



Enhanced WorldCare Plans

WorldCare – 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

1. 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 East Asia (excluding Singapore)
- iii) Africa Continent and Indian Subcontinent
- iv) Africa and Europe Continents and Indian Subcontinent
- v) South Asia
- vi) Pacific Islands

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

You cannot select the US Elective option if you choose one of these area of coverage options.

2. New Deductible Options

You can now select extra deductible options of:

- i) USD 150/EUR 120/GBP 95/SGD 195/CNY 950
- ii) USD 250/EUR 200/GBP 155/SGD 325/CNY 1,570
- iii) USD 500/EUR 400/GBP 310/SGD 650/CNY 3,150

3. New Wellness and Vaccination Benefit

A new Wellness and **Vaccination Benefit** up to USD 250/EUR 200/GBP 155/SGD 325/RMB 1,570 is now available for purchase on all Essential plans when **Out-Patient** Charges or **Out-Patient** Charges Option 2 has been selected, and on Advance, Excel and Apex plans.

A six (6) month **Waiting Period** applies.

4. Wellness, Optical & Vaccination Benefit

The Wellness, Optical & **Vaccination** Optional **Benefit**, up to USD 500/EUR 400/GBP 310/SGD 650/RMB 3,150 is now available for selection on Essential plans, if you have also selected an **Out-Patient** Charges or **Out Patient** Charges Option 2

A six (6) month **Waiting Period** applies.

5. Apex Policy – New Option to remove the Maternity Benefit

For our members who wish to purchase an Apex policy but do not require the maternity benefit we now offer the option to remove this benefit.

If you select this option but want to add the Maternity benefit at a future renewal you will be subject to an underwriting review and a 12 month **Waiting Period** will apply.

Please remember that all members on the same policy must have the same level of benefits.

6. High Cost Provider Restriction Option (only available to residents of Hong Kong with a policy number starting AP)

You can elect to take a 30% Co-Insurance on all treatment received (In-Patient, Day-Patient and Out-Patient) at the Adventist, Sanitorium and Matilda Hospital Networks.

Changes to Plan and Benefits

1. Traditional Chinese Medicine (TCM) & Ayurvedic Medicine – Separate benefit and new annual limits applied

This coverage has moved to a standalone benefit for Advance, Excel and Apex policies.

New guidance is given on what information we need to assess whether a claim is eligible.

New Annual Limits have been applied as follows:

Advance – Up to USD 1,000/EUR 800/GBP 620/SGD 1,300

Excel – Up to USD 1,500/EUR 1,200/GBP 930/SGD 1,950

Apex – Up to USD 3,000/EUR 2,400/GBP 1,850/SGD 3,900

2. Vitamins and Minerals

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

3. 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.

4. Maximum length of Prescription

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

3.12 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 a maximum of three (3) months or to the end of **Your** policy date, whichever is the earlier.

5. Evacuation & Repatriation Benefits (including Extended Evacuation & Repatriation)

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

6. Wellness Benefit Options

For all Wellness Benefit Options that include Optical benefits we will now give cover for Laser Eye Surgery within the Optical benefit limit.

7. Dental Benefits

For all Dental Benefit Options we have clarified that:

- i) Prescribed drugs and dressings related to dental treatment are covered under the Dental Benefits
- ii) Dental Implants are covered under section ii) Complex Dental treatment

8. Apex Policy (Only applicable to Individual/Family Policies)

A compulsory 20% Co-insurance will be applied to the Maternity benefit.

For members who renew their existing Apex policy with us, we will waive the 20% co insurance for one year. However, it will be applied from the subsequent renewal in 2026/27.

9. 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.

10. Traditional Chinese Medicine (TCM) & Ayurvedic Medicine (Only applicable to members with a policy number starting CN)

New Annual Limits have been applied as follows:

Advance – increased from Up to RMB 4,700 to Up to RMB 6,500

Excel – increased from Up to RMB 7,800 to Up to RMB 10,000

Apex – increased from Up to RMB 12,600 to Up to RMB 15,000

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:

5.24 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.

○ The Contract

Regulatory Clause (Only applicable to members with a policy number starting 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. 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 WorldCare 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 WorldCare plans, until a policy is issued in accordance with the Updated Wordings to our Plans.