



WorldCare Explained

individuals and families



► *It's time for a fresh approach to international health cover*

Now Health International is a specialist international health insurance provider founded in 2010. At the heart of our offer are benefit-rich products combined with our aim to provide unparalleled service to our customers.

With offices in Hong Kong, Dubai and the UK, we are strategically placed to serve the main expat hubs and global emerging markets. Our people are experts in international health insurance and deliver local market knowledge with fast and accurate service.





▶ *Discover clear simple
international health cover*

It's now simple to access great healthcare for you and your family, wherever you are in the world. Now Health makes it easy to choose the right cover and easy to use it.

▶ *A simple approach*

- ▶ We ask the important questions up-front and provide you with clear information, so you know exactly what you're covered for, and what you're not.
- ▶ Our processes are built to be user-friendly and to save you time. You can manage everything online, from joining to tracking your claims.
- ▶ All your information is stored in your own online secure portfolio area so you can access it from anywhere in the world 24 hours a day.
- ▶ Our plans are portable, so you may be able to keep the same great cover if you move from one country to another.
- ▶ Above all, Now Health is designed to meet the needs of people who want access to international healthcare.

▶ *Our underwriting*

Our approach to underwriting is intended to provide a clear and fair experience for all our members.

Every individual plan we issue is based on a full medical underwriting approach. This means that we ask detailed questions about your medical history up-front before issuing your plan. While we ask you to spend a little time providing this information when you apply, we only ask for this information once and it means that you know exactly what you're covered for.

Our underwriting partner is AXA PPP healthcare, a well-known name in health insurance. It has more than 70 years' experience in healthcare insurance, including 40 in international markets.

▶ *Designed to work harder for you and your family*

With Now Health, you can count on:

- ▶ Fast, accurate service from people who understand what's important to you and respect your time
- ▶ Clear information, so you can easily manage your plan
- ▶ Access to healthcare worldwide via our provider network
- ▶ Straightforward processes and fast turnaround times, from joining to claiming
- ▶ The tools to access and manage your information online from anywhere in the world
- ▶ A clear ethical policy including a commitment to reduce the amount of paper we use

▶ *Our commitment to the environment*

As an international organisation, Now Health is aware of the impact that printing and shipping has on the environment. We are committed to reducing our carbon footprint by reducing the volume of printed paper that we generate. Our plans are designed to be entirely paper-free and we encourage members not to print their documents.

We produce the items we do print, including our membership cards and brochures, using sustainably sourced materials, including FSC certified paper.





► *Our service promise*

Our international health insurance is designed to give you straightforward access to the healthcare you need, wherever you are in the world. This means:

- A commitment to handle your claims quickly. Providing we have all the information we need, we aim to process eligible claims within five working days
- When you join, we will dispatch a membership card for every member on your plan within two working days
- Help to find suitable healthcare providers in your area
- Pre-authorisation of your claims where possible, to reduce your out-of-pocket expenses
- An international claims management team with the medical expertise to support you in making decisions about your healthcare
- 24 hour emergency assistance with AXA Assistance
- Expert staff located in Hong Kong, Dubai and the UK, to provide on-the-ground local knowledge when you need it

► *24 hour access to medical help and information*

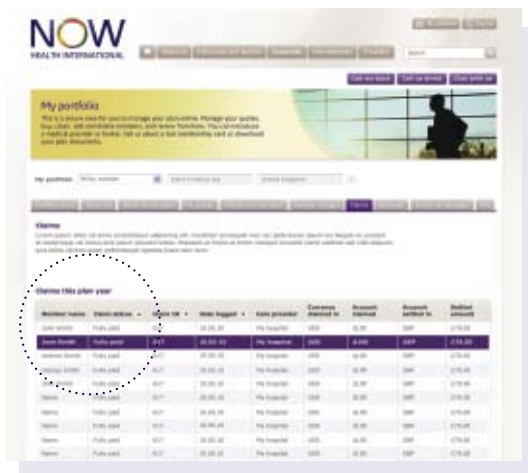
AXA Assistance is our 24 hour emergency assistance provider. With over 30 years' experience, they can give immediate help if you're sick or injured. This includes arranging hospital treatment and facilitating emergency evacuation or repatriation.

Based in multiple locations around the world, they can also give local information on finding healthcare wherever you are.

All Now Health members also have 24 hour access to medical information through Health at Hand. Health at Hand's team of medical professionals includes nurses, pharmacists, counsellors and midwives, qualified to answer your questions and provide information on conditions and treatments.

► *It's easy to manage your cover online*

The Now Health International website is designed to make it simpler to manage your international health insurance, from joining to claiming.



Claims this plan year

Member name	Claim status
John Smith	Fully paid
Jane Smith	Fully paid
Andrew Smith	Fully paid
George Smith	Fully paid
John Smith	Fully paid

► *From quote to cover in minutes*

You can choose, apply and pay for your plan online. There's no need to fill in any paper forms, and your cover can start as soon as we approve your application and we receive your premium. You will get your plan number and a virtual membership card straight away and you can view your plan documents immediately.

► *Access your information from anywhere*

With Now Health, all your details are stored in your own secure online portfolio, which you can access 24 hours a day from anywhere in the world.

You can view and download all your documents from here, including your certificate of insurance, membership handbook, virtual membership card and your claim forms. You can add and delete members on your plan, order replacement membership cards, view and change your payment details and renew your plan, when it's time to do so.

Our complete online solution means that you can choose to go paper free, although you can always request to receive your documents by post, if you prefer.

► *A straightforward way to claim*

You can find out the best way to make a claim, whether it's online, by phone or in writing. You can view the status of all your claims, present and past, plus the provider and the sum claimed and settled in the currency you have selected, so there's no need to contact us for information.

You can also use the site to contact us directly, download forms and introduce your intermediary or healthcare provider.

► *Designed for you*

Our intuitive online tools are designed to make it easier for you to choose, buy and use your international health insurance. However, if you'd prefer you can contact us by phone or by post. Request a call me back from www.now-health.com for more information, or ask your intermediary.



▶ *How to use your insurance*

When you need to use your insurance, we've designed the process to make it as straightforward as possible.

▶ *Finding the right care*

You can access healthcare worldwide via our rapidly growing network of healthcare providers – and if you have a nil excess or our direct billing facility, you won't have to pay anything up front. To find a healthcare provider in our network, just visit www.now-health.com or contact our customer service team.

If it's more convenient to use an out-of-network provider, we've designed our claim process to be quick and simple.

▶ *How to claim*

Once you are a member, you can find out the best way to make a claim and get the latest information on your existing claims from your secure online portfolio. Our customer service team is also on hand to answer any questions you have.

▶ **Claim forms pre-filled with your information**

Claim forms pre-filled with your information are available to download in your online portfolio. You can also call us to request a printed form, if you prefer.

▶ **Claims under USD 500/EUR 400/GBP 300**

For smaller claims, you just need to complete and sign the claim form, and email it to us with your scanned receipt. If you prefer, you can send it by post or fax instead.

▶ **Claims over USD 500/EUR 400/GBP 300**

Complete the claim form, and ask your medical practitioner to complete their relevant section. Then post it to us with the original receipts.

▶ **Payment in five days**

We aim to settle your eligible claims within **five working days** of when we receive them.

If we need more information from you, we will request it within two working days of receiving your claim.

▶ *Introducing WorldCare*

We believe that WorldCare is one of the most 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 essential medical treatment, to a more comprehensive package.

WorldCare automatically covers you in most countries worldwide. A small number of countries are excluded and we can only cover emergency treatment in the USA as standard – please see our premium tables for a full list of the countries we cover. An additional USA Elective Treatment option is available.

A summary of each plan is shown below.

▶ *WorldCare Essential*

Now Health's most affordable package is designed for people who want to be sure they can access in-patient and day-patient care when they need it while minimising their health insurance costs. You can choose a higher excess to lower your premiums if you only intend to claim for high-cost, infrequent medical events.

▶ *WorldCare Advance*

This plan covers you for in-patient and day-patient treatment and for some out-patient care including GP and specialist appointments, physiotherapy and alternative therapies. It is suitable for people who want all-round medical care.

▶ *WorldCare Excel*

This plan covers you for in-patient, out-patient and day-patient treatment at higher benefit levels than WorldCare Advance. It also includes routine and complex dental care after a nine-month waiting period.

▶ *WorldCare Apex*

This is our highest level of cover. With very high benefit limits, it includes in-patient, day-patient, out-patient, and routine and complex dental treatment, at higher benefit levels than WorldCare Excel. WorldCare Apex also includes routine maternity care after a 12-month waiting period.

▶ *Optional Benefits*

For an additional premium, you can shape the cover you want by adding the following options:


- ▶ Fully-paid USA elective treatment within our network. A 50% co-insurance is applied when treatment is received out of network
- ▶ A co-insurance option on out-patient charges so you share the cost of the treatment with us and therefore reduce your premium (not available for WorldCare Essential)
- ▶ Opt for our out-patient direct billing option – have a nil excess within our provider network and a USD 100/EUR 80/GBP 60 excess out of the network – a more cost-effective solution than choosing a nil excess (not available for WorldCare Essential)
- ▶ A range of excesses to suit your lifestyle – from a high excess to reduce your premium, to a low or nil excess if you expect to use your plan frequently





















WorldCare benefit schedule

WorldCare covers reasonable and customary charges for medically necessary treatment of disease, illness or injury. This is a summary of the WorldCare benefit schedule, which briefly outlines the cover available under each plan, per period of cover. For the full schedule, see the WorldCare Members' Handbook.

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	▶	▶ Up to USD 15,000/ EUR 12,000/ GBP 9,375	▶ Up to USD 20,000/ EUR 16,000/ GBP 12,500	▶ Up to USD 35,000/ EUR 28,000/ GBP 21,875
2. Hospital Charges, Medical Practitioner and Specialist Fees	(i) ▶ (ii) ▶	(i) ▶ (ii) ▶	(i) ▶ (ii) ▶	(i) ▶ (ii) ▶
i) Hospital charges for in-patient and day-patient treatment ii) Related ancillary charges	USD 1,000/EUR 800/ GBP 625 per medical condition	USD 1,000/EUR 800/ GBP 625 per medical condition	USD 1,500/ EUR 1,200/GBP 930 per medical condition	USD 2,000/EUR 1,600/ GBP 1,250 per medical condition
3. Diagnostic Procedures MRI/CT/PET	▶ Full refund for in-patient pre and post-operative scans	▶ Full refund when received as an in-patient, day-patient or out-patient	▶ Full refund when received as an in-patient, day-patient or out-patient	▶ Full refund when received as an in-patient, day-patient or out-patient
4. Emergency Ambulance Transportation	▶	▶	▶	▶
5. Parent Accommodation The cost of one parent staying in hospital overnight with an insured child	▶	▶	▶	▶
6. Renal Failure and Renal Dialysis	▶ Up to six weeks full refund for in-patient pre and post-operative care	▶ Up to USD 10,000/ EUR 8,000/ GBP 6,250	▶ Up to USD 25,000/ EUR 20,000/ GBP 15,625	▶ Up to USD 75,000/ EUR 60,000/ GBP 46,875
7. Organ Transplant	(i) ▶ (ii) ▶	(i) ▶ (ii) ▶	(i) ▶ (ii) ▶	(i) ▶ (ii) ▶
i) Treatment ii) Donor medical costs	Up to USD 50,000/ EUR 40,000/ GBP 31,250	Up to USD 50,000/ EUR 40,000/ GBP 31,250	Up to USD 50,000/ EUR 40,000/ GBP 31,250	Up to USD 50,000/ EUR 40,000/ GBP 31,250

Benefit	Essential	Advance	Excel	Apex
8. Cancer Treatment	▶	▶	▶	▶
9. Acute Medical Conditions during Pregnancy and Childbirth	▶	▶	▶	▶
10. Cover for New Born Baby	▶ 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 Baby Accompanying its Mother	▶	▶	▶	▶
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	▶	▶	▶	▶
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	▶	▶
15. In-Patient Emergency Dental Treatment	▶	▶	▶	▶
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 – Palliative and Hospice Care	▶ 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 78,125 lifetime limit
18. Emergency Non-Elective Treatment USA Cover <i>For planned trips up to 30 days' duration</i>	▶ Accident: full refund for in-patient and day-patient treatment following accident ▶ Illness: In-patient and day-patient care up to USD 25,000/ EUR 20,000/ GBP 15,625	▶ Accident: full refund ▶ Illness: In-patient and day-patient care up to USD 25,000/ EUR 20,000/ GBP 15,625	▶ Accident: full refund ▶ Illness: In-patient and day-patient care up to USD 35,000/ EUR 28,000/ GBP 21,875	▶ Accident: full refund ▶ Illness: In-patient and day-patient care up to USD 50,000/ EUR 40,000/ GBP 31,250
19. Evacuation and Repatriation	(i) ▶ 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	(i) ▶ Evacuation ii) Reasonable local travel costs to and from medical appointments iii) Reasonable travel costs for a locally-accompanying person iv) Non-hospital accommodation costs	(i) ▶ Evacuation ii) Reasonable local travel costs to and from medical appointments iii) Reasonable travel costs for a locally-accompanying person iv) Non-hospital accommodation costs	(i) ▶ Evacuation ii) Reasonable local travel costs to and from medical appointments iii) Reasonable travel costs for a locally-accompanying person iv) Non-hospital accommodation costs
	(i) ▶ 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	(i) ▶ 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	(i) ▶ 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	(i) ▶ 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
<i>Repatriation to country of residence following treatment</i>	▶	▶	▶	▶

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
20. Mortal Remains	(i)  (ii) 	(i)  (ii) 	(i)  (ii) 	(i)  (ii) 
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	Up to USD 10,000/ EUR 8,000/ GBP 6,250	Up to USD 10,000/ EUR 8,000/ GBP 6,250	Up to USD 15,000/ EUR 12,000/ GBP 9,375	Up to USD 20,000/ EUR 16,000/ GBP 12,500
21. Hospital Cash Benefit Up to 30 nights	 USD 100/ EUR 80/ GBP 60 per night	 USD 150/ EUR 120/ GBP 90 per night	 USD 200/ EUR 160/ GBP 125 per night	 USD 250/ EUR 200/ GBP 155 per night
22. Out-Patient Charges	(i)  ii) 	(i)  (ii) 	(i)  (ii) 	(i)  (ii) 
i) Medical practitioner fees ii) Physiotherapy	Pre and post-hospitalisation consultation and diagnosis up to maximum USD 2,000/ EUR 1,600/GBP 1,250	Full refund up to 10 sessions	Full refund up to 15 sessions	Full refund up to 20 sessions
23. Day-Patient and Out-Patient Surgery				
24. Out-Patient Psychiatric Treatment		 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		 USD 50/ EUR 40/ GBP 30 per visit up to a maximum of 15 visits	 USD 100/ EUR 80/ GBP 60 per visit up to a maximum of 15 visits	 USD 150/ EUR 120/ GBP 90 per visit up to a maximum of 15 visits
26. Nursing Care at Home	(i)  (ii) 	(i)  Full refund up to 45 days (ii) 	(i)  Full refund up to 60 days (ii) 	(i)  Full refund up to 120 days (ii)  Up to five visits
i) Care given by a qualified nurse ii) Emergency out-of-hours medical practitioner (GP) home visits				
27. AIDS As result of proven occupational accident or blood transfusion. 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. Routine Maternity Care Costs incurred within 12 months of plan start date are excluded				 Up to USD 15,000/ EUR 12,000/ GBP 9,375

Benefit	Essential	Advance	Excel	Apex
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.	(i) 	(i) 	(i)  Up to USD 1,000/ EUR 800/ GBP 625	(i)  Up to USD 1,500/ EUR 1,200/ GBP 930
	(ii) 	(ii) 	(ii)  Up to USD 2,000/EUR 1,600/ GBP 1,250	(ii)  Up to USD 3,000/EUR 2,400/ GBP 1,875
Optional benefits				
30. USA Elective Treatment	 Up to USD 1.5m/ EUR 1.2m/ GBP 937,500	 Up to USD 1.5m/ EUR 1.2m/ GBP 937,500	 Up to USD 1.5m/ EUR 1.2m/ GBP 937,500	 Up to USD 1.5m/ EUR 1.2m/ GBP 937,500
31. 20% Co-Insurance on Out-Patient Charges				
32. Direct Billing within the Now Health International Provider Network				
Excess options				
Standard Excess	Nil	USD 100/ EUR 80/ GBP 60	USD 100/ EUR 80/ GBP 60	USD 100/ EUR 80/ GBP 60
Optional Excess	USD 1,000/ EUR 800/ GBP 625	Nil	Nil	Nil
	USD 2,500/ EUR 2,000/ GBP 1,550	USD 50/ EUR 40/ GBP 30	USD 50/ EUR 40/ GBP 30	USD 50/ EUR 40/ GBP 30
	USD 5,000/ EUR 4,000/ GBP 3,125	USD 250/ EUR 200/ GBP 155	USD 250/ EUR 200/ GBP 155	USD 250/ EUR 200/ GBP 155
	USD 10,000/ EUR 8,000/ GBP 6,250	USD 500/ EUR 400/ GBP 310		
	USD 15,000/ EUR 12,000 GBP 9,375	USD 1,000/ EUR 800/ GBP 625		
		USD 2,500/ EUR 2,000/ GBP 1,550		

 Full refund
  Not covered
  Subject to limits
  Optional

▶ Membership cards

All WorldCare members receive a membership card with their unique membership number.

All our membership cards carry clear information on what our customers are covered for.

- ▶ **Out-Patient Direct Billing:**
If you select the direct billing option, it will say so here.

- ▶ **Product name and option**

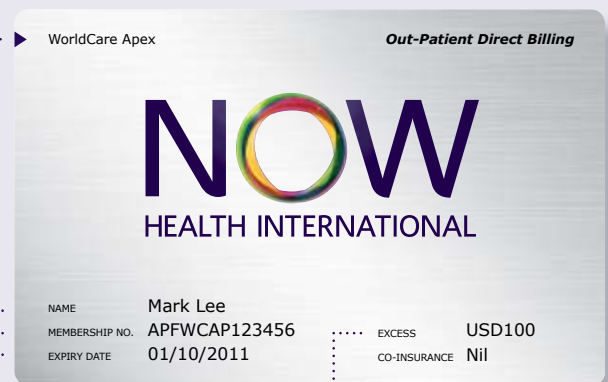
- ▶ **Customer name**

- ▶ **Membership number:**
This number is unique to each individual.

- ▶ **Expiry date:**
When the current plan comes to an end. It is in the format dd/mm/yyyy.

- ▶ **Excess:**
The excess is applicable per insured person, per medical condition, per period of cover.

- ▶ **Co-insurance:**
If you select the co-insurance option, it will say so here. If it hasn't been chosen, it will say 'Nil'.



▶ *Join Now Health today*

It's quick and easy to join Now Health International.

We may be able to confirm cover instantly.

If you're looking for a simple approach to international health insurance, visit www.now-health.com or ask your intermediary for more information.

Intermediary details

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