

• PREMIUMS (in US\$) •

AGE BANDS	0-3	4-18	19-25	26-30	31-35	36-40	41-45	46-50	51-55	56-60	For Renewal Only 61-65
MAJOR MEDICAL PLAN	557	557	697	769	842	915	986	1,058	1,208	1,283	1,360
US\$1,000,000 Benefit Option	150	150	150	150	150	150	150	150	150	150	150
Additional Room & Board Option (per US\$50 increase)	30	30	30	30	30	30	30	40	40	40	50
US\$50,000 Surgeon's Fee Option	53	53	65	71	77	83	88	93	103	109	120
ADDITIONAL BENEFIT PLANS											
Dental Plan	250	500	500	500	500	500	500	500	500	500	500
Personal Accident Plan				Rate for Class 1 Occupation - \$1 per 1,000							
				Rate for Class 2 Occupation - \$1.25 per 1,000							
				Rate for Class 3 Occupation is available on request							
Travel Plan	85	85	85	85	85	85	85	85	85	85	85
Rental Car Protection	Not available below age 23			75 for ages 23 to 75							

Note 1: 15% geographical loading applies to residents in E.U. Countries and Switzerland.

2: 20% geographical loading applies to residents in Hong Kong.

3: Geographical loading for North American residents is available on request.

4: Medical premiums for age over 65 are available on request.

• DISCOUNT OPTIONS •

(not applicable to Additional Benefit Plans and subject to US\$200 minimum per Insured Person)

US\$2,500 Deductible Option (you pay the first US\$2,500 of eligible expenses)	25% Discount
US\$5,000 Deductible Option (you pay the first US\$5,000 of eligible expenses)	35% Discount
Treatment Area Limit (excludes treatment in Hong Kong (SAR), Japan and North America where residents are ineligible for this discount)	25% Discount

Note 1: Treatment Area Limit option is only available to residents in Indonesia, Korea, Malaysia, Philippines, Singapore, Taiwan, Thailand and Vietnam. Countries not listed will be given individual consideration.

2: After the Medical Plan premium is calculated, apply chosen discounts. Then, applications with 5 to 20 persons are eligible for a 10% group discount and 21 or more persons for a 20% group discount. The group discount is not applicable to Additional Benefit Plans.