

Gem Plan Rates
Rates Effective 01Jul2026



Annual Subscriptions in USD (net of tax)

All Rates in USD		Emerald	Sapphire	Ruby	Jade	Diamond
Individual Rates	0-17	\$1,111	\$1,215	\$1,994	\$2,606	\$2,861
	18-24	\$1,725	\$1,889	\$2,981	\$3,767	\$4,136
	25-29	\$2,144	\$2,348	\$3,672	\$4,521	\$4,964
	30-34	\$2,307	\$2,525	\$3,875	\$4,907	\$5,387
	35-39	\$2,520	\$2,760	\$4,331	\$5,370	\$5,894
	40-44	\$2,927	\$3,206	\$4,951	\$6,170	\$6,772
	45-49	\$3,342	\$3,661	\$5,706	\$6,877	\$7,549
	50-54	\$3,741	\$4,096	\$6,347	\$7,819	\$8,582
	55-59	\$4,886	\$5,350	\$7,917	\$9,821	\$10,781
	60-64	\$6,165	\$6,753	\$10,088	\$13,014	\$14,288
	65-69	\$8,255	\$9,268	\$13,490	\$17,405	\$19,104
	70-74	\$10,797	\$12,347	\$17,977	\$23,079	\$25,335
	75-79	\$12,687	\$14,638	\$21,246	\$27,155	\$29,807
	80+	\$14,061	\$16,300	\$23,658	\$30,231	\$33,189
	DENTAL	\$1,002	\$1,002	\$1,002	\$1,002	\$1,253
	MATERNITY	N/A	N/A	\$3,066	\$3,066	\$3,420
	OPTICAL	\$158	\$158	\$158	\$198	\$236

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

* Anyone choosing the WW Including USA option will have the base rate *2.5 (no further country zoning applies)

Additional Options:

Out-Patient Co Pay options:	
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 / £1200 / €1600	-26%
\$5,000 / £3,000 / €4,000	-35%
\$10,000 / £6,000 / €8,000	-50%

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.

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

All Rates in USD		Emerald	Sapphire	Ruby	Jade	Diamond
Group Rates (3 to 9 lives)	0-17	\$1,001	\$1,096	\$1,703	\$2,228	\$2,445
	18-24	\$1,560	\$1,710	\$2,548	\$3,221	\$3,537
	25-29	\$1,939	\$2,122	\$3,140	\$3,868	\$4,247
	30-34	\$2,085	\$2,282	\$3,316	\$4,200	\$4,609
	35-39	\$2,278	\$2,496	\$3,703	\$4,591	\$5,039
	40-44	\$2,647	\$2,899	\$4,236	\$5,278	\$5,794
	45-49	\$3,021	\$3,309	\$4,880	\$5,880	\$6,457
	50-54	\$3,382	\$3,703	\$5,428	\$6,685	\$7,338
	55-59	\$4,418	\$4,836	\$6,769	\$8,398	\$9,220
	60-64	\$5,576	\$6,105	\$8,626	\$11,129	\$12,217
	65-69	\$7,520	\$8,379	\$11,536	\$14,880	\$16,336
	70-74	\$9,818	\$11,162	\$15,372	\$19,735	\$21,664
	75-79	\$11,529	\$13,234	\$18,168	\$23,219	\$25,487
	80+	\$12,771	\$14,736	\$20,232	\$25,853	\$28,382
	DENTAL	\$583	\$583	\$583	\$583	\$728
	MATERNITY	N/A	N/A	\$3,066	\$3,066	\$3,420
	OPTICAL	\$101	\$101	\$101	\$126	\$151

All Rates in USD		Emerald	Sapphire	Ruby	Jade	Diamond
Group Rates (10 to 19 lives)	0-17	\$964	\$1,054	\$1,637	\$2,143	\$2,351
	18-24	\$1,497	\$1,639	\$2,445	\$3,094	\$3,395
	25-29	\$1,864	\$2,040	\$3,017	\$3,717	\$4,081
	30-34	\$2,002	\$2,192	\$3,184	\$4,033	\$4,428
	35-39	\$2,190	\$2,398	\$3,558	\$4,411	\$4,844
	40-44	\$2,545	\$2,788	\$4,070	\$5,070	\$5,565
	45-49	\$2,902	\$3,178	\$4,687	\$5,651	\$6,202
	50-54	\$3,249	\$3,556	\$5,214	\$6,423	\$7,050
	55-59	\$4,246	\$4,650	\$6,503	\$8,068	\$8,860
	60-64	\$5,357	\$5,865	\$8,290	\$10,692	\$11,739
	65-69	\$7,248	\$8,051	\$11,082	\$14,296	\$15,694
	70-74	\$9,457	\$10,724	\$14,772	\$18,962	\$20,818
	75-79	\$11,102	\$12,717	\$17,455	\$22,308	\$24,486
	80+	\$12,293	\$14,160	\$19,436	\$24,838	\$27,268
	DENTAL	\$583	\$583	\$583	\$583	\$728
	MATERNITY	N/A	N/A	\$3,066	\$3,066	\$3,420
	OPTICAL	\$101	\$101	\$101	\$126	\$151

All Rates in USD		Emerald	Sapphire	Ruby	Jade	Diamond
Group Rates (20+ lives)	0-17	\$851	\$932	\$1,482	\$1,937	\$2,125
	18-24	\$1,322	\$1,449	\$2,213	\$2,798	\$3,070
	25-29	\$1,649	\$1,802	\$2,726	\$3,356	\$3,685
	30-34	\$1,769	\$1,938	\$2,878	\$3,644	\$4,000
	35-39	\$1,935	\$2,118	\$3,217	\$3,989	\$4,379
	40-44	\$2,248	\$2,462	\$3,677	\$4,582	\$5,030
	45-49	\$2,566	\$2,810	\$4,236	\$5,104	\$5,603
	50-54	\$2,872	\$3,146	\$4,714	\$5,807	\$6,375
	55-59	\$3,752	\$4,109	\$5,880	\$7,295	\$8,006
	60-64	\$4,735	\$5,186	\$7,494	\$9,665	\$10,610
	65-69	\$6,476	\$7,116	\$10,017	\$12,922	\$14,183
	70-74	\$8,427	\$9,477	\$13,350	\$17,138	\$18,815
	75-79	\$9,883	\$11,239	\$15,777	\$20,163	\$22,134
	80+	\$10,938	\$12,514	\$17,570	\$22,452	\$24,645
	DENTAL	\$583	\$583	\$583	\$583	\$728
	MATERNITY	N/A	N/A	\$3,066	\$3,066	\$3,420
	OPTICAL	\$101	\$101	\$101	\$126	\$151

Notes:

- 1) Premiums to be zoned by Country of Residence (Refer to Zoning sheet)
- 2) Optional Maternity Benefit subject to 10 month wait period
- 3) Rates for age 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) * Asia AoC: (Bangladesh - Bhutan - Brunei - Cambodia - East Timor - India - Indonesia - Japan - Laos - Malaysia - Maldives - Mongolia - Myanmar - Nepal - Pakistan - Philippines - Sri Lanka - Taiwan - Thailand - Vietnam)