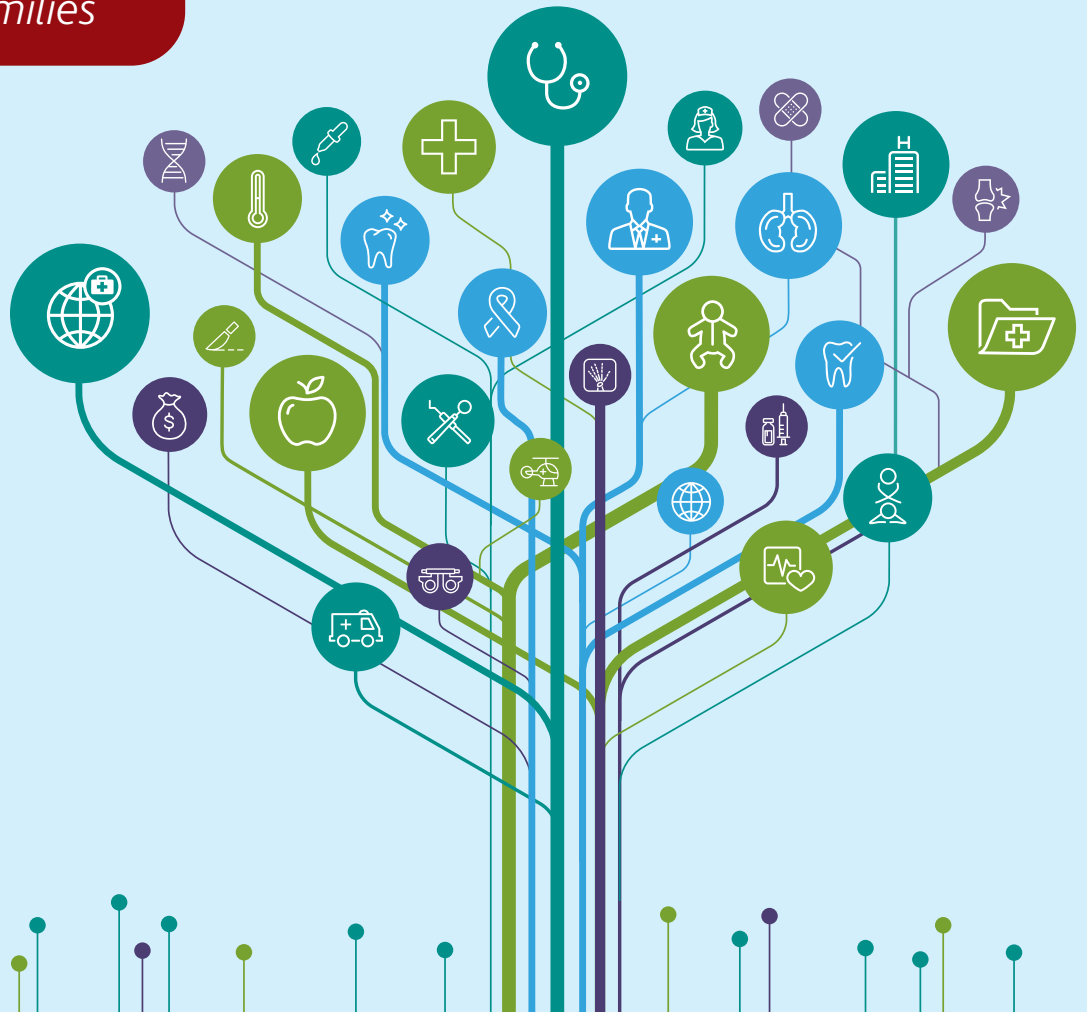# SimpleCare Explained

*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.

Miami
Bermuda
Toronto
United Kingdom
Abu Dhabi
Hong Kong
Shanghai
Malta
Dubai
Jakarta
Ecuador
Singapore

4 Continents

125,000+ members

370 staff

5,000+ distribution partners

12 offices

# 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.

**Arabia**
INSURANCE

# 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.*

**Fast:**
Straightforward processes and fast turnaround times, from joining to claiming

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

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

**Service Excellence:**
Great service from people who respect your time and understand what matters to you

*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.*

| 2020 | 2019 | 2018 | 2017 | 2016 | 2015 |
|------|------|------|------|------|------|

# 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**

# 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‡ |
|---|---|
| In-Patient | In-Patient + Out-Patient USD 1,000 for treatment outside the UAE + DHA Mandatory Benefit |
| 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 |

|  |  | SimpleCare CORE# Annual maximum up to USD 1,000,000 | SimpleCare 100‡ Annual maximum up to USD 1,500,000 |
|---|---|---|---|
| Default Out-Patient Co-Insurance | (i) Treatment inside SimpleCare UAE Network | Not applicable | (i) Tier 1 medical providers: 20% Tier 2 medical providers: 15% Tier 3 medical providers: 0% |
| | (ii) Treatment outside SimpleCare UAE Network | Not applicable | (ii) 20% |
| Hospital & Surgery | | Full refund | Full refund |
| Day-Patient/Out-Patient Surgery | | Full refund | Full refund |
| Cancer | | Full refund | Full refund |
| Organ Transplant | | Up to USD 100,000 | Up to USD 150,000 |
| Evacuation and Repatriation | | Up to USD 100,000 | Up to USD 100,000 |
| Out-Patient (for treatment outside the UAE) | | Not covered | Up to USD 1,000 (for treatment outside UAE) |
| Dental | | Not covered | Not covered |
| DHA Mandatory Benefit | | Not covered | covered |

\# *SimpleCare CORE is not available to insured persons with residence visas in the Emirates of Dubai and Abu Dhabi. SimpleCare CORE is a non-DHA compliant plan.*
‡ *SimpleCare 100 is not available to insured persons with residence visas in the Emirate of Abu Dhabi.*

# How to build **your plan**

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

|  |  | SimpleCare CORE# | SimpleCare 100‡ |
|---|---|---|---|
| **1** | **Select your level of cover** | In-Patient | In-Patient · Out-Patient USD 1,000 for treatment outside the UAE · DHA Mandatory Benefit |
| **2** | **Select the out-patient option** • For SimpleCare 100‡ only | **Default** Out-patient co-insurance (i) Treatment inside SimpleCare UAE Network: Tier 1: 20% / Tier 2: 15% / Tier 3: 0% (ii) Treatment outside SimpleCare UAE Network: 20% | **Optional** Out-patient co-insurance - Option 1 (i) Treatment inside SimpleCare UAE Network: Tier 1: 10% / Tier 2: 10% / Tier 3: 0% (ii) Treatment outside SimpleCare UAE Network: 10% |

# 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*

**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*
- *Access to our award-winning service and digital tools*

# SimpleCare CORE is not available to insured persons with residence visas in the Emirates of Dubai and Abu Dhabi. SimpleCare CORE is a non-DHA compliant plan.

‡ SimpleCare 100 is not available to insured persons with residence visas in the Emirate of Abu Dhabi.

# 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 DHA mandatory benefit for treatment inside the UAE, as well as up to USD 1,000 worth of out-patient treatment outside the UAE*

### Why is this a good option:

- *Full cover for hospital and surgery charges*
- *Full cover for cancer treatment*
- *Meets DHA mandatory benefit requirement for treatment inside the UAE, as well as provides up to USD 1,000 per year to access out-patient care, drugs and dressings, physiotherapy and complementary medicine for treatment outside the UAE*
- *Access to our award-winning service and digital tools*

‡ *SimpleCare 100 is not available to insured persons with residence visas in the Emirate of Abu Dhabi.*

# SimpleCare **Benefit Schedule**

| Benefit | | | SimpleCare CORE# | SimpleCare 100‡ |
|---|---|---|---|---|
| **Annual Maximum Plan Limit** | | | **USD 1,000,000** | **USD 1,500,000** |
| **Geographical Area of Cover Default** | **Residents of the UAE** Area of Cover: Worldwide excluding USA | | **Default Network: SimpleCare Comprehensive and SimpleCare UAE Network** | |
| **Co-Insurance** | **Default Out-Patient Co-Insurance** | *(i) For Treatment inside SimpleCare UAE Network* | *N/A* | *(i) Tier 1 medical providers: 20% Tier 2 medical providers: 15% Tier 3 medical providers: 0%* |
| | | *(ii) For Treatment outside SimpleCare UAE Network* | *N/A* | *(ii) 20%* |
| **Hospital & Surgery** | **1. Hospital Charges, Medical Practitioner and Specialist Fees:** *(i) Hospital charges* *(ii) 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* |
| | **2. Diagnostic Procedures:** *MRI, PET & CT Scans* | | *Full refund for in-patient pre and post-operative scans* | *Full refund* |
| | **3. Renal Failure and Renal Dialysis:** *(i) In-Patient basis* *(ii) Day-Patient or Out-Patient basis* | | *(i) Up to six weeks or USD 10,000 for in-patient pre and post-operative care* *(ii) Up to USD 10,000* | *(i) Up to six weeks full refund* *(ii) USD 35,000* |
| | **4. Organ Transplant:** *(i) Treatment* *(ii) Donors Medical Costs* | | *(i) Up to USD 100,000* *(ii) Not covered* | *(i) Up to USD 150,000* *(ii) Not covered* |
| | **5. Cancer Treatment:** | | *Full refund* | *Full refund* |
| | **6. New Born Cover:** | | *Up to USD 25,000* | *Up to USD 35,000* |
| | **7. Congenital Disorder:** *In-Patient Treatment for a Congenital Disorder. In circumstances where a Congenital Disorder manifests itself in a New Born baby within 30 days of birth, cover for such Medical Conditions be provided under New Born Cover but excluded from Congenital Disorders.* | | *Up to USD 25,000* | *Up to USD 35,000* |
| | **8. Parent Accommodation:** | | *Full refund* | *Full refund* |
| | **9. Hospital Accommodation for New Born Accompanying their Mother:** | | *Full refund* | *Full refund* |
| | **10. Reconstructive Surgery:** | | *Full refund* | *Full refund* |
| | **11. Day-Patient or Out-Patient Surgery:** | | *Full refund* | *Full refund* |
| | **12. In-Patient Emergency Dental Treatment:** | | *Full refund* | *Full refund* |
| | **13. Rehabilitation:** | | *Full refund up to 30 days per medical condition* | *Full refund up to 90 days per medical condition* |
| **Nursing Care** | **14. Nursing Care at Home:** *(i) Care given by Qualified Nurse in the Insured Person's own home* *(ii) Emergency Medical Practitioner (GP) home visits out of normal clinic hours* | | *(i) Not covered* *(ii) Not covered* | *(i) Full refund up to 30 days per medical condition* *(ii) Not covered* |

▶ Full refund   ▶ Not covered   ▶ Subject to limits   ▶ Optional

| Benefit | SimpleCare CORE# | SimpleCare 100‡ |
|---|---|---|
| **Emergency & Assistance** | | |
| **15. Emergency Ambulance Transportation:** | ▶ *Full refund* | ▶ *Full refund* |
| **16. Evacuation and Repatriation:** **Evacuation:** *Reasonable expenses for:* | *Combined limit of USD 100,000* | *Combined limit of USD 100,000* |
| *(i) Transportation costs (includes economy class air-tickets ) of Insured Person and thelocally-accompanying person who has travelled as an escort.* | ▶ *(i) Full refund* | ▶ *(i) Full refund* |
| *(ii) Reasonable local travel costs to and from medical appointments when Treatment is being received as a Day-Patient.* | ▶ *(ii) Full refund* | ▶ *(ii) Full refund* |
| *(iii) Reasonable travel costs for a locally-accompanying person to travel to and from the Hospital to visit the Insured Person following admission as an In-Patient.* | ▶ *(iii) Full refund* | ▶ *(iii) Full refund* |
| *(iv) Reasonable costs for non-Hospital Accommodation only for immediate pre and post-Hospital admission periods provided that the Insured Person is under the care of a Specialist.* | ▶ *(iv) Up to USD 200 per day, up to USD 7,500 per person, per evacuation* | ▶ *(iv) Up to USD 200 per day, up to USD 7,500 per person, per evacuation* |
| *This Benefit specifically excludes routine Pregnancy and childbirth costs including Pregnancy and childbirth Medical Conditions* | | |
| **Repatriation to country of residence or country of nationality following treatment** | ▶ *Full refund* | ▶ *Full refund* |
| **17. Emergency Non-Elective Treatment outside Area of Cover:** | ▶ *Full refund for accident requiring in-patient or day-patient care* *Illness: in-patient and day-patient care up to USD 25,000* | ▶ *Full refund for accident requiring in-patient or day-patient care* *Illness: in-patient and day-patient care up to USD 35,000* |
| **18. Hospital Cash Benefit:** *Benefit is payable for each night an insured person receives in-patient treatment if the treatment is received within the public hospitals of the insured person's country of residence* | ▶ *USD 125 per night, up to 30 nights* | ▶ *USD 250 per night, up to 30 nights* |
| **Out-Patient** | | |
| **Annual Out-Patient Limit** *Applicable to Benefit 19 and 20 (only applicable for treatment outside the UAE)* | **N/A** | **USD 1,000** |
| **19. Out-Patient Charges:** *(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 per medical condition* ▶ *(ii) Not covered* | ▶ *(i) Full refund up to annual out-patient limit* ▶ *(ii) Full refund up to annual out-patient limit* |
| **20. 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.* *(iii) Treatment or therapies administered by a recognised Traditional Chinese Medicine Practitioner or an Ayurvedic Medical Practitioner.* *We do not cover charges for general chiropody or podiatry.* | ▶ *Not covered* | ▶ *(i) USD 60 per visit* *(ii) USD 60 per visit* *(iii) USD 30 per visit* *Combined up to 10 visits for (i), (ii) & (iii), subject to annual out-patient limit* |

▶ Full refund　　▶ Not covered　　▶ Subject to limits　　▶ Optional

| | Benefit | SimpleCare CORE# | SimpleCare 100‡ |
|---|---|---|---|
| **DHA Mandatory Benefit** | **21. Dubai Health Authority (DHA) Mandatory requirements Benefit:** | *Not applicable* | *Apply* |

**21. Dubai Health Authority (DHA) Mandatory requirements Benefit:**

*This Plan provides 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:*

*(i) Pre-existing Conditions including maintenance of Chronic Medical Conditions.*

*(ii) Examinations, diagnostic and treatment services (including cost of medicine) received in clinics and health centers that are provided by general Medical Practitioners and Specialists. Follow up visits are exempted from fees if made within a week from the date of the first examination.*

*(iii) Laboratory tests, X–ray diagnostic services, diagnostic procedures including MRI, CT scans and endoscopies.*

*(iv) Out-Patient physiotherapy - Maximum 10 sessions per year.*

*(v) The costs of accommodation of an accompanying person as an In-Patient in the same room in cases that are Medically Necessary at the recommendation of the Medical Practitioner or Specialist. Subject to Pre-Authorisation and up to a maximum of USD 28 per night.*

*(vi) Essential Vaccinations and inoculations for newborns and children as stipulated in the DHA policies and its updates, in assigned facilities.*

*(vii) Preventive screening for diabetes and other screening as stipulated by the DHA every three years for Insured Persons above the age of 30 and every year for 18 years and above for Insured Persons considered high risk.*

*(viii) Medically Necessary costs incurred during normal Pregnancy and childbirth, including the delivery costs, pre and post natal check-ups. A 10% Co-Insurance will apply to all Eligible claims.*

*Cover includes examinations, diagnostic and Treatment, and follow up visits for Pregnancy and gynecology services provided by general Medical Practitioners and Specialists (subject to referral by the general Medical Practitioner) and received in authorised health centers and clinics.*

*– Cover is provided for eight visits to a Primary Healthcare (PHC) obstetrician for low risk patients or specialist obstetrician for high risk patients referrals.*

*– Visits to include reviews, checks and tests in accordance with DHA Antenatal Care Protocols. Initial investigations to include: FBC and platelets, blood group, rhesus status and antibodies, VDRL, MSU, urinalysis, rubella serology, HIV, FBS, randoms or A1C and for high risk patients GTT and Hepatitis C.*

*– The cost of three antenatal ultrasound scans.*

*– In-Patient maternity is limited to a maximum of USD 2,750 for normal Pregnancy and USD 2,750 for C-section per Insured Person, per Period of Cover.*

*(ix) Cover is provided for a new born baby of an Insured Person for a period of 30 days from birth within the existing aggregate limit of the Mother. This includes BCG, Hepatitis B and neo-natal screening tests (Phenylketonuria (PKU), Congenital Hypothyroidism, sicklecell screening, congenital adrenal hyperplasia).*

*(x) In-Patient Treatment of an Eligible Medical Condition which arises during the antenatal stages of Pregnancy, or an Eligible Medical Condition which arises during childbirth.*

*(xi) Psychiatry and Mental Health Covered up to USD 2,750 per year subject to a 20% Coinsurance.*

*(xii) Alternative Medicines (Homeopathy, Ayurveda) Covered up to USD 685 per year subject to 20% Coinsurance.*

*(xiii) Influenza Vaccine covered once a year.*

*Unless otherwise indicated these Benefits will not be payable for Treatment outside the United Arab Emirates.*

*No maternity Waiting Period applies on the Dubai Health Authority (DHA) Mandatory requirements Benefit.*

***BASMAH Initiative:***

*The Dubai Health Authority (DHA) has launched a compulsory cancer Patient Support Program (Cancer PSP) and a Hepatitis C Patient Support Program (HCV PSP) for Dubai residents.*

| | Out-patient Option | | SimpleCare CORE# | SimpleCare 100‡ |
|---|---|---|---|---|
| **Out-patient Options** | **Co-Insurance Out-Patient Treatment - Option 1** | *(i) For Treatment inside SimpleCare UAE Network* | *N/A* | *Optional* <br> *(i) Tier 1 medical providers: 10%* <br> *Tier 2 medical providers: 10%* <br> *Tier 3 medical providers: 0%* |
| | | *(ii) For Treatment outside SimpleCare UAE Network* | *N/A* | *(ii) 10%* |

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\* There will be a standard rate of 5% VAT introduced across UAE.

| ▶ Full refund | ▶ Not covered | ▶ Subject to limits | ▶ Optional |
|---|---|---|---|

# 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.*

| | |
|---|---|
| **Accessing In-Patient Treatment:** | 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. |

| | |
|---|---|
| **Find a Medical Provider:** | Before seeking treatment you can use our Find a Medical Provider Tool to find a medical provider. This can be accessed online via: |
| | 1) Our website, |
| | 2) Our smartphone 'Now Health' App available for iPhone and Android; or |
| | 3) Your secure online portfolio. |

| | |
|---|---|
| **Accessing Out-Patient Treatment:** | If you select a plan that includes default out-patient co-insurance benefit, members can find an out-patient direct billing facility within the SimpleCare UAE Network for their treatment. |

| | |
|---|---|
| **Make a Claim:** | 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: |
| | 1) Our smartphone App for iPhone and Android; or |
| | 2) via your secure online portfolio. |
| | 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. |

| | |
|---|---|
| **Manage your information from anywhere:** | 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: |
| | View and download your plan documents, including your certificate of insurance |
| | Add your membership card to your smartphone wallet |
| | Download your virtual membership card |
| | Submit and track the status of your claims |
| | Submit requests for treatment pre-authorisation |

# 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. Co-insurance
10. Dental care
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
    – unless a Maternity option has been selected
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
    – unless a Wellness and Vaccinations option has been selected
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

# **Join us** today

*It's quick and easy to join us. If you're looking for a simple and accessible approach to international health insurance, visit www.now-health.com or ask your intermediary for more information.*

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