

All Premiums are in EUR, per Year, per Person.

Coverage for Zone 2. Maximum age to apply: 64 years old (65th birthday). Lifetime Renewability Guaranteed.

Payment frequency surcharge: Semi-Annual (+2%), Quarterly (+4%), Monthly (+6%). Deductibles are per Year, per Person.

Deductibles	NIL	€ 100	€ 500	€ 1,000
<b>VITAL (IP Only)</b>				<b>Limit €770,000 / Year</b>
1 - 17	979	941	804	661
18 - 24	1,240	1,202	1,062	909
25 - 29	1,505	1,467	1,325	1,166
30 - 34	1,703	1,665	1,521	1,359
35 - 39	1,927	1,889	1,744	1,578
40 - 44	2,180	2,142	1,996	1,827
45 - 49	2,558	2,470	2,146	1,991
50 - 54	2,966	2,877	2,549	2,389
55 - 59	4,071	3,983	3,646	3,478
60 - 64	4,954	4,865	4,524	4,352

<b>VITAL (IP Only) with Semi-Private Room Option for China/Hong Kong</b>				
1 - 17	783	746	612	479
18 - 24	992	954	817	673
25 - 29	1,204	1,166	1,026	875
30 - 34	1,362	1,325	1,183	1,027
35 - 39	1,542	1,503	1,361	1,201
40 - 44	1,744	1,706	1,562	1,399
45 - 49	2,047	1,959	1,643	1,496
50 - 54	2,373	2,284	1,963	1,810
55 - 59	3,257	3,169	2,838	2,675
60 - 64	3,963	3,874	3,538	3,370

Deductibles	NIL	€ 100	€ 500	€ 1,000
<b>HARMONY (IP + OP + DENTAL)</b>				<b>Limit €770,000 / Year</b>
1 - 17	1,778	1,666	1,285	928
18 - 24	2,252	2,139	1,743	1,349
25 - 29	2,734	2,621	2,213	1,792
30 - 34	3,093	2,992	2,620	2,219
35 - 39	3,500	3,398	3,022	2,610
40 - 44	3,959	3,858	3,478	3,055
45 - 49	4,646	4,520	4,047	3,525
50 - 54	5,386	5,259	4,781	4,244
55 - 59	7,394	7,267	6,780	6,216
60 - 64	8,996	8,869	8,377	7,800

<b>HARMONY (IP + OP + DENTAL) with Semi-Private Room Option for China/Hong Kong</b>				
1 - 17	1,586	1,481	1,125	798
18 - 24	2,009	1,903	1,532	1,168
25 - 29	2,439	2,333	1,951	1,560
30 - 34	2,760	2,665	2,318	1,947
35 - 39	3,123	3,028	2,677	2,294
40 - 44	3,533	3,438	3,083	2,690
45 - 49	4,146	4,019	3,551	3,042
50 - 54	4,806	4,679	4,205	3,680
55 - 59	6,598	6,471	5,986	5,432
60 - 64	8,027	7,900	7,411	6,841

Deductibles	NIL	€100	€500	€1,000
<b>OPTIMUM (IP + OP + DENTAL + VISION)</b>				Limit €1,232,000 / Year
1 - 17	2,792	2,679	2,270	1,846
18 - 24	3,537	3,423	3,004	2,551
25 - 29	4,293	4,179	3,753	3,281
30 - 34	4,857	4,756	4,370	3,932
35 - 39	5,496	5,394	5,006	4,559
40 - 44	6,218	6,116	5,725	5,272
45 - 49	7,297	7,169	6,682	6,120
50 - 54	8,459	8,331	7,841	7,268
55 - 59	11,612	11,485	10,988	10,397
60 - 64	14,128	14,000	13,501	12,901
<b>OPTIMUM (IP + OP + DENTAL + VISION) with Semi-Private Room Option for China/Hong Kong</b>				
1 - 17	2,569	2,462	2,078	1,680
18 - 24	3,254	3,147	2,752	2,328
25 - 29	3,951	3,843	3,441	2,997
30 - 34	4,470	4,374	4,013	3,604
35 - 39	5,057	4,962	4,598	4,181
40 - 44	5,722	5,626	5,260	4,836
45 - 49	6,714	6,587	6,102	5,546
50 - 54	7,783	7,656	7,168	6,600
55 - 59	10,685	10,558	10,063	9,476
60 - 64	13,000	12,873	12,374	11,778

Deductibles	NIL	€100	€500	€1,000
<b>OPTIMUM 80 (IP + OP + DENTAL + VISION) - (20% Co-Payment)</b>				Limit €1,232,000 / Year
1 - 17	2,452			
18 - 24	3,106			
25 - 29	3,771			
30 - 34	4,266			
35 - 39	4,827			
40 - 44	5,461			
45 - 49	6,408			
50 - 54	7,429			
55 - 59	10,198			
60 - 64	12,408			

<b>OPTIMUM 80 (IP + OP + DENTAL + VISION) - (20% Co-Payment) with Semi-Private Room Option for China/Hong Kong</b>			
1 - 17	2,233		
18 - 24	2,829		
25 - 29	3,434		
30 - 34	3,885		
35 - 39	4,396		
40 - 44	4,973		
45 - 49	5,836		
50 - 54	6,766		
55 - 59	9,288		
60 - 64	11,301		

**All Premiums are for Zone 2**

**Coverage in:**

Countries included in Zone 1 + China - Hong Kong - Japan  
Macau - Mongolia - South Korea - Singapore - Taiwan

**For stays of less than 90 days:**

Belgium - France - Germany - Luxembourg - Netherlands

**For trips up to 60 days outside the zone:**

Worldwide coverage for services and supplies required as a result of an accident or medical emergency

<b>MEDICAL EVACUATION AND REPATRIATION *</b>			<b>OPTIONAL</b>
	Age < 55	Age ≥ 55	
1 Person	152	227	
2 Persons	303	417	
3 Persons or more	455	530	

\* For 2 persons or more, if one person is more than 55, the highest rate applies.