

## PREMIUM TABLES & KEY FEATURES

Premium for Major Plan (in US\$)																
Age Band	0-3	4-18	19-25	26-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	66-70	71-75	76-80	81-85	86-90
Worldwide	1,365	1,139	1,425	1,574	1,717	1,871	2,031	2,185	2,610	2,797	3,924	5,559	7,563	9,518	13,296	18,588
TAL*	1,024	854	1,069	1,181	1,288	1,403	1,523	1,639	1,958	2,098	2,943	4,169	5,672	7,139	9,972	13,941

**\*TAL option** (Treatment Area Limit) is available to residents in Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Taiwan, Thailand, and Vietnam. TAL limits coverage in Hong Kong (SAR), Japan, North America and Singapore to Emergency Inpatient cover for accumulated 30 days per policy year (For full details please refer to Policy Wording).

**\*\*Medical Examination Requirement.** Applicants over the age of 65 must at their own expense have a Company approved physician submit a completed Physician Examination Report directly to the Company.

Residents in the E.U. Countries, U.K. and Switzerland (20% loading to Worldwide Premium).

Residents in Singapore (40% loading to Worldwide Premium).

Residents in Hong Kong (40% loading to Worldwide Premium).

Geographical loading for North American residents is available on request.

### Medical Second Opinion

There are times when a second medical opinion is better than relying on one. A Medical Second Opinion is available for eligible medical conditions and accidents and will assess whether the original treatment is in line with state-of-the-art medicine and meets your needs. With this second opinion, you can see more clearly and take serious and far-reaching decisions on the basis of the best information.

Premium for Additional Benefits (in US\$)																
Age Band	0-3	4-18	19-25	26-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	66-70	71-75	76-80	81-85	86-90
US\$1,000,000 Benefit	481	401	401	401	401	401	401	401	412	412	412	576	576	576	576	576
Room & Board (per \$50 increase)	62	51	51	51	51	51	51	67	69	69	87	82	105	101	132	132
Surgeon's Fee	107	89	110	120	130	140	147	158	179	189	208	291	396	532	739	1,027
Dental	781	781	781	781	781	781	781	781	781	781	781	781	781	781	781	781
Travel	88	88	88	88	88	88	88	88	88	88	88	88	88	88	88	88
Rental Car Protection	Not available		83 (Age 23 to 75)										Not available			
Personal Accident	Class 1 Occupation - US\$1 per 1,000 Class 2 Occupation - US\$1.25 per 1,000													Not available		

### Key Features

- Free Choice of doctors and hospitals.
- Guaranteed renewability regardless of age, medical condition or location.
- Flexible geographic cover.
- Free coverage for recreational sports.
- Direct payment to hospitals and 24-hour Worldwide Emergency Assistance.
- Consideration of declared pre-existing conditions.

*This brochure is not a contract. For exact wording and complete details of the cover, terms, conditions and exclusions of the policy, please refer to the policy itself.*

If you have any questions relating to this application, please forward them to Pacific Cross Insurance Company Limited at  
E-mail: [inquiry@pacificcross.com](mailto:inquiry@pacificcross.com)  
Website: <http://www.pacificcross.com>