

(effective 1st June 2006)

(US \$)



This schedule contains information on **Your** premiums for the International Healthcare Plan in US \$ Dollars.

Simply decide which level of cover best suits **Your** needs, choose **Your Geographic Area** from the list of countries on page 7, find **Your** premium from the tables listed on the following pages, then contact us using the Helpline numbers listed on the Contact Information Sheet or apply online at [www.goodhealthworldwide.com](http://www.goodhealthworldwide.com)

There are 5 **Geographic Areas** and **You** should choose the country/area in which **You** will be resident at the time of inception of the **Policy**. **You** will be covered worldwide, but if **You** wish to include **Elective Treatment** in the USA, this is available for an extra premium and is shown in Area 5. (Please note that for Areas 1 to 4, cover in the USA is for **Accident** and **Emergency Treatment** only).

All premiums quoted are for annual & monthly cover and are per person, unless otherwise stated. If **You** wish to pay **Your** premium in an alternative currency to US \$ Dollars, please contact **Us**.

#### Insurance Premium Tax

In certain territories, Insurance Premium Tax or other local taxes may need to be added to these premiums. Please contact Goodhealth or **Your** Insurance Advisor for details.

### Premium Discount

**You** will enjoy a 6% discount if **You** pay **Your** premiums annually

## Geographic Areas

Area 1	Indian sub-continent, Middle East & Africa (excluding Nigeria)	excluding USA Elective Treatment
Area 2	South & Central America, Nigeria and Far East Asia & Pacific Rim (excluding Australia, New Zealand, Singapore, Japan and China <b>C</b> )	
Area 3	EU, Central & Eastern European Countries (excluding Russia), Andorra, Cyprus, Gibraltar, Iceland, Liechtenstein, Malta, Monaco, Norway and San Marino	
Area 4	China <b>C</b> , Singapore, Japan, Australia, New Zealand, the Caribbean, Russia and the Rest of the World	
Area 5	Worldwide including USA <b>Elective Treatment</b>	

**C** China includes Hong Kong, Taiwan and Macau.

# Area 1 - Indian sub-continent, Middle East & Africa (excluding Nigeria)

## Major Medical

Age Band	Std Nil Excess		1,000 Excess		5,000 Excess	
	Annual	Monthly	Annual	Monthly	Annual	Monthly
0 - 17	497	44.07	447	39.63	373	33.07
18 - 20	535	47.44	482	42.74	401	35.56
21 - 24	649	57.54	584	51.78	487	43.18
25 - 29	697	61.80	627	55.59	523	46.37
30 - 34	777	68.89	699	61.98	583	51.69
35 - 39	845	74.92	761	67.48	634	56.21
40 - 44	1,004	89.02	904	80.15	753	66.77
45 - 49	1,199	106.31	1,079	95.67	899	79.71
50 - 54	1,487	131.85	1,338	118.64	1,115	98.86
55 - 59	2,156	191.17	1,940	172.01	1,617	143.37
60 - 64	2,924	259.26	2,632	233.37	2,193	194.45
65 - 69*	3,830	339.59	3,447	305.63	2,873	254.74
70 - 74*	4,619	409.55	4,157	368.59	3,464	307.14
75 - 79*	5,343	473.75	4,809	426.40	4,007	355.29
80+*	6,311	559.58	5,680	503.63	4,733	419.66

♦ Applicable to renewals only

Premiums shown in US \$

## Foundation

Age Band	Std 100 Excess		Nil Excess		50 Excess		250 Excess		500 Excess		1,000 Excess		2,000 Excess		5,000 Excess	
	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly
0 - 17	767	68.01	1,045	92.66	844	74.83	652	57.81	614	54.44	575	50.98	499	44.24	384	34.05
18 - 20	821	72.80	1,118	99.13	903	80.07	698	61.89	657	58.25	616	54.62	534	47.35	411	36.44
21 - 24	1,000	88.67	1,362	120.76	1,100	97.53	850	75.37	800	70.93	750	66.50	650	57.63	500	44.33
25 - 29	1,070	94.87	1,458	129.28	1,177	104.36	910	80.69	856	75.90	803	71.20	696	61.71	535	47.44
30 - 34	1,198	106.22	1,632	144.70	1,318	116.86	1,018	90.26	958	84.94	899	79.71	779	69.07	599	53.11
35 - 39	1,300	115.27	1,771	157.03	1,430	126.79	1,105	97.98	1,040	92.21	975	86.45	845	74.92	650	57.63
40 - 44	1,545	136.99	2,105	186.64	1,700	150.73	1,313	116.42	1,236	109.59	1,159	102.76	1,004	89.02	773	68.54
45 - 49	1,843	163.41	2,511	222.64	2,027	179.73	1,567	138.94	1,474	130.69	1,382	122.54	1,198	106.22	922	81.75
50 - 54	2,286	202.69	3,114	276.11	2,515	223.00	1,943	172.28	1,829	162.17	1,715	152.06	1,486	131.76	1,143	101.35
55 - 59	3,318	294.20	4,520	400.77	3,650	323.63	2,820	250.04	2,654	235.32	2,489	220.69	2,157	191.25	1,659	147.10
60 - 64	4,497	398.73	6,126	543.17	4,947	438.63	3,822	338.88	3,598	319.02	3,373	299.07	2,923	259.17	2,249	199.41
65 - 69*	5,889	522.16	7,950	704.90	6,478	574.38	5,006	443.87	4,711	417.71	4,417	391.64	3,828	339.42	2,945	261.12
70 - 74*	7,109	630.33	9,597	850.93	7,820	693.37	6,043	535.81	5,687	504.25	5,332	472.77	4,621	409.73	3,555	315.21
75 - 79*	8,222	729.02	11,100	984.20	9,044	801.90	6,989	619.69	6,578	583.25	6,167	546.81	5,344	473.83	4,111	364.51
80+*	9,708	860.78	13,106	1,162.07	10,679	946.87	8,252	731.68	7,766	688.59	7,281	645.58	6,310	559.49	4,854	430.39

Premiums shown in US \$

## Lifestyle

Age Band	Std 100 Excess		Nil Excess		50 Excess		250 Excess		Std 100 Excess		Nil Excess		50 Excess		250 Excess	
	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly
0 - 17	920	81.57	1,207	107.02	1,003	88.93	810	71.82	1,240	109.95	1,525	135.22	1,327	117.66	1,128	100.02
18 - 20	986	87.43	1,294	114.73	1,075	95.32	868	76.96	1,328	117.75	1,633	144.79	1,421	126.00	1,208	107.11
21 - 24	1,199	106.31	1,573	139.47	1,307	115.89	1,055	93.54	1,656	146.83	2,037	180.61	1,772	157.12	1,507	133.62
25 - 29	1,283	113.76	1,683	149.23	1,398	123.96	1,129	100.10	1,773	157.21	2,181	193.38	1,897	168.20	1,613	143.02
30 - 34	1,436	127.33	1,884	167.05	1,565	138.76	1,264	112.07	1,985	176.00	2,442	216.52	2,124	188.33	1,806	160.13
35 - 39	1,560	138.32	2,047	181.50	1,700	150.73	1,373	121.74	2,152	190.81	2,647	234.70	2,303	204.20	1,958	173.61
40 - 44	1,855	164.48	2,434	215.81	2,022	179.28	1,632	144.70	2,497	221.40	3,071	272.30	2,672	236.92	2,272	201.45
45 - 49	2,396	212.45	3,143	278.68	2,612	231.60	2,108	186.91	2,980	264.23	3,665	324.96	3,189	282.76	2,712	240.46
50 - 54	2,972	263.52	3,899	345.71	3,239	287.19	2,615	231.86	3,697	327.80	4,547	403.17	3,956	350.77	3,364	298.27
55 - 59	4,313	382.42	5,658	501.68	4,701	416.82	3,795	336.49	5,364	475.61	6,598	585.02	5,739	508.86	4,881	432.78
60 - 64	5,847	518.43	7,671	680.16	6,373	565.07	5,145	456.19	7,275	645.05	8,948	793.39	7,784	690.18	6,620	586.97
65 - 69*	7,656	678.83	9,953	882.50	8,345	739.92	6,737	597.35	9,188	814.67	11,301	1,002.02	9,831	871.68	8,361	741.34
70 - 74*	9,243	819.55	12,016	1,065.42	10,075	893.32	8,134	721.21	11,092	983.49	13,643	1,209.68	11,868	1,052.30	10,093	894.91
75 - 79*	10,690	947.85	13,897	1,232.20	11,652	1,033.14	9,407	834.09	12,828	1,137.42	15,778	1,398.98	13,726	1,217.04	11,673	1,035.01
80+*	12,621	1,119.06	16,408	1,454.84	13,757	1,219.79	11,106	984.73	15,147	1,343.03	18,631	1,651.95	16,207	1,437.02	13,783	1,222.09

Premiums shown in US \$

Please note that in certain territories local taxes may apply in addition to the premium rates quoted in the above tables.

## Area 2 - South & Central America, Nigeria and Far East Asia & Pacific Rim (excluding Australia, New Zealand, Singapore, Japan and China C)

### Major Medical

Age Band	Std Nil Excess		1,000 Excess		5,000 Excess	
	Annual	Monthly	Annual	Monthly	Annual	Monthly
0 - 17	513	45.49	462	40.96	385	34.14
18 - 20	618	54.80	556	49.30	464	41.14
21 - 24	691	61.27	622	55.15	518	45.93
25 - 29	750	66.50	675	59.85	563	49.92
30 - 34	804	71.29	724	64.19	603	53.47
35 - 39	884	78.38	796	70.58	663	58.79
40 - 44	1,017	90.17	915	81.13	763	67.65
45 - 49	1,143	101.35	1,029	91.24	857	75.99
50 - 54	1,631	144.62	1,468	130.16	1,223	108.44
55 - 59	2,100	186.20	1,890	167.58	1,575	139.65
60 - 64	2,886	255.89	2,597	230.27	2,165	191.96
65 - 69*	4,448	394.39	4,003	354.93	3,336	295.79
70 - 74*	5,062	448.83	4,556	403.97	3,797	336.67
75 - 79*	5,827	516.66	5,244	464.97	4,370	387.47
80+*	6,585	583.87	5,927	525.53	4,939	437.92

Premiums shown in US \$

C China includes Hong Kong, Taiwan and Macau.

\* Rates also applicable to Product Option 008, Direct Settlement Network.

♦ Applicable to renewals only

### Foundation

Age Band	Std 100 Excess		Nil Excess		50* Excess		250 Excess		500 Excess		1,000 Excess		2,000 Excess		5,000 Excess	
	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly
0 - 17	788	69.87	1,073	95.14	867	76.87	670	59.41	630	55.86	591	52.40	512	45.40	394	34.93
18 - 20	952	84.41	1,297	115.00	1,047	92.83	809	71.73	762	67.56	714	63.31	619	54.88	476	42.21
21 - 24	1,064	94.34	1,449	128.48	1,170	103.74	904	80.15	851	75.46	798	70.76	692	61.36	532	47.17
25 - 29	1,155	102.41	1,573	139.47	1,271	112.70	982	87.07	924	81.93	866	76.79	751	66.59	578	51.25
30 - 34	1,237	109.68	1,685	149.40	1,361	120.68	1,051	93.19	990	87.78	928	82.28	804	71.29	619	54.88
35 - 39	1,360	120.59	1,853	164.30	1,496	132.65	1,156	102.50	1,088	96.47	1,020	90.44	884	78.38	680	60.29
40 - 44	1,565	138.76	2,132	189.04	1,722	152.68	1,330	117.93	1,252	111.01	1,174	104.09	1,017	90.17	783	69.43
45 - 49	1,758	155.88	2,395	212.36	1,934	171.48	1,494	132.47	1,406	124.67	1,319	116.95	1,143	101.35	879	77.94
50 - 54	2,509	222.46	3,418	303.06	2,760	244.72	2,133	189.13	2,007	177.95	1,882	166.87	1,631	144.62	1,255	111.28
55 - 59	3,232	286.57	4,403	390.40	3,555	315.21	2,747	243.57	2,586	229.29	2,424	214.93	2,101	186.29	1,616	143.29
60 - 64	4,442	393.86	6,051	536.52	4,886	433.23	3,776	334.81	3,554	315.12	3,332	295.44	2,887	255.98	2,221	196.93
65 - 69*	6,845	606.92	9,241	819.37	7,530	667.66	5,818	515.86	5,476	485.54	5,134	455.21	4,449	394.48	3,423	303.51
70 - 74*	7,787	690.45	10,512	932.06	8,566	759.52	6,619	586.88	6,230	552.39	5,840	517.81	5,062	448.83	3,894	345.27
75 - 79*	8,965	794.90	12,102	1,073.04	9,862	874.43	7,620	675.64	7,172	635.92	6,724	596.19	5,827	516.66	4,483	397.49
80+*	10,132	898.37	13,678	1,212.78	11,145	988.19	8,612	763.60	8,106	718.73	7,599	673.78	6,586	583.96	5,066	449.19

Premiums shown in US \$

### Lifestyle

Age Band	Std 100 Excess		Nil Excess		50* Excess		250 Excess		Std 100 Excess		Nil Excess		50* Excess		250 Excess	
	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly
0 - 17	946	83.88	1,241	110.04	1,031	91.42	832	73.77	1,274	112.96	1,567	138.94	1,363	120.85	1,159	102.76
18 - 20	1,141	101.17	1,497	132.73	1,244	110.30	1,004	89.02	1,537	136.28	1,891	167.67	1,645	145.86	1,399	124.04
21 - 24	1,275	113.05	1,673	148.34	1,390	123.25	1,122	99.48	1,761	156.14	2,166	192.05	1,884	167.05	1,602	142.04
25 - 29	1,385	122.80	1,817	161.11	1,510	133.89	1,219	108.08	1,913	169.62	2,353	208.63	2,047	181.50	1,741	154.37
30 - 34	1,487	131.85	1,951	172.99	1,621	143.73	1,309	116.06	2,051	181.86	2,523	223.71	2,195	194.62	1,866	165.45
35 - 39	1,634	144.88	2,144	190.10	1,781	157.92	1,438	127.50	2,253	199.77	2,771	245.70	2,411	213.78	2,050	181.77
40 - 44	1,879	166.60	2,465	218.56	2,048	181.59	1,654	146.65	2,530	224.33	3,112	275.93	2,707	240.02	2,302	204.11
45 - 49	2,286	202.69	2,999	265.91	2,492	220.96	2,012	178.40	2,843	252.08	3,497	310.07	3,042	269.72	2,587	229.38
50 - 54	3,263	289.32	4,281	379.58	3,557	315.39	2,871	254.56	4,058	359.81	4,991	442.54	4,342	384.99	3,693	327.45
55 - 59	4,202	372.58	5,513	488.82	4,580	406.09	3,698	327.89	5,228	463.55	6,430	570.13	5,594	496.00	4,757	421.79
60 - 64	5,772	511.78	7,573	671.47	6,291	557.80	5,079	450.34	7,182	636.80	8,834	783.28	7,685	681.40	6,535	579.44
65 - 69*	8,899	789.04	11,569	1,025.78	9,700	860.07	7,831	694.35	10,680	946.96	13,136	1,164.73	11,428	1,013.28	9,718	861.66
70 - 74*	10,123	897.57	13,160	1,166.85	11,034	978.35	8,908	789.84	12,147	1,077.03	14,941	1,324.77	12,997	1,152.40	11,053	980.03
75 - 79*	11,655	1,033.41	15,151	1,343.39	12,704	1,126.42	10,256	909.37	13,985	1,240.00	17,202	1,525.24	14,964	1,326.81	12,726	1,128.37
80+*	13,172	1,167.92	17,123	1,518.24	14,357	1,272.99	11,591	1,027.74	15,804	1,401.29	19,439	1,723.59	16,910	1,499.35	14,381	1,275.12

Premiums shown in US \$

Please note that in certain territories local taxes may apply in addition to the premium rates quoted in the above tables.

# Area 3 - EU, Central & Eastern European Countries (excluding Russia), Andorra, Cyprus, Gibraltar, Iceland, Liechtenstein, Malta, Monaco, Norway and San Marino

## Major Medical

Age Band	Std Nil Excess		1,000 Excess		5,000 Excess	
	Annual	Monthly	Annual	Monthly	Annual	Monthly
0 - 17	531	47.08	478	42.38	378	33.52
18 - 20	543	48.15	489	43.36	387	34.31
21 - 24	662	58.70	596	52.85	472	41.85
25 - 29	709	62.86	638	56.57	505	44.78
30 - 34	792	70.22	713	63.22	564	50.01
35 - 39	861	76.34	775	68.72	614	54.44
40 - 44	1,022	90.62	920	81.57	728	64.55
45 - 49	1,220	108.17	1,098	97.36	869	77.05
50 - 54	1,663	147.45	1,497	132.73	1,185	105.07
55 - 59	2,196	194.71	1,976	175.21	1,565	138.76
60 - 64	2,976	263.87	2,678	237.45	2,121	188.06
65 - 69*	5,234	464.08	4,711	417.71	3,730	330.73
70 - 74*	6,054	536.79	5,449	483.14	4,314	382.51
75 - 79*	7,002	620.84	6,302	558.78	4,989	442.36
80+*	8,268	733.10	7,441	659.77	5,892	522.42

♦ Applicable to renewals only

Premiums shown in US \$

## Foundation

Age Band	Std 100 Excess		Nil Excess		50 Excess		250 Excess		500 Excess		1,000 Excess		2,000 Excess		5,000 Excess	
	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly
0 - 17	816	72.35	1,112	98.60	938	83.17	694	61.53	622	55.15	583	51.69	505	44.78	389	34.49
18 - 20	835	74.04	1,138	100.90	960	85.12	710	62.95	636	56.39	596	52.85	517	45.84	398	35.29
21 - 24	1,017	90.17	1,386	122.89	1,170	103.74	864	76.61	775	68.72	726	64.37	629	55.77	484	42.91
25 - 29	1,090	96.65	1,485	131.67	1,254	111.19	927	82.19	830	73.59	778	68.98	675	59.85	519	46.02
30 - 34	1,218	108.00	1,659	147.10	1,401	124.22	1,035	91.77	928	82.28	870	77.14	754	66.85	580	51.43
35 - 39	1,323	117.31	1,802	159.78	1,521	134.86	1,125	99.75	1,008	89.38	945	83.79	819	72.62	630	55.86
40 - 44	1,573	139.47	2,143	190.01	1,809	160.40	1,337	118.55	1,199	106.31	1,123	99.57	973	86.27	749	66.41
45 - 49	1,876	166.34	2,556	226.63	2,157	191.25	1,595	141.42	1,429	126.70	1,340	118.81	1,161	102.94	894	79.27
50 - 54	2,559	226.90	3,486	309.09	2,943	260.95	2,175	192.85	1,950	172.90	1,827	161.99	1,584	140.45	1,219	108.08
55 - 59	3,377	299.43	4,601	407.96	3,884	344.38	2,870	254.47	2,573	228.14	2,412	213.86	2,090	185.31	1,609	142.66
60 - 64	4,580	406.09	6,240	553.28	5,267	467.01	3,893	345.18	3,490	309.45	3,271	290.03	2,834	251.28	2,182	193.47
65 - 69*	7,550	669.43	10,192	903.69	8,683	769.89	6,418	569.06	5,753	510.10	5,392	478.09	4,672	414.25	3,597	318.93
70 - 74*	8,734	774.41	11,791	1,045.47	10,044	890.57	7,424	658.26	6,655	590.08	6,237	553.01	5,405	479.24	4,161	368.94
75 - 79*	10,101	895.62	13,636	1,209.06	11,616	1,029.95	8,586	761.29	7,696	682.38	7,214	639.64	6,251	554.26	4,812	426.66
80+*	11,928	1,057.62	16,103	1,427.80	13,717	1,216.24	10,139	898.99	9,088	805.80	8,518	755.26	7,382	654.54	5,682	503.80

Premiums shown in US \$

## Lifestyle

Age Band	Std 100 Excess		Nil Excess		50 Excess		250 Excess		Std 100 Excess		Nil Excess		50 Excess		250 Excess	
	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly
0 - 17	1,063	94.25	1,448	128.39	1,222	108.35	904	80.15	1,430	126.79	1,931	171.22	1,644	145.77	1,215	107.73
18 - 20	1,085	96.20	1,478	131.05	1,248	110.66	922	81.75	1,465	129.90	1,978	175.38	1,684	149.31	1,245	110.39
21 - 24	1,321	117.13	1,800	159.60	1,519	134.68	1,123	99.57	1,825	161.82	2,464	218.47	2,098	186.02	1,551	137.52
25 - 29	1,416	125.55	1,929	171.04	1,628	144.35	1,204	106.75	1,957	173.52	2,642	234.26	2,250	199.50	1,663	147.45
30 - 34	1,584	140.45	2,158	191.34	1,822	161.55	1,346	119.35	2,188	194.00	2,954	261.92	2,516	223.09	1,860	164.92
35 - 39	1,719	152.42	2,342	207.66	1,977	175.29	1,461	129.54	2,375	210.58	3,206	284.27	2,731	242.15	2,019	179.02
40 - 44	2,045	181.32	2,786	247.03	2,352	208.54	1,738	154.10	2,756	244.37	3,721	329.93	3,169	280.98	2,343	207.75
45 - 49	2,438	216.17	3,322	294.55	2,804	248.62	2,072	183.72	3,286	291.36	4,436	393.33	3,778	334.98	2,793	247.65
50 - 54	3,327	294.99	4,533	401.93	3,826	339.24	2,828	250.75	4,484	397.58	6,053	536.70	5,156	457.17	3,811	337.91
55 - 59	4,392	389.42	5,984	530.58	5,051	447.86	3,733	330.99	5,917	524.64	7,988	708.27	6,803	603.20	5,029	445.90
60 - 64	5,954	527.92	8,112	719.26	6,847	607.10	5,061	448.74	8,022	711.28	10,830	960.26	9,224	817.86	6,819	604.62
65 - 69*	9,814	870.17	13,249	1,174.74	11,286	1,000.69	8,342	739.66	12,762	1,131.56	17,229	1,527.64	14,674	1,301.09	10,848	961.86
70 - 74*	11,356	1,006.90	15,331	1,359.35	13,059	1,157.90	9,653	855.90	14,762	1,308.90	19,929	1,767.04	16,973	1,504.94	12,547	1,112.50
75 - 79*	13,131	1,164.28	17,727	1,571.79	15,101	1,338.96	11,161	989.61	17,072	1,513.72	23,047	2,043.50	19,629	1,740.44	14,511	1,286.64
80+*	15,507	1,374.95	20,935	1,856.24	17,833	1,581.19	13,181	1,168.72	20,158	1,787.34	27,213	2,412.89	23,178	2,055.12	17,134	1,519.21

Premiums shown in US \$


Please note that in certain territories local taxes may apply in addition to the premium rates quoted in the above tables.

# Area 4 - China , Singapore, Japan, Australia, New Zealand, the Caribbean, Russia and the Rest of the World

## Major Medical

Age Band	Std Nil Excess		1,000 Excess		5,000 Excess	
	Annual	Monthly	Annual	Monthly	Annual	Monthly
0 - 17	614	54.44	553	49.03	461	40.88
18 - 20	742	65.79	668	59.23	557	49.39
21 - 24	828	73.42	745	66.06	621	55.06
25 - 29	901	79.89	811	71.91	676	59.94
30 - 34	966	85.65	869	77.05	725	64.28
35 - 39	1,063	94.25	957	84.85	797	70.67
40 - 44	1,221	108.26	1,099	97.44	916	81.22
45 - 49	1,371	121.56	1,234	109.41	1,028	91.15
50 - 54	1,745	154.72	1,571	139.30	1,309	116.06
55 - 59	2,250	199.50	2,025	179.55	1,688	149.67
60 - 64	3,084	273.45	2,776	246.14	2,313	205.09
65 - 69*	4,743	420.55	4,269	378.52	3,557	315.39
70 - 74*	5,405	479.24	4,865	431.36	4,054	359.45
75 - 79*	6,224	551.86	5,602	496.71	4,668	413.90
80+*	7,032	623.50	6,329	561.17	5,274	467.63

Premiums shown in US \$

 China includes Hong Kong, Taiwan and Macau.

\* Rates also applicable to Product Option 008, Direct Settlement Network.

♦ Applicable to renewals only

## Foundation

Age Band	Std 100 Excess		Nil Excess		50* Excess		250 Excess		500 Excess		1,000 Excess		2,000 Excess		5,000 Excess	
	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly
0 - 17	943	83.61	1,285	113.94	1,037	91.95	802	71.11	754	66.85	707	62.69	613	54.35	472	41.85
18 - 20	1,142	101.26	1,556	137.97	1,256	111.37	971	86.10	914	81.04	857	75.99	743	65.88	571	50.63
21 - 24	1,274	112.96	1,736	153.93	1,401	124.22	1,083	96.03	1,019	90.35	956	84.77	828	73.42	637	56.48
25 - 29	1,385	122.80	1,887	167.31	1,524	135.13	1,177	104.36	1,108	98.24	1,039	92.12	900	79.80	693	61.45
30 - 34	1,485	131.67	2,023	179.37	1,634	144.88	1,262	111.90	1,188	105.34	1,114	98.77	966	85.65	743	65.88
35 - 39	1,633	144.79	2,225	197.28	1,796	159.25	1,388	123.07	1,306	115.80	1,225	108.62	1,062	94.16	817	72.44
40 - 44	1,877	166.43	2,557	226.72	2,065	183.10	1,595	141.42	1,502	133.18	1,408	124.84	1,220	108.17	939	83.26
45 - 49	2,110	187.09	2,875	254.92	2,321	205.80	1,794	159.07	1,688	149.67	1,583	140.36	1,372	121.65	1,055	93.54
50 - 54	2,686	238.16	3,659	324.43	2,955	262.01	2,283	202.43	2,149	190.54	2,015	178.66	1,746	154.81	1,343	119.08
55 - 59	3,461	306.88	4,715	418.06	3,807	337.55	2,942	260.86	2,769	245.52	2,596	230.18	2,250	199.50	1,731	153.48
60 - 64	4,742	420.46	6,461	572.88	5,216	462.49	4,031	357.42	3,794	336.40	3,557	315.39	3,083	273.36	2,371	210.23
65 - 69*	7,294	646.73	9,847	873.10	8,023	711.37	6,200	549.73	5,835	517.37	5,471	485.10	4,742	420.46	3,647	323.37
70 - 74*	8,316	737.35	11,227	995.46	9,148	811.12	7,069	626.78	6,653	589.90	6,238	553.10	5,407	479.42	4,158	368.68
75 - 79*	9,575	848.98	12,926	1,146.11	10,533	933.93	8,139	721.66	7,660	679.19	7,182	636.80	6,225	551.95	4,788	424.54
80+*	10,818	959.20	14,604	1,294.89	11,900	1,055.13	9,195	815.29	8,654	767.32	8,115	719.53	7,034	623.68	5,409	479.60

Premiums shown in US \$

## Lifestyle

Age Band	Std 100 Excess		Nil Excess		50* Excess		250 Excess		Std 100 Excess		Nil Excess		50* Excess		250 Excess	
	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly
0 - 17	1,130	100.19	1,482	131.40	1,232	109.24	994	88.13	1,525	135.22	1,875	166.25	1,632	144.70	1,388	123.07
18 - 20	1,370	121.47	1,797	159.33	1,493	132.38	1,205	106.84	1,846	163.68	2,270	201.27	1,975	175.12	1,680	148.96
21 - 24	1,529	135.57	2,006	177.87	1,667	147.81	1,345	119.26	2,111	187.18	2,596	230.18	2,259	200.30	1,921	170.33
25 - 29	1,662	147.36	2,180	193.29	1,812	160.66	1,462	129.63	2,298	203.76	2,826	250.57	2,459	218.03	2,091	185.40
30 - 34	1,782	158.00	2,338	207.30	1,942	172.19	1,568	139.03	2,460	218.12	3,025	268.22	2,632	233.37	2,238	198.44
35 - 39	1,959	173.70	2,570	227.87	2,135	189.30	1,724	152.86	2,704	239.75	3,325	294.82	2,893	256.51	2,460	218.12
40 - 44	2,253	199.77	2,956	262.10	2,456	217.77	1,982	175.74	3,037	269.28	3,735	331.17	3,250	288.17	2,763	244.99
45 - 49	2,741	243.04	3,596	318.85	2,988	264.94	2,412	213.86	3,414	302.71	4,198	372.22	3,653	323.90	3,106	275.40
50 - 54	3,492	309.62	4,581	406.18	3,806	337.47	3,072	272.38	4,344	385.17	5,342	473.66	4,648	412.12	3,953	350.50
55 - 59	4,498	398.82	5,901	523.22	4,903	434.73	3,957	350.85	5,596	496.18	6,882	610.20	5,988	530.94	5,092	451.49
60 - 64	6,164	546.54	8,087	717.05	6,719	595.75	5,423	480.84	7,666	679.72	9,427	835.86	8,203	727.33	6,975	618.45
65 - 69*	9,483	840.83	12,328	1,093.08	10,336	916.46	8,343	739.75	11,379	1,008.94	13,993	1,240.71	12,176	1,079.61	10,354	918.05
70 - 74*	10,811	958.58	14,054	1,246.12	11,784	1,044.85	9,512	843.40	12,971	1,150.10	15,951	1,414.32	13,879	1,230.60	11,802	1,046.44
75 - 79*	12,448	1,103.72	16,182	1,434.80	13,568	1,203.03	10,952	971.08	14,935	1,324.24	18,366	1,628.45	15,980	1,416.89	13,589	1,204.89
80+*	14,065	1,247.10	18,284	1,621.18	15,331	1,359.35	12,375	1,097.25	16,879	1,496.60	20,757	1,840.45	18,061	1,601.41	15,358	1,361.74

Premiums shown in US \$

Please note that in certain territories local taxes may apply in addition to the premium rates quoted in the above tables.

# Area 5 - Worldwide including USA elective treatment

Please note: Major Medical is not available in this area

\* Rates also applicable to Product Option 008, Direct Settlement Network.

♦ Applicable to renewals only

Foundation																
Age Band	Std 100 Excess		Nil Excess		50* Excess		250 Excess		500 Excess		1,000 Excess		2,000 Excess		5,000 Excess	
	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly
0 - 17	1,622	143.82	2,190	194.18	1,784	158.18	1,379	122.27	1,298	115.09	1,217	107.91	1,054	93.45	811	71.91
18 - 20	1,839	163.06	2,483	220.16	2,023	179.37	1,563	138.59	1,471	130.43	1,379	122.27	1,195	105.96	920	81.57
21 - 24	2,326	206.24	3,140	278.41	2,559	226.90	1,977	175.29	1,861	165.01	1,745	154.72	1,512	134.06	1,163	103.12
25 - 29	2,539	225.12	3,428	303.95	2,793	247.65	2,158	191.34	2,031	180.08	1,904	168.82	1,650	146.30	1,270	112.61
30 - 34	2,716	240.82	3,667	325.14	2,988	264.94	2,309	204.73	2,173	192.67	2,037	180.61	1,765	156.50	1,358	120.41
35 - 39	3,017	267.51	4,073	361.14	3,319	294.28	2,564	227.34	2,414	214.04	2,263	200.65	1,961	173.88	1,509	133.80
40 - 44	3,665	324.96	4,948	438.72	4,032	357.50	3,115	276.20	2,932	259.97	2,749	243.74	2,382	211.20	1,833	162.53
45 - 49	4,139	366.99	5,588	495.47	4,553	403.70	3,518	311.93	3,311	293.58	3,104	275.22	2,690	238.51	2,070	183.54
50 - 54	4,841	429.24	6,535	579.44	5,325	472.15	4,115	364.86	3,873	343.41	3,631	321.95	3,147	279.03	2,421	214.66
55 - 59	6,379	565.60	8,612	763.60	7,017	622.17	5,422	480.75	5,103	452.47	4,784	424.18	4,146	367.61	3,190	282.85
60 - 64	9,178	813.78	12,390	1,098.58	10,096	895.18	7,801	691.69	7,342	650.99	6,884	610.38	5,966	528.99	4,589	406.89
65 - 69*	12,239	1,085.19	16,520	1,464.77	13,463	1,193.72	10,403	922.40	9,791	868.14	9,179	813.87	7,955	705.34	6,120	542.64
70 - 74*	13,792	1,222.89	18,617	1,650.71	15,171	1,345.16	11,723	1,039.44	11,034	978.35	10,344	917.17	8,965	794.90	6,896	611.45
75 - 79*	15,862	1,406.43	21,411	1,898.44	17,448	1,547.06	13,483	1,195.49	12,690	1,125.18	11,897	1,054.87	10,310	914.15	7,931	703.22
80+*	17,988	1,594.94	24,280	2,152.83	19,787	1,754.45	15,290	1,355.71	14,390	1,275.91	13,491	1,196.20	11,692	1,036.69	8,994	797.47

Premiums shown in US \$




Lifestyle									Lifestyle Plus							
Age Band	Std 100 Excess		Nil Excess		50* Excess		250 Excess		Std 100 Excess	Nil Excess		50* Excess		250 Excess		
	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly		Annual	Monthly	Annual	Monthly	Annual	Monthly	
0 - 17	1,948	172.72	2,532	224.50	2,123	188.24	1,714	151.97	2,531	224.42	3,518	311.93	2,708	240.11	2,303	204.20
18 - 20	2,207	195.69	2,869	254.38	2,406	213.33	1,942	172.19	2,869	254.38	3,988	353.60	3,070	272.21	2,611	231.51
21 - 24	2,791	247.47	3,628	321.68	3,042	269.72	2,456	217.77	3,718	329.66	5,168	458.23	3,978	352.72	3,383	299.96
25 - 29	3,047	270.17	3,961	351.21	3,321	294.46	2,681	237.72	4,058	359.81	5,640	500.08	4,342	384.99	3,693	327.45
30 - 34	3,259	288.96	4,237	375.68	3,552	314.94	2,868	254.30	4,341	384.90	6,033	534.93	4,645	411.86	3,950	350.23
35 - 39	3,620	320.97	4,706	417.27	3,946	349.88	3,186	282.49	4,822	427.55	6,702	594.24	5,160	457.52	4,388	389.07
40 - 44	4,397	389.87	5,716	506.82	4,793	424.98	3,869	343.05	5,716	506.82	7,945	704.46	6,116	542.29	5,202	461.24
45 - 49	5,378	476.85	6,992	619.96	5,862	519.76	4,733	419.66	6,454	572.25	8,970	795.34	6,906	612.33	5,873	520.74
50 - 54	6,293	557.98	8,181	725.38	6,859	608.16	5,538	491.04	7,552	669.61	10,496	930.65	8,081	716.52	6,872	609.32
55 - 59	8,291	735.14	10,779	955.74	9,037	801.28	7,296	646.91	9,948	882.06	13,827	1,225.99	10,644	943.77	9,053	802.70
60 - 64	11,930	1,057.79	15,509	1,375.13	13,004	1,153.02	10,498	930.82	14,316	1,269.35	19,898	1,764.29	15,318	1,358.20	13,028	1,155.15
65 - 69*	15,907	1,410.42	20,679	1,833.54	17,339	1,537.39	13,998	1,241.16	19,089	1,692.56	26,531	2,352.42	20,425	1,811.02	17,371	1,540.23
70 - 74*	17,927	1,589.53	23,305	2,066.38	19,540	1,732.55	15,776	1,398.81	21,512	1,907.40	29,899	2,651.04	23,018	2,040.93	19,576	1,735.74
75 - 79*	20,618	1,828.13	26,804	2,376.62	22,474	1,992.69	18,144	1,608.77	24,742	2,193.79	34,388	3,049.07	26,474	2,347.36	22,515	1,996.33
80+*	23,383	2,073.29	30,398	2,695.29	25,487	2,259.85	20,577	1,824.49	28,058	2,487.81	38,997	3,457.73	30,022	2,661.95	25,533	2,263.93




Premiums shown in US \$

Please note that in certain territories local taxes may apply in addition to the premium rates quoted in the above tables.

## Additional Options

Please note that all persons to be covered under this Policy must select the same level of cover.

USA Elective Treatment	[005]	Area 5 rates apply.
Semi-Private Room Restriction 	[006]	Premium adjustments 20% - for Compulsory Group Schemes and Individual Major Medical. 12.5% - for Individual Foundation, Lifestyle and Lifestyle Plus.
China Private Room Restriction 	[007]	Area 2 rates apply.
Direct Settlement Network 	[008]	As per \$50.00 Excess rates.
Extended Evacuation	[009]	\$85.00 per Insured Person.
Medical History Disregarded	[010]	Rates available on request - Groups only.
Extension to Lifestyle Plus	[011]	Rates available on request - Groups only.

-  Available to residents of Hong Kong only
-  Available to residents of mainland China only
-  Available in certain countries. Please check with Your local sales centre.

### Group Schemes

Premium discounts can be obtained for Group Schemes where the initial enrolment numbers are 3 employees or more (excluding Dependants). The higher the enrolment the greater the discount.

## Countries

Country	Area	Country	Area	Country	Area	Country	Area
Afghanistan	1	Dominica	4	Lesotho	1	Samoa	2
Albania	3	Dominican Republic	4	Liberia	1	San Marino	3
Algeria	1	East Timor	2	Libya	1	Sao Tome and Principe	1
Andorra	3	Ecuador	2	Liechtenstein	3	Saudi Arabia	1
Angola	1	Egypt	1	Lithuania	3	Senegal	1
Antigua and Barbuda	4	El Salvador	2	Luxembourg	3	Seychelles	1
Argentina	2	Equatorial Guinea	1	Macau	4	Sierra Leone	1
Armenia	4	Eritrea	1	Macedonia	3	Singapore	4
Australia	4	Estonia	3	Madagascar	1	Slovakia	3
Austria	3	Ethiopia	1	Malawi	1	Slovenia	3
Azerbaijan	4	Fiji	2	Malaysia	2	Solomon Islands	2
Bahamas	4	Finland	3	Maldives	2	Somalia	1
Bahrain	1	France	3	Mali	1	South Africa	1
Bangladesh	1	Gabon	1	Malta	3	Spain	3
Barbados	4	Gambia	1	Marshall Islands	2	Sri Lanka	1
Belarus	3	Georgia	4	Mauritania	1	St Kitts & Nevis	4
Belgium	3	Germany	3	Mauritius	1	St Lucia	4
Belize	4	Ghana	1	Mexico	2	St Martin	4
Benin	1	Gibraltar	3	Micronesia (Federated States of)	2	St Vincent & Grenadines	4
Bhutan	1	Greece	3	Moldova	3	Sudan	1
Bolivia	2	Grenada	4	Monaco	3	Suriname	1
Bosnia & Herzegovina	3	Guatemala	2	Mongolia	2	Swaziland	1
Botswana	1	Guinea	1	Morocco	1	Sweden	3
Brazil	2	Guinea-Bissau	1	Mozambique	1	Switzerland	3
British Virgin Islands	4	Guyana	2	Myanmar	2	Syria	1
British West Indies	4	Haiti	4	Namibia	1	Taiwan	4
Brunei	2	Honduras	2	Nauru	2	Tajikistan	4
Bulgaria	3	Hong Kong	4	Nepal	2	Tanzania (United Republic of)	1
Burkina Faso	1	Hungary	3	Netherlands	3	Thailand	2
Burundi	1	Iceland	3	Netherlands Antilles	4	Togo	1
Cambodia	2	India	1	New Zealand	4	Tonga	2
Cameroon	1	Indonesia	2	Nicaragua	2	Trinidad & Tobago	4
Canada	4	Iran (Islamic Republic of)	1	Niger	1	Tunisia	1
Cape Verde	1	Iraq	1	Nigeria	2	Turkey	3
Cayman Islands	4	Ireland	3	Norway	3	Turkmenistan	4
Central African Republic	1	Israel	1	Oman	1	Turks & Caicos	4
Chad	1	Italy	3	Pakistan	1	Tuvalu	2
Chile	2	Ivory Coast	1	Palau	1	Uganda	1
China	4	Jamaica	4	Panama	2	Ukraine	3
Colombia	2	Japan	4	Papua New Guinea	2	United Arab Emirates	1
Comoros	1	Jordan	1	Paraguay	2	United Kingdom	3
Congo	1	Kazakhstan	4	Peru	2	Uruguay	2
Costa Rica	2	Kenya	1	Philippines	2	Uzbekistan	4
Croatia	3	Kiribati	2	Poland	3	Vanuatu	2
Cuba	4	Korea	2	Portugal	3	Venezuela	2
Cyprus	3	Kuwait	1	Qatar	1	Vietnam	2
Czech Republic	3	Kyrgyzstan	4	Romania	3	Yemen	1
Democratic Republic of the Congo	1	Laos	2	Russia	4	Yugoslavia	3
Denmark	3	Latvia	3	Rwanda	1	Zambia	1
Djibouti	1	Lebanon	1			Zimbabwe	1

Please note that in certain territories local taxes may apply in addition to the premium rates quoted in the above tables.

