



WorldCare Explained

individuals and families



About Us

An innovative leader
in high-end health care

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 and Jakarta.

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 11 sales/service offices, 112,000+ members, 350 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

112,000+

Members



350 Staff



5,000+

Distribution



Partners
Globally

11 Offices



Our Global Presence

Our main markets are Asia Pacific, Canada, Caribbean, Europe, Latin America and the Middle East, offering personalised customer service from our 11 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 a leading innovator in international health insurance.

Our Insurance Partner

Our insurance partner is AXA PPP healthcare. AXA PPP healthcare Limited ("AXA PPP healthcare") is part of the AXA Group of companies. 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/



A silhouette of a man carrying a child on his shoulders against a sunset sky. The man's arms are outstretched, and the child's arms are also outstretched. In the upper left corner, there is a cluster of colorful balloons (yellow, blue, purple, red, green). The sun is low on the horizon, creating a bright glow and lens flare. The background is a clear, light blue sky.

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-authorized, we will place guarantees of payment with medical providers within two 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, if you want to have printed documents, we will dispatch them to you within five working days
- 6



Go Paper-free

We encourage you to go paper-free and receive only a membership card. If you do, we will dispatch it within two working days

Look what our customers say about us!

Results of our Customer Survey 2016 show that the majority of our members are happy with both our top-end benefits and great service.

Very good or excellent service reported by **89%** of members



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

Underwritten by the financial strength of RGA, a global reinsurance leader in financial protection, that manages over USD 3 trillion in life and health reinsurance business 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 the mobile app, website or email us all your 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



Wellness

Our preventive care additional option means you can look after your future health too



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
Member
Services



► Member Services



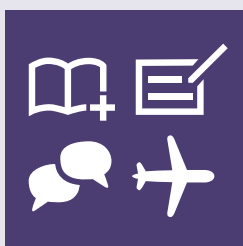
Second Medical Opinion

To ensure you get the right diagnosis and the best treatment, we are offering customers access to a second medical opinion through our partnership with Interconsultation® from Best Doctors Inc. It's important to us that you and your family receive the appropriate care when you need it most, and this new service helps provide greater peace of mind, and even greater value from your international health insurance. All you need to do is contact our Customer Service team who can assist.

Benefits of the service include:

- Access to over 53,000 highly renowned specialists globally
- Second medical opinion received within 2-3 weeks
- Advice on the appropriate diagnosis and treatment from a specialist in their field
- Final report you can share with your treating physician
- Translation services as required

Second medical opinion service, is most appropriate for medium – long term complex conditions, and is not available for minor conditions, or in emergency/life threatening situations.



Global Concierge Services

We know that when you're unwell, it's important that accessing the best medical care is quick and simple, particularly if you want to use your international health insurance to seek treatment overseas. Our new Global Concierge Service helps take the hassle out of arranging your overseas treatment – from advice on finding the best medical provider for your treatment to help in booking an appointment – so you and your family can focus on what's important.

Our service provides:

- Dedicated end to end support, throughout your treatment – for both you and your family
- Booking of medical appointments on your behalf, from the initial consultation through to hospitalisation and treatment
- Advice on finding the best medical provider for your treatment if you need
- A liaison contact between different medical providers and other parties, so you don't have to worry about keeping everyone up to date



Extended Medical Evacuation

In an emergency, getting the best treatment fast is paramount. Members can now choose to add our new Extended Medical Evacuation Option to their plan, to help reassure you and your family that you can access the best treatment in an emergency, wherever you are in the world – including medical evacuation to the nearest centre of excellence or back to your home country. This safety net can help you to rest easier, particularly if you are based in a remote area or with limited access to high quality medical facilities.

Our service enables you to access:

- Fast response medical services
- Emergency medical transportation, such as air ambulance
- Expatriation to the nearest medical centre of excellence or your home country

This service is only available in critical, life threatening situations.

A black and white photograph of an airport terminal. In the foreground, the silhouettes of a family—a man carrying a child on his shoulders and a woman—are seen from behind as they look out a large window. To the right, another silhouette of a person with a shoulder bag is walking. The window looks out onto an airfield with an airplane and airport buildings. The floor is highly reflective, mirroring the silhouettes. A purple semi-transparent box on the left contains the text 'Our Member Services'.

Our
Member
Services



Crisis Management
Advice - Support - Response



Website Access

Our new partnership with red24 gives you access to their comprehensive website, containing extensive safety, security and travel-related information, from country intelligence to advice on mitigating and managing a host of risks and threats. There are over 240 country and territory profiles, each of which rates the prevailing risks, including political stability, crime, terrorism, conflict and kidnapping. red24's website also allows you to customise specific information on their indicated areas of interest and has a host of security advice to help members mitigate and deal with a variety of threats and concerns, from civil unrest and kidnapping to securing a private residence. There is also information and advice on how you can protect yourself against the threat of identify theft, scams and electronic crime.



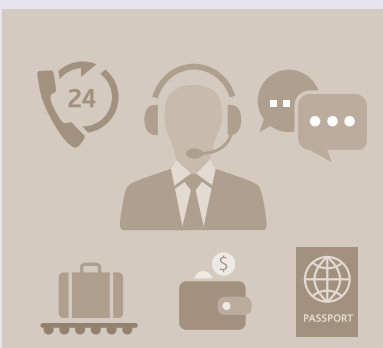
Travel Safety Alerts

red24's alert service platform provides email and/or SMS notifications about significant safety, security or travel related developments worldwide. You will receive travel safety alerts specifically for the location and duration of your booked trips, helping keep you aware of any security incidents so you can take action to reduce potential risks. The alerts are issued within 40 minutes of a significant incident taking place in a country that may impact you. The alerts are delivered 24 hours a day and 365 days a year.



Daily News

The Daily News is a roundup of all major security and travel-related incidents worldwide, delivered each weekday as an email publication. The review of the news is broken down by geographic region, making it easier and quicker for you to access information relevant to you.



24/7 Hotline and Access to Crisis Management Consultants

red24's Crisis Response Management (CRM) Centre is staffed 24/7 by analysts, crisis support specialists and customer service representatives, all of whom are directly contactable. They can assist you with crisis management when travelling, from a pre-trip risk assessment to helping with a lost passport, from providing real time security updates to arranging emergency travel. red24 has a team of multilingual customer services representatives and highly experienced crisis support specialists available to assist you 24 hours a day, 365 days a year.

A photograph of a person carrying a child on their back, both with their arms raised in a gesture of joy or triumph. They are standing on a beach with the ocean and a bright, hazy sunset in the background. The person is wearing a light-colored, long-sleeved shirt, and the child is wearing a light-colored dress with small dark spots. A semi-transparent grey box is overlaid on the left side of the image, containing the text 'Our Digital Tools'.

Our
Digital Tools

Our Website

► Manage your plan online

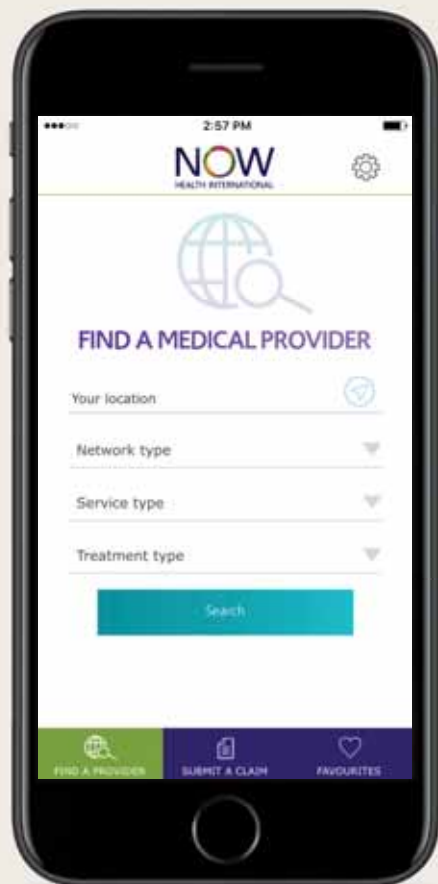
The Now Health International website is designed to make it simpler to manage your international health insurance from accessing your plan documents to tracking your claims.

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 Mobile App

- Our mobile 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.



How to Use Your Plan

When you need to use your plan, we've designed the process to be as straightforward as possible.

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 mobile 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 or less***.

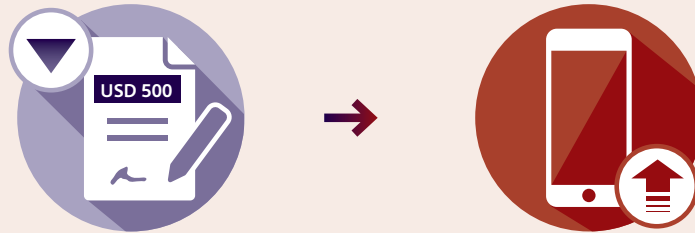
You can track the status of all your claims in our secure online portfolio. We will email and SMS you updates as they happen.

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 mobile 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.



A photograph of two people riding bicycles outdoors. The person in the foreground is wearing a light-colored long-sleeved shirt and shorts, riding a dark-colored bicycle. The person behind them is wearing a dark jacket and is also on a bicycle. They are riding on a paved path with a body of water and trees in the background under a clear sky. A semi-transparent teal box is overlaid on the left side of the image, containing the text 'Your Membership Card'.

Your
Membership
Card

Once you join Now Health, we send you a membership card for each person covered on your plan. Our membership cards are designed to carry clear information on what you are covered for.

We work closely with the medical providers in our network so they recognise your Now Health card. Any out-patient benefits you have selected will be clearly labelled on the card.

On the Card front



01 Direct Billing

This will indicate what kind of direct billing you are entitled to.

02 Product name and option

03 Your name

04 Membership number

This number is unique to each individual.

05 Start date

This is the first day of your current plan year.

06 Expiry date

This is the last day of your current plan year.

07 Out-patient excess

This is the amount you pay towards the cost of any out-patient medical treatment.

08 Out-patient co-insurance

This section indicates if you have selected the 10% or 20% co-insurance treatment option, which means you have to pay either 10% or 20% of any out-patient treatment. If you have not chosen this option, it will say 'Nil'.

09 In/day-patient deductible

This is the annual amount you pay towards the cost of any in/day-patient treatment.

On the Card back



10 Online

Visit our website to login to your secure online portfolio and track your claims online.

11 Customer service

You can call any of these numbers if you want to talk to us about any query. Your local number is normally at the top of the list.

12 24-hour Emergency Assistance

If you have an emergency and need immediate help, call any of these numbers. Your local number is normally at the top of the list.

13 Mailing address

If you want to post your claims or write us a letter, please use this address.

14 This is the logo of the underwriter of your plan.

A romantic scene of a man and a woman sitting on a large wooden swing on a sandy beach. They are seen from behind, looking out at the ocean as the sun sets. The sky is a mix of soft pinks, oranges, and blues. The man is wearing a light green t-shirt and dark shorts, and the woman is wearing a dark blue dress. The swing is made of thick ropes and a wide wooden plank. The beach is in the foreground, and the ocean extends to the horizon. A palm tree is visible in the top left corner.

Introducing
WorldCare

WorldCare is one of the most comprehensive, benefit-rich products in the international health insurance market today. There are four levels available: Essential, Advance, Excel and Apex. This means you can select the level of cover you prefer to suit your lifestyle, from basic medical treatment, to a more comprehensive package.

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** 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.

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
<ul style="list-style-type: none">  In-patient and day-patient care  Out-patient charges  Out-patient charges – Option 2  Routine & complex dental treatment  Routine maternity care  Annual deductible  Co-insurance out-patient treatment (10%/20%)  USA elective treatment  Extended evacuation and repatriation 	<ul style="list-style-type: none">  In-patient and day-patient care  Out-patient care  Routine & complex dental treatment  Routine maternity care  Annual deductible  Out-patient per visit excess (USD 15/EUR 12/GBP 10, USD 25/EUR 20/GBP 15)  Co-insurance out-patient treatment (10%/20%)  USA elective treatment  Extended evacuation and repatriation  Wellness, optical and vaccinations  Wellness, optical and vaccinations – Option 2 	<ul style="list-style-type: none">  In-patient and day-patient care  Out-patient care  Routine & complex dental treatment  Routine maternity care  Annual deductible  Out-patient per visit excess (USD 15/EUR 12/GBP 10, USD 25/EUR 20/GBP 15)  Co-insurance out-patient treatment (10%/20%)  USA elective treatment  Extended evacuation and repatriation  Wellness, optical and vaccinations  Wellness, optical and vaccinations – Option 2 	<ul style="list-style-type: none">  In-patient and day-patient care  Out-patient care  Routine & complex dental treatment  Routine maternity care  Annual deductible  Out-patient per visit excess (USD 15/EUR 12/GBP 10, USD 25/EUR 20/GBP 15)  Co-insurance out-patient treatment (10%/20%)  USA elective treatment  Extended evacuation and repatriation  Wellness, optical and vaccinations  Wellness, optical and vaccinations – Option 2

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 i) Hospital charges for in-patient and day-patient treatment ii) Related ancillary charges	▶ (i) Full refund ▶ (ii) Up to USD 1,500/ EUR 1,200/GBP 930 per medical condition	▶ (i) Full refund ▶ (ii) Up to USD 1,500/ EUR 1,200/GBP 930 per medical condition	▶ (i) Full refund ▶ (ii) Up to USD 2,000/ EUR 1,600/GBP 1,250 per medical condition	▶ (i) Full refund ▶ (ii) Up to USD 2,500/ EUR 2,000/GBP 1,550 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 a day-patient or out-patient basis	▶ (i) Full refund for in-patient pre and post-operative care ▶ (ii) Not covered	▶ (i) Full refund ▶ (ii) Up to USD 100,000/ EUR 80,000/GBP 62,500	▶ (i) Full refund ▶ (ii) Up to USD 100,000/ EUR 80,000/GBP 62,500	▶ (i) Full refund ▶ (ii) Up to USD 100,000/ EUR 80,000/GBP 62,500
7. Organ Transplant i) Treatment ii) Donor medical costs	▶ (i) Full refund ▶ (ii) Up to USD 50,000/ EUR 40,000/GBP 31,250	▶ (i) Full refund ▶ (ii) Up to USD 50,000/ EUR 40,000/GBP 31,250	▶ (i) Full refund ▶ (ii) Up to USD 50,000/ EUR 40,000/GBP 31,250	▶ (i) Full refund ▶ (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 and Childbirth 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 Treatment USA Cover	▶ 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 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 ▶ 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 ▶ 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 ▶ 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 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/EUR 160/ GBP 125 per day, up to USD 7,500/EUR 6,000/ GBP 4,600 per person, per evacuation ▶ Full refund	▶ (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	▶ (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	▶ (i) Full refund ▶ (ii) Full refund ▶ (iii) Full refund ▶ (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 ▶ 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/ 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 15,000/ EUR 12,000/GBP 9,375	▶ (i) Full refund ▶ (ii) Up to USD 20,000/ EUR 16,000/GBP 12,500
21. Hospital Cash Benefit	▶ USD 125/EUR 100/GBP 75 per night	▶ USD 175/EUR 140/GBP 105 per night	▶ USD 225/EUR 180/GBP 135 per night	▶ USD 275/EUR 220/GBP 165 per night

Benefit	Essential	Advance	Excel	Apex
22. Out-Patient Charges i) Medical practitioner fees ii) Physiotherapy	▶ (i) Pre-operative consultations and diagnostic procedures 15 days from admission and post hospitalisation consultations to max USD 2,000/EUR 1,600/GBP 1,250 or 30 days per medical condition ▶ (ii) Not covered	▶ (i) Full refund ▶ (ii) Full refund up to 30 sessions	▶ (i) Full refund ▶ (ii) Full refund	▶ (i) Full refund ▶ (ii) Full refund
23. Day-Patient and Out-Patient Surgery	▶ Full refund	▶ Full refund	▶ Full refund	▶ Full refund
24. 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
25. Alternative Therapies	▶ Not covered	▶ Full refund up to a maximum of 30 visits	▶ Full refund	▶ Full refund
26. 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/EUR 80/ GBP 65, 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
27. AIDS 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
28. Maternity 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
29. 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/ EUR 800/GBP 625 ▶ (ii) Up to USD 2,000/ EUR 1,600/GBP 1,250	▶ (i) Up to USD 1,500/ EUR 1,200/GBP 930 ▶ (ii) Up to USD 3,000/ EUR 2,400/GBP 1,875
Additional options				
30. USA Elective Treatment	▶ Optional Up to USD 1.5m/ EUR 1.2m/GBP 937,500	▶ Optional Up to USD 1.5m/ EUR 1.2m/GBP 937,500	▶ Optional Up to USD 1.5m/ EUR 1.2m/GBP 937,500	▶ Optional Up to USD 1.5m/ EUR 1.2m/GBP 937,500
31. 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
32. Out-Patient Charges This additional option replaces benefit 22 i) Medical practitioner fees ii) Physiotherapy	▶ Optional ▶ (i) Up to USD 4,500/ EUR 3,600/GBP 2,800 ▶ (ii) Full refund up to 10 sessions	▶ Already covered	▶ Already covered	▶ Already covered
33. Out-Patient Charges – Option 2 This additional option replaces benefit 22 i) Medical practitioner fees and maintenance of chronic conditions ii) Physiotherapy	▶ Optional ▶ (i) Up to USD 4,500/ EUR 3,600/GBP 2,800 ▶ (ii) Full refund up to 10 sessions	▶ Already covered	▶ Already covered	▶ Already covered
34. Wellness, Optical and Vaccinations Costs incurred within 6 months of the plan start date are excluded	▶ Not covered	▶ Optional ▶ Combined limit up to USD 500/EUR 400/GBP 310 Cover available after 6 months of continuous membership	▶ Optional ▶ Combined limit up to USD 500/EUR 400/GBP 310 Cover available after 6 months of continuous membership	▶ Optional ▶ Combined limit up to USD 500/EUR 400/GBP 310 Cover available after 6 months of continuous membership
35. Wellness, Optical and Vaccinations – Option 2 Costs incurred within 6 months of the plan start date are excluded	▶ Not covered	▶ Optional ▶ Combined limit up to USD 1,000/EUR 800/GBP 625 Cover available after 6 months of continuous membership	▶ Optional ▶ Combined limit up to USD 1,000/EUR 800/GBP 625 Cover available after 6 months of continuous membership	▶ Optional ▶ Combined limit up to USD 1,000/EUR 800/GBP 625 Cover available after 6 months of continuous membership
36. Extended Evacuation and Repatriation	▶ Optional	▶ Optional	▶ Optional	▶ Optional
Deductible Options				
Standard Deductible	Nil	Nil	Nil	Nil
Optional Deductibles	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 USD 25/EUR 20/GBP 15	▶ Optional USD 25/EUR 20/GBP 15	▶ Optional USD 25/EUR 20/GBP 15
Out-Patient Per Visit Excess – Option 2	▶ Not covered	▶ Optional USD 15/EUR 12/GBP 10	▶ Optional USD 15/EUR 12/GBP 10	▶ Optional USD 15/EUR 12/GBP 10

▶ Full refund ▶ Not covered ▶ Subject to limits ▶ Optional

A photograph of a woman and a young child walking along a beach at sunset. The woman, wearing a striped shirt and shorts, is holding the child's hand. The child is wearing a white tank top and red pants. The sun is low on the horizon, creating a warm, golden glow over the water and sand. The background shows some buildings and trees. A green semi-transparent box is overlaid on the left side of the image, containing the text.

What We
Don't Cover

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

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

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for more information.





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