

WorldCare is designed to meet the demands and needs of those who wish to ensure that their health insurance needs are met now and in the future.

WorldCare is our international health insurance plan. There are four levels available: Essential, Advance, Excel and Apex. This means you can select the level of cover you prefer to suit your lifestyle, from essential medical treatment, to a more comprehensive package.

WorldCare automatically covers you in most countries worldwide. A small number of countries are excluded and we can only cover emergency treatment in the USA as standard – please see our premium tables for a full list of countries we cover. An additional USA Elective Treatment option is available.

A summary of each plan is shown below.

### ▶ *WorldCare Essential*

Now Health's most affordable package is designed for people who want to be sure they can access high quality in-patient and day-patient care when they need it while minimising their health insurance costs. You can choose a higher excess to lower your premiums, if you only intend to claim for high-cost, infrequent medical events.

### ▶ *Worldcare Advance*

This plan covers you for in-patient and day-patient treatment and for some out-patient care including GP and specialist appointments, physiotherapy and alternative therapies. It is suitable for people who want all-round medical care.

### ▶ *WorldCare Excel*

This plan covers you for in-patient, out-patient and day-patient treatment at higher benefit levels than WorldCare Advance. It also includes routine and complex dental care after a nine-month waiting period.

### ▶ *WorldCare Apex*

This is our highest level of cover. It includes in-patient, day-patient, out-patient, and routine and complex dental treatment, at higher benefit levels than WorldCare Excel. WorldCare Apex also includes routine maternity care after a 12-month waiting period.

### ▶ *Additional Options*

For an additional premium, you can shape the cover you want by adding the following options:

- ▶ Fully-paid USA Elective Treatment within our network. A 50% co-insurance is applied when treatment is received out of network
- ▶ A co-insurance option on out-patient treatment so you share the cost of treatment with us and therefore reduce your premium (not available for WorldCare Essential)
- ▶ Opt for our out-patient per visit excess - have an excess of USD 25/ EUR 20/GBP 15 per visit to an out-patient medical practitioner and a nil excess when accessing day-patient or in-patient treatment (not available for WorldCare Essential)
- ▶ Add a small amount of out-patient cover to our hospitalisation plan WorldCare Essential for extra flexibility (only available for WorldCare Essential)
- ▶ A range of excesses to suit your lifestyle – from a high excess to reduce your premium, to a low or nil excess if you expect to use your plan frequently

Benefit	Essential	Advance	Excel	Apex
<b>Additional options</b>				
<b>USA Elective Treatment</b>	Optional Up to USD 1.5m/ EUR 1.2m/ GBP 937,500	Optional Up to USD 1.5m/ EUR 1.2m/ GBP 937,500	Optional Up to USD 1.5m/ EUR 1.2m/ GBP 937,500	Optional Up to USD 1.5m/ EUR 1.2m/ GBP 937,500
<b>20% Co-Insurance on Out-Patient Treatment</b>	Not covered	Optional	Optional	Optional
<b>USD 25/EUR 20/GBP 15 Out-Patient Per Visit Excess</b>	Not covered	Optional	Optional	Optional
<b>Out-Patient Charges</b>	Optional Up to USD 4,500/ EUR 3,600/GBP 2,800 Physiotherapy up to 10 sessions	Not covered	Not covered	Not covered
<b>Excess Options</b>				
<b>Standard Excess</b>	Nil	USD 100/ EUR 80/ GBP 60	USD 100/ EUR 80/ GBP 60	USD 100/ EUR 80/ GBP 60
<b>Optional Excess</b>	USD 1,000/ EUR 800/ GBP 625	Nil	Nil	Nil
	USD 2,500/ EUR 2,000/ GBP 1,550	USD 50/ EUR 40/ GBP 30	USD 50/ EUR 40/ GBP 30	USD 50/ EUR 40/ GBP 30
	USD 5,000/ EUR 4,000/ GBP 3,125	USD 250/ EUR 200/ GBP 155	USD 250/ EUR 200/ GBP 155	USD 250/ EUR 200/ GBP 155
	USD 10,000/ EUR 8,000/ GBP 6,250	USD 500/ EUR 400/ GBP 310		
	USD 15,000/ EUR 12,000 GBP 9,375	USD 1,000/ EUR 800/ GBP 625		
		USD 2,500/ EUR 2,000/ GBP 1,550		

Now Health International (Europe) Limited is authorised and regulated by the Financial Conduct Authority.

▶ Not covered    ▶ Optional

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