

Premium Rates (US \$)

INTERNATIONAL HEALTHCARE PLAN EFFECTIVE 1ST OCTOBER 2009

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 in the next section, find your premium from the tables listed on the following pages, then contact Aetna Global Benefits (AGB) using the details on this page or apply online at www.goodhealthworldwide.com.

There are five 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 monthly and annual 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 AGB or your insurance broker for details.

Premium discount

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

*China includes Hong Kong, Taiwan and Macau.

**Discount already reflected in the published rates.

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*)
- Excluding USA elective treatment

Area 3

- EU, Central & Eastern European Countries (excluding Russia), Andorra, Cyprus, Gibraltar, Iceland, Liechtenstein, Malta, Monaco, Norway and San Marino
- Excluding USA elective treatment

Area 4

- China*, Singapore, Japan, Australia, New Zealand, the Caribbean, Russia and the Rest of the World
- Excluding USA elective treatment

Area 5

- Worldwide including USA elective treatment

Contact AGB

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

- Premiums shown in US\$
- Please note that in certain territories local taxes may apply in addition to the premium rates quoted in the following tables.

MAJOR MEDICAL

Age Band	Standard Nil Excess		1,000 Excess		5,000 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	59.32	669	53.38	602	44.51	502
18 – 20	63.84	720	57.46	648	47.88	540
21 – 24	77.41	873	69.69	786	58.08	655
25 – 29	83.17	938	74.83	844	62.42	704
30 – 34	92.75	1,046	83.44	941	69.60	785
35 – 39	100.81	1,137	90.71	1,023	75.63	853
40 – 44	119.88	1,352	107.91	1,217	89.91	1,014
45 – 49	143.11	1,614	128.83	1,453	107.38	1,211
50 – 54	177.42	2,001	159.69	1,801	133.09	1,501
55 – 59	257.31	2,902	231.60	2,612	193.03	2,177
60 – 64	348.99	3,936	314.06	3,542	261.74	2,952
65 – 69 ¹	457.17	5,156	411.41	4,640	342.87	3,867
70 – 74 ¹	551.24	6,217	496.09	5,595	413.45	4,663
75 – 79 ¹	637.69	7,192	573.94	6,473	478.27	5,394
80+ ¹	753.13	8,494	677.86	7,645	564.90	6,371

FOUNDATION

Age Band	Standard 100 Excess		Nil Excess		50 Excess		250 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	91.42	1,031	124.58	1,405	100.55	1,134	77.67	876
18 – 20	97.98	1,105	133.44	1,505	107.82	1,216	83.26	939
21 – 24	119.35	1,346	162.61	1,834	131.32	1,481	101.43	1,144
25 – 29	127.77	1,441	174.05	1,963	140.54	1,585	108.62	1,225
30 – 34	143.02	1,613	194.80	2,197	157.29	1,774	121.56	1,371
35 – 39	155.08	1,749	211.29	2,383	170.59	1,924	131.85	1,487
40 – 44	184.34	2,079	251.10	2,832	202.78	2,287	156.67	1,767
45 – 49	219.98	2,481	299.69	3,380	241.97	2,729	187.00	2,109
50 – 54	272.74	3,076	371.60	4,191	300.05	3,384	231.86	2,615
55 – 59	395.99	4,466	539.45	6,084	435.62	4,913	336.58	3,796
60 – 64	536.70	6,053	731.15	8,246	590.34	6,658	456.19	5,145
65 – 69 ¹	702.68	7,925	948.64	10,699	773.00	8,718	597.26	6,736
70 – 74 ¹	848.27	9,567	1,145.13	12,915	933.13	10,524	721.04	8,132
75 – 79 ¹	981.27	11,067	1,324.68	14,940	1,079.43	12,174	834.09	9,407
80+ ¹	1,158.52	13,066	1,563.99	17,639	1,274.41	14,373	984.73	11,106

¹Applicable to renewals only.

FOUNDATION

Age Band	500 Excess		1,000 Excess		2,000 Excess		5,000 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	73.15	825	68.54	773	59.41	670	45.75	516
18 – 20	78.38	884	73.50	829	63.66	718	49.03	553
21 – 24	95.49	1,077	89.55	1,010	77.58	875	59.67	673
25 – 29	102.23	1,153	95.85	1,081	83.08	937	63.93	721
30 – 34	114.38	1,290	107.29	1,210	92.92	1,048	71.55	807
35 – 39	124.04	1,399	116.33	1,312	100.81	1,137	77.58	875
40 – 44	147.45	1,663	138.23	1,559	119.79	1,351	92.21	1,040
45 – 49	176.00	1,985	165.01	1,861	143.02	1,613	110.04	1,241
50 – 54	218.21	2,461	204.55	2,307	177.24	1,999	136.37	1,538
55 – 59	316.81	3,573	297.03	3,350	257.40	2,903	197.99	2,233
60 – 64	429.32	4,842	402.55	4,540	348.81	3,934	268.39	3,027
65 – 69 ¹	562.15	6,340	527.03	5,944	456.72	5,151	351.39	3,963
70 – 74 ¹	678.65	7,654	636.18	7,175	551.42	6,219	424.18	4,784
75 – 79 ¹	785.05	8,854	735.93	8,300	637.87	7,194	490.68	5,534
80+ ¹	926.83	10,453	868.93	9,800	753.05	8,493	579.26	6,533

LIFESTYLE

Age Band	Standard 100 Excess		Nil Excess		50 Excess		250 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	109.77	1,238	143.99	1,624	119.61	1,349	96.56	1,089
18 – 20	117.66	1,327	154.37	1,741	128.21	1,446	103.56	1,168
21 – 24	143.11	1,614	187.71	2,117	155.96	1,759	125.91	1,420
25 – 29	153.13	1,727	200.92	2,266	166.87	1,882	134.77	1,520
30 – 34	171.39	1,933	224.86	2,536	186.82	2,107	150.82	1,701
35 – 39	186.11	2,099	244.19	2,754	202.87	2,288	163.77	1,847
40 – 44	221.31	2,496	290.29	3,274	241.26	2,721	194.71	2,196
45 – 49	285.95	3,225	375.15	4,231	311.66	3,515	251.64	2,838
50 – 54	354.67	4,000	465.32	5,248	386.59	4,360	312.11	3,520
55 – 59	514.71	5,805	675.29	7,616	560.99	6,327	452.91	5,108
60 – 64	697.81	7,870	915.48	10,325	760.58	8,578	614.11	6,926
65 – 69 ¹	913.71	10,305	1,187.87	13,397	995.90	11,232	804.03	9,068
70 – 74 ¹	1,103.01	12,440	1,433.92	16,172	1,202.32	13,560	970.63	10,947
75 – 79 ¹	1,275.74	14,388	1,658.51	18,705	1,390.56	15,683	1,122.61	12,661
80+ ¹	1,506.27	16,988	1,958.20	22,085	1,641.84	18,517	1,325.48	14,949

LIFESTYLE PLUS

Age Band	Standard 100 Excess		Nil Excess		50 Excess		250 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	147.98	1,669	182.03	2,053	158.36	1,786	134.68	1,519
18 – 20	158.54	1,788	194.98	2,199	169.62	1,913	144.26	1,627
21 – 24	197.64	2,229	243.12	2,742	211.47	2,385	179.82	2,028
25 – 29	211.65	2,387	260.33	2,936	226.45	2,554	192.58	2,172
30 – 34	236.92	2,672	291.45	3,287	253.50	2,859	215.55	2,431
35 – 39	256.87	2,897	315.92	3,563	274.87	3,100	233.73	2,636
40 – 44	297.92	3,360	366.46	4,133	318.76	3,595	271.14	3,058
45 – 49	355.55	4,010	437.30	4,932	380.47	4,291	323.54	3,649
50 – 54	441.21	4,976	542.64	6,120	472.06	5,324	401.48	4,528
55 – 59	640.17	7,220	787.45	8,881	684.95	7,725	582.54	6,570
60 – 64	868.31	9,793	1,067.99	12,045	929.14	10,479	790.11	8,911
65 – 69 ¹	1,096.36	12,365	1,348.53	15,209	1,173.15	13,231	997.68	11,252
70 – 74 ¹	1,323.70	14,929	1,628.19	18,363	1,416.36	15,974	1,204.54	13,585
75 – 79 ¹	1,530.83	17,265	1,882.93	21,236	1,638.03	18,474	1,393.04	15,711
80+ ¹	1,807.56	20,386	2,223.32	25,075	1,934.09	21,813	1,644.86	18,551

¹Applicable to renewals only.

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

- Premiums shown in US\$
- Please note that in certain territories local taxes may apply in addition to the premium rates quoted in the following tables.

MAJOR MEDICAL

Age Band	Standard Nil Excess		1,000 Excess		5,000 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	64.11	723	57.72	651	48.06	542
18 – 20	77.32	872	69.60	785	57.99	654
21 – 24	86.36	974	77.76	877	64.82	731
25 – 29	93.72	1,057	84.32	951	70.31	793
30 – 34	100.46	1,133	90.44	1,020	75.37	850
35 – 39	110.57	1,247	99.48	1,122	82.90	935
40 – 44	127.15	1,434	114.47	1,291	95.41	1,076
45 – 49	142.84	1,611	128.57	1,450	107.11	1,208
50 – 54	203.93	2,300	183.54	2,070	152.95	1,725
55 – 59	262.63	2,962	236.39	2,666	197.02	2,222
60 – 64	360.87	4,070	324.79	3,663	270.70	3,053
65 – 69 ¹	556.21	6,273	500.61	5,646	417.18	4,705
70 – 74 ¹	632.81	7,137	569.51	6,423	474.63	5,353
75 – 79 ¹	728.66	8,218	655.78	7,396	546.54	6,164
80+ ¹	823.36	9,286	740.99	8,357	617.56	6,965

FOUNDATION

Age Band	Standard 100 Excess		Nil Excess		50 Excess ²		250 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	98.51	1,111	134.15	1,513	108.35	1,222	83.70	944
18 – 20	118.99	1,342	162.08	1,828	130.87	1,476	101.17	1,141
21 – 24	133.00	1,500	181.15	2,043	146.30	1,650	113.05	1,275
25 – 29	144.53	1,630	196.93	2,221	158.98	1,793	122.89	1,386
30 – 34	154.63	1,744	210.67	2,376	170.06	1,918	131.40	1,482
35 – 39	170.06	1,918	231.69	2,613	187.09	2,110	144.53	1,630
40 – 44	195.69	2,207	266.62	3,007	215.28	2,428	166.34	1,876
45 – 49	219.89	2,480	299.52	3,378	241.88	2,728	186.91	2,108
50 – 54	313.70	3,538	427.37	4,820	345.09	3,892	266.62	3,007
55 – 59	404.05	4,557	550.44	6,208	444.49	5,013	343.41	3,873
60 – 64	555.32	6,263	756.50	8,532	610.82	6,889	472.06	5,324
65 – 69 ¹	855.90	9,653	1,155.42	13,031	941.46	10,618	727.51	8,205
70 – 74 ¹	973.56	10,980	1,314.31	14,823	1,070.92	12,078	827.53	9,333
75 – 79 ¹	1,120.92	12,642	1,513.19	17,066	1,233.00	13,906	952.81	10,746
80+ ¹	1,266.69	14,286	1,710.03	19,286	1,393.40	15,715	1,076.68	12,143

*China includes Hong Kong, Taiwan and Macau.

¹Applicable to renewals only.

²Rates also applicable to Product Option 008, Direct Settlement Network.

FOUNDATION

Age Band	500 Excess		1,000 Excess		2,000 Excess		5,000 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	78.82	889	73.86	833	64.02	722	49.30	556
18 – 20	95.23	1,074	89.29	1,007	77.32	872	59.50	671
21 – 24	106.40	1,200	99.75	1,125	86.45	975	66.50	750
25 – 29	115.62	1,304	108.44	1,223	93.99	1,060	72.26	815
30 – 34	123.69	1,395	115.98	1,308	100.55	1,134	77.32	872
35 – 39	136.01	1,534	127.59	1,439	110.57	1,247	85.03	959
40 – 44	156.59	1,766	146.74	1,655	127.24	1,435	97.89	1,104
45 – 49	175.91	1,984	164.92	1,860	142.93	1,612	109.95	1,240
50 – 54	250.93	2,830	235.32	2,654	203.93	2,300	156.85	1,769
55 – 59	323.28	3,646	303.06	3,418	262.63	2,962	202.07	2,279
60 – 64	444.22	5,010	416.47	4,697	360.96	4,071	277.70	3,132
65 – 69 ¹	684.68	7,722	641.95	7,240	556.29	6,274	427.99	4,827
70 – 74 ¹	778.85	8,784	730.17	8,235	632.81	7,137	486.78	5,490
75 – 79 ¹	896.77	10,114	840.74	9,482	728.57	8,217	560.46	6,321
80+ ¹	1,013.37	11,429	950.06	10,715	823.36	9,286	633.35	7,143

LIFESTYLE

Age Band	Standard 100 Excess		Nil Excess		50 Excess ²		250 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	118.28	1,334	155.17	1,750	128.92	1,454	104.09	1,174
18 – 20	142.66	1,609	187.18	2,111	155.52	1,754	125.55	1,416
21 – 24	159.51	1,799	209.25	2,360	173.88	1,961	140.36	1,583
25 – 29	173.17	1,953	227.16	2,562	188.77	2,129	152.42	1,719
30 – 34	185.93	2,097	243.92	2,751	202.69	2,286	163.59	1,845
35 – 39	204.20	2,303	267.86	3,021	222.55	2,510	179.73	2,027
40 – 44	234.88	2,649	308.12	3,475	255.98	2,887	206.68	2,331
45 – 49	285.86	3,224	375.06	4,230	311.57	3,514	251.55	2,837
50 – 54	407.87	4,600	535.10	6,035	444.57	5,014	358.92	4,048
55 – 59	525.26	5,924	689.12	7,772	572.52	6,457	462.22	5,213
60 – 64	721.57	8,138	946.69	10,677	786.47	8,870	634.94	7,161
65 – 69 ¹	1,112.50	12,547	1,446.24	16,311	1,212.61	13,676	978.97	11,041
70 – 74 ¹	1,265.63	14,274	1,645.30	18,556	1,379.56	15,559	1,113.74	12,561
75 – 79 ¹	1,457.15	16,434	1,894.27	21,364	1,588.29	17,913	1,282.30	14,462
80+ ¹	1,646.81	18,573	2,140.86	24,145	1,795.06	20,245	1,449.17	16,344

LIFESTYLE PLUS

Age Band	Standard 100 Excess		Nil Excess		50 Excess ²		250 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	159.25	1,796	195.86	2,209	170.42	1,922	144.88	1,634
18 – 20	192.23	2,168	236.47	2,667	205.71	2,320	174.94	1,973
21 – 24	220.16	2,483	270.79	3,054	235.59	2,657	200.30	2,259
25 – 29	239.13	2,697	294.11	3,317	255.89	2,886	217.59	2,454
30 – 34	256.42	2,892	315.39	3,557	274.33	3,094	233.37	2,632
35 – 39	281.61	3,176	346.33	3,906	301.29	3,398	256.25	2,890
40 – 44	316.36	3,568	389.16	4,389	338.53	3,818	287.90	3,247
45 – 49	355.38	4,008	437.13	4,930	380.29	4,289	323.37	3,647
50 – 54	507.26	5,721	623.95	7,037	542.73	6,121	461.60	5,206
55 – 59	653.74	7,373	804.12	9,069	699.49	7,889	594.86	6,709
60 – 64	897.84	10,126	1,104.34	12,455	960.70	10,835	816.97	9,214
65 – 69 ¹	1,335.14	15,058	1,642.20	18,521	1,428.60	16,112	1,214.91	13,702
70 – 74 ¹	1,518.68	17,128	1,867.94	21,067	1,624.99	18,327	1,381.96	15,586
75 – 79 ¹	1,748.42	19,719	2,150.52	24,254	1,870.78	21,099	1,591.03	17,944
80+ ¹	1,975.76	22,283	2,430.18	27,408	2,114.08	23,843	1,797.89	20,277

¹Applicable to renewals only.

²Rates also applicable to Product Option 008, Direct Settlement Network.

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

- Premiums shown in US\$
- Please note that in certain territories local taxes may apply in addition to the premium rates quoted in the following tables.

MAJOR MEDICAL

Age Band	Standard Nil Excess		1,000 Excess		5,000 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	68.10	768	61.27	691	48.50	547
18 – 20	69.69	786	62.69	707	49.65	560
21 – 24	84.94	958	76.43	862	60.56	683
25 – 29	91.06	1,027	81.93	924	64.90	732
30 – 34	101.70	1,147	91.50	1,032	72.44	817
35 – 39	110.48	1,246	99.40	1,121	78.74	888
40 – 44	131.14	1,479	118.02	1,331	93.45	1,054
45 – 49	156.59	1,766	140.89	1,589	111.54	1,258
50 – 54	213.42	2,407	192.05	2,166	152.06	1,715
55 – 59	282.05	3,181	253.85	2,863	201.01	2,267
60 – 64	382.15	4,310	343.94	3,879	272.30	3,071
65 – 69 ¹	671.92	7,578	604.71	6,820	478.80	5,400
70 – 74 ¹	777.16	8,765	699.49	7,889	553.81	6,246
75 – 79 ¹	898.81	10,137	808.91	9,123	640.44	7,223
80+ ¹	1,061.43	11,971	955.29	10,774	756.33	8,530

FOUNDATION

Age Band	Standard 100 Excess		Nil Excess		50 Excess		250 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	104.80	1,182	142.75	1,610	120.50	1,359	89.11	1,005
18 – 20	107.29	1,210	146.21	1,649	123.42	1,392	91.24	1,029
21 – 24	130.61	1,473	177.95	2,007	150.20	1,694	111.01	1,252
25 – 29	139.92	1,578	190.63	2,150	160.93	1,815	118.90	1,341
30 – 34	156.41	1,764	213.07	2,403	179.90	2,029	132.91	1,499
35 – 39	169.80	1,915	231.33	2,609	195.24	2,202	144.35	1,628
40 – 44	201.98	2,278	275.22	3,104	232.31	2,620	171.66	1,936
45 – 49	240.82	2,716	328.07	3,700	276.91	3,123	204.73	2,309
50 – 54	328.51	3,705	447.59	5,048	377.81	4,261	279.21	3,149
55 – 59	433.58	4,890	590.70	6,662	498.66	5,624	368.59	4,157
60 – 64	588.04	6,632	801.10	9,035	676.26	7,627	499.81	5,637
65 – 69 ¹	969.22	10,931	1,308.45	14,757	1,114.63	12,571	823.80	9,291
70 – 74 ¹	1,121.10	12,644	1,513.45	17,069	1,289.30	14,541	952.90	10,747
75 – 79 ¹	1,296.75	14,625	1,750.55	19,743	1,491.28	16,819	1,102.22	12,431
80+ ¹	1,531.27	17,270	2,067.17	23,314	1,761.01	19,861	1,301.63	14,680

¹Applicable to renewals only.

FOUNDATION

Age Band	500 Excess		1,000 Excess		2,000 Excess		5,000 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	79.89	901	74.83	844	64.82	731	49.92	563
18 – 20	81.75	922	76.61	864	66.41	749	51.07	576
21 – 24	99.48	1,122	93.28	1,052	80.86	912	62.24	702
25 – 29	106.58	1,202	99.93	1,127	86.63	977	66.68	752
30 – 34	119.17	1,344	111.72	1,260	96.82	1,092	74.48	840
35 – 39	129.36	1,459	121.30	1,368	105.07	1,185	80.86	912
40 – 44	153.93	1,736	144.26	1,627	125.02	1,410	96.20	1,085
45 – 49	183.45	2,069	172.01	1,940	149.05	1,681	114.73	1,294
50 – 54	250.31	2,823	234.61	2,646	203.31	2,293	156.50	1,765
55 – 59	330.37	3,726	309.62	3,492	268.31	3,026	206.50	2,329
60 – 64	448.03	5,053	419.93	4,736	363.89	4,104	280.10	3,159
65 – 69 ¹	738.50	8,329	692.13	7,806	599.83	6,765	461.69	5,207
70 – 74 ¹	854.21	9,634	800.66	9,030	693.82	7,825	534.04	6,023
75 – 79 ¹	988.01	11,143	926.03	10,444	802.52	9,051	617.74	6,967
80+ ¹	1,166.68	13,158	1,093.53	12,333	947.58	10,687	729.46	8,227

LIFESTYLE

Age Band	Standard 100 Excess		Nil Excess		50 Excess		250 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	136.37	1,538	185.76	2,095	156.85	1,769	115.89	1,307
18 – 20	139.38	1,572	189.92	2,142	160.31	1,808	118.46	1,336
21 – 24	169.62	1,913	231.07	2,606	195.07	2,200	144.17	1,626
25 – 29	181.77	2,050	247.65	2,793	209.08	2,358	154.55	1,743
30 – 34	203.22	2,292	276.91	3,123	233.73	2,636	172.72	1,948
35 – 39	220.78	2,490	300.76	3,392	253.94	2,864	187.71	2,117
40 – 44	262.63	2,962	357.77	4,035	302.00	3,406	223.26	2,518
45 – 49	312.90	3,529	426.31	4,808	359.81	4,058	266.00	3,000
50 – 54	427.11	4,817	581.92	6,563	491.21	5,540	363.00	4,094
55 – 59	563.83	6,359	768.21	8,664	648.42	7,313	479.24	5,405
60 – 64	764.22	8,619	1,041.21	11,743	878.86	9,912	649.57	7,326
65 – 69 ¹	1,259.78	14,208	1,700.72	19,181	1,448.72	16,339	1,070.83	12,077
70 – 74 ¹	1,457.95	16,443	1,968.22	22,198	1,676.60	18,909	1,239.29	13,977
75 – 79 ¹	1,685.64	19,011	2,275.63	25,665	1,938.52	21,863	1,432.76	16,159
80+ ¹	1,990.74	22,452	2,687.58	30,311	2,289.37	25,820	1,692.11	19,084

LIFESTYLE PLUS

Age Band	Standard 100 Excess		Nil Excess		50 Excess		250 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	183.63	2,071	247.91	2,796	211.12	2,381	156.05	1,760
18 – 20	188.15	2,122	254.03	2,865	216.35	2,440	159.95	1,804
21 – 24	234.26	2,642	316.27	3,567	269.37	3,038	199.15	2,246
25 – 29	251.28	2,834	339.24	3,826	288.96	3,259	213.60	2,409
30 – 34	280.90	3,168	379.23	4,277	323.01	3,643	238.78	2,693
35 – 39	305.01	3,440	411.77	4,644	350.68	3,955	259.26	2,924
40 – 44	353.96	3,992	477.82	5,389	406.98	4,590	300.85	3,393
45 – 49	421.88	4,758	569.51	6,423	485.10	5,471	358.57	4,044
50 – 54	575.62	6,492	777.07	8,764	661.81	7,464	489.26	5,518
55 – 59	759.52	8,566	1,025.34	11,564	873.28	9,849	645.58	7,281
60 – 64	1,029.77	11,614	1,390.20	15,679	1,184.05	13,354	875.32	9,872
65 – 69 ¹	1,638.29	18,477	2,211.70	24,944	1,883.72	21,245	1,392.51	15,705
70 – 74 ¹	1,895.07	21,373	2,558.39	28,854	2,178.98	24,575	1,610.81	18,167
75 – 79 ¹	2,191.57	24,717	2,958.63	33,368	2,519.82	28,419	1,862.80	21,009
80+ ¹	2,587.74	29,185	3,493.47	39,400	2,975.39	33,557	2,199.55	24,807

¹Applicable to renewals only.

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

- Premiums shown in US\$
- Please note that in certain territories local taxes may apply in addition to the premium rates quoted in the following tables.

MAJOR MEDICAL

Age Band	Standard Nil Excess		1,000 Excess		5,000 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	87.16	983	78.47	885	65.35	737
18 – 20	105.60	1,191	95.05	1,072	79.18	893
21 – 24	117.75	1,328	105.96	1,195	88.31	996
25 – 29	128.12	1,445	115.36	1,301	96.11	1,084
30 – 34	137.34	1,549	123.60	1,394	103.03	1,162
35 – 39	151.09	1,704	136.01	1,534	113.32	1,278
40 – 44	173.61	1,958	156.23	1,762	130.25	1,469
45 – 49	194.98	2,199	175.47	1,979	146.21	1,649
50 – 54	248.00	2,797	223.17	2,517	186.02	2,098
55 – 59	319.73	3,606	287.72	3,245	239.84	2,705
60 – 64	438.37	4,944	394.57	4,450	328.78	3,708
65 – 69 ¹	674.13	7,603	606.75	6,843	505.58	5,702
70 – 74 ¹	768.21	8,664	691.42	7,798	576.16	6,498
75 – 79 ¹	884.63	9,977	796.14	8,979	663.49	7,483
80+ ¹	999.45	11,272	899.52	10,145	749.59	8,454

FOUNDATION

Age Band	Standard 100 Excess		Nil Excess		50 Excess ²		250 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	133.98	1,511	182.56	2,059	147.36	1,662	113.85	1,284
18 – 20	162.26	1,830	221.05	2,493	178.49	2,013	137.97	1,556
21 – 24	181.15	2,043	246.76	2,783	199.23	2,247	154.01	1,737
25 – 29	196.75	2,219	268.04	3,023	216.44	2,441	167.23	1,886
30 – 34	211.03	2,380	287.55	3,243	232.13	2,618	179.37	2,023
35 – 39	232.04	2,617	316.10	3,565	255.27	2,879	197.19	2,224
40 – 44	266.62	3,007	363.27	4,097	293.31	3,308	226.63	2,556
45 – 49	299.78	3,381	408.40	4,606	329.75	3,719	254.83	2,874
50 – 54	381.71	4,305	520.03	5,865	419.93	4,736	324.43	3,659
55 – 59	491.83	5,547	670.05	7,557	541.04	6,102	418.06	4,715
60 – 64	673.96	7,601	918.23	10,356	741.34	8,361	572.88	6,461
65 – 69 ¹	1,036.69	11,692	1,399.51	15,784	1,140.34	12,861	881.17	9,938
70 – 74 ¹	1,181.93	13,330	1,595.65	17,996	1,300.12	14,663	1,004.68	11,331
75 – 79 ¹	1,360.86	15,348	1,837.17	20,720	1,496.96	16,883	1,156.75	13,046
80+ ¹	1,537.57	17,341	2,075.69	23,410	1,691.32	19,075	1,306.95	14,740

*China includes Hong Kong, Taiwan and Macau.

¹Applicable to renewals only.

²Rates also applicable to Product Option 008, Direct Settlement Network.

FOUNDATION

Age Band	500 Excess		1,000 Excess		2,000 Excess		5,000 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	107.20	1,209	100.46	1,133	87.07	982	67.03	756
18 – 20	129.81	1,464	121.74	1,373	105.51	1,190	81.13	915
21 – 24	144.88	1,634	135.93	1,533	117.75	1,328	90.62	1,022
25 – 29	157.38	1,775	147.63	1,665	127.95	1,443	98.42	1,110
30 – 34	168.82	1,904	158.27	1,785	137.17	1,547	105.51	1,190
35 – 39	185.67	2,094	174.05	1,963	150.91	1,702	116.06	1,309
40 – 44	213.33	2,406	200.03	2,256	173.34	1,955	133.35	1,504
45 – 49	239.84	2,705	224.86	2,536	194.89	2,198	149.94	1,691
50 – 54	305.37	3,444	286.30	3,229	248.18	2,799	190.90	2,153
55 – 59	393.50	4,438	368.94	4,161	319.82	3,607	245.96	2,774
60 – 64	539.18	6,081	505.58	5,702	438.19	4,942	337.02	3,801
65 – 69 ¹	829.39	9,354	777.61	8,770	674.04	7,602	518.35	5,846
70 – 74 ¹	945.54	10,664	886.58	9,999	768.47	8,667	590.96	6,665
75 – 79 ¹	1,088.65	12,278	1,020.82	11,513	884.80	9,979	680.43	7,674
80+ ¹	1,230.07	13,873	1,153.38	13,008	999.72	11,275	768.83	8,671

LIFESTYLE

Age Band	Standard 100 Excess		Nil Excess		50 Excess ²		250 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	160.58	1,811	210.67	2,376	175.03	1,974	141.25	1,593
18 – 20	194.80	2,197	255.54	2,882	212.36	2,395	171.39	1,933
21 – 24	217.41	2,452	285.24	3,217	237.01	2,673	191.25	2,157
25 – 29	236.21	2,664	309.89	3,495	257.49	2,904	207.83	2,344
30 – 34	253.32	2,857	332.32	3,748	276.11	3,114	222.91	2,514
35 – 39	278.41	3,140	365.22	4,119	303.51	3,423	244.99	2,763
40 – 44	320.18	3,611	420.01	4,737	348.99	3,936	281.69	3,177
45 – 49	389.60	4,394	511.16	5,765	424.62	4,789	342.79	3,866
50 – 54	496.27	5,597	651.08	7,343	540.96	6,101	436.59	4,924
55 – 59	639.20	7,209	838.61	9,458	696.74	7,858	562.41	6,343
60 – 64	876.12	9,881	1,149.39	12,963	954.94	10,770	770.87	8,694
65 – 69 ¹	1,347.82	15,201	1,752.14	19,761	1,469.12	16,569	1,185.83	13,374
70 – 74 ¹	1,536.50	17,329	1,997.48	22,528	1,674.82	18,889	1,351.90	15,247
75 – 79 ¹	1,769.08	19,952	2,299.84	25,938	1,928.32	21,748	1,556.45	17,554
80+ ¹	1,998.81	22,543	2,598.47	29,306	2,178.72	24,572	1,758.61	19,834

LIFESTYLE PLUS

Age Band	Standard 100 Excess		Nil Excess		50 Excess ²		250 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	216.79	2,445	266.62	3,007	231.95	2,616	197.28	2,225
18 – 20	262.28	2,958	322.57	3,638	280.63	3,165	238.60	2,691
21 – 24	300.05	3,384	368.94	4,161	321.06	3,621	273.00	3,079
25 – 29	326.65	3,684	401.66	4,530	349.52	3,942	297.21	3,352
30 – 34	349.79	3,945	430.12	4,851	374.26	4,221	318.22	3,589
35 – 39	384.28	4,334	472.59	5,330	411.15	4,637	349.61	3,943
40 – 44	431.45	4,866	530.58	5,984	461.69	5,207	392.53	4,427
45 – 49	485.18	5,472	596.64	6,729	519.14	5,855	441.47	4,979
50 – 54	617.30	6,962	759.16	8,562	660.48	7,449	561.70	6,335
55 – 59	795.34	8,970	978.08	11,031	851.02	9,598	723.70	8,162
60 – 64	1,089.54	12,288	1,339.84	15,111	1,165.79	13,148	991.38	11,181
65 – 69 ¹	1,617.19	18,239	1,988.70	22,429	1,730.42	19,516	1,471.42	16,595
70 – 74 ¹	1,843.47	20,791	2,267.03	25,568	1,972.48	22,246	1,677.31	18,917
75 – 79 ¹	2,122.59	23,939	2,610.26	29,439	2,271.20	25,615	1,931.34	21,782
80+ ¹	2,398.97	27,056	2,950.12	33,272	2,566.90	28,950	2,182.80	24,618

¹Applicable to renewals only.

²Rates also applicable to Product Option 008, Direct Settlement Network.

Area 5 — Worldwide including USA elective treatment

- Major Medical is not available in this area
- Premiums shown in US\$
- Please note that in certain territories local taxes may apply in addition to the premium rates quoted in the following tables.

FOUNDATION

Age Band	Standard 100 Excess		Nil Excess		50 Excess ²		250 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	189.39	2,136	255.71	2,884	208.37	2,350	161.02	1,816
18 – 20	214.84	2,423	290.03	3,271	236.30	2,665	182.65	2,060
21 – 24	271.59	3,063	366.64	4,135	298.72	3,369	230.89	2,604
25 – 29	296.50	3,344	400.24	4,514	326.12	3,678	251.99	2,842
30 – 34	317.16	3,577	428.17	4,829	348.90	3,935	269.55	3,040
35 – 39	352.36	3,974	475.70	5,365	387.56	4,371	299.52	3,378
40 – 44	427.99	4,827	577.75	6,516	470.82	5,310	363.80	4,103
45 – 49	483.41	5,452	652.59	7,360	531.73	5,997	410.88	4,634
50 – 54	565.34	6,376	763.24	8,608	621.91	7,014	480.57	5,420
55 – 59	744.98	8,402	1,005.75	11,343	819.46	9,242	633.26	7,142
60 – 64	1,071.80	12,088	1,446.95	16,319	1,179.00	13,297	911.05	10,275
65 – 69 ¹	1,429.31	16,120	1,929.30	21,759	1,572.24	17,732	1,214.91	13,702
70 – 74 ¹	1,610.72	18,166	2,174.20	24,521	1,771.83	19,983	1,369.10	15,441
75 – 79 ¹	1,852.42	20,892	2,500.40	28,200	2,037.65	22,981	1,574.54	17,758
80+ ¹	2,100.60	23,691	2,835.38	31,978	2,310.65	26,060	1,785.48	20,137

FOUNDATION

Age Band	500 Excess		1,000 Excess		2,000 Excess		5,000 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	151.53	1,709	142.04	1,602	123.07	1,388	94.70	1,068
18 – 20	171.84	1,938	161.11	1,817	139.65	1,575	107.46	1,212
21 – 24	217.23	2,450	203.67	2,297	176.54	1,991	135.84	1,532
25 – 29	237.18	2,675	222.38	2,508	192.76	2,174	148.25	1,672
30 – 34	253.76	2,862	237.89	2,683	206.15	2,325	158.62	1,789
35 – 39	281.87	3,179	264.32	2,981	229.03	2,583	176.18	1,987
40 – 44	342.43	3,862	320.97	3,620	278.24	3,138	214.04	2,414
45 – 49	386.76	4,362	362.56	4,089	314.23	3,544	241.71	2,726
50 – 54	452.29	5,101	424.00	4,782	367.43	4,144	282.67	3,188
55 – 59	596.02	6,722	558.78	6,302	484.21	5,461	372.49	4,201
60 – 64	857.41	9,670	803.85	9,066	696.65	7,857	535.90	6,044
65 – 69 ¹	1,143.45	12,896	1,071.98	12,090	929.05	10,478	714.65	8,060
70 – 74 ¹	1,288.59	14,533	1,208.08	13,625	1,046.98	11,808	805.36	9,083
75 – 79 ¹	1,481.97	16,714	1,389.32	15,669	1,204.09	13,580	926.21	10,446
80+ ¹	1,680.50	18,953	1,575.43	17,768	1,365.38	15,399	1,050.35	11,846

¹Applicable to renewals only.

²Rates also applicable to Product Option 008, Direct Settlement Network.

LIFESTYLE

Age Band	Standard 100 Excess		Nil Excess		50 Excess ²		250 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	227.43	2,565	295.70	3,335	247.91	2,796	200.12	2,257
18 – 20	257.67	2,906	334.98	3,778	280.90	3,168	226.72	2,557
21 – 24	326.03	3,677	423.83	4,780	355.38	4,008	286.93	3,236
25 – 29	355.82	4,013	462.57	5,217	387.83	4,374	313.08	3,531
30 – 34	380.65	4,293	494.85	5,581	414.87	4,679	334.98	3,778
35 – 39	422.76	4,768	549.64	6,199	460.80	5,197	372.05	4,196
40 – 44	513.56	5,792	667.66	7,530	559.75	6,313	451.93	5,097
45 – 49	628.11	7,084	816.53	9,209	684.68	7,722	552.75	6,234
50 – 54	734.96	8,289	955.47	10,776	801.10	9,035	646.73	7,294
55 – 59	968.33	10,921	1,258.89	14,198	1,055.49	11,904	852.09	9,610
60 – 64	1,393.31	15,714	1,811.37	20,429	1,518.68	17,128	1,226.08	13,828
65 – 69 ¹	1,857.66	20,951	2,414.93	27,236	2,024.88	22,837	1,634.75	18,437
70 – 74 ¹	2,093.60	23,612	2,721.71	30,696	2,282.01	25,737	1,842.40	20,779
75 – 79 ¹	2,407.92	27,157	3,130.29	35,304	2,624.62	29,601	2,118.96	23,898
80+ ¹	2,730.76	30,798	3,550.04	40,038	2,976.54	33,570	2,403.04	27,102

LIFESTYLE PLUS

Age Band	Standard 100 Excess		Nil Excess		50 Excess ²		250 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	295.61	3,334	410.88	4,634	316.27	3,567	269.01	3,034
18 – 20	334.98	3,778	465.59	5,251	358.39	4,042	304.84	3,438
21 – 24	434.20	4,897	603.47	6,806	464.61	5,240	395.10	4,456
25 – 29	473.92	5,345	658.70	7,429	507.08	5,719	431.27	4,864
30 – 34	507.00	5,718	704.63	7,947	542.46	6,118	461.33	5,203
35 – 39	563.21	6,352	782.84	8,829	602.67	6,797	512.49	5,780
40 – 44	667.57	7,529	927.81	10,464	714.30	8,056	607.46	6,851
45 – 49	753.76	8,501	1,047.60	11,815	806.51	9,096	685.93	7,736
50 – 54	882.06	9,948	1,225.99	13,827	943.77	10,644	802.70	9,053
55 – 59	1,161.71	13,102	1,614.62	18,210	1,243.02	14,019	1,057.17	11,923
60 – 64	1,671.90	18,856	2,323.78	26,208	1,788.94	20,176	1,521.43	17,159
65 – 69 ¹	2,229.26	25,142	3,098.37	34,944	2,385.31	26,902	2,028.60	22,879
70 – 74 ¹	2,512.37	28,335	3,491.87	39,382	2,688.20	30,318	2,286.27	25,785
75 – 79 ¹	2,889.47	32,588	4,015.98	45,293	3,091.72	34,869	2,629.41	29,655
80+ ¹	3,276.77	36,956	4,554.27	51,364	3,506.15	39,543	2,981.86	33,630

¹Applicable to renewals only.

²Rates also applicable to Product Option 008, Direct Settlement Network.

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 Restriction³ [006] — Premium adjustment: 20% discount.
- China Private Room Restriction⁴ [007] — Area 2 rates apply.
- Direct Settlement Network⁵ [008] — As per \$50.00 Excess rates.
- Extended Evacuation [009] — \$85.00 per insured person.

³Available to residents of Hong Kong only.

⁴Available to residents of mainland China only.

⁵Available in certain countries. Please check with your local sales centre.

COUNTRIES

<ul style="list-style-type: none"> ▪ Country Area ▪ Afghanistan 1 ▪ Albania 3 ▪ Algeria 1 ▪ American Samoa 2 ▪ Andorra 3 ▪ Angola 1 ▪ Antigua and Barbuda 4 ▪ Argentina 2 ▪ Armenia 4 ▪ Australia 4 ▪ Austria 3 ▪ Azerbaijan 4 ▪ Bahamas 4 ▪ Bahrain 1 ▪ Bangladesh 1 ▪ Barbados 4 ▪ Belarus 3 ▪ Belgium 3 ▪ Belize 4 ▪ Benin 1 ▪ Bhutan 1 ▪ Bolivia 2 ▪ Bosnia & Herzegovina 3 ▪ Botswana 1 ▪ Brazil 2 ▪ British Virgin Islands 4 ▪ Brunei 2 ▪ Bulgaria 3 ▪ Burkina Faso 1 ▪ Burundi 1 ▪ Cambodia 2 ▪ Cameroon 1 ▪ Canada 4 ▪ Cape Verde 1 ▪ Cayman Islands 4 ▪ Central African Republic 1 ▪ Chad 1 ▪ Chile 2 ▪ China 4 ▪ Colombia 2 	<ul style="list-style-type: none"> ▪ Comoros 1 ▪ Congo 1 ▪ Costa Rica 2 ▪ Croatia 3 ▪ Cyprus 3 ▪ Czech Republic 3 ▪ Democratic Republic of the Congo 1 ▪ Denmark 3 ▪ Djibouti 1 ▪ Dominica 4 ▪ Dominican Republic 4 ▪ East Timor 2 ▪ Ecuador 2 ▪ Egypt 1 ▪ El Salvador 2 ▪ Equatorial Guinea 1 ▪ Eritrea 1 ▪ Estonia 3 ▪ Ethiopia 1 ▪ Fiji 2 ▪ Finland 3 ▪ France 3 ▪ French Polynesia 2 ▪ Gabon 1 ▪ Gambia 1 ▪ Georgia 4 ▪ Germany 3 ▪ Ghana 1 ▪ Gibraltar 3 ▪ Greece 3 ▪ Grenada 4 ▪ Guatemala 2 ▪ Guinea 1 ▪ Guinea-Bissau 1 ▪ Guyana 2 ▪ Haiti 4 ▪ Honduras 2 ▪ Hong Kong 4 ▪ Hungary 3 ▪ Iceland 3 	<ul style="list-style-type: none"> ▪ India 1 ▪ Indonesia 2 ▪ Iran (Islamic Republic of) 1 ▪ Iraq 1 ▪ Italy 3 ▪ Ivory Coast 1 ▪ Jamaica 4 ▪ Japan 4 ▪ Jordan 1 ▪ Kazakhstan 4 ▪ Kenya 1 ▪ Kiribati 2 ▪ Korea, South 2 ▪ Kuwait 1 ▪ Kyrgyzstan 4 ▪ Laos 2 ▪ Latvia 3 ▪ Lebanon 1 ▪ Lesotho 1 ▪ Libya 1 ▪ Liechtenstein 3 ▪ Lithuania 3 ▪ Luxembourg 3 ▪ Macau 4 ▪ Macedonia 3 ▪ Madagascar 1 ▪ Malawi 1 ▪ Malaysia 2 ▪ Maldives 2 ▪ Mali 1 ▪ Malta 3 ▪ Marshall Islands 2 ▪ Mauritania 1 ▪ Mauritius 1 ▪ Mexico 2 ▪ Micronesia (Federated States of) 2 ▪ Moldova 1 ▪ Monaco 3 ▪ Mongolia 2 ▪ Montenegro 3 	<ul style="list-style-type: none"> ▪ Morocco 1 ▪ Mozambique 1 ▪ Namibia 1 ▪ Nauru 2 ▪ Nepal 2 ▪ Netherlands 3 ▪ Netherlands Antilles 4 ▪ New Zealand 4 ▪ Nicaragua 2 ▪ Niger 1 ▪ Nigeria 2 ▪ Norway 3 ▪ Oman 1 ▪ Pakistan 1 ▪ Palau 2 ▪ Panama 2 ▪ Papua New Guinea 2 ▪ Paraguay 2 ▪ Peru 2 ▪ Philippines 2 ▪ Poland 3 ▪ Portugal 3 ▪ Qatar 1 ▪ Romania 3 ▪ Russia 4 ▪ Rwanda 1 ▪ Samoa 2 ▪ San Marino 3 ▪ Sao Tome and Principe 1 ▪ Saudi Arabia 1 ▪ Senegal 1 ▪ Seychelles 1 ▪ Sierra Leone 1 ▪ Singapore 4 ▪ Slovakia 3 ▪ Slovenia 3 ▪ Solomon Islands 2 ▪ Somalia 1 ▪ South Africa 1 ▪ Spain 3 ▪ Sri Lanka 1 	<ul style="list-style-type: none"> ▪ St Kitts & Nevis 4 ▪ St Lucia 4 ▪ St Martin 4 ▪ St Vincent & Grenadines 4 ▪ Sudan 1 ▪ Suriname 1 ▪ Swaziland 1 ▪ Sweden 3 ▪ Switzerland 3 ▪ Syria 1 ▪ Taiwan 4 ▪ Tajikistan 4 ▪ Tanzania (United Republic of) 1 ▪ Thailand 2 ▪ Togo 1 ▪ Tonga 2 ▪ Trinidad & Tobago 4 ▪ Tunisia 1 ▪ Turkey 3 ▪ Turkmenistan 4 ▪ Turks & Caicos 4 ▪ Tuvalu 2 ▪ Uganda 1 ▪ Ukraine 3 ▪ United Arab Emirates 1 ▪ United Kingdom 3 ▪ Uruguay 2 ▪ Uzbekistan 4 ▪ Vanuatu 2 ▪ Vatican City 3 ▪ Venezuela 2 ▪ Vietnam 2 ▪ Western Sahara 1 ▪ Yemen 1 ▪ Zambia 1 ▪ Zimbabwe 1
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