

Annual Subscriptions in USD (net of tax)

All Rates in USD		Emerald	Sapphire	Ruby	Jade	Diamond
Individual Rates	0-17	\$ 1,016	\$ 1,123	\$ 1,824	\$ 2,407	\$ 2,643
	18-24	\$ 1,579	\$ 1,744	\$ 2,727	\$ 3,480	\$ 3,820
	25-29	\$ 1,962	\$ 2,169	\$ 3,360	\$ 4,175	\$ 4,585
	30-34	\$ 2,111	\$ 2,332	\$ 3,547	\$ 4,533	\$ 4,975
	35-39	\$ 2,306	\$ 2,549	\$ 3,963	\$ 4,960	\$ 5,444
	40-44	\$ 2,679	\$ 2,961	\$ 4,532	\$ 5,699	\$ 6,255
	45-49	\$ 3,059	\$ 3,381	\$ 5,221	\$ 6,350	\$ 6,973
	50-54	\$ 3,423	\$ 3,783	\$ 5,809	\$ 7,222	\$ 7,927
	55-59	\$ 4,472	\$ 4,941	\$ 7,244	\$ 9,070	\$ 9,957
	60-64	\$ 5,642	\$ 6,236	\$ 9,233	\$ 12,020	\$ 13,196
	65-69	\$ 7,554	\$ 8,560	\$ 12,345	\$ 16,074	\$ 17,644
	70-74	\$ 9,880	\$ 11,404	\$ 16,450	\$ 21,316	\$ 23,398
	75-79	\$ 11,611	\$ 13,520	\$ 19,443	\$ 25,079	\$ 27,529
	80+	\$ 12,867	\$ 15,054	\$ 21,649	\$ 27,921	\$ 30,652
	DENTAL	\$ 925	\$ 925	\$ 925	\$ 925	\$ 1,156
	MATERNITY	Not available	Not available	\$ 2,832	\$ 2,832	\$ 3,159
	OPTICAL	\$ 146	\$ 146	\$ 146	\$ 183	\$ 218

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 AoC option will have the base rate *2.5 (no further country zoning applies)

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%

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	\$ 916	\$ 1,011	\$ 1,559	\$ 2,057	\$ 2,258
	18-24	\$ 1,427	\$ 1,579	\$ 2,332	\$ 2,975	\$ 3,267
	25-29	\$ 1,775	\$ 1,961	\$ 2,874	\$ 3,572	\$ 3,922
	30-34	\$ 1,908	\$ 2,107	\$ 3,035	\$ 3,879	\$ 4,257
	35-39	\$ 2,085	\$ 2,306	\$ 3,389	\$ 4,240	\$ 4,653
	40-44	\$ 2,423	\$ 2,677	\$ 3,876	\$ 4,875	\$ 5,352
	45-49	\$ 2,764	\$ 3,055	\$ 4,466	\$ 5,430	\$ 5,963
	50-54	\$ 3,094	\$ 3,420	\$ 4,967	\$ 6,173	\$ 6,777
	55-59	\$ 4,042	\$ 4,467	\$ 6,195	\$ 7,756	\$ 8,515
	60-64	\$ 5,103	\$ 5,638	\$ 7,895	\$ 10,279	\$ 11,284
	65-69	\$ 6,882	\$ 7,738	\$ 10,557	\$ 13,743	\$ 15,087
	70-74	\$ 8,985	\$ 10,309	\$ 14,067	\$ 18,227	\$ 20,009
	75-79	\$ 10,550	\$ 12,223	\$ 16,625	\$ 21,445	\$ 23,539
	80+	\$ 11,687	\$ 13,610	\$ 18,514	\$ 23,878	\$ 26,213
	DENTAL	\$ 538	\$ 538	\$ 538	\$ 538	\$ 673
	MATERNITY	Not available	Not available	\$ 2,832	\$ 2,832	\$ 3,159
	OPTICAL	\$ 93	\$ 93	\$ 93	\$ 117	\$ 139

All Rates in USD		Emerald	Sapphire	Ruby	Jade	Diamond
Group Rates (10 to 19 lives)	0-17	\$ 882	\$ 974	\$ 1,499	\$ 1,979	\$ 2,172
	18-24	\$ 1,370	\$ 1,514	\$ 2,238	\$ 2,858	\$ 3,135
	25-29	\$ 1,706	\$ 1,885	\$ 2,761	\$ 3,433	\$ 3,768
	30-34	\$ 1,832	\$ 2,025	\$ 2,914	\$ 3,725	\$ 4,089
	35-39	\$ 2,005	\$ 2,215	\$ 3,256	\$ 4,074	\$ 4,473
	40-44	\$ 2,329	\$ 2,575	\$ 3,725	\$ 4,682	\$ 5,140
	45-49	\$ 2,657	\$ 2,935	\$ 4,290	\$ 5,218	\$ 5,728
	50-54	\$ 2,973	\$ 3,285	\$ 4,772	\$ 5,932	\$ 6,512
	55-59	\$ 3,884	\$ 4,294	\$ 5,952	\$ 7,452	\$ 8,182
	60-64	\$ 4,902	\$ 5,417	\$ 7,586	\$ 9,875	\$ 10,842
	65-69	\$ 6,633	\$ 7,435	\$ 10,141	\$ 13,203	\$ 14,494
	70-74	\$ 8,654	\$ 9,904	\$ 13,517	\$ 17,513	\$ 19,226
	75-79	\$ 10,159	\$ 11,745	\$ 15,973	\$ 20,603	\$ 22,615
	80+	\$ 11,249	\$ 13,077	\$ 17,787	\$ 22,941	\$ 25,183
	DENTAL	\$ 538	\$ 538	\$ 538	\$ 538	\$ 673
	MATERNITY	Not available	Not available	\$ 2,832	\$ 2,832	\$ 3,159
	OPTICAL	\$ 93	\$ 93	\$ 93	\$ 117	\$ 139

All Rates in USD		Emerald	Sapphire	Ruby	Jade	Diamond
Group Rates (20+ lives)	0-17	\$ 779	\$ 861	\$ 1,356	\$ 1,788	\$ 1,962
	18-24	\$ 1,209	\$ 1,338	\$ 2,026	\$ 2,584	\$ 2,837
	25-29	\$ 1,508	\$ 1,665	\$ 2,494	\$ 3,099	\$ 3,404
	30-34	\$ 1,619	\$ 1,790	\$ 2,633	\$ 3,366	\$ 3,694
	35-39	\$ 1,770	\$ 1,957	\$ 2,945	\$ 3,685	\$ 4,045
	40-44	\$ 2,056	\$ 2,274	\$ 3,366	\$ 4,232	\$ 4,646
	45-49	\$ 2,348	\$ 2,596	\$ 3,876	\$ 4,715	\$ 5,176
	50-54	\$ 2,629	\$ 2,905	\$ 4,314	\$ 5,363	\$ 5,887
	55-59	\$ 3,434	\$ 3,796	\$ 5,381	\$ 6,737	\$ 7,395
	60-64	\$ 4,333	\$ 4,789	\$ 6,857	\$ 8,926	\$ 9,800
	65-69	\$ 5,926	\$ 6,572	\$ 9,167	\$ 11,933	\$ 13,099
	70-74	\$ 7,713	\$ 8,752	\$ 12,217	\$ 15,829	\$ 17,377
	75-79	\$ 9,044	\$ 10,380	\$ 14,437	\$ 18,622	\$ 20,442
	80+	\$ 10,009	\$ 11,558	\$ 16,078	\$ 20,736	\$ 22,762
	DENTAL	\$ 538	\$ 538	\$ 538	\$ 538	\$ 673
	MATERNITY	Not available	Not available	\$ 2,832	\$ 2,832	\$ 3,159
	OPTICAL	\$ 93	\$ 93	\$ 93	\$ 117	\$ 139

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 AoC: Bangladesh, Bhutan, Brunei, Cambodia, East Timor, India, Indonesia, Japan, Laos, Malaysia, Maldives, Mongolia, Myanmar, Nepal, Pakistan, Philippines, Sri Lanka, Taiwan, Thailand, Vietnam