

Annual premium rates

Executive Healthcare Plan

Effective 1 May 2018

This schedule contains information on premiums for the Executive Healthcare Plan in US\$ dollars. Simply decide which level of cover best suits your needs, choose your area of coverage required, find your premium from the tables listed on the following pages, then contact Executive Healthcare Solutions using the details on this page.

All premiums quoted are for annual cover and are per person, unless otherwise stated.

Areas of coverage

Area 1 – Africa, India, Pakistan, Bangladesh and Sri Lanka

Area 2 – Worldwide excluding USA

Area 3 – Worldwide

Insurance premium tax

In certain circumstances, insurance premium tax and other local taxes may need to be added to these premiums. Please contact Executive Healthcare Solutions or your insurance advisor for details.

Additional options

Please note that all persons to be covered under this policy must select the same level of cover.

Exclude Pregnancy Cover

5% premium discount under Foundation and Lifestyle Plans.

Medical History Disregarded

Add 20% for compulsory groups of 10-19 employees & 15% for compulsory groups of 20-29 employees under Major Medical, Major Medical Plus, Foundation and Lifestyle Plans.

For compulsory groups of 30+ employees, kindly contact Executive Healthcare Solutions for further details.

Wellness

Add 5% under Foundation and Lifestyle Plans.

Routine Dental

Add 10% under Foundation Plan.

Vision Care

Add \$160 Per Person Per Year for compulsory groups of 5+ employees under Foundation and Lifestyle Plans.

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.

Kindly contact EHS for further details.

Contact details

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Area 1 — Africa, India, Pakistan, Bangladesh and Sri Lanka

Premiums shown in US\$ per person per year

MAJOR MEDICAL

Age Band	Standard Nil Excess	250 Excess	750 Excess	1,500 Excess	4,000 Excess
0–17	\$871	\$784	\$741	\$698	\$610
18–20	\$1,062	\$956	\$904	\$850	\$743
21–24	\$1,278	\$1,150	\$1,087	\$1,022	\$895
25–29	\$1,559	\$1,403	\$1,326	\$1,248	\$1,092
30–34	\$1,645	\$1,481	\$1,398	\$1,317	\$1,152
35–39	\$1,698	\$1,528	\$1,443	\$1,359	\$1,188
40–44	\$1,761	\$1,584	\$1,496	\$1,408	\$1,233
45–49	\$1,985	\$1,787	\$1,687	\$1,588	\$1,389
50–54	\$2,680	\$2,413	\$2,278	\$2,144	\$1,876
55–59	\$3,248	\$2,923	\$2,761	\$2,599	\$2,273
60–64	\$4,031	\$3,627	\$3,426	\$3,224	\$2,821
65–69*	\$4,825	\$4,342	\$4,101	\$3,860	\$3,378
70–74*	\$5,831	\$5,247	\$4,957	\$4,665	\$4,081
75–79*	\$6,710	\$6,039	\$5,703	\$5,368	\$4,697
80+*	\$7,918	\$7,126	\$6,730	\$6,335	\$5,542

MAJOR MEDICAL PLUS

Age Band	Standard Nil Excess	250 Excess	750 Excess	1,500 Excess	4,000 Excess
0–17	\$1,129	\$1,016	\$960	\$902	\$790
18–20	\$1,375	\$1,239	\$1,170	\$1,100	\$963
21–24	\$1,654	\$1,488	\$1,405	\$1,323	\$1,158
25–29	\$2,018	\$1,816	\$1,716	\$1,614	\$1,413
30–34	\$2,129	\$1,917	\$1,811	\$1,703	\$1,491
35–39	\$2,196	\$1,976	\$1,867	\$1,758	\$1,537
40–44	\$2,278	\$2,050	\$1,937	\$1,822	\$1,595
45–49	\$2,569	\$2,313	\$2,184	\$2,056	\$1,798
50–54	\$3,469	\$3,122	\$2,949	\$2,776	\$2,428
55–59	\$4,204	\$3,783	\$3,573	\$3,363	\$2,943
60–64	\$5,216	\$4,694	\$4,434	\$4,172	\$3,651
65–69*	\$6,244	\$5,620	\$5,307	\$4,995	\$4,371
70–74*	\$7,546	\$6,792	\$6,413	\$6,036	\$5,282
75–79*	\$8,683	\$7,814	\$7,380	\$6,946	\$6,078
80+*	\$10,246	\$9,221	\$8,710	\$8,197	\$7,172

FOUNDATION

Age Band	Standard Nil Excess	40 Excess	80 Excess	150 Excess	250 Excess
0–17	\$1,669	\$1,570	\$1,502	\$1,470	\$1,436
18–20	\$2,036	\$1,913	\$1,832	\$1,791	\$1,750
21–24	\$2,447	\$2,300	\$2,203	\$2,153	\$2,105
25–29	\$2,987	\$2,808	\$2,688	\$2,629	\$2,569
30–34	\$3,152	\$2,963	\$2,837	\$2,774	\$2,711
35–39	\$3,250	\$3,055	\$2,925	\$2,860	\$2,796
40–44	\$3,371	\$3,169	\$3,034	\$2,967	\$2,900
45–49	\$3,803	\$3,574	\$3,423	\$3,347	\$3,270
50–54	\$5,134	\$4,826	\$4,622	\$4,519	\$4,415
55–59	\$6,221	\$5,847	\$5,599	\$5,474	\$5,349
60–64	\$7,720	\$7,256	\$6,947	\$6,793	\$6,640
65–69*	\$9,241	\$8,686	\$8,316	\$8,133	\$7,947
70–74*	\$11,167	\$10,497	\$10,051	\$9,827	\$9,603
75–79*	\$12,850	\$12,079	\$11,565	\$11,307	\$11,050
80+*	\$15,164	\$14,254	\$13,648	\$13,344	\$13,041

LIFESTYLE

Age Band	Standard Nil Excess	40 Excess	80 Excess	150 Excess	250 Excess
0–17	\$1,928	\$1,812	\$1,734	\$1,697	\$1,659
18–20	\$2,351	\$2,209	\$2,116	\$2,069	\$2,021
21–24	\$2,826	\$2,656	\$2,543	\$2,486	\$2,429
25–29	\$3,450	\$3,243	\$3,105	\$3,036	\$2,966
30–34	\$3,639	\$3,422	\$3,275	\$3,202	\$3,130
35–39	\$3,753	\$3,529	\$3,379	\$3,303	\$3,228
40–44	\$3,892	\$3,659	\$3,504	\$3,425	\$3,347
45–49	\$4,391	\$4,127	\$3,952	\$3,864	\$3,775
50–54	\$5,929	\$5,573	\$5,336	\$5,217	\$5,098
55–59	\$7,182	\$6,752	\$6,463	\$6,319	\$6,177
60–64	\$8,913	\$8,378	\$8,022	\$7,844	\$7,665
65–69*	\$10,670	\$10,030	\$9,603	\$9,389	\$9,176
70–74*	\$12,894	\$12,120	\$11,605	\$11,346	\$11,089
75–79*	\$14,837	\$13,947	\$13,354	\$13,058	\$12,759
80+*	\$17,508	\$16,458	\$15,758	\$15,407	\$15,058

*Applicable to renewals only.

Area 2 — Worldwide excluding USA

Premiums shown in US\$ per person per year

MAJOR MEDICAL

Age Band	Standard Nil Excess	250 Excess	750 Excess	1,500 Excess	4,000 Excess
0-17	\$1,109	\$998	\$943	\$886	\$776
18-20	\$1,354	\$1,219	\$1,151	\$1,083	\$949
21-24	\$1,632	\$1,469	\$1,387	\$1,305	\$1,142
25-29	\$1,987	\$1,789	\$1,690	\$1,591	\$1,392
30-34	\$2,100	\$1,890	\$1,784	\$1,680	\$1,470
35-39	\$2,166	\$1,950	\$1,840	\$1,732	\$1,516
40-44	\$2,249	\$2,024	\$1,911	\$1,800	\$1,575
45-49	\$2,526	\$2,273	\$2,147	\$2,020	\$1,768
50-54	\$3,418	\$3,077	\$2,905	\$2,734	\$2,393
55-59	\$4,146	\$3,731	\$3,523	\$3,317	\$2,902
60-64	\$5,139	\$4,625	\$4,369	\$4,111	\$3,597
65-69*	\$6,150	\$5,535	\$5,227	\$4,920	\$4,305
70-74*	\$7,436	\$6,692	\$6,321	\$5,949	\$5,205
75-79*	\$8,552	\$7,697	\$7,270	\$6,841	\$5,988
80+*	\$10,090	\$9,081	\$8,577	\$8,072	\$7,063

MAJOR MEDICAL PLUS

Age Band	Standard Nil Excess	250 Excess	750 Excess	1,500 Excess	4,000 Excess
0-17	\$1,435	\$1,291	\$1,220	\$1,149	\$1,005
18-20	\$1,752	\$1,577	\$1,490	\$1,402	\$1,227
21-24	\$2,111	\$1,899	\$1,794	\$1,688	\$1,478
25-29	\$2,572	\$2,315	\$2,186	\$2,058	\$1,801
30-34	\$2,716	\$2,445	\$2,309	\$2,173	\$1,902
35-39	\$2,802	\$2,521	\$2,381	\$2,242	\$1,961
40-44	\$2,909	\$2,618	\$2,474	\$2,328	\$2,037
45-49	\$3,268	\$2,942	\$2,777	\$2,614	\$2,288
50-54	\$4,423	\$3,981	\$3,760	\$3,538	\$3,096
55-59	\$5,365	\$4,828	\$4,561	\$4,292	\$3,757
60-64	\$6,651	\$5,985	\$5,654	\$5,321	\$4,656
65-69*	\$7,958	\$7,162	\$6,765	\$6,367	\$5,571
70-74*	\$9,623	\$8,661	\$8,180	\$7,699	\$6,736
75-79*	\$11,067	\$9,960	\$9,407	\$8,853	\$7,747
80+*	\$13,057	\$11,752	\$11,097	\$10,445	\$9,139

FOUNDATION

Age Band	Standard Nil Excess	40 Excess	80 Excess	150 Excess	250 Excess
0-17	\$2,123	\$1,996	\$1,911	\$1,869	\$1,826
18-20	\$2,594	\$2,439	\$2,335	\$2,282	\$2,231
21-24	\$3,125	\$2,937	\$2,812	\$2,750	\$2,687
25-29	\$3,807	\$3,578	\$3,426	\$3,349	\$3,274
30-34	\$4,020	\$3,780	\$3,619	\$3,538	\$3,458
35-39	\$4,147	\$3,898	\$3,732	\$3,648	\$3,565
40-44	\$4,306	\$4,047	\$3,876	\$3,789	\$3,703
45-49	\$4,836	\$4,546	\$4,353	\$4,255	\$4,159
50-54	\$6,547	\$6,153	\$5,892	\$5,761	\$5,630
55-59	\$7,941	\$7,465	\$7,148	\$6,988	\$6,830
60-64	\$9,843	\$9,253	\$8,859	\$8,662	\$8,465
65-69*	\$11,779	\$11,071	\$10,601	\$10,365	\$10,129
70-74*	\$14,242	\$13,387	\$12,818	\$12,533	\$12,248
75-79*	\$16,378	\$15,396	\$14,741	\$14,414	\$14,087
80+*	\$19,324	\$18,164	\$17,393	\$17,005	\$16,619

LIFESTYLE

Age Band	Standard Nil Excess	40 Excess	80 Excess	150 Excess	250 Excess
0-17	\$2,452	\$2,305	\$2,207	\$2,158	\$2,108
18-20	\$2,995	\$2,816	\$2,696	\$2,636	\$2,576
21-24	\$3,607	\$3,390	\$3,246	\$3,174	\$3,102
25-29	\$4,396	\$4,132	\$3,956	\$3,868	\$3,781
30-34	\$4,642	\$4,363	\$4,178	\$4,084	\$3,992
35-39	\$4,788	\$4,500	\$4,310	\$4,213	\$4,118
40-44	\$4,971	\$4,673	\$4,475	\$4,375	\$4,275
45-49	\$5,584	\$5,250	\$5,026	\$4,914	\$4,803
50-54	\$7,559	\$7,106	\$6,804	\$6,653	\$6,502
55-59	\$9,169	\$8,619	\$8,252	\$8,070	\$7,886
60-64	\$11,365	\$10,683	\$10,228	\$10,000	\$9,775
65-69*	\$13,600	\$12,785	\$12,241	\$11,968	\$11,696
70-74*	\$16,445	\$15,458	\$14,799	\$14,471	\$14,142
75-79*	\$18,911	\$17,777	\$17,020	\$16,641	\$16,264
80+*	\$22,312	\$20,974	\$20,080	\$19,635	\$19,189

*Applicable to renewals only.

Area 3 — Worldwide

Premiums shown in US\$ per person per year

FOUNDATION

Age Band	Standard Nil Excess	40 Excess	80 Excess	150 Excess
0 – 17	\$5,414	\$5,090	\$4,874	\$4,764
18 – 20	\$6,614	\$6,218	\$5,954	\$5,822
21 – 24	\$7,967	\$7,489	\$7,170	\$7,010
25 – 29	\$9,707	\$9,125	\$8,737	\$8,543
30 – 34	\$10,252	\$9,637	\$9,228	\$9,023
35 – 39	\$10,574	\$9,939	\$9,516	\$9,304
40 – 44	\$10,980	\$10,322	\$9,883	\$9,662
45 – 49	\$12,332	\$11,592	\$11,098	\$10,853
50 – 54	\$16,693	\$15,693	\$15,024	\$14,690
55 – 59	\$20,249	\$19,035	\$18,225	\$17,820
60 – 64	\$25,100	\$23,594	\$22,590	\$22,088
65 – 69*	\$30,036	\$28,234	\$27,033	\$26,432
70 – 74*	\$36,317	\$34,137	\$32,685	\$31,959
75 – 79*	\$41,766	\$39,260	\$37,590	\$36,755
80+*	\$49,276	\$46,319	\$44,348	\$43,363

LIFESTYLE

Age Band	Standard Nil Excess	40 Excess	80 Excess	150 Excess
0 – 17	\$6,497	\$6,107	\$5,847	\$5,717
18 – 20	\$7,938	\$7,463	\$7,146	\$6,986
21 – 24	\$9,558	\$8,985	\$8,603	\$8,412
25 – 29	\$11,648	\$10,949	\$10,482	\$10,250
30 – 34	\$12,300	\$11,561	\$11,069	\$10,823
35 – 39	\$12,688	\$11,927	\$11,420	\$11,166
40 – 44	\$13,174	\$12,384	\$11,857	\$11,594
45 – 49	\$14,797	\$13,909	\$13,317	\$13,022
50 – 54	\$20,033	\$18,831	\$18,030	\$17,629
55 – 59	\$24,297	\$22,840	\$21,867	\$21,381
60 – 64	\$30,117	\$28,310	\$27,105	\$26,503
65 – 69*	\$36,041	\$33,878	\$32,436	\$31,715
70 – 74*	\$43,578	\$40,964	\$39,221	\$38,349
75 – 79*	\$50,114	\$47,108	\$45,103	\$44,101
80+*	\$59,128	\$55,580	\$53,215	\$52,032

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