

## UNDERWRITTEN PREMIUMS in USD

### AREA ONE – STANDARD

Worldwide cover excluding the United States of America

Pay these rates if you do not require cover in the USA, and if you live outside Bali, China, Hong Kong, Japan, Macau, Singapore, Taiwan or the UAE.

AGE	MONTHLY PREMIUMS \$			ANNUAL PREMIUMS \$		
	BRONZE Nil excess	SILVER \$50 excess	GOLD \$50 excess	BRONZE Nil excess	SILVER \$50 excess	GOLD \$50 excess
1 <sup>st</sup> Child	74.66	119.78	201.61	853.24	1368.95	2304.10
2 <sup>nd</sup> Child	59.73	95.83	161.29	682.59	1095.16	1843.28
3 <sup>rd</sup> Child +	44.80	71.87	120.97	511.94	821.37	1382.46
18 - 24	112.89	206.77	338.87	1290.18	2363.05	3872.76
25 - 29	121.92	227.24	378.89	1393.40	2597.05	4330.20
30 - 34	143.75	246.04	406.79	1642.84	2811.87	4649.07
35 - 39	152.63	266.51	448.36	1744.33	3045.88	5124.09
40 - 44	192.67	318.37	538.42	2201.91	3638.57	6153.32
45 - 49	231.95	383.49	643.67	2650.90	4382.77	7356.27
50 - 54	298.64	486.54	828.41	3412.98	5560.45	9467.49
55 - 59	366.97	596.97	1016.22	4193.96	6822.54	11613.89
60 - 64	458.49	745.17	1270.61	5239.87	8516.18	14521.22
65 - 69	584.78	950.42	1618.13	6683.17	10861.97	18492.93
70 - 74*	750.35	1321.16	2111.13	8575.44	15098.97	24127.25
75 - 79*	949.04	1665.55	2667.25	10846.16	19034.83	30482.90
80 - 84*	1281.20	2248.49	3600.79	14642.32	25697.02	41151.91

### AREA ONE – ORCHID

Worldwide cover excluding the United States of America

Pay these rates if you live in Bali, China, Hong Kong, Japan, Macau, Singapore or Taiwan, and you do not require cover in the USA.

AGE	MONTHLY PREMIUMS \$			ANNUAL PREMIUMS \$		
	BRONZE Nil excess	SILVER \$50 excess	GOLD \$50 excess	BRONZE Nil excess	SILVER \$50 excess	GOLD \$50 excess
1 <sup>st</sup> Child	93.32	152.72	260.08	1066.55	1745.42	2972.30
2 <sup>nd</sup> Child	74.66	122.18	208.06	853.24	1396.33	2377.84
3 <sup>rd</sup> Child +	55.99	91.63	156.05	639.93	1047.25	1783.38
18 - 24	141.11	263.63	437.14	1612.73	3012.89	4995.86
25 - 29	152.40	289.73	488.77	1741.76	3311.24	5585.95
30 - 34	179.69	313.70	524.76	2053.55	3585.14	5997.30
35 - 39	190.79	339.81	578.38	2180.41	3883.50	6610.08
40 - 44	240.83	405.93	694.56	2752.39	4639.17	7937.79
45 - 49	289.94	488.95	830.34	3313.62	5588.04	9489.59
50 - 54	373.29	620.34	1068.64	4266.22	7089.57	12213.06
55 - 59	458.71	761.14	1310.92	5242.46	8698.74	14981.91
60 - 64	573.11	950.09	1639.08	6549.84	10858.13	18732.37
65 - 69	730.97	1211.79	2087.39	8353.96	13849.02	23855.89
70 - 74*	937.94	1684.48	2723.36	10719.30	19251.19	31124.16
75 - 79*	1186.30	2123.57	3440.76	13557.70	24269.41	39322.94
80 - 84*	1601.50	2866.82	4645.02	18302.90	32763.70	53085.96

**Please Note:** These rates apply to Global Health Elite plans inception or renewed from 1st January 2017. The premiums are subject to periodic review and are not guaranteed for the duration of your plan. The premiums have been rounded and may differ slightly when invoiced.

#### \*AGE AT ENTRY

You must be under age 70 when you first apply for a Global Health underwritten plan, but once you have joined, you may renew your cover throughout your lifetime.

#### YOUR EXCESS OPTIONS

##### Excess-free claims

If you are applying for Silver or Gold you can have a nil excess by paying a 20% premium surcharge.

##### Save with a higher excess option

Save 4.5% when you take a \$100 excess per claim on Silver or Gold.

Save 30% when you take a \$1,600 excess per claim on Silver or Gold, or save 20% on Bronze.

Or choose to pay for excess annually and save 5% on Bronze, 11.5% on Silver, or 7.5% on Gold with a \$250 excess for the year.

#### EXCHANGE RATES

If you require your health cover in a different currency, please use the set exchange rates below to calculate your health premium.

Sterling	0.625
Euros	0.75

**EXAMPLE:** Person aged 37 requires an Elite Silver Plan, Area One - Standard with a £30 excess paying their premium annually in sterling.

Annual premium = \$3045.88 x 0.625  
= £1903.68 per year

## UNDERWRITTEN PREMIUMS in USD

### AREA TWO – WORLDWIDE

Worldwide cover including the United States of America

Pay the worldwide premium rate wherever you live and you will enjoy up to \$100,000 of cover during temporary trips to the USA of up to 45 days duration, however, if the payment is in respect of emergency treatment for a condition covered by your plan following an accident or a sudden and unforeseen illness you have never suffered from before whilst you are in the USA on a temporary trip, the overall annual maximum we will pay will be increased to \$250,000.

AGE	MONTHLY PREMIUMS \$			ANNUAL PREMIUMS \$		
	BRONZE	SILVER	GOLD	BRONZE	SILVER	GOLD
	Nil excess	\$50 excess	\$50 excess	Nil excess	\$50 excess	\$50 excess
1 <sup>st</sup> Child	96.68	155.12	262.09	1104.95	1772.80	2995.34
2 <sup>nd</sup> Child	77.35	124.10	209.67	883.96	1418.24	2396.27
3 <sup>rd</sup> Child +	58.01	93.07	157.26	662.97	1063.68	1797.20
18 - 24	146.19	267.76	440.53	1670.79	3060.15	5034.58
25 - 29	157.89	294.28	492.56	1804.46	3363.18	5629.26
30 - 34	186.15	318.62	528.83	2127.47	3641.38	6043.80
35 - 39	197.65	345.14	582.87	2258.90	3944.42	6661.32
40 - 44	249.50	412.29	699.94	2851.47	4711.94	7999.32
45 - 49	300.38	496.62	836.78	3432.91	5675.69	9563.16
50 - 54	386.73	630.07	1076.93	4419.81	7200.78	12307.73
55 - 59	475.23	773.08	1321.08	5431.18	8835.20	15098.05
60 - 64	593.74	964.99	1651.79	6785.63	11028.46	18877.58
65 - 69	757.29	1230.80	2103.57	8654.70	14066.26	24040.81
70 - 74*	971.70	1710.90	2744.47	11105.19	19553.17	31365.43
75 - 79*	1229.01	2156.88	3467.43	14045.78	24650.10	39627.76
80 - 84*	1659.16	2911.79	4681.03	18961.80	33277.64	53497.48

### AREA THREE – WORLDWIDE PLUS

Worldwide cover including the United States of America

Pay the worldwide plus premium rate wherever you live and you will enjoy up to \$250,000 of cover during temporary trips to the USA of up to 90 days duration.

AGE	MONTHLY PREMIUMS \$			ANNUAL PREMIUMS \$		
	BRONZE	SILVER	GOLD	BRONZE	SILVER	GOLD
	Nil excess	\$50 excess	\$50 excess	Nil excess	\$50 excess	\$50 excess
1 <sup>st</sup> Child	179.18	287.48	524.18	2047.78	3285.49	5990.67
2 <sup>nd</sup> Child	143.34	229.98	419.35	1638.22	2628.39	4792.54
3 <sup>rd</sup> Child +	107.51	172.49	314.51	1228.67	1971.29	3594.40
18 - 24	270.94	496.24	881.05	3096.44	5671.33	10069.17
25 - 29	292.61	545.38	985.12	3344.17	6232.91	11258.51
30 - 34	345.00	590.49	1057.66	3942.81	6748.50	12087.59
35 - 39	366.31	639.64	1165.73	4186.38	7310.12	13322.64
40 - 44	462.40	764.10	1399.88	5284.58	8732.56	15998.64
45 - 49	556.69	920.38	1673.55	6362.15	10518.66	19126.31
50 - 54	716.73	1167.69	2153.85	8191.15	13345.08	24615.46
55 - 59	880.73	1432.73	2642.16	10065.52	16374.11	30196.10
60 - 64	1100.37	1788.40	3303.58	12575.69	20438.84	37755.17
65 - 69	1403.47	2281.01	4207.14	16039.60	26068.74	48081.63
70 - 74*	1800.84	3170.78	5488.95	20581.05	36237.53	62730.86
75 - 79*	2277.69	3997.31	6934.86	26030.79	45683.59	79255.53
80 - 84*	3074.89	5396.37	9362.06	35141.56	61672.85	106994.96

**Please Note:** These rates apply to Global Health Elite plans inception or renewed from 1st January 2017. The premiums are subject to periodic review and are not guaranteed for the duration of your plan. The premiums have been rounded and may differ slightly when invoiced.

#### \*AGE AT ENTRY

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#### EXCHANGE RATES

If you require your health cover in a different currency, please use the set exchange rates below to calculate your health premium.

Sterling	0.625
Euros	0.75

**EXAMPLE:** Person aged 37 requires an Elite Silver Plan, Area Two with a £30 excess paying their premium annually in sterling.

Annual premium = \$3944.42 x 0.625  
= £2465.26 per year

## UNDERWRITTEN PREMIUMS in USD

### AREA FOUR – AFRICA & THE INDIAN SUBCONTINENT

#### Cover in Africa & the Indian Subcontinent only

Full cover in Africa & the Indian Subcontinent. Emergency cover only is provided for unforeseen emergency treatment, covered by your plan, within an annual limit of US\$100,000 during temporary trips (max. 90 days duration) outside Africa & the Indian Subcontinent)

No cover at all is provided in the United States of America, Canada, all Caribbean countries and Islands, and London (UK).

AGE	MONTHLY PREMIUMS \$			ANNUAL PREMIUMS \$		
	BRONZE Nil excess	SILVER \$50 excess	GOLD \$50 excess	BRONZE Nil excess	SILVER \$50 excess	GOLD \$50 excess
1 <sup>st</sup> Child	59.73	95.83	161.29	682.59	1095.16	1843.28
2 <sup>nd</sup> Child	47.78	76.66	129.03	546.07	876.13	1474.63
3 <sup>rd</sup> Child +	35.84	57.50	96.77	409.56	657.10	1105.97
18 - 24	90.31	165.41	271.09	1032.15	1890.44	3098.20
25 - 29	97.54	181.79	303.11	1114.72	2077.64	3464.16
30 - 34	115.00	196.83	325.44	1314.27	2249.50	3719.26
35 - 39	122.10	213.21	358.69	1395.46	2436.71	4099.27
40 - 44	154.13	254.70	430.73	1761.53	2910.85	4922.66
45 - 49	185.56	306.79	514.94	2120.72	3506.22	5885.02
50 - 54	238.91	389.23	662.72	2730.38	4448.36	7573.99
55 - 59	293.58	477.58	812.97	3355.17	5458.04	9291.11
60 - 64	366.79	596.13	1016.49	4191.90	6812.95	11616.97
65 - 69	467.82	760.34	1294.51	5346.53	8689.58	14794.35
70 - 74*	600.28	1056.93	1688.91	6860.35	12079.18	19301.80
75 - 79*	759.23	1332.44	2133.80	8676.93	15227.86	24386.32
80 - 84*	1024.96	1798.79	2880.63	11713.85	20557.62	32921.53

#### \*AGE AT ENTRY

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#### YOUR EXCESS OPTIONS

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Or choose to pay for excess annually and save 5% on Bronze, 11.5% on Silver, or 7.5% on Gold with a \$250 excess for the year.

#### EXCHANGE RATES

If you require your health cover in a different currency, please use the set exchange rates below to calculate your health premium.

Sterling	0.625
Euros	0.75

**EXAMPLE:** Person aged 37 requires an Elite Silver Plan, Area Four with a £30 excess paying their premium annually in sterling.

Annual premium = \$2436.71 x 0.625  
= £1522.94 per year

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