



Your Health First
Worldwide Plans

Premium Table

Individuals & families
effective 1/1/2015

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Accidental death and dismemberment (AD&D) - Not available to Hong Kong applicants and policies subscribed in Hong Kong

This cover will guarantee the payment of a lump sum in case you die in an accident or you incur a permanent disability of at least 20% caused by an accident

Lump Sum after accidental death

- up to a maximum of € 500,000 / \$ 675,000 / CHF 750,000 with a minimum of € 50,000 / \$ 67,500 / CHF 75,000
- cover is available for you and your adult dependants

Lump Sum after permanent disability

- from at least a permanent disability degree of 20%
- cash benefit = sum insured x degree of disability

Premium

Annual Premium
0.23% of the Capital Insured

Capital Insured :

Premium :

Loss of Income (TI / PD) - Not available to Hong Kong applicants and policies subscribed in Hong Kong

Temporary incapacity (TI)

With the temporary incapacity plan option, you will feel more secure knowing your family will be protected financially if you are totally unable to perform your professional occupation due to illness or accident. You can choose the level of income benefit that is appropriate to you and your family:

- up to 80% of pre-disability gross monthly salary;
- subject to a maximum of € 10,000 / \$ 13,500 / CHF 15,000 per month and a minimum of € 1,000 / \$ 1,350 / CHF 1,500.

Income protection during 24 months

We will pay you a regular income for as long as you are unable to return to work. After a waiting period of 90 days, the income will start up to a maximum of 24 months.

If you are still unable to resume work after 24 months then you will receive a lump sum through the Permanent Disability option when PD option has been contracted.

Permanent disability (PD) (can be taken out only as supplement option to Temporary Incapacity)

With this option, you receive a lump sum in case you are affected by a permanent disability of at least 33.33% caused by illness or accident. You can choose the level of sum insured that is appropriate to you:

- up to 80% of pre-disability gross monthly salary multiplied by 48 months;
- subject to a maximum of € 480,000 / \$ 648,000 / CHF 720,000 and a minimum of € 48,000 / \$ 64,800 / CHF 72,000;
- when disability is between 33.33% and 66.67% then cash benefit = sum insured x ((3 x n)-1), n = degree of disability (%);
- when disability is above 66.67% then cash benefit = sum insured.

Additional payment of €25,000 / \$ 33,750 / CHF 37,500

If from the start of the disability you need the assistance of a third person to perform the basic activities of daily living (such as feeding, washing yourself) and your degree of disability exceeds 66.67%, then an additional sum of € 25,000 / \$ 33,750 / CHF 37,500 will be paid.

Premium

Age	Monthly Sum Insured		Annual Premium	
	EUR / US\$ / CHF :		TI	PD
	TI	PD		
18-30	11.00%	4.79%		
31-40	12.00%	9.66%		
41-50	19.00%	35.75%		
51-60	27.00%	150.52%		
61-65	29.67%	300.14%		

Area of residence - 1

Worldwide
(excluding USA / Canada / Hong Kong / China)
Evacuation and repatriation included

	EURO											USS											CHF											
	USA / CAN Inclusive					USA / CAN Exclusive						USA / CAN Inclusive					USA / CAN Exclusive						USA / CAN Inclusive					USA / CAN Exclusive						
	Deductible	0	500	1,000	2,000	5,000	0	500	1,000	2,000	5,000	Deductible	0	675	1,350	2,700	6,750	0	675	1,350	2,700	6,750	Deductible	0	750	1,500	3,000	7,500	0	750	1,500	3,000	7,500	
Hospitalisation	<18	1,504	1,261	995			1,288	966	784			<18	2,081	1,778	1,376			1,782	1,348	1,084			<18	2,166	1,862	1,445			1,863	1,395	1,133			
	18-30	2,210	1,626	1,201			1,817	1,274	1,102			18-30	3,056	2,452	2,293	1,662			2,513	1,779	1,523			18-30	3,181	2,400	1,744			2,626	1,842	1,592		
	31-40	2,553	1,947	1,506			2,056	1,540	1,228			31-40	3,531	2,745	2,084			2,844	2,151	1,698			31-40	3,675	2,874	2,188			2,972	2,227	1,775			
	41-50	3,127	2,449	1,990			2,515	1,945	1,540			41-50	4,325	3,451	2,753			3,480	2,716	2,130			41-50	4,502	3,614	2,889			3,637	2,811	2,227			
	51-55	3,644	2,965	2,327			2,662	2,175	1,755			51-55	5,040	4,180	3,218			3,683	3,037	2,427			51-55	5,245	4,377	3,378			3,849	3,144	2,537			
	56-60	4,323	3,645	2,956			3,421	2,731	2,150			56-60	5,980	5,138	4,089			4,733	3,814	2,974			56-60	6,224	5,380	4,292			4,947	3,948	3,108			
	61-65 (1)	5,129	4,509	3,878			4,011	3,585	2,976			61-65 (1)	7,094	6,356	5,363			5,548	5,007	4,116			61-65 (1)	7,383	6,656	5,629			5,799	5,183	4,302			
	66-70 (1)	6,576	5,953	5,266			5,320	4,671	4,181			66-70 (1)	9,097	8,393	7,284			7,359	6,523	5,784			66-70 (1)	9,468	8,788	7,645			7,692	6,753	6,045			
	71-75 (1)	7,757	7,172	6,504			5,894	5,442	4,710			71-75 (1)	10,729	10,110	8,995			8,152	7,601	6,515			71-75 (1)	11,166	10,586	9,442			8,520	7,869	6,809			
	76-80 (1)	9,165	8,586	7,913			6,837	6,117	5,404			76-80 (1)	12,676	12,103	10,945			9,458	8,542	7,476			76-80 (1)	13,193	12,674	11,488			9,885	8,843	7,813			
80+ (1)	9,895	9,272	8,545			7,522	6,730	5,946			80+ (1)	13,687	13,072	11,821			10,404	9,398	8,225			80+ (1)	14,245	13,688	12,407			10,874	9,730	8,596				
Global 80	<18	3,270	2,662	1,912	1,707	1,077	2,101	1,413	1,090	935	698	<18	4,437	3,611	2,594	2,316	1,461	2,850	1,916	1,479	1,269	947	<18	4,868	3,962	2,847	2,499	1,603	3,127	2,102	1,623	1,369	1,039	
	18-30	4,321	3,740	2,968	2,267	1,212	2,746	2,356	1,680	1,281	781	18-30	5,862	5,074	4,027	3,075	1,644	3,726	3,197	2,279	1,738	1,058	18-30	6,431	5,567	4,418	3,319	1,804	4,088	3,507	2,500	1,876	1,161	
	31-40	5,194	4,674	3,908	2,887	1,480	3,542	2,927	2,175	1,720	847	31-40	7,045	6,341	5,302	3,917	2,007	4,805	3,970	2,951	2,334	1,149	31-40	7,730	6,957	5,817	4,227	2,202	5,272	4,356	3,237	2,519	1,261	
	41-50	6,274	5,750	4,966	4,272	1,972	4,272	3,711	2,931	2,296	940	41-50	8,511	7,801	6,738	5,524	2,675	5,796	5,034	3,977	3,114	1,275	41-50	9,338	8,559	7,392	5,961	2,935	6,359	5,523	4,363	3,361	1,399	
	51-55	8,848	8,371	7,795	6,886	2,893	5,309	4,764	4,079	3,288	1,200	51-55	12,004	11,357	10,575	9,342	3,925	7,202	6,463	5,334	4,461	1,628	51-55	13,170	12,460	11,603	10,082	4,306	7,902	7,091	6,071	4,814	1,786	
	56-60	9,284	8,856	8,114	7,328	3,194	5,937	5,459	4,667	3,800	1,484	56-60	12,595	12,014	11,007	9,941	4,334	8,053	7,406	6,332	5,155	2,013	56-60	13,818	13,181	12,077	10,728	4,755	8,836	8,126	6,947	5,563	2,209	
	61-65 (1)	11,024	10,605	9,916	9,145	4,997	7,482	7,067	6,237	5,546	2,569	61-65 (1)	14,954	14,387	13,451	12,406	6,780	10,151	9,586	8,461	7,524	3,485	61-65 (1)	16,407	15,785	14,758	13,388	7,439	11,137	10,518	9,284	8,120	3,823	
	66-70 (1)	14,077	13,742	13,068	12,308	7,850	9,547	9,163	8,323	7,556	3,645	66-70 (1)	19,096	18,643	17,727	16,698	10,648	12,952	12,430	11,292	10,252	4,944	66-70 (1)	20,951	20,455	19,450	18,020	11,683	14,211	13,638	12,389	11,063	5,425	
	71-75 (1)	17,235	16,947	15,969	14,967	10,997	13,355	12,989	11,992	11,478	5,024	71-75 (1)	23,380	22,990	21,864	20,304	13,699	18,118	17,621	16,267	15,572	6,815	71-75 (1)	25,021	24,603	23,184	21,364	14,660	19,878	19,332	17,848	16,804	7,478	
	76-80 (1)	21,275	21,087	20,058	19,236	14,136	15,301	14,932	14,114	13,155	6,835	76-80 (1)	28,862	28,607	27,210	26,095	19,177	20,758	20,256	19,147	17,846	9,273	76-80 (1)	30,628	30,357	28,875	27,222	20,351	22,774	22,224	21,007	19,259	10,173	
80+ (1)	22,558	22,360	21,268	20,803	14,989	16,524	16,124	15,240	14,609	7,381	80+ (1)	30,603	30,334	28,851	28,220	20,335	22,416	21,874	20,675	19,818	10,014	80+ (1)	33,576	33,281	31,654	30,454	22,310	24,594	23,999	22,683	21,387	10,986		
Global 100	<18	3,866	3,344	2,617	2,033	1,414	2,318	1,763	1,278	1,140	970	<18	5,220	4,514	3,532	2,744	1,909	3,129	2,380	1,725	1,538	1,309	<18	5,590	4,814	3,767	2,852	2,044	3,422	2,603	1,886	1,640	1,402	
	18-30	5,160	4,615	3,913	2,755	1,948	3,082	2,578	1,896	1,579	1,090	18-30	6,965	6,230	5,281	3,719	2,630	4,161	3,480	2,559	2,131	1,472	18-30	7,459	6,643	5,632	3,865	2,817	4,550	3,806	2,799	2,272	1,576	
	31-40	6,235	5,730	5,081	4,169	2,308	3,768	3,239	2,601	2,256	1,210	31-40	8,416	7,736	6,859	5,627	3,116	5,087	4,373	3,511	3,046	1,641	31-40	9,013	8,249	7,315	5,848	3,337	5,563	4,782	3,839	3,248	1,758	
	41-50	7,895	7,440	6,719	5,972	2,788	4,463	3,984	3,313	2,761	1,506	41-50	10,658	10,043	9,071	8,062	3,762	6,025	5,378	4,473	3,727	2,034	41-50	11,414	10,710	9,673	8,379	4,029	6,588	5,881	4,991	3,974	2,178	
	51-55	9,440	9,087	8,311	7,646	4,045	5,387	4,878	4,265	3,421	2,114	51-55	12,744	12,268	11,219	10,320	5,461	7,273	6,586	5,758	4,617	2,854	51-55	13,648	13,082	11,964	10,726	5,849	7,953	7,201	6,296	4,924	3,056	
	56-60	11,255	10,969	10,211	9,496	5,294	6,754	6,316	5,643	4,967	2,493	56-60	15,193	14,807	13,785	12,820	7,146	9,118	8,526	7,618	6,706	3,366	56-60	16,270	15,791	14,700	13,324	7,653	9,971	9,324	8,330	7,152	3,605	
	61-65 (1)	13,383	13,091	12,429	11,816	7,417	8,601	8,253	7,481	6,761	4,577	61-65 (1)	18,066	17,673	16,779	15,951	10,013	11,611	11,142	10,098	9,127	6,178	61-65 (1)	19,348	18,846	17,893	16,578	10,723	12,697	12,184	11,043	9,733	6,616	
	66-70 (1)	16,364	16,164	15,482	14,860	9,854	10,843	10,595	9,786	9,240	5,350	66-70 (1)	22,091	21,821	20,900	20,059	13,013	14,638	14,302	13,211	12,474	7,222	66-70 (1)	23,585	23,271	22,288	20,848	14,247	16,006	15,639	14,447	13,302	7,734	
	71-75 (1)	20,360	20,233	19,482	19,142	13,363	15,533	15,323	14,549	13,856	8,952	71-75 (1)	27,486	27,313	26,300	25,841	18,040	20,968	20,686	19,639	18,705	12,086	71-75 (1)	29,435	29,127	28,047	26,857	19,319	22,929	22,621	21,476	19,947	12,943	
	76-80 (1)	24,899	24,417	24,136	23,965	17,817	19,787	18,823	18,168	17,764	12,302	76-80 (1)	33,613	33,037	32,583	32,351	24,052	26,710	26,411	24,526	23,981	16,606	76-80 (1)	35,998	35,870	34,747	33,623	25,758	29,208	27,788	26,819	25,574	17,784	
80+ (1)	27,390	26,908	26,551	26,266	19,598	21,586	20,612	19,985	18,594	13,532	80+ (1)	36,975	36,499	35,843	35,458	26,457	29,139	27,826	26,978	25,101	18,267	80+ (1)	39,598	39,456	38,223	36,851	28,333	31,864	30,428	29,502	26,767	19,563		
Global 100 Plus	<18	4,638	4,011	3,139	2,439	1,695	2,780	2,114	1,533	1,367	1,163	<18	5,921	5,121	4,008	3,114	2,165	3,550	2,699	1,957	1,746	1,485	<18	6,817	5,897	4,615	3,585	2,492	4,104	3,108	2,254	2,010	1,710	
	18-30	6,187	5,536	4,692	3,304	2,337	3,698	3,092	2,273	1,892	1,309	18-30	7,900	7,068	5,991	4,218	2,984	4,722	3,948	2,903	2,416	1,671	18-30	9,096	8,138	6,898	4,857	3,436	5,459	4,546	3,343	2,782	1,924	
	31-40	7,477	6,872	6,092	5,000	2,769	4,521	3,885	3,120	2,706	1,458	31-40	9,546	8,774	7,779	6,384	3,536	5,772	4,960	3,983	3,455	1,861	31-40	10,992	10,102	8,967	7,351	4,071	6,673	5,7				

Area of residence - 2

HONG KONG / CHINA
Evacuation and repatriation included

	EURO											US\$											CHF										
	USA / CAN Inclusive					USA / CAN Exclusive						USA / CAN Inclusive					USA / CAN Exclusive						USA / CAN Inclusive					USA / CAN Exclusive					
	Deductible	0	500	1,000	2,000	5,000	0	500	1,000	2,000	5,000	Deductible	0	675	1,350	2,700	6,750	0	675	1,350	2,700	6,750	Deductible	0	750	1,500	3,000	7,500	0	750	1,500	3,000	7,500
Hospitalisation	<18	1,891	1,583	1,222			1,621	1,107	904			<18	2,464	2,064	1,594			2,113	1,502	1,227			<18	2,722	2,280	1,760			2,334	1,648	1,347		
	18-30	2,779	2,043	1,477			2,284	1,464	1,273			18-30	3,622	2,663	1,926			2,977	1,986	1,728			18-30	4,000	2,941	2,127			3,288	2,179	1,895		
	31-40	3,212	2,446	1,853			2,524	1,771	1,418			31-40	4,186	3,189	2,415			3,379	2,402	1,925			31-40	4,624	3,522	2,668			3,633	2,635	2,112		
	41-50	3,933	3,076	2,447			3,164	2,234	1,778			41-50	5,126	4,009	3,190			4,125	3,031	2,413			41-50	5,661	4,428	3,524			4,566	3,326	2,648		
	51-55	4,333	3,724	2,861			3,347	2,499	2,028			51-55	5,648	4,854	3,729			4,362	3,390	2,751			51-55	6,238	5,361	4,119			4,614	3,567	2,895		
	56-60	5,514	4,749	3,770			4,463	3,434	2,759			56-60	7,186	6,190	4,914			5,817	4,659	3,742			56-60	7,937	6,837	5,427			6,153	4,902	3,937		
	61-65 (1)	6,977	6,130	5,160			5,461	4,458	3,720			61-65 (1)	9,094	7,990	6,726			7,118	6,047	5,047			61-65 (1)	10,044	8,825	7,428			7,529	6,363	5,310		
	66-70 (1)	8,865	8,017	6,941			7,173	5,755	5,180			66-70 (1)	11,555	10,450	9,047			9,349	7,806	7,028			66-70 (1)	12,762	11,542	9,992			9,889	8,214	7,394		
	71-75 (1)	12,064	11,278	10,012			9,198	7,762	6,755			71-75 (1)	15,725	14,700	13,049			11,988	10,529	9,163			71-75 (1)	17,368	16,236	14,413			12,680	11,079	9,641		
	76-80 (1)	15,083	14,259	12,862			11,582	9,466	8,408			76-80 (1)	19,659	18,585	16,764			15,095	12,841	11,407			76-80 (1)	21,713	20,527	18,515			15,966	13,512	12,002		
80+ (1)	15,921	15,036	13,563			12,208	9,978	8,866			80+ (1)	20,751	19,597	17,678			15,912	13,537	12,028			80+ (1)	22,920	21,645	19,526			16,830	14,243	12,656			
Global 80	<18	3,697	2,944	2,132	1,898	1,198	2,421	1,522	1,187	1,016	740	<18	4,967	3,954	2,864	2,550	1,609	3,219	2,045	1,596	1,365	985	<18	5,549	4,381	3,173	2,825	1,783	3,602	2,248	1,768	1,512	1,075
	18-30	4,888	4,134	3,312	2,521	1,349	3,275	2,540	1,829	1,393	883	18-30	6,566	5,554	4,449	3,387	1,812	4,355	3,411	2,457	1,871	1,174	18-30	7,335	6,154	4,929	3,753	2,007	4,874	3,749	2,722	2,073	1,282
	31-40	5,874	5,168	4,361	3,211	1,646	4,080	3,154	2,370	1,871	969	31-40	7,891	6,942	5,858	4,313	2,211	5,426	4,238	3,185	2,513	1,289	31-40	8,815	7,691	6,491	4,779	2,450	6,072	4,657	3,529	2,784	1,407
	41-50	7,097	6,357	5,453	4,227	2,194	4,919	3,997	3,196	2,494	1,075	41-50	9,533	8,539	7,445	6,081	2,947	6,542	5,370	4,292	3,351	1,430	41-50	10,650	9,461	8,249	6,738	3,266	7,321	5,901	4,756	3,713	1,561
	51-55	10,009	9,255	8,698	7,658	3,219	6,112	5,132	4,444	3,575	1,373	51-55	13,445	12,432	11,684	10,287	4,325	8,130	6,895	5,970	4,802	1,825	51-55	15,020	13,775	12,946	11,398	4,792	9,098	7,577	6,615	5,321	1,992
	56-60	10,502	9,791	9,052	8,148	3,552	7,204	6,206	5,364	4,359	1,788	56-60	14,108	13,152	12,159	10,946	4,773	9,581	8,337	7,205	5,854	2,378	56-60	15,760	14,572	13,472	12,128	5,288	10,194	8,707	7,591	6,167	2,465
	61-65 (1)	13,028	12,249	11,556	10,623	5,807	9,003	7,966	7,106	6,305	3,068	61-65 (1)	17,499	16,455	15,523	14,270	7,800	11,974	10,700	9,545	8,470	4,081	61-65 (1)	19,549	18,232	17,200	15,811	8,642	13,400	11,758	10,577	9,385	4,455
	66-70 (1)	17,938	17,117	16,426	15,422	10,950	11,880	10,681	9,809	8,885	4,502	66-70 (1)	24,096	22,995	22,065	20,716	14,709	15,801	14,347	13,176	11,936	5,988	66-70 (1)	25,824	24,434	23,446	22,013	15,630	16,958	15,115	14,001	12,683	6,261
	71-75 (1)	23,750	22,823	21,702	19,734	15,910	16,987	15,459	14,429	13,413	8,015	71-75 (1)	31,903	30,657	29,153	26,509	21,373	22,593	20,767	19,382	18,018	10,660	71-75 (1)	31,293	29,792	28,330	25,761	20,770	25,284	22,821	21,476	19,964	11,636
	76-80 (1)	29,049	28,144	27,011	25,133	18,980	19,960	18,243	17,433	15,781	11,081	76-80 (1)	39,021	37,806	36,284	33,762	25,495	26,546	24,505	23,118	21,199	14,738	76-80 (1)	38,275	36,739	35,260	32,809	24,776	28,490	25,817	24,884	22,526	15,412
80+ (1)	29,438	28,521	27,372	25,976	19,234	21,019	19,190	18,341	17,073	11,551	80+ (1)	39,545	38,311	36,769	34,894	25,837	27,955	25,779	24,637	22,935	15,363	80+ (1)	42,380	40,710	39,071	37,078	27,455	31,284	28,329	27,298	25,412	16,770	
Global 100	<18	4,750	3,978	3,114	2,412	1,676	2,939	2,092	1,519	1,351	1,181	<18	6,381	5,345	4,184	3,239	2,251	3,949	2,809	2,040	1,816	1,586	<18	7,100	5,922	4,636	3,589	2,494	4,375	3,113	2,261	2,012	1,757
	18-30	6,339	5,491	4,655	3,267	2,311	3,919	3,060	2,255	1,872	1,329	18-30	8,515	7,376	6,254	4,388	3,105	5,264	4,110	3,029	2,514	1,786	18-30	9,473	8,173	6,929	4,862	3,440	5,833	4,554	3,356	2,786	1,979
	31-40	7,660	6,818	6,047	4,944	2,738	4,791	3,845	3,094	2,676	1,480	31-40	10,290	9,159	8,123	6,641	3,679	6,437	5,165	4,156	3,595	1,988	31-40	11,448	10,149	9,000	7,359	4,076	7,132	5,722	4,605	3,983	2,202
	41-50	9,701	8,855	7,996	7,086	3,306	5,675	4,729	3,940	3,276	1,838	41-50	13,031	11,895	10,741	9,518	4,440	7,624	6,352	5,293	4,400	2,468	41-50	14,438	13,180	11,901	10,546	4,920	8,448	7,038	5,864	4,876	2,735
	51-55	11,600	10,814	9,892	9,068	4,799	6,848	5,791	5,073	4,059	2,579	51-55	15,582	14,527	13,288	12,182	6,447	9,199	7,779	6,814	5,452	3,464	51-55	17,336	16,096	14,723	13,498	7,143	10,913	8,619	7,551	6,040	3,838
	56-60	13,828	13,053	12,151	11,266	6,282	8,588	7,497	6,711	5,895	3,042	56-60	18,575	17,535	16,322	15,133	8,438	11,536	10,072	9,015	7,918	4,085	56-60	20,666	19,429	18,085	16,767	9,349	12,782	11,160	9,989	8,774	4,527
	61-65 (1)	16,443	15,579	14,792	14,017	8,800	10,936	9,796	8,897	8,021	5,581	61-65 (1)	22,088	20,927	19,870	18,828	11,820	14,690	13,160	11,951	10,775	7,497	61-65 (1)	24,574	23,187	22,016	20,862	13,096	16,277	14,581	13,242	11,939	8,307
	66-70 (1)	21,041	20,119	19,209	18,377	12,189	14,371	13,108	12,135	11,428	6,802	66-70 (1)	28,264	27,026	25,804	24,686	16,374	19,305	17,608	16,301	15,351	9,137	66-70 (1)	31,446	29,946	28,591	27,353	18,143	21,390	19,510	18,061	17,009	10,124
	71-75 (1)	27,022	26,010	25,045	23,874	19,356	21,233	19,601	18,647	17,248	11,460	71-75 (1)	36,298	34,939	33,643	32,071	26,001	28,523	26,330	25,049	23,169	15,394	71-75 (1)	40,384	38,713	37,277	35,533	28,810	31,604	29,174	27,754	25,672	17,056
	76-80 (1)	33,044	32,031	31,028	29,888	25,063	25,643	23,916	23,287	22,115	15,745	76-80 (1)	44,389	43,027	41,679	40,148	33,667	34,446	32,126	31,281	29,707	21,150	76-80 (1)	49,385	47,674	46,182	44,485	37,304	38,607	36,596	34,660	32,915	23,435
80+ (1)	35,381	34,293	33,220	31,886	25,446	28,389	26,502	24,933	22,529	16,859	80+ (1)	47,527	46,066	44,625	42,832	33,839	38,135	35,601	33,492	30,263	22,646	80+ (1)	52,877	51,042	49,446	47,459	38,386	42,254	39,446	37,110	33,531	25,092	
Global 100 Plus	<18	5,955	4,988	3,906	3,023	2,347	3,571	2,485	1,852	1,649	1,439	<18	7,683	6,435	5,038	3,900	3,027	4,759	3,584	2,586	2,510	2,106	<18	8,864	7,424	5,812	4,499	3,006	5,428	3,835	2,711	2,414	2,108
	18-30	7,946	6,885	5,837	4,096	3,235	5,659	4,481	3,251	2,573	1,826	18-30	10,674	9,248	7,841	5,502	4,345	7,226	5,721	4,264	3,764	2,453	18-30	11,827	10,247	8,688	6,096	4,144	7,733	5,959	4,363	3,453	2,451
	31-40	9,601	8,549	7,581	6,199	3,832	6,538	5,370	4,249	3,677	2,034	31-40	12,898	11,484	10,182	8,328	5,148	8,521	6,999	5,539	4,478	2,786	31-40										

Area of residence - 3

USA / CANADA

Evacuation and repatriation included

	EURO						USS						CHF					
	Deductible	USA / CAN Inclusive					Deductible	USA / CAN Inclusive					Deductible	USA / CAN Inclusive				
		0	500	1,000	2,000	5,000		0	675	1,350	2,700	6,750		0	750	1,500	3,000	7,500
Hospitalisation	<18	2,005	1,638	1,320			<18	2,679	2,190	1,764			<18	2,959	2,418	1,948		
	18-30	2,946	2,114	1,528			18-30	3,937	2,825	2,042			18-30	4,348	3,120	2,255		
	31-40	3,404	2,530	1,916			31-40	4,550	3,382	2,560			31-40	5,026	3,735	2,828		
	41-50	4,170	3,181	2,530			41-50	5,573	4,252	3,382			41-50	6,155	4,696	3,735		
	51-55	4,857	3,853	2,960			51-55	6,492	5,151	3,957			51-55	7,170	5,688	4,370		
	56-60	5,760	4,737	3,761			56-60	7,699	6,331	5,027	N/A	N/A	56-60	8,503	6,992	5,551	N/A	N/A
	61-65 (*)	7,011	6,012	5,060	N/A	N/A	61-65 (*)	9,371	8,036	6,764			61-65 (*)	10,349	8,875	7,470		
	66-70 (*)	9,374	8,276	7,164			66-70 (*)	12,530	11,062	9,575			66-70 (*)	13,838	12,217	10,575		
	71-75 (*)	13,014	11,726	10,409			71-75 (*)	17,396	15,674	13,913			71-75 (*)	19,212	17,310	15,366		
	76-80 (*)	16,111	14,700	13,258			76-80 (*)	21,534	19,648	17,722			76-80 (*)	23,782	21,700	19,572		
	80+ (*)	16,968	15,481	13,964			80+ (*)	22,680	20,692	18,665			80+ (*)	25,048	22,852	20,613		
Global 80	<18	4,191	3,305	2,375	1,698	1,363	<18	5,630	4,440	3,190	2,281	1,831	<18	6,238	4,920	3,534	2,528	2,029
	18-30	5,538	4,645	3,686	2,740	1,548	18-30	7,439	6,240	4,952	3,680	2,079	18-30	8,243	6,914	5,487	4,078	2,304
	31-40	6,659	5,804	4,854	4,187	1,872	31-40	8,944	7,797	6,519	5,625	2,515	31-40	9,910	8,639	7,223	6,232	2,786
	41-50	8,041	7,140	6,168	5,346	2,495	41-50	10,803	9,591	8,285	7,181	3,352	41-50	11,969	10,627	9,180	7,957	3,714
	51-55	11,343	10,395	9,680	8,949	3,664	51-55	15,237	13,964	13,003	12,021	4,921	51-55	16,883	15,472	14,408	13,319	5,453
	56-60	12,214	11,283	10,338	9,603	4,148	56-60	16,407	15,157	13,888	12,900	5,572	56-60	18,179	16,794	15,388	14,294	6,174
	61-65 (*)	14,502	13,513	12,634	12,010	6,489	61-65 (*)	19,480	18,151	16,971	16,132	8,717	61-65 (*)	21,585	20,111	18,805	17,875	9,659
	66-70 (*)	18,642	17,628	16,764	15,994	10,260	66-70 (*)	25,041	23,679	22,518	21,484	13,783	66-70 (*)	27,746	26,237	24,951	23,804	15,272
	71-75 (*)	25,732	24,508	23,095	22,047	17,097	71-75 (*)	34,566	32,921	31,023	29,615	22,968	71-75 (*)	38,300	36,477	34,374	32,814	25,448
	76-80 (*)	31,478	30,221	28,746	28,007	22,860	76-80 (*)	42,283	40,595	38,614	37,621	30,707	76-80 (*)	46,850	44,980	42,785	41,685	34,024
	80+ (*)	33,153	31,830	30,861	30,434	23,746	80+ (*)	44,535	42,757	41,456	40,882	31,211	80+ (*)	49,345	47,375	45,934	45,297	34,366
Global 100	<18	5,167	4,327	3,385	2,687	1,823	<18	6,975	5,842	4,570	3,627	2,460	<18	7,722	6,468	5,060	4,016	2,724
	18-30	6,894	5,973	5,063	4,469	2,514	18-30	9,307	8,064	6,834	6,033	3,393	18-30	10,303	8,927	7,566	6,679	3,757
	31-40	8,330	7,417	6,576	5,682	2,978	31-40	11,245	10,013	8,878	7,671	4,020	31-40	12,450	11,085	9,829	8,492	4,450
	41-50	10,549	9,630	8,697	7,785	3,595	41-50	14,241	13,000	11,740	10,509	4,853	41-50	15,766	14,392	12,997	11,634	5,373
	51-55	12,615	11,761	10,758	9,974	5,219	51-55	17,030	15,877	14,522	13,464	7,064	51-55	18,853	17,577	16,077	14,905	7,800
	56-60	15,430	14,569	13,560	12,843	7,010	56-60	20,830	19,666	18,305	17,336	9,462	56-60	23,060	21,772	20,265	19,193	10,476
	61-65 (*)	18,350	17,386	16,506	15,648	9,821	61-65 (*)	24,770	23,470	22,283	21,124	13,257	61-65 (*)	27,423	25,983	24,669	23,386	14,677
	66-70 (*)	23,390	22,379	21,435	20,534	13,604	66-70 (*)	31,576	30,211	28,936	27,720	18,364	66-70 (*)	34,957	33,446	32,034	30,688	20,331
	71-75 (*)	30,503	29,361	28,272	27,592	19,333	71-75 (*)	41,177	39,636	38,166	37,247	26,098	71-75 (*)	45,586	43,880	42,253	41,235	28,892
	76-80 (*)	37,303	36,157	35,025	34,288	25,775	76-80 (*)	50,358	48,811	47,283	46,288	34,795	76-80 (*)	55,751	54,037	52,346	51,244	38,521
	80+ (*)	41,034	39,774	38,528	37,476	28,352	80+ (*)	55,394	53,693	52,011	50,590	38,275	80+ (*)	61,326	59,442	57,580	56,007	42,373
Global 100 Plus	<18	6,213	5,205	4,073	3,230	2,343	<18	8,429	7,061	5,525	4,383	3,178	<18	9,324	7,810	6,112	4,848	3,516
	18-30	8,517	7,379	6,257	5,521	3,312	18-30	11,554	10,011	8,488	7,491	4,492	18-30	12,781	11,074	9,389	8,286	4,969
	31-40	10,293	9,163	8,125	7,021	3,926	31-40	13,962	12,431	11,022	9,524	5,326	31-40	15,444	13,750	12,192	10,535	5,891
	41-50	13,034	11,898	10,744	9,619	4,738	41-50	17,682	16,140	14,575	13,049	6,427	41-50	19,559	17,854	16,122	14,434	7,110
	51-55	15,587	14,532	13,292	12,324	6,880	51-55	21,145	19,714	18,031	16,719	9,333	51-55	23,390	21,807	19,945	18,494	10,324
	56-60	19,065	17,999	16,754	15,868	9,238	56-60	25,864	24,417	22,728	21,526	12,532	56-60	28,609	27,009	25,140	23,811	13,862
	61-65 (*)	22,672	21,482	20,394	19,335	12,943	61-65 (*)	30,758	29,141	27,668	26,230	17,558	61-65 (*)	34,023	32,235	30,605	29,014	19,421
	66-70 (*)	30,185	28,880	27,661	26,499	19,790	66-70 (*)	40,949	39,177	37,524	35,948	26,847	66-70 (*)	45,296	43,336	41,508	39,764	29,697
	71-75 (*)	41,039	39,502	38,037	37,122	29,275	71-75 (*)	55,674	53,589	51,601	50,359	39,715	71-75 (*)	61,583	59,277	57,078	55,705	43,931
	76-80 (*)	50,189	48,647	47,123	46,132	37,917	76-80 (*)	68,087	65,995	63,927	62,583	51,437	76-80 (*)	75,314	73,000	70,712	69,226	56,897
	80+ (*)	50,700	49,143	47,605	46,304	38,368	80+ (*)	68,780	66,667	64,581	62,816	52,693	80+ (*)	76,081	73,743	71,436	69,484	57,074
Dental & Optical Standard	<18	747					<18	1,009					<18	1,117				
	18-30	987					18-30	1,332					18-30	1,474				
	31-40	1,220					31-40	1,647					31-40	1,823				
	41-50	1,494					41-50	2,017					41-50	2,233				
	51-55	1,967					51-55	2,655					51-55	2,940				
	56-60	2,046					56-60	2,762					56-60	3,058				
	61-65 (*)	2,607					61-65 (*)	3,519					61-65 (*)	3,896				
	66-70 (*)	2,617					66-70 (*)	3,532					66-70 (*)	3,910				
	71-75 (*)	3,519					71-75 (*)	4,750					71-75 (*)	5,259				
	76-80 (*)	3,989					76-80 (*)	5,386					76-80 (*)	5,963				
	80+ (*)	4,388					80+ (*)	5,924					80+ (*)	6,558				
Dental & Optical Plus	<18	1,274					<18	1,721					<18	1,905				
	18-30	1,715					18-30	2,316					18-30	2,564				
	31-40	2,143					31-40	2,893					31-40	3,202				
	41-50	2,643					41-50	3,567					41-50	3,949				
	51-55	3,349					51-55	4,521					51-55	5,005				
	56-60	3,827					56-60	5,165					56-60	5,719				
	61-65 (*)	4,460					61-65 (*)	6,021					61-65 (*)	6,666				
	66-70 (*)	4,625					66-70 (*)	6,243					66-70 (*)	6,912				
	71-75 (*)	5,979					71-75 (*)	8,071					71-75 (*)	8,935				
	76-80 (*)	7,297					76-80 (*)	9,850					76-80 (*)	10,904				
	80+ (*)	8,027					80+ (*)	10,835					80+ (*)	11,995				

(*) Renewals only. Age loading applies for new enrolments. Note: Dental & Optical Options not available with Hospitalisation plan and / or Deductibles of € 5,000, \$ 6,750 and CHF 7,500.

Notes