

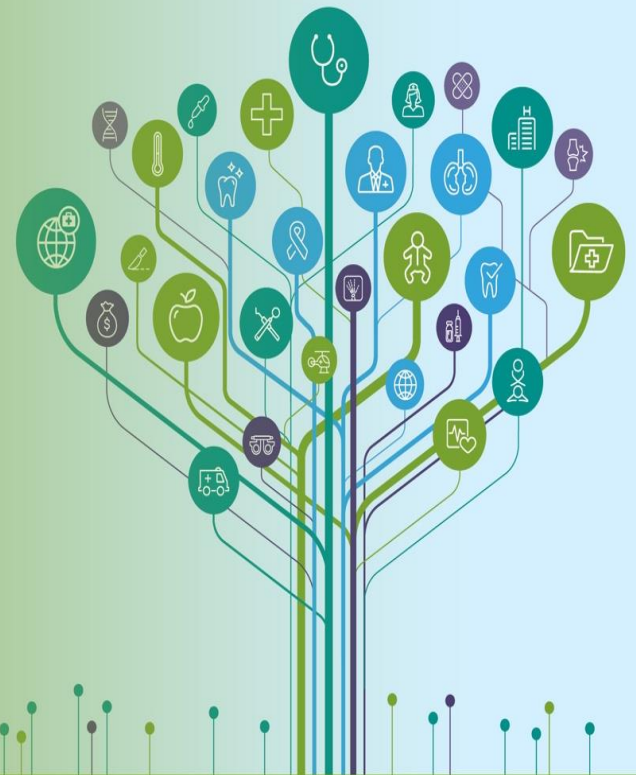


An introduction from Now Health International



Sharing Topics

- About Now Health International
- SimpleCare Product Benefits
- Underwriting Philosophy
- Eligibility
- Service Proposition
- Claims Procedure

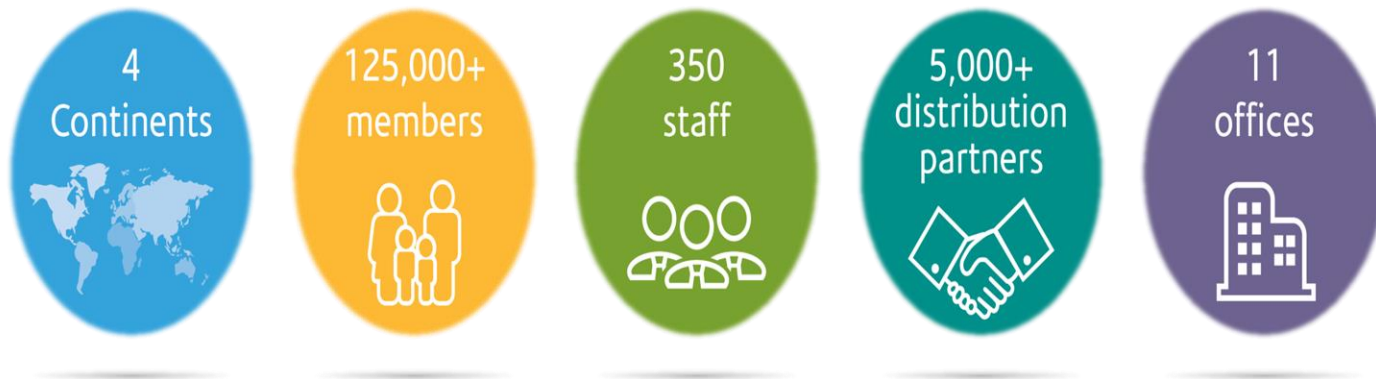


Who we are



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

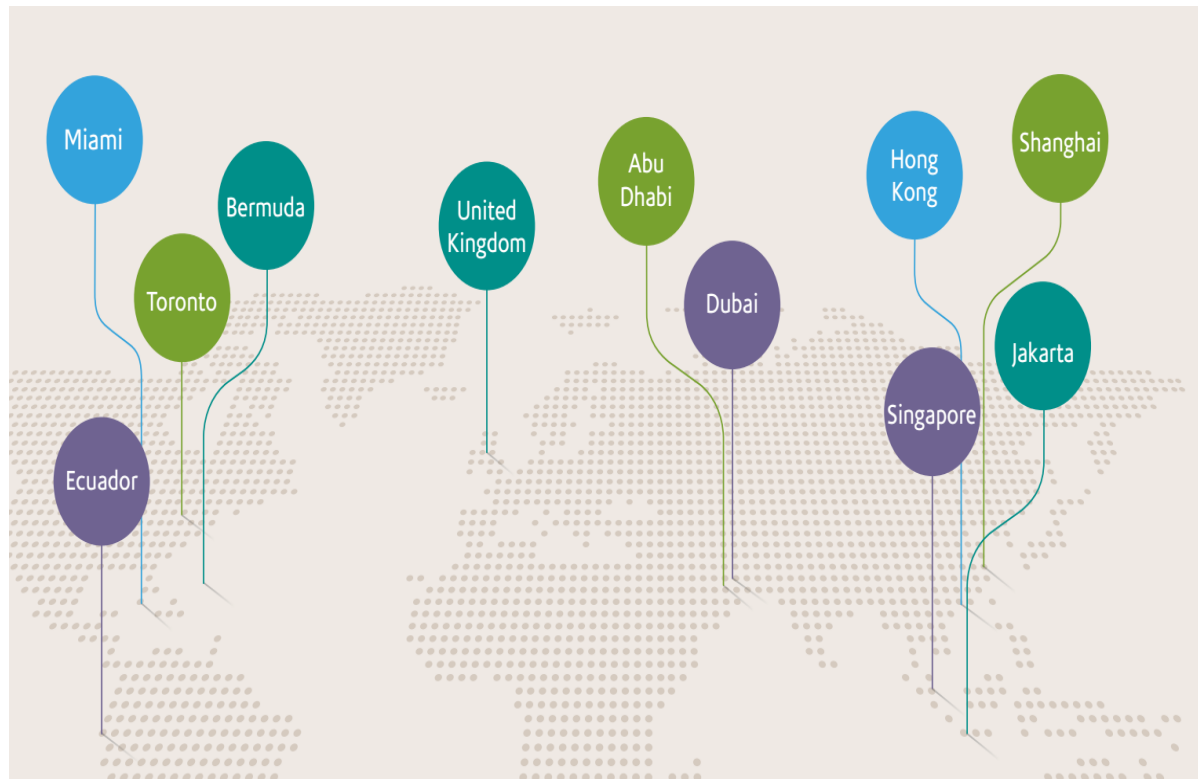
Our mission is to provide market-leading international health insurance through an **innovative and peerless customer experience**.



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!



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



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
Residents of Singapore	Worldwide excluding USA (Default)	No Outpatient Direct Billing

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

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: Treatment in Singapore (i) Singapore Public Hospital (ii) Singapore Private Hospital	(i) Nil (ii) 20%	(i) Nil (ii) 20%	(i) Nil (ii) 20%
Treatment Outside Singapore	Nil	Nil	Nil
1. Hospital Charges, Medical Practitioner and Specialist Fees: <i>(i) Charges for In-Patient or Day-Patient Treatment made by a Hospital including charges for accommodation (ward/semi-private or private); Diagnostic Tests; operating theatre charges including surgeon and anaesthetist charges; and charges for nursing care by a Qualified Nurse; Drugs and Dressings prescribed by a Medical Practitioner or Specialist; and surgical appliances used by the Medical Practitioner during surgery. This includes pre and post-operative consultations while an In-Patient or Day-Patient and includes charges for intensive care.</i> <i>(ii) Ancillary charges: Purchase and rental of crutches, canes, walking aids and self-propelled non-electronic wheelchairs within six months of an Eligible Medical Condition which required In-Patient or Day-Patient Hospital Treatment.</i>	(i) Full refund (ii) Up to USD 1,500/SGD 1,950 per medical condition	(i) Full refund (ii) Up to USD 1,500/SGD 1,950 per medical condition	(i) Full refund (ii) Up to USD 1,500/SGD 1,950 per medical condition

Key benefits

	SimpleCare CORE	SimpleCare 100	SimpleCare 250
2. Diagnostic Procedures <i>Medically Necessary diagnostic magnetic resonance imaging (MRI), positron emission tomography (PET) and computerised tomography (CT) scans received as an In-Patient, Day-Patient or Out-Patient.</i>	Full refund	Full refund	Full refund
3. Renal Failure and Renal Dialysis <i>(i) Treatment of renal failure, including renal dialysis on an In-Patient basis.</i> <i>(ii) Treatment of renal failure, including renal dialysis on a Day-Patient or Out-Patient basis.</i>	<i>(i) Up to six weeks or USD 10,000/SGD 13,000 for in-patient pre and post-operative care</i> <i>(ii) Not covered</i>	<i>(i) Up to six weeks full refund</i> <i>(ii) USD 35,000/SGD 45,500</i>	<i>(i) Up to six weeks full refund</i> <i>(ii) USD 35,000/SGD 45,500</i>
4. Organ Transplant <i>Treatment for and in relation to a human organ transplant of kidney, pancreas, liver, heart, lung, bone marrow, cornea, or heart and lung, in respect of the Insured Person as a recipient. In circumstances where an organ transplant is required as a result of a congenital disorder, cover will be provided under Benefit 7 - Congenital Disorder but excluded from Benefit 4 - Organ Transplant. We only pay for transplants carried out in internationally-accredited institutions by accredited surgeons and where the organ procurement is in accordance with WHO guidelines. Medical costs associated with the donor and the cost of the donor organ search are excluded from this Benefit.</i>	Up to USD 100,000/SGD 130,000	Up to USD 150,000/SGD 195,000	Up to USD 150,000/SGD 195,000

Key benefits

	SimpleCare CORE	SimpleCare 100	SimpleCare 250
5. Cancer Treatment <i>Treatment given for Cancer received as an In-Patient, Day-Patient or Out-Patient. Includes oncologist fees, surgery, radiotherapy and chemotherapy, alone or in combination, from the point of diagnosis.</i>	Full refund	Full refund	Full refund
6. New born cover <i>In-Patient Treatment of premature birth (i.e. prior to age 37 weeks gestation) or an Acute Condition being suffered by a New Born baby of an Insured Person which manifests itself within 30 days following birth. Provided that the New Born baby is added to the Plan within 30 days of birth and premium paid. Cover for multiple births will be covered up to the same limits shown. In circumstances where We require details of the New Born baby's medical history before the baby is being added to the Plan, We reserve the right to apply particular restrictions to the cover We will offer. Please refer to Section 6.5 - Adding New Born of this Members Handbook for details.</i>	Up to USD 25,000/ SGD 32,500	Up to USD 35,000/ SGD 45,500	Up to USD 35,000/ SGD 45,500
7. Congenital Disorder <i>In-Patient Treatment for a Congenital Disorder. In circumstances where a Congenital Disorder manifests itself in a New Born baby within 30 days of birth, cover for such Medical Conditions will be provided under Benefit 6 - New Born Cover but excluded from Benefit 7 – Congenital Disorders.</i>	Up to USD 25,000/ SGD 32,500	Up to USD 35,000/ SGD 45,500	Up to USD 35,000/ SGD 45,500

Key benefits

	SimpleCare CORE	SimpleCare 100	SimpleCare 250
8. Parent Accommodation <i>While the child is admitted as an In-Patient for Eligible Treatment.</i>	Full refund	Full refund	Full refund
9. Hospital Accommodation for New Born Accompanying their Mother <i>Hospital Accommodation costs relating to a New Born baby (up to 16 weeks old) to accompany its mother (being an Insured Person) while she is receiving Eligible Treatment as an In-Patient in a Hospital.</i>	Full refund	Full refund	Full refund
10. 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, which occurred after an Insured Person's Entry Date or Start Date whichever is later.</i>	Full refund	Full refund	Full refund
11. Day-Patient or Out-Patient Surgery <i>Treatment costs for a Surgical Procedure performed in a surgery, Hospital, day-care facility or Out-Patient department.</i>	Full refund	Full refund	Full refund

Key benefits

	SimpleCare CORE	SimpleCare 100	SimpleCare 250
12. In-Patient Emergency Dental Treatment <i>This means Emergency restorative dental Treatment required to sound, natural teeth following an Accident which necessitates Your admission to Hospital for at least one night.</i> <i>The dental Treatment must be received within 10 days of the Accident. This Benefit covers all costs incurred for Treatment made necessary by an accidental injury caused by an extra-oral impact, when the following conditions apply:</i> <ul style="list-style-type: none"> • <i>If the Treatment involves replacing a crown, bridge facing, veneer or denture, We will pay only the reasonable and customary cost of a replacement of similar type or quality</i> • <i>If implants are clinically needed We will pay only the cost which would have been incurred if equivalent bridgework was undertaken instead</i> • <i>Damage to dentures providing they were being worn at the time of the injury</i> 	Full refund	Full refund	Full refund

Key benefits

	SimpleCare CORE	SimpleCare 100	SimpleCare 250
13. Rehabilitation <i>When referred by a Specialist as an integral part of Treatment for a Medical Condition necessitating admission to a recognised Rehabilitation unit of a Hospital. Where the Insured Person was confined to a Hospital as an In-Patient for at least three consecutive days, and where a Specialist confirms in writing that Rehabilitation is required. Admission to a Rehabilitation unit must be made within 14 days of discharge from Hospital. Such Treatment should be under the direct supervision and control of a Specialist and would cover:</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>	<i>Full Refund up to 30 days per medical condition</i>	<i>Full Refund up to 90 days per medical condition</i>	<i>Full Refund up to 90 days per medical condition</i>
14. Nursing Care at Home <i>Care given by Qualified Nurse in the Insured Person's own home, which is immediately received subsequent to Treatment as an In-Patient or Day-Patient on the recommendation of a Medical Practitioner or Specialist.</i>	Not covered	<i>Full refund up to 30 days per medical condition</i>	<i>Full refund up to 30 days per medical condition</i>
15. Emergency Ambulance Transportation <i>Emergency road ambulance transport costs to or between Hospitals, or when considered Medically Necessary by a Medical Practitioner or Specialist.</i>	Full refund	Full refund	Full refund

Key benefits

	SimpleCare CORE	SimpleCare 100	SimpleCare 250
<p>16. Evacuation and Repatriation</p> <p><i>Arrangements will be made to move an Insured Person who has a critical, life-threatening Eligible Medical Condition to the nearest medical facility for the purpose of admission to Hospital as an In-Patient or Day-Patient. Reasonable expenses for:</i></p> <p>(i) <i>Transportation costs. Includes an economy class airfare ticket for a local escort</i></p> <p>(ii) <i>Reasonable local travel costs to and from medical appointments when Treatment is being received as a Day-Patient.</i></p> <p>(iii) <i>Reasonable travel costs for a locally-accompanying person to travel to and from the Hospital to visit the Insured Person following admission as an In-Patient.</i></p> <p>(iv) <i>Reasonable costs for non-Hospital Accommodation only for immediate pre and post- Hospital admission periods provided that the Insured Person is under the care of a Specialist.</i></p> <p><i>Costs of Evacuation do not extend to include any air-sea rescue or mountain rescue costs that are not incurred at recognised ski resorts or similar winter sports resorts.</i></p> <p>Repatriation</p> <p><i>An economy class airfare ticket to return the Insured Person and a locally-accompanying person who has travelled as an escort to the site of Treatment or the Insured Person's principal Country of Nationality or principal Country of Residence, as long as the journey is made within one month of completion of Treatment. You are Eligible for Medically Necessary Repatriation costs only if there was an initial Evacuation that has taken place. Deductible would apply to Medically Necessary Treatment required under this Benefit.</i></p>	<p><i>Combined limit of USD 100,000/ SGD 130,000</i></p> <p><i>(i) Full refund</i></p> <p><i>(ii) Full refund</i></p> <p><i>(iii) Full refund</i></p> <p><i>(iv) Up to USD 200/ SGD 260 per day, up to USD 7,500/ SGD 9,750 per person, per evacuation Full refund</i></p>	<p><i>Combined limit of USD 100,000/ SGD 130,000</i></p> <p><i>(i) Full refund</i></p> <p><i>(ii) Full refund</i></p> <p><i>(iii) Full refund</i></p> <p><i>(iv) Up to USD 200/ SGD 260 per day, up to USD 7,500/ SGD 9,750 per person, per evacuation Full refund</i></p>	<p><i>Combined limit of USD 100,000/ SGD 130,000</i></p> <p><i>(i) Full refund</i></p> <p><i>(ii) Full refund</i></p> <p><i>(iii) Full refund</i></p> <p><i>(iv) Up to USD 200/ SGD 260 per day, up to USD 7,500/ SGD 9,750 per person, per evacuation Full refund</i></p>

Key benefits

	SimpleCare CORE	SimpleCare 100	SimpleCare 250
17. Emergency Non-Elective Treatment outside Area of Cover <i>For planned trips up to 30 days of duration. Treatment by a Medical Practitioner or Specialist starting within 24 hours of the Emergency event, required as a result of an Accident or the sudden beginning of a severe illness resulting in a Medical Condition that presents an immediate threat to the Insured Person's health.</i>	<i>Full refund for accident requiring in-patient or day-patient care Illness: in-patient and day-patient care up to USD 25,000/SGD 32,500</i>	<i>Full refund for accident requiring in-patient or day-patient care Illness: in-patient and day-patient care up to USD 35,000/SGD 45,500</i>	<i>Full refund for accident requiring in-patient or day-patient care Illness: in-patient and day-patient care up to USD 35,000/SGD 45,500</i>
18. Hospital Cash Benefit <i>This Benefit is payable for each night an Insured Person receives In-Patient Treatment and only if:</i> <i>(i) the Insured Person is admitted for an elective In-Patient Treatment before midnight, and the Treatment is received within the public hospitals of the Insured Persons' Country of Residence; or</i> <i>(ii) this Plan being the Secondary Health Insurance Plan. However, if You have a USD 10,000/SGD 13,000 or USD 15,000/SGD 19,500 Deductible Plan, You are not Eligible for this Benefit.</i> <i>Please note an Integrated Shield Plan is not considered as Primary Health Insurance for the purpose of purchasing this Plan as a Secondary Health Insurance Plan.</i> <i>Cover under this Benefit is limited to a maximum of 30 nights per Period of Cover.</i>	<i>USD 125/SGD 165 per night, up to 30 nights</i>	<i>USD 250/SGD 325 per night, up to 30 nights</i>	<i>USD 250/SGD 325 per night, up to 30 nights</i>

Key benefits

	SimpleCare CORE	SimpleCare 100	SimpleCare 250
Annual Out-Patient Limit <i>Applicable to Benefit 19 and 20</i>	N/a	USD 1,000/ SGD 1,300	USD 2,500/ SGD 3,250
19. Outpatient Charges <i>(i) Medical Practitioner fees including consultations; Specialist fees; Diagnostic Tests.</i> <i>(ii) Prescribed Drugs and Dressings. Maintenance of Chronic Medical Conditions requiring ongoing or long-term monitoring through consultations, examinations, check-ups, Drugs and Dressings and/or tests are covered under this Benefit.</i>	<i>(i) Pre-operative consultations within 15 days from admission and post hospitalisation consultations within 30 days following discharge from hospital, Up to max USD 750/ SGD 975 per medical condition</i> <i>(ii) Not covered</i>	<i>(i) Full refund up to annual out-patient limit</i> <i>(ii) Full refund up to annual out-patient limit</i>	<i>(i) Full refund up to annual out-patient limit</i> <i>(ii) USD 1,250/SGD 1,625</i> <i>(i) & (ii) subject to annual out-patient limit</i>

Key benefits

	SimpleCare CORE	SimpleCare 100	SimpleCare 250
20. Out-Patient Physiotherapy and Alternative Therapies <i>(i) Physiotherapy by a Registered Physiotherapist, when referred by a Medical Practitioner, or Specialist.</i> <i>(ii) Complementary medicine and Treatment by a therapist, when referred by a Medical Practitioner or Specialist. This Benefit extends to osteopaths, chiropractors, homeopaths, dietician and acupuncture Treatment.</i> <i>(iii) Out-Patient Treatment for therapies administered by a recognised traditional Chinese Medical Practitioner or an Ayurvedic Medical Practitioner.</i> <i>We do not cover charges for general chiropody or podiatry.</i>	Not covered	<i>(i) USD 60/SGD 80 per visit</i> <i>(ii) USD 60/SGD 80 per visit</i> <i>(iii) USD 30/SGD 40 per visit</i> <i>Combined up to 10 visits</i> <i>for (i), (ii) & (iii), subject to annual out-patient limit</i>	<i>(i) USD 80/SGD 100 per visit</i> <i>(ii) USD 80/SGD 100 per visit</i> <i>(iii) USD 40/SGD 50 per visit</i> <i>Combined up to 10 visits</i> <i>for (i), (ii) & (iii), subject to annual out-patient limit</i>
21. Dental Care <i>Fees of a registered Dental Practitioner carrying out dental Treatment in a dental clinic/surgery.</i> <i>This Benefit provides cover for the below dental Treatment:</i> <ul style="list-style-type: none"> - Screening (including x-rays where necessary) - Preventive scaling, polishing, and sealing (once per year) - Fillings and extractions (non-surgical and surgical) - Root canal treatment - New or repair of crowns, dentures, in lays and bridges - Apicoectomy <i>Dental implants and orthodontics Treatment are specifically excluded under this Benefit.</i> <i>No other Treatment is covered by this Benefit.</i> <i>A Co-Insurance of 20% applies.</i> <i>For this Benefit the Plan Deductible or Plan Out-Patient Per Visit Excess does not apply.</i>	Not covered	Not covered	<i>USD 300/SGD 390, subject to 20% co-insurance</i>

Key benefits

	SimpleCare CORE	SimpleCare 100	SimpleCare 250
OPTIONAL ADD-ONS (<i>Groups only</i>)			
Wellness and Vaccinations <i>(i) Wellness: This Benefit is payable as a contribution towards the cost of routine health checks including Cancer screening, cardiovascular examination, neurological examinations, vital signs (e.g. blood pressure, body mass index, urinalysis, cholesterol).</i> and/or <i>(ii) Vaccinations: Costs of drugs and consultations to administer all Medically Necessary basic immunisation and booster injections and any Medically Necessary travel Vaccinations and malaria prophylaxis. For this Benefit exclusion 5.9 does not apply.</i>	N/A	Option 1 – <i>USD 150/SGD 195</i> Option 2 – <i>USD 250/SGD 325</i>	Option 1 – <i>USD 150/SGD 195</i> Option 2 – <i>USD 250/SGD 325</i>

Key benefits

	SimpleCare CORE	SimpleCare 100	SimpleCare 250
OPTIONAL ADD-ONS (<i>Groups only</i>)			
Maternity <i>(i) Medically Necessary costs incurred during normal Pregnancy and childbirth:childbirth costs, including pre and post-natal check-ups for up to six weeks following birth, scans and delivery costs for a natural birth or caesarean section. Paediatrician costs for the first examination/check-up of a New Born baby, if the examination is made within 24 hours of delivery and Well-baby examinations up to the child's second birthday and as recommended by a Medical Practitioner or Specialist. This includes physical examinations, measurements, sensory screening, neuropsychiatric evaluation, development screening, as well as hereditary and metabolic screening, immunisations, urine analysis, tuberculin tests and hematocrit, haemoglobin and other blood tests, including tests to screen for sickle haemoglobinopathy. Please note We will pay for the above Well-baby examinations costs only if We have paid the delivery cost of the baby under this Group Plan, provided the baby is being added into the Group Plan as an Insured Person.</i> <i>(ii) In-Patient Treatment of an Eligible Medical Condition which arises during the antenatal stages of Pregnancy, or an Eligible Medical Condition which arises during childbirth. As an illustration, We would consider Treatment of the following:</i> <ul style="list-style-type: none"> • Ectopic Pregnancy (where the foetus is growing outside the womb) • Hydatidiform mole (abnormal cell growth in the womb) • Retained placenta (afterbirth retained in the womb) • Placenta praevia • Eclampsia (a coma or seizure during Pregnancy and following pre-eclampsia) • Diabetes (If You have exclusions because of Your past medical history which relate to diabetes, then You will not be covered for any Treatment for diabetes during Pregnancy) • Post partum haemorrhage (heavy bleeding in the hours and days immediately after childbirth) • Miscarriage requiring immediate surgical Treatment • Failure to progress in labour 	N/A	Option 1 – <i>(i) USD 5,000/ SGD 6,500</i> <i>(ii) USD12,000/ SGD 15,600</i> Option 2 – <i>(i) USD 7,000/ SGD 9,100</i> <i>(ii) USD5,000/ SGD 19,500</i>	Option 1 – <i>(i) USD 5,000/ SGD 6,500</i> <i>(ii) USD12,000/ SGD 15,600</i> Option 2 – <i>(i) USD 7,000/ SGD 9,100</i> <i>(ii) USD5,000/ SGD 19,500</i>

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



Out-Patient Options	<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					
All business	Removal of Co-Insurance for Treatment outside Singapore Public Hospitals				
SimpleCare CORE	21% loading				
SimpleCare 100	10% loading				
SimpleCare 250	10% loading				
Groups only	Wellness & Vaccinations 1	Wellness & Vaccinations 2	Maternity 1 (10+ employees)	Maternity 2 (10+ employees)	Remove Drugs & Dressings Limit
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 – Individuals/Groups



	Individuals / Groups: 3-9 employees	Groups: 5-19 employees	Groups: 10 & more employees
Underwriting Type	Full Medical Underwriting (All plans)	Capped Cover (5-19 employees)	Medical History Disregarded (10+ employees)
SimpleCare CORE SimpleCare 100 SimpleCare 250	This underwriting option requires all members to complete a Group Employee (FMU) Application form and each person will be individually underwritten	<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>	This underwriting option provides full cover for pre-existing medical conditions

Discounts - Individuals



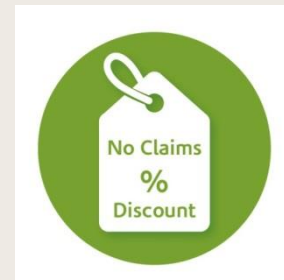
Family Discount

- ✓ 10% discount for Primary Insured + Spouse + Child(ren)



No Claims Discount

- ✓ 10% discount for those members that have been lucky enough not to claim in the previous plan year
- ✓ 15% discount for every subsequent year the member is claim-free



Premium Difference?



Age Band	WorldCare Essential	WorldCare Essential + OP 2	WorldCare Essential + OP 2
0-17	\$1,532.24	\$2,512.87	\$2,512.87
31-35	\$2,368.98	\$3,885.13	\$3,885.13
Age Band	SimpleCare Core	SimpleCare 100	SimpleCare 250
0-17	\$1,198.07	\$1,833.36	\$2,244.43
31-35	\$1,851.42	\$2,834.82	\$3,469.11
% Difference (estimate)	28%	37%	12%

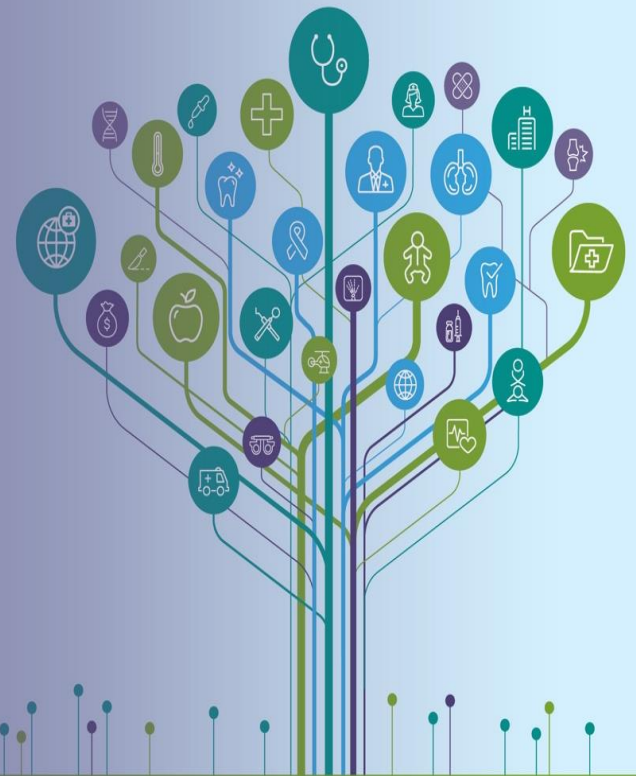
Note:

- Country of Residence: Singapore
- Nil Deductible
- No Outpatient Direct Billing
- Premium inclusive of 7% GST
- Area of Cover: Worldwide excluding USA

Difference between SimpleCare and WorldCare

- SimpleCare excludes
 - ❖ Donor's medical cost under Organ Transplant
 - ❖ Pregnancy and Childbirth Medical Conditions
 - ❖ AIDS
 - ❖ Inpatient & Outpatient Psychiatric Illness
 - ❖ Terminal Illness
 - ❖ Mortal Remains
- Hospital Cash Benefit
 - ❖ Either treatment received within the public hospitals of insured member's country of residence **OR** plan is purchased as a Secondary Health Insurance Plan
 - ❖ Not available for USD 10,000/SGD 13,000 or USD 15,000/SGD 19,500 deductible plans
- Outpatient Charges
 - ❖ Separate Medical Practitioner Fees & Prescribed Drugs and Dressings
 - ❖ Outpatient Physiotherapy combines with Alternative Therapies Benefit
- Deductible
 - ❖ WorldCare: Inpatient and Day patient
 - ❖ SimpleCare: In/Day & Out-patient
- No Optional Routine Maternity Benefit Add-on (For individual plan)
- No Optional Wellness & Vaccinations Benefit Add-on (For individual plan)
- Capped Underwriting (For group plan)

SimpleCare - Service Proposition



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

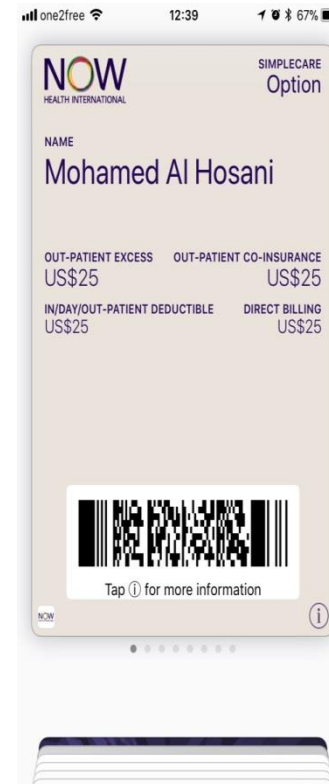
A completely digital plan

- ✓ There are no paper packs or physical membership cards for SimpleCare members
- ✓ SimpleCare members can manage their plan using our online tools:
 - ✓ Find a medical provider for their designated SimpleCare network
 - ✓ Submit out-patient claims
 - ✓ Submit pre-authorisation requests for in-patient treatment
 - ✓ Track and update claims
 - ✓ View and edit member information
 - ✓ View and download plan documents and membership cards
 - ✓ Monitor benefit utilisation
- ✓ Our secure online portfolio area works on desktops, tablets and smartphones so it goes everywhere the member does
- ✓ Alternatively our mobile app offers full access to all network and reimbursement claims functionality



Digital membership cards for SimpleCare members

- ✓ As part of Now Health's ongoing 'Go Green' initiative, SimpleCare members will have instant access to two digital membership cards:
 - ✓ A downloadable version from the portfolio area
 - ✓ A new mobile membership card available on smartphone wallets such as Apple Wallet, Google Wallet and WeChat
- ✓ This new mobile wallet generation of membership card gives medical providers more certainty about eligibility as they can check the live status of the member
- ✓ Centrally controlled, cards will also be instantly updated when changes are made including mid-term adjustments and renewals, with no need for the member to do anything

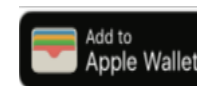


Your Virtual Membership Card

Thank you for choosing us as your international health insurance provider. We're delighted to look after you for the forthcoming year and hope you will enjoy our award-winning products and service.

Please use this virtual membership card should you need it during the course of your plan year. You will receive a membership card for every person covered under your plan.




If you have any questions about your plan at any time, please contact us using one of the methods below.



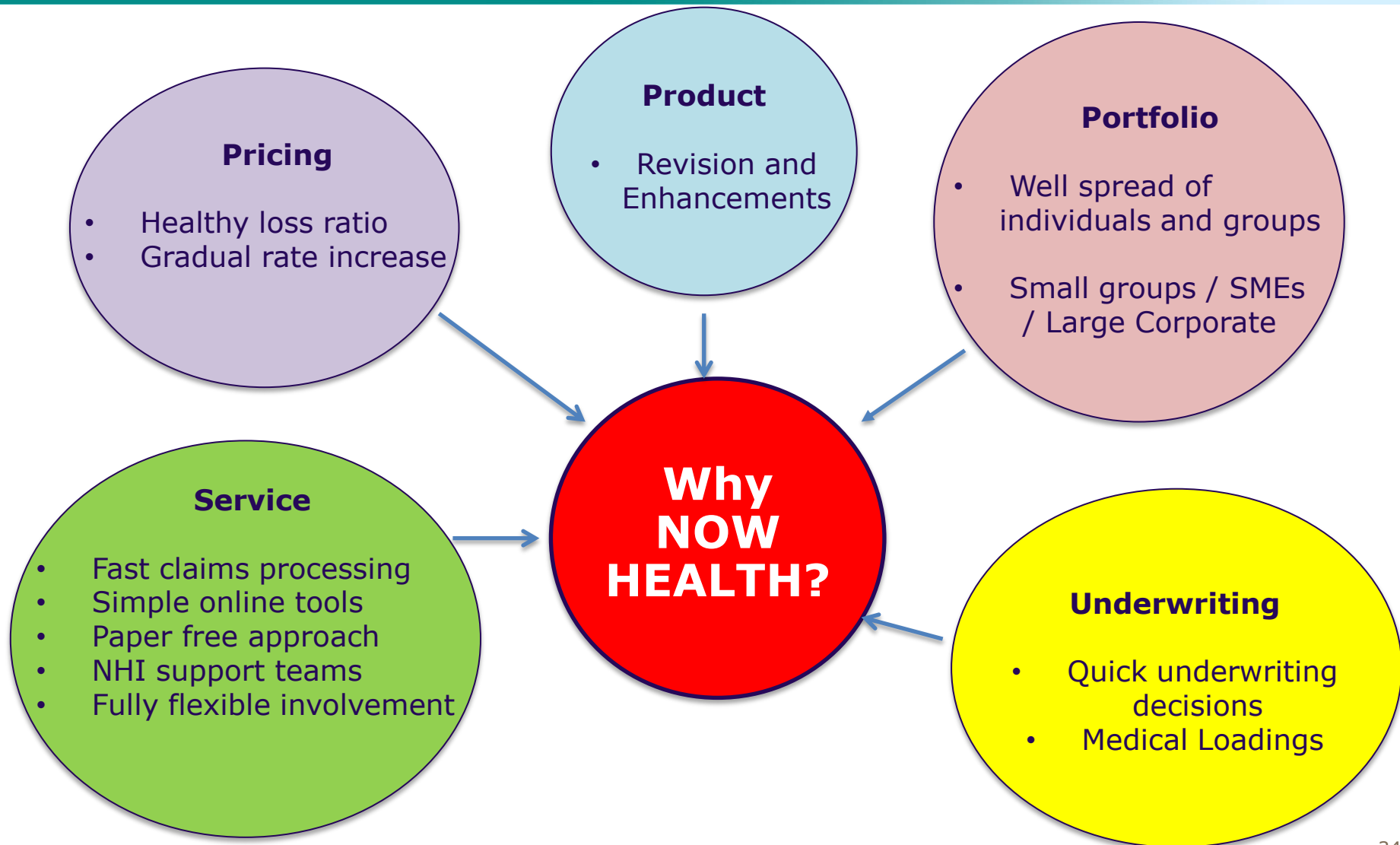
Accessing Treatment



We make it easy for our SimpleCare members to access treatment

	<p>Accessing In-Patient Treatment:</p>	<p>All in and day-patient treatment must be pre-authorised in advance and using a medical provider listed in the member's designated network</p> <p>Members can ask their treating medical practitioner to submit their request or they can use the secure online portfolio</p>
	<p>Accessing Out-Patient Treatment:</p>	<p>Members can go to the medical practitioner of their choice , pay for their treatment and claim back their expenses using the secure online portfolio or the mobile app</p>
	<p>Making a Claim:</p>	<p>In and day-patient treatment must be pre-authorised</p> <p>Out-patient claims can be sent using the web or the mobile app</p>

Why Now Health International?



Contact Now Health

Sales Enquiries

6880 2303

SingaporeSales@now-health.com

24/7 Customer Service Team

6880 2300

SingaporeService@now-health.com

NHI Singapore Team

Tay Wenli

6880 2302, 9270 2518

Wenli.tay@now-health.com

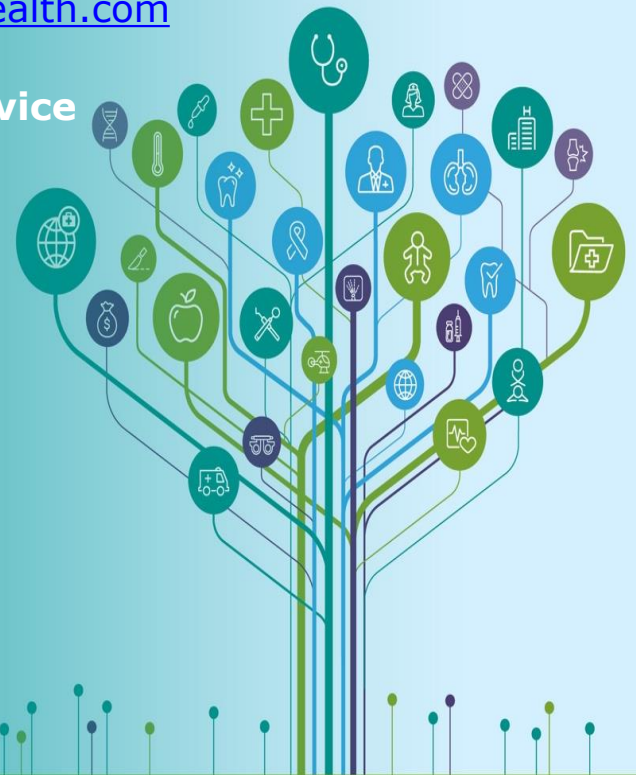
24 hour Emergency Service

6880 2304

Annie Ong

6880 2307, 8722 5970

Annie.ong@now-health.com



Thank you

www.now-health.com

