

(effective 1st February 2007)

(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

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 C)	
Area 3	EU, Central & Eastern European Countries (excluding Russia), Andorra, Cyprus, Gibraltar, Iceland, Liechtenstein, Malta, Monaco, Norway and San Marino	
Area 4	China C , Singapore, Japan, Australia, New Zealand, the Caribbean, Russia and the Rest of the World	
Area 5	Worldwide including USA Elective Treatment	

C China includes Hong Kong, Taiwan and Macau. *Discount already reflected in the published rates

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	522	46.28	470	41.67	392	34.76
18 - 20	562	49.83	506	44.87	422	37.42
21 - 24	681	60.38	613	54.35	511	45.31
25 - 29	732	64.90	659	58.43	549	48.68
30 - 34	816	72.35	734	65.08	612	54.26
35 - 39	887	78.65	798	70.76	665	58.96
40 - 44	1,054	93.45	949	84.14	791	70.14
45 - 49	1,259	111.63	1,133	100.46	944	83.70
50 - 54	1,561	138.41	1,405	124.58	1,171	103.83
55 - 59	2,264	200.74	2,038	180.70	1,698	150.56
60 - 64	3,070	272.21	2,763	244.99	2,303	204.20
65 - 69*	4,022	356.62	3,620	320.97	3,017	267.51
70 - 74*	4,850	430.03	4,365	387.03	3,638	322.57
75 - 79*	5,610	497.42	5,049	447.68	4,208	373.11
80+*	6,627	587.59	5,964	528.81	4,970	440.67

♦ 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	805	71.38	1,097	97.27	886	78.56	684	60.65	644	57.10	604	53.55	523	46.37	403	35.73
18 - 20	862	76.43	1,174	104.09	948	84.06	733	64.99	690	61.18	647	57.37	560	49.65	431	38.22
21 - 24	1,050	93.10	1,430	126.79	1,155	102.41	893	79.18	840	74.48	788	69.87	683	60.56	525	46.55
25 - 29	1,124	99.66	1,531	135.75	1,236	109.59	955	84.68	899	79.71	843	74.75	731	64.82	562	49.83
30 - 34	1,258	111.54	1,714	151.97	1,384	122.71	1,069	94.78	1,006	89.20	944	83.70	818	72.53	629	55.77
35 - 39	1,365	121.03	1,860	164.92	1,502	133.18	1,160	102.85	1,092	96.82	1,024	90.79	887	78.65	683	60.56
40 - 44	1,622	143.82	2,210	195.95	1,784	158.18	1,379	122.27	1,298	115.09	1,217	107.91	1,054	93.45	811	71.91
45 - 49	1,935	171.57	2,636	233.73	2,129	188.77	1,645	145.86	1,548	137.26	1,451	128.66	1,258	111.54	968	85.83
50 - 54	2,400	212.80	3,270	289.94	2,640	234.08	2,040	180.88	1,920	170.24	1,800	159.60	1,560	138.32	1,200	106.40
55 - 59	3,484	308.91	4,746	420.81	3,832	339.77	2,961	262.54	2,787	247.11	2,613	231.69	2,265	200.83	1,742	154.46
60 - 64	4,722	418.68	6,433	570.39	5,194	460.53	4,014	355.91	3,778	334.98	3,542	314.06	3,069	272.12	2,361	209.34
65 - 69*	6,183	548.23	8,347	740.10	6,801	603.02	5,256	466.03	4,946	438.55	4,637	411.15	4,019	356.35	3,092	274.16
70 - 74*	7,464	661.81	10,076	893.41	8,210	727.95	6,344	562.50	5,971	529.43	5,598	496.36	4,852	430.21	3,732	330.90
75 - 79*	8,633	765.46	11,654	1,033.32	9,496	841.98	7,338	650.64	6,906	612.33	6,475	574.12	5,611	497.51	4,317	382.77
80+*	10,193	903.78	13,760	1,220.05	11,212	994.13	8,664	768.21	8,154	722.99	7,645	677.86	6,625	587.42	5,097	451.93

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	966	85.65	1,267	112.34	1,053	93.37	850	75.37	1,302	115.44	1,601	141.96	1,393	123.51	1,185	105.07
18 - 20	1,035	91.77	1,358	120.41	1,128	100.02	911	80.78	1,394	123.60	1,715	152.06	1,492	132.29	1,269	112.52
21 - 24	1,259	111.63	1,652	146.48	1,372	121.65	1,108	98.24	1,739	154.19	2,139	189.66	1,861	165.01	1,582	140.27
25 - 29	1,347	119.43	1,767	156.67	1,468	130.16	1,185	105.07	1,862	165.10	2,290	203.05	1,992	176.62	1,694	150.20
30 - 34	1,508	133.71	1,978	175.38	1,644	145.77	1,327	117.66	2,084	184.78	2,563	227.25	2,230	197.73	1,896	168.11
35 - 39	1,638	145.24	2,149	190.54	1,785	158.27	1,441	127.77	2,260	200.39	2,780	246.49	2,418	214.40	2,057	182.39
40 - 44	1,948	172.72	2,556	226.63	2,123	188.24	1,714	151.97	2,622	232.48	3,225	285.95	2,806	248.80	2,386	211.56
45 - 49	2,516	223.09	3,301	292.69	2,742	243.12	2,214	196.31	3,129	277.44	3,849	341.28	3,348	296.86	2,847	252.43
50 - 54	3,121	276.73	4,094	363.00	3,402	301.64	2,746	243.48	3,882	344.20	4,775	423.38	4,154	368.32	3,533	313.26
55 - 59	4,529	401.57	5,942	526.86	4,937	437.75	3,986	353.43	5,632	499.37	6,927	614.19	6,026	534.31	5,125	454.42
60 - 64	6,139	544.32	8,054	714.12	6,692	593.36	5,402	478.98	7,639	677.32	9,396	833.11	8,174	724.76	6,951	616.32
65 - 69*	8,039	712.79	10,451	926.66	8,763	776.99	7,074	627.23	9,647	855.37	11,866	1,052.12	10,322	915.22	8,779	778.40
70 - 74*	9,705	860.51	12,617	1,118.71	10,578	937.92	8,540	757.21	11,647	1,032.70	14,326	1,270.24	12,462	1,104.96	10,599	939.78
75 - 79*	11,225	995.28	14,593	1,293.91	12,235	1,084.84	9,878	875.85	13,469	1,194.25	16,567	1,468.94	14,412	1,277.86	12,257	1,086.79
80+*	13,252	1,175.01	17,228	1,527.55	14,445	1,280.79	11,662	1,034.03	15,904	1,410.15	19,562	1,734.50	17,017	1,508.84	14,472	1,283.18

Premiums shown in US \$

Lifestyle Plus

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	564	50.01	508	45.04	423	37.51
18 - 20	680	60.29	612	54.26	510	45.22
21 - 24	760	67.39	684	60.65	570	50.54
25 - 29	825	73.15	743	65.88	619	54.88
30 - 34	884	78.38	796	70.58	663	58.79
35 - 39	972	86.18	875	77.58	729	64.64
40 - 44	1,119	99.22	1,007	89.29	839	74.39
45 - 49	1,257	111.45	1,131	100.28	943	83.61
50 - 54	1,794	159.07	1,615	143.20	1,346	119.35
55 - 59	2,310	204.82	2,079	184.34	1,733	153.66
60 - 64	3,175	281.52	2,858	253.41	2,381	211.12
65 - 69*	4,893	433.85	4,404	390.49	3,670	325.41
70 - 74*	5,568	493.70	5,011	444.31	4,176	370.27
75 - 79*	6,410	568.35	5,769	511.52	4,808	426.31
80+*	7,244	642.30	6,520	578.11	5,433	481.73

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	867	76.87	1,181	104.72	954	84.59	737	65.35	694	61.53	650	57.63	564	50.01	434	38.48
18 - 20	1,047	92.83	1,426	126.44	1,152	102.14	890	78.91	838	74.30	785	69.60	681	60.38	524	46.46
21 - 24	1,170	103.74	1,594	141.33	1,287	114.11	995	88.22	936	82.99	878	77.85	761	67.48	585	51.87
25 - 29	1,271	112.70	1,731	153.48	1,398	123.96	1,080	95.76	1,017	90.17	953	84.50	826	73.24	636	56.39
30 - 34	1,361	120.68	1,854	164.39	1,497	132.73	1,157	102.59	1,089	96.56	1,021	90.53	885	78.47	681	60.38
35 - 39	1,496	132.65	2,038	180.70	1,646	145.95	1,272	112.78	1,197	106.13	1,122	99.48	972	86.18	748	66.32
40 - 44	1,722	152.68	2,346	208.01	1,894	167.93	1,464	129.81	1,378	122.18	1,292	114.56	1,119	99.22	861	76.34
45 - 49	1,934	171.48	2,635	233.64	2,127	188.59	1,644	145.77	1,547	137.17	1,451	128.66	1,257	111.45	967	85.74
50 - 54	2,760	244.72	3,760	333.39	3,036	269.19	2,346	208.01	2,208	195.78	2,070	183.54	1,794	159.07	1,380	122.36
55 - 59	3,555	315.21	4,843	429.41	3,911	346.78	3,022	267.95	2,844	252.17	2,666	236.39	2,311	204.91	1,778	157.65
60 - 64	4,886	433.23	6,656	590.17	5,375	476.58	4,153	368.23	3,909	346.60	3,665	324.96	3,176	281.61	2,443	216.61
65 - 69*	7,530	667.66	10,165	901.30	8,283	734.43	6,401	567.56	6,024	534.13	5,648	500.79	4,895	434.02	3,765	333.83
70 - 74*	8,566	759.52	11,564	1,025.34	9,423	835.51	7,281	645.58	6,853	607.63	6,425	569.68	5,568	493.70	4,283	379.76
75 - 79*	9,862	874.43	13,313	1,180.42	10,848	961.86	8,383	743.29	7,890	699.58	7,397	655.87	6,410	568.35	4,931	437.22
80+*	11,145	988.19	15,045	1,333.99	12,260	1,087.05	9,473	839.94	8,916	790.55	8,359	741.16	7,244	642.30	5,573	494.14

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	1,041	92.30	1,366	121.12	1,135	100.64	916	81.22	1,401	124.22	1,723	152.77	1,499	132.91	1,275	113.05
18 - 20	1,255	111.28	1,647	146.03	1,368	121.30	1,104	97.89	1,691	149.94	2,080	184.43	1,809	160.40	1,539	136.46
21 - 24	1,403	124.40	1,841	163.24	1,529	135.57	1,235	109.50	1,937	171.75	2,383	211.29	2,073	183.81	1,763	156.32
25 - 29	1,524	135.13	1,999	177.24	1,661	147.28	1,341	118.90	2,104	186.55	2,588	229.47	2,251	199.59	1,915	169.80
30 - 34	1,636	145.06	2,146	190.28	1,783	158.09	1,440	127.68	2,256	200.03	2,775	246.05	2,414	214.04	2,053	182.03
35 - 39	1,797	159.33	2,358	209.08	1,959	173.70	1,581	140.18	2,478	219.72	3,048	270.26	2,651	235.06	2,255	199.94
40 - 44	2,067	183.27	2,712	240.46	2,253	199.77	1,819	161.28	2,783	246.76	3,423	303.51	2,978	264.05	2,532	224.50
45 - 49	2,515	223.00	3,300	292.60	2,741	243.04	2,213	196.22	3,127	277.26	3,846	341.01	3,346	296.68	2,845	252.26
50 - 54	3,589	318.22	4,709	417.53	3,912	346.86	3,158	280.01	4,464	395.81	5,491	486.87	4,776	423.47	4,062	360.16
55 - 59	4,622	409.82	6,064	537.67	5,038	446.70	4,067	360.61	5,751	509.92	7,074	627.23	6,154	545.65	5,233	463.99
60 - 64	6,349	562.94	8,330	738.59	6,920	613.57	5,587	495.38	7,900	700.47	9,717	861.57	8,453	749.50	7,189	637.42
65 - 69*	9,789	867.96	12,726	1,128.37	10,670	946.07	8,614	763.77	11,748	1,041.66	14,450	1,281.23	12,570	1,114.54	10,690	947.85
70 - 74*	11,135	987.30	14,475	1,283.45	12,137	1,076.15	9,799	868.84	13,362	1,184.76	16,435	1,457.24	14,297	1,267.67	12,159	1,078.10
75 - 79*	12,821	1,136.80	16,667	1,477.81	13,975	1,239.12	11,282	1,000.34	15,384	1,364.05	18,922	1,677.75	16,461	1,459.54	13,999	1,241.24
80+*	14,489	1,284.69	18,836	1,670.13	15,793	1,400.31	12,750	1,130.50	17,384	1,541.38	21,382	1,895.87	18,601	1,649.29	15,819	1,402.62

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	584	51.78	526	46.64	416	36.89
18 - 20	597	52.93	537	47.61	425	37.68
21 - 24	728	64.55	655	58.08	519	46.02
25 - 29	780	69.16	702	62.24	556	49.30
30 - 34	871	77.23	784	69.51	621	55.06
35 - 39	947	83.97	852	75.54	675	59.85
40 - 44	1,124	99.66	1,012	89.73	801	71.02
45 - 49	1,342	118.99	1,208	107.11	956	84.77
50 - 54	1,829	162.17	1,646	145.95	1,303	115.53
55 - 59	2,416	214.22	2,174	192.76	1,722	152.68
60 - 64	3,274	290.29	2,947	261.30	2,333	206.86
65 - 69*	5,757	510.45	5,181	459.38	4,102	363.71
70 - 74*	6,659	590.43	5,993	531.38	4,745	420.72
75 - 79*	7,702	682.91	6,932	614.64	5,488	486.60
80+*	9,095	806.42	8,186	725.83	6,481	574.65

♦ 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	898	79.62	1,223	108.44	1,033	91.59	763	67.65	684	60.65	641	56.84	556	49.30	428	37.95
18 - 20	919	81.48	1,252	111.01	1,057	93.72	781	69.25	700	62.07	656	58.17	569	50.45	438	38.84
21 - 24	1,119	99.22	1,525	135.22	1,287	114.11	951	84.32	853	75.63	799	70.84	692	61.36	533	47.26
25 - 29	1,199	106.31	1,634	144.88	1,379	122.27	1,019	90.35	914	81.04	856	75.90	742	65.79	571	50.63
30 - 34	1,340	118.81	1,826	161.91	1,541	136.64	1,139	100.99	1,021	90.53	957	84.85	829	73.50	638	56.57
35 - 39	1,455	129.01	1,982	175.74	1,673	148.34	1,237	109.68	1,109	98.33	1,039	92.12	900	79.80	693	61.45
40 - 44	1,730	153.39	2,357	208.99	1,990	176.45	1,471	130.43	1,318	116.86	1,235	109.50	1,071	94.96	824	73.06
45 - 49	2,064	183.01	2,812	249.33	2,374	210.49	1,754	155.52	1,573	139.47	1,474	130.69	1,277	113.23	983	87.16
50 - 54	2,815	249.60	3,835	340.04	3,237	287.01	2,393	212.18	2,145	190.19	2,010	178.22	1,742	154.46	1,341	118.90
55 - 59	3,715	329.40	5,061	448.74	4,272	378.78	3,158	280.01	2,831	251.02	2,653	235.23	2,299	203.84	1,770	156.94
60 - 64	5,038	446.70	6,864	608.61	5,794	513.73	4,282	379.67	3,839	340.39	3,598	319.02	3,118	276.46	2,400	212.80
65 - 69*	8,305	736.38	11,212	994.13	9,551	846.86	7,059	625.90	6,328	561.08	5,931	525.88	5,140	455.75	3,956	350.77
70 - 74*	9,607	851.82	12,969	1,149.92	11,048	979.59	8,166	724.05	7,320	649.04	6,861	608.34	5,945	527.12	4,577	405.83
75 - 79*	11,111	985.18	15,000	1,330.00	12,778	1,132.98	9,444	837.37	8,466	750.65	7,935	703.57	6,876	609.67	5,293	469.31
80+*	13,121	1,163.40	17,713	1,570.55	15,089	1,337.89	11,153	988.90	9,997	886.40	9,370	830.81	8,120	719.97	6,250	554.17

Premiums shown in US \$

Lifestyle

Age Band	Std 100 Excess		Nil Excess		50 Excess		250 Excess	
	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly
0 - 17	1,169	103.65	1,593	141.25	1,344	119.17	994	88.13
18 - 20	1,194	105.87	1,627	144.26	1,373	121.74	1,015	90.00
21 - 24	1,453	128.83	1,980	175.56	1,671	148.16	1,235	109.50
25 - 29	1,558	138.14	2,123	188.24	1,792	158.89	1,324	117.39
30 - 34	1,742	154.46	2,373	210.41	2,003	177.60	1,481	131.32
35 - 39	1,891	167.67	2,576	228.41	2,175	192.85	1,607	142.49
40 - 44	2,250	199.50	3,065	271.76	2,588	229.47	1,913	169.62
45 - 49	2,682	237.80	3,654	323.99	3,084	273.45	2,280	202.16
50 - 54	3,660	324.52	4,986	442.09	4,209	373.20	3,111	275.84
55 - 59	4,831	428.35	6,582	583.60	5,556	492.63	4,106	364.07
60 - 64	6,549	580.68	8,922	791.08	7,531	667.75	5,567	493.61
65 - 69*	10,795	957.16	14,573	1,292.14	12,414	1,100.71	9,176	813.61
70 - 74*	12,492	1,107.62	16,864	1,495.27	14,366	1,273.79	10,618	941.46
75 - 79*	14,444	1,280.70	19,500	1,729.00	16,611	1,472.84	12,277	1,088.56
80+*	17,058	1,512.48	23,029	2,041.90	19,617	1,739.37	14,499	1,285.58

Lifestyle Plus

Age Band	Std 100 Excess		Nil Excess		50 Excess		250 Excess	
	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly
0 - 17	1,573	139.47	2,124	188.33	1,809	160.40	1,337	118.55
18 - 20	1,612	142.93	2,176	192.94	1,853	164.30	1,370	121.47
21 - 24	2,008	178.04	2,711	240.38	2,309	204.73	1,707	151.35
25 - 29	2,153	190.90	2,907	257.75	2,476	219.54	1,830	162.26
30 - 34	2,407	213.42	3,249	288.08	2,768	245.43	2,046	181.41
35 - 39	2,613	231.69	3,528	312.82	3,004	266.35	2,221	196.93
40 - 44	3,032	268.84	4,093	362.91	3,486	309.09	2,577	228.49
45 - 49	3,615	320.53	4,880	432.69	4,157	368.59	3,073	272.47
50 - 54	4,932	437.30	6,658	590.34	5,671	502.83	4,192	371.69
55 - 59	6,509	577.13	8,787	779.11	7,484	663.58	5,533	490.59
60 - 64	8,824	782.39	11,912	1,056.20	10,146	899.61	7,500	665.00
65 - 69*	14,038	1,244.70	18,951	1,680.32	16,141	1,431.17	11,932	1,057.97
70 - 74*	16,238	1,439.77	21,921	1,943.66	18,670	1,655.41	13,802	1,223.78
75 - 79*	18,779	1,665.07	25,352	2,247.88	21,592	1,914.49	15,962	1,415.30
80+*	22,174	1,966.09	29,935	2,654.24	25,496	2,260.65	18,848	1,671.19

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	721	63.93	649	57.54	541	47.97
18 - 20	872	77.32	785	69.60	654	57.99
21 - 24	973	86.27	876	77.67	730	64.73
25 - 29	1,059	93.90	953	84.50	794	70.40
30 - 34	1,135	100.64	1,022	90.62	851	75.46
35 - 39	1,249	110.74	1,124	99.66	937	83.08
40 - 44	1,435	127.24	1,292	114.56	1,076	95.41
45 - 49	1,611	142.84	1,450	128.57	1,208	107.11
50 - 54	2,050	181.77	1,845	163.59	1,538	136.37
55 - 59	2,644	234.43	2,380	211.03	1,983	175.83
60 - 64	3,624	321.33	3,262	289.23	2,718	241.00
65 - 69*	5,573	494.14	5,016	444.75	4,180	370.63
70 - 74*	6,351	563.12	5,716	506.82	4,763	422.32
75 - 79*	7,313	648.42	6,582	583.60	5,485	486.34
80+*	8,263	732.65	7,437	659.41	6,197	549.47

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	1,108	98.24	1,510	133.89	1,219	108.08	942	83.52	886	78.56	831	73.68	720	63.84	554	49.12
18 - 20	1,342	118.99	1,828	162.08	1,476	130.87	1,141	101.17	1,074	95.23	1,007	89.29	873	77.41	671	59.50
21 - 24	1,497	132.73	2,040	180.88	1,647	146.03	1,272	112.78	1,198	106.22	1,123	99.57	973	86.27	749	66.41
25 - 29	1,627	144.26	2,217	196.57	1,790	158.71	1,383	122.63	1,302	115.44	1,220	108.17	1,058	93.81	814	72.17
30 - 34	1,745	154.72	2,377	210.76	1,920	170.24	1,483	131.49	1,396	123.78	1,309	116.06	1,135	100.64	873	77.41
35 - 39	1,919	170.15	2,614	231.77	2,111	187.18	1,631	144.62	1,535	136.10	1,439	127.59	1,248	110.66	960	85.12
40 - 44	2,205	195.51	3,004	266.35	2,426	215.11	1,874	166.16	1,764	156.41	1,654	146.65	1,434	127.15	1,103	97.80
45 - 49	2,479	219.80	3,377	299.43	2,727	241.79	2,107	186.82	1,983	175.83	1,860	164.92	1,612	142.93	1,240	109.95
50 - 54	3,156	279.83	4,300	381.27	3,472	307.85	2,683	237.89	2,525	223.88	2,367	209.87	2,052	181.94	1,578	139.92
55 - 59	4,067	360.61	5,541	491.30	4,474	396.69	3,457	306.52	3,254	288.52	3,051	270.52	2,644	234.43	2,034	180.35
60 - 64	5,572	494.05	7,591	673.07	6,129	543.44	4,736	419.93	4,458	395.28	4,180	370.63	3,623	321.24	2,786	247.03
65 - 69*	8,570	759.87	11,570	1,025.87	9,427	835.86	7,285	645.94	6,856	607.90	6,429	570.04	5,572	494.05	4,285	379.94
70 - 74*	9,771	866.36	13,191	1,169.60	10,748	952.99	8,305	736.38	7,817	693.11	7,329	649.84	6,353	563.30	4,886	433.23
75 - 79*	11,251	997.59	15,189	1,346.76	12,376	1,097.34	9,563	847.92	9,001	798.09	8,440	748.35	7,315	648.60	5,626	498.84
80+*	12,711	1,127.04	17,160	1,521.52	13,982	1,239.74	10,804	957.95	10,169	901.65	9,535	845.44	8,264	732.74	6,356	563.57

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	Annual	Monthly
0 - 17	1,328	117.75	1,742	154.46	1,448	128.39	1,168	103.56	1,792	158.89	2,204	195.42	1,917	169.97	1,631	144.62
18 - 20	1,610	142.75	2,112	187.26	1,755	155.61	1,417	125.64	2,169	192.32	2,667	236.47	2,321	205.80	1,974	175.03
21 - 24	1,797	159.33	2,358	209.08	1,959	173.70	1,581	140.18	2,480	219.89	3,050	270.43	2,654	235.32	2,257	200.12
25 - 29	1,953	173.17	2,562	227.16	2,129	188.77	1,718	152.33	2,700	239.40	3,320	294.37	2,889	256.16	2,457	217.85
30 - 34	2,094	185.67	2,747	243.57	2,282	202.34	1,842	163.32	2,891	256.34	3,555	315.21	3,093	274.25	2,630	233.19
35 - 39	2,302	204.11	3,020	267.77	2,509	222.46	2,025	179.55	3,177	281.69	3,907	346.42	3,399	301.38	2,891	256.34
40 - 44	2,647	234.70	3,473	307.94	2,885	255.80	2,329	206.50	3,568	316.36	4,388	389.07	3,818	338.53	3,246	287.81
45 - 49	3,221	285.60	4,226	374.71	3,511	311.31	2,834	251.28	4,011	355.64	4,933	437.39	4,292	380.56	3,650	323.63
50 - 54	4,103	363.80	5,383	477.29	4,472	396.52	3,610	320.09	5,104	452.55	6,277	556.56	5,461	484.21	4,644	411.77
55 - 59	5,285	468.60	6,933	614.73	5,761	510.81	4,650	412.30	6,575	582.98	8,086	716.96	7,035	623.77	5,982	530.40
60 - 64	7,243	642.21	9,502	842.51	7,895	700.02	6,373	565.07	9,008	798.71	11,078	982.25	9,639	854.66	8,196	726.71
65 - 69*	11,143	988.01	14,486	1,284.43	12,146	1,076.95	9,804	869.29	13,370	1,185.47	16,442	1,457.86	14,306	1,268.47	12,165	1,078.63
70 - 74*	12,703	1,126.33	16,514	1,464.24	13,846	1,227.68	11,176	990.94	15,241	1,351.37	18,743	1,661.88	16,308	1,445.98	13,867	1,229.54
75 - 79*	14,626	1,296.84	19,014	1,685.91	15,942	1,413.52	12,868	1,140.96	17,549	1,556.01	21,581	1,913.52	18,777	1,664.89	15,968	1,415.83
80+*	16,526	1,465.31	21,484	1,904.91	18,013	1,597.15	14,540	1,289.21	19,833	1,758.53	24,390	2,162.58	21,221	1,881.60	18,046	1,600.08

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	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 adjustment: 20% discount.
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 Dependents). 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	2	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.

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