

TAKING GOOD CARE OF YOU

**First Choice
Premiums • GBP, EUR and USD**

Valid from 2019



MODULE OVERVIEW

Mandatory module

MODULE 1

Hospitalisation & Inpatient Treatment

Optional Modules

MODULE 2 Outpatient Treatment	MODULE 3 Medicine & Appliances	MODULE 4* Medical Evacuation	MODULE 5 Rehabilitation & Nursing	MODULE 6* Dental & Optical
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* Please note that neither module 4 nor module 6 will be subject to any premium loadings or discounts.

PREMIUMS FOR MODULE 1, 2, 3, 4, 5 & 6											PREMIUMS PER PERSON IN GBP				
Age	0-9	10-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80+
Module															
1	1,558	1,558	2,181	2,387	2,475	2,646	2,912	3,353	4,079	5,266	7,405	10,956	12,458	13,323	14,176
2	661	661	924	1,013	1,049	1,120	1,239	1,424	1,736	2,229	3,147	4,647	5,290	5,657	6,013
3	195	195	271	302	312	332	365	420	513	661	929	1,373	1,563	1,670	1,777
4	140	140	386	386	386	386	386	386	386	386	386	386	386	386	386
5	44	44	61	67	69	75	81	94	113	146	203	302	344	370	392
6	544	544	1,089	1,089	1,089	1,089	1,089	1,089	1,089	1,089	1,089	1,089	1,089	1,089	1,089

The tariffs in the above premium table are the basic premiums per person used for the calculation of the premium in combination with the influencing factors listed below. The premium may also be subject to local taxation. The Hospitalisation & Inpatient Treatment module is mandatory. All employees and dependents must choose the same modules for the group scheme. Discount rates are not guaranteed. Country of residence equals the country in which the relevant authorities will consider the insured to be resident for the duration of the insurance.

PREMIUM FACTORS	
Employee discount	
3 - 9 employees	0%
10 - 29 employees	5%
30 - 50 employees	10%
50 - 99 employees	15%
> 100 employees	20%
Deductible discounts	
100 GBP deductible	5%
1,000 GBP deductible	20%
MHD loading	
More than 20 employees	15%

MHD (Medical History Disregarded) loading can be based on claims history.

CHINA & HONG KONG

GBP

Valid from 2019

MODULE OVERVIEW

Mandatory module

MODULE 1

Hospitalisation & Inpatient Treatment

Optional Modules

MODULE 2 Outpatient Treatment	MODULE 3 Medicine & Appliances	MODULE 4* Medical Evacuation	MODULE 5 Rehabilitation & Nursing	MODULE 6* Dental & Optical
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* Please note that neither module 4 nor module 6 will be subject to any premium loadings or discounts.

PREMIUMS FOR MODULE 1, 2, 3, 4, 5 & 6											PREMIUMS PER PERSON IN GBP				
Age	0-9	10-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80+
Module															
1	2,770	2,770	3,877	4,243	4,400	4,704	5,178	5,962	7,251	9,362	13,165	19,477	22,147	23,685	25,202
2	1,174	1,174	1,643	1,802	1,866	1,990	2,203	2,531	3,086	3,963	5,595	8,261	9,405	10,058	10,690
3	347	347	482	538	555	590	650	747	912	1,174	1,651	2,442	2,779	2,968	3,158
4	140	140	386	386	386	386	386	386	386	386	386	386	386	386	386
5	78	78	109	118	123	133	144	166	202	259	362	538	611	658	698
6	544	544	1,089	1,089	1,089	1,089	1,089	1,089	1,089	1,089	1,089	1,089	1,089	1,089	1,089

The tariffs in the above premium table are the basic premiums per person used for the calculation of the premium in combination with the influencing factors listed below. The premium may also be subject to local taxation. The Hospitalisation & Inpatient Treatment module is mandatory. All employees and dependents must choose the same modules for the group scheme. Discount rates are not guaranteed. Country of residence equals the country in which the relevant authorities will consider the insured to be resident for the duration of the insurance.

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Deductible discounts	
100 GBP deductible	5%
1,000 GBP deductible	20%
MHD loading	
More than 20 employees	15%

MHD (Medical History Disregarded) loading can be based on claims history.

EUROPE

GBP

Valid from 2019

MODULE OVERVIEW

Mandatory module

MODULE 1

Hospitalisation & Inpatient Treatment

Optional Modules

MODULE 2 Outpatient Treatment	MODULE 3 Medicine & Appliances	MODULE 4* Medical Evacuation	MODULE 5 Rehabilitation & Nursing	MODULE 6* Dental & Optical
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* Please note that neither module 4 nor module 6 will be subject to any premium loadings or discounts.

PREMIUMS FOR MODULE 1, 2, 3, 4, 5 & 6												PREMIUMS PER PERSON IN GBP				
Age	0-9	10-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80+	
Module																
1	1,731	1,731	2,423	2,652	2,750	2,940	3,236	3,726	4,532	5,851	8,228	12,173	13,842	14,803	15,751	
2	734	734	1,027	1,126	1,166	1,244	1,377	1,582	1,929	2,477	3,497	5,163	5,878	6,286	6,681	
3	217	217	301	336	347	369	406	467	570	734	1,032	1,526	1,737	1,855	1,974	
4	140	140	386	386	386	386	386	386	386	386	386	386	386	386	386	
5	49	49	68	74	77	83	90	104	126	162	226	336	382	411	436	
6	544	544	1,089	1,089	1,089	1,089	1,089	1,089	1,089	1,089	1,089	1,089	1,089	1,089	1,089	

The tariffs in the above premium table are the basic premiums per person used for the calculation of the premium in combination with the influencing factors listed below. The premium may also be subject to local taxation. The Hospitalisation & Inpatient Treatment module is mandatory. All employees and dependents must choose the same modules for the group scheme. Discount rates are not guaranteed. Country of residence equals the country in which the relevant authorities will consider the insured to be resident for the duration of the insurance.

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Deductible discounts	
100 GBP deductible	5%
1,000 GBP deductible	20%
MHD loading	
More than 20 employees	15%

MHD (Medical History Disregarded) loading can be based on claims history.

MODULE OVERVIEW

Mandatory module

MODULE 1

Hospitalisation & Inpatient Treatment

Optional Modules

MODULE 2 Outpatient Treatment	MODULE 3 Medicine & Appliances	MODULE 4* Medical Evacuation	MODULE 5 Rehabilitation & Nursing	MODULE 6* Dental & Optical
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* Please note that neither module 4 nor module 6 will be subject to any premium loadings or discounts.

PREMIUMS FOR MODULE 1, 2, 3, 4, 5 & 6												PREMIUMS PER PERSON IN GBP				
Age	0-9	10-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80+	
Module																
1	1,558	1,558	2,181	2,387	2,475	2,646	2,912	3,353	4,079	5,266	7,405	10,956	12,458	13,323	14,176	
2	661	661	924	1,013	1,049	1,120	1,239	1,424	1,736	2,229	3,147	4,647	5,290	5,657	6,013	
3	195	195	271	302	312	332	365	420	513	661	929	1,373	1,563	1,670	1,777	
4	140	140	386	386	386	386	386	386	386	386	386	386	386	386	386	
5	44	44	61	67	69	75	81	94	113	146	203	302	344	370	392	
6	544	544	1,089	1,089	1,089	1,089	1,089	1,089	1,089	1,089	1,089	1,089	1,089	1,089	1,089	

The tariffs in the above premium table are the basic premiums per person used for the calculation of the premium in combination with the influencing factors listed below. The premium may also be subject to local taxation. The Hospitalisation & Inpatient Treatment module is mandatory. All employees and dependents must choose the same modules for the group scheme. Discount rates are not guaranteed. Country of residence equals the country in which the relevant authorities will consider the insured to be resident for the duration of the insurance.

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Employee discount	
3 - 9 employees	0%
10 - 29 employees	5%
30 - 50 employees	10%
50 - 99 employees	15%
> 100 employees	20%
Deductible discounts	
100 GBP deductible	5%
1,000 GBP deductible	20%
MHD loading	
More than 20 employees	15%

MHD (Medical History Disregarded) loading can be based on claims history.

LATIN AMERICA

GBP

Valid from 2019

MODULE OVERVIEW

Mandatory module

MODULE 1

Hospitalisation & Inpatient Treatment

Optional Modules

MODULE 2 Outpatient Treatment	MODULE 3 Medicine & Appliances	MODULE 4* Medical Evacuation	MODULE 5 Rehabilitation & Nursing	MODULE 6* Dental & Optical
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PREMIUMS FOR MODULE 1, 2, 3, 4, 5 & 6											PREMIUMS PER PERSON IN GBP				
Age	0-9	10-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80+
Module															
1	2,077	2,077	2,908	3,182	3,300	3,528	3,883	4,471	5,438	7,021	9,874	14,608	16,610	17,764	18,901
2	881	881	1,232	1,351	1,399	1,493	1,652	1,898	2,315	2,972	4,196	6,196	7,054	7,543	8,017
3	260	260	361	403	416	443	487	560	684	881	1,238	1,831	2,084	2,226	2,369
4	140	140	386	386	386	386	386	386	386	386	386	386	386	386	386
5	59	59	82	89	92	100	108	125	151	194	271	403	458	493	523
6	544	544	1,089	1,089	1,089	1,089	1,089	1,089	1,089	1,089	1,089	1,089	1,089	1,089	1,089

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30 - 50 employees	10%
50 - 99 employees	15%
> 100 employees	20%
Deductible discounts	
100 GBP deductible	5%
1,000 GBP deductible	20%
MHD loading	
More than 20 employees	15%

MHD (Medical History Disregarded) loading can be based on claims history.

MIDDLE EAST

GBP

Valid from 2019

MODULE OVERVIEW

Mandatory module

MODULE 1

Hospitalisation & Inpatient Treatment

Optional Modules

MODULE 2 Outpatient Treatment	MODULE 3 Medicine & Appliances	MODULE 4* Medical Evacuation	MODULE 5 Rehabilitation & Nursing	MODULE 6* Dental & Optical
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PREMIUMS FOR MODULE 1, 2, 3, 4, 5 & 6												PREMIUMS PER PERSON IN GBP				
Age	0-9	10-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80+	
Module																
1	1,731	1,731	2,423	2,652	2,750	2,940	3,236	3,726	4,532	5,851	8,228	12,173	13,842	14,803	15,751	
2	734	734	1,027	1,126	1,166	1,244	1,377	1,582	1,929	2,477	3,497	5,163	5,878	6,286	6,681	
3	217	217	301	336	347	369	406	467	570	734	1,032	1,526	1,737	1,855	1,974	
4	140	140	386	386	386	386	386	386	386	386	386	386	386	386	386	
5	49	49	68	74	77	83	90	104	126	162	226	336	382	411	436	
6	544	544	1,089	1,089	1,089	1,089	1,089	1,089	1,089	1,089	1,089	1,089	1,089	1,089	1,089	

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Employee discount	
3 - 9 employees	0%
10 - 29 employees	5%
30 - 50 employees	10%
50 - 99 employees	15%
> 100 employees	20%
Deductible discounts	
100 GBP deductible	5%
1,000 GBP deductible	20%
MHD loading	
More than 20 employees	15%

MHD (Medical History Disregarded) loading can be based on claims history.

SWITZERLAND

GBP

Valid from 2019

MODULE OVERVIEW

Mandatory module

MODULE 1

Hospitalisation & Inpatient Treatment

Optional Modules

MODULE 2 Outpatient Treatment	MODULE 3 Medicine & Appliances	MODULE 4* Medical Evacuation	MODULE 5 Rehabilitation & Nursing	MODULE 6* Dental & Optical
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PREMIUMS FOR MODULE 1, 2, 3, 4, 5 & 6											PREMIUMS PER PERSON IN GBP				
Age	0-9	10-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80+
Module															
1	2,597	2,597	3,635	3,978	4,125	4,410	4,854	5,589	6,798	8,777	12,342	18,260	20,763	22,205	23,627
2	1,101	1,101	1,541	1,689	1,749	1,866	2,066	2,373	2,894	3,716	5,246	7,745	8,817	9,429	10,022
3	326	326	452	504	521	554	609	701	855	1,101	1,548	2,289	2,606	2,783	2,961
4	140	140	386	386	386	386	386	386	386	386	386	386	386	386	386
5	74	74	102	111	116	125	135	156	189	243	339	504	573	617	654
6	544	544	1,089	1,089	1,089	1,089	1,089	1,089	1,089	1,089	1,089	1,089	1,089	1,089	1,089

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PREMIUM FACTORS	
Employee discount	
3 - 9 employees	0%
10 - 29 employees	5%
30 - 50 employees	10%
50 - 99 employees	15%
> 100 employees	20%
Deductible discounts	
100 GBP deductible	5%
1,000 GBP deductible	20%
MHD loading	
More than 20 employees	15%

MHD (Medical History Disregarded) loading can be based on claims history.

WORLDWIDE

GBP

Valid from 2019

MODULE OVERVIEW

Mandatory module

MODULE 1

Hospitalisation & Inpatient Treatment

Optional Modules

MODULE 2 Outpatient Treatment	MODULE 3 Medicine & Appliances	MODULE 4* Medical Evacuation	MODULE 5 Rehabilitation & Nursing	MODULE 6* Dental & Optical
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PREMIUMS FOR MODULE 1, 2, 3, 4, 5 & 6												PREMIUMS PER PERSON IN GBP				
Age	0-9	10-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80+	
Module																
1	3,895	3,895	5,452	5,967	6,188	6,615	7,281	8,384	10,197	13,165	18,513	27,389	31,145	33,307	35,440	
2	1,652	1,652	2,311	2,534	2,624	2,799	3,098	3,560	4,340	5,573	7,868	11,617	13,226	14,144	15,032	
3	488	488	677	756	781	830	914	1,051	1,283	1,652	2,322	3,434	3,908	4,174	4,442	
4	140	140	386	386	386	386	386	386	386	386	386	386	386	386	386	
5	110	110	153	167	173	187	203	234	284	365	509	756	860	925	981	
6	544	544	1,089	1,089	1,089	1,089	1,089	1,089	1,089	1,089	1,089	1,089	1,089	1,089	1,089	

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Deductible discounts	
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1,000 GBP deductible	20%
MHD loading	
More than 20 employees	15%

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Region

The name of the region as stated in the policy schedule determines the area of cover as set out in the below table.

Region	Areas covered
Worldwide	Worldwide
China/Hong Kong	Worldwide, excl. USA/Canada
Switzerland	Worldwide, excl. USA/Canada/China/Hong Kong
Latin America	Worldwide, excl. USA/Canada/China/Hong Kong/Switzerland
Europe	Worldwide, excl. USA/Canada/China/Hong Kong/Switzerland
Middle East	Worldwide, excl. USA/Canada/China/Hong Kong/Switzerland
Far East	Worldwide, excl. USA/Canada/China/Hong Kong/Switzerland
Africa	Worldwide, excl. USA/Canada/China/Hong Kong/Switzerland

AFRICA

USD

Valid from 2019

MODULE OVERVIEW

Mandatory module

MODULE 1

Hospitalisation & Inpatient Treatment

Optional Modules

MODULE 2	MODULE 3	MODULE 4*	MODULE 5	MODULE 6*
Outpatient Treatment	Medicine & Appliances	Medical Evacuation	Rehabilitation & Nursing	Dental & Optical

* Please note that neither module 4 nor module 6 will be subject to any premium loadings or discounts.

PREMIUMS FOR MODULE 1, 2, 3, 4, 5 & 6											PREMIUMS PER PERSON IN USD				
Age	0-9	10-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80+
Module															
1	2,553	2,553	3,575	3,912	4,058	4,337	4,775	5,497	6,687	8,633	12,140	17,960	20,422	21,840	23,239
2	1,083	1,083	1,516	1,661	1,721	1,836	2,031	2,334	2,846	3,654	5,159	7,618	8,672	9,275	9,858
3	320	320	444	495	512	545	599	689	841	1,083	1,523	2,251	2,563	2,737	2,912
4	229	229	633	633	633	633	633	633	633	633	633	633	633	633	633
5	72	72	101	110	114	122	133	153	185	239	334	496	564	606	644
6	892	892	1,786	1,786	1,786	1,786	1,786	1,786	1,786	1,786	1,786	1,786	1,786	1,786	1,786

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PREMIUM FACTORS	
Employee discount	
3 - 9 employees	0%
10 - 29 employees	5%
30 - 50 employees	10%
50 - 99 employees	15%
> 100 employees	20%
Deductible discounts	
175 USD deductible	5%
1,750 USD deductible	20%
MHD loading	
More than 20 employees	15%

MHD (Medical History Disregarded) loading can be based on claims history.

CHINA & HONG KONG

USD

Valid from 2019

MODULE OVERVIEW

Mandatory module

MODULE 1

Hospitalisation & Inpatient Treatment

Optional Modules

MODULE 2 Outpatient Treatment	MODULE 3 Medicine & Appliances	MODULE 4* Medical Evacuation	MODULE 5 Rehabilitation & Nursing	MODULE 6* Dental & Optical
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PREMIUMS FOR MODULE 1, 2, 3, 4, 5 & 6											PREMIUMS PER PERSON IN USD				
Age	0-9	10-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80+
Module															
1	4,539	4,539	6,355	6,955	7,214	7,710	8,488	9,773	11,888	15,347	21,582	31,930	36,306	38,827	41,314
2	1,925	1,925	2,694	2,954	3,059	3,264	3,611	4,149	5,059	6,496	9,171	13,542	15,418	16,488	17,525
3	570	570	789	880	910	968	1,066	1,226	1,494	1,925	2,707	4,002	4,557	4,866	5,178
4	229	229	633	633	633	633	633	633	633	633	633	633	633	633	633
5	128	128	179	195	203	218	237	272	330	426	594	882	1,003	1,077	1,144
6	892	892	1,786	1,786	1,786	1,786	1,786	1,786	1,786	1,786	1,786	1,786	1,786	1,786	1,786

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Employee discount	
3 - 9 employees	0%
10 - 29 employees	5%
30 - 50 employees	10%
50 - 99 employees	15%
> 100 employees	20%
Deductible discounts	
175 USD deductible	5%
1,750 USD deductible	20%
MHD loading	
More than 20 employees	15%

MHD (Medical History Disregarded) loading can be based on claims history.

EUROPE

USD

Valid from 2019

MODULE OVERVIEW

Mandatory module

MODULE 1

Hospitalisation & Inpatient Treatment

Optional Modules

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PREMIUMS FOR MODULE 1, 2, 3, 4, 5 & 6											PREMIUMS PER PERSON IN USD				
Age	0-9	10-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80+
Module															
1	2,837	2,837	3,972	4,347	4,509	4,819	5,305	6,108	7,430	9,592	13,489	19,956	22,691	24,267	25,821
2	1,203	1,203	1,684	1,846	1,912	2,040	2,257	2,593	3,162	4,060	5,732	8,464	9,636	10,305	10,953
3	356	356	493	550	569	605	666	766	934	1,203	1,692	2,501	2,848	3,041	3,236
4	229	229	633	633	633	633	633	633	633	633	633	633	633	633	633
5	80	80	112	122	127	136	148	170	206	266	371	551	627	673	715
6	892	892	1,786	1,786	1,786	1,786	1,786	1,786	1,786	1,786	1,786	1,786	1,786	1,786	1,786

The tariffs in the above premium table are the basic premiums per person used for the calculation of the premium in combination with the influencing factors listed below. The premium may also be subject to local taxation. The Hospitalisation & Inpatient Treatment module is mandatory. All employees and dependents must choose the same modules for the group scheme. Discount rates are not guaranteed. Country of residence equals the country in which the relevant authorities will consider the insured to be resident for the duration of the insurance.

PREMIUM FACTORS	
Employee discount	
3 - 9 employees	0%
10 - 29 employees	5%
30 - 50 employees	10%
50 - 99 employees	15%
> 100 employees	20%
Deductible discounts	
175 USD deductible	5%
1,750 USD deductible	20%
MHD loading	
More than 20 employees	15%

MHD (Medical History Disregarded) loading can be based on claims history.

FAR EAST

USD

Valid from 2019

MODULE OVERVIEW

Mandatory module

MODULE 1

Hospitalisation & Inpatient Treatment

Optional Modules

MODULE 2 Outpatient Treatment	MODULE 3 Medicine & Appliances	MODULE 4* Medical Evacuation	MODULE 5 Rehabilitation & Nursing	MODULE 6* Dental & Optical
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* Please note that neither module 4 nor module 6 will be subject to any premium loadings or discounts.

PREMIUMS FOR MODULE 1, 2, 3, 4, 5 & 6												PREMIUMS PER PERSON IN USD				
Age	0-9	10-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80+	
Module																
1	2,553	2,553	3,575	3,912	4,058	4,337	4,775	5,497	6,687	8,633	12,140	17,960	20,422	21,840	23,239	
2	1,083	1,083	1,516	1,661	1,721	1,836	2,031	2,334	2,846	3,654	5,159	7,618	8,672	9,275	9,858	
3	320	320	444	495	512	545	599	689	841	1,083	1,523	2,251	2,563	2,737	2,912	
4	229	229	633	633	633	633	633	633	633	633	633	633	633	633	633	
5	72	72	101	110	114	122	133	153	185	239	334	496	564	606	644	
6	892	892	1,786	1,786	1,786	1,786	1,786	1,786	1,786	1,786	1,786	1,786	1,786	1,786	1,786	

The tariffs in the above premium table are the basic premiums per person used for the calculation of the premium in combination with the influencing factors listed below. The premium may also be subject to local taxation. The Hospitalisation & Inpatient Treatment module is mandatory. All employees and dependents must choose the same modules for the group scheme. Discount rates are not guaranteed. Country of residence equals the country in which the relevant authorities will consider the insured to be resident for the duration of the insurance.

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Employee discount	
3 - 9 employees	0%
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30 - 50 employees	10%
50 - 99 employees	15%
> 100 employees	20%
Deductible discounts	
175 USD deductible	5%
1,750 USD deductible	20%
MHD loading	
More than 20 employees	15%

MHD (Medical History Disregarded) loading can be based on claims history.

LATIN AMERICA

USD

Valid from 2019

MODULE OVERVIEW

Mandatory module

MODULE 1

Hospitalisation & Inpatient Treatment

Optional Modules

MODULE 2 Outpatient Treatment	MODULE 3 Medicine & Appliances	MODULE 4* Medical Evacuation	MODULE 5 Rehabilitation & Nursing	MODULE 6* Dental & Optical
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* Please note that neither module 4 nor module 6 will be subject to any premium loadings or discounts.

PREMIUMS FOR MODULE 1, 2, 3, 4, 5 & 6												PREMIUMS PER PERSON IN USD				
Age	0-9	10-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80+	
Module																
1	3,404	3,404	4,766	5,216	5,411	5,783	6,366	7,330	8,916	11,510	16,187	23,947	27,229	29,120	30,985	
2	1,444	1,444	2,021	2,215	2,294	2,448	2,708	3,112	3,794	4,872	6,878	10,157	11,563	12,366	13,144	
3	427	427	592	660	683	726	799	919	1,121	1,444	2,030	3,001	3,418	3,649	3,883	
4	229	229	633	633	633	633	633	633	633	633	633	633	633	633	633	
5	96	96	134	146	152	163	178	204	247	319	445	661	752	808	858	
6	892	892	1,786	1,786	1,786	1,786	1,786	1,786	1,786	1,786	1,786	1,786	1,786	1,786	1,786	

The tariffs in the above premium table are the basic premiums per person used for the calculation of the premium in combination with the influencing factors listed below. The premium may also be subject to local taxation. The Hospitalisation & Inpatient Treatment module is mandatory. All employees and dependents must choose the same modules for the group scheme. Discount rates are not guaranteed. Country of residence equals the country in which the relevant authorities will consider the insured to be resident for the duration of the insurance..

PREMIUM FACTORS	
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Deductible discounts	
175 USD deductible	5%
1,750 USD deductible	20%
MHD loading	
More than 20 employees	15%

MHD (Medical History Disregarded) loading can be based on claims history.

MIDDLE EAST

USD

Valid from 2019

MODULE OVERVIEW

Mandatory module

MODULE 1

Hospitalisation & Inpatient Treatment

Optional Modules

MODULE 2 Outpatient Treatment	MODULE 3 Medicine & Appliances	MODULE 4* Medical Evacuation	MODULE 5 Rehabilitation & Nursing	MODULE 6* Dental & Optical
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*Please note that neither module 4 nor module 6 will be subject to any premium loadings or discounts.

PREMIUMS FOR MODULE 1, 2, 3, 4, 5 & 6											PREMIUMS PER PERSON IN USD				
Age	0-9	10-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80+
Module															
1	2,837	2,837	3,972	4,347	4,509	4,819	5,305	6,108	7,430	9,592	13,489	19,956	22,691	24,267	25,821
2	1,203	1,203	1,684	1,846	1,912	2,040	2,257	2,593	3,162	4,060	5,732	8,464	9,636	10,305	10,953
3	356	356	493	550	569	605	666	766	934	1,203	1,692	2,501	2,848	3,041	3,236
4	229	229	633	633	633	633	633	633	633	633	633	633	633	633	633
5	80	80	112	122	127	136	148	170	206	266	371	551	627	673	715
6	892	892	1,786	1,786	1,786	1,786	1,786	1,786	1,786	1,786	1,786	1,786	1,786	1,786	1,786

The tariffs in the above premium table are the basic premiums per person used for the calculation of the premium in combination with the influencing factors listed below. The premium may also be subject to local taxation. The Hospitalisation & Inpatient Treatment module is mandatory. All employees and dependents must choose the same modules for the group scheme. Discount rates are not guaranteed. Country of residence equals the country in which the relevant authorities will consider the insured to be resident for the duration of the insurance.

PREMIUM FACTORS	
Employee discount	
3 - 9 employees	0%
10 - 29 employees	5%
30 - 50 employees	10%
50 - 99 employees	15%
> 100 employees	20%
Deductible discounts	
175 USD deductible	5%
1,750 USD deductible	20%
MHD loading	
More than 20 employees	15%

MHD (Medical History Disregarded) loading can be based on claims history.

SWITZERLAND

USD

Valid from 2019

MODULE OVERVIEW

Mandatory module

MODULE 1

Hospitalisation & Inpatient Treatment

Optional Modules

MODULE 2 Outpatient Treatment	MODULE 3 Medicine & Appliances	MODULE 4* Medical Evacuation	MODULE 5 Rehabilitation & Nursing	MODULE 6* Dental & Optical
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* Please note that neither module 4 nor module 6 will be subject to any premium loadings or discounts.

PREMIUMS FOR MODULE 1, 2, 3, 4, 5 & 6											PREMIUMS PER PERSON IN USD				
Age	0-9	10-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80+
Module															
1	4,256	4,256	5,958	6,521	6,764	7,229	7,958	9,162	11,145	14,388	20,234	29,934	34,037	36,401	38,732
2	1,805	1,805	2,526	2,769	2,868	3,060	3,386	3,890	4,743	6,090	8,598	12,696	14,454	15,458	16,430
3	534	534	740	825	854	908	999	1,149	1,401	1,805	2,538	3,752	4,272	4,562	4,854
4	229	229	633	633	633	633	633	633	633	633	633	633	633	633	633
5	120	120	168	183	191	204	222	255	309	399	557	827	941	1,010	1,073
6	892	892	1,786	1,786	1,786	1,786	1,786	1,786	1,786	1,786	1,786	1,786	1,786	1,786	1,786

The tariffs in the above premium table are the basic premiums per person used for the calculation of the premium in combination with the influencing factors listed below. The premium may also be subject to local taxation. The Hospitalisation & Inpatient Treatment module is mandatory. All employees and dependents must choose the same modules for the group scheme. Discount rates are not guaranteed. Country of residence equals the country in which the relevant authorities will consider the insured to be resident for the duration of the insurance.

PREMIUM FACTORS	
Employee discount	
3 - 9 employees	0%
10 - 29 employees	5%
30 - 50 employees	10%
50 - 99 employees	15%
> 100 employees	20%
Deductible discounts	
175 USD deductible	5%
1,750 USD deductible	20%
MHD loading	
More than 20 employees	15%

MHD (Medical History Disregarded) loading can be based on claims history.

WORLDWIDE

USD

Valid from 2019

MODULE OVERVIEW

Mandatory module

MODULE 1

Hospitalisation & Inpatient Treatment

Optional Modules

MODULE 2 Outpatient Treatment	MODULE 3 Medicine & Appliances	MODULE 4* Medical Evacuation	MODULE 5 Rehabilitation & Nursing	MODULE 6* Dental & Optical
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* Please note that neither module 4 nor module 6 will be subject to any premium loadings or discounts.

PREMIUMS FOR MODULE 1, 2, 3, 4, 5 & 6												PREMIUMS PER PERSON IN USD				
Age	0-9	10-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80+	
Module																
1	6,383	6,383	8,937	9,781	10,145	10,843	11,936	13,743	16,718	21,582	30,350	44,901	51,055	54,601	58,097	
2	2,707	2,707	3,789	4,154	4,302	4,590	5,078	5,834	7,115	9,135	12,897	19,044	21,681	23,186	24,644	
3	801	801	1,109	1,238	1,280	1,361	1,499	1,724	2,102	2,707	3,807	5,627	6,408	6,842	7,281	
4	229	229	633	633	633	633	633	633	633	633	633	633	633	633	633	
5	180	180	252	275	286	306	333	383	464	599	835	1,240	1,411	1,514	1,609	
6	892	892	1,786	1,786	1,786	1,786	1,786	1,786	1,786	1,786	1,786	1,786	1,786	1,786	1,786	

The tariffs in the above premium table are the basic premiums per person used for the calculation of the premium in combination with the influencing factors listed below. The premium may also be subject to local taxation. The Hospitalisation & Inpatient Treatment module is mandatory. All employees and dependents must choose the same modules for the group scheme. Discount rates are not guaranteed. Country of residence equals the country in which the relevant authorities will consider the insured to be resident for the duration of the insurance.

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Employee discount	
3 - 9 employees	0%
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30 - 50 employees	10%
50 - 99 employees	15%
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Deductible discounts	
175 USD deductible	5%
1,750 USD deductible	20%
MHD loading	
More than 20 employees	15%

MHD (Medical History Disregarded) loading can be based on claims history.

MODULE OVERVIEW

Mandatory module

MODULE 1

Hospitalisation & Inpatient Treatment

Mandatory module

MODULE 2 Outpatient Treatment	MODULE 3 Medicine & Appliances	MODULE 4* Medical Evacuation	MODULE 5 Rehabilitation & Nursing	MODULE 6* Dental & Optical
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* Please note that neither module 4 nor module 6 will be subject to any premium loadings or discounts.

PREMIUMS FOR MODULE 1, 2, 3, 4, 5 & 6											PREMIUMS PER PERSON IN EUR				
Age	0-9	10-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80+
Module															
1	2,017	2,017	2,824	3,091	3,206	3,426	3,772	4,343	5,283	6,820	9,590	14,189	16,133	17,254	18,359
2	855	855	1,197	1,312	1,359	1,451	1,605	1,843	2,248	2,886	4,075	6,018	6,851	7,327	7,788
3	253	253	350	392	405	430	473	545	664	855	1,203	1,778	2,025	2,162	2,300
4	181	181	500	500	500	500	500	500	500	500	500	500	500	500	500
5	57	57	79	86	90	96	105	121	147	189	264	392	446	479	509
6	705	705	1,411	1,411	1,411	1,411	1,411	1,411	1,411	1,411	1,411	1,411	1,411	1,411	1,411

The tariffs in the above premium table are the basic premiums per person used for the calculation of the premium in combination with the influencing factors listed below. The premium may also be subject to local taxation. The Hospitalisation & Inpatient Treatment module is mandatory. All employees and dependents must choose the same modules for the group scheme. Discount rates are not guaranteed. Country of residence equals the country in which the relevant authorities will consider the insured to be resident for the duration of the insurance.

PREMIUM FACTORS	
Employee discount	
3 - 9 employees	0%
10 - 29 employees	5%
30 - 50 employees	10%
50 - 99 employees	15%
> 100 employees	20%
Deductible discounts	
150 EUR deductible	5%
1,500 EUR deductible	20%
MHD loading	
More than 20 employees	15%

MHD (Medical History Disregarded) loading can be based on claims history.

CHINA & HONG KONG

EUR

Valid from 2019

MODULE OVERVIEW

Mandatory module

MODULE 1

Hospitalisation & Inpatient Treatment

Mandatory module

MODULE 2 Outpatient Treatment	MODULE 3 Medicine & Appliances	MODULE 4* Medical Evacuation	MODULE 5 Rehabilitation & Nursing	MODULE 6* Dental & Optical
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* Please note that neither module 4 nor module 6 will be subject to any premium loadings or discounts.

PREMIUMS FOR MODULE 1, 2, 3, 4, 5 & 6											PREMIUMS PER PERSON IN EUR				
Age	0-9	10-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80+
Module															
1	3,586	3,586	5,021	5,494	5,699	6,091	6,706	7,720	9,392	12,125	17,050	25,224	28,682	30,674	32,638
2	1,520	1,520	2,128	2,333	2,416	2,579	2,853	3,277	3,997	5,131	7,245	10,699	12,179	13,026	13,845
3	450	450	622	696	720	765	842	968	1,181	1,520	2,139	3,162	3,600	3,843	4,090
4	181	181	500	500	500	500	500	500	500	500	500	500	500	500	500
5	101	101	141	154	160	171	187	214	261	336	469	696	792	851	904
6	705	705	1,411	1,411	1,411	1,411	1,411	1,411	1,411	1,411	1,411	1,411	1,411	1,411	1,411

The tariffs in the above premium table are the basic premiums per person used for the calculation of the premium in combination with the influencing factors listed below. The premium may also be subject to local taxation. The Hospitalisation & Inpatient Treatment module is mandatory. All employees and dependents must choose the same modules for the group scheme. Discount rates are not guaranteed. Country of residence equals the country in which the relevant authorities will consider the insured to be resident for the duration of the insurance.

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3 - 9 employees	0%
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150 EUR deductible	5%
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MHD loading	
More than 20 employees	15%

MHD (Medical History Disregarded) loading can be based on claims history.

MODULE OVERVIEW

Mandatory module

MODULE 1

Hospitalisation & Inpatient Treatment

Mandatory module

MODULE 2 Outpatient Treatment	MODULE 3 Medicine & Appliances	MODULE 4* Medical Evacuation	MODULE 5 Rehabilitation & Nursing	MODULE 6* Dental & Optical
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* Please note that neither module 4 nor module 6 will be subject to any premium loadings or discounts.

PREMIUMS FOR MODULE 1, 2, 3, 4, 5 & 6											PREMIUMS PER PERSON IN EUR				
Age	0-9	10-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80+
Module															
1	2,241	2,241	3,138	3,434	3,562	3,807	4,191	4,825	5,870	7,578	10,656	15,765	17,926	19,171	20,399
2	950	950	1,330	1,458	1,510	1,612	1,783	2,048	2,498	3,207	4,528	6,687	7,612	8,141	8,653
3	281	281	389	435	450	478	526	605	738	950	1,337	1,976	2,250	2,402	2,556
4	181	181	500	500	500	500	500	500	500	500	500	500	500	500	500
5	63	63	88	96	100	107	117	134	163	210	293	435	495	532	565
6	705	705	1,411	1,411	1,411	1,411	1,411	1,411	1,411	1,411	1,411	1,411	1,411	1,411	1,411

The tariffs in the above premium table are the basic premiums per person used for the calculation of the premium in combination with the influencing factors listed below. The premium may also be subject to local taxation. The Hospitalisation & Inpatient Treatment module is mandatory. All employees and dependents must choose the same modules for the group scheme. Discount rates are not guaranteed. Country of residence equals the country in which the relevant authorities will consider the insured to be resident for the duration of the insurance.

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MHD loading	
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MODULE OVERVIEW

Mandatory module

MODULE 1

Hospitalisation & Inpatient Treatment

Mandatory module

MODULE 2 Outpatient Treatment	MODULE 3 Medicine & Appliances	MODULE 4* Medical Evacuation	MODULE 5 Rehabilitation & Nursing	MODULE 6* Dental & Optical
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* Please note that neither module 4 nor module 6 will be subject to any premium loadings or discounts.

PREMIUMS FOR MODULE 1, 2, 3, 4, 5 & 6											PREMIUMS PER PERSON IN EUR				
Age	0-9	10-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80+
Module															
1	2,017	2,017	2,824	3,091	3,206	3,426	3,772	4,343	5,283	6,820	9,590	14,189	16,133	17,254	18,359
2	855	855	1,197	1,312	1,359	1,451	1,605	1,843	2,248	2,886	4,075	6,018	6,851	7,327	7,788
3	253	253	350	392	405	430	473	545	664	855	1,203	1,778	2,025	2,162	2,300
4	181	181	500	500	500	500	500	500	500	500	500	500	500	500	500
5	57	57	79	86	90	96	105	121	147	189	264	392	446	479	509
6	705	705	1,411	1,411	1,411	1,411	1,411	1,411	1,411	1,411	1,411	1,411	1,411	1,411	1,411

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Deductible discounts	
150 EUR deductible	5%
1,500 EUR deductible	20%
MHD loading	
More than 20 employees	15%

MHD (Medical History Disregarded) loading can be based on claims history.

LATIN AMERICA

EUR

Valid from 2019

MODULE OVERVIEW

Mandatory module

MODULE 1

Hospitalisation & Inpatient Treatment

Mandatory module

MODULE 2 Outpatient Treatment	MODULE 3 Medicine & Appliances	MODULE 4* Medical Evacuation	MODULE 5 Rehabilitation & Nursing	MODULE 6* Dental & Optical
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* Please note that neither module 4 nor module 6 will be subject to any premium loadings or discounts.

PREMIUMS FOR MODULE 1, 2, 3, 4, 5 & 6												PREMIUMS PER PERSON IN EUR				
Age	0-9	10-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80+	
Module																
1	2,689	2,689	3,766	4,121	4,274	4,568	5,029	5,790	7,044	9,094	12,787	18,918	21,511	23,005	24,479	
2	1,140	1,140	1,596	1,750	1,812	1,934	2,140	2,458	2,998	3,848	5,434	8,024	9,134	9,769	10,384	
3	337	337	467	522	540	574	631	726	886	1,140	1,604	2,371	2,700	2,882	3,067	
4	181	181	500	500	500	500	500	500	500	500	500	500	500	500	500	
5	76	76	106	115	120	128	140	161	196	252	352	522	594	638	678	
6	705	705	1,411	1,411	1,411	1,411	1,411	1,411	1,411	1,411	1,411	1,411	1,411	1,411	1,411	

The tariffs in the above premium table are the basic premiums per person used for the calculation of the premium in combination with the influencing factors listed below. The premium may also be subject to local taxation. The Hospitalisation & Inpatient Treatment module is mandatory. All employees and dependents must choose the same modules for the group scheme. Discount rates are not guaranteed. Country of residence equals the country in which the relevant authorities will consider the insured to be resident for the duration of the insurance.

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> 100 employees	20%
Deductible discounts	
150 EUR deductible	5%
1,500 EUR deductible	20%
MHD loading	
More than 20 employees	15%

MHD (Medical History Disregarded) loading can be based on claims history.

MIDDLE EAST

EUR

Valid from 2019

MODULE OVERVIEW

Mandatory module

MODULE 1

Hospitalisation & Inpatient Treatment

Mandatory module

MODULE 2 Outpatient Treatment	MODULE 3 Medicine & Appliances	MODULE 4* Medical Evacuation	MODULE 5 Rehabilitation & Nursing	MODULE 6* Dental & Optical
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* Please note that neither module 4 nor module 6 will be subject to any premium loadings or discounts.

PREMIUMS FOR MODULE 1, 2, 3, 4, 5 & 6												PREMIUMS PER PERSON IN EUR				
Age	0-9	10-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80+	
Module																
1	2,241	2,241	3,138	3,434	3,562	3,807	4,191	4,825	5,870	7,578	10,656	15,765	17,926	19,171	20,399	
2	950	950	1,330	1,458	1,510	1,612	1,783	2,048	2,498	3,207	4,528	6,687	7,612	8,141	8,653	
3	281	281	389	435	450	478	526	605	738	950	1,337	1,976	2,250	2,402	2,556	
4	181	181	500	500	500	500	500	500	500	500	500	500	500	500	500	
5	63	63	88	96	100	107	117	134	163	210	293	435	495	532	565	
6	705	705	1,411	1,411	1,411	1,411	1,411	1,411	1,411	1,411	1,411	1,411	1,411	1,411	1,411	

The tariffs in the above premium table are the basic premiums per person used for the calculation of the premium in combination with the influencing factors listed below. The premium may also be subject to local taxation. The Hospitalisation & Inpatient Treatment module is mandatory. All employees and dependents must choose the same modules for the group scheme. Discount rates are not guaranteed. Country of residence equals the country in which the relevant authorities will consider the insured to be resident for the duration of the insurance.

PREMIUM FACTORS	
Employee discount	
3 - 9 employees	0%
10 - 29 employees	5%
30 - 50 employees	10%
50 - 99 employees	15%
> 100 employees	20%
Deductible discounts	
150 EUR deductible	5%
1,500 EUR deductible	20%
MHD loading	
More than 20 employees	15%

MHD (Medical History Disregarded) loading can be based on claims history.

SWITZERLAND

EUR

Valid from 2019

MODULE OVERVIEW

Mandatory module

MODULE 1

Hospitalisation & Inpatient Treatment

Mandatory module

MODULE 2 Outpatient Treatment	MODULE 3 Medicine & Appliances	MODULE 4* Medical Evacuation	MODULE 5 Rehabilitation & Nursing	MODULE 6* Dental & Optical
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* Please note that neither module 4 nor module 6 will be subject to any premium loadings or discounts.

PREMIUMS FOR MODULE 1, 2, 3, 4, 5 & 6											PREMIUMS PER PERSON IN EUR				
Age	0-9	10-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80+
Module															
1	3,362	3,362	4,707	5,151	5,343	5,711	6,287	7,238	8,805	11,367	15,984	23,648	26,889	28,757	30,599
2	1,425	1,425	1,995	2,187	2,265	2,418	2,675	3,072	3,747	4,811	6,792	10,031	11,418	12,212	12,980
3	422	422	584	653	675	717	789	908	1,107	1,425	2,006	2,964	3,375	3,603	3,834
4	181	181	500	500	500	500	500	500	500	500	500	500	500	500	500
5	95	95	132	144	150	161	176	201	245	315	440	653	743	798	848
6	705	705	1,411	1,411	1,411	1,411	1,411	1,411	1,411	1,411	1,411	1,411	1,411	1,411	1,411

The tariffs in the above premium table are the basic premiums per person used for the calculation of the premium in combination with the influencing factors listed below. The premium may also be subject to local taxation. The Hospitalisation & Inpatient Treatment module is mandatory. All employees and dependents must choose the same modules for the group scheme. Discount rates are not guaranteed. Country of residence equals the country in which the relevant authorities will consider the insured to be resident for the duration of the insurance.

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WORLDWIDE

EUR

Valid from 2019

MODULE OVERVIEW

Mandatory module

MODULE 1

Hospitalisation & Inpatient Treatment

Mandatory module

MODULE 2 Outpatient Treatment	MODULE 3 Medicine & Appliances	MODULE 4* Medical Evacuation	MODULE 5 Rehabilitation & Nursing	MODULE 6* Dental & Optical
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PREMIUMS FOR MODULE 1, 2, 3, 4, 5 & 6												PREMIUMS PER PERSON IN EUR				
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Module																
1	5,042	5,042	7,061	7,727	8,015	8,566	9,430	10,856	13,208	17,051	23,976	35,471	40,334	43,135	45,898	
2	2,138	2,138	2,993	3,281	3,398	3,627	4,012	4,608	5,621	7,216	10,188	15,046	17,127	18,317	19,469	
3	632	632	875	979	1,013	1,076	1,184	1,361	1,661	2,138	3,008	4,446	5,063	5,405	5,751	
4	181	181	500	500	500	500	500	500	500	500	500	500	500	500	500	
5	142	142	198	216	225	241	263	302	367	473	659	979	1,114	1,197	1,271	
6	705	705	1,411	1,411	1,411	1,411	1,411	1,411	1,411	1,411	1,411	1,411	1,411	1,411	1,411	

The tariffs in the above premium table are the basic premiums per person used for the calculation of the premium in combination with the influencing factors listed below. The premium may also be subject to local taxation. The Hospitalisation & Inpatient Treatment module is mandatory. All employees and dependents must choose the same modules for the group scheme. Discount rates are not guaranteed. Country of residence equals the country in which the relevant authorities will consider the insured to be resident for the duration of the insurance.

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Call Bupa Global's Customer Service for questions on your policy, payment, coverage etc.

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