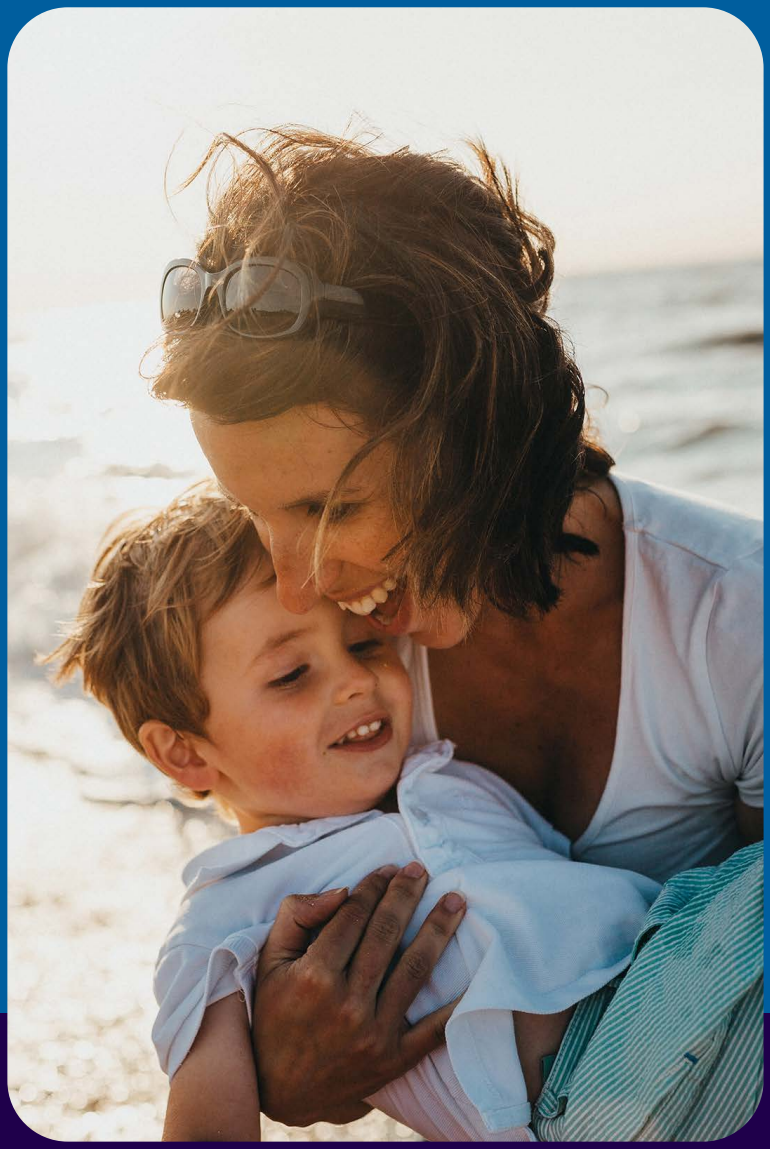
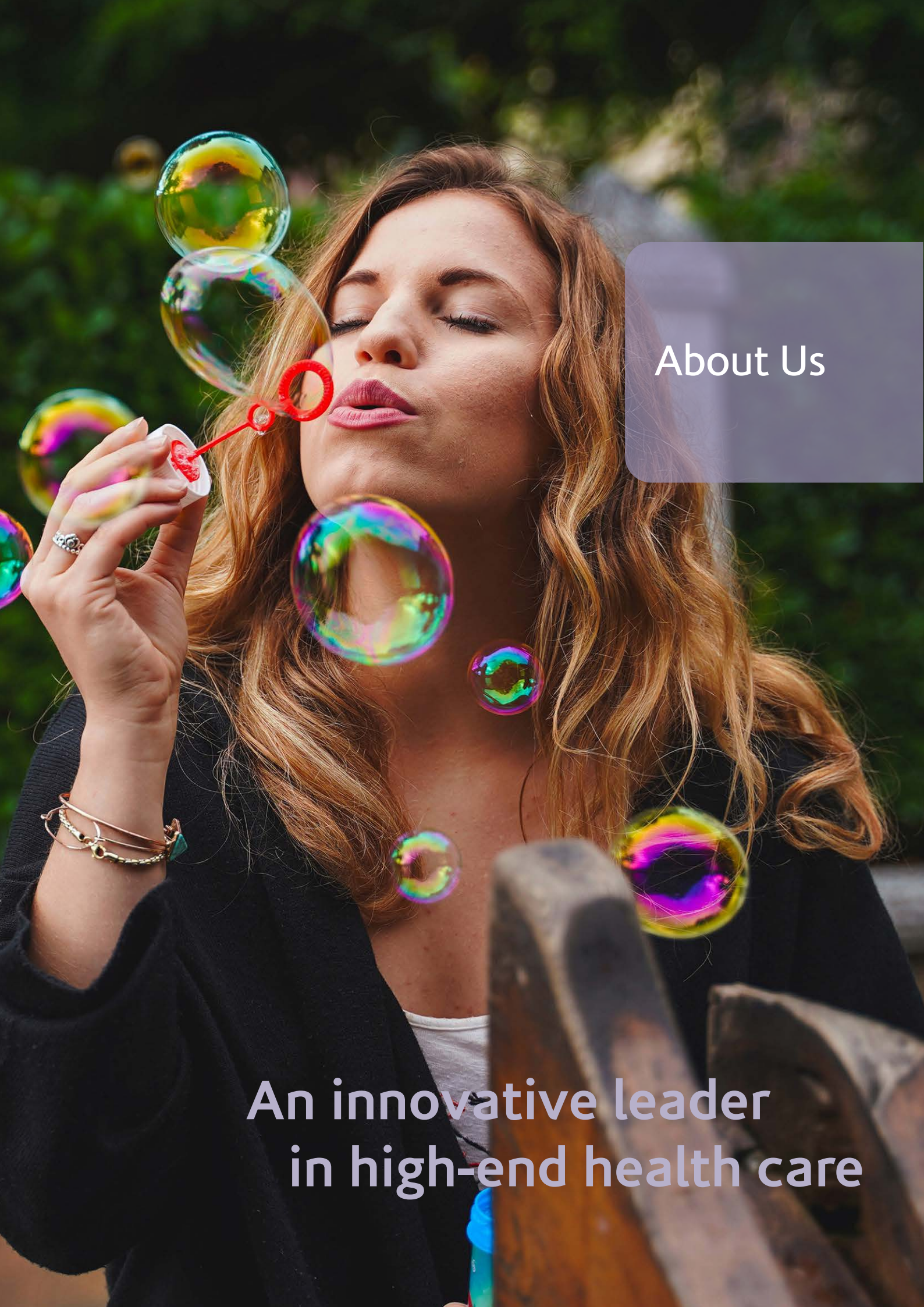
NOW
HEALTH INTERNATIONAL

# WorldCare Explained



*Individuals and families*



# 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

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.

# Our Promise to You

## Service Promise

Your 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 family.

### *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 you 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*

You 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 you 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

### *Family Discount*

Enjoy a family discount if you add a spouse and at least one child to the plan.For large families discount, you can add a spouse and at least three children on the plan

### *No Claims Discount*

If you are lucky enough not to have claimed, we give you a discount for every year you stay claim free

# Our Added Value Services

## Support to stay well and support when you need it

## Second Medical Opinion

Leveraging our extensive network of medical experts worldwide, we provide our members 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 you, we provide concierge support to help you 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 you don't need to pay up front

**Call our Customer Service team**

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

## Member Assistance Programme (individuals)

The Members Assistance Programme is provided by LifeWorks (TELUS), it includes:

- Instant access to a wide range of articles and featured audio advice about well-being via the LifeWorks portal and App
- The wellbeing and personal development videos covering from useful health tips to advice on how to manage life or legal aspects, family issues, workplace or financial challenges
- Confidential and secure telephonic or video sessions from specialized professionals in counselling, social work, psychology, or human services available 24/7 in multiple languages
- Members are eligible for 5 sessions of short-term counselling per plan year

## Teleconsultation

(Virtual Doctor appointments via electronic means)

To help make this process easier for our members, 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.

**More info:**
**https://www.now-health.com/en/worldcare/**

# Our Digital Tools

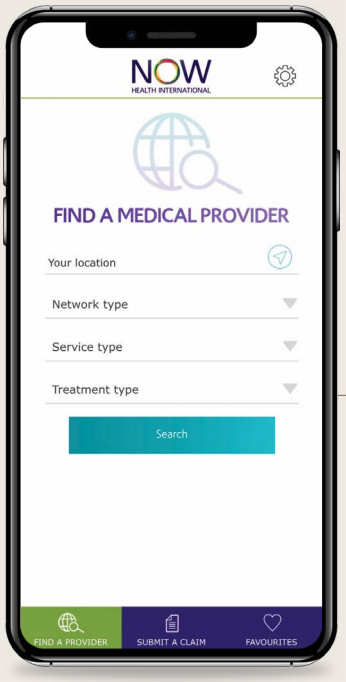
## Our Website

### Manage your 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.

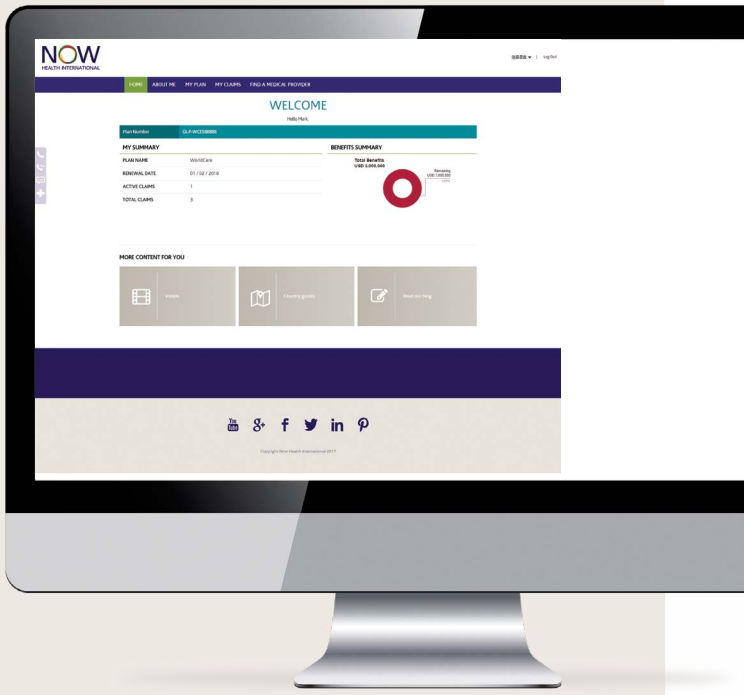
Members can access their information at any time with Now Health, as all your details are stored in your secure online portfolio, which you can access 24-hours a day from anywhere in the world.

You can view and download all your plan documents including your certificate of insurance, members' handbook and any form you might need to manage your plan.




## Submit and track your claims online

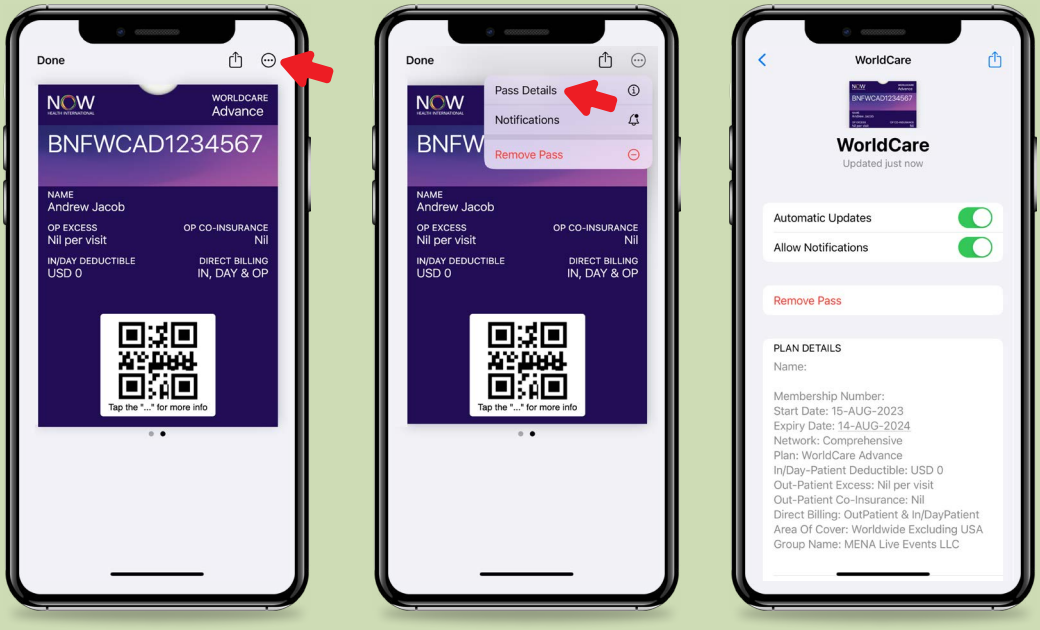
You can submit and track the status of all claims you make online. As soon as we receive your claim, we will notify you by email and SMS (if you have chosen this option).




## 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 Miraee
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 you 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 you need in-patient or day-patient treatment

If you 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 call.

## When you need preventive care

If you select one of our wellness additional options, you will be able to access screening, optical and vaccination benefits to safeguard you and your family'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 you've accessed treatment within our out-patient direct billing network or if we've placed a guarantee of payment for you, there's no need to do anything further.

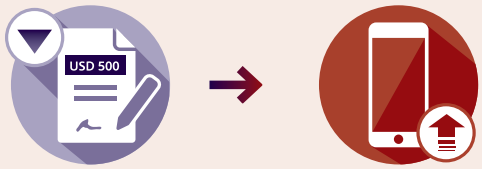
If you've had to pay and claim, we will process your eligible claims within ***five working days***.

You can track the status of all your claims in our secure online portfolio. We will email and SMS you updates as they happen.

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

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

You can claim online using our secure online portfolio or smartphone App.
Alternatively, if you prefer an offline solution you can email, post or fax us the front of the claim form and your scanned receipts.




## *All in/day-patient claims*

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

Complete the front of the claim form and ask your medical practitioner to complete the back of the form.
Upload it using our secure online portfolio, or email or fax it to us with your scanned receipts, diagnostic reports and/or discharge reports.

# Introducing WorldCare

## WorldCare 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 you and your family.*

*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.

- 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,** for added flexibility

- You can have an **Out-Patient Per Visit Excess** of either USD 25/EUR 20/GBP 15 or USD 15/ EUR 12/GBP 10 per visit to an out-patient medical practitioner
- Choose the **Co-Insurance Out-Patient Treatment** option – pay either 10% or 20% of your out-patient treatment. There is a premium discount associated with this option based on the co-insurance you have selected.

- **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.

# 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/EUR 2.4m/ GBP 1.9m** | Annual maximum up to **USD 3.5m/EUR 2.8m/ GBP 2.2m** | Annual maximum up to **USD 4m/EUR 3.2m/ GBP 2.5m** | Annual maximum up to **USD 4.5m/EUR 3.6m/ GBP 2.8m** |
| ✓ In-patient and day-patient care | ✓ In-patient and day-patient care | ✓ In-patient and day-patient care | ✓ In-patient and day-patient care |
| ✗ Routine maternity care | ✓ Out-patient care | ✓ Out-patient care | ✓ Out-patient care |
| ○ Out-patient charges – Option 1/2/3 | ✓ Menopause Hormone Replacement Therapy | ✓ Menopause Hormone Replacement Therapy | ✓ Menopause Hormone Replacement Therapy |
| ○ Routine & complex dental treatment | ✗ Routine maternity care | ✓ Routine & complex dental treatment | ✓ Routine & complex dental treatment |
| ○ Menopause Hormone Replacement Therapy | ○ Routine & complex dental treatment | ✗ Routine maternity care | ✓ Routine maternity care (20% Co-Insurance) |
| ○ Annual deductible | ○ Annual deductible | ○ Annual deductible | ○ Annual deductible |
| ○ Co-insurance out-patient treatment (10%/20%) | ○ Out-patient per visit excess (USD 15/EUR 12/GBP 10, USD 25/EUR 20/GBP 15) | ○ Out-patient per visit excess (USD 15/EUR 12/GBP 10, USD 25/EUR 20/GBP 15) | ○ Out-patient per visit excess (USD 15/EUR 12/GBP 10, USD 25/EUR 20/GBP 15) |
| ○ USA elective treatment | ○ Co-insurance out-patient treatment (10%/20%) | ○ Co-insurance out-patient treatment (10%/20%) | ○ Co-insurance out-patient treatment (10%/20%) |
| ○ Extended evacuation and repatriation | ○ USA elective treatment | ○ USA elective treatment | ○ USA elective treatment |
| ○ Wellness, optical and vaccinations – Option 1 | ○ Extended evacuation and repatriation | ○ Extended evacuation and repatriation | ○ Extended evacuation and repatriation |
| ○ Wellness and vaccinations – Option 3 | ○ Wellness, optical and vaccinations – Option 1, 2 | ○ Wellness, optical and vaccinations – Option 1, 2 | ○ Wellness, optical and vaccinations – Option 1, 2 |
| | ○ Wellness and vaccinations – Option 3 | ○ Wellness and vaccinations – Option 3 | ○ Wellness and vaccinations – Option 3 |
| | | | ○ Removal of Maternity |

✓ Cover available ✗ Not covered ○ Optional

# WorldCare Benefit Schedule

| Benefit | Essential | Advance | Excel | Apex |
|---|---|---|---|---|
| Annual Maximum Plan Limit | USD 3m/EUR 2.4m/ GBP 1.9m | USD 3.5m/EUR 2.8m/ GBP 2.2m | USD 4m/EUR 3.2m/ GBP 2.5m | USD 4.5m/EUR 3.6m/ GBP 2.8m |
| **1. Maintenance of Chronic Medical Conditions** | Not covered | Full refund | Full refund | Full refund |
| **2. Hospital Charges, Medical Practitioner and Specialist Fees**<br>(i) Hospital charges for in-patient and day-patient treatment<br>(ii) Durable Medical Equipment, Prosthetic and Orthotic Supplies charges (DMEPOS) | (i) Full refund<br>(ii) Up to USD 2,000/ EUR 1,600/ GBP 1,250 per medical condition | (i) Full refund<br>(ii) Up to USD 2,000/ EUR 1,600/ GBP 1,250 per medical condition | (i) Full refund<br>(ii) Up to USD 3,000/ EUR 2,400/GBP 1,875 per medical condition | (i) Full refund<br>(ii) Up to USD 4,000/ EUR 3,200/GBP 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**<br>(i) Treatment of renal failure, including renal dialysis on an in-patient basis<br>(ii) Treatment of renal failure, including renal dialysis on an a day-patient or out-patient basis | (i) Full refund for in-patient pre and post-operative care<br>(ii) Up to USD 50,000/ EUR 40,000/GBP 31,250 | (i) Full refund<br>(ii) Up to USD 100,000/ EUR 80,000/GBP 62,500 | (i) Full refund<br>(ii) Up to USD 100,000/ EUR 80,000/GBP 62,500 | (i) Full refund<br>(ii) Up to USD 100,000/ EUR 80,000/GBP 62,500 |
| **7. Organ Transplant**<br>(i) Treatment<br>(ii) Donor medical costs | (i) Full refund<br>(ii) Up to USD 50,000/ EUR 40,000/GBP 31,250 | (i) Full refund<br>(ii) Up to USD 50,000/ EUR 40,000/GBP 31,250 | (i) Full refund<br>(ii) Up to USD 50,000/ EUR 40,000/GBP 31,250 | (i) Full refund<br>(ii) Up to USD 50,000/ EUR 40,000/GBP 31,250 |
| **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/ EUR 80,000/GBP 62,500 | Up to USD 100,000/ EUR 80,000/GBP 62,500 | Up to USD 125,000/ EUR 100,000/GBP 78,125 | Up to USD 150,000/ EUR 120,000/GBP 93,750 |
| **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/ EUR 80,000/GBP 62,500 | Up to USD 100,000/ EUR 80,000/GBP 62,500 | Up to USD 125,000/ EUR 100,000/GBP 78,125 | Up to USD 150,000/ EUR 120,000/GBP 93,750 |
| **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/ EUR 40,000/GBP 31,250 lifetime limit | Up to USD 50,000/ EUR 40,000/GBP 31,250 lifetime limit | Up to USD 75,000/ EUR 60,000/GBP 46,875 lifetime limit | Up to USD 100,000 EUR 80,000/GBP 62,500 lifetime limit |
| **18. Emergency Non-Elective Cover outside Area of Cover** | Full refund for accident requiring in-patient or day-patient care<br>Illness: in-patient and day-patient care up to USD 25,000/EUR 20,000/ GBP 15,625 Out-Patient Treatment in an Accident and Emergency Department in a hospital up to USD 500/ EUR 400/ GBP 310 | Full refund for accident requiring in-patient or day-patient care<br>Illness: in-patient and day-patient care up to USD 25,000/EUR 20,000/ GBP 15,625 Out-Patient Treatment in an Accident and Emergency Department in a hospital up to USD 500/ EUR 400/ GBP 310 | Full refund for accident requiring in-patient or day-patient care<br>Illness: in-patient and day-patient care up to USD 35,000/EUR 28,000/ GBP 21,875 Out-Patient Treatment in an Accident and Emergency Department in a hospital up to USD 500/ EUR 400/ GBP 310 | Full refund for accident requiring in-patient or day-patient care<br>Illness: in-patient and day-patient care up to USD 50,000/EUR 40,000/ GBP 31,250 Out-Patient Treatment in an Accident and Emergency Department in a hospital up to USD 500/ EUR 400/ GBP 310 |
| **19. Evacuation and Repatriation**<br>Evacuation<br>(i) Transportation costs<br>(ii) Reasonable local travel costs to and from medical appointments<br>(iii) Reasonable travel costs for a locally - accompanying person<br>(iv) Non-hospital accommodation costs<br>Repatriation to country of residence or nationality following treatment | (i) Full refund<br>(ii) Full refund<br>(iii) Full refund<br>(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<br>Full refund | (i) Full refund<br>(ii) Full refund<br>(iii) Full refund<br>(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<br>Full refund | (i) Full refund<br>(ii) Full refund<br>(iii) Full refund<br>(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<br>Full refund | (i) Full refund<br>(ii) Full refund<br>(iii) Full refund<br>(iv) Up to USD 300/EUR 240/ GBP 185 per day, up to USD 10,000/EUR 8,000/ GBP 6,250 per person, per evacuation<br>Full refund |
| **20. Mortal Remains**<br>(i) Transportation of body or ashes of insured person to country of residence or country of nationality<br>(ii) Burial or cremation costs at the place of death | (i) Full refund<br>(ii) Up to USD 10,000/ EUR 8,000/GBP 6,250 | (i) Full refund<br>(ii) Up to USD 10,000/ EUR 8,000/GBP 6,250 | (i) Full refund<br>(ii) Up to USD 15,000/ EUR 12,000/GBP 9,375 | (i) Full refund<br>(ii) Up to USD 20,000/ EUR 16,000/GBP 12,500 |
| **21. Hospital Cash Benefit**<br>(i) In-Patient Treatment<br>(ii) Major Elective Surgeries<br>A 9 month wait period applies to (ii) | (i) Up to USD 200/EUR 160/ GBP 125 per admission<br>(ii) Up to USD 1,000/EUR 800/ GBP 625 per Major Elective Surgery | (i) Up to USD 200/EUR 160/ GBP 125 per admission<br>(ii) Up to USD 1,000/EUR 800/ GBP 625 per Major Elective Surgery | (i) Up to USD 200/EUR 160/ GBP 125 per admission<br>(ii) Up to USD 1,000/EUR 800/ GBP 625 per Major Elective Surgery | (i) Up to USD 200/EUR 160/ GBP 125 per admission<br>(ii) Up to USD 1,000/EUR 800/ GBP 625 per Major Elective Surgery |
| **22. Out-Patient Charges**<br>(i) Medical practitioner fees<br>(ii) Teleconsultation<br>(iii) Vitamins and minerals | (i) and (ii) Pre-operative consultations within 15 days from the admission and post hospitalisation consultation within 30 days following discharge from hospital up to maximum USD 2,000/ EUR 1,600/GBP 1,250 per medical condition<br>(iii) Not covered | (i) and (ii) Full refund<br>(iii) Up to USD 150/EUR 120/ GBP 95 per period of cover | (i) and (ii) Full refund<br>(iii) Up to USD 150/EUR 120/ GBP 95 per period of cover | (i) and (ii) Full refund<br>(iii) Up to USD 150/EUR 120/ GBP 95 per period of cover |

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Full refund | Not covered | Subject to limits | Optional

| Benefit | Essential | Advance | Excel | Apex |
|---|---|---|---|---|
| **23. Menopause Hormone Replacement Therapy** | *Not covered* | *Up to USD 500/EUR 400/ GBP 315 per Period of Cover* | *Up to USD 600/EUR 480/ GBP 375 per Period of Cover* | *Up to USD 750/EUR 600/ GBP 470 per Period of Cover* |
| **24. Day-Patient and Out-Patient Surgery** | *Full refund* | *Full refund* | *Full refund* | *Full refund* |
| **25. Out-Patient Psychiatric Illness** | *Not covered* | *Up to USD 2,500/ EUR 2,000/GBP 1,550* | *Up to USD 5,000/ EUR 4,000/GBP 3,125* | *Up to USD 7,500/ EUR 6,000/GBP 4,600* |
| **26. Out-Patient Physiotherapy and Alternative Therapies**<br>*(i) Physiotherapy by a registered physiotherapist.*<br>*(ii) Complementary medicine and treatment by a therapist. This benefit extends to osteopaths, chiropodists and podiatrists, chiropractors, homeopaths, dietician and acupuncture treatment but excludes physiotherapist covered in (i).*<br>*We do not cover charges for general chiropody or podiatry.* | *(i) Up to 5 sessions within 30 days after hospitalisation*<br>*(ii) Not covered* | *(i) Full refund up to a maximum of 30 sessions*<br>*(ii) Full refund up to a maximum of 30 visits* | *(i) Full refund*<br>*(ii) Full refund* | *(i) Full refund*<br>*(ii) Full refund* |
| **27. Out-Patient Traditional Chinese Medicine and Ayurvedic Medicine**<br>***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/EUR 800/ GBP 625 per Period of Cover* | *Up to USD 1,500/EUR 1,200/ GBP 930 per Period of Cover* | *Up to USD 3,000/EUR 2,400/ GBP 1,875 per Period of Cover* |
| **28. Nursing Care at Home**<br>*(i) Care given by a qualified nurse*<br>*(ii) Emergency out-of-hours medical practitioner (GP) home visits* | *(i) Up to USD 100/EUR 80/ GBP 65, up to 30 days per medical condition*<br>*(ii) Not covered* | *(i) Full refund up to 45 days per medical condition*<br>*(ii) Not covered* | *(i) Full refund up to 60 days per medical condition*<br>*(ii) Not covered* | *(i) Full refund up to 120 days per medical condition*<br>*(ii) Up to five visits* |
| **29. AIDS**<br>*Cover only available after three years of continuous membership* | *In-patient and day-patient treatment only up to USD 25,000/EUR 20,000/ GBP 15,625* | *Up to USD 25,000/ EUR 20,000/GBP 15,625* | *Up to USD 40,000/ EUR 32,000/GBP 25,000* | *Up to USD 50,000/ EUR 40,000/GBP 31,250* |
| **30. Maternity (20% Co-Insurance)**<br>*Costs incurred within 12 months of plan start date are excluded* | *Not covered* | *Not covered* | *Not covered* | *Up to USD 17,500/ EUR 14,000/GBP 10,940* |
| **31. Dental Care**<br>*(i) Routine dental treatment*<br>*(ii) Complex dental treatment*<br>*Costs incurred within nine months of plan start date are excluded. A co-insurance of 20% applies.*<br>*Orthodontics subject to 50% co-insurance.* | *(i) Not covered*<br>*(ii) Not covered* | *(i) Not covered*<br>*(ii) Not covered* | *(i) Up to USD 1,000/ EUR 800/GBP 625*<br>*(ii) Up to USD 2,000/ EUR 1,600/GBP 1,250* | *(i) Up to USD 1,500/ EUR 1,200/GBP 930*<br>*(ii) Up to USD 3,000/ EUR 2,400/GBP 1,875* |

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Full refund  Not covered  Subject to limits  Optional

| Benefit | Essential | Advance | Excel | Apex |
|---|---|---|---|---|
| **Additional options** | | | | |
| **32. Dental Care**<br>*(i) Routine dental treatment*<br>*(ii) Complex dental treatment*<br>*Costs incurred within nine months of plan start date are excluded. A co-insurance of 20% applies.* | *(i) Optional*<br>*Up to USD 250/EUR 200/ GBP 155 per Period of Cover*<br>*(ii) Optional*<br>*Up to USD 1,000/EUR 800/ GBP 625 per Period of Cover* | *(i) Optional*<br>*Up to USD 250/EUR 200/ GBP 155 per Period of Cover*<br>*(ii) Optional*<br>*Up to USD 1,000/EUR 800/ GBP 625 per Period of Cover* | *Already covered* | *Already covered* |
| **33. USA Elective Treatment** | *Optional*<br>*Up to USD 1.5m/ EUR 1.2m/GBP 937,500* | *Optional*<br>*Up to USD 1.5m/ EUR 1.2m/GBP 937,500* | *Optional*<br>*Up to USD 1.5m/ EUR 1.2m/GBP 937,500* | *Optional*<br>*Up to USD 1.5m/ EUR 1.2m/GBP 937,500* |
| **34. Co-Insurance Out-Patient Treatment**<br>*(i) 10% Co-Insurance Out-Patient Treatment*<br>*(ii) 20% Co-Insurance Out-Patient Treatment* | *(i) Optional*<br>*(ii) Optional* | *(i) Optional*<br>*(ii) Optional* | *(i) Optional*<br>*(ii) Optional* | *(i) Optional*<br>*(ii) Optional* |
| **35. Out-Patient Charges**<br>*(i) Medical practitioner fees*<br>*(ii) Teleconsultation*<br>*(iii) Vitamins and minerals*<br>*This Benefit (i), (ii) and (iii) replaces Benefit 22 – Out-Patient Charges.*<br>*(iv) a. Physiotherapy*<br>*b. Treatment by Therapist*<br>*c. Treatment for therapies by traditional Chinese medical practitioner or an ayurvedic medical practitioner*<br>*(v) Out Patient Psychiatric Illness*<br>*This Benefit replaces Benefit 25 – Out-Patient psychiatric illness*<br>*(vi) Menopause Hormone Replacement Therapy*<br>*This Benefit replaces Benefit 23 – Menopause Hormone Replacement Therapy* | *Optional*<br>*(i)and (ii) Up to USD 5,000/EUR 4,000/ GBP 3,125*<br>*(iii) Up to USD 150/EUR 120/ GBP 95 per period of cover in aggregate of overall Out-Patient Charges Benefit limit*<br>*(iv) Full refund up to 10 sessions Physiotherapy is limited to 10 sessions and not in addition to Benefit 26.*<br>*(v) Up to USD 500/EUR 400/ GBP 315 per period of cover and subject to a maximum of 10 sessions per period of cover*<br>*(vi) Up to USD 400/EUR 320/ GBP 250 per Period of Cover* | *Already covered* | *Already covered* | *Already covered* |
| **36. Out-Patient Charges – Option 2**<br>*(i) Medical practitioner fees and maintenance of chronic conditions*<br>*(ii) Teleconsultation*<br>*(iii) Vitamins and minerals*<br>*This Benefit (i), (ii) and (iii) replaces Benefit 22 – Out-Patient Charges.*<br>*(iv) a. Physiotherapy*<br>*b. Treatment by Therapist*<br>*c. Treatment for therapies by traditional Chinese medical practitioner or an ayurvedic medical practitioner*<br>*(v) Out Patient Psychiatric Illness*<br>*This Benefit replaces Benefit 25 – Out-Patient psychiatric illness*<br>*(vi) Menopause Hormone Replacement Therapy*<br>*This Benefit replaces Benefit 23 – Menopause Hormone Replacement Therapy* | *Optional*<br>*(i)and (ii) Up to USD 5,000/EUR 4,000/ GBP 3,125*<br>*(iii) Up to USD 150/EUR 120/ GBP 95 per period of cover in aggregate of overall Out-Patient Charges Benefit limit*<br>*(iv) Full refund up to 10 sessions Physiotherapy is limited to 10 sessions and not in addition to Benefit 26.*<br>*(v) Up to USD 500/EUR 400/ GBP 315 per period of cover and subject to a maximum of 10 sessions per period of cover*<br>*(vi) Up to USD 400/EUR 320/ GBP 250 per Period of Cover* | *Already covered* | *Already covered* | *Already covered* |
| **37. Out-Patient Charges – Option 3**<br>*(i) Emergency Out-Patient Benefit*<br>*(ii) Pre and Post-Operative Out-Patient Charges:*<br>*a. Medical Practitioner fees*<br>*b. Teleconsultation*<br>*c. Physiotherapy by a Registered Physiotherapist*<br>*This Benefit replaces Benefit 22- Out-Patient Charges and Benefit 26 – Out-Patient Physiotherapy and Alternative Therapies.* | *(i) Up to USD 300/EUR 240/ GBP 190 per Period of Cover in aggregate and subject to USD 25/EUR 20/ GBP 15 Out-Patient Per Visit Excess*<br>*(ii) Up to USD USD 3,500/ EUR 2,800/GBP 2,190 per Medical Condition per Period of Cover*<br>*Physiotherapy is up to 5 sessions within 90 days following hospitalisation in aggregate.* | *Not covered* | *Not covered* | *Not covered* |
| **38. Wellness, Optical and Vaccinations**<br>*Costs incurred within 6 months of the plan start date are excluded* | *Optional*<br>*Combined limit up to USD 500/EUR 400/GBP 310*<br>*Cover only available six months after selecting this Option* | *Optional*<br>*Combined limit up to USD 500/EUR 400/GBP 310*<br>*Cover only available six months after selecting this Option* | *Optional*<br>*Combined limit up to USD 500/EUR 400/GBP 310*<br>*Cover only available six months after selecting this Option* | *Optional*<br>*Combined limit up to USD 500/EUR 400/GBP 310*<br>*Cover only available six months after selecting this Option* |
| **39. Wellness, Optical and Vaccinations – Option 2**<br>*Costs incurred within 6 months of the plan start date are excluded* | *Not covered* | *Optional*<br>*Combined limit up to USD 1,000/EUR 800/GBP 625*<br>*Cover only available six months after selecting this Option* | *Optional*<br>*Combined limit up to USD 1,000/EUR 800/GBP 625*<br>*Cover only available six months after selecting this Option* | *Optional*<br>*Combined limit up to USD 1,000/EUR 800/GBP 625*<br>*Cover only available six months after selecting this Option* |

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Full refund | Not covered | Subject to limits | Optional

| Benefit | Essential | Advance | Excel | Apex |
|---|---|---|---|---|
| **40. Wellness and Vaccinations – Option 3**<br>*Costs incurred within 6 months of the plan start date are excluded* | *Optional*<br>*Combined limit up to USD 250/EUR 200/GBP 155*<br>*Cover only available six months after selecting this Option* | *Optional*<br>*Combined limit up to USD 250/EUR 200/GBP 155*<br>*Cover only available six months after selecting this Option* | *Optional*<br>*Combined limit up to USD 250/EUR 200/GBP 155*<br>*Cover only available six months after selecting this Option* | *Optional*<br>*Combined limit up to USD 250/EUR 200/GBP 155*<br>*Cover only available six months after selecting this Option* |
| **41. Regional Cover Option: Europe (excluding United Kingdom, Germany and Switzerland)**<br>Residents of Europe (excluding United Kingdom, Germany and Switzerland) | *Optional* | *Optional* | *Optional* | *Optional* |
| **42. Extended Evacuation and Repatriation** | *Optional* | *Optional* | *Optional* | *Optional* |
| **43. Removal of Maternity** | *Not covered* | *Not covered* | *Not covered* | *Optional* |

| Benefit | Essential | Advance | Excel | Apex |
|---|---|---|---|---|
| **Deductible Options** | | | | |
| **Standard Deductible** | *Nil* | *Nil* | *Nil* | *Nil* |
| **Optional Deductibles** | *USD 150/EUR 120/GBP 95* | *USD 150/EUR 120/GBP 95* | *USD 150/EUR 120/GBP 95* | *USD 150/EUR 120/GBP 95* |
| | *USD 250/EUR 200/GBP 155* | *USD 250/EUR 200/GBP 155* | *USD 250/EUR 200/GBP 155* | *USD 250/EUR 200/GBP 155* |
| | *USD 500/EUR 400/GBP 310* | *USD 500/EUR 400/GBP 310* | *USD 500/EUR 400/GBP 310* | *USD 500/EUR 400/GBP 310* |
| | *USD 1,000/EUR 800/GBP 625* | *USD 1,000/EUR 800/GBP 625* | *USD 1,000/EUR 800/GBP 625* | *USD 1,000/EUR 800/GBP 625* |
| | *USD 2,500/EUR 2,000/GBP 1,550* | *USD 2,500/EUR 2,000/GBP 1,550* | *USD 2,500/EUR 2,000/GBP 1,550* | *USD 2,500/EUR 2,000/GBP 1,550* |
| | *USD 5,000/EUR 4,000/GBP 3,125* | *USD 5,000/EUR 4,000/GBP 3,125* | *USD 5,000/EUR 4,000/GBP 3,125* | *USD 5,000/EUR 4,000/GBP 3,125* |
| | *USD 10,000/EUR 8,000/GBP 6,250* | *USD 10,000/EUR 8,000/GBP 6,250* | *USD 10,000/EUR 8,000/GBP 6,250* | *USD 10,000/EUR 8,000/GBP 6,250* |
| | *USD 15,000/EUR 12,000/GBP 9,375* | *USD 15,000/EUR 12,000/GBP 9,375* | *USD 15,000/EUR 12,000/GBP 9,375* | *USD 15,000/EUR 12,000/GBP 9,375* |
| **Out-Patient Per Visit Excess** | *Not covered* | *Optional*<br>*USD 25/EUR 20/GBP 15* | *Optional*<br>*USD 25/EUR 20/GBP 15* | *Optional*<br>*USD 25/EUR 20/GBP 15* |
| **Out-Patient Per Visit Excess – Option 2** | *Not covered* | *Optional*<br>*USD 15/EUR 12/GBP 10* | *Optional*<br>*USD 15/EUR 12/GBP 10* | *Optional*<br>*USD 15/EUR 12/GBP 10* |

# 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, ask your intermediary for more information.


**Customer Service Hotline**

| | |
|---|---|
| UAE | +971 (0) 4450 1410 |
| Rest of the World | +971 (0) 4450 1510 |
| 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/<br>Toll: +62 21 2783 6910 |
| Singapore | +65 6880 2300 |
| China | Toll: +86 21 6156 0910<br>Toll-free: 400 077 7500 |

**www.now-health.com**


## What We Don't Cover

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

This summary document is only a guide prepared using extracts from your Members Handbook.
Please refer to your Member Handbook for full details of the terms, conditions and exclusion of your plan.

## Now Health International

**UAE**
Arabia Insurance Company S.A.L.
c/o Now Health International Gulf Third Party Administrators LLC,
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
Paseo de la Castellana 130. Castellana Bernabéu First - Offices 931 & 932.
CP:28046 - 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

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Registered Office: Dragonara Business Centre 5th Floor, Dragonara Road,
St Julian's, STJ 3141, Malta. Company No. C94330.