

Annual and Monthly Premium Rates (£)

INTERNATIONAL HEALTHCARE PLAN EFFECTIVE 1st JULY 2011

This leaflet contains information on **Your** premiums for the International Healthcare Plan in £ Sterling.

Simply decide which level of cover best suits your needs, choose your geographic area from the list of countries at the back of this booklet, find **Your** premium from the tables listed on the following pages, then contact **Us** by calling +44 (0) 870 460 9924 or apply online at: www.worldwidehealthplan.com

There are 5 geographic areas and **You** should choose the country/area which **You** will be resident at the time of inception of the **Policy**. **You** will be covered worldwide, but if **You** wish to include **Elective Treatment** in the USA, this is available for an extra premium and is shown as Area 5. (Please note that for Areas 1 to 4, cover in the USA is for **Accident and Emergency Treatment** only).

All premiums quoted are for annual or monthly cover and are per person, unless otherwise stated. If **You** wish to pay **Your** premium in an alternative currency to £ Sterling, please contact **Us**.

Insurance Premium Tax

In certain territories, Insurance Premium Tax or other local taxes may need to be added to these premiums. Please contact **Your** local Aetna Global Benefits (AGB) office for details.

GEOGRAPHIC AREAS

Area 1

- Indian sub-continent, Middle East & Africa (excluding Nigeria)
- Excludes USA Elective Treatment

Area 2

- South & Central America, Nigeria and Far East Asia & Pacific Rim (excluding Australia, New Zealand, Singapore, Japan and China (c))
- Excludes USA Elective Treatment

Area 3

- EU, Central & Eastern European Countries (excluding Russia), Andorra, Cyprus, Gibraltar, Iceland, Liechtenstein, Malta, Monaco, Norway and San Marino
- Excludes USA Elective Treatment

Area 4

- China (c), Singapore, Japan, Australia, New Zealand, the Caribbean, Russia and the Rest of the World
- Excludes USA Elective Treatment

Area 5

- Worldwide including USA Elective Treatment

(c) China includes Hong Kong, Taiwan and Macau.

Premium Discount

You will enjoy a 5% discount if **You** pay **Your** premiums annually

Area 1 - Sterling

Indian sub-continent, Middle East and Africa
(excluding Nigeria)

MAJOR MEDICAL

Age Band	Standard Nil Excess		625 Excess		3,000 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	36.93	421.00	33.25	379.00	27.72	316.00
18 – 20	39.65	452.00	35.70	407.00	29.74	339.00
21 – 24	47.63	543.00	42.89	489.00	35.70	407.00
25 – 29	51.05	582.00	45.96	524.00	38.33	437.00
30 – 34	56.75	647.00	51.05	582.00	42.54	485.00
35 – 39	61.75	704.00	55.61	634.00	46.32	528.00
40 – 44	72.89	831.00	65.61	748.00	54.65	623.00
45 – 49	86.58	987.00	77.89	888.00	64.91	740.00
50 – 54	112.11	1,278.00	100.88	1,150.00	84.12	959.00
55 – 59	215.18	2,453.00	193.68	2,208.00	161.40	1,840.00
60 – 64	296.67	3,382.00	267.02	3,044.00	222.54	2,537.00
65 – 69*	357.37	4,074.00	321.67	3,667.00	268.07	3,056.00
70 – 74*	467.98	5,335.00	421.23	4,802.00	350.96	4,001.00
75 – 79*	541.32	6,171.00	487.19	5,554.00	405.96	4,628.00
80+*	664.12	7,571.00	597.72	6,814.00	498.07	5,678.00

LIFESTYLE

Age Band	Standard 50 Excess		Nil Excess		30 Excess		100 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	63.68	726.00	79.65	908.00	70.09	799.00	57.28	653.00
18 – 20	71.49	815.00	89.39	1,019.00	78.68	897.00	64.39	734.00
21 – 24	86.58	987.00	108.25	1,234.00	95.26	1,086.00	77.89	888.00
25 – 29	92.54	1,055.00	115.70	1,319.00	101.84	1,161.00	83.33	950.00
30 – 34	103.51	1,180.00	129.39	1,475.00	113.86	1,298.00	93.16	1,062.00
35 – 39	112.28	1,280.00	140.35	1,600.00	123.51	1,408.00	101.05	1,152.00
40 – 44	133.07	1,517.00	166.32	1,896.00	146.40	1,669.00	119.74	1,365.00
45 – 49	145.96	1,664.00	182.46	2,080.00	160.53	1,830.00	131.40	1,498.00
50 – 54	189.04	2,155.00	236.32	2,694.00	207.98	2,371.00	170.18	1,940.00
55 – 59	303.07	3,455.00	378.86	4,319.00	333.42	3,801.00	272.81	3,110.00
60 – 64	418.33	4,769.00	522.89	5,961.00	460.18	5,246.00	376.49	4,292.00
65 – 69*	554.56	6,322.00	693.25	7,903.00	610.00	6,954.00	499.12	5,690.00
70 – 74*	726.58	8,283.00	908.25	10,354.00	799.21	9,111.00	653.95	7,455.00
75 – 79*	840.35	9,580.00	1,050.44	11,975.00	924.39	10,538.00	756.32	8,622.00
80+*	1,031.32	11,757.00	1,289.12	14,696.00	1,134.47	12,933.00	928.16	10,581.00

*Renewals only.

Please note that in certain territories local taxes may apply in addition to the premium rates quoted in the tables.

LIFESTYLE

Age Band	150 Excess		180 Excess		300 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	54.12	617.00	52.54	599.00	50.96	581.00
18 – 20	60.79	693.00	58.95	672.00	57.19	652.00
21 – 24	73.60	839.00	71.40	814.00	69.30	790.00
25 – 29	78.68	897.00	76.32	870.00	74.04	844.00
30 – 34	87.98	1,003.00	85.44	974.00	82.81	944.00
35 – 39	95.44	1,088.00	92.63	1,056.00	89.82	1,024.00
40 – 44	113.07	1,289.00	109.82	1,252.00	106.49	1,214.00
45 – 49	124.04	1,414.00	120.44	1,373.00	116.75	1,331.00
50 – 54	160.70	1,832.00	155.96	1,778.00	151.23	1,724.00
55 – 59	257.63	2,937.00	250.00	2,850.00	242.46	2,764.00
60 – 64	355.61	4,054.00	345.09	3,934.00	334.65	3,815.00
65 – 69*	471.40	5,374.00	457.54	5,216.00	443.68	5,058.00
70 – 74*	617.63	7,041.00	599.39	6,833.00	581.23	6,626.00
75 – 79*	714.30	8,143.00	693.33	7,904.00	672.28	7,664.00
80+*	876.58	9,993.00	850.88	9,700.00	825.09	9,406.00

LIFESTYLE PLUS

Age Band	Standard 50 Excess		Nil Excess		30 Excess		100 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	82.19	937.00	102.72	1,171.00	90.44	1,031.00	73.95	843.00
18 – 20	92.46	1,054.00	115.61	1,318.00	101.67	1,159.00	83.25	949.00
21 – 24	112.11	1,278.00	140.18	1,598.00	123.33	1,406.00	100.88	1,150.00
25 – 29	120.18	1,370.00	150.26	1,713.00	132.19	1,507.00	108.16	1,233.00
30 – 34	134.21	1,530.00	167.81	1,913.00	147.63	1,683.00	120.79	1,377.00
35 – 39	145.53	1,659.00	181.93	2,074.00	160.09	1,825.00	130.96	1,493.00
40 – 44	172.46	1,966.00	215.61	2,458.00	189.74	2,163.00	155.18	1,769.00
45 – 49	205.26	2,340.00	256.58	2,925.00	225.79	2,574.00	184.74	2,106.00
50 – 54	266.32	3,036.00	332.89	3,795.00	292.98	3,340.00	239.65	2,732.00
55 – 59	436.05	4,971.00	545.09	6,214.00	479.65	5,468.00	392.46	4,474.00
60 – 64	601.93	6,862.00	752.46	8,578.00	662.11	7,548.00	541.75	6,176.00
65 – 69*	725.61	8,272.00	907.02	10,340.00	798.16	9,099.00	653.07	7,445.00
70 – 74*	950.96	10,841.00	1,188.68	13,551.00	1,046.05	11,925.00	855.88	9,757.00
75 – 79*	1,099.65	12,536.00	1,374.56	15,670.00	1,209.65	13,790.00	989.65	11,282.00
80+*	1,349.65	15,386.00	1,687.11	19,233.00	1,484.65	16,925.00	1,214.65	13,847.00

LIFESTYLE PLUS

Age Band	150 Excess		180 Excess		300 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	69.82	796.00	67.81	773.00	65.79	750.00
18 – 20	78.60	896.00	76.32	870.00	73.95	843.00
21 – 24	95.26	1,086.00	92.46	1,054.00	89.65	1,022.00
25 – 29	102.19	1,165.00	99.12	1,130.00	96.14	1,096.00
30 – 34	114.12	1,301.00	110.70	1,262.00	107.37	1,224.00
35 – 39	123.68	1,410.00	120.09	1,369.00	116.40	1,327.00
40 – 44	146.58	1,671.00	142.28	1,622.00	137.98	1,573.00
45 – 49	174.47	1,989.00	169.39	1,931.00	164.21	1,872.00
50 – 54	226.40	2,581.00	219.74	2,505.00	213.07	2,429.00
55 – 59	370.61	4,225.00	359.74	4,101.00	348.86	3,977.00
60 – 64	511.67	5,833.00	496.58	5,661.00	481.58	5,490.00
65 – 69*	616.75	7,031.00	598.60	6,824.00	580.53	6,618.00
70 – 74*	808.33	9,215.00	784.56	8,944.00	760.79	8,673.00
75 – 79*	934.74	10,656.00	907.19	10,342.00	879.74	10,029.00
80+*	1,147.19	13,078.00	1,113.42	12,693.00	1,079.74	12,309.00

Area 2 - Sterling

South & Central America, Nigeria and Far East Asia
& Pacific Rim (excluding Australia, New Zealand,
Singapore, Japan and China)

MAJOR MEDICAL

Age Band	Standard Nil Excess		625 Excess		3,000 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	38.07	434.00	34.30	391.00	28.60	326.00
18 – 20	45.53	519.00	40.96	467.00	34.12	389.00
21 – 24	50.70	578.00	45.61	520.00	38.07	434.00
25 – 29	54.91	626.00	49.39	563.00	41.23	470.00
30 – 34	58.86	671.00	52.98	604.00	44.12	503.00
35 – 39	64.30	733.00	57.89	660.00	48.25	550.00
40 – 44	73.86	842.00	66.49	758.00	55.44	632.00
45 – 49	82.81	944.00	74.56	850.00	62.11	708.00
50 – 54	122.89	1,401.00	110.61	1,261.00	92.19	1,051.00
55 – 59	209.65	2,390.00	188.68	2,151.00	157.28	1,793.00
60 – 64	292.89	3,339.00	263.60	3,005.00	219.65	2,504.00
65 – 69*	415.00	4,731.00	373.51	4,258.00	311.23	3,548.00
70 – 74*	512.46	5,842.00	461.23	5,258.00	384.39	4,382.00
75 – 79*	589.74	6,723.00	530.79	6,051.00	442.28	5,042.00
80+*	692.98	7,900.00	623.68	7,110.00	519.74	5,925.00

LIFESTYLE

Age Band	Standard 50 Excess		Nil Excess		30 Excess		100 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	65.35	745.00	81.67	931.00	71.93	820.00	58.86	671.00
18 – 20	82.63	942.00	103.33	1,178.00	90.88	1,036.00	74.39	848.00
21 – 24	92.11	1,050.00	115.18	1,313.00	101.32	1,155.00	82.89	945.00
25 – 29	100.00	1,140.00	125.00	1,425.00	110.00	1,254.00	90.00	1,026.00
30 – 34	107.02	1,220.00	133.77	1,525.00	117.72	1,342.00	96.32	1,098.00
35 – 39	117.46	1,339.00	146.84	1,674.00	129.21	1,473.00	105.70	1,205.00
40 – 44	134.74	1,536.00	168.42	1,920.00	148.25	1,690.00	121.23	1,382.00
45 – 49	139.39	1,589.00	174.21	1,986.00	153.33	1,748.00	125.44	1,430.00
50 – 54	207.63	2,367.00	259.56	2,959.00	228.42	2,604.00	186.84	2,130.00
55 – 59	295.18	3,365.00	368.95	4,206.00	324.74	3,702.00	265.70	3,029.00
60 – 64	413.16	4,710.00	516.49	5,888.00	454.47	5,181.00	371.84	4,239.00
65 – 69*	644.04	7,342.00	805.09	9,178.00	708.42	8,076.00	579.65	6,608.00
70 – 74*	795.70	9,071.00	994.65	11,339.00	875.26	9,978.00	716.14	8,164.00
75 – 79*	916.05	10,443.00	1,145.09	13,054.00	1,007.63	11,487.00	824.47	9,399.00
80+*	1,075.96	12,266.00	1,345.00	15,333.00	1,183.60	13,493.00	968.33	11,039.00

*Renewals only.

Please note that in certain territories local taxes may apply in addition to the premium rates quoted in the tables.

LIFESTYLE

Age Band	150 Excess		180 Excess		300 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	55.53	633.00	53.95	615.00	52.28	596.00
18 – 20	70.26	801.00	68.16	777.00	66.14	754.00
21 – 24	78.33	893.00	75.96	866.00	73.68	840.00
25 – 29	85.00	969.00	82.54	941.00	80.00	912.00
30 – 34	90.96	1,037.00	88.33	1,007.00	85.61	976.00
35 – 39	99.82	1,138.00	96.93	1,105.00	93.95	1,071.00
40 – 44	114.56	1,306.00	111.14	1,267.00	107.81	1,229.00
45 – 49	118.51	1,351.00	115.00	1,311.00	111.49	1,271.00
50 – 54	176.49	2,012.00	171.32	1,953.00	166.14	1,894.00
55 – 59	250.88	2,860.00	243.51	2,776.00	236.14	2,692.00
60 – 64	351.23	4,004.00	340.88	3,886.00	330.53	3,768.00
65 – 69*	547.46	6,241.00	531.32	6,057.00	515.26	5,874.00
70 – 74*	676.32	7,710.00	656.49	7,484.00	636.58	7,257.00
75 – 79*	778.68	8,877.00	755.70	8,615.00	732.81	8,354.00
80+*	914.56	10,426.00	887.63	10,119.00	860.79	9,813.00

LIFESTYLE PLUS

Age Band	Standard 50 Excess		Nil Excess		30 Excess		100 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	84.39	962.00	105.53	1,203.00	92.81	1,058.00	75.96	866.00
18 – 20	106.75	1,217.00	133.42	1,521.00	117.46	1,339.00	96.05	1,095.00
21 – 24	119.21	1,359.00	149.04	1,699.00	131.14	1,495.00	107.28	1,223.00
25 – 29	129.39	1,475.00	161.75	1,844.00	142.37	1,623.00	116.49	1,328.00
30 – 34	138.33	1,577.00	172.89	1,971.00	152.19	1,735.00	124.47	1,419.00
35 – 39	152.19	1,735.00	190.26	2,169.00	167.46	1,909.00	137.02	1,562.00
40 – 44	174.65	1,991.00	218.33	2,489.00	192.11	2,190.00	157.19	1,792.00
45 – 49	196.05	2,235.00	245.09	2,794.00	215.70	2,459.00	176.49	2,012.00
50 – 54	267.54	3,050.00	334.47	3,813.00	294.30	3,355.00	240.79	2,745.00
55 – 59	424.65	4,841.00	530.79	6,051.00	467.11	5,325.00	382.19	4,357.00
60 – 64	594.30	6,775.00	742.89	8,469.00	653.77	7,453.00	534.91	6,098.00
65 – 69*	842.63	9,606.00	1,053.33	12,008.00	926.93	10,567.00	758.33	8,645.00
70 – 74*	1,041.23	11,870.00	1,301.58	14,838.00	1,145.35	13,057.00	937.11	10,683.00
75 – 79*	1,198.60	13,664.00	1,498.25	17,080.00	1,318.42	15,030.00	1,078.77	12,298.00
80+*	1,408.25	16,054.00	1,760.35	20,068.00	1,549.04	17,659.00	1,267.46	14,449.00

LIFESTYLE PLUS

Age Band	150 Excess		180 Excess		300 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	71.75	818.00	69.65	794.00	67.54	770.00
18 – 20	90.70	1,034.00	88.07	1,004.00	85.44	974.00
21 – 24	101.32	1,155.00	98.33	1,121.00	95.35	1,087.00
25 – 29	110.00	1,254.00	106.75	1,217.00	103.51	1,180.00
30 – 34	117.54	1,340.00	114.12	1,301.00	110.70	1,262.00
35 – 39	129.39	1,475.00	125.53	1,431.00	121.75	1,388.00
40 – 44	148.42	1,692.00	144.12	1,643.00	139.74	1,593.00
45 – 49	166.67	1,900.00	161.75	1,844.00	156.84	1,788.00
50 – 54	227.46	2,593.00	220.70	2,516.00	214.04	2,440.00
55 – 59	360.96	4,115.00	350.35	3,994.00	339.74	3,873.00
60 – 64	505.18	5,759.00	490.26	5,589.00	475.44	5,420.00
65 – 69*	716.23	8,165.00	695.18	7,925.00	674.12	7,685.00
70 – 74*	885.09	10,090.00	859.04	9,793.00	832.98	9,496.00
75 – 79*	1,018.77	11,614.00	988.86	11,273.00	958.86	10,931.00
80+*	1,197.02	13,646.00	1,161.84	13,245.00	1,126.58	12,843.00

Area 3 - Sterling

EU, Central & Eastern European Countries
(excluding Russia), Andorra, Cyprus, Gibraltar,
Iceland, Liechtenstein, Malta, Monaco, Norway
and San Marino

MAJOR MEDICAL

Age Band	Standard Nil Excess		625 Excess		3,000 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	41.49	473.00	37.37	426.00	31.14	355.00
18 – 20	42.46	484.00	38.25	436.00	31.84	363.00
21 – 24	51.14	583.00	46.05	525.00	38.33	437.00
25 – 29	54.56	622.00	49.12	560.00	40.96	467.00
30 – 34	61.14	697.00	55.00	627.00	45.88	523.00
35 – 39	66.32	756.00	59.65	680.00	49.74	567.00
40 – 44	78.25	892.00	70.44	803.00	58.68	669.00
45 – 49	92.81	1,058.00	83.51	952.00	69.65	794.00
50 – 54	132.11	1,506.00	118.86	1,355.00	99.12	1,130.00
55 – 59	218.86	2,495.00	197.02	2,246.00	164.12	1,871.00
60 – 64	302.19	3,445.00	272.02	3,101.00	226.67	2,584.00
65 – 69*	379.56	4,327.00	341.58	3,894.00	284.65	3,245.00
70 – 74*	476.75	5,435.00	429.12	4,892.00	357.54	4,076.00
75 – 79*	551.05	6,282.00	495.96	5,654.00	413.33	4,712.00
80+*	675.88	7,705.00	608.33	6,935.00	506.93	5,779.00

LIFESTYLE

Age Band	Standard 50 Excess		Nil Excess		30 Excess		100 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	73.07	833.00	91.32	1,041.00	80.35	916.00	65.79	750.00
18 – 20	78.51	895.00	98.16	1,119.00	86.40	985.00	70.70	806.00
21 – 24	95.18	1,085.00	118.95	1,356.00	104.74	1,194.00	85.70	977.00
25 – 29	102.19	1,165.00	127.72	1,456.00	112.46	1,282.00	92.02	1,049.00
30 – 34	113.95	1,299.00	142.46	1,624.00	125.35	1,429.00	102.54	1,169.00
35 – 39	123.42	1,407.00	154.30	1,759.00	135.79	1,548.00	111.05	1,266.00
40 – 44	146.75	1,673.00	183.42	2,091.00	161.40	1,840.00	132.11	1,506.00
45 – 49	148.51	1,693.00	185.61	2,116.00	163.33	1,862.00	133.68	1,524.00
50 – 54	211.40	2,410.00	264.30	3,013.00	232.54	2,651.00	190.26	2,169.00
55 – 59	308.42	3,516.00	385.53	4,395.00	339.30	3,868.00	277.54	3,164.00
60 – 64	425.79	4,854.00	532.28	6,068.00	468.33	5,339.00	383.25	4,369.00
65 – 69*	589.21	6,717.00	736.49	8,396.00	648.16	7,389.00	530.26	6,045.00
70 – 74*	739.82	8,434.00	924.82	10,543.00	813.77	9,277.00	665.88	7,591.00
75 – 79*	855.53	9,753.00	1,069.39	12,191.00	941.05	10,728.00	770.00	8,778.00
80+*	1,050.00	11,970.00	1,312.54	14,963.00	1,155.00	13,167.00	945.00	10,773.00

*Renewals only.

Please note that in certain territories local taxes may apply in addition to the premium rates quoted in the tables.

LIFESTYLE

Age Band	150 Excess		180 Excess		300 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	62.11	708.00	60.26	687.00	58.42	666.00
18 – 20	66.75	761.00	64.74	738.00	62.81	716.00
21 – 24	80.88	922.00	78.51	895.00	76.14	868.00
25 – 29	86.84	990.00	84.30	961.00	81.75	932.00
30 – 34	96.84	1,104.00	94.04	1,072.00	91.14	1,039.00
35 – 39	104.91	1,196.00	101.84	1,161.00	98.77	1,126.00
40 – 44	124.74	1,422.00	121.05	1,380.00	117.37	1,338.00
45 – 49	126.23	1,439.00	122.54	1,397.00	118.77	1,354.00
50 – 54	179.74	2,049.00	174.39	1,988.00	169.12	1,928.00
55 – 59	262.19	2,989.00	254.47	2,901.00	246.75	2,813.00
60 – 64	361.93	4,126.00	351.32	4,005.00	340.61	3,883.00
65 – 69*	500.79	5,709.00	486.14	5,542.00	471.40	5,374.00
70 – 74*	628.86	7,169.00	610.35	6,958.00	591.84	6,747.00
75 – 79*	727.19	8,290.00	705.79	8,046.00	684.39	7,802.00
80+*	892.54	10,175.00	866.23	9,875.00	840.00	9,576.00

LIFESTYLE PLUS

Age Band	Standard 50 Excess		Nil Excess		30 Excess		100 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	99.74	1,137.00	124.65	1,421.00	109.74	1,251.00	89.74	1,023.00
18 – 20	107.54	1,226.00	134.47	1,533.00	118.33	1,349.00	96.75	1,103.00
21 – 24	130.26	1,485.00	162.81	1,856.00	143.33	1,634.00	117.28	1,337.00
25 – 29	139.39	1,589.00	174.21	1,986.00	153.33	1,748.00	125.44	1,430.00
30 – 34	155.70	1,775.00	194.65	2,219.00	171.32	1,953.00	140.18	1,598.00
35 – 39	169.04	1,927.00	211.32	2,409.00	185.96	2,120.00	152.11	1,734.00
40 – 44	200.35	2,284.00	250.44	2,855.00	220.35	2,512.00	180.35	2,056.00
45 – 49	238.68	2,721.00	298.33	3,401.00	262.54	2,993.00	214.82	2,449.00
50 – 54	311.49	3,551.00	389.39	4,439.00	342.63	3,906.00	280.35	3,196.00
55 – 59	480.26	5,475.00	600.35	6,844.00	528.33	6,023.00	432.28	4,928.00
60 – 64	663.86	7,568.00	829.82	9,460.00	730.26	8,325.00	597.46	6,811.00
65 – 69*	834.47	9,513.00	1,043.07	11,891.00	917.89	10,464.00	751.05	8,562.00
70 – 74*	1,048.86	11,957.00	1,311.05	14,946.00	1,153.77	13,153.00	943.95	10,761.00
75 – 79*	1,212.46	13,822.00	1,515.61	17,278.00	1,333.68	15,204.00	1,091.23	12,440.00
80+*	1,488.33	16,967.00	1,860.44	21,209.00	1,637.19	18,664.00	1,339.47	15,270.00

LIFESTYLE PLUS

Age Band	150 Excess		180 Excess		300 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	84.74	966.00	82.28	938.00	79.82	910.00
18 – 20	91.40	1,042.00	88.68	1,011.00	86.05	981.00
21 – 24	110.70	1,262.00	107.46	1,225.00	104.21	1,188.00
25 – 29	118.51	1,351.00	115.00	1,311.00	111.49	1,271.00
30 – 34	132.37	1,509.00	128.42	1,464.00	124.56	1,420.00
35 – 39	143.68	1,638.00	139.47	1,590.00	135.26	1,542.00
40 – 44	170.26	1,941.00	165.26	1,884.00	160.26	1,827.00
45 – 49	202.89	2,313.00	196.93	2,245.00	190.96	2,177.00
50 – 54	264.74	3,018.00	257.02	2,930.00	249.21	2,841.00
55 – 59	408.25	4,654.00	396.23	4,517.00	384.21	4,380.00
60 – 64	564.30	6,433.00	547.72	6,244.00	531.05	6,054.00
65 – 69*	709.30	8,086.00	688.42	7,848.00	667.54	7,610.00
70 – 74*	891.49	10,163.00	865.35	9,865.00	839.12	9,566.00
75 – 79*	1,030.61	11,749.00	1,000.26	11,403.00	970.00	11,058.00
80+*	1,265.09	14,422.00	1,227.89	13,998.00	1,190.70	13,574.00

Area 4 - Sterling

China, Singapore, Japan, Australia, New Zealand, the Caribbean, Russia and the Rest of the World

MAJOR MEDICAL

Age Band	Standard Nil Excess		625 Excess		3,000 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	45.09	514.00	40.61	463.00	33.86	386.00
18 – 20	54.12	617.00	48.68	555.00	40.61	463.00
21 – 24	60.35	688.00	54.30	619.00	45.26	516.00
25 – 29	65.44	746.00	58.86	671.00	49.12	560.00
30 – 34	70.18	800.00	63.16	720.00	52.63	600.00
35 – 39	76.84	876.00	69.12	788.00	57.63	657.00
40 – 44	88.16	1,005.00	79.39	905.00	66.14	754.00
45 – 49	98.95	1,128.00	89.04	1,015.00	74.21	846.00
50 – 54	131.23	1,496.00	118.07	1,346.00	98.42	1,122.00
55 – 59	224.47	2,559.00	202.02	2,303.00	168.33	1,919.00
60 – 64	312.89	3,567.00	281.58	3,210.00	234.65	2,675.00
65 – 69*	442.11	5,040.00	397.89	4,536.00	331.58	3,780.00
70 – 74*	547.11	6,237.00	492.37	5,613.00	410.35	4,678.00
75 – 79*	629.56	7,177.00	566.58	6,459.00	472.19	5,383.00
80+*	739.30	8,428.00	665.35	7,585.00	554.47	6,321.00

LIFESTYLE

Age Band	Standard 50 Excess		Nil Excess		30 Excess		100 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	77.81	887.00	97.28	1,109.00	85.61	976.00	70.00	798.00
18 – 20	98.60	1,124.00	123.25	1,405.00	108.42	1,236.00	88.77	1,012.00
21 – 24	110.09	1,255.00	137.63	1,569.00	121.14	1,381.00	99.12	1,130.00
25 – 29	119.47	1,362.00	149.39	1,703.00	131.40	1,498.00	107.54	1,226.00
30 – 34	127.98	1,459.00	160.00	1,824.00	140.79	1,605.00	115.18	1,313.00
35 – 39	140.35	1,600.00	175.44	2,000.00	154.39	1,760.00	126.32	1,440.00
40 – 44	161.32	1,839.00	201.67	2,299.00	177.46	2,023.00	145.18	1,655.00
45 – 49	166.84	1,902.00	208.60	2,378.00	183.51	2,092.00	150.18	1,712.00
50 – 54	221.84	2,529.00	277.28	3,161.00	244.04	2,782.00	199.65	2,276.00
55 – 59	315.96	3,602.00	395.00	4,503.00	347.54	3,962.00	284.39	3,242.00
60 – 64	441.05	5,028.00	551.32	6,285.00	485.18	5,531.00	396.93	4,525.00
65 – 69*	686.40	7,825.00	857.98	9,781.00	755.09	8,608.00	617.81	7,043.00
70 – 74*	849.82	9,688.00	1,062.28	12,110.00	934.82	10,657.00	764.82	8,719.00
75 – 79*	978.16	11,151.00	1,222.72	13,939.00	1,075.96	12,266.00	880.35	10,036.00
80+*	1,149.04	13,099.00	1,436.32	16,374.00	1,263.95	14,409.00	1,034.12	11,789.00

*Renewals only.

Please note that in certain territories local taxes may apply in addition to the premium rates quoted in the tables.

LIFESTYLE

Age Band	150 Excess		180 Excess		300 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	66.14	754.00	64.21	732.00	62.28	710.00
18 – 20	83.77	955.00	81.32	927.00	78.86	899.00
21 – 24	93.60	1,067.00	90.79	1,035.00	88.07	1,004.00
25 – 29	101.58	1,158.00	98.60	1,124.00	95.61	1,090.00
30 – 34	108.77	1,240.00	105.61	1,204.00	102.37	1,167.00
35 – 39	119.30	1,360.00	115.79	1,320.00	112.28	1,280.00
40 – 44	137.11	1,563.00	133.07	1,517.00	129.04	1,471.00
45 – 49	141.84	1,617.00	137.63	1,569.00	133.51	1,522.00
50 – 54	188.60	2,150.00	182.98	2,086.00	177.46	2,023.00
55 – 59	268.60	3,062.00	260.70	2,972.00	252.81	2,882.00
60 – 64	374.91	4,274.00	363.86	4,148.00	352.81	4,022.00
65 – 69*	583.42	6,651.00	566.32	6,456.00	549.12	6,260.00
70 – 74*	722.37	8,235.00	701.14	7,993.00	679.82	7,750.00
75 – 79*	831.40	9,478.00	807.02	9,200.00	782.54	8,921.00
80+*	976.67	11,134.00	947.98	10,807.00	919.21	10,479.00

LIFESTYLE PLUS

Age Band	Standard 50 Excess		Nil Excess		30 Excess		100 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	95.70	1,091.00	119.65	1,364.00	105.26	1,200.00	86.14	982.00
18 – 20	127.98	1,459.00	160.00	1,824.00	140.79	1,605.00	115.18	1,313.00
21 – 24	142.46	1,624.00	178.07	2,030.00	156.67	1,786.00	128.25	1,462.00
25 – 29	154.82	1,765.00	193.51	2,206.00	170.35	1,942.00	139.39	1,589.00
30 – 34	165.96	1,892.00	207.46	2,365.00	182.54	2,081.00	149.39	1,703.00
35 – 39	181.93	2,074.00	227.46	2,593.00	200.09	2,281.00	163.77	1,867.00
40 – 44	209.21	2,385.00	261.49	2,981.00	230.18	2,624.00	188.33	2,147.00
45 – 49	234.82	2,677.00	293.51	3,346.00	258.33	2,945.00	211.32	2,409.00
50 – 54	285.96	3,260.00	357.46	4,075.00	314.56	3,586.00	257.37	2,934.00
55 – 59	454.56	5,182.00	568.25	6,478.00	500.00	5,700.00	409.12	4,664.00
60 – 64	634.47	7,233.00	793.07	9,041.00	697.89	7,956.00	571.05	6,510.00
65 – 69*	897.81	10,235.00	1,122.28	12,794.00	987.63	11,259.00	808.07	9,212.00
70 – 74*	1,111.93	12,676.00	1,389.91	15,845.00	1,223.16	13,944.00	1,000.70	11,408.00
75 – 79*	1,279.82	14,590.00	1,599.82	18,238.00	1,407.81	16,049.00	1,151.84	13,131.00
80+*	1,503.77	17,143.00	1,879.74	21,429.00	1,654.12	18,857.00	1,353.42	15,429.00

LIFESTYLE PLUS

Age Band	150 Excess		180 Excess		300 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	81.32	927.00	78.95	900.00	76.58	873.00
18 – 20	108.77	1,240.00	105.61	1,204.00	102.37	1,167.00
21 – 24	121.05	1,380.00	117.54	1,340.00	113.95	1,299.00
25 – 29	131.58	1,500.00	127.72	1,456.00	123.86	1,412.00
30 – 34	141.05	1,608.00	136.93	1,561.00	132.81	1,514.00
35 – 39	154.65	1,763.00	150.09	1,711.00	145.53	1,659.00
40 – 44	177.81	2,027.00	172.63	1,968.00	167.37	1,908.00
45 – 49	199.56	2,275.00	193.77	2,209.00	187.89	2,142.00
50 – 54	243.07	2,771.00	235.96	2,690.00	228.77	2,608.00
55 – 59	386.40	4,405.00	375.00	4,275.00	363.68	4,146.00
60 – 64	539.30	6,148.00	523.42	5,967.00	507.54	5,786.00
65 – 69*	763.16	8,700.00	740.70	8,444.00	718.25	8,188.00
70 – 74*	945.18	10,775.00	917.37	10,458.00	889.56	10,141.00
75 – 79*	1,087.89	12,402.00	1,055.88	12,037.00	1,023.86	11,672.00
80+*	1,278.25	14,572.00	1,240.61	14,143.00	1,202.98	13,714.00

Area 5 - Sterling

Worldwide including USA Elective Treatment

MAJOR MEDICAL

Age Band	Standard Nil Excess		625 Excess		3,000 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	127.37	1,452.00	114.65	1,307.00	95.53	1,089.00
18 – 20	154.39	1,760.00	138.95	1,584.00	115.79	1,320.00
21 – 24	172.02	1,961.00	154.82	1,765.00	129.04	1,471.00
25 – 29	186.84	2,130.00	168.16	1,917.00	140.18	1,598.00
30 – 34	200.00	2,280.00	180.00	2,052.00	150.00	1,710.00
35 – 39	219.74	2,505.00	197.81	2,255.00	164.82	1,879.00
40 – 44	252.37	2,877.00	227.11	2,589.00	189.30	2,158.00
45 – 49	283.42	3,231.00	255.09	2,908.00	212.54	2,423.00
50 – 54	377.37	4,302.00	339.65	3,872.00	283.07	3,227.00
55 – 59	557.37	6,354.00	501.67	5,719.00	418.07	4,766.00
60 – 64	778.42	8,874.00	700.61	7,987.00	583.86	6,656.00
65 – 69*	1,101.75	12,560.00	991.58	11,304.00	826.32	9,420.00
70 – 74*	1,364.65	15,557.00	1,228.16	14,001.00	1,023.51	11,668.00
75 – 79*	1,571.05	17,910.00	1,413.95	16,119.00	1,178.33	13,433.00
80+*	1,845.61	21,040.00	1,661.05	18,936.00	1,384.21	15,780.00

LIFESTYLE

Age Band	Standard 50 Excess		Nil Excess		30 Excess		100 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	152.19	1,735.00	190.26	2,169.00	167.46	1,909.00	137.02	1,562.00
18 – 20	172.37	1,965.00	215.44	2,456.00	189.65	2,162.00	155.18	1,769.00
21 – 24	217.37	2,478.00	271.75	3,098.00	239.12	2,726.00	195.61	2,230.00
25 – 29	236.84	2,700.00	296.05	3,375.00	260.53	2,970.00	213.16	2,430.00
30 – 34	253.25	2,887.00	316.58	3,609.00	278.60	3,176.00	227.89	2,598.00
35 – 39	281.23	3,206.00	351.58	4,008.00	309.39	3,527.00	253.07	2,885.00
40 – 44	341.40	3,892.00	426.75	4,865.00	375.53	4,281.00	307.28	3,503.00
45 – 49	417.11	4,755.00	521.40	5,944.00	458.86	5,231.00	375.44	4,280.00
50 – 54	510.70	5,822.00	638.42	7,278.00	561.75	6,404.00	459.65	5,240.00
55 – 59	732.11	8,346.00	915.18	10,433.00	805.35	9,181.00	658.86	7,511.00
60 – 64	1,014.47	11,565.00	1,268.07	14,456.00	1,115.96	12,722.00	913.07	10,409.00
65 – 69*	1,502.98	17,134.00	1,878.77	21,418.00	1,653.25	18,847.00	1,352.72	15,421.00
70 – 74*	1,840.53	20,982.00	2,300.70	26,228.00	2,024.56	23,080.00	1,656.49	18,884.00
75 – 79*	2,116.58	24,129.00	2,645.70	30,161.00	2,328.25	26,542.00	1,904.91	21,716.00
80+*	2,495.79	28,452.00	3,119.74	35,565.00	2,745.35	31,297.00	2,246.23	25,607.00

*Renewals only.

Please note that in certain territories local taxes may apply in addition to the premium rates quoted in the tables.

LIFESTYLE

Age Band	150 Excess		180 Excess		300 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	129.39	1,475.00	125.53	1,431.00	121.75	1,388.00
18 – 20	146.49	1,670.00	142.19	1,621.00	137.89	1,572.00
21 – 24	184.74	2,106.00	179.30	2,044.00	173.86	1,982.00
25 – 29	201.32	2,295.00	195.44	2,228.00	189.47	2,160.00
30 – 34	215.26	2,454.00	208.95	2,382.00	202.63	2,310.00
35 – 39	239.04	2,725.00	232.02	2,645.00	225.00	2,565.00
40 – 44	290.18	3,308.00	281.67	3,211.00	273.16	3,114.00
45 – 49	354.56	4,042.00	344.12	3,923.00	333.68	3,804.00
50 – 54	434.12	4,949.00	421.32	4,803.00	408.60	4,658.00
55 – 59	622.28	7,094.00	603.95	6,885.00	585.70	6,677.00
60 – 64	862.28	9,830.00	836.93	9,541.00	811.58	9,252.00
65 – 69*	1,277.54	14,564.00	1,240.00	14,136.00	1,202.37	13,707.00
70 – 74*	1,564.47	17,835.00	1,518.42	17,310.00	1,472.46	16,786.00
75 – 79*	1,799.12	20,510.00	1,746.14	19,906.00	1,693.25	19,303.00
80+*	2,121.40	24,184.00	2,059.04	23,473.00	1,996.67	22,762.00

LIFESTYLE PLUS

Age Band	Standard 50 Excess		Nil Excess		30 Excess		100 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	197.11	2,247.00	246.40	2,809.00	216.84	2,472.00	177.37	2,022.00
18 – 20	223.07	2,543.00	278.86	3,179.00	245.35	2,797.00	200.79	2,289.00
21 – 24	282.02	3,215.00	352.54	4,019.00	310.26	3,537.00	253.86	2,894.00
25 – 29	307.63	3,507.00	384.56	4,384.00	338.42	3,858.00	276.84	3,156.00
30 – 34	328.68	3,747.00	410.88	4,684.00	361.58	4,122.00	295.79	3,372.00
35 – 39	365.00	4,161.00	456.23	5,201.00	401.49	4,577.00	328.51	3,745.00
40 – 44	443.07	5,051.00	553.86	6,314.00	487.37	5,556.00	398.77	4,546.00
45 – 49	500.09	5,701.00	625.09	7,126.00	550.09	6,271.00	450.09	5,131.00
50 – 54	612.54	6,983.00	765.70	8,729.00	673.77	7,681.00	551.32	6,285.00
55 – 59	1,053.68	12,012.00	1,317.11	15,015.00	1,159.04	13,213.00	948.33	10,811.00
60 – 64	1,460.09	16,645.00	1,825.09	20,806.00	1,606.14	18,310.00	1,314.12	14,981.00
65 – 69*	1,967.11	22,425.00	2,458.86	28,031.00	2,163.86	24,668.00	1,770.44	20,183.00
70 – 74*	2,408.95	27,462.00	3,011.23	34,328.00	2,649.82	30,208.00	2,168.07	24,716.00
75 – 79*	2,769.91	31,577.00	3,462.37	39,471.00	3,046.93	34,735.00	2,492.89	28,419.00
80+*	3,266.67	37,240.00	4,083.33	46,550.00	3,593.33	40,964.00	2,940.00	33,516.00

LIFESTYLE PLUS

Age Band	150 Excess		180 Excess		300 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 – 17	167.54	1,910.00	162.63	1,854.00	157.72	1,798.00
18 – 20	189.65	2,162.00	184.04	2,098.00	178.42	2,034.00
21 – 24	239.74	2,733.00	232.63	2,652.00	225.61	2,572.00
25 – 29	261.49	2,981.00	253.77	2,893.00	246.14	2,806.00
30 – 34	279.39	3,185.00	271.14	3,091.00	262.98	2,998.00
35 – 39	310.26	3,537.00	301.14	3,433.00	292.02	3,329.00
40 – 44	376.58	4,293.00	365.53	4,167.00	354.47	4,041.00
45 – 49	425.09	4,846.00	412.54	4,703.00	400.09	4,561.00
50 – 54	520.70	5,936.00	505.35	5,761.00	490.00	5,586.00
55 – 59	895.61	10,210.00	869.30	9,910.00	842.98	9,610.00
60 – 64	1,241.05	14,148.00	1,204.56	13,732.00	1,168.07	13,316.00
65 – 69*	1,672.02	19,061.00	1,622.89	18,501.00	1,573.68	17,940.00
70 – 74*	2,047.63	23,343.00	1,987.37	22,656.00	1,927.19	21,970.00
75 – 79*	2,354.39	26,840.00	2,285.18	26,051.00	2,215.96	25,262.00
80+*	2,776.67	31,654.00	2,695.00	30,723.00	2,613.33	29,792.00

Option

USA Elective Treatment – Area 5 rates apply. Please note that all persons to be covered under this Policy must select the same level of cover.

**AETNA
GLOBAL
BENEFITS®**

Group Schemes

Premium discounts can be obtained for Group Schemes where the initial enrolment numbers are three employees or more (excluding Dependents). The higher the enrolment the greater the discount.

COUNTRIES

Afghanistan	1	Colombia	2	Hungary	3	Monaco	3	Somalia	1
Albania	3	Comoros	1	Iceland	3	Mongolia	2	South Africa	1
Algeria	1	Congo	1	India	1	Morocco	1	Spain	3
Andorra	3	Costa Rica	2	Indonesia	2	Mozambique	1	Sri Lanka	1
Angola	1	Croatia	3	Italy	3	Namibia	1	St Kitts & Nevis	4
Antigua and Barbuda	4	Cyprus	3	Ivory Coast	1	Nauru	2	St Lucia	4
Argentina	2	Czech Republic	3	Jamaica	4	Nepal	2	St Martin	4
Armenia	4	Democratic Republic of the Congo	1	Japan	4	Netherlands	3	St Vincent & Grenadines	4
Australia	4	Denmark	3	Jordan	1	Netherlands Antilles	4	Suriname	1
Austria	3	Djibouti	1	Kazakhstan	4	New Zealand	4	Swaziland	1
Azerbaijan	4	Dominica	4	Kenya	1	Nicaragua	2	Sweden	3
Bahamas	4	Dominican Republic	4	Kiribati	2	Niger	1	Switzerland	3
Bahrain	1	East Timor	2	Korea	2	Nigeria	2	Taiwan	4
Bangladesh	1	Ecuador	2	Kuwait	1	Norway	1	Tajikistan	4
Barbados	4	Egypt	1	Kyrgyzstan	4	Oman	1	Tanzania (United Republic of)	1
Belarus	3	El Salvador	2	Laos	2	Pakistan	1	Thailand	2
Belgium	3	Equatorial Guinea	1	Latvia	3	Palau	2	Tonga	2
Belize	4	Eritrea	1	Lebanon	1	Panama	2	Trinidad & Tobago	4
Benin	1	Estonia	3	Liberia	1	Papua New Guinea	2	Tunisia	1
Bhutan	1	Ethiopia	1	Libya	1	Paraguay	2	Turkey	3
Bolivia	2	Fiji	2	Liechtenstein	3	Peru	2	Turkmenistan	4
Bosnia & Herzegovina	3	Finland	3	Lithuania	3	Philippines	3	Turks & Caicos	4
Botswana	1	France	3	Luxembourg	3	Poland	3	Tuvalu	2
Brazil	2	Gabon	1	Macau	4	Portugal	3	Uganda	1
British Virgin Islands	4	Gambia	1	Macedonia	3	Qatar	1	Ukraine	3
British West Indies	4	Georgia	4	Madagascar	1	Romania	3	United Arab Emirates	1
Brunei	2	Germany	3	Malawi	1	Russia	4	United Kingdom	3
Bulgaria	3	Ghana	1	Malaysia	2	Rwanda	1	Uruguay	2
Burkina Faso	1	Gibraltar	3	Maldives	2	Samoa	2	Uzbekistan	4
Burundi	1	Greece	3	Mali	1	San Marino	1	Vanuatu	2
Cambodia	2	Grenada	4	Malta	3	Sao Tome and Principe	1	Venezuela	2
Cameroon	1	Guatemala	2	Marshall Islands	2	Saudi Arabia	1	Vietnam	2
Canada	4	Guinea	1	Mauritania	1	Senegal	1	Yemen	1
Cape Verde	1	Guinea-Bissau	1	Mauritius	1	Seychelles	1	Yugoslavia	3
Cayman Islands	4	Guyana	2	Mexico	2	Sierra Leone	4	Zambia	1
Central African Republic	1	Haiti	4	Micronesia	2	Singapore	3	Zimbabwe	1
Chad	1	Honduras	2	(Federated States of)	2	Slovakia	2		
Chile	2	Hong Kong	4	Moldova	3	Slovenia	3		
China	4					Solomon Islands	2		

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