

## Our Service promise

- 1 Eligible claims will be processed in **five working days**
- 2 Membership cards will be dispatched within **two working days**
- 3 Guarantees of payment for medical providers will be placed **within two working days**
- 4 All enquiries will be responded to within **one working day**

## Join Now Health today

To find out more please call our sales team or your intermediary. They will be able to advise you on the best solution based on your needs. It is easy to enrol and even easier to enjoy piece of mind in the knowledge that you're covered.

### About Now Health International

Now Health International is a specialist international health insurance provider. At the heart of our offer are benefit-rich products combined with our aim to provide unparalleled service to customers.

Based in Singapore, Hong Kong, Shanghai, Dubai and the UK, we are strategically placed to serve the main expat hubs and emerging markets so we can deliver local market knowledge when you need it.

### About Tenet Sompso Insurance

Our underwriting partner in Singapore is Tenet Sompso Insurance Pte. Ltd. Tenet Sompso Insurance was established in January 2013 when Tenet Insurance Company Ltd. merged with Sompso Japan Insurance (Singapore) Pte. Ltd. In January 2014, Tenet Sompso 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 Sompso Insurance has been a part of the Singapore history since 1957 (as Tenet Insurance), while Sompso Japan group and NIPPONKOA Insurance Group have their histories stretching back to 1888 and 1892 respectively.

Intermediary contact details

Professional Adviser  
International  
Fund & Product  
Awards 2013  
Winner  
Best International  
Private Health  
Insurance Product



ASIA INSURANCE  
TECHNOLOGY AWARDS  
2013 E-COMMERCE AWARD



COVER  
excellence  
AWARDS 2014  
WINNER

#### Singapore

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SingaporeSales@now-health.com

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

#### 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.tenetsompso.com.sg/FAQ](http://www.tenetsompso.com.sg/FAQ) or the General Insurance Association of Singapore (GIA)/Life Insurance Association of Singapore (LIA) or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).*

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).

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

Visit [www.tenetsompso.com.sg](http://www.tenetsompso.com.sg) to find out more about Tenet Sompso Insurance.

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

**NOW**  
HEALTH INTERNATIONAL

 Tenet Sompso Insurance

## International Health Insurance

*Specifically designed for your industry  
– Aviation*



# Healthcare that goes with you *anywhere in the world*

We understand that as an Aviation Professional your medical needs differ from the average person. Not only may you find yourself in multiple countries on any given day, you also need piece of mind that your loved ones at home are safe and cared for.

We have combined the elements of high quality personal service, ease of online tools and comprehensive benefits to give you access to the medical care and the support you deserve. You no longer need to worry about large hospital bills or the inconvenience of a restricted panel of doctors. We have given you the freedom to select from a range of benefit designs and payment options so you can find the solution that's right for you.

We appreciate the importance of long term protection therefore we have also given you the option of continued cover even after you leave the Aviation industry\*.

\*subject to local regulations

## WorldCare *at a glance*

WorldCare Essential	WorldCare Advance
<ul style="list-style-type: none"> <li>✓ In-patient and day-patient care</li> <li>○ Out-patient charges</li> </ul>	<ul style="list-style-type: none"> <li>✓ In-patient and day-patient care</li> <li>✓ Out-patient care</li> <li>○ Routine and complex dental care</li> <li>○ Routine maternity care</li> </ul>
<ul style="list-style-type: none"> <li>✓ Covered</li> <li>○ Optional</li> </ul>	

## Relax, we've got you covered

- USD 3m annual benefit limit
- Access to medical treatment around the world
- Rapid support from our specialist customer service team
- Claim submission via email (hard copy not required)
- Award winning secure member portal with real time claim tracking technology
- Your claims assessed in 5 working days
- Take your policy with you even if you leave the aviation industry

## WorldCare *benefit summary*

Benefit	Essential	Advance	Exclusions
<b>Annual maximum benefit limit</b>	USD 3m	USD 3m	
<b>1. Maintenance of chronic medical conditions</b>	Not covered	Up to USD 15,000	Act of terrorism, war and illegal acts
<b>2. Hospital charges, medical practitioner and specialist fees</b>	(i) Full refund	(i) Full refund	Administrative and shipping fees
(i) Hospital charges for in-patient and day-patient treatment	(ii) Up to USD 1,500 per medical condition	(ii) Up to USD 1,500 per medical condition	Alcohol and drug abuse
(ii) Related ancillary charges			Chemical exposure
<b>3. Organ transplant</b>	(i) Full refund	(i) Full refund	Cosmetic surgery
(i) Treatment	(ii) Up to USD 50,000	(ii) Up to USD 50,000	Contamination
(ii) Donor medical costs			Chronic conditions — in respect of the Essential plan option
<b>4. Cancer treatment</b>	Full refund	Full refund	Dental care — unless this additional option has been chosen
<b>5. Pregnancy and childbirth medical conditions</b>	Full refund	Full refund	Developmental disorders
<b>6. Congenital disorder</b>	Up to USD 100,000	Up to USD 100,000	Dietary supplements
<b>7. Terminal illness</b>	Up to USD 50,000	Up to USD 50,000	Eating disorders
<b>8. Emergency non-elective treatment USA cover</b>	Full refund for accident requiring in-patient or day-patient care	Full refund for accident	Excess or co-insurance
	Illness: up to USD 25,000	Illness: up to USD 25,000	Experimental treatment and drugs
<b>9. Evacuation and repatriation</b>	(i) Full refund	(i) Full refund	Eyes and ears
(i) Evacuation transportation costs	(ii) Full refund	(ii) Full refund	External prosthesis
(ii) Repatriation to country of residence or nationality			Failure to follow medical advice
<b>10. Out-patient charges</b>	(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	(i) Full refund	Foetal surgery
(i) Medical practitioner fees	(ii) Not covered	(ii) Up to 30 sessions	Genetic testing
(ii) Physiotherapy			HIV, AIDS or sexually transmitted disease except as stated in the benefit schedule
<b>11. Day-patient and out-patient surgery</b>	Full refund	Full refund	Morbid obesity
<b>12. Renal Failure and Renal Dialysis</b>	i) Up to six weeks full refund for in-patient pre and post-operative care	(i) Up to six weeks full refund	Nursing homes, convalescence homes, health hydros and nature cure clinics
(i) Treatment of renal failure, including renal dialysis on an in-patient basis	(ii) Not covered	(ii) Up to USD 75,000	Pre-Existing Medical Conditions — unless those accepted by us
(ii) Treatment of renal failure, including renal dialysis on an a day-patient or out-patient basis			Pregnancy or maternity — unless this option has been chosen
<b>13. Alternative therapies</b>	Not covered	Up to 30 sessions	Professional sports
<b>Options</b>			Reproductive medicine
<b>14. Dental care</b>			Routine examinations, health screening
(i) Routine dental treatment	Not covered	Optional	Second opinions
(ii) Complex dental treatment		(i) Up to USD 500	Self-inflicted injuries or attempted suicide
Costs incurred within 9 months of plan start date are excluded. A co-insurance of 20% applies. Orthodontics subject to a 50% co-insurance.		(ii) Up to USD 1,000	Sexual problems and gender re-assignment
<b>15. Maternity (available when Dental Care is selected)</b>	Not covered	Optional	Sleep disorders
Costs incurred within 12 months of plan start date are excluded. 20% co-insurance on out-patient charges.		Up to USD 7,000, 20% Co-insurance	Travel/accommodation costs — except those pre-authorised by us
<b>16. Co-Insurance out-patient charges</b>	Not covered	Optional	Travelling against medical advice
<b>17. Out-patient charges</b>			Treatment by a family member
This additional option replaces benefit 22	Optional	Not covered	Treatment charges outside of our reasonable and customary rang
(i) Medical practitioner fees and maintenance of chronic conditions	(i) Up to USD 4,500		
(ii) Physiotherapy	(ii) Full refund up to 10 sessions		
<b>18. USA Elective Treatment</b>	Optional	Optional	
	Up to USD 1.5m	Up to USD 1.5m	
<b>Excess</b>	Nil	Nil	
	USD 1,000	USD 1,000	
	USD 5,000	USD 2,500	

Dependents: Your spouse or adult partner and/or unmarried children not more than 18 years old and residing with you, or up to 28 years if in full time education.

Full refund
 Not covered
 Subject to limits
 Optional