

EXPATHEALTH PLAN RATES

Effective 1st January 2012 - 31st December 2012

Bronze	US Dollars		
Age	Area 1	Area 2	Area 3
0 - 9	\$604.26	\$746.04	\$1,038.70
10 - 17	\$863.23	\$1,065.77	\$1,483.85
18 - 24	\$1,039.46	\$1,276.01	\$1,803.90
25 - 29	\$1,222.90	\$1,501.18	\$2,122.24
30 - 39	\$1,484.15	\$1,840.03	\$2,638.91
40 - 44	\$1,919.54	\$2,402.26	\$3,409.67
45 - 49	\$2,358.72	\$2,955.03	\$4,571.13
50 - 54	\$2,896.35	\$3,623.26	\$5,683.50
55 - 59	\$3,502.11	\$4,395.63	\$6,810.81
60 - 64	\$4,577.36	\$5,645.04	\$8,777.17
65 - 69	\$5,263.97	\$6,491.78	\$10,093.76
70 - 74	\$5,630.15	\$6,943.39	\$10,708.15

Bronze	Pound Sterling		
Age	Area 1	Area 2	Area 3
0 - 9	£322.27	£397.88	£553.97
10 - 17	£460.39	£568.40	£791.39
18 - 24	£554.38	£680.54	£962.09
25 - 29	£652.21	£800.64	£1,131.87
30 - 39	£791.54	£981.34	£1,407.42
40 - 44	£1,023.76	£1,281.20	£1,818.49
45 - 49	£1,186.77	£1,486.81	£2,299.94
50 - 54	£1,544.71	£1,932.41	£3,031.20
55 - 59	£1,867.78	£2,344.33	£3,632.44
60 - 64	£2,441.26	£3,010.68	£4,681.16
65 - 69	£2,807.46	£3,462.29	£5,383.33
70 - 74	£3,002.75	£3,703.14	£5,711.02

Silver	US Dollars		
Age	Area 1	Area 2	Area 3
0 - 9	\$882.98	\$1,100.36	\$1,544.05
10 - 17	\$1,261.41	\$1,571.94	\$2,205.78
18 - 24	\$1,549.26	\$1,919.79	\$2,723.62
25 - 29	\$1,822.66	\$2,258.57	\$3,204.25
30 - 39	\$2,231.57	\$2,775.48	\$4,009.14
40 - 44	\$2,914.34	\$3,770.71	\$5,209.93
45 - 49	\$3,593.27	\$4,513.28	\$7,019.81
50 - 54	\$4,430.34	\$5,558.67	\$8,753.54
55 - 59	\$5,383.15	\$6,769.93	\$10,506.85
60 - 64	\$6,910.72	\$8,714.10	\$13,576.25
65 - 69	\$7,947.31	\$10,021.21	\$15,612.67
70 - 74	\$8,500.17	\$10,718.34	\$16,563.02

Silver	Pound Sterling		
Age	Area 1	Area 2	Area 3
0 - 9	£470.92	£586.86	£823.49
10 - 17	£672.74	£838.37	£1,176.41
18 - 24	£826.27	£1,023.89	£1,452.60
25 - 29	£972.09	£1,204.58	£1,708.94
30 - 39	£1,190.17	£1,480.26	£2,138.21
40 - 44	£1,554.32	£2,011.04	£2,778.63
45 - 49	£1,916.42	£2,407.08	£3,743.90
50 - 54	£2,362.85	£2,964.63	£4,668.56
55 - 59	£2,871.02	£3,610.63	£5,603.65
60 - 64	£3,685.71	£4,647.52	£7,240.66
65 - 69	£4,238.57	£5,344.65	£8,326.76
70 - 74	£4,533.43	£5,716.45	£8,833.60

Gold	US Dollars		
Age	Area 1	Area 2	Area 3
0 - 9	\$942.94	\$1,174.59	\$1,653.62
10 - 17	\$1,347.05	\$1,677.99	\$2,362.31
18 - 24	\$1,659.59	\$2,050.07	\$2,916.79
25 - 29	\$1,952.46	\$2,411.85	\$3,431.52
30 - 39	\$2,388.48	\$2,974.42	\$4,300.93
40 - 44	\$3,120.43	\$3,914.64	\$5,431.60
45 - 49	\$3,856.24	\$4,845.12	\$7,532.68
50 - 54	\$4,751.67	\$5,966.35	\$9,392.24
55 - 59	\$5,775.59	\$7,262.80	\$11,284.74
60 - 64	\$7,422.43	\$9,359.30	\$14,582.34
65 - 69	\$8,535.79	\$10,763.19	\$16,769.69
70 - 74	\$9,129.59	\$11,511.94	\$17,790.45

Gold	Pound Sterling		
Age	Area 1	Area 2	Area 3
0 - 9	£502.90	£626.45	£881.93
10 - 17	£718.43	£894.92	£1,259.90
18 - 24	£885.11	£1,093.37	£1,555.62
25 - 29	£1,041.31	£1,286.32	£1,830.14
30 - 39	£1,273.86	£1,586.36	£2,293.83
40 - 44	£1,664.22	£2,087.80	£2,896.85
45 - 49	£2,056.66	£2,584.06	£4,017.43
50 - 54	£2,534.22	£3,182.05	£5,009.20
55 - 59	£3,080.32	£3,873.50	£6,018.53
60 - 64	£3,958.63	£4,991.63	£7,777.26
65 - 69	£4,552.42	£5,740.37	£8,943.83
70 - 74	£4,869.11	£6,139.70	£9,488.24

Bronze	Euro		
Age	Area 1	Area 2	Area 3
0 - 9	€ 483.41	€ 596.83	€ 830.95
10 - 17	€ 690.59	€ 852.62	€ 1,187.08
18 - 24	€ 831.58	€ 1,020.80	€ 1,443.13
25 - 29	€ 978.33	€ 1,200.95	€ 1,697.79
30 - 39	€ 1,187.32	€ 1,472.02	€ 2,111.13
40 - 44	€ 1,535.63	€ 1,921.81	€ 2,727.74
45 - 49	€ 1,886.98	€ 2,364.02	€ 3,656.91
50 - 54	€ 2,317.08	€ 2,898.61	€ 4,546.80
55 - 59	€ 2,801.69	€ 3,516.51	€ 5,448.64
60 - 64	€ 3,661.75	€ 4,516.02	€ 7,021.73
65 - 69	€ 4,211.18	€ 5,193.43	€ 8,075.01
70 - 74	€ 4,504.11	€ 5,554.71	€ 8,566.53

Excess			
USD	GBP	EUR	Premium loading
Nil	Nil	Nil	25%
50	30	40	Standard
70	40	60	-10%
100	55	80	-15%
250	130	200	-25%
500	270	400	-30%
1000	535	800	-45%

Silver	Euro		
Age	Area 1	Area 2	Area 3
0 - 9	€ 706.39	€ 880.29	€ 1,235.24
10 - 17	€ 1,009.13	€ 1,257.56	€ 1,764.63
18 - 24	€ 1,239.40	€ 1,535.83	€ 2,178.89
25 - 29	€ 1,458.12	€ 1,806.86	€ 2,563.40
30 - 39	€ 1,785.13	€ 2,220.39	€ 3,207.31
40 - 44	€ 2,331.48	€ 3,016.56	€ 4,167.94
45 - 49	€ 2,874.62	€ 3,610.63	€ 5,615.85
50 - 54	€ 3,544.27	€ 4,446.94	€ 7,002.84
55 - 59	€ 4,306.52	€ 5,415.94	€ 8,405.48
60 - 64	€ 5,528.57	€ 6,971.28	€ 10,861.00
65 - 69	€ 6,357.84	€ 8,016.97	€ 12,490.13
70 - 74	€ 6,800.14	€ 8,574.67	€ 13,250.42

Payment Frequency Surcharges	
	Loading
Annual Cheque/Credit/Debit Card (Mastercard/Visa)	0%
Annual Bank Transfer	£10/€15/\$18
Half-Yearly Credit/Debit Card	4%
Quarterly Credit/Debit Card	5%
Monthly Credit/Debit Card	8%

For Amex payments please add an additional 3.5% surcharges to the above.

Geographical Area	
Area 1	Worldwide excluding USA & Canada
Area 2	Worldwide excluding USA & Canada but with 90 days accident and emergency cover in USA & Canada
Area 3	Worldwide

Gold	Euro		
Age	Area 1	Area 2	Area 3
0 - 9	€ 754.35	€ 939.67	€ 1,322.89
10 - 17	€ 1,077.64	€ 1,342.39	€ 1,889.85
18 - 24	€ 1,327.68	€ 1,640.06	€ 2,333.43
25 - 29	€ 1,561.97	€ 1,929.49	€ 2,745.22
30 - 39	€ 1,910.79	€ 2,379.54	€ 3,440.75
40 - 44	€ 2,496.34	€ 3,131.71	€ 4,345.27
45 - 49	€ 3,084.99	€ 3,876.10	€ 6,026.15
50 - 54	€ 3,801.34	€ 4,773.09	€ 7,513.79
55 - 59	€ 4,620.47	€ 5,810.24	€ 9,027.79
60 - 64	€ 5,937.95	€ 7,487.44	€ 11,665.88
65 - 69	€ 6,828.63	€ 8,610.55	€ 13,415.75
70 - 74	€ 7,303.68	€ 9,209.54	€ 14,232.36