



Make The World Your Home

International Exclusive

An expatriate health insurance plan that gives you access to international private medical care worldwide.



Living in a different country can be the experience of a lifetime and it is important that you have access to quality healthcare treatments wherever you want, while being protected against rising medical costs worldwide. With access to premium coverage for private medical care worldwide, **International Exclusive** has got your healthcare needs covered.



Flexible Protection Options For Your Healthcare Needs Worldwide



Access to medical coverage anywhere of your choice

- Choice of worldwide, worldwide excluding USA or Asia cover plans



No upfront payment

- We will cover your hospital bills for all approved treatments at any hospital in our international directory of hospitals, with high overall annual limits ranging from **S\$2.5 million** to **S\$4.5 million**
- Enjoy **cashless facility** within our local outpatient network of general practitioners and specialist clinics



Protect yourself based on your needs and budget

- Choose the extent of your protection based on your anticipated medical needs, self-insurance capability and budget. You can choose between:
 - A rich hospital plan to cover you against hospitalisation costs
 - A more comprehensive plan that covers even your outpatient expenses
 - A superior plan that also includes cover for pregnancy and other wider benefits
- Each plan has annual deductible and co-insurance available as an option for you to optimise your cover. For females aged 18 to 45 years old choosing Plan A, the annual deductible and co-insurance is a compulsory component.

Options	Annual Deductible	Co-insurance
1	S\$700	20%
2	S\$2,000	20%
3	S\$7,000	20%

- No matter which international health plan you choose, you will have access to:
 - **Direct settlement** for hospitalisation within our international directory of hospitals
 - **Worldwide cover** for emergency medical expenses
 - **International medical emergency assistance** including medical evacuation
 - **A Singapore based team of health experts** offering personalised customer support and professional claims management

Product Summary

This policy is not a Medisave-approved policy and you may not use Medisave to pay the premium for this policy.

Benefits Table	Plan A	Plan B	Plan C	Only applicable when Annual Deductible/ Co-insurance option is chosen
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Please note: Benefit values are per member each year unless otherwise specified and are reduced each time the member claims only by the net amount (less any annual deductible or co-insurance) we have actually paid. Please refer to the policy wordings on full terms applying to these benefits.

Overall Annual Limit				
Yearly maximum limit This is the maximum we will pay for each member each policy year. All benefits paid during the policy period will count against the yearly maximum.	S\$4,500,000	S\$3,500,000	S\$2,500,000	
Area of Cover				
Area of cover	Options: 1. Worldwide, or 2. Worldwide excluding USA, or 3. Asia			
Outside area of cover This benefit pays for emergency treatment, or treatment of a medical condition which arises suddenly whilst outside the selected area of cover.	Emergency treatment only up to S\$250,000			Annual Deductible
In-patient and Daycare Treatment				
Daily accommodation charges While admitted as an in-patient or day-patient, we will pay for the costs of your accommodation in the type of room shown in your benefits table.	Standard single room			Annual Deductible

Product Summary

Benefits Table	Plan A	Plan B	Plan C	Only applicable when Annual Deductible/ Co-insurance option is chosen
In-patient and Daycare Treatment				
<p>Hospital charges</p> <p>This benefit pays for hospital charges given between admission and discharge including:</p> <ol style="list-style-type: none"> 1) Diagnostic procedures 2) Surgical procedures 3) Operating theatre charges 4) Nursing care, drugs and dressings 5) Surgeons' and anaesthetists' charges 6) Intensive care unit charges 7) Consultations and physiotherapy while admitted for treatment of an eligible medical condition and when such treatment directly relates to it 8) Radiotherapy and chemotherapy 9) Kidney dialysis 10) Computerised tomography, magnetic resonance imaging, x-rays and other such proven medical imaging techniques 11) Special nursing in hospital 		Included		Annual Deductible
<p>Organ transplant</p> <p>This benefit pays for transplantation of kidneys, heart, liver, lung or bone marrow.</p>		Included		Annual Deductible
<p>Living organ donor</p> <p>This benefit pays for transplantation of kidney, heart, liver, lung or bone marrow when a live member donate an organ or tissue to the family member (parent, sibling, child spouse or partner).</p> <p>This benefit does not pay for the cost of collecting donor organs or tissue, administration costs, its complications, and illegal organ transplants.</p>		Up to S\$60,000	Available only after 24 consecutive months membership	Annual Deductible

Product Summary

Benefits Table	Plan A	Plan B	Plan C	Only applicable when Annual Deductible/ Co-insurance option is chosen
In-patient and Daycare Treatment				
<p>Reconstructive surgery</p> <p>This benefit pays for the initial reconstructive surgery and only when it is medically necessary and carried out to restore function after an accident or following surgery for an eligible medical condition.</p>	Included			Annual Deductible
<p>Surgical implants</p> <p>This benefit pays for medical device surgically implanted into the body as part of the treatment (excluding any dental implants).</p>	Included			Annual Deductible
<p>Companion accommodation</p> <p>We will pay for companion accommodation when the member is receiving eligible in-patient treatment within the area of cover.</p>	S\$190 per night			Annual Deductible
<p>New Born accommodation</p> <p>This benefit pays for the child who is less than 16 weeks to stay in the hospital to receive nursery care while the insured mother is receiving eligible in-patient treatment.</p>	Included			Annual Deductible
<p>Cash benefit</p> <p>Payable for eligible in-patient treatment only when the member receives treatment within area of cover and provided no cost for that treatment is claimed under this plan.</p>	S\$300 per night	S\$200 per night	S\$140 per night	Annual Deductible

Product Summary

Benefits Table	Plan A	Plan B	Plan C	Only applicable when Annual Deductible/ Co-insurance option is chosen
In-patient and Daycare Treatment				
<p>In-patient rehabilitation</p> <p>This benefit pays for in-patient rehabilitation when:</p> <ul style="list-style-type: none"> a) it is carried out by a medical practitioner specialising in rehabilitation; and b) it is carried out in a rehabilitation hospital or unit which is recognised by us; and c) the treatment could not be carried out on an out-patient basis, and d) the costs have been agreed, in writing by us before the rehabilitation begins. <p>We will not pay for in-patient rehabilitation for more than twenty-eight (28) days except in cases such as in severe central nervous system damage caused by external trauma. For cases such as in severe central nervous system damage caused by external trauma, we will not pay for in-patient rehabilitation for more than one hundred eighty (180) days.</p>		Included		Annual Deductible
<p>Pre-hospitalisation treatment (up to 90 days before admission)</p> <p>We will pay for consultation, prescribed investigations and essential medications received as an out-patient within 90 days prior to a hospitalisation, where such hospitalisation is eligible for cover under member's plan and where the need for such hospitalisation has arisen as a direct result of the medical examination and investigation findings drawn from that consultation.</p>		Included		Annual Deductible

Product Summary

Benefits Table	Plan A	Plan B	Plan C	Only applicable when Annual Deductible/ Co-insurance option is chosen
In-patient and Daycare Treatment				
<p>Post hospitalisation treatment (within 90 days after discharge)</p> <p>This benefit pays for follow-up out-patient consultation and treatment following an eligible in-patient or daycare surgery when such consultation is carried out by the in-patient treating medical practitioner or a referred medical practitioner and provided such consultation or treatment occurs within 90 days following the discharge from hospital or the date of the daycare surgery.</p>	Included			Annual Deductible
Out-patient Treatment				
<p>Primary and Specialist care</p> <p>This benefit pays for consultation, diagnostic procedures, prescribed drugs and dressings received as part of an out-patient treatment.</p> <p>Diagnostic tests include and are limited to laboratory, X-Rays and Ultrasound.</p>	Included		<p>Included if it is part of pre-hospitalisation treatment or post hospitalisation treatment</p> <p>Subject to the limitations applied for 'Pre-hospitalisation treatment' or 'Post-hospitalisation treatment' benefit</p>	20% co-insurance
<p>Surgical procedures</p> <p>We will pay for any eligible surgical procedures received as an out-patient for an eligible medical condition.</p> <p>We will pay for any eligible surgical procedures received as an out-patient for an eligible medical condition.</p>	Included		<p>Included</p> <p>This benefit includes one post-surgery consultation within 90 days from the date of the surgical procedure</p>	20% co-insurance

Product Summary

Benefits Table	Plan A	Plan B	Plan C	Only applicable when Annual Deductible/ Co-insurance option is chosen
Out-patient Treatment				
<p>Emergency treatment due to accident</p> <p>This benefit pays for out-patient treatment due to accident required immediately (within 24 hours) following bodily injury arising from an accident, provided the member has been continuously covered under the policy since before the accident happened. Follow-up treatment for the same bodily injury will be covered up to 30 days from the date of the accident.</p>		Included		20% co-insurance
<p>Radiotherapy and chemotherapy</p> <p>We will pay for radiotherapy and chemotherapy received as an out-patient for an eligible medical condition at a registered medical facility recognised by us.</p>		Included		Annual Deductible
<p>Kidney dialysis</p> <p>We will pay for kidney dialysis received as an out-patient for an eligible medical condition at registered medical facility recognised by us.</p>		Included		Annual Deductible
<p>Computerised tomography, magnetic resonance imaging, positron emission tomography and gait scans</p>		Included		20% co-insurance
<p>Hormone replacement therapy (HRT)</p> <p>We will pay for the consultations and the cost of the implants, injections, patches or tablets when it is medically necessary and resulting from a medical intervention rather than for the relief of physiological symptoms.</p> <p>Where hormone replacement therapy is only required for the relief of menopausal symptoms, this benefit will pay for consultation and prescribed implants, patches or tablets up to the limit shown in the policy schedule.</p>		Included (Hormone replacement therapy for relief of menopausal symptoms - up to S\$200)	Included if it is part of post-hospitalisation treatment Subject to the limitations applied for 'Post-hospitalisation treatment' benefit	20% co-insurance

Product Summary

Benefits Table	Plan A	Plan B	Plan C	Only applicable when Annual Deductible/ Co-insurance option is chosen
Out-patient Treatment				
<p>Physiotherapy, occupational therapy and speech therapy</p> <p>Treatment given by any of these practitioners must be referred by the medical practitioner who has defined a diagnosis. Benefit is payable only following in-patient treatment for an eligible medical condition.</p>	Included		<p>Included if it is part of post-hospitalisation treatment</p> <p>Subject to the limitations applied for 'Post-hospitalisation treatment' benefit</p>	20% co-insurance
Alternative and Well-being Medicine				
<p>Consultation and treatment provided and prescribed by a qualified and registered chiropractor, podiatrist, dietitian, nutritionist, naturopath, acupuncturist, homeopath, osteopath, physiotherapist and Traditional Chinese Medicine practitioner</p> <p>This benefit pays for the specified complementary and alternative therapist and practitioners.</p>	Up to S\$2,000		No benefit	20% co-insurance
<p>Vaccination</p> <p>This benefit pays for necessary vaccinations. Consultation charge made in conjunction with vaccination can be claimed from this benefit where applicable.</p>	Up to S\$2,000	Up to S\$500	No benefit	20% co-insurance
	Available only after 90 consecutive days membership in the first policy year			
<p>Health screen</p> <p>This benefit includes the cost of any eligible consultation needed as part of the screening process, where the member did not experience signs or symptom.</p>	Up to S\$1,350	Up to S\$250	No benefit	20% co-insurance
Dental Treatment				
<p>Accidental damage to natural teeth</p> <p>This benefit pays for dental treatment required (within 30 days) following accidental damage to natural teeth caused by extraoral impact.</p>	Included			20% co-insurance

Product Summary

Benefits Table	Plan A	Plan B	Plan C	Only applicable when Annual Deductible/ Co-insurance option is chosen
Dental Treatment				
<p>Oral and maxillofacial surgery</p> <p>This benefit pays only for the following procedures performed by an oral and maxillofacial surgeon:</p> <ul style="list-style-type: none"> - Surgical removal of impacted/un-erupted teeth and buried teeth which are diseased or causing symptoms - Surgical removal of complicated buried roots which are diseased or causing symptoms - Enucleation (removal) of cysts of the jaw - Treatment of cancers (For lesion or lump in the mouth) - Treatment of Temporal Mandibular Joint (TMJ) <p>Pre-existing condition limitations apply to this benefit.</p>	Included			20% co-insurance
<p>Routine dental care</p> <p>This benefit pays for routine dental examination, extraction, fillings, scaling/polishing, x-ray, sealant, fluoride treatment, root canal treatment, implants, bridgework, crowns, treatment of gum disease, dentures, inlays and onlays.</p> <p>Pre-existing condition limitations are not applicable to this benefit.</p>	Up to S\$2,500	Up to S\$250	No benefit	20% co-insurance
Optical Benefit				
<p>Routine optical care</p> <p>This benefit pays for corrective spectacle lenses, contact lenses and associated spectacle frames prescribed by an ophthalmologist or optometrist. Ophthalmologist or optometrist eye examination is claimable from this benefit.</p> <p>Lasik/laser surgery and tinted lenses are not covered under this benefit.</p>	Up to S\$380	No benefit		20% co-insurance

Product Summary

Benefits Table	Plan A	Plan B	Plan C	Only applicable when Annual Deductible/ Co-insurance option is chosen
Emergency Evacuation and Repatriation				
<p>International Emergency Medical Assistance (IEMA)</p> <p>This benefit pays for the following services:</p> <ul style="list-style-type: none"> - Evacuation where the local medical facilities are not adequate according to our appointed doctor - Evacuation will be to the nearest medical facility where treatment is adequate - Transportation for returning to the principal country of residence following the evacuation - Cost of one accompanying person while the covered person is being evacuated - Hotel accommodation of one accompanying person up to 10 days - Bring the body/ashes back to a port or airport in the principal country of residence or home country, if the covered person dies abroad 		Included		Not Applicable
Maternity Benefit				
<p>Investigation into infertility</p> <p>This benefit pays for investigation and treatment of the cause of infertility.</p>	<p>Up to S\$2,500 in a member's lifetime</p> <p>Available only after 18 consecutive months membership</p>	No benefit		20% co-insurance

Product Summary

Benefits Table	Plan A	Plan B	Plan C	Only applicable when Annual Deductible/ Co-insurance option is chosen
Maternity Benefit				
<p>Pre and post-natal complications</p> <p>This benefit pays for treatment of an eligible medical condition which is due to and occurs during the pregnancy prior to the childbirth or after the childbirth for female member over the age of 18 years.</p> <p>Under post-natal complications, we will only pay for treatment received within 90 days following the childbirth.</p>	<p>Included</p> <p>Available only after 365 consecutive days membership</p>			<p>20% co-insurance</p>
<p>Pregnancy and childbirth</p> <p>This benefit pays for routine pre-natal care, childbirth and routine post-natal care up to 6 weeks following birth for female member over the age of 18 years. The limit shown is the maximum benefit for each policy year (even if there is more than one pregnancy) or each pregnancy (even if an eligible pregnancy falls across the policy anniversary) provided the policy with this benefit has been renewed. The limit shown applies in aggregate for pre-natal, childbirth and post-natal care.</p> <p>For birth through vaginal childbirth and medically necessary caesarean section, we will pay for the childbirth costs within the limit shown in the benefits table. Any complications of pregnancy will be paid from “Pre & post-natal complications” benefit.</p> <p>For birth through non medically necessary caesarean section, we will pay for the childbirth costs up to the costs of a natural childbirth. If we are not able to determine that a caesarean section is medically necessary, we will consider it is not medically necessary. The complications arising from such childbirth will be paid up to the remainder of the ‘Pregnancy and Childbirth’ limit.</p> <p>Please note: this benefit is only payable when 365 consecutive days membership is achieved and 1). subject to compulsory annual deductible & co-insurance; 2). the male spouse/partner Plan A membership is in-force or the female member paid the agreed premium loading.</p>	<p>Up to S\$22,000</p> <p>Available only after 365 consecutive days membership</p>	<p>No benefit</p>		<p>20% co-insurance</p>

Product Summary

Benefits Table	Plan A	Plan B	Plan C	Only applicable when Annual Deductible/ Co-insurance option is chosen
New Born Cover				
<p>Acute medical condition (excluding congenital conditions)</p> <p>This benefit pays for the treatment of acute medical condition, providing there is no underlying congenital condition, developed in a new born baby including nursing of pre-mature baby (i.e. where birth is prior to 37 weeks gestation) in Neonatal Intensive Care Unit (NICU). Common acute medical conditions for new born babies include neonatal jaundice, colic, diarrhea, constipation, vomiting and ear infection.</p> <p>This benefit is only available if:</p> <ul style="list-style-type: none"> a) the parent of the new born baby has been covered under InternationalExclusive for 365 consecutive days or more when the baby is born; and b) the new born baby is added into the insured parent's policy within 30 days from birth; and c) both parent and baby have been continuously covered under the policy and the policy is in force when the treatment is received. <p>This benefit is paid from the insured baby's plan.</p> <p>This benefit covers treatment received by a new born baby during the first 30 days after birth. After 30 days, treatment can be covered under the main benefits of the insured baby's plan.</p>	<p>Included</p>			<p>Annual Deductible</p>

Product Summary

Benefits Table	Plan A	Plan B	Plan C	Only applicable when Annual Deductible/ Co-insurance option is chosen
New Born Cover				
<p>Treatment of congenital conditions</p> <p>This benefit pays for treatment of congenital conditions.</p> <p>The benefit becomes available if:</p> <ol style="list-style-type: none"> the parent of the new born baby has been covered under International Exclusive Plan A for 365 days or more when the baby is born; and the new born baby is added into the insured parent's policy within 30 days from birth; and both parent and baby have been continuously covered under the policy and the policy is in force when the treatment is received. <p>This benefit is paid from the insured baby's plan.</p> <p>Please note:</p> <ol style="list-style-type: none"> Treatment for congenital conditions which do not fulfill all above criteria will be paid from 'Pre-existing Condition/Congenital Conditions' benefit. Once the limit for this benefit is reached, no other benefit (including 'Pre-existing Conditions/ Congenital Conditions' benefit) will be payable for the congenital condition(s) which was (were) claimed from this benefit for the remaining policy year. 	<p>Up to S\$65,000</p>	<p>No benefit</p>		<p>Annual Deductible</p>

Product Summary

Benefits Table	Plan A	Plan B	Plan C	Only applicable when Annual Deductible/ Co-insurance option is chosen
Other Benefits				
<p>Home nursing</p> <p>This benefit pays for charges incurred by an attending registered and qualified nurse for nursing at home provided;</p> <ul style="list-style-type: none"> (i) after discharge from hospital which the member has been warded in the intensive care unit for an eligible medical condition or undergone for an eligible daycare surgery, and (ii) agreed in writing by us beforehand that it is medically necessary and appropriate, and (iii) it is prescribed by the treating medical practitioner for the continued treatment for the eligible medical condition which the member was hospitalised for, and (iv) when such services are essential for medical as distinct from domestic reasons. <p>For terminal medical condition, this benefit is payable under 'Hospice and Palliative Care' and subject to the limitations applicable to that benefit.</p>	Included			20% co-insurance
<p>Local road ambulance transport</p> <p>This benefit pays for medically necessary emergency road ambulance transport to or between hospitals.</p>	Included			20% co-insurance
<p>Psychiatric treatment</p> <p>This benefit pays for in-patient, daycare and out-patient treatment (subject to availability of out-patient benefit for your plan) of psychiatric illnesses in aggregate.</p> <p>All treatments given by psychologists, psychotherapists or any individuals other than a registered psychiatrist must be pre-authorized by us.</p>	Up to S\$11,000	Up to S\$7,000	Up to S\$5,400	20% co-insurance

Product Summary

Benefits Table	Plan A	Plan B	Plan C	Only applicable when Annual Deductible/ Co-insurance option is chosen
Other Benefits				
<p>Pre-existing conditions and congenital conditions</p> <p>This benefit pays for:</p> <p>a) treatment of congenital conditions (whether existing before or after the commencement of cover), and/or</p> <p>b) all other declared and accepted eligible conditions that existed or for which there were symptoms before the commencement of cover, or reinstatement date, or the introduction of this benefit, whichever is later.</p>	<p>Year 1 & 2 : Up to S\$3,000 Available only after 270 consecutive days membership</p> <p>Subsequent years: Up to S\$6,000</p>		No benefit	Whether it is co-insurance or annual deductible will depend on the treatment received and what is stated on each benefit.
<p>Treatment for HIV/AIDS as a result of occupational accident or blood transfusion.</p> <p>This benefit becomes available when signs or symptoms are present for the first time after 36 months of continuous membership.</p>	<p>Up to S\$13,000</p> <p>Available after 36 consecutive months membership</p>	No benefit		20% co-insurance
<p>Artificial limbs</p> <p>This benefit pays for all the costs associated with fitting artificial limbs, including the artificial limbs, its maintenance, consultations and necessary medical or surgical procedures.</p>	Up to S\$3,800 every 3 years	Up to S\$1,300 every 3 years	No benefit	20% co-insurance
<p>Medical aids and durable medical equipments</p> <p>This benefit pays for instruments or devices or durable medical equipments which are prescribed by the medical practitioner as a medically necessary aid to the function or capacity such as and limited to abdominal binder, post-surgery mastectomy bra, compression stocking, hearing aids, speaking aids (electronic larynx), wheelchairs, crutches, corrective splint, air boots, arm sling, and brace.</p>	Up to S\$600	Up to S\$300	No benefit	20% co-insurance
<p>Hospice and palliative care</p> <p>This benefit becomes available when the member is admitted to a specialist palliative care centre or hospice, recognised by us, following diagnosis, written confirmation (including medical evidence) by a medical practitioner that the member is suffering from an eligible terminal medical condition or conditions.</p>	<p>Up to S\$52,000 in a member's lifetime</p> <p>Available only after 365 consecutive days membership</p>	<p>Up to S\$40,000 in a member's lifetime</p> <p>Available only after 365 consecutive days membership</p>	<p>Up to S\$15,000 in a member's lifetime</p> <p>Available only after 365 consecutive days membership</p>	Annual Deductible

Key Product Provisions

Who is eligible for cover under International Exclusive?

A customer must be aged at least fifteen (15) days old and not more than eighty (80) years old at the time of application to be eligible for cover under this product.

For a child aged from fifteen (15) days old to five (5) years old to enrol on a standalone policy, 20% premium loading on the prevailing brochure premium rates will apply at the time of application or renewal (whichever is applicable). The policyholder must be his/her parent or guardian.

For a female customer aged from eighteen (18) to forty-five (45) years old choosing Plan A, it is compulsory to select an Annual Deductible & Co-Insurance, together with either one of the following:

- (a) enroll with a male spouse or partner in Plan A; or
- (b) 30% annual premium loading on the brochure rates.

When the parent of a newborn baby is already covered under an International Exclusive policy, the baby may be added to the parent's policy without further underwriting by paying the applicable premium and enjoy cover commencing at the time of birth provided:

- (a) we are requested to add that baby to the parent's policy within thirty (30) days from the time of birth; and
- (b) the parent has been continuously covered under the policy for at least 365 days when the baby is born.

If the requirements stated in point (a) and (b) above are not met, a newborn baby may only be added to the policy subject to the normal application process.

We will offer renewal beyond age eighty (80) so that members can enjoy the peace of mind of continuing their cover subject to payment of applicable premium.

International Exclusive is underwritten by HSBC Life (Singapore) Pte. Ltd. and reinsured by AXA PPP Healthcare. International Exclusive is designed for customers residing in Singapore, whether they are Singapore Citizens, PRs or foreigners, and for expatriates that we defined as people residing outside of their home country as stated in their passport. When a customer ceases to be an expatriate or a Singapore resident, HSBC Life (Singapore) Pte. Ltd. will have to stop renewing this policy.

Health insurance regulations vary a lot from country to country. It is important to note that International Exclusive may not be recognised by any other local insurance regulators outside of Singapore. As such you may need to purchase a local health insurance product in your country of residence to comply with local regulations.

Key Product Provisions

Finally, as much as we would want to provide cover to customers residing outside of Singapore, there are some countries where we won't be able to sell or renew International Exclusive. When such situation occurs and to give our customers enough time to organise their coverage, HSBC Life Insurance will be able to provide cover until the policy expiry date where the customer ceases to be eligible under International Exclusive. In countries where AXA PPP Healthcare is licensed to sell private medical insurance, customers may be able to transfer to an equivalent product on no worse terms basis and subject to applicable premiums.

Key product features

This is only a brief summary of the key features and we encourage you to refer to the actual terms and conditions in the contract. Please consult your insurance advisor should you require further explanation.

a) A unique pre-existing conditions benefit

As you would expect, private healthcare is designed primarily to provide cover for treatment of new medical problems arising after joining.

International Exclusive Plans A and B provide cover for treatment of conditions declared on the application form, whether chronic or not, which existed before a member becomes eligible for benefits under a particular plan. This is subject to a waiting period of 270 consecutive days of membership under the same plan. In those first 270 days of cover, treatment of specific medical conditions may be excluded. However, treatment of certain conditions, which are unlikely to recur, may be covered from the date a member is first eligible for benefits under a particular plan.

For us to be able to determine whether treatment of a condition will be covered in the first 270 days and/or to be eligible for benefit thereafter, each member must have completed a full medical declaration, in detail, when first applying for cover. After the application process is complete, we will send you a membership statement that will clearly show the medical conditions for which you are not covered for treatment for the first 270 days. We may ask for a medical report, at your own cost, to clarify the status of any medical condition.

No treatment of any pre-existing condition, whether chronic or not, will be eligible for benefit at any time if the condition has not been declared to us on the member's original application form.

Please note that it is important you give us full details of any member's medical history on an application. Failure to declare any medical condition of which you should reasonably have been aware may result in treatment of that condition being excluded from all future cover with us or cancellation of your policy.

Key Product Provisions

b) Full cover for cancer care

Where oncology treatment and related eligible expenses apply to a medical condition arising after the date of acceptance of a member, by us, for cover under International Exclusive, such costs will be payable out of the overall limits of the plan under which the member is covered at the time of first diagnosis of the condition.

Oncology treatment and related eligible expenses, where applicable to a medical condition or symptoms that existed prior to the member first being accepted by us for cover, will be subjected to the terms and limits applying to the benefit for 'Pre-existing conditions' shown in the clarifications and benefits table.

Please note that the maintenance phase of any treatment (such as the administering of herceptin or similar drugs which are not classed as active treatments) will be paid for under the out-patient treatment benefit where available under your plan. International Exclusive Plan C does not provide cover for maintenance of any treatment received as an out-patient.

c) Full cover for kidney dialysis

Where kidney dialysis treatment and related eligible expenses apply to a medical condition arising after the date of acceptance of a member, by us, for cover under International Exclusive, such costs will be payable out of the overall limits of the plan under which the member is covered at the time of first diagnosis of the condition.

Kidney dialysis treatment and related eligible expenses, where applicable to a medical condition or symptoms that existed prior to the member first being accepted by us for cover, will be subjected to the terms and limits applying to the benefit for 'Pre-existing conditions' shown in the clarifications and benefits table.

d) Full cover for chronic conditions

International Exclusive covers the maintenance of chronic conditions as well as treatments for complications arising from chronic conditions for which first symptoms became apparent after the member was accepted, by us, for cover on a particular plan.

Maintenance of chronic conditions refers to consultation charges, medications and routine investigations. International Exclusive Plans A and B provide cover for the maintenance of chronic conditions first arising after you have been accepted, received as an out-patient. Plan C only provides hospitalisation cover including pre & post-hospitalisation, therefore, generally does not provide cover for the maintenance of chronic conditions.

If there were any symptoms prior to inception of your policy these must have been declared to us, in good faith, on the member's original application form. Provided such a declaration was made and accepted by us, treatment of the condition would be covered under the 'Pre-existing conditions' benefit (if available) under your plan.

Key Product Provisions

e) Psychiatric illness

Your policy covers treatment of psychiatric illness, whether received as an in-patient, daycare or out-patient (except for Plan C), up to the level shown in the benefits table for your plan.

f) Waiting period

As shown in the benefits table applicable to your plan, some benefits are subject to a waiting period starting from the date such benefit becomes available under your plan. No benefit for treatment received during the waiting period will be payable.

The following benefits will not be payable during the specified waiting periods:

Benefits	Waiting Period (from date of commencement of cover)
Pre and Post-natal complications, Pregnancy and delivery, Hospice and palliative care	365 days
Pre-existing conditions	270 days
Congenital conditions	270 days
Investigation into infertility	18 months
Treatment for HIV/AIDS	36 months
Vaccination	90 days
Living organ donor	24 months

g) Exclusions

There are certain conditions under which no benefit will be payable. These are stated as exclusions in the policy contract. The following is a list of some of the exclusions applicable under this product. You are advised to read the policy contract for the full list of exclusions. These exclusions include but are not limited, to the following:

- We will not pay for any treatment, or for International Emergency Medical Assistance, if they are needed as a result of nuclear contamination, biological contamination or chemical contamination, whilst engaging in or taking part in war, act of foreign enemy, invasion, civil war, riot, rebellion, insurrection, revolution, overthrow of a legally constituted government, explosions of war weapons, illegal activities or any event similar to one of those listed. This includes any treatment needed as a result of the member exposing himself to needless peril, such as going to a place of unrest as an active onlooker or a spectator. Please note, for clarity: There is cover for treatment required as a result of a terrorist act providing that terrorist act does not result in nuclear, biological or chemical contamination.
- Claims in respect of treatment received outside the area of cover or if the member travelled against medical advice even if it is inside the area of cover.
- Treatment which arises from or is directly or indirectly caused by a deliberately self-inflicted injury or an attempt at suicide.

Key Product Provisions

h) Pre-authorisation

The reason that we recommend pre-authorisation of planned treatment is to protect you from unexpected costs. When issuing confirmation of cover in this way, we confirm the following:

- The planned treatment is eligible under your policy
- The planned treatment is medically necessary
- The planned treatment is within reasonable and customary (R&C) cost
- The planned treatment cost falls within the remaining benefit limit of your plan

You should seek our written pre-authorisation for the following treatment and services:

In-patient and daycare

- All in-patient and daycare admissions;
- All non-emergency tests, diagnostics, treatment, surgery and other medical services;
- All in-patient maternity services;
- All in-patient dental services;
- Special nursing in hospital and/or any nursing at home after discharge;
- Hospice and palliative care;
- Reconstructive surgery;
- Psychiatric treatment.

Out-patient

- Psychiatric treatment;
- Second opinion for the same medical condition.

Failure to obtain pre-authorisation may prevent us from settling all or part of any claim.

Key Product Provisions

i) Claims condition

There are stipulated time limits, procedures and submission of documents required to comply for claim submission.

- i) A claim form is obtainable from us upon request and we will require all necessary supporting documents covering the nature and extent of loss, within 90 days from the date the treatment starts.
- ii) Costs related to obtaining the necessary certificates, receipts, information and evidence required for assessing the claim, are to be borne by the policyholder, and given to us in the form we require.

For further information, you can visit or contact us at the following designations:

Website: <https://www.hsbclife.com.sg/customer-care/file-a-claim>

Telephone: (+65) 6880 4944

j) Free Look Period

You have a free-look period of 14 business days from the date that you receive the policy to review it. You are deemed to have received the policy within three (3) days after we have dispatched it. If you decide that this policy does not suit your needs, you may request to cancel it by giving us clear, written instructions and returning the policy and membership card(s) to us within the free-look period. Provided that no claims have been made during this period, we shall refund the premiums paid by you in full without interest. Free-look period will not apply to policy renewals.

k) Policy renewal / Renewal premium

This is a short-term accident and health policy and we are not required to renew this policy. We may terminate this policy by giving you 30 days notice in writing.

Your policy is valid for one year unless we have agreed on a different validity period. At the end of that time, provided the plan you are on is still available, you have a right to renew this policy on the terms and conditions applicable at that time by paying the premium applicable at the time of renewal.

Premium rates are not guaranteed and the premium payable at renewal shall be determined at each renewal based on the attained age of each member, the premium rates then in effect, and any other factors which may materially affect the risks insured.

We can change all or any part of the policy including the policy schedule or these terms, but only for the reasons shown in our membership agreement or policy, and the changes will only apply to you when you renew unless we are obliged by law to apply any change with immediate effect. We will provide you thirty (30) days notice of the changes and will send details of them to the address we have for you on our records. The changes will take effect from when you renew or when applied by law even if, for any reason, any member does not receive details of them.

Key Product Provisions

l) Cancellation Clause

We have the right to cancel this policy at any time by giving you no less than thirty (30) days notice in writing. We will refund you premiums on a pro-rata basis from the end of Gregorian calendar month in which cancellation takes effect provided you have returned to us the policy documents including the membership card(s). We will not refund premiums if any claim, however small, has been made in the current year.

m) Reasonable & customary charges

We will pay for charges by the medical practitioner, laboratory or other such medical services which are reasonable and customary. This refers to charges for medical care which shall be considered by us or by our medical advisers to be reasonable and customary to the extent that they do not exceed the general level of charges being made by others of similar standing in the locality where the charges are incurred when giving like or comparable treatment.

n) Distribution cost

The Total Distribution Cost of this product is between 0% - 23% of the premium. Such costs include cash payments in the form of commission, costs of benefits and services paid to the distribution channel. We assure you that the Total Distribution Cost is not an additional cost to you, as it was already accounted in the calculation of your premium.

Our Note to You:

When switching from one health insurance product to another, you should consider carefully as there may be disadvantages in doing so. The new policy may cost more or have fewer benefits at the same cost.

Country of Residence

The Country where you live or intend to live for most of the year being 185 days or more and which will be shown as your address and place of residence in our records.

Country of Residence	Country Codes	Zone
Australia	AUS	5
Brunei Darussalam	BRU	6
Canada	CDN	6
China	CHN	2
Hong Kong SAR China	HGK	2
Indonesia	IDS	5
Macau China	MCA	2
Malaysia	MAL	6
New Zealand	NZL	6
Philippines	PHI	6
Singapore	SGP	3
South Korea	KOR	6
Switzerland	SWI	3
Taiwan	TWN	4
Thailand	THI	5
United Arab Emirates	UAE	4
United Kingdom	GBR	3

We define Asia as

Australia	Brunei	China	Hong Kong	Indonesia	Macau	Malaysia	Philippines
		Singapore	South Korea	Taiwan	Thailand		

We define Worldwide excluding USA as

Worldwide excluding USA and US Minor Outlying Islands

Premium Table (Zone 1)

Plan A					Plan B			Plan C		
AGE	Worldwide		Worldwide excluding USA	Asia	Worldwide	Worldwide excluding USA	Asia	Worldwide	Worldwide excluding USA	Asia
Age	Female	Male	Female/ Male	Female/ Male	Female/ Male	Female/ Male	Female/ Male	Female/ Male	Female/ Male	Female/ Male
00	\$14,819.37	\$14,819.37	Not Available	Not Available	\$8,114.48	Not Available	Not Available	\$4,529.96	Not Available	Not Available
01	\$14,819.37	\$14,819.37			\$8,114.48			\$4,529.96		
02	\$14,819.37	\$14,819.37			\$8,114.48			\$4,529.96		
03	\$14,819.37	\$14,819.37			\$8,114.48			\$4,529.96		
04	\$14,819.37	\$14,819.37			\$8,114.48			\$4,529.96		
05	\$13,109.44	\$13,109.44			\$8,114.48			\$4,529.96		
06	\$13,109.44	\$13,109.44			\$8,114.48			\$4,529.96		
07	\$13,109.44	\$13,109.44			\$8,114.48			\$4,529.96		
08	\$13,109.44	\$13,109.44			\$8,114.48			\$4,529.96		
09	\$13,109.44	\$13,109.44			\$8,114.48			\$4,529.96		
10	\$12,539.47	\$12,539.47			\$8,114.48			\$4,529.96		
11	\$13,021.91	\$13,021.91			\$8,177.51			\$4,740.28		
12	\$13,493.30	\$13,493.30			\$8,252.69			\$4,944.94		
13	\$13,975.63	\$13,975.63			\$8,309.39			\$5,144.74		
14	\$14,423.64	\$14,423.64			\$8,364.95			\$5,340.15		
15	\$14,859.50	\$14,859.50			\$8,416.45			\$5,522.74		
16	\$15,021.07	\$14,870.33			\$8,505.73			\$5,616.23		
17	\$15,160.31	\$14,857.13			\$8,580.62			\$5,686.83		
*18	\$15,414.54	\$14,952.17			\$8,669.89			\$5,804.70		
*19	\$15,714.86	\$15,086.53			\$8,760.19			\$5,828.86		
*20	\$16,155.61	\$13,952.52			\$8,910.00			\$5,906.39		
*21	\$16,525.08	\$14,122.08			\$9,253.59			\$5,953.66		
*22	\$17,057.30	\$14,421.24			\$9,701.82			\$6,063.55		
*23	\$17,567.20	\$14,692.32			\$10,135.82			\$6,173.23		
*24	\$18,099.31	\$14,973.12			\$10,568.53			\$6,274.92		
*25	\$18,631.52	\$15,244.31			\$11,002.40			\$6,384.81		
*26	\$19,141.06	\$15,661.19			\$11,435.26			\$6,495.75		
*27	\$19,673.28	\$16,096.32			\$11,884.61			\$6,605.41		
*28	\$20,181.74	\$16,513.20			\$12,317.48			\$6,707.11		
*29	\$20,715.29	\$16,948.55			\$12,751.46			\$6,817.01		
*30	\$25,521.96	\$17,270.50			\$13,110.56			\$6,989.07		
*31	\$26,024.71	\$17,611.67			\$13,483.99			\$7,162.42		
*32	\$26,501.60	\$17,933.62			\$13,842.93			\$7,334.71		
*33	\$27,004.32	\$18,273.60			\$14,216.25			\$7,498.82		
*34	\$27,479.92	\$18,595.44			\$14,575.45			\$7,672.16		
*35	\$27,773.54	\$18,936.72			\$14,948.61			\$7,844.21		
*36	\$28,245.55	\$19,258.56			\$15,307.71			\$8,016.53		
*37	\$28,745.79	\$19,599.84			\$15,681.00			\$8,189.86		
*38	\$29,328.87	\$19,997.28			\$16,264.85			\$8,488.00		
*39	\$29,940.44	\$20,414.16			\$16,861.72			\$8,793.09		
*40	\$28,442.50	\$22,892.76			\$17,459.65			\$9,099.21		

*Note: The premiums shown for female members aged 18 to 45 are only applicable when enrolled with a male spouse/partner and annual deductible and co-insurance option is taken under Plan A. Otherwise, there is a 30% loading on the brochure rates.

The premium rates are inclusive of 8% GST, for standard lives and exclusive of any discounts. The actual premiums charged may be different due to rounding.

Please note that the premium rates are not guaranteed and subjected to change without prior notice.

Premium Table (Zone 1)

Plan A					Plan B			Plan C		
AGE	Worldwide		Worldwide excluding USA	Asia	Worldwide	Worldwide excluding USA	Asia	Worldwide	Worldwide excluding USA	Asia
Age	Female	Male	Female/ Male	Female/ Male	Female/ Male	Female/ Male	Female/ Male	Female/ Male	Female/ Male	Female/ Male
*41	\$29,010.94	\$23,351.33	Not Available	Not Available	\$18,043.62	Not Available	Not Available	\$9,397.35	Not Available	Not Available
*42	\$29,555.57	\$23,788.51			\$18,641.69			\$9,703.70		
*43	\$30,098.89	\$24,225.70			\$19,224.05			\$10,009.82		
*44	\$30,667.44	\$24,684.26			\$19,822.13			\$10,307.96		
*45	\$27,912.30	\$25,121.45			\$20,404.69			\$10,613.04		
46	\$28,421.71	\$25,864.08			\$21,002.76			\$10,919.39		
47	\$28,907.61	\$26,596.00			\$21,586.69			\$11,217.53		
48	\$29,393.50	\$27,335.88			\$22,183.45			\$11,523.65		
49	\$29,903.28	\$28,109.40			\$22,767.03			\$11,828.72		
50	\$30,309.56	\$28,794.74			\$23,322.44			\$12,117.62		
51	\$30,737.24	\$29,507.54			\$23,861.22			\$12,414.73		
52	\$31,138.80	\$30,205.03			\$24,411.60			\$12,709.30		
53	\$31,560.41	\$30,929.71			\$24,797.55			\$13,294.03		
54	\$32,002.34	\$31,682.89			\$25,181.43			\$13,885.69		
55	\$32,419.33	\$32,419.33			\$25,564.94			\$14,476.32		
56	\$32,833.94	\$32,833.94			\$25,946.00			\$15,057.48		
57	\$33,244.99	\$33,244.99			\$26,324.45			\$15,646.83		
58	\$35,326.37	\$35,326.37			\$28,216.74			\$16,881.00		
59	\$37,733.26	\$37,733.26			\$30,293.77			\$18,144.19		
60	\$39,992.83	\$39,992.83			\$32,537.43			\$19,506.54		
61	\$42,755.05	\$42,755.05			\$34,919.27			\$20,953.35		
62	\$45,680.98	\$45,680.98			\$37,466.47			\$22,513.41		
63	\$48,813.73	\$48,813.73			\$40,208.83			\$24,179.79		
64	\$52,150.82	\$52,150.82			\$43,129.18			\$25,967.61		
65	\$55,735.15	\$55,735.15			\$46,255.08			\$27,884.64		
66	\$59,542.56	\$59,542.56			\$49,587.58			\$29,930.05		
67	\$63,637.84	\$63,637.84			\$53,168.15			\$32,126.95		
68	\$67,972.61	\$67,972.61			\$56,992.82			\$34,473.87		
69	\$72,634.32	\$72,634.32			\$61,078.24			\$36,988.44		
*70	\$76,043.88	\$76,043.88			\$64,226.20			\$38,927.54		
71	\$79,805.09	\$79,805.09			\$67,505.92			\$40,963.71		
72	\$83,739.74	\$83,739.74			\$70,959.75			\$43,105.15		
73	\$87,845.47	\$87,845.47			\$74,555.76			\$45,342.41		
74	\$92,166.36	\$92,166.36			\$78,337.82			\$47,699.83		
75	\$96,655.68	\$96,655.68			\$82,290.22			\$50,159.97		
76	\$101,376.79	\$101,376.79			\$86,440.39			\$52,748.52		
77	\$106,305.92	\$106,305.92			\$90,786.88			\$55,461.88		
78	\$111,461.73	\$111,461.73			\$95,328.72			\$58,309.28		
79	\$116,843.48	\$116,843.48			\$100,092.29			\$61,283.79		
80	\$122,489.93	\$122,489.93			\$105,076.88			\$64,413.15		

Zone 1

#Note: The premiums shown for female members aged 18 to 45 are only applicable when enrolled with a male spouse/partner and annual deductible and co-insurance option is taken under Plan A. Otherwise, there is a 30% loading on the brochure rates. The premium rates are inclusive of 8% GST, for standard lives and exclusive of any discounts. The actual premiums charged may be different due to rounding. Please note that the premium rates are not guaranteed and subjected to change without prior notice.

Premium Table (Zone 2)

AGE	Plan A						Plan B			Plan C		
	Worldwide		Worldwide excluding USA		Asia		Worldwide	Worldwide excluding USA	Asia	Worldwide	Worldwide excluding USA	Asia
Age	Female	Male	Female	Male	Female	Male	Female/ Male	Female/ Male	Female/ Male	Female/ Male	Female/ Male	Female/ Male
00	\$12,349.58	\$12,349.58	\$6,301.15	\$6,301.15	\$5,896.80	\$5,896.80	\$6,762.09	\$4,019.86	\$3,776.88	\$3,775.46	\$1,913.67	\$1,786.56
01	\$12,349.58	\$12,349.58	\$6,301.15	\$6,301.15	\$5,896.80	\$5,896.80	\$6,762.09	\$4,019.86	\$3,776.88	\$3,775.46	\$1,913.67	\$1,786.56
02	\$12,349.58	\$12,349.58	\$6,301.15	\$6,301.15	\$5,896.80	\$5,896.80	\$6,762.09	\$4,019.86	\$3,776.88	\$3,775.46	\$1,913.67	\$1,786.56
03	\$12,349.58	\$12,349.58	\$6,301.15	\$6,301.15	\$5,896.80	\$5,896.80	\$6,762.09	\$4,019.86	\$3,776.88	\$3,775.46	\$1,913.67	\$1,786.56
04	\$12,349.58	\$12,349.58	\$6,301.15	\$6,301.15	\$5,896.80	\$5,896.80	\$6,762.09	\$4,019.86	\$3,776.88	\$3,775.46	\$1,913.67	\$1,786.56
05	\$10,924.64	\$10,924.64	\$5,574.11	\$5,574.11	\$5,216.41	\$5,216.41	\$6,762.09	\$4,019.86	\$3,776.88	\$3,775.46	\$1,913.67	\$1,786.56
06	\$10,924.64	\$10,924.64	\$5,574.11	\$5,574.11	\$5,216.41	\$5,216.41	\$6,762.09	\$4,019.86	\$3,776.88	\$3,775.46	\$1,913.67	\$1,786.56
07	\$10,924.64	\$10,924.64	\$5,574.11	\$5,574.11	\$5,216.41	\$5,216.41	\$6,762.09	\$4,019.86	\$3,776.88	\$3,775.46	\$1,913.67	\$1,786.56
08	\$10,924.64	\$10,924.64	\$5,574.11	\$5,574.11	\$5,216.41	\$5,216.41	\$6,762.09	\$4,019.86	\$3,776.88	\$3,775.46	\$1,913.67	\$1,786.56
09	\$10,924.64	\$10,924.64	\$5,574.11	\$5,574.11	\$5,216.41	\$5,216.41	\$6,762.09	\$4,019.86	\$3,776.88	\$3,775.46	\$1,913.67	\$1,786.56
10	\$10,449.65	\$10,449.65	\$5,331.74	\$5,331.74	\$4,989.60	\$4,989.60	\$6,762.09	\$4,019.86	\$3,776.88	\$3,775.46	\$1,913.67	\$1,786.56
11	\$10,851.19	\$10,851.19	\$5,704.78	\$5,704.78	\$5,338.87	\$5,338.87	\$6,813.61	\$4,050.71	\$3,807.77	\$3,949.85	\$1,999.20	\$1,869.77
12	\$11,243.23	\$11,243.23	\$6,069.61	\$6,069.61	\$5,681.02	\$5,681.02	\$6,876.91	\$4,079.14	\$3,836.29	\$4,120.87	\$2,088.29	\$1,950.65
13	\$11,646.08	\$11,646.08	\$6,437.89	\$6,437.89	\$6,026.73	\$6,026.73	\$6,924.70	\$4,107.55	\$3,864.72	\$4,287.29	\$2,173.80	\$2,029.23
14	\$12,019.13	\$12,019.13	\$6,787.05	\$6,787.05	\$6,352.37	\$6,352.37	\$6,969.78	\$4,141.13	\$3,891.83	\$4,450.33	\$2,255.74	\$2,103.20
15	\$12,382.53	\$12,382.53	\$7,126.81	\$7,126.81	\$6,670.86	\$6,670.86	\$7,012.66	\$4,166.82	\$3,917.67	\$4,601.61	\$2,335.59	\$2,178.42
16	\$12,516.77	\$12,392.27	\$7,337.09	\$7,263.43	\$6,867.96	\$6,799.04	\$7,087.46	\$4,204.43	\$3,952.56	\$4,680.19	\$2,372.57	\$2,215.41
17	\$12,633.19	\$12,380.28	\$7,511.84	\$7,360.85	\$7,030.58	\$6,890.40	\$7,149.46	\$4,248.48	\$3,995.16	\$4,739.23	\$2,402.62	\$2,243.14
*18	\$12,844.66	\$12,459.74	\$7,755.26	\$7,523.72	\$7,260.11	\$7,041.41	\$7,224.25	\$4,292.27	\$4,031.22	\$4,837.34	\$2,452.19	\$2,289.36
*19	\$13,095.33	\$12,571.42	\$7,907.33	\$7,591.32	\$7,401.24	\$7,105.56	\$7,299.30	\$4,336.20	\$4,073.97	\$4,857.11	\$2,461.44	\$2,298.62
*20	\$13,462.42	\$11,626.42	\$8,128.30	\$7,020.00	\$7,607.95	\$6,570.72	\$7,424.45	\$4,395.60	\$4,159.19	\$4,921.83	\$2,495.07	\$2,329.69
*21	\$13,770.35	\$11,767.68	\$8,303.05	\$7,095.60	\$7,771.90	\$6,642.00	\$7,710.18	\$4,564.79	\$4,329.72	\$4,961.11	\$2,514.59	\$2,351.76
*22	\$14,214.66	\$12,017.27	\$8,571.66	\$7,246.80	\$8,022.68	\$6,782.40	\$8,084.77	\$4,770.18	\$4,534.96	\$5,053.56	\$2,560.81	\$2,392.10
*23	\$14,638.54	\$12,242.88	\$8,826.84	\$7,382.88	\$8,262.67	\$6,910.92	\$8,444.88	\$4,976.86	\$4,748.23	\$5,144.74	\$2,604.73	\$2,432.66
*24	\$15,081.90	\$12,477.35	\$9,083.45	\$7,514.64	\$8,502.65	\$7,034.15	\$8,806.70	\$5,189.97	\$4,954.90	\$5,229.21	\$2,650.96	\$2,475.31
*25	\$15,526.09	\$12,702.96	\$9,340.06	\$7,641.11	\$8,753.18	\$7,161.70	\$9,168.36	\$5,396.53	\$5,161.55	\$5,320.39	\$2,697.18	\$2,518.18
*26	\$15,950.09	\$13,049.75	\$9,607.49	\$7,860.24	\$8,993.16	\$7,358.15	\$9,528.86	\$5,602.04	\$5,374.53	\$5,412.84	\$2,740.05	\$2,558.51
*27	\$16,393.21	\$13,412.63	\$9,863.97	\$8,069.76	\$9,233.14	\$7,553.52	\$9,903.44	\$5,816.44	\$5,580.05	\$5,504.24	\$2,786.27	\$2,602.42
*28	\$16,818.65	\$13,760.39	\$10,119.38	\$8,280.58	\$9,471.93	\$7,750.08	\$10,263.69	\$6,021.95	\$5,793.20	\$5,588.48	\$2,833.54	\$2,645.30
*29	\$17,261.64	\$14,123.27	\$10,387.87	\$8,498.63	\$9,722.59	\$7,955.28	\$10,625.35	\$6,228.62	\$5,999.86	\$5,680.93	\$2,876.42	\$2,685.63
*30	\$21,267.35	\$14,391.22	\$12,812.69	\$8,670.24	\$11,993.96	\$8,116.31	\$10,924.91	\$6,419.65	\$6,184.57	\$5,824.23	\$2,949.10	\$2,753.91
*31	\$21,686.77	\$14,675.04	\$13,067.23	\$8,842.18	\$12,231.10	\$8,276.04	\$11,236.47	\$6,610.69	\$6,369.17	\$5,967.53	\$3,022.01	\$2,821.99
*32	\$22,083.21	\$14,944.07	\$13,319.75	\$9,013.68	\$12,467.96	\$8,436.96	\$11,534.72	\$6,795.40	\$6,553.99	\$6,112.10	\$3,094.71	\$2,890.27
*33	\$22,502.64	\$15,228.00	\$13,574.00	\$9,185.51	\$12,705.24	\$8,598.10	\$11,845.88	\$6,986.69	\$6,738.69	\$6,249.48	\$3,167.62	\$2,958.35
*34	\$22,899.09	\$15,495.84	\$13,826.80	\$9,356.04	\$12,941.97	\$8,757.83	\$12,145.67	\$7,169.99	\$6,924.70	\$6,392.79	\$3,240.31	\$3,026.65
*35	\$23,144.75	\$15,779.99	\$13,975.30	\$9,527.76	\$13,080.16	\$8,918.64	\$12,456.98	\$7,362.58	\$7,109.41	\$6,537.36	\$3,313.22	\$3,094.71
*36	\$23,538.36	\$16,047.83	\$14,226.20	\$9,699.59	\$13,316.66	\$9,079.67	\$12,755.35	\$7,553.64	\$7,294.11	\$6,680.64	\$3,385.92	\$3,161.72
*37	\$23,954.50	\$16,331.76	\$14,477.11	\$9,871.20	\$13,551.73	\$9,239.51	\$13,066.52	\$7,737.17	\$7,478.84	\$6,823.94	\$3,458.83	\$3,230.02
*38	\$24,440.50	\$16,663.43	\$14,700.79	\$10,023.70	\$13,761.32	\$9,382.07	\$13,552.43	\$8,031.67	\$7,763.03	\$7,072.28	\$3,584.68	\$3,347.90
*39	\$24,949.56	\$17,011.30	\$14,938.85	\$10,185.70	\$13,983.71	\$9,534.24	\$14,050.77	\$8,334.06	\$8,054.93	\$7,327.78	\$3,714.11	\$3,468.07
*40	\$23,701.32	\$19,076.90	\$14,128.86	\$11,371.54	\$13,224.36	\$10,644.48	\$14,549.49	\$8,628.43	\$8,338.97	\$7,583.06	\$3,840.18	\$3,585.95

*Note: The premiums shown for female members aged 18 to 45 are only applicable when enrolled with a male spouse/partner and annual deductible and co-insurance option is taken under Plan A. Otherwise, there is a 30% loading on the brochure rates.

The premium rates are inclusive of 8% GST, for standard lives and exclusive of any discounts. The actual premiums charged may be different due to rounding.

Please note that the premium rates are not guaranteed and subjected to change without prior notice.

Premium Table (Zone 2)

Plan A							Plan B			Plan C		
AGE	Worldwide		Worldwide excluding USA		Asia		Worldwide	Worldwide excluding USA	Asia	Worldwide	Worldwide excluding USA	Asia
	Female	Male	Female	Male	Female	Male						
*41	\$24,175.56	\$19,458.37	\$14,337.43	\$11,539.05	\$13,419.51	\$10,801.30	\$15,035.16	\$8,930.82	\$8,623.27	\$7,831.63	\$3,969.60	\$3,707.16
*42	\$24,628.55	\$19,822.97	\$14,557.96	\$11,717.25	\$13,626.73	\$10,967.62	\$15,533.60	\$9,225.32	\$8,915.17	\$8,085.86	\$4,095.46	\$3,824.01
*43	\$25,081.80	\$20,187.69	\$14,766.49	\$11,884.75	\$13,822.27	\$11,124.43	\$16,019.53	\$9,519.68	\$9,199.47	\$8,341.13	\$4,221.53	\$3,941.87
*44	\$25,555.76	\$20,569.03	\$14,975.06	\$12,053.45	\$14,029.50	\$11,292.07	\$16,518.01	\$9,820.67	\$9,489.98	\$8,589.69	\$4,350.95	\$4,063.09
*45	\$23,259.97	\$20,933.88	\$13,590.72	\$12,231.65	\$12,721.10	\$11,448.89	\$17,003.67	\$10,115.02	\$9,775.30	\$8,843.93	\$4,476.81	\$4,179.93
46	\$23,683.97	\$21,552.70	\$13,776.05	\$12,536.97	\$12,894.55	\$11,735.06	\$17,500.96	\$10,409.77	\$10,059.61	\$9,099.21	\$4,606.22	\$4,301.15
47	\$24,089.21	\$22,162.38	\$13,962.57	\$12,845.96	\$13,069.43	\$12,023.99	\$17,987.95	\$10,711.90	\$10,350.23	\$9,347.78	\$4,731.04	\$4,417.98
48	\$24,494.18	\$22,780.14	\$14,160.96	\$13,169.22	\$13,254.65	\$12,326.69	\$18,485.11	\$11,006.28	\$10,635.70	\$9,602.01	\$4,857.11	\$4,535.85
49	\$24,918.54	\$23,423.93	\$14,347.61	\$13,486.18	\$13,429.15	\$12,623.69	\$18,970.92	\$11,300.90	\$10,926.34	\$9,857.28	\$4,986.53	\$4,657.08
50	\$25,256.99	\$23,994.17	\$14,486.47	\$13,763.11	\$13,540.82	\$12,863.66	\$19,434.63	\$11,577.19	\$11,178.22	\$10,097.64	\$5,109.03	\$4,769.28
51	\$25,613.28	\$24,589.22	\$14,613.72	\$14,029.09	\$13,662.00	\$13,115.52	\$19,882.82	\$11,845.88	\$11,428.79	\$10,344.94	\$5,233.84	\$4,885.88
52	\$25,948.30	\$25,170.40	\$14,738.33	\$14,296.39	\$13,770.35	\$13,356.80	\$20,342.65	\$12,113.25	\$11,684.55	\$10,591.19	\$5,355.06	\$4,998.09
53	\$26,299.94	\$25,773.90	\$14,896.45	\$14,599.33	\$13,909.10	\$13,631.11	\$20,663.00	\$12,269.82	\$11,818.87	\$11,078.86	\$5,605.93	\$5,230.25
54	\$26,668.22	\$26,400.93	\$15,041.40	\$14,891.82	\$14,035.03	\$13,894.85	\$20,983.32	\$12,418.22	\$11,958.26	\$11,571.14	\$5,851.97	\$5,460.33
55	\$27,015.12	\$27,015.12	\$15,195.95	\$15,195.95	\$14,170.46	\$14,170.46	\$21,302.51	\$12,573.22	\$12,091.43	\$12,063.44	\$6,101.58	\$5,691.45
56	\$27,361.07	\$27,361.07	\$15,348.96	\$15,348.96	\$14,303.52	\$14,303.52	\$21,620.00	\$12,719.17	\$12,222.00	\$12,547.52	\$6,347.83	\$5,918.99
57	\$27,702.97	\$27,702.97	\$15,489.14	\$15,489.14	\$14,424.70	\$14,424.70	\$21,936.60	\$12,865.15	\$12,360.22	\$13,038.75	\$6,596.16	\$6,150.11
58	\$29,437.57	\$29,437.57	\$16,389.65	\$16,389.65	\$15,253.92	\$15,253.92	\$23,512.45	\$13,718.94	\$13,188.07	\$14,067.24	\$7,179.86	\$6,626.22
59	\$31,443.98	\$31,443.98	\$17,507.80	\$17,507.80	\$16,282.73	\$16,282.73	\$25,243.30	\$14,725.17	\$14,150.48	\$15,119.88	\$7,740.22	\$7,140.58
60	\$33,325.78	\$33,325.78	\$18,558.94	\$18,558.94	\$17,248.57	\$17,248.57	\$27,112.37	\$15,807.44	\$15,167.03	\$16,255.94	\$8,338.81	\$7,688.33
61	\$35,628.12	\$35,628.12	\$19,822.97	\$19,822.97	\$18,410.68	\$18,410.68	\$29,097.67	\$16,963.62	\$16,261.12	\$17,460.09	\$8,981.33	\$8,277.68
62	\$38,065.90	\$38,065.90	\$21,174.91	\$21,174.91	\$19,653.09	\$19,653.09	\$31,219.89	\$18,200.94	\$17,422.04	\$18,760.02	\$9,670.06	\$8,910.95
63	\$40,677.12	\$40,677.12	\$22,613.71	\$22,613.71	\$20,972.95	\$20,972.95	\$33,505.05	\$19,523.87	\$18,666.08	\$20,149.04	\$10,409.64	\$9,585.82
64	\$43,457.15	\$43,457.15	\$24,148.61	\$24,148.61	\$22,381.92	\$22,381.92	\$35,938.29	\$20,941.99	\$19,996.49	\$21,638.73	\$11,204.70	\$10,314.89
65	\$46,445.10	\$46,445.10	\$25,778.53	\$25,778.53	\$23,875.48	\$23,875.48	\$38,543.74	\$22,459.72	\$21,419.92	\$23,235.77	\$12,056.49	\$11,093.77
66	\$49,617.06	\$49,617.06	\$27,535.46	\$27,535.46	\$25,484.98	\$25,484.98	\$41,320.85	\$24,076.92	\$22,936.37	\$24,940.17	\$12,969.42	\$11,927.07
67	\$53,028.89	\$53,028.89	\$29,394.69	\$29,394.69	\$27,186.19	\$27,186.19	\$44,303.49	\$25,814.35	\$24,557.44	\$26,770.63	\$13,949.37	\$12,821.50
68	\$56,641.46	\$56,641.46	\$31,388.28	\$31,388.28	\$29,008.58	\$29,008.58	\$47,491.22	\$27,663.92	\$26,288.28	\$28,728.23	\$14,999.70	\$13,780.65
69	\$60,526.22	\$60,526.22	\$33,501.60	\$33,501.60	\$30,939.20	\$30,939.20	\$50,894.89	\$29,645.23	\$28,135.39	\$30,823.44	\$16,122.94	\$15,809.13
70	\$63,368.03	\$63,368.03	\$35,052.07	\$35,052.07	\$32,346.86	\$32,346.86	\$53,519.50	\$31,160.49	\$29,544.61	\$32,438.97	\$17,000.15	\$15,609.84
71	\$66,501.86	\$66,501.86	\$36,758.04	\$36,758.04	\$33,896.02	\$33,896.02	\$56,251.36	\$32,746.68	\$31,009.51	\$34,135.40	\$17,922.33	\$16,448.82
72	\$69,780.74	\$69,780.74	\$38,531.59	\$38,531.59	\$35,504.57	\$35,504.57	\$59,129.37	\$34,409.06	\$32,545.17	\$35,919.63	\$18,890.71	\$17,329.38
73	\$73,202.18	\$73,202.18	\$40,393.43	\$40,393.43	\$37,191.53	\$37,191.53	\$62,125.94	\$36,154.13	\$34,157.20	\$37,784.78	\$19,907.64	\$18,255.14
74	\$76,803.01	\$76,803.01	\$42,332.01	\$42,332.01	\$38,946.21	\$38,946.21	\$65,277.65	\$37,981.98	\$35,836.50	\$39,748.02	\$20,976.46	\$19,228.16
75	\$80,544.02	\$80,544.02	\$44,356.60	\$44,356.60	\$40,776.91	\$40,776.91	\$68,571.42	\$39,890.94	\$37,598.10	\$41,799.33	\$22,097.39	\$20,247.39
76	\$84,477.61	\$84,477.61	\$46,474.56	\$46,474.56	\$42,691.02	\$42,691.02	\$72,029.25	\$41,888.03	\$39,438.87	\$43,955.69	\$23,270.45	\$21,316.20
77	\$88,584.41	\$88,584.41	\$48,685.56	\$48,685.56	\$44,686.86	\$44,686.86	\$75,650.98	\$43,979.13	\$41,358.44	\$46,217.08	\$24,506.93	\$22,439.45
78	\$92,881.41	\$92,881.41	\$50,988.96	\$50,988.96	\$46,763.36	\$46,763.36	\$79,435.76	\$46,171.22	\$43,369.46	\$48,589.63	\$25,799.93	\$23,614.80
79	\$97,366.10	\$97,366.10	\$53,402.03	\$53,402.03	\$48,937.40	\$48,937.40	\$83,404.95	\$48,470.42	\$45,476.31	\$51,068.29	\$27,161.23	\$24,851.30
80	\$102,071.77	\$102,071.77	\$55,913.35	\$55,913.35	\$51,197.10	\$51,197.10	\$87,559.13	\$50,867.52	\$47,673.20	\$53,675.31	\$28,586.21	\$26,147.88

Zone 2

*Note: The premiums shown for female members aged 18 to 45 are only applicable when enrolled with a male spouse/partner and annual deductible and co-insurance option is taken under Plan A. Otherwise, there is a 30% loading on the brochure rates.
 The premium rates are inclusive of 8% GST, for standard lives and exclusive of any discounts. The actual premiums charged may be different due to rounding.
 Please note that the premium rates are not guaranteed and subjected to change without prior notice.

Premium Table (Zone 3)

AGE	Plan A						Plan B			Plan C		
	Worldwide		Worldwide excluding USA		Asia		Worldwide	Worldwide excluding USA	Asia	Worldwide	Worldwide excluding USA	Asia
Age	Female	Male	Female	Male	Female	Male	Female/ Male	Female/ Male	Female/ Male	Female/ Male	Female/ Male	Female/ Male
00	\$11,484.72	\$11,484.72	\$5,858.89	\$5,858.89	\$5,484.02	\$5,484.02	\$6,289.33	\$3,561.17	\$3,345.45	\$3,510.72	\$1,647.89	\$1,539.27
01	\$11,484.72	\$11,484.72	\$5,858.89	\$5,858.89	\$5,484.02	\$5,484.02	\$6,289.33	\$3,561.17	\$3,345.45	\$3,510.72	\$1,647.89	\$1,539.27
02	\$11,484.72	\$11,484.72	\$5,858.89	\$5,858.89	\$5,484.02	\$5,484.02	\$6,289.33	\$3,561.17	\$3,345.45	\$3,510.72	\$1,647.89	\$1,539.27
03	\$11,484.72	\$11,484.72	\$5,858.89	\$5,858.89	\$5,484.02	\$5,484.02	\$6,289.33	\$3,561.17	\$3,345.45	\$3,510.72	\$1,647.89	\$1,539.27
04	\$11,484.72	\$11,484.72	\$5,858.89	\$5,858.89	\$5,484.02	\$5,484.02	\$6,289.33	\$3,561.17	\$3,345.45	\$3,510.72	\$1,647.89	\$1,539.27
05	\$10,159.57	\$10,159.57	\$5,182.88	\$5,182.88	\$4,851.26	\$4,851.26	\$6,289.33	\$3,561.17	\$3,345.45	\$3,510.72	\$1,647.89	\$1,539.27
06	\$10,159.57	\$10,159.57	\$5,182.88	\$5,182.88	\$4,851.26	\$4,851.26	\$6,289.33	\$3,561.17	\$3,345.45	\$3,510.72	\$1,647.89	\$1,539.27
07	\$10,159.57	\$10,159.57	\$5,182.88	\$5,182.88	\$4,851.26	\$4,851.26	\$6,289.33	\$3,561.17	\$3,345.45	\$3,510.72	\$1,647.89	\$1,539.27
08	\$10,159.57	\$10,159.57	\$5,182.88	\$5,182.88	\$4,851.26	\$4,851.26	\$6,289.33	\$3,561.17	\$3,345.45	\$3,510.72	\$1,647.89	\$1,539.27
09	\$10,159.57	\$10,159.57	\$5,182.88	\$5,182.88	\$4,851.26	\$4,851.26	\$6,289.33	\$3,561.17	\$3,345.45	\$3,510.72	\$1,647.89	\$1,539.27
10	\$9,717.84	\$9,717.84	\$4,957.53	\$4,957.53	\$4,640.33	\$4,640.33	\$6,289.33	\$3,561.17	\$3,345.45	\$3,510.72	\$1,647.89	\$1,539.27
11	\$10,092.30	\$10,092.30	\$5,305.61	\$5,305.61	\$4,965.84	\$4,965.84	\$6,338.29	\$3,588.17	\$3,372.44	\$3,672.51	\$1,720.82	\$1,609.87
12	\$10,456.78	\$10,456.78	\$5,644.43	\$5,644.43	\$5,283.17	\$5,283.17	\$6,396.41	\$3,614.01	\$3,398.28	\$3,831.97	\$1,798.11	\$1,679.21
13	\$10,831.13	\$10,831.13	\$5,987.52	\$5,987.52	\$5,603.93	\$5,603.93	\$6,440.33	\$3,638.66	\$3,424.26	\$3,986.83	\$1,871.05	\$1,747.28
14	\$11,177.89	\$11,177.89	\$6,311.85	\$6,311.85	\$5,908.04	\$5,908.04	\$6,483.08	\$3,668.37	\$3,447.50	\$4,138.32	\$1,942.68	\$1,810.94
15	\$11,515.29	\$11,515.29	\$6,627.97	\$6,627.97	\$6,203.74	\$6,203.74	\$6,522.97	\$3,691.49	\$3,469.32	\$4,279.31	\$2,012.02	\$1,875.66
16	\$11,641.21	\$11,524.92	\$6,822.69	\$6,754.97	\$6,386.69	\$6,322.54	\$6,592.74	\$3,723.89	\$3,501.76	\$4,351.99	\$2,043.10	\$1,908.01
17	\$11,748.13	\$11,514.10	\$6,985.44	\$6,845.26	\$6,538.75	\$6,408.07	\$6,649.46	\$3,762.64	\$3,539.20	\$4,407.47	\$2,068.53	\$1,932.17
*18	\$11,946.53	\$11,587.75	\$7,212.59	\$6,996.13	\$6,751.52	\$6,549.56	\$6,719.45	\$3,802.85	\$3,570.21	\$4,498.87	\$2,111.40	\$1,971.45
*19	\$12,179.38	\$11,692.30	\$7,353.72	\$7,059.10	\$6,883.27	\$6,607.66	\$6,788.97	\$3,841.45	\$3,608.97	\$4,516.08	\$2,119.38	\$1,979.66
*20	\$12,520.45	\$10,812.96	\$7,559.36	\$6,528.82	\$7,075.73	\$6,110.64	\$6,905.20	\$3,893.13	\$3,684.00	\$4,577.45	\$2,148.39	\$2,006.12
*21	\$12,806.75	\$10,943.64	\$7,722.00	\$6,598.80	\$7,227.79	\$6,176.52	\$7,171.42	\$4,042.98	\$3,835.13	\$4,614.43	\$2,165.61	\$2,024.62
*22	\$13,219.01	\$11,177.03	\$7,971.48	\$6,739.20	\$7,460.64	\$6,308.50	\$7,518.87	\$4,226.39	\$4,017.15	\$4,698.67	\$2,206.17	\$2,059.29
*23	\$13,614.48	\$11,386.44	\$8,209.08	\$6,865.67	\$7,683.98	\$6,427.30	\$7,854.70	\$4,408.50	\$4,207.01	\$4,784.19	\$2,243.14	\$2,093.96
*24	\$14,026.96	\$11,603.52	\$8,448.11	\$6,988.90	\$7,907.33	\$6,541.78	\$8,190.40	\$4,598.39	\$4,389.02	\$4,862.76	\$2,282.43	\$2,132.20
*25	\$14,438.95	\$11,814.23	\$8,685.71	\$7,106.40	\$8,140.18	\$6,660.47	\$8,526.25	\$4,780.38	\$4,572.56	\$4,948.29	\$2,322.77	\$2,169.19
*26	\$14,833.37	\$12,137.04	\$8,935.19	\$7,310.52	\$8,363.52	\$6,842.88	\$8,863.66	\$4,962.63	\$4,761.00	\$5,033.79	\$2,359.75	\$2,203.85
*27	\$15,246.79	\$12,474.00	\$9,172.79	\$7,505.03	\$8,586.86	\$7,025.51	\$9,211.00	\$5,152.65	\$4,943.27	\$5,118.28	\$2,399.03	\$2,240.84
*28	\$15,641.21	\$12,796.92	\$9,411.34	\$7,700.40	\$8,809.26	\$7,207.92	\$9,548.60	\$5,334.67	\$5,131.86	\$5,197.90	\$2,439.59	\$2,277.81
*29	\$16,053.56	\$13,134.96	\$9,660.82	\$7,904.52	\$9,043.06	\$7,398.00	\$9,882.66	\$5,516.64	\$5,315.26	\$5,282.37	\$2,476.57	\$2,312.47
*30	\$19,779.25	\$13,384.55	\$11,916.37	\$8,063.28	\$11,153.94	\$7,548.23	\$10,160.34	\$5,687.27	\$5,479.32	\$5,416.42	\$2,538.98	\$2,371.30
*31	\$20,168.78	\$13,648.07	\$12,151.94	\$8,223.12	\$11,374.85	\$7,697.27	\$10,449.68	\$5,856.47	\$5,641.93	\$5,550.47	\$2,602.42	\$2,430.35
*32	\$20,537.65	\$13,897.44	\$12,387.50	\$8,382.96	\$11,594.62	\$7,846.31	\$10,728.69	\$6,019.25	\$5,806.23	\$5,683.25	\$2,664.81	\$2,489.17
*33	\$20,928.37	\$14,162.04	\$12,623.08	\$8,541.83	\$11,815.84	\$7,995.35	\$11,018.03	\$6,188.44	\$5,970.27	\$5,811.64	\$2,727.23	\$2,546.95
*34	\$21,297.65	\$14,411.52	\$12,858.65	\$8,701.78	\$12,037.04	\$8,145.36	\$11,295.87	\$6,352.37	\$6,134.17	\$5,945.68	\$2,790.89	\$2,606.00
*35	\$21,523.71	\$14,676.23	\$12,995.77	\$8,861.62	\$12,164.64	\$8,294.40	\$11,585.22	\$6,521.83	\$6,296.95	\$6,078.47	\$2,853.31	\$2,664.81
*36	\$21,890.23	\$14,925.60	\$13,229.56	\$9,020.16	\$12,384.47	\$8,443.44	\$11,864.10	\$6,690.91	\$6,461.13	\$6,212.51	\$2,915.70	\$2,723.88
*37	\$22,278.14	\$15,189.12	\$13,463.38	\$9,180.11	\$12,602.29	\$8,592.48	\$12,153.41	\$6,853.65	\$6,625.15	\$6,346.57	\$2,979.15	\$2,781.65
*38	\$22,729.78	\$15,497.03	\$13,671.49	\$9,321.70	\$12,797.90	\$8,725.32	\$12,605.64	\$7,114.46	\$6,876.91	\$6,577.69	\$3,086.73	\$2,883.34
*39	\$23,203.07	\$15,819.84	\$13,892.61	\$9,472.79	\$13,004.31	\$8,866.80	\$13,067.95	\$7,382.08	\$7,135.23	\$6,814.70	\$3,198.70	\$2,987.34
*40	\$22,042.28	\$17,741.59	\$13,139.33	\$10,575.58	\$12,299.79	\$9,899.61	\$13,531.65	\$7,642.89	\$7,387.11	\$7,051.48	\$3,307.34	\$3,087.77

*Note: The premiums shown for female members aged 18 to 45 are only applicable when enrolled with a male spouse/partner and annual deductible and co-insurance option is taken under Plan A. Otherwise, there is a 30% loading on the brochure rates.

The premium rates are inclusive of 8% GST, for standard lives and exclusive of any discounts. The actual premiums charged may be different due to rounding.

Please note that the premium rates are not guaranteed and subjected to change without prior notice.

Premium Table (Zone 3)

Plan A							Plan B			Plan C		
AGE	Worldwide		Worldwide excluding USA		Asia		Worldwide	Worldwide excluding USA	Asia	Worldwide	Worldwide excluding USA	Asia
	Female	Male	Female	Male	Female	Male						
*41	\$22,483.43	\$18,096.81	\$13,333.29	\$10,731.21	\$12,480.46	\$10,045.73	\$13,983.60	\$7,910.25	\$7,639.13	\$7,282.60	\$3,418.28	\$3,191.78
*42	\$22,904.28	\$18,435.38	\$13,539.05	\$10,897.53	\$12,672.95	\$10,200.17	\$14,447.46	\$8,171.19	\$7,897.48	\$7,519.61	\$3,526.90	\$3,293.47
*43	\$23,325.40	\$18,774.08	\$13,733.00	\$11,053.15	\$12,855.06	\$10,346.41	\$14,899.55	\$8,432.09	\$8,149.35	\$7,756.40	\$3,634.48	\$3,395.16
*44	\$23,767.73	\$19,129.18	\$13,926.96	\$11,208.91	\$13,047.53	\$10,501.92	\$15,361.94	\$8,699.49	\$8,407.68	\$7,987.52	\$3,746.47	\$3,499.16
*45	\$21,632.29	\$19,468.94	\$12,639.13	\$11,375.34	\$11,830.10	\$10,646.86	\$15,814.05	\$8,960.39	\$8,659.44	\$8,224.53	\$3,855.08	\$3,599.81
46	\$22,026.84	\$20,043.94	\$12,812.71	\$11,659.03	\$11,993.10	\$10,912.97	\$16,277.89	\$9,221.45	\$8,911.44	\$8,461.31	\$3,966.03	\$3,703.82
47	\$22,403.30	\$20,610.73	\$12,984.84	\$11,946.53	\$12,154.67	\$11,182.76	\$16,729.85	\$9,488.56	\$9,169.79	\$8,692.43	\$4,074.65	\$3,805.51
48	\$22,780.14	\$21,185.72	\$13,169.22	\$12,247.21	\$12,326.69	\$11,464.20	\$17,193.43	\$9,749.48	\$9,421.54	\$8,929.44	\$4,182.25	\$3,905.94
49	\$23,174.56	\$21,784.60	\$13,342.67	\$12,541.85	\$12,489.56	\$11,739.82	\$17,644.38	\$10,010.54	\$9,678.57	\$9,167.49	\$4,294.21	\$4,009.94
50	\$23,489.14	\$22,315.39	\$13,473.24	\$12,799.51	\$12,592.80	\$11,963.16	\$18,075.79	\$10,255.95	\$9,902.01	\$9,390.41	\$4,399.49	\$4,107.01
51	\$23,820.72	\$22,867.81	\$13,590.72	\$13,046.62	\$12,705.90	\$12,197.44	\$18,492.98	\$10,493.61	\$10,124.17	\$9,620.49	\$4,506.85	\$4,207.66
52	\$24,131.96	\$23,408.35	\$13,707.14	\$13,296.10	\$12,806.64	\$12,421.73	\$18,919.23	\$10,729.99	\$10,350.23	\$9,849.30	\$4,610.85	\$4,304.73
53	\$24,458.54	\$23,970.52	\$13,854.46	\$13,576.46	\$12,934.94	\$12,677.39	\$19,219.03	\$10,869.48	\$10,469.09	\$10,302.29	\$4,827.07	\$4,504.54
54	\$24,802.01	\$24,553.58	\$13,988.94	\$13,848.76	\$13,052.80	\$12,922.01	\$19,516.13	\$10,999.81	\$10,592.94	\$10,760.96	\$5,039.69	\$4,702.27
55	\$25,125.13	\$25,125.13	\$14,132.45	\$14,132.45	\$13,178.49	\$13,178.49	\$19,813.23	\$11,136.99	\$10,710.75	\$11,218.56	\$5,253.36	\$4,901.02
56	\$25,445.89	\$25,445.89	\$14,275.01	\$14,275.01	\$13,302.17	\$13,302.17	\$20,108.74	\$11,267.33	\$10,826.87	\$11,669.26	\$5,466.00	\$5,097.47
57	\$25,764.29	\$25,764.29	\$14,404.74	\$14,404.74	\$13,414.90	\$13,414.90	\$20,402.09	\$11,396.49	\$10,948.29	\$12,124.57	\$5,679.89	\$5,296.23
58	\$27,377.70	\$27,377.70	\$15,243.47	\$15,243.47	\$14,186.04	\$14,186.04	\$21,869.32	\$12,151.99	\$11,683.23	\$13,081.40	\$6,182.47	\$5,706.36
59	\$29,242.86	\$29,242.86	\$16,281.67	\$16,281.67	\$15,142.25	\$15,142.25	\$23,477.58	\$13,044.82	\$12,534.47	\$14,060.30	\$6,664.46	\$6,149.07
60	\$30,993.73	\$30,993.73	\$17,259.26	\$17,259.26	\$16,041.57	\$16,041.57	\$25,217.47	\$14,002.97	\$13,436.17	\$15,116.52	\$7,179.86	\$6,620.56
61	\$33,134.64	\$33,134.64	\$18,434.33	\$18,434.33	\$17,121.46	\$17,121.46	\$27,063.29	\$15,027.42	\$14,404.83	\$16,237.45	\$7,734.55	\$7,127.74
62	\$35,402.40	\$35,402.40	\$19,692.29	\$19,692.29	\$18,277.51	\$18,277.51	\$29,036.98	\$16,122.89	\$15,434.29	\$17,446.22	\$8,327.25	\$7,673.19
63	\$37,829.60	\$37,829.60	\$21,029.98	\$21,029.98	\$19,505.89	\$19,505.89	\$31,161.91	\$17,295.58	\$16,534.68	\$18,738.17	\$8,964.12	\$8,255.62
64	\$40,415.76	\$40,415.76	\$22,457.95	\$22,457.95	\$20,815.19	\$20,815.19	\$33,425.97	\$18,551.11	\$17,714.25	\$20,123.63	\$9,648.23	\$8,883.22
65	\$43,193.30	\$43,193.30	\$23,973.84	\$23,973.84	\$22,205.04	\$22,205.04	\$35,849.29	\$19,895.75	\$18,974.79	\$21,608.69	\$10,381.92	\$9,553.46
66	\$46,144.30	\$46,144.30	\$25,607.47	\$25,607.47	\$23,700.60	\$23,700.60	\$38,431.37	\$21,328.36	\$20,318.13	\$23,192.90	\$11,167.73	\$10,270.97
67	\$49,317.56	\$49,317.56	\$27,337.20	\$27,337.20	\$25,283.02	\$25,283.02	\$41,205.75	\$22,866.61	\$21,753.05	\$24,896.26	\$12,011.32	\$11,041.88
68	\$52,677.24	\$52,677.24	\$29,190.48	\$29,190.48	\$26,978.41	\$26,978.41	\$44,171.58	\$24,505.88	\$23,287.83	\$26,715.17	\$12,916.27	\$11,868.02
69	\$56,289.82	\$56,289.82	\$31,156.49	\$31,156.49	\$28,773.36	\$28,773.36	\$47,336.21	\$26,261.03	\$24,924.27	\$28,663.51	\$13,883.39	\$12,753.20
70	\$58,933.25	\$58,933.25	\$32,598.72	\$32,598.72	\$30,082.54	\$30,082.54	\$49,777.48	\$27,603.19	\$26,172.16	\$30,165.79	\$14,639.14	\$13,443.21
71	\$61,847.39	\$61,847.39	\$34,184.94	\$34,184.94	\$31,523.82	\$31,523.82	\$52,318.21	\$29,007.28	\$27,470.18	\$31,744.34	\$15,431.89	\$14,165.36
72	\$64,897.01	\$64,897.01	\$35,833.76	\$35,833.76	\$33,019.27	\$33,019.27	\$54,994.58	\$30,479.77	\$28,830.29	\$33,403.77	\$16,266.23	\$14,923.43
73	\$68,079.53	\$68,079.53	\$37,565.88	\$37,565.88	\$34,588.75	\$34,588.75	\$57,782.02	\$32,025.93	\$30,257.60	\$35,137.17	\$17,142.18	\$15,720.79
74	\$71,427.31	\$71,427.31	\$39,367.94	\$39,367.94	\$36,220.93	\$36,220.93	\$60,714.13	\$33,644.40	\$31,745.75	\$36,964.30	\$18,063.30	\$16,558.72
75	\$74,906.97	\$74,906.97	\$41,251.04	\$41,251.04	\$37,923.34	\$37,923.34	\$63,776.82	\$35,336.52	\$33,305.98	\$38,871.05	\$19,027.07	\$17,436.98
76	\$78,564.82	\$78,564.82	\$43,220.76	\$43,220.76	\$39,702.96	\$39,702.96	\$66,993.12	\$37,106.10	\$34,936.08	\$40,875.89	\$20,038.11	\$18,356.82
77	\$82,385.42	\$82,385.42	\$45,277.06	\$45,277.06	\$41,559.81	\$41,559.81	\$70,361.70	\$38,958.39	\$36,637.22	\$42,979.09	\$21,102.53	\$19,323.95
78	\$86,380.91	\$86,380.91	\$47,419.15	\$47,419.15	\$43,490.30	\$43,490.30	\$73,881.39	\$40,899.75	\$38,418.45	\$45,186.28	\$22,215.27	\$20,336.26
79	\$90,551.74	\$90,551.74	\$49,663.15	\$49,663.15	\$45,512.28	\$45,512.28	\$77,573.01	\$42,936.60	\$40,284.92	\$47,490.54	\$23,388.32	\$21,401.72
80	\$94,928.33	\$94,928.33	\$51,998.76	\$51,998.76	\$47,613.85	\$47,613.85	\$81,436.56	\$45,060.27	\$42,231.60	\$49,916.26	\$24,614.29	\$22,518.02

Zone 3

*Note: The premiums shown for female members aged 18 to 45 are only applicable when enrolled with a male spouse/partner and annual deductible and co-insurance option is taken under Plan A. Otherwise, there is a 30% loading on the brochure rates. The premium rates are inclusive of 8% GST, for standard lives and exclusive of any discounts. The actual premiums charged may be different due to rounding. Please note that the premium rates are not guaranteed and subjected to change without prior notice.

Premium Table (Zone 4)

Plan A							Plan B			Plan C		
AGE	Worldwide		Worldwide excluding USA		Asia		Worldwide	Worldwide excluding USA	Asia	Worldwide	Worldwide excluding USA	Asia
	Female	Male	Female	Male	Female	Male						
00	\$10,866.96	\$10,866.96	\$5,544.54	\$5,544.54	\$5,189.18	\$5,189.18	\$5,950.93	\$3,368.58	\$3,165.92	\$3,321.21	\$1,559.03	\$1,456.07
01	\$10,866.96	\$10,866.96	\$5,544.54	\$5,544.54	\$5,189.18	\$5,189.18	\$5,950.93	\$3,368.58	\$3,165.92	\$3,321.21	\$1,559.03	\$1,456.07
02	\$10,866.96	\$10,866.96	\$5,544.54	\$5,544.54	\$5,189.18	\$5,189.18	\$5,950.93	\$3,368.58	\$3,165.92	\$3,321.21	\$1,559.03	\$1,456.07
03	\$10,866.96	\$10,866.96	\$5,544.54	\$5,544.54	\$5,189.18	\$5,189.18	\$5,950.93	\$3,368.58	\$3,165.92	\$3,321.21	\$1,559.03	\$1,456.07
04	\$10,866.96	\$10,866.96	\$5,544.54	\$5,544.54	\$5,189.18	\$5,189.18	\$5,950.93	\$3,368.58	\$3,165.92	\$3,321.21	\$1,559.03	\$1,456.07
05	\$9,613.09	\$9,613.09	\$4,904.81	\$4,904.81	\$4,590.44	\$4,590.44	\$5,950.93	\$3,368.58	\$3,165.92	\$3,321.21	\$1,559.03	\$1,456.07
06	\$9,613.09	\$9,613.09	\$4,904.81	\$4,904.81	\$4,590.44	\$4,590.44	\$5,950.93	\$3,368.58	\$3,165.92	\$3,321.21	\$1,559.03	\$1,456.07
07	\$9,613.09	\$9,613.09	\$4,904.81	\$4,904.81	\$4,590.44	\$4,590.44	\$5,950.93	\$3,368.58	\$3,165.92	\$3,321.21	\$1,559.03	\$1,456.07
08	\$9,613.09	\$9,613.09	\$4,904.81	\$4,904.81	\$4,590.44	\$4,590.44	\$5,950.93	\$3,368.58	\$3,165.92	\$3,321.21	\$1,559.03	\$1,456.07
09	\$9,613.09	\$9,613.09	\$4,904.81	\$4,904.81	\$4,590.44	\$4,590.44	\$5,950.93	\$3,368.58	\$3,165.92	\$3,321.21	\$1,559.03	\$1,456.07
10	\$9,195.12	\$9,195.12	\$4,691.53	\$4,691.53	\$4,390.85	\$4,390.85	\$5,950.93	\$3,368.58	\$3,165.92	\$3,321.21	\$1,559.03	\$1,456.07
11	\$9,549.14	\$9,549.14	\$5,019.43	\$5,019.43	\$4,698.67	\$4,698.67	\$5,995.99	\$3,394.42	\$3,191.62	\$3,476.04	\$1,628.37	\$1,523.09
12	\$9,894.85	\$9,894.85	\$5,341.25	\$5,341.25	\$4,999.10	\$4,999.10	\$6,051.66	\$3,419.07	\$3,216.29	\$3,626.28	\$1,701.05	\$1,589.07
13	\$10,249.12	\$10,249.12	\$5,665.57	\$5,665.57	\$5,303.23	\$5,303.23	\$6,094.01	\$3,442.45	\$3,239.42	\$3,773.15	\$1,770.39	\$1,653.78
14	\$10,576.77	\$10,576.77	\$5,972.32	\$5,972.32	\$5,589.67	\$5,589.67	\$6,134.17	\$3,470.76	\$3,261.62	\$3,915.17	\$1,837.41	\$1,713.87
15	\$10,896.34	\$10,896.34	\$6,271.45	\$6,271.45	\$5,870.04	\$5,870.04	\$6,171.53	\$3,492.71	\$3,283.58	\$4,049.23	\$1,903.39	\$1,775.00
16	\$11,015.14	\$10,904.77	\$6,456.91	\$6,391.44	\$6,043.60	\$5,982.77	\$6,237.66	\$3,523.72	\$3,313.15	\$4,118.57	\$1,932.17	\$1,805.06
17	\$11,117.30	\$10,893.96	\$6,610.03	\$6,478.28	\$6,187.10	\$6,063.55	\$6,291.66	\$3,559.90	\$3,349.22	\$4,170.69	\$1,956.55	\$1,828.17
*18	\$11,303.95	\$10,964.17	\$6,825.19	\$6,620.84	\$6,388.12	\$6,196.61	\$6,357.77	\$3,597.47	\$3,379.03	\$4,256.19	\$1,998.16	\$1,866.41
*19	\$11,523.60	\$11,062.66	\$6,958.36	\$6,680.13	\$6,512.62	\$6,252.45	\$6,423.54	\$3,634.79	\$3,413.90	\$4,273.42	\$2,006.12	\$1,873.35
*20	\$11,846.74	\$10,230.84	\$7,153.08	\$6,177.60	\$6,695.57	\$5,782.32	\$6,533.18	\$3,684.00	\$3,486.38	\$4,331.19	\$2,032.83	\$1,898.77
*21	\$12,119.03	\$10,355.04	\$7,307.63	\$6,243.59	\$6,839.45	\$5,844.96	\$6,785.21	\$3,825.98	\$3,629.64	\$4,365.87	\$2,049.00	\$1,916.00
*22	\$12,508.45	\$10,575.36	\$7,542.73	\$6,376.32	\$7,060.29	\$5,969.27	\$7,114.46	\$3,997.88	\$3,801.43	\$4,446.75	\$2,087.01	\$1,949.62
*23	\$12,881.60	\$10,774.08	\$7,768.45	\$6,497.28	\$7,270.56	\$6,081.70	\$7,432.33	\$4,170.95	\$3,981.10	\$4,526.61	\$2,121.68	\$1,981.97
*24	\$13,272.34	\$10,980.58	\$7,992.86	\$6,612.95	\$7,482.02	\$6,189.59	\$7,750.08	\$4,350.25	\$4,152.76	\$4,601.61	\$2,159.95	\$2,017.68
*25	\$13,663.32	\$11,179.30	\$8,218.58	\$6,724.08	\$7,702.99	\$6,301.91	\$8,067.83	\$4,522.05	\$4,325.83	\$4,682.50	\$2,196.91	\$2,052.35
*26	\$14,036.46	\$11,483.75	\$8,455.13	\$6,917.62	\$7,913.40	\$6,474.71	\$8,385.71	\$4,695.41	\$4,505.24	\$4,762.35	\$2,232.63	\$2,084.71
*27	\$14,425.89	\$11,803.32	\$8,679.53	\$7,102.08	\$8,124.73	\$6,647.51	\$8,714.95	\$4,874.95	\$4,677.18	\$4,843.24	\$2,269.61	\$2,120.64
*28	\$14,800.10	\$12,108.96	\$8,905.25	\$7,286.98	\$8,336.44	\$6,820.31	\$9,035.59	\$5,046.61	\$4,856.75	\$4,918.23	\$2,307.86	\$2,156.35
*29	\$15,189.77	\$12,428.64	\$9,141.90	\$7,479.22	\$8,555.98	\$7,000.56	\$9,350.48	\$5,219.54	\$5,029.81	\$4,998.09	\$2,343.56	\$2,188.72
*30	\$18,714.99	\$12,664.08	\$11,275.76	\$7,630.31	\$10,554.68	\$7,142.04	\$9,613.99	\$5,379.85	\$5,184.81	\$5,125.20	\$2,402.62	\$2,244.19
*31	\$19,084.01	\$12,914.64	\$11,498.68	\$7,781.62	\$10,762.95	\$7,283.52	\$9,887.83	\$5,541.32	\$5,339.82	\$5,251.06	\$2,461.44	\$2,299.65
*32	\$19,433.08	\$13,150.08	\$11,721.02	\$7,931.52	\$10,971.22	\$7,423.92	\$10,149.89	\$5,695.01	\$5,493.54	\$5,378.17	\$2,521.53	\$2,355.12
*33	\$19,802.21	\$13,400.64	\$11,945.10	\$8,082.72	\$11,180.95	\$7,565.62	\$10,425.03	\$5,855.19	\$5,648.53	\$5,498.36	\$2,580.57	\$2,410.58
*34	\$20,151.39	\$13,636.08	\$12,168.01	\$8,233.92	\$11,389.24	\$7,706.88	\$10,687.36	\$6,010.19	\$5,803.53	\$5,625.46	\$2,639.40	\$2,466.06
*35	\$20,366.12	\$13,886.64	\$12,297.23	\$8,385.12	\$11,510.28	\$7,848.47	\$10,962.51	\$6,170.49	\$5,958.52	\$5,751.55	\$2,699.48	\$2,521.53
*36	\$20,712.53	\$14,122.08	\$12,519.62	\$8,535.24	\$11,718.57	\$7,989.84	\$11,224.70	\$6,330.40	\$6,113.51	\$5,878.66	\$2,758.54	\$2,577.00
*37	\$21,078.92	\$14,372.64	\$12,740.87	\$8,686.55	\$11,925.41	\$8,130.24	\$11,498.53	\$6,484.23	\$6,268.54	\$6,004.50	\$2,818.64	\$2,632.47
*38	\$21,506.60	\$14,664.24	\$12,937.46	\$8,820.47	\$12,109.06	\$8,256.82	\$11,926.07	\$6,730.81	\$6,507.36	\$6,224.06	\$2,920.32	\$2,728.49
*39	\$21,955.95	\$14,969.99	\$13,145.58	\$8,963.03	\$12,304.63	\$8,389.44	\$12,365.25	\$6,984.24	\$6,751.61	\$6,448.26	\$3,025.37	\$2,826.60
*40	\$20,857.36	\$16,787.76	\$12,432.52	\$10,007.71	\$11,638.38	\$9,367.62	\$12,803.26	\$7,230.73	\$6,989.13	\$6,672.45	\$3,128.33	\$2,922.64

*Note: The premiums shown for female members aged 18 to 45 are only applicable when enrolled with a male spouse/partner and annual deductible and co-insurance option is taken under Plan A. Otherwise, there is a 30% loading on the brochure rates. The premium rates are inclusive of 8% GST, for standard lives and exclusive of any discounts. The actual premiums charged may be different due to rounding. Please note that the premium rates are not guaranteed and subjected to change without prior notice.

Zone 4

Premium Table (Zone 4)

Plan A							Plan B			Plan C		
AGE	Worldwide		Worldwide excluding USA		Asia		Worldwide	Worldwide excluding USA	Asia	Worldwide	Worldwide excluding USA	Asia
	Female	Male	Female	Male	Female	Male						
*41	\$21,274.57	\$17,123.83	\$12,617.14	\$10,155.02	\$11,809.50	\$9,505.43	\$13,230.70	\$7,484.02	\$7,228.26	\$6,890.96	\$3,233.38	\$3,020.75
*42	\$21,672.98	\$17,444.59	\$12,811.09	\$10,311.84	\$11,991.60	\$9,651.31	\$13,669.84	\$7,730.83	\$7,472.51	\$7,115.16	\$3,336.34	\$3,116.78
*43	\$22,071.61	\$17,765.35	\$12,994.41	\$10,459.15	\$12,162.83	\$9,790.55	\$14,097.53	\$7,977.42	\$7,711.33	\$7,339.33	\$3,439.07	\$3,212.58
*44	\$22,488.48	\$18,100.37	\$13,177.73	\$10,606.46	\$12,346.15	\$9,936.43	\$14,535.29	\$8,230.71	\$7,955.60	\$7,557.63	\$3,544.34	\$3,310.91
*45	\$20,468.17	\$18,422.56	\$11,959.84	\$10,763.39	\$11,194.53	\$10,074.24	\$14,962.83	\$8,477.29	\$8,193.13	\$7,781.82	\$3,647.07	\$3,406.71
46	\$20,842.27	\$18,966.66	\$12,123.78	\$11,031.77	\$11,347.78	\$10,326.10	\$15,401.99	\$8,724.01	\$8,432.09	\$8,007.28	\$3,752.35	\$3,505.05
47	\$21,198.67	\$19,502.21	\$12,287.49	\$11,303.95	\$11,501.27	\$10,581.76	\$15,829.56	\$8,977.19	\$8,676.20	\$8,225.57	\$3,855.08	\$3,600.85
48	\$21,555.07	\$20,046.31	\$12,462.12	\$11,589.07	\$11,663.78	\$10,847.76	\$16,267.44	\$9,223.77	\$8,915.17	\$8,449.76	\$3,956.79	\$3,696.89
49	\$21,928.10	\$20,613.23	\$12,626.06	\$11,868.12	\$11,818.22	\$11,109.23	\$16,695.10	\$9,470.61	\$9,159.18	\$8,673.93	\$4,062.05	\$3,795.00
50	\$22,226.41	\$21,115.51	\$12,748.56	\$12,111.79	\$11,915.64	\$11,320.45	\$17,101.84	\$9,703.24	\$9,369.85	\$8,885.54	\$4,161.43	\$3,886.40
51	\$22,540.04	\$21,638.23	\$12,860.23	\$12,345.70	\$12,022.56	\$11,541.55	\$17,496.97	\$9,927.72	\$9,579.08	\$9,102.79	\$4,264.17	\$3,981.16
52	\$22,834.68	\$22,149.07	\$12,970.58	\$12,580.92	\$12,117.60	\$11,754.07	\$17,901.51	\$10,152.62	\$9,793.53	\$9,320.03	\$4,362.51	\$4,073.61
53	\$23,143.67	\$22,681.30	\$13,109.71	\$12,847.03	\$12,239.97	\$11,995.48	\$18,184.14	\$10,283.08	\$9,905.90	\$9,748.64	\$4,566.94	\$4,263.14
54	\$23,467.75	\$23,233.85	\$13,236.70	\$13,105.07	\$12,350.45	\$12,226.90	\$18,465.87	\$10,407.09	\$10,023.48	\$10,182.11	\$4,768.01	\$4,449.07
55	\$23,773.20	\$23,773.20	\$13,372.13	\$13,372.13	\$12,469.25	\$12,469.25	\$18,746.15	\$10,537.54	\$10,134.53	\$10,615.34	\$4,970.35	\$4,637.54
56	\$24,077.44	\$24,077.44	\$13,507.56	\$13,507.56	\$12,586.99	\$12,586.99	\$19,025.28	\$10,660.25	\$10,245.63	\$11,041.88	\$5,171.43	\$4,823.49
57	\$24,379.19	\$24,379.19	\$13,630.04	\$13,630.04	\$12,692.59	\$12,692.59	\$19,304.29	\$10,782.83	\$10,360.58	\$11,472.80	\$5,373.55	\$5,011.97
58	\$25,904.58	\$25,904.58	\$14,423.64	\$14,423.64	\$13,423.33	\$13,423.33	\$20,691.56	\$11,497.11	\$11,055.60	\$12,377.75	\$5,849.66	\$5,400.24
59	\$27,670.90	\$27,670.90	\$15,405.98	\$15,405.98	\$14,328.60	\$14,328.60	\$22,214.19	\$12,342.13	\$11,860.23	\$13,304.54	\$6,304.95	\$5,818.56
60	\$29,326.97	\$29,326.97	\$16,331.68	\$16,331.68	\$15,179.32	\$15,179.32	\$23,859.91	\$13,248.77	\$12,714.01	\$14,304.03	\$6,792.63	\$6,264.63
61	\$31,352.75	\$31,352.75	\$17,443.52	\$17,443.52	\$16,200.89	\$16,200.89	\$25,606.26	\$14,217.67	\$13,629.82	\$15,363.82	\$7,317.27	\$6,745.37
62	\$33,498.17	\$33,498.17	\$18,634.02	\$18,634.02	\$17,293.85	\$17,293.85	\$27,474.06	\$15,253.47	\$14,603.74	\$16,507.86	\$7,877.85	\$7,261.80
63	\$35,795.76	\$35,795.76	\$19,900.43	\$19,900.43	\$18,456.77	\$18,456.77	\$29,485.18	\$16,363.00	\$15,646.13	\$17,730.49	\$8,481.08	\$7,811.87
64	\$38,243.15	\$38,243.15	\$21,250.94	\$21,250.94	\$19,695.97	\$19,695.97	\$31,625.63	\$17,551.34	\$16,760.85	\$19,040.95	\$9,128.21	\$8,405.85
65	\$40,870.88	\$40,870.88	\$22,685.10	\$22,685.10	\$21,010.97	\$21,010.97	\$33,919.56	\$18,823.65	\$17,954.48	\$20,446.15	\$9,821.57	\$9,040.38
66	\$43,663.75	\$43,663.75	\$24,231.77	\$24,231.77	\$22,426.01	\$22,426.01	\$36,361.97	\$20,178.75	\$19,225.37	\$21,946.12	\$10,565.77	\$9,718.61
67	\$46,666.07	\$46,666.07	\$25,867.51	\$25,867.51	\$23,923.94	\$23,923.94	\$38,988.08	\$21,634.33	\$20,584.23	\$23,557.02	\$11,364.18	\$10,447.90
68	\$49,845.05	\$49,845.05	\$27,621.00	\$27,621.00	\$25,526.80	\$25,526.80	\$41,792.45	\$23,184.37	\$22,036.07	\$25,278.87	\$12,219.33	\$11,230.13
69	\$53,262.79	\$53,262.79	\$29,481.41	\$29,481.41	\$27,226.58	\$27,226.58	\$44,787.70	\$24,845.61	\$23,583.38	\$27,121.94	\$13,134.55	\$12,068.05
70	\$55,763.65	\$55,763.65	\$30,846.66	\$30,846.66	\$28,465.91	\$28,465.91	\$47,097.37	\$26,115.18	\$24,764.22	\$28,544.59	\$13,849.98	\$12,720.84
71	\$58,522.20	\$58,522.20	\$32,346.86	\$32,346.86	\$29,828.30	\$29,828.30	\$49,502.35	\$27,444.31	\$25,993.77	\$30,037.63	\$14,599.86	\$13,403.93
72	\$61,406.53	\$61,406.53	\$33,907.90	\$33,907.90	\$31,243.33	\$31,243.33	\$52,034.17	\$28,836.87	\$27,280.28	\$31,606.93	\$15,389.25	\$14,121.44
73	\$64,418.11	\$64,418.11	\$35,546.39	\$35,546.39	\$32,728.33	\$32,728.33	\$54,671.66	\$30,300.11	\$28,631.38	\$33,247.89	\$16,217.70	\$14,876.16
74	\$67,586.64	\$67,586.64	\$37,252.25	\$37,252.25	\$34,272.61	\$34,272.61	\$57,444.90	\$31,830.87	\$30,039.20	\$34,976.66	\$17,089.01	\$15,668.91
75	\$70,878.46	\$70,878.46	\$39,032.93	\$39,032.93	\$35,883.78	\$35,883.78	\$60,343.40	\$33,431.42	\$31,515.84	\$36,780.44	\$18,000.91	\$16,499.67
76	\$74,340.29	\$74,340.29	\$40,898.09	\$40,898.09	\$37,568.13	\$37,568.13	\$63,386.60	\$35,105.16	\$33,057.85	\$38,677.94	\$18,957.74	\$17,369.94
77	\$77,955.49	\$77,955.49	\$42,844.03	\$42,844.03	\$39,324.12	\$39,324.12	\$66,573.19	\$36,858.11	\$34,667.40	\$40,667.89	\$19,964.15	\$18,286.23
78	\$81,735.83	\$81,735.83	\$44,870.76	\$44,870.76	\$41,151.13	\$41,151.13	\$69,904.45	\$38,694.87	\$36,353.18	\$42,756.17	\$21,018.05	\$19,244.33
79	\$85,682.24	\$85,682.24	\$46,993.85	\$46,993.85	\$43,063.81	\$43,063.81	\$73,397.01	\$40,622.20	\$38,120.21	\$44,936.66	\$22,127.43	\$20,252.01
80	\$89,823.49	\$89,823.49	\$49,204.58	\$49,204.58	\$45,052.64	\$45,052.64	\$77,052.59	\$42,632.03	\$39,960.71	\$47,231.69	\$23,287.66	\$21,308.24

Zone 4

*Note: The premiums shown for female members aged 18 to 45 are only applicable when enrolled with a male spouse/partner and annual deductible and co-insurance option is taken under Plan A. Otherwise, there is a 30% loading on the brochure rates. The premium rates are inclusive of 8% GST, for standard lives and exclusive of any discounts. The actual premiums charged may be different due to rounding. Please note that the premium rates are not guaranteed and subjected to change without prior notice.

Premium Table (Zone 5)

Plan A							Plan B			Plan C		
AGE	Worldwide		Worldwide excluding USA		Asia		Worldwide	Worldwide excluding USA	Asia	Worldwide	Worldwide excluding USA	Asia
	Female	Male	Female	Male	Female	Male						
00	\$10,497.86	\$10,497.86	\$5,356.55	\$5,356.55	\$5,013.81	\$5,013.81	\$5,747.99	\$3,253.77	\$3,057.40	\$3,209.23	\$1,505.87	\$1,406.49
01	\$10,497.86	\$10,497.86	\$5,356.55	\$5,356.55	\$5,013.81	\$5,013.81	\$5,747.99	\$3,253.77	\$3,057.40	\$3,209.23	\$1,505.87	\$1,406.49
02	\$10,497.86	\$10,497.86	\$5,356.55	\$5,356.55	\$5,013.81	\$5,013.81	\$5,747.99	\$3,253.77	\$3,057.40	\$3,209.23	\$1,505.87	\$1,406.49
03	\$10,497.86	\$10,497.86	\$5,356.55	\$5,356.55	\$5,013.81	\$5,013.81	\$5,747.99	\$3,253.77	\$3,057.40	\$3,209.23	\$1,505.87	\$1,406.49
04	\$10,497.86	\$10,497.86	\$5,356.55	\$5,356.55	\$5,013.81	\$5,013.81	\$5,747.99	\$3,253.77	\$3,057.40	\$3,209.23	\$1,505.87	\$1,406.49
05	\$9,286.57	\$9,286.57	\$4,738.48	\$4,738.48	\$4,435.32	\$4,435.32	\$5,747.99	\$3,253.77	\$3,057.40	\$3,209.23	\$1,505.87	\$1,406.49
06	\$9,286.57	\$9,286.57	\$4,738.48	\$4,738.48	\$4,435.32	\$4,435.32	\$5,747.99	\$3,253.77	\$3,057.40	\$3,209.23	\$1,505.87	\$1,406.49
07	\$9,286.57	\$9,286.57	\$4,738.48	\$4,738.48	\$4,435.32	\$4,435.32	\$5,747.99	\$3,253.77	\$3,057.40	\$3,209.23	\$1,505.87	\$1,406.49
08	\$9,286.57	\$9,286.57	\$4,738.48	\$4,738.48	\$4,435.32	\$4,435.32	\$5,747.99	\$3,253.77	\$3,057.40	\$3,209.23	\$1,505.87	\$1,406.49
09	\$9,286.57	\$9,286.57	\$4,738.48	\$4,738.48	\$4,435.32	\$4,435.32	\$5,747.99	\$3,253.77	\$3,057.40	\$3,209.23	\$1,505.87	\$1,406.49
10	\$8,882.81	\$8,882.81	\$4,532.46	\$4,532.46	\$4,242.48	\$4,242.48	\$5,747.99	\$3,253.77	\$3,057.40	\$3,209.23	\$1,505.87	\$1,406.49
11	\$9,223.63	\$9,223.63	\$4,849.42	\$4,849.42	\$4,539.48	\$4,539.48	\$5,791.91	\$3,279.71	\$3,081.96	\$3,357.14	\$1,572.89	\$1,471.20
12	\$9,557.70	\$9,557.70	\$5,159.49	\$5,159.49	\$4,829.35	\$4,829.35	\$5,846.16	\$3,302.85	\$3,106.62	\$3,502.74	\$1,644.54	\$1,534.64
13	\$9,899.61	\$9,899.61	\$5,473.25	\$5,473.25	\$5,122.66	\$5,122.66	\$5,886.21	\$3,326.21	\$3,128.58	\$3,643.73	\$1,710.30	\$1,597.05
14	\$10,216.80	\$10,216.80	\$5,768.93	\$5,768.93	\$5,400.65	\$5,400.65	\$5,924.94	\$3,353.09	\$3,150.42	\$3,782.40	\$1,775.00	\$1,654.83
15	\$10,525.68	\$10,525.68	\$6,057.73	\$6,057.73	\$5,671.51	\$5,671.51	\$5,961.10	\$3,373.88	\$3,171.10	\$3,911.82	\$1,838.68	\$1,714.92
16	\$10,639.73	\$10,534.24	\$6,235.81	\$6,174.17	\$5,837.83	\$5,779.75	\$6,024.39	\$3,403.74	\$3,199.51	\$3,977.59	\$1,867.45	\$1,743.93
17	\$10,738.33	\$10,523.30	\$6,384.31	\$6,257.44	\$5,977.07	\$5,856.84	\$6,077.37	\$3,439.72	\$3,234.37	\$4,028.42	\$1,890.56	\$1,765.76
*18	\$10,919.15	\$10,591.15	\$6,592.33	\$6,395.01	\$6,171.79	\$5,986.33	\$6,140.65	\$3,474.63	\$3,262.79	\$4,111.64	\$1,929.86	\$1,801.71
*19	\$11,131.56	\$10,686.19	\$6,721.70	\$6,452.27	\$6,291.65	\$6,039.79	\$6,205.24	\$3,510.66	\$3,297.66	\$4,127.81	\$1,938.07	\$1,809.67
*20	\$11,442.82	\$9,883.30	\$6,909.41	\$5,967.22	\$6,467.47	\$5,585.76	\$6,311.00	\$3,558.72	\$3,366.13	\$4,183.28	\$1,963.49	\$1,834.06
*21	\$11,705.48	\$10,002.96	\$7,058.04	\$6,031.91	\$6,606.71	\$5,646.24	\$6,553.99	\$3,695.36	\$3,504.31	\$4,216.91	\$1,979.66	\$1,851.28
*22	\$12,083.28	\$10,215.83	\$7,286.01	\$6,159.24	\$6,820.44	\$5,766.23	\$6,871.74	\$3,862.13	\$3,672.24	\$4,295.49	\$2,016.64	\$1,882.60
*23	\$12,443.11	\$10,406.88	\$7,503.41	\$6,275.99	\$7,023.46	\$5,874.12	\$7,179.15	\$4,028.77	\$3,844.05	\$4,372.80	\$2,050.05	\$1,913.67
*24	\$12,820.90	\$10,605.71	\$7,720.93	\$6,387.12	\$7,227.79	\$5,978.88	\$7,485.29	\$4,201.85	\$4,010.69	\$4,444.44	\$2,085.98	\$1,948.34
*25	\$13,197.61	\$10,797.84	\$7,939.52	\$6,495.12	\$7,440.45	\$6,088.07	\$7,792.71	\$4,368.47	\$4,178.73	\$4,523.03	\$2,122.97	\$1,981.97
*26	\$13,558.76	\$11,092.90	\$8,166.31	\$6,682.18	\$7,644.91	\$6,255.36	\$8,100.00	\$4,536.52	\$4,350.25	\$4,600.56	\$2,156.35	\$2,014.33
*27	\$13,935.24	\$11,401.67	\$8,384.90	\$6,860.16	\$7,849.25	\$6,421.68	\$8,417.89	\$4,708.17	\$4,517.00	\$4,677.87	\$2,193.34	\$2,047.73
*28	\$14,296.39	\$11,696.40	\$8,602.55	\$7,038.47	\$8,052.26	\$6,588.11	\$8,724.01	\$4,876.23	\$4,689.96	\$4,750.79	\$2,230.32	\$2,082.40
*29	\$14,673.23	\$12,005.28	\$8,830.52	\$7,224.12	\$8,266.10	\$6,762.96	\$9,031.55	\$5,042.71	\$4,856.75	\$4,828.11	\$2,263.95	\$2,113.72
*30	\$18,078.53	\$12,233.27	\$10,892.23	\$7,369.92	\$10,195.57	\$6,899.04	\$9,286.02	\$5,197.71	\$5,006.57	\$4,950.60	\$2,321.73	\$2,167.91
*31	\$18,434.77	\$12,475.30	\$11,107.83	\$7,515.72	\$10,396.66	\$7,036.31	\$9,550.69	\$5,352.86	\$5,156.50	\$5,073.09	\$2,378.24	\$2,221.07
*32	\$18,772.45	\$12,702.96	\$11,323.29	\$7,661.52	\$10,599.35	\$7,172.50	\$9,805.16	\$5,501.40	\$5,306.10	\$5,194.54	\$2,436.00	\$2,274.22
*33	\$19,128.70	\$12,943.91	\$11,538.60	\$7,807.43	\$10,800.29	\$7,308.58	\$10,069.94	\$5,656.27	\$5,456.05	\$5,311.14	\$2,493.80	\$2,328.65
*34	\$19,466.09	\$13,171.68	\$11,754.07	\$7,953.12	\$11,002.82	\$7,445.52	\$10,323.23	\$5,804.84	\$5,605.90	\$5,433.64	\$2,550.53	\$2,381.81
*35	\$19,673.28	\$13,413.71	\$11,879.65	\$8,099.03	\$11,119.68	\$7,581.71	\$10,587.91	\$5,959.82	\$5,754.46	\$5,556.12	\$2,608.32	\$2,434.97
*36	\$20,008.43	\$13,641.70	\$12,091.94	\$8,244.72	\$11,319.40	\$7,717.68	\$10,842.37	\$6,114.82	\$5,904.15	\$5,678.63	\$2,664.81	\$2,489.17
*37	\$20,361.97	\$13,883.62	\$12,305.78	\$8,390.52	\$11,520.55	\$7,854.95	\$11,107.31	\$6,264.65	\$6,054.12	\$5,800.09	\$2,722.59	\$2,542.33
*38	\$20,775.41	\$14,165.28	\$12,496.81	\$8,520.12	\$11,698.45	\$7,975.91	\$11,520.51	\$6,502.31	\$6,284.15	\$6,011.44	\$2,821.99	\$2,634.78
*39	\$21,207.23	\$14,460.23	\$12,698.11	\$8,658.58	\$11,886.64	\$8,104.32	\$11,942.87	\$6,747.72	\$6,520.41	\$6,228.69	\$2,923.68	\$2,729.54
*40	\$20,146.50	\$16,216.20	\$12,010.33	\$9,667.00	\$11,242.24	\$9,049.24	\$12,366.68	\$6,985.40	\$6,750.32	\$6,444.91	\$3,023.05	\$2,821.99

*Note: The premiums shown for female members aged 18 to 45 are only applicable when enrolled with a male spouse/partner and annual deductible and co-insurance option is taken under Plan A. Otherwise, there is a 30% loading on the brochure rates. The premium rates are inclusive of 8% GST, for standard lives and exclusive of any discounts. The actual premiums charged may be different due to rounding. Please note that the premium rates are not guaranteed and subjected to change without prior notice.

Zone 5

Premium Table (Zone 5)

Plan A							Plan B			Plan C		
AGE	Worldwide		Worldwide excluding USA		Asia		Worldwide	Worldwide excluding USA	Asia	Worldwide	Worldwide excluding USA	Asia
	Female	Male	Female	Male	Female	Male						
41	\$20,550.37	\$16,540.64	\$12,186.74	\$9,809.56	\$11,408.31	\$9,182.05	\$12,779.88	\$7,229.54	\$6,980.35	\$6,656.27	\$3,124.75	\$2,918.01
42	\$20,935.58	\$16,850.59	\$12,375.37	\$9,960.19	\$11,583.65	\$9,323.42	\$13,203.68	\$7,468.50	\$7,216.64	\$6,872.47	\$3,223.10	\$3,010.46
43	\$21,319.49	\$17,159.47	\$12,552.05	\$10,102.75	\$11,749.98	\$9,457.91	\$13,617.03	\$7,706.17	\$7,446.55	\$7,089.72	\$3,322.47	\$3,102.90
44	\$21,723.34	\$17,484.98	\$12,728.73	\$10,245.31	\$11,926.39	\$9,599.04	\$14,039.41	\$7,951.59	\$7,682.80	\$7,301.09	\$3,424.16	\$3,197.66
45	\$19,772.00	\$17,795.17	\$11,552.11	\$10,397.38	\$10,814.37	\$9,732.10	\$14,452.75	\$8,189.25	\$7,912.85	\$7,517.30	\$3,523.55	\$3,290.11
46	\$20,131.85	\$18,320.28	\$11,710.36	\$10,656.36	\$10,961.92	\$9,975.77	\$14,876.29	\$8,428.35	\$8,142.76	\$7,734.55	\$3,625.25	\$3,384.88
47	\$20,476.37	\$18,838.36	\$11,869.55	\$10,919.15	\$11,110.18	\$10,221.55	\$15,289.74	\$8,672.49	\$8,379.15	\$7,944.87	\$3,724.62	\$3,477.33
48	\$20,820.89	\$19,363.33	\$12,036.82	\$11,194.53	\$11,268.42	\$10,479.48	\$15,713.29	\$8,911.44	\$8,609.18	\$8,162.12	\$3,822.72	\$3,569.78
49	\$21,182.04	\$19,910.88	\$12,196.01	\$11,460.20	\$11,416.68	\$10,731.32	\$16,125.46	\$9,148.96	\$8,845.43	\$8,378.11	\$3,924.42	\$3,665.57
50	\$21,469.54	\$20,396.77	\$12,314.81	\$11,698.37	\$11,510.53	\$10,935.78	\$16,519.44	\$9,373.73	\$9,049.51	\$8,582.76	\$4,021.50	\$3,754.67
51	\$21,772.61	\$20,901.67	\$12,421.73	\$11,925.14	\$11,613.89	\$11,149.51	\$16,900.49	\$9,590.72	\$9,251.16	\$8,793.09	\$4,119.83	\$3,844.80
52	\$22,056.41	\$21,394.69	\$12,528.65	\$12,152.17	\$11,705.48	\$11,354.90	\$17,290.43	\$9,806.57	\$9,458.97	\$9,002.13	\$4,215.63	\$3,933.67
53	\$22,355.78	\$21,909.10	\$12,663.01	\$12,409.85	\$11,824.17	\$11,587.75	\$17,564.17	\$9,933.03	\$9,567.61	\$9,415.83	\$4,412.09	\$4,117.52
54	\$22,669.42	\$22,442.64	\$12,786.56	\$12,658.38	\$11,931.20	\$11,812.29	\$17,836.83	\$10,053.15	\$9,681.27	\$9,835.43	\$4,606.22	\$4,297.81
55	\$22,964.04	\$22,964.04	\$12,917.24	\$12,917.24	\$12,046.32	\$12,046.32	\$18,106.77	\$10,178.45	\$9,788.22	\$10,253.76	\$4,802.67	\$4,479.11
56	\$23,257.72	\$23,257.72	\$13,047.81	\$13,047.81	\$12,159.31	\$12,159.31	\$18,376.74	\$10,297.40	\$9,894.29	\$10,665.16	\$4,995.78	\$4,659.39
57	\$23,548.54	\$23,548.54	\$13,165.42	\$13,165.42	\$12,261.59	\$12,261.59	\$18,645.55	\$10,416.12	\$10,005.22	\$11,082.21	\$5,192.23	\$4,840.94
58	\$25,022.85	\$25,022.85	\$13,931.92	\$13,931.92	\$12,967.15	\$12,967.15	\$19,986.18	\$11,105.77	\$10,675.86	\$11,957.11	\$5,650.89	\$5,215.34
59	\$26,728.93	\$26,728.93	\$14,882.21	\$14,882.21	\$13,841.52	\$13,841.52	\$21,455.96	\$11,922.21	\$11,454.62	\$12,851.55	\$6,092.33	\$5,619.80
60	\$28,329.05	\$28,329.05	\$15,775.45	\$15,775.45	\$14,662.30	\$14,662.30	\$23,046.15	\$12,797.83	\$12,278.71	\$13,816.35	\$6,562.78	\$6,050.72
61	\$30,285.69	\$30,285.69	\$16,849.41	\$16,849.41	\$15,650.71	\$15,650.71	\$24,732.98	\$13,733.29	\$13,163.50	\$14,841.49	\$7,069.97	\$6,514.25
62	\$32,357.69	\$32,357.69	\$17,999.63	\$17,999.63	\$16,706.85	\$16,706.85	\$26,537.68	\$14,735.49	\$14,103.87	\$15,946.25	\$7,612.06	\$7,013.47
63	\$34,576.87	\$34,576.87	\$19,221.84	\$19,221.84	\$17,829.50	\$17,829.50	\$28,478.83	\$15,806.42	\$15,110.06	\$17,126.00	\$8,193.21	\$7,545.04
64	\$36,941.10	\$36,941.10	\$20,527.45	\$20,527.45	\$19,027.01	\$19,027.01	\$30,548.24	\$16,954.61	\$16,187.34	\$18,392.53	\$8,818.50	\$8,118.21
65	\$39,479.62	\$39,479.62	\$21,912.90	\$21,912.90	\$20,297.22	\$20,297.22	\$32,762.18	\$18,182.98	\$17,339.51	\$19,750.48	\$9,489.80	\$8,731.71
66	\$42,176.38	\$42,176.38	\$23,405.98	\$23,405.98	\$21,664.37	\$21,664.37	\$35,123.49	\$19,492.62	\$18,566.59	\$21,198.34	\$10,207.53	\$9,387.06
67	\$45,077.47	\$45,077.47	\$24,987.32	\$24,987.32	\$23,110.28	\$23,110.28	\$37,659.07	\$20,899.40	\$19,878.94	\$22,755.04	\$10,979.47	\$10,090.71
68	\$48,147.26	\$48,147.26	\$26,681.41	\$26,681.41	\$24,659.45	\$24,659.45	\$40,367.73	\$22,396.59	\$21,280.43	\$24,417.84	\$11,805.61	\$10,846.46
69	\$51,449.90	\$51,449.90	\$28,477.68	\$28,477.68	\$26,301.25	\$26,301.25	\$43,261.07	\$24,000.59	\$22,776.20	\$26,198.73	\$12,690.81	\$11,655.38
70	\$53,865.24	\$53,865.24	\$29,796.47	\$29,796.47	\$27,498.88	\$27,498.88	\$45,491.82	\$25,227.68	\$23,916.74	\$27,571.59	\$13,380.82	\$12,286.35
71	\$56,528.61	\$56,528.61	\$31,245.72	\$31,245.72	\$28,815.18	\$28,815.18	\$47,814.13	\$26,511.86	\$25,103.95	\$29,013.77	\$14,106.53	\$12,946.31
72	\$59,315.65	\$59,315.65	\$32,753.16	\$32,753.16	\$30,182.33	\$30,182.33	\$50,260.58	\$27,856.36	\$26,346.38	\$30,530.96	\$14,869.22	\$13,638.40
73	\$62,225.06	\$62,225.06	\$34,336.77	\$34,336.77	\$31,616.36	\$31,616.36	\$52,807.74	\$29,269.49	\$27,651.13	\$32,115.40	\$15,668.91	\$14,367.69
74	\$65,285.35	\$65,285.35	\$35,983.33	\$35,983.33	\$33,108.49	\$33,108.49	\$55,486.71	\$30,749.74	\$29,011.15	\$33,785.12	\$16,510.18	\$15,133.74
75	\$68,465.87	\$68,465.87	\$37,704.74	\$37,704.74	\$34,664.77	\$34,664.77	\$58,285.77	\$32,294.73	\$30,435.85	\$35,527.78	\$17,391.79	\$15,935.73
76	\$71,809.85	\$71,809.85	\$39,504.68	\$39,504.68	\$36,291.02	\$36,291.02	\$61,225.64	\$33,911.89	\$31,926.44	\$37,360.56	\$18,316.27	\$16,777.01
77	\$75,300.19	\$75,300.19	\$41,385.17	\$41,385.17	\$37,988.92	\$37,988.92	\$64,305.00	\$35,605.15	\$33,480.35	\$39,283.48	\$19,289.29	\$17,661.15
78	\$78,953.41	\$78,953.41	\$43,341.92	\$43,341.92	\$39,752.86	\$39,752.86	\$67,521.28	\$37,380.07	\$35,107.88	\$41,300.12	\$20,306.21	\$18,586.68
79	\$82,764.64	\$82,764.64	\$45,393.48	\$45,393.48	\$41,601.38	\$41,601.38	\$70,895.00	\$39,241.25	\$36,814.05	\$43,406.66	\$21,378.61	\$19,559.69
80	\$86,764.39	\$86,764.39	\$47,528.56	\$47,528.56	\$43,522.51	\$43,522.51	\$74,425.45	\$41,182.61	\$38,592.69	\$45,623.10	\$22,499.54	\$20,580.21

Zone 5

#Note: The premiums shown for female members aged 18 to 45 are only applicable when enrolled with a male spouse/partner and annual deductible and co-insurance option is taken under Plan A. Otherwise, there is a 30% loading on the brochure rates. The premium rates are inclusive of 8% GST, for standard lives and exclusive of any discounts. The actual premiums charged may be different due to rounding. Please note that the premium rates are not guaranteed and subjected to change without prior notice.

Premium Table (Zone 6)

Plan A							Plan B			Plan C		
AGE	Worldwide		Worldwide excluding USA		Asia		Worldwide	Worldwide excluding USA	Asia	Worldwide	Worldwide excluding USA	Asia
	Female	Male	Female	Male	Female	Male						
00	\$10,127.20	\$10,127.20	\$5,166.72	\$5,166.72	\$4,837.07	\$4,837.07	\$5,545.20	\$3,139.97	\$2,950.33	\$3,095.98	\$1,452.72	\$1,356.69
01	\$10,127.20	\$10,127.20	\$5,166.72	\$5,166.72	\$4,837.07	\$4,837.07	\$5,545.20	\$3,139.97	\$2,950.33	\$3,095.98	\$1,452.72	\$1,356.69
02	\$10,127.20	\$10,127.20	\$5,166.72	\$5,166.72	\$4,837.07	\$4,837.07	\$5,545.20	\$3,139.97	\$2,950.33	\$3,095.98	\$1,452.72	\$1,356.69
03	\$10,127.20	\$10,127.20	\$5,166.72	\$5,166.72	\$4,837.07	\$4,837.07	\$5,545.20	\$3,139.97	\$2,950.33	\$3,095.98	\$1,452.72	\$1,356.69
04	\$10,127.20	\$10,127.20	\$5,166.72	\$5,166.72	\$4,837.07	\$4,837.07	\$5,545.20	\$3,139.97	\$2,950.33	\$3,095.98	\$1,452.72	\$1,356.69
05	\$8,958.69	\$8,958.69	\$4,570.57	\$4,570.57	\$4,278.94	\$4,278.94	\$5,545.20	\$3,139.97	\$2,950.33	\$3,095.98	\$1,452.72	\$1,356.69
06	\$8,958.69	\$8,958.69	\$4,570.57	\$4,570.57	\$4,278.94	\$4,278.94	\$5,545.20	\$3,139.97	\$2,950.33	\$3,095.98	\$1,452.72	\$1,356.69
07	\$8,958.69	\$8,958.69	\$4,570.57	\$4,570.57	\$4,278.94	\$4,278.94	\$5,545.20	\$3,139.97	\$2,950.33	\$3,095.98	\$1,452.72	\$1,356.69
08	\$8,958.69	\$8,958.69	\$4,570.57	\$4,570.57	\$4,278.94	\$4,278.94	\$5,545.20	\$3,139.97	\$2,950.33	\$3,095.98	\$1,452.72	\$1,356.69
09	\$8,958.69	\$8,958.69	\$4,570.57	\$4,570.57	\$4,278.94	\$4,278.94	\$5,545.20	\$3,139.97	\$2,950.33	\$3,095.98	\$1,452.72	\$1,356.69
10	\$8,569.16	\$8,569.16	\$4,371.84	\$4,371.84	\$4,092.90	\$4,092.90	\$5,545.20	\$3,139.97	\$2,950.33	\$3,095.98	\$1,452.72	\$1,356.69
11	\$8,898.12	\$8,898.12	\$4,677.40	\$4,677.40	\$4,378.97	\$4,378.97	\$5,587.83	\$3,163.47	\$2,973.47	\$3,239.27	\$1,517.42	\$1,419.08
12	\$9,220.31	\$9,220.31	\$4,976.65	\$4,976.65	\$4,659.34	\$4,659.34	\$5,639.46	\$3,186.57	\$2,996.69	\$3,378.99	\$1,585.49	\$1,480.44
13	\$9,550.33	\$9,550.33	\$5,278.40	\$5,278.40	\$4,942.08	\$4,942.08	\$5,678.24	\$3,208.66	\$3,018.68	\$3,515.35	\$1,650.20	\$1,540.53
14	\$9,855.65	\$9,855.65	\$5,564.59	\$5,564.59	\$5,209.51	\$5,209.51	\$5,715.68	\$3,235.68	\$3,039.34	\$3,649.40	\$1,712.61	\$1,597.05
15	\$10,153.97	\$10,153.97	\$5,843.77	\$5,843.77	\$5,470.98	\$5,470.98	\$5,750.69	\$3,255.03	\$3,060.13	\$3,773.15	\$1,773.96	\$1,653.78
16	\$10,264.32	\$10,160.97	\$6,016.03	\$5,955.56	\$5,631.23	\$5,575.29	\$5,812.56	\$3,283.58	\$3,087.10	\$3,837.87	\$1,801.71	\$1,681.52
17	\$10,359.36	\$10,151.59	\$6,158.59	\$6,036.47	\$5,765.37	\$5,650.13	\$5,863.07	\$3,318.45	\$3,120.68	\$3,886.40	\$1,823.55	\$1,703.37
*18	\$10,532.81	\$10,216.80	\$6,359.37	\$6,168.10	\$5,953.20	\$5,775.00	\$5,924.94	\$3,353.22	\$3,147.83	\$3,966.03	\$1,861.79	\$1,738.03
*19	\$10,738.33	\$10,309.46	\$6,483.16	\$6,223.93	\$6,069.61	\$5,827.27	\$5,985.66	\$3,386.91	\$3,181.41	\$3,982.20	\$1,868.73	\$1,744.97
*20	\$11,038.90	\$9,533.38	\$6,664.68	\$5,756.40	\$6,239.38	\$5,388.23	\$6,087.68	\$3,433.16	\$3,248.69	\$4,036.63	\$1,894.16	\$1,769.34
*21	\$11,292.07	\$9,650.02	\$6,808.56	\$5,818.07	\$6,373.86	\$5,446.55	\$6,322.88	\$3,565.08	\$3,381.62	\$4,068.99	\$1,909.06	\$1,785.52
*22	\$11,655.60	\$9,853.92	\$7,028.21	\$5,942.16	\$6,579.14	\$5,562.00	\$6,628.91	\$3,726.52	\$3,541.91	\$4,142.94	\$1,944.99	\$1,815.57
*23	\$12,003.55	\$10,039.68	\$7,237.30	\$6,053.62	\$6,775.17	\$5,666.98	\$6,926.14	\$3,887.99	\$3,708.30	\$4,217.95	\$1,977.35	\$1,846.66
*24	\$12,367.08	\$10,230.95	\$7,447.69	\$6,161.51	\$6,972.49	\$5,768.39	\$7,221.80	\$4,054.74	\$3,869.87	\$4,288.55	\$2,012.02	\$1,879.01
*25	\$12,730.61	\$10,416.82	\$7,657.85	\$6,265.30	\$7,177.90	\$5,873.04	\$7,517.57	\$4,214.75	\$4,031.22	\$4,363.55	\$2,047.73	\$1,912.64
*26	\$13,078.69	\$10,700.64	\$7,877.87	\$6,445.44	\$7,375.10	\$6,034.18	\$7,814.66	\$4,376.19	\$4,197.97	\$4,438.78	\$2,080.09	\$1,942.68
*27	\$13,443.41	\$10,998.72	\$8,087.90	\$6,617.27	\$7,571.13	\$6,194.88	\$8,120.81	\$4,542.85	\$4,358.26	\$4,513.77	\$2,116.02	\$1,976.09
*28	\$13,790.30	\$11,283.84	\$8,298.31	\$6,788.88	\$7,768.45	\$6,356.02	\$8,416.45	\$4,704.30	\$4,524.76	\$4,583.11	\$2,150.69	\$2,008.44
*29	\$14,155.15	\$11,580.95	\$8,516.77	\$6,969.24	\$7,973.86	\$6,524.50	\$8,712.50	\$4,864.47	\$4,686.09	\$4,658.34	\$2,183.06	\$2,038.49
*30	\$17,439.49	\$11,801.38	\$10,505.83	\$7,109.64	\$9,835.17	\$6,654.96	\$8,957.83	\$5,014.45	\$4,830.87	\$4,776.21	\$2,238.53	\$2,090.61
*31	\$17,784.23	\$12,033.36	\$10,714.27	\$7,250.04	\$10,030.39	\$6,786.72	\$9,213.54	\$5,164.01	\$4,975.68	\$4,894.08	\$2,293.98	\$2,142.49
*32	\$18,108.85	\$12,253.68	\$10,921.10	\$7,390.55	\$10,224.31	\$6,918.48	\$9,458.97	\$5,307.65	\$5,118.79	\$5,011.97	\$2,349.45	\$2,194.61
*33	\$18,451.98	\$12,486.96	\$11,129.24	\$7,530.95	\$10,419.67	\$7,050.24	\$9,713.43	\$5,457.34	\$5,263.61	\$5,123.94	\$2,404.92	\$2,245.45
*34	\$18,778.07	\$12,706.42	\$11,337.65	\$7,672.32	\$10,613.71	\$7,182.00	\$9,958.86	\$5,600.74	\$5,408.28	\$5,241.80	\$2,460.40	\$2,297.33
*35	\$18,977.59	\$12,939.59	\$11,458.96	\$7,812.72	\$10,726.20	\$7,313.76	\$10,214.47	\$5,750.69	\$5,553.09	\$5,359.68	\$2,515.87	\$2,349.45
*36	\$19,301.35	\$13,159.91	\$11,664.26	\$7,953.12	\$10,920.23	\$7,445.52	\$10,460.05	\$5,900.27	\$5,696.32	\$5,477.55	\$2,571.33	\$2,401.35
*37	\$19,641.92	\$13,393.30	\$11,871.11	\$8,093.52	\$11,112.69	\$7,577.28	\$10,714.62	\$6,043.91	\$5,841.10	\$5,595.43	\$2,625.53	\$2,452.19
*38	\$20,041.08	\$13,664.16	\$12,053.73	\$8,218.80	\$11,285.05	\$7,693.92	\$11,113.61	\$6,273.72	\$6,063.16	\$5,800.09	\$2,721.56	\$2,541.29
*39	\$20,459.07	\$13,949.28	\$12,248.76	\$8,351.64	\$11,467.54	\$7,818.12	\$11,521.79	\$6,510.07	\$6,290.47	\$6,009.13	\$2,819.67	\$2,633.74
*40	\$19,434.50	\$15,642.53	\$11,585.25	\$9,324.61	\$10,845.07	\$8,729.42	\$11,929.97	\$6,739.98	\$6,512.66	\$6,218.40	\$2,915.70	\$2,722.59

*Note: The premiums shown for female members aged 18 to 45 are only applicable when enrolled with a male spouse/partner and annual deductible and co-insurance option is taken under Plan A. Otherwise, there is a 30% loading on the brochure rates. The premium rates are inclusive of 8% GST, for standard lives and exclusive of any discounts. The actual premiums charged may be different due to rounding. Please note that the premium rates are not guaranteed and subjected to change without prior notice.

Zone 6

Premium Table (Zone 6)

Plan A							Plan B			Plan C		
AGE	Worldwide		Worldwide excluding USA		Asia		Worldwide	Worldwide excluding USA	Asia	Worldwide	Worldwide excluding USA	Asia
	Female	Male	Female	Male	Female	Male						
*41	\$19,823.85	\$15,956.27	\$11,755.01	\$9,461.23	\$11,004.48	\$8,857.73	\$12,329.19	\$6,975.08	\$6,734.83	\$6,421.80	\$3,013.80	\$2,814.00
*42	\$20,195.81	\$16,254.22	\$11,937.00	\$9,607.49	\$11,174.50	\$8,994.48	\$12,737.12	\$7,204.87	\$6,962.14	\$6,630.84	\$3,108.57	\$2,904.14
*43	\$20,566.29	\$16,553.59	\$12,108.50	\$9,745.28	\$11,335.25	\$9,122.65	\$13,136.36	\$7,434.94	\$7,184.32	\$6,840.13	\$3,204.60	\$2,993.01
*44	\$20,955.77	\$16,867.22	\$12,278.53	\$9,882.97	\$11,505.40	\$9,260.59	\$13,544.41	\$7,671.45	\$7,413.09	\$7,043.50	\$3,302.72	\$3,084.43
*45	\$19,073.58	\$17,165.41	\$11,143.44	\$10,029.10	\$10,431.96	\$9,388.77	\$13,942.42	\$7,901.23	\$7,635.14	\$7,252.55	\$3,398.74	\$3,173.28
46	\$19,421.42	\$17,672.69	\$11,295.50	\$10,279.77	\$10,574.52	\$9,622.80	\$14,351.87	\$8,131.26	\$7,856.13	\$7,461.84	\$3,496.85	\$3,265.73
47	\$19,753.12	\$18,173.08	\$11,448.89	\$10,532.81	\$10,718.14	\$9,860.40	\$14,749.83	\$8,367.39	\$8,084.77	\$7,665.21	\$3,591.60	\$3,354.83
48	\$20,085.65	\$18,679.04	\$11,611.51	\$10,797.73	\$10,870.20	\$10,108.81	\$15,157.89	\$8,597.31	\$8,306.69	\$7,874.27	\$3,687.64	\$3,443.70
49	\$20,433.60	\$19,207.58	\$11,763.58	\$11,057.90	\$11,012.76	\$10,352.23	\$15,557.00	\$8,827.35	\$8,534.29	\$8,083.54	\$3,785.75	\$3,535.11
50	\$20,711.59	\$19,675.66	\$11,878.81	\$11,284.93	\$11,104.48	\$10,549.44	\$15,936.62	\$9,042.93	\$8,730.60	\$8,279.99	\$3,878.19	\$3,621.66
51	\$21,002.65	\$20,162.74	\$11,982.17	\$11,503.52	\$11,204.27	\$10,754.97	\$16,303.71	\$9,253.59	\$8,925.53	\$8,483.38	\$3,972.96	\$3,709.49
52	\$21,277.08	\$20,639.13	\$12,084.34	\$11,722.13	\$11,292.07	\$10,953.36	\$16,680.90	\$9,461.67	\$9,125.85	\$8,684.45	\$4,065.41	\$3,795.00
53	\$21,565.88	\$21,134.52	\$12,215.02	\$11,970.29	\$11,406.23	\$11,177.89	\$16,944.13	\$9,584.27	\$9,230.35	\$8,984.29	\$4,256.19	\$3,971.93
54	\$21,867.65	\$21,648.93	\$12,333.82	\$12,210.26	\$11,509.34	\$11,394.35	\$17,206.35	\$9,699.36	\$9,340.02	\$9,488.75	\$4,442.14	\$4,145.26
55	\$22,152.88	\$22,152.88	\$12,459.74	\$12,459.74	\$11,621.02	\$11,621.02	\$17,468.67	\$9,820.67	\$9,443.48	\$9,891.95	\$4,631.64	\$4,320.92
56	\$22,435.62	\$22,435.62	\$12,585.67	\$12,585.67	\$11,729.13	\$11,729.13	\$17,728.44	\$9,935.74	\$9,546.80	\$10,289.47	\$4,818.86	\$4,494.26
57	\$22,716.94	\$22,716.94	\$12,699.72	\$12,699.72	\$11,829.05	\$11,829.05	\$17,987.95	\$10,049.28	\$9,654.01	\$10,691.62	\$5,007.33	\$4,669.90
58	\$24,138.97	\$24,138.97	\$13,438.66	\$13,438.66	\$12,508.45	\$12,508.45	\$19,280.93	\$10,715.78	\$10,301.28	\$11,535.21	\$5,451.09	\$5,030.45
59	\$25,784.35	\$25,784.35	\$14,354.72	\$14,354.72	\$13,351.93	\$13,351.93	\$20,699.18	\$11,502.41	\$11,051.62	\$12,398.56	\$5,876.34	\$5,421.04
60	\$27,327.68	\$27,327.68	\$15,217.09	\$15,217.09	\$14,144.33	\$14,144.33	\$22,232.40	\$12,347.29	\$11,845.88	\$13,329.96	\$6,330.39	\$5,837.05
61	\$29,215.30	\$29,215.30	\$16,253.27	\$16,253.27	\$15,098.41	\$15,098.41	\$23,859.91	\$13,249.94	\$12,699.94	\$14,317.89	\$6,819.31	\$6,284.16
62	\$31,214.83	\$31,214.83	\$17,361.43	\$17,361.43	\$16,116.41	\$16,116.41	\$25,601.10	\$14,216.25	\$13,607.86	\$15,383.36	\$7,341.65	\$6,764.89
63	\$33,355.61	\$33,355.61	\$18,541.25	\$18,541.25	\$17,199.86	\$17,199.86	\$27,474.06	\$15,251.01	\$14,579.21	\$16,522.78	\$7,903.28	\$7,277.98
64	\$35,635.25	\$35,635.25	\$19,800.64	\$19,800.64	\$18,354.60	\$18,354.60	\$29,469.68	\$16,357.83	\$15,617.58	\$17,744.36	\$8,506.49	\$7,831.63
65	\$38,084.90	\$38,084.90	\$21,136.90	\$21,136.90	\$19,579.67	\$19,579.67	\$31,606.26	\$17,543.61	\$16,729.85	\$19,053.53	\$9,152.36	\$8,423.30
66	\$40,686.62	\$40,686.62	\$22,578.18	\$22,578.18	\$20,899.30	\$20,899.30	\$33,883.49	\$18,806.88	\$17,914.44	\$20,451.82	\$9,845.72	\$9,055.28
67	\$43,484.48	\$43,484.48	\$24,102.14	\$24,102.14	\$22,294.01	\$22,294.01	\$36,329.81	\$20,163.15	\$19,180.29	\$21,953.06	\$10,589.93	\$9,733.74
68	\$46,446.05	\$46,446.05	\$25,736.83	\$25,736.83	\$23,788.51	\$23,788.51	\$38,944.16	\$21,607.23	\$20,532.56	\$23,557.02	\$11,387.29	\$10,462.81
69	\$49,632.26	\$49,632.26	\$27,470.24	\$27,470.24	\$25,372.25	\$25,372.25	\$41,734.19	\$23,155.98	\$21,975.34	\$25,275.29	\$12,240.13	\$11,242.96
70	\$51,962.05	\$51,962.05	\$28,741.29	\$28,741.29	\$26,526.85	\$26,526.85	\$43,886.13	\$24,339.13	\$23,074.58	\$26,599.61	\$12,905.74	\$11,851.83
71	\$54,531.58	\$54,531.58	\$30,139.56	\$30,139.56	\$27,796.82	\$27,796.82	\$46,127.21	\$25,577.99	\$24,220.17	\$27,990.95	\$13,606.05	\$12,488.69
72	\$57,220.26	\$57,220.26	\$31,593.67	\$31,593.67	\$29,115.50	\$29,115.50	\$48,485.80	\$26,876.13	\$25,419.11	\$29,453.93	\$14,341.01	\$13,156.62
73	\$60,026.21	\$60,026.21	\$33,120.25	\$33,120.25	\$30,499.53	\$30,499.53	\$50,943.87	\$28,239.99	\$26,678.37	\$30,982.91	\$15,112.95	\$13,859.23
74	\$62,978.26	\$62,978.26	\$34,710.04	\$34,710.04	\$31,938.19	\$31,938.19	\$53,528.40	\$29,667.18	\$27,989.55	\$32,593.82	\$15,925.44	\$14,598.81
75	\$66,045.67	\$66,045.67	\$36,369.43	\$36,369.43	\$33,439.82	\$33,439.82	\$56,229.43	\$31,158.03	\$29,365.06	\$34,275.11	\$16,774.69	\$15,371.80
76	\$69,272.28	\$69,272.28	\$38,106.29	\$38,106.29	\$35,009.29	\$35,009.29	\$59,064.66	\$32,718.28	\$30,802.70	\$36,043.17	\$17,665.78	\$16,183.03
77	\$72,640.39	\$72,640.39	\$39,919.18	\$39,919.18	\$36,646.37	\$36,646.37	\$62,035.51	\$34,352.23	\$32,302.22	\$37,898.02	\$18,604.13	\$17,035.87
78	\$76,164.11	\$76,164.11	\$41,808.10	\$41,808.10	\$38,348.64	\$38,348.64	\$65,138.26	\$36,063.69	\$33,873.01	\$39,844.06	\$19,586.39	\$17,929.25
79	\$79,840.73	\$79,840.73	\$43,786.36	\$43,786.36	\$40,131.96	\$40,131.96	\$68,393.17	\$37,860.44	\$35,518.64	\$41,875.61	\$20,619.49	\$18,867.60
80	\$83,699.35	\$83,699.35	\$45,846.35	\$45,846.35	\$41,985.24	\$41,985.24	\$71,799.34	\$39,732.11	\$37,235.27	\$44,014.49	\$21,701.14	\$19,852.18

*Note: The premiums shown for female members aged 18 to 45 are only applicable when enrolled with a male spouse/partner and annual deductible and co-insurance option is taken under Plan A. Otherwise, there is a 30% loading on the brochure rates.

The premium rates are inclusive of 8% GST, for standard lives and exclusive of any discounts. The actual premiums charged may be different due to rounding.

Please note that the premium rates are not guaranteed and subjected to change without prior notice.

Annual Deductible and Co-Insurance

Annual Deductible and Co-insurance options *		Premium Discount	
		Plan A & B	Plan C
Option 1	S\$700 and 20% co-insurance where applicable	15%	7%
Option 2	S\$2,000 and 20% co-insurance where applicable	25%	25%
Option 3	S\$7,000 and 20% co-insurance where applicable	35%	50%

* compulsory for female members aged 18-45 years old choosing Plan A

Please refer to the Benefits table for more details.

Secure your health insurance with these tips

- Buy the coverage you need**
 Speak with your Financial Planner to understand how much health coverage you require, based on your needs and budget.
- Be prepared for rising healthcare costs**
 Ensure that you and your loved ones are covered with health insurance to protect you against high expenses should any unfortunate events happen.
- Avoid additional out-of-pocket expenses**
 Check that you are covered for Co-insurance or Deductibles to avoid making additional payments if you have to make a claim.
- Know the panel healthcare providers**
 Choose from the list of panel hospitals or clinics covered under your plan for seamless claims processing.

Manage your health policies anytime, anywhere, with the HSBC Life SG app

- Submit, track, and view your claims online
- Show your E-medical card at HSBC Life panel clinics for cashless visits
- Read your policy benefits online
- Find doctors and clinics near you

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Access HSBC Life SG services online 24/7



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Scan and get HSBC Life SG app or download from:



Frequently Asked Questions

1. What are the plan options for International Exclusive?

There are three (3) plans available along with three (3) areas of cover and three (3) levels of deductible giving you multiple ways to meet your healthcare needs and budget.

- Plan A - Comprehensive Inpatient and Outpatient treatment, Maternity benefit, Optical Care benefit, Dental benefit, Health Screening and other essential benefits benefits and the optional add-on Normal (Routine) Pregnancy and childbirth cover
- Plan B - Comprehensive Inpatient and Outpatient treatment including vaccination
- Plan C - Comprehensive Inpatient treatment and essential Outpatient treatment

2. What is the last entry age for application? Is this a lifetime renewal product?

The last entry age is eighty (80) years old.

There is no maximum expiry age for cover. Provided the plan you have chosen is still available, you can continue to renew the policy at the terms and conditions applicable at each policy anniversary.

3. What is an annual deductible, co-insurance and how does the annual deductible and co-insurance works?

A deductible is an amount you need to pay towards the covered expenses before we start paying for your treatment. A co-insurance is a share of the eligible medical expenses that you need to pay.

There are three (3) levels of deductible and co-insurance available as an option for you to reduce your premium. Please refer to the Benefits table for details on whether the annual deductible or co-insurance is applicable.

An example illustration

Based on eligible expenses for a member insured under Plan A with Option 1 S\$700 deductible and 20% co-insurance.

	If it is a Non Pre-existing condition	If it is a Pre-existing condition
Hospital Charges	Annual deductible of S\$700 will apply	Annual deductible of S\$700 will apply and we will pay up to a max of S\$3,000 under Pre-existing condition benefit in the 1st year after 270 days waiting period.
Specialist Care	20% co-insurance will apply on each and every claim	20% co-insurance will apply on each and every claim up to a max of S\$3,000 under the Pre-existing condition benefit in the 1st year after the 270 days waiting period.

4. Can my family members take up different plans under the same policy?

Yes. However, do note that for any female member aged from eighteen(18) to forty five (45) years old choosing Plan A, the accompanying male spouse/partner must enroll on Plan A.

5. Is there any family discount if I sign up together with my family members?

We offer 10% family discount if there are three (3) or more family members who are covered under the same plan. This discount is on top of the premium discount for annual deductible and co-insurance options.

An example illustration

Total no. of family members	No. of family members under Plan A	No. of family members under Plan B	No. of family members under Plan C	Is 10% family discount applicable?
4	3	1	-	Applicable to all members
4	2	2	-	Not applicable as minimum of 3 members on the same plan is required
5	3	1	1	Applicable to all members

Frequently Asked Questions

6. My spouse and I already have insurance coverage with another insurer. Can I take up the International Exclusive policy to cover only my child?

Yes, you can. A 20% premium loading on the prevailing brochure premium rates will apply if your child is aged fifteen (15 days) old to five (5) years at the time we accept your application or renewal (whichever is applicable). However, the parent or the guardian must still be the policyholder.

7. Can I still maintain my policy when I return to my home country?

If you are a Singaporean national, you will be able to renew your policy if you return to your home country.

If you are not a Singaporean national and you are returning to your home country to live, you will not be able to keep on renewing this policy. We will provide cover until the policy expiry date where the customer ceases to be eligible under International Exclusive.

Whenever you change your principal country of residence, you must notify us about any change as this may impact your premium. Failure to notify us about any change in principal country of residence may impact the level of cover.

8. Can I upgrade/downgrade my plan?

Yes. You can change your plan level or area of cover upon policy renewal. Any upgrade in cover is subject to medical underwriting.

9. Can I change area of cover due to company relocation or when my child is pursuing studies abroad, even before policy renewal?

We may consider such request. Please complete an upgrade form together with the supporting documents for our review.

10. Do you re-underwrite my policy at policy renewal? Will I be penalised if I had made a claim in my current year?

We will not change the terms of your policy alone simply as a result of your personal claims. The premium payable at each policy renewal is determined based on the attained age of each member and may change according to past or foreseeable changes in medical practice or procedures and the type and frequency of claims made generally by all those of our members covered under the same plan as you.

11. Am I covered if I travel outside my chosen area of cover?

Yes, you are covered up to the amount shown in your benefits table for emergency treatment which arises suddenly when you are outside your area of cover. You are not covered if you have travelled outside your area of cover to get treatment or it is not an emergency treatment, and also, under no circumstance this benefit is payable for any aspect of pregnancy or childbirth.

12. Is pre-existing conditions covered?

Our Plan A & B provides cover for pre-existing conditions after 9 months (270 days) of consecutive membership, provided that you have declared the pre-existing conditions on the application form and your application is accepted by us, and also, provided the pre-existing conditions are not part of the exclusions/limitations.

Frequently Asked Questions

13. Can I choose the doctor/country for my treatment?

Yes, you are free to choose any recognised doctor for your treatment in any country within your chosen area of cover subject to Reasonable and Customary charges.

14. Will there be any penalty if I receive treatment outside the HSBC Life direct settlement network of hospitals?

There is no additional co-payment if you receive treatment outside the HSBC Life direct settlement network of hospitals. However, we may not be able to arrange direct settlement facilities for your treatment.

15. What are the benefits of seeking pre-authorisation for my treatment?

By seeking our authorisation in advance, we will confirm if your treatment is eligible under your policy and if the cost is within the remaining benefit limit of your plan. You will be protected from any unexpected costs.

16. Can I cover my baby who is conceived through assisted conception?

Babies conceived through assisted conception are eligible to be covered subject to our approval. However, any treatment for any condition or complication arising therefrom or associated therewith assisted conception/assisted pregnancy (such as but not limited to premature or multiple births), that has arisen, or for which the need has arisen, during the first ninety (90) days after birth will be excluded.

17. Does the policy pay for congenital conditions?

Yes. The policy pays for treatment of congenital conditions up to the limit shown in “New Born Cover – congenital conditions” on Plan A or “Pre-existing conditions and congenital conditions” on Plan A or B.

18. Is Pre and Post-Hospitalisation covered?

Yes. For pre-hospitalisation, we will pay for consultations (including prescribed investigations and essential medications) from which the need for hospitalisation is concluded.

Post-Hospitalisation treatment is covered up to 90 days from the date of discharge from the hospital for an eligible in-patient treatment or daycare treatment.

Any other eligible out-patient consultation and treatments related to the same condition but not resulting in hospitalisation are covered under Primary and Specialist care (only available under Plan A & B).

19. What is covered under HIV/AIDS?

Treatment for HIV/AIDS is covered on Plan A as a result of occupational accident or blood transfusion. This is available when signs or symptoms for HIV/AIDS are present for the first time after the member is insured on Plan A after 36 months of continuous membership.

Important information

International Exclusive is a plan underwritten by HSBC Life (Singapore) Pte. Ltd. This brochure is not a contract of insurance. The precise terms and conditions of the plan are specified in the policy contract. A product summary is available and may be obtained from HSBC Life (Singapore) Pte. Ltd. and the participating distributors' offices. You should read the product summary before deciding whether to purchase the policy.

Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs. It is usually detrimental to replace an existing accident and health insurance policy with a new one. A penalty may be imposed for early policy termination and the new policy may cost more or have less benefits at the same cost. In the event that you decide that the policy is not suitable after purchasing the policy, you may terminate the policy in accordance with the free-look provision, if any, and HSBC Life (Singapore) Pte. Ltd. may recover from you any expense incurred by HSBC Life (Singapore) Pte. Ltd. in underwriting the policy.

This brochure is published for general information only and does not have regard to the specific investment objectives, financial situation and the particular needs of any specific person. You may wish to seek advice from a Financial Planner before making a commitment to purchase the product. In the event that you choose not to seek advice from a Financial Planner, you should consider whether the product in question is suitable for you.

The insurance policy featured in this brochure is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you should you buy the policy. For more information on the types of benefits that are covered under the Policy Owners' Protection Scheme as well as the limits of coverage, where applicable, please visit the HSBC Life website at www.hsbclife.com.sg or visit the GIA or SDIC websites (www.gia.org.sg or www.sdic.org.sg) for a copy of the SDIC Guide on PPF Scheme (General Insurance).

This policy is not a Medisave-approved policy and you may not use Medisave to pay the premium for this policy.

This is a short-term accident and health policy and the insurer is not required to renew this policy. The insurer may terminate this policy by giving you 30 days' notice in writing.

This advertisement has not been reviewed by the Monetary Authority of Singapore.

Not for use outside Singapore.

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