

Your Health First
Southeast Asia Plans

Exclusively for residents of Cambodia, Indonesia,
Laos, Malaysia, Philippines, Thailand &
Vietnam

Premium Table

effective 1/1/2021

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Premiums (US\$)

Evacuation and repatriation included

	Zone A Worldwide including USA/Canada				Zone B Worldwide excluding USA/Canada				Zone C Restricted only in Cambodia, Indonesia, Laos, Malaysia, Philippines, Thailand & Vietnam						
	Deductible	0	300	675	1350	Deductible	0	300	675	1350	Deductible	0	300	675	1350
Essential	<18	2,782	2,216	2,168	2,104	<18	1,285	1,054	1,007	893	<18	1,061	868	853	738
	18-30	4,219	3,485	3,381	3,197	18-30	1,953	1,636	1,562	1,291	18-30	1,559	1,284	1,200	1,022
	31-40	4,921	4,115	4,026	3,794	31-40	2,279	1,937	1,879	1,553	31-40	1,803	1,502	1,388	1,227
	41-50	6,084	5,161	5,080	4,771	41-50	2,817	2,438	2,364	1,985	41-50	2,206	1,872	1,735	1,553
	51	6,874	5,860	5,804	5,424	51	3,182	2,795	2,738	2,242	51	2,492	2,135	1,997	1,765
	52	7,258	6,227	6,160	5,768	52	3,362	2,967	2,916	2,394	52	2,628	2,265	2,120	1,857
	53	7,686	6,632	6,551	6,149	53	3,559	3,157	3,111	2,566	53	2,780	2,407	2,258	1,963
	54	8,156	7,075	6,978	6,563	54	3,776	3,368	3,327	2,759	54	2,945	2,565	2,413	2,081
	55	8,672	7,557	7,438	7,017	55	4,014	3,598	3,560	2,975	55	3,126	2,738	2,582	2,211
	56	9,232	8,080	7,936	7,502	56	4,275	3,846	3,814	3,211	56	3,325	2,928	2,768	2,358
	57	9,839	8,639	8,469	8,030	57	4,556	4,119	4,089	3,471	57	3,539	3,133	2,969	2,518
	58	10,496	9,242	9,038	8,591	58	4,859	4,411	4,383	3,754	58	3,770	3,354	3,189	2,693
	59	11,199	9,886	9,641	9,191	59	5,185	4,725	4,696	4,062	59	4,017	3,594	3,425	2,889
	60	11,953	10,569	10,283	9,826	60	5,532	5,062	5,030	4,393	60	4,282	3,851	3,680	3,099
	61	12,754	11,291	10,960	10,500	61	5,905	5,422	5,385	4,747	61	4,564	4,121	3,950	3,328
	62	13,606	12,055	11,672	11,208	62	6,298	5,801	5,758	5,125	62	4,861	4,411	4,237	3,577
	63	14,504	12,860	12,422	11,953	63	6,715	6,206	6,153	5,527	63	5,176	4,718	4,542	3,846
	64	15,449	13,707	13,210	12,737	64	7,151	6,633	6,566	5,949	64	5,507	5,039	4,864	4,135
	65	16,438	14,592	14,034	13,559	65	7,609	7,081	6,997	6,397	65	5,853	5,377	5,200	4,444
	66	17,473	15,521	14,896	14,416	66	8,089	7,550	7,447	6,863	66	6,215	5,729	5,554	4,771
	67	18,549	16,491	15,802	15,318	67	8,588	8,041	7,912	7,349	67	6,590	6,097	5,920	5,121
68	19,661	17,506	16,748	16,256	68	9,104	8,551	8,395	7,852	68	6,978	6,478	6,300	5,487	
69	20,810	18,568	17,740	17,242	69	9,636	9,081	8,894	8,373	69	7,379	6,872	6,693	5,872	
70	21,995	19,679	18,777	18,274	70	10,183	9,629	9,408	8,909	70	7,789	7,275	7,094	6,273	
71	23,206	20,835	19,869	19,355	71	10,743	10,194	9,935	9,456	71	8,212	7,688	7,507	6,690	
72	24,439	22,050	21,014	20,492	72	11,314	10,775	10,473	10,017	72	8,639	8,113	7,923	7,119	
73	25,692	23,322	22,222	21,690	73	11,895	11,369	11,025	10,585	73	9,078	8,539	8,344	7,560	
74	26,960	24,657	23,496	22,953	74	12,481	11,974	11,588	11,157	74	9,516	8,974	8,767	8,009	
75	28,232	26,059	24,845	24,291	75	13,071	12,590	12,158	11,736	75	9,959	9,409	9,191	8,463	
76	29,507	27,537	26,279	25,711	76	13,661	13,212	12,738	12,313	76	10,403	9,844	9,607	8,916	
77	30,774	29,098	27,803	27,223	77	14,248	13,839	13,325	12,886	77	10,846	10,279	10,018	9,365	
78	32,026	30,753	29,430	28,840	78	14,829	14,468	13,919	13,455	78	11,282	10,706	10,418	9,808	
79	33,257	32,507	31,173	30,575	79	15,396	15,094	14,519	14,015	79	11,711	11,126	10,801	10,233	
80+	34,454	34,379	33,047	32,441	80+	15,951	15,719	15,123	14,561	80+	12,130	11,535	11,166	10,638	

Essential Plus	<18	2,916	2,329	2,269	2,213	<18	1,351	1,104	1,033	933	<18	1,105	906	869	768
	18-30	4,445	3,687	3,562	3,381	18-30	2,057	1,732	1,645	1,364	18-30	1,638	1,352	1,225	1,074
	31-40	5,197	4,360	4,250	4,021	31-40	2,406	2,055	1,982	1,645	31-40	1,899	1,586	1,457	1,295
	41-50	6,432	5,478	5,369	5,062	41-50	2,978	2,593	2,500	2,109	41-50	2,329	1,985	1,830	1,645
	51	7,271	5,995	5,919	5,545	51	3,367	2,965	2,890	2,374	51	2,631	2,267	2,107	1,870
	52	7,681	6,390	6,306	5,917	52	3,557	3,149	3,078	2,536	52	2,775	2,403	2,240	1,971
	53	8,134	6,846	6,746	6,346	53	3,766	3,353	3,286	2,722	53	2,935	2,556	2,386	2,084
	54	8,633	7,362	7,240	6,829	54	3,999	3,577	3,515	2,928	54	3,113	2,724	2,547	2,207
	55	9,180	7,937	7,794	7,368	55	4,251	3,824	3,766	3,159	55	3,305	2,909	2,729	2,348
	56	9,778	8,575	8,401	7,965	56	4,529	4,092	4,040	3,412	56	3,515	3,111	2,926	2,504
	57	10,424	9,270	9,064	8,616	57	4,827	4,384	4,332	3,692	57	3,744	3,329	3,139	2,675
	58	11,121	10,029	9,781	9,322	58	5,150	4,697	4,647	3,996	58	3,988	3,566	3,370	2,862
	59	11,870	10,843	10,547	10,078	59	5,496	5,034	4,981	4,326	59	4,251	3,820	3,624	3,067
	60	12,672	11,711	11,363	10,888	60	5,869	5,394	5,341	4,678	60	4,532	4,092	3,893	3,293
	61	13,527	12,630	12,227	11,740	61	6,262	5,780	5,718	5,059	61	4,833	4,384	4,181	3,539
	62	14,432	13,597	13,132	12,639	62	6,682	6,186	6,117	5,463	62	5,150	4,691	4,486	3,803
	63	15,389	14,608	14,077	13,578	63	7,124	6,616	6,537	5,890	63	5,486	5,017	4,810	4,090
	64	16,395	15,659	15,062	14,552	64	7,590	7,070	6,978	6,342	64	5,838	5,361	5,154	4,398
	65	17,451	16,748	16,076	15,561	65	8,080	7,548	7,436	6,816	65	6,205	5,720	5,514	4,727
	66	18,552	17,871	17,123	16,600	66	8,589	8,047	7,912	7,312	66	6,590	6,097	5,889	5,077
	67	19,698	19,021	18,195	17,666	67	9,120	8,566	8,407	7,828	67	6,991	6,490	6,282	5,448
68	20,887	20,197	19,295	18,756	68	9,670	9,109	8,919	8,361	68	7,404	6,894	6,685	5,839	
69	22,113	21,396	20,414	19,869	69	10,239	9,670	9,448	8,915	69	7,831	7,314	7,104	6,248	
70	23,372	22,614	21,555	21,003	70	10,822	10,249	9,990	9,482	70	8,270	7,746	7,532	6,677	
71	24,663	23,851	22,717	22,156	71	11,419	10,849	10,547	10,062	71	8,720	8,187	7,970	7,123	
72	25,981	25,106	23,899	23,335	72	12,029	11,467	11,119	10,657	72	9,178	8,637	8,415	7,581	
73	27,319	26,378	25,107	24,533	73	12,647	12,097	11,707	11,261	73	9,642	9,095	8,864	8,050	
74	28,669	27,672	26,342	25,760	74	13,275	12,742	12,304	11,871	74	10,112	9,557	9,315	8,529	
75	30,027	28,991	27,609	27,021	75	13,901	13,399	12,915	12,489	75	10,585	10,023	9,765	9,013	
76	31,384	30,337	28,918	28,324	76	14,531	14,070	13,539	13,109	76	11,057	10,487	10,210	9,496	
77	32,737	31,722	30,274	29,674	77	15,156	14,749	14,174	13,732	77	11,527	10,951	10,648	9,977	
78	34,071	33,151	31,692	31,089	78	15,776	15,435	14,822	14,354	78	11,992	11,406	11,074	10,447	
79	35,382	34,640	33,186	32,579	79	16,383	16,129	15,482	14,970	79	12,450	11,855	11,483	10,903	
80+	36,656	36,203	34,775	34,166	80+	16,973	16,824	16,156	15,583	80+	12,898	12,291	11,871	11,335	

		Zone A Worldwide including USA/Canada				Zone B Worldwide excluding USA/Canada				Zone C Restricted only in Cambodia, Indonesia, Laos, Malaysia, Philippines, Thailand & Vietnam					
	Deductible	0	300	675	1350	Deductible	0	300	675	1350	Deductible	0	300	675	1350
Serene	<18	5,024	4,496	3,438	2,377	<18	2,325	1,989	1,320	981	<18	1,854	1,563	982	846
	18-30	7,978	7,411	6,276	4,542	18-30	3,695	3,299	2,511	1,478	18-30	2,882	2,517	1,781	1,122
	31-40	9,412	8,841	7,698	5,822	31-40	4,358	3,957	3,151	1,940	31-40	3,381	2,995	2,221	1,381
	41-50	12,798	12,236	11,111	9,001	41-50	5,925	5,530	4,738	3,216	41-50	4,576	4,173	3,367	2,107
	51	14,775	14,226	13,123	10,913	51	6,840	6,441	5,641	4,032	51	5,300	4,881	4,042	2,657
	52	15,559	15,011	13,923	11,679	52	7,205	6,811	6,029	4,369	52	5,582	5,162	4,325	2,887
	53	16,393	15,853	14,773	12,499	53	7,590	7,208	6,446	4,731	53	5,878	5,463	4,629	3,138
	54	17,281	16,747	15,680	13,375	54	8,001	7,632	6,895	5,122	54	6,190	5,777	4,954	3,408
	55	18,222	17,695	16,642	14,312	55	8,436	8,083	7,377	5,544	55	6,518	6,113	5,304	3,702
	56	19,222	18,704	17,666	15,310	56	8,899	8,564	7,891	5,998	56	6,863	6,467	5,678	4,021
	57	20,285	19,773	18,750	16,371	57	9,391	9,073	8,436	6,487	57	7,225	6,841	6,075	4,365
	58	21,408	20,907	19,903	17,500	58	9,912	9,613	9,016	7,009	58	7,608	7,238	6,497	4,736
	59	22,599	22,107	21,126	18,701	59	10,463	10,186	9,628	7,568	59	8,012	7,656	6,947	5,135
	60	23,859	23,379	22,421	19,975	60	11,046	10,790	10,279	8,167	60	8,436	8,100	7,424	5,562
	61	25,192	24,726	23,796	21,328	61	11,665	11,429	10,960	8,804	61	8,887	8,566	7,929	6,019
	62	26,603	26,150	25,249	22,761	62	12,317	12,103	11,675	9,483	62	9,363	9,063	8,463	6,509
	63	28,091	27,657	26,787	24,278	63	13,006	12,813	12,428	10,208	63	9,867	9,587	9,025	7,034
	64	29,667	29,249	28,410	25,883	64	13,735	13,561	13,215	10,977	64	10,404	10,142	9,621	7,590
	65	31,327	30,927	30,128	27,579	65	14,504	14,348	14,037	11,793	65	10,974	10,732	10,248	8,183
	66	33,078	32,697	31,941	29,369	66	15,313	15,174	14,894	12,655	66	11,581	11,356	10,909	8,810
	67	34,920	34,563	33,849	31,257	67	16,166	16,040	15,785	13,569	67	12,229	12,018	11,602	9,479
	68	36,861	36,526	35,859	33,244	68	17,065	16,947	16,711	14,533	68	12,919	12,725	12,333	10,184
	69	38,900	38,590	37,972	35,337	69	18,010	17,897	17,671	15,550	69	13,654	13,470	13,103	10,929
	70	41,040	40,756	40,189	37,530	70	18,999	18,889	18,664	16,619	70	14,443	14,265	13,908	11,714
	71	43,282	43,026	42,513	39,833	71	20,039	19,923	19,689	17,742	71	15,283	15,106	14,753	12,542
	72	45,627	45,399	44,941	42,243	72	21,123	20,999	20,750	18,920	72	16,180	16,000	15,639	13,410
73	48,078	47,877	47,476	44,761	73	22,258	22,119	21,840	20,154	73	17,139	16,950	16,567	14,320	
74	50,632	50,459	50,115	47,387	74	23,442	23,281	22,962	21,441	74	18,164	17,956	17,542	15,273	
75	53,289	53,144	52,853	50,120	75	24,671	24,486	24,115	22,786	75	19,256	19,024	18,561	16,268	
76	56,047	55,928	55,690	52,959	76	25,947	25,731	25,295	24,183	76	20,422	20,156	19,625	17,303	
77	58,901	58,807	58,618	55,902	77	27,270	27,012	26,506	25,634	77	21,664	21,356	20,738	18,381	
78	61,848	61,776	61,632	58,942	78	28,634	28,337	27,741	27,136	78	22,985	22,624	21,904	19,500	
79	64,882	64,828	64,721	62,077	79	30,038	29,694	29,005	28,688	79	24,391	23,968	23,121	20,658	
80+	67,997	67,957	67,876	65,299	80+	31,479	31,084	30,291	30,289	80+	25,882	25,384	24,392	21,853	

Serene Plus	<18	5,540	5,003	3,924	2,544	<18	2,566	2,215	1,511	1,049	<18	2,034	1,725	1,106	919
	18-30	8,873	8,303	7,163	5,333	18-30	4,106	3,707	2,906	1,758	18-30	3,194	2,812	2,051	1,171
	31-40	10,486	9,915	8,771	6,806	31-40	4,854	4,450	3,643	2,322	31-40	3,757	3,363	2,570	1,516
	41-50	14,288	13,732	12,622	10,439	41-50	6,615	6,230	5,462	3,827	41-50	5,095	4,694	3,887	2,512
	51	16,714	16,171	15,081	12,829	51	7,738	7,354	6,591	4,893	51	6,015	5,596	4,760	3,253
	52	17,584	17,045	15,969	13,687	52	8,140	7,773	7,039	5,277	52	6,314	5,902	5,077	3,516
	53	18,495	17,963	16,900	14,592	53	8,563	8,212	7,511	5,682	53	6,625	6,220	5,410	3,801
	54	19,454	18,931	17,885	15,549	54	9,006	8,675	8,012	6,115	54	6,951	6,553	5,761	4,104
	55	20,466	19,952	18,926	16,558	55	9,474	9,163	8,539	6,577	55	7,289	6,904	6,136	4,428
	56	21,538	21,035	20,028	17,631	56	9,970	9,679	9,096	7,072	56	7,643	7,275	6,535	4,777
	57	22,674	22,183	21,201	18,774	57	10,496	10,226	9,685	7,601	57	8,023	7,667	6,959	5,154
	58	23,880	23,402	22,447	19,991	58	11,054	10,804	10,305	8,171	58	8,424	8,085	7,410	5,560
	59	25,166	24,703	23,779	21,293	59	11,651	11,420	10,959	8,782	59	8,855	8,534	7,894	5,998
	60	26,536	26,091	25,200	22,688	60	12,286	12,074	11,647	9,442	60	9,318	9,016	8,412	6,476
	61	28,002	27,575	26,720	24,178	61	12,964	12,768	12,377	10,153	61	9,818	9,532	8,966	6,988
	62	29,571	29,162	28,344	25,776	62	13,690	13,509	13,145	10,919	62	10,358	10,093	9,563	7,542
	63	31,245	30,856	30,080	27,489	63	14,466	14,296	13,954	11,740	63	10,945	10,696	10,200	8,142
	64	33,035	32,667	31,933	29,320	64	15,295	15,132	14,808	12,628	64	11,578	11,345	10,881	8,788
	65	34,941	34,596	33,906	31,273	65	16,177	16,019	15,705	13,572	65	12,264	12,048	11,613	9,480
	66	36,971	36,648	36,005	33,356	66	17,118	16,960	16,648	14,585	66	13,006	12,801	12,390	10,221
	67	39,123	38,824	38,230	35,568	67	18,113	17,954	17,637	15,661	67	13,803	13,606	13,213	11,012
	68	41,399	41,125	40,575	37,906	68	19,167	19,004	18,675	16,805	68	14,657	14,468	14,087	11,855
	69	43,796	43,544	43,043	40,373	69	20,276	20,104	19,756	18,011	69	15,568	15,381	15,008	12,743
	70	46,306	46,078	45,622	42,955	70	21,439	21,254	20,883	19,278	70	16,537	16,349	15,973	13,678
	71	48,924	48,718	48,303	45,650	71	22,650	22,452	22,054	20,599	71	17,557	17,365	16,980	14,656
	72	51,632	51,446	51,073	48,437	72	23,906	23,690	23,263	21,969	72	18,625	18,423	18,021	15,670
73	54,418	54,248	53,911	51,303	73	25,193	24,965	24,509	23,379	73	19,732	19,521	19,094	16,712	
74	57,256	57,101	56,791	54,225	74	26,508	26,266	25,784	24,817	74	20,874	20,646	20,187	17,779	
75	60,119	59,974	59,686	57,172	75	27,832	27,582	27,085	26,267	75	22,033	21,785	21,292	18,855	
76	62,975	62,836	62,559	60,114	76	29,153	28,902	28,401	27,717	76	23,196	22,928	22,391	19,932	
77	65,782	65,643	65,367	63,001	77	30,454	30,212	29,725	29,142	77	24,346	24,056	23,476	20,990	
78	68,492	68,350	68,060	65,792	78	31,710	31,486	31,043	30,520	78	25,463	25,151	24,524	22,015	
79	71,056	70,896	70,578	68,431	79	32,896	32,711	32,344	31,824	79	26,519	26,185	25,516	22,985	
80+	73,404	73,222	72,856	70,848	80+	33,982	33,858	33,609	33,020	80+	27,484	27,132	26,429	23,878	

		Zone A Worldwide including USA/Canada		Zone B Worldwide excluding USA/Canada		Zone C Restricted only in Cambodia, Indonesia, Laos, Malaysia, Philippines, Thailand & Vietnam	
Dental Standard	<18	1,355	<18	677	<18	510	
	18-30	1,822	18-30	912	18-30	686	
	31-40	2,280	31-40	1,138	31-40	856	
	41-50	2,803	41-50	1,404	41-50	1,055	
	51-55	3,103	51-55	1,553	51-55	1,166	
	56-60*	4,197	56-60*	2,100	56-60*	1,578	
	61-65*	4,570	61-65*	2,285	61-65*	1,718	
	66-70*	5,080	66-70*	2,536	66-70*	1,910	
	71-75*	6,348	71-75*	3,174	71-75*	2,387	
	76-80*	7,743	76-80*	3,870	76-80*	2,909	

Dental Plus	<18	2,410	<18	1,206	<18	907
	18-30	3,257	18-30	1,627	18-30	1,225
	31-40	4,064	31-40	2,031	31-40	1,529
	41-50	5,017	41-50	2,509	41-50	1,887
	51-55	5,552	51-55	2,777	51-55	2,086
	56-60*	7,511	56-60*	3,754	56-60*	2,823
	61-65*	8,170	61-65*	4,088	61-65*	3,071
	66-70*	9,080	66-70*	4,541	66-70*	3,412
	71-75*	11,345	71-75*	5,673	71-75*	4,264
	76-80*	13,839	76-80*	6,919	76-80*	5,203

Accidental death and dismemberment (AD&D)

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 \$ 675,000 with a minimum of \$ 67,500
- 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)

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 \$ 13,500 per month and a minimum of \$ 1,350.

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 \$ 648,000 and a minimum of \$ 64,800;
- 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 \$ 33,750

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 \$ 33,750 will be paid.

Premium

Age	Monthly Sum Insured		Annual Premium	
	US\$		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%		

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