



WEHBE INSURANCE SERVICES LLC

Ministry of Economy – Registration No 106 of Year 1997

GoodHealth

Annual & Monthly Premium Rates

E&OE

No. 501 – Oud Metha Offices, Oud Metha Road, P.O.Box 2550, Dubai-U.A.E T: +971 (4) 3242345 – F: +971 (4) 3244010
E: info@wisuae.com – www.wisuae.com – Associate Offices in Beirut – Cairo – Jeddah – Riyadh – Dammam

(effective 1st May 2005)

(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 page 8 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.

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	456	40.43	410	36.35	342	30.32
18 - 20	491	43.54	442	39.19	368	32.63
21 - 24	595	52.76	536	47.53	446	39.55
25 - 29	639	56.66	575	50.98	479	42.47
30 - 34	713	63.22	642	56.92	535	47.44
35 - 39	775	68.72	698	61.89	581	51.52
40 - 44	921	81.66	829	73.50	691	61.27
45 - 49	1,100	97.53	990	87.78	825	73.15
50 - 54	1,364	120.94	1,228	108.88	1,023	90.71
55 - 59	1,978	175.38	1,780	157.83	1,484	131.58
60 - 64	2,683	237.89	2,415	214.13	2,012	178.40
65 - 69*	3,514	311.57	3,163	280.45	2,636	233.73
70 - 74*	4,238	375.77	3,814	338.17	3,179	281.87
75 - 79*	4,902	434.64	4,412	391.20	3,677	326.03
80+*	5,790	513.38	5,211	462.04	4,343	385.08

♦ 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	704	62.42	959	85.03	774	68.63	598	53.02	563	49.92	528	46.82	458	40.61	352	31.21
18 - 20	753	66.77	1,026	90.97	828	73.42	640	56.75	602	53.38	565	50.10	489	43.36	377	33.43
21 - 24	917	81.31	1,249	110.74	1,009	89.46	779	69.07	734	65.08	688	61.00	596	52.85	459	40.70
25 - 29	982	87.07	1,338	118.64	1,080	95.76	835	74.04	786	69.69	737	65.35	638	56.57	491	43.54
30 - 34	1,099	97.44	1,497	132.73	1,209	107.20	934	82.81	879	77.94	824	73.06	714	63.31	550	48.77
35 - 39	1,193	105.78	1,625	144.08	1,312	116.33	1,014	89.91	954	84.59	895	79.36	775	68.72	597	52.93
40 - 44	1,417	125.64	1,930	171.13	1,559	138.23	1,204	106.75	1,134	100.55	1,063	94.25	921	81.66	709	62.86
45 - 49	1,691	149.94	2,304	204.29	1,860	164.92	1,437	127.41	1,353	119.97	1,268	112.43	1,099	97.44	846	75.01
50 - 54	2,097	185.93	2,857	253.32	2,307	204.55	1,782	158.00	1,678	148.78	1,573	139.47	1,363	120.85	1,049	93.01
55 - 59	3,044	269.90	4,147	367.70	3,348	296.86	2,587	229.38	2,435	215.90	2,283	202.43	1,979	175.47	1,522	134.95
60 - 64	4,126	365.84	5,621	498.40	4,539	402.46	3,507	310.95	3,301	292.69	3,095	274.42	2,682	237.80	2,063	182.92
65 - 69*	5,403	479.07	7,294	646.73	5,943	526.95	4,593	407.25	4,322	383.22	4,052	359.28	3,512	311.40	2,702	239.58
70 - 74*	6,522	578.28	8,805	780.71	7,174	636.09	5,544	491.57	5,218	462.66	4,892	433.76	4,239	375.86	3,261	289.14
75 - 79*	7,543	668.81	10,183	902.89	8,297	735.67	6,412	568.53	6,034	535.01	5,657	501.59	4,903	434.73	3,772	334.45
80+*	8,906	789.67	12,023	1,066.04	9,797	868.67	7,570	671.21	7,125	631.75	6,680	592.29	5,789	513.29	4,453	394.83

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	844	74.83	1,107	98.15	920	81.57	743	65.88	1,138	100.90	1,400	124.13	1,218	108.00	1,036	91.86
18 - 20	905	80.24	1,187	105.25	986	87.43	796	70.58	1,218	108.00	1,498	132.82	1,303	115.53	1,108	98.24
21 - 24	1,100	97.53	1,443	127.95	1,199	106.31	968	85.83	1,519	134.68	1,868	165.63	1,625	144.08	1,382	122.54
25 - 29	1,177	104.36	1,544	136.90	1,283	113.76	1,036	91.86	1,627	144.26	2,001	177.42	1,741	154.37	1,481	131.32
30 - 34	1,317	116.77	1,728	153.22	1,436	127.33	1,159	102.76	1,821	161.46	2,240	198.61	1,948	172.72	1,657	146.92
35 - 39	1,431	126.88	1,877	166.43	1,560	138.32	1,259	111.63	1,974	175.03	2,428	215.28	2,112	187.26	1,796	159.25
40 - 44	1,702	150.91	2,233	197.99	1,855	164.48	1,498	132.82	2,291	203.14	2,818	249.86	2,451	217.32	2,085	184.87
45 - 49	2,198	194.89	2,884	255.71	2,396	212.45	1,934	171.48	2,734	242.41	3,363	298.19	2,925	259.35	2,488	220.60
50 - 54	2,727	241.79	3,578	317.25	2,972	263.52	2,400	212.80	3,392	300.76	4,172	369.92	3,629	321.77	3,087	273.71
55 - 59	3,957	350.85	5,191	460.27	4,313	382.42	3,482	308.74	4,921	436.33	6,053	536.70	5,265	466.83	4,478	397.05
60 - 64	5,364	475.61	7,037	623.95	5,847	518.43	4,720	418.51	6,674	591.76	8,209	727.86	7,141	633.17	6,073	538.47
65 - 69*	7,024	622.79	9,131	809.62	7,656	678.83	6,181	548.05	8,429	747.37	10,368	919.30	9,019	799.68	7,670	680.07
70 - 74*	8,480	751.89	11,024	977.46	9,243	819.55	7,462	661.63	10,176	902.27	12,516	1,109.75	10,888	965.40	9,260	821.05
75 - 79*	9,807	869.55	12,749	1,130.41	10,690	947.85	8,630	765.19	11,769	1,043.52	14,476	1,283.54	12,593	1,116.58	10,710	949.62
80+*	11,579	1,026.67	15,053	1,334.70	12,621	1,119.06	10,190	903.51	13,896	1,232.11	17,092	1,515.49	14,869	1,318.38	12,645	1,121.19

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 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	471	41.76	424	37.59	353	31.30
18 - 20	567	50.27	510	45.22	425	37.68
21 - 24	634	56.21	571	50.63	476	42.21
25 - 29	688	61.00	619	54.88	516	45.75
30 - 34	738	65.44	664	58.87	554	49.12
35 - 39	811	71.91	730	64.73	608	53.91
40 - 44	933	82.73	840	74.48	700	62.07
45 - 49	1,049	93.01	944	83.70	787	69.78
50 - 54	1,496	132.65	1,346	119.35	1,122	99.48
55 - 59	1,927	170.86	1,734	153.75	1,445	128.12
60 - 64	2,648	234.79	2,383	211.29	1,986	176.09
65 - 69*	4,081	361.85	3,673	325.67	3,061	271.41
70 - 74*	4,644	411.77	4,180	370.63	3,483	308.83
75 - 79*	5,346	474.01	4,811	426.58	4,010	355.55
80+*	6,041	535.64	5,437	482.08	4,531	401.75

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	723	64.11	985	87.34	795	70.49	615	54.53	578	51.25	542	48.06	470	41.67	362	32.10
18 - 20	873	77.41	1,189	105.42	960	85.12	742	65.79	698	61.89	655	58.08	567	50.27	437	38.75
21 - 24	976	86.54	1,330	117.93	1,074	95.23	830	73.59	781	69.25	732	64.90	634	56.21	488	43.27
25 - 29	1,060	93.99	1,444	128.03	1,166	103.39	901	79.89	848	75.19	795	70.49	689	61.09	530	46.99
30 - 34	1,135	100.64	1,546	137.08	1,249	110.74	965	85.56	908	80.51	851	75.46	738	65.44	568	50.36
35 - 39	1,248	110.66	1,700	150.73	1,373	121.74	1,061	94.08	998	88.49	936	82.99	811	71.91	624	55.33
40 - 44	1,436	127.33	1,956	173.43	1,580	140.09	1,221	108.26	1,149	101.88	1,077	95.49	933	82.73	718	63.66
45 - 49	1,613	143.02	2,197	194.80	1,774	157.29	1,371	121.56	1,290	114.38	1,210	107.29	1,048	92.92	807	71.55
50 - 54	2,302	204.11	3,136	278.06	2,532	224.50	1,957	173.52	1,842	163.32	1,727	153.13	1,496	132.65	1,151	102.06
55 - 59	2,965	262.90	4,039	358.12	3,262	289.23	2,520	223.44	2,372	210.32	2,224	197.19	1,927	170.86	1,483	131.49
60 - 64	4,075	361.32	5,551	492.19	4,483	397.49	3,464	307.14	3,260	289.05	3,056	270.97	2,649	234.88	2,038	180.70
65 - 69*	6,280	556.83	8,478	751.72	6,908	612.51	5,338	473.30	5,024	445.46	4,710	417.62	4,082	361.94	3,140	278.41
70 - 74*	7,144	633.43	9,644	855.10	7,858	696.74	6,072	538.38	5,715	506.73	5,358	475.08	4,644	411.77	3,572	316.72
75 - 79*	8,225	729.28	11,103	984.47	9,048	802.26	6,991	619.87	6,580	583.43	6,169	546.98	5,346	474.01	4,113	364.69
80+*	9,295	824.16	12,548	1,112.59	10,225	906.62	7,901	700.56	7,436	659.33	6,971	618.10	6,042	535.72	4,648	412.12

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	868	76.96	1,139	100.99	946	83.88	764	67.74	1,169	103.65	1,438	127.50	1,251	110.92	1,064	94.34
18 - 20	1,047	92.83	1,374	121.83	1,141	101.17	921	81.66	1,410	125.02	1,734	153.75	1,509	133.80	1,283	113.76
21 - 24	1,170	103.74	1,535	136.10	1,275	113.05	1,030	91.33	1,616	143.29	1,988	176.27	1,729	153.30	1,471	130.43
25 - 29	1,271	112.70	1,668	147.90	1,385	122.80	1,118	99.13	1,755	155.61	2,159	191.43	1,878	166.52	1,597	141.60
30 - 34	1,364	120.94	1,790	158.71	1,487	131.85	1,200	106.40	1,882	166.87	2,315	205.26	2,014	178.57	1,713	151.89
35 - 39	1,499	132.91	1,967	174.41	1,634	144.88	1,319	116.95	2,067	183.27	2,542	225.39	2,212	196.13	1,881	166.78
40 - 44	1,724	152.86	2,262	200.56	1,879	166.60	1,517	134.51	2,321	205.80	2,855	253.14	2,483	220.16	2,112	187.26
45 - 49	2,097	185.93	2,751	243.92	2,286	202.69	1,845	163.59	2,608	231.24	3,208	284.44	2,791	247.47	2,373	210.41
50 - 54	2,994	265.47	3,928	348.28	3,263	289.32	2,635	233.64	3,723	330.11	4,579	406.00	3,984	353.25	3,388	300.40
55 - 59	3,855	341.81	5,058	448.48	4,202	372.58	3,392	300.76	4,796	425.25	5,899	523.04	5,132	455.04	4,364	386.94
60 - 64	5,295	469.49	6,947	615.97	5,772	511.78	4,660	413.19	6,589	584.22	8,104	718.55	7,050	625.10	5,996	531.65
65 - 69*	8,164	723.87	10,613	941.02	8,899	789.04	7,184	636.98	9,798	868.76	12,052	1,068.61	10,484	929.58	8,916	790.55
70 - 74*	9,287	823.45	12,073	1,070.47	10,123	897.57	8,173	724.67	11,144	988.10	13,707	1,215.35	11,924	1,057.26	10,141	899.17
75 - 79*	10,693	948.11	13,901	1,232.56	11,655	1,033.41	9,410	834.35	12,830	1,137.59	15,781	1,399.25	13,728	1,217.22	11,675	1,035.18
80*	12,084	1,071.45	15,709	1,392.86	13,172	1,167.92	10,634	942.88	14,499	1,285.58	17,834	1,581.28	15,514	1,375.57	13,194	1,169.87

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	487	43.18	438	38.84	347	30.77
18 - 20	498	44.16	448	39.72	355	31.48
21 - 24	607	53.82	546	48.41	433	38.39
25 - 29	650	57.63	585	51.87	463	41.05
30 - 34	727	64.46	654	57.99	518	45.93
35 - 39	790	70.05	711	63.04	563	49.92
40 - 44	938	83.17	844	74.83	668	59.23
45 - 49	1,119	99.22	1,007	89.29	797	70.67
50 - 54	1,526	135.31	1,373	121.74	1,087	96.38
55 - 59	2,015	178.66	1,814	160.84	1,436	127.33
60 - 64	2,730	242.06	2,457	217.85	1,945	172.46
65 - 69*	4,802	425.78	4,322	383.22	3,422	303.42
70 - 74*	5,554	492.45	4,999	443.24	3,958	350.94
75 - 79*	6,424	569.59	5,782	512.67	4,578	405.92
80+*	7,585	672.54	6,827	605.33	5,405	479.24

♦ 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	749	66.41	1,020	90.44	861	76.34	637	56.48	571	50.63	535	47.44	464	41.14	357	31.65
18 - 20	766	67.92	1,044	92.57	881	78.12	651	57.72	584	51.78	547	48.50	474	42.03	365	32.36
21 - 24	933	82.73	1,271	112.70	1,073	95.14	793	70.31	711	63.04	666	59.05	577	51.16	444	39.37
25 - 29	1,000	88.67	1,362	120.76	1,150	101.97	850	75.37	762	67.56	714	63.31	619	54.88	476	42.21
30 - 34	1,117	99.04	1,522	134.95	1,285	113.94	949	84.14	851	75.46	798	70.76	691	61.27	532	47.17
35 - 39	1,214	107.64	1,654	146.65	1,396	123.78	1,032	91.50	925	82.02	867	76.87	751	66.59	578	51.25
40 - 44	1,443	127.95	1,966	174.32	1,659	147.10	1,227	108.79	1,099	97.44	1,031	91.42	893	79.18	687	60.91
45 - 49	1,721	152.60	2,345	207.92	1,979	175.47	1,463	129.72	1,311	116.24	1,229	108.97	1,065	94.43	820	72.71
50 - 54	2,348	208.19	3,199	283.64	2,700	239.40	1,996	176.98	1,789	158.62	1,677	148.69	1,453	128.83	1,119	99.22
55 - 59	3,098	274.69	4,221	374.26	3,563	315.92	2,633	233.46	2,360	209.25	2,212	196.13	1,917	169.97	1,476	130.87
60 - 64	4,202	372.58	5,725	507.62	4,832	428.44	3,572	316.72	3,202	283.91	3,001	266.09	2,600	230.53	2,002	177.51
65 - 69*	6,927	614.19	9,351	829.12	7,966	706.32	5,888	522.07	5,278	467.98	4,947	438.63	4,287	380.11	3,300	292.60
70 - 74*	8,013	710.49	10,817	959.11	9,215	817.06	6,811	603.91	6,105	541.31	5,722	507.35	4,959	439.70	3,817	338.44
75 - 79*	9,267	821.67	12,510	1,109.22	10,657	944.92	7,877	698.43	7,061	626.08	6,618	586.80	5,735	508.50	4,415	391.46
80+*	10,943	970.28	14,773	1,309.87	12,584	1,115.78	9,302	824.78	8,338	739.30	7,815	692.93	6,772	600.45	5,213	462.22

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	975	86.45	1,328	117.75	1,121	99.40	829	73.50	1,312	116.33	1,771	157.03	1,509	133.80	1,115	98.86
18 - 20	995	88.22	1,356	120.23	1,144	101.43	846	75.01	1,344	119.17	1,814	160.84	1,545	136.99	1,142	101.26
21 - 24	1,212	107.46	1,651	146.39	1,394	123.60	1,030	91.33	1,674	148.43	2,260	200.39	1,925	170.68	1,423	126.17
25 - 29	1,299	115.18	1,770	156.94	1,494	132.47	1,104	97.89	1,795	159.16	2,423	214.84	2,064	183.01	1,526	135.31
30 - 34	1,453	128.83	1,980	175.56	1,671	148.16	1,235	109.50	2,007	177.95	2,709	240.20	2,308	204.64	1,706	151.27
35 - 39	1,577	139.83	2,149	190.54	1,814	160.84	1,340	118.81	2,179	193.20	2,942	260.86	2,505	222.11	1,852	164.21
40 - 44	1,876	166.34	2,556	226.63	2,157	191.25	1,595	141.42	2,528	224.15	3,413	302.62	2,907	257.75	2,149	190.54
45 - 49	2,237	198.35	3,048	270.26	2,573	228.14	1,901	168.56	3,015	267.33	4,070	360.87	3,467	307.41	2,563	227.25
50 - 54	3,052	270.61	4,158	368.68	3,510	311.22	2,594	230.00	4,114	364.77	5,554	492.45	4,730	419.39	3,497	310.07
55 - 59	4,029	357.24	5,489	486.69	4,633	410.79	3,425	303.68	5,428	481.28	7,328	649.75	6,241	553.37	4,614	409.11
60 - 64	5,462	484.30	7,441	659.77	6,281	556.92	4,643	411.68	7,360	652.59	9,936	880.99	8,462	750.30	6,256	554.70
65 - 69*	9,004	798.35	12,156	1,077.83	10,355	918.14	7,653	678.57	11,708	1,038.11	15,806	1,401.47	13,462	1,193.63	9,952	882.41
70 - 74*	10,418	923.73	14,064	1,247.01	11,981	1,062.32	8,855	785.14	13,543	1,200.81	18,283	1,621.09	15,572	1,380.72	11,511	1,020.64
75 - 79*	12,047	1,068.17	16,264	1,442.07	13,854	1,228.39	10,240	907.95	15,662	1,388.70	21,144	1,874.77	18,008	1,596.71	13,312	1,180.33
80+*	14,227	1,261.46	19,207	1,703.02	16,361	1,450.68	12,093	1,072.25	18,494	1,639.80	24,967	2,213.74	21,264	1,885.41	15,720	1,393.84

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	563	49.92	507	44.95	422	37.42
18 - 20	681	60.38	613	54.35	511	45.31
21 - 24	760	67.39	684	60.65	570	50.54
25 - 29	827	73.33	744	65.97	620	54.97
30 - 34	886	78.56	797	70.67	665	58.96
35 - 39	975	86.45	878	77.85	731	64.82
40 - 44	1,120	99.31	1,008	89.38	840	74.48
45 - 49	1,258	111.54	1,132	100.37	944	83.70
50 - 54	1,601	141.96	1,441	127.77	1,201	106.49
55 - 59	2,064	183.01	1,858	164.74	1,548	137.26
60 - 64	2,829	250.84	2,546	225.75	2,122	188.15
65 - 69*	4,351	385.79	3,916	347.22	3,263	289.32
70 - 74*	4,959	439.70	4,463	395.72	3,719	329.75
75 - 79*	5,710	506.29	5,139	455.66	4,283	379.76
80+*	6,451	571.99	5,806	514.80	4,838	428.97

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	865	76.70	1,178	104.45	952	84.41	735	65.17	692	61.36	649	57.54	562	49.83	433	38.39
18 - 20	1,048	92.92	1,428	126.62	1,153	102.23	891	79.00	838	74.30	786	69.69	681	60.38	524	46.46
21 - 24	1,169	103.65	1,593	141.25	1,286	114.03	994	88.13	935	82.90	877	77.76	760	67.39	585	51.87
25 - 29	1,271	112.70	1,732	153.57	1,398	123.96	1,080	95.76	1,017	90.17	953	84.50	826	73.24	636	56.39
30 - 34	1,362	120.76	1,856	164.57	1,498	132.82	1,158	102.68	1,090	96.65	1,022	90.62	886	78.56	681	60.38
35 - 39	1,498	132.82	2,041	180.97	1,648	146.12	1,273	112.87	1,198	106.22	1,124	99.66	974	86.36	749	66.41
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	1,120	99.31	861	76.34
45 - 49	1,936	171.66	2,638	233.90	2,130	188.86	1,646	145.95	1,549	137.34	1,452	128.74	1,259	111.63	968	85.83
50 - 54	2,464	218.47	3,357	297.65	2,710	240.29	2,094	185.67	1,971	174.76	1,848	163.86	1,602	142.04	1,232	109.24
55 - 59	3,175	281.52	4,326	383.57	3,493	309.71	2,699	239.31	2,540	225.21	2,382	211.20	2,064	183.01	1,588	140.80
60 - 64	4,350	385.70	5,926	525.44	4,785	424.27	3,698	327.89	3,480	308.56	3,263	289.32	2,828	250.75	2,175	192.85
65 - 69*	6,692	593.36	9,034	801.01	7,361	652.68	5,688	504.34	5,354	474.72	5,020	445.11	4,351	385.79	3,346	296.68
70 - 74*	7,629	676.44	10,299	913.18	8,392	744.09	6,485	575.00	6,103	541.13	5,723	507.44	4,960	439.79	3,815	338.26
75 - 79*	8,784	778.85	11,858	1,051.41	9,662	856.70	7,466	661.99	7,027	623.06	6,589	584.22	5,711	506.38	4,392	389.42
80+*	9,925	880.02	13,399	1,188.04	10,918	968.06	8,436	747.99	7,940	704.01	7,445	660.12	6,453	572.17	4,963	440.05

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	1,037	91.95	1,360	120.59	1,130	100.19	912	80.86
18 - 20	1,257	111.45	1,649	146.21	1,370	121.47	1,106	98.07
21 - 24	1,403	124.40	1,841	163.24	1,529	135.57	1,234	109.41
25 - 29	1,525	135.22	2,001	177.42	1,662	147.36	1,342	118.99
30 - 34	1,635	144.97	2,145	190.19	1,782	158.00	1,439	127.59
35 - 39	1,797	159.33	2,358	209.08	1,959	173.70	1,581	140.18
40 - 44	2,067	183.27	2,712	240.46	2,253	199.77	1,819	161.28
45 - 49	2,515	223.00	3,299	292.51	2,741	243.04	2,213	196.22
50 - 54	3,204	284.09	4,203	372.67	3,492	309.62	2,819	249.95
55 - 59	4,127	365.93	5,414	480.04	4,498	398.82	3,631	321.95
60 - 64	5,655	501.41	7,419	657.82	6,164	546.54	4,975	441.12
65 - 69*	8,700	771.40	11,310	1,002.82	9,483	840.83	7,654	678.65
70 - 74*	9,918	879.40	12,893	1,143.18	10,811	958.58	8,726	773.71
75 - 79*	11,420	1,012.57	14,846	1,316.35	12,448	1,103.72	10,048	890.92
80+*	12,904	1,144.15	16,775	1,487.38	14,065	1,247.10	11,353	1,006.63

Lifestyle Plus

Age Band	Std 100 Excess		Nil Excess		50* Excess		250 Excess	
	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly
0 - 17	1,399	124.04	1,720	152.51	1,497	132.73	1,273	112.87
18 - 20	1,694	150.20	2,083	184.69	1,813	160.75	1,541	136.64
21 - 24	1,937	171.75	2,382	211.20	2,073	183.81	1,762	156.23
25 - 29	2,108	186.91	2,592	229.82	2,256	200.03	1,918	170.06
30 - 34	2,257	200.12	2,776	246.14	2,415	214.13	2,054	182.12
35 - 39	2,481	219.98	3,051	270.52	2,655	235.41	2,257	200.12
40 - 44	2,786	247.03	3,426	303.77	2,981	264.32	2,535	224.77
45 - 49	3,132	277.70	3,852	341.54	3,351	297.12	2,850	252.70
50 - 54	3,985	353.34	4,901	434.56	4,264	378.07	3,626	321.51
55 - 59	5,134	455.21	6,314	559.84	5,493	487.05	4,671	414.16
60 - 64	7,033	623.59	8,649	766.88	7,525	667.22	6,399	567.38
65 - 69*	10,439	925.59	12,837	1,138.21	11,170	990.41	9,498	842.16
70 - 74*	11,900	1,055.13	14,634	1,297.55	12,733	1,128.99	10,828	960.08
75 - 79*	13,702	1,214.91	16,850	1,494.03	14,661	1,299.94	12,467	1,105.41
80+*	15,485	1,373.00	19,043	1,688.48	16,569	1,469.12	14,090	1,249.31

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	1,488	131.94	2,009	178.13	1,637	145.15	1,265	112.16	1,190	105.51	1,116	98.95	967	85.74	744	65.97
18 - 20	1,687	149.58	2,277	201.89	1,856	164.57	1,434	127.15	1,350	119.70	1,265	112.16	1,097	97.27	844	74.83
21 - 24	2,134	189.21	2,881	255.45	2,347	208.10	1,814	160.84	1,707	151.35	1,601	141.96	1,387	122.98	1,067	94.61
25 - 29	2,329	206.50	3,144	278.77	2,562	227.16	1,980	175.56	1,863	165.19	1,747	154.90	1,514	134.24	1,165	103.30
30 - 34	2,492	220.96	3,364	298.27	2,741	243.04	2,118	187.80	1,994	176.80	1,869	165.72	1,620	143.64	1,246	110.48
35 - 39	2,768	245.43	3,737	331.35	3,045	269.99	2,353	208.63	2,214	196.31	2,076	184.07	1,799	159.51	1,384	122.71
40 - 44	3,362	298.10	4,539	402.46	3,698	327.89	2,858	253.41	2,690	238.51	2,522	223.62	2,185	193.74	1,681	149.05
45 - 49	3,797	336.67	5,126	454.51	4,177	370.36	3,227	286.13	3,038	269.37	2,848	252.52	2,468	218.83	1,899	168.38
50 - 54	4,441	393.77	5,995	531.56	4,885	433.14	3,775	334.72	3,553	315.03	3,331	295.35	2,887	255.98	2,221	196.93
55 - 59	5,852	518.88	7,900	700.47	6,437	570.75	4,974	441.03	4,682	415.14	4,389	389.16	3,804	337.29	2,926	259.44
60 - 64	8,420	746.57	11,367	1,007.87	9,262	821.23	7,157	634.59	6,736	597.26	6,315	559.93	5,473	485.27	4,210	373.29
65 - 69*	11,228	995.55	15,156	1,343.83	12,351	1,095.12	9,544	846.23	8,982	796.40	8,421	746.66	7,298	647.09	5,614	497.77
70 - 74*	12,653	1,121.90	17,079	1,514.34	13,918	1,234.06	10,755	953.61	10,122	897.48	9,490	841.45	8,224	729.19	6,327	560.99
75 - 79*	14,552	1,290.28	19,642	1,741.59	16,007	1,419.29	12,369	1,096.72	11,642	1,032.26	10,914	967.71	9,459	838.70	7,276	645.14
80+*	16,503	1,463.27	22,276	1,975.14	18,153	1,609.57	14,028	1,243.82	13,202	1,170.58	12,377	1,097.43	10,727	951.13	8,252	731.68

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	1,787	158.45	2,323	205.97	1,948	172.72	1,573	139.47	2,322	205.88	3,227	286.13	2,485	220.34	2,113	187.35
18 - 20	2,025	179.55	2,633	233.46	2,207	195.69	1,782	158.00	2,632	233.37	3,658	324.34	2,816	249.69	2,395	212.36
21 - 24	2,561	227.08	3,329	295.17	2,791	247.47	2,254	199.85	3,411	302.44	4,741	420.37	3,650	323.63	3,104	275.22
25 - 29	2,795	247.82	3,634	322.21	3,047	270.17	2,460	218.12	3,723	330.11	5,175	458.85	3,984	353.25	3,388	300.40
30 - 34	2,990	265.11	3,887	344.65	3,259	288.96	2,631	233.28	3,983	353.16	5,536	490.86	4,262	377.90	3,625	321.42
35 - 39	3,321	294.46	4,317	382.77	3,620	320.97	2,922	259.08	4,424	392.26	6,149	545.21	4,734	419.75	4,026	356.97
40 - 44	4,034	357.68	5,244	464.97	4,397	389.87	3,550	314.77	5,244	464.97	7,289	646.29	5,611	497.51	4,772	423.12
45 - 49	4,934	437.48	6,414	568.71	5,378	476.85	4,342	384.99	5,921	525.00	8,229	729.64	6,335	561.70	5,388	477.74
50 - 54	5,773	511.87	7,505	665.44	6,293	557.98	5,080	450.43	6,928	614.28	9,629	853.77	7,413	657.29	6,305	559.04
55 - 59	7,606	674.40	9,888	876.74	8,291	735.14	6,693	593.45	9,127	809.26	12,685	1,124.74	9,766	865.92	8,306	736.47
60 - 64	10,945	970.46	14,229	1,261.64	11,930	1,057.79	9,632	854.04	13,134	1,164.55	18,255	1,618.61	14,053	1,246.03	11,952	1,059.74
65 - 69*	14,594	1,294.00	18,972	1,682.18	15,907	1,410.42	12,843	1,138.75	17,513	1,552.82	24,341	2,158.24	18,739	1,661.52	15,937	1,413.08
70 - 74*	16,447	1,458.30	21,381	1,895.78	17,927	1,589.53	14,473	1,283.27	19,736	1,749.93	27,431	2,432.22	21,118	1,872.46	17,960	1,592.45
75 - 79*	18,916	1,677.22	24,591	2,180.40	20,618	1,828.13	16,646	1,475.95	22,699	2,012.64	31,549	2,797.34	24,288	2,153.54	20,656	1,831.50
80+*	21,452	1,902.08	27,888	2,472.74	23,383	2,073.29	18,878	1,673.85	25,741	2,282.37	35,777	3,172.23	27,543	2,442.15	23,424	2,076.93




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%.
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.

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

Group Schemes

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

