



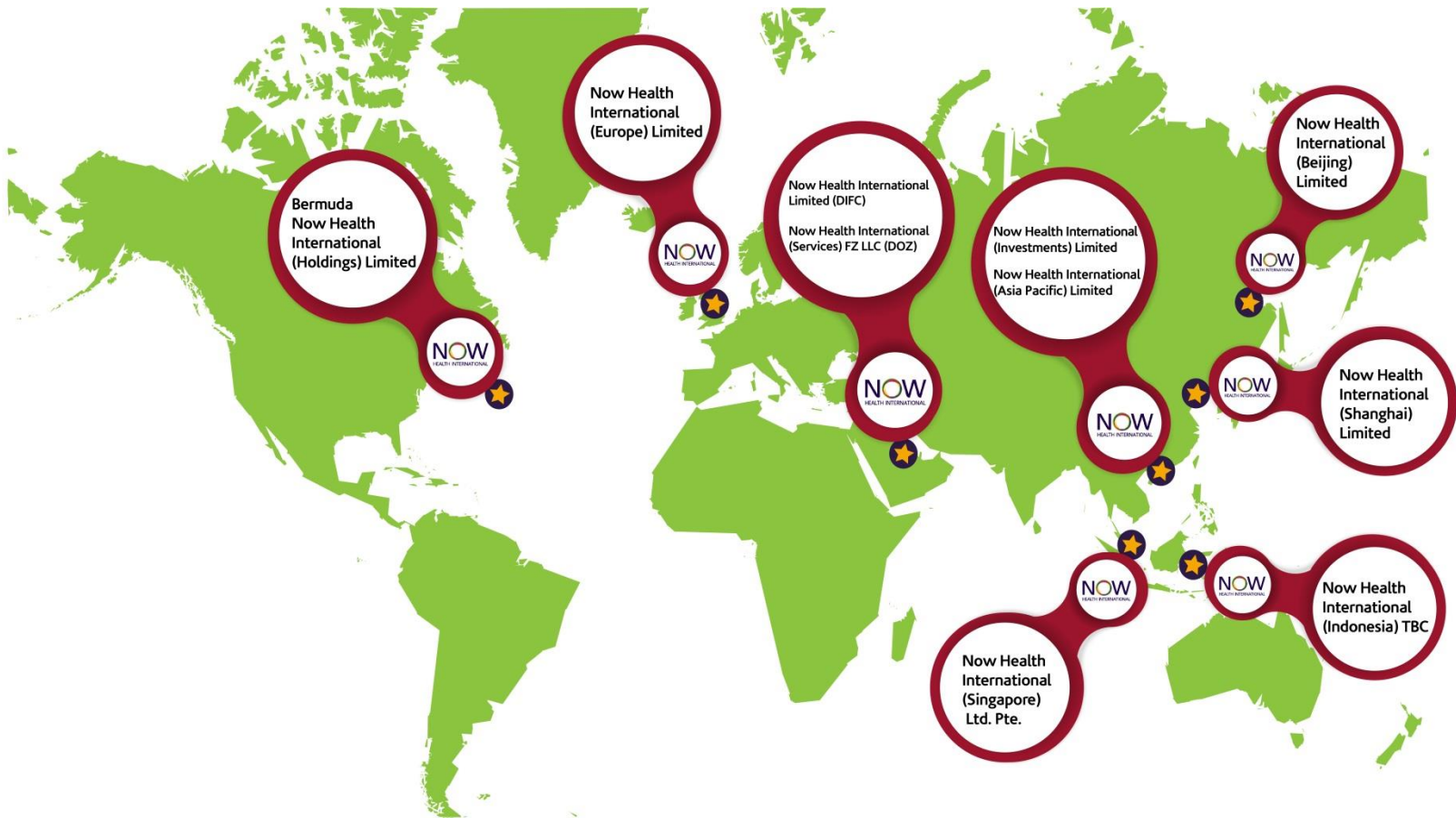
# Now Health International

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*2015 Training – An Introduction*



## Now Health International Office Locations





## Now Health International

- Specialist provider of International Private Medical Insurance, since 2010
- Over 150 years combined International Private Medical Insurance market knowledge in the senior management team
- Head office in Hong Kong
- Singapore Office established in Feb 2014
- International Hospitalisation Insurance is underwritten by Tenet Sampo Insurance Pte Ltd, Singapore. Part of the Sampo group.

***Benefit-rich products***  
***Experts in international health insurance***  
***Delivering local market knowledge, and***  
***Fast, accurate service***



ASIA INSURANCE  
TECHNOLOGY AWARDS  
2013 E-COMMERCE AWARD



## An Award Winning Organisation

- **2014 Cover Excellence Awards**  
Best PMI
- **2013 Asia Insurance Technology Awards:**  
Ecommerce Award
- **2013 Professional Adviser International Fund & Product Awards:**  
Best International Health Insurance Product
- **2012 Insurex Conference & Awards:**  
The E-Business Award
- **2012 MENA Insurance Awards:**  
Product Innovation of the Year



## Key Milestones in 2014

- Launched 24/7 member customer services team
- Expansion of our direct billing network to about 400 clinics
- Claims service promise within 5 working days or less
- Improved 2<sup>nd</sup> annual customer survey
- Introduction of medical health loading
- Anticipated launch of our Indonesia Office
- Won best IMPI awards 2014



ASIA INSURANCE  
TECHNOLOGY AWARDS  
2013 E-COMMERCE AWARD





## Our Service Promise

- ✓ Pre-authorisation of claims: arranged within **two to five working days**
- ✓ Eligible claims: processed in approximately **five working days**.
- ✓ Customer service enquiries: response within **one working day**
- ✓ Complaints: response within **five working days**

## NHI Support to you and Customer

### Contact

- Dedicated NHI customer services
- NHI Singapore BD team

### Support Services

- Member additions
- Benefit clarification
- How to use the policy
- Claims
- Invoicing
- Replacement cards

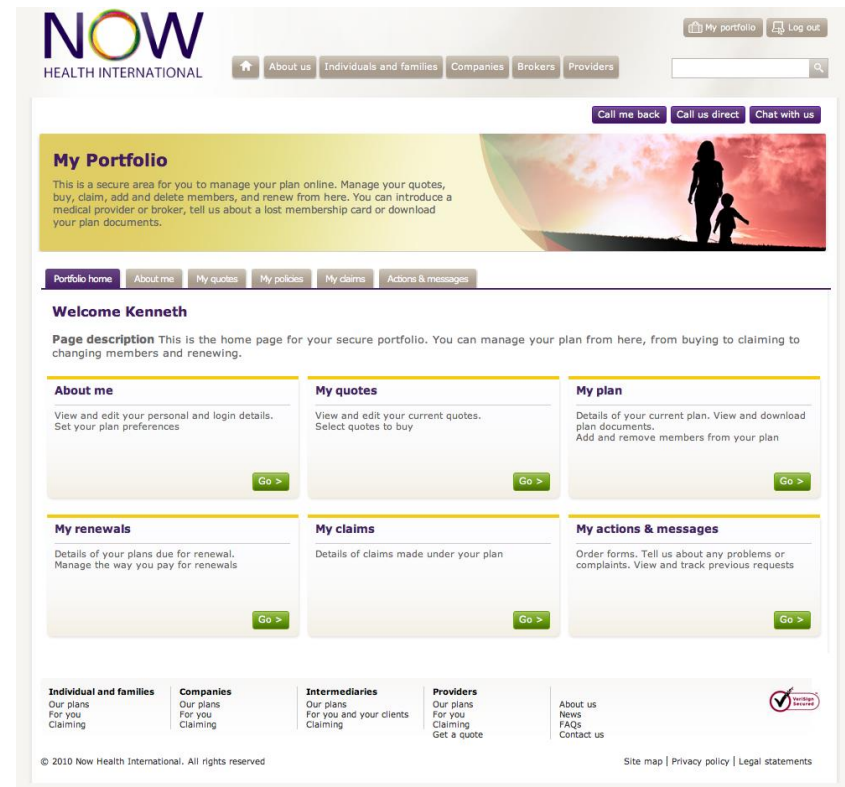




## Now Health Online Portal

### Manage your Policy

- View & download policy documents
- Additions of a member
- Retrieve renewals and track
- Soft or hard copy policy fulfilment
- Welcome email and temporary log in issued in 1 working day
- View claims history and track claims



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My portfolio Log out

About us Individuals and families Companies Brokers Providers

Call me back Call us direct Chat with us

### My Portfolio

This is a secure area for you to manage your plan online. Manage your quotes, buy, claim, add and delete members, and renew from here. You can introduce a medical provider or broker, tell us about a lost membership card or download your plan documents.

Portfolio home About me My quotes My policies My claims Actions & messages

#### Welcome Kenneth

**Page description** This is the home page for your secure portfolio. You can manage your plan from here, from buying to claiming to changing members and renewing.

#### About me

View and edit your personal and login details. Set your plan preferences

Go >

#### My quotes

View and edit your current quotes. Select quotes to buy

Go >

#### My plan

Details of your current plan. View and download plan documents. Add and remove members from your plan

Go >

#### My renewals

Details of your plans due for renewal. Manage the way you pay for renewals

Go >

#### My claims

Details of claims made under your plan

Go >

#### My actions & messages

Order forms. Tell us about any problems or complaints. View and track previous requests

Go >

**Individual and families**  
Our plans  
For you  
Claiming

**Companies**  
Our plans  
For you  
Claiming

**Intermediaries**  
Our plans  
For you and your clients  
Claiming

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# Pre-Sales

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► *Application Process*  
*Documentation*  
*Offer and Acceptance*



## Pre-Sales Process - Individual Plan

### **Prior to Inception**

1. NHI will generate a proposal to the client
2. Client is keen to proceed – Complete the Application Form
3. Broker is required to go through Individual Fact Find Form with the client
4. Submit the fact find form and application form (incl any supplementary reports)
5. NHI will underwrite within 3 to 5 working days and advise terms

### **Acceptance of Cover**

1. Client accept the offer and broker sends notification to NHI
2. NHI to charge premiums (e.g credit card) and activate policy
3. A follow up email from NHI to the broker on summary invoice and certificate of insurance to follow thereafter
4. Membership cards to follow and will be sent to broker/client (broker to advise arrangement)
5. Welcome email to member to notify them of the membership login details



## Pre-Sales Process - Group

### **Prior to Inception**

1. Group Fact Find form, employee census, broker slips, claim stats to be provided to NHI
2. NHI will generate a quote
3. Client is keen to proceed :
  - MHD terms , to complete Group Application Form and update membership file
  - FMU terms, to complete Group Application Form and Employee Application Form for review

### **Acceptance of Cover**

1. Client accept the offer and broker sends notification to NHI :
  - MHD terms , to complete Group Application Form and update membership file
  - FMU terms, to complete Group Application Form and Employee Application Form for review
2. NHI to send summary invoice to broker for client's confirmation and to advise when payment will be paid to NHI
3. Upon receiving payment from the client, NHI will activate the policy and issue the membership cards.
4. Membership cards to follow and will be sent to broker/client (broker to advise arrangement)
5. NHI will send a welcome email to members to notify them of the membership login details

## Regional Contact Details – How to reach us

Region	Europe	Asia Pacific	Singapore	China	Rest of World
<b>Online:</b>	<a href="http://www.now-health.com">www.now-health.com</a>				
<b>Customer Service:</b>	+44 1276 602110 <a href="mailto:EuropeService@now-health.com">EuropeService@now-health.com</a>	+852 2279 7310 <a href="mailto:AsiaPacService@now-health.com">AsiaPacService@now-health.com</a>	+ 65 6880 2300 <a href="mailto:SingaporeService@now-health.com">SingaporeService@now-health.com</a>	+864000777500 <a href="mailto:ChinaService@now-health.com">ChinaService@now-health.com</a>	+971 (0) 4450 1510 <a href="mailto:GlobalService@now-health.com">GlobalService@now-health.com</a>
<b>24 hour Emergency Assistance:</b>	+44 (0) 1276 602140	+852 2279 7340	+ 6880 2304	+864000777600 +862161560914	+971 (0) 4450 1540
<b>Mailing address:</b>	Now Health International (Europe) Limited, Suite G3/4, Coliseum building, Watchmoor Park, Camberley, Surrey, GU15 3YL, United Kingdom.	Now Health International (Asia Pacific) Limited, Suite B, 33/F, 169 Electric Road, North Point, Hong Kong.	Now Health International (Singapore) Pte. Ltd. c/o Tenet Sompso Insurance Pte. Ltd. 50 Raffles Place #05-01/06 Singapore Land Tower Singapore 048623	Now Health International (Shanghai) Limited, Block B, 24/F, Jiangong Building, No. 33 Fushan Road, Pudong, Shanghai 200120, China	Now Health International Limited, PO Box 482055, Dubai, UAE.



# Simplified Claims

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► *Soft copies*

*Hassle Free Approach*

*Claims notification within 5 days*

## How to Claim: Outpatient Cashless

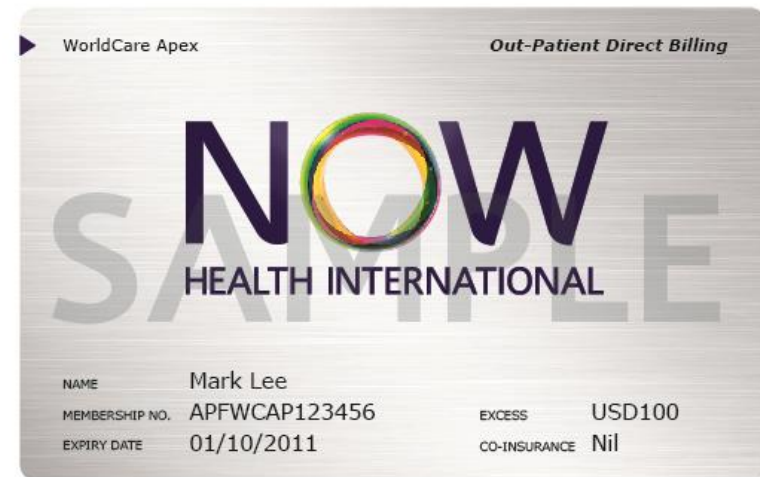
**Simply present your membership card to NHI network partner**

**400 clinics across Singapore including several 24 hour clinics**

**Outpatient cashless provider clinics located worldwide**

- Hong Kong
- China
- Malaysia
- Thailand
- Vietnam
- Middle East & Africa

**Request your local clinic to be added to the NHI cashless network**





## How to Claim: Outpatient Pay & Claim

### **Outpatient**

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

### **Pay & Claim**

- Simple claim form
- Email claim submission
- Original documents not required
- Claim updates by SMS and email

### **Claims under USD \$500**

- No Doctor signature required

### **Claims over USD \$500**

- Doctor required to complete section 3 of claim form



**Claims Assessed 5 Working Days**



## How to Claim: Inpatient

### **Planned Surgery**

1. Call Customer Services
2. Pre-authorisation in 2 working days
3. Cashless worldwide
4. Access to all hospitals in Singapore

### **Medical Emergency**

1. Proceed to local A + E for emergency treatment
2. Contact NHI as soon as possible – must be before discharge

### **Emergency Evacuation**

1. Proceed to local A + E
2. Contact NHI to arrange evacuation
3. NHI evacuates you to nearest centre of excellence





## Pre-Authorisation 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  Physiotherapy  Outpatient Psychiatric Treatment
All pre-planned Day-Patient Treatment	
All pre-planned surgery	
<b>Diagnostic Procedures</b> – positron emission tomography (PET) scans	
<b>In-Patient Psychiatric Treatment</b>	
<b>Evacuation and Repatriation</b>	
Mortal Remains	
Physiotherapy and Alternative Therapies after every 10 sessions	
Nursing Care at home	
AIDS	
USA elective <b>Treatment</b>	

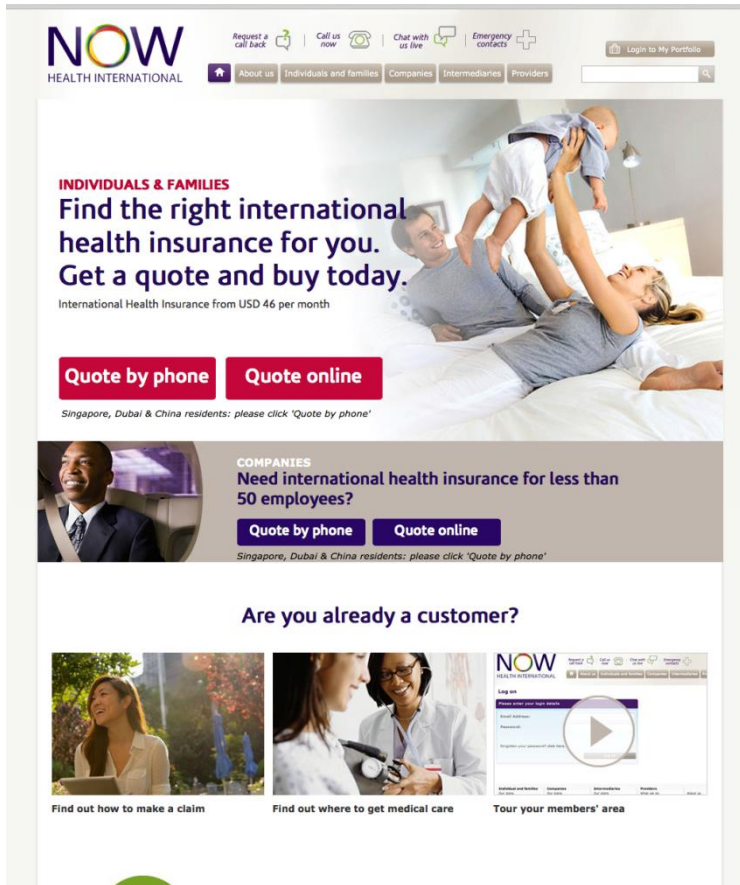


## Online claims information

### Different claims statuses explained

<b>Pre-Authorised</b>	We have issued an authorisation for treatment to a care provider.	<b>No Payment Due</b>	Your claim is not being reimbursed as it is within your plan excess or deductible.
<b>Submitted</b>	Your claim has been received.	<b>Assessment Complete</b>	Your claim has been assessed and payment has been approved.
<b>Suspended</b>	We need further information in order to adjudicate your claim.	<b>Settlement in Progress</b>	Your claim has been submitted to our finance team for payment.
<b>Referred</b>	We have referred your claim internally for clarification and will continue with the adjudication process shortly.	<b>Settlement Complete</b>	Your claim has been settled.
<b>Awaiting Assessment</b>	Your claim is awaiting assessment by our claims team.	<b>Declined</b>	Your claim has been declined. Please refer to the Explanation of Benefits or contact us for further information.

## Where to find NOW Health Network?



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Home | About us | Individuals and families | Companies | Intermediaries | Providers

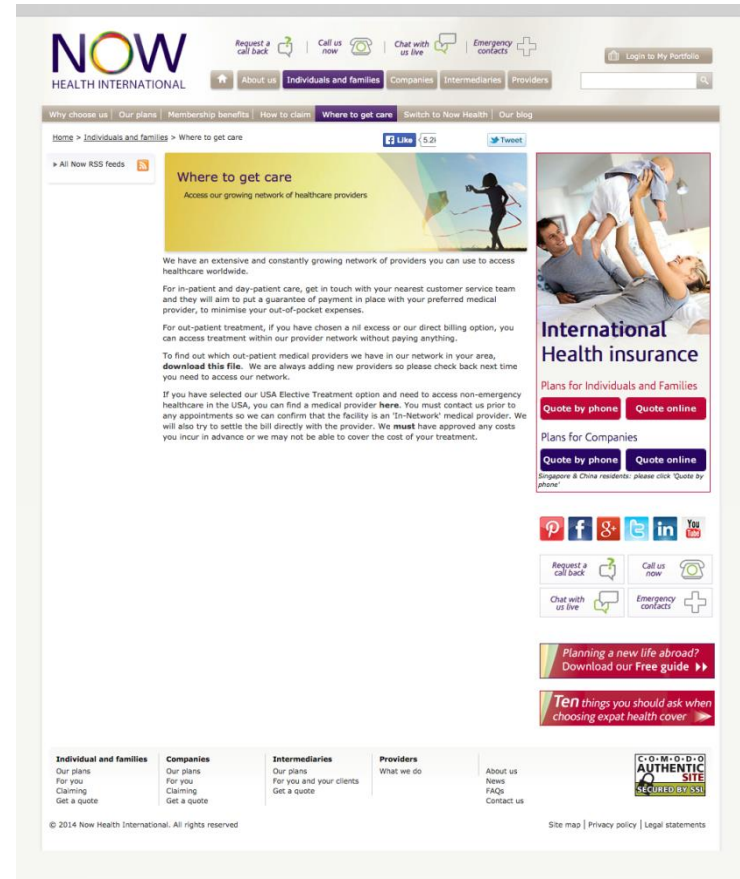
**INDIVIDUALS & FAMILIES**  
**Find the right international health insurance for you. Get a quote and buy today.**  
International Health Insurance from USD 46 per month

**Quote by phone** **Quote online**  
*Singapore, Dubai & China residents: please click 'Quote by phone'*

**COMPANIES**  
**Need international health insurance for less than 50 employees?**  
**Quote by phone** **Quote online**  
*Singapore, Dubai & China residents: please click 'Quote by phone'*

**Are you already a customer?**

**Find out how to make a claim** **Find out where to get medical care** **Tour your members' area**



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Why choose us | Our plans | Membership benefits | How to claim | Where to get care | Switch to Now Health | Our blog

Home > Individuals and families > Where to get care

**Where to get care**  
Access our growing network of healthcare providers

We have an extensive and constantly growing network of providers you can use to access healthcare worldwide.

For in-patient and day-patient care, get in touch with your nearest customer service team and they will aim to put a guarantee of payment in place with your preferred medical provider, to minimise your out-of-pocket expenses.

For out-patient treatment, if you have chosen a nil excess or our direct billing option, you can access treatment within our provider network without paying anything.

To find out which out-patient medical providers we have in our network in your area, **download this file**. We are always adding new providers so please check back next time you need to access our network.

If you have selected our USA Elective Treatment option and need to access non-emergency healthcare in the USA, you can find a medical provider **here**. You must contact us prior to any appointments so we can confirm that the facility is an In-Network medical provider. We will also try to settle the bill directly with the provider. We **must** have approved any costs you incur in advance or we may not be able to cover the cost of your treatment.

**International Health insurance**

**Plans for Individuals and Families**  
**Quote by phone** **Quote online**

**Plans for Companies**  
**Quote by phone** **Quote online**  
*Singapore & China residents: please click 'Quote by phone'*

Request a call back | Call us now | Chat with us live | Emergency contacts

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Download our Free guide >>

**Ten things you should ask when choosing expat health cover**

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Our plans  
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Claiming  
Get a quote

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Our plans  
For you and your clients  
Get a quote

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## Where to obtain claim forms?

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[How to claim](#)
[Where to get care](#)
[Switch to Now Health](#)
[Our blog](#)

[Home](#) > [Individuals and families](#) > [How to claim](#)

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### It's quick and simple to claim

Use the secure online portfolio to find out how to claim and track any claims you make in your time, when it suits you.

If you've accessed treatment within our out-patient direct billing network or we've placed a guarantee of payment for you, there's no need to do anything further. To find a medical provider in our network, visit our **'Where to get care'** page or contact your customer service team.

**If you have paid for medical treatment and want reimbursement for your expenses**

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

**All out-patient claims and in/day-patient claims under USD 500/EUR 400/GBP 300**

For all out-patient claims and in/day-patient claims under USD 500/EUR 400/GBP 300 (per insured person, per medical condition, per period of cover), you just need to complete the front of the claim form and email it to us with your scanned receipt. If you prefer, you can send it by post or fax instead.

**All in/day-patient claims over USD 500/EUR 400/GBP 300**

For all in/day-patient claims over USD 500/EUR 400/GBP 300 (per insured person, per medical condition, per period of cover) complete the front of the claim form, and ask your medical practitioner to complete the back. Then email it to us with your scanned receipts/diagnostic reports/discharge reports. If you prefer, you can send it by post or fax instead.

**Completing writeable pdfs**

You can download the latest version of Acrobat Reader [here](#). Please note that it is generally not possible to save writeable pdfs using the free Reader versions of Acrobat.

If you are using Acrobat Reader, you can use the writeable version to complete the form, but note that you will not be able to save it. When returning pdfs to us, please print and sign the form before scanning and emailing or faxing.

If you are using Acrobat Pro, you can input and save the information in the pdf. Please remember to print and sign the file before scanning and emailing or faxing it back to us.

Please note that it is not possible to save information in a pdf if you opened the file in a browser, no matter what version of Acrobat you have.

**Processed in five days**

Providing we have all the relevant information, we aim to process your eligible claims within **five working days** of when we receive them.

For details of all our claims procedures, you can visit the [FAQ](#) section of our website.

### International Health insurance

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Plans for Companies

[Quote by phone](#) [Quote online](#)

Singapore & China residents: please click 'Quote by phone'

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**Download our Free guide** >>



# Underwriting Philosophy

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► *Medical Loading*

*Portability*

*Transparent underwriting approach*





## Underwriting Philosophy

### Community Rated Schemes

- Individuals
- Group schemes from 3 - 49 employees

### Experience Rated schemes

- Available from 50 employees

Maximum entry age: aged 79

Underwriting Practises	Individual	Groups (3 - 9 Emp)	Groups (10+ Emp)
Full Medical Underwriting	✓	✓	NA
Continuous Transfer (CTT)	✓	✓	NA
Medical Health Disregard	✗	✗	✓
Portability (upon request and approval)	✓	✓	✓





## Medical Condition Loading

### **What does this mean for your clients?**

If you have a client with a pre-existing medical condition, for an additional loading we may be able to cover them for their condition, as well as offering exclusion-based terms as an alternative.

Some examples include:

- Hypercholesterolemia (high cholesterol)
- Hypertriglyceridemia
- Osteo-arthritis
- Iron Deficiency Anemia
- Asthma
- Fatty Liver



## Introducing WorldCare

**Essential** : In-patient and Day-patient  
\* Opt Outpatient only or with inclusion of Chronic Medical Condition  
(up to \$4,500 & Physiotherapy up to 10 visits)

**Advance** : In-patient, Day-patient and Out-patient  
\* Opt Co-pay OP, **Wellness, Dental, Maternity**

**Excel** : In-patient, Day-patient, Out-patient and Dental  
\* Opt Co-pay OP, **Wellness, Maternity**

**Apex** : In-patient, Day-patient, Out-patient, Dental and Maternity  
\* Opt Co-pay OP, **Wellness**

Opt for : - Worldwide including USA  
All Plans : - Hospital Room restriction in SG and HK  
              - Outpatient Direct Billing (exclude Essential Plan)

\* **Options available for Groups Only**

**Annual Maximum Limit: USD3M for all Plans**



Benefit	Essential	Advance	Excel	Apex
<b>Annual Maximum</b>	\$3m	\$3m	\$3m	\$3m
<b>In- Patient Benefits</b>				
<b>Hospital Charges, Medical Practitioner and Specialist Fees:</b> <i>In-Patient or Day-Patient Treatment, intensive care charges, accommodation (ward/semi-private or private), diagnostic tests; operating theatre, surgeon, anaesthetist, nursing charges. Drugs and dressings, surgical appliances.</i>	Full Cover	Full Cover	Full Cover	Full Cover
<b>Ancillary charges :</b> <i>Purchase and rental of crutches, canes, walking aids and self-propelled non-electronic wheelchairs within six months of an In-Patient or Day-Patient Hospital Treatment.</i>	\$1,500 per medical condition	\$1,500 per medical condition	\$2,000 per medical condition	\$2,500 per medical condition
<b>Diagnostic Procedures:</b> <i>CT, MRI and positron emission tomography (PET)</i> <i>PET requires Pre Authorisation</i>	Full Cover  In-Patient pre and post-operative	Full Cover	Full Cover	Full Cover



Benefit	Essential	Advance	Excel	Apex
<b>In- Patient Benefits</b>				
<b>Parent Accommodation:</b>  <i>One parent staying in Hospital overnight with an Insured Person under 18 years old when the child is admitted as an In-Patient</i>	Full Cover	Full Cover	Full Cover	Full Cover
<b>Pregnancy and Childbirth Medical Conditions:</b>  <i>In-Patient Treatment arising during the antenatal stages of Pregnancy, or arising during childbirth.</i>  <i>le Ectopic Pregnancy , hydatidiform mole, retained placenta, placenta praevia, eclampsia, diabetes, post partum haemorrhage , miscarriage requiring immediate surgical Treatment, failure to progress in labour</i>	Full Cover	Full Cover	Full Cover	Full Cover



Benefit	Essential	Advance	Excel	Apex
In- Patient Benefits				
<b>New Born Cover:</b>  <i>In-Patient Treatment of premature birth(prior to age 37 weeks gestation) or Acute Condition suffered by a New Born baby within 30 days following birth.</i>  <i>New Born baby must be added to the Plan within 30 days of birth. Multiple births covered up to same limits.</i>	\$100,000	\$100,000	\$125,000	\$150,000
<b>Hospital Accommodation for New Born Accompanying their Mother:</b>  <i>Hospital Accommodation for New Born baby (up to 16 weeks old) accompany its mother being treated as an In-Patient.</i>	Full Cover	Full Cover	Full Cover	Full Cover
<b>Congenital Disorder:</b> <i>In-Patient Treatment</i>  <i>If a Congenital Disorder manifests itself in a New Born baby within 30 days of birth, cover for such Medical Conditions will be provided under New Born Cover.</i>	\$100,000	\$100,000	\$125,000	\$150,000



Benefit	Essential	Advance	Excel	Apex
<b>In- Patient Benefits</b>				
<b>Rehabilitation:</b> <i>Admission to a Rehabilitation unit of a Hospital following Inpatient confinement of 3 consecutive days. Admission must be within 14 days of discharge</i> <i>Includes:</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>	Full Cover  In-patient only up to 30 days per medical condition	Full Cover  up to 180 days per medical condition	Full Cover	Full Cover
<b>In-Patient Emergency Dental Treatment:</b> <i>Emergency restorative dental Treatment required to sound, natural teeth following an Accident. Must be admitted to Hospital for 1 night and be treated within 10 days of the accident</i> <i>Following costs covered with an extra-oral impact</i> <ul style="list-style-type: none"> <li>• Replacement a crown, bridge facing, veneer or denture</li> <li>• If implants are clinically needed We will pay only the cost which would have been incurred if equivalent bridgework was undertaken instead</li> <li>• Damage to dentures if worn at time of accident</li> </ul>	Full Cover	Full Cover	Full Cover	Full Cover



Benefit	Essential	Advance	Excel	Apex
<b>In- Patient Benefits</b>				
<b>In-Patient Psychiatric Treatment:</b>  <i>Administered under the direct control of a Registered Psychiatrist in Psychiatric unit of a Hospital.</i>	Full Cover  up to 30 days	Full Cover  up to 30 days	Full Cover  up to 30 days	Full Cover  up to 30 days
<b>Emergency Ambulance Transportation:</b>  <i>Emergency road ambulance to or between Hospitals</i>	Full Cover	Full Cover	Full Cover	Full Cover
<b>Emergency Non-Elective Treatment USA Cover:</b>  <i>For planned trips up to 30 days. Emergency treatment within 24 hours of an Accident or the sudden beginning of a severe illness presenting an immediate threat to the Insured Person's health.  Excludes Pregnancy and childbirth</i>	Accident Full Cover In & day patient only Illness up to \$25,000	Accident Full Cover Illness up to \$25,000	Accident Full Cover Illness up to \$25,000	Accident Full Cover Illness up to \$25,000





Benefit	Essential	Advance	Excel	Apex
<b>In- Patient Benefits</b>				
<b>Hospital Cash Benefit:</b> <i>Payable when Insured Person is admitted for In-Patient Treatment free of charge that would have otherwise been charged to this policy.</i> <i>Maximum of 30 nights per Period of Cover.</i>	\$125 per night	\$175 per night	\$225 per night	\$275 per night
<b>Nursing Care at Home:</b>  <i>i) Care given at Insured Person's own home immediately following In-Patient or Day-Patient treatment on the recommendation of a Medical Practitioner or Specialist.</i>  <i>ii) Emergency Medical Practitioner (GP) home visits out of normal clinic hours</i>	Not Covered	Full Cover up to 45 days per condition  Not Covered	Full Cover up to 60 days per condition  Not Covered	Full Cover up to 45 days per condition  5 Visits



Benefit	Essential	Advance	Excel	Apex
<b>Out-Patient Benefits</b>				
<b>Out-Patient Charges :</b>  <i>i) Medical Practitioner fees including consultations; Specialist fees; Diagnostic Tests; prescribed Drugs and Dressings.</i>  <i>ii) Physiotherapy by a Registered Physiotherapist, when referred by a Medical Practitioner, or Specialist</i>	Consultation and diagnostics 15 days Pre-operation and 30 days or USD 2,000 post admission	Full Cover	Full Cover	Full Cover
<b>Maintenance of Chronic Medical Conditions:</b>  <i>Consultations, check ups, tests, drugs and dressings for ongoing conditions such as asthma, diabetes and hypertension. Cancer and Renal failure and dialysis excluded</i>	Not Covered	\$15,000	\$20,000	<b>Full Cover</b>



Benefit	Essential	Advance	Excel	Apex
Out-Patient Benefits				
<b>Alternative Therapies:</b>  <i>i) Osteopaths, chiropractors, homeopaths, dietician and acupuncture Treatment when referred by a Medical Practitioner or Specialist</i>  <i>ii) Traditional Chinese Medicine Practitioner.</i>  <i>General chiropody or podiatry are excluded</i>	Not Covered	Full Cover up to 30 sessions	Full Cover	Full Cover



Benefit	Essential	Advance	Excel	Apex
<b>Organ Transplant, Cancer and Renal Care Benefits</b>				
<b>Organ Transplant:</b> <i>Kidney, pancreas, liver, heart, lung, bone marrow, cornea, or heart and lung,</i> <b>Donor Medical Costs</b> <i>In-Patient or Day-Patient costs</i> <i>Excludes cost of the donor organ search.</i>	Full Cover  \$50,000	Full Cover  \$50,000	Full Cover  \$50,000	Full Cover  \$50,000
<b>Renal Failure and Renal Dialysis:</b> <i>i) Treatment of renal failure, including renal dialysis on an inpatient basis</i> <i>ii) Treatment of renal failure, including renal dialysis on a daypatient or out-patient basis</i>	<i>i) Up to 6 weeks full refund for In-patient pre and post operative</i> <i>ii) Not covered</i>	<i>i) Up to 6 weeks full refund for In-patient pre and post operative</i> <i>ii) \$75,000</i>		
<b>Cancer Treatment:</b> <i>In-Patient, Day-Patient or Out-Patient.</i> <i>Includes oncologist fees, surgery, radiotherapy and chemotherapy from the point of diagnosis.</i>	Full Cover	Full Cover	Full Cover	Full Cover

Benefit	Essential	Advance	Excel	Apex
Evacuation and Repatriation Benefits				
<b>Evacuation and Repatriation:</b> <i>Moving insured person with critical life threatening medical condition to the nearest medical facility for an In-Patient or Day-Patient treatment</i>				
<i>i) Transportation costs. Includes an economy class airfare ticket for a local escort.</i>	Full Cover	Full Cover	Full Cover	Full Cover
<i>ii) Local travel costs to and from medical appointments as a Day-Patient.</i>	Full Cover	Full Cover	Full Cover	Full Cover
<i>iii) Travel costs for a local escort to visit admitted person at Hospital</i>	Full Cover	Full Cover	Full Cover	Full Cover
<i>iv) Non-Hospital Accommodation immediately pre and post-Hospital admission whilst under the care of a Specialist.</i>	\$250 per day, \$7,500 per person per evacuation	\$250 per day, \$7,500 per person per evacuation	\$250 per day, \$7,500 per person per evacuation	\$250 per day, \$7,500 per person per evacuation
<b>Repatriation</b>  <i>An economy class airfare to return the Insured Person and escort to insured person’s Country of Nationality or Country of Residence. Journey must be made within one month of completion of Treatment.</i>	Full Cover	Full Cover	Full Cover	Full Cover



## Evacuation and Repatriation Benefits

### Mortal Remains:

i) *Transportation of body or ashes of an Insured Person to Country of Nationality or Country of Residence, or*

ii) *Burial or cremation at the place of death*

Full Cover

Full Cover

Full Cover

Full Cover

\$10,000

\$10,000

\$15,000

\$20,000



Benefit	Essential	Advance	Excel	Apex
<b>Routine Maternity Benefits</b>				
<b>Maternity:</b>  <i>Pre and post-natal check-ups for up to six weeks following birth, scans and natural birth or elective caesarean section.</i>  <i>Well-baby examination within 24 hours of delivery.</i>  <b>* 12 month Waiting Period</b>	Not Covered	Not Covered	Not Covered	\$15,000





Benefit	Essential	Advance	Excel	Apex
Dental Benefits				
<b>Dental Care:</b> <b>Routine Dental Treatment,</b> <ul style="list-style-type: none"> <li>-Screening (twice per year), X-rays,</li> <li>-Preventive scaling, polishing, and sealing (once per year),</li> <li>-Fillings (standard amalgam or composite fillings) and extractions</li> <li>-Root-canal Treatment (but not the fitting of a crown following root-canal Treatment)</li> </ul> <b>Complex Dental Treatment:</b> Apicoectomy done to treat the following <ul style="list-style-type: none"> <li>-Fractured tooth root; A severely curved tooth root; Teeth with caps or posts;</li> <li>-Cyst or infection which is untreatable with root canal therapy; Root perforations;</li> <li>-New or repair of crowns, dentures, in lays and bridges.</li> <li>-Recurrent pain and infection; Persistent symptoms that do not indicate problems from x-rays. Calcification;</li> <li>-Damaged root surfaces and surrounding bone requiring surgery.</li> </ul> <b>* 9 month Waiting Period on Dental Treatments</b>	Not Covered	Not Covered	\$1,000 20% co insurance	\$1,500 20% co insurance
			\$2,000 20% Co-insurance & 50% Co-insurance for Orthodontics	\$3,000 20% Co-insurance & 50% Co-insurance for Orthodontics



Benefit	Essential	Advance	Excel	Apex
<b>Palliative Care and AIDS Benefit</b>				
<b>Terminal Illness:</b>  <i>In-Patient, Day-Patient or Out-Patient palliative and Hospice Care for the purpose of temporary relief of symptoms.</i>  <i>Includes Hospital or hospice accommodation, nursing care and Drugs and Dressings.</i>	\$50,000 In & day patient	\$50,000 per lifetime	\$75,000 per lifetime	\$100,000 per lifetime
<b>AIDS:</b>  <i>Pre and post-diagnosis consultations, routine check-ups for this condition, Drugs and Dressings, Hospital Accommodation and nursing fees.</i> <i>Due to occupation Accident or blood transfusion.</i> <i>* 3 year waiting period</i>	\$25,000 In & day patient	\$25,000	\$40,000	\$50,000

Benefit	Essential	Advance	Excel	Apex
Optional Cover				
<b>Out-Patient Charges:</b> <i>i) Medical Practitioner fees including consultation, Specialist fees, Diagnostic Tests (option to incl Chronic Medical Condition is available)</i> <i>prescribed Drugs and Dressings.</i> <i>ii) Physiotherapy by a registered Physiotherapist, when referred by a Medical Practitioner, or Specialist.</i>	\$4,500          Full Cover 10 sessions	Already Covered	Already Covered	Already Covered
<b>USA Elective Treatment:</b> <i>i) In-Patient and Day-Patient Treatment received within the Now Health International Provider Network.</i> <i>ii) Out-Patient Treatment received within the Now Health International Provider Network.</i> <i>Treatment received outside the Now Health International Provider Network will be subject to a 50% Co-Insurance.</i>	Full Cover up to \$1.5m	Full Cover up to \$1.5m	Full Cover up to \$1.5m	Full Cover up to \$1.5m



Benefit	Essential	Advance	Excel	Apex
<b>Optional Cover for both Individual and Group</b>				
<b>Hospital room restriction for residents in Singapore</b> <i>Hospital accommodation limited to ward or semi-private for Hospital admission in Singapore and Hong Kong.</i>  <i>Hospital rooms outside Singapore and Hong Kong remain at standard private level.</i>	Available	Available	Available	Available



Benefit	Essential	Advance	Excel	Apex
<b>Optional Benefits - Applicable to Groups Only</b>				
<b>Dental Care:</b>  <i>i) Routine Dental Treatment</i>  <i>ii) Complex Dental Treatment</i>  <b>No Waiting Period for MHD groups</b>  <b>Only for Groups with 10+ employees</b>	Not Covered	i) \$500 20% co insurance  ii) \$1,000 20% co insurance 50% co insurance on orthodontic	i) \$1,000 20% co insurance  ii) \$2,000 20% co insurance 50% co insurance on orthodontic	i) \$1,500 20% co insurance  ii) \$3000 20% co insurance 50% co insurance on orthodontic
<b>Maternity</b> <b>Only for Groups with 10+ employees</b>	Not Covered	\$7,000	\$10,000	Already Covered

Benefit	Essential	Advance	Excel	Apex
Optional Benefits - Applicable to Groups Only				
<b>Wellness, Optical and Vaccinations:</b> <b>Wellness:</b>  -Routine health checks, Cancer screening,  -Cardiovascular & neurological examinations  -Vital signs (e.g. blood pressure, body mass index, urinalysis, cholesterol)  <b>Optical:</b>  -Annual eye test  -Prescribed glasses and contact lenses  -Optical sublimit applies per Period of Cover  <b>Vaccinations:</b>  -Immunisation and booster injections  -Medically Necessary travel Vaccinations and malaria prophylaxis  <b>* Option available to groups of 3+ employees</b>	Not Covered	\$500 or \$1000          For Optical - Up to \$300 sublimit	\$500 or \$1000          For Optical - Up to \$300 sublimit	\$500 or \$1000          For Optical - Up to \$300 sublimit



Benefit	Essential	Advance	Excel	Apex
<b>Optional Excess, &amp; Outpatient Direct Billing for Individual and Group</b>				
<b>Out-Patient Direct Billing:</b> <i>Available with \$100 excess</i> <i>Out-Patient Treatment received within our Outpatient Direct Billing Network will incur nil Excess</i> <i>The policy Excess will apply to Out-Patient Treatment received outside of the Out-Patient Direct Billing per The policy Excess will still apply to all Eligible In-Patient and/or Day Patient Treatment.</i>	Not Covered	Available	Available	Available
<b>Standard Excess *</b> Per New Medical Condition, Per Period of Cover	Nil	\$100	\$100	\$100
<b>Other Available Excess</b> Per New Medical Condition, Per Period of Cover	\$1,000 \$2,500 \$5,000 \$10,000 \$15,000	Nil \$50 \$250 \$500 \$1,000 \$2,500	Nil \$50 \$250	Nil \$50 \$250



Benefit	Essential	Advance	Excel	Apex
Optional Co-Insurance				
Co - Insurance on Outpatient Charges	NA	20% Co-Pay		
Co - Insurance on Maternity Benefits <i>*Only for Groups with 10+ employees</i>	NA	20% Co -Pay	NA	NA





## Main Exclusions

- Act of terrorism, war or illegal acts unless an innocent bystander
- Administrative and shipping fees
- Alcohol & drug abuse
- Chemical exposure
- Cosmetic surgery
- Contamination
- Developmental disorders
- Dietary supplements
- Eating disorders
- Experimental treatment & drugs
- Eyes and ears
- External prosthesis
- Failure to follow medical advice
- Foetal surgery
- Genetic testing
- Sexually transmitted diseases
- Morbid obesity
- Nursing homes, convalescence homes, health hydro's and nature cure clinics
- Pre-existing medical conditions
- Professional sports
- Reproductive medicine
- Routine Examinations, health screening
- Second opinions
- Self inflicted injuries, attempted suicide
- Sexual problems, gender realignment
- Sleep disorders
- Travel/ accommodation costs
- Travelling against medical advice
- Treatment by family member
- Charges outside reasonable and customary



# What does our members think of us?

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➤ *Yearly Customer Survey*



## What do our members think?

Our Customers say they would :

**88%** recommend us to their friends and family, *(2% Improvement)*

**94%** rate their experience with us as 'Good, Very Good or Excellent' *(3% improvement)*

**87%** rated our claims process as Easy or Very Easy *(10% improvement)*

***Nov 2014 Global Survey results. Both individual and company members were invited to participate.***



# Brokerage Structure

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*Specially for PIAS Advisors*



## **Specially for PIAS Advisors**

### **Individual Sales**

Brokerage fees are at 17.5% annual and renewable upon placement of cover

### **Group Sales**

Brokerage fees are at 15% annual and renewal upon placement of cover



# How to reach us?

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*Singapore Sales Team*



## Working with Now Health

Make sure you have completed an agency application with Now Health

Know your clients / Individual or Group Fact find is required for all quotations

### Individual Sales

- Quoting: Ryan Cheng
- Queries: Call 68802307/68802302/ 68802303 or email [ryan.cheng@now-health.com](mailto:ryan.cheng@now-health.com)
- Submitting applications: Email [ryan.cheng@now-health.com](mailto:ryan.cheng@now-health.com) or [ann.wong@now-health.com](mailto:ann.wong@now-health.com)

### Group Sales

- Quoting: Required information is date of birth, inception date, current benefits, target premium, nationality, country of residence, company name, Claims if more than 50 employees. Email to [ann.wong@now-health.com](mailto:ann.wong@now-health.com) or [rob.mcintyre@now-health.com](mailto:rob.mcintyre@now-health.com)
- Queries: Call 6880 2302/6880 2301/ 6880 2303
- Submitting applications: Email to [ann.wong@now-health.com](mailto:ann.wong@now-health.com) or [rob.mcintyre@now-health.com](mailto:rob.mcintyre@now-health.com)



Thank you