

Administered by:

NOW
HEALTH INTERNATIONAL

Insured by:

RSA 

WorldCare Explained

companies

Insured by Royal & Sun Alliance Insurance Middle East B.S.C. (c)



About Us

An innovative leader
in high-end health care

Now Health International

Our promise to our customers is in our name: 'Now' is clear, innovative and accessible. This means clear, relevant information, easy-to-use online tools and fast service from people who respect your time. Our products are designed to be comprehensive and benefit rich.

Now Health International is a global business with its headquarters in Hong Kong and regional service centres in Hong Kong, Shanghai, Dubai, the United Kingdom, Singapore and Jakarta.

In July 2015, Now Health's investor acquired Best Doctors Insurance, a major medical insurance provider with distribution throughout Latin America, the Caribbean and Canada.

The combination of the two businesses creates one of the largest providers of high-end international private medical insurance globally, with 11 sales/service offices, 112,000+ members, 350 staff and 5,000+ distribution partners.

Best Doctors Insurance

Best Doctors Insurance is the leading international health insurance company in Latin America, the Caribbean and Canada. At Best Doctors Insurance we have a clear vision: to help our members connect with the very best healthcare, with access to the best-quality hospitals and specialised centers around the world.

Best Doctors Insurance offers top-quality medical insurance plans; each carefully designed to deliver a full range of exclusive benefits and services for our members. The result? Our members can be certain they have the best health insurance plan that will help them, not only by paying the medical expenses but also guiding them through the complexities of the health care system when they need medical care.



A member of Now Health International

4



Continents

112,000+

Members



350 Staff



5,000+

Distribution



Partners
Globally

11 Offices



Our Global Presence

Our main markets are Asia Pacific, Canada, Caribbean, Europe, Latin America and the Middle East, offering personalised customer service from our 11 offices around the globe.



Our Awards

Our ongoing commitment to top-end products and service has won us a number of awards for international health insurance. Our award winning innovative service proposition provides you with peace of mind that we will deliver a fast, accurate service when you need it most. Digital tools such as our smartphone app also make it even simpler and quicker to submit claims or find a medical provider, creating an exceptional customer experience.

We are proud of our recognition from the worldwide medical insurance industry and continue to improve and develop our offer, to ensure we retain our position as a leading innovator in international health insurance.

Our Insurance Partner

Our global underwriting partner is RSA. With a 300 year heritage, RSA is one of the world's leading multinational quoted insurance groups. RSA has major operations in the UK, Scandinavia, Canada, Ireland and the Middle East and the capability to write business in around 140 countries.



Our Promise to Members



► Service Promise

Your employees time is precious. We understand you need to know how quickly we will handle your requests. That's why we've made six promises about how fast we can deliver key services, to provide you with peace of mind. These are:

- 1



Fast Claims Processing

We commit to processing your claims quickly. Providing we have all the information we need, we aim to process eligible claims within five working days
- 2



Accessing Medical Care

If you need to access medical care that needs to be pre-authorized, we will place guarantees of payment with medical providers within two working days, so you can access treatment as quickly as possible
- 3



24/7 Customer Service

Our 24/7 customer service teams understand your priorities and respect your time. We respond to all enquiries within one working day
- 4



Quick Underwriting Decisions

When you apply for your plan, we will respond to all our underwriting-referred business within two working days, so you receive a decision as quickly as possible
- 5



Plan documents

When you buy your plan, if you want to have printed documents, we will dispatch them to you within five working days
- 6



Go Paper-free

We encourage you to go paper-free and receive only a membership card. If you do, we will dispatch it within two working days

Look what our customers say about us!

Results of our Customer Survey 2016 show that the majority of our members are happy with both our top-end benefits and great service.

Very good or excellent service reported by **89%** of members



A blurred photograph of several business professionals in suits walking through a modern office hallway. The image is intentionally out of focus to convey a sense of motion and a fast-paced business environment. The lighting is bright and even, highlighting the professional attire of the individuals. A semi-transparent green box is overlaid on the left side of the image, containing the text.

Why Choose
Us ?

With us, it's easy to get immediate access to top-quality healthcare anywhere in the world.

We make it simple to choose the right cover and access the best medical care for you and your employees.



Secure

Underwritten by the financial strength of RGA, a global reinsurance leader in financial protection, that manages over USD 3 trillion in life and health reinsurance business in 26 countries around the world, delivering expert solutions in individual group life and health reinsurance



Fast

Our quick and simple claims process means your employees can use the mobile app, website or email us all their claims for fast reimbursement



Service Excellence

Our peerless customer experience is delivered via a unique set of service promises which set out how fast we will complete important tasks like processing claims



Experienced

We are international health insurance experts. Our senior management team has over 200-years combined experience and >10% employees are medically trained



Comprehensive

WorldCare is one of the most comprehensive, benefit-rich products in the international health insurance market today



Always on

Your employees can access our customer service teams 24-hours a day, 365-days a year



Innovative

Our state-of-the-art website provides instant access to plan documents, management information and claims tracking information



Access

Our worldwide network of medical providers offers access to healthcare without your employees having to pay up-front



Transparent

We operate an up-front approach to underwriting which means that all our members know exactly what they're covered for and what they're not



Global

Now Health's local service offices in Asia Pacific, the Middle East, Europe and the Americas offer a truly worldwide service



Wellness

Our preventive care additional option means your employees can look after their future health too

A modern office interior with large windows and a grid ceiling. In the foreground, a man and a woman are shaking hands. In the background, two people are sitting at a table, working on a laptop. The scene is lit from the windows, creating a bright, high-contrast environment.

Our Member Services

► Member Services



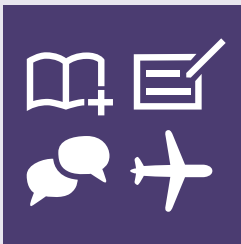
Second Medical Opinion

To ensure your employees get the right diagnosis and the best treatment, we are offering customers access to a second medical opinion through our partnership with Interconsultation® from Best Doctors Inc. It's important to us that our customers and their families receive the appropriate care when they need it most, and this new service helps provide greater peace of mind, and even greater value from your international health insurance. All your employees need to do is contact our Customer Service team who can assist.

Benefits of the service include:

- Access to over 53,000 highly renowned specialists globally
- Second medical opinion received within 2-3 weeks
- Advice on the appropriate diagnosis and treatment from a specialist in their field
- Final report your employees can share with their treating physician
- Translation services as required

Second medical opinion service is most appropriate for medium – long term complex conditions, and is not available for minor conditions, or in emergency/life threatening situations.



Global Concierge Services

We know that when your employees are unwell, it's important that accessing the best medical care is quick and simple, particularly if your employees want to seek treatment at a centre of excellence overseas. Our new Global Concierge Service helps take the hassle out of arranging overseas treatment – from advice on finding the best medical provider to help in booking an appointment – so your employees and their families can focus on what's important.

Our service provides:

- Dedicated end to end support, throughout treatment – for both employees and their families
- Booking of appointments on behalf of your employees, from the initial consultation through to hospitalisation and treatment
- Advice on finding the best medical provider for their treatment
- A liaison contact between different medical providers and other parties, so you and your employees don't have to worry about keeping everyone up to date



Extended Medical Evacuation

In an emergency, getting the best treatment fast is paramount. You can now choose to add our new Extended Medical Evacuation Option to your Group plan, to help reassure your employees they can access medical evacuation to the nearest centre of excellence or their home country in an emergency. This safety net is particularly important for our globally mobile members that may regularly travel to remote areas or those with limited access to high quality medical facilities.

Our service enables your employees to access:

- Fast response medical services
- Emergency medical transportation, such as air ambulance
- Expatriation to the nearest medical centre of excellence or their home country

This service is only available in critical, life threatening situations.

A person is sitting in a chair in the foreground, looking out a large window at an airplane on the tarmac. The scene is captured from an airport terminal, with the person's silhouette and the window's frame visible. The airplane is the central focus, with its nose and cockpit clearly visible. The background shows the airport's landscape under a soft, hazy sky.

Our
Member
Services



Crisis Management Advice - Support - Response



Website Access

Our new partnership with red24 gives you access to their comprehensive website, containing extensive safety, security and travel-related information, from country intelligence to advice on mitigating and managing a host of risks and threats. There are over 240 country and territory profiles, each of which rates the prevailing risks, including political stability, crime, terrorism, conflict and kidnapping. red24's website also allows you to customise specific information on their indicated areas of interest and has a host of security advice to help members mitigate and deal with a variety of threats and concerns, from civil unrest and kidnapping to securing a private residence. There is also information and advice on how you can protect yourself against the threat of identify theft, scams and electronic crime.



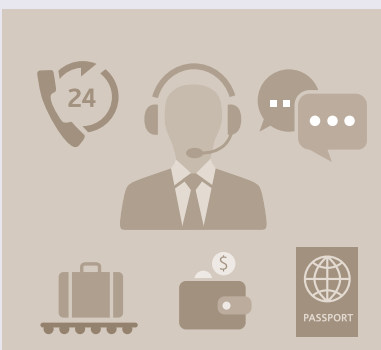
Travel Safety Alerts

red24's alert service platform provides email and/or SMS notifications about significant safety, security or travel related developments worldwide. You will receive travel safety alerts specifically for the location and duration of your booked trips, helping keep you aware of any security incidents so you can take action to reduce potential risks. The alerts are issued within 40 minutes of a significant incident taking place in a country that may impact you. The alerts are delivered 24 hours a day and 365 days a year.



Daily News

The Daily News is a roundup of all major security and travel-related incidents worldwide, delivered each weekday as an email publication. The review of the news is broken down by geographic region, making it easier and quicker for you to access information relevant to you.



24/7 Hotline and Access to Crisis Management Consultants

red24's Crisis Response Management (CRM) Centre is staffed 24/7 by analysts, crisis support specialists and customer service representatives, all of whom are directly contactable. They can assist you with crisis management when travelling, from a pre-trip risk assessment to helping with a lost passport, from providing real time security updates to arranging emergency travel. red24 has a team of multilingual customer services representatives and highly experienced crisis support specialists available to assist you 24 hours a day, 365 days a year.

Our Digital Tools



Our Website

► Manage your company plan online

The Now Health International website is designed to make it simpler to manage your international health insurance from accessing your plan documents to tracking your claims.

Members can access their information at any time with Now Health, as all your details are stored in your secure online portfolio, which you can access 24-hours a day from anywhere in the world.

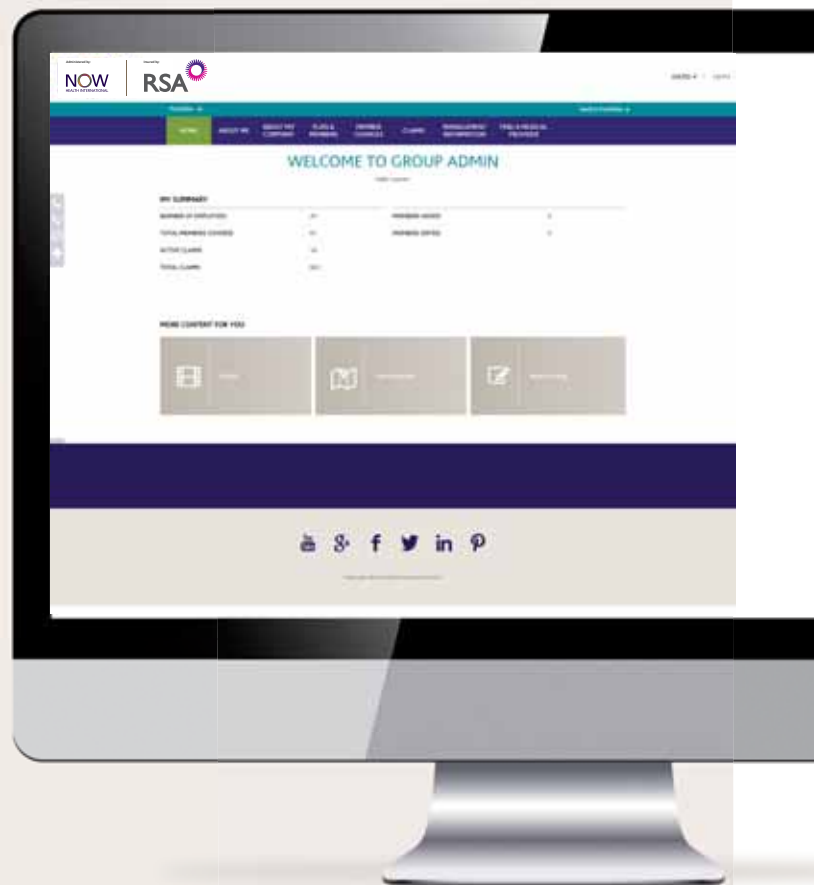
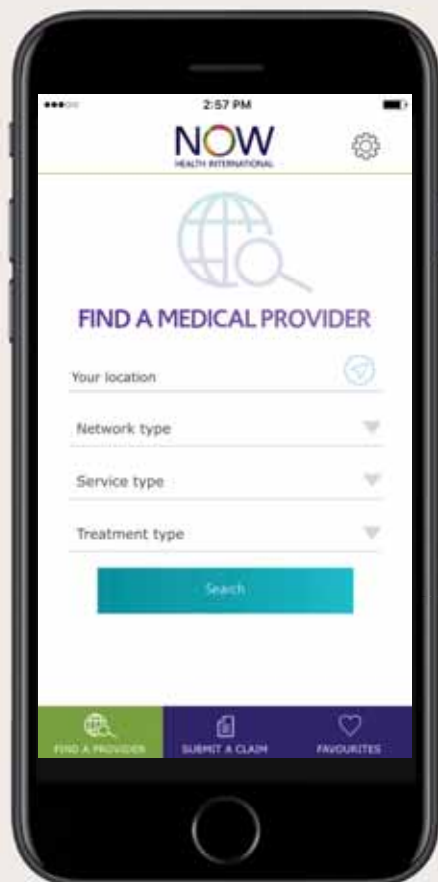
You can view and download all your group plan documents from here, including the certificate of insurance, group agreement, members' handbook and any form you might need. You can add and delete employees, order replacement membership cards for your staff and track all claims activity on your plan. Our complete online solution means that you can choose to go paper-free, although you can always request to receive your documents by post, if you prefer.

► Online management reporting

We prepare regular management reports about your plan so you always have an up to date view of how your plan is running, including a statement of account, claims summary and a membership list.

► Designed for your employees

Our intuitive online tools are designed to make it easier for your employees to use their plan too. Each employee gets their own secure online portfolio where they can view and download their plan documents and track the status of their claims.



Our Mobile App

- Our mobile app let's you claim and find doctors at the touch of a button. You can access thousands of medical professionals worldwide and enjoy quick and easy claims handling.

How to Use Your Company Plan



When you need to use your company plan, we've designed the process to be as straightforward as possible.

When your employees need out-patient treatment

If you select a plan that includes out-patient treatment, you can go to any medical practitioner, pay for your treatment and claim back your expenses. You won't have to pay anything if you have access to our Out-Patient Direct Billing Network. You can find a medical provider in our network from www.now-health.com or download our mobile app.



When your employees need in-patient or day-patient treatment

If your employees need to be admitted to hospital for day-patient or in-patient treatment, contact us and we will place a guarantee of payment with the medical provider so you don't need to pay anything. We aim to do this within two working days of your employee's call.



When your employees need preventive care

If you select one of our wellness additional options, your employees will be able to access screening, optical and vaccination benefits to safeguard you and your employee's future health.



Accessing help

Our customer service teams around the world are accessible 24-hours a day, 365-days a year. This service is available to you no matter where you are in the world, no matter of what time of day it is. They are on hand to answer any question about your plan, benefits, claims or if you have an emergency and need immediate help.



A silhouette of a person in profile, talking on a mobile phone. The person is positioned in the lower-left to center area of the frame. The background is a bright, modern office interior with large windows and a ceiling with recessed lights. The overall color palette is warm, with shades of orange and brown. An orange semi-transparent box is overlaid on the left side of the image, containing the text.

How to Claim

If your employees have accessed treatment within our out-patient direct billing network or if we've placed a guarantee of payment for them, there's no need to do anything further.

If your employees have had to pay and claim, we will process their eligible claims within ***five working days or less***.

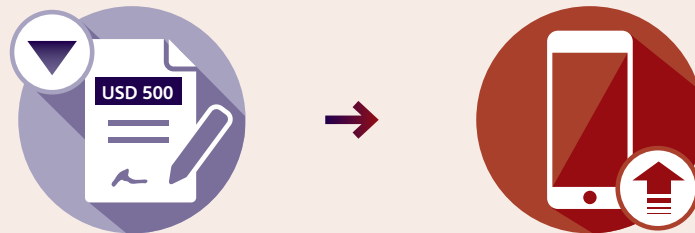
Your employees can track the status of all their claims in their secure online portfolio. We will email and SMS them updates as they happen.

All out-patient claims, and all in/day-patient claims

under USD 500 per medical condition

Employees can claim online using our secure online portfolio or mobile app.

Alternatively, if you prefer an offline solution you can email, post or fax us the front of the claim form and your scanned receipts.

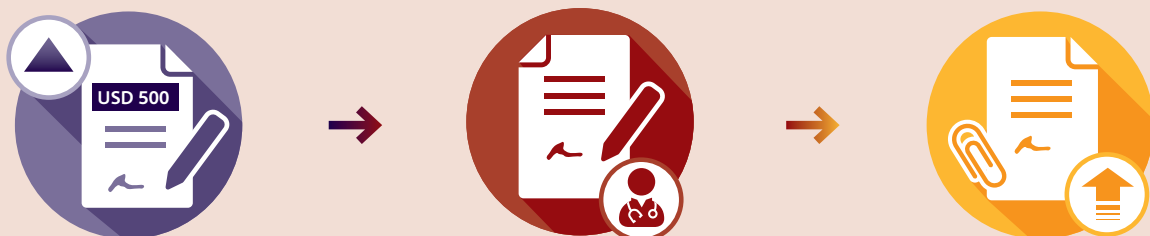


All in/day-patient claims

over USD 500 per medical condition

Complete the front of the claim form and ask your medical practitioner to complete the back of the form.

Upload it using our secure online portfolio, or email or fax it to us with your scanned receipts, diagnostic reports and/or discharge reports.



A blurred photograph of two business professionals walking in a modern office hallway. The scene is captured with a motion blur effect, suggesting movement. The floor is made of light-colored wooden planks. In the background, there are glass walls and a staircase with a metal railing. A teal semi-transparent rectangular overlay is positioned on the left side of the image, containing white text.

Your
Employees'
Membership
Cards

Once your employees join Now Health, we send them a membership card for each person covered on the plan. Our membership cards are designed to carry clear information on what you are covered for.

We work closely with the medical providers in our network so they recognise your Now Health card. Any out-patient benefits you have selected will be clearly labelled on the card.

On the Card front



01 Direct Billing

This will indicate what kind of direct billing your employees are entitled to. If you choose the Restricted Network, your employees will receive a different design of membership card.

07 Out-patient excess

This is the amount your employees pay towards the cost of any out-patient medical treatment.

08 Out-patient co-insurance#

This section indicates if you have selected the 10% or 20% co-insurance treatment option, which means your employees have to pay either 10% or 20% of any out-patient treatment. If you have not chosen this option, it will say 'Nil'.

02 Product name and option

03 Your name

04 Membership number

This number is unique to each individual.

05 Start date

This is the first day of your current plan year.

06 Expiry date

This is the last day of your current plan year.

09 In/day-patient deductible*

This is the annual amount your employees pay towards the cost of any in/day-patient treatment.

On the Card back



10 Online

Visit our website to login to your secure online portfolio and track your claims online.

11 Customer service

You can call any of these numbers if you want to talk to us about any query. Your local number is normally at the top of the list.

12 24-hour Emergency Assistance

If one of your employees has an emergency and need immediate help, call any of these numbers. The local number is normally at the top of the list.

13 Mailing address

If your employees want to post your claims or write us a letter, please use this address.

14 This is the logo of the underwriter of your plan.

* 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

A photograph of a modern office interior with large windows. Several business professionals in suits are silhouetted against the bright light coming from the windows. They appear to be in conversation. The scene is reflected on a polished floor. A semi-transparent purple box is overlaid on the left side of the image, containing the text 'Introducing WorldCare'.

Introducing
WorldCare

WorldCare is one of the most comprehensive, benefit-rich products in the international health insurance market today. There are four levels available: Essential, Advance, Excel and Apex. This means you can select the level of cover you prefer to suit your lifestyle, from basic medical treatment, to a more comprehensive package.

WorldCare Essential*

is the most affordable package for people who want to be sure they can access in-patient and day-patient hospital care when they need it, while minimising their health insurance costs.

WorldCare Advance

covers you for all-round medical care for in-patient, day-patient treatment and out-patient care including GP and specialist appointments, physiotherapy and alternative therapies.

WorldCare Excel

covers you at higher benefit levels than Advance for in-patient, day-patient and out-patient treatment and includes routine and complex dental care.

WorldCare Apex

is the highest level of cover. With very high benefit limits, it includes in-patient, day-patient, out-patient, routine and complex dental treatment, and routine maternity care.

WorldCare



You can shape the cover you want by adding the following options providing a more comprehensive package for your employees.

See how you can take advantage of your WorldCare plan today!

- We also have a range of annual **In and Day-Patient Deductibles** to suit your lifestyle. Deductibles give you greater flexibility to tailor your plan to your needs – from a high deductible to reduce your premium, to a low or nil deductible if you expect to use your plan frequently.*

- If you choose an optional Deductible, on WorldCare Advance, WorldCare Excel or WorldCare Apex, you must also select a Co-Insurance Out-Patient Treatment option or an Out-Patient Per Visit Excess option. On WorldCare Essential if you choose an optional Deductible and an Out-Patient Charges option, you must also select a Co-Insurance Out-Patient Treatment option.#

- You can have an **Out-Patient Per Visit Excess** of either USD 25 or USD 15 per visit to an out-patient medical practitioner*

- Choose the **Co-Insurance Out-Patient Treatment** option – pay either 10% or 20% of your out-patient treatment. There is a premium discount associated with this option based on the co-insurance you have selected.#



- Select **Extended Evacuation and Repatriation** and select **USA Elective Treatment** to give you greater peace of mind if you need to travel abroad.



- **Opt for our Restricted Network option^o** – No Benefit will be payable in respect of costs associated with Eligible In-Patient, Day-Patient or Out-Patient Treatment made at either the American Hospital and associated clinics, City Hospital, Welcare Hospital and associated clinics of the Mediclinic Group.

Please note that if you selected the USD 25 or USD 15 per visit out-patient excess or one of the Co-insurance Plan options, these will still apply in the Restricted Network. (not available for WorldCare Essential). There is a premium discount associated with this option.



- Add options of **Wellness, Optical and Vaccinations, and Maternity** for added flexibility



- **Medical History Disregarded** – where we may be able to offer cover without asking for detailed medical information on your employees up-front (for compulsory group plans with 10 or more employees)



* 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.

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

WorldCare At a Glance



A summary of each plan is shown below.

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  Annual deductible*  Co-insurance out-patient treatment (10%/20%)#  USA elective treatment  Extended evacuation and repatriation  Medical history disregarded  Routine & complex dental treatment  Routine maternity care 	<ul style="list-style-type: none">  In-patient and day-patient care  Out-patient care  Routine & complex dental treatment  Routine maternity care (no co-insurance/ 20% co-insurance)†  Annual deductible*  Out-patient per visit excess (USD 25, USD 15)*  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[∅]  Removal of dental co-insurance  Medical history disregarded 	<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 25, USD 15)*  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[∅]  Removal of dental co-insurance  Medical history disregarded 	<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 25, USD 15)*  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[∅]  Removal of dental co-insurance  Medical history disregarded

* 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.

† Maternity (20% Co-Insurance) is not available with employees with resident visas within the Emirates of Dubai and 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

WorldCare Benefit Schedule

Benefit	Essential*	Advance	Excel	Apex
Annual Maximum Plan Limit	USD 3m	USD 3.5m	USD 4m	USD 4.5m
1. Maintenance of Chronic Medical Conditions	Not covered	Full refund	Full refund	Full refund
2. Hospital Charges, Medical Practitioner and Specialist Fees i) Hospital charges for in-patient and day-patient treatment ii) Related ancillary charges	(i) Full refund (ii) Up to USD 1,500 per medical condition	(i) Full refund (ii) Up to USD 1,500 per medical condition	(i) Full refund (ii) Up to USD 2,000 per medical condition	(i) Full refund (ii) Up to USD 2,500 per medical condition
3. Diagnostic Procedures	Full refund	Full refund	Full refund	Full refund
4. Emergency Ambulance Transportation	Full refund	Full refund	Full refund	Full refund
5. Parent Accommodation	Full refund	Full refund	Full refund	Full refund
6. Renal Failure and Renal Dialysis i) Treatment of renal failure, including renal dialysis on an in-patient basis ii) Treatment of renal failure, including renal dialysis on an a day-patient or out-patient basis	(i) Full refund for in-patient pre and post-operative care (ii) Not covered	Full refund (ii) Up to USD 100,000	Full refund (ii) Up to USD 100,000	Full refund (ii) Up to USD 100,000
7. Organ Transplant i) Treatment ii) Donor medical costs	(i) Full refund (ii) Up to USD 50,000	(i) Full refund (ii) Up to USD 50,000	(i) Full refund (ii) Up to USD 50,000	(i) Full refund (ii) Up to USD 50,000
8. Cancer Treatment	Full refund	Full refund	Full refund	Full refund
9. Pregnancy and Childbirth Medical Conditions	Full refund	Full refund	Full refund	Full refund
10. New Born Cover	Up to USD 100,000	Up to USD 100,000	Up to USD 125,000	Up to USD 150,000
11. Hospital Accommodation for New Born Accompanying their Mother	Full refund	Full refund	Full refund	Full refund
12. Congenital Disorder	Up to USD 100,000	Up to USD 100,000	Up to USD 125,000	Up to USD 150,000
13. Reconstructive Surgery	Full refund	Full refund	Full refund	Full refund
14. Rehabilitation	Full refund for eligible In-patient Treatment only up to 30 days per Medical Condition	Full refund for up to 180 days per medical condition	Full refund	Full refund
15. In-Patient Emergency Dental Treatment	Full refund	Full refund	Full refund	Full refund
16. In-Patient Psychiatric Treatment	Full refund for up to 30 days	Full refund for up to 30 days	Full refund for up to 30 days	Full refund for up to 30 days
17. Terminal Illness	In-patient and Day-patient treatment up to USD 50,000 lifetime limit	Up to USD 50,000 life ime limit	Up to USD 75,000 lifetime limit	Up to USD 100,000 lifetime limit
18. Emergency Non-Elective Treatment USA Cover	Full refund for accident requiring in-patient or day-patient care Illness: in-patient and day-patient care up to USD 25,000 Out-Patient Treatment in an Accident and Emergency Department in a hospital up to USD 500	Full refund for accident requiring in-patient or day-patient care Illness: in-patient and day-patient care up to USD 25,000 Out-Patient Treatment in an Accident and Emergency Department in a hospital up to USD 500	Full refund for accident requiring in-patient or day-patient care Illness: in-patient and day-patient care up to USD 35,000 Out-Patient Treatment in an Accident and Emergency Department in a hospital up to USD 500	Full refund for accident requiring in-patient or day-patient care Illness: in-patient and day-patient care up to USD 50,000 Out-Patient Treatment in an Accident and Emergency Department in a hospital up to USD 500
19. Evacuation and Repatriation Evacuation i) Transportation costs ii) Reasonable local travel costs to and from medical appointments iii) Reasonable travel costs for a locally-accompanying person iv) Non-hospital accommodation costs Repatriation to country of residence or nationality following treatment	(i) Full refund (ii) Full refund (iii) Full refund (iv) Up to USD 200 per day, up to USD 7,500 per person, per evacuation Full refund	(i) Full refund (ii) Full refund (iii) Full refund (iv) Up to USD 200 per day, up to USD 7,500 per person, per evacuation Full refund	(i) Full refund (ii) Full refund (iii) Full refund (iv) Up to USD 200 per day, up to USD 7,500 per person, per evacuation Full refund	(i) Full refund (ii) Full refund (iii) Full refund (iv) Up to USD 300 per day, up to USD 10,000 per person, per evacuation Full refund
20. Mortal Remains i) Transportation of body or ashes of insured person to country of residence or country of nationality ii) Burial or cremation costs at the place of death	(i) Full refund (ii) Up to USD 10,000	(i) Full refund (ii) Up to USD 10,000	(i) Full refund (ii) Up to USD 15,000	(i) Full refund (ii) Up to USD 20,000
21. Hospital Cash Benefit	USD 125 per night	USD 175 per night	USD 225 per night	USD 275 per night
22. Out-Patient Charges i) Medical practitioner fees ii) Physiotherapy	(i) Pre-operative consultations within 15 days from the admission and post hospitalisation consultation within 30 days following discharge from hospital up to max USD 2,000 per medical condition (ii) Not covered	(i) Full refund (ii) Full refund up to 30 sessions	(i) Full refund (ii) Full refund	(i) Full refund (ii) Full refund
23. Day-Patient and Out-Patient Surgery	Full refund	Full refund	Full refund	Full refund
24. Out-Patient Psychiatric Illness	Not covered	Up to USD 2,5000	Up to USD 5,000	Up to USD 7,500
25. Alternative Therapies	Not covered	Full refund up to a maximum of 30 visits	Full refund	Full refund
26. Nursing Care at Home i) Care given by a qualified nurse ii) Emergency out-of-hours medical practitioner (GP) home visits	(i) Up to USD 100 per day, up to 30 day per Medical Condition (ii) Not covered	(i) Full refund up to 45 days per medical condition (ii) Not covered	(i) Full refund up to 60 days per medical condition (ii) Not covered	(i) Full refund up to 120 days per medical condition (ii) Up to five visits
27. AIDS Cover only available after three years of continuous membership	In-patient and day-patient treatment only up to USD 25,000	Up to USD 25,000	Up to USD 40,000	Up to USD 50,000

Benefit	Essential*	Advance	Excel	Apex
28. Maternity <i>Costs incurred within 12 months of plan start date are excluded</i>	▶ Not covered	▶ Not covered	▶ Not covered	▶ Up to USD 17,500
29. Dental Care <i>i) Routine dental treatment</i> <i>ii) Complex dental treatment</i> <i>Costs incurred within nine months of plan start date are excluded. A co-insurance of 20% applies.</i> <i>Orthodontics subject to 50% co-insurance.</i>	▶ (i) Not covered ▶ (ii) Not covered	▶ (i) Not covered ▶ (ii) Not covered	▶ (i) Up to USD 1,000 ▶ (ii) Up to USD 2,000	▶ (i) Up to USD 1,500 ▶ (ii) Up to USD 3,000
30. Dubai Health Authority (DHA) Mandatory requirements Benefit	▶ Not available	For Insured Persons with residence visas within the Emirate of Dubai this Plan is extended to provide coverage up to USD 41,000 in aggregate per Insured Person, per Period of Cover for the following basic health services inclusive of Emergency services within the United Arab Emirates		
31. Health Authority Abu Dhabi (HAAD) Mandatory requirements Benefit	▶ Not available	For Insured Persons with residence visas in the Emirate of Abu Dhabi this Group Plan is extended to provide coverage up to USD 69,000 in aggregate per Insured Person, per Period of Cover for the following basic health services within the Emirate of Abu Dhabi and for Emergency services within the United Arab Emirates		
Additional options				
32. USA Elective Treatment	▶ Optional Up to USD 1.5m	▶ Optional Up to USD 1.5m	▶ Optional Up to USD 1.5m	▶ Optional Up to USD 1.5m
33. Co-Insurance Out-Patient Treatment # <i>i) 10% Co-Insurance Out-Patient Treatment</i> <i>ii) 20% Co-Insurance Out-Patient Treatment</i>	▶ (i) Optional ▶ (ii) Optional	▶ (i) Optional ▶ (ii) Optional	▶ (i) Optional ▶ (ii) Optional	▶ (i) Optional ▶ (ii) Optional
34. Out-Patient Charges <i>This additional option replaces benefit 22</i> <i>i) Medical practitioner fees</i> <i>ii) Physiotherapy</i>	▶ Optional ▶ (i) Up to USD 4,500 ▶ (ii) Full refund up to 10 sessions	▶ Already covered	▶ Already covered	▶ Already covered
35. Out-Patient Charges – Option 2 <i>This additional option replaces benefit 22</i> <i>i) Medical practitioner fees and maintenance of chronic conditions</i> <i>ii) Physiotherapy</i>	▶ Optional ▶ (i) Up to USD 4,500 ▶ (ii) Full refund up to 10 sessions	▶ Already covered	▶ Already covered	▶ Already covered
36. Restricted Network – UAE Residents only^o	▶ Not covered	▶ Optional	▶ Optional	▶ Optional
37. Wellness, Optical and Vaccinations	▶ Not covered	▶ Optional For compulsory group plans 3+ employees ▶ Combined limit up to USD 500	▶ Optional For compulsory group plans 3+ employees ▶ Combined limit up to USD 500	▶ Optional For compulsory group plans 3+ employees ▶ Combined limit up to USD 500
38. Wellness, Optical and Vaccinations – Option 2	▶ Not covered	▶ Optional For compulsory group plans 3+ employees ▶ Combined limit up to USD 1,000	▶ Optional For compulsory group plans 3+ employees ▶ Combined limit up to USD 1,000	▶ Optional For compulsory group plans 3+ employees ▶ Combined limit up to USD 1,000
39. Medical History Disregarded <i>Waiting period for maternity or dental care benefits does not apply</i>	▶ Optional For compulsory group plans 10+ employees	▶ Optional For compulsory group plans 10+ employees	▶ Optional For compulsory group plans 10+ employees	▶ Optional For compulsory group plans 10+ employees
40. Dental Care <i>i) Routine dental treatment</i> <i>ii) Complex dental treatment</i> <i>Costs incurred within nine months of plan start date are excluded.</i> <i>A co-insurance of 20% applies.</i> <i>Orthodontics subject to 50% co-insurance.</i>	▶ Not covered	▶ Optional For compulsory group plans 10+ employees ▶ (i) Up to USD 500 ▶ (ii) Up to USD 1,000	▶ Already covered	▶ Already covered
41. Maternity (No Co-Insurance) <i>Costs incurred within 12 months of plan start date are excluded</i>	▶ Not covered	▶ Optional For compulsory group plans 10+ employees ▶ Up to USD 8,500	▶ Optional For compulsory group plans 10+ employees ▶ Up to USD 12,500	▶ Already covered
42. Maternity (20% Co-Insurance) † <i>Costs incurred within 12 months of plan start date are excluded</i>	▶ Not covered	▶ Optional For compulsory group plans 10+ employees ▶ Up to USD 8,500	▶ Not covered	▶ Already covered
43. Removal of Dental Co-Insurance	▶ Not covered	▶ Optional For compulsory group plans 10+ employees	▶ Optional For compulsory group plans 10+ employees	▶ Optional For compulsory group plans 10+ employees
44. Extended Evacuation and Repatriation	▶ Optional	▶ Optional	▶ Optional	▶ Optional
Deductible Options*				
Standard Deductible	Nil	Nil	Nil	Nil
Optional Deductibles	USD 1,000	USD 1,000	USD 1,000	USD 1,000
	USD 2,500	USD 2,500	USD 2,500	USD 2,500
	USD 5,000	USD 5,000	USD 5,000	USD 5,000
	USD 10,000	USD 10,000	USD 10,000	USD 10,000
	USD 15,000	USD 15,000	USD 15,000	USD 15,000
Out-Patient Per Visit Excess	▶ Not covered	▶ Optional USD 25	▶ Optional USD 25	▶ Optional USD 25
Out-Patient Per Visit Excess – Option 2*	▶ Not covered	▶ Optional USD 15	▶ Optional USD 15	▶ Optional USD 15

* 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.

† Maternity (20% Co-Insurance) is not available with employees with resident visas within the Emirates of Dubai and Abu Dhabi.

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

▶ Full refund ▶ Not covered ▶ Subject to limits ▶ Optional



What We
Don't Cover

There are some limitations that apply in addition to any personal exclusion we may detail in your Certificate of Insurance. These include treatments that may be considered a matter of personal choice (such as cosmetic treatment) and other treatments that are excluded from cover to keep premiums at an affordable level. For a full description, please refer to the members' handbook.

- 1 Act of terrorism, war and illegal acts
- 2 Administrative and shipping fees
- 3 Alcohol and drug abuse
- 4 Chemical exposure
- 5 Cosmetic treatment
- 6 Contamination
- 7 Chronic conditions (Essential plan only)
- 8 Deductible, out-patient per visit excess or co-insurance
- 9 Dental care
– unless this additional option has been chosen
- 10 Developmental disorders
- 11 Dietary supplements, vitamins or minerals and cosmetic products
- 12 Eating disorders
- 13 Experimental treatment and drugs
- 14 Eyes and ears
– except as stated in the benefit schedule
- 15 External prosthesis
- 16 Failure to follow medical advice
- 17 Foetal surgery
- 18 Genetic testing
- 19 Hazardous sports and pursuits
- 20 HIV, AIDS or sexually transmitted disease
– except as stated in the benefit schedule
- 21 Hormone Replacement Therapy
– unless caused due to medical intervention
- 22 Morbid obesity
- 23 Nursing homes, convalescence homes, health hydros and nature cure clinics
- 24 Pregnancy or maternity
– unless this option has been chosen or included within the core benefits of the plan
- 25 Pre-existing Medical Conditions
– unless agreed by us in writing
- 26 Professional sports
- 27 Reproductive medicine
- 28 Routine examinations, health screening
– except as stated in the benefit schedule
- 29 Second opinions
– unless agreed by us in writing as part of the added value Interconsultation® service
- 30 Self-inflicted injuries or attempted suicide
- 31 Sexual problems and gender re-assignment
- 32 Sleep disorders
- 33 Travel/accommodation costs
– except those pre-authorised by us
- 34 Travelling against medical advice
- 35 Treatment by a family member
- 36 Treatment charges outside of our reasonable and customary range

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Intermediary details

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