



# Enhanced SimpleCare Plans

## SimpleCare – New Benefits and Enhancements to our Plans

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 2024 and is intended to advise you of the changes to policies incepting from **1 April 2025**. Effective 1 April 2025, our Members' Handbook will incorporate the changes mentioned in this document and will be available within your secure online portfolio.

Below you will find the recent changes and benefit clarifications we have made to our policies. These changes are contained in a short form description format. For full details please review your policy handbook.

If you are a renewing customer these changes will only come into effect when your policy renews with us.

You may only select the new options at your policy renewal.

If you have any questions, please contact NHI customer service or your broker.

## New Cover Options

### Regional Cover Options – New Options available to reduce coverage from Worldwide excluding USA

You can now select from various **Regional Cover** Options:

- i) Europe Continent only (excluding UK, Germany & Switzerland)
- ii) South Asia
- iii) Pacific Islands

The **Regional Cover** Option available to you will depend on your **Country of Residence**.

## Changes to Plan and Benefits

### 1. Enhanced South East Asia (Excluding Singapore) Regional Cover

We have now added Australia and New Zealand as eligible countries to receive **Treatment** if you have selected the South East Asia (excluding Singapore) **Regional Cover** Option.

### 2. Alteration to the application of your deductible (if you have selected one)

Your deductible will now only apply to **In-Patient** and **Day-Patient Treatment**. If you have **Out-Patient** coverage as part of your benefits the selected deductible will no longer apply to these charges.

### 3. Vitamins and Minerals

You can now claim for eye lubricants prescribed by a **Medical Practitioner** under the **Out-Patient** charges benefit section iv).

### 4. Evacuation & Repatriation Benefits

We have clarified that repatriation is only covered following an evacuation that is covered by Now Health International.

### 5. Claim timeline

In the Handbook Section 3.1 step 3 we have added the following final sentence - You may need to allow additional time for banks to process Your reimbursement.

### 6. Maximum length of Prescription

In the handbook Section 3 we have added a new section:

#### 3.11 What is the maximum length of prescription I can claim at one time?

**Eligible** medications prescribed by **Your Medical Practitioner** will be paid up to three (3) months or to the end of **Your** policy date, whichever is the earlier.

### 7. Dental Benefits

For all Dental Benefit Options we have clarified that:

Prescribed drugs and dressings related to dental treatment are covered under the Dental Benefits.

### 8. Out-Patient Per Visit Excess

The **Out-Patient** Per Visit Excess will now be applied to all **Out-Patient Treatments** other than those covered under the Renal dialysis/Renal failure, Cancer & Organ Transplant Benefits.

## Additional Wording Changes

### ○ Exclusions

#### i) Obesity and Weight Loss

The old Morbid Obesity exclusion has been replaced by a new exclusion as set out below:

##### 5.23 Obesity and Weight Loss

You are not covered for costs of Treatment for, or related to Bariatric surgery and any complications arising from it. You are not covered for costs of Treatment for, or related to removing fat or surplus healthy tissue from any part of the body and any complications arising from it. You are not covered for the costs of Treatment for, or related to weight loss including weight loss medications and any complications arising from them.

#### ii) Traditional Chinese Medicine (TCM)

A new exclusion has been added for various TCM treatments as follows:

**5.35 Traditional Chinese Medicine.** You are not covered for the following, pre-paid treatment plan or pre-paid package prior to treatment being received, Over-the-counter traditional Chinese Medicines, Treatments for tonic or cosmetic purposes or weight management. You are not covered for the following Traditional Chinese Medicines (whether prescribed or not) including cordyceps; ganoderma; antler; cubilose; donkey-hide gelatin; hippocampus; ginseng; red ginseng; american ginseng; radix ginseng silvestris; antelope horn powder; placenta hominis; agaricus blazei murill; musk; pearl powder; rhinoceros horn and substances from asian elephant, sun bear, tiger or other endangered species. You are not covered for more than one Treatment per day.

### ○ Definitions

A new Traditional Chinese Medicine & Ayurvedic Medicine definition has been added.

## ○ The Contract

### **Regulatory Clause (Only applicable to policy numbers starting with BN)**

We have now included the endorsement usually located on your **Certificate of Insurance** on within the policy wording.

Your Plan is underwritten by Best Doctors Insurance Limited and governed by the laws of Bermuda. As a consequence Your Plan may not meet the requirements of the relevant regulations in Your territory. Please ensure that Your Plan is suitable where You reside and that You comply with any necessary taxation or other obligations.

## ○ Premium Payment

We have added wording for sake of clarity:

You are not allowed to change the currency of Your Plan at renewal of Your Plan unless You change the **Country of Residence**, and the currency change (if any) is subject to underwriting.

## ○ Making a complaint

We have updated our wording to provide a more detailed process should you wish to make a complaint.

## ○ Data Protection

We have added a clause in relation to data protection:

By electing to renew the Plan via online or other acceptance procedure, You are declaring that You agree with the data processing practices described in Data Privacy Policy which is available at [www.now-health.com/privacy](http://www.now-health.com/privacy). You also consent to the collection, processing and use of Personal Data (as defined under the applicable data protection law) by the Now Health group companies as well as the transfer of Personal Data to the third parties mentioned herein for the purpose of providing the services set out under the terms of this Plan. These third parties may be located in countries which may not be designated jurisdictions for data transfer as per applicable Data Protection Laws

This document and its contents are for information only and contains a general description of the changes included in the updated versions of SimpleCare plans. These updates will differ for each plan level and the table of benefits for each plan level can be found in the Members' Handbook.

This document serves only as a reference to the updated SimpleCare plans, until a policy is issued in accordance with the Updated Wordings to our Plans.