

# WorldCare

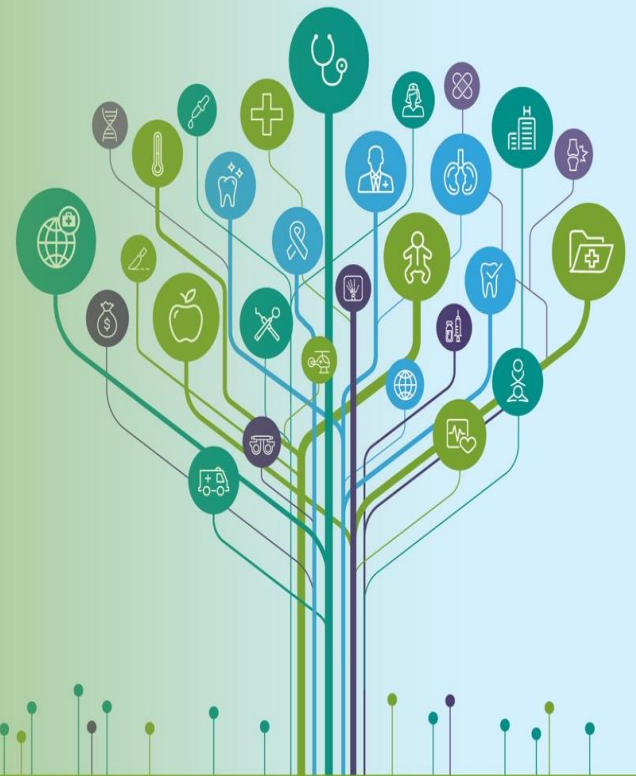
*An introduction from Now Health International*



# Sharing Topics

- About Now Health International
- Summary of Product Benefits
- Value Added Services
- Underwriting Philosophy
- Pricing
- Post Sales Support
- Claims Procedure

✓ **SimpleCare**

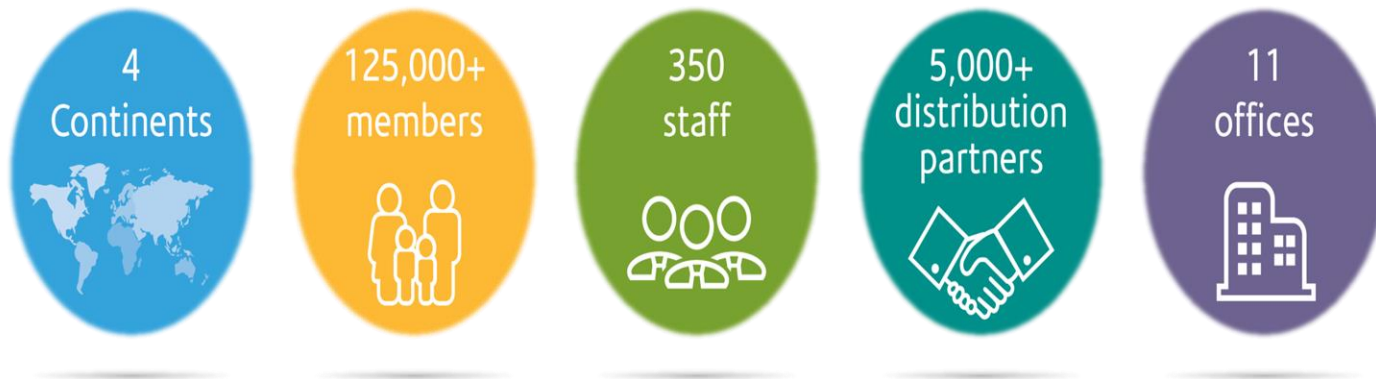


# Who we are



Now Health International is a **leading innovator** in high-end international health insurance.

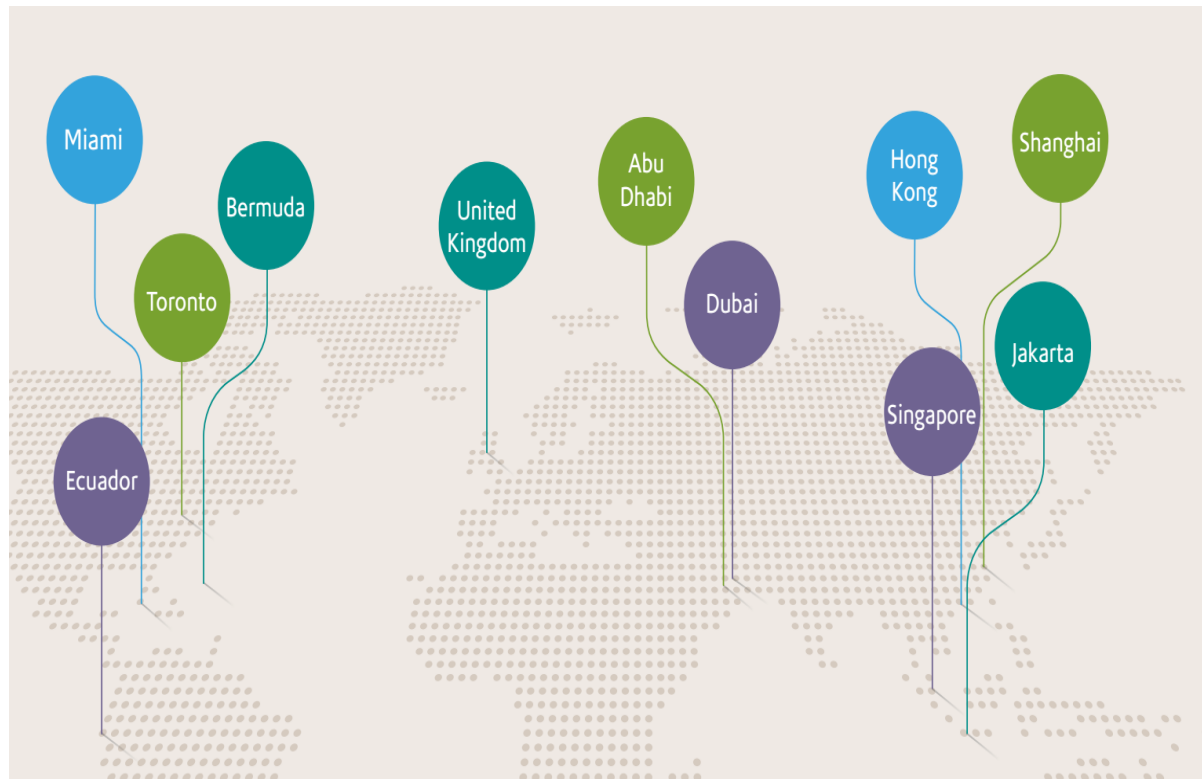
Our mission is to provide market-leading international health insurance through an **innovative and peerless customer experience**.



# Where we are



With offices located around the world and in multiple time zones, we have a truly **Global Presence** – enabling us to offer 24/7 support and service. We aim to offer **portable plans**, catering for our globally mobile members.



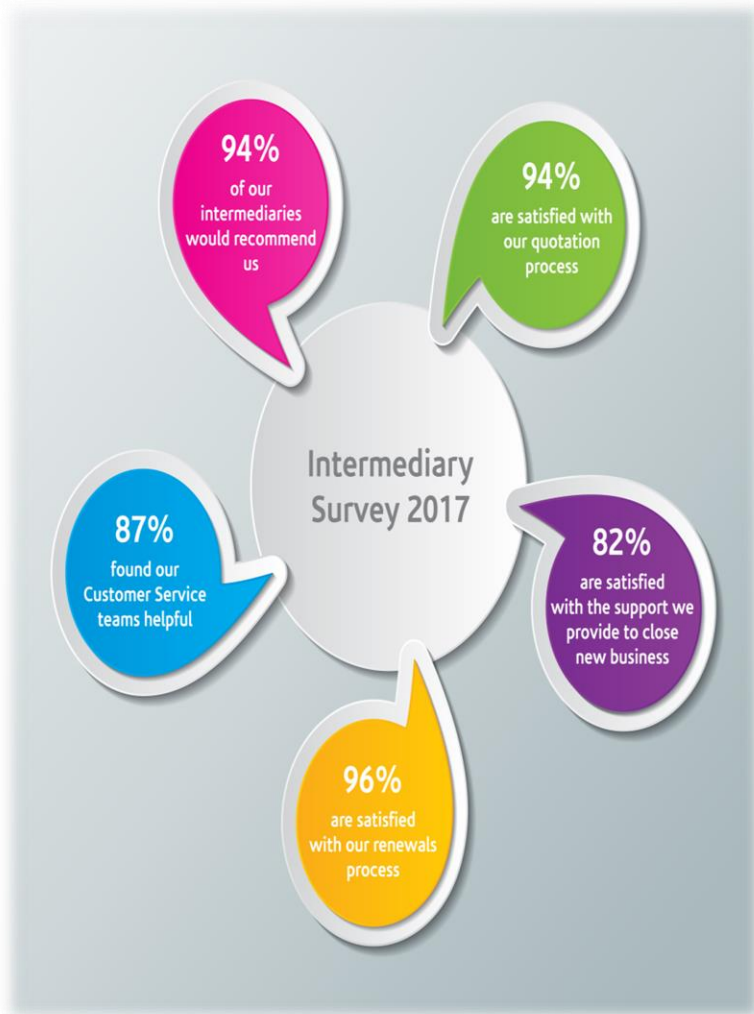
# Award winning

## Our products and services are award winning!

Since launch in 2011 we've won 13 awards, four of which have been for innovation as a result of our commitment to provide our members and intermediaries with state of the art digital tools.



# Our members and intermediaries rate us



In our latest Customer Survey,  
**91% of members rated their overall experience**  
as excellent, very good, or good.

In our first ever Intermediary Survey,  
**94% of our brokers said they would recommend us!**



# Eligibility



- ❖ 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 on full time education
  - ❖ Same level of benefit with the employee
- ❖ 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.



# Benefits Summary



WorldCare Essential	WorldCare Advance	WorldCare Excel	WorldCare Apex
Annual maximum up to USD 3m/SGD 3.9m	Annual maximum up to USD 3.5m/SGD 4.55m	Annual maximum up to USD 4m/SGD 5.2m	Annual maximum up to USD 4.5m/SGD 5.85m
<ul style="list-style-type: none"> <li>✓ In-patient and day-patient care</li> <li>○ Out-patient charges</li> <li>○ Out-patient charges – Option 2</li> <li>✗ Routine &amp; complex dental treatment</li> <li>✗ Routine maternity care</li> <li>○ Annual deductible</li> <li>○ Co-insurance out-patient treatment (10%/20%)</li> <li>○ USA elective treatment</li> </ul>	<ul style="list-style-type: none"> <li>✓ In-patient and day-patient care</li> <li>✓ Out-patient care</li> <li>✗ Routine &amp; complex dental treatment</li> <li>✗ Routine maternity care</li> <li>○ Annual deductible</li> <li>○ Out-patient per visit excess (USD 15/SGD 20, USD 25/SGD 30)</li> <li>○ Co-insurance out-patient treatment (10%/20%)</li> </ul>	<ul style="list-style-type: none"> <li>✓ In-patient and day-patient care</li> <li>✓ Out-patient care</li> <li>✓ Routine &amp; complex dental treatment</li> <li>✗ Routine maternity care</li> <li>○ Annual deductible</li> <li>○ Out-patient per visit excess (USD 15/SGD 20, USD 25/SGD 30)</li> <li>○ Co-insurance out-patient treatment (10%/20%)</li> </ul>	<ul style="list-style-type: none"> <li>✓ In-patient and day-patient care</li> <li>✓ Out-patient care</li> <li>✓ Routine &amp; complex dental treatment</li> <li>✓ Routine maternity care</li> <li>○ Annual deductible</li> <li>○ Out-patient per visit excess (USD 15/SGD 20, USD 25/SGD 30)</li> <li>○ Co-insurance out-patient treatment (10%/20%)</li> </ul>

# Benefits Summary



A summary of each plan is shown below.

WorldCare Essential	WorldCare Advance	WorldCare Excel	WorldCare Apex
Annual maximum up to USD 3m/SGD 3.9m	Annual maximum up to USD 3.5m/SGD 4.55m	Annual maximum up to USD 4m/SGD 5.2m	Annual maximum up to USD 4.5m/SGD 5.85m
<ul style="list-style-type: none"> <li>Extended evacuation and repatriation</li> <li>Hospital room restriction in Singapore</li> </ul>	<ul style="list-style-type: none"> <li>USA elective treatment</li> <li>Extended evacuation and repatriation</li> <li>Wellness, optical and vaccinations</li> <li>Wellness, optical and vaccinations – Option 2</li> <li>Hospital room restriction in Singapore</li> </ul>	<ul style="list-style-type: none"> <li>USA elective treatment</li> <li>Extended evacuation and repatriation</li> <li>Wellness, optical and vaccinations</li> <li>Wellness, optical and vaccinations – Option 2</li> <li>Hospital room restriction in Singapore</li> </ul>	<ul style="list-style-type: none"> <li>USA elective treatment</li> <li>Extended evacuation and repatriation</li> <li>Wellness, optical and vaccinations</li> <li>Wellness, optical and vaccinations – Option 2</li> <li>Hospital room restriction in Singapore</li> </ul>

# Additional Options



INDIVIDUALS	GROUPS
<ul style="list-style-type: none"> <li>• Outpatient Charges USD 4,500/SGD 5,850</li> <li>• Outpatient Charges – Option 2 USD 4,500/SGD 5,850 including maintenance of chronic conditions</li> <li>• Wellness, Optical &amp; Vaccinations USD 500/SGD 650</li> <li>• Wellness, Optical &amp; Vaccinations – Option 2 USD 1,000/SGD 1,300</li> <li>• Optional Deductibles (<i>from USD 1,000/SGD 1,300 to USD 15,000/SGD 19,500</i>)</li> <li>• Outpatient Per Visit Excess USD 25/SGD 30</li> <li>• Outpatient Per Visit Excess – Option 2 USD 15/SGD 20</li> <li>• 10%/20% coinsurance on Outpatient Treatment</li> <li>• Hospital room restriction for residents in Singapore</li> <li>• Extended Evacuation and Repatriation</li> </ul>	<ul style="list-style-type: none"> <li>• Maternity (Nil/20% Co-insurance)</li> <li>• Dental (Nil/20% Co-insurance)</li> <li>• Removal of Dental Co-insurance</li> </ul>

# General Exclusions (Where applicable)



- 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

# 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



# Underwriting and Pricing



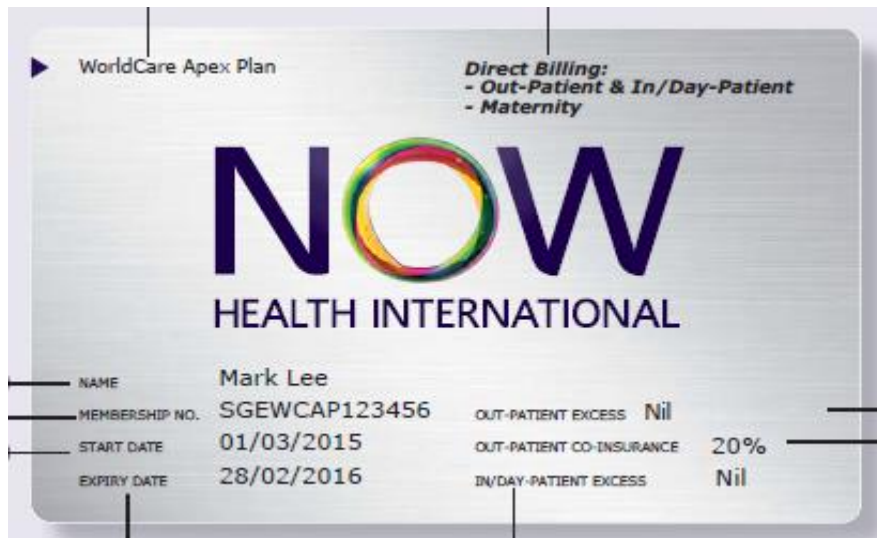
Underwriting Practices	Individuals	Groups
Full Medical Underwriting (FMU) <i>- Group size 3-9 employees</i>	✓	✓
Pre-existing Medical Declaration – Loading*	✓	✓
Continuous Transfer (CTT)	✓	✓
Medical History Disregard (MHD) <i>- Group size 10+ employees</i>	X	✓

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

## Pricing

➤ **age banded / current attained age**

# Customer Service



## Customer Service Teams

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

## 24 Hour Emergency Care

- ❖ Evacuation / Repatriation

## "Live" Chat / Email

### How to reach us:

#### Online

[www.now-health.com](http://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.

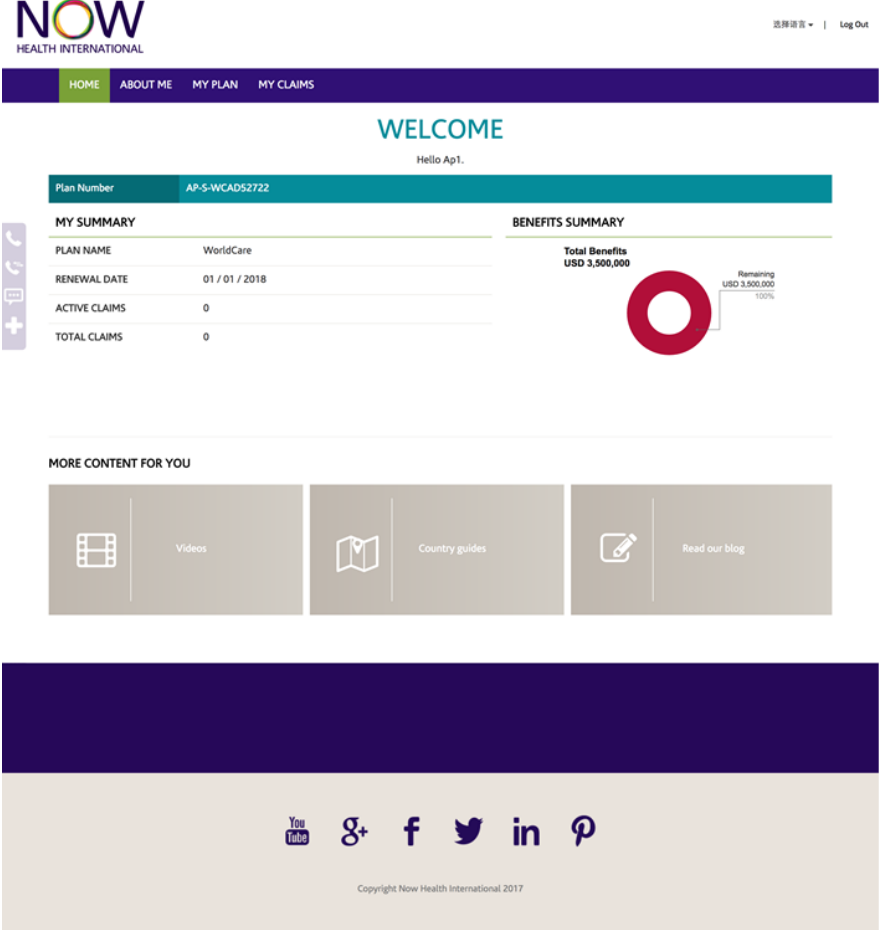
*Please present this card to your medical provider as evidence of your cover with us.*

*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.*

# 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



The screenshot displays the user interface of the NOW Health International online portal. At the top, the NOW Health International logo is on the left, and a language selection dropdown (set to '选择语言') and a 'Log Out' link are on the right. A dark blue navigation bar contains links for 'HOME', 'ABOUT ME', 'MY PLAN', and 'MY CLAIMS'. Below this, a 'WELCOME' message greets the user as 'Hello Ap1.'. A teal header bar shows the 'Plan Number' as 'AP-S-WCAD52722'. The main content area is divided into two sections: 'MY SUMMARY' and 'BENEFITS SUMMARY'. The 'MY SUMMARY' table 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 circular progress indicator for 'Remaining USD 3,500,000' at '100%'. Below these sections, a 'MORE CONTENT FOR YOU' area features three tiles: 'Videos', 'Country guides', and 'Read our blog'. The footer includes social media icons for YouTube, Google+, Facebook, Twitter, LinkedIn, and Pinterest, along with the copyright notice 'Copyright Now Health International 2017'.

**NOW**  
HEALTH INTERNATIONAL

选择语言 | Log Out

HOME ABOUT ME MY PLAN MY CLAIMS

**WELCOME**  
Hello Ap1.

Plan Number AP-S-WCAD52722

MY SUMMARY		BENEFITS SUMMARY	
PLAN NAME	WorldCare	Total Benefits	USD 3,500,000
RENEWAL DATE	01 / 01 / 2018	Remaining	USD 3,500,000 100%
ACTIVE CLAIMS	0		
TOTAL CLAIMS	0		

MORE CONTENT FOR YOU

Videos Country guides Read our blog

YouTube g+ f t in p

Copyright Now Health International 2017

# Claims Procedure - Pre-Authorisation and Medical Referrals



Pre-Authorisation	Medical referrals
<ul style="list-style-type: none"> <li>• All <b>In-Patient Treatment</b></li> <li>• All pre-planned <b>Day-Patient Treatment</b></li> <li>• All pre-planned surgery</li> <li>• <b>Diagnostic Procedures</b> – positron emission tomography (PET) scans</li> <li>• <b>In-Patient Psychiatric Treatment</b></li> <li>• <b>Evacuation</b> and <b>Repatriation</b></li> <li>• Mortal Remains</li> <li>• Physiotherapy and Alternative Therapies after every 10 sessions</li> <li>• Nursing Care at home</li> <li>• AIDS</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Alternative Therapies:</b> <ul style="list-style-type: none"> <li>- Osteopath</li> <li>- Chiropractor</li> <li>- Dietician (no cover for weight loss dietary advice)</li> <li>- Homeopath</li> </ul> </li> <li>• <b>Acupuncture (Non-TCM)</b></li> <li>• <b>Physiotherapy</b></li> <li>• Outpatient Psychiatric Treatment</li> </ul>

# In-patient/Day patient (Direct Billing)



## Step 1

**Five** working days before you are admitted or whenever possible:

- Fill in pre-authorisation request form and fax/email/Online submit to us at +65 6220 6950 or [SingaporeService@now-health.com](mailto:SingaporeService@now-health.com)
- Our Customer Service Team will let you know once the direct billing has been arranged and will email/fax you a copy of the guarantee letter



## Step 2

When you arrive at the medical provider on the day of your treatment, please show your membership card and the copy of the guarantee letter and tell them Direct Billing has been arranged.



## Step 3

When you leave the hospital, the medical provider will directly send the relevant forms/bills etc. to us for direct settlement

# Inpatient Emergency Claims



## **When you are admitted into hospital in a medical emergency**

1. Call Now Health International +65 6880 2304
2. Our emergency assistance team will help arrange direct payment for your treatment

## **Evacuation**

If you need to be evacuated, our emergency assistance team will coordinate this for you

## **Criteria for Evacuation:**

1. Life Threatening
2. Covered by your plan
3. Can not be adequately treated locally
4. Requires immediate inpatient admission

# Outpatient Treatment (Direct Billing)

## Outpatient

- Receive treatment **anywhere**
- Medical referral is not required to see a **Specialist or Traditional Chinese Medicine**

## Cashless Network

- **380 GP clinics** in Singapore (Parkway, Raffles, Fullerton Healthcare, IMC)
- **24 hour clinics** in Singapore
- Network extends across **Asia and Middle East**





# Reimbursement claims (Pay and Claim)



## Outpatient Treatments

Email us the following:

1. A claim form: complete the front and sign
2. A detailed breakdown invoice, payment receipt

## Inpatient/Day Patient Treatments above USD500/SGD650 per medical condition

Email us the following:

1. A claim form: complete the front, sign and ask your attending doctor to complete and sign the back (Section 3)
2. A detailed breakdown invoice/hospital bill, payment receipt



Send to [SingaporeService@now-health.com](mailto:SingaporeService@now-health.com)



We will process all eligible claims within **five** working days

# NOW Health Secure Online Portfolio



## MY CLAIMS

PLAN YEAR 2017 ▼

Ong Annie Siew Thor ▼

MEMBER NAME	CLAIM STATUS	CLAIM ID	TREATMENT DATE	CARE PROVIDER	CURRENCY CLAIMED IN	AMOUNT CLAIMED	CURRENCY SETTLED IN	SETTLED AMOUNT
1. Ong, Annie Siew Thor	Settlement Complete	723797	07 / 04 / 2017	Raffles Medical Group Clinics Singapore	SGD	41	SGD	41

## MAKE A CLAIM

Out-patient and in-patient/day-patient treatment under USD 500/SGD 650 per medical condition

In-patient/day-patient treatment over USD 500/SGD 650 per medical condition

### HOW TO MAKE A CLAIM

#### Out-patient and in-patient/day-patient treatment under USD 500/SGD 650 per medical condition

You can claim online here using our secure online portfolio or use our mobile app, or if you prefer an offline solution you can email, fax or post us the front of the claim form and your scanned receipts.

#### In-patient/day-patient treatment over USD 500/SGD 650 per medical condition

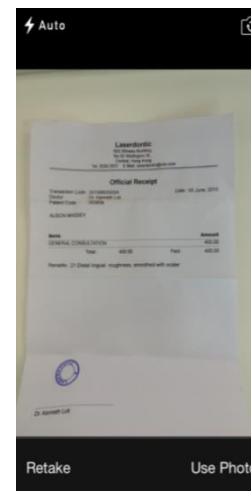
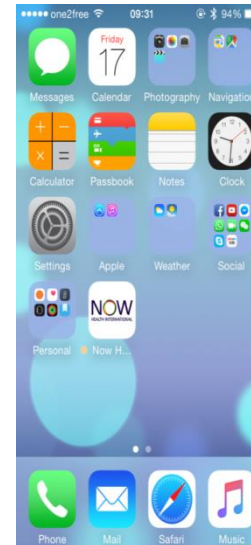
You need to complete the front of the claim form, and ask your medical practitioner to complete the back. Then upload it to us here using our secure online portfolio with your scanned receipts/diagnostic reports/discharge reports. If you prefer, you can send it by email, post or fax instead.

# NOW Health Mobile App

❖ Available in Android and iOS

❖ Submit claims - hassle free \*

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



MEMBER & PATIENT INFORMATION

Planholder's name  
Alison Massey

Plan number  
APWCEx1234567

Patient's name  
Alison Massey

Membership number  
APWCEx67890

Date of birth  
9 Feb, 1972

Email  
alison.massey@now-health.com

FIND A PROVIDER SUBMIT A CLAIM FAVOURITES

SUBMIT A CLAIM

THANK YOU

You have successfully submitted your claim. We will email and SMS you with the progress of your claim over the next five working days.

Back

FIND A PROVIDER SUBMIT A CLAIM FAVOURITES

# Reimbursement claims (Pay and Claim)



- Bank details
  - ✓ Update us with your bank details and the currency you wish to be reimbursed in.
  - ✓ Simply put “please refer to previous claim” or “already provided” if the details are provided in previous claim
- Send us your claims within **six** months of treatment
- Keep the original documents for at least **six** months



*An introduction from Now Health International*



# At a glance...



## SimpleCare CORE

## SimpleCare 100

## SimpleCare 250



✓ In-Patient only

✓ In-Patient  
✓ Low levels of Out-Patient

✓ In-Patient  
✓ Medium levels of Out-Patient  
✓ Some Dental cover

Ideal for someone who wants protection for serious medical conditions and emergencies









Suitable for those that want cover for major health events, as well as basic cover for day to day medical expenses

Designed for those looking for more extensive but affordable cover, with a higher aggregate benefit limit for day to day medical expenses



# Key benefits



	SimpleCare CORE	SimpleCare 100	SimpleCare 250
	Annual max up to USD 1,000,000/SGD 1,300,000	Annual max up to USD 1,500,000/SGD 1,950,000	Annual max up to USD 1,500,000/SGD 1,950,000
In-Patient and Day-Patient Co-Insurance: <b>Inside Singapore</b> (i)inside (ii) outside Singapore Public Hospitals	(i)Nil (ii)20%	(i)Nil (ii)20%	(i)Nil (ii)20%
<b>Outside Singapore</b> 	Nil	Nil	Nil
Hospital & Surgery 	Full refund	Full refund	Full refund
Day/Out-Patient Surgery 	Full refund	Full refund	Full refund
Cancer 	Full refund	Full refund	Full refund
Organ Transplant 	Up to USD 100,000/SGD 130,000	Up to USD 150,000/SGD 195,000	Up to USD 150,000/SGD 195,000
Evacuation & Repatriation 	Up to USD 100,000/SGD 130,000	Up to USD 100,000/SGD 130,000	Up to USD 100,000/SGD 130,000
Out-Patient Treatment 	Not Covered	Up to USD1,000/SGD 1,300	Up to USD 2,500/SGD 3,250
Dental 	Not Covered	Not Covered	80% up to USD 300/SGD 390



# Service Promise



At Now Health International we are committed to delivering  
**best in class service, for all our members.**

## We offer all SimpleCare members:

- ✓ Out-Patient Reimbursement claims processed in **seven working days** or less
- ✓ Elective pre-authorisation requests processed within **two working days** or less
- ✓ Emergency pre-authorisation requests processed within **two hours** or less
- ✓ Responses to email requests made within **two working days** or less
- ✓ Plan documents issued **instantly** – no printed packs
- ✓ Membership cards issued **instantly** – no physical cards

# Geographical areas of cover



- ✓ Each plan has a **default area of cover**, which is defined by the member's country of residence



Country of Residence	Area of cover	Medical Provider Network
<b>Residents of Singapore</b>	Worldwide excluding USA <b>(Default)</b>	No Outpatient Direct Billing

# Annual Deductibles



Annual in/day/out-patient deductible	USD/SGD Nil	USD 150/SGD 195	USD 250/SGD 325	USD 500/SGD 650 (Default)	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
Loading/Discount SimpleCare CORE	12% loading	7% loading	5% loading	N/A	8% discount	22% discount	37% discount	56% discount	64% discount
Loading/Discount SimpleCare 100 & 250	14% loading	9% loading	6% loading	N/A	9% discount	27% discount	43% discount	58% discount	63% discount

- ✓ Annual deductibles apply to out-patient as well as in and day-patient
- ✓ USD 10,000/SGD 13,000 or USD 15,000/SGD 19,500 deductibles are only available if the client is covered by more than one health insurance plan. These can only be selected if SimpleCare is a secondary health insurance plan
- ✓ Out-patient treatment is accessed on a 'pay and claim' basis only
- ✓ All in and day-patient treatment has to be pre-authorised in advance
- ✓ For Groups – if the maternity benefit is chosen, the deductible does apply

# Out-Patient Options



<b>Out-Patient Options</b>	<i>USD 25/SGD 30 out-patient per visit excess</i>	<i>20% out-patient co- insurance</i>
SimpleCare CORE	<i>N/A</i>	<i>N/A</i>
SimpleCare 100	<i>2% discount</i>	<i>2.5% discount</i>
SimpleCare 250	<i>3% discount</i>	<i>5% discount</i>

✓ Can only be selected for deductibles of USD 500/ SGD 650 and under

# Additional Options



Additional Options					
<b>All business</b>	<b>Removal of Co-Insurance for Treatment outside Singapore Public Hospitals</b>				
SimpleCare CORE	21% loading				
SimpleCare 100	10% loading				
SimpleCare 250	10% loading				
<b>Groups only</b>	<b>Wellness &amp; Vaccinations 1</b>	<b>Wellness &amp; Vaccinations 2</b>	<b>Maternity 1 (10+ employees)</b>	<b>Maternity 2 (10+ employees)</b>	<b>Remove Drugs &amp; Dressings Limit</b>
SimpleCare CORE	N/A	N/A	N/A	N/A	N/A
SimpleCare 100	5.5% loading	7.5% loading	27% loading	34% loading	N/A
SimpleCare 250	5.5% loading	7.5% loading	27% loading	34% loading	2.5% loading

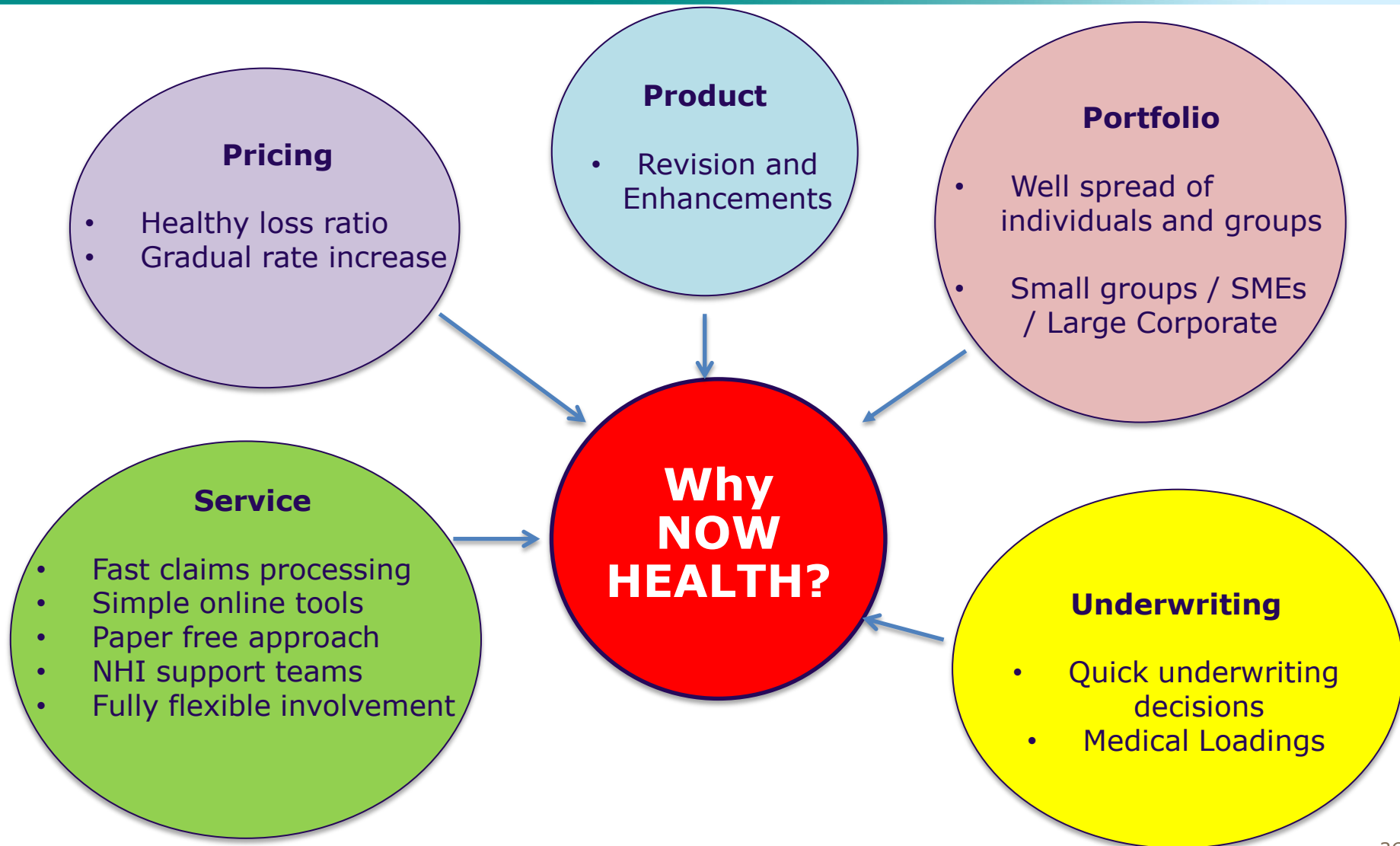
✓ Wellness & Vaccinations additional options are available for deductibles of USD 500/ SGD 650 and under only

# Underwriting Types – Group Plans



Underwriting Type	Full Medical Underwriting (All plans)	Capped Cover (5-19 employees)	Medical History Disregarded (10+ employees)
<b>SimpleCare CORE</b> <b>SimpleCare 100</b> <b>SimpleCare 250</b>	<p>This underwriting option requires all members to complete a Group Employee (FMU) Application form and each person will be individually underwritten</p>	<p>This underwriting option provides limited cover for any pre-existing medical conditions that are declared and accepted by us following a nine-month waiting period from the date of entry.</p> <p>First year benefit limit: USD 2,000/SGD 2,600 per declared pre-existing medical condition</p> <p>Subsequent years: USD 4,000/SGD 5,200 per declared pre-existing medical condition</p>	<p>This underwriting option provides full cover for pre-existing medical conditions</p>

# Why Now Health International?





# Contact Now Health

- Customer Service + 65 6880 2300
- 24 hour Emergency Service +65 6880 2304
- Email: [SingaporeService@now-health.com](mailto:SingaporeService@now-health.com)
- Online portal: [www.now-health.com](http://www.now-health.com)

You can call any number on the back of your membership card

WorldCare Apex Plan

**Direct Billing:**  
- Out-Patient & In/Day-Patient  
- Maternity

**NOW**  
HEALTH INTERNATIONAL

NAME	Mark Lee		
MEMBERSHIP NO.	SGEWCAP123456	OUT-PATIENT EXCESS	USD 25 per visit
START DATE	01/03/2017	OUT-PATIENT CO-INSURANCE	20%
EXPIRY DATE	28/02/2018	IN/DAY-PATIENT DEDUCTIBLE	Nil

**How to reach us:**  
Online [www.now-health.com](http://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

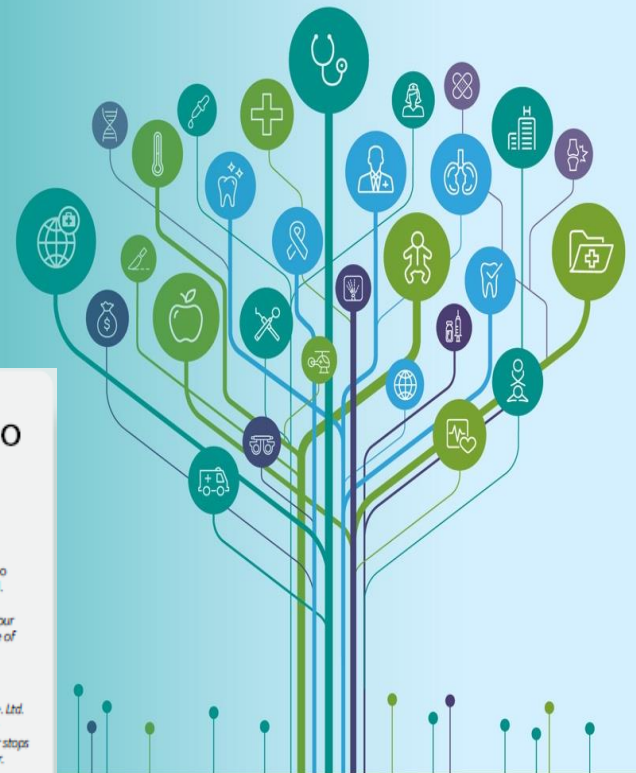
**Mailing address:**  
Now Health International (Singapore) Pte. Ltd.  
c/o Sompo Insurance Singapore Pte. Ltd.  
4 Robinson Road, #07-01A/02 The House Of Eden  
Singapore 048543

 **SOMPO**

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.





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