



Premium Rates (\$)

AETNA INTERNATIONAL

International Healthcare Plan

Effective 1st October 2011

Contact details

**Aetna Global Benefits Limited –
Regulated by Dubai Financial
Services Authority**

PO Box 6380

Dubai

United Arab Emirates

P: +971 4 433 0400

F: +971 4 428 7100

MEASales@aetna.com

www.AetnaInternational.com

Premium discount

You will enjoy a 6% discount if
you pay your premiums annually²

¹China includes Hong Kong, Taiwan
and Macau.

²Discount already reflected in the
published rates.

This schedule contains information on your premiums for the International Healthcare Plan in US Dollars (\$).

Simply decide which level of cover best suits your needs, choose your geographic area from the list in the next section, find your premium from the tables listed on the following pages, then contact Aetna using the details on this page or apply online at www.AetnaInternational.com.

There are five geographic areas and you should choose the country/area in which you will be resident at the time of inception of the policy. You will be covered worldwide, but if you wish to include elective treatment in the USA, this is available for an extra premium and is shown in Area 5. (Please note that for Areas 1 to 4, cover in the USA is for accident and emergency treatment only).

All premiums quoted are for monthly and annual cover and are per person, unless otherwise stated. If you wish to pay your premium in an alternative currency to US Dollars (\$), please contact us.

Insurance premium tax

In certain territories, insurance premium tax or other local taxes may need to be added to these premiums. Please contact Aetna or your insurance advisor for details.

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 China¹)
- 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

- China¹, 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

Area 1 — Worldwide cover excluding USA Elective Treatment

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

MAJOR MEDICAL

Age Band	Standard Nil Excess		1,000 Excess		5,000 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	70.49	795	63.49	716	52.85	596
18 – 20	75.81	855	68.27	770	56.84	641
21 – 24	91.95	1,037	82.73	933	68.98	778
25 – 29	98.77	1,114	88.93	1,003	74.13	836
30 – 34	110.12	1,242	99.13	1,118	82.64	932
35 – 39	119.70	1,350	107.73	1,215	89.82	1,013
40 – 44	142.40	1,606	128.12	1,445	106.84	1,205
45 – 49	169.97	1,917	152.95	1,725	127.50	1,438
50 – 54	210.67	2,376	189.57	2,138	158.00	1,782
55 – 59	305.55	3,446	274.96	3,101	229.20	2,585
60 – 64	414.52	4,675	373.11	4,208	310.87	3,506
65 – 69*	542.99	6,124	488.73	5,512	407.25	4,593
70 – 74*	654.71	7,384	589.28	6,646	491.04	5,538
75 – 79*	757.39	8,542	681.67	7,688	568.09	6,407
80+*	894.47	10,088	805.00	9,079	670.85	7,566

FOUNDATION

Age Band	Standard 100 Excess		Nil Excess		50 Excess		250 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	108.53	1,224	147.81	1,667	119.35	1,346	92.21	1,040
18 – 20	116.42	1,313	158.62	1,789	128.03	1,444	98.95	1,116
21 – 24	141.78	1,599	193.12	2,178	155.96	1,759	120.50	1,359
25 – 29	151.80	1,712	206.77	2,332	166.96	1,883	129.01	1,455
30 – 34	169.80	1,915	231.33	2,609	186.82	2,107	144.35	1,628
35 – 39	184.16	2,077	250.93	2,830	202.60	2,285	156.50	1,765
40 – 44	219.01	2,470	298.36	3,365	240.91	2,717	186.20	2,100
45 – 49	261.30	2,947	356.00	4,015	287.46	3,242	222.11	2,505
50 – 54	323.90	3,653	441.29	4,977	356.26	4,018	275.31	3,105
55 – 59	470.29	5,304	640.71	7,226	517.28	5,834	399.71	4,508
60 – 64	637.42	7,189	868.40	9,794	701.18	7,908	541.84	6,111
65 – 69*	834.62	9,413	1,126.69	12,707	918.05	10,354	709.42	8,001
70 – 74*	1,007.43	11,362	1,360.06	15,339	1,108.16	12,498	856.34	9,658
75 – 79*	1,165.43	13,144	1,573.30	17,744	1,281.94	14,458	990.58	11,172
80+*	1,375.93	15,518	1,857.48	20,949	1,513.54	17,070	1,169.51	13,190

*Applicable to renewals only.

FOUNDATION

Age Band	500 Excess		1,000 Excess		2,000 Excess		5,000 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	86.80	979	81.40	918	70.58	796	54.26	612
18 – 20	93.10	1,050	87.34	985	75.63	853	58.25	657
21 – 24	113.40	1,279	106.31	1,199	92.12	1,039	70.93	800
25 – 29	121.47	1,370	113.85	1,284	98.69	1,113	75.90	856
30 – 34	135.84	1,532	127.33	1,436	110.39	1,245	84.94	958
35 – 39	147.36	1,662	138.14	1,558	119.70	1,350	92.12	1,039
40 – 44	175.21	1,976	164.30	1,853	142.40	1,606	109.50	1,235
45 – 49	209.08	2,358	195.95	2,210	169.89	1,916	130.69	1,474
50 – 54	259.08	2,922	242.95	2,740	210.49	2,374	161.99	1,827
55 – 59	376.21	4,243	352.72	3,978	305.72	3,448	235.14	2,652
60 – 64	509.92	5,751	478.09	5,392	414.34	4,673	318.76	3,595
65 – 69*	667.66	7,530	625.99	7,060	542.46	6,118	417.35	4,707
70 – 74*	805.98	9,090	755.62	8,522	654.80	7,385	503.72	5,681
75 – 79*	932.33	10,515	874.08	9,858	757.57	8,544	582.72	6,572
80+*	1,100.71	12,414	1,031.99	11,639	894.38	10,087	687.96	7,759

LIFESTYLE

Age Band	Standard 100 Excess		Nil Excess		50 Excess		250 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	130.34	1,470	170.95	1,928	142.04	1,602	114.73	1,294
18 – 20	139.74	1,576	183.36	2,068	152.33	1,718	122.98	1,387
21 – 24	169.97	1,917	223.00	2,515	185.31	2,090	149.58	1,687
25 – 29	181.86	2,051	238.60	2,691	198.26	2,236	160.04	1,805
30 – 34	203.58	2,296	267.06	3,012	221.93	2,503	179.11	2,020
35 – 39	221.05	2,493	290.03	3,271	240.91	2,717	194.53	2,194
40 – 44	262.90	2,965	344.91	3,890	286.57	3,232	231.33	2,609
45 – 49	339.68	3,831	445.64	5,026	370.27	4,176	298.90	3,371
50 – 54	421.26	4,751	552.66	6,233	459.20	5,179	370.72	4,181
55 – 59	611.36	6,895	801.99	9,045	666.42	7,516	538.03	6,068
60 – 64	828.86	9,348	1,087.41	12,264	903.42	10,189	729.37	8,226
65 – 69*	1,085.28	12,240	1,410.86	15,912	1,182.99	13,342	955.03	10,771
70 – 74*	1,310.05	14,775	1,703.11	19,208	1,427.98	16,105	1,152.84	13,002
75 – 79*	1,515.22	17,089	1,969.82	22,216	1,651.59	18,627	1,333.37	15,038
80+*	1,789.03	20,177	2,325.82	26,231	1,950.05	21,993	1,574.37	17,756

LIFESTYLE PLUS

Age Band	Standard 100 Excess		Nil Excess		50 Excess		250 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	175.83	1,983	216.26	2,439	188.15	2,122	159.95	1,804
18 – 20	188.33	2,124	231.69	2,613	201.54	2,273	171.39	1,933
21 – 24	234.70	2,647	288.70	3,256	251.10	2,832	213.60	2,409
25 – 29	251.46	2,836	309.27	3,488	269.10	3,035	228.85	2,581
30 – 34	281.43	3,174	346.15	3,904	301.11	3,396	256.07	2,888
35 – 39	305.10	3,441	375.24	4,232	326.47	3,682	277.62	3,131
40 – 44	353.87	3,991	435.26	4,909	378.61	4,270	322.04	3,632
45 – 49	422.32	4,763	519.41	5,858	451.85	5,096	384.28	4,334
50 – 54	524.02	5,910	644.52	7,269	560.73	6,324	476.85	5,378
55 – 59	760.32	8,575	935.17	10,547	813.52	9,175	691.87	7,803
60 – 64	1,031.28	11,631	1,268.47	14,306	1,103.46	12,445	938.45	10,584
65 – 69*	1,302.16	14,686	1,601.67	18,064	1,393.31	15,714	1,184.94	13,364
70 – 74*	1,572.15	17,731	1,933.73	21,809	1,682.18	18,972	1,430.64	16,135
75 – 79*	1,818.11	20,505	2,236.26	25,221	1,945.35	21,940	1,654.43	18,659
80+*	2,146.80	24,212	2,640.58	29,781	2,297.09	25,907	1,953.50	22,032

*Applicable to renewals only.

Area 2 — Worldwide cover excluding USA Elective Treatment

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

MAJOR MEDICAL

Age Band	Standard Nil Excess		1,000 Excess		5,000 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	76.16	859	68.54	773	57.10	644
18 – 20	91.86	1,036	82.64	932	68.89	777
21 – 24	102.59	1,157	92.30	1,041	76.96	868
25 – 29	111.28	1,255	100.19	1,130	83.44	941
30 – 34	119.35	1,346	107.38	1,211	89.55	1,010
35 – 39	131.32	1,481	118.19	1,333	98.51	1,111
40 – 44	151.00	1,703	135.93	1,533	113.23	1,277
45 – 49	169.62	1,913	152.68	1,722	127.24	1,435
50 – 54	242.24	2,732	218.03	2,459	181.68	2,049
55 – 59	311.93	3,518	280.72	3,166	233.99	2,639
60 – 64	428.61	4,834	385.79	4,351	321.51	3,626
65 – 69*	660.57	7,450	594.51	6,705	495.47	5,588
70 – 74*	751.63	8,477	676.44	7,629	563.74	6,358
75 – 79*	865.48	9,761	778.94	8,785	649.13	7,321
80+*	977.82	11,028	880.02	9,925	733.36	8,271

FOUNDATION

Age Band	Standard 100 Excess		Nil Excess		50 Excess		250 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	116.95	1,319	159.33	1,797	128.66	1,451	99.40	1,121
18 – 20	141.33	1,594	192.50	2,171	155.43	1,753	120.14	1,355
21 – 24	158.00	1,782	215.28	2,428	173.79	1,960	134.33	1,515
25 – 29	171.66	1,936	233.81	2,637	188.86	2,130	145.95	1,646
30 – 34	183.72	2,072	250.31	2,823	202.07	2,279	156.14	1,761
35 – 39	201.98	2,278	275.13	3,103	222.20	2,506	171.66	1,936
40 – 44	232.48	2,622	316.72	3,572	255.71	2,884	197.64	2,229
45 – 49	261.21	2,946	355.82	4,013	287.37	3,241	222.02	2,504
50 – 54	372.58	4,202	507.53	5,724	409.82	4,622	316.72	3,572
55 – 59	479.86	5,412	653.74	7,373	527.83	5,953	407.87	4,600
60 – 64	659.59	7,439	898.55	10,134	725.56	8,183	560.64	6,323
65 – 69*	1,016.56	11,465	1,372.29	15,477	1,118.26	12,612	864.06	9,745
70 – 74*	1,156.30	13,041	1,560.98	17,605	1,271.92	14,345	982.87	11,085
75 – 79*	1,331.33	15,015	1,797.27	20,270	1,464.51	16,517	1,131.65	12,763
80+*	1,504.41	16,967	2,030.91	22,905	1,654.87	18,664	1,278.75	14,422

*Applicable to renewals only.

FOUNDATION

Age Band	500 Excess		1,000 Excess		2,000 Excess		5,000 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	93.54	1,055	87.69	989	75.99	857	58.52	660
18 – 20	113.05	1,275	106.05	1,196	91.86	1,036	70.67	797
21 – 24	126.44	1,426	118.55	1,337	102.68	1,158	79.00	891
25 – 29	137.34	1,549	128.74	1,452	111.54	1,258	85.83	968
30 – 34	147.01	1,658	137.79	1,554	119.43	1,347	91.86	1,036
35 – 39	161.55	1,822	151.53	1,709	131.32	1,481	100.99	1,139
40 – 44	186.02	2,098	174.41	1,967	151.09	1,704	116.24	1,311
45 – 49	208.99	2,357	195.95	2,210	169.80	1,915	130.61	1,473
50 – 54	298.10	3,362	279.48	3,152	242.15	2,731	186.29	2,101
55 – 59	383.93	4,330	359.90	4,059	311.93	3,518	239.93	2,706
60 – 64	527.66	5,951	494.67	5,579	428.70	4,835	329.84	3,720
65 – 69*	813.25	9,172	762.44	8,599	660.74	7,452	508.33	5,733
70 – 74*	925.06	10,433	867.25	9,781	751.63	8,477	578.20	6,521
75 – 79*	1,065.06	12,012	998.48	11,261	865.39	9,760	665.71	7,508
80+*	1,203.56	13,574	1,128.28	12,725	977.90	11,029	752.25	8,484

LIFESTYLE

Age Band	Standard 100 Excess		Nil Excess		50 Excess		250 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	140.54	1,585	184.34	2,079	153.22	1,728	123.69	1,395
18 – 20	169.44	1,911	222.29	2,507	184.69	2,083	149.14	1,682
21 – 24	189.48	2,137	248.62	2,804	206.50	2,329	166.78	1,881
25 – 29	205.71	2,320	269.90	3,044	224.24	2,529	181.06	2,042
30 – 34	220.87	2,491	289.76	3,268	240.73	2,715	194.36	2,192
35 – 39	242.50	2,735	318.14	3,588	264.32	2,981	213.42	2,407
40 – 44	278.95	3,146	365.93	4,127	304.04	3,429	245.43	2,768
45 – 49	339.59	3,830	445.55	5,025	370.18	4,175	298.81	3,370
50 – 54	484.39	5,463	635.47	7,167	528.01	5,955	426.22	4,807
55 – 59	623.86	7,036	818.48	9,231	679.98	7,669	549.02	6,192
60 – 64	856.96	9,665	1,124.29	12,680	934.10	10,535	754.11	8,505
65 – 69*	1,321.31	14,902	1,717.65	19,372	1,440.21	16,243	1,162.77	13,114
70 – 74*	1,503.17	16,953	1,954.12	22,039	1,638.47	18,479	1,322.82	14,919
75 – 79*	1,730.68	19,519	2,249.92	25,375	1,886.47	21,276	1,523.03	17,177
80+*	1,955.90	22,059	2,542.69	28,677	2,131.90	24,044	1,721.20	19,412

LIFESTYLE PLUS

Age Band	Standard 100 Excess		Nil Excess		50 Excess		250 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	189.21	2,134	232.75	2,625	202.43	2,283	172.19	1,942
18 – 20	228.23	2,574	280.72	3,166	244.19	2,754	207.66	2,342
21 – 24	261.48	2,949	321.59	3,627	279.74	3,155	237.89	2,683
25 – 29	284.09	3,204	349.44	3,941	303.95	3,428	258.55	2,916
30 – 34	304.57	3,435	374.62	4,225	325.85	3,675	277.17	3,126
35 – 39	334.45	3,772	411.41	4,640	357.86	4,036	304.30	3,432
40 – 44	375.68	4,237	462.13	5,212	402.01	4,534	341.90	3,856
45 – 49	422.05	4,760	519.14	5,855	451.58	5,093	384.02	4,331
50 – 54	602.49	6,795	741.08	8,358	644.70	7,271	548.23	6,183
55 – 59	776.45	8,757	955.03	10,771	830.81	9,370	706.58	7,969
60 – 64	1,066.39	12,027	1,311.65	14,793	1,141.05	12,869	970.37	10,944
65 – 69*	1,585.71	17,884	1,950.40	21,997	1,696.73	19,136	1,442.96	16,274
70 – 74*	1,803.75	20,343	2,218.62	25,022	1,930.01	21,767	1,641.31	18,511
75 – 79*	2,076.57	23,420	2,554.22	28,807	2,221.90	25,059	1,889.58	21,311
80+*	2,346.56	26,465	2,886.28	32,552	2,510.86	28,318	2,135.27	24,082

*Applicable to renewals only.

Area 3 — Worldwide cover excluding USA Elective Treatment

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

MAJOR MEDICAL

Age Band	Standard Nil Excess		1,000 Excess		5,000 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	80.86	912	72.80	821	57.63	650
18 – 20	82.73	933	74.48	840	58.96	665
21 – 24	100.81	1,137	90.71	1,023	71.82	810
25 – 29	108.17	1,220	97.36	1,098	77.05	869
30 – 34	120.76	1,362	108.71	1,226	86.10	971
35 – 39	131.23	1,480	118.10	1,332	93.54	1,055
40 – 44	155.79	1,757	140.18	1,581	111.01	1,252
45 – 49	185.93	2,097	167.31	1,887	132.47	1,494
50 – 54	253.50	2,859	228.14	2,573	180.61	2,037
55 – 59	334.98	3,778	301.47	3,400	238.69	2,692
60 – 64	453.88	5,119	408.49	4,607	323.46	3,648
65 – 69*	798.09	9,001	718.29	8,101	568.71	6,414
70 – 74*	923.02	10,410	830.72	9,369	657.73	7,418
75 – 79*	1,067.55	12,040	960.79	10,836	760.67	8,579
80+*	1,260.66	14,218	1,134.58	12,796	898.28	10,131

FOUNDATION

Age Band	Standard 100 Excess		Nil Excess		50 Excess		250 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	124.49	1,404	169.62	1,913	143.20	1,615	105.78	1,193
18 – 20	127.41	1,437	173.61	1,958	146.57	1,653	108.26	1,221
21 – 24	155.08	1,749	211.29	2,383	178.31	2,011	131.85	1,487
25 – 29	166.25	1,875	226.54	2,555	191.17	2,156	141.33	1,594
30 – 34	185.76	2,095	253.05	2,854	213.60	2,409	157.92	1,781
35 – 39	201.72	2,275	274.78	3,099	231.95	2,616	171.48	1,934
40 – 44	239.93	2,706	326.91	3,687	275.93	3,112	203.93	2,300
45 – 49	286.04	3,226	389.69	4,395	328.95	3,710	243.12	2,742
50 – 54	390.22	4,401	531.65	5,996	448.74	5,061	331.70	3,741
55 – 59	514.98	5,808	701.62	7,913	592.20	6,679	437.75	4,937
60 – 64	698.43	7,877	951.57	10,732	803.23	9,059	593.62	6,695
65 – 69*	1,151.07	12,982	1,553.88	17,525	1,323.70	14,929	978.44	11,035
70 – 74*	1,331.51	15,017	1,797.54	20,273	1,531.27	17,270	1,131.74	12,764
75 – 79*	1,540.14	17,370	2,079.14	23,449	1,771.21	19,976	1,309.16	14,765
80+*	1,818.73	20,512	2,455.27	27,691	2,091.56	23,589	1,545.90	17,435

*Applicable to renewals only.

FOUNDATION

Age Band	500 Excess		1,000 Excess		2,000 Excess		5,000 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	94.87	1,070	88.93	1,003	77.05	869	59.32	669
18 – 20	97.09	1,095	90.97	1,026	78.82	889	60.74	685
21 – 24	118.19	1,333	110.74	1,249	95.94	1,082	73.86	833
25 – 29	126.70	1,429	118.72	1,339	102.85	1,160	79.18	893
30 – 34	141.51	1,596	132.65	1,496	114.91	1,296	88.49	998
35 – 39	153.66	1,733	144.08	1,625	124.84	1,408	96.11	1,084
40 – 44	182.83	2,062	171.30	1,932	148.52	1,675	114.29	1,289
45 – 49	217.94	2,458	204.29	2,304	176.98	1,996	136.28	1,537
50 – 54	297.30	3,353	278.68	3,143	241.53	2,724	185.93	2,097
55 – 59	392.35	4,425	367.79	4,148	318.67	3,594	245.34	2,767
60 – 64	532.18	6,002	498.75	5,625	432.25	4,875	332.68	3,752
65 – 69*	877.00	9,891	822.03	9,271	712.35	8,034	548.31	6,184
70 – 74*	1,014.52	11,442	950.86	10,724	823.98	9,293	634.32	7,154
75 – 79*	1,173.50	13,235	1,099.91	12,405	953.08	10,749	733.72	8,275
80+*	1,385.77	15,629	1,298.79	14,648	1,125.53	12,694	866.36	9,771

LIFESTYLE

Age Band	Standard 100 Excess		Nil Excess		50 Excess		250 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	161.91	1,826	220.60	2,488	186.20	2,100	137.61	1,552
18 – 20	165.54	1,867	225.57	2,544	190.37	2,147	140.71	1,587
21 – 24	201.45	2,272	274.42	3,095	231.69	2,613	171.22	1,931
25 – 29	215.90	2,435	294.11	3,317	248.27	2,800	183.54	2,070
30 – 34	241.35	2,722	328.78	3,708	277.53	3,130	205.17	2,314
35 – 39	262.19	2,957	357.24	4,029	301.56	3,401	222.82	2,513
40 – 44	311.93	3,518	424.98	4,793	358.75	4,046	265.11	2,990
45 – 49	371.60	4,191	506.29	5,710	427.37	4,820	315.83	3,562
50 – 54	507.26	5,721	691.07	7,794	583.34	6,579	431.19	4,863
55 – 59	669.61	7,552	912.29	10,289	770.07	8,685	569.15	6,419
60 – 64	907.68	10,237	1,236.63	13,947	1,043.87	11,773	771.49	8,701
65 – 69*	1,496.25	16,875	2,020.00	22,782	1,720.67	19,406	1,271.83	14,344
70 – 74*	1,731.66	19,530	2,337.79	26,366	1,991.45	22,460	1,471.96	16,601
75 – 79*	2,002.00	22,579	2,702.74	30,482	2,302.32	25,966	1,701.69	19,192
80+*	2,364.47	26,667	3,192.09	36,001	2,719.14	30,667	2,009.81	22,667

LIFESTYLE PLUS

Age Band	Standard 100 Excess		Nil Excess		50 Excess		250 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	218.12	2,460	294.46	3,321	250.75	2,828	185.40	2,091
18 – 20	223.44	2,520	301.64	3,402	256.87	2,897	189.92	2,142
21 – 24	278.24	3,138	375.59	4,236	319.91	3,608	236.47	2,667
25 – 29	298.45	3,366	402.90	4,544	343.14	3,870	253.68	2,861
30 – 34	333.56	3,762	450.34	5,079	383.57	4,326	283.56	3,198
35 – 39	362.20	4,085	489.00	5,515	416.47	4,697	307.85	3,472
40 – 44	420.37	4,741	567.47	6,400	483.32	5,451	357.33	4,030
45 – 49	501.06	5,651	676.44	7,629	576.07	6,497	425.87	4,803
50 – 54	683.62	7,710	922.93	10,409	786.03	8,865	581.03	6,553
55 – 59	902.09	10,174	1,217.84	13,735	1,037.22	11,698	766.79	8,648
60 – 64	1,223.07	13,794	1,651.15	18,622	1,406.25	15,860	1,039.62	11,725
65 – 69*	1,945.79	21,945	2,626.84	29,626	2,237.24	25,232	1,653.90	18,653
70 – 74*	2,250.80	25,385	3,038.61	34,270	2,588.00	29,188	1,913.16	21,577
75 – 79*	2,602.99	29,357	3,514.04	39,632	2,992.94	33,755	2,212.50	24,953
80+*	3,073.45	34,663	4,149.16	46,795	3,533.81	39,855	2,612.39	29,463

*Applicable to renewals only.

Area 4 — Worldwide cover excluding USA Elective Treatment

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

MAJOR MEDICAL

Age Band	Standard Nil Excess		1,000 Excess		5,000 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	108.35	1,222	97.53	1,100	81.31	917
18 – 20	131.32	1,481	118.19	1,333	98.51	1,111
21 – 24	146.39	1,651	131.76	1,486	109.77	1,238
25 – 29	159.25	1,796	143.29	1,616	119.43	1,347
30 – 34	170.77	1,926	153.66	1,733	128.12	1,445
35 – 39	187.80	2,118	169.00	1,906	140.89	1,589
40 – 44	215.81	2,434	194.27	2,191	161.91	1,826
45 – 49	242.41	2,734	218.21	2,461	181.86	2,051
50 – 54	308.38	3,478	277.53	3,130	231.33	2,609
55 – 59	397.49	4,483	357.77	4,035	298.10	3,362
60 – 64	544.95	6,146	490.42	5,531	408.75	4,610
65 – 69*	838.08	9,452	754.29	8,507	628.56	7,089
70 – 74*	955.03	10,771	859.53	9,694	716.25	8,078
75 – 79*	1,099.73	12,403	989.79	11,163	824.78	9,302
80+*	1,242.57	14,014	1,118.35	12,613	931.98	10,511

FOUNDATION

Age Band	Standard 100 Excess		Nil Excess		50 Excess		250 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	166.52	1,878	226.90	2,559	183.19	2,066	141.51	1,596
18 – 20	201.81	2,276	274.96	3,101	222.02	2,504	171.57	1,935
21 – 24	225.21	2,540	306.79	3,460	247.73	2,794	191.43	2,159
25 – 29	244.54	2,758	333.21	3,758	269.01	3,034	207.83	2,344
30 – 34	262.36	2,959	357.42	4,031	288.61	3,255	223.00	2,515
35 – 39	288.43	3,253	392.97	4,432	317.25	3,578	245.16	2,765
40 – 44	331.44	3,738	451.58	5,093	364.60	4,112	281.69	3,177
45 – 49	372.75	4,204	507.88	5,728	409.99	4,624	316.81	3,573
50 – 54	474.54	5,352	646.56	7,292	521.98	5,887	403.34	4,549
55 – 59	611.45	6,896	833.02	9,395	672.63	7,586	519.76	5,862
60 – 64	837.81	9,449	1,141.41	12,873	921.60	10,394	712.17	8,032
65 – 69*	1,288.77	14,535	1,739.82	19,622	1,417.69	15,989	1,095.48	12,355
70 – 74*	1,469.38	16,572	1,983.65	22,372	1,616.30	18,229	1,248.96	14,086
75 – 79*	1,691.85	19,081	2,283.96	25,759	1,861.02	20,989	1,438.08	16,219
80+*	1,911.48	21,558	2,580.47	29,103	2,102.64	23,714	1,624.73	18,324

*Applicable to renewals only.

FOUNDATION

Age Band	500 Excess		1,000 Excess		2,000 Excess		5,000 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	133.18	1,502	124.93	1,409	108.26	1,221	83.26	939
18 – 20	161.46	1,821	151.35	1,707	131.23	1,480	100.90	1,138
21 – 24	180.17	2,032	168.91	1,905	146.39	1,651	112.61	1,270
25 – 29	195.60	2,206	183.45	2,069	158.98	1,793	122.27	1,379
30 – 34	209.87	2,367	196.84	2,220	170.59	1,924	131.23	1,480
35 – 39	230.71	2,602	216.35	2,440	187.53	2,115	144.26	1,627
40 – 44	265.11	2,990	248.62	2,804	215.46	2,430	165.72	1,869
45 – 49	298.19	3,363	279.65	3,154	242.33	2,733	186.38	2,102
50 – 54	379.67	4,282	356.00	4,015	308.56	3,480	237.27	2,676
55 – 59	489.17	5,517	458.67	5,173	397.58	4,484	305.72	3,448
60 – 64	670.23	7,559	628.47	7,088	544.77	6,144	418.95	4,725
65 – 69*	1,031.02	11,628	966.73	10,903	837.90	9,450	644.43	7,268
70 – 74*	1,175.54	13,258	1,102.22	12,431	955.38	10,775	734.69	8,286
75 – 79*	1,353.50	15,265	1,269.09	14,313	1,100.00	12,406	845.97	9,541
80+*	1,529.15	17,246	1,433.83	16,171	1,242.84	14,017	955.74	10,779

LIFESTYLE

Age Band	Standard 100 Excess		Nil Excess		50 Excess		250 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	199.59	2,251	261.83	2,953	217.59	2,454	175.56	1,980
18 – 20	242.24	2,732	317.78	3,584	264.05	2,978	213.15	2,404
21 – 24	270.26	3,048	354.58	3,999	294.55	3,322	237.80	2,682
25 – 29	293.66	3,312	385.26	4,345	320.09	3,610	258.37	2,914
30 – 34	314.94	3,552	413.19	4,660	343.32	3,872	277.08	3,125
35 – 39	346.15	3,904	454.15	5,122	377.28	4,255	304.57	3,435
40 – 44	398.02	4,489	522.16	5,889	433.85	4,893	350.23	3,950
45 – 49	484.30	5,462	635.39	7,166	527.92	5,954	426.13	4,806
50 – 54	617.03	6,959	809.53	9,130	672.54	7,585	542.91	6,123
55 – 59	794.63	8,962	1,042.45	11,757	866.18	9,769	699.14	7,885
60 – 64	1,089.18	12,284	1,428.95	16,116	1,187.25	13,390	958.31	10,808
65 – 69*	1,675.62	18,898	2,178.27	24,567	1,826.44	20,599	1,474.26	16,627
70 – 74*	1,910.15	21,543	2,483.20	28,006	2,082.07	23,482	1,680.59	18,954
75 – 79*	2,199.29	24,804	2,859.06	32,245	2,397.19	27,036	1,934.97	21,823
80+*	2,484.88	28,025	3,230.30	36,432	2,708.50	30,547	2,186.25	24,657

LIFESTYLE PLUS

Age Band	Standard 100 Excess		Nil Excess		50 Excess		250 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	269.46	3,039	331.35	3,737	288.34	3,252	245.16	2,765
18 – 20	326.03	3,677	400.95	4,522	348.81	3,934	296.68	3,346
21 – 24	373.02	4,207	458.76	5,174	399.09	4,501	339.42	3,828
25 – 29	406.09	4,580	499.37	5,632	434.56	4,901	369.47	4,167
30 – 34	434.82	4,904	534.75	6,031	465.23	5,247	395.63	4,462
35 – 39	477.74	5,388	587.51	6,626	511.16	5,765	434.64	4,902
40 – 44	536.43	6,050	659.68	7,440	574.03	6,474	488.11	5,505
45 – 49	603.20	6,803	741.79	8,366	645.40	7,279	548.85	6,190
50 – 54	767.41	8,655	943.77	10,644	821.14	9,261	698.25	7,875
55 – 59	988.72	11,151	1,215.89	13,713	1,057.97	11,932	899.61	10,146
60 – 64	1,354.56	15,277	1,665.78	18,787	1,449.35	16,346	1,232.47	13,900
65 – 69*	2,010.52	22,675	2,472.47	27,885	2,151.23	24,262	1,829.37	20,632
70 – 74*	2,291.77	25,847	2,818.27	31,785	2,452.17	27,656	2,085.26	23,518
75 – 79*	2,638.81	29,761	3,245.11	36,599	2,823.50	31,844	2,401.00	27,079
80+*	2,982.39	33,636	3,667.61	41,364	3,191.20	35,991	2,713.64	30,605

*Applicable to renewals only.

Area 5 — Worldwide cover including USA Elective Treatment

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

FOUNDATION

Age Band	Standard 100 Excess		Nil Excess		50 Excess		250 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	226.90	2,559	306.34	3,455	249.60	2,815	192.85	2,175
18 – 20	257.49	2,904	347.57	3,920	283.20	3,194	218.83	2,468
21 – 24	325.50	3,671	439.43	4,956	358.04	4,038	276.64	3,120
25 – 29	355.29	4,007	479.60	5,409	390.84	4,408	302.00	3,406
30 – 34	380.03	4,286	513.03	5,786	418.06	4,715	323.01	3,643
35 – 39	422.32	4,763	570.13	6,430	464.52	5,239	359.01	4,049
40 – 44	512.85	5,784	692.31	7,808	564.10	6,362	435.89	4,916
45 – 49	579.26	6,533	782.04	8,820	637.16	7,186	492.37	5,553
50 – 54	677.50	7,641	914.60	10,315	745.24	8,405	575.89	6,495
55 – 59	892.78	10,069	1,205.25	13,593	982.07	11,076	758.90	8,559
60 – 64	1,284.51	14,487	1,734.05	19,557	1,412.99	15,936	1,091.84	12,314
65 – 69*	1,712.86	19,318	2,312.07	26,076	1,884.17	21,250	1,455.91	16,420
70 – 74*	1,930.27	21,770	2,605.47	29,385	2,123.30	23,947	1,640.78	18,505
75 – 79*	2,219.95	25,037	2,996.49	33,795	2,441.97	27,541	1,886.92	21,281
80+*	2,517.34	28,391	3,397.88	38,322	2,769.06	31,230	2,139.70	24,132

FOUNDATION

Age Band	500 Excess		1,000 Excess		2,000 Excess		5,000 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	181.50	2,047	170.15	1,919	147.45	1,663	113.49	1,280
18 – 20	205.97	2,323	193.12	2,178	167.40	1,888	128.74	1,452
21 – 24	260.41	2,937	244.10	2,753	211.56	2,386	162.79	1,836
25 – 29	284.27	3,206	266.44	3,005	230.98	2,605	177.69	2,004
30 – 34	304.04	3,429	285.06	3,215	247.03	2,786	190.01	2,143
35 – 39	337.82	3,810	316.72	3,572	274.51	3,096	211.20	2,382
40 – 44	410.26	4,627	384.64	4,338	333.39	3,760	256.42	2,892
45 – 49	463.37	5,226	434.47	4,900	376.48	4,246	289.67	3,267
50 – 54	542.02	6,113	508.15	5,731	440.41	4,967	338.80	3,821
55 – 59	714.21	8,055	669.61	7,552	580.32	6,545	446.44	5,035
60 – 64	1,027.65	11,590	963.36	10,865	834.97	9,417	642.30	7,244
65 – 69*	1,370.25	15,454	1,284.69	14,489	1,113.39	12,557	856.43	9,659
70 – 74*	1,544.22	17,416	1,447.75	16,328	1,254.72	14,151	965.14	10,885
75 – 79*	1,775.99	20,030	1,664.98	18,778	1,442.96	16,274	1,110.02	12,519
80+*	2,013.89	22,713	1,887.98	21,293	1,636.25	18,454	1,258.71	14,196

*Applicable to renewals only.

LIFESTYLE

Age Band	Standard 100 Excess		Nil Excess		50 Excess		250 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	272.56	3,074	354.31	3,996	297.12	3,351	239.84	2,705
18 – 20	308.83	3,483	401.48	4,528	336.58	3,796	271.76	3,065
21 – 24	390.67	4,406	507.88	5,728	425.87	4,803	343.76	3,877
25 – 29	426.49	4,810	554.43	6,253	464.88	5,243	375.33	4,233
30 – 34	456.19	5,145	593.09	6,689	497.24	5,608	401.48	4,528
35 – 39	506.64	5,714	658.62	7,428	552.22	6,228	445.82	5,028
40 – 44	615.44	6,941	800.13	9,024	670.85	7,566	541.58	6,108
45 – 49	752.69	8,489	978.53	11,036	820.43	9,253	662.34	7,470
50 – 54	880.81	9,934	1,145.13	12,915	960.08	10,828	775.12	8,742
55 – 59	1,160.47	13,088	1,508.66	17,015	1,264.92	14,266	1,021.17	11,517
60 – 64	1,669.77	18,832	2,170.74	24,482	1,820.06	20,527	1,469.38	16,572
65 – 69*	2,226.24	25,108	2,894.17	32,641	2,426.63	27,368	1,959.09	22,095
70 – 74*	2,508.91	28,296	3,261.60	36,785	2,734.75	30,843	2,207.80	24,900
75 – 79*	2,885.66	32,545	3,751.40	42,309	3,145.36	35,474	2,539.41	28,640
80+*	3,272.60	36,909	4,254.40	47,982	3,567.15	40,231	2,879.89	32,480

LIFESTYLE PLUS

Age Band	Standard 100 Excess		Nil Excess		50 Excess		250 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	354.22	3,995	492.37	5,553	379.05	4,275	322.30	3,635
18 – 20	401.39	4,527	557.89	6,292	429.50	4,844	365.31	4,120
21 – 24	520.38	5,869	723.25	8,157	556.83	6,280	473.57	5,341
25 – 29	567.91	6,405	789.31	8,902	607.63	6,853	516.84	5,829
30 – 34	607.54	6,852	844.37	9,523	650.10	7,332	552.84	6,235
35 – 39	674.93	7,612	938.09	10,580	722.19	8,145	614.19	6,927
40 – 44	799.95	9,022	1,111.88	12,540	855.99	9,654	727.95	8,210
45 – 49	903.25	10,187	1,255.43	14,159	966.47	10,900	821.94	9,270
50 – 54	1,057.08	11,922	1,469.21	16,570	1,131.12	12,757	961.94	10,849
55 – 59	1,392.16	15,701	1,934.97	21,823	1,489.60	16,800	1,266.87	14,288
60 – 64	2,003.60	22,597	2,784.75	31,407	2,143.87	24,179	1,823.25	20,563
65 – 69*	2,671.53	30,130	3,713.09	41,877	2,858.52	32,239	2,431.06	27,418
70 – 74*	3,010.77	33,956	4,184.62	47,195	3,221.53	36,333	2,739.80	30,900
75 – 79*	3,462.79	39,054	4,812.83	54,280	3,705.20	41,788	3,151.12	35,539
80+*	3,926.87	44,288	5,457.88	61,555	4,201.74	47,388	3,573.44	40,302

*Applicable to renewals only.

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.

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

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