



SOMPO

WorldCare Plans Training

2018

*"Better Together – Delivering Service Excellence in
International Private Medical Insurance to Individuals,
Families & SME/Corporates Globally"*

Sharing Topics

- ✓ **Who We Are**
- ✓ **WorldCare Plans 2.0**
- ✓ **Underwriting**
- ✓ **Pricing**
- ✓ **Service Promises**
- ✓ **Claims Procedure**
- ✓ **Contact Details**

Now Health International

- ❖ Now Health International is an award-winning international health insurance provider, offers premier international health insurance to customers worldwide.
- ❖ Offices in Hong Kong (HQ), Shanghai, Beijing, Dubai, Singapore, Indonesia and UK, strategically placed to serve expat hubs and emerging markets.
- ❖ Senior management/leadership with 150+ years of collective IPMI/Insurance experience
- ❖ Singapore Office established in Feb 2014, fronted by Sompo Insurance Singapore, part of the Sompo group.

About Best Doctors

- ❖ Recently acquired by Now Health International's private equity investor, Primary Group
- ❖ Operating for over 20 years
- ❖ Bermuda based business with service offices in Miami, Ecuador and Toronto
- ❖ Targeting high net worth individuals and global expatriates across Latin America, Caribbean and Canada

One of the largest specialist IPMI (International Private Medical Insurance) providers in the world, with
11 sales/service offices, **350+** staff, **112,000+**
members and **5,000+** distribution partners



An Award Winning Organisation

- **2017 Health Insurance Daily**
Best Individual International Health Insurance Provider
- **2017 MENAIR Insurance Awards**
Most Innovative Service Provider
- **2016 Wealth and Finance Magazine Awards**
Best International Health Insurance Provider 2016
Most Innovative in Online Insurance Solutions
- **2016 MENAIR Insurance Awards**
Most Innovative Service Provider
- **2015 Health Insurance Awards**
Most Innovative New Product
- **2015 Insurance & Reinsurance Awards**
Best for International Health Insurance & Best Digital Insurance Firm
- **2014 Cover Excellence Awards**
Best PMI
- **2013 Asia Insurance Technology Awards**
Ecommerce Award
- **2013 Professional Adviser International Fund & Product Awards**
Best International Health Insurance Product
- **2012 Insurex Conference & Awards**
The E-Business Award
- **2012 MENA Insurance Awards**
Product Innovation of the Year



**Insurance
& Reinsurance awards**
two thousand & fifteen Winner



Now Health Product Range

NOW
HEALTH INTERNATIONAL



Eligibility & Extent of Coverage

- ❖ Minimum entry age: 18 years old
- ❖ Maximum entry age: 79 years old
- ❖ Dependants Cover:
 - ❖ Spouse or adult partner
 - ❖ Unmarried children up to age 18 or up to 28 years old if in full time education
 - ❖ Same level of benefit with the Plan holder
- ❖ Coverage:
 - ❖ Worldwide excluding USA
 - ❖ Worldwide including USA (*Elective Medical Treatments*)

WorldCare At a Glance

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.

WorldCare 2.0 Enhancements

Benefit	WorldCare	WorldCare <i>Refresh</i>
Annual Limit	<u>Essential, Advance, Excel & Apex</u> USD 3m/SGD 3.9m	Essential – USD 3m/SGD 3.9m Advance - USD 3.5m/SGD 4.5m Excel - USD 4m/SGD 5.2m Apex - USD 4.5m/SGD 5.85m
1. Maintenance of Chronic Medical Conditions	<u>Advance</u> Up to USD 15,000/SGD 19,500 <u>Excel</u> Up to USD 20,000/SGD 26,000	<u>Advance & Excel</u> Full refund
3. Diagnostic Procedures	<u>Essential</u> Full refund for in-patient pre and post-operative scans. Subject to pre-authorisation for PET scans	<u>Essential</u> Full refund when received as an In-Patient, Day-Patient or Out-Patient. Subject to pre-authorisation for PET scans

WorldCare 2.0 Enhancements

Benefit	WorldCare	WorldCare <i>Refresh</i>
6. Renal Failure and Renal Dialysis i) Treatment of renal failure, including renal dialysis on an in-patient basis ii) Treatment of renal failure, including renal dialysis on an a day-patient or out-patient basis	<u>Essential</u> i) Up to six weeks full refund for in-patient pre and post-operative care	<u>Essential</u> i) Full refund for in-patient pre and post-operative care
	<u>Advance, Excel & Apex</u> i) Up to six weeks full refund	<u>Advance, Excel & Apex</u> i) Full refund
	<u>Advance, Excel & Apex</u> ii) Up to USD 75,000/SGD 97,500	<u>Advance, Excel & Apex</u> ii) Up to USD 100,000/SGD 130,000
18. Emergency Non-Elective Treatment USA Cover	<u>Essential, Advance, Excel & Apex</u> No cover for Out-Patient Treatment	<u>Essential, Advance, Excel & Apex</u> Out-Patient Treatment in an Accident and Emergency Department in a hospital up to USD 500/SGD 650

WorldCare 2.0 Enhancements

Benefit	WorldCare	WorldCare <i>Refresh</i>
22. Out-Patient Charges i) Medical practitioner fees <i>(change in wording)</i>	<u>Essential</u> i) Pre-operative consultations and diagnostic procedures 15 days from admission and post hospitalisation to max USD 2,000/SGD 2,600 or 30 days per medical condition	<u>Essential</u> ii) Pre-operative consultations <u>within</u> 15 days from the admission and post hospitalisation consultation <u>within</u> 30 days following discharge from hospital up to max USD 2,000/ SGD 2,600 per medical condition
26. Nursing Care at Home i) Care given by a qualified nurse	<u>Essential</u> i) Not covered	<u>Essential</u> i) Up to USD 100/SGD 130 per day, up to 30 days per medical condition

WorldCare 2.0 Enhancements

Benefit	WorldCare	WorldCare Refresh
28. Maternity	<p><i>Available to Individual plans</i> <u>Apex</u> Up to USD 15,000/SGD 19,500</p> <p><i>Available as Optional add-on for Group size 10 employees & more</i> <u>Advance</u> Up to USD 7,000/SGD 9,100 <u>Excel</u> Up to USD 10,000/SGD 13,000 <u>Apex</u> Up to USD 15,000/SGD 19,500</p>	<p><i>Available to Individual plans</i> <u>Apex</u> Up to USD 17,500/ SGD 22,750</p> <p><i>Available as Optional add-on for Group size 10 employees & more</i> <u>Advance</u> Up to USD 8,500/SGD 11,050 <u>Excel</u> Up to USD 12,500/SGD 16,250 <u>Apex</u> Up to USD 17,500/SGD 22,750</p>
Excess Options will be replaced by Deductible Options	<u>Essential</u> USD 1,000/SGD 1,300, USD 2,500/SGD 3,250, USD 5,000/SGD 6,500, USD 10,000/SGD 13,000, USD 15,000/SGD 19,500	<u>Essential, Advance, Excel & Apex</u> USD 1,000/SGD 1,300, USD 2,500/SGD 3,250, USD 5,000/SGD 6,500, USD 10,000/SGD 13,000, USD 15,000/SGD 19,500

WorldCare 2.0 Enhancements

Benefit	WorldCare	WorldCare <i>Refresh</i>
31. 10% Co-Insurance Out-Patient Treatment	<u>Essential</u> Not covered	<u>Essential</u> Optional
32. 20% Co-Insurance Out-Patient Treatment	<u>Essential</u> Not covered	
35. Wellness, Optical and Vaccinations <i>(Available to Individual plans)</i>	<u>Advance, Excel & Apex</u> Not covered	<u>Advance, Excel & Apex</u> Combined limit up to USD 500/SGD 650 cover available after 6 months of continuous membership
36. Wellness, Optical and Vaccinations - Option 2 <i>(Available to Individual plans)</i>	<u>Advance, Excel & Apex</u> Not covered	<u>Advance, Excel & Apex</u> Combined limit up to USD 1,000/SGD 1,300 cover available after 6 months of continuous membership

WorldCare 2.0 Enhancements

Benefit	WorldCare	WorldCare <i>Refresh</i>
Optional Excess replaced by Optional Deductibles <i>(Selection of any Optional Deductible will be subjected to a compulsory selection of either a</i> <i>a) 10% or 20% Out-Patient Coinsurance OR</i> <i>b) USD 15/SGD 20 or USD 25/SGD 30 Out-Patient Per Visit Excess)</i>	<u>Essential</u> USD 1,000/SGD 1,300; USD 2,500/SGD 3,250; USD 5,000/SGD 6,500; USD 10,000/SGD 13,000; USD 15,000/SGD 19,500	
	<u>Advance</u> Nil; USD 50/SGD 65; USD 250/SGD 325; USD 500/SGD 650; USD 1,000/SGD 1,300; USD 2,500/SGD 3,250	<u>Essential, Advance, Excel & Apex</u> USD 1,000/SGD 1,300; USD 2,500/SGD 3,250; USD 5,000/SGD 6,500; USD 10,000/SGD 13,000; USD 15,000/SGD 19,500
	<u>Excel & Apex</u> Nil; USD 50/SGD 65; USD 250/SGD 325	

WorldCare 2.0 Enhancements

Benefit	WorldCare	WorldCare Refresh
Extended Evacuation and Repatriation	<u>Essential, Advance, Excel & Apex</u> Not covered	<u>Essential, Advance, Excel & Apex</u> Optional
Out-Patient Per Visit Excess – Option 2	<u>Advance, Excel & Apex</u> Not available	<u>Advance, Excel & Apex</u> USD 15/SGD 20

Benefit	Essential	Advance	Excel	Apex
Annual Maximum	USD 3m / SGD 3.9m	USD 3.5m / SGD 4.55m	USD 4m / SGD 5.2m	USD 4.5m / SGD 5.85m
In- Patient Benefits				
Hospital Charges, Medical Practitioner and Specialist Fees: <i>In-Patient or Day-Patient Treatment, intensive care charges, accommodation (ward/semi-private or private), diagnostic tests; operating theatre, surgeon, anaesthetist, nursing charges. Drugs and dressings, surgical appliances.</i> Ancillary charges : <i>Purchase and rental of crutches, canes, walking aids and self-propelled non-electronic wheelchairs within six months of an In-Patient or Day-Patient Hospital Treatment.</i>	Full Cover	Full Cover	Full Cover	Full Cover
	USD 1,500 / SGD 1,950 per medical condition	USD 1,500 / SGD 1,950 per medical condition	USD 2,000 / SGD 2,600 per medical condition	USD 2,500 / SGD 3,250 per medical condition
Diagnostic Procedures: <i>CT, MRI and positron emission tomography (PET)</i> <i>PET requires Pre Authorisation</i>	Full Cover	Full Cover	Full Cover	Full Cover

Benefit	Essential	Advance	Excel	Apex
In- Patient Benefits				
Parent Accommodation: <i>One parent staying in Hospital overnight with an Insured Person under 18 years old when the child is admitted as an In-Patient</i>	Full Cover	Full Cover	Full Cover	Full Cover
Pregnancy and Childbirth Medical Conditions: <i>In-Patient Treatment arising during the antenatal stages of Pregnancy, or arising during childbirth.</i> <i>Ectopic Pregnancy , hydatidiform mole, retained placenta, placenta praevia, eclampsia, diabetes, post partum haemorrhage , miscarriage requiring immediate surgical Treatment, failure to progress in labour</i>	Full Cover	Full Cover	Full Cover	Full Cover

Benefit	Essential	Advance	Excel	Apex
In- Patient Benefits				
New Born Cover: <i>In-Patient Treatment of premature birth(prior to age 37 weeks gestation) or Acute Condition suffered by a New Born baby within 30 days following birth.</i> <i>New Born baby must be added to the Plan within 30 days of birth. Multiple births covered up to same limits.</i>	USD 100,000 / SGD 130,000	USD 100,000 / SGD 130,000	USD 125,000 / SGD 162,500	USD 150,000 / SGD 195,000
Hospital Accommodation for New Born Accompanying their Mother: <i>Hospital Accommodation for New Born baby (up to 16 weeks old) accompany its mother being treated as an In-Patient.</i>	Full Cover	Full Cover	Full Cover	Full Cover
Congenital Disorder: <i>In-Patient Treatment</i> <i>If a Congenital Disorder manifests itself in a New Born baby within 30 days of birth, cover for such Medical Conditions will be provided under New Born Cover.</i>	USD 100,000 / SGD 130,000	USD 100,000 / SGD 130,000	USD 125,000 / SGD 162,500	USD 150,000 / SGD 195,000

Benefit	Essential	Advance	Excel	Apex
In- Patient Benefits				
Rehabilitation: <i>Admission to a Rehabilitation unit of a Hospital following Inpatient confinement of 3 consecutive days. Admission must be within 14 days of discharge</i> <i>Includes:</i> <i>i) Use of special Treatment rooms</i> <i>ii) Physical therapy fees</i> <i>iii) Speech therapy fees</i> <i>iv) Occupational therapy fees</i>	Full Cover In-patient only up to 30 days per medical condition	Full Cover up to 180 days per medical condition	Full Cover	Full Cover
In-Patient Emergency Dental Treatment: <i>Emergency restorative dental Treatment required to sound, natural teeth following an Accident.</i> <i>Must be admitted to Hospital for 1 night and be treated within 10 days of the accident</i>	Full Cover	Full Cover	Full Cover	Full Cover
Reconstructive Surgery: <i>Reconstructive surgery required to restore natural function or appearance following an Accident or following a Surgical Procedure for an Eligible Medical Condition</i>	Full Cover	Full Cover	Full Cover	Full Cover



Benefit	Essential	Advance	Excel	Apex
In- Patient Benefits				
In-Patient Psychiatric Treatment: <i>Administered under the direct control of a Registered Psychiatrist in Psychiatric unit of a Hospital.</i>	Full Cover up to 30 days	Full Cover up to 30 days	Full Cover up to 30 days	Full Cover up to 30 days
Emergency Ambulance Transportation: <i>Emergency road ambulance to or between Hospitals</i>	Full Cover	Full Cover	Full Cover	Full Cover

Benefit	Essential	Advance	Excel	Apex
In- Patient Benefits				
Emergency Non-Elective Treatment USA Cover: <i>For planned trips up to 30 days. Emergency treatment within 24 hours of an Accident or the sudden beginning of a severe illness presenting an immediate threat to the Insured Person's health. Excludes Pregnancy and childbirth</i>	Accident: Full Cover for inpatient & day patient treatment following accident Illness: Inpatient & day patient care up to USD 25,000 / SGD 32,500 Outpatient treatment in A&E Dept up to USD 500 / SGD650	Accident: Full Cover for inpatient & day patient treatment following accident Illness: Inpatient & day patient care up to USD 25,000 / SGD 32,500 Outpatient treatment in A&E Dept up to USD 500 / SGD650	Accident: Full Cover for inpatient & day patient treatment following accident Illness: Inpatient & day patient care up to USD 25,000 / SGD 32,500 Outpatient treatment in A&E Dept up to USD 500 / SGD650	Accident: Full Cover for inpatient & day patient treatment following accident Illness: Inpatient & day patient care up to USD 25,000 / SGD 32,500 Outpatient treatment in A&E Dept up to USD 500 / SGD650

Benefit	Essential	Advance	Excel	Apex
In- Patient Benefits				
Hospital Cash Benefit: <i>Payable when Insured Person is admitted for In-Patient Treatment free of charge that would have otherwise been charged to this policy.</i> <i>Maximum of 30 nights per Period of Cover.</i>	USD 125 / SGD 165 per night	USD 175 / SGD 230 per night	USD 225 / SGD 295 per night	USD 275 / SGD 360 per night
Nursing Care at Home: <i>i) Care given at Insured Person's own home immediately following In-Patient or Day-Patient treatment on the recommendation of a Medical Practitioner or Specialist.</i> <i>ii) Emergency Medical Practitioner (GP) home visits out of normal clinic hours</i>	Up to USD 100 / SGD 130 per day, up to 30 days per condition Not Covered	Full Cover up to 45 days per condition Not Covered	Full Cover up to 60 days per condition Not Covered	Full Cover up to 120 days per condition 5 Visits

Benefit	Essential	Advance	Excel	Apex
Out-Patient Benefits				
Out-Patient Charges : <i>i) Medical Practitioner fees including consultations; Specialist fees; Diagnostic Tests; prescribed Drugs and Dressings.</i> <i>ii) Physiotherapy by a Registered Physiotherapist, when referred by a Medical Practitioner, or Specialist</i>	Pre-operative consultations <u>within</u> 15 days from the admission and post hospitalisation consultation <u>within</u> 30 days following discharge from hospital Up to max USD 2,000/ SGD 2,600 per medical condition	Full Cover Full Cover up to 30 sessions	Full Cover	Full Cover

Benefit	Essential	Advance	Excel	Apex
Out-Patient Benefits				
Maintenance of Chronic Medical Conditions: <i>Consultations, check ups, tests, drugs and dressings for on going conditions such as asthma, diabetes and hypertension.</i> <i>Cancer and Renal failure and dialysis excluded</i>	Not Covered	Full Cover	Full Cover	Full Cover

Benefit	Essential	Advance	Excel	Apex
Out-Patient Benefits				
Alternative Therapies: <i>i) Osteopaths, chiropractors, homeopaths, dietician and acupuncture Treatment when referred by a Medical Practitioner or Specialist</i> <i>ii) Traditional Chinese Medicine Practitioner and Ayurvedic Medical Practitioner</i> <i>General chiropody or podiatry are excluded</i>	Not Covered	Full Cover up to 30 sessions	Full Cover	Full Cover
Outpatient Psychiatric Illness: <i>Out-Patient Treatment administered under the direct control of a Registered Psychiatrist when referred by a Medical Practitioner or Specialist.</i>	Not Covered	USD 2,500 / SGD 3,250	USD 5,000 / SGD 6,500	USD 7,500 / SGD 9,750

Benefit	Essential	Advance	Excel	Apex
Organ Transplant, Cancer and Renal Care Benefits				
Organ Transplant: <i>Kidney, pancreas, liver, heart, lung, bone marrow, cornea, or heart and lung,</i> Donor Medical Costs <i>In-Patient or Day-Patient costs</i> <i>Excludes cost of the donor organ search.</i>	Full Cover USD 50,000 / SGD 65,000	Full Cover USD 50,000 / SGD 65,000	Full Cover USD 50,000 / SGD 65,000	Full Cover USD 50,000 / SGD 65,000
Renal Failure and Renal Dialysis: <i>i) Treatment of renal failure, including renal dialysis on an inpatient basis</i> <i>ii) Treatment of renal failure, including renal dialysis on a day patient or out-patient basis</i>	i) Full Cover for In-patient pre and post operative ii) Not covered	i) Full Cover ii) USD 100,000 / SGD 130,000		
Cancer Treatment: <i>In-Patient, Day-Patient or Out-Patient.</i> <i>Includes oncologist fees, surgery,</i> <i>radiotherapy and chemotherapy from the</i> <i>point of diagnosis.</i>	Full Cover	Full Cover	Full Cover	Full Cover

Benefit	Essential	Advance	Excel	Apex
Evacuation and Repatriation Benefits				
Evacuation and Repatriation: <i>Moving insured person with critical life threatening medical condition to the nearest medical facility for an In-Patient or Day-Patient treatment</i> <i>i) Transportation costs. Includes an economy class airfare ticket for a local escort.</i> <i>ii) Local travel costs to and from medical appointments as a Day-Patient.</i> <i>iii) Travel costs for a local escort to visit admitted person at Hospital</i> <i>iv) Non-Hospital Accommodation immediately pre and post-Hospital admission whilst under the care of a Specialist.</i>	Full Cover	Full Cover	Full Cover	Full Cover
	Full Cover	Full Cover	Full Cover	Full Cover
	Full Cover	Full Cover	Full Cover	Full Cover
	USD 250 / SGD 260 per day, USD 7,500 / SGD 9,750 per person per evacuation	USD 250 / SGD 260 per day, USD 7,500 / SGD 9,750 per person per evacuation	USD 250 / SGD 260 per day, USD 7,500 / SGD 9,750 per person per evacuation	USD 300 / SGD 390 per day, USD 10,000 / SGD 13,000 per person per evacuation
Repatriation <i>An economy class airfare to return the Insured Person and escort to insured person's Country of Nationality or Country of Residence. Journey must be made within one month of completion of Treatment.</i>	Full Cover	Full Cover	Full Cover	Full Cover

Evacuation and Repatriation Benefits

Mortal Remains:				
<i>i) Transportation of body or ashes of an Insured Person to Country of Nationality or Country of Residence, or</i>	Full Cover	Full Cover	Full Cover	Full Cover
<i>ii) Burial or cremation at the place of death</i>	USD 10,000 / SGD 13,000	USD 10,000 / SGD 13,000	USD 15,000 / SGD 19,500	USD 20,000 / SGD 26,000

Benefit	Essential	Advance	Excel	Apex
Routine Maternity Benefits				
<p>Maternity:</p> <p><i>Pre and post-natal check-ups for up to six weeks following birth, scans and natural birth or elective caesarean section.</i></p> <p><i>Well-baby examination within 24 hours of delivery and paediatrician cost for first exams/check-up . Well baby exams up to child's 2nd birthday as recommended by doctor if baby was added to the policy.</i></p> <p>* 12 month Waiting Period</p>	Not Covered	Not Covered	Not Covered	USD 17,500 / SGD 22,750

Benefit	Essential	Advance	Excel	Apex
Dental Benefits				
Dental Care: <u>Routine Dental Treatment,</u> <ul style="list-style-type: none"> -Screening (twice per year), X-rays, -Preventive scaling, polishing, and sealing (once per year), -Fillings (standard amalgam or composite fillings) and extractions -Root-canal Treatment (but not the fitting of a crown following root-canal Treatment) <u>Complex Dental Treatment:</u> Apicoectomy done to treat the following <ul style="list-style-type: none"> -Fractured tooth root; A severely curved tooth root; Teeth with caps or posts; -Cyst or infection which is untreatable with root canal therapy; Root perforations; -New or repair of crowns, dentures, in lays and bridges. -Recurrent pain and infection; Persistent symptoms that do not indicate problems from x-rays. Calcification; -Damaged root surfaces and surrounding bone requiring surgery. * 9 month Waiting Period	Not Covered	Not Covered	USD 1,000 / SGD 1,300 20% co insurance	USD 1,500 / SGD 1,950 20% co insurance
			USD 2,000 / SGD 2,600 20% Co- insurance & 50% Co- insurance for Orthodontics	USD 3,000 / SGD 3,900 20% Co- insurance & 50% Co- insurance for Orthodontics

Benefit	Essential	Advance	Excel	Apex
Palliative Care and AIDS Benefit				
Terminal Illness: <i>In-Patient, Day-Patient or Out-Patient palliative and Hospice Care for the purpose of temporary relief of symptoms.</i> <i>Includes Hospital or hospice accommodation, nursing care and Drugs and Dressings.</i>	USD 50,000 / SGD 65,000 per lifetime (In & day patient only)	USD 50,000 / SGD 65,000 per lifetime	USD 75,000 / SGD 97,500 per lifetime	USD 100,000 / SGD 130,000 per lifetime
AIDS: <i>Pre and post-diagnosis consultations, routine check-ups for this condition, Drugs and Dressings, Hospital Accommodation and nursing fees.</i> <i>Due to occupation Accident or blood transfusion.</i> * 3 year waiting period	USD 25,000 / SGD 32,500 In & day patient	USD 25,000 / SGD 32,500	USD 40,000 / SGD 52,000	USD 50,000 / SGD 65,000

Benefit	Essential	Advance	Excel	Apex
Optional Cover				
Out-Patient Charges: <i>i) Medical Practitioner fees including consultation, Specialist fees, Diagnostic Tests (option to incl Chronic Medical Condition is available) prescribed Drugs and Dressings.</i> <i>ii) Physiotherapy by a registered Physiotherapist, when referred by a Medical Practitioner, or Specialist.</i>	USD 4,500 / SGD 5,850 Full Cover 10 sessions	Already Covered	Already Covered	Already Covered
USA Elective Treatment: <i>i) In-Patient and Day-Patient Treatment received within the Now Health International Provider Network</i> <i>ii) Out-Patient Treatment received within the Now Health International Provider Network.</i> <i>Treatment received outside the Now Health International Provider Network will be subject to a 50% Co-Insurance.</i>	Full Cover up to USD 1.5m / SGD 1.95m	Full Cover up to USD 1.5m / SGD 1.95m	Full Cover up to USD 1.5m / SGD 1.95m	Full Cover up to USD 1.5m / SGD 1.95m



Benefit	Essential	Advance	Excel	Apex
Optional Cover				
Hospital room restriction for residents in Singapore <i>Hospital accommodation limited to ward or semi-private for Hospital admission in Singapore and Hong Kong.</i> <i>Hospital rooms outside Singapore and Hong Kong remain at standard private level.</i>	Available	Available	Available	Available
Extended Evacuation and Repatriation: <i>Insured Member's country of choice</i>	Available	Available	Available	Available

Benefit	Essential	Advance	Excel	Apex
Optional Benefits				
Dental Care: <i>i) Routine Dental Treatment</i> <i>ii) Complex Dental Treatment</i> <i>No Waiting Period for MHD groups</i> <i>Only for Groups with 10+ employees</i>	Not Covered	i) USD 500 / SGD 650 20% co insurance ii) USD 1,000 / SGD 1,300 20% co insurance 50% co insurance on orthodontic	Already Covered	Already Covered
Maternity <i>No Waiting Period for MHD groups</i> <i>Only for Groups with 10+ employees</i>	Not Covered	USD 8,500 / SGD 11,050 With / without 20% co insurance	USD 12,500 / SGD 16,250	Already Covered

Benefit	Essential	Advance	Excel	Apex
Optional Benefits				
Wellness, Optical and Vaccinations: <u>Wellness:</u> <ul style="list-style-type: none"> -Routine health checks, Cancer screening, -Cardiovascular & neurological examinations -Vital signs (e.g. blood pressure, body mass index, urinalysis, cholesterol) <u>Optical:</u> <ul style="list-style-type: none"> -Annual eye test -Prescribed glasses and contact lenses -Optical sublimit applies per Period of Cover <u>Vaccinations:</u> <ul style="list-style-type: none"> -Immunisation and booster injections -Medically Necessary travel Vaccinations and malaria prophylaxis <p>* 6 month Waiting Period (applicable only to individual/families)</p>	Not Covered	USD 500 / SGD 650 with optical sublimit USD 300 / SGD 390 Or USD 1,000 / SGD 1,300 with optical sublimit USD 600 / SGD 780	USD 500 / SGD 650 with optical sublimit USD 300 / SGD 390 Or USD 1,000 / SGD 1,300 with optical sublimit USD 600 / SGD 780	USD 500 / SGD 650 with optical sublimit USD 300 / SGD 390 Or USD 1,000 / SGD 1,300 with optical sublimit USD 600 / SGD 780

Benefit	Essential	Advance	Excel	Apex
Optional Deductibles, & Outpatient Direct Billing				
Deductible Options (for inpatient)	Nil	Nil	Nil	Nil
<i>Per Insured Member, Per Period of Cover</i>	USD 1,000 / SGD 1,300	USD 1,000 / SGD 1,300	USD 1,000 / SGD 1,300	USD 1,000 / SGD 1,300
<i>Selection of any Optional Deductible will be subjected to a compulsory selection of either:</i>	USD 2,500 / SGD 3,250	USD 2,500 / SGD 3,250	USD 2,500 / SGD 3,250	USD 2,500 / SGD 3,250
<i>a) 10% or 20% Out-Patient Coinsurance OR</i>	USD 5,000 / SGD 6,500	USD 5,000 / SGD 6,500	USD 5,000 / SGD 6,500	USD 5,000 / SGD 6,500
<i>b) USD 15/SGD 20 or USD 25/SGD 30 Out-Patient Per Visit Excess</i>	USD 10,000 / SGD 13,000	USD 10,000 / SGD 13,000	USD 10,000 / SGD 13,000	USD 10,000 / SGD 13,000
	USD 15,000 / SGD 19,500	USD 15,000 / SGD 19,500	USD 15,000 / SGD 19,500	USD 15,000 / SGD 19,500
Outpatient Per Visit Excess	USD 25 / SGD 30	USD 25 / SGD 30	USD 25 / SGD 30	USD 25 / SGD 30
Outpatient Per Visit Excess – Option 2	USD 15 / SGD 20	USD 15 / SGD 20	USD 15 / SGD 20	USD 15 / SGD 20

Benefit	Essential	Advance	Excel	Apex
Optional Co-Insurance				
Co - Insurance on Outpatient Charges	10% or 20% Co-Pay			
Out-Patient Direct Billing: <i>Out-Patient Treatment received within our Outpatient Direct Billing Network.</i>	Not Covered	Nil excess	Nil excess	Nil excess
		USD 25 / SGD 30 co pay per visit	USD 25 / SGD 30 co pay per visit	USD 25 / SGD 30 co pay per visit
		USD 15 / SGD 20 co pay per visit	USD 15 / SGD 20 co pay per visit	USD 15 / SGD 20 co pay per visit
		- 10% and 20% Outpatient Co insurance	- 10% and 20% Outpatient Co insurance	- 10% and 20% Outpatient Co insurance

Main Exclusions

- Act of terrorism, war or illegal acts unless an innocent bystander
- Administrative and shipping fees
- Alcohol & drug abuse
- Chemical exposure
- Cosmetic Treatment
- Contamination
- Chronic Conditions
- Dental Care
- Developmental disorders
- Dietary supplements, vitamins or minerals and cosmetic products
- Eating disorders
- Excess or Co-insurance
- Experimental treatment & drugs
- Eyes and ears
- External prosthesis
- Failure to follow medical advice
- Foetal surgery
- Genetic testing
- Hazardous sports and pursuits
- HIV, AIDS or sexually transmitted disease
- Hormone replacement therapy
- Morbid obesity
- Nursing homes, convalescence homes, health hydro's and nature cure clinics
- Pre-existing medical conditions
- Pregnancy or maternity
- Professional sports
- Reproductive medicine
- Routine Examinations, health screening
- Second opinions
- Self inflicted injuries, attempted suicide
- Sexual problems, gender re-assignment
- Sleep disorders
- Travel/ accommodation costs
- Travelling against medical advice
- Treatment by family member
- Treatment Charges outside reasonable and customary



Underwriting Philosophy

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Underwriting Philosophy

Community Rated Schemes

- Individuals
- Group schemes from 3 - 49 employees

Experience Rated schemes

- Available from 50 employees

Underwriting Practises	Individuals	Groups (10+ Emp)
Full Medical Underwriting (FMU)	✓	✗
Pre-Existing Medical Declaration - Loading *	✓	✗
Continuous Transfer (CTT)	✓	✗
Medical Health Disregard	✗	✓

* % Loading will be subjected to underwriters review and limited to specific conditions



Pricing Philosophy

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Pricing Philosophy

Community Rated Schemes

- Individuals – **age banded / current attained age**
- Group schemes from 3 - 49 employees – **age banded / current attained age**

Experience Rated schemes

- Available from 50 employees – **Per Adult / Per Child rating**



Service Promise & Support

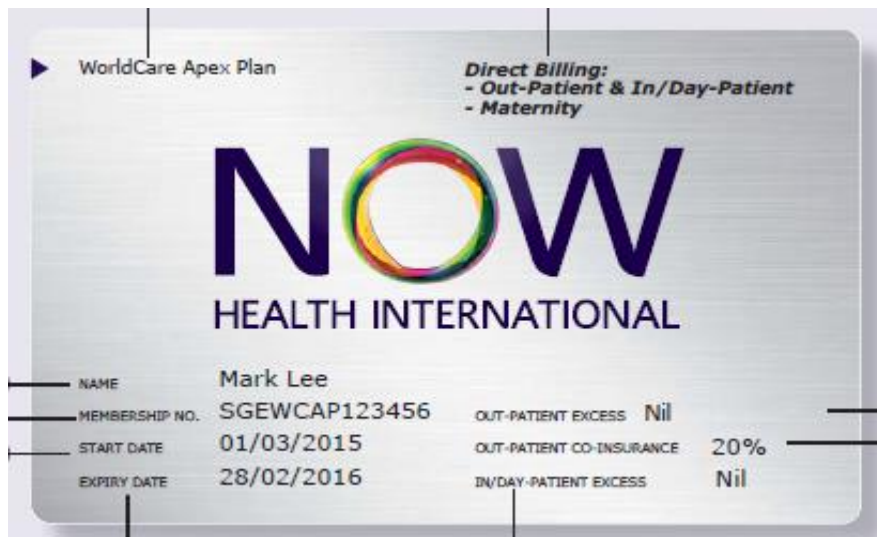
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Our Service Promise

- ✓ Medical underwriting: arranged within **two working days**
- ✓ Pre-authorisation of claims: arranged within **two to five working days**
- ✓ Eligible claims: processed in approximately **five working days**
- ✓ Customer service enquiries: response within **one working day**
- ✓ Complaints: response within **five working days**

Customer Services: Supporting A Member



Customer Service Teams

- ❖ Singapore
- ❖ Hong Kong
- ❖ Dubai
- ❖ UK
- ❖ China

24 Hour Emergency Care

- ❖ Evacuation / Repatriation

How to reach us:

Online

www.now-health.com

Customer service:

Singapore +65 6880 2300
 Asia Pacific +852 2279 7310
 Indonesia Toll-free: 0800 1 889900/Toll: +62 21 2783 6910
 China +86 21 6156 0910
 Rest of the World +971 (0) 4450 1510
 Europe +44 (0) 1276 602110

24 hour Emergency Assistance:

Singapore +65 6880 2304
 Asia Pacific +852 2279 7340
 Indonesia +62 21 2783 6940
 China +86 21 6156 0914
 Rest of the World +971 (0) 4450 1540
 Europe +44 (0) 1276 602140

Mailing address:

Now Health International (Singapore) Pte. Ltd.
 c/o Sompo Insurance Singapore Pte. Ltd.
 50 Raffles Place, #05-01/06 Singapore Land Tower
 Singapore 048623



This plan is insured by Sompo Insurance Singapore Pte. Ltd.

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

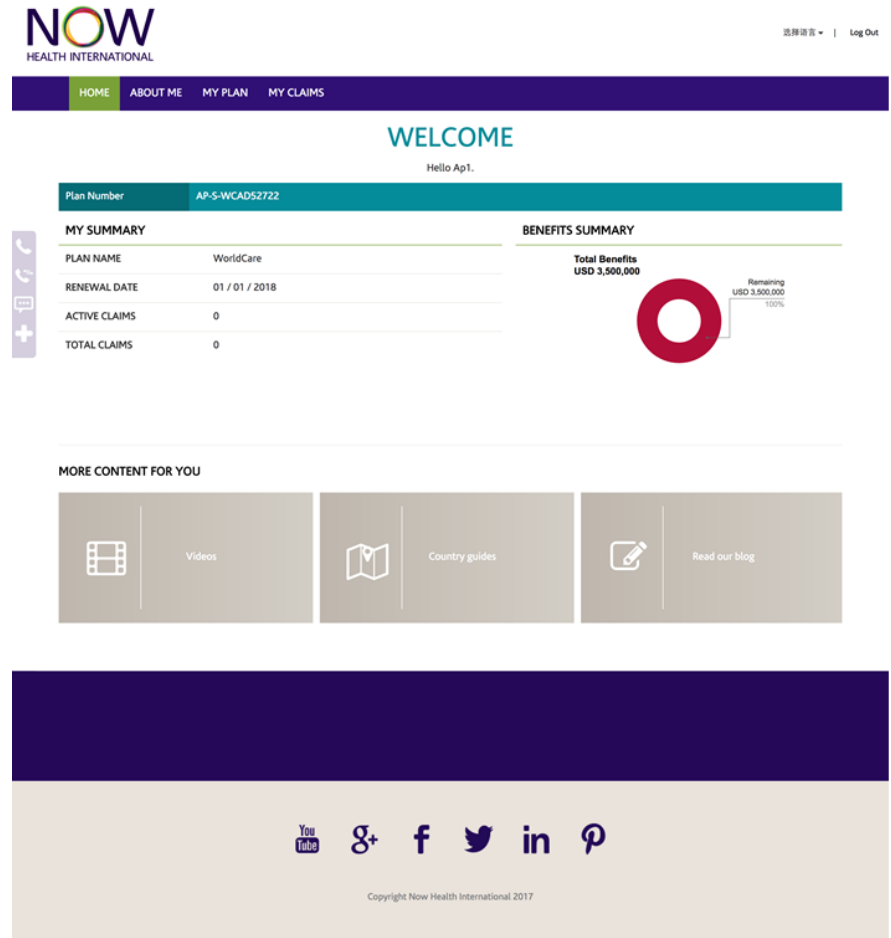
This membership card is the property of Now Health International (Singapore) Pte. Ltd. and must be returned to the mailing address if your cover stops mid-way through a plan year.

"Live" Chat / Email

Now Health Online Portal

Manage your Policy

- ❖ Welcome email and temporary log-in issued in 1 working day
- ❖ View & download policy documents
- ❖ View claims history and track claims
- ❖ Claims Submission
- ❖ Add / Edit of a member (Group)



The screenshot displays the user interface of the Now Health Online Portal. At the top, the 'NOW HEALTH INTERNATIONAL' logo is on the left, and a language selection dropdown and 'Log Out' link are on the right. Below the header is a dark blue navigation bar with links for 'HOME', 'ABOUT ME', 'MY PLAN', and 'MY CLAIMS'. The main content area is titled 'WELCOME' and greets the user as 'Hello Ap1.'. It shows the 'Plan Number' as 'AP-S-WCAD52722'. A sidebar on the left contains icons for a phone, a document, and a plus sign. The main content is divided into two sections: 'MY SUMMARY' and 'BENEFITS SUMMARY'. The 'MY SUMMARY' section lists 'PLAN NAME' as 'WorldCare', 'RENEWAL DATE' as '01 / 01 / 2018', 'ACTIVE CLAIMS' as '0', and 'TOTAL CLAIMS' as '0'. The 'BENEFITS SUMMARY' section shows 'Total Benefits USD 3,500,000' and a progress indicator for 'Remaining USD 3,500,000' at '100%'. Below these sections is a 'MORE CONTENT FOR YOU' area with three tiles: 'Videos', 'Country guides', and 'Read our blog'. The footer features social media icons for YouTube, Google+, Facebook, Twitter, LinkedIn, and Pinterest, along with the copyright notice 'Copyright Now Health International 2017'.

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选择语言 | Log Out

HOME ABOUT ME MY PLAN MY CLAIMS

WELCOME
Hello Ap1.

Plan Number AP-S-WCAD52722

MY SUMMARY

PLAN NAME	WorldCare
RENEWAL DATE	01 / 01 / 2018
ACTIVE CLAIMS	0
TOTAL CLAIMS	0

BENEFITS SUMMARY

Total Benefits USD 3,500,000

Remaining USD 3,500,000 100%

MORE CONTENT FOR YOU

Videos Country guides Read our blog

YouTube g+ f t in p

Copyright Now Health International 2017

Now Health Online Portal – Where to get care

Where to get care

[Home](#) > [Families](#) > [Where to get care](#)

- Our Plans
- Compare plans
- Membership benefits
- Switch to Now Health
- Why choose us
- Help me decide
- What we don't cover
- Where to get care**
- How to claim



We have an extensive and constantly growing network of providers you can use to access healthcare worldwide.

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.

OR

If your plan includes out-patient treatment and you have chosen a nil excess or have our out-patient direct billing option, you can access treatment within our provider network without paying anything.

When you need in-patient or day-patient treatment

For in-patient and day-patient care, get in touch with your nearest customer service team and they will aim to put a guarantee of payment in place with your preferred medical provider, to minimise your out-of-pocket expenses.

Need to find a medical provider in our network?

We have an extensive and constantly growing network of providers you can use to access healthcare worldwide.

[Click here to find a direct billing medical provider](#)

Member Services: Added Value Services (**New**)



Second Medical Opinion

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

Member Services: Added Value Services (**New**)



Global Concierge Services

Our service provides:

- Dedicated end to end support, throughout your treatment – for both member and 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

Member Services: Added Value Services (**New**)



Crisis Management

Provides:

- ❖ Website Access
- ❖ Travel Safety Alerts
- ❖ Daily News
- ❖ 24/7 Hotline & Access to Crisis Management Consultants



Claims Procedure

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Pre-authorisation and Medical Referrals

Pre-Authorisation	Medical referrals
All In-Patient Treatment	<p>Alternative Therapies: Osteopath Chiropractor Dietician (no cover for weight loss dietary advice) Homeopath Acupuncture</p> <p>Physiotherapy</p> <p>Outpatient Psychiatric Treatment</p>
All pre-planned Day-Patient Treatment	
All pre-planned surgery	
Diagnostic Procedures – positron emission tomography (PET) scans	
In-Patient Psychiatric Treatment	
Evacuation and Repatriation	
Mortal Remains	
Physiotherapy and Alternative Therapies after every 10 sessions	
Nursing Care at home	
AIDS	

How to Claim: Inpatient

Planned Surgery

1. Call Customer Services
2. Pre-authorisation in 2 working days
3. Cashless worldwide
4. Access to all hospitals in Singapore

Medical Emergency

1. Proceed to local A + E for emergency treatment
2. Contact NHI as soon as possible – must be before discharge

Emergency Evacuation

1. Proceed to local A + E
2. Contact NHI to arrange evacuation
3. NHI evacuates you to nearest centre of excellence



How to Claim: Outpatient Cashless

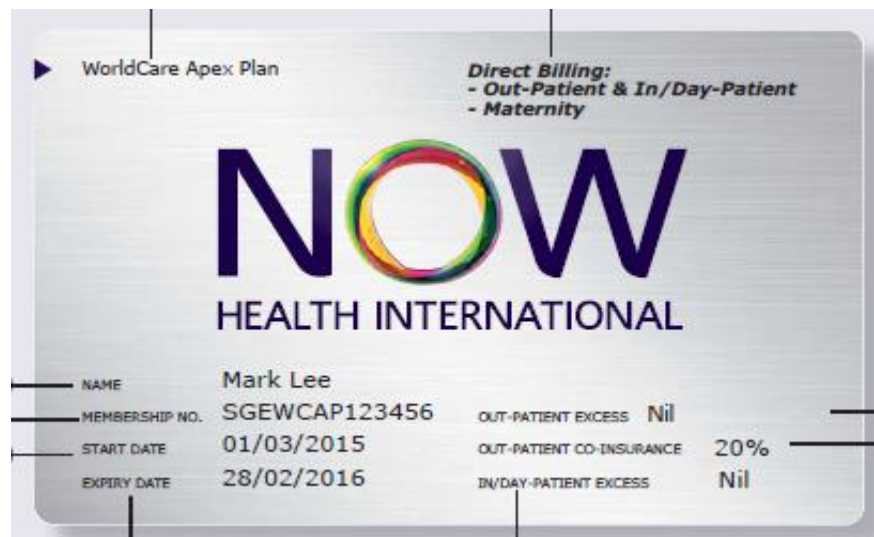
Simply present your membership card to NHI network partner

400 clinics across Singapore including several 24 hour clinics

Outpatient cashless provider clinics located worldwide

- Asia
- Africa
- Europe
- Middle East
- USA (to contact NHI prior to medical treatments)

Request your local clinic to be added to the NHI cashless network



How to reach us:
Online

www.now-health.com

Customer service:

Singapore	+65 6880 2300
Asia Pacific	+852 2279 7310
Indonesia Toll-free: 0800 1 889900/Toll:	+62 21 2783 6910
China	+86 21 6156 0910
Rest of the World	+971 (0) 4450 1510
Europe	+44 (0) 1276 602110

24 hour Emergency Assistance:

Singapore	+65 6880 2304
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Mailing address:

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c/o Sompo Insurance Singapore Pte. Ltd.
50 Raffles Place, #05-01/06 Singapore Land Tower
Singapore 048623



This plan is insured by Sompo Insurance Singapore Pte. Ltd.

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 (Singapore) Pte. Ltd. and must be returned to the mailing address if your cover stops mid-way through a plan year.

How to Claim: Outpatient Pay & Claim

Outpatient

- Receive treatment anywhere
- Medical referral is not required to see a Specialist

Pay & Claim

- Simple claim form
- Claim submission via email or online portal
- Original documents not required
- Claim updates by SMS and email

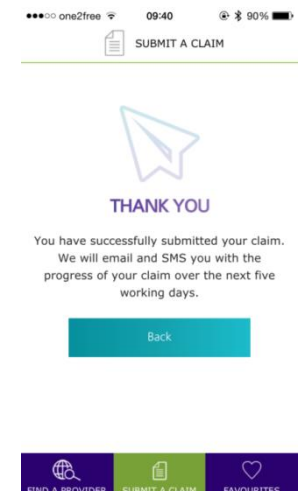
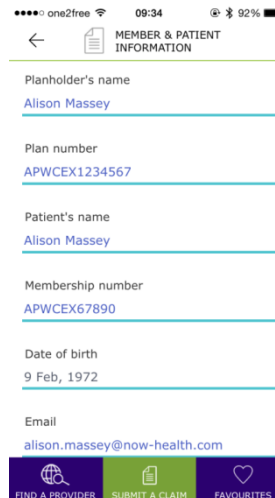
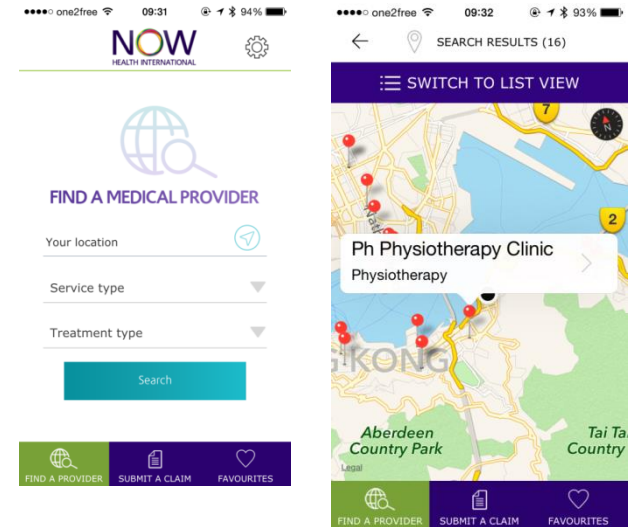
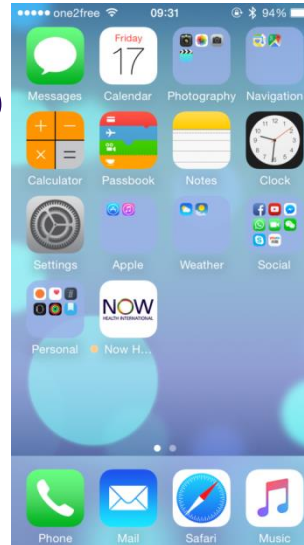


Claims Assessed 5 Working Days

NOW Health Mobile App

- ❖ Available in Android and iOS
- ❖ Ability to search for providers based on treatment type and location
- ❖ Submit claims - hassle free *

**Only available for outpatient claims ; day-patient and inpatient claims under USD500 / SGD650.*





Promotions

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No Claim Bonus

- ❖ No claims bonus is introduced. How this will work:
 - Year 1 renewal – 10% (subjected to no claims in policy year)
 - Year 2 renewal – 15 % (subjected to no claims in policy year)
 - Subsequent renewal thereafter– 15% to remain (subjected to no claims in policy year)

Note : It there are late claims submission, claw back of no claims bonus

25% commission offer extended

Offer ends on 31 March 2018

Don't forget there are less than two months remaining to take advantage of our fantastic commission offer.

Secure 25% commission for NEW individual or family business for our enhanced WorldCare plans (excluding Apex).*

The offer ends on the **31 March 2018**, so make sure you don't miss out!

**Offer applies to business placed with original inception dates from 24 July 2017 - 31 March 2018. Applies to first year commissions only.*

Get your clients a 10% Discount

Family Discount for new and renewing members

Our Family Discount:

- ✓ **10% premium discount for family plans** (primary insured, one spouse and at least one child)
- ✓ **Members must be on the same plan, benefits and deductible**
- ✓ **Applies to new business and renewals**

For more information and to read our FAQ click [here](#).

**The offer only applies to enhanced WorldCare. It is available in all markets, excluding mainland China. Renewing members eligible for the No Claims Discount (NCD) will receive whichever discount is greater out of the or NCD or Family Discount.*

The offer is valid for new business from 1 November 2017 and for renewal business from 1 December 2017.



Contact Now Health

Sales Enquiries

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SingaporeSales@now-health.com

NHI Singapore Team

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Annie Ong (Client Management)

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Annie.ong@now-health.com

24/7 Customer Service Team

6880 2300

SingaporeService@now-health.com

NHI Singapore Team

Tay Wenli

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Wenli.tay@now-health.com

Eleine Tan

(Business Development – Individuals/Families)

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Eleine.tan@now-health.com

Thank you!



www.now-health.com