



# INTERNATIONAL HEALTH INSURANCE

## Area 1 Premiums

USD premiums payable by members resident in Europe including 40% Low Claims Discount. Area of cover is Worldwide excluding the United States of America. Refer to page 2 for Europe countries.

Age	Major Medical USD	Standard USD	Comprehensive USD	Fully Comprehensive USD
0	566.39	852.59	1,150.81	1,438.51
1	566.39	852.59	1,150.81	1,438.51
2	566.39	852.59	1,150.81	1,438.51
3	566.39	852.59	1,150.81	1,438.51
4	566.39	852.59	1,150.81	1,438.51
5	566.39	852.59	1,150.81	1,438.51
6	566.39	852.59	1,150.81	1,438.51
7	566.39	852.59	1,150.81	1,438.51
8	566.39	852.59	1,150.81	1,438.51
9	566.39	852.59	1,150.81	1,438.51
10	566.39	852.59	1,150.81	1,438.51
11	566.39	852.59	1,150.81	1,438.51
12	566.39	852.59	1,150.81	1,438.51
13	566.39	852.59	1,150.81	1,438.51
14	566.39	852.59	1,150.81	1,438.51
15	566.39	852.59	1,150.81	1,438.51
16	566.39	852.59	1,150.81	1,438.51
17	566.39	852.59	1,150.81	1,438.51
18	721.14	1,132.78	1,524.90	1,905.75
19	739.92	1,184.61	1,597.76	1,996.63
20	766.96	1,235.70	1,711.19	2,137.87
21	771.46	1,246.20	1,731.48	2,164.90
22	776.72	1,256.73	1,752.51	2,191.19
23	781.23	1,267.25	1,772.79	2,216.74
24	787.24	1,277.01	1,793.83	2,242.28
25	791.74	1,287.53	1,814.10	2,267.81
26	797.00	1,298.04	1,835.13	2,294.11
27	802.26	1,308.56	1,855.42	2,319.65
28	807.52	1,318.32	1,876.45	2,345.19
29	812.78	1,328.84	1,933.54	2,416.55
30	822.54	1,339.35	2,010.91	2,513.46
31	896.91	1,483.58	2,117.58	2,647.17
32	926.21	1,504.61	2,140.12	2,674.96
33	952.50	1,524.90	2,160.40	2,700.50
34	978.03	1,545.93	2,176.17	2,720.03
35	998.32	1,576.72	2,185.19	2,731.29

Age	Major Medical	Standard	Comprehensive	Fully Comprehensive
	USD	USD	USD	USD
36	1,008.84	1,597.76	2,196.46	2,745.57
37	1,019.35	1,618.05	2,217.50	2,771.86
38	1,029.11	1,639.08	2,268.57	2,836.46
39	1,039.64	1,669.87	2,372.23	2,964.92
40	1,080.94	1,804.34	2,475.15	3,094.11
41	1,177.85	2,020.67	2,744.07	3,429.90
42	1,189.88	2,041.71	2,785.38	3,481.73
43	1,204.90	2,062.00	2,826.69	3,533.57
44	1,231.18	2,088.29	2,868.01	3,584.65
45	1,252.22	2,113.83	2,892.80	3,615.44
46	1,267.25	2,140.12	2,914.59	3,642.48
47	1,283.02	2,165.66	2,940.13	3,674.79
48	1,298.04	2,201.71	2,991.95	3,740.13
49	1,339.35	2,237.77	3,146.70	3,933.94
50	1,365.64	2,424.07	3,198.53	3,997.79
51	1,591.75	2,681.72	3,537.31	4,422.21
52	1,607.53	2,733.54	3,714.60	4,643.81
53	1,623.31	2,785.38	3,921.17	4,902.22
54	1,648.84	2,991.95	4,127.75	5,159.87
55	1,700.68	3,198.53	4,334.32	5,418.28
56	2,217.50	3,663.51	4,739.21	5,924.58
57	2,243.03	3,714.60	4,851.13	6,063.55
58	2,268.57	3,766.43	4,954.05	6,192.76
59	2,320.40	3,818.26	5,140.34	6,425.62
60	2,392.52	3,870.10	5,270.29	6,587.87
61	2,845.48	4,442.49	5,879.51	7,349.58
62	2,888.30	4,644.56	5,986.92	7,484.03
63	2,940.13	4,851.13	6,297.16	7,871.63
64	2,991.95	5,119.31	6,503.73	8,129.30
65	3,179.76	5,367.21	6,916.89	8,646.11
66	3,508.02	5,862.24	7,676.33	9,595.61
67	3,611.68	5,884.02	7,846.11	9,808.19
68	3,714.60	6,038.75	8,052.68	10,066.60
69	3,818.26	6,167.96	8,259.25	10,324.26
70	4,024.83	6,327.97	8,398.22	10,497.78

### Area 1 Location List

Albania	Denmark	Hungary	North Macedonia	Serbia
Andorra	Estonia	Iceland	Malta	Slovakia
Austria	Faroe Islands	Ireland	Moldova	Slovenia
Belarus	Finland	Isle of Man	Monaco	Spain
Belgium	France	Italy	Montenegro	Sweden
Bosnia and Herzegovina	Germany	Jersey	Netherlands	Switzerland
Bulgaria	Gibraltar	Kosovo	Norway	Turkey
Croatia	Greece	Latvia	Poland	Ukraine
Cyprus	Greenland	Liechtenstein	Portugal	United Kingdom
Czech Republic	Guernsey	Lithuania	Romania	
	Holy See	Luxembourg	San Marino	



# INTERNATIONAL HEALTH INSURANCE

## Area 1 Premiums - Including 20% Co-insurance

USD premiums payable by members resident in Europe including 40% Low Claims Discount, combined with an additional 25% premium reduction from a 20% Co-insurance. Area of cover is Worldwide excluding the United States of America. Refer to page 2 for Europe countries.

Age	Major Medical USD	Standard USD	Comprehensive USD	Fully Comprehensive USD
0	424.79	639.44	863.11	1,078.88
1	424.79	639.44	863.11	1,078.88
2	424.79	639.44	863.11	1,078.88
3	424.79	639.44	863.11	1,078.88
4	424.79	639.44	863.11	1,078.88
5	424.79	639.44	863.11	1,078.88
6	424.79	639.44	863.11	1,078.88
7	424.79	639.44	863.11	1,078.88
8	424.79	639.44	863.11	1,078.88
9	424.79	639.44	863.11	1,078.88
10	424.79	639.44	863.11	1,078.88
11	424.79	639.44	863.11	1,078.88
12	424.79	639.44	863.11	1,078.88
13	424.79	639.44	863.11	1,078.88
14	424.79	639.44	863.11	1,078.88
15	424.79	639.44	863.11	1,078.88
16	424.79	639.44	863.11	1,078.88
17	424.79	639.44	863.11	1,078.88
18	540.85	849.59	1,143.67	1,429.31
19	554.94	888.46	1,198.32	1,497.48
20	575.22	926.77	1,283.39	1,603.40
21	578.60	934.65	1,298.61	1,623.68
22	582.54	942.55	1,314.38	1,643.39
23	585.92	950.43	1,329.59	1,662.55
24	590.43	957.76	1,345.37	1,681.71
25	593.81	965.65	1,360.58	1,700.86
26	597.75	973.53	1,376.35	1,720.58
27	601.70	981.42	1,391.56	1,739.74
28	605.64	988.74	1,407.33	1,758.89
29	609.58	996.63	1,450.16	1,812.41
30	616.90	1,004.52	1,508.18	1,885.10
31	672.68	1,112.69	1,588.18	1,985.38
32	694.66	1,128.46	1,605.09	2,006.22
33	714.37	1,143.67	1,620.30	2,025.37
34	733.53	1,159.45	1,632.13	2,040.03
35	748.74	1,182.54	1,638.89	2,048.47

Age	Major Medical	Standard	Comprehensive	Fully Comprehensive
	USD	USD	USD	USD
36	756.63	1,198.32	1,647.35	2,059.18
37	764.51	1,213.54	1,663.12	2,078.89
38	771.83	1,229.31	1,701.43	2,127.34
39	779.73	1,252.40	1,779.17	2,223.69
40	810.71	1,353.25	1,856.36	2,320.58
41	883.39	1,515.51	2,058.06	2,572.43
42	892.41	1,531.28	2,089.04	2,611.30
43	903.68	1,546.50	2,120.02	2,650.18
44	923.38	1,566.22	2,151.01	2,688.49
45	939.17	1,585.37	2,169.60	2,711.58
46	950.43	1,605.09	2,185.94	2,731.86
47	962.26	1,624.24	2,205.10	2,756.09
48	973.53	1,651.28	2,243.97	2,805.10
49	1,004.52	1,678.32	2,360.03	2,950.46
50	1,024.23	1,818.05	2,398.90	2,998.34
51	1,193.81	2,011.29	2,652.99	3,316.66
52	1,205.65	2,050.16	2,785.95	3,482.85
53	1,217.48	2,089.04	2,940.88	3,676.67
54	1,236.63	2,243.97	3,095.81	3,869.91
55	1,275.51	2,398.90	3,250.74	4,063.71
56	1,663.12	2,747.63	3,554.41	4,443.44
57	1,682.27	2,785.95	3,638.35	4,547.66
58	1,701.43	2,824.82	3,715.54	4,644.57
59	1,740.30	2,863.69	3,855.25	4,819.21
60	1,794.39	2,902.57	3,952.72	4,940.90
61	2,134.11	3,331.87	4,409.63	5,512.18
62	2,166.23	3,483.42	4,490.19	5,613.02
63	2,205.10	3,638.35	4,722.87	5,903.72
64	2,243.97	3,839.48	4,877.80	6,096.97
65	2,384.82	4,025.40	5,187.67	6,484.58
66	2,631.02	4,396.68	5,757.24	7,196.71
67	2,708.76	4,413.01	5,884.58	7,356.14
68	2,785.95	4,529.06	6,039.51	7,549.95
69	2,863.69	4,625.97	6,194.44	7,743.20
70	3,018.62	4,745.98	6,298.67	7,873.34

### Area 1 Location List

Albania	Denmark	Hungary	North Macedonia	Serbia
Andorra	Estonia	Iceland	Malta	Slovakia
Austria	Faroe Islands	Ireland	Moldova	Slovenia
Belarus	Finland	Isle of Man	Monaco	Spain
Belgium	France	Italy	Montenegro	Sweden
Bosnia and Herzegovina	Germany	Jersey	Netherlands	Switzerland
Bulgaria	Gibraltar	Kosovo	Norway	Turkey
Croatia	Greece	Latvia	Poland	Ukraine
Cyprus	Greenland	Liechtenstein	Portugal	United Kingdom
Czech Republic	Guernsey	Lithuania	Romania	
	Holy See	Luxembourg	San Marino	



# INTERNATIONAL HEALTH INSURANCE

## Area 2 Premiums

USD premiums payable by members resident in Area 2 including 40% Low Claims Discount. Area of cover is Worldwide excluding the United States of America. Refer to page 3 for Area 2 countries.

Age	Major Medical	Standard	Comprehensive	Fully Comprehensive
	USD	USD	USD	USD
0	754.94	1,136.54	1,534.66	1,918.52
1	754.94	1,136.54	1,534.66	1,918.52
2	754.94	1,136.54	1,534.66	1,918.52
3	754.94	1,136.54	1,534.66	1,918.52
4	754.94	1,136.54	1,534.66	1,918.52
5	754.94	1,136.54	1,534.66	1,918.52
6	754.94	1,136.54	1,534.66	1,918.52
7	754.94	1,136.54	1,534.66	1,918.52
8	754.94	1,136.54	1,534.66	1,918.52
9	754.94	1,136.54	1,534.66	1,918.52
10	754.94	1,136.54	1,534.66	1,918.52
11	754.94	1,136.54	1,534.66	1,918.52
12	754.94	1,136.54	1,534.66	1,918.52
13	754.94	1,136.54	1,534.66	1,918.52
14	754.94	1,136.54	1,534.66	1,918.52
15	754.94	1,136.54	1,534.66	1,918.52
16	754.94	1,136.54	1,534.66	1,918.52
17	754.94	1,136.54	1,534.66	1,918.52
18	961.52	1,509.87	2,033.45	2,541.25
19	987.05	1,579.73	2,129.60	2,662.94
20	1,022.36	1,648.09	2,281.33	2,851.48
21	1,028.36	1,662.37	2,309.13	2,886.79
22	1,035.12	1,675.13	2,336.18	2,920.59
23	1,042.64	1,689.41	2,364.72	2,955.15
24	1,049.39	1,703.68	2,391.77	2,989.70
25	1,055.41	1,716.46	2,418.81	3,024.26
26	1,062.92	1,730.73	2,447.35	3,058.82
27	1,069.69	1,744.99	2,474.40	3,093.36
28	1,076.44	1,757.77	2,501.44	3,127.17
29	1,083.95	1,772.03	2,578.06	3,222.57
30	1,096.73	1,786.30	2,680.97	3,351.02
31	1,195.89	1,978.61	2,823.69	3,529.80
32	1,234.95	2,005.65	2,852.98	3,566.61
33	1,269.50	2,034.20	2,880.78	3,600.42
34	1,303.30	2,061.25	2,901.81	3,627.46
35	1,331.85	2,102.55	2,913.83	3,641.73

Age	Major Medical	Standard	Comprehensive	Fully Comprehensive
	USD	USD	USD	USD
36	1,344.61	2,129.60	2,928.85	3,661.27
37	1,358.88	2,158.15	2,955.90	3,695.82
38	1,373.16	2,185.19	3,025.77	3,781.46
39	1,385.93	2,226.51	3,162.47	3,953.47
40	1,441.51	2,406.03	3,300.69	4,126.25
41	1,571.48	2,695.24	3,658.26	4,572.45
42	1,586.50	2,722.29	3,713.85	4,642.31
43	1,606.77	2,749.33	3,769.43	4,711.42
44	1,641.34	2,784.63	3,823.52	4,779.77
45	1,669.87	2,819.19	3,856.57	4,820.33
46	1,689.41	2,852.98	3,885.87	4,857.15
47	1,710.44	2,887.55	3,920.41	4,900.72
48	1,730.73	2,935.62	3,988.78	4,986.35
49	1,786.30	2,984.45	4,195.36	5,244.76
50	1,820.11	3,232.34	4,265.21	5,331.14
51	2,122.09	3,575.63	4,715.92	5,895.28
52	2,143.87	3,645.49	4,953.30	6,192.00
53	2,164.90	3,713.85	5,228.23	6,536.04
54	2,199.46	3,988.78	5,504.67	6,880.08
55	2,267.81	4,265.21	5,779.60	7,224.87
56	2,955.90	4,884.94	6,318.95	7,899.44
57	2,991.21	4,953.30	6,467.68	8,084.98
58	3,025.77	5,021.66	6,605.90	8,257.75
59	3,094.11	5,091.51	6,853.80	8,567.24
60	3,191.02	5,159.87	7,027.32	8,784.33
61	3,794.98	5,923.08	7,839.34	9,798.43
62	3,852.06	6,192.76	7,983.57	9,978.72
63	3,920.41	6,467.68	8,396.72	10,495.53
64	3,988.78	6,826.75	8,671.66	10,839.57
65	4,241.18	7,157.27	9,223.01	11,528.40
66	4,678.37	7,816.81	10,234.87	12,793.39
67	4,815.08	7,845.36	10,462.47	13,077.34
68	4,953.30	8,051.92	10,737.40	13,422.13
69	5,091.51	8,223.95	11,012.34	13,766.18
70	5,366.45	8,438.04	11,197.88	13,997.54

## Area 2 Location List

Abu Dhabi	Fujairah	Papua New Guinea
Ajman	Gabon	Paraguay
Afghanistan	Georgia	Peru
Algeria	Ghana	Philippines
American Samoa	Grenada	Pitcairn Islands
Angola	Guadeloupe	Puerto Rico
Anguilla	Guam	Qatar
Antigua and Barbuda	Guatemala	Ras al-Khaimah
Argentina	Guinea	Reunion
Armenia	Guinea-Bissau	Russia
Aruba	Guyana	Rwanda
Australia	Haiti	Saint Helena
Azerbaijan	Honduras	Saint Lucia
Bahamas	India	Saint Martin
Bahrain	Indonesia	Saint Pierre and Miquelon
Bangladesh	Iran	Saint Vincent and the Grenadines
Barbados	Iraq	Samoa
Belize	Israel	Sao Tome and Principe
Benin	Jamaica	Saudi Arabia
Bermuda	Jordan	Senegal
Bhutan	Kazakhstan	Seychelles
Bolivia	Kenya	Sharjah
Botswana	Kiribati	Sierra Leone
Brazil	Kuwait	Sint Maarten
British Virgin Islands	Kyrgyzstan	Solomon Islands
Brunei	Laos	Somalia
Burkina Faso	Lebanon	South Africa
Burundi	Lesotho	South Korea
Cambodia	Liberia	South Sudan
Cameroon	Libya	Sri Lanka
Canada	Macau	Sudan
Cape Verde	Madagascar	Suriname
Cayman Islands	Malawi	Syria
Central African Republic	Malaysia	Taiwan
Chad	Maldives	Tajikistan
Chile	Mali	Tanzania
Christmas Island	Marshall Islands	Thailand
Cocos (Keeling) Islands	Mauritania	The Gambia
Colombia	Mayotte	Timor-Leste
Comoros	Mexico	Togo
Congo, Democratic Republic of the	Micronesia	Tokelau
Congo, Republic of the	Mongolia	Tonga
Cook Islands	Montserrat	Trinidad and Tobago
Costa Rica	Morocco	Tunisia
Côte d'Ivoire	Mozambique	Turkmenistan
Cuba	Myanmar	Turks and Caicos Islands
Curacao	Namibia	Tuvalu
Djibouti	Nauru	Uganda
Dominica	Nepal	Umm al-Quwain
Dominican Republic	New Caledonia	Uruguay
Dubai	New Zealand	US Virgin Islands
East Timor	Nicaragua	Uzbekistan
Ecuador	Niger	Vanuatu
Egypt	Nigeria	Venezuela
El Salvador	Niue	Vietnam
Equatorial Guinea	Norfolk Island	Wallis and Futuna
Eritrea	Northern Mariana Islands	Yemen
Eswatini	North Korea	Zambia
Ethiopia	Oman	Zimbabwe
Falkland Islands	Pakistan	Western Sahara
Fiji	Palau	
French Guiana	Palestinian Territories	
French Polynesia	Panama	



# INTERNATIONAL HEALTH INSURANCE

## Area 2 Premiums - Including 20% Co-insurance

USD premiums payable by members resident in Area 2 including 40% Low Claims Discount, combined with an additional 25% premium reduction from a 20% Co-insurance. Area of cover is Worldwide excluding the United States of America. Refer to page 3 for Area 2 countries.

Age	Major Medical USD	Standard USD	Comprehensive USD	Fully Comprehensive USD
0	566.21	852.40	1,151.00	1,438.89
1	566.21	852.40	1,151.00	1,438.89
2	566.21	852.40	1,151.00	1,438.89
3	566.21	852.40	1,151.00	1,438.89
4	566.21	852.40	1,151.00	1,438.89
5	566.21	852.40	1,151.00	1,438.89
6	566.21	852.40	1,151.00	1,438.89
7	566.21	852.40	1,151.00	1,438.89
8	566.21	852.40	1,151.00	1,438.89
9	566.21	852.40	1,151.00	1,438.89
10	566.21	852.40	1,151.00	1,438.89
11	566.21	852.40	1,151.00	1,438.89
12	566.21	852.40	1,151.00	1,438.89
13	566.21	852.40	1,151.00	1,438.89
14	566.21	852.40	1,151.00	1,438.89
15	566.21	852.40	1,151.00	1,438.89
16	566.21	852.40	1,151.00	1,438.89
17	566.21	852.40	1,151.00	1,438.89
18	721.14	1,132.40	1,525.09	1,905.94
19	740.29	1,184.80	1,597.20	1,997.21
20	766.77	1,236.07	1,711.00	2,138.61
21	771.27	1,246.78	1,731.85	2,165.09
22	776.34	1,256.35	1,752.13	2,190.45
23	781.98	1,267.06	1,773.54	2,216.36
24	787.05	1,277.76	1,793.83	2,242.28
25	791.56	1,287.34	1,814.11	2,268.20
26	797.19	1,298.05	1,835.51	2,294.12
27	802.27	1,308.74	1,855.80	2,320.02
28	807.33	1,318.32	1,876.08	2,345.37
29	812.97	1,329.02	1,933.55	2,416.93
30	822.55	1,339.73	2,010.73	2,513.27
31	896.91	1,483.96	2,117.76	2,647.35
32	926.21	1,504.24	2,139.74	2,674.96
33	952.12	1,525.65	2,160.59	2,700.31
34	977.48	1,545.94	2,176.36	2,720.59
35	998.88	1,576.92	2,185.37	2,731.30

Age	Major Medical	Standard	Comprehensive	Fully Comprehensive
	USD	USD	USD	USD
36	1,008.46	1,597.20	2,196.64	2,745.95
37	1,019.16	1,618.61	2,216.93	2,771.86
38	1,029.87	1,638.89	2,269.32	2,836.09
39	1,039.45	1,669.88	2,371.85	2,965.10
40	1,081.13	1,804.53	2,475.52	3,094.69
41	1,178.61	2,021.43	2,743.69	3,429.34
42	1,189.87	2,041.72	2,785.39	3,481.73
43	1,205.08	2,062.00	2,827.07	3,533.57
44	1,231.01	2,088.48	2,867.64	3,584.83
45	1,252.40	2,114.39	2,892.43	3,615.25
46	1,267.06	2,139.74	2,914.40	3,642.86
47	1,282.83	2,165.66	2,940.31	3,675.54
48	1,298.05	2,201.71	2,991.58	3,739.76
49	1,339.73	2,238.34	3,146.52	3,933.57
50	1,365.08	2,424.25	3,198.91	3,998.35
51	1,591.57	2,681.72	3,536.94	4,421.46
52	1,607.90	2,734.12	3,714.98	4,644.00
53	1,623.68	2,785.39	3,921.17	4,902.03
54	1,649.60	2,991.58	4,128.50	5,160.06
55	1,700.86	3,198.91	4,334.70	5,418.65
56	2,216.93	3,663.70	4,739.21	5,924.58
57	2,243.40	3,714.98	4,850.76	6,063.73
58	2,269.32	3,766.24	4,954.43	6,193.31
59	2,320.58	3,818.63	5,140.35	6,425.43
60	2,393.27	3,869.91	5,270.49	6,588.25
61	2,846.23	4,442.31	5,879.51	7,348.82
62	2,889.05	4,644.57	5,987.68	7,484.04
63	2,940.31	4,850.76	6,297.54	7,871.65
64	2,991.58	5,120.06	6,503.74	8,129.67
65	3,180.88	5,367.95	6,917.26	8,646.30
66	3,508.77	5,862.61	7,676.15	9,595.04
67	3,611.31	5,884.02	7,846.86	9,808.00
68	3,714.98	6,038.94	8,053.05	10,066.60
69	3,818.63	6,167.96	8,259.25	10,324.63
70	4,024.84	6,328.53	8,398.41	10,498.15

## Area 2 Location List

Abu Dhabi	Fujairah	Papua New Guinea
Ajman	Gabon	Paraguay
Afghanistan	Georgia	Peru
Algeria	Ghana	Philippines
American Samoa	Grenada	Pitcairn Islands
Angola	Guadeloupe	Puerto Rico
Anguilla	Guam	Qatar
Antigua and Barbuda	Guatemala	Ras al-Khaimah
Argentina	Guinea	Reunion
Armenia	Guinea-Bissau	Russia
Aruba	Guyana	Rwanda
Australia	Haiti	Saint Helena
Azerbaijan	Honduras	Saint Lucia
Bahamas	India	Saint Martin
Bahrain	Indonesia	Saint Pierre and Miquelon
Bangladesh	Iran	Saint Vincent and the Grenadines
Barbados	Iraq	Samoa
Belize	Israel	Sao Tome and Principe
Benin	Jamaica	Saudi Arabia
Bermuda	Jordan	Senegal
Bhutan	Kazakhstan	Seychelles
Bolivia	Kenya	Sharjah
Botswana	Kiribati	Sierra Leone
Brazil	Kuwait	Sint Maarten
British Virgin Islands	Kyrgyzstan	Solomon Islands
Brunei	Laos	Somalia
Burkina Faso	Lebanon	South Africa
Burundi	Lesotho	South Korea
Cambodia	Liberia	South Sudan
Cameroon	Libya	Sri Lanka
Canada	Macau	Sudan
Cape Verde	Madagascar	Suriname
Cayman Islands	Malawi	Syria
Central African Republic	Malaysia	Taiwan
Chad	Maldives	Tajikistan
Chile	Mali	Tanzania
Christmas Island	Marshall Islands	Thailand
Cocos (Keeling) Islands	Mauritania	The Gambia
Colombia	Mayotte	Timor-Leste
Comoros	Mexico	Togo
Congo, Democratic Republic of the	Micronesia	Tokelau
Congo, Republic of the	Mongolia	Tonga
Cook Islands	Montserrat	Trinidad and Tobago
Costa Rica	Morocco	Tunisia
Côte d'Ivoire	Mozambique	Turkmenistan
Cuba	Myanmar	Turks and Caicos Islands
Curacao	Namibia	Tuvalu
Djibouti	Nauru	Uganda
Dominica	Nepal	Umm al-Quwain
Dominican Republic	New Caledonia	Uruguay
Dubai	New Zealand	US Virgin Islands
East Timor	Nicaragua	Uzbekistan
Ecuador	Niger	Vanuatu
Egypt	Nigeria	Venezuela
El Salvador	Niue	Vietnam
Equatorial Guinea	Norfolk Island	Wallis and Futuna
Eritrea	Northern Mariana Islands	Yemen
Eswatini	North Korea	Zambia
Ethiopia	Oman	Zimbabwe
Falkland Islands	Pakistan	Western Sahara
Fiji	Palau	
French Guiana	Palestinian Territories	
French Polynesia	Panama	



# INTERNATIONAL HEALTH INSURANCE

## Area 3 Premiums

USD premiums payable by members resident in Area 3 including 40% Low Claims Discount. Area of cover is Worldwide excluding the United States of America. Refer to page 2 for Area 3 countries.

Age	Major Medical	Standard	Comprehensive	Fully Comprehensive
	USD	USD	USD	USD
0	1,388.93	1,648.09	2,013.17	2,517.21
1	1,388.93	1,648.09	2,013.17	2,517.21
2	1,388.93	1,648.09	2,013.17	2,517.21
3	1,388.93	1,648.09	2,013.17	2,517.21
4	1,388.93	1,648.09	2,013.17	2,517.21
5	1,388.93	1,648.09	2,013.17	2,517.21
6	1,388.93	1,648.09	2,013.17	2,517.21
7	1,388.93	1,648.09	2,013.17	2,517.21
8	1,388.93	1,648.09	2,013.17	2,517.21
9	1,388.93	1,648.09	2,013.17	2,517.21
10	1,388.93	1,648.09	2,013.17	2,517.21
11	1,388.93	1,648.09	2,013.17	2,517.21
12	1,388.93	1,648.09	2,013.17	2,517.21
13	1,388.93	1,648.09	2,013.17	2,517.21
14	1,388.93	1,648.09	2,013.17	2,517.21
15	1,388.93	1,648.09	2,013.17	2,517.21
16	1,388.93	1,648.09	2,013.17	2,517.21
17	1,388.93	1,648.09	2,013.17	2,517.21
18	1,400.21	1,716.46	2,209.97	2,763.59
19	1,414.47	1,786.30	2,539.75	3,176.00
20	1,427.25	1,862.94	2,591.58	3,241.35
21	1,476.07	1,923.03	2,670.45	3,339.01
22	1,509.87	1,992.89	2,744.82	3,431.40
23	1,545.18	2,095.79	2,829.70	3,538.82
24	1,579.73	2,199.46	2,909.33	3,637.97
25	1,613.54	2,236.26	2,964.92	3,707.09
26	1,648.09	2,302.38	3,025.01	3,781.46
27	1,716.46	2,371.48	3,079.85	3,851.31
28	1,786.30	2,447.35	3,145.95	3,933.94
29	1,827.63	2,474.40	3,206.80	4,009.81
30	1,849.41	2,540.50	3,269.90	4,087.93
31	1,854.67	2,571.29	3,332.99	4,167.56
32	1,895.99	2,612.61	3,404.36	4,256.20
33	1,923.03	2,680.97	3,471.21	4,339.58
34	1,951.56	2,749.33	3,541.07	4,427.47
35	1,978.61	2,819.19	3,599.67	4,500.33

Age	Major Medical	Standard	Comprehensive	Fully Comprehensive
	USD	USD	USD	USD
36	2,005.65	2,887.55	3,653.00	4,567.19
37	2,034.20	3,025.77	3,741.64	4,679.11
38	2,061.25	3,162.47	3,831.03	4,790.28
39	2,095.79	3,300.69	3,969.25	4,962.32
40	2,251.29	3,371.31	4,099.20	5,125.32
41	2,294.86	3,438.90	4,227.66	5,286.07
42	2,336.18	3,575.63	4,365.88	5,458.10
43	2,406.03	3,713.85	4,537.89	5,672.94
44	2,474.40	3,782.20	4,723.44	5,905.79
45	2,612.61	3,954.98	4,936.02	6,170.22
46	2,680.97	4,195.36	5,142.60	6,429.36
47	2,749.33	4,401.93	5,400.25	6,751.63
48	2,819.19	4,540.16	5,672.18	7,091.17
49	2,887.55	4,678.37	5,980.16	7,476.52
50	3,099.38	4,815.08	6,324.96	7,907.70
51	3,162.47	5,077.23	6,676.51	8,346.39
52	3,300.69	5,228.23	7,046.10	8,809.12
53	3,327.73	5,470.11	7,422.43	9,279.36
54	3,424.63	5,711.24	7,843.85	9,805.19
55	3,713.85	5,779.60	8,211.17	10,265.67
56	3,782.20	6,054.53	8,604.80	10,756.18
57	3,920.41	6,330.97	8,994.66	11,244.45
58	3,988.78	6,537.54	9,396.54	11,746.24
59	4,125.50	6,702.80	9,790.16	12,239.77
60	4,815.08	6,880.84	10,266.41	12,834.71
61	5,091.51	8,258.50	10,806.51	13,510.02
62	5,228.23	9,636.17	11,436.01	14,295.76
63	5,366.45	10,324.26	12,060.24	15,076.23
64	5,504.67	11,012.34	12,683.73	15,855.22
65	6,192.76	11,695.91	13,386.83	16,734.09
66	6,430.88	12,350.95	14,249.93	17,813.55
67	6,605.90	12,929.36	15,194.17	18,994.41
68	6,744.11	13,359.04	16,205.27	20,257.15
69	6,880.84	13,755.66	17,223.87	21,530.40
70	9,123.12	17,452.23	18,180.87	22,727.04

### Area 3 Location List

China  
Hong Kong  
Japan  
Singapore



# INTERNATIONAL HEALTH INSURANCE

## Area 3 Premiums - Including 20% Co-insurance

USD premiums payable by members resident in Area 3 including 40% Low Claims Discount, combined with an additional 25% premium reduction from a 20% Co-insurance. Area of cover is Worldwide excluding the United States of America. Refer to page 2 for Area 3 countries.

Age	Major Medical USD	Standard USD	Comprehensive USD	Fully Comprehensive USD
0	1,041.70	1,236.07	1,509.88	1,887.91
1	1,041.70	1,236.07	1,509.88	1,887.91
2	1,041.70	1,236.07	1,509.88	1,887.91
3	1,041.70	1,236.07	1,509.88	1,887.91
4	1,041.70	1,236.07	1,509.88	1,887.91
5	1,041.70	1,236.07	1,509.88	1,887.91
6	1,041.70	1,236.07	1,509.88	1,887.91
7	1,041.70	1,236.07	1,509.88	1,887.91
8	1,041.70	1,236.07	1,509.88	1,887.91
9	1,041.70	1,236.07	1,509.88	1,887.91
10	1,041.70	1,236.07	1,509.88	1,887.91
11	1,041.70	1,236.07	1,509.88	1,887.91
12	1,041.70	1,236.07	1,509.88	1,887.91
13	1,041.70	1,236.07	1,509.88	1,887.91
14	1,041.70	1,236.07	1,509.88	1,887.91
15	1,041.70	1,236.07	1,509.88	1,887.91
16	1,041.70	1,236.07	1,509.88	1,887.91
17	1,041.70	1,236.07	1,509.88	1,887.91
18	1,050.16	1,287.34	1,657.48	2,072.69
19	1,060.85	1,339.73	1,904.81	2,382.00
20	1,070.43	1,397.20	1,943.68	2,431.01
21	1,107.06	1,442.27	2,002.84	2,504.26
22	1,132.40	1,494.67	2,058.62	2,573.55
23	1,158.88	1,571.84	2,122.28	2,654.11
24	1,184.80	1,649.60	2,182.00	2,728.48
25	1,210.15	1,677.20	2,223.69	2,780.31
26	1,236.07	1,726.78	2,268.76	2,836.09
27	1,287.34	1,778.61	2,309.89	2,888.49
28	1,339.73	1,835.51	2,359.47	2,950.46
29	1,370.72	1,855.80	2,405.10	3,007.35
30	1,387.06	1,905.37	2,452.42	3,065.95
31	1,391.00	1,928.47	2,499.74	3,125.67
32	1,421.99	1,959.46	2,553.27	3,192.15
33	1,442.27	2,010.73	2,603.41	3,254.68
34	1,463.67	2,062.00	2,655.80	3,320.60
35	1,483.96	2,114.39	2,699.75	3,375.25

Age	Major Medical	Standard	Comprehensive	Fully Comprehensive
	USD	USD	USD	USD
36	1,504.24	2,165.66	2,739.75	3,425.39
37	1,525.65	2,269.32	2,806.23	3,509.33
38	1,545.94	2,371.85	2,873.27	3,592.71
39	1,571.84	2,475.52	2,976.94	3,721.74
40	1,688.47	2,528.48	3,074.40	3,843.99
41	1,721.15	2,579.18	3,170.74	3,964.55
42	1,752.13	2,681.72	3,274.41	4,093.57
43	1,804.53	2,785.39	3,403.42	4,254.70
44	1,855.80	2,836.65	3,542.58	4,429.35
45	1,959.46	2,966.24	3,702.01	4,627.66
46	2,010.73	3,146.52	3,856.95	4,822.02
47	2,062.00	3,301.45	4,050.19	5,063.72
48	2,114.39	3,405.12	4,254.13	5,318.38
49	2,165.66	3,508.77	4,485.12	5,607.39
50	2,324.54	3,611.31	4,743.72	5,930.77
51	2,371.85	3,807.93	5,007.39	6,259.79
52	2,475.52	3,921.17	5,284.57	6,606.84
53	2,495.80	4,102.58	5,566.83	6,959.52
54	2,568.48	4,283.43	5,882.89	7,353.89
55	2,785.39	4,334.70	6,158.38	7,699.25
56	2,836.65	4,540.90	6,453.60	8,067.13
57	2,940.31	4,748.22	6,746.00	8,433.34
58	2,991.58	4,903.15	7,047.41	8,809.68
59	3,094.12	5,027.10	7,342.62	9,179.83
60	3,611.31	5,160.63	7,699.81	9,626.03
61	3,818.63	6,193.88	8,104.89	10,132.52
62	3,921.17	7,227.13	8,577.01	10,721.82
63	4,024.84	7,743.20	9,045.18	11,307.18
64	4,128.50	8,259.25	9,512.80	11,891.41
65	4,644.57	8,771.93	10,040.12	12,550.57
66	4,823.16	9,263.21	10,687.45	13,360.16
67	4,954.43	9,697.02	11,395.63	14,245.81
68	5,058.08	10,019.28	12,153.95	15,192.86
69	5,160.63	10,316.75	12,917.90	16,147.80
70	6,842.34	13,089.18	13,635.66	17,045.28

### Area 3 Location List

China  
Hong Kong  
Japan  
Singapore