

WorldCare Explained

individuals and families

Effective date: 1 August 2015



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

Now Health International is a specialist international health insurance provider. At the heart of our offer are benefit rich products and fast, accurate service.

With service centres in Singapore, Jakarta, Hong Kong, Shanghai, Dubai and the UK, we are strategically placed to serve the main expat hubs and emerging markets.

Our people are experts in international health insurance, delivering local market knowledge whenever you need it.

Why choose *Now Health*?

With us, it's simple to get immediate access to healthcare anywhere in the world. We make it easy to choose and use the right cover for you and your family.

- 1 Our underwriting partner in Singapore is Tenet Sampo Insurance Pte. Ltd. Tenet Sampo Insurance was established in January 2013 when Tenet Insurance Company Ltd merged with Sampo Japan Insurance (Singapore) Pte. Ltd. In January 2014, Tenet Sampo 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 Sampo Insurance has been a part of the Singapore history since 1957 (as Tenet Insurance), while Sampo Japan group and NIPPONKOA Insurance Group have their histories stretching back to 1888 and 1892 respectively
- 2 Our innovative and peerless customer experience is delivered via a unique set of service promises which sets out how fast we will complete important tasks like processing claims
- 3 WorldCare, our plan, was awarded Best International Private Health Insurance Product at the 2013 Professional Adviser International Fund & Product Awards
- 4 The state-of-the-art Now Health website provides instant access to plan documents, virtual membership cards and claims tracking information. We were awarded Best Digital Insurance Firm at the Wealth and Finance Insurance and Reinsurance Awards 2015
- 5 We operate a full medical underwriting approach which means that all our members know exactly what they're covered for
- 6 Our quick and simple claims process means you can email or fax us all your claims for fast reimbursement
- 7 We are international health insurance experts. Our senior management team has over 130-years combined experience
- 8 You can access 24-hour emergency assistance and medical information via our partners AXA Assistance and Health at Hand
- 9 Our worldwide network of medical providers offers access to healthcare without having to pay up-front
- 10 Now Health's local offices in Singapore, Jakarta, Hong Kong, Shanghai, Dubai, and the UK offer a truly worldwide service



Our promise to you

Your time is precious. We understand that you need to know how quickly we will handle your requests. We have made six promises on how fast we will complete the following important tasks.

- 1 If you have had to pay for treatment and need to claim back your expenses, we will process eligible claims within **five working days**
- 2 If you need day-patient or in-patient treatment, we will aim to pre-authorise your claim so you don't need to pay anything. We will place guarantees of payment with medical providers within **two working days**
- 3 When you buy your plan, if we need to underwrite your application, we will respond to you within **two working days**
- 4 If you choose to receive your plan documents by post, we will dispatch them within **five working days**
- 5 If you choose to go paper-free, we will dispatch your membership card within **two working days**
- 6 We will respond to all your enquiries within **one working day**

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 plan, from accessing your plan documents to tracking your claims.

Now Health International

My Claims

Select a plan year: 2013

Claims this plan year

Member name	Claim Status	Claim Amount
Steve, Carry	No Payment Due	
Steve, Carry	Submitted	

Access your information from anywhere

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

You can view and download all your plan documents from here, including your certificate of insurance, virtual membership card, members' handbook and any form you might need to manage your plan.

Track your claims online

You can track the status of all claims you make online. As soon as we receive your claim, we will notify you by email and SMS if you have chosen this option. You can then track the status of your claim using your secure online portfolio.

Remember you can fax or scan and email us all your claims when you have paid and are claiming back your expenses. We will process eligible claims within five working days so the process is fast and efficient.



How to use *your insurance*

When you need to use your plan, we've designed the process to be as straightforward as possible.

When you need out-patient treatment

If you select a plan that includes out-patient treatment, you can go to any medical practitioner, pay for your treatment and claim back your expenses. You won't have to pay anything if you have a nil excess and choose a medical provider from our network. Access an up-to-date network list from www.now-health.com or contact our customer service team.

When you need in-patient or day-patient treatment

If you need to be admitted to hospital for day-patient or in-patient treatment, contact us and we will place a guarantee of payment with the medical provider so you don't need to pay anything. We aim to do this within two working days of your call.

Accessing emergency help

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.

If you have a medical question

All Now Health members also have 24-hour access to medical information through Health at Hand. Health at Hand's team of nurses, pharmacists, counsellors and midwives are on hand to give you the benefit of their expertise. They can answer your questions and give you all the latest information on specific illnesses, treatments and medications.

How to *claim*

If you've accessed treatment within our out-patient direct billing network or if we've placed a guarantee of payment for you, there's no need to do anything further.

If you've had to pay and claim, we will process your eligible claims within *five working days or less*.

You can track the status of all your claims in your secure online portfolio. We will email and SMS you updates as they happen.

Claims *under*

—
*USD 500
per medical
condition*

For smaller claims, complete the front of the claim form and email or fax it to us with your scanned receipt.

Claims *over*

—
*USD 500
per medical condition*

Complete the front of the claim form and ask your medical practitioner to complete the back of the form. Email or fax it to us with your scanned receipts, diagnostic reports and/or discharge reports.

Your *membership card*

Once you join Now Health, we send you a membership card for each person covered on your plan. Our membership cards are designed to carry clear information on what you are covered for.

We work closely with the medical providers in our network on how to recognise Now Health cards. Any out-patient benefits you have selected will be clearly labelled on the card.



On the Card Front

01 Direct Billing

This will indicate what kind of direct billing you are entitled to

02 Product name and option

03 Your name

04 Membership number

This number is unique to each individual

05 Start date

This is the first day of your current plan year. It is in the format dd/mm/yyyy

06 Expiry date

This is the last day of your current plan year. It is in the format dd/mm/yyyy

07 Out-patient excess

This is the amount you pay towards the cost of any out-patient medical treatment.

The excess is applicable per insured person, per medical condition, per period of cover

08 Out-patient co-insurance

If you select the co-insurance out-patient treatment option, it will say either '10%' or '20%' here and you will have to pay either 10% or 20% of any out-patient treatment after the excess has been deducted to the medical provider. If it hasn't been chosen it will say 'Nil'

09 In/day-patient excess

This is the amount you pay towards the cost of any in/day-patient treatment.

The excess is applicable per insured person, per medical condition, per period of cover



On the Card Back

10 Online

Visit our website to login to your secure online portfolio and track your claims online

11 Customer service

You can call any of these numbers if you want to talk to us about any query. The number closest to you is normally at the top of the list

12 24-hour Emergency Assistance

If you have an emergency and need immediate help, call any of these numbers. The number closest to you is normally at the top of the list

13 Mailing address

If you want to post your claims or write us a letter, please use this address

14 This is the logo of the underwriter of your plan

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 provides you with access to healthcare anywhere in the world, other than the USA where we can only cover you for emergency treatment as standard.

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 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, day-patient and out-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.

Additional Options

You can shape the cover you want by adding the following options:

- 1 Add a small level of out-patient charges cover to WorldCare Essential for added flexibility. There is a premium loading associated with this option.
- 2 Add a small level of out-patient charges and maintenance of chronic condition cover to WorldCare Essential. There is a premium loading associated with this option
- 3 Choose fully-paid USA elective treatment within our network. A 50% co-insurance is applied when treatment is received out of network. There is a premium loading associated with this option
- 4 Take the Hospital Room Restriction benefit in Singapore and receive hospital treatment in Singapore and Hong Kong in a semi-private room. There is a 5% discount associated with this option
Choosing this option means that hospital rooms will be restricted to ward or semi-private in Singapore and Hong Kong. Hospital rooms outside Singapore and Hong Kong remain at standard private level
- 5 Select the co-insurance out-patient treatment option – pay either 10% or 20% of your out-patient treatment after any excess has been deducted (not available for WorldCare Essential). There is a premium discount associated with this option based on the co-insurance you have selected
- 6 Opt for our out-patient per visit excess – you can 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). There is a premium discount associated with this option
- 7 We also have 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 *at a glance*

A summary of each plan is shown below.

WorldCare Essential	WorldCare Advance	WorldCare Excel	WorldCare Apex
<ul style="list-style-type: none"> ✓ In-patient and day-patient care ✗ Out-patient care ✗ Routine & complex dental treatment ✗ Routine maternity care ○ USA elective treatment ○ Out-patient charges ○ Out-patient charges – option 2 ○ Hospital room restriction in Singapore and Hong Kong 	<ul style="list-style-type: none"> ✓ In-patient and day-patient care ✓ Out-patient care ✗ Routine & complex dental treatment ✗ Routine maternity care ○ USA elective treatment ○ Co-insurance out-patient treatment ○ Hospital room restriction in Singapore and Hong Kong 	<ul style="list-style-type: none"> ✓ In-patient and day-patient care ✓ Out-patient care ✓ Routine & complex dental treatment ✗ Routine maternity care ○ USA elective treatment ○ Co-insurance out-patient treatment ○ Hospital room restriction in Singapore and Hong Kong 	<ul style="list-style-type: none"> ✓ In-patient and day-patient care ✓ Out-patient care ✓ Routine & complex dental treatment ✓ Routine maternity care ○ USA elective treatment ○ Co-insurance out-patient treatment ○ Hospital room restriction in Singapore and Hong Kong

WorldCare *benefit schedule*

Benefit	Essential	Advance	Excel	Apex
Annual Maximum Plan Limit	USD 3m	USD 3m	USD 3m	USD 3m
1. Maintenance of Chronic Medical Conditions	▶ Not covered	▶ Up to USD 15,000	▶ Up to USD 20,000	▶ Full refund
2. Hospital Charges, Medical Practitioner and Specialist Fees i) Hospital charges for in-patient and day-patient treatment ii) Related ancillary charges	▶ (i) Full refund ▶ (ii) Up to USD 1,500 per medical condition	▶ (i) Full refund ▶ (ii) Up to USD 1,500 per medical condition	▶ (i) Full refund ▶ (ii) Up to USD 2,000 per medical condition	▶ (i) Full refund ▶ (ii) Up to USD 2,500 per medical condition
3. Diagnostic Procedures	▶ Full refund for in-patient pre and post-operative scans	▶ Full refund	▶ Full refund	▶ Full refund
4. Emergency Ambulance Transportation	▶ Full refund	▶ Full refund	▶ Full refund	▶ Full refund
5. Parent Accommodation	▶ Full refund	▶ Full refund	▶ Full refund	▶ Full refund
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	▶ (i) Up to six weeks full refund for in-patient pre and post-operative care ▶ (ii) Not covered	▶ (i) Up to six weeks full refund ▶ (ii) Up to USD 75,000	▶ (i) Up to six weeks full refund ▶ (ii) Up to USD 75,000	▶ (i) Up to six weeks full refund ▶ (ii) Up to USD 75,000
7. Organ Transplant i) Treatment ii) Donor medical costs	▶ (i) Full refund ▶ (ii) Up to USD 50,000	▶ (i) Full refund ▶ (ii) Up to USD 50,000	▶ (i) Full refund ▶ (ii) Up to USD 50,000	▶ (i) Full refund ▶ (ii) Up to USD 50,000
8. Cancer Treatment	▶ Full refund	▶ Full refund	▶ Full refund	▶ Full refund
9. Pregnancy and Childbirth Medical Conditions	▶ Full refund	▶ Full refund	▶ Full refund	▶ Full refund
10. New Born Cover	▶ Up to USD 100,000	▶ Up to USD 100,000	▶ Up to USD 125,000	▶ Up to USD 150,000
11. Hospital Accommodation for New Born Accompanying their Mother	▶ Full refund	▶ Full refund	▶ Full refund	▶ Full refund
12. Congenital Disorder	▶ Up to USD 100,000	▶ Up to USD 100,000	▶ Up to USD 125,000	▶ Up to USD 150,000
13. Reconstructive Surgery	▶ Full refund	▶ Full refund	▶ Full refund	▶ Full refund
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	▶ Full refund	▶ Full refund
15. In-Patient Emergency Dental Treatment	▶ Full refund	▶ Full refund	▶ Full refund	▶ Full refund
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	▶ In-patient and day-patient treatment up to USD 50,000 lifetime limit	▶ Up to USD 50,000 lifetime limit	▶ Up to USD 75,000 lifetime limit	▶ Up to USD 100,000 lifetime limit
18. Emergency Non-Elective Treatment USA Cover	▶ Full refund for accident requiring in-patient or day-patient care ▶ Illness: in-patient and day-patient care up to USD 25,000 per period of cover	▶ Full refund for accident requiring in-patient or day-patient care ▶ Illness: in-patient and day-patient care up to USD 25,000 per period of cover	▶ Full refund for accident requiring in-patient or day-patient care ▶ Illness: in-patient and day-patient care up to USD 35,000 per period of cover	▶ Full refund for accident requiring in-patient or day-patient care ▶ Illness: in-patient and day-patient care up to USD 50,000 per period of cover
19. Evacuation and Repatriation 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 Repatriation to country of residence or nationality following treatment	▶ (i) Full refund ▶ (ii) Full refund ▶ (iii) Full refund ▶ (iv) Up to USD 200 per day, up to USD 7,500 per person, per evacuation ▶ Full refund	▶ (i) Full refund ▶ (ii) Full refund ▶ (iii) Full refund ▶ (iv) Up to USD 200 per day, up to USD 7,500 per person, per evacuation ▶ Full refund	▶ (i) Full refund ▶ (ii) Full refund ▶ (iii) Full refund ▶ (iv) Up to USD 200 per day, up to USD 7,500 per person, per evacuation ▶ Full refund	▶ (i) Full refund ▶ (ii) Full refund ▶ (iii) Full refund ▶ (iv) Up to USD 300 per day, up to USD 10,000 per person, per evacuation ▶ Full refund

Benefit	Essential	Advance	Excel	Apex
20. Mortal Remains <i>i) Transportation of body or ashes of insured person to country of residence or country of nationality</i> <i>ii) Burial or cremation costs at the place of death</i>	 (i) Full refund  (ii) Up to USD 10,000	 (i) Full refund  (ii) Up to USD 10,000	 (i) Full refund  (ii) Up to USD 15,000	 (i) Full refund  (ii) Up to USD 20,000
21. Hospital Cash Benefit	 USD 125 per night	 USD 175 per night	 USD 225 per night	 USD 275 per night
22. Out-Patient Charges <i>i) Medical practitioner fees</i> <i>ii) Physiotherapy</i>	 (i) Pre-operative consultations and diagnostic procedures 15 days from admission and post hospitalisation to max USD 2,000 or 30 days per medical condition  (ii) Not covered	 (i) Full refund  (ii) Full refund up to 30 sessions	 (i) Full refund  (ii) Full refund	 (i) Full refund  (ii) Full refund
23. Day-Patient and Out-Patient Surgery	 Full refund	 Full refund	 Full refund	 Full refund
24. Out-Patient Psychiatric Illness	 Not covered	 Up to USD 2,500	 Up to USD 5,000	 Up to USD 7,500
25. Alternative Therapies	 Not covered	 Full refund up to a maximum of 30 visits	 Full refund	 Full refund
26. Nursing Care at Home <i>i) Care given by a qualified nurse</i> <i>ii) Emergency out-of-hours medical practitioner (GP) home visits</i>	 (i) Not covered  (ii) Not covered	 (i) Full refund up to 45 days per medical condition  (ii) Not covered	 (i) Full refund up to 60 days per medical condition  (ii) Not covered	 (i) Full refund up to 120 days per medical condition  (ii) Up to five visits
27. AIDS <i>Cover only available after three years of continuous membership</i>	 In-patient and day-patient treatment only up to USD 25,000	 Up to USD 25,000	 Up to USD 40,000	 Up to USD 50,000
28. Maternity <i>Costs incurred within 12 months of plan start date are excluded</i>	 Not covered	 Not covered	 Not covered	 Up to USD 15,000
29. Dental Care <i>i) Routine dental treatment</i> <i>ii) Complex dental treatment</i> <i>Costs incurred within nine months of plan start date are excluded. A co-insurance of 20% applies. Orthodontics subject to 50% co-insurance.</i>	 (i) Not covered  (ii) Not covered	 (i) Not covered  (ii) Not covered	 (i) Up to USD 1,000  (ii) Up to USD 2,000	 (i) Up to USD 1,500  (ii) Up to USD 3,000
Additional options				
30. USA Elective Treatment	 Optional Up to USD 1.5m	 Optional Up to USD 1.5m	 Optional Up to USD 1.5m	 Optional Up to USD 1.5m
31. 10% Co-Insurance Out-Patient Treatment	 Not covered	 Optional	 Optional	 Optional
32. 20% Co-Insurance Out-Patient Treatment	 Not covered	 Optional	 Optional	 Optional
33. Hospital room restriction for residents in Singapore	 Optional	 Optional	 Optional	 Optional
34. Out-Patient Charges <i>This additional option replaces benefit 22</i> <i>i) Medical practitioner fees</i> <i>ii) Physiotherapy</i>	 Optional <i>(i) Up to USD 4,500</i> <i>(ii) Full refund up to 10 sessions</i>	<i>Already covered</i>	<i>Already covered</i>	<i>Already covered</i>
35. Out-Patient Charges – Option 2 <i>This additional option replaces benefit 22</i> <i>i) Medical practitioner fees and maintenance of chronic conditions</i> <i>ii) Physiotherapy</i>	 Optional <i>i) Up to USD 4,500</i> <i>ii) Full refund up to 10 sessions</i>	<i>Already covered</i>	<i>Already covered</i>	<i>Already covered</i>
Excess options				
Standard Excess	Nil	USD 100	USD 100	USD 100
Optional Excess	USD 1,000	Nil	Nil	Nil
	USD 2,500	USD 50	USD 50	USD 50
	USD 5,000	USD 250	USD 250	USD 250
	USD 10,000	USD 500		
	USD 15,000	USD 1,000		
		USD 2,500		
Out-Patient Per Visit Excess	 Not covered	 Optional USD 25	 Optional USD 25	 Optional USD 25

What we *don't* cover

These are the limitations that apply in addition to any personal exclusion we may detail in your Certificate of Insurance. These include treatments that may be considered a matter of personal choice (such as cosmetic treatment) and other treatments that are excluded from cover to keep premiums at an affordable level. For a full description, please refer to the members' handbook.

- | | |
|--|--|
| 1 Act of terrorism, war and illegal acts | 21 HRT unless caused due to medical intervention |
| 2 Administrative and shipping fees | 22 Morbid obesity |
| 3 Alcohol and drug abuse | 23 Nursing homes, convalescence homes, health hydros and nature cure clinics |
| 4 Chemical exposure | 24 Pre-Existing Medical Conditions
– unless those accepted by us |
| 5 Cosmetic treatment | 25 Pregnancy or maternity
– unless this option has been chosen |
| 6 Contamination | 26 Professional sports |
| 7 Chronic conditions
– in respect of the Essential plan option | 27 Reproductive medicine |
| 8 Dental care
– unless this additional option has been chosen | 28 Routine examinations, health screening |
| 9 Developmental disorders | 29 Second opinions |
| 10 Dietary supplements | 30 Self-inflicted injuries or attempted suicide |
| 11 Eating disorders | 31 Sexual problems and gender re-assignment |
| 12 Excess or co-insurance | 32 Sleep disorders |
| 13 Experimental treatment and drugs | 33 Travel/accommodation costs
– except those pre-authorised by us |
| 14 Eyes and ears | 34 Travelling against medical advice |
| 15 External prosthesis | 35 Treatment by a family member |
| 16 Failure to follow medical advice | 36 Treatment charges outside of our reasonable
and customary range |
| 17 Foetal surgery | |
| 18 Genetic testing | |
| 19 Hazardous sports and pursuits | |
| 20 HIV, AIDS or sexually transmitted disease
– except as stated in the benefit schedule | |

Join *Now Health today*

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

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

Plan Owners' Protection Scheme

This plan is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC).

Coverage for your plan is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please visit www.tenetsompo.com.sg/FAQ or the General Insurance Association of Singapore (GIA)/Life Insurance Association of Singapore (LIA) or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

Intermediary details



ASIA INSURANCE
TECHNOLOGY AWARDS
2013 E-COMMERCE AWARD



Insurance
& Reinsurance awards
two thousand & fifteen Winner

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

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Visit www.tenetsompso.com.sg to find out more about Tenet Sompso Insurance.