

# ExpatPlus Individual Premiums

Effective 1<sup>st</sup> January 2008

**Becoming an ExpatPlus customer is easy!**

## 1. Choose your plan

- Globe
- Orbit
- Universe

## 2. Choose your area of cover

Your ExpatPlus premium will depend upon the geographical scope where you wish to be able to receive treatment.

- Zone A: Worldwide cover
- Zone B: Worldwide excluding USA and Canada (but covered in case of accident and emergency treatment and up to 90 days spent during each annual period of cover)

## 3. Choose your deductible

You can choose your deductible and get significant reductions in premium.

- € 0 / £ 0 / \$ 0
- € 100 / £ 65 / \$ 125
- € 300 / £ 200 / \$ 375

## 4. Choose your optional cover

We offer a broad range of optional covers, such as dental care, accidental death & disability, temporary incapacity and permanent disability.

## 5. Complete your application

Go to our website and complete the application form and medical questionnaire.

## 6. Send your application back to the address below

# ExpatPlus Individual Premiums<sup>1</sup>

## EURO

Effective 1<sup>st</sup> January 2008

### Core plan: Medical and Evacuation

#### Globe

##### Monthly premiums

Age	Deductible 0		Deductible 100		Deductible 300	
	Zone A	Zone B	Zone A	Zone B	Zone A	Zone B
< 18	95,79	72,16	74,56	56,99	65,46	50,49
18-30	149,18	110,29	127,95	95,13	118,85	88,63
31-40	175,06	128,78	153,83	113,62	144,73	107,12
41-50	206,21	151,03	184,97	135,86	175,87	129,36
51-60	271,52	197,68	250,29	182,52	241,19	176,02
61-70	431,08	311,65	409,84	296,48	400,74	289,98

##### Annual premiums

Age	Deductible 0		Deductible 100		Deductible 300	
	Zone A	Zone B	Zone A	Zone B	Zone A	Zone B
< 18	1.149,51	865,93	894,71	683,93	785,51	605,93
18-30	1.790,15	1.323,53	1.535,35	1.141,53	1.426,15	1.063,53
31-40	2.100,76	1.545,40	1.845,96	1.363,40	1.736,76	1.285,40
41-50	2.474,47	1.812,33	2.219,67	1.630,33	2.110,47	1.552,33
51-60	3.258,28	2.372,20	3.003,48	2.190,20	2.894,28	2.112,20
61-70	5.172,92	3.739,80	4.918,12	3.557,80	4.808,92	3.479,80

#### Orbit

##### Monthly premiums

Age	Deductible 0		Deductible 100		Deductible 300	
	Zone A	Zone B	Zone A	Zone B	Zone A	Zone B
< 18	152,76	112,89	146,26	106,39	131,09	91,23
18-30	201,15	147,42	194,65	140,92	179,48	125,75
31-40	247,23	180,35	240,73	173,85	225,56	158,68
41-50	302,69	219,93	296,19	213,43	281,03	198,26
51-60	418,54	302,69	412,04	296,19	396,87	281,03
61-70	702,23	505,35	695,73	498,85	680,56	483,68

##### Annual premiums

Age	Deductible 0		Deductible 100		Deductible 300	
	Zone A	Zone B	Zone A	Zone B	Zone A	Zone B
< 18	1.833,13	1.354,73	1.755,13	1.276,73	1.573,13	1.094,73
18-30	2.413,80	1.769,00	2.335,80	1.691,00	2.153,80	1.509,00
31-40	2.966,73	2.164,20	2.888,73	2.086,20	2.706,73	1.904,20
41-50	3.632,33	2.639,13	3.554,33	2.561,13	3.372,33	2.379,13
51-60	5.022,47	3.632,33	4.944,47	3.554,33	4.762,47	3.372,33
61-70	8.426,73	6.064,20	8.348,73	5.986,20	8.166,73	5.804,20

#### Universe

##### Monthly premiums

Age	Deductible 0		Deductible 100		Deductible 300	
	Zone A	Zone B	Zone A	Zone B	Zone A	Zone B
< 18	190,17	131,09	NA	NA	NA	NA
18-30	251,42	171,97	NA	NA	NA	NA
31-40	309,92	210,97	NA	NA	NA	NA
41-50	379,97	257,63	NA	NA	NA	NA
51-60	526,87	355,56	NA	NA	NA	NA
61-70	886,25	595,19	NA	NA	NA	NA

##### Annual premiums

Age	Deductible 0		Deductible 100		Deductible 300	
	Zone A	Zone B	Zone A	Zone B	Zone A	Zone B
< 18	2.282,07	1.573,13	NA	NA	NA	NA
18-30	3.017,00	2.063,67	NA	NA	NA	NA
31-40	3.719,00	2.531,67	NA	NA	NA	NA
41-50	4.559,67	3.091,53	NA	NA	NA	NA
51-60	6.322,47	4.266,73	NA	NA	NA	NA
61-70	10.635,00	7.142,33	NA	NA	NA	NA

<sup>1</sup> All premiums quoted are monthly or annual and apply to each person covered, unless stated otherwise. Insurance tax is excluded.

# ExpatPlus Individual Premiums<sup>1</sup>

## EURO

Effective 1<sup>st</sup> January 2008

### Optional covers

#### Dental plan

##### Monthly premiums

Age	Basic		Comprehensive	
	Zone A	Zone B	Zone A	Zone B
< 18	31,92	22,82	46,94	33,51
18-30	43,04	30,77	63,27	45,21
31-40	53,73	38,42	79,01	56,48
41-50	66,30	47,38	97,50	69,62
51-60	86,38	61,68	126,97	90,71
61-70	112,23	80,17	164,96	117,87

##### Annual premiums

Age	Basic		Comprehensive	
	Zone A	Zone B	Zone A	Zone B
< 18	383,07	273,87	563,33	402,13
18-30	516,53	369,20	759,20	542,53
31-40	644,80	461,07	948,13	677,73
41-50	795,60	568,53	1.170,00	835,47
51-60	1.036,53	740,13	1.523,60	1.088,53
61-70	1.346,80	962,00	1.979,47	1.414,40

### Accidental Death & Disability

#### Premium: 0,13% of the sum insured

Example	% of sum insured	Premium	
		Monthly	Annual
Sum insured: 150.000	0,13%	16,25	195,00

### Loss of income

#### Temporary incapacity

Age	% of insured allowance	Example: monthly allowance is 2000	
		Monthly	Annual
18-30	6,60%	11,00	132,00
31-40	7,20%	12,00	144,00
41-50	11,40%	19,00	228,00
51-60	16,20%	27,00	324,00
61-65	17,80%	29,67	356,00

#### Permanent incapacity

Age	% of insured allowance	Example: monthly allowance is 2000	
		Monthly	Annual
18-30	6,00%	10,00	120,00
31-40	12,80%	21,33	256,00
41-50	38,20%	63,67	764,00
51-60	92,60%	154,33	1.852,00
61-65	92,60%	154,33	1.852,00

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# ExpatPlus Individual Premiums<sup>1</sup>

## POUND STERLING

Effective 1<sup>st</sup> January 2008

### Core plan: Medical and Evacuation

#### Globe

##### Monthly premiums

Age	Deductible 0		Deductible 65		Deductible 200	
	Zone A	Zone B	Zone A	Zone B	Zone A	Zone B
< 18	63,90	48,14	49,71	38,00	43,64	33,66
18-30	99,49	73,56	85,30	63,42	79,23	59,09
31-40	116,75	85,89	102,55	75,75	96,49	71,41
41-50	137,51	100,71	123,32	90,57	117,25	86,24
51-60	181,06	131,82	166,86	121,68	160,79	117,35
61-70	287,43	207,80	273,23	197,66	267,16	193,32

##### Annual premiums

Age	Deductible 0		Deductible 65		Deductible 200	
	Zone A	Zone B	Zone A	Zone B	Zone A	Zone B
< 18	766,83	577,64	596,47	455,96	523,67	403,96
18-30	1.193,92	882,71	1.023,57	761,03	950,77	709,03
31-40	1.401,00	1.030,62	1.230,64	908,94	1.157,84	856,94
41-50	1.650,13	1.208,57	1.479,78	1.086,89	1.406,98	1.034,89
51-60	2.172,68	1.581,82	2.002,32	1.460,14	1.929,52	1.408,14
61-70	3.449,10	2.493,55	3.278,75	2.371,87	3.205,95	2.319,87

#### Orbit

##### Monthly premiums

Age	Deductible 0		Deductible 65		Deductible 200	
	Zone A	Zone B	Zone A	Zone B	Zone A	Zone B
18 >	101,89	75,26	97,56	70,93	87,42	60,79
18-30	134,10	294,84	129,77	93,95	119,63	83,81
31-40	164,87	360,70	160,53	115,90	150,39	105,76
41-50	201,85	439,86	197,51	142,29	187,37	132,15
51-60	278,98	605,39	274,65	197,46	264,51	187,32
61-70	468,20	1.010,70	463,87	332,57	453,73	322,43

##### Annual premiums

Age	Deductible 0		Deductible 65		Deductible 200	
	Zone A	Zone B	Zone A	Zone B	Zone A	Zone B
< 18	1.222,67	903,16	1.170,67	851,16	1.048,99	729,48
18-30	1.609,20	1.179,34	1.557,20	1.127,34	1.435,52	1.005,66
31-40	1.978,40	1.442,80	1.926,40	1.390,80	1.804,72	1.269,12
41-50	2.422,14	1.759,43	2.370,14	1.707,43	2.248,46	1.585,75
51-60	3.347,74	2.421,56	3.295,74	2.369,56	3.174,06	2.247,88
61-70	5.618,40	4.042,80	5.566,40	3.990,80	5.444,72	3.869,12

#### Universe

##### Monthly premiums

Age	Deductible 0		Deductible 65		Deductible 200	
	Zone A	Zone B	Zone A	Zone B	Zone A	Zone B
< 18	126,73	87,40	NA	NA	NA	NA
18-30	167,61	114,65	NA	NA	NA	NA
31-40	206,61	140,65	NA	NA	NA	NA
41-50	253,27	171,75	NA	NA	NA	NA
51-60	351,20	237,04	NA	NA	NA	NA
61-70	590,83	396,80	NA	NA	NA	NA

##### Annual premiums

Age	Deductible 0		Deductible 65		Deductible 200	
	Zone A	Zone B	Zone A	Zone B	Zone A	Zone B
< 18	1.520,80	1.048,76	NA	NA	NA	NA
18-30	2.011,34	1.375,78	NA	NA	NA	NA
31-40	2.479,34	1.687,78	NA	NA	NA	NA
41-50	3.039,20	2.061,03	NA	NA	NA	NA
51-60	4.214,40	2.844,49	NA	NA	NA	NA
61-70	7.090,00	4.761,56	NA	NA	NA	NA

<sup>1</sup> All premiums quoted are monthly or annual and apply to each person covered, unless stated otherwise. Insurance tax is excluded.

# ExpatPlus Individual Premiums<sup>1</sup>

## POUND STERLING

Effective 1<sup>st</sup> January 2008

### Optional covers

#### Dental plan

#### Monthly premiums

Age	Basic		Comprehensive	
	Zone A	Zone B	Zone A	Zone B
< 18	21,23	15,22	31,34	22,34
18-30	28,74	20,51	42,18	30,14
31-40	35,82	25,62	52,72	37,65
41-50	44,20	31,59	65,00	46,42
51-60	57,63	41,12	84,64	60,47
61-70	74,82	53,44	110,07	78,58

#### Annual premiums

Age	Basic		Comprehensive	
	Zone A	Zone B	Zone A	Zone B
< 18	254,80	182,58	376,13	268,09
18-30	344,93	246,13	506,13	361,69
31-40	429,87	307,38	632,67	451,82
41-50	530,40	379,02	780,00	556,98
51-60	691,60	493,42	1.015,73	725,69
61-70	897,87	641,33	1.320,80	942,93

### Accidental Death & Disability

#### Premium: 0.13% of the sum insured

Example	% of sum insured	Premium	
		Monthly	Annual
Sum insured: 100.000	0,13%	10,83	130

### Loss of income

#### Temporary incapacity

Age	% of insured allowance	Example: monthly allowance is 1400	
		Monthly	Annual
18-30	6,60%	7,70	92,40
31-40	7,20%	8,40	100,80
41-50	11,40%	13,30	159,60
51-60	16,20%	18,90	226,80
61-65	17,80%	20,77	249,20

#### Permanent incapacity

Age	% of insured allowance	Example: monthly allowance is 1400	
		Monthly	Annual
18-30	6,00%	7,00	84,00
31-40	12,80%	14,93	179,20
41-50	38,20%	44,57	534,80
51-60	92,60%	108,03	1,296,40
61-65	92,60%	108,03	1,296,40

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# ExpatPlus Individual Premiums<sup>1</sup>

## US Dollar

Effective 1<sup>st</sup> January 2008

### Core plan: Medical and Evacuation

#### Globe

##### Monthly premiums

Age	Deductible 0		Deductible 125		Deductible 375	
	Zone A	Zone B	Zone A	Zone B	Zone A	Zone B
< 18	122,01	92,38	95,31	73,31	83,79	65,08
18-30	188,74	140,05	162,05	120,98	150,52	112,75
31-40	221,10	163,16	194,40	144,09	182,88	135,86
41-50	260,02	190,96	233,33	171,90	221,80	163,66
51-60	341,67	249,28	314,98	230,22	303,45	221,98
61-70	541,11	391,74	514,42	372,68	502,89	364,44

##### Annual premiums

Age	Deductible 0		Deductible 125		Deductible 375	
	Zone A	Zone B	Zone A	Zone B	Zone A	Zone B
< 18	1.464,07	1.108,57	1.143,75	879,77	1.005,43	780,97
18-30	2.264,87	1.680,57	1.944,55	1.451,77	1.806,23	1.352,97
31-40	2.653,14	1.957,90	2.332,82	1.729,10	2.194,50	1.630,30
41-50	3.120,27	2.291,57	2.799,95	2.062,77	2.661,63	1.963,97
51-60	4.100,04	2.991,40	3.779,72	2.762,60	3.641,40	2.663,80
61-70	6.493,34	4.700,90	6.173,02	4.472,10	6.034,70	4.373,30

#### Orbit

##### Monthly premiums

Age	Deductible 0		Deductible 125		Deductible 375	
	Zone A	Zone B	Zone A	Zone B	Zone A	Zone B
< 18	192,95	143,08	184,72	134,85	165,65	115,78
18-30	253,47	186,23	245,24	178,00	226,17	158,93
31-40	311,11	227,40	302,87	219,17	283,81	200,10
41-50	380,29	276,87	372,06	268,64	352,99	249,57
51-60	525,17	380,33	516,94	372,10	497,87	353,03
61-70	879,78	633,65	871,55	625,42	852,48	606,35

##### Annual premiums

Age	Deductible 0		Deductible 125		Deductible 375	
	Zone A	Zone B	Zone A	Zone B	Zone A	Zone B
< 18	2.315,40	1.716,97	2.216,60	1.618,17	1.987,80	1.389,37
18-30	3.041,67	2.234,80	2.942,87	2.136,00	2.714,07	1.907,20
31-40	3.733,27	2.728,80	3.634,47	2.630,00	3.405,67	2.401,20
41-50	4.563,53	3.322,47	4.464,73	3.223,67	4.235,93	2.994,87
51-60	6.302,07	4.563,97	6.203,27	4.465,17	5.974,47	4.236,37
61-70	10.557,40	7.603,80	10.458,60	7.505,00	10.229,80	7.276,20

#### Universe

##### Monthly premiums

Age	Deductible 0		Deductible 125		Deductible 375	
	Zone A	Zone B	Zone A	Zone B	Zone A	Zone B
< 18	239,61	165,83	NA	NA	NA	NA
18-30	316,31	216,93	NA	NA	NA	NA
31-40	389,39	265,68	NA	NA	NA	NA
41-50	476,78	324,00	NA	NA	NA	NA
51-60	660,52	446,41	NA	NA	NA	NA
61-70	1.109,74	745,96	NA	NA	NA	NA

##### Annual premiums

Age	Deductible 0		Deductible 125		Deductible 375	
	Zone A	Zone B	Zone A	Zone B	Zone A	Zone B
< 18	2.875,27	1.989,97	NA	NA	NA	NA
18-30	3.795,67	2.603,13	NA	NA	NA	NA
31-40	4.672,73	3.188,13	NA	NA	NA	NA
41-50	5.721,40	3.887,97	NA	NA	NA	NA
51-60	7.926,20	5.356,97	NA	NA	NA	NA
61-70	13.316,87	8.951,47	NA	NA	NA	NA

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# ExpatPlus Individual Premiums<sup>1</sup>

## US Dollar

Effective 1<sup>st</sup> January 2008

### Optional covers

#### Dental plan

#### Monthly premiums

Age	Basic		Comprehensive	
	Zone A	Zone B	Zone A	Zone B
< 18	40,01	28,53	58,64	41,89
18-30	53,88	38,46	79,16	56,51
31-40	67,31	48,03	98,80	70,60
41-50	82,91	59,22	121,91	87,03
51-60	107,90	77,10	158,74	113,39
61-70	140,26	100,21	206,27	147,33

#### Annual premiums

Age	Basic		Comprehensive	
	Zone A	Zone B	Zone A	Zone B
< 18	480,13	342,33	703,73	502,67
18-30	646,53	461,50	949,87	678,17
31-40	807,73	576,33	1.185,60	847,17
41-50	994,93	710,67	1.462,93	1.044,33
51-60	1.294,80	925,17	1.904,93	1.360,67
61-70	1.683,07	1.202,50	2.475,20	1.768,00

### Accidental Death & Disability

#### Premium: 0,13% of the sum insured

Example	% of sum insured	Premium	
		Monthly	Annual
Sum insured: 62.500	0,13%	6,77	81,25

### Loss of income

#### Temporary incapacity

Age	% of insured allowance	Example: monthly allowance is 1875	
		Monthly	Annual
18-30	6,60%	10,31	123,75
31-40	7,20%	11,25	135,00
41-50	11,40%	17,81	213,75
51-60	16,20%	25,31	303,75
61-65	17,80%	27,81	333,75

#### Permanent incapacity

Age	% of insured allowance	Example: monthly allowance is 1875	
		Monthly	Annual
18-30	6,00%	9,38	112,50
31-40	12,80%	20,00	240,00
41-50	38,20%	59,69	716,25
51-60	92,60%	144,69	1.736,25
61-65	92,60%	144,69	1.736,25

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# ExpatPlus is the best solution for you and your family

Living abroad, ExpatPlus is designed to provide you with great choice, flexibility, quality and value. When you choose ExpatPlus as your international health insurance plan, you benefit from a lot of plusses.

## 1. Comprehensive range of medical cover plus extra benefits

Whatever treatment you need, you are sure it's covered. This makes it easier for you to enjoy life together with the people you love.

## 2. Flexibility and choice

Different people need different things from their health insurance. That is why ExpatPlus is designed to meet the requirements of most situations and budget.

## 3. Contact center, 24 hours a day, 365 days a year

You have access to a multilingual team of qualified customer service professionals 365 days a year, 24 hours.

## 4. Easy to afford

Because we offer a variety of plans, and a range of deductibles, you can choose how much to spend. You will always find a solution that best suits your needs.

## 5. No out of pocket costs

If you need hospital treatment, we settle all eligible bills directly. This makes life easier for you and your family.

## 6. Free choice of hospitals

Unlike others, we provide you complete freedom of choice when it comes to selecting treatment providers.

## 7. Only the best hospitals

We have established a worldwide network of high quality hospitals to guarantee access to the best medical care.

## 8. Fast reimbursement of claims

We guarantee that 75% of all claims are reimbursed within 5 days.

