

• PREMIUMS (in US\$) •

AGE BANDS	61-65	66-70	71-75	76-80	81 & above
SENIOR STANDARD MEDICAL PLAN	4,696	7,977	11,149	15,582	ON REQUEST
Takeover Policy	4,269	6,780	9,477	13,245	
Private Room Option	680	1,156	1,669	2,538	
SENIOR COMPREHENSIVE MEDICAL PLAN	6,177	10,256	14,187	19,727	
Takeover Policy	5,672	8,980	12,439	17,265	
ADDITIONAL BENEFIT PLANS					
Dental Plan	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			Not Available	
Travel Plan	85	85	85	85	
Rental Car Protection	75	75	75	Not Available	

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 80 are available on request.

• DISCOUNT OPTIONS •

(not applicable to Additional Benefit Plans)

	SENIOR STANDARD MEDICAL PLAN	SENIOR COMPREHENSIVE MEDICAL PLAN
20% Co-payment Option (you pay 20% and we pay 80% of eligible expenses)	25% Discount	20% Discount
Treatment Area Limit (excludes treatment in Hong Kong (SAR), Japan and North America where residents are ineligible for this discount)	25% Discount	20% Discount
Outpatient Exclusion Option (excludes outpatient coverage)	25% Discount	Not Available

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.