

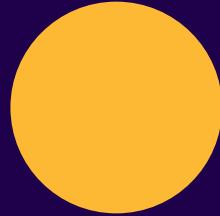
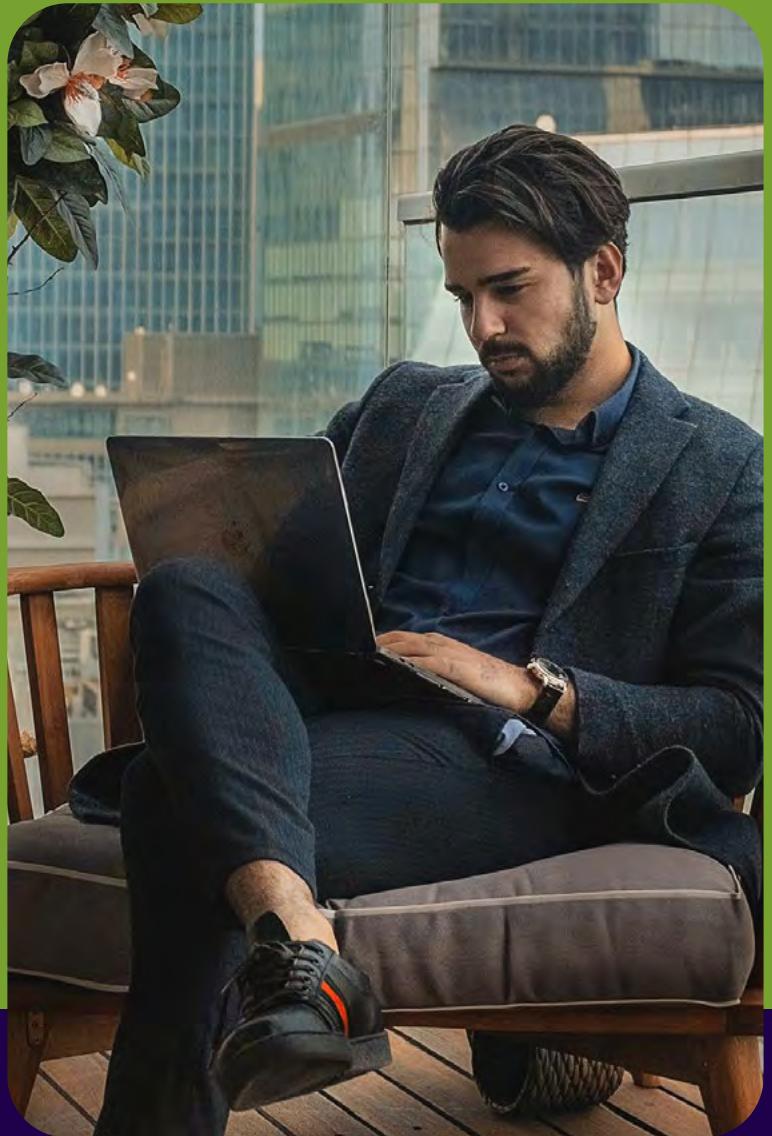
Administered by:



Insured by:



WorldCare Explained



Companies

Insured by Arabia Insurance Company S.A.L.



About Us

An innovative leader
in high-end health care

About us

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, Jakarta, Matla and Spain.

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 16 sales/service offices, 125,000+ members, 407 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



407 Staff


5,000+
Distribution
Partners
Globally


16 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 16 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



Established in 1944 and present across nine Arab countries, Arabia Insurance Company S.A.L. owes its strength to 75 years of regional expertise, locally customised solutions, and a key focus on customer centricity to meet customers' evolving needs. Arabia Insurance Company S.A.L. has drawn its objectives over-delivering adequate coverage, proper and prompt claims handling, product development and the latest technical updating. The core of Arabia's success lies in understanding individual needs and maintaining a close relationship with customers.



Our Promise to Members

Service Promise

Your employees 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 five 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 employees.



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 your employees 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

Your employees 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 your employees 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



Wellness

Our preventive care additional option means your employees can look after their future health too

Our Added Value Services

Support to stay well and support when Your employees need it



Second Medical Opinion

Leveraging our extensive network of medical experts worldwide, we provide your employees with a second medical opinion service to help ensure they 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.



EAP (For SME Clients Only)

The [confidential EAP service](#) is provided by LifeWorks (TELUS). The service includes:

- ✓ Immediate support by phone from specialised professionals in counselling, social work, psychology or human services, available 24/7 in multiple languages
- ✓ Each member is eligible for 5 sessions of short-term counselling per plan year
- ✓ Clients can also access a range of health and wellness advice via the EAP portal and App



Global Concierge Service

To help make this process easier for your employees, we provide concierge support to help them manage the process. This includes:

- ✓ Recommending where to get treatment
- ✓ Support to book medical appointments
- ✓ Placing guarantees of payment with the hospital, including in an emergency, so your employees don't need to pay up front



Pharmacy Delivery Service

We understand you need to receive your medication in a timely manner and have designed a simple process to help achieve this.

- ✓ You call our 24/7 Customer Service team with your existing prescription to request our Pharmacy Delivery Service at least seven days before you need the medicine
- ✓ If you require a refill prescription, a teleconsultation or a doctor home-visit can be arranged so you do not need to visit a doctor
- ✓ Once the pharmacy verifies your prescription, they will contact you to arrange delivery
- ✓ The pharmacy confirms delivery to us, and we'll pay the relevant cost of medication covered under your health insurance plan. If co-pay is applicable, you will need to pay via card or cash when your prescription is delivered



Call our Customer Service team



Email us at CustomerService@now-health.com

Our Digital Tools

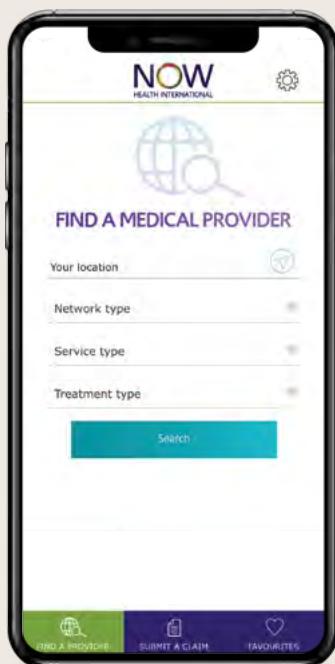
► Our Website

Manage your company 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 group plan documents from here, including the certificate of insurance, group agreement, members' handbook and any form you might need. You can add and delete employees, order replacement membership cards for your staff and track all claims activity on your plan. Our complete online solution means that you can choose to go paper-free, although you can always request to receive your documents by post, if you prefer.

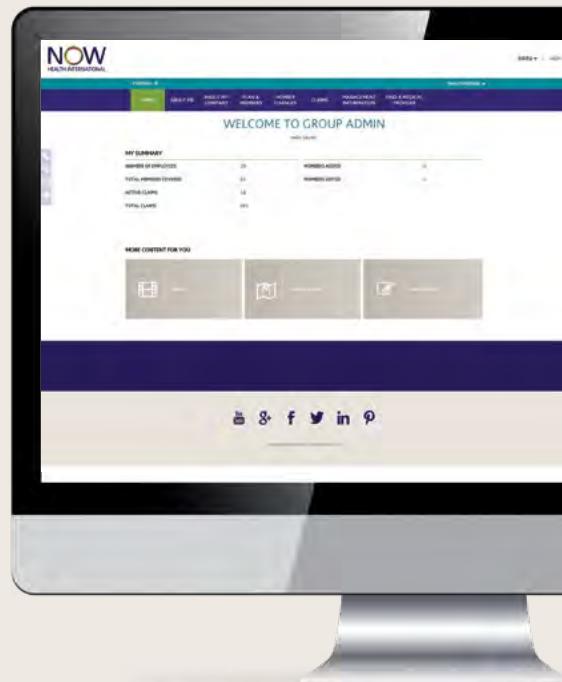


► Online management reporting

We prepare regular management reports about your plan so you always have an up to date view of how your plan is running, including a statement of account, claims summary and a membership list.

► Designed for your employees

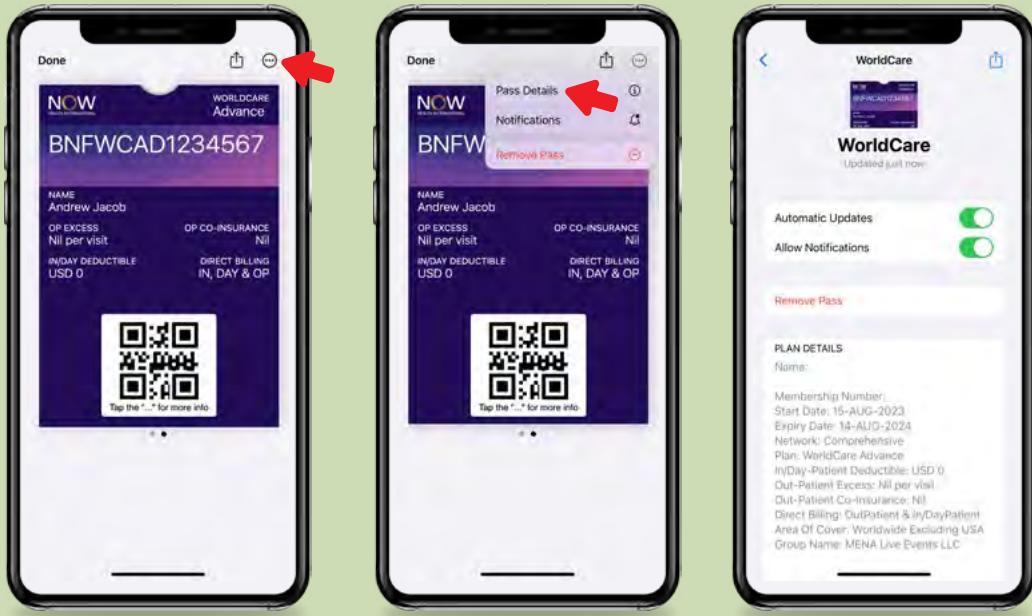
Our intuitive online tools are designed to make it easier for your employees to use their plan too. Each employee gets their own secure online portfolio where they can view and download their plan documents and track the status of their claims.



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 Digital Membership Card



Instant Access to Your Plan

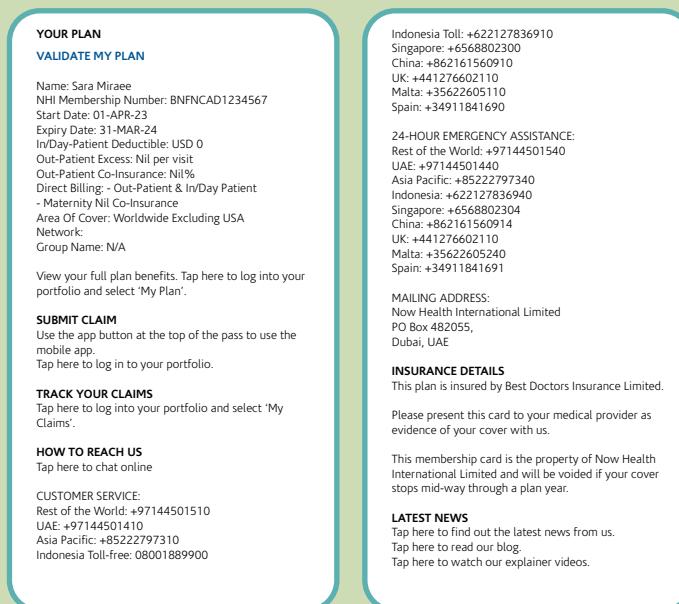
Our new mobile pass enables you to:

- ✓ **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!

What's more, our mobile pass membership cards are **instantly updated in real time** so you can feel confident the information displayed is always accurate.

On the Card back



- 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 your employees 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 your employees need in-patient or day-patient treatment

If your employees 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 employee's call.



When your employees need preventive care

If you select one of our wellness additional options, your employees will be able to access screening, optical and vaccination benefits to safeguard you and your employee'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 your employees have accessed treatment within our out-patient direct billing network or if we've placed a guarantee of payment for them, there's no need to do anything further.



If your employees have had to pay and claim, we will process their eligible claims within **five working days**.

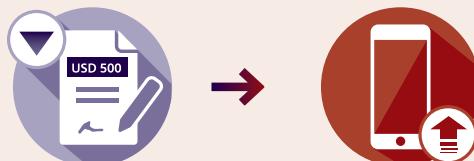


Your employees can track the status of all their claims in their secure online portfolio. We will email and SMS them updates as they happen.

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

under USD 500 per medical condition

Employees 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 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 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 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 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 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 your employees.

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.#



- You can have an **Out-Patient Per Visit Excess** of either USD 25 or USD 15 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.#



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



- **Opt for our Restricted Network option^Ø** – No Benefit will be payable in respect of costs associated with Eligible In-Patient, Day-Patient or Out-Patient Treatment made at either the American Hospital and associated clinics, City Hospital, Welcare Hospital and associated clinics of the Mediclinic Group.

Please note that if you selected the USD 25 or USD 15 per visit out-patient excess or one of the Co-insurance Plan options, these will still apply in the Restricted Network. (not available for WorldCare Essential). There is a premium discount associated with this option.



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



- **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.



- **Medical History Disregarded** – where we may be able to offer cover without asking for detailed medical information on your employees up-front (for compulsory group plans with 10 or more employees)



* WorldCare Essential is not available to Insured Persons with residence visas in the Emirate of Abu Dhabi.

§ Annual deductibles are not available to Insured Persons with residence visas in the Emirates of Dubai or Abu Dhabi

Co-Insurance Out-Patient Treatment is not available to Insured Persons with residence visas in the Emirate of Abu Dhabi

* Please note that only Out-Patient Per Visit Excess USD 15 is available to Insured Persons with residence visas in the Emirate of Abu Dhabi.

Ø Restricted Network – UAE Residents only is not available to Insured Persons with residence visas in the Emirate of Abu Dhabi.

► 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	Annual maximum up to USD 3.5m	Annual maximum up to USD 4m	Annual maximum up to USD 4.5m
<input checked="" type="checkbox"/> In-patient and day-patient care <input checked="" type="checkbox"/> Out-patient charges <input type="radio"/> Out-patient charges – Option 1/2/3 <input type="radio"/> Routine & complex dental treatment <input type="radio"/> Menopause Hormone Replacement Therapy <input type="radio"/> Annual deductible § <input type="radio"/> Co-insurance out-patient treatment (10%/20%)# <input type="radio"/> USA elective treatment <input type="radio"/> Extended evacuation and repatriation <input type="radio"/> Wellness, optical and vaccinations – Option 1 <input type="radio"/> Wellness and vaccinations – Option 3 <input type="radio"/> Medical history disregarded <input checked="" type="checkbox"/> Routine maternity care	<input checked="" type="checkbox"/> In-patient and day-patient care <input checked="" type="checkbox"/> Out-patient care <input checked="" type="checkbox"/> Menopause Hormone Replacement Therapy <input type="radio"/> Routine & complex dental treatment <input type="radio"/> Routine maternity care (no co-insurance/ 20% co-insurance)† <input type="radio"/> Annual deductible § <input type="radio"/> Out-patient per visit excess (USD 25, USD 15)* <input type="radio"/> Co-insurance out-patient treatment (10%/20%)# <input type="radio"/> USA elective treatment <input type="radio"/> Extended evacuation and repatriation <input type="radio"/> Wellness, optical and vaccinations – Option 1, 2 <input type="radio"/> Wellness and vaccinations – Option 3 <input type="radio"/> Restricted Network Ø <input type="radio"/> Removal of dental co-insurance <input type="radio"/> Medical history disregarded	<input checked="" type="checkbox"/> In-patient and day-patient care <input checked="" type="checkbox"/> Out-patient care <input checked="" type="checkbox"/> Menopause Hormone Replacement Therapy <input checked="" type="checkbox"/> Routine & complex dental treatment <input type="radio"/> Routine maternity care <input type="radio"/> Annual deductible § <input type="radio"/> Out-patient per visit excess (USD 25, USD 15)* <input type="radio"/> Co-insurance out-patient treatment (10%/20%)# <input type="radio"/> USA elective treatment <input type="radio"/> Extended evacuation and repatriation <input type="radio"/> Wellness, optical and vaccinations – Option 1, 2 <input type="radio"/> Wellness and vaccinations – Option 3 <input type="radio"/> Restricted Network Ø <input type="radio"/> Removal of dental co-insurance <input type="radio"/> Medical history disregarded	<input checked="" type="checkbox"/> In-patient and day-patient care <input checked="" type="checkbox"/> Out-patient care <input checked="" type="checkbox"/> Menopause Hormone Replacement Therapy <input checked="" type="checkbox"/> Routine & complex dental treatment <input checked="" type="checkbox"/> Routine maternity care <input type="radio"/> Annual deductible § <input type="radio"/> Out-patient per visit excess (USD 25, USD 15)* <input type="radio"/> Co-insurance out-patient treatment (10%/20%)# <input type="radio"/> USA elective treatment <input type="radio"/> Extended evacuation and repatriation <input type="radio"/> Wellness, optical and vaccinations – Option 1, 2 <input type="radio"/> Wellness and vaccinations – Option 3 <input type="radio"/> Restricted Network Ø <input type="radio"/> Removal of dental co-insurance <input type="radio"/> Medical history disregarded <input type="radio"/> Removal of Maternity

* WorldCare Essential is not available to Insured Persons with residence visas in the Emirate of Abu Dhabi.

§ Annual deductibles are not available to Insured Persons with residence visas in the Emirates of Dubai or Abu Dhabi

Co-Insurance Out-Patient Treatment is not available to Insured Persons with residence visas in the Emirate of Abu Dhabi

* Please note that only Out-Patient Per Visit Excess USD 15 is available to Insured Persons with residence visas in the Emirate of Abu Dhabi.

† Maternity (20% Co-Insurance) is not available with employees with resident visas within the Emirates of Dubai and Abu Dhabi.

Ø Restricted Network – UAE Residents only is not available to Insured Persons with residence visas in the Emirate of Abu Dhabi.

 Cover available

 Not covered

 Optional

WorldCare Benefit Schedule

Benefit	Essential*	Advance	Excel	Apex
Annual Maximum Group Plan Limit	USD 3m	USD 3.5m	USD 4m	USD 4.5m
1. Maintenance of Chronic Medical Conditions	▶ Not covered	▶ Full refund	▶ Full refund	▶ Full refund
2. Hospital Charges, Medical Practitioner and Specialist Fees (i) Hospital charges for in-patient and day-patient treatment (ii) Related ancillary charges	▶ (i) Full refund ▶ (ii) Up to USD 1,500 per medical condition	▶ (i) Full refund ▶ (ii) Up to USD 1,500 per medical condition	▶ (i) Full refund ▶ (ii) Up to USD 2,000 per medical condition	▶ (i) Full refund ▶ (ii) Up to USD 2,500 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) Treatment of renal failure, including renal dialysis on an in-patient basis (ii) Treatment of renal failure, including renal dialysis on an a day-patient or out-patient basis	▶ (i) Full refund for in-patient pre and post-operative care ▶ (ii) Up to USD 50,000	▶ (i) Full refund ▶ (ii) Up to USD 100,000	▶ (i) Full refund ▶ (ii) Up to USD 100,000	▶ (i) Full refund ▶ (ii) Up to USD 100,000
7. Organ Transplant (i) Treatment (ii) Donor medical costs	▶ (i) Full refund ▶ (ii) Up to USD 50,000	▶ (i) Full refund ▶ (ii) Up to USD 50,000	▶ (i) Full refund ▶ (ii) Up to USD 50,000	▶ (i) Full refund ▶ (ii) Up to USD 50,000
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	▶ Up to USD 100,000	▶ Up to USD 125,000	▶ Up to USD 150,000
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	▶ Up to USD 100,000	▶ Up to USD 125,000	▶ Up to USD 150,000
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 lifetime limit	▶ Up to USD 50,000 lifetime limit	▶ Up to USD 75,000 lifetime limit	▶ Up to USD 100,000 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 Out-Patient Treatment in an Accident and Emergency Department in a hospital up to USD 500	▶ Full refund for accident requiring in-patient or day-patient care ▶ Illness: in-patient and day-patient care up to USD 25,000 Out-Patient Treatment in an Accident and Emergency Department in a hospital up to USD 500	▶ Full refund for accident requiring in-patient or day-patient care ▶ Illness: in-patient and day-patient care up to USD 35,000 Out-Patient Treatment in an Accident and Emergency Department in a hospital up to USD 500	▶ Full refund for accident requiring in-patient or day-patient care ▶ Illness: in-patient and day-patient care up to USD 50,000 Out-Patient Treatment in an Accident and Emergency Department in a hospital up to USD 500
19. Evacuation and Repatriation Evacuation (i) Transportation costs (ii) Reasonable local travel costs to and from medical appointments (iii) Reasonable travel costs for a locally-accompanying person (iv) Non-hospital accommodation costs Repatriation to country of residence or nationality following treatment	▶ (i) Full refund ▶ (ii) Full refund ▶ (iii) Full refund ▶ (iv) Up to USD 200 per day, up to USD 7,500 per person, per evacuation	▶ (i) Full refund ▶ (ii) Full refund ▶ (iii) Full refund ▶ (iv) Up to USD 200 per day, up to USD 7,500 per person, per evacuation	▶ (i) Full refund ▶ (ii) Full refund ▶ (iii) Full refund ▶ (iv) Up to USD 200 per day, up to USD 7,500 per person, per evacuation	▶ (i) Full refund ▶ (ii) Full refund ▶ (iii) Full refund ▶ (iv) Up to USD 300 per day, up to USD 10,000 per person, per evacuation
20. Mortal Remains (i) Transportation of body or ashes of insured person to country of residence or country of nationality (ii) Burial or cremation costs at the place of death	▶ (i) Full refund ▶ (ii) Up to USD 10,000	▶ (i) Full refund ▶ (ii) Up to USD 10,000	▶ (i) Full refund ▶ (ii) Up to USD 15,000	▶ (i) Full refund ▶ (ii) Up to USD 20,000
21. Hospital Cash Benefit	▶ USD 125 per night	▶ USD 175 per night	▶ USD 225 per night	▶ USD 275 per night
22. Out-Patient Charges (i) Medical practitioner fees (ii) Teleconsultation (iii) Vitamins and minerals	▶ (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 per medical condition ▶ (iii) Not covered	▶ (i) and (ii) Full refund ▶ (iii) Up to USD 150 per period of cover	▶ (i) and (ii) Full refund ▶ (iii) Up to USD 150 per period of cover	▶ (i) and (ii) Full refund ▶ (iii) Up to USD 150 per period of cover
23. Menopause Hormone Replacement Therapy	▶ Not covered	▶ Up to USD 500 per Period of Cover	▶ Up to USD 600 per Period of Cover	▶ Up to USD 750 per Period of Cover
24. Day-Patient and Out-Patient Surgery	▶ Full refund	▶ Full refund	▶ Full refund	▶ Full refund

Benefit	Essential*	Advance	Excel	Apex
25. Out-Patient Psychiatric Illness	▶ Not covered	▶ Up to USD 2,500	▶ Up to USD 5,000	▶ Up to USD 7,500
26. Out-Patient Physiotherapy and Alternative Therapies (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). <i>We do not cover charges for general chiropody or podiatry.</i>	▶ (i) Up to 5 sessions within 30 days after hospitalisation ▶ (ii) Not covered	▶ (i) Full refund up to a maximum 30 sessions ▶ (ii) Full refund up to a maximum of 30 visits	▶ (i) Full refund ▶ (ii) Full refund	▶ (i) Full refund ▶ (ii) Full refund
27. Out-Patient Traditional Chinese Medicine and Ayurvedic Medicine Out-Patient Treatment for therapies administered by a recognised Traditional Chinese Medical Practitioner or an Ayurvedic Medical Practitioner.	▶ Not covered	▶ Up to USD 1,000 per Period of Cover	▶ Up to USD 1,500 per Period of Cover	▶ Up to USD 3,000 per Period of Cover
28. Nursing Care at Home (i) Care given by a qualified nurse (ii) Emergency out-of-hours medical practitioner (GP) home visits	▶ (i) Up to USD 100 per day, 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
29. AIDS <i>Cover only available after three years of continuous membership</i>	▶ In-patient and day-patient treatment only up to USD 25,000	▶ Up to USD 25,000	▶ Up to USD 40,000	▶ Up to USD 50,000
30. 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
31. Dental Care (i) Routine dental treatment (ii) Complex dental treatment <i>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 ▶ (ii) Up to USD 2,000	▶ (i) Up to USD 1,500 ▶ (ii) Up to USD 3,000
32. Dubai Health Authority (DHA) Mandatory requirements Benefit	▶ Not available	For Insured Persons with residence visas within the Emirate of Dubai this Plan is extended to provide coverage up to USD 41,000 in aggregate per Insured Person, per Period of Cover for the following basic health services inclusive of Emergency services within the United Arab Emirates. For detailed benefit description please refer to the members handbook.		
33. Health Authority Abu Dhabi (HAAD) Mandatory requirements Benefit	▶ Not available	For Insured Persons with residence visas in the Emirate of Abu Dhabi this Group Plan is extended to provide coverage up to USD 69,000 in aggregate per Insured Person, per Period of Cover for the following basic health services within the Emirate of Abu Dhabi and for Emergency services within the United Arab Emirates. For detailed benefit description please refer to the members handbook.		

Benefit	Essential*	Advance	Excel	Apex
Additional options				
34. USA Elective Treatment	► Optional Up to USD 1.5m	► Optional Up to USD 1.5m	► Optional Up to USD 1.5m	► Optional Up to USD 1.5m
35. 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
36. 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 ► (iii) Up to USD 150 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 per period of cover and subject to a maximum of 10 sessions per period of cover ► (vi) Up to USD 400 per Period of Cover	Already covered	Already covered	Already covered
37. 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 ► (iii) Up to USD 150 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 per period of cover and subject to a maximum of 10 sessions per period of cover ► (vi) Up to USD 400 per Period of Cover	Already covered	Already covered	Already covered
38. 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 per Period of Cover in aggregate and subject to USD 25 Out-Patient Per Visit Excess ► (ii) Up to USD USD 3,500 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
39. Restricted Network – UAE Residents only⁰	► Not covered	► Optional	► Optional	► Optional
40. Wellness, Optical and Vaccinations	► Optional For compulsory group plans 3+ employees ► Combined limit up to USD 500	► Optional For compulsory group plans 3+ employees ► Combined limit up to USD 500	► Optional For compulsory group plans 3+ employees ► Combined limit up to USD 500	► Optional For compulsory group plans 3+ employees ► Combined limit up to USD 500
41. Wellness, Optical and Vaccinations - Option 2	► Not covered	► Optional For compulsory group plans 3+ employees ► Combined limit up to USD 1,000	► Optional For compulsory group plans 3+ employees ► Combined limit up to USD 1,000	► Optional For compulsory group plans 3+ employees ► Combined limit up to USD 1,000
42. Wellness and Vaccinations - Option 3	► Optional For compulsory group plans 3+ employees ► Combined limit up to USD 250	► Optional For compulsory group plans 3+ employees ► Combined limit up to USD 250	► Optional For compulsory group plans 3+ employees ► Combined limit up to USD 250	► Optional For compulsory group plans 3+ employees ► Combined limit up to USD 250
43. Medical History Disregarded Waiting period for maternity or dental care benefits does not apply	► Optional For compulsory group plans 10+ employees	► Optional For compulsory group plans 10+ employees	► Optional For compulsory group plans 10+ employees	► Optional For compulsory group plans 10+ employees
44. Dental Care for Essential (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.	► Optional For compulsory group plans 10+ employees ► (i) Up to USD 250 ► (ii) Up to USD 1,250	► Not covered	► Not covered	► Not covered

Benefit	Essential*	Advance	Excel	Apex
45. 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. Orthodontics subject to 50% co-insurance.	▶ Not covered	▶ Optional For compulsory group plans 10+ employees Up to USD 500 Up to USD 1,000	Already covered	Already covered
46. Maternity (No Co-Insurance) Costs incurred within 12 months of plan start date are excluded	▶ Not covered	▶ Optional For compulsory group plans 10+ employees Up to USD 8,500	▶ Optional For compulsory group plans 10+ employees Up to USD 12,500	Already covered
47. Maternity (20% Co-Insurance)† Costs incurred within 12 months of plan start date are excluded	▶ Not covered	▶ Optional For compulsory group plans 10+ employees Up to USD 8,500	▶ Optional For compulsory group plans 10+ employees Up to USD 12,500	Already covered
48. Removal of Dental Co-Insurance	▶ Not covered	▶ Optional For compulsory group plans 10+ employees	▶ Optional For compulsory group plans 10+ employees	▶ Optional For compulsory group plans 10+ employees
49. Extended Evacuation and Repatriation	▶ Optional	▶ Optional	▶ Optional	▶ Optional
50. Removal of Maternity	▶ Not covered	▶ Not covered	▶ Not covered	▶ Optional
Deductible Options §				
Standard Deductible	Nil	Nil	Nil	Nil
Optional Deductibles	USD 150	USD 150	USD 150	USD 150
	USD 250	USD 250	USD 250	USD 250
	USD 500	USD 500	USD 500	USD 500
	USD 1,000	USD 1,000	USD 1,000	USD 1,000
	USD 2,500	USD 2,500	USD 2,500	USD 2,500
	USD 5,000	USD 5,000	USD 5,000	USD 5,000
	USD 10,000	USD 10,000	USD 10,000	USD 10,000
	USD 15,000	USD 15,000	USD 15,000	USD 15,000
Out-Patient Per Visit Excess	▶ Not covered	▶ Optional USD 25	▶ Optional USD 25	▶ Optional USD 25
Out-Patient Per Visit Excess – Option 2*	▶ Not covered	▶ Optional USD 15	▶ Optional USD 15	▶ Optional USD 15

* WorldCare Essential is not available to Insured Persons with residence visas in the Emirate of Abu Dhabi.

§ Annual deductibles are not available to Insured Persons with residence visas in the Emirates of Dubai or Abu Dhabi

Co-Insurance Out-Patient Treatment is not available to Insured Persons with residence visas in the Emirate of Abu Dhabi

* Please note that only Out-Patient Per Visit Excess USD 15 is available to Insured Persons with residence visas in the Emirate of Abu Dhabi.

† Maternity (20% Co-Insurance) is not available with employees with resident visas within the Emirates of Dubai and Abu Dhabi.

④ Restricted Network – UAE Residents only is not available to Insured Persons with residence visas in the Emirate of Abu Dhabi.

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What We Don't Cover

1 Act of terrorism, war and illegal acts	16 Eyesight tests or vision correction, hearing tests, hearing or visual aids – except as stated in the benefit schedule	27 Pre-existing Medical Conditions – unless agreed by us in writing
2 Administrative and shipping fees	17 External appliance and/or prosthesis	28 Professional sports
3 Alcohol and drug abuse	18 Failure to follow medical advice	29 Reproductive medicine
4 Allergy Testing	19 Foetal surgery	30 Routine examinations, health screening – except as stated in the benefit schedule
5 Chemical exposure	20 Genetic testing	31 Second opinions – unless agreed by us in writing as part of the added value Interconsultation® service
6 Cosmetic treatment	21 Hazardous sports and pursuits	32 Self-inflicted injuries or attempted suicide
7 Contamination	22 HIV, AIDS or sexually transmitted disease – except as stated in the benefit schedule	33 Sexual problems and gender re-assignment
8 Chronic conditions (Essential plan only)	23 Hormone Replacement Therapy – unless caused due to medical intervention	34 Sleep disorders
9 Coma or Vegetative State	24 Obesity and Weight Loss	35 Traditional Chinese Medicine
10 Deductible, out-patient per visit excess or co-insurance	25 Nursing homes, convalescence homes, health hydros and nature cure clinics	36 Travel/accommodation costs – except those pre-authorised by us
11 Dental care – unless this additional option has been chosen	26 Pregnancy or maternity – costs relating to pregnancy or childbirth, medically necessary and/or emergency caesarean section, voluntary caesarean section, unless maternity benefits are shown on the certificate of insurance	37 Travelling against medical advice
12 Developmental disorders		38 Treatment by a family member
13 Dietary supplements and cosmetic products		39 Treatment charges outside of our reasonable and customary range
14 Eating disorders		
15 Experimental treatment and drugs		



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