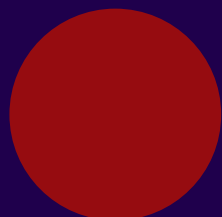
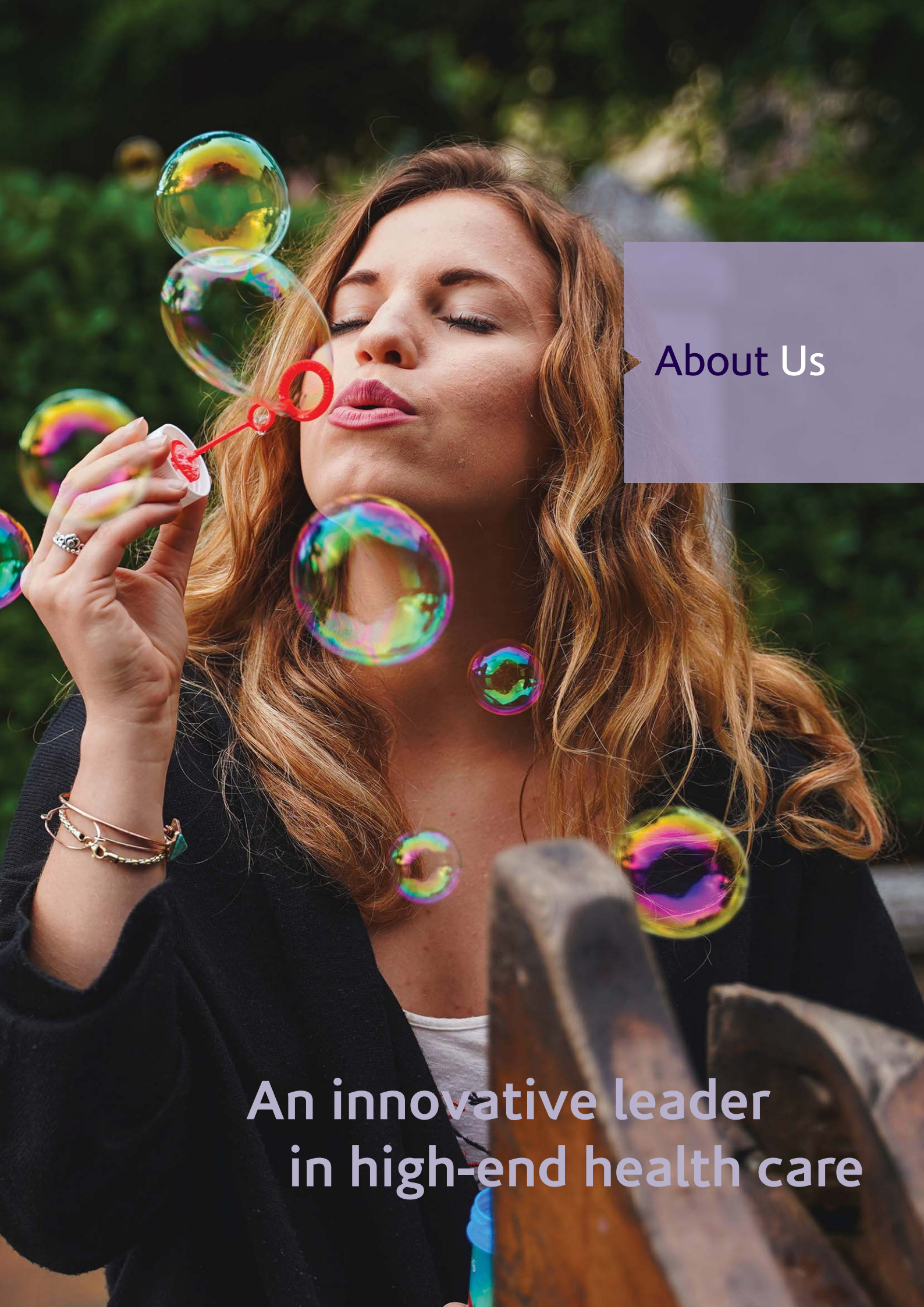


WorldCare Explained





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 12 sales/service offices, 125,000+ members, 370 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.

4



Continents

125,000+

Members



370

Staff



5,000+

Distribution



Partners
Globally

12

Offices



Our Global Presence

Our main markets are Asia Pacific, Canada, Caribbean, United Kingdom, Europe, Latin America and the Middle East, offering personalised customer service from our 12 offices around the globe.



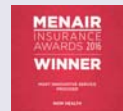
Our Awards

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 the leading innovator in international health insurance.

Our Insurance Partner

Starr Insurance Companies is a leading insurance and investment organization, providing commercial property and casualty insurance, including travel and accident coverage, to almost every imaginable business and industry in virtually every part of the world. Cornelius Vander Starr established his first insurance company in Shanghai, China in 1919. Today, Starr is one of the world's fastest growing insurance organizations, capable of writing in 128 countries on 6 continents. No other global insurance company exceeds Starr's long history and comprehensive experience in complex business markets like China, among others. Starr has the global knowledge, vision and relationships to help companies succeed, anywhere they do business.



► Our Promise to You

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:

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-authorised, 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, you can use your secure online portfolio to view and download plan document

6



Go Paper-free

You can use your secure online portfolio to download your membership card and add it to your smartphone wallet

► 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 family.



Secure

Reinsured by the financial strength of RGA, a global reinsurance leader in financial protection and the third largest reinsurer in the life and health sector worldwide, operating 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 our smartphone 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

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



Family Discount

Enjoy a family discount if you add a spouse and at least one child to the plan. For large families discount, you can add a spouse and at least three children on the plan



No Claims Discount

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

► Our Added Value Services

Support to stay well and support when you need it
At Now Health we think it's important to support you with your overall health and wellbeing. That's why we offer a range of added value services in addition to your core plan protection, so you know we're there for you, every step of the way.



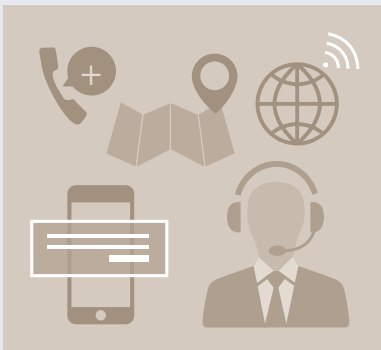
Second Medical Opinion

Why: A second medical opinion can help provide reassurance, particularly for those who are uncertain about their diagnosis, have a complex condition, or are unsure about what treatment plan to choose.

What: Leveraging our extensive network of medical experts worldwide, we provide our members with a second medical opinion service to help ensure you get the right diagnosis and the right treatment.

Members can access this service for both acute and long term conditions, and in most cases the second medical opinion will be delivered within a matter of days.

How: Simply contact your local Customer Service team to use this service.
CustomerService@now-health.com



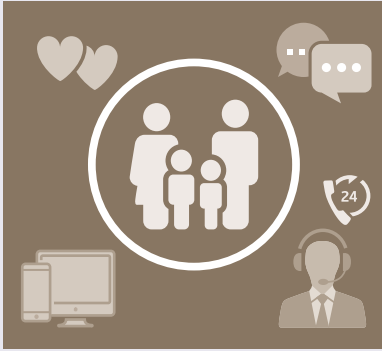
Global Concierge Service

Why: As an international health insurance provider, we recognise that many of our members may choose to seek treatment overseas, away from their home country.

What: To help make this process easier for you, we provide concierge support to help you manage the process. This includes:

- ✓ Recommending where to get treatment
- ✓ Support to book medical appointments
- ✓ Appointment reminders
- ✓ Placing guarantees of payment with the hospital, including in an emergency, so you don't need to pay up front
- ✓ Support with arranging medical visas as and when required

How: Simply contact your local Customer Service team to use this service.
CustomerService@now-health.com



Member Assistance Programme (individuals)

Why: To support our members with their overall wellbeing as well as their physical health, ensuring our international health plans continue to provide members with a broad health and wellness package.

What: The Members Assistance Programme is provided by LifeWorks (TELUS), it includes:

- ✓ Instant access to a wide range of articles and featured audio advice about well-being via the LifeWorks portal and App
- ✓ The wellbeing and personal development videos covering from useful health tips to advice on how to manage life or legal aspects, family issues, workplace or financial challenges
- ✓ Confidential and secure telephonic or video sessions from specialized professionals in counselling, social work, psychology, or human services available 24/7 in multiple languages
- ✓ Members are eligible for 5 sessions of short-term counselling per plan year

How: Individual and family members can log-in to the [LifeWorks Portal](#) or downloading the LifeWorks App. Learn more about the Member Assistance Programme [here](#).

► Our Digital Tools

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 Smartphone App

Our smartphone 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.

Our Mobile Pass

- Instantly access key plan information on your smartphone, including your plan type, expiry date and whether any Annual Deductible applies
- Get in touch with us via the click to call feature
- Validate your cover when seeking medical treatment in our network
- Access your secure online portfolio to submit claims, pre-authorisation requests and more!
- Available for both iPhone and Android wallet

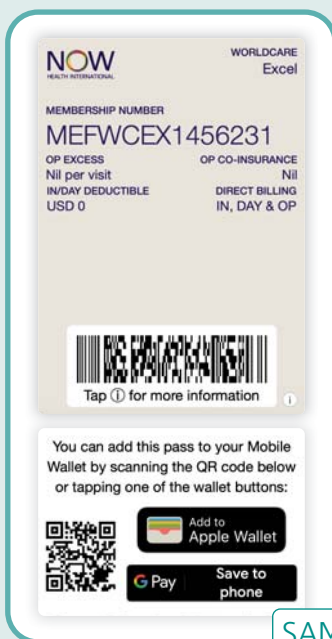


► Our Mobile Pass

Our secure online portfolio is designed to make it easy to access all your plan information in just a few clicks. You can use secure online portfolio to download membership card and add it to smartphone wallet.

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



SAMPLE

- Plan name and option
- Membership number
- In/Day-Patient Deductible
- Out-Patient Co-Insurance
- Direct Billing
- A barcode for medical providers

On the Card back

YOUR PLAN

VALIDATE MY PLAN

Name: Gayani Dhanushka Wethasinghe
 NHI Membership Number: MEFWCEX1456231
 Start Date: 07-AUG-20
 Expiry Date: 06-AUG-21
 In/Day-Patient Deductible: USD 0
 Out-Patient Excess: Nil per visit
 Out-Patient Co-Insurance: Nil
 Direct Billing:
 (Excluding American Hospital & Clinics Dubai)
 – Out-Patient & In/Day-Patient
 – Maternity Nil Co-Insurance
 Area of Cover: Worldwide Excluding USA
 Network:
 Group Name: N/A

View your full plan benefits. Tap here to log into your portfolio and select 'My Plan'.

SUBMIT CLAIM

Use the app button at the top of the pass to use the mobile app.
 Tap here to log in to your portfolio.

TRACK YOUR CLAIMS

Tap here to log into your portfolio and select 'My Claims'.

HOW TO REACH US

Tap here to chat online

CUSTOMER SERVICE:

Europe (Malta): +35622605110
 United Kingdom: +441276602110

Singapore: +6568802300
 Asia Pacific: +85222797310
 Indonesia Toll-free: 08001889900
 Indonesia Toll: +622127836910
 China: +862161560910
 Rest of the World: +97144501510

24-HOUR EMERGENCY ASSISTANCE:
 Europe (Malta): +35622605240
 United Kingdom: +441276602140
 Singapore: +6568802304
 Asia Pacific: +85222797340
 Indonesia: +622127836940
 China: +862161560914
 Rest of the World: +97144501540

MAILING ADDRESS:
 Now Health International Services (Europe) Limited
 Dragonara Business Centre 5th Floor,
 Dragonara Road, St Julian's, STJ 3141, Malta

INSURANCE DETAILS
 This plan is insured by Starr Europe Insurance Limited.

Please present this card to your medical provider as evidence of your cover with us.

This membership card is the property of Now Health International Services (Europe) Limited and will be voided if your cover stops mid-way through a plan year.

LATEST NEWS

Tap here to find out the latest news from us.
 Tap here to read our blog.
 Tap here to watch our explainer videos.

SAMPLE

- Member name
- Membership number
- Start Date
- Expiry Date
- Plan information
- Submit claim
- Track your claims
- Customer Service
- 24-HOUR Emergency Assistance
- Mailing address
- Insurance details
- Latest news

► How to Use Your Plan

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 smartphone 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.

► How to Claim

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***.

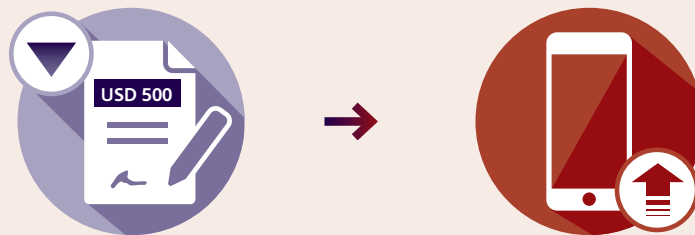
You can track the status of all your claims in our secure online portfolio. We will email and SMS you updates as they happen.

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

under USD 500/EUR 400/GBP 300 per medical condition

You can claim online using our secure online portfolio or smartphone 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/EUR 400/GBP 300 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.



▶ 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



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.

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.

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



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



- You can have an **Out-Patient Per Visit Excess** of either USD 25/EUR 20/GBP 15 or USD 15/EUR 12/GBP 10 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.



- **Teleconsultation services** will be paid in full with Now Health International medical providers even if you have selected an Out-Patient co-insurance or Out-Patient per visit excess.



► 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/EUR 2.4m/ GBP 1.9m	Annual maximum up to USD 3.5m/EUR 2.8m/ GBP 2.2m	Annual maximum up to USD 4m/EUR 3.2m/ GBP 2.5m	Annual maximum up to USD 4.5m/EUR 3.6m/ GBP 2.8m
<ul style="list-style-type: none">  In-patient and day-patient care  Out-patient charges  Routine maternity care  Out-patient charges – Option 1/2/3  Routine & complex dental treatment  Menopause Hormone Replacement Therapy  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  Menopause Hormone Replacement Therapy  Routine maternity care  Routine & complex dental treatment  Annual deductible  Out-patient per visit excess (USD 15/EUR 12/GBP 10, USD 25/EUR 20/GBP 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 	<ul style="list-style-type: none">  In-patient and day-patient care  Out-patient care  Menopause Hormone Replacement Therapy  Routine & complex dental treatment  Routine maternity care  Annual deductible  Out-patient per visit excess (USD 15/EUR 12/GBP 10, USD 25/EUR 20/GBP 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 	<ul style="list-style-type: none">  In-patient and day-patient care  Out-patient care  Menopause Hormone Replacement Therapy  Routine & complex dental treatment  Routine maternity care  Annual deductible  Out-patient per visit excess (USD 15/EUR 12/GBP 10, USD 25/EUR 20/GBP 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



Cover available



Not covered



Optional

WorldCare Benefit Schedule

Benefit	Essential	Advance	Excel	Apex
Annual Maximum Plan Limit	USD 3m/EUR 2.4m/ GBP 1.9m	USD 3.5m/EUR 2.8m/ GBP 2.2m	USD 4m/EUR 3.2m/ GBP 2.5m	USD 4.5m/EUR 3.6m/ GBP 2.8m
1. Maintenance of Chronic Medical Conditions	Not covered	Full refund	Full refund	Full refund
2. Hospital Charges, Medical Practitioner and Specialist Fees <i>(i) Hospital charges for in-patient and day-patient treatment</i> <i>(ii) Related ancillary charges</i>	(i) Full refund (ii) Up to USD 1,500/ EUR 1,200/GBP 930 per medical condition	(i) Full refund (ii) Up to USD 1,500/ EUR 1,200/GBP 930 per medical condition	(i) Full refund (ii) Up to USD 2,000/ EUR 1,600/GBP 1,250 per medical condition	(i) Full refund (ii) Up to USD 2,500/ EUR 2,000/GBP 1,550 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>(i) Treatment of renal failure, including renal dialysis on an in-patient basis</i> <i>(ii) Treatment of renal failure, including renal dialysis on a day-patient or out-patient basis</i>	(i) Full refund for in-patient pre and post-operative care (ii) Up to USD 50,000/ EUR 40,000/GBP 31,250	(i) Full refund (ii) Up to USD 100,000/ EUR 80,000/GBP 62,500	(i) Full refund (ii) Up to USD 100,000/ EUR 80,000/GBP 62,500	(i) Full refund (ii) Up to USD 100,000/ EUR 80,000/GBP 62,500
7. Organ Transplant <i>(i) Treatment</i> <i>(ii) Donor medical costs</i>	(i) Full refund (ii) Up to USD 50,000/ EUR 40,000/GBP 31,250	(i) Full refund (ii) Up to USD 50,000/ EUR 40,000/GBP 31,250	(i) Full refund (ii) Up to USD 50,000/ EUR 40,000/GBP 31,250	(i) Full refund (ii) Up to USD 50,000/ EUR 40,000/GBP 31,250
8. Cancer Treatment	Full refund	Full refund	Full refund	Full refund
9. Pregnancy Medical Conditions	Full refund	Full refund	Full refund	Full refund
10. New Born Cover	Up to USD 100,000/ EUR 80,000/GBP 62,500	Up to USD 100,000/ EUR 80,000/GBP 62,500	Up to USD 125,000/ EUR 100,000/GBP 78,125	Up to USD 150,000/ EUR 120,000/GBP 93,750
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/ EUR 80,000/GBP 62,500	Up to USD 100,000/ EUR 80,000/GBP 62,500	Up to USD 125,000/ EUR 100,000/GBP 78,125	Up to USD 150,000/ EUR 120,000/GBP 93,750
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/ EUR 40,000/GBP 31,250 lifetime limit	Up to USD 50,000/ EUR 40,000/GBP 31,250 lifetime limit	Up to USD 75,000/ EUR 60,000/GBP 46,875 lifetime limit	Up to USD 100,000 EUR 80,000/GBP 62,500 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/EUR 20,000/GBP 15,625 Out-Patient Treatment in an Accident and Emergency Department in a hospital up to USD 500/ EUR 400/ GBP 310	Full refund for accident requiring in-patient or day-patient care Illness: in-patient and day-patient care up to USD 25,000/EUR 20,000/GBP 15,625 Out-Patient Treatment in an Accident and Emergency Department in a hospital up to USD 500/ EUR 400/ GBP 310	Full refund for accident requiring in-patient or day-patient care Illness: in-patient and day-patient care up to USD 35,000/EUR 28,000/GBP 21,875 Out-Patient Treatment in an Accident and Emergency Department in a hospital up to USD 500/ EUR 400/ GBP 310	Full refund for accident requiring in-patient or day-patient care Illness: in-patient and day-patient care up to USD 50,000/EUR 40,000/GBP 31,250 Out-Patient Treatment in an Accident and Emergency Department in a hospital up to USD 500/ EUR 400/ GBP 310
19. Evacuation and Repatriation <i>Evacuation</i> <i>(i) Transportation costs</i> <i>(ii) Reasonable local travel costs to and from medical appointments</i> <i>(iii) Reasonable travel costs for a locally - accompanying person</i> <i>(iv) Non-hospital accommodation costs</i> <i>Repatriation to country of residence or nationality following treatment</i>	(i) Full refund (ii) Full refund (iii) Full refund (iv) Up to USD 200/EUR 160/ GBP 125 per day, up to USD 7,500/EUR 6,000/ GBP 4,600 per person, per evacuation Full refund	(i) Full refund (ii) Full refund (iii) Full refund (iv) Up to USD 200/EUR 160/ GBP 125 per day, up to USD 7,500/EUR 6,000/ GBP 4,600 per person, per evacuation Full refund	(i) Full refund (ii) Full refund (iii) Full refund (iv) Up to USD 200/EUR 160/ GBP 125 per day, up to USD 7,500/EUR 6,000/ GBP 4,600 per person, per evacuation Full refund	(i) Full refund (ii) Full refund (iii) Full refund (iv) Up to USD 300/EUR 240/ GBP 185 per day, up to USD 10,000/EUR 8,000/ GBP 6,250 per person, per evacuation Full refund
20. Mortal Remains <i>(i) Transportation of body or ashes of insured person to country of residence or country of nationality</i> <i>(ii) Burial or cremation costs at the place of death</i>	(i) Full refund (ii) Up to USD 10,000/ EUR 8,000/GBP 6,250	(i) Full refund (ii) Up to USD 10,000/ EUR 8,000/GBP 6,250	(i) Full refund (ii) Up to USD 15,000/ EUR 12,000/GBP 9,375	(i) Full refund (ii) Up to USD 20,000/ EUR 16,000/GBP 12,500
21. Hospital Cash Benefit	USD 125/EUR 100/GBP 75 per night	USD 175/EUR 140/GBP 105 per night	USD 225/EUR 180/GBP 135 per night	USD 275/EUR 220/GBP 165 per night
22. Out-Patient Charges <i>(i) Medical practitioner fees</i> <i>(ii) Teleconsultation</i> <i>(iii) Vitamins and minerals</i>	(i) and (ii) Pre-operative consultations within 15 days from the admission and post hospitalisation consultation within 30 days following discharge from hospital up to maximum USD 2,000/ EUR 1,600/GBP 1,250 per medical condition (iii) Not covered	(i) and (ii) Full refund (iii) Up to USD 150/EUR 120/ GBP 95 per period of cover	(i) and (ii) Full refund (iii) Up to USD 150/EUR 120/ GBP 95 per period of cover	(i) and (ii) Full refund (iii) Up to USD 150/EUR 120/ GBP 95 per period of cover

Benefit	Essential	Advance	Excel	Apex
23. Menopause Hormone Replacement Therapy	▶ Not covered	▶ Up to USD 500/EUR 400/ GBP 315 per Period of Cover	▶ Up to USD 600/EUR 480/ GBP 375 per Period of Cover	▶ Up to USD 750/EUR 600/ GBP 470 per Period of Cover
24. Day-Patient and Out-Patient Surgery	▶ Full refund	▶ Full refund	▶ Full refund	▶ Full refund
25. Out-Patient Psychiatric Illness	▶ Not covered	▶ Up to USD 2,500/ EUR 2,000/GBP 1,550	▶ Up to USD 5,000/ EUR 4,000/GBP 3,125	▶ Up to USD 7,500/ EUR 6,000/GBP 4,600
26. Out-Patient Physiotherapy and Alternative Therapies <i>(i) Physiotherapy by a registered physiotherapist. (ii) Complementary medicine and treatment by a therapist. This benefit extends to osteopaths, chiropodists and podiatrists, chiropractors, homeopaths, dietician and acupuncture treatment but excludes physiotherapist covered in (i). (iii) Out-patient treatment for therapies administered by a recognised traditional Chinese medical practitioner or an ayurvedic medical practitioner. We do not cover charges for general chiropody or podiatry.</i>	▶ (i) Up to 5 sessions within 30 days after hospitalisation ▶ (ii) Not covered ▶ (iii) Not covered	▶ (i) Full refund up to a maximum of 30 sessions ▶ (ii) and (iii) Full refund up to a maximum of 30 visits	▶ (i) Full refund ▶ (ii) and (iii) Full refund	▶ (i) Full refund ▶ (ii) and (iii) Full refund
27. Nursing Care at Home <i>(i) Care given by a qualified nurse (ii) Emergency out-of-hours medical practitioner (GP) home visits</i>	▶ (i) Up to USD 100/EUR 80/ GBP 65, up to 30 days 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
28. AIDS <i>Cover only available after three years of continuous membership</i>	▶ In-patient and day-patient treatment only up to USD 25,000/EUR 20,000/ GBP 15,625	▶ Up to USD 25,000/ EUR 20,000/GBP 15,625	▶ Up to USD 40,000/ EUR 32,000/GBP 25,000	▶ Up to USD 50,000/ EUR 40,000/GBP 31,250
29. 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/ EUR 14,000/GBP 10,940
30. Dental Care <i>(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.</i>	▶ (i) Not covered ▶ (ii) Not covered	▶ (i) Not covered ▶ (ii) Not covered	▶ (i) Up to USD 1,000/ EUR 800/GBP 625 ▶ (ii) Up to USD 2,000/ EUR 1,600/GBP 1,250	▶ (i) Up to USD 1,500/ EUR 1,200/GBP 930 ▶ (ii) Up to USD 3,000/ EUR 2,400/GBP 1,875

Benefit	Essential	Advance	Excel	Apex
Additional options				
31. 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.	(i) Optional Up to USD 250/EUR 200/ GBP 155 per Period of Cover (ii) Optional Up to USD 1,000/EUR 800/ GBP 625 per Period of Cover	(i) Optional Up to USD 250/EUR 200/ GBP 155 per Period of Cover (ii) Optional Up to USD 1,000/EUR 800/ GBP 625 per Period of Cover	Already covered	Already covered
32. USA Elective Treatment	Optional Up to USD 1.5m/ EUR 1.2m/GBP 937,500	Optional Up to USD 1.5m/ EUR 1.2m/GBP 937,500	Optional Up to USD 1.5m/ EUR 1.2m/GBP 937,500	Optional Up to USD 1.5m/ EUR 1.2m/GBP 937,500
33. 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
34. Out-Patient Charges (i) Medical practitioner fees (ii) Teleconsultation (iii) Vitamins and minerals This Benefit (i), (ii) and (iii) replaces Benefit 22 – Out-Patient Charges. (iv) a. Physiotherapy b. Treatment by Therapist c. Treatment for therapies by traditional Chinese medical practitioner or an ayurvedic medical practitioner (v) Out Patient Psychiatric Illness This Benefit replaces Benefit 25 – Out-Patient psychiatric illness (vi) Menopause Hormone Replacement Therapy This Benefit replaces Benefit 23 – Menopause Hormone Replacement Therapy	Optional (i) and (ii) Up to USD 5,000/EUR 4,000/ GBP 3,125 (iii) Up to USD 150/EUR 120/ GBP 95 per period of cover in aggregate of overall Out-Patient Charges Benefit limit (iv) Full refund up to 10 sessions Physiotherapy is limited to 10 sessions and not in addition to Benefit 26. (v) Up to USD 500/EUR 400/ GBP 315 per period of cover and subject to a maximum of 10 sessions per period of cover (vi) Up to USD 400/EUR 320/ GBP 250 per Period of Cover	Already covered	Already covered	Already covered
35. Out-Patient Charges – Option 2 (i) Medical practitioner fees and maintenance of chronic conditions (ii) Teleconsultation (iii) Vitamins and minerals This Benefit (i), (ii) and (iii) replaces Benefit 22 – Out-Patient Charges. (iv) a. Physiotherapy b. Treatment by Therapist c. Treatment for therapies by traditional Chinese medical practitioner or an ayurvedic medical practitioner (v) Out Patient Psychiatric Illness This Benefit replaces Benefit 25 – Out-Patient psychiatric illness (vi) Menopause Hormone Replacement Therapy This Benefit replaces Benefit 23 – Menopause Hormone Replacement Therapy	Optional (i) and (ii) Up to USD 5,000/EUR 4,000/ GBP 3,125 (iii) Up to USD 150/EUR 120/ GBP 95 per period of cover in aggregate of overall Out-Patient Charges Benefit limit (iv) Full refund up to 10 sessions Physiotherapy is limited to 10 sessions and not in addition to Benefit 26. (v) Up to USD 500/EUR 400/ GBP 315 per period of cover and subject to a maximum of 10 sessions per period of cover (vi) Up to USD 400/EUR 320/ GBP 250 per Period of Cover	Already covered	Already covered	Already covered
36. Out-Patient Charges – Option 3 (i) Emergency Out-Patient Benefit (ii) Pre and Post-Operative Out-Patient Charges: a. Medical Practitioner fees b. Teleconsultation c. Physiotherapy by a Registered Physiotherapist This Benefit replaces Benefit 22- Out-Patient Charges and Benefit 26 – Out-Patient Physiotherapy and Alternative Therapies.	(i) Up to USD 300/EUR 240/ GBP 190 per Period of Cover in aggregate and subject to USD 25/EUR 20/ GBP 15 Out-Patient Per Visit Excess (ii) Up to USD 3,500/ EUR 2,800/GBP 2,190 per Medical Condition per Period of Cover Physiotherapy is up to 5 sessions within 90 days following hospitalisation in aggregate.	Not covered	Not covered	Not covered
37. Wellness, Optical and Vaccinations Costs incurred within 6 months of the plan start date are excluded	Not covered	Optional Combined limit up to USD 500/EUR 400/GBP 310 Cover available after 6 months of continuous membership	Optional Combined limit up to USD 500/EUR 400/GBP 310 Cover available after 6 months of continuous membership	Optional Combined limit up to USD 500/EUR 400/GBP 310 Cover available after 6 months of continuous membership
38. Wellness, Optical and Vaccinations – Option 2 Costs incurred within 6 months of the plan start date are excluded	Not covered	Optional Combined limit up to USD 1,000/EUR 800/GBP 625 Cover available after 6 months of continuous membership	Optional Combined limit up to USD 1,000/EUR 800/GBP 625 Cover available after 6 months of continuous membership	Optional Combined limit up to USD 1,000/EUR 800/GBP 625 Cover available after 6 months of continuous membership
39. Extended Evacuation and Repatriation	Optional	Optional	Optional	Optional

Benefit	Essential	Advance	Excel	Apex
Deductible Options				
Standard Deductible	<i>Nil</i>	<i>Nil</i>	<i>Nil</i>	<i>Nil</i>
Optional Deductibles	<i>USD 1,000/EUR 800/GBP 625</i>	<i>USD 1,000/EUR 800/GBP 625</i>	<i>USD 1,000/EUR 800/GBP 625</i>	<i>USD 1,000/EUR 800/GBP 625</i>
	<i>USD 2,500/EUR 2,000/GBP 1,550</i>	<i>USD 2,500/EUR 2,000/GBP 1,550</i>	<i>USD 2,500/EUR 2,000/GBP 1,550</i>	<i>USD 2,500/EUR 2,000/GBP 1,550</i>
	<i>USD 5,000/EUR 4,000/GBP 3,125</i>	<i>USD 5,000/EUR 4,000/GBP 3,125</i>	<i>USD 5,000/EUR 4,000/GBP 3,125</i>	<i>USD 5,000/EUR 4,000/GBP 3,125</i>
	<i>USD 10,000/EUR 8,000/GBP 6,250</i>	<i>USD 10,000/EUR 8,000/GBP 6,250</i>	<i>USD 10,000/EUR 8,000/GBP 6,250</i>	<i>USD 10,000/EUR 8,000/GBP 6,250</i>
	<i>USD 15,000/EUR 12,000/GBP 9,375</i>	<i>USD 15,000/EUR 12,000/GBP 9,375</i>	<i>USD 15,000/EUR 12,000/GBP 9,375</i>	<i>USD 15,000/EUR 12,000/GBP 9,375</i>
Out-Patient Per Visit Excess	▶ <i>Not covered</i>	▶ <i>Optional USD 25/EUR 20/GBP 15</i>	▶ <i>Optional USD 25/EUR 20/GBP 15</i>	▶ <i>Optional USD 25/EUR 20/GBP 15</i>
Out-Patient Per Visit Excess – Option 2	▶ <i>Not covered</i>	▶ <i>Optional USD 15/EUR 12/GBP 10</i>	▶ <i>Optional USD 15/EUR 12/GBP 10</i>	▶ <i>Optional USD 15/EUR 12/GBP 10</i>

► 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 | 21 Hazardous sports and pursuits |
| 2 Administrative and shipping fees | 22 HIV, AIDS or sexually transmitted disease
– except as stated in the benefit schedule |
| 3 Alcohol and drug abuse | 23 Hormone Replacement Therapy
– unless caused due to medical intervention |
| 4 Allergy Testing | 24 Morbid obesity |
| 5 Chemical exposure | 25 Nursing homes, convalescence homes,
health hydros and nature cure clinics |
| 6 Cosmetic treatment | 26 Pregnancy or maternity
– unless this option has been chosen or
included within the core benefits of the plan |
| 7 Contamination | 27 Pre-existing Medical Conditions
– unless agreed by us in writing |
| 8 Chronic conditions (Essential plan only) | 28 Professional sports |
| 9 Coma or Vegetative State | 29 Reproductive medicine |
| 10 Deductible, out-patient per visit excess or co-insurance | 30 Routine examinations, health screening
– except as stated in the benefit schedule |
| 11 Dental care
– unless this additional option has been chosen | 31 Second opinions
– unless agreed by us in writing as part of the added
value Interconsultation® service |
| 12 Developmental disorders | 32 Self-inflicted injuries or attempted suicide |
| 13 Dietary supplements and cosmetic products | 33 Sexual problems and gender re-assignment |
| 14 Eating disorders | 34 Sleep disorders |
| 15 Experimental treatment and drugs | 35 Travel/accommodation costs
– except those pre-authorised by us |
| 16 Eyesight tests or vision correction, hearing tests,
hearing or visual aids
– except as stated in the benefit schedule | 36 Travelling against medical advice |
| 17 External appliance and/or prosthesis | 37 Treatment by a family member |
| 18 Failure to follow medical advice | 38 Treatment charges outside of our reasonable and
customary range |
| 19 Foetal surgery | |
| 20 Genetic testing | |

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