

# Enhanced SimpleCare plans



## SimpleCare – New Benefits and Enhancements to our Plans

The following summary provides an overview of the Benefits that have been updated following our annual plan review.

The following summary in this document provides an overview of the New Benefits and Enhancements to our plan subsequent to our annual plan review. This document is to be read in conjunction with the Members' Handbook, effective 1 April 2022 and is intended to advise you of the changes to policies incepting from 1 April 2023. Effective 1 April 2023, our Members' Handbook will incorporate the changes mentioned in this document and will be available within your secure online portfolio.

### Summary of revised Benefits:

- Enhanced Renal Failure and Renal Dialysis Benefit.
- Introduced a new Vitamins and Minerals Benefit.
- Renamed and enhanced Telemedicine to Teleconsultation.
- Introduced a new Out-Patient Psychiatric Benefit.
- Introduced a new Menopause Hormone Replacement Therapy Benefit.
- Introduced a new Mortal Remains Benefit

### Summary of additional wording changes:

- Updated Exclusion 5.12 Dietary Supplements, Vitamins and Minerals and Cosmetic Products to accommodate the new Vitamins and Minerals Benefit
- Updated Exclusion 5.22 Hormone Replacement Therapy to accommodate the new Menopause Hormone Replacement Therapy Benefit

## Changes to Plan and Benefits

### 1. Renal Failure and Renal Dialysis

We now provide enhanced limits for SimpleCare Core **In-Patient** (i) Up to 6 weeks full refund

We now provide enhanced limits for all plans **Day-Patient** or **Out-Patient** Section (ii) USD 50,000/ EUR 40,000/ GBP 31,250 / SGD 65,000 per **Period of Cover**

### 2. Vitamins and Mineral Benefit

We now provide this Benefit for SimpleCare 100 and SimpleCare 250 under the Out-Patient cover section.

Vitamins and Minerals as prescribed by a **Medical Practitioner**. Vitamins prescribed for a diagnosed deficiency will be paid as per the **Out-Patient Benefit**.

The benefit limits are as follows:

Up to USD 150/EUR 120/GBP 95 / SGD 195 per Period of Cover subject to the Annual Out-Patient limit

### 3. Telemedicine has been renamed Teleconsultation

This consultation type has been renamed and enhanced:

#### **Teleconsultation (Virtual Doctor appointments via electronic means).**

Costs associated with **Eligible Treatment** will be paid in full where **Treatment** is received from **Medical Providers** listed in the **Now Health International Provider Network**.

**Treatment** that is not received in the **Now Health International Provider Network** will pay **Reasonable and Customary Charges**.

No **Out-Patient Co-Insurance** or **Out-Patient visit Excess** is applicable.

### 4. Out-Patient Psychiatric Illness

We now provide this Benefit for SimpleCare 100 and SimpleCare 250.

#### **Out-Patient Psychiatric Illness:**

**Out-Patient Treatment** administered by a Registered Psychologist and/or a Registered Psychiatrist, subject to 10 sessions and the cost limit under this section.

For the first 5 sessions You may choose to visit a Registered Psychologist directly without the need for referral. However, any subsequent sessions with a Registered Psychologist will require referral and a **Treatment Plan** with a **Medical Practitioner** or **Specialist**.

The benefit limits are as follows:

SimpleCare 100 – Up to USD 300/ EUR 240/GBP 190/SGD 390 and a maximum of 10 sessions per **Period of Cover** in aggregate

SimpleCare 250 – Up to USD 400/ EUR 320/GBP 250/SGD 520 and a maximum of 10 sessions per **Period of Cover** in aggregate

### 5. Menopause Hormone Replacement Therapy

We now provide this Benefit for SimpleCare 100 and SimpleCare 250

The cost of Hormone Replacement Therapy when required to alleviate the symptoms of the early onset of menopause where onset and **Treatment** commence below the age of 40 years.

The benefit limits are as follows:

SimpleCare 100 – Up to USD 200/EUR 160/GBP 125/SGD 260 per **Period of Cover**

SimpleCare 250 – Up to USD 300/EUR 240/GBP 190/SGD 390 per **Period of Cover**

## 6. Mortal Remains

We have added a new Mortal Remains Benefit for all SimpleCare Plans.

In the event of death from an **Eligible Medical Condition, Reasonable and Customary Charges** for:

- (i) Costs of transportation of body or ashes of an **Insured Person** to his/her **Country of Nationality** or **Country of Residence**, or
- (ii) Burial or cremation costs at the place of death in accordance with reasonable and customary practice.

Pre-Authorisation is required.

The benefit limits are as follows:

- (i) Full refund
- (ii) Up to USD 10,000/ EUR 8,000/ GBP 6,250 per/ SGD 13,000 **Period of Cover**

## Additional Wording Changes

### 1. 5.12 Dietary supplements, vitamins and minerals and cosmetic Products

This wording has been updated to allow for the new Vitamins and Minerals Benefit as follows:

#### Dietary supplements and Cosmetic Products

We do not pay for nutritional or dietary consultations and supplements, including, but not limited to, special infant formula and cosmetic products including but not limited to moisturizers, cleansers, lotions, soaps, shampoos, sunscreen, mouth wash, antiseptic lozenges, even if medically recommended or prescribed or acknowledged as having therapeutic effects.

### 2. 5.22 Hormone Replacement Therapy

This wording has been updated to allow for the new Menopause Hormone Replacement Therapy Benefit as follows:

You are not covered for the costs of **Treatment** for Hormone Replacement Therapy (HRT). We will cover **Medical Practitioner's** fees including consultations, the cost of implants, patches or tablets which are **Medically Necessary** as a direct result of medical intervention, up to a maximum of 18 months from the date of medical intervention and for Menopause Hormone Replacement Therapy where onset and **Treatment** commence below the age of 40 years.