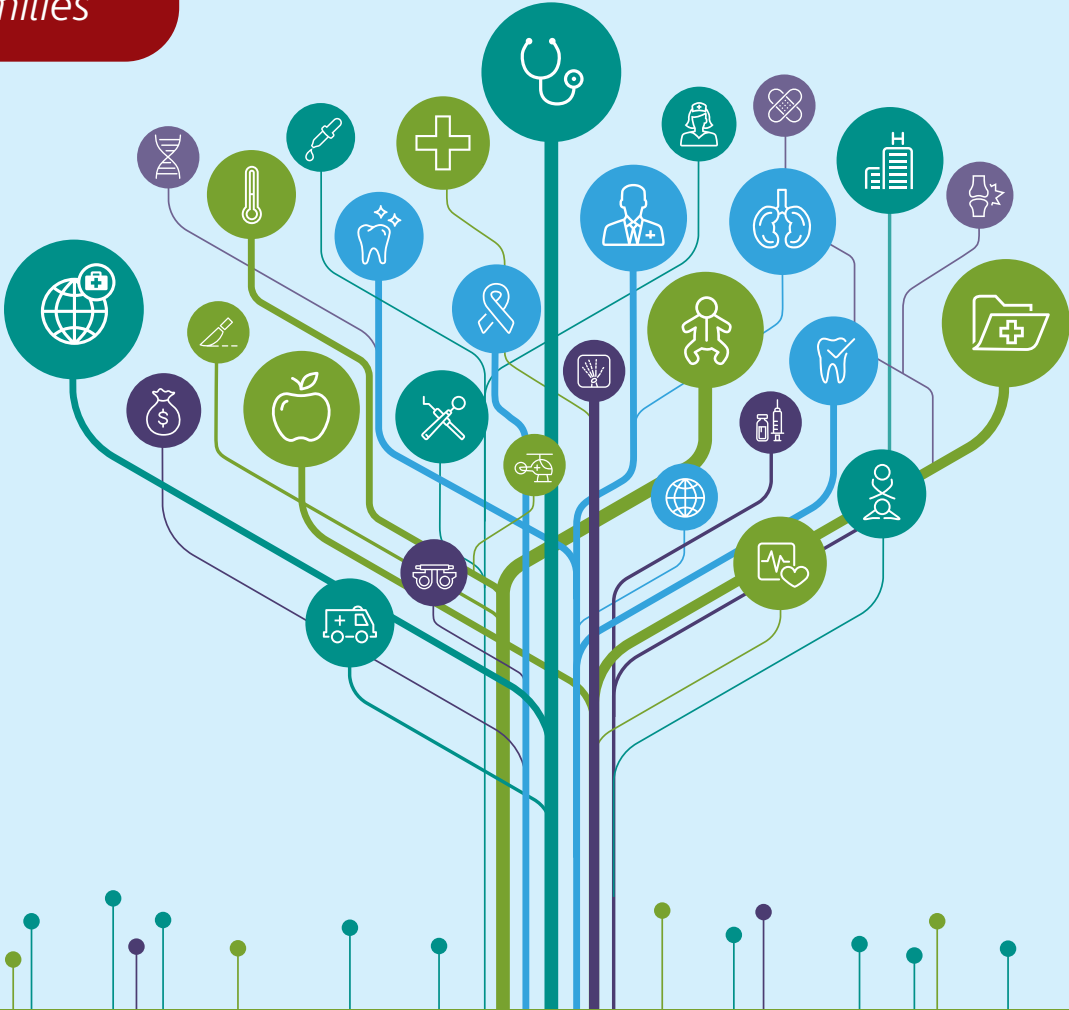


# SimpleCare Explained

*individuals and families*





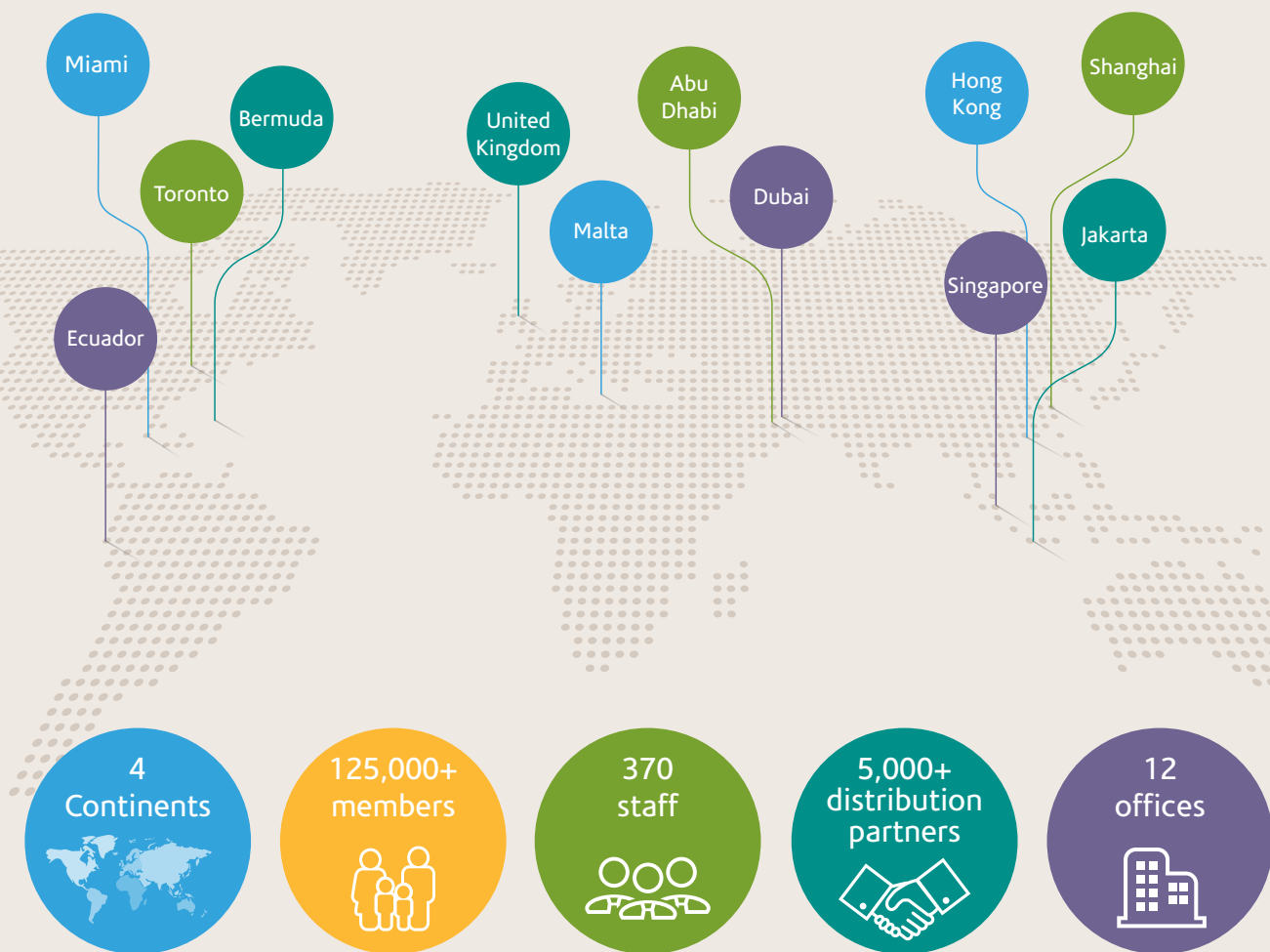
## About US

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.

Our innovative service proposition provides you with peace of mind that we will deliver a fast, accurate service when you need it most. Our award winning digital tools such as our smartphone app also make it easy for members to manage their plan while on the move, creating an exceptional customer experience.



## 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.

**STARR**  
INSURANCE COMPANIES



## 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.*

### Transparent:

Clear, relevant information, so you know exactly what is and isn't covered

### Service Excellence:

Great service from people who respect your time and understand what matters to you



### Flexible:

Flexible annual deductible and additional options to help tailor your plan to your needs and budget

### Fast:

Straightforward processes and fast turnaround times, from joining to claiming

### Innovative:

Innovative digital tools so it's easy to find a doctor and submit claims, anywhere in the world

*We are an award winning health insurance provider. From our products to our innovative service offer, we are continually working to deliver excellence for our customers.*



## See what our customers have to say!

*More important than awards, at Now Health International we put the customer first, which is why in our most recent Customer Satisfaction survey...*

**87%** of members rated their overall experience as **very good, good or excellent\***




















\*based on survey Nov 2019



## SimpleCare: At a glance

SimpleCare is an affordable plan that is designed to provide vital health protection for all major health events, ensuring you can access quality healthcare when you need it most.











SimpleCare CORE	SimpleCare 100	SimpleCare 250
 In-Patient	 +  In-Patient Out-Patient USD 1,000/EUR 800/ GBP 625	 +  +  In-Patient Out-Patient USD 2,500/EUR 2,000/ GBP 1,550 Dental
Ideal for someone who wants protection for serious medical conditions and emergencies 	Suitable for those that want cover for major health events, as well basic cover for day to day medical expenses 	Designed for those looking for more extensive but affordable cover, with a higher aggregate benefit limit for day to day medical expenses 

	SimpleCare CORE	SimpleCare 100	SimpleCare 250
	Annual maximum up to USD 1,000,000/ EUR 800,000/ GBP 625,000	Annual maximum up to USD 1,500,000/ EUR 1,200,000/ GBP 937,500	Annual maximum up to USD 1,500,000/ EUR 1,200,000/ GBP 937,500
 Hospital & Surgery	Full refund	Full refund	Full refund
 Day-Patient/ Out-Patient Surgery	Full refund	Full refund	Full refund
 Cancer	Full refund	Full refund	Full refund
 Organ Transplant	Up to USD 100,000/ EUR 80,000/GBP 62,500	Up to USD 150,000/ EUR 120,000/GBP 93,750	Up to USD 150,000/ EUR 120,000/GBP 93,750
 Evacuation and Repatriation	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 100,000/ EUR 80,000/GBP 62,500
 Out-Patient	Not Covered	Up to USD1,000/ EUR 800/GBP 625	Up to USD 2,500/ EUR 2,000/GBP 1,550
 Dental	Not Covered	Not Covered	80% up to USD 300/ EUR 240/GBP 185
 In/Day/Out-Patient Deductible	USD 500/EUR 400/ GBP 310 default	USD 500/EUR 400/ GBP 310 default	USD 500/EUR 400/ GBP 310 default



## How to build **your plan**

Here's how you can build your own SimpleCare plan in four easy steps.




<b>1</b> 	<b>Select your level of cover</b>	<b>SimpleCare CORE</b>  In-Patient	<b>SimpleCare 100</b>   In-Patient    Out-Patient USD 1,000/ EUR 800/ GBP 625	<b>SimpleCare 250</b>    In-Patient    Out-Patient    Dental USD 2,500/ EUR 2,000/ GBP 1,550						
<b>2</b> 	<b>Select your geographical area of cover</b>	<b>Default</b> Area of Cover: Europe Network: SimpleCare Europe* <small>* Our list of medical providers in Europe that is available to you</small>		<b>Optional</b> Area of Cover: Worldwide excluding U.S.A. Network: SimpleCare Comprehensive* <small>* Our list of medical providers that is available to you if you have extended your geographical area of cover to Worldwide Excluding USA</small>						
<b>3</b> 	<b>Select your annual in/day/out-patient deductible</b>	USD Nil	USD 150/ EUR 120/ GBP 95	USD 250/ EUR 200/ GBP 155	USD 500/ EUR 400/ GBP 310 (default)	USD 1,000/ EUR 800/ GBP 625	USD 2,500/ EUR 2,000/ GBP 1,550	USD 5,000/ EUR 4,000/ GBP 3,125	USD 10,000/ EUR 8,000/ GBP 6,250	USD 15,000/ EUR 12,000/ GBP 9,375
<b>4</b> 	<b>Select any ONE out-patient option</b> <ul style="list-style-type: none"> <li>For SimpleCare 100 &amp; SimpleCare 250</li> <li>For deductibles USD 500/EUR 400/GBP 310 and under</li> </ul>	USD 25/EUR 20/GBP15 out-patient per visit excess				20% out-patient co-insurance				

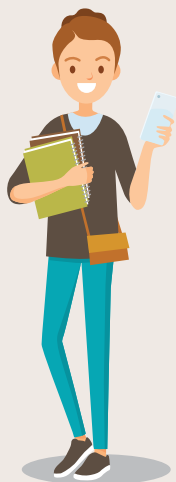


## Who should buy **this plan**?

### Meet Sarah

Sarah has recently moved abroad to study. It's her first time living away from home so her parents are paying for the cover. They need a cost-conscious solution while providing reassurance that she has access to top quality healthcare. She is looking for:

-  Protection for accidents, hospitalisations and serious medical conditions
-  Medical evacuation and repatriation to her home country
-  Affordable cover as she is on a tight budget



#### She should consider:

- SimpleCare CORE, which covers Sarah for all her major health needs
- A high annual in/day/out-patient deductible such as USD 5,000/EUR 4,000/GBP 3,125 which will reduce her premium

#### Why is this a good option:

- Full cover for hospital and surgery charges
- Full cover for cancer treatment
- Evacuation and repatriation cover up to USD 100,000/EUR 80,000/GBP 62,500
- Access to our award-winning service and digital tools



## Who should buy **this plan?**

### Meet **Bob**

**Bob is an expat on a local employment contract, so he isn't entitled to the benefits associated with an expat package. However, his company are willing to give him a subsidy so he can purchase health insurance. Bob is looking for:**



- ✔ Protection for accidents, hospitalisations and serious medical conditions
- ✔ Basic cover for minor day to day medical expenses, such as GP visits
- ✔ Health cover for his country of residence, as well as when he travels back to his home country to visit family

#### **He should consider:**

- *SimpleCare 100, which covers Bob for all major health events, as well as up to USD 1,000/EUR 800/GBP 625 worth of out-patient treatment*
- *Our Worldwide cover (excluding USA) option, so Bob is covered when he travels home to visit family*
- *A low annual in/day/out-patient deductible such as USD 250/EUR 200/GBP 155, so he only has a small amount to pay once a year to access his plan*

#### **Why is this a good option:**

- *Full cover for hospital and surgery charges*
- *Full cover for cancer treatment*
- *Up to USD 1,000/EUR 800/GBP 625 per year to access out-patient care, drugs and dressings, physiotherapy and complementary medicine*
- *Access to our award-winning service and digital tools*

### Meet the **Perez Family**

**They are local nationals who are concerned about the quality of healthcare provision available to them in their home country. They are looking for:**



- ✔ A plan that ensures they can access the quality providers both locally and abroad
- ✔ A reasonable level of cover for both serious medical conditions and the costs of day to day medical treatment, including dental
- ✔ Affordable cover for their whole family

#### **They should consider:**

- *SimpleCare 250, which covers the family for all their major health needs, as well as up to USD 2,500/EUR 2,000/GBP 1,550 worth of out-patient treatment including dental*
- *A nil annual in/day/out-patient deductible, so they can access their plan with no up front cost to pay*
- *They could also choose one of our risk-management tools for out-patient treatment, such as a 20% co-insurance, to help them keep their cover affordable*




#### **Why is this a good option:**

- *Full cover for hospital, surgery and cancer treatment*
- *Up to USD 2,500/EUR 2,000/GBP 1,550 per year per member to access out-patient care, drugs and dressings, physiotherapy and complementary medicine*
- *80% cover up to USD 300/EUR 240/GBP 185 per year per member for routine and complex dental treatment*
- *Access to our award-winning service and digital tools*




# SimpleCare Benefit Schedule

Benefit	SimpleCare CORE	SimpleCare 100	SimpleCare 250	
<b>Annual Maximum Plan Limit</b>	<b>USD 1,000,000/ EUR 800,000/ GBP 625,000</b>	<b>USD 1,500,000/ EUR 1,200,000/ GBP 937,500</b>	<b>USD 1,500,000/ EUR 1,200,000/ GBP 937,500</b>	
<b>Geographical Area of Cover Default</b>	<b>Default Network: SimpleCare Europe*</b>			
<b>Hospital &amp; Surgery</b>	<b>1. Hospital Charges, Medical Practitioner and Specialist Fees:</b> (i) Hospital charges (ii) Ancillary charges	(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 1,500/ EUR 1,200/GBP 930 per medical condition
<b>2. Diagnostic Procedures:</b> MRI, PET & CT Scans	Full refund for in-patient pre and post-operative scans	Full refund	Full refund	
<b>3. Renal Failure and Renal Dialysis:</b> (i) In-Patient basis (ii) Day-Patient or Out-Patient basis	(i) Up to six weeks or USD 10,000/ EUR 8,000/GBP 6,250 for in-patient pre and post-operative care (ii) Up to USD10,000/ EUR 8,000/GBP 6,250	(i) Up to six weeks full refund (ii) USD 35,000/ EUR 28,000/GBP 21,875	(i) Up to six weeks full refund (ii) USD 35,000/ EUR 28,000/ GBP 21,875	
<b>4. Organ Transplant:</b>	Up to USD 100,000/ EUR 80,000/GBP 62,500	Up to USD 150,000/ EUR 120,000/GBP 93,750	Up to USD 150,000/ EUR 120,000/GBP 93,750	
<b>5. Cancer Treatment:</b>	Full refund	Full refund	Full refund	
<b>6. New Born Cover:</b>	Up to USD 25,000/ EUR 20,000/GBP 15,625	Up to USD 35,000/ EUR 28,000/GBP 21,875	Up to USD 35,000/ EUR 28,000/GBP 21,875	
<b>7. Congenital Disorder:</b>	Up to USD 25,000/ EUR 20,000/GBP 15,625	Up to USD 35,000/ EUR 28,000/GBP 21,875	Up to USD 35,000/ EUR 28,000/GBP 21,875	
<b>8. Parent Accommodation:</b>	Full refund	Full refund	Full refund	
<b>9. Hospital Accommodation for New Born Accompanying their Mother:</b>	Full refund	Full refund	Full refund	
<b>10. Reconstructive Surgery:</b>	Full refund	Full refund	Full refund	
<b>11. Day-Patient or Out-Patient Surgery:</b>	Full refund	Full refund	Full refund	
<b>12. In-Patient Emergency Dental Treatment:</b>	Full refund	Full refund	Full refund	
<b>13. Rehabilitation:</b>	Full refund up to 30 days per medical condition	Full refund up to 90 days per medical condition	Full refund up to 90 days per medical condition	
<b>14. Nursing Care at Home:</b>	Not covered	Full refund up to 30 days per medical condition	Full refund up to 30 days per medical condition	

	Benefit	SimpleCare CORE	SimpleCare 100	SimpleCare 250
 Emergency & Assistance	<b>15. Emergency Ambulance Transportation:</b>	▶ Full refund	▶ Full refund	▶ Full refund
	<b>16. Evacuation and Repatriation:</b> <b>Evacuation:</b> Reasonable expenses for: (i) Transportation costs (ii) Reasonable local travel costs to and from medical appointments (iii) Reasonable travel costs for a locally-accompanying person (iv) Reasonable costs for non-hospital accommodation costs  <b>Repatriation to country of residence or country of nationality following treatment</b>	Combined limit of USD 100,000/ EUR 80,000/GBP 62,500 ▶ (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	Combined limit of USD 100,000/ EUR 80,000/GBP 62,500 ▶ (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	Combined limit of USD 100,000/ EUR 80,000/GBP 62,500 ▶ (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
	<b>17. Emergency Non-Elective Treatment outside Area of Cover:</b>	▶ 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	▶ 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	▶ 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
	<b>18. Hospital Cash Benefit:</b> Benefit is payable for each night an insured person receives in-patient treatment if: (i) the treatment is received within the public hospitals of the insured person's country of residence; or (ii) this plan is purchased as a Secondary Health Insurance Plan  Note: This benefit is not available for USD 10,000/EUR 8,000/GBP 6,250 or USD 15,000/EUR 12,000/GBP 9,375 deductible plans.	▶ USD 125/EUR 100/GBP 75 per night, up to 30 nights	▶ USD 250/EUR 200/GBP 155 per night, up to 30 nights	▶ USD 250/EUR 200/GBP 155 per night, up to 30 nights
	<b>Annual Out-Patient Limit</b> Applicable to Benefit 19 and 20	N/A	USD 1,000/ EUR 800/ GBP 625	USD 2,500/ EUR 2,000/ GBP 1,550
 Out-Patient	<b>19. Out-Patient Charges:</b> (i) Medical Practitioner fees (ii) prescribed Drugs and Dressings	▶ (i) Pre-operative consultations within 15 days from admission and post hospitalisation consultations within 30 days following discharge from hospital, Up to max USD 750/ EUR 600/GBP 460 per medical condition ▶ (ii) Not covered	▶ (i) Full refund up to annual out-patient limit ▶ (ii) Full refund up to annual out-patient limit	▶ (i) Full refund up to annual out-patient limit ▶ (ii) USD1,250/EUR1,000/ GBP 780  (i) & (ii) subject to annual out-patient limit
	<b>20. Out Patient Physiotherapy and Alternative Therapies:</b> (i) Physiotherapy (ii) Complementary medicine and Treatment: osteopaths, chiroprodists and podiatrists, chiropractors, homeopaths, dietician and acupuncture Treatment (iii) Treatment by a recognised Traditional Chinese Medicine Practitioner or an Ayurvedic Medical Practitioner	▶ Not covered	▶ (i) USD 60/EUR 48/GBP 40 per visit ▶ (ii) USD 60/EUR 48/GBP 40 per visit ▶ (iii) USD30/EUR 24/GBP 20 per visit  Combined up to 10 visits for (i), (ii) & (iii), subject to annual out-patient limit	▶ (i) USD 80/EUR 64/GBP 50 per visit ▶ (ii) USD 80/EUR 64/GBP 50 per visit ▶ (iii) USD 40/EUR 32/GBP 25 per visit  Combined up to 10 visits for (i), (ii) & (iii), subject to annual out-patient limit
	Benefit	SimpleCare CORE	SimpleCare 100	SimpleCare 250
 Dental	<b>21. Dental Care:</b> Waiting Period: Costs incurred within nine months from the Entry Date are excluded. Orthodontics and dental implants not covered.	▶ Not covered	▶ Not covered	▶ USD 300/EUR 240/GBP 185, subject to 20% co-insurance




	Geographical Area of Cover Option	SimpleCare CORE	SimpleCare 100	SimpleCare 250
 Geographical Area of Cover Options	Area of Cover: Worldwide Excluding USA	▶ Network: SimpleCare Comprehensive#	▶ Network: SimpleCare Comprehensive#	▶ Network: SimpleCare Comprehensive#


\* **SimpleCare Europe Network**

Our list of medical providers in Europe that is available to you.

# **SimpleCare Comprehensive Network**

Our list of medical providers that is available to you if you have extended your geographical area of cover to Worldwide Excluding USA.

	Deductible Options	SimpleCare CORE	SimpleCare 100	SimpleCare 250
 Deductibles Options	Standard Deductible	USD 500/EUR 400/GBP 310	USD 500/EUR 400/GBP 310	USD 500/EUR 400/GBP 310
	Deductible Options (In-Patient, Day-Patient & Out-Patient)  Please note: USD 10,000/EUR 8,000/GBP 6,250 or USD 15,000/EUR 12,000/GBP 9,375 deductible plans are only available to be purchased as a Secondary Health Insurance Plan.	▶ Optional  Nil USD 150/EUR 120/GBP 95 USD 250/EUR 200/GBP 155 USD 1,000/EUR 800/GBP 625 USD 2,500/EUR 2,000/GBP 1,550 USD 5,000/EUR 4,000/GBP 3,125 USD 10,000/EUR 8,000/GBP 6,250 USD 15,000/EUR 12,000/GBP 9,375	▶ Optional  Nil USD 150/EUR 120/GBP 95 USD 250/EUR 200/GBP 155 USD 1,000/EUR 800/GBP 625 USD 2,500/EUR 2,000/GBP 1,550 USD 5,000/EUR 4,000/GBP 3,125 USD 10,000/EUR 8,000/GBP 6,250 USD 15,000/EUR 12,000/GBP 9,375	▶ Optional  Nil USD 150/EUR 120/GBP 95 USD 250/EUR 200/GBP 155 USD 1,000/EUR 800/GBP 625 USD 2,500/EUR 2,000/GBP 1,550 USD 5,000/EUR 4,000/GBP 3,125 USD 10,000/EUR 8,000/GBP 6,250 USD 15,000/EUR 12,000/GBP 9,375

	Out-patient Options	SimpleCare CORE	SimpleCare 100	SimpleCare 250
 Out-Patient Options	Out-Patient Per Visit Excess USD 25/EUR 20/GBP15 †	N/A	▶ Optional	▶ Optional
	Co-Insurance Out-patient Treatment 20% †	N/A	▶ Optional	▶ Optional

† only available for plans with deductibles of USD 500/EUR 400/GBP 310 and under



## How to use **your plan?**

*When you need to use your plan, we've designed the process to be as straightforward as possible. Our innovative digital tools mean it is easy to manage your plan completely online.*

	<b>Accessing In-Patient Treatment:</b>	<p>If you need to be admitted to hospital for day-patient or in-patient treatment, you must contact us first to request treatment pre-authorisation. We will then place a guarantee of payment with the medical provider so you don't need to pay anything.</p>
	<b>Find a Medical Provider:</b>	<p>Before seeking treatment you can use our Find a Medical Provider Tool to find a medical provider. This can be accessed online via:</p> <ol style="list-style-type: none"> <li data-bbox="662 540 1497 629">  1) <a href="#">Our website</a>,         </li> <li data-bbox="662 629 1497 718">  2) Our smartphone '<a href="#">Now Health' App</a> available for iPhone and Android; or         </li> <li data-bbox="662 718 1497 810">  3) <a href="#">Your secure online portfolio</a>.         </li> </ol>
	<b>Accessing Out-Patient Treatment:</b>	<p>If you select a plan that includes out-patient benefit, you can go to any medical practitioner of your choice or in our network, pay for your treatment and claim back your expenses online.</p>
	<b>Make a Claim:</b>	<p>If you have paid for out-patient treatment and need to submit a claim for reimbursement, you can do this in one of two ways, either via:</p> <ol style="list-style-type: none"> <li data-bbox="662 1038 1497 1127">  1) Our <a href="#">smartphone App</a> for iPhone and Android; or         </li> <li data-bbox="662 1127 1497 1216">  2) via <a href="#">your secure online portfolio</a>.         </li> </ol> <p>Simply complete the online form and don't forget to attach any receipts or diagnostic reports. You will receive a notification to acknowledge receipt of your claim and you can track it using your secure online portfolio.</p>
	<b>Manage your information from anywhere:</b>	<p>You can use your secure online portfolio to access all your plan information in just a few clicks. You can use your secure online portfolio to:</p> <ul style="list-style-type: none"> <li data-bbox="662 1452 1497 1556">  View and download your plan documents, including your certificate of insurance         </li> <li data-bbox="662 1556 1497 1659">  Add your membership card to your smartphone wallet         </li> <li data-bbox="662 1659 1497 1763">  Download your virtual membership card         </li> <li data-bbox="662 1763 1497 1866">  Submit and track the status of your claims         </li> <li data-bbox="662 1866 1497 1970">  Submit requests for treatment pre-authorisation         </li> </ul>



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

