



WorldCare premiums

– full medical underwriting

individuals and families

Currency : US Dollars (USD)
Effective date: 1 August 2015

► *Your WorldCare premium*

All WorldCare plans cover you anywhere in the world as standard, excluding the USA.

A 10% introductory discount will be available to residents in Singapore for all new Individual and Family applications with an inception date before the 1 December 2015.

To work out your premium, we need to know where you are resident at the time you need cover and the age of each person on the plan.

Select the area based on the location of your country of residence.

You will see that we have split all the listed countries into area of the world.

In conjunction with our underwriters and based on the most up to date pricing models, we can offer premiums that most accurately reflect the cost of healthcare where you live. This means that you won't be grouped with other countries that have much higher medical costs, which would mean an unnecessarily higher premium.

To find your area, simply select your country of residence from the list across the page and it will tell you the area number your country fits into. If you cannot find your country, please check the excluded countries list on page 2 or contact your intermediary who will find out if we can cover where you are resident.

Plans associated with this price list will be arranged and administered through the appropriate regional Now Health company and underwritten by insurers specified under the selected plan.

Our underwriting partner in Singapore is Tenet Sompo Insurance Pte. Ltd. Tenet Sompo Insurance was established in January 2013 when Tenet Insurance Company Ltd merged with Sompo Japan Insurance (Singapore) Pte. Ltd. In January 2014, Tenet Sompo Insurance further merged with NIPPONKOA Insurance Co., Ltd., Singapore Branch, by acquiring its general insurance business to form an even larger entity in Singapore. Tenet Sompo Insurance has been a part of the Singapore history since 1957 (as Tenet Insurance), while Sompo Japan group and NIPPONKOA Insurance Group have their histories stretching back to 1888 and 1892 respectively.

Should you incept the plan and do not claim in the current contract period a 10% discount will be granted at renewal. Should you renew and do not claim against the plan for two or more consecutive years a 15% discount will be granted at renewal.

► *How to calculate your premium*

- Decide on the type of cover you want and which WorldCare plan meets your needs: Essential, Advance, Excel or Apex
- The premiums are age-related, based on your current age. For child dependants refer to the (0-17) age band
- Select the area based on the location of your country of residency for WorldCare (excluding USA) cover. You will see that we have split the listed countries into area of the world. If you need the USA Elective Treatment option, refer to Area 1.
- Choose any optional benefits that are available for the WorldCare plan you have selected
- Decide on the excess that you would like to apply to your plan
- If you are applying for one of our plans but have a policy in force already with another insurer, we may be able to offer you a continuous transfer subject to a 3% charge applied to our published rates

► *Excess and co-insurance*

- For WorldCare Essential the standard excess is Nil. For WorldCare Advance, Excel or Apex the standard excess is USD 100. The excess applies per insured person, per medical condition per period of cover. You can decide the level of excess that suits your personal circumstances. This will either increase or reduce the selected plan premium.

Benefit	Essential	Advance	Excel	Apex
Excess Options				
Standard Excess	<i>Nil</i>	<i>USD 100</i>	<i>USD 100</i>	<i>USD 100</i>
Optional Excess	<i>USD 1,000</i>	<i>Nil</i>	<i>Nil</i>	<i>Nil</i>
	<i>USD 2,500</i>	<i>USD 50</i>	<i>USD 50</i>	<i>USD 50</i>
	<i>USD 5,000</i>	<i>USD 250</i>	<i>USD 250</i>	<i>USD 250</i>
	<i>USD 10,000</i>	<i>USD 500</i>		
	<i>USD 15,000</i>	<i>USD 1,000</i>		
		<i>USD 2,500</i>		
Out-Patient Per Visit Excess	<i>Not covered</i>	<i>Optional USD 25</i>	<i>Optional USD 25</i>	<i>Optional USD 25</i>

► *Co-Insurance applicable*

A 20% co-insurance will be applied to all out-patient dental claims. A 50% co-insurance will be applied for orthodontic treatment. If Area 1 is selected for USA Elective treatment, a co-insurance of 50% will apply for treatment received in a hospital that is not listed in the Now Health International Provider Network.

► *Additional options*

If you select one of the co-insurance out-patient options, a co-insurance will be applied, in addition to your plan excess, per insured person per medical condition per plan year. This will reduce your premium by 7.5% and 15% respectively depending on the co-insurance opted for.

You can opt for the out-patient per visit excess – have an excess of USD 25 per visit to an out-patient medical practitioner and a nil excess when accessing day-patient or in-patient treatment (not available for WorldCare Essential). This optional out-patient per visit excess is equal to the USD 50 per medical condition excess price point.

If you select the out-patient charges additional option for the Essential plan, a 46% premium charge will apply. If you select the out-patient charges additional option 2 for the Essential plan, a 60% loading will apply.

Please note that your WorldCare premium may be subject to Insurance Premium Tax based on your country of residence. If applicable, any tax, levies or charges will be shown on your certificate of insurance. The Area 4 premium rates are inclusive of Goods and Service Tax (GST).

Area 4 - USD Essential – Rates inclusive of 7% Goods and Services Tax (GST)

	Standard Nil Excess		1,000 Excess		2,500 Excess		5,000 Excess		10,000 Excess		15,000 Excess	
Age Band	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	109.63	1252.97	98.68	1127.78	93.25	1065.72	82.30	940.53	71.34	815.34	60.39	690.15
18 - 25	134.07	1532.24	120.68	1379.23	114.04	1303.26	100.55	1149.18	87.16	996.17	73.78	843.16
26 - 30	154.11	1761.22	138.75	1585.74	131.08	1498	115.63	1321.45	100.18	1144.90	84.82	969.42
31 - 35	169.65	1938.84	152.70	1745.17	144.28	1648.87	127.24	1454.13	110.29	1260.46	93.34	1066.79
36 - 40	184.53	2108.97	166.09	1898.18	156.92	1793.32	138.47	1582.53	120.03	1371.74	101.58	1160.95
41 - 45	217.12	2481.33	195.49	2234.16	184.63	2110.04	162.91	1861.80	141.19	1613.56	119.47	1365.32
46 - 50	253.82	2900.77	228.45	2610.80	215.81	2466.35	190.43	2176.38	165.06	1886.41	139.69	1596.44
51 - 55	340.42	3890.52	306.43	3502.11	289.39	3307.37	255.32	2917.89	221.33	2529.48	187.25	2140
56 - 60	413.92	4730.47	372.53	4257.53	351.84	4021.06	310.46	3548.12	269.08	3075.18	227.70	2602.24
61 - 65	563.34	6438.19	507.07	5795.12	478.89	5473.05	422.53	4828.91	366.26	4185.84	309.90	3541.70
66 - 70	778.12	8892.77	700.32	8003.60	661.46	7559.55	583.66	6670.38	505.86	5781.21	428.05	4892.04
71 - 75	962.09	10995.32	865.94	9896.43	817.81	9346.45	721.57	8246.49	625.42	7147.60	529.17	6047.64
76 - 79	1188.66	13584.72	1069.85	12226.89	1010.40	11547.44	891.50	10188.54	772.69	8830.71	653.78	7471.81
80+ (renewals only)	1308.97	14959.67	1178.08	13463.81	1112.64	12715.88	981.75	11220.02	850.86	9724.16	719.98	8228.30

Area 4 - USD Advance – Rates inclusive of 7% Goods and Services Tax (GST)

	Standard 100 Excess		Nil Excess		50 Excess		250 Excess		500 Excess		1,000 Excess		2,500 Excess	
Age Band	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	173.02	1977.36	224.98	2571.21	190.34	2175.31	147.08	1680.97	138.47	1582.53	129.76	1483.02	112.54	1286.14
18 - 25	211.78	2420.34	275.35	3146.87	233.03	2663.23	180.04	2057.61	169.46	1936.70	158.88	1815.79	137.72	1573.97
26 - 30	243.52	2783.07	316.64	3618.74	267.95	3062.34	207	2365.77	194.83	2226.67	182.66	2087.57	158.32	1809.37
31 - 35	268.05	3063.41	348.47	3982.54	294.92	3370.50	227.88	2604.38	214.49	2451.37	201.11	2298.36	174.24	1991.27
36 - 40	291.64	3333.05	379.18	4333.50	320.85	3666.89	247.92	2833.36	233.31	2666.44	218.80	2500.59	189.59	2166.75
41 - 45	342.85	3918.34	445.75	5094.27	377.22	4311.03	291.45	3330.91	274.32	3135.10	257.19	2939.29	222.92	2547.67
46 - 50	401.09	4583.88	521.49	5959.90	441.25	5042.91	340.98	3896.94	320.95	3667.96	300.82	3437.91	260.75	2979.95
51 - 55	537.88	6147.15	699.29	7991.83	591.71	6762.40	457.26	5225.88	430.30	4917.72	403.43	4610.63	349.69	3996.45
56 - 60	653.97	7473.95	850.21	9716.67	719.41	8221.88	555.95	6353.66	523.18	5979.16	490.50	5605.73	425.15	4858.87
61 - 65	890	10171.42	1157.02	13223.06	979.04	11188.99	756.58	8646.67	712.02	8137.35	667.55	7629.10	578.51	6611.53
66 - 70	1229.39	14050.17	1598.27	18265.97	1352.41	15456.15	1045.04	11943.34	983.53	11240.35	922.11	10538.43	799.18	9133.52
71 - 75	1519.81	17369.31	1975.77	22580.21	1671.86	19106.99	1291.93	14764.93	1215.91	13896.09	1139.88	13027.25	987.93	11290.64
76 - 79	1878.02	21463.13	2441.46	27902.39	2065.84	23609.55	1596.40	18244.57	1502.49	17171.36	1408.59	16098.15	1220.78	13951.73
80+ (renewals only)	2068.18	23636.30	2688.63	30727.19	2274.99	25999.93	1758	20091.39	1654.54	18909.04	1551.18	17727.76	1344.36	15364.13

Area 4 - USD Excel – Rates inclusive of 7% Goods and Services Tax (GST)

	Standard 100 Excess		Nil Excess		50 Excess		250 Excess	
Age Band	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	200.64	2293.01	260.84	2981.02	220.77	2523.06	170.58	1949.54
18 - 25	245.11	2801.26	318.70	3642.28	269.64	3081.60	208.41	2381.82
26 - 30	281.81	3220.70	366.35	4186.91	309.99	3542.77	239.59	2738.13
31 - 35	310.18	3544.91	403.24	4608.49	341.26	3900.15	263.74	3014.19
36 - 40	337.52	3857.35	438.82	5015.09	371.32	4243.62	286.96	3279.55
41 - 45	396.88	4535.73	515.97	5896.77	436.57	4989.41	337.42	3856.28
46 - 50	464.57	5309.34	603.97	6902.57	511.10	5841.13	394.91	4513.26
51 - 55	622.70	7116.57	809.58	9252.29	685.05	7829.19	529.36	6049.78
56 - 60	757.33	8655.23	984.56	11252.12	833.08	9520.86	643.77	7357.32
61 - 65	1030.81	11780.70	1340.05	15314.91	1133.89	12958.77	876.24	10014.13
66 - 70	1423.57	16269.35	1850.69	21150.69	1565.97	17896.82	1210.10	13829.75
71 - 75	1760.24	20117.07	2288.38	26152.94	1936.35	22129.74	1496.22	17099.67
76 - 79	2174.91	24856.10	2827.38	32312.93	2392.40	27341.71	1848.72	21128.22
80+ (renewals only)	2395.02	27371.67	3113.59	35583.92	2634.61	30109.80	2035.78	23266.08

Area 4 - USD Apex – Rates inclusive of 7% Goods and Services Tax (GST)

	Standard 100 Excess		Nil Excess		50 Excess		250 Excess	
Age Band	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	236.22	2699.61	307.09	3509.60	259.90	2970.32	200.83	2295.15
18 - 25	346.88	3964.35	450.99	5154.19	381.62	4361.32	294.92	3370.50
26 - 30	410.73	4694.09	534.04	6103.28	451.83	5163.82	349.13	3990.03
31 - 35	436.76	4991.55	567.84	6489.55	480.48	5491.24	371.32	4243.62
36 - 40	471.40	5387.45	612.87	7004.22	518.59	5926.73	400.72	4579.60
41 - 45	515.69	5893.56	670.45	7662.27	567.27	6483.13	438.35	5009.74
46 - 50	547.14	6253.08	711.36	8129.86	601.92	6879.03	465.13	5315.76
51 - 55	733.46	8382.38	953.57	10897.95	806.86	9221.26	623.45	7125.13
56 - 60	891.87	10192.82	1159.45	13250.88	981.10	11212.53	758.18	8664.86
61 - 65	1214.22	13876.83	1578.52	18040.20	1335.65	15264.62	1032.12	11795.68
66 - 70	1676.82	19163.70	2179.87	24912.81	1844.51	21080.07	1425.35	16289.68
71 - 75	2073.51	23697.29	2695.65	30807.44	2280.89	26067.34	1762.49	20142.75
76 - 79	2561.77	29277.34	3330.33	38060.97	2818.02	32205.93	2177.53	24886.06
80+ (renewals only)	2821.20	32242.31	3667.57	41915.11	3103.39	35467.29	2398.11	27406.98



ASIA INSURANCE
TECHNOLOGY AWARDS
2013 E-COMMERCE AWARD



Now Health International

Singapore

Now Health International (Singapore) Pte. Ltd.
c/o Tenet Sompō Insurance Pte. Ltd.
50 Raffles Place
#05-01/06 Singapore Land Tower
Singapore 048623
T +65 6880 2300 | F +65 6220 6950
SingaporeService@now-health.com

Other Now Health International Offices

Asia Pacific

Now Health International (Asia Pacific) Limited
Suite B, 33/F, 169 Electric Road, North Point, Hong Kong
T +852 2279 7310 | F +852 2279 7330
AsiaPacService@now-health.com

Indonesia

Now Health International
17/F, Indonesia Stock Exchange, Tower II
Jl. Jend. Sudirman Kav. 52 – 53
Jakarta 12190, Indonesia
T +62 21 515 7637 | F +62 21 515 7639
IndonesiaService@now-health.com

China

Minan Property and Casualty Insurance Company Limited
c/o Now Health International (Shanghai) Limited
Room 1103–1105, 11/F, BM Tower
No. 218 Wusong Road
Hongkou District, Shanghai
200080, China
T +(86) 400 077 7500 | F +(86) 400 077 7900
ChinaService@now-health.com

Europe

Now Health International (Europe) Limited
Suite G3/4, Building Three
Watchmoor Park, Camberley, Surrey, GU15 3YL, United Kingdom
T +44 (0) 1276 602110 | F +44 (0) 1276 602130
EuropeService@now-health.com

Rest of the World

Now Health International Limited
PO Box 482055, Dubai, UAE
T +971 (0) 4450 1510 | F +971 (0) 4450 1530
GlobalService@now-health.com

Now Health International (Singapore) Pte. Ltd. (No. 201317502C) is a general insurance agent of Tenet Sompō Insurance Pte. Ltd. and is registered with the Agents' Registration Board of the General Insurance Association of Singapore (GIA).

Registered at 16 Raffles Quay #33-03 Hong Leong Building Singapore 048581.

Visit www.tenetsompo.com.sg to find out more about Tenet Sompō Insurance.