

WorldCare premiums

– full medical underwriting





► *Your WorldCare premium*

All WorldCare plans cover you anywhere in the world as standard, excluding the USA.

To work out your premium, we need to know where you are resident at the time you need cover and the age of each person on the plan.

In conjunction with our underwriters and based on the most up to date pricing models, we can offer premiums that most accurately reflect the cost of healthcare where you live. This means that you won't be grouped with other countries that have much higher medical costs, which would mean an unnecessarily higher premium.

Plans associated with this price list will be arranged and administered through the appropriate regional Now Health company and underwritten by insurers specified under the selected plan.

► How to calculate your premium



1 Select your area of cover based on your country of residence. The premiums are also age related, based on your date of birth. For child dependants refer to the (0-17) age band.

2 Decide which plan suits you best. You can select from one of our four WorldCare plans: Essential, Advance, Excel or Apex.

3 Find your base premium based on the ages of those to be covered and your preferred payment frequency.

4 Decide on the annual in/day-patient deductible that you would like to apply to the plan. These range from nil (the default) to USD 15,000. Remember that a higher annual in/day-patient deductible will reduce your plan premium.

5 Add US Elective Cover (optional). If you would like to be covered for elective treatment in the USA, add the loading along with any other of our additional and out-patient options.

6 Choose any additional and out-patient options that are available for the WorldCare plan you have selected. Some options are priced as a percentage discounts or loadings and some are fixed fee benefits.

7 Add a family discount. Enjoy a 10% discount if you add a spouse and at least one child to the plan. For large families enjoy a 15% discount if you add a spouse and at least three children.

8 Add any medical condition loadings. If any additional loadings have been added as part of the underwriting process, they should also be added to the premium calculation.

9 Calculate your final premium

Please note, if you are applying for one of our plans but have a policy in force already with another insurer, we may be able to offer you a continuous transfer subject to a 10% charge applied to our published rates.

Please note that your WorldCare premium may be subject to Insurance Premium Tax based on your country of residence. Tax should always be added at the very end of the premium calculation.



Decide which plan suits you best

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
<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 ○ Wellness, optical and vaccinations – Option 1 ○ Wellness and vaccinations – Option 3 ○ HK hospital room restriction ○ HK & PRC hospital room restriction ○ HK preferred provider network ○ HK High Cost Provider Restriction 	<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/USD 25) ○ Co-insurance out-patient treatment (10%/20%) ○ USA elective treatment ○ Extended evacuation and repatriation ○ Wellness, optical and vaccinations – Option 1, 2 ○ Wellness and vaccinations – Option 3 ○ HK hospital room restriction ○ HK & PRC hospital room restriction ○ HK preferred provider network ○ HK High Cost Provider Restriction 	<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/USD 25) ○ Co-insurance out-patient treatment (10%/20%) ○ USA elective treatment ○ Extended evacuation and repatriation ○ Wellness, optical and vaccinations – Option 1, 2 ○ Wellness and vaccinations – Option 3 ○ HK hospital room restriction ○ HK & PRC hospital room restriction ○ HK preferred provider network ○ HK High Cost Provider Restriction 	<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/USD 25) ○ Co-insurance out-patient treatment (10%/20%) ○ USA elective treatment ○ Extended evacuation and repatriation ○ Wellness, optical and vaccinations – Option 1, 2 ○ Wellness and vaccinations – Option 3 ○ HK hospital room restriction ○ HK & PRC hospital room restriction ○ HK preferred provider network ○ HK High Cost Provider Restriction ○ Removal of Maternity

Cover available
 Not covered
 Optional



Find your base premium

Area 2 | Hong Kong SAR

Area 2 – USD – Nil In/Day-Patient Deductible

WorldCare	Essential		Advance		Excel		Apex	
Age Band	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	202.25	2,311.41	519.35	5,935.34	605.14	6,915.85	909.98	10,399.72
18 - 25	234.83	2,683.77	603.01	6,891.52	702.63	8,030.00	1,331.29	15,214.64
26 - 30	284.22	3,248.22	729.84	8,340.93	850.40	9,718.85	1,585.70	18,122.26
31 - 35	312.54	3,571.81	802.54	9,171.87	935.12	10,687.06	1,715.55	19,606.23
36 - 40	340.39	3,890.09	874.06	9,989.17	1,018.45	11,639.38	1,837.79	21,003.27
41 - 45	399.83	4,569.42	1,026.69	11,733.56	1,196.30	13,671.94	2,014.81	23,026.30
46 - 50	467.99	5,348.36	1,201.71	13,733.77	1,400.23	16,002.58	2,105.60	24,063.91
51 - 55	627.20	7,167.89	1,610.53	18,406.06	1,876.59	21,446.74	2,821.93	32,250.56
56 - 60	724.42	8,278.98	1,860.18	21,259.17	2,167.48	24,771.19	3,259.35	37,249.70
61 - 65	985.92	11,267.63	2,531.69	28,933.56	2,949.93	33,713.38	4,435.95	50,696.53
66 - 70	1,361.86	15,564.06	3,497.04	39,966.15	4,074.75	46,568.56	6,127.41	70,027.52
71 - 75	1,771.86	20,249.73	4,549.85	51,998.25	5,301.49	60,588.36	7,972.11	91,109.83
76 - 79	2,189.15	25,018.85	5,621.41	64,244.62	6,550.06	74,857.83	9,849.67	112,567.56
80+ (renewals only)	2,411.20	27,556.54	6,191.59	70,761.02	7,214.44	82,450.74	10,848.73	123,985.41



Decide on your In/Day-Patient Deductible

Nil in/day-patient deductible premiums are shown in the premium tables on the previous page. Optional in/day-patient deductibles are calculated by applying the discount below to the nil in/day-patient deductible premium. If you select an optional in/day-patient deductible, you must also select an out-patient option

	Essential [§]	Advance [#]	Excel [#]	Apex [#]
Nil	Please refer to the premium table	Please refer to the premium table	Please refer to the premium table	Please refer to the premium table
USD 150	2% discount		1% discount	
USD 250	3% discount		3% discount	
USD 500	7% discount		6% discount	
USD 1,000	14% discount		7% discount	
USD 2,500	29% discount		13% discount	
USD 5,000	47% discount		20% discount	
USD 10,000	62.5% discount		28% discount	
USD 15,000	67.5% discount		31% discount	



Add US Elective Cover (optional)

If you want to access elective treatment in the USA, add the appropriate loading to your premium below.

	Essential [§]	Advance [#]	Excel [#]	Apex [#]
Area	Loading			
2 (Hong Kong SAR)	25%			

[§] On WorldCare Essential if you choose an optional in/day- patient deductible (i.e. not a nil deductible) and an out-patient charges option, you must also select a co-insurance out-patient treatment option.
If out-patient charges option is chosen, the maximum optional in/day-patient deductible option can be chosen is up to USD 5,000.

[#] On WorldCare Advance, Excel and Apex if you choose an optional in/day-patient deductible (i.e. not a nil deductible), you must also choose an out-patient co-insurance option or an out-patient per visit excess option.



Choose any additional and out-patient options you need

Remember to apply the appropriate discount or loading when calculating your premium.

	Essential [§]			
Out-Patient Charges [§] (available for Essential only)	Area	loading		
	2 (Hong Kong)	35%		
Out-Patient Charges Option 2 [§] (available for Essential only)	Area	loading		
	2 (Hong Kong)	65%		
Out-Patient Charges Option 3* (available for Essential only)	Area	loading		
	2 (Hong Kong)	USD 180 fixed fee per member		
	Essential [§]	Advance [#]	Excel [#]	Apex [#]
10% Co-Insurance Out-Patient Treatment ^	6% discount	7.5% discount		
20% Co-Insurance Out-Patient Treatment ^	12% discount	15% discount		
USD 15 per visit excess ^	–	4.5% discount		
USD 25 per visit excess ^	–	12.5% discount		
Hong Kong Hospital Room Restriction – for residents in Hong Kong (semi-private)	10% discount			
Hong Kong and PRC Hospital Room Restriction – for residents in China (semi-private)	10% discount			
Hong Kong Preferred Provider Network (UMP) †	30% discount			25% discount
Hong Kong High Cost Provider Restriction	7.5 % discount			
Extended Medical Evacuation*	USD 100 fixed fee per member			
Wellness, Optical and Vaccinations Option 1* <small>Essential plans when Out-Patient Charges – Option 1 or 2 has been selected.</small>	First year premium only for new wellness benefit customers: USD 350 fixed fee per member Standard premium per year: USD 400 fixed fee per member			
Wellness, Optical and Vaccinations Option 2*	–	First year premium only for new wellness benefit customers: USD 700 fixed fee per member Standard premium per year: USD 750 fixed fee per member		
Wellness and Vaccinations Option 3* <small>Essential plans when Out-Patient Charges – Option 1 or 2 has been selected.</small>	First year premium only for new wellness benefit customers: USD 150 fixed fee per member Standard premium per year: USD 190 fixed fee per member			
Dental Care* <	USD 280 fixed fee per member	–	–	–
Removal of Maternity	–	–	–	Ages 18 to 45: 30% discount All other ages: 15% discount

[§] On WorldCare Essential if you choose an optional in/day- patient deductible (i.e. not a nil deductible) and an out-patient charges option, you must also select a co-insurance out-patient treatment option.

If out-patient charges option is chosen, the maximum optional in/day-patient deductible option can be chosen is up to USD 5,000.

Discounts for Area 4 rates should be applied as follows: 10% Co-Insurance Out-Patient Treatment = 7.5%. 20% Co-Insurance Out-Patient Treatment = 15%.

[#] On WorldCare Advance, Excel and Apex if you choose an optional in/day-patient deductible (i.e. not a nil deductible), you must also choose an out-patient co-insurance option or an out-patient per visit excess option.

[^] Only one of these out-patient options can be selected.

^{*} Fixed fee additional option prices are based on an annual premium payment option. Monthly premiums should divide the fixed fee by 12, quarterly by 4 and semi-annual by 2.

[†] Only available with a nil deductible.

[<] On WorldCare Essential, if you choose a dental care option, you must also select an out-patient charges option 1 or 2.



Add a family discount

You will enjoy a 10% premium discount if you include your spouse and at least one child into your plan. For large families enjoy a 15% discount if you add a spouse and at least three children.



Add any medical condition loadings

If any medical condition loadings have been applied to the premium, it should be calculated after any additional, out-patient options and any family discount has been applied.

Excluded countries We cannot offer cover if you reside in any of the following countries:

Canada	Iran	Saudi Arabia	South Sudan	Syria
Cuba	North Korea	Somalia	Sudan	United States of America and any dependency



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