

Premium Rates (£ Sterling)

INTERNATIONAL HEALTHCARE PLAN EFFECTIVE 1ST OCTOBER 2009

This schedule contains information on your premiums for the International Healthcare Plan in £ Sterling.

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 £ Sterling, 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 advisor 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.

***International toll free number requires an access code. Please refer to the website www.att.com/business_traveler to locate the number for the country from which you are dialling.

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 details

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

- Premiums shown in £ Sterling
- 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		625 Excess		3,000 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	37.15	419	33.43	377	27.84	314
18 – 20	39.99	451	36.00	406	29.97	338
21 – 24	48.32	545	43.54	491	36.26	409
25 – 29	51.96	586	46.73	527	39.01	440
30 – 34	57.99	654	52.22	589	43.54	491
35 – 39	63.04	711	56.75	640	47.26	533
40 – 44	74.92	845	67.48	761	56.21	634
45 – 49	89.46	1,009	80.51	908	67.12	757
50 – 54	111.01	1,252	99.93	1,127	83.26	939
55 – 59	160.75	1,813	144.70	1,632	120.59	1,360
60 – 64	218.12	2,460	196.31	2,214	163.59	1,845
65 – 69 ¹	285.77	3,223	257.22	2,901	214.31	2,417
70 – 74 ¹	344.56	3,886	310.07	3,497	258.46	2,915
75 – 79 ¹	398.56	4,495	358.75	4,046	298.90	3,371
80+ ¹	470.73	5,309	423.65	4,778	353.07	3,982

FOUNDATION

Age Band	Standard 65 Excess		Nil Excess		30 Excess		155 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	57.19	645	77.94	879	62.95	710	48.59	548
18 – 20	61.27	691	83.44	941	67.39	760	52.05	587
21 – 24	74.57	841	101.61	1,146	82.02	925	63.40	715
25 – 29	79.71	899	108.62	1,225	87.69	989	67.74	764
30 – 34	89.29	1,007	121.65	1,372	98.24	1,108	75.90	856
35 – 39	97.09	1,095	132.29	1,492	106.84	1,205	82.55	931
40 – 44	115.27	1,300	157.03	1,771	126.79	1,430	97.98	1,105
45 – 49	137.61	1,552	187.44	2,114	151.35	1,707	116.95	1,319
50 – 54	170.51	1,923	232.31	2,620	187.53	2,115	144.97	1,635
55 – 59	247.47	2,791	337.11	3,802	272.21	3,070	210.32	2,372
60 – 64	335.51	3,784	457.08	5,155	369.03	4,162	285.15	3,216
65 – 69 ¹	439.25	4,954	593.00	6,688	483.14	5,449	373.38	4,211
70 – 74 ¹	530.23	5,980	715.81	8,073	583.25	6,578	450.69	5,083
75 – 79 ¹	613.22	6,916	827.88	9,337	674.58	7,608	521.27	5,879
80+ ¹	724.05	8,166	977.46	11,024	796.49	8,983	615.44	6,941

¹Applicable to renewals only.

FOUNDATION

Age Band	300 Excess		625 Excess		1,250 Excess		3,000 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	45.75	516	42.91	484	37.15	419	28.64	323
18 – 20	49.03	553	45.93	518	39.81	449	30.68	346
21 – 24	59.67	673	55.95	631	48.50	547	37.33	421
25 – 29	63.75	719	59.76	674	51.78	584	39.90	450
30 – 34	71.47	806	66.94	755	58.08	655	44.69	504
35 – 39	77.67	876	72.80	821	63.13	712	48.59	548
40 – 44	92.21	1,040	86.45	975	74.92	845	57.63	650
45 – 49	110.12	1,242	103.21	1,164	89.46	1,009	68.81	776
50 – 54	136.37	1,538	127.86	1,442	110.83	1,250	85.30	962
55 – 59	197.99	2,233	185.58	2,093	160.84	1,814	123.78	1,396
60 – 64	268.39	3,027	251.64	2,838	218.12	2,460	167.76	1,892
65 – 69 ¹	351.39	3,963	329.49	3,716	285.51	3,220	219.63	2,477
70 – 74 ¹	424.18	4,784	397.67	4,485	344.65	3,887	265.11	2,990
75 – 79 ¹	490.59	5,533	459.91	5,187	398.56	4,495	306.61	3,458
80+ ¹	579.26	6,533	543.08	6,125	470.64	5,308	362.03	4,083

LIFESTYLE

Age Band	Standard 65 Excess		Nil Excess		30 Excess		155 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	68.72	775	90.17	1,017	74.92	845	60.47	682
18 – 20	73.68	831	96.65	1,090	80.33	906	64.82	731
21 – 24	89.46	1,009	117.39	1,324	97.53	1,100	78.74	888
25 – 29	95.67	1,079	125.55	1,416	104.27	1,176	84.23	950
30 – 34	107.11	1,208	140.54	1,585	116.77	1,317	94.25	1,063
35 – 39	116.24	1,311	152.51	1,720	126.70	1,429	102.32	1,154
40 – 44	138.41	1,561	181.59	2,048	150.82	1,701	121.83	1,374
45 – 49	178.84	2,017	234.61	2,646	194.98	2,199	157.38	1,775
50 – 54	221.67	2,500	290.83	3,280	241.62	2,725	195.07	2,200
55 – 59	321.86	3,630	422.23	4,762	350.85	3,957	283.20	3,194
60 – 64	436.24	4,920	572.25	6,454	475.52	5,363	383.93	4,330
65 – 69 ¹	571.01	6,440	742.32	8,372	622.44	7,020	502.47	5,667
70 – 74 ¹	689.38	7,775	896.24	10,108	751.45	8,475	606.66	6,842
75 – 79 ¹	797.38	8,993	1,036.60	11,691	869.11	9,802	701.71	7,914
80+ ¹	941.37	10,617	1,223.78	13,802	1,026.14	11,573	828.41	9,343

LIFESTYLE PLUS

Age Band	Standard 65 Excess		Nil Excess		30 Excess		155 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	92.57	1,044	113.85	1,284	99.04	1,117	84.23	950
18 – 20	98.95	1,116	121.74	1,373	105.87	1,194	90.09	1,016
21 – 24	123.42	1,392	151.80	1,712	132.02	1,489	112.34	1,267
25 – 29	132.29	1,492	162.70	1,835	141.51	1,596	120.41	1,358
30 – 34	147.98	1,669	182.03	2,053	158.36	1,786	134.68	1,519
35 – 39	160.49	1,810	197.37	2,226	171.75	1,937	146.03	1,647
40 – 44	186.38	2,102	229.20	2,585	199.41	2,249	169.62	1,913
45 – 49	222.29	2,507	273.45	3,084	237.80	2,682	202.25	2,281
50 – 54	275.84	3,111	339.33	3,827	295.17	3,329	251.02	2,831
55 – 59	400.24	4,514	492.28	5,552	428.26	4,830	364.24	4,108
60 – 64	542.46	6,118	667.22	7,525	580.41	6,546	493.61	5,567
65 – 69 ¹	685.22	7,728	842.78	9,505	733.18	8,269	623.50	7,032
70 – 74 ¹	827.26	9,330	1,017.54	11,476	885.16	9,983	752.78	8,490
75 – 79 ¹	956.89	10,792	1,176.96	13,274	1,023.83	11,547	870.71	9,820
80+ ¹	1,129.70	12,741	1,389.50	15,671	1,208.79	13,633	1,028.00	11,594

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 £ Sterling
- 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		625 Excess		3,000 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	39.99	451	36.00	406	29.97	338
18 – 20	48.32	545	43.54	491	36.26	409
21 – 24	54.00	609	48.59	548	40.52	457
25 – 29	58.70	662	52.85	596	44.07	497
30 – 34	62.86	709	56.57	638	47.17	532
35 – 39	69.07	779	62.16	701	51.78	584
40 – 44	79.45	896	71.47	806	59.58	672
45 – 49	89.38	1,008	80.42	907	67.03	756
50 – 54	127.41	1,437	114.65	1,293	95.58	1,078
55 – 59	164.03	1,850	147.63	1,665	123.07	1,388
60 – 64	225.48	2,543	202.96	2,289	169.09	1,907
65 – 69 ¹	347.66	3,921	312.90	3,529	260.77	2,941
70 – 74 ¹	395.45	4,460	355.91	4,014	296.59	3,345
75 – 79 ¹	455.30	5,135	409.82	4,622	341.46	3,851
80+ ¹	514.53	5,803	463.11	5,223	385.88	4,352

FOUNDATION

Age Band	Standard 65 Excess		Nil Excess		30 Excess ²		155 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	61.53	694	83.79	945	67.65	763	52.31	590
18 – 20	74.48	840	101.43	1,144	81.93	924	63.31	714
21 – 24	83.17	938	113.32	1,278	91.50	1,032	70.67	797
25 – 29	90.35	1,019	123.07	1,388	99.40	1,121	76.79	866
30 – 34	96.65	1,090	131.67	1,485	106.31	1,199	82.19	927
35 – 39	106.31	1,199	144.79	1,633	116.95	1,319	90.35	1,019
40 – 44	122.45	1,381	166.78	1,881	134.68	1,519	104.09	1,174
45 – 49	137.34	1,549	187.09	2,110	151.09	1,704	116.77	1,317
50 – 54	196.13	2,212	267.15	3,013	215.73	2,433	166.69	1,880
55 – 59	252.52	2,848	344.03	3,880	277.79	3,133	214.66	2,421
60 – 64	347.13	3,915	472.86	5,333	381.89	4,307	295.08	3,328
65 – 69 ¹	534.84	6,032	722.01	8,143	588.30	6,635	454.59	5,127
70 – 74 ¹	608.61	6,864	821.59	9,266	669.43	7,550	517.28	5,834
75 – 79 ¹	700.56	7,901	945.72	10,666	770.60	8,691	595.49	6,716
80+ ¹	791.62	8,928	1,068.61	12,052	870.80	9,821	672.89	7,589

*China includes Hong Kong, Taiwan and Macau.

¹Applicable to renewals only.

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

FOUNDATION

Age Band	300 Excess		625 Excess		1,250 Excess		3,000 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	49.21	555	46.20	521	39.99	451	30.77	347
18 – 20	59.58	672	55.86	630	48.41	546	37.24	420
21 – 24	66.50	750	62.42	704	54.09	610	41.58	469
25 – 29	72.26	815	67.74	764	58.70	662	45.22	510
30 – 34	77.32	872	72.53	818	62.86	709	48.32	545
35 – 39	85.03	959	79.71	899	69.07	779	53.20	600
40 – 44	97.98	1,105	91.86	1,036	79.62	898	61.27	691
45 – 49	109.86	1,239	103.03	1,162	89.29	1,007	68.72	775
50 – 54	156.94	1,770	147.10	1,659	127.50	1,438	98.07	1,106
55 – 59	201.98	2,278	189.39	2,136	164.12	1,851	126.26	1,424
60 – 64	277.70	3,132	260.33	2,936	225.66	2,545	173.61	1,958
65 – 69 ¹	427.91	4,826	401.13	4,524	347.66	3,921	267.42	3,016
70 – 74 ¹	486.87	5,491	456.46	5,148	395.63	4,462	304.30	3,432
75 – 79 ¹	560.46	6,321	525.44	5,926	455.39	5,136	350.32	3,951
80+ ¹	633.26	7,142	593.71	6,696	514.53	5,803	395.81	4,464

LIFESTYLE

Age Band	Standard 65 Excess		Nil Excess		30 Excess ²		155 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	74.04	835	97.09	1,095	80.69	910	65.17	735
18 – 20	89.11	1,005	116.95	1,319	97.09	1,095	78.38	884
21 – 24	99.75	1,125	130.87	1,476	108.71	1,226	87.78	990
25 – 29	108.26	1,221	142.04	1,602	118.02	1,331	95.23	1,074
30 – 34	116.24	1,311	152.51	1,720	126.70	1,429	102.32	1,154
35 – 39	127.59	1,439	167.40	1,888	139.12	1,569	112.25	1,266
40 – 44	147.01	1,658	192.85	2,175	160.22	1,807	129.36	1,459
45 – 49	178.66	2,015	234.43	2,644	194.71	2,196	157.21	1,773
50 – 54	254.92	2,875	334.45	3,772	277.88	3,134	224.33	2,530
55 – 59	328.33	3,703	430.74	4,858	357.86	4,036	288.96	3,259
60 – 64	450.96	5,086	591.67	6,673	491.57	5,544	396.87	4,476
65 – 69 ¹	695.41	7,843	904.05	10,196	758.01	8,549	611.98	6,902
70 – 74 ¹	791.00	8,921	1,028.27	11,597	862.19	9,724	696.03	7,850
75 – 79 ¹	910.70	10,271	1,183.88	13,352	992.62	11,195	801.37	9,038
80+ ¹	1,029.33	11,609	1,338.16	15,092	1,121.99	12,654	905.82	10,216

LIFESTYLE PLUS

Age Band	Standard 65 Excess		Nil Excess		30 Excess ²		155 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	99.75	1,125	122.71	1,384	106.75	1,204	90.79	1,024
18 – 20	120.05	1,354	147.63	1,665	128.48	1,449	109.24	1,232
21 – 24	137.70	1,553	169.35	1,910	147.36	1,662	125.29	1,413
25 – 29	149.58	1,687	183.98	2,075	160.04	1,805	136.10	1,535
30 – 34	160.31	1,808	197.19	2,224	171.57	1,935	145.86	1,645
35 – 39	176.00	1,985	216.52	2,442	188.33	2,124	160.13	1,806
40 – 44	197.73	2,230	243.21	2,743	211.56	2,386	179.90	2,029
45 – 49	222.20	2,506	273.27	3,082	237.72	2,681	202.16	2,280
50 – 54	317.16	3,577	390.13	4,400	339.33	3,827	288.61	3,255
55 – 59	408.66	4,609	502.65	5,669	437.30	4,932	371.87	4,194
60 – 64	561.26	6,330	690.36	7,786	600.54	6,773	510.72	5,760
65 – 69 ¹	834.53	9,412	1,026.49	11,577	892.96	10,071	759.43	8,565
70 – 74 ¹	949.18	10,705	1,167.47	13,167	1,015.59	11,454	863.70	9,741
75 – 79 ¹	1,092.91	12,326	1,344.28	15,161	1,169.42	13,189	994.49	11,216
80+ ¹	1,234.95	13,928	1,518.95	17,131	1,321.40	14,903	1,123.76	12,674

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 £ Sterling
- 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		625 Excess		3,000 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	42.47	479	38.22	431	30.24	341
18 – 20	43.62	492	39.28	443	31.12	351
21 – 24	53.02	598	47.70	538	37.77	426
25 – 29	56.84	641	51.16	577	40.52	457
30 – 34	63.57	717	57.19	645	45.31	511
35 – 39	69.07	779	62.16	701	49.21	555
40 – 44	82.02	925	73.86	833	58.43	659
45 – 49	97.80	1,103	88.05	993	69.69	786
50 – 54	133.44	1,505	120.14	1,355	95.05	1,072
55 – 59	176.09	1,986	158.45	1,787	125.46	1,415
60 – 64	238.69	2,692	214.84	2,423	170.06	1,918
65 – 69 ¹	419.93	4,736	377.90	4,262	299.25	3,375
70 – 74 ¹	485.54	5,476	436.95	4,928	345.98	3,902
75 – 79 ¹	561.79	6,336	505.58	5,702	400.33	4,515
80+ ¹	663.40	7,482	597.08	6,734	472.68	5,331

FOUNDATION

Age Band	Standard 65 Excess		Nil Excess		30 Excess		155 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	65.44	738	89.11	1,005	75.28	849	55.59	627
18 – 20	66.94	755	91.24	1,029	76.96	868	56.92	642
21 – 24	81.57	920	111.10	1,253	93.81	1,058	69.34	782
25 – 29	87.34	985	118.99	1,342	100.46	1,133	74.21	837
30 – 34	97.71	1,102	133.09	1,501	112.34	1,267	83.08	937
35 – 39	106.22	1,198	144.70	1,632	122.18	1,378	90.26	1,018
40 – 44	126.08	1,422	171.75	1,937	144.97	1,635	107.20	1,209
45 – 49	150.56	1,698	205.09	2,313	173.17	1,953	127.95	1,443
50 – 54	205.35	2,316	279.74	3,155	236.12	2,663	174.58	1,969
55 – 59	270.88	3,055	369.03	4,162	311.49	3,513	230.27	2,597
60 – 64	367.35	4,143	500.43	5,644	422.41	4,764	312.28	3,522
65 – 69 ¹	605.86	6,833	817.86	9,224	696.74	7,858	514.98	5,808
70 – 74 ¹	700.82	7,904	946.07	10,670	805.98	9,090	595.66	6,718
75 – 79 ¹	810.41	9,140	1,094.06	12,339	931.98	10,511	688.85	7,769
80+ ¹	957.07	10,794	1,292.05	14,572	1,100.62	12,413	813.52	9,175

¹Applicable to renewals only.

FOUNDATION

Age Band	300 Excess		625 Excess		1,250 Excess		3,000 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	49.83	562	46.73	527	40.52	457	31.21	352
18 – 20	50.98	575	47.79	539	41.41	467	31.92	360
21 – 24	62.16	701	58.25	657	50.45	569	38.84	438
25 – 29	66.50	750	62.33	703	54.09	610	41.58	469
30 – 34	74.48	840	69.78	787	60.47	682	46.55	525
35 – 39	80.95	913	75.90	856	65.70	741	50.63	571
40 – 44	96.03	1,083	90.09	1,016	78.03	880	60.03	677
45 – 49	114.73	1,294	107.55	1,213	93.19	1,051	71.73	809
50 – 54	156.50	1,765	146.65	1,654	127.06	1,433	97.80	1,103
55 – 59	206.42	2,328	193.47	2,182	167.67	1,891	129.01	1,455
60 – 64	279.92	3,157	262.36	2,959	227.34	2,564	175.03	1,974
65 – 69 ¹	461.60	5,206	432.69	4,880	374.97	4,229	288.61	3,255
70 – 74 ¹	533.95	6,022	500.52	5,645	433.67	4,891	333.83	3,765
75 – 79 ¹	617.47	6,964	578.73	6,527	501.50	5,656	386.05	4,354
80+ ¹	729.19	8,224	683.44	7,708	592.29	6,680	455.92	5,142

LIFESTYLE

Age Band	Standard 65 Excess		Nil Excess		30 Excess		155 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	85.21	961	116.06	1,309	97.98	1,105	72.44	817
18 – 20	86.98	981	118.55	1,337	100.02	1,128	73.95	834
21 – 24	106.05	1,196	144.44	1,629	121.92	1,375	90.17	1,017
25 – 29	113.67	1,282	154.90	1,747	130.69	1,474	96.65	1,090
30 – 34	126.97	1,432	172.99	1,951	146.03	1,647	107.91	1,217
35 – 39	138.05	1,557	188.06	2,121	158.80	1,791	117.31	1,323
40 – 44	164.21	1,852	223.71	2,523	188.86	2,130	139.56	1,574
45 – 49	195.60	2,206	266.44	3,005	224.95	2,537	166.25	1,875
50 – 54	266.98	3,011	363.71	4,102	307.05	3,463	226.90	2,559
55 – 59	352.45	3,975	480.22	5,416	405.30	4,571	299.60	3,379
60 – 64	477.74	5,388	650.90	7,341	549.38	6,196	406.09	4,580
65 – 69 ¹	787.54	8,882	1,063.20	11,991	905.64	10,214	669.43	7,550
70 – 74 ¹	911.05	10,275	1,229.90	13,871	1,047.69	11,816	774.41	8,734
75 – 79 ¹	1,053.54	11,882	1,422.30	16,041	1,211.54	13,664	895.53	10,100
80+ ¹	1,244.17	14,032	1,679.61	18,943	1,430.81	16,137	1,057.53	11,927

LIFESTYLE PLUS

Age Band	Standard 65 Excess		Nil Excess		30 Excess		155 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	114.73	1,294	154.90	1,747	131.94	1,488	97.53	1,100
18 – 20	117.66	1,327	158.80	1,791	135.31	1,526	100.02	1,128
21 – 24	146.39	1,651	197.64	2,229	168.29	1,898	124.40	1,403
25 – 29	156.94	1,770	211.91	2,390	180.44	2,035	133.35	1,504
30 – 34	175.47	1,979	236.92	2,672	201.72	2,275	149.14	1,682
35 – 39	190.72	2,151	257.49	2,904	219.27	2,473	162.08	1,828
40 – 44	221.05	2,493	298.45	3,366	254.12	2,866	187.88	2,119
45 – 49	263.69	2,974	356.00	4,015	303.15	3,419	224.15	2,528
50 – 54	359.63	4,056	485.54	5,476	413.54	4,664	305.72	3,448
55 – 59	474.72	5,354	640.88	7,228	545.83	6,156	403.52	4,551
60 – 64	643.63	7,259	868.93	9,800	740.01	8,346	547.07	6,170
65 – 69 ¹	1,024.10	11,550	1,382.58	15,593	1,177.49	13,280	870.44	9,817
70 – 74 ¹	1,184.32	13,357	1,598.84	18,032	1,361.74	15,358	1,006.63	11,353
75 – 79 ¹	1,369.81	15,449	1,849.23	20,856	1,574.99	17,763	1,164.28	13,131
80+ ¹	1,617.37	18,241	2,183.42	24,625	1,859.61	20,973	1,374.78	15,505

¹Applicable to renewals only.

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

- Premiums shown in £ Sterling
- 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		625 Excess		3,000 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	54.62	616	49.12	554	40.96	462
18 – 20	65.97	744	59.41	670	49.48	558
21 – 24	73.59	830	66.23	747	55.24	623
25 – 29	80.15	904	72.17	814	60.12	678
30 – 34	85.92	969	77.32	872	64.46	727
35 – 39	94.34	1,064	84.94	958	70.76	798
40 – 44	108.53	1,224	97.71	1,102	81.40	918
45 – 49	121.74	1,373	109.59	1,236	91.33	1,030
50 – 54	154.99	1,748	139.47	1,573	116.24	1,311
55 – 59	199.94	2,255	179.99	2,030	149.94	1,691
60 – 64	273.80	3,088	246.40	2,779	205.35	2,316
65 – 69 ¹	421.26	4,751	379.14	4,276	315.92	3,563
70 – 74 ¹	480.04	5,414	432.07	4,873	360.08	4,061
75 – 79 ¹	552.93	6,236	497.60	5,612	414.69	4,677
80+ ¹	624.66	7,045	562.24	6,341	468.51	5,284

FOUNDATION

Age Band	Standard 65 Excess		Nil Excess		30 Excess ²		155 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	83.79	945	114.11	1,287	92.21	1,040	71.20	803
18 – 20	101.52	1,145	138.32	1,560	111.72	1,260	86.27	973
21 – 24	113.23	1,277	154.28	1,740	124.58	1,405	96.20	1,085
25 – 29	122.98	1,387	167.58	1,890	135.31	1,526	104.54	1,179
30 – 34	131.85	1,487	179.64	2,026	145.06	1,636	112.07	1,264
35 – 39	144.97	1,635	197.55	2,228	159.51	1,799	123.25	1,390
40 – 44	166.69	1,880	227.08	2,561	183.36	2,068	141.69	1,598
45 – 49	187.53	2,115	255.45	2,881	206.33	2,327	159.42	1,798
50 – 54	238.69	2,692	325.23	3,668	262.54	2,961	202.87	2,288
55 – 59	307.50	3,468	418.95	4,725	338.26	3,815	261.39	2,948
60 – 64	421.26	4,751	573.94	6,473	463.37	5,226	358.04	4,038
65 – 69 ¹	647.98	7,308	874.79	9,866	712.79	8,039	550.80	6,212
70 – 74 ¹	738.50	8,329	996.97	11,244	812.36	9,162	627.76	7,080
75 – 79 ¹	850.49	9,592	1,148.14	12,949	935.52	10,551	722.90	8,153
80+ ¹	960.88	10,837	1,297.19	14,630	1,057.00	11,921	816.71	9,211

*China includes Hong Kong, Taiwan and Macau.

¹Applicable to renewals only.

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

FOUNDATION

Age Band	300 Excess		625 Excess		1,250 Excess		3,000 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	67.03	756	62.86	709	54.44	614	41.94	473
18 – 20	81.22	916	76.16	859	65.97	744	50.81	573
21 – 24	90.62	1,022	84.94	958	73.59	830	56.66	639
25 – 29	98.42	1,110	92.21	1,040	79.98	902	61.53	694
30 – 34	105.51	1,190	98.86	1,115	85.74	967	65.97	744
35 – 39	115.98	1,308	108.71	1,226	94.25	1,063	72.53	818
40 – 44	133.35	1,504	125.02	1,410	108.35	1,222	83.35	940
45 – 49	150.02	1,692	140.71	1,587	121.92	1,375	93.81	1,058
50 – 54	190.99	2,154	179.02	2,019	155.17	1,750	119.35	1,346
55 – 59	245.96	2,774	230.62	2,601	199.94	2,255	153.75	1,734
60 – 64	337.02	3,801	316.01	3,564	273.89	3,089	210.67	2,376
65 – 69 ¹	518.35	5,846	486.07	5,482	421.34	4,752	323.99	3,654
70 – 74 ¹	590.79	6,663	553.99	6,248	480.13	5,415	369.30	4,165
75 – 79 ¹	680.43	7,674	637.96	7,195	553.01	6,237	425.25	4,796
80+ ¹	768.74	8,670	720.77	8,129	624.75	7,046	480.48	5,419

LIFESTYLE

Age Band	Standard 65 Excess		Nil Excess		30 Excess ²		155 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	100.46	1,133	131.76	1,486	109.50	1,235	88.40	997
18 – 20	121.74	1,373	159.69	1,801	132.73	1,497	107.11	1,208
21 – 24	135.84	1,532	178.22	2,010	148.07	1,670	119.52	1,348
25 – 29	147.63	1,665	193.65	2,184	160.93	1,815	129.90	1,465
30 – 34	158.27	1,785	207.66	2,342	172.55	1,946	139.21	1,570
35 – 39	173.96	1,962	228.23	2,574	189.66	2,139	153.04	1,726
40 – 44	200.12	2,257	262.54	2,961	218.12	2,460	176.09	1,986
45 – 49	243.48	2,746	319.47	3,603	265.38	2,993	214.22	2,416
50 – 54	310.24	3,499	406.98	4,590	338.17	3,814	273.00	3,079
55 – 59	399.53	4,506	524.11	5,911	435.53	4,912	351.56	3,965
60 – 64	547.34	6,173	718.02	8,098	596.64	6,729	481.55	5,431
65 – 69 ¹	842.33	9,500	1,095.03	12,350	918.14	10,355	741.08	8,358
70 – 74 ¹	960.26	10,830	1,248.34	14,079	1,046.71	11,805	844.90	9,529
75 – 79 ¹	1,105.76	12,471	1,437.46	16,212	1,205.25	13,593	972.85	10,972
80+ ¹	1,249.31	14,090	1,624.11	18,317	1,361.74	15,358	1,099.20	12,397

LIFESTYLE PLUS

Age Band	Standard 65 Excess		Nil Excess		30 Excess ²		155 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	135.48	1,528	166.60	1,879	144.97	1,635	123.25	1,390
18 – 20	164.03	1,850	201.72	2,275	175.56	1,980	149.23	1,683
21 – 24	187.71	2,117	230.80	2,603	200.83	2,265	170.77	1,926
25 – 29	204.20	2,303	251.10	2,832	218.47	2,464	185.76	2,095
30 – 34	218.56	2,465	268.75	3,031	233.90	2,638	198.88	2,243
35 – 39	240.29	2,710	295.53	3,333	257.13	2,900	218.65	2,466
40 – 44	269.81	3,043	331.79	3,742	288.70	3,256	245.52	2,769
45 – 49	303.15	3,419	372.84	4,205	324.34	3,658	275.84	3,111
50 – 54	385.88	4,352	474.54	5,352	412.92	4,657	351.12	3,960
55 – 59	497.24	5,608	611.45	6,896	532.09	6,001	452.47	5,103
60 – 64	681.14	7,682	837.63	9,447	728.84	8,220	619.78	6,990
65 – 69 ¹	1,010.62	11,398	1,242.84	14,017	1,081.38	12,196	919.56	10,371
70 – 74 ¹	1,152.13	12,994	1,416.80	15,979	1,232.82	13,904	1,048.31	11,823
75 – 79 ¹	1,326.72	14,963	1,631.56	18,401	1,419.55	16,010	1,207.20	13,615
80+ ¹	1,499.26	16,909	1,843.73	20,794	1,604.25	18,093	1,364.14	15,385

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 £ Sterling
- 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 65 Excess		Nil Excess		30 Excess ²		155 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	118.46	1,336	159.95	1,804	130.34	1,470	100.73	1,136
18 – 20	134.15	1,513	181.15	2,043	147.54	1,664	114.03	1,286
21 – 24	169.80	1,915	229.20	2,585	186.82	2,107	144.35	1,628
25 – 29	185.31	2,090	250.22	2,822	203.84	2,299	157.56	1,777
30 – 34	198.35	2,237	267.77	3,020	218.21	2,461	168.56	1,901
35 – 39	220.25	2,484	297.30	3,353	242.24	2,732	187.18	2,111
40 – 44	267.51	3,017	361.14	4,073	294.28	3,319	227.34	2,564
45 – 49	302.09	3,407	407.78	4,599	332.32	3,748	256.78	2,896
50 – 54	353.34	3,985	477.03	5,380	388.71	4,384	300.31	3,387
55 – 59	465.59	5,251	628.56	7,089	512.14	5,776	395.72	4,463
60 – 64	670.05	7,557	904.58	10,202	737.09	8,313	569.51	6,423
65 – 69 ¹	893.49	10,077	1,206.04	13,602	982.87	11,085	759.43	8,565
70 – 74 ¹	1,006.63	11,353	1,358.73	15,324	1,107.27	12,488	855.63	9,650
75 – 79 ¹	1,157.81	13,058	1,562.84	17,626	1,273.61	14,364	984.11	11,099
80+ ¹	1,312.80	14,806	1,772.00	19,985	1,444.11	16,287	1,115.87	12,585

FOUNDATION

Age Band	300 Excess		625 Excess		1,250 Excess		3,000 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	94.78	1,069	88.84	1,002	76.96	868	59.23	668
18 – 20	107.29	1,210	100.64	1,135	87.16	983	67.12	757
21 – 24	135.84	1,532	127.33	1,436	110.39	1,245	84.94	958
25 – 29	148.25	1,672	139.03	1,568	120.50	1,359	92.66	1,045
30 – 34	158.71	1,790	148.78	1,678	128.92	1,454	99.22	1,119
35 – 39	176.18	1,987	165.19	1,863	143.20	1,615	110.12	1,242
40 – 44	214.04	2,414	200.65	2,263	173.88	1,961	133.80	1,509
45 – 49	241.71	2,726	226.54	2,555	196.40	2,215	151.09	1,704
50 – 54	282.67	3,188	265.02	2,989	229.65	2,590	176.71	1,993
55 – 59	372.49	4,201	349.17	3,938	302.62	3,413	232.84	2,626
60 – 64	536.08	6,046	502.56	5,668	435.53	4,912	335.07	3,779
65 – 69 ¹	714.83	8,062	670.14	7,558	580.77	6,550	446.79	5,039
70 – 74 ¹	805.27	9,082	755.00	8,515	654.27	7,379	503.36	5,677
75 – 79 ¹	926.21	10,446	868.40	9,794	752.60	8,488	578.90	6,529
80+ ¹	1,050.26	11,845	984.64	11,105	853.33	9,624	656.40	7,403

¹Applicable to renewals only.

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

LIFESTYLE

Age Band	Standard 65 Excess		Nil Excess		30 Excess ²		155 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	142.22	1,604	184.87	2,085	154.99	1,748	125.20	1,412
18 – 20	161.20	1,818	209.52	2,363	175.74	1,982	141.87	1,600
21 – 24	203.76	2,298	264.85	2,987	222.11	2,505	179.28	2,022
25 – 29	222.38	2,508	289.05	3,260	242.41	2,734	195.69	2,207
30 – 34	237.98	2,684	309.36	3,489	259.44	2,926	209.43	2,362
35 – 39	264.23	2,980	343.49	3,874	287.99	3,248	232.48	2,622
40 – 44	320.88	3,619	417.18	4,705	349.79	3,945	282.40	3,185
45 – 49	392.62	4,428	510.45	5,757	427.99	4,827	345.53	3,897
50 – 54	459.38	5,181	597.17	6,735	500.70	5,647	404.23	4,559
55 – 59	605.15	6,825	786.74	8,873	659.59	7,439	532.53	6,006
60 – 64	870.88	9,822	1,132.18	12,769	949.27	10,706	766.35	8,643
65 – 69 ¹	1,161.09	13,095	1,509.46	17,024	1,265.63	14,274	1,021.79	11,524
70 – 74 ¹	1,308.45	14,757	1,700.98	19,184	1,426.20	16,085	1,151.43	12,986
75 – 79 ¹	1,505.03	16,974	1,956.52	22,066	1,640.51	18,502	1,324.41	14,937
80+ ¹	1,706.92	19,251	2,218.97	25,026	1,860.58	20,984	1,502.10	16,941

LIFESTYLE PLUS

Age Band	Standard 65 Excess		Nil Excess		30 Excess ²		155 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	184.69	2,083	256.69	2,895	197.64	2,229	168.11	1,896
18 – 20	209.43	2,362	291.09	3,283	224.06	2,527	190.54	2,149
21 – 24	271.41	3,061	377.19	4,254	290.38	3,275	247.03	2,786
25 – 29	296.24	3,341	411.77	4,644	316.98	3,575	269.55	3,040
30 – 34	316.89	3,574	440.41	4,967	339.06	3,824	288.34	3,252
35 – 39	352.01	3,970	489.26	5,518	376.66	4,248	320.35	3,613
40 – 44	417.27	4,706	579.97	6,541	446.44	5,035	379.67	4,282
45 – 49	471.09	5,313	654.71	7,384	504.07	5,685	428.70	4,835
50 – 54	551.24	6,217	766.17	8,641	589.81	6,652	501.59	5,657
55 – 59	726.00	8,188	1,009.03	11,380	776.81	8,761	660.66	7,451
60 – 64	1,044.94	11,785	1,452.36	16,380	1,118.09	12,610	950.86	10,724
65 – 69 ¹	1,393.40	15,715	1,936.66	21,842	1,490.93	16,815	1,268.02	14,301
70 – 74 ¹	1,570.11	17,708	2,182.26	24,612	1,680.06	18,948	1,428.77	16,114
75 – 79 ¹	1,805.87	20,367	2,509.98	28,308	1,932.31	21,793	1,643.35	18,534
80+ ¹	2,048.02	23,098	2,846.55	32,104	2,191.40	24,715	1,863.68	21,019

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 £30.00 Excess rates.
- Extended Evacuation [009] — £50.00 per insured person.
- Medical History Disregarded [010] — Rates available on request - Groups only.
- Extension to Lifestyle Plus [011] — Rates available on request - Groups only.

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.

Group Schemes

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

**AETNA
GLOBAL
BENEFITS®**

COUNTRIES

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

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