



Optimum Global Pricing 2025





1.1 Document Purpose

This guide outlines the pricing to be applied between the Insurer and the Reinsurer for the selling and pricing of Insurance Policies.

1.2 Important notes

- Premium rates are zoned based on Country of residence
- Discounts and loadings to be applied as per chosen options as noted on each rate sheet
- Rates for age 80 and over are for renewals only
- There may be an additional loading dependent on BMI of an applicant. If applicable this will be confirmed upon submission of an application
- All rates exclude any local taxes
- Rates are zoned by Country of residence
- Any promotional zones that may be applied as listed must be agreed by Optimum Global.

ZONE 0.72



List of Countries	Zone
Philippines	0.72

0.72 Rates on next page



Rate Sheet 0.72



Annual Subscriptions in USD (net of tax)

All Rates in USD		Emerald	Sapphire	Ruby	Jade	Diamond
Individual Rates	0-17	\$ 732	\$ 808	\$ 1,313	\$ 1,733	\$ 1,903
	18-24	\$ 1,137	\$ 1,256	\$ 1,964	\$ 2,506	\$ 2,751
	25-29	\$ 1,413	\$ 1,561	\$ 2,419	\$ 3,006	\$ 3,301
	30-34	\$ 1,520	\$ 1,679	\$ 2,554	\$ 3,263	\$ 3,582
	35-39	\$ 1,660	\$ 1,835	\$ 2,854	\$ 3,571	\$ 3,920
	40-44	\$ 1,929	\$ 2,132	\$ 3,263	\$ 4,103	\$ 4,504
	45-49	\$ 2,202	\$ 2,434	\$ 3,759	\$ 4,572	\$ 5,020
	50-54	\$ 2,465	\$ 2,724	\$ 4,182	\$ 5,200	\$ 5,707
	55-59	\$ 3,220	\$ 3,558	\$ 5,216	\$ 6,531	\$ 7,169
	60-64	\$ 4,062	\$ 4,490	\$ 6,647	\$ 8,655	\$ 9,501
	65-69	\$ 5,439	\$ 6,163	\$ 8,888	\$ 11,573	\$ 12,703
	70-74	\$ 7,114	\$ 8,211	\$ 11,844	\$ 15,347	\$ 16,847
	75-79	\$ 8,360	\$ 9,734	\$ 13,999	\$ 18,057	\$ 19,821
	80+	\$ 9,264	\$ 10,839	\$ 15,588	\$ 20,103	\$ 22,069
	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%

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	\$ 660	\$ 728	\$ 1,123	\$ 1,481	\$ 1,626
	18-24	\$ 1,028	\$ 1,137	\$ 1,679	\$ 2,142	\$ 2,352
	25-29	\$ 1,278	\$ 1,412	\$ 2,069	\$ 2,572	\$ 2,824
	30-34	\$ 1,374	\$ 1,517	\$ 2,185	\$ 2,793	\$ 3,065
	35-39	\$ 1,501	\$ 1,660	\$ 2,440	\$ 3,053	\$ 3,350
	40-44	\$ 1,744	\$ 1,928	\$ 2,791	\$ 3,510	\$ 3,853
	45-49	\$ 1,990	\$ 2,200	\$ 3,215	\$ 3,910	\$ 4,293
	50-54	\$ 2,228	\$ 2,462	\$ 3,576	\$ 4,445	\$ 4,879
	55-59	\$ 2,910	\$ 3,216	\$ 4,460	\$ 5,584	\$ 6,131
	60-64	\$ 3,674	\$ 4,060	\$ 5,684	\$ 7,401	\$ 8,124
	65-69	\$ 4,955	\$ 5,572	\$ 7,601	\$ 9,895	\$ 10,863
	70-74	\$ 6,469	\$ 7,423	\$ 10,128	\$ 13,123	\$ 14,406
	75-79	\$ 7,596	\$ 8,801	\$ 11,970	\$ 15,440	\$ 16,948
	80+	\$ 8,415	\$ 9,799	\$ 13,330	\$ 17,192	\$ 18,873
	DENTAL	\$ 538	\$ 538	\$ 538	\$ 538	\$ 673
MATERNITY	Not available	Not available	\$ 2,832	\$ 2,832	\$ 3,159	
OPTICAL	\$ 93	\$ 93	\$ 93	\$ 117	\$ 139	

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	\$ 635	\$ 701	\$ 1,079	\$ 1,425	\$ 1,564
	18-24	\$ 986	\$ 1,090	\$ 1,611	\$ 2,058	\$ 2,258
	25-29	\$ 1,228	\$ 1,357	\$ 1,988	\$ 2,472	\$ 2,713
	30-34	\$ 1,319	\$ 1,458	\$ 2,098	\$ 2,682	\$ 2,944
	35-39	\$ 1,443	\$ 1,595	\$ 2,345	\$ 2,933	\$ 3,221
	40-44	\$ 1,677	\$ 1,854	\$ 2,682	\$ 3,371	\$ 3,701
	45-49	\$ 1,913	\$ 2,113	\$ 3,089	\$ 3,757	\$ 4,124
	50-54	\$ 2,141	\$ 2,365	\$ 3,436	\$ 4,271	\$ 4,688
	55-59	\$ 2,797	\$ 3,092	\$ 4,285	\$ 5,365	\$ 5,891
	60-64	\$ 3,530	\$ 3,900	\$ 5,462	\$ 7,110	\$ 7,806
	65-69	\$ 4,776	\$ 5,353	\$ 7,302	\$ 9,506	\$ 10,436
	70-74	\$ 6,231	\$ 7,131	\$ 9,732	\$ 12,610	\$ 13,843
	75-79	\$ 7,315	\$ 8,457	\$ 11,501	\$ 14,834	\$ 16,283
	80+	\$ 8,099	\$ 9,416	\$ 12,806	\$ 16,517	\$ 18,132
	DENTAL	\$ 538	\$ 538	\$ 538	\$ 538	\$ 673
MATERNITY	Not available	Not available	\$ 2,832	\$ 2,832	\$ 3,159	
OPTICAL	\$ 93	\$ 93	\$ 93	\$ 117	\$ 139	

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

All Rates in USD		Emerald	Sapphire	Ruby	Jade	Diamond
Group Rates (20+ lives)	0-17	\$ 561	\$ 620	\$ 976	\$ 1,288	\$ 1,413
	18-24	\$ 871	\$ 963	\$ 1,458	\$ 1,861	\$ 2,042
	25-29	\$ 1,086	\$ 1,199	\$ 1,796	\$ 2,232	\$ 2,451
	30-34	\$ 1,165	\$ 1,289	\$ 1,896	\$ 2,423	\$ 2,660
	35-39	\$ 1,275	\$ 1,409	\$ 2,120	\$ 2,653	\$ 2,912
	40-44	\$ 1,481	\$ 1,637	\$ 2,423	\$ 3,047	\$ 3,345
	45-49	\$ 1,690	\$ 1,869	\$ 2,791	\$ 3,395	\$ 3,727
	50-54	\$ 1,893	\$ 2,092	\$ 3,106	\$ 3,861	\$ 4,239
	55-59	\$ 2,473	\$ 2,733	\$ 3,874	\$ 4,851	\$ 5,324
	60-64	\$ 3,120	\$ 3,448	\$ 4,937	\$ 6,427	\$ 7,056
	65-69	\$ 4,267	\$ 4,732	\$ 6,600	\$ 8,592	\$ 9,432
	70-74	\$ 5,553	\$ 6,302	\$ 8,796	\$ 11,397	\$ 12,511
	75-79	\$ 6,512	\$ 7,473	\$ 10,395	\$ 13,408	\$ 14,718
	80+	\$ 7,206	\$ 8,322	\$ 11,576	\$ 14,930	\$ 16,389
	DENTAL	\$ 538	\$ 538	\$ 538	\$ 538	\$ 673
MATERNITY	Not available	Not available	\$ 2,832	\$ 2,832	\$ 3,159	
OPTICAL	\$ 93	\$ 93	\$ 93	\$ 117	\$ 139	



ZONE 0.75



List of Countries	Zone
Tanzania, United Republic of	0.75

0.75 Rates on next page



Rate Sheet 0.75



Annual Subscriptions in USD (net of tax)

All Rates in USD		Emerald	Sapphire	Ruby	Jade	Diamond
Individual Rates	0-17	\$ 762	\$ 842	\$ 1,368	\$ 1,805	\$ 1,982
	18-24	\$ 1,184	\$ 1,308	\$ 2,046	\$ 2,610	\$ 2,865
	25-29	\$ 1,471	\$ 1,626	\$ 2,520	\$ 3,132	\$ 3,438
	30-34	\$ 1,583	\$ 1,749	\$ 2,660	\$ 3,399	\$ 3,731
	35-39	\$ 1,729	\$ 1,912	\$ 2,973	\$ 3,720	\$ 4,083
	40-44	\$ 2,009	\$ 2,221	\$ 3,399	\$ 4,274	\$ 4,691
	45-49	\$ 2,294	\$ 2,535	\$ 3,915	\$ 4,763	\$ 5,230
	50-54	\$ 2,568	\$ 2,837	\$ 4,357	\$ 5,416	\$ 5,945
	55-59	\$ 3,354	\$ 3,706	\$ 5,433	\$ 6,803	\$ 7,467
	60-64	\$ 4,232	\$ 4,677	\$ 6,924	\$ 9,015	\$ 9,897
	65-69	\$ 5,666	\$ 6,420	\$ 9,259	\$ 12,055	\$ 13,233
	70-74	\$ 7,410	\$ 8,553	\$ 12,338	\$ 15,987	\$ 17,549
	75-79	\$ 8,708	\$ 10,140	\$ 14,582	\$ 18,809	\$ 20,647
	80+	\$ 9,650	\$ 11,290	\$ 16,237	\$ 20,941	\$ 22,989
	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%
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Asia*	-12%
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Additional Options:

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Nil	Standard
20% Co-Pay	-30%
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In-Patient Deductible options:	
Nil	Standard
\$500 / £300 / €400	-11%
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\$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	\$ 687	\$ 759	\$ 1,169	\$ 1,543	\$ 1,693
	18-24	\$ 1,070	\$ 1,184	\$ 1,749	\$ 2,232	\$ 2,450
	25-29	\$ 1,331	\$ 1,470	\$ 2,155	\$ 2,679	\$ 2,942
	30-34	\$ 1,431	\$ 1,581	\$ 2,276	\$ 2,909	\$ 3,193
	35-39	\$ 1,564	\$ 1,729	\$ 2,542	\$ 3,180	\$ 3,490
	40-44	\$ 1,817	\$ 2,008	\$ 2,907	\$ 3,656	\$ 4,014
	45-49	\$ 2,073	\$ 2,291	\$ 3,349	\$ 4,073	\$ 4,472
	50-54	\$ 2,321	\$ 2,565	\$ 3,725	\$ 4,630	\$ 5,082
	55-59	\$ 3,032	\$ 3,350	\$ 4,646	\$ 5,817	\$ 6,386
	60-64	\$ 3,827	\$ 4,229	\$ 5,921	\$ 7,709	\$ 8,463
	65-69	\$ 5,161	\$ 5,804	\$ 7,917	\$ 10,307	\$ 11,315
	70-74	\$ 6,739	\$ 7,732	\$ 10,550	\$ 13,670	\$ 15,006
	75-79	\$ 7,912	\$ 9,168	\$ 12,469	\$ 16,084	\$ 17,655
	80+	\$ 8,765	\$ 10,208	\$ 13,885	\$ 17,908	\$ 19,660
	DENTAL	\$ 538	\$ 538	\$ 538	\$ 538	\$ 673
	MATERNITY	Not available	Not available	\$ 2,832	\$ 2,832	\$ 3,159
OPTICAL	\$ 93	\$ 93	\$ 93	\$ 117	\$ 139	

Family Discount (not available on group business)	
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Payment Frequency options	
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All Rates in USD		Emerald	Sapphire	Ruby	Jade	Diamond
Group Rates (10 to 19 lives)	0-17	\$ 661	\$ 730	\$ 1,124	\$ 1,484	\$ 1,629
	18-24	\$ 1,027	\$ 1,136	\$ 1,678	\$ 2,143	\$ 2,352
	25-29	\$ 1,280	\$ 1,414	\$ 2,071	\$ 2,575	\$ 2,826
	30-34	\$ 1,374	\$ 1,519	\$ 2,185	\$ 2,794	\$ 3,067
	35-39	\$ 1,503	\$ 1,661	\$ 2,442	\$ 3,055	\$ 3,355
	40-44	\$ 1,747	\$ 1,931	\$ 2,794	\$ 3,512	\$ 3,855
	45-49	\$ 1,992	\$ 2,202	\$ 3,217	\$ 3,914	\$ 4,296
	50-54	\$ 2,230	\$ 2,464	\$ 3,579	\$ 4,449	\$ 4,884
	55-59	\$ 2,913	\$ 3,221	\$ 4,464	\$ 5,589	\$ 6,137
	60-64	\$ 3,677	\$ 4,063	\$ 5,690	\$ 7,406	\$ 8,131
	65-69	\$ 4,975	\$ 5,576	\$ 7,606	\$ 9,903	\$ 10,871
	70-74	\$ 6,491	\$ 7,428	\$ 10,138	\$ 13,135	\$ 14,420
	75-79	\$ 7,619	\$ 8,809	\$ 11,980	\$ 15,452	\$ 16,961
	80+	\$ 8,437	\$ 9,808	\$ 13,340	\$ 17,205	\$ 18,888
	DENTAL	\$ 538	\$ 538	\$ 538	\$ 538	\$ 673
	MATERNITY	Not available	Not available	\$ 2,832	\$ 2,832	\$ 3,159
OPTICAL	\$ 93	\$ 93	\$ 93	\$ 117	\$ 139	

Fixed Exchange Rates	
£ - GBP	0.676
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BMI (Body Mass Index) Loadings	
30-30.99	5% Loading
31-32.99	10% Loading
33-34.99	15% Loading
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General Notes:

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 - 2) Optional Maternity Benefit subject to 10 month wait period
 - 3) Rates for 80 and over are for renewals only
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All Rates in USD		Emerald	Sapphire	Ruby	Jade	Diamond
Group Rates (20+ lives)	0-17	\$ 584	\$ 646	\$ 1,017	\$ 1,341	\$ 1,472
	18-24	\$ 907	\$ 1,003	\$ 1,519	\$ 1,938	\$ 2,127
	25-29	\$ 1,131	\$ 1,249	\$ 1,871	\$ 2,325	\$ 2,553
	30-34	\$ 1,214	\$ 1,343	\$ 1,975	\$ 2,524	\$ 2,771
	35-39	\$ 1,328	\$ 1,468	\$ 2,209	\$ 2,763	\$ 3,034
	40-44	\$ 1,542	\$ 1,705	\$ 2,524	\$ 3,174	\$ 3,484
	45-49	\$ 1,761	\$ 1,947	\$ 2,907	\$ 3,536	\$ 3,882
	50-54	\$ 1,972	\$ 2,179	\$ 3,236	\$ 4,022	\$ 4,415
	55-59	\$ 2,576	\$ 2,847	\$ 4,035	\$ 5,053	\$ 5,546
	60-64	\$ 3,250	\$ 3,592	\$ 5,143	\$ 6,695	\$ 7,350
	65-69	\$ 4,445	\$ 4,929	\$ 6,875	\$ 8,950	\$ 9,825
	70-74	\$ 5,784	\$ 6,564	\$ 9,162	\$ 11,872	\$ 13,032
	75-79	\$ 6,783	\$ 7,785	\$ 10,828	\$ 13,967	\$ 15,332
	80+	\$ 7,506	\$ 8,669	\$ 12,059	\$ 15,552	\$ 17,072
	DENTAL	\$ 538	\$ 538	\$ 538	\$ 538	\$ 673
	MATERNITY	Not available	Not available	\$ 2,832	\$ 2,832	\$ 3,159
OPTICAL	\$ 93	\$ 93	\$ 93	\$ 117	\$ 139	

ZONE 0.77



List of Countries	Zone
Comoros	0.77
Eritrea	0.77
Mozambique	0.77
Netherlands	0.77
Norway	0.77
Pakistan	0.77
Sri Lanka	0.77
Svalbard and Jan Mayen	0.77

0.77 Rates on next page

Country List 0.77



Annual Subscriptions in USD (net of tax)

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	25-29	\$ 1,511	\$ 1,670	\$ 2,587	\$ 3,215	\$ 3,530
	30-34	\$ 1,625	\$ 1,796	\$ 2,731	\$ 3,490	\$ 3,830
	35-39	\$ 1,775	\$ 1,963	\$ 3,052	\$ 3,819	\$ 4,192
	40-44	\$ 2,062	\$ 2,280	\$ 3,489	\$ 4,388	\$ 4,816
	45-49	\$ 2,355	\$ 2,603	\$ 4,020	\$ 4,890	\$ 5,369
	50-54	\$ 2,636	\$ 2,913	\$ 4,473	\$ 5,561	\$ 6,104
	55-59	\$ 3,443	\$ 3,805	\$ 5,578	\$ 6,984	\$ 7,667
	60-64	\$ 4,344	\$ 4,802	\$ 7,109	\$ 9,256	\$ 10,161
	65-69	\$ 5,817	\$ 6,591	\$ 9,505	\$ 12,377	\$ 13,586
	70-74	\$ 7,608	\$ 8,781	\$ 12,667	\$ 16,413	\$ 18,017
	75-79	\$ 8,941	\$ 10,410	\$ 14,971	\$ 19,310	\$ 21,198
	80+	\$ 9,908	\$ 11,591	\$ 16,670	\$ 21,500	\$ 23,602
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	18-24	\$ 1,099	\$ 1,216	\$ 1,796	\$ 2,291	\$ 2,516
	25-29	\$ 1,367	\$ 1,510	\$ 2,213	\$ 2,751	\$ 3,020
	30-34	\$ 1,469	\$ 1,623	\$ 2,337	\$ 2,986	\$ 3,278
	35-39	\$ 1,606	\$ 1,775	\$ 2,609	\$ 3,265	\$ 3,583
	40-44	\$ 1,866	\$ 2,062	\$ 2,985	\$ 3,754	\$ 4,121
	45-49	\$ 2,128	\$ 2,353	\$ 3,439	\$ 4,181	\$ 4,591
	50-54	\$ 2,383	\$ 2,633	\$ 3,825	\$ 4,754	\$ 5,218
	55-59	\$ 3,113	\$ 3,439	\$ 4,770	\$ 5,972	\$ 6,557
	60-64	\$ 3,929	\$ 4,342	\$ 6,079	\$ 7,915	\$ 8,688
	65-69	\$ 5,299	\$ 5,959	\$ 8,129	\$ 10,582	\$ 11,617
	70-74	\$ 6,918	\$ 7,938	\$ 10,832	\$ 14,035	\$ 15,407
	75-79	\$ 8,123	\$ 9,412	\$ 12,801	\$ 16,513	\$ 18,125
	80+	\$ 8,999	\$ 10,480	\$ 14,256	\$ 18,386	\$ 20,184
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Group Rates (10 to 19 lives)	0-17	\$ 679	\$ 750	\$ 1,154	\$ 1,524	\$ 1,672
	18-24	\$ 1,055	\$ 1,166	\$ 1,723	\$ 2,200	\$ 2,414
	25-29	\$ 1,314	\$ 1,451	\$ 2,126	\$ 2,644	\$ 2,902
	30-34	\$ 1,411	\$ 1,560	\$ 2,244	\$ 2,868	\$ 3,149
	35-39	\$ 1,544	\$ 1,706	\$ 2,507	\$ 3,137	\$ 3,444
	40-44	\$ 1,793	\$ 1,982	\$ 2,868	\$ 3,605	\$ 3,958
	45-49	\$ 2,046	\$ 2,260	\$ 3,303	\$ 4,018	\$ 4,411
	50-54	\$ 2,289	\$ 2,530	\$ 3,675	\$ 4,567	\$ 5,014
	55-59	\$ 2,991	\$ 3,307	\$ 4,583	\$ 5,738	\$ 6,300
	60-64	\$ 3,775	\$ 4,171	\$ 5,842	\$ 7,604	\$ 8,348
	65-69	\$ 5,107	\$ 5,725	\$ 7,809	\$ 10,167	\$ 11,161
	70-74	\$ 6,664	\$ 7,626	\$ 10,408	\$ 13,485	\$ 14,804
	75-79	\$ 7,823	\$ 9,044	\$ 12,299	\$ 15,864	\$ 17,414
	80+	\$ 8,662	\$ 10,069	\$ 13,696	\$ 17,664	\$ 19,391
	DENTAL	\$ 538	\$ 538	\$ 538	\$ 538	\$ 673
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- 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

All Rates in USD		Emerald	Sapphire	Ruby	Jade	Diamond
Group Rates (20+ lives)	0-17	\$ 600	\$ 663	\$ 1,044	\$ 1,377	\$ 1,511
	18-24	\$ 931	\$ 1,030	\$ 1,560	\$ 1,990	\$ 2,184
	25-29	\$ 1,161	\$ 1,282	\$ 1,921	\$ 2,387	\$ 2,621
	30-34	\$ 1,246	\$ 1,379	\$ 2,027	\$ 2,591	\$ 2,844
	35-39	\$ 1,363	\$ 1,507	\$ 2,267	\$ 2,837	\$ 3,115
	40-44	\$ 1,583	\$ 1,751	\$ 2,591	\$ 3,258	\$ 3,577
	45-49	\$ 1,808	\$ 1,999	\$ 2,985	\$ 3,630	\$ 3,986
	50-54	\$ 2,024	\$ 2,237	\$ 3,322	\$ 4,129	\$ 4,533
	55-59	\$ 2,644	\$ 2,923	\$ 4,143	\$ 5,188	\$ 5,694
	60-64	\$ 3,337	\$ 3,688	\$ 5,280	\$ 6,873	\$ 7,546
	65-69	\$ 4,563	\$ 5,060	\$ 7,058	\$ 9,189	\$ 10,087
	70-74	\$ 5,939	\$ 6,739	\$ 9,407	\$ 12,188	\$ 13,380
	75-79	\$ 6,964	\$ 7,992	\$ 11,117	\$ 14,339	\$ 15,740
	80+	\$ 7,707	\$ 8,900	\$ 12,380	\$ 15,967	\$ 17,527
	DENTAL	\$ 538	\$ 538	\$ 538	\$ 538	\$ 673
MATERNITY	Not available	Not available	\$ 2,832	\$ 2,832	\$ 3,159	
OPTICAL	\$ 93	\$ 93	\$ 93	\$ 117	\$ 139	



ZONE 0.8



List of Countries	Zone
Angola	0.80
Cambodia	0.80
Congo	0.80
Ghana	0.80
Nigeria	0.80

0.8 Rates on next page



Rate Sheet 0.8



Annual Subscriptions in USD (net of tax)

All Rates in USD		Emerald	Sapphire	Ruby	Jade	Diamond
Individual Rates	0-17	\$ 813	\$ 898	\$ 1,459	\$ 1,926	\$ 2,114
	18-24	\$ 1,263	\$ 1,395	\$ 2,182	\$ 2,784	\$ 3,056
	25-29	\$ 1,569	\$ 1,735	\$ 2,688	\$ 3,340	\$ 3,668
	30-34	\$ 1,689	\$ 1,866	\$ 2,837	\$ 3,626	\$ 3,980
	35-39	\$ 1,844	\$ 2,039	\$ 3,171	\$ 3,968	\$ 4,355
	40-44	\$ 2,143	\$ 2,369	\$ 3,625	\$ 4,559	\$ 5,004
	45-49	\$ 2,447	\$ 2,704	\$ 4,176	\$ 5,080	\$ 5,578
	50-54	\$ 2,739	\$ 3,026	\$ 4,647	\$ 5,777	\$ 6,341
	55-59	\$ 3,577	\$ 3,953	\$ 5,795	\$ 7,256	\$ 7,965
	60-64	\$ 4,514	\$ 4,989	\$ 7,386	\$ 9,616	\$ 10,557
	65-69	\$ 6,043	\$ 6,848	\$ 9,876	\$ 12,859	\$ 14,115
	70-74	\$ 7,904	\$ 9,123	\$ 13,160	\$ 17,052	\$ 18,719
	75-79	\$ 9,289	\$ 10,816	\$ 15,554	\$ 20,063	\$ 22,023
	80+	\$ 10,294	\$ 12,043	\$ 17,320	\$ 22,337	\$ 24,522
	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%

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	\$ 733	\$ 809	\$ 1,247	\$ 1,646	\$ 1,806
	18-24	\$ 1,142	\$ 1,263	\$ 1,866	\$ 2,380	\$ 2,614
	25-29	\$ 1,420	\$ 1,568	\$ 2,299	\$ 2,858	\$ 3,138
	30-34	\$ 1,526	\$ 1,686	\$ 2,428	\$ 3,103	\$ 3,406
	35-39	\$ 1,668	\$ 1,844	\$ 2,711	\$ 3,392	\$ 3,723
	40-44	\$ 1,938	\$ 2,142	\$ 3,101	\$ 3,900	\$ 4,282
	45-49	\$ 2,211	\$ 2,444	\$ 3,573	\$ 4,344	\$ 4,770
	50-54	\$ 2,476	\$ 2,736	\$ 3,974	\$ 4,939	\$ 5,421
	55-59	\$ 3,234	\$ 3,573	\$ 4,956	\$ 6,205	\$ 6,812
	60-64	\$ 4,082	\$ 4,511	\$ 6,316	\$ 8,223	\$ 9,027
	65-69	\$ 5,505	\$ 6,191	\$ 8,445	\$ 10,994	\$ 12,070
	70-74	\$ 7,188	\$ 8,247	\$ 11,254	\$ 14,581	\$ 16,007
	75-79	\$ 8,440	\$ 9,779	\$ 13,300	\$ 17,156	\$ 18,832
	80+	\$ 9,350	\$ 10,888	\$ 14,811	\$ 19,102	\$ 20,970
	DENTAL	\$ 538	\$ 538	\$ 538	\$ 538	\$ 673
	MATERNITY	Not available	Not available	\$ 2,832	\$ 2,832	\$ 3,159
	OPTICAL	\$ 93	\$ 93	\$ 93	\$ 117	\$ 139

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	\$ 705	\$ 779	\$ 1,199	\$ 1,583	\$ 1,738
	18-24	\$ 1,096	\$ 1,211	\$ 1,790	\$ 2,286	\$ 2,508
	25-29	\$ 1,365	\$ 1,508	\$ 2,209	\$ 2,747	\$ 3,015
	30-34	\$ 1,466	\$ 1,620	\$ 2,331	\$ 2,980	\$ 3,272
	35-39	\$ 1,604	\$ 1,772	\$ 2,605	\$ 3,259	\$ 3,579
	40-44	\$ 1,863	\$ 2,060	\$ 2,980	\$ 3,746	\$ 4,112
	45-49	\$ 2,125	\$ 2,348	\$ 3,432	\$ 4,175	\$ 4,583
	50-54	\$ 2,379	\$ 2,628	\$ 3,818	\$ 4,745	\$ 5,209
	55-59	\$ 3,108	\$ 3,435	\$ 4,762	\$ 5,961	\$ 6,546
	60-64	\$ 3,922	\$ 4,334	\$ 6,069	\$ 7,900	\$ 8,673
	65-69	\$ 5,306	\$ 5,948	\$ 8,113	\$ 10,563	\$ 11,596
	70-74	\$ 6,923	\$ 7,924	\$ 10,814	\$ 14,011	\$ 15,381
	75-79	\$ 8,127	\$ 9,396	\$ 12,779	\$ 16,483	\$ 18,092
	80+	\$ 8,999	\$ 10,462	\$ 14,229	\$ 18,352	\$ 20,147
	DENTAL	\$ 538	\$ 538	\$ 538	\$ 538	\$ 673
	MATERNITY	Not available	Not available	\$ 2,832	\$ 2,832	\$ 3,159
	OPTICAL	\$ 93	\$ 93	\$ 93	\$ 117	\$ 139

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

All Rates in USD		Emerald	Sapphire	Ruby	Jade	Diamond
Group Rates (20+ lives)	0-17	\$ 623	\$ 689	\$ 1,085	\$ 1,431	\$ 1,570
	18-24	\$ 968	\$ 1,070	\$ 1,621	\$ 2,067	\$ 2,269
	25-29	\$ 1,207	\$ 1,332	\$ 1,995	\$ 2,480	\$ 2,723
	30-34	\$ 1,295	\$ 1,432	\$ 2,106	\$ 2,692	\$ 2,955
	35-39	\$ 1,416	\$ 1,565	\$ 2,356	\$ 2,948	\$ 3,236
	40-44	\$ 1,645	\$ 1,819	\$ 2,692	\$ 3,385	\$ 3,717
	45-49	\$ 1,878	\$ 2,077	\$ 3,101	\$ 3,772	\$ 4,141
	50-54	\$ 2,103	\$ 2,324	\$ 3,451	\$ 4,290	\$ 4,710
	55-59	\$ 2,748	\$ 3,037	\$ 4,304	\$ 5,390	\$ 5,916
	60-64	\$ 3,467	\$ 3,831	\$ 5,486	\$ 7,141	\$ 7,840
	65-69	\$ 4,741	\$ 5,258	\$ 7,334	\$ 9,547	\$ 10,480
	70-74	\$ 6,170	\$ 7,002	\$ 9,773	\$ 12,663	\$ 13,901
	75-79	\$ 7,235	\$ 8,304	\$ 11,550	\$ 14,898	\$ 16,354
	80+	\$ 8,007	\$ 9,247	\$ 12,862	\$ 16,589	\$ 18,210
	DENTAL	\$ 538	\$ 538	\$ 538	\$ 538	\$ 673
	MATERNITY	Not available	Not available	\$ 2,832	\$ 2,832	\$ 3,159
	OPTICAL	\$ 93	\$ 93	\$ 93	\$ 117	\$ 139



ZONE 0.9

Country List 0.9



Countries	Zone	List of Countries	Zone	List of Countries	Zone
Afghanistan	0.90	Gabon	0.90	Myanmar	0.90
Albania	0.90	Gambia	0.90	Namibia	0.90
Algeria	0.90	Georgia	0.90	Nauru	0.90
Antarctica	0.90	Greenland	0.90	Nepal	0.90
Armenia	0.90	Guam	0.90	New Caledonia	0.90
Austria	0.90	Guinea	0.90	New Zealand	0.90
Azerbaijan	0.90	Guinea-Bissau	0.90	Niger	0.90
Belarus	0.90	Heard and McDonald Islands	0.90	Niue	0.90
Belgium	0.90	Herm	0.90	Norfolk Islands	0.90
Benin	0.90	Hungary	0.90	Northern Mariana Islands	0.90
Bhutan	0.90	Iceland	0.90	Oman	0.90
Bosnia and Herzegovina	0.90	India	0.90	Palau	0.90
Botswana	0.90	Japan	0.90	Papua New Guinea	0.90
Bouvet Island	0.90	Kazakhstan	0.90	Pitcairn	0.90
British Indian Ocean Territory	0.90	Kiribati	0.90	Poland	0.90
Brunei	0.90	Korea, Democratic People's R	0.90	Qatar	0.90
Bulgaria	0.90	Korea, Republic of	0.90	Rep Of Macedonia	0.90
Burkina Faso	0.90	Kyrgyztan	0.90	Reunion	0.90
Burundi	0.90	Laos People's Democratic Rep	0.90	Romania	0.90
Cameroon	0.90	Latvia	0.90	Rwanda	0.90
Cape Verde	0.90	Lebanon	0.90	Samoa	0.90
Central African Republic	0.90	Lesotho	0.90	San Marino	0.90
Chad	0.90	Liberia	0.90	Sao Tome and Principle	0.90
Christmas Island	0.90	Lithuania	0.90	Senegal	0.90
Cocos (Keeling) Islands	0.90	Luxembourg	0.90	Serbia	0.90
Congo, Republic of the	0.90	Macau	0.90	Sierra Leone	0.90
Cook Islands	0.90	Madagascar	0.90	Slovakia	0.90
Cote d'Ivoire	0.90	Malawi	0.90	Slovenia	0.90
Croatia	0.90	Malaysia	0.90	Solomon Islands	0.90
Czech Republic	0.90	Mali	0.90	Somalia	0.90
Denmark	0.90	Marshall Islands	0.90	St Georgia & St Sandwich Isla	0.90
Djibouti	0.90	Mauritania	0.90	Swaziland	0.90
East Timor	0.90	Mauritius	0.90	Sweden	0.90
Egypt	0.90	Mayotte	0.90	Taiwan	0.90
Equatorial Guinea	0.90	Micronesia Federated States	0.90	Tajikistan	0.90
Estonia	0.90	Moldova Republic of	0.90	Togo	0.90
Ethiopia	0.90	Montenegro	0.90	Tokelau	0.90
Faroe Islands	0.90	Morocco	0.90	Tonga	0.90
Fiji	0.90			Tunisia	0.90
Finland	0.90			Turkmenistan	0.90
French Guiana	0.90			Tuvalu	0.90
French Polynesia	0.90			Uganda	0.90
French Southern Territories	0.90			Uzbekistan	0.90
				Vanuatu	0.90
				Wallis and Futuna Islands	0.90
				Western Sahara	0.90
				Zambia	0.90
				Zimbabwe	0.90

0.9 Rates on next page

Rate Sheet 0.9



Annual Subscriptions in USD (net of tax)

All Rates in USD		Emerald	Sapphire	Ruby	Jade	Diamond
Individual Rates	0-17	\$ 915	\$ 1,011	\$ 1,642	\$ 2,167	\$ 2,378
	18-24	\$ 1,421	\$ 1,570	\$ 2,455	\$ 3,132	\$ 3,438
	25-29	\$ 1,766	\$ 1,952	\$ 3,024	\$ 3,758	\$ 4,126
	30-34	\$ 1,900	\$ 2,099	\$ 3,192	\$ 4,079	\$ 4,477
	35-39	\$ 2,075	\$ 2,294	\$ 3,567	\$ 4,464	\$ 4,900
	40-44	\$ 2,411	\$ 2,665	\$ 4,078	\$ 5,129	\$ 5,630
	45-49	\$ 2,753	\$ 3,043	\$ 4,698	\$ 5,715	\$ 6,275
	50-54	\$ 3,081	\$ 3,405	\$ 5,228	\$ 6,500	\$ 7,134
	55-59	\$ 4,024	\$ 4,447	\$ 6,520	\$ 8,163	\$ 8,961
	60-64	\$ 5,078	\$ 5,613	\$ 8,309	\$ 10,818	\$ 11,876
	65-69	\$ 6,799	\$ 7,704	\$ 11,110	\$ 14,466	\$ 15,879
	70-74	\$ 8,892	\$ 10,264	\$ 14,805	\$ 19,184	\$ 21,059
	75-79	\$ 10,450	\$ 12,168	\$ 17,498	\$ 22,571	\$ 24,776
	80+	\$ 11,580	\$ 13,548	\$ 19,484	\$ 25,129	\$ 27,587
	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%

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	\$ 824	\$ 910	\$ 1,403	\$ 1,852	\$ 2,032
	18-24	\$ 1,285	\$ 1,421	\$ 2,099	\$ 2,678	\$ 2,940
	25-29	\$ 1,597	\$ 1,765	\$ 2,586	\$ 3,215	\$ 3,530
	30-34	\$ 1,717	\$ 1,897	\$ 2,731	\$ 3,491	\$ 3,831
	35-39	\$ 1,877	\$ 2,075	\$ 3,050	\$ 3,816	\$ 4,188
	40-44	\$ 2,181	\$ 2,410	\$ 3,489	\$ 4,387	\$ 4,817
	45-49	\$ 2,488	\$ 2,750	\$ 4,019	\$ 4,887	\$ 5,366
	50-54	\$ 2,785	\$ 3,078	\$ 4,470	\$ 5,556	\$ 6,099
	55-59	\$ 3,638	\$ 4,020	\$ 5,575	\$ 6,980	\$ 7,663
	60-64	\$ 4,592	\$ 5,075	\$ 7,105	\$ 9,251	\$ 10,155
	65-69	\$ 6,194	\$ 6,965	\$ 9,501	\$ 12,369	\$ 13,578
	70-74	\$ 8,086	\$ 9,278	\$ 12,661	\$ 16,404	\$ 18,008
	75-79	\$ 9,495	\$ 11,001	\$ 14,963	\$ 19,300	\$ 21,185
	80+	\$ 10,518	\$ 12,249	\$ 16,663	\$ 21,490	\$ 23,591
	DENTAL	\$ 538	\$ 538	\$ 538	\$ 538	\$ 673
MATERNITY	Not available	Not available	\$ 2,832	\$ 2,832	\$ 3,159	
OPTICAL	\$ 93	\$ 93	\$ 93	\$ 117	\$ 139	

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	\$ 794	\$ 876	\$ 1,349	\$ 1,781	\$ 1,955
	18-24	\$ 1,233	\$ 1,363	\$ 2,014	\$ 2,572	\$ 2,822
	25-29	\$ 1,536	\$ 1,696	\$ 2,485	\$ 3,090	\$ 3,391
	30-34	\$ 1,649	\$ 1,823	\$ 2,623	\$ 3,352	\$ 3,681
	35-39	\$ 1,804	\$ 1,993	\$ 2,931	\$ 3,666	\$ 4,026
	40-44	\$ 2,096	\$ 2,317	\$ 3,352	\$ 4,214	\$ 4,626
	45-49	\$ 2,391	\$ 2,642	\$ 3,861	\$ 4,697	\$ 5,155
	50-54	\$ 2,676	\$ 2,957	\$ 4,295	\$ 5,339	\$ 5,860
	55-59	\$ 3,496	\$ 3,865	\$ 5,357	\$ 6,707	\$ 7,364
	60-64	\$ 4,412	\$ 4,875	\$ 6,828	\$ 8,887	\$ 9,758
	65-69	\$ 5,970	\$ 6,692	\$ 9,127	\$ 11,883	\$ 13,045
	70-74	\$ 7,789	\$ 8,914	\$ 12,165	\$ 15,762	\$ 17,304
	75-79	\$ 9,143	\$ 10,571	\$ 14,376	\$ 18,543	\$ 20,354
	80+	\$ 10,124	\$ 11,769	\$ 16,008	\$ 20,646	\$ 22,665
	DENTAL	\$ 538	\$ 538	\$ 538	\$ 538	\$ 673
MATERNITY	Not available	Not available	\$ 2,832	\$ 2,832	\$ 3,159	
OPTICAL	\$ 93	\$ 93	\$ 93	\$ 117	\$ 139	

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

All Rates in USD		Emerald	Sapphire	Ruby	Jade	Diamond
Group Rates (20+ lives)	0-17	\$ 701	\$ 775	\$ 1,220	\$ 1,609	\$ 1,766
	18-24	\$ 1,089	\$ 1,204	\$ 1,823	\$ 2,326	\$ 2,553
	25-29	\$ 1,358	\$ 1,499	\$ 2,245	\$ 2,789	\$ 3,063
	30-34	\$ 1,457	\$ 1,611	\$ 2,370	\$ 3,029	\$ 3,325
	35-39	\$ 1,593	\$ 1,761	\$ 2,650	\$ 3,316	\$ 3,640
	40-44	\$ 1,851	\$ 2,046	\$ 3,029	\$ 3,808	\$ 4,181
	45-49	\$ 2,113	\$ 2,336	\$ 3,489	\$ 4,243	\$ 4,658
	50-54	\$ 2,366	\$ 2,615	\$ 3,883	\$ 4,826	\$ 5,299
	55-59	\$ 3,091	\$ 3,416	\$ 4,843	\$ 6,064	\$ 6,655
	60-64	\$ 3,900	\$ 4,310	\$ 6,171	\$ 8,034	\$ 8,820
	65-69	\$ 5,334	\$ 5,915	\$ 8,250	\$ 10,740	\$ 11,790
	70-74	\$ 6,941	\$ 7,877	\$ 10,995	\$ 14,246	\$ 15,639
	75-79	\$ 8,140	\$ 9,342	\$ 12,993	\$ 16,760	\$ 18,398
	80+	\$ 9,008	\$ 10,402	\$ 14,470	\$ 18,662	\$ 20,486
	DENTAL	\$ 538	\$ 538	\$ 538	\$ 538	\$ 673
MATERNITY	Not available	Not available	\$ 2,832	\$ 2,832	\$ 3,159	
OPTICAL	\$ 93	\$ 93	\$ 93	\$ 117	\$ 139	



ZONE 1.0



List of Countries	Zone
Alderney	1.00
American Samoa	1.00
Anguilla	1.00
Antigua and Barbuda	1.00
Argentina	1.00
Aruba	1.00
Azores	1.00
Bahamas, The	1.00
Bahrain	1.00
Bangladesh	1.00
Barbados	1.00
Belize	1.00
Bermuda	1.00
Bolivia	1.00
Canada	1.00
Canary Islands	1.00
Cayman Islands	1.00
Chile	1.00
Colombia	1.00
Costa Rica	1.00
Cuba	1.00
Cyprus	1.00
Dominica	1.00
Dominican Republic	1.00
Ecuador	1.00
El Salvador	1.00
Falkland Islands	1.00
France	1.00
Germany	1.00
Grenada	1.00
Guadeloupe	1.00
Guernsey	1.00
Guyana	1.00
Haiti	1.00
Holy See (Vatican City State)	1.00
Iran	1.00
Iraq	1.00
Ireland	1.00
Isle of Man	1.00
Jamaica	1.00
Jersey	1.00

List of Countries	Zone
Kenya	1.00
Kuwait	1.00
Libya	1.00
Liechtenstein	1.00
Madeira	1.00
Maldives	1.00
Malta	1.00
Martinique	1.00
Mongolia	1.00
Montserrat	1.00
Netherlands Antilles	1.00
Nicaragua	1.00
Panama	1.00
Paraguay	1.00
Peru	1.00
Portugal	1.00
Puerto Rico	1.00
Russian Federation	1.00
Saint Helena	1.00
Saint Kitts and Nevis	1.00
Saint Lucia	1.00
Saint Pierre and Miquelon	1.00
Sark	1.00
Saudi Arabia	1.00
Seychelles	1.00
South Africa	1.00
St Vincent and the Grenadines	1.00
Sudan	1.00
Suriname	1.00
Syrian Arab Republic	1.00
Thailand	1.00
Trinidad and Tobago	1.00
Turks and Caicos Islands	1.00
UAE	1.00
Ukraine	1.00
Uruguay	1.00
Venezuela	1.00
Vietnam	1.00
Virgin Islands (British)	1.00
Virgin Islands (U.S)	1.00
Yemen	1.00

1.0 Rates on next page



Rate Sheet 1.0



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%

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	

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	\$ 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	

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	\$ 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	



ZONE 1.15



List of Countries	Zone
Andorra	1.15
Australia	1.15
Brazil	1.15
Gibraltar	1.15
Greece	1.15
Guatemala	1.15
Honduras	1.15
Indonesia	1.15
Israel	1.15
Italy	1.15
Jordan	1.15
Mexico	1.15
Monaco	1.15
Spain	1.15
Switzerland	1.15
Turkey	1.15
United Kingdom	1.15

1.15 Rates on next page



Rate Sheet 1.15



Annual Subscriptions in USD (net of tax)

All Rates in USD		Emerald	Sapphire	Ruby	Jade	Diamond
Individual Rates	0-17	\$ 1,169	\$ 1,291	\$ 2,098	\$ 2,768	\$ 3,039
	18-24	\$ 1,816	\$ 2,006	\$ 3,136	\$ 4,002	\$ 4,393
	25-29	\$ 2,256	\$ 2,494	\$ 3,864	\$ 4,802	\$ 5,272
	30-34	\$ 2,428	\$ 2,682	\$ 4,079	\$ 5,212	\$ 5,721
	35-39	\$ 2,651	\$ 2,931	\$ 4,558	\$ 5,704	\$ 6,261
	40-44	\$ 3,080	\$ 3,405	\$ 5,211	\$ 6,553	\$ 7,193
	45-49	\$ 3,518	\$ 3,888	\$ 6,004	\$ 7,303	\$ 8,019
	50-54	\$ 3,937	\$ 4,350	\$ 6,680	\$ 8,305	\$ 9,116
	55-59	\$ 5,142	\$ 5,682	\$ 8,331	\$ 10,431	\$ 11,450
	60-64	\$ 6,488	\$ 7,172	\$ 10,617	\$ 13,823	\$ 15,175
	65-69	\$ 8,687	\$ 9,844	\$ 14,196	\$ 18,485	\$ 20,290
	70-74	\$ 11,362	\$ 13,115	\$ 18,918	\$ 24,513	\$ 26,908
	75-79	\$ 13,353	\$ 15,548	\$ 22,359	\$ 28,840	\$ 31,659
	80+	\$ 14,797	\$ 17,312	\$ 24,897	\$ 32,110	\$ 35,250
	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%

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	\$ 1,053	\$ 1,163	\$ 1,793	\$ 2,366	\$ 2,596
	18-24	\$ 1,641	\$ 1,816	\$ 2,682	\$ 3,422	\$ 3,757
	25-29	\$ 2,041	\$ 2,255	\$ 3,305	\$ 4,108	\$ 4,510
	30-34	\$ 2,194	\$ 2,423	\$ 3,490	\$ 4,460	\$ 4,896
	35-39	\$ 2,398	\$ 2,651	\$ 3,897	\$ 4,876	\$ 5,351
	40-44	\$ 2,786	\$ 3,079	\$ 4,458	\$ 5,606	\$ 6,155
	45-49	\$ 3,179	\$ 3,514	\$ 5,136	\$ 6,245	\$ 6,857
	50-54	\$ 3,559	\$ 3,933	\$ 5,712	\$ 7,099	\$ 7,793
	55-59	\$ 4,649	\$ 5,137	\$ 7,124	\$ 8,919	\$ 9,792
	60-64	\$ 5,868	\$ 6,484	\$ 9,079	\$ 11,821	\$ 12,976
	65-69	\$ 7,914	\$ 8,899	\$ 12,140	\$ 15,804	\$ 17,350
	70-74	\$ 10,332	\$ 11,856	\$ 16,177	\$ 20,961	\$ 23,010
	75-79	\$ 12,132	\$ 14,057	\$ 19,119	\$ 24,662	\$ 27,070
	80+	\$ 13,440	\$ 15,652	\$ 21,291	\$ 27,459	\$ 30,145
	DENTAL	\$ 538	\$ 538	\$ 538	\$ 538	\$ 673
	MATERNITY	Not available	Not available	\$ 2,832	\$ 2,832	\$ 3,159
OPTICAL	\$ 93	\$ 93	\$ 93	\$ 117	\$ 139	

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	\$ 1,014	\$ 1,120	\$ 1,724	\$ 2,276	\$ 2,498
	18-24	\$ 1,575	\$ 1,741	\$ 2,573	\$ 3,286	\$ 3,606
	25-29	\$ 1,962	\$ 2,167	\$ 3,175	\$ 3,948	\$ 4,334
	30-34	\$ 2,107	\$ 2,329	\$ 3,351	\$ 4,284	\$ 4,703
	35-39	\$ 2,305	\$ 2,547	\$ 3,745	\$ 4,685	\$ 5,144
	40-44	\$ 2,678	\$ 2,961	\$ 4,284	\$ 5,384	\$ 5,911
	45-49	\$ 3,055	\$ 3,376	\$ 4,933	\$ 6,001	\$ 6,587
	50-54	\$ 3,419	\$ 3,778	\$ 5,488	\$ 6,822	\$ 7,488
	55-59	\$ 4,467	\$ 4,938	\$ 6,845	\$ 8,570	\$ 9,409
	60-64	\$ 5,637	\$ 6,230	\$ 8,724	\$ 11,356	\$ 12,468
	65-69	\$ 7,628	\$ 8,550	\$ 11,662	\$ 15,184	\$ 16,669
	70-74	\$ 9,952	\$ 11,390	\$ 15,545	\$ 20,140	\$ 22,110
	75-79	\$ 11,683	\$ 13,507	\$ 18,369	\$ 23,694	\$ 26,007
	80+	\$ 12,937	\$ 15,039	\$ 20,455	\$ 26,382	\$ 28,961
	DENTAL	\$ 538	\$ 538	\$ 538	\$ 538	\$ 673
	MATERNITY	Not available	Not available	\$ 2,832	\$ 2,832	\$ 3,159
OPTICAL	\$ 93	\$ 93	\$ 93	\$ 117	\$ 139	

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

All Rates in USD		Emerald	Sapphire	Ruby	Jade	Diamond
Group Rates (20+ lives)	0-17	\$ 896	\$ 990	\$ 1,559	\$ 2,056	\$ 2,256
	18-24	\$ 1,391	\$ 1,538	\$ 2,330	\$ 2,972	\$ 3,262
	25-29	\$ 1,735	\$ 1,915	\$ 2,868	\$ 3,564	\$ 3,914
	30-34	\$ 1,861	\$ 2,059	\$ 3,028	\$ 3,870	\$ 4,248
	35-39	\$ 2,036	\$ 2,250	\$ 3,386	\$ 4,237	\$ 4,652
	40-44	\$ 2,365	\$ 2,615	\$ 3,870	\$ 4,866	\$ 5,343
	45-49	\$ 2,700	\$ 2,985	\$ 4,458	\$ 5,422	\$ 5,952
	50-54	\$ 3,023	\$ 3,341	\$ 4,961	\$ 6,167	\$ 6,770
	55-59	\$ 3,950	\$ 4,365	\$ 6,188	\$ 7,748	\$ 8,504
	60-64	\$ 4,983	\$ 5,507	\$ 7,886	\$ 10,265	\$ 11,270
	65-69	\$ 6,815	\$ 7,558	\$ 10,542	\$ 13,724	\$ 15,064
	70-74	\$ 8,869	\$ 10,065	\$ 14,049	\$ 18,203	\$ 19,983
	75-79	\$ 10,401	\$ 11,936	\$ 16,603	\$ 21,415	\$ 23,508
	80+	\$ 11,510	\$ 13,292	\$ 18,490	\$ 23,846	\$ 26,177
	DENTAL	\$ 538	\$ 538	\$ 538	\$ 538	\$ 673
	MATERNITY	Not available	Not available	\$ 2,832	\$ 2,832	\$ 3,159
OPTICAL	\$ 93	\$ 93	\$ 93	\$ 117	\$ 139	

ZONE 1.4



List of Countries	Zone
China	1.40
Singapore	1.40

1.4 rates on next page



Rate Sheet 1.4



Annual Subscriptions in USD (net of tax)

All Rates in USD		Emerald	Sapphire	Ruby	Jade	Diamond
Individual Rates	0-17	\$ 1,423	\$ 1,572	\$ 2,554	\$ 3,370	\$ 3,700
	18-24	\$ 2,211	\$ 2,442	\$ 3,818	\$ 4,872	\$ 5,348
	25-29	\$ 2,747	\$ 3,036	\$ 4,704	\$ 5,845	\$ 6,418
	30-34	\$ 2,955	\$ 3,265	\$ 4,965	\$ 6,346	\$ 6,964
	35-39	\$ 3,228	\$ 3,568	\$ 5,549	\$ 6,944	\$ 7,622
	40-44	\$ 3,750	\$ 4,145	\$ 6,344	\$ 7,978	\$ 8,757
	45-49	\$ 4,282	\$ 4,733	\$ 7,309	\$ 8,891	\$ 9,762
	50-54	\$ 4,793	\$ 5,296	\$ 8,132	\$ 10,110	\$ 11,097
	55-59	\$ 6,260	\$ 6,918	\$ 10,142	\$ 12,699	\$ 13,939
	60-64	\$ 7,899	\$ 8,731	\$ 12,926	\$ 16,829	\$ 18,474
	65-69	\$ 10,576	\$ 11,984	\$ 17,283	\$ 22,503	\$ 24,701
	70-74	\$ 13,832	\$ 15,966	\$ 23,030	\$ 29,842	\$ 32,758
	75-79	\$ 16,256	\$ 18,928	\$ 27,220	\$ 35,110	\$ 38,541
	80+	\$ 18,014	\$ 21,075	\$ 30,309	\$ 39,090	\$ 42,913
DENTAL	\$ 925	\$ 925	\$ 925	\$ 925	\$ 1,156	
MATERNITY	Not available	Not available	\$ 2,832	\$ 2,832	\$ 3,159	
OPTICAL	\$ 146	\$ 146	\$ 146	\$ 183	\$ 218	

All Rates in USD		Emerald	Sapphire	Ruby	Jade	Diamond
Group Rates (3 to 9 lives)	0-17	\$ 1,283	\$ 1,416	\$ 2,183	\$ 2,880	\$ 3,161
	18-24	\$ 1,998	\$ 2,211	\$ 3,265	\$ 4,166	\$ 4,574
	25-29	\$ 2,485	\$ 2,745	\$ 4,023	\$ 5,001	\$ 5,491
	30-34	\$ 2,671	\$ 2,950	\$ 4,249	\$ 5,430	\$ 5,960
	35-39	\$ 2,919	\$ 3,228	\$ 4,744	\$ 5,936	\$ 6,515
	40-44	\$ 3,392	\$ 3,748	\$ 5,427	\$ 6,825	\$ 7,493
	45-49	\$ 3,870	\$ 4,277	\$ 6,252	\$ 7,603	\$ 8,348
	50-54	\$ 4,332	\$ 4,788	\$ 6,954	\$ 8,643	\$ 9,487
	55-59	\$ 5,659	\$ 6,253	\$ 8,672	\$ 10,858	\$ 11,921
	60-64	\$ 7,144	\$ 7,894	\$ 11,053	\$ 14,390	\$ 15,797
	65-69	\$ 9,635	\$ 10,834	\$ 14,779	\$ 19,240	\$ 21,122
	70-74	\$ 12,579	\$ 14,433	\$ 19,694	\$ 25,517	\$ 28,012
	75-79	\$ 14,770	\$ 17,113	\$ 23,275	\$ 30,023	\$ 32,955
	80+	\$ 16,362	\$ 19,055	\$ 25,920	\$ 33,429	\$ 36,698
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	\$ 1,235	\$ 1,363	\$ 2,098	\$ 2,771	\$ 3,041
	18-24	\$ 1,918	\$ 2,120	\$ 3,133	\$ 4,001	\$ 4,390
	25-29	\$ 2,389	\$ 2,639	\$ 3,866	\$ 4,807	\$ 5,276
	30-34	\$ 2,565	\$ 2,836	\$ 4,080	\$ 5,215	\$ 5,725
	35-39	\$ 2,806	\$ 3,101	\$ 4,559	\$ 5,703	\$ 6,262
	40-44	\$ 3,260	\$ 3,604	\$ 5,215	\$ 6,555	\$ 7,196
	45-49	\$ 3,719	\$ 4,110	\$ 6,006	\$ 7,306	\$ 8,020
	50-54	\$ 4,163	\$ 4,599	\$ 6,681	\$ 8,304	\$ 9,116
	55-59	\$ 5,438	\$ 6,012	\$ 8,333	\$ 10,433	\$ 11,455
	60-64	\$ 6,863	\$ 7,584	\$ 10,621	\$ 13,825	\$ 15,178
	65-69	\$ 9,286	\$ 10,409	\$ 14,197	\$ 18,485	\$ 20,292
	70-74	\$ 12,116	\$ 13,866	\$ 18,924	\$ 24,519	\$ 26,917
	75-79	\$ 14,223	\$ 16,443	\$ 22,362	\$ 28,845	\$ 31,661
	80+	\$ 15,749	\$ 18,308	\$ 24,902	\$ 32,117	\$ 35,257
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	\$ 1,091	\$ 1,205	\$ 1,898	\$ 2,504	\$ 2,747
	18-24	\$ 1,693	\$ 1,873	\$ 2,836	\$ 3,618	\$ 3,971
	25-29	\$ 2,112	\$ 2,331	\$ 3,492	\$ 4,339	\$ 4,765
	30-34	\$ 2,266	\$ 2,506	\$ 3,686	\$ 4,712	\$ 5,172
	35-39	\$ 2,478	\$ 2,739	\$ 4,123	\$ 5,158	\$ 5,663
	40-44	\$ 2,879	\$ 3,183	\$ 4,712	\$ 5,924	\$ 6,504
	45-49	\$ 3,287	\$ 3,634	\$ 5,427	\$ 6,601	\$ 7,246
	50-54	\$ 3,680	\$ 4,068	\$ 6,040	\$ 7,508	\$ 8,242
	55-59	\$ 4,808	\$ 5,314	\$ 7,533	\$ 9,432	\$ 10,352
	60-64	\$ 6,067	\$ 6,705	\$ 9,600	\$ 12,497	\$ 13,720
	65-69	\$ 8,297	\$ 9,201	\$ 12,834	\$ 16,707	\$ 18,339
	70-74	\$ 10,798	\$ 12,253	\$ 17,103	\$ 22,161	\$ 24,327
	75-79	\$ 12,661	\$ 14,531	\$ 20,212	\$ 26,071	\$ 28,619
	80+	\$ 14,012	\$ 16,182	\$ 22,509	\$ 29,030	\$ 31,867
DENTAL	\$ 538	\$ 538	\$ 538	\$ 538	\$ 673	
MATERNITY	Not available	Not available	\$ 2,832	\$ 2,832	\$ 3,159	
OPTICAL	\$ 93	\$ 93	\$ 93	\$ 117	\$ 139	

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%

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

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



ZONE 2.0



List of Countries	Zone
Hong Kong	2.00

2.0 rates on next page



Rate Sheet 2.0



Annual Subscriptions in USD (net of tax)

All Rates in USD		Emerald	Sapphire	Ruby	Jade	Diamond
Individual Rates	0-17	\$ 2,033	\$ 2,246	\$ 3,649	\$ 4,815	\$ 5,285
	18-24	\$ 3,158	\$ 3,488	\$ 5,455	\$ 6,960	\$ 7,640
	25-29	\$ 3,924	\$ 4,337	\$ 6,720	\$ 8,351	\$ 9,169
	30-34	\$ 4,222	\$ 4,665	\$ 7,094	\$ 9,065	\$ 9,949
	35-39	\$ 4,611	\$ 5,098	\$ 7,927	\$ 9,919	\$ 10,888
	40-44	\$ 5,357	\$ 5,922	\$ 9,063	\$ 11,397	\$ 12,510
	45-49	\$ 6,118	\$ 6,761	\$ 10,441	\$ 12,701	\$ 13,945
	50-54	\$ 6,847	\$ 7,566	\$ 11,618	\$ 14,444	\$ 15,853
	55-59	\$ 8,943	\$ 9,882	\$ 14,488	\$ 18,141	\$ 19,913
	60-64	\$ 11,284	\$ 12,473	\$ 18,465	\$ 24,041	\$ 26,392
	65-69	\$ 15,108	\$ 17,121	\$ 24,690	\$ 32,148	\$ 35,287
	70-74	\$ 19,760	\$ 22,808	\$ 32,900	\$ 42,631	\$ 46,797
	75-79	\$ 23,222	\$ 27,040	\$ 38,885	\$ 50,157	\$ 55,059
	80+	\$ 25,734	\$ 30,107	\$ 43,299	\$ 55,843	\$ 61,304
	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%

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	\$ 1,832	\$ 2,023	\$ 3,119	\$ 4,115	\$ 4,516
	18-24	\$ 2,855	\$ 3,158	\$ 4,664	\$ 5,951	\$ 6,534
	25-29	\$ 3,549	\$ 3,921	\$ 5,747	\$ 7,144	\$ 7,844
	30-34	\$ 3,816	\$ 4,215	\$ 6,070	\$ 7,757	\$ 8,514
	35-39	\$ 4,171	\$ 4,611	\$ 6,778	\$ 8,480	\$ 9,307
	40-44	\$ 4,846	\$ 5,355	\$ 7,753	\$ 9,750	\$ 10,704
	45-49	\$ 5,528	\$ 6,110	\$ 8,932	\$ 10,861	\$ 11,925
	50-54	\$ 6,189	\$ 6,839	\$ 9,934	\$ 12,347	\$ 13,553
	55-59	\$ 8,085	\$ 8,933	\$ 12,389	\$ 15,512	\$ 17,030
	60-64	\$ 10,205	\$ 11,277	\$ 15,790	\$ 20,558	\$ 22,567
	65-69	\$ 13,764	\$ 15,477	\$ 21,113	\$ 27,486	\$ 30,174
	70-74	\$ 17,969	\$ 20,619	\$ 28,135	\$ 36,453	\$ 40,017
	75-79	\$ 21,099	\$ 24,447	\$ 33,250	\$ 42,890	\$ 47,079
	80+	\$ 23,374	\$ 27,221	\$ 37,028	\$ 47,755	\$ 52,425
	DENTAL	\$ 538	\$ 538	\$ 538	\$ 538	\$ 673
MATERNITY	Not available	Not available	\$ 2,832	\$ 2,832	\$ 3,159	
OPTICAL	\$ 93	\$ 93	\$ 93	\$ 117	\$ 139	

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	\$ 1,764	\$ 1,947	\$ 2,998	\$ 3,958	\$ 4,344
	18-24	\$ 2,740	\$ 3,028	\$ 4,475	\$ 5,716	\$ 6,271
	25-29	\$ 3,412	\$ 3,770	\$ 5,523	\$ 6,867	\$ 7,537
	30-34	\$ 3,664	\$ 4,051	\$ 5,828	\$ 7,450	\$ 8,179
	35-39	\$ 4,009	\$ 4,430	\$ 6,513	\$ 8,147	\$ 8,946
	40-44	\$ 4,657	\$ 5,149	\$ 7,450	\$ 9,364	\$ 10,280
	45-49	\$ 5,313	\$ 5,871	\$ 8,580	\$ 10,437	\$ 11,456
	50-54	\$ 5,947	\$ 6,570	\$ 9,544	\$ 11,864	\$ 13,023
	55-59	\$ 7,769	\$ 8,588	\$ 11,904	\$ 14,904	\$ 16,364
	60-64	\$ 9,804	\$ 10,834	\$ 15,173	\$ 19,750	\$ 21,683
	65-69	\$ 13,266	\$ 14,870	\$ 20,282	\$ 26,407	\$ 28,989
	70-74	\$ 17,308	\$ 19,809	\$ 27,034	\$ 35,027	\$ 38,453
	75-79	\$ 20,318	\$ 23,490	\$ 31,946	\$ 41,206	\$ 45,230
	80+	\$ 22,498	\$ 26,154	\$ 35,574	\$ 45,881	\$ 50,367
	DENTAL	\$ 538	\$ 538	\$ 538	\$ 538	\$ 673
MATERNITY	Not available	Not available	\$ 2,832	\$ 2,832	\$ 3,159	
OPTICAL	\$ 93	\$ 93	\$ 93	\$ 117	\$ 139	

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





ZONE 2.5 –
*Worldwide
Including USA*

Rate Sheet 2.5 - WW Including USA



Annual Subscriptions in USD (net of tax)

All Rates in USD		Emerald	Sapphire	Ruby	Jade	Diamond
Individual Rates	0-17	\$ 2,541	\$ 2,807	\$ 4,561	\$ 6,018	\$ 6,606
	18-24	\$ 3,947	\$ 4,360	\$ 6,818	\$ 8,700	\$ 9,551
	25-29	\$ 4,905	\$ 5,421	\$ 8,401	\$ 10,438	\$ 11,461
	30-34	\$ 5,278	\$ 5,831	\$ 8,867	\$ 11,331	\$ 12,436
	35-39	\$ 5,764	\$ 6,372	\$ 9,908	\$ 12,399	\$ 13,610
	40-44	\$ 6,696	\$ 7,403	\$ 11,329	\$ 14,246	\$ 15,638
	45-49	\$ 7,647	\$ 8,451	\$ 13,051	\$ 15,876	\$ 17,432
	50-54	\$ 8,558	\$ 9,457	\$ 14,522	\$ 18,054	\$ 19,817
	55-59	\$ 11,179	\$ 12,353	\$ 18,110	\$ 22,676	\$ 24,891
	60-64	\$ 14,105	\$ 15,591	\$ 23,082	\$ 30,051	\$ 32,990
	65-69	\$ 18,885	\$ 21,401	\$ 30,862	\$ 40,185	\$ 44,109
	70-74	\$ 24,700	\$ 28,510	\$ 41,125	\$ 53,289	\$ 58,496
	75-79	\$ 29,028	\$ 33,800	\$ 48,606	\$ 62,696	\$ 68,823
	80+	\$ 32,168	\$ 37,634	\$ 54,124	\$ 69,804	\$ 76,630
	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%

All Rates in USD		Emerald	Sapphire	Ruby	Jade	Diamond
Group Rates (3 to 9 lives)	0-17	\$ 2,290	\$ 2,529	\$ 3,898	\$ 5,144	\$ 5,645
	18-24	\$ 3,568	\$ 3,947	\$ 5,830	\$ 7,439	\$ 8,167
	25-29	\$ 4,437	\$ 4,901	\$ 7,184	\$ 9,311	\$ 9,805
	30-34	\$ 4,770	\$ 5,268	\$ 7,587	\$ 9,696	\$ 10,642
	35-39	\$ 5,213	\$ 5,764	\$ 8,472	\$ 10,600	\$ 11,634
	40-44	\$ 6,057	\$ 6,693	\$ 9,691	\$ 12,187	\$ 13,380
	45-49	\$ 6,910	\$ 7,638	\$ 11,164	\$ 13,576	\$ 14,906
	50-54	\$ 7,736	\$ 8,549	\$ 12,418	\$ 15,434	\$ 16,941
	55-59	\$ 10,106	\$ 11,167	\$ 15,487	\$ 19,390	\$ 21,287
	60-64	\$ 12,757	\$ 14,096	\$ 19,737	\$ 25,697	\$ 28,209
	65-69	\$ 17,205	\$ 19,346	\$ 26,391	\$ 34,357	\$ 37,171
	70-74	\$ 22,462	\$ 25,773	\$ 35,168	\$ 45,567	\$ 50,021
	75-79	\$ 26,374	\$ 30,559	\$ 41,563	\$ 53,612	\$ 58,849
	80+	\$ 29,217	\$ 34,026	\$ 46,285	\$ 59,694	\$ 65,532
	DENTAL	\$ 538	\$ 538	\$ 538	\$ 538	\$ 673
	MATERNITY	Not available	Not available	\$ 2,832	\$ 2,832	\$ 3,159
	OPTICAL	\$ 93	\$ 93	\$ 93	\$ 117	\$ 139

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	\$ 2,205	\$ 2,434	\$ 3,747	\$ 4,948	\$ 5,430
	18-24	\$ 3,425	\$ 3,785	\$ 5,594	\$ 7,144	\$ 7,839
	25-29	\$ 4,265	\$ 4,712	\$ 6,903	\$ 8,583	\$ 9,421
	30-34	\$ 4,580	\$ 5,064	\$ 7,285	\$ 9,312	\$ 10,224
	35-39	\$ 5,012	\$ 5,537	\$ 8,141	\$ 10,184	\$ 11,183
	40-44	\$ 5,822	\$ 6,436	\$ 9,312	\$ 11,705	\$ 12,850
	45-49	\$ 6,641	\$ 7,338	\$ 10,725	\$ 13,046	\$ 14,321
	50-54	\$ 7,433	\$ 8,213	\$ 11,930	\$ 14,829	\$ 16,279
	55-59	\$ 9,711	\$ 10,736	\$ 14,880	\$ 18,630	\$ 20,455
	60-64	\$ 12,255	\$ 13,543	\$ 18,966	\$ 24,687	\$ 27,104
	65-69	\$ 16,582	\$ 18,588	\$ 25,353	\$ 33,008	\$ 36,236
	70-74	\$ 21,636	\$ 24,761	\$ 33,793	\$ 43,783	\$ 48,066
	75-79	\$ 25,398	\$ 29,363	\$ 39,933	\$ 51,508	\$ 56,538
	80+	\$ 28,123	\$ 32,693	\$ 44,467	\$ 57,351	\$ 62,959
	DENTAL	\$ 538	\$ 538	\$ 538	\$ 538	\$ 673
	MATERNITY	Not available	Not available	\$ 2,832	\$ 2,832	\$ 3,159
	OPTICAL	\$ 93	\$ 93	\$ 93	\$ 117	\$ 139

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	\$ 1,948	\$ 2,152	\$ 3,389	\$ 4,471	\$ 4,905
	18-24	\$ 3,024	\$ 3,344	\$ 5,064	\$ 6,461	\$ 7,091
	25-29	\$ 3,771	\$ 4,163	\$ 6,235	\$ 7,749	\$ 8,509
	30-34	\$ 4,047	\$ 4,476	\$ 6,583	\$ 8,414	\$ 9,235
	35-39	\$ 4,426	\$ 4,892	\$ 7,362	\$ 9,211	\$ 10,112
	40-44	\$ 5,141	\$ 5,684	\$ 8,414	\$ 10,579	\$ 11,615
	45-49	\$ 5,870	\$ 6,490	\$ 9,691	\$ 11,787	\$ 12,940
	50-54	\$ 6,572	\$ 7,264	\$ 10,786	\$ 13,406	\$ 14,718
	55-59	\$ 8,586	\$ 9,490	\$ 13,451	\$ 16,843	\$ 18,486
	60-64	\$ 10,833	\$ 11,973	\$ 17,143	\$ 22,316	\$ 24,499
	65-69	\$ 14,816	\$ 16,430	\$ 22,917	\$ 29,834	\$ 32,749
	70-74	\$ 19,281	\$ 21,881	\$ 30,541	\$ 39,572	\$ 43,441
	75-79	\$ 22,610	\$ 25,949	\$ 36,093	\$ 46,555	\$ 51,105
	80+	\$ 25,021	\$ 28,896	\$ 40,195	\$ 51,839	\$ 56,906
	DENTAL	\$ 538	\$ 538	\$ 538	\$ 538	\$ 673
	MATERNITY	Not available	Not available	\$ 2,832	\$ 2,832	\$ 3,159
	OPTICAL	\$ 93	\$ 93	\$ 93	\$ 117	\$ 139



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