

Gem Collection Rates - 2024 v1

Rates Effective 01Jul2024



Annual Subscriptions in USD (net of tax)

All Rates in USD		Emerald	Sapphire	Ruby	Jade	Diamond
Individual Rates	0-17	\$ 959	\$ 1,059	\$ 1,721	\$ 2,271	\$ 2,493
	18-24	\$ 1,490	\$ 1,645	\$ 2,573	\$ 3,283	\$ 3,604
	25-29	\$ 1,851	\$ 2,046	\$ 3,170	\$ 3,939	\$ 4,325
	30-34	\$ 1,992	\$ 2,200	\$ 3,346	\$ 4,276	\$ 4,693
	35-39	\$ 2,175	\$ 2,405	\$ 3,739	\$ 4,679	\$ 5,136
	40-44	\$ 2,527	\$ 2,793	\$ 4,275	\$ 5,376	\$ 5,901
	45-49	\$ 2,886	\$ 3,189	\$ 4,925	\$ 5,991	\$ 6,578
	50-54	\$ 3,230	\$ 3,569	\$ 5,480	\$ 6,813	\$ 7,478
	55-59	\$ 4,218	\$ 4,662	\$ 6,834	\$ 8,557	\$ 9,393
	60-64	\$ 5,323	\$ 5,883	\$ 8,710	\$ 11,340	\$ 12,449
	65-69	\$ 7,127	\$ 8,076	\$ 11,646	\$ 15,164	\$ 16,645
	70-74	\$ 9,321	\$ 10,758	\$ 15,519	\$ 20,109	\$ 22,074
	75-79	\$ 10,954	\$ 12,755	\$ 18,342	\$ 23,659	\$ 25,971
	80+	\$ 12,139	\$ 14,202	\$ 20,424	\$ 26,341	\$ 28,917
	DENTAL	N/A	N/A	\$ 873	\$ 873	\$ 1,091
	MATERNITY	N/A	N/A	\$ 2,672	\$ 2,672	\$ 2,980
OPTICAL	N/A	N/A	\$ 138	\$ 173	\$ 206	

Area of Cover		
Worldwide Including USA		250%
Worldwide Excluding USA		100%
Asia*		-12%
Africa, India & Pakistan		-15%
Africa - single country with Africa CoE		-20%

Additional Options:

Out-Patient Co-pay options: (not applicable on Sapphire)		
Nil		Standard
20% Co-Pay		-30%
10% Co Pay		-20%

In-Patient Deductible options:		
Nil		Standard
\$500 / £300 / €400		-11%
\$1,000 / £600 / €800		-20%
\$2,000 / £1,200 / €1600		-26%
\$5,000 / £3,000 / €4,000		-35%
\$10,000 / £6,000 / €8,000		-50%

All Rates in USD		Emerald	Sapphire	Ruby	Jade	Diamond
Group Rates (3 to 9 lives)	0-17	\$ 864	\$ 954	\$ 1,471	\$ 1,941	\$ 2,130
	18-24	\$ 1,347	\$ 1,490	\$ 2,200	\$ 2,807	\$ 3,082
	25-29	\$ 1,674	\$ 1,850	\$ 2,711	\$ 3,370	\$ 3,700
	30-34	\$ 1,800	\$ 1,988	\$ 2,863	\$ 3,659	\$ 4,016
	35-39	\$ 1,967	\$ 2,175	\$ 3,197	\$ 4,000	\$ 4,390
	40-44	\$ 2,286	\$ 2,526	\$ 3,657	\$ 4,599	\$ 5,049
	45-49	\$ 2,608	\$ 2,882	\$ 4,213	\$ 5,123	\$ 5,625
	50-54	\$ 2,919	\$ 3,226	\$ 4,686	\$ 5,824	\$ 6,393
	55-59	\$ 3,813	\$ 4,214	\$ 5,844	\$ 7,317	\$ 8,033
	60-64	\$ 4,814	\$ 5,319	\$ 7,448	\$ 9,697	\$ 10,645
	65-69	\$ 6,492	\$ 7,300	\$ 9,959	\$ 12,965	\$ 14,233
	70-74	\$ 8,476	\$ 9,726	\$ 13,271	\$ 17,195	\$ 18,876
	75-79	\$ 9,953	\$ 11,532	\$ 15,684	\$ 20,231	\$ 22,207
	80+	\$ 11,025	\$ 12,840	\$ 17,466	\$ 22,526	\$ 24,729
	DENTAL	N/A	N/A	\$ 508	\$ 508	\$ 635
	MATERNITY	N/A	N/A	\$ 2,672	\$ 2,672	\$ 2,980
OPTICAL	N/A	N/A	\$ 88	\$ 110	\$ 131	

Family Discount (not available on group business)		
Family of 3 lives or more		-10%

Payment Frequency options		
Annual (discounted)		Standard
Semi-Annual		3% Loading
Quarterly		5% Loading
Monthly		Not available

*MHD Group Loadings		
5 Employees - 10 lives**		25% Loading
10 Employees - 19 lives		20% Loading
20 lives to 34 lives		15% Loading
35 lives - 50 lives		10% Loading
50+		No Loading

\*\*MHD only available for Group business with a minimum of 5 Employees. The loadings are then based on number of lives in the group. Please note: for MHD groups of 5 Employees-10 lives these are subject to review and confirmation by OG

All Rates in USD		Emerald	Sapphire	Ruby	Jade	Diamond
Group Rates (10 to 19 lives)	0-17	\$ 832	\$ 918	\$ 1,414	\$ 1,867	\$ 2,049
	18-24	\$ 1,292	\$ 1,428	\$ 2,111	\$ 2,696	\$ 2,958
	25-29	\$ 1,610	\$ 1,778	\$ 2,605	\$ 3,239	\$ 3,555
	30-34	\$ 1,728	\$ 1,911	\$ 2,749	\$ 3,514	\$ 3,858
	35-39	\$ 1,891	\$ 2,090	\$ 3,072	\$ 3,843	\$ 4,220
	40-44	\$ 2,197	\$ 2,429	\$ 3,514	\$ 4,417	\$ 4,849
	45-49	\$ 2,506	\$ 2,769	\$ 4,047	\$ 4,923	\$ 5,404
	50-54	\$ 2,805	\$ 3,099	\$ 4,502	\$ 5,596	\$ 6,143
	55-59	\$ 3,665	\$ 4,051	\$ 5,615	\$ 7,030	\$ 7,719
	60-64	\$ 4,625	\$ 5,110	\$ 7,157	\$ 9,316	\$ 10,228
	65-69	\$ 6,257	\$ 7,014	\$ 9,567	\$ 12,456	\$ 13,674
	70-74	\$ 8,164	\$ 9,344	\$ 12,752	\$ 16,522	\$ 18,138
	75-79	\$ 9,584	\$ 11,080	\$ 15,069	\$ 19,437	\$ 21,335
	80+	\$ 10,612	\$ 12,337	\$ 16,780	\$ 21,642	\$ 23,758
	DENTAL	N/A	N/A	\$ 508	\$ 508	\$ 635
	MATERNITY	N/A	N/A	\$ 2,672	\$ 2,672	\$ 2,980
OPTICAL	N/A	N/A	\$ 88	\$ 110	\$ 131	

Fixed Exchange Rates		
£ - GBP		0.676
€ - EURO		0.8

BMI (Body Mass Index) Loadings		
30-30.99		5% Loading
31-32.99		10% Loading
33-34.99		15% Loading
35-39.99		20% Loading
40+		25% Loading

General Notes:

- 1) Premiums to be zoned by Country of Residence
  - 2) Optional Maternity Benefit subject to 10 month wait period
  - 3) Rates for 80 and over are for renewals only
  - 4) There may be an additional loading dependent on BMI of an applicant. If applicable this will be confirmed upon submission of an application
  - 5) If paying by Credit card, please contact OG to discuss. There may be additional costs involved on this option of payment
- \* Asia area of cover includes: Thailand - Vietnam - Burma/Myanmar - Indonesia - Cambodia - Laos - Philippines - Malaysia - India - Nepal - Maldives - Bangladesh - Brunei - Bhutan - Pakistan - Sri Lanka - East Timor - Mongolia - India - Pakistan and Japan

All Rates in USD		Emerald	Sapphire	Ruby	Jade	Diamond
Group Rates (20+ lives)	0-17	\$ 978	\$ 1,082	\$ 1,279	\$ 1,687	\$ 1,851
	18-24	\$ 1,520	\$ 1,682	\$ 1,911	\$ 2,438	\$ 2,676
	25-29	\$ 1,895	\$ 2,092	\$ 2,353	\$ 2,924	\$ 3,211
	30-34	\$ 2,034	\$ 2,249	\$ 2,484	\$ 3,175	\$ 3,485
	35-39	\$ 2,225	\$ 2,458	\$ 2,778	\$ 3,476	\$ 3,816
	40-44	\$ 2,585	\$ 2,857	\$ 3,175	\$ 3,992	\$ 4,383
	45-49	\$ 2,951	\$ 3,262	\$ 3,657	\$ 4,448	\$ 4,883
	50-54	\$ 3,303	\$ 3,651	\$ 4,070	\$ 5,059	\$ 5,554
	55-59	\$ 4,315	\$ 4,769	\$ 5,076	\$ 6,356	\$ 6,976
	60-64	\$ 5,445	\$ 6,018	\$ 6,469	\$ 8,421	\$ 9,245
	65-69	\$ 7,447	\$ 8,258	\$ 8,648	\$ 11,258	\$ 12,358
	70-74	\$ 9,691	\$ 10,998	\$ 11,525	\$ 14,933	\$ 16,393
	75-79	\$ 11,364	\$ 13,043	\$ 13,620	\$ 17,568	\$ 19,285
	80+	\$ 12,577	\$ 14,525	\$ 15,168	\$ 19,562	\$ 21,474
	DENTAL	N/A	N/A	\$ 508	\$ 508	\$ 635
	MATERNITY	N/A	N/A	\$ 2,672	\$ 2,672	\$ 2,980
OPTICAL	N/A	N/A	\$ 88	\$ 110	\$ 131	