

Administered by:



Insured by:



WorldCare premiums

– full medical underwriting

individuals and families

Currency: US Dollars (USD)

Effective date: April 2023



► *Your WorldCare premium*

The premiums quoted are indicative only, are subject to Underwriting approval, and are issued in accordance with Now Health International terms, conditions and exclusions.

The premiums quoted have been based upon Body Mass Index (BMI) being within normal limits.

The premiums quoted have been calculated based on each person's age at the date of the quotation.

Premiums may be subject to change if the age of any person increases prior to the actual start date of the chosen WorldCare plan. Cover cannot start until acceptance of all of our terms and conditions following our receipt and medical assessment of the application form and we have received the correct premium.

Plans associated with this price list will be arranged and administered through the appropriate regional Now Health company and underwritten by insurers specified under the selected plan.

The WorldCare Essential Plan does not meet the requirements of the Dubai Health Authority (DHA) and Health Authority Abu Dhabi (HAAD) minimum benefit requirements. The WorldCare Essential Plan is a non-DHA and HAAD compliant plan.

If you are a Dubai visa holder you must have a medical insurance policy that provides cover for the minimum benefit requirements of the DHA before you can receive this product. This product offers additional cover to the DHA compliant policy you should already have in place.

► How to calculate your premium



1 Select your area of cover based on your country of residence. The premiums are also age-related, based on your current age. For child dependants refer to the (0-17) age band.

2 Decide which plan suits you best. You can select from one of our four WorldCare plans: Essential, Advance, Excel or Apex.

3 Find your base premium based on the ages of those to be covered and your preferred payment frequency.

4 Decide on the annual in/day-patient deductible that you would like to apply to the plan. These range from nil (the default) to USD 15,000. Remember that a higher annual in/day-patient deductible will reduce your plan premium.

Choose a nil deductible. Please note that in Dubai and Abu Dhabi, you can only choose a nil deductible.

5 Add US Elective Cover (optional). If you would like to be covered for elective treatment in the USA, add the loading listed in Section 5 along with any other of our additional and out-patient options.

6 Choose any additional and out-patient options that are available for the WorldCare plan you have selected. Some options are priced as a percentage discounts or loadings and some are fixed fee benefits.

7 Add a family discount. Enjoy a 10% discount if you add a spouse and at least one child to the plan. For large families enjoy a 15% discount if you add a spouse and at least three children.*

8 Add any medical condition loadings. If any additional loadings have been added as part of the underwriting process, they should also be added to the premium calculation.

9 Calculate your final premium

**This will apply to new policies written from 1st April 2021 onwards.*

Please note, if you are applying for one of our plans but have a policy in force already with another insurer, we may be able to offer you a continuous transfer subject to a 10% charge applied to our published rates. There is no additional loading for semi-annual premiums, quarterly premiums have a 3% surcharge.

Please note that your WorldCare premium may be subject to Insurance Premium Tax based on your country of residence. If applicable, any tax, levies or charges will be shown on your certificate of insurance.



Select your area of cover

Find your country of residence from this list. It will tell you which area you need to select when calculating your premium.

Area 12 (Worldwide excluding USA)

United Arab Emirates



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Decide which plan suits you best

WorldCare Essential [§]	WorldCare Advance	WorldCare Excel	WorldCare Apex
Annual maximum up to USD 3m	Annual maximum up to USD 3.5m	Annual maximum up to USD 4m	Annual maximum up to USD 4.5m
<ul style="list-style-type: none"> ✓ In-patient and day-patient care ○ Out-patient charges ○ Out-patient charges – Option 2 ○ Out-patient charges – Option 3 ○ Routine & complex dental treatment ✗ Routine maternity care ○ Annual deductible[†] ○ Co-insurance out-patient treatment (10%/20%)[◇] ○ USA elective treatment ○ Extended evacuation and repatriation 	<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, USD 25)[⚡] ○ Co-insurance out-patient treatment (10%/20%)[◇] ○ USA elective treatment ○ Extended evacuation and repatriation ○ Wellness, optical and vaccinations ○ Wellness, optical and vaccinations – Option 2 ○ Restricted Network[⊘] 	<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, USD 25)[⚡] ○ Co-insurance out-patient treatment (10%/20%)[◇] ○ USA elective treatment ○ Extended evacuation and repatriation ○ Wellness, optical and vaccinations ○ Wellness, optical and vaccinations – Option 2 ○ Restricted Network[⊘] 	<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, USD 25)[⚡] ○ Co-insurance out-patient treatment (10%/20%)[◇] ○ USA elective treatment ○ Extended evacuation and repatriation ○ Wellness, optical and vaccinations ○ Wellness, optical and vaccinations – Option 2 ○ Restricted Network[⊘]

[§] WorldCare Essential is not available to Insured Persons with residence visas in the Emirates of Dubai or Abu Dhabi.

[†] Annual deductibles are not available to Insured Persons with residence visas in the Emirates of Dubai or Abu Dhabi

[◇] Co-Insurance Out-Patient Treatment is not available to Insured Persons with residence visas in the Emirate of Abu Dhabi

[⚡] Please note that only Out-Patient Per Visit Excess USD 15 is available to Insured Persons with residence visas in the Emirate of Abu Dhabi.

[⊘] Restricted Network – UAE Residents only is not available to Insured Persons with residence visas in the Emirate of Abu Dhabi.



Cover available



Not covered



Optional



Find your base premium

Area 12

Dubai
United Arab Emirates

Worldwide excluding USA Elective Treatment Area 12 – USD – Nil In/Day-Patient Deductible

WorldCare	Essential		Advance		Excel		Apex	
Age Band	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	140.93	1,610.55	373.02	4,263.09	461.92	5,278.98	673.63	7,698.58
18 - 25	163.63	1,870.01	433.12	4,949.87	536.33	6,129.42	985.51	11,262.91
26 - 30	198.04	2,263.31	524.21	5,990.91	649.13	7,418.55	1,173.85	13,415.33
31 - 35	217.77	2,488.79	576.43	6,587.75	713.79	8,157.60	1,269.97	14,513.87
36 - 40	237.18	2,710.56	627.80	7,174.77	777.40	8,884.52	1,360.46	15,548.05
41 - 45	278.60	3,183.90	737.43	8,427.69	913.16	10,436.01	1,491.50	17,045.64
46 - 50	326.09	3,726.66	863.14	9,864.35	1,068.82	12,215.02	1,558.71	17,813.74
51 - 55	437.02	4,994.48	1,156.78	13,220.25	1,432.43	16,370.63	2,088.98	23,874.06
56 - 60	504.76	5,768.67	1,336.09	15,269.51	1,654.48	18,908.23	2,412.80	27,574.76
61 - 65	686.98	7,851.11	1,818.40	20,781.68	2,251.73	25,733.95	3,283.79	37,529.02
66 - 70	948.92	10,844.80	2,511.77	28,705.89	3,110.32	35,546.51	4,535.93	51,839.13
71 - 75	1,234.60	14,109.71	3,267.96	37,348.01	4,046.71	46,248.04	5,901.50	67,445.69
76 - 79	1,525.37	17,432.76	4,037.61	46,144.03	4,999.77	57,140.15	7,291.39	83,330.16
80+ (renewals only)	1,680.09	19,200.98	4,447.15	50,824.47	5,506.90	62,935.93	8,030.97	91,782.42

*The Essential plan is not available to Insured Persons with residence visas in the Emirate of Dubai or Abu Dhabi.
Please note Deductibles are not available to Insured Persons with residence visas in the Emirates of Dubai or Abu Dhabi.*



4 Decide on your In/Day-Patient Deductible

Nil in/day-patient deductible premiums are shown in the premium tables on the previous page. Optional in/day-patient deductibles are calculated by applying the discount below to the nil in/day-patient deductible premium. If you select an optional in/day-patient deductible, you must also select an out-patient option.

	Essential [§]	Advance [#]	Excel [#]	Apex [#]
Nil	Please refer to the premium table	Please refer to the premium table	Please refer to the premium table	Please refer to the premium table
USD 1,000	14% discount	7% discount	7% discount	7% discount
USD 2,500	29% discount	13% discount	13% discount	13% discount
USD 5,000	47% discount	20% discount	20% discount	20% discount
USD 10,000	62.5% discount	28% discount	28% discount	28% discount
USD 15,000	67.5% discount	31% discount	31% discount	31% discount

Please note Deductibles are not available to Insured Persons with residence visas in the Emirates of Dubai or Abu Dhabi.



5 Add US Elective Cover (optional)

If you want to access elective treatment in the USA, add the appropriate loading to your premium below.

	Essential [§]	Advance [#]	Excel [#]	Apex [#]
Area	Loading			
Worldwide excluding the USA (Area 12)	45%			

[§] On WorldCare Essential if you choose an optional in/day-patient deductible (i.e. not a nil deductible) and an out-patient charges option, you must also select a co-insurance out-patient treatment option.
If out-patient charges option is chosen, the maximum optional in/day-patient deductible option can be chosen is up to USD 5,000.

[#] On WorldCare Advance, Excel and Apex if you choose an optional in/day-patient deductible (i.e. not a nil deductible), you must also choose an out-patient co-insurance option or an out-patient per visit excess option.



Choose any additional and out-patient options you need

Remember to apply the appropriate discount or loading when calculating your premium.

	Essential [§]	
Out-Patient Charges [§] (available for Essential only)	Area	loading
	12 (UAE - Worldwide excluding USA)	57%
Out-Patient Charges Option 2 [§] (available for Essential only)	Area	loading
	12 (UAE - Worldwide excluding USA)	65%
Out-Patient Charges Option 3 [*] (available for Essential only)	Area	loading
	12 (UAE - Worldwide excluding USA)	USD 180 fixed fee per member

	Essential [§]	Advance [#]	Excel [#]	Apex [#]
10% Co-Insurance Out-Patient Treatment [‡] ^	6% discount	7.5% discount	7.5% discount	7.5% discount
20% Co-Insurance Out-Patient Treatment [‡] ^	12% discount	15% discount	15% discount	15% discount
USD 15 per visit excess [^]	–	4.5% discount	4.5% discount	4.5% discount
USD 25 per visit excess ^{ΔΔ}	–	12.5% discount	12.5% discount	12.5% discount
Restricted Network – UAE Residents only (Excluding Abu Dhabi)	10% discount	10% discount	10% discount	10% discount
Extended Medical Evacuation [*]	USD 100 fixed fee per member	USD 100 fixed fee per member	USD 100 fixed fee per member	USD 100 fixed fee per member
Wellness, Optical and Vaccinations [*]	–	USD 475 fixed fee per member	USD 475 fixed fee per member	USD 475 fixed fee per member
Wellness, Optical and Vaccinations Option 2 [*]	–	USD 850 fixed fee per member	USD 850 fixed fee per member	USD 850 fixed fee per member
Dental Care ^{* <}	USD 280 fixed fee per member	USD 280 fixed fee per member	–	–

‡ 10% and 20% co-insurance out-patient treatment are not available to insured persons with residence visas in the Emirate of Abu Dhabi.

Δ The USD 25 per visit excess is not available to insured persons with residence visas in the Emirate of Abu Dhabi.

§ On WorldCare Essential if you choose an optional in/day-patient deductible (i.e. not a nil deductible) and an out-patient charges option, you must also select a co-insurance out-patient treatment option.
If out-patient charges option is chosen, the maximum optional in/day-patient deductible option can be chosen is up to USD 5,000.

On WorldCare Advance, Excel and Apex if you choose an optional in/day-patient deductible (i.e. not a nil deductible), you must also choose an out-patient co-insurance option or an out-patient per visit excess option.

^ Only one of these out-patient options can be selected.

* Fixed fee additional option prices are based on an annual premium payment option. Monthly premiums should divide the fixed fee by 12, quarterly by 4 and semi-annual by 2.

< On WorldCare Essential, if you choose a dental care option, you must also select an out-patient charges option 1 or 2.



7

Add a family discount

You will enjoy a 10% premium discount if you include your spouse and at least one child into your plan. For large families enjoy a 15% discount if you add a spouse and at least three children.*

**This will apply to new policies written from 1st April 2021 onwards.*



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Add any medical condition loadings

If any medical condition loadings have been applied to the premium, it should be calculated after any additional, out-patient options and any family discount has been applied.



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