WorldCare Explained

individuals and families
An innovative leader in high-end health care

www.internationalinsurance.com
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, 125,000+ members, 370 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.
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 the leading innovator in international health insurance.

Our Insurance Partner

Our insurance partner is Best Doctors Insurance Limited. Best Doctors Insurance Limited is a non-resident Class 3B insurer in Bermuda. To be registered as a Class 3B insurer the minimum premium requirement is USD $50 million and Best Doctors Insurance Limited continues to comply with the ongoing solvency requirements the Bermuda Monetary Authority (BMA) https://www.bma.bm place on us.

www.internationalinsurance.com
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:

<table>
<thead>
<tr>
<th>Promise</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1</strong> Fast Claims Processing</td>
<td>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.</td>
</tr>
<tr>
<td><strong>2</strong> Accessing Medical Care</td>
<td>If you need to access medical care that needs to be pre-authorised, we will place guarantees of payment with medical providers within two working days, so you can access treatment as quickly as possible.</td>
</tr>
<tr>
<td><strong>3</strong> 24/7 Customer Service</td>
<td>Our 24/7 customer service teams understand your priorities and respect your time. We respond to all enquiries within one working day.</td>
</tr>
<tr>
<td><strong>4</strong> Quick Underwriting Decisions</td>
<td>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.</td>
</tr>
<tr>
<td><strong>5</strong> Plan documents</td>
<td>When you buy your plan, if you want to have printed documents, we will dispatch them to you within five working days.</td>
</tr>
<tr>
<td><strong>6</strong> Go Paper-free</td>
<td>We encourage you to go paper-free and receive only a membership card. If you do, we will dispatch it within two working days.</td>
</tr>
</tbody>
</table>

### Look what our customers say about us!

Results of our Customer Survey 2018 show that the majority of our members are happy with both our top-end benefits and great service.

**Very good, good or excellent** service reported by 90% of members ⭐⭐⭐⭐⭐
Why Choose Us?

www.internationalinsurance.com
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.

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.

Comprehensive
WorldCare is one of the most comprehensive, benefit-rich products in the international health insurance market today.

Innovative
Our state-of-the-art website provides instant access to plan documents, management information and claims tracking information.

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.

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

Fast
Our quick and simple claims process means you can use our smartphone App, website or email us all their claims for fast reimbursement.

Experienced
We are international health insurance experts. Our senior management team has over 200-years combined experience and >10% employees are medically trained.

Always on
You can access our customer service teams 24-hours a day, 365-days a year.

Access
Our worldwide network of medical providers offers access to healthcare without you having to pay up-front.

Global
Now Health’s local service offices in Asia Pacific, the Middle East, Europe and the Americas offer a truly worldwide service.

No Claims Discount
If you are lucky enough not to have claimed, we give you a discount for every year you stay claim free.

www.internationalinsurance.com
Our
Added Value
Services

www.internationalinsurance.com
Support to stay well and support when you need it

At Now Health we think it’s important to support you with your overall health and wellbeing. That’s why we offer a range of added value services in addition to your core plan protection, so you know we’re there for you, every step of the way.

Travel Assistance

Why: We know our globally mobile members frequently travel abroad, both for work and pleasure. To help provide you with the protection you need when you travel, we offer a travel assistance service.

What: With our partner Assist America we offer a range of services including:

- Pre-trip information
- Emergency prescription service if you forget your medicine while abroad
- Support for you and your family should you fall ill abroad, including care of elderly or minor children
- Early trip return in the event of an emergency
- Lost luggage assistance
- Legal and interpreter assistance

How: Register for this service when you buy your plan.

Second Medical Opinion

Why: A second medical opinion can help provide reassurance, particularly for those who are uncertain about their diagnosis, have a complex condition, or are unsure about what treatment plan to choose.

What: Leveraging our extensive network of medical experts worldwide, we provide our members with a second medical opinion service to help ensure you 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.

How: Simply contact your local Customer Service team to use this service. globalservice@now-health.com

Global Concierge Service

Why: As an international health insurance provider, we recognise that many of our members may choose to seek treatment overseas, away from their home country.

What: 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
- Appointment reminders
- Placing guarantees of payment with the hospital, including in an emergency, so you don’t need to pay up front
- Support with arranging medical visas as and when required

How: Simply contact your local Customer Service team to use this service. globalservice@now-health.com

www.internationalinsurance.com
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.

www.internationalinsurance.com
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 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
www.internationalinsurance.com
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 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.
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.
- **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.

On the Card back

- **01** Name
  Mark Lee
- **02** Membership number
  BNFWCAP123456
- **03** Start date
  01/03/2019
- **04** Expiry date
  28/02/2020
- **05** Out-patient excess
  USD 25 per visit
- **06** Out-patient co-insurance
  20%
- **07** Nil
- **08** In/day-patient deductible
- **09** Direct Billing
  - Out-Patient & In/Day-Patient
  - Maternity
- **10** How to reach us:
  - Online
    www.now-health.com
  - Customer service:
    - Rest of the World
      +971 (0)4450 1510
    - Europe
      +352 2279 7310
    - Asia Pacific
      Toll-free: 0800 1 889900/Tel: +65 6880 2300
    - Singapore
      +65 6880 2304
    - China
      +86 21 6156 0914
  - 24 hour Emergency Assistance:
    - Rest of the World
      +971 (0)4450 1540
    - Europe
      +352 2279 7340
    - Asia Pacific
      +65 6880 2304
    - Singapore
      +65 6880 2300
    - China
      +86 21 6156 0914
  - Mailing address:
    Now Health International Limited
    PO Box 482055, Dubai, UAE

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 must be returned to the mailing address if your cover stops mid-way through a plan year.
Introducing WorldCare

www.internationalinsurance.com
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 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 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 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.
- 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.
- 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.

www.internationalinsurance.com
A summary of each plan is shown below.

<table>
<thead>
<tr>
<th>WorldCare Essential</th>
<th>WorldCare Advance</th>
<th>WorldCare Excel</th>
<th>WorldCare Apex</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual maximum up to USD 3m/EUR 2.4m/GBP 1.9m</td>
<td>Annual maximum up to USD 3.5m/EUR 2.8m/GBP 2.2m</td>
<td>Annual maximum up to USD 4m/EUR 3.2m/GBP 2.5m</td>
<td>Annual maximum up to USD 4.5m/EUR 3.6m/GBP 2.8m</td>
</tr>
<tr>
<td>✓ In-patient and day-patient care</td>
<td>✓ In-patient and day-patient care</td>
<td>✓ In-patient and day-patient care</td>
<td>✓ In-patient and day-patient care</td>
</tr>
<tr>
<td>✓ Out-patient charges</td>
<td>✓ Out-patient care</td>
<td>✓ Routine &amp; complex dental treatment</td>
<td>✓ Out-patient care</td>
</tr>
<tr>
<td>✓ Out-patient charges – Option 2</td>
<td>✗ Routine maternity care</td>
<td>✓ Routine maternity care</td>
<td>✓ Routine maternity care</td>
</tr>
<tr>
<td>✓ Routine &amp; complex dental treatment</td>
<td>✓ Annual deductible</td>
<td>✓ Annual deductible</td>
<td>✓ Annual deductible</td>
</tr>
<tr>
<td>✓ Annual deductible</td>
<td>✓ Co-insurance out-patient treatment (10%/20%)</td>
<td>✓ Co-insurance out-patient treatment (10%/20%)</td>
<td>✓ Co-insurance out-patient treatment (10%/20%)</td>
</tr>
<tr>
<td>✓ USA elective treatment</td>
<td>✓ USA elective treatment</td>
<td>✓ USA elective treatment</td>
<td>✓ USA elective treatment</td>
</tr>
<tr>
<td>☐ Africa Restriction</td>
<td>☐ Africa Restriction</td>
<td>☐ Africa Restriction</td>
<td>☐ Africa Restriction</td>
</tr>
<tr>
<td>☐ Extended evacuation and repatriation</td>
<td>☐ Extended evacuation and repatriation</td>
<td>☐ Extended evacuation and repatriation</td>
<td>☐ Extended evacuation and repatriation</td>
</tr>
<tr>
<td>☐ Wellness, optical and vaccinations</td>
<td>☐ Wellness, optical and vaccinations</td>
<td>☐ Wellness, optical and vaccinations</td>
<td>☐ Wellness, optical and vaccinations</td>
</tr>
<tr>
<td>☐ Wellness, optical and vaccinations – Option 2</td>
<td>☐ Wellness, optical and vaccinations – Option 2</td>
<td>☐ Wellness, optical and vaccinations – Option 2</td>
<td>☐ Wellness, optical and vaccinations – Option 2</td>
</tr>
</tbody>
</table>

**Coverage:**
- ✓ Covered
- ✗ Not covered
- ☐ Optional

For more information, visit [www.internationalinsurance.com](http://www.internationalinsurance.com)
<table>
<thead>
<tr>
<th>Benefit</th>
<th>Essential</th>
<th>Advance</th>
<th>Excel</th>
<th>Apex</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Annual Maximum Plan Limit</strong></td>
<td>USD 3m/EUR 2.4m/GBP 1.9m</td>
<td>USD 3.5m/EUR 2.8m/GBP 2.2m</td>
<td>USD 4m/EUR 3.2m/GBP 2.5m</td>
<td>USD 4.5m/EUR 3.6m/GBP 2.8m</td>
</tr>
<tr>
<td>1. Maintenance of Chronic Medical Conditions</td>
<td>Not covered</td>
<td>Full refund</td>
<td>Full refund</td>
<td>Full refund</td>
</tr>
<tr>
<td>2. Hospital Charges, Medical Practitioner and Specialist Fees</td>
<td>(i) Full refund</td>
<td>(i) Full refund</td>
<td>(i) Full refund</td>
<td>(i) Full refund</td>
</tr>
<tr>
<td>(ii) Hospital charges for in-patient and day-patient treatment</td>
<td>(ii) Full refund</td>
<td>(ii) Full refund</td>
<td>(ii) Full refund</td>
<td>(ii) Full refund</td>
</tr>
<tr>
<td>(iii) Related ancillary charges</td>
<td>(iii) Full refund</td>
<td>(iii) Full refund</td>
<td>(iii) Full refund</td>
<td>(iii) Full refund</td>
</tr>
<tr>
<td>3. Diagnostic Procedures</td>
<td>Full refund</td>
<td>Full refund</td>
<td>Full refund</td>
<td>Full refund</td>
</tr>
<tr>
<td>4. Emergency Ambulance Transportation</td>
<td>Full refund</td>
<td>Full refund</td>
<td>Full refund</td>
<td>Full refund</td>
</tr>
<tr>
<td>5. Parent Accommodation</td>
<td>Full refund</td>
<td>Full refund</td>
<td>Full refund</td>
<td>Full refund</td>
</tr>
<tr>
<td>6. Renal Failure and Renal Dialysis</td>
<td>(i) Full refund</td>
<td>(i) Full refund</td>
<td>(i) Full refund</td>
<td>(i) Full refund</td>
</tr>
<tr>
<td>(ii) Treatment</td>
<td>(ii) Full refund</td>
<td>(ii) Full refund</td>
<td>(ii) Full refund</td>
<td>(ii) Full refund</td>
</tr>
<tr>
<td>(iii) Treatment</td>
<td>(iii) Full refund</td>
<td>(iii) Full refund</td>
<td>(iii) Full refund</td>
<td>(iii) Full refund</td>
</tr>
<tr>
<td>7. Cancer Treatment</td>
<td>Full refund</td>
<td>Full refund</td>
<td>Full refund</td>
<td>Full refund</td>
</tr>
<tr>
<td>8. Pregnancy and Childbirth Medical Conditions</td>
<td>Full refund</td>
<td>Full refund</td>
<td>Full refund</td>
<td>Full refund</td>
</tr>
<tr>
<td>10. New Born Cover</td>
<td>Up to USD 100,000/EUR 80,000/GBP 62,500</td>
<td>Up to USD 100,000/EUR 80,000/GBP 62,500</td>
<td>Up to USD 125,000/EUR 100,000/GBP 78,125</td>
<td>Up to USD 175,000/EUR 140,000/GBP 112,500</td>
</tr>
<tr>
<td>11. Hospital Accommodation for New Born Accompanying their Mother</td>
<td>Full refund</td>
<td>Full refund</td>
<td>Full refund</td>
<td>Full refund</td>
</tr>
<tr>
<td>12. Congenital Disorder</td>
<td>Up to USD 100,000/EUR 80,000/GBP 62,500</td>
<td>Up to USD 100,000/EUR 80,000/GBP 62,500</td>
<td>Up to USD 125,000/EUR 100,000/GBP 78,125</td>
<td>Up to USD 175,000/EUR 140,000/GBP 112,500</td>
</tr>
<tr>
<td>13. Reconstructive Surgery</td>
<td>Full refund</td>
<td>Full refund</td>
<td>Full refund</td>
<td>Full refund</td>
</tr>
<tr>
<td>14. Rehabilitation</td>
<td>Full refund</td>
<td>Full refund</td>
<td>Full refund</td>
<td>Full refund</td>
</tr>
<tr>
<td>15. In-Patient Emergency Dental Treatment</td>
<td>Full refund</td>
<td>Full refund</td>
<td>Full refund</td>
<td>Full refund</td>
</tr>
<tr>
<td>16. In-Patient Psychiatric Treatment</td>
<td>Full refund for up to 30 days</td>
<td>Full refund</td>
<td>Full refund</td>
<td>Full refund for up to 30 days</td>
</tr>
<tr>
<td>17. Terminal illness</td>
<td>In-patient and Day-patient treatment up to USD 50,000/EUR 40,000/GBP 31,250 lifetime limit</td>
<td>Up to USD 50,000/EUR 40,000/GBP 31,250 lifetime limit</td>
<td>Full refund for accident requiring in-patient or day-patient care</td>
<td>Full refund</td>
</tr>
<tr>
<td>18. Emergency Non-Elective Treatment USA Cover</td>
<td>Full refund for accident requiring in-patient or day-patient care</td>
<td>Full refund for accident requiring in-patient or day-patient care</td>
<td>Full refund for accident requiring in-patient or day-patient care</td>
<td>Full refund for accident requiring in-patient or day-patient care</td>
</tr>
<tr>
<td>19. Evacuation and Repatriation</td>
<td>(i) Full refund</td>
<td>(i) Full refund</td>
<td>(i) Full refund</td>
<td>(i) Full refund</td>
</tr>
<tr>
<td>(ii) Transportation costs</td>
<td>(ii) Full refund</td>
<td>(ii) Full refund</td>
<td>(ii) Full refund</td>
<td>(ii) Full refund</td>
</tr>
<tr>
<td>(iii) Reasonable local travel costs and from medical appointments</td>
<td>(iii) Full refund</td>
<td>(iii) Full refund</td>
<td>(iii) Full refund</td>
<td>(iii) Full refund</td>
</tr>
<tr>
<td>(iv) Reasonable travel costs for a locally - accompanying person</td>
<td>(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</td>
<td>(iv) Up to USD 200/EUR 160/GBP 15,625 per day, up to USD 7,500/EUR 6,000/GBP 4,600 per person, per evacuation</td>
<td>(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</td>
<td>(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</td>
</tr>
<tr>
<td>20. Mortal Remains</td>
<td>(i) Full refund</td>
<td>(i) Full refund</td>
<td>(i) Full refund</td>
<td>(i) Full refund</td>
</tr>
<tr>
<td>(ii) Transportation of body or ashes of insured person</td>
<td>(ii) Full refund</td>
<td>(ii) Full refund</td>
<td>(ii) Full refund</td>
<td>(ii) Full refund</td>
</tr>
<tr>
<td>(iii) Burial or cremation costs at the place of death</td>
<td>(iii) Full refund</td>
<td>(iii) Full refund</td>
<td>(iii) Full refund</td>
<td>(iii) Full refund</td>
</tr>
<tr>
<td>21. Hospital Cash Benefit</td>
<td>USD 125/EUR 100/GBP 75 per night</td>
<td>USD 175/EUR 140/GBP 105 per night</td>
<td>USD 225/EUR 180/GBP 135 per night</td>
<td>USD 275/EUR 220/GBP 165 per night</td>
</tr>
<tr>
<td>22. Out-Patient Charges</td>
<td>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</td>
<td>Full refund</td>
<td>Full refund</td>
<td>Full refund</td>
</tr>
<tr>
<td>23. Day-Patient and Out-Patient Surgery</td>
<td>Full refund</td>
<td>Full refund</td>
<td>Full refund</td>
<td>Full refund</td>
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<tr>
<td>24. Out-Patient Psychiatric Illness</td>
<td>Not covered</td>
<td>Up to USD 2,500/EUR 2,000/GBP 1,550</td>
<td>Up to USD 5,000/EUR 4,000/GBP 3,125</td>
<td>Up to USD 7,500/EUR 6,000/GBP 4,600</td>
</tr>
</tbody>
</table>
## Benefit

25. **Out-Patient Physiotherapy and Alternative Therapies**
   - (i) Physiotherapy by a registered physiotherapist, when referred by a medical practitioner, or specialist.
   - (ii) Complementary medicine and treatment by a therapist, when referred by a medical practitioner, or specialist. This benefit extends to osteopaths, chiropractors, homeopaths, dieticians and acupuncturists but excludes physiotherapist covered in (i).
   - (iii) Out-patient treatment for therapies administered by a recognized traditional Chinese medical practitioner or an ayurvedic medical practitioner. We do not cover charges for general chiropody or podiatry.

26. **Nursing Care at Home**
   - (i) Care given by a qualified nurse
   - (ii) Emergency out-of-hours medical practitioner (GP) home visits

27. **AIDS**
   - Cover only available after three years of continuous membership

28. **Maternity**
   - Costs incurred within 12 months of plan start date are excluded

29. **Dental Care**
   - (i) Routine dental treatment
   - (ii) Complex dental treatment

## Essential

26. **Nursing Care at Home**
   - (i) Up to USD 1,000/EUR 800/GBP 625 per visit
   - (ii) Not covered

27. **AIDS**
   - In-patient and day-patient treatment only up to USD 25,000/EUR 20,000/GBP 15,625

28. **Maternity**
   - Costs incurred within 12 months of plan start date are excluded

29. **Dental Care**
   - (i) Not covered
   - (ii) Not covered

## Advance

26. **Nursing Care at Home**
   - (i) Full refund up to a maximum of 30 days after hospitalisation
   - (ii) Not covered
   - (iii) Not covered

27. **AIDS**
   - Full refund up to 45 days per medical condition
   - (i) Not covered

28. **Maternity**
   - Costs incurred within 12 months of plan start date are excluded

29. **Dental Care**
   - (i) Not covered
   - (ii) Not covered

## Excel

26. **Nursing Care at Home**
   - (i) Full refund up to a maximum of 30 sessions
   - (ii) Not covered
   - (iii) Not covered

27. **AIDS**
   - Full refund up to 60 days per medical condition
   - (i) Not covered

28. **Maternity**
   - Costs incurred within 12 months of plan start date are excluded

29. **Dental Care**
   - (i) Not covered
   - (ii) Not covered

## Apex

26. **Nursing Care at Home**
   - (i) Full refund up to a maximum of 30 visits
   - (ii) Not covered
   - (iii) Not covered

27. **AIDS**
   - Full refund up to 120 days per medical condition
   - (i) Up to five visits

28. **Maternity**
   - Costs incurred within 12 months of plan start date are excluded

29. **Dental Care**
   - (i) Not covered
   - (ii) Not covered

### Additional options

30. **USA Elective Treatment**
   - 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

32. **Out-Patient Charges**
   - This additional option replaces benefit 22
   - (i) Medical practitioner fees and maintenance of chronic conditions
     - a. Physiotherapy
     - b. Treatment by Therapist
   - (ii) Full refund up to 10 sessions per medical condition
     - Physiotherapy is limited to 10 sessions and not in addition to Benefit 25

33. **Out-Patient Charges – Option 2**
   - This additional option replaces benefit 22
   - (i) Medical practitioner fees and maintenance of chronic conditions
     - a. Physiotherapy
     - b. Treatment by Therapist
     - c. Treatment for therapies by traditional Chinese medical practitioner or an ayurvedic medical practitioner
     - We do not cover charges for general chiropody or podiatry

34. **Wellness, Optical and Vaccinations**
   - Costs incurred within 6 months of the plan start date are excluded

35. **Wellness, Optical and Vaccinations – Option 2**
   - Costs incurred within 6 months of the plan start date are excluded

36. **Africa restriction**

37. **Extended Evacuation and Repatriation**

### Deductible Options

<table>
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### Subject to limits

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### Optional Deductibles

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### Out-Patient Per Visit Excess

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### Out-Patient Per Visit Excess – Option 2

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