

WorldCare and SimpleCare

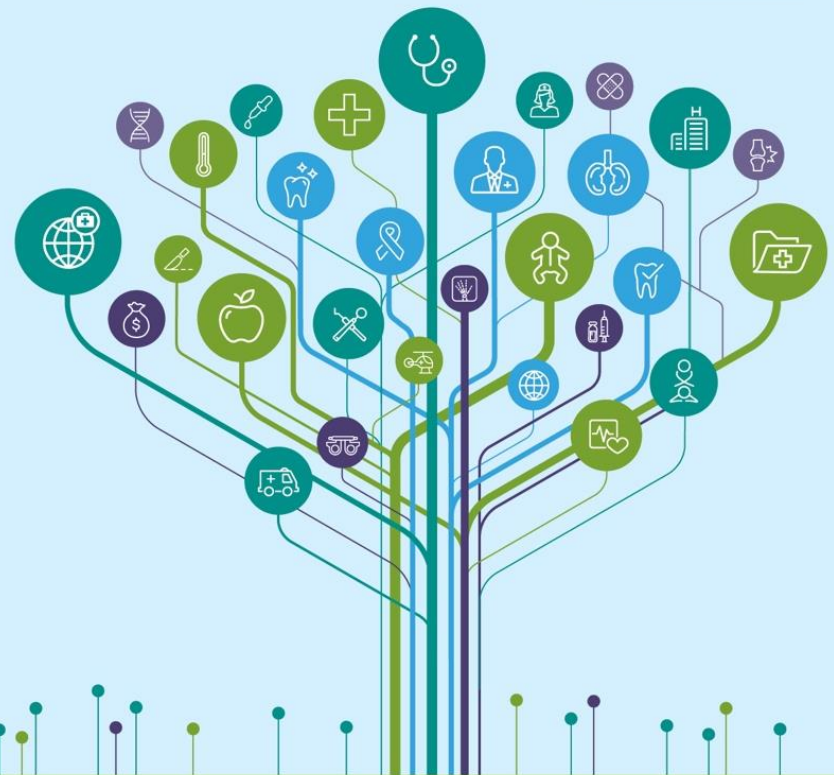
An Introduction from Now Health International

Good Morning Everyone

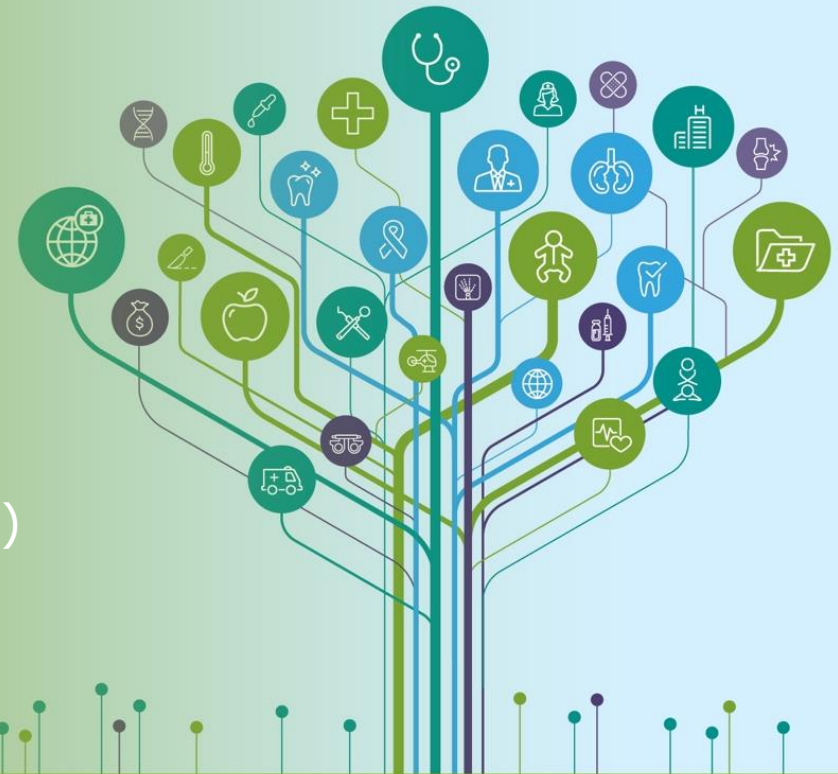
This is an audio presentation.

Seek your kind assistance to mute your mic and off the video mode during the session

Please put in your queries via the IM platform and we will address them accordingly.



- About Now Health International
- WorldCare & SimpleCare Product Benefits
- Underwriting/Pricing Philosophy
- Post Sales Support
- Claims Procedure
- Information on COVID-19
- Value Added Services
- Frequently Asked Questions (FAQs)



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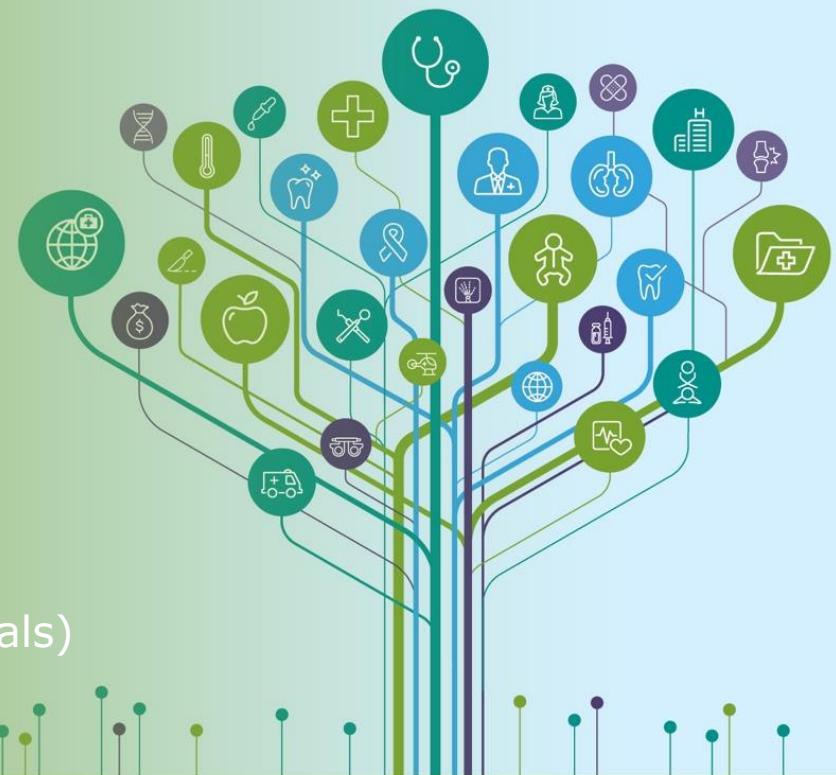
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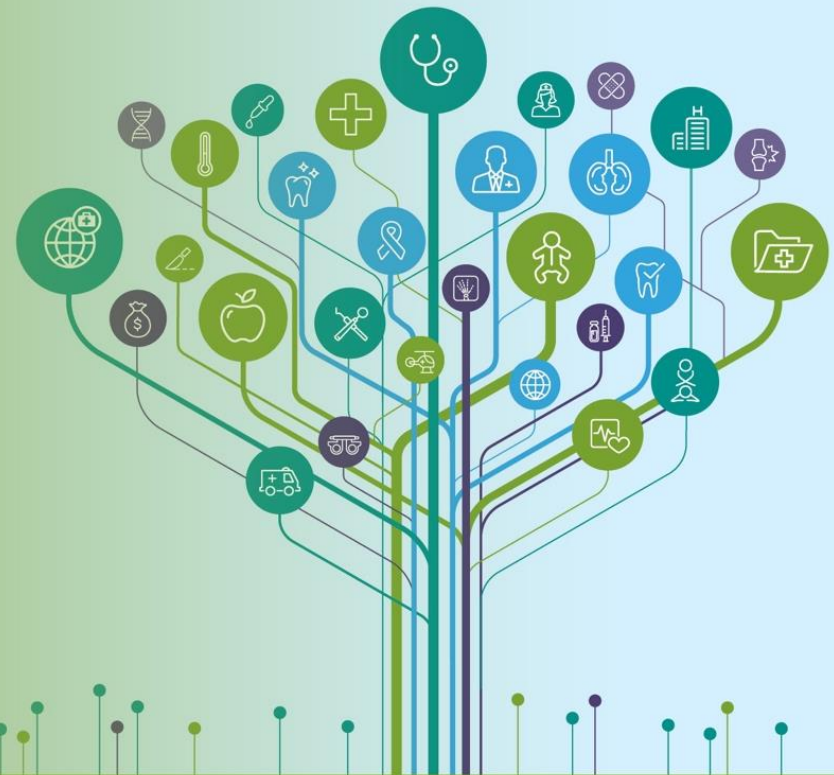
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Contact Now Health

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6880 2300

- **24hour Emergency Service**
- 6880 2304
- Claims
ClaimsService@now-health.com
- Payments and commissions
CreditControl@now-health.com
- Hospitalization and pre-authorization :
ClinicalService@now-health.com
- General Enquiries
CustomerService@now-health.com

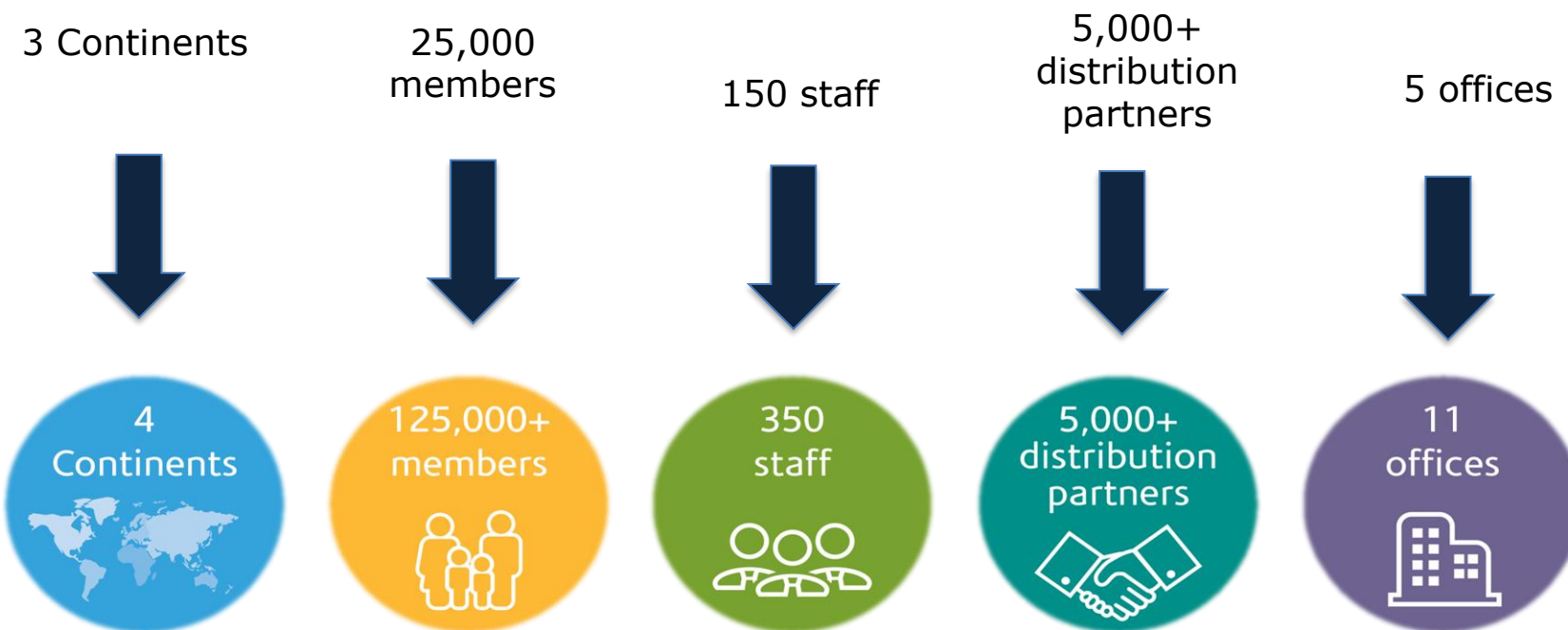


Who we are



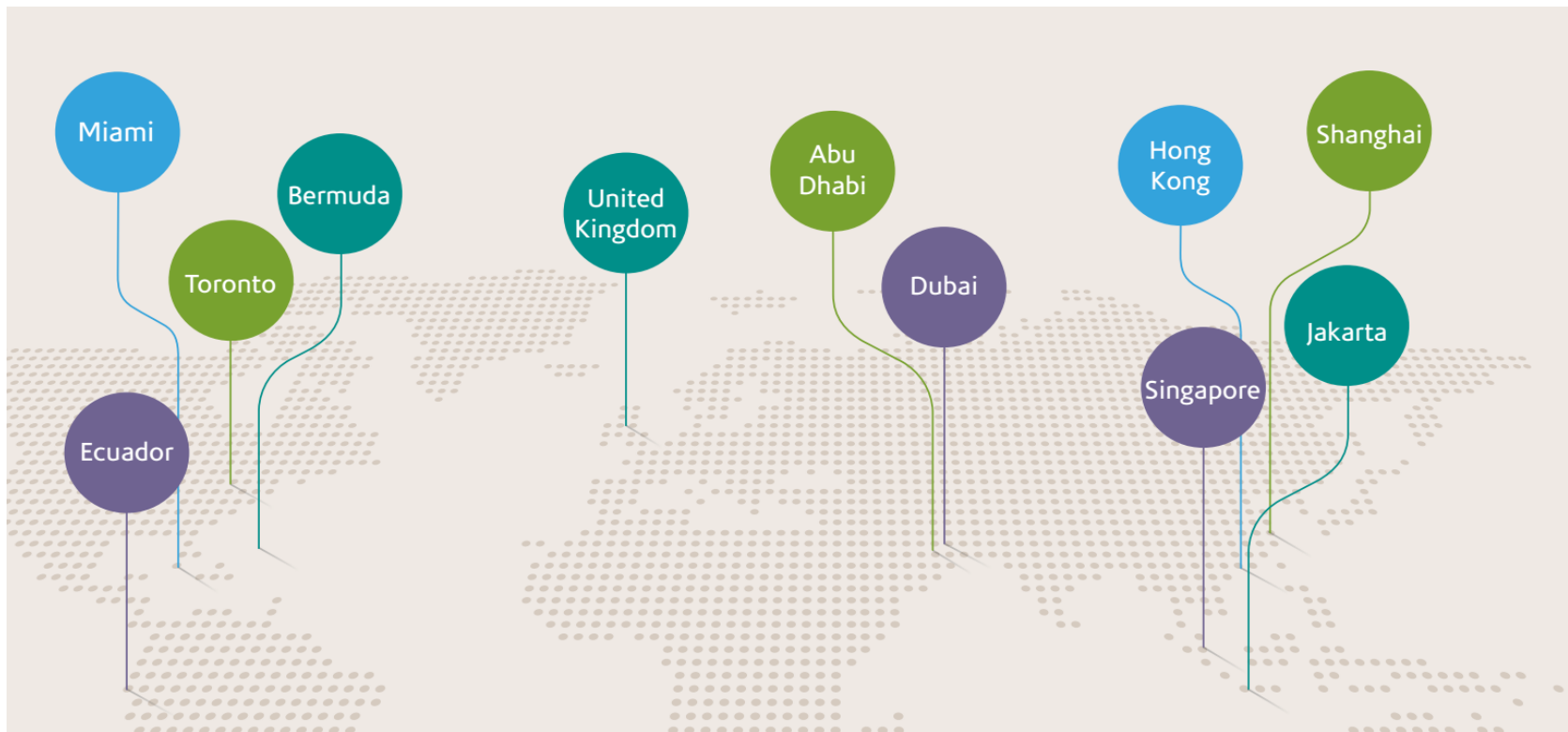
Now Health International is a **leading innovator** in high-end international private medical insurance.

Our mission is to provide market-leading international health insurance through an **innovative and peerless customer experience**, with comprehensive and benefit rich products.



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 14 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.



WorldCare 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"> ✓ In-patient and day-patient care ○ Out-patient charges ○ Out-patient charges – Option 2 ✗ Routine & complex dental treatment ✗ Routine maternity care ○ Annual deductible ○ Co-insurance out-patient treatment (10%/20%) ○ USA elective treatment 	<ul style="list-style-type: none"> ✓ In-patient and day-patient care ✓ Out-patient care ✗ Routine & complex dental treatment ✗ Routine maternity care ○ Annual deductible ○ Out-patient per visit excess (USD 15/SGD 20, USD 25/SGD 30) ○ Co-insurance out-patient treatment (10%/20%) 	<ul style="list-style-type: none"> ✓ In-patient and day-patient care ✓ Out-patient care ✓ Routine & complex dental treatment ✗ Routine maternity care ○ Annual deductible ○ Out-patient per visit excess (USD 15/SGD 20, USD 25/SGD 30) ○ Co-insurance out-patient treatment (10%/20%) 	<ul style="list-style-type: none"> ✓ In-patient and day-patient care ✓ Out-patient care ✓ Routine & complex dental treatment ✓ Routine maternity care ○ Annual deductible ○ Out-patient per visit excess (USD 15/SGD 20, USD 25/SGD 30) ○ Co-insurance out-patient treatment (10%/20%)



WorldCare Benefits Summary



A summary of each plan is shown below.

WorldCare Essential

Annual maximum up to
USD 3m/SGD 3.9m

- Extended evacuation and repatriation
- Hospital room restriction in Singapore

WorldCare Advance

Annual maximum up to
USD 3.5m/SGD 4.55m

- USA elective treatment
- Extended evacuation and repatriation
- Wellness, optical and vaccinations
- Wellness, optical and vaccinations – Option 2
- Hospital room restriction in Singapore

WorldCare Excel

Annual maximum up to
USD 4m/SGD 5.2m

- USA elective treatment
- Extended evacuation and repatriation
- Wellness, optical and vaccinations
- Wellness, optical and vaccinations – Option 2
- Hospital room restriction in Singapore

WorldCare Apex

Annual maximum up to
USD 4.5m/SGD 5.85m

- USA elective treatment
- Extended evacuation and repatriation
- Wellness, optical and vaccinations
- Wellness, optical and vaccinations – Option 2
- Hospital room restriction in Singapore

WorldCare Additional Options



INDIVIDUALS







GROUPS

- Outpatient Charges – Option 1 USD 4,500/SGD 5,850
- Outpatient Charges – Option 2 USD 4,500/SGD 5,850 including maintenance of chronic conditions
- Wellness, Optical & Vaccinations USD 500/SGD 650
- Wellness, Optical & Vaccinations – Option 2 USD 1,000/SGD 1,300
- Extended Evacuation and Repatriation
- Optional Deductibles (*from USD 1,000/SGD 1,300 to USD 15,000/SGD 19,500*)
- Outpatient Per Visit Excess USD 25/SGD 30
- Outpatient Per Visit Excess – Option 2 USD 15/SGD 20
- 10%/20% coinsurance on Outpatient Treatment
- Hospital room restriction for residents in Singapore

- Maternity (Nil/20% Co-insurance)
- Dental (Nil/20% Co-insurance)
- Removal of Dental Co-insurance

SimpleCare Benefits Summary



SimpleCare CORE	SimpleCare 100	SimpleCare 250
	 	  
<ul style="list-style-type: none"> ✓ In-Patient only 	<ul style="list-style-type: none"> ✓ In-Patient ✓ Low levels of Out-Patient 	<ul style="list-style-type: none"> ✓ In-Patient ✓ Medium levels of Out-Patient ✓ Some Dental cover
<p>Ideal for someone who wants protection for serious medical conditions and emergencies</p>	<p>Suitable for those that want cover for major health events, as well as basic cover for day to day medical expenses</p>	<p>Designed for those looking for more extensive but affordable cover, with a higher aggregate benefit limit for day to day medical expenses</p>



SimpleCare Benefits Summary



	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	(i) Nil	(i) Nil	(i) Nil
(ii) Singapore Private Hospital	(ii) 20%	(ii) 20%	(ii) 20%
Treatment Outside Singapore	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 USD 1,000/ SGD 1,300	Up to USD 2,500/ SGD 3,250
Dental	Not Covered	Not Covered	80% up to USD 300/ SGD 390
In/Day/Out-Patient Deductible	USD 500/SGD 650	USD 500/SGD 650	USD 500/SGD 650

SimpleCare Additional Options



INDIVIDUALS

GROUPS

- Removal of Co-Insurance for Treatment in Singapore Private Hospital
- Out-Patient Per Visit Excess USD 25/SGD 30
- Co-Insurance Out-patient Treatment 20%
- Optional Deductible Options: Nil/USD 150/SGD 195/USD 250/SGD 325/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

- Wellness & Vaccinations 1 USD 150/SGD 195
- Wellness & Vaccinations 2 USD 250/SGD 325
- Routine Maternity 1 USD 5,000/SGD 6,500
- Routine Maternity 2 USD 7,000/SGD 9,100
- Removal of Drugs and Dressings limit (SimpleCare 250)

Overall Summary – WorldCare & SimpleCare

Product	Annual Limit	Default Deductible	Insurance features and coverage			
			Hospital (In/day-patient)	Out-patient	Dental care	Maternity care

SimpleCare is designed to provide vital health protection and easy access to world-class healthcare, at a cost that won't break the bank

SimpleCare Core	USD 1m/ SGD 1.3m	USD 500/SGD 650 In/day/Out-patient	Full refund			
SimpleCare 100	USD 1.5m/ SGD 1.95m	USD 500/SGD 650 In/day/Out-patient	Full refund	Up to USD 1,000/SGD 1,300		
SimpleCare 250	USD 1.5m/ SGD 1.95m	USD 500/SGD 650 In/day/Out-patient	Full refund	Up to USD 2,500/ SGD 3,250	Up to USD 300/ SGD 390	

Our award-winning flagship WorldCare product is designed to be comprehensive and benefit rich, with different levels of cover to suit various lifestyles

WorldCare Essential	USD 3m/ SGD 3.9m	Nil	Full refund			
WorldCare Essential Plus	USD 3m/ SGD 3.9m	Nil	Full refund	Up to USD 4,500/SGD 5,850		
WorldCare Advance	USD 3.5m/ SGD 4.55m	Nil	Full refund	Full refund		
WorldCare Excel	USD 4m/ SGD 5.2m	Nil	Full refund	Full refund	Up to USD 3,000/ SGD 3,900	
WorldCare Apex	USD 4.5m/ SGD 5.85m	Nil	Full refund	Full refund	Up to USD 4,500/ SGD 5,850	Up to USD 17,500/ SGD 22,750

Eligibility



- ❖ Must be a resident of Singapore
- ❖ 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 main policyholder
 - ❖ Adopted children are to be declared at inception
- ❖ Coverage:
 - ❖ Worldwide excluding USA
 - ❖ Worldwide including USA (*Elective Medical Treatments*) – *Not applicable to SimpleCare*

Premium Payment



- ❖ **Payment Methods: Credit Card, Bank Transfer or Cheque**
 - credit card payment only for individuals
 - no credit card form will be available. Payment link will be sent upon policy setup.

- ❖ **Payment Frequency: Monthly / Quarterly / Semi Annual / Annual**
 - 1st three options only for credit card payment

- ❖ **Period of Cover: 12 months**
 - we do not allow mid-term cancellations for individual policies

Groups



- ❖ Minimum group size 3 employees
- ❖ 3 to 9 employees: Full Medical Underwriting (FMU)
- ❖ 10 employees & beyond: Medical History Disregarded (MHD)
- ❖ 3 to 99 employees: Community-rated
- ❖ 100 employees & beyond: Experience-rated

Relevant Waiting Periods



Individuals

- ❖ Wellness/Optical/Vaccinations: 6 months
- ❖ Dental: 9 months
- ❖ Maternity: 12 months

Group 3 to 9 Employees

- ❖ Wellness/Optical/Vaccinations: Not applicable
- ❖ Dental: 9 months
- ❖ Maternity: 12 monthst

Group 10 Employees & beyond

- ❖ Wellness/Optical/Vaccinations: Not applicable
- ❖ Dental: Not applicable
- ❖ Maternity: Not applicable

General Exclusions (Where Applicable)



- Act of terrorism, war or illegal acts unless an innocent bystander
- Administrative and shipping fees
- Alcohol & drug abuse
- Allergy Testing
- Chemical exposure
- Cosmetic Treatment
- Coma or Vegetative State
- Contamination
- Chronic Conditions
- Dental Care
- Developmental disorders
- Dietary supplements, vitamins or minerals and cosmetic products
- Eating disorders
- Excess or Co-insurance

- Experimental treatment & drugs
- Eyesight tests or vision correction, hearing tests, hearing or visual aid
- External appliance and/or Prothesis
- 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
- Professional sports

- Pregnancy or maternity
- 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

Underwriting and Pricing



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

*** % Loading will be subjected to underwriter's review and limited to specific conditions**

Pricing

➤ **age banded / current attained age**

Underwriting and Pricing



	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	<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>

Premium Discounts



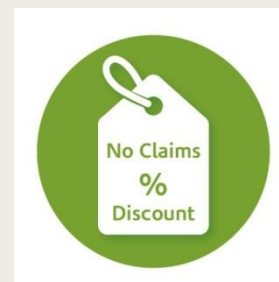
Family Discount

- ✓ 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



Claims Procedure – Pre-authorization and Medical Referrals



Pre-Authorisation	Medical referrals
All In-Patient Treatment	Alternative Therapies: Osteopath Chiropractor Dietician (no cover for weight loss dietary advice) Homeopath Acupuncture (Non-TCM) Physiotherapy
All pre-planned Day-Patient Treatment	
All pre-planned surgery	
Diagnostic Procedures – positron emission tomography (PET) scans	
In-Patient Psychiatric Treatment	
Evacuation and Repatriation	
Mortal Remains	
Nursing Care at home	
AIDS	

Direct Billing



	WorldCare	SimpleCare
In/day patient	Cashless within network providers	Cashless within network providers
Outpatient	Cashless within network providers (except Essential Plus plan)	Reimbursement (Pay & Claim only)

Inpatient/Daypatient (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 ClinicalService@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)



***ONLY FOR WORLDCARE MEMBERS**

Outpatient

- Receive treatment **anywhere**
- Medical referral is not required to see a **Specialist Doctor**

Cashless Network

- **380 GP clinics** in Singapore
(Parkway, Raffles, Fullerton Healthcare, IMC)
- **24hour clinics** in Singapore
- Network extends across other regions

• **Note:** We are currently not issuing hard copies of all member cards. Client can download the virtual card from the member portal.



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 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 ClaimsService@now-health.com



We will process all eligible claims up to **Eight** working days

Reimbursement claims (Pay and Claim)



- Bank details
 - ✓ Update us with your bank details and the currency you wish to be reimbursed in.
- Send us your claims within **six** months of treatment
- Keep the original documents for at least **six** months

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 Online Portal (Where to get care)



Find a medical provider

Home > Find a medical provider

Find a medical provider

You can seek treatment in any WHO approved medical provider, however, if you want to use our cashless service, read on to find out how to use it.

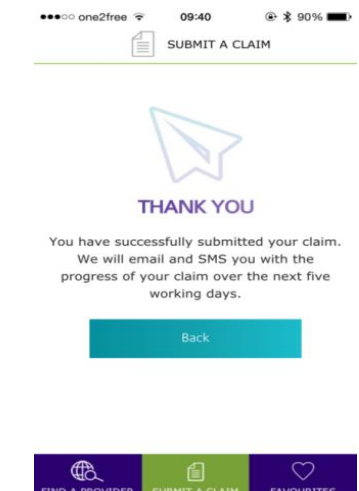
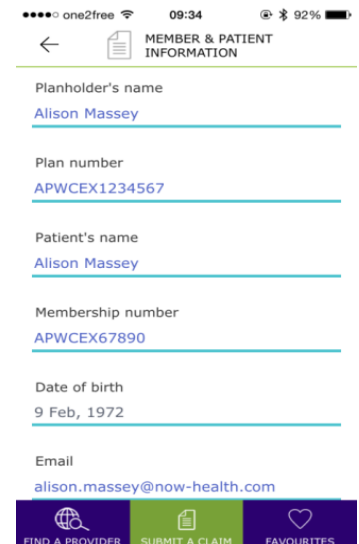
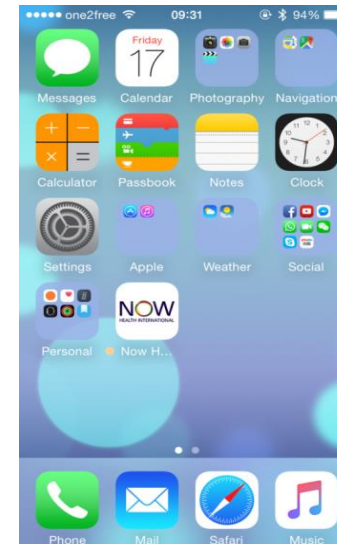
Now it's even easier to find a medical provider in just 4 simple steps using the tool below:

1. Select your location
2. Select your medical provider network (depending on your plan*)
3. Select the type of treatment and service you need
4. Hit 'Search' and your results will be shown below, including address and contact details

This shows you all the facilities in our network within a 20 km radius of your location/search point.

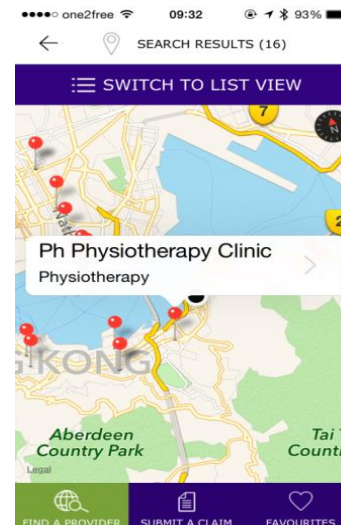
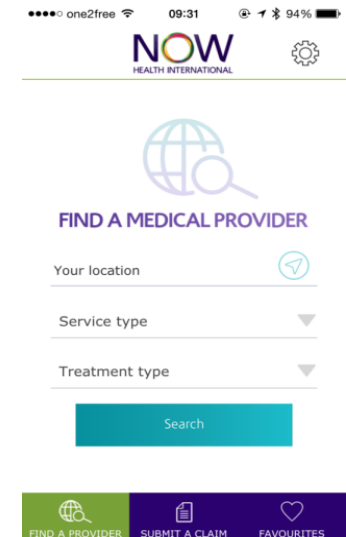
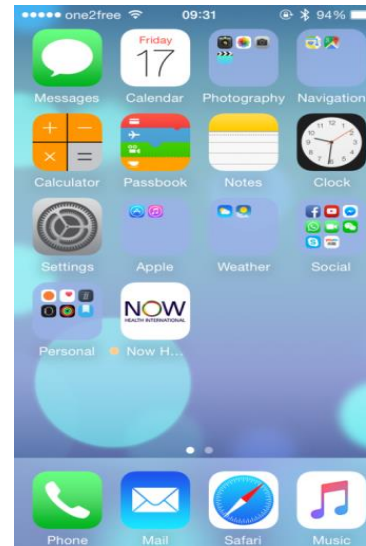
NOW Health Mobile App

- ❖ Available in Android and iOS
- ❖ Submit claims - hassle free *
- * Only available for outpatient claims ; day-patient and inpatient claims under SGD650



NOW Health Mobile App (Where to get care)

- ❖ Available in Android and iOS
- ❖ Ability to search for providers based on treatment type and location



Information on COVID-19



(Q) Would Now Health cover for Covid 19?

(A) Yes, we will cover for Covid 19 treatment as long as client does not have the condition at inception and diagnosed after inception.

Note that if client has Covid 19 before inception, there will be a waiting period of 45 days before we review client's application.

(Q) How would Now Health pay out for the Covid 19 treatments?

(A) It will be based on client's plan design. If client has both inpatient and outpatient benefits, we will pay out accordingly.

(Q) Would the cost of the Covid 19 vaccine be covered?

(A) It will only be covered if client has the Wellness benefit (and has fulfilled the waiting period)

(Q) If there are complications due to the Covid 19 vaccine, would it be covered?

(A) It will be covered if client has taken a vaccine that is approved for use by the appropriate licensing body in the country they have received the vaccine.

Telemedicine in the era of COVID-19



Now Health will cover for the Covid-19 related treatments once member shows symptoms of Covid-19.

Due to the on-going Covid-19 pandemic, we understand members may prefer to avoid in-person doctor visits. Now Health has tied up with Doctor Anywhere to provide telemedicine out-patient services to our members.

*Please note: This service will be available during the COVID-19 pandemic to help reassure our members during this difficult time. If members decide to use the service, it will be available on a **pay and claim basis only**, as per the terms and conditions of member's plan*.*

- 24/7 access to Out-Patient video consultations with a doctor
- Free delivery of medication or prescription to member's door if required (delivery of medication is free of charge except to the Sentosa and Tuas areas)
- Follow up 3 days later if member is still feeling unwell Consultations available in both English and Mandarin

Value Add Services (WorldCare)

At Now Health we think it's important to support our members with their overall health and wellbeing. These added value services are complimentary and only available with our flagship, enhanced WorldCare plans as part of a comprehensive international health insurance solution.



Travel Assistance

Provides:

- Travel Safety Alerts
- Prescription Assistance
- Legal & Interpreter Referrals
- Daily News of all major security and travel-related incidents worldwide

Example: Member wants to travel to Indonesia for hiking and wants to know if it's safe to travel.



Second Medical Opinion

A second medical opinion can help provide reassurance, particularly for those who are uncertain about their diagnosis, have a complex condition, or are unsure about what treatment plan to choose.

Example: Member with chronic condition (hypertension) and is exploring if there may be a better treatment available.



Benefits of the service include:

- Access to a panel of renowned specialists worldwide
- Advice on the appropriate diagnosis and treatment
- Second medical opinion received within days where possible



Global Concierge Services *(Not for local in-country booking of appointment)*

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

Example: Member wants to seek treatment in UK but unsure which doctor/treating facility to go to.

Value Added Services (WorldCare)



EAP (for SMEs)

- Immediate support by phone
- Real-time online conversation
- Confidential and secure telephonic or video sessions
- Each employee is eligible for 5 sessions of short-term counselling per plan year
- Access to a range of wellness advice via the EAP portal and App

**Please note the EAP service is only available to SME clients (i.e. a company plan with 99 employees or less).*

The new service is provided by LifeWorks by Morneau Shepell, a leading provider of integrated health and productivity solutions.



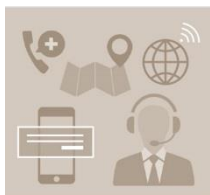
LifeWorks
by Morneau Shepell

How do our clients access these services



Travel assistance

- For pre trip information clients can register via the **Assist America website** using our special code **97-AL-NHI-7191**
- For all other services simply contact your local Customer Service team



Second medical opinion



Global concierge

- Simply contact your local Customer Service team



EAP (for SMEs)

- For counselling:
Visit **login.lifeworks.com** for support OR
Call the service 24/7 using the worldwide numbers in our Call Sheet

- Login to the Portal or App:
Username: nowhealth
Password: employee

Frequently Asked Questions (FAQs)



(Q) For the new born cover limit, is this a shared limit or per baby basis?

(A) It is a shared limit for multiple births

(Q) Will pregnancy complications be covered if member conceived via IVF?

(A) If member conceived via IVF and she had complications during her pregnancy, it will fall under the complications benefit.

(Q) Is underwriting required if client removes the Hospital Room Restriction benefit?

(A) Re-underwriting is required if client removes this benefit at renewal

(Q) Do we cover water birth?

(A) We do not cover water birth if the tub used is hydro. For example, with jacuzzi facility will not be covered, only normal tub.

(Q) Is Invisalign covered under the Dental benefits?

(A) Invisalign is covered under complex dental with a 50% coinsurance (9 months waiting period applies)

Frequently Asked Questions (FAQs)



(Q) Do we cover homebirth under the Maternity benefit?

(A) For home birth coverage, in general it will depend on the local law and regulation of each country. If the local law and regulation can be met, we can consider to cover under normal maternity benefit for home birth administered by medical practitioner or equivalent such as registered midwife subject to medical necessary and reasonable and customary charges.

- Please refer to the code of practice of midwives in Singapore if the home birth is in Singapore.

(Q) The premium increase is too high, can Now Health offer any further discount?

(A) We do not offer any further discount for renewals except the NCB. Client may choose to opt for a deductible or coinsurance to lower the premium

(Q) Is Fertility drugs covered under our plan?

(A) Fertility drugs is not covered and will be considered as assisted conception.

Frequently Asked Questions (FAQs)



(Q) Can you explain what contributes to the increase in premium?

(A) For Global Health Insurance, we review our rates yearly to take into consideration of medical inflation. Other factors which may affect the increase in rates are as follows:

- 1) Jump in age Band
- 2) Loss of NCB
- 3) Loss introductory discount

(Q) Family unit of 2 same gender parents with children (be it own kids or adopted kids), will we be able to offer them a family discount?

(A) We understand that civil partnerships are available to both same-sex couples and opposite-sex couples in western countries such as UK although SG has yet to legally recognize same-sex unions. If we look at the definition, partner can also mean the person permanently living with the main insured in a similar relationship (no legal requirement). In our opinion, there would be provision of a family discount for such family units. In terms of documentation upon inception, we need legal papers such as birth certificates or certificate of adoption for the children. For the parents, we will need proof that they are living together (Bills etc)"

End of Presentation

