per evacuation Full refund | (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 | (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 | (i) Full refund (ii) Full refund (iii) Full refund (iv) Up to USD 300 per day, up to USD 10,000 per person, per evacuation Full refund |
| 20. Mortal Remains (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 | (i) Full refund (ii) Up to USD 10,000 | (i) Full refund (ii) Up to USD 15,000 | (i) Full refund (ii) Up to USD 20,000 |
| 21. Hospital Cash Benefit | USD 125 per night | USD 175 per night | USD 225 per night | USD 275 per night |
| 22. Out-Patient Charges (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 per medical condition (iii) Not covered | (i) and (ii) Full refund (iii) Up to USD 150 per period of cover | (i) and (ii) Full refund (iii) Up to USD 150 per period of cover | (i) and (ii) Full refund (iii) Up to USD 150 per period of cover |
| 23. Menopause Hormone Replacement Therapy | Not covered | Up to USD 500 per Period of Cover | Up to USD 600 per Period of Cover | Up to USD 750 per Period of Cover |
| 24. Day-Patient and Out-Patient Surgery | Full refund | Full refund | Full refund | Full refund |

| Benefit | Essential | Advance | Excel | Apex |
|--|--|--|---|--|
| 25. Out-Patient Psychiatric Illness | ▶ Not covered | ▶ Up to USD 2,500 | ▶ Up to USD 5,000 | ▶ Up to USD 7,500 |
| 26. Out-Patient Physiotherapy and Alternative Therapies (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 but excludes physiotherapist covered in (i). We do not cover charges for general chiropody or podiatry. | ▶ (i) Up to 5 sessions within 30 days after hospitalisation ▶ (ii) Not covered | ▶ (i) Full refund up to a maximum 30 sessions ▶ (ii) Full refund up to a maximum of 30 visits | ▶ (i) Full refund ▶ (ii) Full refund | ▶ (i) Full refund ▶ (ii) Full refund |
| 27. Out-Patient Traditional Chinese Medicine and Ayurvedic Medicine Out-Patient Treatment for therapies administered by a recognised Traditional Chinese Medical Practitioner or an Ayurvedic Medical Practitioner . | ▶ Not covered | ▶ Up to USD 1,000 per Period of Cover | ▶ Up to USD 1,500 per Period of Cover | ▶ Up to USD 3,000 per Period of Cover |
| 28. Nursing Care at Home (i) Care given by a qualified nurse (ii) Emergency out-of-hours medical practitioner (GP) home visits | ▶ (i) Up to USD 100 per day, 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 |
| 29. AIDS Cover only available after three years of continuous membership | ▶ In-patient and day-patient treatment only up to USD 25,000 | ▶ Up to USD 25,000 | ▶ Up to USD 40,000 | ▶ Up to USD 50,000 |
| 30. Maternity Costs incurred within 12 months of plan start date are excluded | ▶ Not covered | ▶ Not covered | ▶ Not covered | ▶ Up to USD 17,500 |
| 31. Dental Care (i) Routine dental treatment (ii) Complex dental treatment Costs incurred within nine months of plan start date are excluded. A co-insurance of 20% applies. Orthodontics subject to 50% co-insurance. | ▶ (i) Not covered ▶ (ii) Not covered | ▶ (i) Not covered ▶ (ii) Not covered | ▶ (i) Up to USD 1,000 ▶ (ii) Up to USD 2,000 | ▶ (i) Up to USD 1,500 ▶ (ii) Up to USD 3,000 |

| Benefit | Essential | Advance | Excel | Apex |
|---|--|---|---|---|
| Additional options | | | | |
| 32. USA Elective Treatment | Optional Up to USD 1.5m | Optional Up to USD 1.5m | Optional Up to USD 1.5m | Optional Up to USD 1.5m |
| 33. Co-Insurance Out-Patient Treatment (i) 10% Co-Insurance Out-Patient Treatment (ii) 20% Co-Insurance Out-Patient Treatment | (i) Optional (ii) Optional | (i) Optional (ii) Optional | (i) Optional (ii) Optional | (i) Optional (ii) Optional |
| 34. Out-Patient Charges (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 (iii) Up to USD 150 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 per period of cover and subject to a maximum of 10 sessions per period of cover (vi) Up to USD 400 per Period of Cover | Already covered | Already covered | Already covered |
| 35. Out-Patient Charges – Option 2 (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 (iii) Up to USD 150 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 per period of cover and subject to a maximum of 10 sessions per period of cover (vi) Up to USD 400 per Period of Cover | Already covered | Already covered | Already covered |
| 36. Out-Patient Charges – Option 3 (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 per Period of Cover in aggregate and subject to USD 25 Out-Patient Per Visit Excess (ii) Up to USD USD 3,500 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 |
| 37. Wellness, Optical and Vaccinations | Optional For compulsory group plans 3+ employees Combined limit up to USD 500 | Optional For compulsory group plans 3+ employees Combined limit up to USD 500 | Optional For compulsory group plans 3+ employees Combined limit up to USD 500 | Optional For compulsory group plans 3+ employees Combined limit up to USD 500 |
| 38. Wellness, Optical and Vaccinations – Option 2 | Not covered | Optional For compulsory group plans 3+ employees Combined limit up to USD 1,000 | Optional For compulsory group plans 3+ employees Combined limit up to USD 1,000 | Optional For compulsory group plans 3+ employees Combined limit up to USD 1,000 |
| 39. Wellness and Vaccinations – Option 3 | Optional For compulsory group plans 3+ employees Combined limit up to USD 250 | Optional For compulsory group plans 3+ employees Combined limit up to USD 250 | Optional For compulsory group plans 3+ employees Combined limit up to USD 250 | Optional For compulsory group plans 3+ employees Combined limit up to USD 250 |
| 40. Medical History Disregarded Waiting period for maternity or dental care benefits does not apply | Optional For compulsory group plans 10+ employees | Optional For compulsory group plans 10+ employees | Optional For compulsory group plans 10+ employees | Optional For compulsory group plans 10+ employees |
| 41. Dental Care for Essential (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 (ii) Up to USD 1,000 | Not covered | Not covered | Not covered |
| 42. Dental Care (i) Routine dental treatment (ii) Complex dental treatment Costs incurred within nine months of plan start date are excluded. A co-insurance of 20% applies. Orthodontics subject to 50% co-insurance. | Not covered | Optional For compulsory group plans 10+ employees (i) Up to USD 500 (ii) Up to USD 1,000 | Already covered | Already covered |

| Benefit | Essential | Advance | Excel | Apex |
|---|---------------|---|--|--|
| 43. Maternity (No Co-Insurance) <i>Costs incurred within 12 months of plan start date are excluded</i> | ▶ Not covered | ▶ Optional For compulsory group plans 10+ employees ▶ Up to USD 8,500 | ▶ Optional For compulsory group plans 10+ employees ▶ Up to USD 12,500 | Already covered |
| 44. Maternity (20% Co-Insurance) <i>Costs incurred within 12 months of plan start date are excluded</i> | ▶ Not covered | ▶ Optional For compulsory group plans 10+ employees ▶ Up to USD 8,500 | ▶ Optional For compulsory group plans 10+ employees ▶ Up to USD 12,500 | Already covered |
| 45. HK hospital room restriction | ▶ Optional | ▶ Optional | ▶ Optional | ▶ Optional |
| 46. HK & PRC hospital room restriction | ▶ Optional | ▶ Optional | ▶ Optional | ▶ Optional |
| 47. Removal of Dental Co-Insurance | ▶ Not covered | ▶ Optional For compulsory group plans 10+ employees | ▶ Optional For compulsory group plans 10+ employees | ▶ Optional For compulsory group plans 10+ employees |
| 48. HK Preferred Provider Network | ▶ Optional | ▶ Optional | ▶ Optional | ▶ Optional |
| 49. HK High Cost Provider Restriction (30% Co-Insurance In/Day/Out-Patient at Adventist, Sanitorium and Matilda Hospital Networks) | ▶ Optional | ▶ Optional | ▶ Optional | ▶ Optional |
| 50. Extended Evacuation and Repatriation | ▶ Optional | ▶ Optional | ▶ Optional | ▶ Optional |
| 51. Removal of Maternity | ▶ Not covered | ▶ Not covered | ▶ Not covered | ▶ Optional |
| Deductible Options | | | | |
| Standard Deductible | Nil | Nil | Nil | Nil |
| Optional Deductibles | USD 150 | USD 150 | USD 150 | USD 150 |
| | USD 250 | USD 250 | USD 250 | USD 250 |
| | USD 500 | USD 500 | USD 500 | USD 500 |
| | USD 1,000 | USD 1,000 | USD 1,000 | USD 1,000 |
| | USD 2,500 | USD 2,500 | USD 2,500 | USD 2,500 |
| | USD 5,000 | USD 5,000 | USD 5,000 | USD 5,000 |
| | USD 10,000 | USD 10,000 | USD 10,000 | USD 10,000 |
| | USD 15,000 | USD 15,000 | USD 15,000 | USD 15,000 |
| Out-Patient Per Visit Excess | ▶ Not covered | ▶ Optional USD 25 | ▶ Optional USD 25 | ▶ Optional USD 25 |
| Out-Patient Per Visit Excess – Option 2 | ▶ Not covered | ▶ Optional USD 15 | ▶ Optional USD 15 | ▶ Optional USD 15 |

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Customer Service Hotline

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| UAE | +971 (0) 4450 1410 |
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| UK | +44 (0) 1276 602110 |
| Europe (Malta) | +356 2260 5110 |
| Europe (Spain) | +34 911 841 690 |

CustomerService@now-health.com

| | |
|--------------|---|
| Asia Pacific | +852 2279 7310 |
| Indonesia | Toll-free: 0800 1 889900/ Toll: +62 21 2783 6910 |
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| China | +86 21 6156 0910 |

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What We Don't Cover

- | | | |
|--|---|---|
| 1 Act of terrorism, war and illegal acts | 16 Eyesight tests or vision correction, hearing tests, hearing or visual aids – except as stated in the benefit schedule | 27 Pre-existing Medical Conditions – unless agreed by us in writing |
| 2 Administrative and shipping fees | 17 External appliance and/or prosthesis | 28 Professional sports |
| 3 Alcohol and drug abuse | 18 Failure to follow medical advice | 29 Reproductive medicine |
| 4 Allergy Testing | 19 Foetal surgery | 30 Routine examinations, health screening – except as stated in the benefit schedule |
| 5 Chemical exposure | 20 Genetic testing | 31 Second opinions – unless agreed by us in writing as part of the added value Interconsultation® service |
| 6 Cosmetic treatment | 21 Hazardous sports and pursuits | 32 Self-inflicted injuries or attempted suicide |
| 7 Contamination | 22 HIV, AIDS or sexually transmitted disease – except as stated in the benefit schedule | 33 Sexual problems and gender re-assignment |
| 8 Chronic conditions (Essential plan only) | 23 Hormone Replacement Therapy – unless caused due to medical intervention | 34 Sleep disorders |
| 9 Coma or Vegetative State | 24 Obesity and Weight Loss | 35 Traditional Chinese Medicine |
| 10 Deductible, out-patient per visit excess or co-insurance | 25 Nursing homes, convalescence homes, health hydros and nature cure clinics | 36 Travel/accommodation costs – except those pre-authorised by us |
| 11 Dental care – unless this additional option has been chosen | 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 | 37 Travelling against medical advice |
| 12 Developmental disorders | | 38 Treatment by a family member |
| 13 Dietary supplements and cosmetic products | | 39 Treatment charges outside of our reasonable and customary range |
| 14 Eating disorders | | |
| 15 Experimental treatment and drugs | | |



Now Health International

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

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 1103B–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

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