



WorldCare Explained

individuals and families

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



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.





112,000+
Members







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.























Service Promise

Your 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:





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





Accessing Medical Care

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





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





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





Plan documents

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





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





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 family.



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 you can use the mobile app, website or email us all your 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

You 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 you 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 you can look after your future health too



No Claims Discount

If you are lucky enough not to have claimed, we give you a discount for every year you stay claim free



Member Services



Second Medical Opinion

To ensure you 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 you and your family receive the appropriate care when you need it most, and this new service helps provide greater peace of mind, and even greater value from your international health insurance. All you 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 you can share with your 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 you're unwell, it's important that accessing the best medical care is quick and simple, particularly if you want to use your international health insurance to seek treatment overseas. Our new Global Concierge Service helps take the hassle out of arranging your overseas treatment – from advice on finding the best medical provider for your treatment to help in booking an appointment – so you and your family can focus on what's important.

Our service provides:

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



Extended Medical Evacuation

In an emergency, getting the best treatment fast is paramount. Members can now choose to add our new Extended Medical Evacuation Option to their plan, to help reassure you and your family that you can access the best treatment in an emergency, wherever you are in the world – including medical evacuation to the nearest centre of excellence or back to your home country. This safety net can help you to rest easier, particularly if you are based in a remote area or with limited access to high quality medical facilities.

Our service enables you to access:

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

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





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.



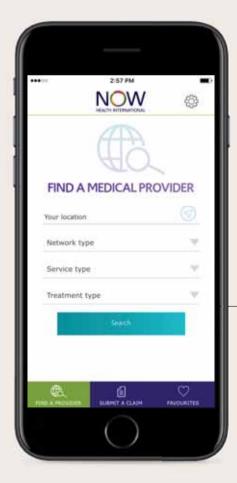
Our Website

Manage your 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 plan documents including your certificate of insurance, members' handbook and any form you might need to manage your plan.



Submit and track your claims online

You can submit and track the status of all claims you make online. As soon as we receive your claim, we will notify you by email and SMS (if you have chosen this option).



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.



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

When you 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 you need in-patient or day-patient treatment

If you 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 call.



When you need preventive care

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





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

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

You can track the status of all your claims in our secure online portfolio. We will email and SMS you updates as they happen.

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

under USD 500 per medical condition

You 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.













Once you join Now Health, we send you a membership card for each person covered on your 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.

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.

07 Out-patient excess

This is the amount you 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 you have to pay either 10% or 20% of any out-patient treatment. If you have not chosen this option, it will say 'Nil'.

09 In/day-patient deductible*

This is the annual amount you 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 you have an emergency and need immediate help, call any of these numbers. Your local number is normally at the top of the list.

13 Mailing address

If you 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



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

WorldCare Essential*

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 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 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.

You can shape the cover you want by adding the following options providing a more comprehensive package for you and your family. 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[®] – 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** for added flexibility



- * 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



A summary of each plan is shown below.

WorldCare Essential*

Annual maximum up to

USD 3m

- In-patient and day-patient care
- Out-patient charges
- Out-patient charges - Option 2
- Routine & complex dental treatment
- Routine maternity care
- Annual deductible *
- Co-insurance out-patient treatment (10%/20%)#
- USA elective treatment
- Extended evacuation and repatriation

WorldCare Advance

Annual maximum up to

USD 3.5m

- 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^Ø

WorldCare **Excel**

Annual maximum up to

USD 4m

- 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^Ø

WorldCare Apex

Annual maximum up to **USD 4.5m**

- 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®

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







^{*} 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.

WorldCare Benefit Schedule

В	enefit	Essential*	Advance	Excel	Apex
An	nual 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	(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	(ii) Full refund (iii) 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
	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 lifetime limit	Up to USD 75,000 lifetime limit	Up to USD 100,000 lifetime lim.
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	(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	(ii) Full refund (iii) Full refund (iii) Full refund (iv) Up to USD 200 per day, up to USD 7,500 per person, per evacuation Full refund	(ii) Full refund (iii) Full refund (iii) Full refund (iii) Full refund (iv) Up to USD 300 per day, up to USD 10,000 per persor 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	(ii) 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 (iii) Not covered	ii) Full refund iii) 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

se	enefit	Essential*	Advance	Excel	Apex	
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	
6.	Nursing Care at Home i) Care given by a qualified nurse ii) Emergency out-of-hours medical practitioner (GP) home visits	ii) Up to USD 100 per day, up to 30 day per Medical Condition iii) Not covered	(i) Full refund up to 45 days per medical condition (ii) Not covered	ii) Full refund up to 60 days per medical condition iii) Not covered	ii) Full refund up to 120 days per medical condition iii) Up to five visits	
7.	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	
8.	Maternity Costs incurred within 12 months of plan start date are excluded	Not covered	Not covered	Not covered	Up to USD 17,500	
9.	Dental Care i) Routine dental treatment ii) Complex dental treatment Costs incurred within nine months of plan start date are excluded. A co-insurance of 20% applies. Orthodontics subject to 50% co-insurance.	(ii) 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	
0.	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			
1.	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			
dc	ditional options					
2.	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	
3.	Co-Insurance Out-Patient Treatment# i) 10% Co-Insurance Out-Patient Treatment ii) 20% Co-Insurance Out-Patient Treatment	(i) Optional (ii) Optional	(i) Optional (ii) Optional	(i) Optional (ii) Optional	(i) Optional (ii) Optional	
4.	Out-Patient Charges This additional option replaces benefit 22 i) Medical practitioner fees ii) Physiotherapy	Optional (i) Up to USD 4,500 (ii) Full refund up to 10 sessions	Already covered	Already covered	Already covered	
5.	Out-Patient Charges – Option 2 This additional option replaces benefit 22 i) Medical practitioner fees and maintenance of chronic conditions ii) Physiotherapy	Optional (i) Up to USD 4,500 (ii) Full refund up to 10 sessions	Already covered	Already covered	Already covered	
6.	Restricted Network – UAE Residents only $^{\circ}$	Not covered	Optional	Optional	Optional	
7.	Wellness, Optical and Vaccinations	Not covered	Optional Combined limit up to USD 500	Optional Combined limit up to USD 500	Optional Combined limit up to USD 500	
3.	Wellness, Optical and Vaccinations – Option 2	Not covered	Optional Combined limit up to USD 1,0	Optional Combined limit up to USD 1,000	Optional Combined limit up to USD 1,0	
9.	Extended Evacuation and Repatriation	Optional	Optional	Optional	Optional	
ec	ductible Options*					
tan	ndard Deductible	Nil	Nil	Nil	Nil	
pti	ional 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	
	-Patient Per Visit Excess – Option 2*			Optional USD 15		

Full refund

Not covered

Subject to limits

▶ Optional

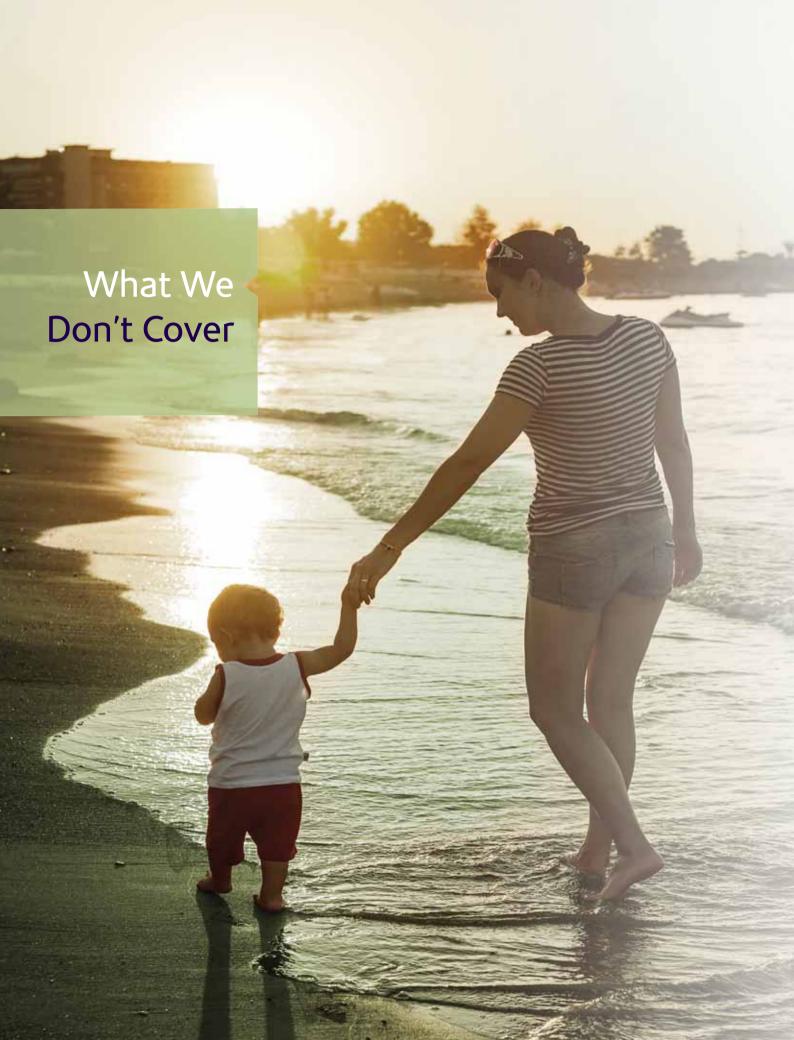
^{**} WorldCare Essential is not available to Insured Persons with residence visas in the Emirates of Dubai or Abu Dhabi.

** 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.



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
- 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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Now Health International

Europe

Now Health International (Europe) Limited Suite G3/4, Building Three Watchmoor Park, Camberley, Surrey, GU15 3YL, United Kingdom T +44 (0) 1276 602110 | F +44 (0) 1276 602130 EuropeService@now-health.com

Asia Pacific

Now Health International (Asia Pacific) Limited Units 1501-3 & 9, 15/F, AIA Tower, 183 Electric Road North Point, Hong Kong T+852 2279 7310 | F+852 2279 7330 AsiaPacService@now-health.com

China

Asia-Pacific Property & Casualty Insurance Co., Ltd. c/o Now Health International (Shanghai) Limited Room 1103-1105, 11/F, BM Tower No. 218 Wusong Road Hongkou District, Shanghai 200080, China T +(86) 400 077 7500 / +86 21 6156 0910 F +(86) 400 077 7900 ChinaService@now-health.com

Singapore

Now Health International (Singapore) Pte. Ltd. 4 Robinson Road #07-01A/02 The House of Eden Singapore 048543 T +65 6880 2300 F +65 6220 6950 SingaporeService@now-health.com

Indonesia

PT Now Health International Indonesia 17/F, Indonesia Stock Exchange, Tower II Jl. Jend. Sudirman Kav. 52 – 53 Jakarta 12190, Indonesia Toll-free 0800 1 889900/ Toll +62 21 2783 6910 | F +62 21 515 7639 IndonesiaService@now-health.com

Royal & Sun Alliance Insurance Middle East B.S.C. (c) c/o Now Health International Gulf Third Party Administrators LLC Ground floor, Al Shaiba Building, Dubai Outsource Zone PO Box 502163, Dubai, UAE T+971 (0) 4450 1400 F+971 (0) 4450 1416 MEAQuotes@worldcare.ae













Rest of the World

Now Health International Limited PO Box 482055, Dubai, UAE T+971 (0) 4450 1510 | F +971 (0) 4450 1530 GlobalService@now-health.com

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