NOW HEALTH INTERNATIONAL

WorldCare premiums

– full medical underwriting

individuals and families

Currency : US Dollars (USD)
Effective date: 1 May 2017

Your WorldCare premium

All WorldCare plans cover you anywhere in the world as standard, excluding the USA.

To work out your premium, we need to know where you are resident at the time you need cover and the age of each person on the plan.

You will see that we have split all the listed countries into 16 areas of the world. In conjunction with our underwriters and based on the most up to date pricing models, we can offer premiums that most accurately reflect the cost of healthcare where you live. This means that you won't be grouped with other countries that have much higher medical costs, which would mean an unnecessarily higher premium.

To find your area, simply select your country of residence from the list across the page and it will tell you the area number your country fits into. If you cannot find your country, please check the excluded countries list on page 3 or contact your intermediary who will find out if we can cover where you are resident.

Plans associated with this price list will be arranged and administered through the appropriate regional Now Health company and underwritten by insurers specified under the selected plan.

Your country of residence

Find your country of residence from this list. It will tell you which Area you need to select when calculating your premium.

Country	Area
Afghanistan	11
Albania	11
Algeria	15
Angola	15
Anguilla	7
Andorra	3
Antigua & Barbuda	7
Argentina	7
Armenia	9
Aruba	7
Australia	9
Austria	9
Azerbaijan	11
Bahamas	7
Bahrain	12
Bangladesh	7
Barbados	7
Belgium	11
Belize	7
Bermuda	7
Benin	11
Bhutan	9
Bolivia	7
Bosnia & Herzegovina	11
Botswana	11
Brazil	5
British Virgin Islands	7
Brunei	11
Bulgaria	9
Burkina Faso	9
Burma/Myanmar	9
Burundi	9
Cambodia	10
Cameroon	11
Cape Verde	11
Cayman Islands	7
Central African Republic	9
Chad	11
Chile	7
China	4
Christmas Island	9
Cocos Island	9
Colombia	7
Comoros	16
Cook Island	9
Costa Rica	7
Cote d'ivoire	16
Croatia	11
Cyprus	7
Czech Republic	11
Dominica	7
Dominican Republic	7
Denmark	11

Country	Area
Djibouti	11
East Timor	9
Ecuador	7
Egypt	16
El Salvador	7
Equatorial Guinea	9
Estonia	9
Eritrea	16
Ethiopia	15
Faroe Islands	11
Federated States of Micronesia	11
Fiji	9
Finland	9
France	11
French Polynesia	9
Guatemala	3
Greece	7
Gabon	9
Gambia	11
Georgia	9
Germany	9
Ghana	16
Gibraltar	9
Greenland	11
Grenada	7
Guadeloupe	7
Guernsey	7
Guinea	11
Guinea-Bissau	11
Guyana	7
Haiti	7
Honduras	3
Hong Kong SAR	2
Hungary	9
Iceland	11
India	11
Indonesia	6
Iraq	16
Ireland	7
Isle of Man	7
Israel	5
Italy	9
Jamaica	7
Japan	10
Jersey	7
Jordan	16
Kazakhstan	11
Kenya	16
Kiribati	9
Kuwait	16
Kyrgyzstan	9
Laos	9
Latvia	9

Country	Area
Lebanon	16
Lesotho	9
Liberia	16
Libya	9
Liechtenstein	7
Lithuania	9
Luxembourg	11
Macau SAR	8
Macedonia	11
Madagascar	11
Malaysia	10
Malawi	16
Maldives	9
Malta	13
Mali	15
Marshall Islands	9
Martinique	7
Mauritius	16
Mauritania	11
Mexico	3
Monaco	5
Mongolia	7
Moldova	9
Montenegro	9
Montserrat	7
Morocco	16
Mozambique	16
Namibia	9
Nauru	9
Nepal	9
Netherland Antilles	7
Netherlands	13
New Caledonia	9
New Zealand	9
Nicaragua	7
Niger	9
Nigeria	16
Norway	13
Oman	12
Outer Mongolia	7
Pakistan	16
Palau	9
Palestine (West Bank & Gaza)	9
Papua New Guinea	11
Panama	7
Paraguay	7
Peru	7
Philippines	15
Portugal	9
Poland	15
Qatar	12
Republic of Congo-Brazzaville	9
Romania	11

Country	Area
Russia	7
Rwanda	9
Samoa	9
San Marino	9
Sao Tome and Principe	9
Senegal	9
Serbia	9
Seychelles	16
Sierra Leone	16
Singapore	4
Slovakia	11
Slovenia	11
Solomon Islands	9
South Korea	8
Spain	5
St Helena	7
St Kitts & Nevis	7
St Lucia	7
St Martin	7
St Vincent & The Grenadines	7
Suriname	7
Swaziland	9
Switzerland	7
Sweden	9
South Africa	16
Sri Lanka	16
Taiwan	14
Tajikistan	9
Tanzania	16
Tibet	4
Thailand	10
Togo	11
Tonga	9
Turkey	7
Turkmenistan	9
Turks & Caicos Islands	7
Tunisia	16
Tuvalu	9
Trinidad & Tobago	7
Uganda	16
Ukraine	9
Uzbekistan	9
United Arab Emirates	12
United Kingdom	5
Uruguay	7
US Elective	1
Vanuatu	9
Venezuela	7
Vietnam	8
Yemen	7
Zambia	16

Areas of cover

All the countries we can and cannot cover are listed here.

Area 1

US Elective - For those people who want to access non-emergency healthcare in the USA (not available to residents of the USA).

Area 2

Hong Kong SAR	

Area 3

Andorra	Honduras
Guatemala	Mexico

Area 4

China*	Singapore▲
Tibet	

* *Please refer to RMB premium table for RMB China rates.*
▲ *Excluding Singapore GST.*

Area 5

Brazil	Spain
Israel	United Kingdom
Monaco	

Area 6

Indonesia	

Area 7

Anguilla	Cayman Islands	Guadeloupe	Montserrat	St Martin
Antigua & Barbuda	Chile	Guernsey	Netherland Antilles	St Vincent & The Grenadines
Argentina	Colombia	Guyana	Nicaragua	Suriname
Aruba	Costa Rica	Haiti	Outer Mongolia	Switzerland
Bahamas	Cyprus	Ireland	Panama	Trinidad & Tobago
Bangladesh	Dominica	Isle of Man	Paraguay	Turkey
Barbados	Dominican Republic	Jamaica	Peru	Turks & Caicos Islands
Belize	Ecuador	Jersey	Russia	Uruguay
Bermuda	El Salvador	Liechtenstein	St Helena	Venezuela
Bolivia	Greece	Martinique	St Kitts & Nevis	Yemen
British Virgin Islands	Grenada	Mongolia	St Lucia	

Area 8

Macau SAR	South Korea	Vietnam		

Area 9

Armenia	Equatorial Guinea	Laos	New Zealand	Swaziland
Australia	Estonia	Latvia	Niger	Sweden
Austria	Fiji	Lesotho	Palau	Tajikistan
Bhutan	Finland	Libya	Palestine (West Bank & Gaza)	Tonga
Bulgaria	French Polynesia	Lithuania	Portugal	Turkmenistan
Burkina Faso	Gabon	Maldives	Republic of Congo-Brazzaville	Tuvalu
Burma/Myanmar	Georgia	Marshall Islands	Rwanda	Ukraine
Burundi	Germany	Moldova	Samoa	Uzbekistan
Central African Republic	Gibraltar	Montenegro	San Marino	Vanuatu
Christmas Island	Hungary	Namibia	Sao Tome and Principe	
Cocos Island	Italy	Nauru	Senegal	
Cook Island	Kiribati	Nepal	Serbia	
East Timor	Kyrgyzstan	New Caledonia	Solomon Islands	

Area 10

Cambodia	Japan	Malaysia	Thailand	

Area 11

Afghanistan	Brunei	Djibouti	Guinea-Bissau	Mauritania
Albania	Cameroon	Faroe Islands	Iceland	Papua New Guinea
Azerbaijan	Cape Verde	Federated States of Micronesia	India	Romania
Belgium	Chad	France	Kazakhstan	Slovakia
Benin	Croatia	Gambia	Luxembourg	Slovenia
Bosnia & Herzegovina	Czech Republic	Greenland	Macedonia	Togo
Botswana	Denmark	Guinea	Madagascar	

Area 12

Bahrain	Qatar
Oman	United Arab Emirates

Area 13

Malta	Norway
Netherlands	

Area 14

Taiwan	

Area 15

Algeria	Mali
Angola	Philippines
Ethiopia	Poland

Area 16

Comoros	Iraq	Liberia	Nigeria	Sri Lanka
Cote d'ivoire	Jordan	Malawi	Pakistan	Tanzania
Egypt	Kenya	Mauritius	Seychelles	Tunisia
Eritrea	Kuwait	Morocco	Sierra Leone	Uganda
Ghana	Lebanon	Mozambique	South Africa	Zambia

Excluded countries

We cannot offer cover if you reside in any of the following countries:

Belarus	Democratic Republic of Congo (Kinshasa)	Saudi Arabia	Sudan	Zimbabwe
Canada	Iran	Somalia	Syria	
Cuba	North Korea	South Sudan	United States of America and any dependency	

How to calculate your premium

1 **Decide on the most appropriate cover that meets your needs.** You can select from one of our four WorldCare plans: Essential, Advance, Excel or Apex.

2 **Select the area of cover.** Please select the area of cover based on your country of residence. The premiums are also age-related, based on your current age. For child dependants refer to the (0-17) age band.

3 **Decide on the annual deductible** that you would like to apply to your plan. These range from a nil deductible to a USD 15,000 deductible. Remember that a higher annual deductible will reduce your plan premium.

4 If you have chosen an optional deductible (i.e. not a nil deductible), you will also need to **select one of our four out-patient options.** The out-patient treatment options available for each plan are set out below:

5 **Choose any Additional Options** that are available for the WorldCare plan you have selected. For example these might include Extended Medical Evacuation or our Wellness Option.

6 **Calculate the premium using our premium tables below. Remember to check whether a premium charge or discount applies** based on any out-patient options and Additional Options you have selected – see tables below.

Please note, if you are applying for one of our plans but have a policy in force already with another insurer, we may be able to offer you a continuous transfer subject to a 3% charge applied to our published rates.

Please note that your WorldCare premium may be subject to Insurance Premium Tax based on your country of residence.

Out- Patient Treatment Options

	Co-Insurance		Excess per visit	
Essential *	10% co-insurance	20% co-insurance	Not applicable	Not applicable
Advance ▲	10% co-insurance	20% co-insurance	USD 25 per visit excess	USD 15 per visit excess
Excel ▲	10% co-insurance	20% co-insurance	USD 25 per visit excess	USD 15 per visit excess
Apex ▲	10% co-insurance	20% co-insurance	USD 25 per visit excess	USD 15 per visit excess

* *On WorldCare Essential if you choose an optional deductible (i.e. not a nil deductible) and an out-patient charges option, you must also select a co-insurance out-patient treatment option.*
Out-patient treatment is not included as standard for WorldCare Essential.

▲ *If you choose an optional deductible (i.e. not a nil deductible), you must also choose an out-patient co-insurance option or an out-patient per visit excess option.*

Out-patient options explained

If your plan covers out-patient treatment and you have selected an optional deductible, i.e. not a nil deductible, you will need to select one of our four out-patient options*.

These include either a 10% or 20% co-insurance. This means you will pay either 10% or 20% of any costs incurred for out-patient treatment.

Alternatively you can select a USD 15 or USD 25 per visit excess, which means you will pay that amount every time you seek out-patient treatment.

Please note: A co-insurance will automatically be applied in the following instances.

- A 20% co-insurance will automatically be applied to all out-patient dental claims.
- A 50% co-insurance will be automatically applied for orthodontic treatment.
- If Area 1 is selected for USA Elective treatment, a co-insurance of 50% will apply for treatment received in a hospital that is not listed in the Now Health International Provider Network.

Out-patient options

Please remember to apply the following premium charges or discounts when calculating your premium, depending on the out-patient option you have chosen.

	Essential	Advance	Excel	Apex
10% Co-Insurance Out-Patient Treatment	6%* discount	6% discount	6% discount	6% discount
20% Co-Insurance Out-Patient Treatment	12%*discount	12% discount	12% discount	12% discount
USD 15 per visit excess	–	4.5% discount	4.5% discount	4.5% discount
USD 25 per visit excess	–	12.5% discount	12.5% discount	12.5% discount

** This out-patient option can only be applied for Essential if you have selected out-patient charges or out-patient charges option 2 for this plan.*

Additional Options

If you have chosen any Additional Options for your plan, please remember to apply the following premium charges or discounts when calculating your premium.

	Essential	Advance	Excel	Apex
Out-Patient Charges (Available for Essential Only)	24% loading	–	–	–
Out-Patient Charges Option 2 (Available for Essential Only)	50% loading	–	–	–
Extended Medical Evacuation	USD 100 fixed fee per member	USD 100 fixed fee per member	USD 100 fixed fee per member	USD 100 fixed fee per member
Wellness, Optical and Vaccinations	–	USD 475 fixed fee per member	USD 475 fixed fee per member	USD 475 fixed fee per member
Wellness, Optical and Vaccinations Option 2	–	USD 850 fixed fee per member	USD 850 fixed fee per member	USD 850 fixed fee per member

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Area 1 – USD Essential

Deductible	Nil		1,000		2,500		5,000		10,000		15,000	
Age Band	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**
0 - 17	193.81	2215	182.26	2083	164.76	1883	145.43	1662	126	1440	106.66	1219
18 - 25	237.04	2709	222.86	2547	201.51	2303	177.80	2032	154.09	1761	130.38	1490
26 - 30	272.21	3111	255.94	2925	231.44	2645	204.23	2334	177.01	2023	149.80	1712
31 - 35	299.69	3425	281.75	3220	254.80	2912	224.79	2569	194.86	2227	164.85	1884
36 - 40	326.38	3730	306.86	3507	277.46	3171	244.83	2798	212.19	2425	179.55	2052
41 - 45	383.08	4378	360.15	4116	325.68	3722	287.35	3284	249.03	2846	210.70	2408
46 - 50	448.61	5127	421.75	4820	381.33	4358	336.53	3846	291.64	3333	246.75	2820
51 - 55	601.48	6874	565.43	6462	511.26	5843	451.15	5156	391.04	4469	330.84	3781
56 - 60	731.24	8357	687.40	7856	621.60	7104	548.45	6268	475.39	5433	402.24	4597
61 - 65	994.96	11371	935.29	10689	845.78	9666	746.29	8529	646.80	7392	547.31	6255
66 - 70	1374.28	15706	1291.85	14764	1168.21	13351	1030.75	11780	893.29	10209	755.91	8639
71 - 75	1698.99	19417	1597.05	18252	1444.19	16505	1274.26	14563	1104.43	12622	934.50	10680
76 - 79	2099.21	23991	1973.30	22552	1784.39	20393	1574.48	17994	1364.56	15595	1154.65	13196
80+ (renewals only)	2311.75	26420	2173.06	24835	1964.99	22457	1733.81	19815	1502.64	17173	1271.46	14531

Area 1 – USD Advance

Deductible	Nil		1,000		2,500		5,000		10,000		15,000	
Age Band	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**
0 - 17	435.31	4975	422.28	4826	400.49	4577	376.60	4304	348.25	3980	330.84	3781
18 - 25	532.09	6081	516.16	5899	489.56	5595	460.34	5261	425.69	4865	404.43	4622
26 - 30	611.89	6993	593.60	6784	562.98	6434	529.29	6049	489.56	5595	465.06	5315
31 - 35	673.05	7692	652.93	7462	619.24	7077	582.23	6654	538.48	6154	511.53	5846
36 - 40	732.55	8372	710.59	8121	674.01	7703	633.68	7242	586.08	6698	556.76	6363
41 - 45	861.26	9843	835.45	9548	792.40	9056	745.06	8515	689.06	7875	654.59	7481
46 - 50	1008.26	11523	978.08	11178	927.68	10602	872.20	9968	806.66	9219	766.33	8758
51 - 55	1351.26	15443	1310.75	14980	1243.20	14208	1168.91	13359	1081.06	12355	1026.99	11737
56 - 60	1643.25	18780	1593.99	18217	1511.83	17278	1421.44	16245	1314.60	15024	1248.89	14273
61 - 65	2236.41	25559	2169.39	24793	2057.56	23515	1934.54	22109	1789.20	20448	1699.69	19425
66 - 70	3089.10	35304	2996.44	34245	2842	32480	2672.08	30538	2471.35	28244	2347.80	26832
71 - 75	3819.64	43653	3705.10	42344	3514.09	40161	3304	37760	3055.76	34923	2902.99	33177
76 - 79	4719.05	53932	4577.56	52315	4341.58	49618	4082.05	46652	3775.28	43146	3586.54	40989
80+ (renewals only)	5196.89	59393	5041.05	57612	4781.18	54642	4495.31	51375	4157.56	47515	3949.66	45139

Area 1 – USD Excel

Deductible	Nil		1,000		2,500		5,000		10,000		15,000	
Age Band	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**
0 - 17	506.71	5791	491.58	5618	466.20	5328	438.38	5010	405.39	4633	385.18	4402
18 - 25	619.59	7081	601.04	6869	570.06	6515	536.03	6126	495.69	5665	470.93	5382
26 - 30	712.43	8142	691.08	7898	655.46	7491	616.26	7043	569.98	6514	541.45	6188
31 - 35	783.91	8959	760.46	8691	721.26	8243	678.13	7750	627.20	7168	595.79	6809
36 - 40	853.13	9750	827.58	9458	784.88	8970	737.98	8434	682.50	7800	648.38	7410
41 - 45	1003.10	11464	973.09	11121	922.86	10547	867.74	9917	802.55	9172	762.39	8713
46 - 50	1173.81	13415	1138.64	13013	1079.93	12342	1015.35	11604	939.05	10732	892.15	10196
51 - 55	1573.43	17982	1526.26	17443	1447.60	16544	1361.06	15555	1258.78	14386	1195.86	13667
56 - 60	1913.36	21867	1855.96	21211	1760.33	20118	1655.06	18915	1530.73	17494	1454.16	16619
61 - 65	2604.26	29763	2526.21	28871	2395.93	27382	2252.69	25745	2083.46	23811	1979.25	22620
66 - 70	3597.04	41109	3489.15	39876	3309.34	37821	3111.50	35560	2877.70	32888	2733.76	31243
71 - 75	4447.80	50832	4314.45	49308	4092.03	46766	3847.38	43970	3558.28	40666	3380.39	38633
76 - 79	5495.18	62802	5330.33	60918	5055.58	57778	4753.35	54324	4396.18	50242	4176.38	47730
80+ (renewals only)	6051.50	69160	5870.03	67086	5567.45	63628	5234.60	59824	4841.20	55328	4599.18	52562

Area 1 – USD Apex

Deductible	Nil		1,000		2,500		5,000		10,000		15,000	
Age Band	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**
0 - 17	606.03	6926	587.91	6719	557.55	6372	524.21	5991	484.84	5541	460.60	5264
18 - 25	938.96	10731	910.88	10410	863.89	9873	812.26	9283	751.19	8585	713.65	8156
26 - 30	1120.88	12810	1087.28	12426	1031.28	11786	969.59	11081	896.70	10248	851.90	9736
31 - 35	1181.16	13499	1145.81	13095	1086.75	12420	1021.74	11677	945	10800	897.75	10260
36 - 40	1272.16	14539	1234.01	14103	1170.40	13376	1100.49	12577	1017.80	11632	966.88	11050
41 - 45	1363.16	15579	1322.30	15112	1254.14	14333	1179.15	13476	1090.60	12464	1036.09	11841
46 - 50	1403.59	16041	1361.50	15560	1291.33	14758	1214.15	13876	1122.89	12833	1066.80	12192
51 - 55	1881.43	21502	1824.99	20857	1730.93	19782	1627.50	18600	1505.18	17202	1429.93	16342
56 - 60	2287.78	26146	2219.18	25362	2104.81	24055	1978.99	22617	1830.24	20917	1738.71	19871
61 - 65	3113.69	35585	3020.33	34518	2864.66	32739	2693.43	30782	2490.95	28468	2366.44	27045
66 - 70	4300.63	49150	4171.65	47676	3956.58	45218	3720.06	42515	3440.50	39320	3268.48	37354
71 - 75	5317.81	60775	5158.30	58952	4892.39	55913	4599.96	52571	4254.25	48620	4041.54	46189
76 - 79	6570.03	75086	6372.98	72834	6044.50	69080	5683.13	64950	5256.04	60069	4993.28	57066
80+ (renewals only)	7235.20	82688	7018.20	80208	6656.39	76073	6258.53	71526	5788.21	66151	5498.76	62843

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Area 2 – USD Essential

Deductible	Nil		1,000		2,500		5,000		10,000		15,000	
Age Band	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**
0 - 17	143.85	1644	135.28	1546	122.33	1398	107.89	1233	93.54	1069	79.19	905
18 - 25	175.88	2010	165.38	1890	149.54	1709	131.95	1508	114.36	1307	96.78	1106
26 - 30	202.21	2311	190.14	2173	171.94	1965	151.73	1734	131.51	1503	111.30	1272
31 - 35	222.43	2542	209.13	2390	189.09	2161	166.86	1907	144.64	1653	122.41	1399
36 - 40	242.03	2766	227.59	2601	205.80	2352	181.56	2075	157.33	1798	133.18	1522
41 - 45	284.64	3253	267.58	3058	242.03	2766	213.50	2440	185.06	2115	156.63	1790
46 - 50	332.94	3805	312.99	3577	283.06	3235	249.73	2854	216.48	2474	183.14	2093
51 - 55	446.34	5101	419.56	4795	379.40	4336	334.78	3826	290.15	3316	245.53	2806
56 - 60	542.76	6203	510.21	5831	461.39	5273	407.14	4653	352.80	4032	298.55	3412
61 - 65	738.68	8442	694.40	7936	627.90	7176	554.05	6332	480.20	5488	406.35	4644
66 - 70	1020.34	11661	959.18	10962	867.30	9912	765.28	8746	663.25	7580	561.23	6414
71 - 75	1261.66	14419	1185.98	13554	1072.49	12257	946.31	10815	820.14	9373	693.96	7931
76 - 79	1558.55	17812	1465.10	16744	1324.84	15141	1168.91	13359	1013.08	11578	857.24	9797
80+ (renewals only)	1716.23	19614	1613.33	18438	1458.80	16672	1287.21	14711	1115.63	12750	943.95	10788

Area 2 – USD Advance

Deductible	Nil		1,000		2,500		5,000		10,000		15,000	
Age Band	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**
0 - 17	321.39	3673	311.76	3563	295.75	3380	278.08	3178	257.16	2939	244.30	2792
18 - 25	393.23	4494	381.50	4360	361.81	4135	340.20	3888	314.65	3596	298.90	3416
26 - 30	452.03	5166	438.55	5012	415.89	4753	391.04	4469	361.64	4133	343.61	3927
31 - 35	497.61	5687	482.74	5517	457.89	5233	430.50	4920	398.13	4550	378.26	4323
36 - 40	541.45	6188	525.26	6003	498.14	5693	468.39	5353	433.21	4951	411.51	4703
41 - 45	636.48	7274	617.40	7056	585.64	6693	550.64	6293	509.25	5820	483.79	5529
46 - 50	744.71	8511	722.40	8256	685.21	7831	644.26	7363	595.79	6809	566.04	6469
51 - 55	998.55	11412	968.63	11070	918.75	10500	863.80	9872	798.88	9130	758.98	8674
56 - 60	1214.24	13877	1177.84	13461	1117.11	12767	1050.35	12004	971.43	11102	922.86	10547
61 - 65	1652.61	18887	1603.09	18321	1520.49	17377	1429.58	16338	1322.13	15110	1256.06	14355
66 - 70	2282.61	26087	2214.19	25305	2100.09	24001	1974.53	22566	1826.13	20870	1734.86	19827
71 - 75	2822.14	32253	2737.53	31286	2596.39	29673	2441.16	27899	2257.76	25803	2144.89	24513
76 - 79	3487.05	39852	3382.49	38657	3208.10	36664	3016.30	34472	2789.68	31882	2650.20	30288
80+ (renewals only)	3840.11	43887	3724.96	42571	3532.99	40377	3321.76	37963	3072.13	35110	2918.56	33355

Area 2 – USD Excel

Deductible	Nil		1,000		2,500		5,000		10,000		15,000	
Age Band	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**
0 - 17	374.50	4280	363.30	4152	344.58	3938	324.01	3703	299.60	3424	284.64	3253
18 - 25	457.80	5232	444.15	5076	421.23	4814	396.03	4526	366.28	4186	347.99	3977
26 - 30	526.23	6014	510.48	5834	484.14	5533	455.26	5203	421.05	4812	399.96	4571
31 - 35	579.34	6621	562.01	6423	533.05	6092	501.20	5728	463.49	5297	440.30	5032
36 - 40	630.35	7204	611.45	6988	579.95	6628	545.30	6232	504.35	5764	479.15	5476
41 - 45	741.04	8469	718.81	8215	681.80	7792	641.03	7326	592.90	6776	563.24	6437
46 - 50	867.13	9910	841.14	9613	797.83	9118	750.14	8573	693.70	7928	659.05	7532
51 - 55	1162.61	13287	1127.79	12889	1069.69	12225	1005.73	11494	930.13	10630	883.66	10099
56 - 60	1414.09	16161	1371.74	15677	1301.04	14869	1223.25	13980	1131.29	12929	1074.76	12283
61 - 65	1924.48	21994	1866.81	21335	1770.56	20235	1664.69	19025	1539.65	17596	1462.65	16716
66 - 70	2657.99	30377	2578.28	29466	2445.36	27947	2299.24	26277	2126.43	24302	2020.11	23087
71 - 75	3286.33	37558	3187.80	36432	3023.48	34554	2842.70	32488	2629.11	30047	2497.69	28545
76 - 79	4060.44	46405	3938.64	45013	3735.64	42693	3512.34	40141	3248.35	37124	3085.95	35268
80+ (renewals only)	4471.69	51105	4337.55	49572	4113.99	47017	3868.03	44206	3577.35	40884	3398.50	38840

Area 2 – USD Apex

Deductible	Nil		1,000		2,500		5,000		10,000		15,000	
Age Band	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**
0 - 17	469.96	5371	455.88	5210	432.43	4942	406.53	4646	375.99	4297	357.18	4082
18 - 25	690.29	7889	669.64	7653	635.08	7258	597.10	6824	552.30	6312	524.65	5996
26 - 30	817.43	9342	792.93	9062	752.06	8595	707.09	8081	653.98	7474	621.25	7100
31 - 35	869.14	9933	843.15	9636	799.66	9139	751.89	8593	695.36	7947	660.63	7550
36 - 40	938.09	10721	910	10400	863.10	9864	811.48	9274	750.49	8577	712.95	8148
41 - 45	1026.11	11727	995.40	11376	944.04	10789	887.60	10144	820.93	9382	779.89	8913
46 - 50	1088.59	12441	1055.95	12068	1001.53	11446	941.68	10762	870.89	9953	827.40	9456
51 - 55	1459.68	16682	1415.93	16182	1342.95	15348	1262.63	14430	1167.78	13346	1109.41	12679
56 - 60	1774.76	20283	1721.56	19675	1632.84	18661	1535.19	17545	1419.86	16227	1348.90	15416
61 - 65	2415.96	27611	2343.51	26783	2222.76	25403	2089.85	23884	1932.79	22089	1836.19	20985
66 - 70	3336.64	38133	3236.63	36990	3069.76	35083	2886.28	32986	2669.36	30507	2535.93	28982
71 - 75	4125.89	47153	4002.16	45739	3795.84	43381	3568.95	40788	3300.76	37723	3135.74	35837
76 - 79	5097.23	58254	4944.36	56507	4689.48	53594	4409.13	50390	4077.85	46604	3873.98	44274
80+ (renewals only)	5613.56	64155	5445.21	62231	5164.51	59023	4855.81	55495	4490.85	51324	4266.33	48758

NOW HEALTH INTERNATIONAL

Area 3 – USD Essential

Deductible	Nil		1,000		2,500		5,000		10,000		15,000	
Age Band	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**
0 - 17	96.78	1106	91	1040	82.34	941	72.63	830	62.91	719	53.29	609
18 - 25	118.30	1352	111.21	1271	100.63	1150	88.73	1014	76.91	879	65.10	744
26 - 30	135.89	1553	127.75	1460	115.59	1321	101.94	1165	88.38	1010	74.81	855
31 - 35	149.63	1710	140.70	1608	127.23	1454	112.26	1283	97.30	1112	82.34	941
36 - 40	162.93	1862	153.21	1751	138.51	1583	122.24	1397	105.96	1211	89.69	1025
41 - 45	191.36	2187	179.90	2056	162.66	1859	143.59	1641	124.43	1422	105.26	1203
46 - 50	223.91	2559	210.53	2406	190.40	2176	168	1920	145.60	1664	123.20	1408
51 - 55	300.30	3432	282.36	3227	255.33	2918	225.23	2574	195.21	2231	165.20	1888
56 - 60	365.14	4173	343.26	3923	310.45	3548	273.88	3130	237.39	2713	200.90	2296
61 - 65	496.91	5679	467.16	5339	422.45	4828	372.75	4260	323.05	3692	273.35	3124
66 - 70	686.26	7843	645.14	7373	583.36	6667	514.76	5883	446.08	5098	377.48	4314
71 - 75	848.58	9698	797.74	9117	721.35	8244	636.48	7274	551.60	6304	466.73	5334
76 - 79	1048.43	11982	985.60	11264	891.19	10185	786.36	8987	681.54	7789	576.71	6591
80+ (renewals only)	1154.48	13194	1085.26	12403	981.31	11215	865.90	9896	750.49	8577	634.99	7257

Area 3 – USD Advance

Deductible	Nil		1,000		2,500		5,000		10,000		15,000	
Age Band	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**
0 - 17	194.69	2225	188.91	2159	179.11	2047	168.44	1925	155.75	1780	147.96	1691
18 - 25	238.09	2721	231	2640	219.10	2504	205.98	2354	190.49	2177	180.95	2068
26 - 30	273.88	3130	265.74	3037	252	2880	236.95	2708	219.10	2504	208.16	2379
31 - 35	301.18	3442	292.16	3339	277.11	3167	260.58	2978	240.98	2754	228.90	2616
36 - 40	327.78	3746	317.98	3634	301.61	3447	283.59	3241	262.24	2997	249.11	2847
41 - 45	385.53	4406	373.98	4274	354.73	4054	333.55	3812	308.44	3525	293.04	3349
46 - 50	451.06	5155	437.59	5001	415.01	4743	390.25	4460	360.85	4124	342.83	3918
51 - 55	604.63	6910	586.51	6703	556.33	6358	523.08	5978	483.70	5528	459.55	5252
56 - 60	735.26	8403	713.21	8151	676.46	7731	636.04	7269	588.26	6723	558.86	6387
61 - 65	1000.56	11435	970.55	11092	920.59	10521	865.55	9892	800.45	9148	760.46	8691
66 - 70	1381.98	15794	1340.59	15321	1271.46	14531	1195.43	13662	1105.65	12636	1050.35	12004
71 - 75	1708.70	19528	1657.51	18943	1572.03	17966	1478.05	16892	1367.01	15623	1298.68	14842
76 - 79	2111.03	24126	2047.76	23403	1942.15	22196	1826.04	20869	1688.84	19301	1604.40	18336
80+ (renewals only)	2324.70	26568	2254.96	25771	2138.76	24443	2010.93	22982	1859.81	21255	1766.80	20192

Area 3

Andorra
Guatemala
Honduras
Mexico

Area 3 – USD Excel

Deductible	Nil		1,000		2,500		5,000		10,000		15,000	
Age Band	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**
0 - 17	228.20	2608	221.38	2530	210	2400	197.40	2256	182.61	2087	173.51	1983
18 - 25	278.95	3188	270.64	3093	256.64	2933	241.33	2758	223.21	2551	212.01	2423
26 - 30	320.78	3666	311.24	3557	295.14	3373	277.55	3172	256.64	2933	243.86	2787
31 - 35	353.15	4036	342.56	3915	324.98	3714	305.55	3492	282.54	3229	268.45	3068
36 - 40	384.13	4390	372.66	4259	353.41	4039	332.33	3798	307.30	3512	291.99	3337
41 - 45	451.68	5162	438.20	5008	415.63	4750	390.78	4466	361.38	4130	343.35	3924
46 - 50	528.59	6041	512.75	5860	486.33	5558	457.28	5226	422.89	4833	401.80	4592
51 - 55	708.58	8098	687.40	7856	651.96	7451	612.94	7005	566.91	6479	538.56	6155
56 - 60	861.53	9846	835.71	9551	792.66	9059	745.24	8517	689.24	7877	654.76	7483
61 - 65	1172.50	13400	1137.33	12998	1078.70	12328	1014.21	11591	938	10720	891.10	10184
66 - 70	1619.36	18507	1570.80	17952	1489.86	17027	1400.79	16009	1295.53	14806	1230.78	14066
71 - 75	2002.35	22884	1942.33	22198	1842.23	21054	1732.06	19795	1601.95	18308	1521.80	17392
76 - 79	2473.89	28273	2399.69	27425	2276.05	26012	2139.99	24457	1979.16	22619	1880.20	21488
80+ (renewals only)	2724.49	31137	2642.76	30203	2506.61	28647	2356.73	26934	2179.63	24910	2070.69	23665

Area 3 – USD Apex

Deductible	Nil		1,000		2,500		5,000		10,000		15,000	
Age Band	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**
0 - 17	288.05	3292	279.48	3194	265.04	3029	249.20	2848	230.48	2634	218.93	2502
18 - 25	446.43	5102	433.04	4949	410.73	4694	386.23	4414	357.18	4082	339.33	3878
26 - 30	532.61	6087	516.69	5905	490.09	5601	460.78	5266	426.13	4870	404.86	4627
31 - 35	561.40	6416	544.60	6224	516.51	5903	485.63	5550	449.14	5133	426.74	4877
36 - 40	604.71	6911	586.60	6704	556.41	6359	523.16	5979	483.79	5529	459.64	5253
41 - 45	647.85	7404	628.43	7182	596.05	6812	560.44	6405	518.35	5924	492.45	5628
46 - 50	667.10	7624	647.15	7396	613.81	7015	577.06	6595	533.75	6100	507.06	5795
51 - 55	894.25	10220	867.48	9914	822.76	9403	773.59	8841	715.40	8176	679.70	7768
56 - 60	1087.19	12425	1054.64	12053	1000.21	11431	940.45	10748	869.75	9940	826.26	9443
61 - 65	1479.71	16911	1435.35	16404	1361.41	15559	1280.04	14629	1183.79	13529	1124.64	12853
66 - 70	2043.74	23357	1982.49	22657	1880.29	21489	1767.85	20204	1635.03	18686	1553.30	17752
71 - 75	2527	28880	2451.23	28014	2324.88	26570	2185.93	24982	2021.60	23104	1920.54	21949
76 - 79	3122.18	35682	3028.55	34612	2872.45	32828	2700.69	30865	2497.78	28546	2372.91	27119
80+ (renewals only)	3438.23	39294	3335.15	38116	3163.21	36151	2974.13	33990	2750.65	31436	2613.10	29864

NOW HEALTH INTERNATIONAL

Area 4 – USD Essential

Deductible	Nil		1,000		2,500		5,000		10,000		15,000	
Age Band	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**
0 - 17	92.66	1059	87.15	996	78.84	901	69.56	795	60.29	689	51.01	583
18 - 25	113.31	1295	106.58	1218	96.34	1101	85.05	972	73.68	842	62.39	713
26 - 30	130.11	1487	122.33	1398	110.60	1264	97.65	1116	84.61	967	71.58	818
31 - 35	143.33	1638	134.75	1540	121.89	1393	107.54	1229	93.19	1065	78.84	901
36 - 40	155.93	1782	146.65	1676	132.56	1515	116.99	1337	101.41	1159	85.84	981
41 - 45	183.31	2095	172.38	1970	155.84	1781	137.55	1572	119.18	1362	100.89	1153
46 - 50	214.38	2450	201.51	2303	182.26	2083	160.83	1838	139.39	1593	117.95	1348
51 - 55	287.53	3286	270.29	3089	244.48	2794	215.69	2465	186.90	2136	158.20	1808
56 - 60	349.56	3995	328.65	3756	297.15	3396	262.24	2997	227.24	2597	192.33	2198
61 - 65	475.74	5437	447.21	5111	404.43	4622	356.83	4078	309.31	3535	261.71	2991
66 - 70	656.95	7508	617.58	7058	558.43	6382	492.71	5631	427.09	4881	361.38	4130
71 - 75	812.35	9284	763.61	8727	690.55	7892	609.26	6963	528.06	6035	446.86	5107
76 - 79	1003.63	11470	943.43	10782	853.13	9750	752.76	8603	652.40	7456	552.04	6309
80+ (renewals only)	1105.21	12631	1038.98	11874	939.49	10737	828.98	9474	718.46	8211	607.95	6948

Area 4 – USD Advance

Deductible	Nil		1,000		2,500		5,000		10,000		15,000	
Age Band	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**
0 - 17	196.44	2245	190.58	2178	180.78	2066	169.93	1942	157.15	1796	149.36	1707
18 - 25	240.36	2747	233.19	2665	221.20	2528	207.99	2377	192.33	2198	182.70	2088
26 - 30	276.41	3159	268.19	3065	254.36	2907	239.14	2733	221.20	2528	210.09	2401
31 - 35	304.24	3477	295.14	3373	279.91	3199	263.20	3008	243.43	2782	231.26	2643
36 - 40	330.93	3782	321.04	3669	304.50	3480	286.30	3272	264.78	3026	251.56	2875
41 - 45	389.11	4447	377.48	4314	358.05	4092	336.61	3847	311.33	3558	295.75	3380
46 - 50	455.18	5202	441.53	5046	418.78	4786	393.75	4500	364.18	4162	345.98	3954
51 - 55	610.40	6976	592.11	6767	561.58	6418	528.06	6035	488.34	5581	463.93	5302
56 - 60	742.09	8481	719.86	8227	682.76	7803	641.99	7337	593.69	6785	564.03	6446
61 - 65	1009.84	11541	979.56	11195	929.08	10618	873.51	9983	807.89	9233	767.55	8772
66 - 70	1394.93	15942	1353.10	15464	1283.36	14667	1206.63	13790	1115.98	12754	1060.15	12116
71 - 75	1724.36	19707	1672.65	19116	1586.46	18131	1491.61	17047	1379.53	15766	1310.58	14978
76 - 79	2130.71	24351	2066.84	23621	1960.26	22403	1843.10	21064	1704.59	19481	1619.36	18507
80+ (renewals only)	2346.49	26817	2276.14	26013	2158.80	24672	2029.74	23197	1877.23	21454	1783.34	20381

Area 4

China*
Singapore▲
Tibet

* *Please refer to RMB premium table for RMB China rates.*
▲ *Excluding Singapore GST.*

Area 4 – USD Excel

Deductible	Nil		1,000		2,500		5,000		10,000		15,000	
Age Band	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**
0 - 17	227.76	2603	220.94	2525	209.56	2395	197.05	2252	182.26	2083	173.16	1979
18 - 25	278.16	3179	269.85	3084	255.94	2925	240.63	2750	222.60	2544	211.49	2417
26 - 30	319.73	3654	310.19	3545	294.18	3362	276.59	3161	255.85	2924	243.08	2778
31 - 35	352.01	4023	341.51	3903	323.93	3702	304.50	3480	281.66	3219	267.58	3058
36 - 40	383.08	4378	371.61	4247	352.45	4028	331.36	3787	306.51	3503	291.20	3328
41 - 45	450.45	5148	436.98	4994	414.49	4737	389.73	4454	360.41	4119	342.39	3913
46 - 50	527.19	6025	511.44	5845	485.01	5543	456.05	5212	421.75	4820	400.66	4579
51 - 55	706.65	8076	685.48	7834	650.13	7430	611.28	6986	565.34	6461	537.08	6138
56 - 60	859.34	9821	833.61	9527	790.65	9036	743.40	8496	687.49	7857	653.10	7464
61 - 65	1169.53	13366	1134.53	12966	1075.99	12297	1011.68	11562	935.64	10693	888.91	10159
66 - 70	1615.16	18459	1566.78	17906	1486.01	16983	1397.20	15968	1292.20	14768	1227.54	14029
71 - 75	1997.19	22825	1937.34	22141	1837.41	20999	1727.60	19744	1597.75	18260	1517.86	17347
76 - 79	2467.59	28201	2393.56	27355	2270.19	25945	2134.48	24394	1974.09	22561	1875.39	21433
80+ (renewals only)	2717.31	31055	2635.85	30124	2499.96	28571	2350.51	26863	2173.85	24844	2065.18	23602

Area 4 – USD Apex

Deductible	Nil		1,000		2,500		5,000		10,000		15,000	
Age Band	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**
0 - 17	313.16	3579	303.80	3472	288.14	3293	270.90	3096	250.60	2864	238.09	2721
18 - 25	459.99	5257	446.25	5100	423.24	4837	397.95	4548	368.03	4206	349.65	3996
26 - 30	544.60	6224	528.33	6038	501.11	5727	471.10	5384	435.75	4980	413.96	4731
31 - 35	579.08	6618	561.75	6420	532.79	6089	500.94	5725	463.31	5295	440.13	5030
36 - 40	625.01	7143	606.29	6929	575.05	6572	540.66	6179	500.06	5715	475.04	5429
41 - 45	683.81	7815	663.34	7581	629.13	7190	591.50	6760	547.05	6252	519.75	5940
46 - 50	725.46	8291	703.76	8043	667.45	7628	627.55	7172	580.39	6633	551.43	6302
51 - 55	972.48	11114	943.34	10781	894.69	10225	841.23	9614	778.05	8892	739.11	8447
56 - 60	1182.39	13513	1146.95	13108	1087.80	12432	1022.79	11689	945.96	10811	898.63	10270
61 - 65	1609.74	18397	1561.53	17846	1481.03	16926	1392.48	15914	1287.83	14718	1223.43	13982
66 - 70	2223.03	25406	2156.35	24644	2045.23	23374	1922.99	21977	1778.44	20325	1689.54	19309
71 - 75	2748.99	31417	2666.56	30475	2529.10	28904	2377.90	27176	2199.23	25134	2089.24	23877
76 - 79	3396.14	38813	3294.29	37649	3124.45	35708	2937.73	33574	2716.96	31051	2581.08	29498
80+ (renewals only)	3740.01	42743	3627.84	41461	3440.85	39324	3235.14	36973	2992.06	34195	2842.44	32485

NOW HEALTH INTERNATIONAL

Area 5 – USD Essential

Deductible	Nil		1,000		2,500		5,000		10,000		15,000	
Age Band	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**
0 - 17	91.53	1046	86.10	984	77.88	890	68.69	785	59.50	680	50.40	576
18 - 25	111.91	1279	105.26	1203	95.20	1088	84	960	72.80	832	61.60	704
26 - 30	128.63	1470	120.93	1382	109.38	1250	96.51	1103	83.65	956	70.79	809
31 - 35	141.49	1617	133	1520	120.31	1375	106.14	1213	92.05	1052	77.88	890
36 - 40	153.91	1759	144.73	1654	130.90	1496	115.50	1320	100.10	1144	84.70	968
41 - 45	181.04	2069	170.19	1945	153.91	1759	135.80	1552	117.69	1345	99.58	1138
46 - 50	211.75	2420	199.06	2275	179.99	2057	158.81	1815	137.64	1573	116.46	1331
51 - 55	283.76	3243	266.79	3049	241.24	2757	212.89	2433	184.45	2108	156.10	1784
56 - 60	345.28	3946	324.63	3710	293.56	3355	259	2960	224.44	2565	189.96	2171
61 - 65	469.88	5370	441.70	5048	399.44	4565	352.45	4028	305.46	3491	258.48	2954
66 - 70	648.90	7416	610.05	6972	551.60	6304	486.68	5562	421.84	4821	356.91	4079
71 - 75	802.38	9170	754.25	8620	682.06	7795	601.83	6878	521.59	5961	441.35	5044
76 - 79	991.11	11327	931.70	10648	842.45	9628	743.40	8496	644.26	7363	545.13	6230
80+ (renewals only)	1091.48	12474	1026.03	11726	927.76	10603	818.65	9356	709.54	8109	600.34	6861

Area 5 – USD Advance

Deductible	Nil		1,000		2,500		5,000		10,000		15,000	
Age Band	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**
0 - 17	184.01	2103	178.50	2040	169.31	1935	159.25	1820	147.26	1683	139.91	1599
18 - 25	225.14	2573	218.40	2496	207.20	2368	194.78	2226	180.16	2059	171.15	1956
26 - 30	258.74	2957	251.04	2869	238.09	2721	223.83	2558	207.03	2366	196.70	2248
31 - 35	284.81	3255	276.33	3158	262.06	2995	246.40	2816	227.85	2604	216.48	2474
36 - 40	310.01	3543	300.74	3437	285.25	3260	268.19	3065	248.06	2835	235.64	2693
41 - 45	364.35	4164	353.50	4040	335.21	3831	315.18	3602	291.55	3332	276.94	3165
46 - 50	426.30	4872	413.53	4726	392.26	4483	368.81	4215	341.08	3898	324.01	3703
51 - 55	571.55	6532	554.49	6337	525.88	6010	494.46	5651	457.28	5226	434.44	4965
56 - 60	695.01	7943	674.19	7705	639.45	7308	601.21	6871	556.06	6355	528.24	6037
61 - 65	945.88	10810	917.53	10486	870.28	9946	818.21	9351	756.70	8648	718.90	8216
66 - 70	1306.46	14931	1267.35	14484	1201.99	13737	1130.15	12916	1045.19	11945	992.95	11348
71 - 75	1615.34	18461	1566.95	17908	1486.19	16985	1397.29	15969	1292.29	14769	1227.71	14031
76 - 79	1995.88	22810	1936.03	22126	1836.28	20986	1726.46	19731	1596.70	18248	1516.90	17336
80+ (renewals only)	2197.83	25118	2131.94	24365	2022.04	23109	1901.20	21728	1758.31	20095	1670.38	19090

Area 5

Brazil
Israel
Monaco
Spain
United Kingdom

Area 5 – USD Excel

Deductible	Nil		1,000		2,500		5,000		10,000		15,000	
Age Band	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**
0 - 17	215.78	2466	209.39	2393	198.54	2269	186.73	2134	172.64	1973	164.06	1875
18 - 25	263.81	3015	255.94	2925	242.73	2774	228.20	2608	211.05	2412	200.55	2292
26 - 30	303.28	3466	294.26	3363	279.04	3189	262.41	2999	242.64	2773	230.56	2635
31 - 35	333.81	3815	323.84	3701	307.13	3510	288.75	3300	267.05	3052	253.75	2900
36 - 40	363.21	4151	352.36	4027	334.16	3819	314.21	3591	290.59	3321	276.06	3155
41 - 45	426.91	4879	414.14	4733	392.79	4489	369.34	4221	341.60	3904	324.54	3709
46 - 50	499.63	5710	484.66	5539	459.73	5254	432.25	4940	399.70	4568	379.75	4340
51 - 55	669.81	7655	649.78	7426	616.26	7043	579.43	6622	535.85	6124	509.08	5818
56 - 60	814.54	9309	790.13	9030	749.44	8565	704.64	8053	651.70	7448	619.06	7075
61 - 65	1108.45	12668	1075.20	12288	1019.81	11655	958.83	10958	886.81	10135	842.45	9628
66 - 70	1530.99	17497	1485.14	16973	1408.58	16098	1324.31	15135	1224.83	13998	1163.58	13298
71 - 75	1892.80	21632	1836.10	20984	1741.43	19902	1637.30	18712	1514.28	17306	1438.59	16441
76 - 79	2338.88	26730	2268.79	25929	2151.80	24592	2023.18	23122	1871.10	21384	1777.56	20315
80+ (renewals only)	2575.56	29435	2498.30	28552	2369.59	27081	2227.93	25462	2060.45	23548	1957.46	22371

Area 5 – USD Apex

Deductible	Nil		1,000		2,500		5,000		10,000		15,000	
Age Band	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**
0 - 17	272.21	3111	264.08	3018	250.51	2863	235.55	2692	217.79	2489	206.94	2365
18 - 25	399.88	4570	387.89	4433	367.94	4205	345.98	3954	319.90	3656	303.98	3474
26 - 30	473.29	5409	459.11	5247	435.49	4977	409.41	4679	378.70	4328	359.71	4111
31 - 35	503.39	5753	488.34	5581	463.14	5293	435.49	4977	402.76	4603	382.64	4373
36 - 40	543.20	6208	526.93	6022	499.80	5712	469.88	5370	434.61	4967	412.91	4719
41 - 45	594.13	6790	576.36	6587	546.61	6247	513.98	5874	475.30	5432	451.59	5161
46 - 50	630.53	7206	611.63	6990	580.13	6630	545.48	6234	504.44	5765	479.24	5477
51 - 55	845.25	9660	819.96	9371	777.70	8888	731.15	8356	676.20	7728	642.43	7342
56 - 60	1027.69	11745	996.89	11393	945.53	10806	889	10160	822.15	9396	781.11	8927
61 - 65	1398.95	15988	1357.04	15509	1287.04	14709	1210.13	13830	1119.21	12791	1063.21	12151
66 - 70	1932.18	22082	1874.25	21420	1777.65	20316	1671.34	19101	1545.78	17666	1468.51	16783
71 - 75	2389.01	27303	2317.35	26484	2197.91	25119	2066.58	23618	1911.26	21843	1815.71	20751
76 - 79	2951.46	33731	2863	32720	2715.39	31033	2553.08	29178	2361.19	26985	2243.15	25636
80+ (renewals only)	3250.28	37146	3152.80	36032	2990.31	34175	2811.55	32132	2600.24	29717	2470.21	28231

NOW HEALTH INTERNATIONAL

Area 6 – USD Essential

Deductible	Nil		1,000		2,500		5,000		10,000		15,000	
Age Band	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**
0 - 17	68.69	785	64.58	738	58.45	668	51.54	589	44.71	511	37.80	432
18 - 25	84	960	79.01	903	71.40	816	63	720	54.60	624	46.20	528
26 - 30	96.60	1104	90.83	1038	82.16	939	72.45	828	62.83	718	53.20	608
31 - 35	106.23	1214	99.93	1142	90.30	1032	79.71	911	69.13	790	58.45	668
36 - 40	115.59	1321	108.68	1242	98.26	1123	86.71	991	75.16	859	63.61	727
41 - 45	131.78	1506	123.90	1416	112.09	1281	98.88	1130	85.66	979	72.54	829
46 - 50	154.18	1762	144.99	1657	131.08	1498	115.68	1322	100.28	1146	84.88	970
51 - 55	213.06	2435	200.29	2289	181.13	2070	159.86	1827	138.51	1583	117.25	1340
56 - 60	259.09	2961	243.60	2784	220.24	2517	194.34	2221	168.44	1925	142.54	1629
61 - 65	352.54	4029	331.45	3788	299.69	3425	264.43	3022	229.16	2619	193.90	2216
66 - 70	487.03	5566	457.89	5233	414.05	4732	365.31	4175	316.58	3618	267.93	3062
71 - 75	602.09	6881	566.04	6469	511.79	5849	451.59	5161	391.39	4473	331.19	3785
76 - 79	743.66	8499	699.13	7990	632.19	7225	557.81	6375	483.44	5525	409.06	4675
80+ (renewals only)	819.09	9361	770	8800	696.24	7957	614.34	7021	532.44	6085	450.54	5149

Area 6 – USD Advance

Deductible	Nil		1,000		2,500		5,000		10,000		15,000	
Age Band	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**
0 - 17	179.46	2051	174.13	1990	165.11	1887	155.31	1775	143.59	1641	136.41	1559
18 - 25	219.89	2513	213.33	2438	202.30	2312	190.23	2174	175.96	2011	167.13	1910
26 - 30	252.53	2886	245	2800	232.40	2656	218.49	2497	202.04	2309	191.98	2194
31 - 35	277.99	3177	269.68	3082	255.76	2923	240.54	2749	222.43	2542	211.31	2415
36 - 40	302.23	3454	293.21	3351	278.08	3178	261.45	2988	241.85	2764	229.78	2626
41 - 45	344.75	3940	334.43	3822	317.19	3625	298.29	3409	275.80	3152	262.06	2995
46 - 50	403.64	4613	391.56	4475	371.35	4244	349.21	3991	322.96	3691	306.78	3506
51 - 55	557.64	6373	540.93	6182	513.10	5864	482.39	5513	446.16	5099	423.85	4844
56 - 60	678.13	7750	657.83	7518	623.88	7130	586.60	6704	542.50	6200	515.38	5890
61 - 65	922.78	10546	895.13	10230	849.01	9703	798.26	9123	738.24	8437	701.31	8015
66 - 70	1274.53	14566	1236.38	14130	1172.59	13401	1102.50	12600	1019.64	11653	968.71	11071
71 - 75	1575.70	18008	1528.45	17468	1449.70	16568	1362.99	15577	1260.61	14407	1197.61	13687
76 - 79	1946.88	22250	1888.51	21583	1791.13	20470	1684.11	19247	1557.50	17800	1479.63	16910
80+ (renewals only)	2144.01	24503	2079.70	23768	1972.51	22543	1854.65	21196	1715.26	19603	1629.51	18623

Area 6 – USD Excel

Deductible	Nil		1,000		2,500		5,000		10,000		15,000	
Age Band	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**
0 - 17	205.28	2346	199.15	2276	188.91	2159	177.63	2030	164.24	1877	156.01	1783
18 - 25	250.78	2866	243.34	2781	230.74	2637	217	2480	200.64	2293	190.66	2179
26 - 30	288.49	3297	279.91	3199	265.48	3034	249.55	2852	230.83	2638	219.28	2506
31 - 35	317.36	3627	307.91	3519	291.99	3337	274.58	3138	253.93	2902	241.24	2757
36 - 40	345.36	3947	335.04	3829	317.80	3632	298.81	3415	276.33	3158	262.50	3000
41 - 45	393.84	4501	382.03	4366	362.34	4141	340.73	3894	315.09	3601	299.34	3421
46 - 50	460.95	5268	447.13	5110	424.11	4847	398.74	4557	368.81	4215	350.35	4004
51 - 55	636.91	7279	617.84	7061	585.99	6697	550.99	6297	509.60	5824	484.14	5533
56 - 60	774.55	8852	751.36	8587	712.60	8144	669.99	7657	619.68	7082	588.70	6728
61 - 65	1054.11	12047	1022.53	11686	969.85	11084	911.84	10421	843.33	9638	801.15	9156
66 - 70	1455.83	16638	1412.16	16139	1339.36	15307	1259.30	14392	1164.71	13311	1106.44	12645
71 - 75	1799.79	20569	1745.80	19952	1655.85	18924	1556.89	17793	1439.90	16456	1367.89	15633
76 - 79	2223.99	25417	2157.31	24655	2046.10	23384	1923.78	21986	1779.23	20334	1690.24	19317
80+ (renewals only)	2449.21	27991	2375.80	27152	2253.30	25752	2118.64	24213	1959.39	22393	1861.48	21274

Area 6 – USD Apex

Deductible	Nil		1,000		2,500		5,000		10,000		15,000	
Age Band	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**
0 - 17	241.41	2759	234.24	2677	222.16	2539	208.86	2387	193.20	2208	183.49	2097
18 - 25	354.90	4056	344.31	3935	326.55	3732	307.04	3509	283.94	3245	269.76	3083
26 - 30	420.09	4801	407.49	4657	386.49	4417	363.39	4153	336.09	3841	319.29	3649
31 - 35	446.86	5107	433.48	4954	411.16	4699	386.58	4418	357.53	4086	339.68	3882
36 - 40	482.21	5511	467.78	5346	443.71	5071	417.20	4768	385.79	4409	366.54	4189
41 - 45	527.45	6028	511.70	5848	485.28	5546	456.31	5215	422.01	4823	400.93	4582
46 - 50	559.48	6394	542.76	6203	514.76	5883	483.96	5531	447.65	5116	425.25	4860
51 - 55	750.14	8573	727.65	8316	690.20	7888	648.90	7416	600.16	6859	570.15	6516
56 - 60	912.19	10425	884.89	10113	839.21	9591	789.08	9018	729.75	8340	693.26	7923
61 - 65	1241.63	14190	1204.44	13765	1142.31	13055	1074.06	12275	993.30	11352	943.69	10785
66 - 70	1714.83	19598	1663.46	19011	1577.71	18031	1483.39	16953	1371.91	15679	1303.31	14895
71 - 75	2120.56	24235	2056.95	23508	1950.99	22297	1834.35	20964	1696.45	19388	1611.66	18419
76 - 79	2619.58	29938	2541	29040	2410.01	27543	2265.99	25897	2095.71	23951	1990.89	22753
80+ (renewals only)	2884.79	32969	2798.25	31980	2654.05	30332	2495.41	28519	2307.90	26376	2192.49	25057

NOW HEALTH INTERNATIONAL

Area 7 – USD Essential

Deductible	Nil		1,000		2,500		5,000		10,000		15,000	
Age Band	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**
0 - 17	84.35	964	79.36	907	71.75	820	63.26	723	54.86	627	46.46	531
18 - 25	103.16	1179	97.04	1109	87.76	1003	77.44	885	67.11	767	56.79	649
26 - 30	118.65	1356	111.56	1275	100.89	1153	88.99	1017	77.18	882	65.28	746
31 - 35	130.46	1491	122.68	1402	110.95	1268	97.91	1119	84.88	970	71.84	821
36 - 40	141.93	1622	133.44	1525	120.66	1379	106.49	1217	92.31	1055	78.14	893
41 - 45	166.95	1908	156.98	1794	141.93	1622	125.21	1431	108.59	1241	91.88	1050
46 - 50	195.21	2231	183.58	2098	165.99	1897	146.48	1674	126.96	1451	107.45	1228
51 - 55	261.80	2992	246.14	2813	222.60	2544	196.35	2244	170.19	1945	144.03	1646
56 - 60	318.33	3638	299.25	3420	270.64	3093	238.79	2729	206.94	2365	175.09	2001
61 - 65	433.21	4951	407.23	4654	368.29	4209	324.98	3714	281.66	3219	238.35	2724
66 - 70	598.33	6838	562.45	6428	508.64	5813	448.79	5129	388.94	4445	329.09	3761
71 - 75	739.81	8455	695.45	7948	628.86	7187	554.93	6342	480.90	5496	406.96	4651
76 - 79	913.85	10444	859.08	9818	776.83	8878	685.39	7833	594.04	6789	502.69	5745
80+ (renewals only)	1006.34	11501	945.96	10811	855.40	9776	754.78	8626	654.15	7476	553.53	6326

Area 7 – USD Advance

Deductible	Nil		1,000		2,500		5,000		10,000		15,000	
Age Band	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**
0 - 17	169.66	1939	164.59	1881	156.10	1784	146.83	1678	135.80	1552	128.98	1474
18 - 25	207.73	2374	201.51	2303	191.19	2185	179.73	2054	166.25	1900	157.94	1805
26 - 30	238.61	2727	231.53	2646	219.54	2509	206.41	2359	190.93	2182	181.39	2073
31 - 35	262.76	3003	254.89	2913	241.76	2763	227.33	2598	210.26	2403	199.76	2283
36 - 40	285.78	3266	277.29	3169	262.94	3005	247.28	2826	228.64	2613	217.26	2483
41 - 45	335.91	3839	325.85	3724	309.05	3532	290.59	3321	268.80	3072	255.33	2918
46 - 50	393.14	4493	381.41	4359	361.73	4134	340.11	3887	314.56	3595	298.81	3415
51 - 55	527.10	6024	511.35	5844	485.01	5543	455.96	5211	421.75	4820	400.66	4579
56 - 60	640.85	7324	621.69	7105	589.66	6739	554.40	6336	512.75	5860	487.11	5567
61 - 65	872.20	9968	846.04	9669	802.46	9171	754.51	8623	697.81	7975	662.90	7576
66 - 70	1204.61	13767	1168.48	13354	1108.28	12666	1042.04	11909	963.73	11014	915.51	10463
71 - 75	1489.34	17021	1444.71	16511	1370.25	15660	1288.35	14724	1191.49	13617	1131.90	12936
76 - 79	1840.13	21030	1785	20400	1692.95	19348	1591.71	18191	1472.10	16824	1398.51	15983
80+ (renewals only)	2026.59	23161	1965.86	22467	1864.54	21309	1753.06	20035	1621.29	18529	1540.26	17603

Area 7

Anguilla
Antigua & Barbuda
Argentina
Aruba
Bahamas
Bangladesh
Barbados
Belize
Bermuda
Bolivia
British Virgin Islands
Cayman Islands
Chile
Colombia
Costa Rica
Cyprus
Dominica
Dominican Republic
Ecuador
El Salvador
Greece
Grenada
Guadeloupe
Guernsey
Guyana
Haiti
Ireland
Isle of Man
Jamaica
Jersey
Liechtenstein
Martinique
Mongolia
Montserrat
Netherland Antilles
Nicaragua
Outer Mongolia
Panama
Paraguay
Peru
Russia
St Helena
St Kitts & Nevis
St Lucia
St Martin
St Vincent & The Grenadines
Suriname
Switzerland
Trinidad & Tobago
Turkey
Turks & Caicos Islands
Uruguay
Venezuela
Yemen

Area 7 – USD Excel

Deductible	Nil		1,000		2,500		5,000		10,000		15,000	
Age Band	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**
0 - 17	199.06	2275	193.11	2207	183.14	2093	172.20	1968	159.25	1820	151.29	1729
18 - 25	243.16	2779	235.90	2696	223.74	2557	210.35	2404	194.60	2224	184.89	2113
26 - 30	279.56	3195	271.25	3100	257.25	2940	241.85	2764	223.65	2556	212.54	2429
31 - 35	307.74	3517	298.55	3412	283.15	3236	266.26	3043	246.23	2814	233.89	2673
36 - 40	334.95	3828	324.98	3714	308.18	3522	289.80	3312	268.01	3063	254.63	2910
41 - 45	393.66	4499	381.94	4365	362.25	4140	340.55	3892	315	3600	299.25	3420
46 - 50	460.60	5264	446.86	5107	423.76	4843	398.48	4554	368.55	4212	350.09	4001
51 - 55	617.58	7058	599.11	6847	568.23	6494	534.28	6106	494.11	5647	469.44	5365
56 - 60	751.10	8584	728.61	8327	691.08	7898	649.78	7426	600.95	6868	570.85	6524
61 - 65	1022.09	11681	991.46	11331	940.36	10747	884.19	10105	817.69	9345	776.83	8878
66 - 70	1411.73	16134	1369.38	15650	1298.85	14844	1221.15	13956	1129.45	12908	1072.93	12262
71 - 75	1745.28	19946	1692.95	19348	1605.71	18351	1509.73	17254	1396.24	15957	1326.41	15159
76 - 79	2156.53	24646	2091.86	23907	1984.06	22675	1865.41	21319	1725.24	19717	1638.96	18731
80+ (renewals only)	2374.93	27142	2303.70	26328	2184.96	24971	2054.33	23478	1899.98	21714	1804.95	20628

Area 7 – USD Apex

Deductible	Nil		1,000		2,500		5,000		10,000		15,000	
Age Band	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**
0 - 17	251.04	2869	243.51	2783	231	2640	217.18	2482	200.90	2296	190.84	2181
18 - 25	368.64	4213	357.61	4087	339.15	3876	318.94	3645	294.96	3371	280.18	3202
26 - 30	436.45	4988	423.41	4839	401.54	4589	377.56	4315	349.21	3991	331.71	3791
31 - 35	464.19	5305	450.28	5146	427.09	4881	401.54	4589	371.35	4244	352.80	4032
36 - 40	500.85	5724	485.89	5553	460.86	5267	433.30	4952	400.75	4580	380.71	4351
41 - 45	547.93	6262	531.56	6075	504.18	5762	473.99	5417	438.38	5010	416.50	4760
46 - 50	581.35	6644	563.94	6445	534.89	6113	502.95	5748	465.15	5316	441.88	5050
51 - 55	779.45	8908	756.09	8641	717.15	8196	674.28	7706	623.61	7127	592.46	6771
56 - 60	947.71	10831	919.36	10507	871.94	9965	819.79	9369	758.19	8665	720.30	8232
61 - 65	1289.84	14741	1251.16	14299	1186.68	13562	1115.71	12751	1031.89	11793	980.35	11204
66 - 70	1781.50	20360	1728.13	19750	1639.05	18732	1541.05	17612	1425.20	16288	1353.98	15474
71 - 75	2202.81	25175	2136.75	24420	2026.59	23161	1905.49	21777	1762.25	20140	1674.14	19133
76 - 79	2721.51	31103	2639.88	30170	2503.81	28615	2354.19	26905	2177.26	24883	2068.41	23639
80+ (renewals only)	2996.96	34251	2907.10	33224	2757.21	31511	2592.45	29628	2397.59	27401	2277.71	26031

NOW HEALTH INTERNATIONAL

Area 8 – USD Essential

Deductible	Nil		1,000		2,500		5,000		10,000		15,000	
Age Band	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**
0 - 17	98.96	1131	93.10	1064	84.18	962	74.29	849	64.40	736	54.51	623
18 - 25	120.84	1381	113.66	1299	102.73	1174	90.65	1036	78.58	898	66.50	760
26 - 30	139.04	1589	130.73	1494	118.21	1351	104.30	1192	90.39	1033	76.48	874
31 - 35	152.95	1748	143.85	1644	130.03	1486	114.71	1311	99.49	1137	84.18	962
36 - 40	166.34	1901	156.36	1787	141.40	1616	124.78	1426	108.15	1236	91.53	1046
41 - 45	195.74	2237	184.01	2103	166.43	1902	146.83	1678	127.31	1455	107.71	1231
46 - 50	228.73	2614	215.08	2458	194.43	2222	171.59	1961	148.75	1700	125.83	1438
51 - 55	306.86	3507	288.49	3297	260.84	2981	230.21	2631	199.50	2280	168.79	1929
56 - 60	373.01	4263	350.70	4008	317.10	3624	279.83	3198	242.46	2771	205.19	2345
61 - 65	507.76	5803	477.31	5455	431.64	4933	380.89	4353	330.05	3772	279.30	3192
66 - 70	701.23	8014	659.23	7534	596.05	6812	525.96	6011	455.88	5210	385.70	4408
71 - 75	867.21	9911	815.24	9317	737.19	8425	650.48	7434	563.76	6443	477.05	5452
76 - 79	1071.09	12241	1006.86	11507	910.44	10405	803.34	9181	696.24	7957	589.14	6733
80+ (renewals only)	1179.76	13483	1109.06	12675	1002.84	11461	884.89	10113	766.85	8764	648.90	7416

Area 8 – USD Advance

Deductible	Nil		1,000		2,500		5,000		10,000		15,000	
Age Band	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**
0 - 17	198.89	2273	192.94	2205	183.05	2092	172.11	1967	159.16	1819	151.20	1728
18 - 25	243.16	2779	235.90	2696	223.74	2557	210.35	2404	194.60	2224	184.89	2113
26 - 30	279.56	3195	271.25	3100	257.25	2940	241.85	2764	223.65	2556	212.54	2429
31 - 35	307.65	3516	298.46	3411	283.06	3235	266.18	3042	246.14	2813	233.89	2673
36 - 40	334.95	3828	324.98	3714	308.18	3522	289.80	3312	268.01	3063	254.63	2910
41 - 45	393.75	4500	381.94	4365	362.25	4140	340.64	3893	315	3600	299.25	3420
46 - 50	460.69	5265	446.95	5108	423.85	4844	398.56	4555	368.55	4212	350.18	4002
51 - 55	617.66	7059	599.20	6848	568.31	6495	534.36	6107	494.20	5648	469.44	5365
56 - 60	751.28	8586	728.79	8329	691.25	7900	649.86	7427	601.04	6869	571.03	6526
61 - 65	1022.18	11682	991.55	11332	940.45	10748	884.19	10105	817.78	9346	776.91	8879
66 - 70	1412.16	16139	1369.81	15655	1299.20	14848	1221.59	13961	1129.80	12912	1073.28	12266
71 - 75	1745.71	19951	1693.39	19353	1606.06	18355	1510.08	17258	1396.59	15961	1326.76	15163
76 - 79	2157.05	24652	2092.39	23913	1984.50	22680	1865.85	21324	1725.68	19722	1639.40	18736
80+ (renewals only)	2375.45	27148	2304.23	26334	2185.49	24977	2054.85	23484	1900.41	21719	1805.39	20633

Area 8

Macau SAR
South Korea
Vietnam

Area 8 – USD Excel

Deductible	Nil		1,000		2,500		5,000		10,000		15,000	
Age Band	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**
0 - 17	231.88	2650	224.96	2571	213.33	2438	200.64	2293	185.50	2120	176.23	2014
18 - 25	282.98	3234	274.49	3137	260.40	2976	244.83	2798	226.45	2588	215.08	2458
26 - 30	325.50	3720	315.79	3609	299.51	3423	281.58	3218	260.40	2976	247.45	2828
31 - 35	358.49	4097	347.81	3975	329.88	3770	310.10	3544	286.83	3278	272.48	3114
36 - 40	390.08	4458	378.44	4325	358.93	4102	337.49	3857	312.11	3567	296.54	3389
41 - 45	458.50	5240	444.76	5083	421.84	4821	396.64	4533	366.80	4192	348.51	3983
46 - 50	536.46	6131	520.45	5948	493.59	5641	464.10	5304	429.19	4905	407.75	4660
51 - 55	719.16	8219	697.64	7973	661.68	7562	622.13	7110	575.40	6576	546.61	6247
56 - 60	874.83	9998	848.66	9699	804.91	9199	756.79	8649	699.91	7999	664.91	7599
61 - 65	1190.44	13605	1154.74	13197	1095.24	12517	1029.79	11769	952.35	10884	904.75	10340
66 - 70	1644.21	18791	1594.95	18228	1512.70	17288	1422.31	16255	1315.39	15033	1249.68	14282
71 - 75	2033.06	23235	1972.08	22538	1870.49	21377	1758.66	20099	1626.45	18588	1545.16	17659
76 - 79	2511.86	28707	2436.53	27846	2310.96	26411	2172.80	24832	2009.53	22966	1909.08	21818
80+ (renewals only)	2766.05	31612	2683.10	30664	2544.85	29084	2392.69	27345	2212.88	25290	2102.28	24026

Area 8 – USD Apex

Deductible	Nil		1,000		2,500		5,000		10,000		15,000	
Age Band	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**
0 - 17	292.34	3341	283.59	3241	268.98	3074	252.88	2890	233.89	2673	222.25	2540
18 - 25	429.45	4908	416.59	4761	395.15	4516	371.53	4246	343.61	3927	326.46	3731
26 - 30	508.38	5810	493.15	5636	467.78	5346	439.78	5026	406.70	4648	386.40	4416
31 - 35	540.40	6176	524.21	5991	497.18	5682	467.51	5343	432.34	4941	410.73	4694
36 - 40	583.19	6665	565.78	6466	536.55	6132	504.53	5766	466.55	5332	443.28	5066
41 - 45	638.14	7293	619.06	7075	587.13	6710	552.04	6309	510.56	5835	485.01	5543
46 - 50	676.99	7737	656.69	7505	622.91	7119	585.64	6693	541.63	6190	514.59	5881
51 - 55	907.73	10374	880.51	10063	835.19	9545	785.23	8974	726.25	8300	689.94	7885
56 - 60	1103.64	12613	1070.56	12235	1015.35	11604	954.71	10911	882.96	10091	838.78	9586
61 - 65	1502.20	17168	1457.14	16653	1382.06	15795	1299.46	14851	1201.81	13735	1141.70	13048
66 - 70	2074.89	23713	2012.68	23002	1908.90	21816	1794.80	20512	1659.96	18971	1576.93	18022
71 - 75	2565.59	29321	2488.68	28442	2360.40	26976	2219.26	25363	2052.49	23457	1949.85	22284
76 - 79	3169.78	36226	3074.75	35140	2916.20	33328	2741.90	31336	2535.84	28981	2409.05	27532
80+ (renewals only)	3490.55	39892	3385.90	38696	3211.34	36701	3019.36	34507	2792.48	31914	2652.83	30318

NOW HEALTH INTERNATIONAL

Area 9 – USD Essential

Deductible	Nil		1,000		2,500		5,000		10,000		15,000	
Age Band	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**
0 - 17	79.63	910	74.90	856	67.73	774	59.76	683	51.80	592	43.84	501
18 - 25	97.39	1113	91.61	1047	82.86	947	73.06	835	63.35	724	53.64	613
26 - 30	111.83	1278	105.18	1202	95.11	1087	83.91	959	72.71	831	61.51	703
31 - 35	123.11	1407	115.76	1323	104.65	1196	92.40	1056	80.06	915	67.73	774
36 - 40	133.88	1530	125.91	1439	113.84	1301	100.45	1148	87.06	995	73.68	842
41 - 45	157.50	1800	148.05	1692	133.88	1530	118.13	1350	102.38	1170	86.63	990
46 - 50	184.19	2105	173.16	1979	156.63	1790	138.16	1579	119.79	1369	101.33	1158
51 - 55	246.93	2822	232.14	2653	209.91	2399	185.24	2117	160.56	1835	135.89	1553
56 - 60	300.21	3431	282.28	3226	255.24	2917	225.23	2574	195.21	2231	165.20	1888
61 - 65	408.54	4669	384.04	4389	347.29	3969	306.43	3502	265.56	3035	224.70	2568
66 - 70	564.38	6450	530.51	6063	479.76	5483	423.33	4838	366.89	4193	310.45	3548
71 - 75	697.81	7975	655.99	7497	593.16	6779	523.43	5982	453.60	5184	383.86	4387
76 - 79	861.88	9850	810.16	9259	732.64	8373	646.45	7388	560.26	6403	474.08	5418
80+ (renewals only)	949.20	10848	892.33	10198	806.84	9221	711.90	8136	617.05	7052	522.11	5967

Area 9 – USD Advance

Deductible	Nil		1,000		2,500		5,000		10,000		15,000	
Age Band	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**
0 - 17	160.13	1830	155.40	1776	147.35	1684	138.51	1583	128.10	1464	121.71	1391
18 - 25	195.83	2238	189.96	2171	180.16	2059	169.40	1936	156.71	1791	148.84	1701
26 - 30	225.14	2573	218.40	2496	207.20	2368	194.78	2226	180.16	2059	171.15	1956
31 - 35	247.71	2831	240.36	2747	227.94	2605	214.29	2449	198.19	2265	188.30	2152
36 - 40	269.50	3080	261.45	2988	247.98	2834	233.19	2665	215.60	2464	204.84	2341
41 - 45	316.84	3621	307.39	3513	291.55	3332	274.14	3133	253.49	2897	240.80	2752
46 - 50	370.83	4238	359.71	4111	341.16	3899	320.78	3666	296.71	3391	281.84	3221
51 - 55	497.09	5681	482.21	5511	457.36	5227	430.06	4915	397.69	4545	377.83	4318
56 - 60	604.45	6908	586.34	6701	556.15	6356	522.90	5976	483.61	5527	459.46	5251
61 - 65	822.59	9401	797.91	9119	756.79	8649	711.55	8132	658.09	7521	625.19	7145
66 - 70	1136.28	12986	1102.24	12597	1045.45	11948	982.89	11233	909.04	10389	863.63	9870
71 - 75	1404.81	16055	1362.73	15574	1292.46	14771	1215.20	13888	1123.85	12844	1067.68	12202
76 - 79	1735.74	19837	1683.68	19242	1596.96	18251	1501.50	17160	1388.63	15870	1319.24	15077
80+ (renewals only)	1911.44	21845	1854.13	21190	1758.58	20098	1653.40	18896	1529.15	17476	1452.76	16603

Area 9

Armenia
Australia
Austria
Bhutan
Bulgaria
Burkina Faso
Burma/Myanmar
Burundi
Central African Republic
Christmas Island
Cocos Island
Cook Island
East Timor
Equatorial Guinea
Estonia
Fiji
Finland
French Polynesia
Gabon
Georgia
Germany
Gibraltar
Hungary
Italy
Kiribati
Kyrgyzstan
Laos
Latvia
Lesotho
Libya
Lithuania
Maldives
Marshall Islands
Moldova
Montenegro
Namibia
Nauru
Nepal
New Caledonia
New Zealand
Niger
Palau
Palestine
(West Bank & Gaza)
Portugal
Republic of Congo
- Brazzaville
Rwanda
Samoa
San Marino
Sao Tome and Principe
Senegal
Serbia
Solomon Islands
Swaziland
Sweden
Tajikistan
Tonga
Turkmenistan
Tuvalu
Ukraine
Uzbekistan
Vanuatu

Area 9 – USD Excel

Deductible	Nil		1,000		2,500		5,000		10,000		15,000	
Age Band	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**
0 - 17	187.69	2145	182.09	2081	172.73	1974	162.40	1856	150.15	1716	142.71	1631
18 - 25	229.34	2621	222.51	2543	211.05	2412	198.45	2268	183.49	2097	174.30	1992
26 - 30	263.81	3015	255.94	2925	242.73	2774	228.20	2608	211.05	2412	200.55	2292
31 - 35	290.33	3318	281.66	3219	267.14	3053	251.21	2871	232.31	2655	220.68	2522
36 - 40	315.88	3610	306.43	3502	290.68	3322	273.26	3123	252.70	2888	240.10	2744
41 - 45	371.26	4243	360.15	4116	341.60	3904	321.21	3671	297.06	3395	282.19	3225
46 - 50	434.44	4965	421.49	4817	399.70	4568	375.81	4295	347.55	3972	330.23	3774
51 - 55	582.49	6657	565.08	6458	535.94	6125	503.91	5759	466.03	5326	442.75	5060
56 - 60	708.31	8095	687.14	7853	651.70	7448	612.76	7003	566.65	6476	538.39	6153
61 - 65	963.99	11017	935.11	10687	886.90	10136	833.88	9530	771.23	8814	732.64	8373
66 - 70	1331.49	15217	1291.59	14761	1225	14000	1151.76	13163	1065.23	12174	1011.94	11565
71 - 75	1646.23	18814	1596.88	18250	1514.54	17309	1424.06	16275	1317.05	15052	1251.16	14299
76 - 79	2034.11	23247	1973.13	22550	1871.45	21388	1759.54	20109	1627.33	18598	1545.95	17668
80+ (renewals only)	2240	25600	2172.80	24832	2060.80	23552	1937.60	22144	1792	20480	1702.40	19456

Area 9 – USD Apex

Deductible	Nil		1,000		2,500		5,000		10,000		15,000	
Age Band	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**
0 - 17	236.69	2705	229.60	2624	217.79	2489	204.75	2340	189.35	2164	179.90	2056
18 - 25	347.64	3973	337.23	3854	319.90	3656	300.74	3437	278.16	3179	264.25	3020
26 - 30	411.69	4705	399.35	4564	378.79	4329	356.13	4070	329.35	3764	312.90	3576
31 - 35	437.68	5002	424.55	4852	402.68	4602	378.61	4327	350.18	4002	332.68	3802
36 - 40	472.41	5399	458.33	5238	434.70	4968	408.71	4671	378	4320	359.10	4104
41 - 45	516.69	5905	501.20	5728	475.39	5433	446.95	5108	413.35	4724	392.70	4488
46 - 50	548.36	6267	531.91	6079	504.53	5766	474.34	5421	438.73	5014	416.76	4763
51 - 55	735.18	8402	713.13	8150	676.38	7730	635.95	7268	588.18	6722	558.78	6386
56 - 60	893.81	10215	867.04	9909	822.33	9398	773.15	8836	715.05	8172	679.35	7764
61 - 65	1216.69	13905	1180.20	13488	1119.39	12793	1052.45	12028	973.35	11124	924.70	10568
66 - 70	1680.26	19203	1629.86	18627	1545.86	17667	1453.46	16611	1344.26	15363	1277.06	14595
71 - 75	2077.60	23744	2015.30	23032	1911.44	21845	1797.16	20539	1662.15	18996	1579.03	18046
76 - 79	2566.81	29335	2489.81	28455	2361.54	26989	2220.31	25375	2053.45	23468	1950.81	22295
80+ (renewals only)	2826.78	32306	2741.99	31337	2600.68	29722	2445.19	27945	2261.44	25845	2148.39	24553

NOW HEALTH INTERNATIONAL

Area 10 – USD Essential

Deductible	Nil		1,000		2,500		5,000		10,000		15,000	
Age Band	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**
0 - 17	90.13	1030	84.79	969	76.65	876	67.64	773	58.63	670	49.61	567
18 - 25	110.16	1259	103.60	1184	93.71	1071	82.69	945	71.66	819	60.64	693
26 - 30	126.44	1445	118.91	1359	107.54	1229	94.85	1084	82.25	940	69.56	795
31 - 35	139.21	1591	130.90	1496	118.39	1353	104.48	1194	90.56	1035	76.65	876
36 - 40	151.38	1730	142.36	1627	128.71	1471	113.58	1298	98.44	1125	83.30	952
41 - 45	178.24	2037	167.56	1915	151.55	1732	133.70	1528	115.94	1325	98.09	1121
46 - 50	208.25	2380	195.83	2238	177.01	2023	156.19	1785	135.36	1547	114.54	1309
51 - 55	279.39	3193	262.68	3002	237.56	2715	209.56	2395	181.65	2076	153.74	1757
56 - 60	339.76	3883	319.46	3651	288.84	3301	254.89	2913	220.85	2524	186.90	2136
61 - 65	462.35	5284	434.61	4967	393.05	4492	346.76	3963	300.56	3435	254.36	2907
66 - 70	638.49	7297	600.25	6860	542.76	6203	478.89	5473	415.10	4744	351.23	4014
71 - 75	789.60	9024	742.26	8483	671.21	7671	592.20	6768	513.28	5866	434.35	4964
76 - 79	975.10	11144	916.65	10476	828.89	9473	731.33	8358	633.85	7244	536.38	6130
80+ (renewals only)	1073.89	12273	1009.49	11537	912.89	10433	805.44	9205	698.08	7978	590.71	6751

Area 10 – USD Advance

Deductible	Nil		1,000		2,500		5,000		10,000		15,000	
Age Band	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**
0 - 17	181.04	2069	175.61	2007	166.60	1904	156.63	1790	144.90	1656	137.64	1573
18 - 25	221.64	2533	215.08	2458	203.96	2331	191.80	2192	177.36	2027	168.53	1926
26 - 30	254.71	2911	247.10	2824	234.41	2679	220.41	2519	203.79	2329	193.64	2213
31 - 35	280.18	3202	271.78	3106	257.78	2946	242.38	2770	224.18	2562	212.98	2434
36 - 40	305.03	3486	295.93	3382	280.70	3208	263.90	3016	244.04	2789	231.88	2650
41 - 45	358.58	4098	347.90	3976	329.96	3771	310.19	3545	286.91	3279	272.56	3115
46 - 50	419.48	4794	406.96	4651	385.96	4411	362.86	4147	335.65	3836	318.85	3644
51 - 55	562.63	6430	545.83	6238	517.65	5916	486.68	5562	450.10	5144	427.61	4887
56 - 60	683.73	7814	663.25	7580	629.04	7189	591.50	6760	547.05	6252	519.66	5939
61 - 65	930.74	10637	902.83	10318	856.36	9787	805.18	9202	744.63	8510	707.44	8085
66 - 70	1285.46	14691	1246.96	14251	1182.65	13516	1111.95	12708	1028.39	11753	977.03	11166
71 - 75	1589.44	18165	1541.84	17621	1462.30	16712	1374.89	15713	1271.55	14532	1208.03	13806
76 - 79	1963.59	22441	1904.70	21768	1806.53	20646	1698.55	19412	1570.89	17953	1492.40	17056
80+ (renewals only)	2162.39	24713	2097.55	23972	1989.40	22736	1870.49	21377	1729.96	19771	1643.43	18782

Area 10 – USD Excel

Deductible	Nil		1,000		2,500		5,000		10,000		15,000	
Age Band	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**
0 - 17	211.05	2412	204.75	2340	194.25	2220	182.61	2087	168.88	1930	160.48	1834
18 - 25	257.69	2945	249.99	2857	237.13	2710	222.95	2548	206.15	2356	195.91	2239
26 - 30	296.45	3388	287.61	3287	272.74	3117	256.46	2931	237.21	2711	225.31	2575
31 - 35	326.38	3730	316.66	3619	300.30	3432	282.36	3227	261.10	2984	248.06	2835
36 - 40	355.16	4059	344.58	3938	326.81	3735	307.30	3512	284.20	3248	269.94	3085
41 - 45	417.38	4770	404.86	4627	384.04	4389	361.11	4127	333.90	3816	317.28	3626
46 - 50	488.34	5581	473.73	5414	449.31	5135	422.45	4828	390.69	4465	371.18	4242
51 - 55	654.68	7482	635.08	7258	602.35	6884	566.30	6472	523.78	5986	497.61	5687
56 - 60	796.25	9100	772.36	8827	732.55	8372	688.80	7872	637	7280	605.15	6916
61 - 65	1083.78	12386	1051.31	12015	997.15	11396	937.48	10714	867.04	9909	823.73	9414
66 - 70	1496.95	17108	1452.06	16595	1377.25	15740	1294.91	14799	1197.61	13687	1137.76	13003
71 - 75	1850.54	21149	1795.06	20515	1702.58	19458	1600.73	18294	1480.50	16920	1406.48	16074
76 - 79	2286.73	26134	2218.13	25350	2103.85	24044	1978.03	22606	1829.45	20908	1737.93	19862
80+ (renewals only)	2518.08	28778	2442.56	27915	2316.65	26476	2178.14	24893	2014.51	23023	1913.80	21872

Area 10 – USD Apex

Deductible	Nil		1,000		2,500		5,000		10,000		15,000	
Age Band	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**
0 - 17	266.18	3042	258.21	2951	244.91	2799	230.30	2632	212.98	2434	202.30	2312
18 - 25	390.78	4466	379.14	4333	359.54	4109	338.10	3864	312.64	3573	297.06	3395
26 - 30	462.70	5288	448.88	5130	425.69	4865	400.31	4575	370.21	4231	351.66	4019
31 - 35	492.10	5624	477.40	5456	452.81	5175	425.69	4865	393.75	4500	374.06	4275
36 - 40	530.95	6068	515.03	5886	488.51	5583	459.29	5249	424.81	4855	403.55	4612
41 - 45	580.83	6638	563.41	6439	534.36	6107	502.43	5742	464.71	5311	441.44	5045
46 - 50	616.44	7045	597.98	6834	567.18	6482	533.23	6094	493.15	5636	468.56	5355
51 - 55	826.35	9444	801.59	9161	760.29	8689	714.88	8170	661.15	7556	628.08	7178
56 - 60	1004.68	11482	974.58	11138	924.35	10564	869.05	9932	803.78	9186	763.61	8727
61 - 65	1367.71	15631	1326.76	15163	1258.34	14381	1183.09	13521	1094.19	12505	1039.50	11880
66 - 70	1889.13	21590	1832.51	20943	1738.01	19863	1634.15	18676	1511.30	17272	1435.79	16409
71 - 75	2335.55	26692	2265.55	25892	2148.74	24557	2020.29	23089	1868.48	21354	1775.03	20286
76 - 79	2885.66	32979	2799.13	31990	2654.84	30341	2496.11	28527	2308.60	26384	2193.19	25065
80+ (renewals only)	3177.74	36317	3082.45	35228	2923.55	33412	2748.81	31415	2542.23	29054	2415.09	27601

NOW HEALTH INTERNATIONAL

Area 11 – USD Essential

Deductible	Nil		1,000		2,500		5,000		10,000		15,000	
Age Band	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**
0 - 17	72.54	829	68.25	780	61.69	705	54.43	622	47.16	539	39.90	456
18 - 25	88.64	1013	83.39	953	75.43	862	66.50	760	57.66	659	48.83	558
26 - 30	101.85	1164	95.81	1095	86.63	990	76.39	873	66.24	757	56.09	641
31 - 35	112	1280	105.35	1204	95.20	1088	84	960	72.80	832	61.60	704
36 - 40	121.89	1393	114.63	1310	103.69	1185	91.44	1045	79.28	906	67.11	767
41 - 45	143.33	1638	134.75	1540	121.89	1393	107.54	1229	93.19	1065	78.84	901
46 - 50	167.74	1917	157.68	1802	142.63	1630	125.83	1438	109.11	1247	92.31	1055
51 - 55	224.70	2568	211.23	2414	191.01	2183	168.53	1926	146.13	1670	123.64	1413
56 - 60	273.44	3125	257.08	2938	232.49	2657	205.10	2344	177.80	2032	150.41	1719
61 - 65	371.96	4251	349.65	3996	316.23	3614	279.04	3189	241.85	2764	204.66	2339
66 - 70	513.71	5871	482.91	5519	436.71	4991	385.35	4404	333.99	3817	282.63	3230
71 - 75	635.25	7260	597.19	6825	539.96	6171	476.44	5445	412.91	4719	349.39	3993
76 - 79	784.70	8968	737.63	8430	667.01	7623	588.53	6726	510.13	5830	431.64	4933
80+ (renewals only)	864.06	9875	812.26	9283	734.48	8394	648.11	7407	561.66	6419	475.30	5432

Area 11 – USD Advance

Deductible	Nil		1,000		2,500		5,000		10,000		15,000	
Age Band	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**
0 - 17	145.78	1666	141.49	1617	134.14	1533	126.18	1442	116.64	1333	110.86	1267
18 - 25	178.33	2038	172.99	1977	164.06	1875	154.26	1763	142.71	1631	135.54	1549
26 - 30	204.93	2342	198.80	2272	188.56	2155	177.28	2026	163.98	1874	155.75	1780
31 - 35	225.49	2577	218.75	2500	207.46	2371	195.13	2230	180.43	2062	171.41	1959
36 - 40	245.44	2805	238.09	2721	225.84	2581	212.36	2427	196.35	2244	186.55	2132
41 - 45	288.49	3297	279.91	3199	265.48	3034	249.55	2852	230.83	2638	219.28	2506
46 - 50	337.49	3857	327.43	3742	310.54	3549	291.99	3337	270.03	3086	256.55	2932
51 - 55	452.55	5172	438.99	5017	416.41	4759	391.48	4474	362.08	4138	343.96	3931
56 - 60	550.29	6289	533.84	6101	506.28	5786	476	5440	440.30	5032	418.25	4780
61 - 65	748.91	8559	726.51	8303	689.06	7875	647.85	7404	599.20	6848	569.19	6505
66 - 70	1034.43	11822	1003.45	11468	951.74	10877	894.86	10227	827.58	9458	786.19	8985
71 - 75	1278.81	14615	1240.49	14177	1176.53	13446	1106.18	12642	1023.05	11692	971.95	11108
76 - 79	1580.08	18058	1532.74	17517	1453.73	16614	1366.84	15621	1264.11	14447	1200.94	13725
80+ (renewals only)	1740.11	19887	1687.96	19291	1600.99	18297	1505.26	17203	1392.13	15910	1322.56	15115

Area 11

Afghanistan
Albania
Azerbaijan
Belgium
Benin
Bosnia & Herzegovina
Botswana
Brunei
Cameroon
Cape Verde
Chad
Croatia
Czech Republic
Denmark
Djibouti
Faroe Islands
Federated States of Micronesia
France
Gambia
Greenland
Guinea
Guinea-Bissau
Iceland
India
Kazakhstan
Luxembourg
Macedonia
Madagascar
Mauritania
Papua New Guinea
Romania
Slovakia
Slovenia
Togo

Area 11 – USD Excel

Deductible	Nil		1,000		2,500		5,000		10,000		15,000	
Age Band	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**
0 - 17	170.80	1952	165.73	1894	157.15	1796	147.79	1689	136.68	1562	129.85	1484
18 - 25	208.86	2387	202.65	2316	192.24	2197	180.69	2065	167.13	1910	158.81	1815
26 - 30	240.01	2743	232.84	2661	220.85	2524	207.64	2373	192.06	2195	182.44	2085
31 - 35	264.25	3020	256.38	2930	243.16	2779	228.64	2613	211.40	2416	200.90	2296
36 - 40	287.53	3286	278.95	3188	264.60	3024	248.76	2843	230.04	2629	218.58	2498
41 - 45	338.10	3864	328.04	3749	311.06	3555	292.51	3343	270.55	3092	256.99	2937
46 - 50	395.59	4521	383.78	4386	364	4160	342.21	3911	316.49	3617	300.65	3436
51 - 55	530.25	6060	514.41	5879	487.90	5576	458.68	5242	424.20	4848	403.03	4606
56 - 60	644.88	7370	625.54	7149	593.34	6781	557.90	6376	515.90	5896	490.18	5602
61 - 65	877.71	10031	851.46	9731	807.54	9229	759.24	8677	702.19	8025	667.10	7624
66 - 70	1212.23	13854	1175.91	13439	1115.28	12746	1048.60	11984	969.85	11084	921.38	10530
71 - 75	1498.79	17129	1453.90	16616	1378.91	15759	1296.49	14817	1199.10	13704	1139.16	13019
76 - 79	1851.68	21162	1796.20	20528	1703.63	19470	1601.78	18306	1481.38	16930	1407.35	16084
80+ (renewals only)	2039.28	23306	1978.11	22607	1876.18	21442	1764	20160	1631.44	18645	1549.89	17713

Area 11 – USD Apex

Deductible	Nil		1,000		2,500		5,000		10,000		15,000	
Age Band	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**
0 - 17	215.60	2464	209.21	2391	198.36	2267	186.55	2132	172.55	1972	163.89	1873
18 - 25	316.58	3618	307.13	3510	291.29	3329	273.88	3130	253.31	2895	240.63	2750
26 - 30	374.76	4283	363.56	4155	344.84	3941	324.19	3705	299.86	3427	284.90	3256
31 - 35	398.56	4555	386.66	4419	366.71	4191	344.84	3941	318.85	3644	302.93	3462
36 - 40	430.06	4915	417.20	4768	395.68	4522	372.05	4252	344.05	3932	326.90	3736
41 - 45	470.49	5377	456.40	5216	432.86	4947	407.05	4652	376.43	4302	357.61	4087
46 - 50	499.19	5705	484.23	5534	459.29	5249	431.81	4935	399.35	4564	379.40	4336
51 - 55	669.20	7648	649.16	7419	615.74	7037	578.90	6616	535.41	6119	508.64	5813
56 - 60	813.75	9300	789.34	9021	748.65	8556	703.94	8045	651	7440	618.45	7068
61 - 65	1107.66	12659	1074.50	12280	1019.11	11647	958.21	10951	886.20	10128	841.84	9621
66 - 70	1529.68	17482	1483.83	16958	1407.35	16084	1323.18	15122	1223.78	13986	1162.61	13287
71 - 75	1891.58	21618	1834.88	20970	1740.29	19889	1636.25	18700	1513.31	17295	1437.63	16430
76 - 79	2336.86	26707	2266.78	25906	2149.96	24571	2021.43	23102	1869.53	21366	1776.08	20298
80+ (renewals only)	2573.38	29410	2496.20	28528	2367.58	27058	2226	25440	2058.70	23528	1955.80	22352

NOW HEALTH INTERNATIONAL

Area 12 – USD Essential

Deductible	Nil		1,000		2,500		5,000		10,000		15,000	
Age Band	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**
0 - 17	101.15	1156	95.11	1087	86.01	983	75.86	867	65.80	752	55.65	636
18 - 25	123.81	1415	116.46	1331	105.26	1203	92.93	1062	80.50	920	68.16	779
26 - 30	142.36	1627	133.88	1530	121.01	1383	106.84	1221	92.58	1058	78.31	895
31 - 35	156.63	1790	147.26	1683	133.18	1522	117.51	1343	101.85	1164	86.19	985
36 - 40	170.28	1946	160.13	1830	144.81	1655	127.75	1460	110.69	1265	93.71	1071
41 - 45	200.29	2289	188.30	2152	170.28	1946	150.24	1717	130.20	1488	110.16	1259
46 - 50	234.41	2679	220.41	2519	199.33	2278	175.88	2010	152.43	1742	128.98	1474
51 - 55	313.95	3588	295.14	3373	266.88	3050	235.46	2691	204.14	2333	172.73	1974
56 - 60	381.94	4365	359.10	4104	324.71	3711	286.48	3274	248.33	2838	210.09	2401
61 - 65	519.49	5937	488.34	5581	441.61	5047	389.64	4453	337.75	3860	285.78	3266
66 - 70	717.59	8201	674.54	7709	609.96	6971	538.21	6151	466.46	5331	394.71	4511
71 - 75	887.25	10140	834.05	9532	754.16	8619	665.44	7605	576.71	6591	487.99	5577
76 - 79	1096.29	12529	1030.58	11778	931.88	10650	822.24	9397	712.60	8144	602.96	6891
80+ (renewals only)	1207.24	13797	1134.88	12970	1026.20	11728	905.45	10348	784.79	8969	664.04	7589

Area 12 – USD Advance

Deductible	Nil		1,000		2,500		5,000		10,000		15,000	
Age Band	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**
0 - 17	226.19	2585	219.45	2508	208.16	2379	195.74	2237	180.95	2068	171.94	1965
18 - 25	276.68	3162	268.45	3068	254.63	2910	239.40	2736	221.38	2530	210.35	2404
26 - 30	317.80	3632	308.35	3524	292.43	3342	274.93	3142	254.28	2906	241.59	2761
31 - 35	349.91	3999	339.50	3880	322	3680	302.75	3460	280	3200	266	3040
36 - 40	380.98	4354	369.60	4224	350.53	4006	329.61	3767	304.85	3484	289.63	3310
41 - 45	447.56	5115	434.18	4962	411.78	4706	387.19	4425	358.05	4092	340.20	3888
46 - 50	524.04	5989	508.38	5810	482.13	5510	453.34	5181	419.30	4792	398.30	4552
51 - 55	702.19	8025	681.19	7785	646.01	7383	607.43	6942	561.75	6420	533.66	6099
56 - 60	853.91	9759	828.36	9467	785.66	8979	738.68	8442	683.20	7808	648.99	7417
61 - 65	1162.53	13286	1127.70	12888	1069.60	12224	1005.64	11493	930.04	10629	883.58	10098
66 - 70	1605.63	18350	1557.50	17800	1477.18	16882	1388.89	15873	1284.50	14680	1220.28	13946
71 - 75	1985.11	22687	1925.61	22007	1826.39	20873	1717.19	19625	1588.13	18150	1508.76	17243
76 - 79	2452.63	28030	2379.13	27190	2256.45	25788	2121.53	24246	1962.10	22424	1864.01	21303
80+ (renewals only)	2700.95	30868	2619.93	29942	2484.91	28399	2336.34	26701	2160.81	24695	2052.75	23460

Area 12

Bahrain
Oman
Qatar
United Arab Emirates

Area 12 – USD Excel

Deductible	Nil		1,000		2,500		5,000		10,000		15,000	
Age Band	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**
0 - 17	280.09	3201	271.69	3105	257.69	2945	242.29	2769	224.09	2561	212.89	2433
18 - 25	342.65	3916	332.41	3799	315.26	3603	296.45	3388	274.14	3133	260.49	2977
26 - 30	394.10	4504	382.29	4369	362.60	4144	340.90	3896	315.35	3604	299.60	3424
31 - 35	433.74	4957	420.79	4809	399.09	4561	375.20	4288	347.03	3966	329.70	3768
36 - 40	471.63	5390	457.54	5229	433.91	4959	408.01	4663	377.30	4312	358.49	4097
41 - 45	554.58	6338	537.95	6148	510.21	5831	479.76	5483	443.71	5071	421.49	4817
46 - 50	649.16	7419	629.74	7197	597.28	6826	561.58	6418	519.40	5936	493.41	5639
51 - 55	870.10	9944	844.03	9646	800.54	9149	752.68	8602	696.15	7956	661.33	7558
56 - 60	1058.14	12093	1026.46	11731	973.53	11126	915.34	10461	846.56	9675	804.21	9191
61 - 65	1439.99	16457	1396.85	15964	1324.84	15141	1245.65	14236	1152.03	13166	1094.45	12508
66 - 70	1988.79	22729	1929.20	22048	1829.71	20911	1720.34	19661	1591.10	18184	1511.56	17275
71 - 75	2459.10	28104	2385.34	27261	2262.40	25856	2127.13	24310	1967.35	22484	1869	21360
76 - 79	3038	34720	2946.91	33679	2795.01	31943	2627.89	30033	2430.40	27776	2308.95	26388
80+ (renewals only)	3345.56	38235	3245.20	37088	3077.99	35177	2893.98	33074	2676.45	30588	2542.66	29059

Area 12 – USD Apex

Deductible	Nil		1,000		2,500		5,000		10,000		15,000	
Age Band	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**
0 - 17	367.33	4198	356.39	4073	338.01	3863	317.80	3632	293.91	3359	279.21	3191
18 - 25	539.35	6164	523.25	5980	496.21	5671	466.55	5332	431.55	4932	409.94	4685
26 - 30	638.84	7301	619.68	7082	587.74	6717	552.65	6316	511.09	5841	485.54	5549
31 - 35	679.26	7763	658.96	7531	624.93	7142	587.56	6715	543.46	6211	516.25	5900
36 - 40	732.90	8376	710.94	8125	674.28	7706	634.03	7246	586.34	6701	557.03	6366
41 - 45	801.68	9162	777.70	8888	737.63	8430	693.53	7926	641.38	7330	609.35	6964
46 - 50	851.29	9729	825.83	9438	783.21	8951	736.40	8416	681.10	7784	647.06	7395
51 - 55	1140.83	13038	1106.61	12647	1049.56	11995	986.83	11278	912.71	10431	867.04	9909
56 - 60	1387.23	15854	1345.66	15379	1276.28	14586	1199.98	13714	1109.85	12684	1054.38	12050
61 - 65	1887.90	21576	1831.29	20929	1736.88	19850	1633.10	18664	1510.34	17261	1434.83	16398
66 - 70	2607.76	29803	2529.54	28909	2399.16	27419	2255.75	25780	2086.26	23843	1981.96	22651
71 - 75	3224.29	36849	3127.60	35744	2966.43	33902	2789.06	31875	2579.50	29480	2450.53	28006
76 - 79	3983.61	45527	3864.18	44162	3664.94	41885	3445.84	39381	3186.93	36422	3027.59	34601
80+ (renewals only)	4387.08	50138	4255.48	48634	4036.11	46127	3794.88	43370	3509.71	40111	3334.19	38105

NOW HEALTH INTERNATIONAL

Area 13 – USD Essential

Deductible	Nil		1,000		2,500		5,000		10,000		15,000	
Age Band	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**
0 - 17	68.60	784	64.49	737	58.36	667	51.45	588	44.63	510	37.80	432
18 - 25	83.91	959	78.93	902	71.40	816	63	720	54.60	624	46.20	528
26 - 30	96.34	1101	90.56	1035	81.90	936	72.28	826	62.65	716	53.03	606
31 - 35	106.05	1212	99.75	1140	90.21	1031	79.54	909	68.95	788	58.36	667
36 - 40	115.50	1320	108.59	1241	98.18	1122	86.63	990	75.08	858	63.53	726
41 - 45	135.54	1549	127.49	1457	115.24	1317	101.68	1162	88.11	1007	74.55	852
46 - 50	158.64	1813	149.19	1705	134.93	1542	119	1360	103.16	1179	87.33	998
51 - 55	212.71	2431	200.03	2286	180.86	2067	159.60	1824	138.34	1581	117.08	1338
56 - 60	258.65	2956	243.16	2779	219.89	2513	193.99	2217	168.18	1922	142.28	1626
61 - 65	352.10	4024	331.01	3783	299.34	3421	264.08	3018	228.90	2616	193.73	2214
66 - 70	486.15	5556	457.01	5223	413.26	4723	364.61	4167	316.05	3612	267.40	3056
71 - 75	601.21	6871	565.16	6459	511.09	5841	450.98	5154	390.86	4467	330.75	3780
76 - 79	742.79	8489	698.25	7980	631.40	7216	557.11	6367	482.83	5518	408.54	4669
80+ (renewals only)	817.95	9348	768.95	8788	695.28	7946	613.46	7011	531.74	6077	449.93	5142

Area 13 – USD Advance

Deductible	Nil		1,000		2,500		5,000		10,000		15,000	
Age Band	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**
0 - 17	137.90	1576	133.79	1529	126.88	1450	119.35	1364	110.34	1261	104.83	1198
18 - 25	168.70	1928	163.71	1871	155.23	1774	145.95	1668	135.01	1543	128.28	1466
26 - 30	193.99	2217	188.21	2151	178.50	2040	167.83	1918	155.23	1774	147.44	1685
31 - 35	213.41	2439	207.03	2366	196.35	2244	184.63	2110	170.80	1952	162.23	1854
36 - 40	232.31	2655	225.40	2576	213.76	2443	200.99	2297	185.85	2124	176.58	2018
41 - 45	273.35	3124	265.21	3031	251.56	2875	236.51	2703	218.75	2500	207.81	2375
46 - 50	319.55	3652	310.01	3543	294	3360	276.41	3159	255.68	2922	242.90	2776
51 - 55	428.49	4897	415.71	4751	394.28	4506	370.65	4236	342.83	3918	325.68	3722
56 - 60	520.63	5950	505.05	5772	478.98	5474	450.36	5147	416.50	4760	395.68	4522
61 - 65	708.75	8100	687.49	7857	652.05	7452	613.11	7007	567	6480	538.65	6156
66 - 70	979.13	11190	949.81	10855	900.81	10295	847	9680	783.30	8952	744.19	8505
71 - 75	1210.48	13834	1174.16	13419	1113.70	12728	1047.11	11967	968.45	11068	919.98	10514
76 - 79	1495.55	17092	1450.75	16580	1375.94	15725	1293.69	14785	1196.48	13674	1136.63	12990
80+ (renewals only)	1646.93	18822	1597.58	18258	1515.24	17317	1424.68	16282	1317.58	15058	1251.69	14305

Area 13 – USD Excel

Deductible	Nil		1,000		2,500		5,000		10,000		15,000	
Age Band	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**
0 - 17	161.70	1848	156.89	1793	148.84	1701	139.91	1599	129.41	1479	122.94	1405
18 - 25	197.66	2259	191.80	2192	181.91	2079	171.06	1955	158.20	1808	150.24	1717
26 - 30	227.41	2599	220.68	2522	209.30	2392	196.79	2249	182	2080	172.90	1976
31 - 35	250.16	2859	242.73	2774	230.21	2631	216.48	2474	200.20	2288	190.14	2173
36 - 40	272.13	3110	263.99	3017	250.43	2862	235.46	2691	217.70	2488	206.85	2364
41 - 45	320.08	3658	310.54	3549	294.53	3366	276.94	3165	256.11	2927	243.34	2781
46 - 50	374.50	4280	363.30	4152	344.58	3938	324.01	3703	299.60	3424	284.64	3253
51 - 55	502.08	5738	487.03	5566	461.91	5279	434.35	4964	401.71	4591	381.59	4361
56 - 60	610.31	6975	592.03	6766	561.49	6417	527.98	6034	488.25	5580	463.84	5301
61 - 65	830.64	9493	805.79	9209	764.23	8734	718.55	8212	664.56	7595	631.31	7215
66 - 70	1147.13	13110	1112.74	12717	1055.43	12062	992.34	11341	917.70	10488	871.85	9964
71 - 75	1418.64	16213	1376.11	15727	1305.15	14916	1227.19	14025	1134.96	12971	1078.18	12322
76 - 79	1752.54	20029	1700.04	19429	1612.36	18427	1516.03	17326	1402.10	16024	1332.01	15223
80+ (renewals only)	1930.16	22059	1872.33	21398	1775.81	20295	1669.68	19082	1544.20	17648	1466.94	16765

Area 13 – USD Apex

Deductible	Nil		1,000		2,500		5,000		10,000		15,000	
Age Band	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**
0 - 17	204.05	2332	198.01	2263	187.78	2146	176.58	2018	163.28	1866	155.14	1773
18 - 25	316.49	3617	307.04	3509	291.20	3328	273.79	3129	253.23	2894	240.54	2749
26 - 30	377.39	4313	366.10	4184	347.20	3968	326.46	3731	301.96	3451	286.83	3278
31 - 35	397.86	4547	385.96	4411	366.10	4184	344.23	3934	318.33	3638	302.40	3456
36 - 40	428.58	4898	415.80	4752	394.36	4507	370.74	4237	342.91	3919	325.76	3723
41 - 45	459.03	5246	445.29	5089	422.36	4827	397.08	4538	367.24	4197	348.86	3987
46 - 50	472.59	5401	458.41	5239	434.79	4969	408.80	4672	378.09	4321	359.19	4105
51 - 55	633.50	7240	614.51	7023	582.84	6661	548.01	6263	506.80	5792	481.51	5503
56 - 60	770.26	8803	747.16	8539	708.66	8099	666.31	7615	616.26	7043	585.46	6691
61 - 65	1048.25	11980	1016.84	11621	964.43	11022	906.76	10363	838.60	9584	796.69	9105
66 - 70	1447.86	16547	1404.46	16051	1332.10	15224	1252.48	14314	1158.33	13238	1100.40	12576
71 - 75	1790.16	20459	1736.53	19846	1647.01	18823	1548.58	17698	1432.20	16368	1360.54	15549
76 - 79	2211.83	25278	2145.50	24520	2034.90	23256	1913.28	21866	1769.51	20223	1681.05	19212
80+ (renewals only)	2435.74	27837	2362.68	27002	2240.96	25611	2107	24080	1948.63	22270	1851.24	21157

NOW HEALTH INTERNATIONAL

Area 14 – USD Essential

Deductible	Nil		1,000		2,500		5,000		10,000		15,000	
Age Band	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**
0 - 17	83.48	954	78.49	897	70.96	811	62.65	716	54.34	621	45.94	525
18 - 25	101.85	1164	95.81	1095	86.63	990	76.39	873	66.24	757	56.09	641
26 - 30	117.08	1338	110.08	1258	99.58	1138	87.85	1004	76.13	870	64.40	736
31 - 35	128.71	1471	121.01	1383	109.46	1251	96.60	1104	83.74	957	70.88	810
36 - 40	140.26	1603	131.86	1507	119.26	1363	105.26	1203	91.18	1042	77.18	882
41 - 45	164.68	1882	154.88	1770	140	1600	123.55	1412	107.10	1224	90.65	1036
46 - 50	192.85	2204	181.30	2072	163.98	1874	144.64	1653	125.39	1433	106.14	1213
51 - 55	258.21	2951	242.73	2774	219.54	2509	193.73	2214	167.91	1919	142.10	1624
56 - 60	314.48	3594	295.66	3379	267.31	3055	235.90	2696	204.49	2337	172.99	1977
61 - 65	427.70	4888	402.06	4595	363.56	4155	320.78	3666	278.08	3178	235.29	2689
66 - 70	590.71	6751	555.28	6346	502.16	5739	443.10	5064	384.04	4389	324.98	3714
71 - 75	730.19	8345	686.44	7845	620.73	7094	547.66	6259	474.69	5425	401.63	4590
76 - 79	902.39	10313	848.31	9695	767.11	8767	676.81	7735	586.60	6704	496.39	5673
80+ (renewals only)	993.56	11355	933.98	10674	844.55	9652	745.24	8517	645.84	7381	546.53	6246

Area 14 – USD Advance

Deductible	Nil		1,000		2,500		5,000		10,000		15,000	
Age Band	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**
0 - 17	186.20	2128	180.69	2065	171.33	1958	161.09	1841	149.01	1703	141.58	1618
18 - 25	227.50	2600	220.68	2522	209.30	2392	196.79	2249	182	2080	172.90	1976
26 - 30	261.71	2991	253.93	2902	240.80	2752	226.45	2588	209.39	2393	198.98	2274
31 - 35	288.05	3292	279.48	3194	265.04	3029	249.20	2848	230.48	2634	218.93	2502
36 - 40	313.16	3579	303.80	3472	288.14	3293	270.90	3096	250.60	2864	238.09	2721
41 - 45	368.38	4210	357.35	4084	338.98	3874	318.68	3642	294.70	3368	280	3200
46 - 50	431.03	4926	418.16	4779	396.55	4532	372.84	4261	344.84	3941	327.60	3744
51 - 55	577.94	6605	560.61	6407	531.74	6077	499.98	5714	462.35	5284	439.25	5020
56 - 60	702.71	8031	681.71	7791	646.54	7389	607.86	6947	562.19	6425	534.10	6104
61 - 65	956.73	10934	928.03	10606	880.25	10060	827.58	9458	765.45	8748	727.13	8310
66 - 70	1321.16	15099	1281.61	14647	1215.55	13892	1142.84	13061	1057	12080	1004.15	11476
71 - 75	1633.45	18668	1584.45	18108	1502.81	17175	1412.95	16148	1306.81	14935	1241.45	14188
76 - 79	2018.19	23065	1957.73	22374	1856.75	21220	1745.80	19952	1614.55	18452	1533.88	17530
80+ (renewals only)	2222.85	25404	2156.18	24642	2045.05	23372	1922.81	21975	1778.35	20324	1689.45	19308

Area 14 – USD Excel

Deductible	Nil		1,000		2,500		5,000		10,000		15,000	
Age Band	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**
0 - 17	216.91	2479	210.44	2405	199.59	2281	187.69	2145	173.60	1984	164.94	1885
18 - 25	265.30	3032	257.43	2942	244.13	2790	229.51	2623	212.28	2426	201.69	2305
26 - 30	304.68	3482	295.58	3378	280.35	3204	263.55	3012	243.78	2786	231.61	2647
31 - 35	335.13	3830	325.15	3716	308.35	3524	289.89	3313	268.10	3064	254.71	2911
36 - 40	364.70	4168	353.76	4043	335.56	3835	315.53	3606	291.81	3335	277.20	3168
41 - 45	429.10	4904	416.24	4757	394.80	4512	371.18	4242	343.35	3924	326.20	3728
46 - 50	502.16	5739	487.11	5567	462	5280	434.44	4965	401.80	4592	381.68	4362
51 - 55	673.05	7692	652.93	7462	619.24	7077	582.23	6654	538.48	6154	511.53	5846
56 - 60	818.39	9353	793.89	9073	752.94	8605	707.96	8091	654.76	7483	622.04	7109
61 - 65	1114.14	12733	1080.80	12352	1025.06	11715	963.81	11015	891.36	10187	846.83	9678
66 - 70	1538.43	17582	1492.31	17055	1415.40	16176	1330.79	15209	1230.78	14066	1169.26	13363
71 - 75	1902.51	21743	1845.46	21091	1750.35	20004	1645.70	18808	1522.06	17395	1445.94	16525
76 - 79	2350.51	26863	2280.08	26058	2162.48	24714	2033.24	23237	1880.46	21491	1786.40	20416
80+ (renewals only)	2588.43	29582	2510.81	28695	2381.40	27216	2239.04	25589	2070.78	23666	1967.26	22483

Area 14 – USD Apex

Deductible	Nil		1,000		2,500		5,000		10,000		15,000	
Age Band	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**
0 - 17	272.13	3110	263.99	3017	250.43	2862	235.46	2691	217.70	2488	206.85	2364
18 - 25	421.93	4822	409.33	4678	388.24	4437	365.05	4172	337.58	3858	320.69	3665
26 - 30	503.56	5755	488.51	5583	463.31	5295	435.66	4979	402.85	4604	382.73	4374
31 - 35	530.51	6063	514.68	5882	488.08	5578	458.94	5245	424.46	4851	403.20	4608
36 - 40	571.46	6531	554.40	6336	525.79	6009	494.38	5650	457.19	5225	434.35	4964
41 - 45	612.06	6995	593.78	6786	563.15	6436	529.46	6051	489.65	5596	465.24	5317
46 - 50	630.35	7204	611.45	6988	579.95	6628	545.30	6232	504.35	5764	479.15	5476
51 - 55	844.81	9655	819.53	9366	777.26	8883	730.80	8352	675.85	7724	642.08	7338
56 - 60	1027.51	11743	996.71	11391	945.35	10804	888.83	10158	822.06	9395	780.94	8925
61 - 65	1398.43	15982	1356.51	15503	1286.60	14704	1209.69	13825	1118.78	12786	1062.86	12147
66 - 70	1931.56	22075	1873.64	21413	1777.04	20309	1670.81	19095	1545.25	17660	1467.99	16777
71 - 75	2388.23	27294	2316.65	26476	2197.21	25111	2065.88	23610	1910.65	21836	1815.10	20744
76 - 79	2950.59	33721	2862.13	32710	2714.60	31024	2552.29	29169	2360.49	26977	2242.45	25628
80+ (renewals only)	3249.23	37134	3151.75	36020	2989.35	34164	2810.59	32121	2599.45	29708	2469.43	28222

NOW HEALTH INTERNATIONAL

Area 15 – USD Essential

Deductible	Nil		1,000		2,500		5,000		10,000		15,000	
Age Band	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**
0 - 17	64.58	738	60.73	694	54.95	628	48.48	554	42	480	35.53	406
18 - 25	78.93	902	74.20	848	67.11	767	59.24	677	51.36	587	43.49	497
26 - 30	90.74	1037	85.31	975	77.18	882	68.08	778	59.06	675	49.96	571
31 - 35	99.75	1140	93.80	1072	84.79	969	74.81	855	64.84	741	54.86	627
36 - 40	108.68	1242	102.20	1168	92.40	1056	81.55	932	70.70	808	59.85	684
41 - 45	127.75	1460	120.14	1373	108.59	1241	95.81	1095	83.04	949	70.26	803
46 - 50	149.45	1708	140.53	1606	127.05	1452	112.09	1281	97.21	1111	82.25	940
51 - 55	200.11	2287	188.13	2150	170.10	1944	150.15	1716	130.11	1487	110.08	1258
56 - 60	243.51	2783	228.99	2617	207.03	2366	182.70	2088	158.29	1809	133.96	1531
61 - 65	331.19	3785	311.33	3558	281.58	3218	248.41	2839	215.34	2461	182.18	2082
66 - 70	457.54	5229	430.15	4916	388.94	4445	343.18	3922	297.41	3399	251.65	2876
71 - 75	565.60	6464	531.74	6077	480.81	5495	424.20	4848	367.68	4202	311.15	3556
76 - 79	698.86	7987	656.95	7508	594.04	6789	524.21	5991	454.30	5192	384.39	4393
80+ (renewals only)	769.56	8795	723.45	8268	654.15	7476	577.24	6597	500.24	5717	423.33	4838

Area 15 – USD Advance

Deductible	Nil		1,000		2,500		5,000		10,000		15,000	
Age Band	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**
0 - 17	129.85	1484	126	1440	119.53	1366	112.35	1284	103.95	1188	98.70	1128
18 - 25	158.64	1813	153.91	1759	145.95	1668	137.29	1569	126.96	1451	120.58	1378
26 - 30	182.53	2086	177.10	2024	168	1920	157.94	1805	146.04	1669	138.78	1586
31 - 35	200.73	2294	194.78	2226	184.71	2111	173.69	1985	160.65	1836	152.60	1744
36 - 40	218.40	2496	211.93	2422	200.99	2297	189	2160	174.74	1997	165.99	1897
41 - 45	256.99	2937	249.29	2849	236.51	2703	222.34	2541	205.63	2350	195.39	2233
46 - 50	300.56	3435	291.55	3332	276.59	3161	260.05	2972	240.45	2748	228.46	2611
51 - 55	403.03	4606	390.95	4468	370.83	4238	348.69	3985	322.44	3685	306.34	3501
56 - 60	490	5600	475.30	5432	450.80	5152	423.85	4844	392	4480	372.40	4256
61 - 65	666.93	7622	646.98	7394	613.64	7013	576.98	6594	533.58	6098	506.89	5793
66 - 70	921.03	10526	893.46	10211	847.35	9684	796.69	9105	736.84	8421	700	8000
71 - 75	1138.90	13016	1104.78	12626	1047.81	11975	985.16	11259	911.14	10413	865.64	9893
76 - 79	1407	16080	1364.83	15598	1294.48	14794	1217.13	13910	1125.60	12864	1069.34	12221
80+ (renewals only)	1549.54	17709	1503.08	17178	1425.64	16293	1340.41	15319	1239.70	14168	1177.66	13459

Area 15

Algeria
Angola
Ethiopia
Mali
Philippines
Poland

Area 15 – USD Excel

Deductible	Nil		1,000		2,500		5,000		10,000		15,000	
Age Band	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**
0 - 17	152.25	1740	147.70	1688	140.09	1601	131.78	1506	121.80	1392	115.76	1323
18 - 25	186.11	2127	180.60	2064	171.24	1957	161	1840	148.93	1702	141.49	1617
26 - 30	213.94	2445	207.55	2372	196.88	2250	185.06	2115	171.15	1956	162.66	1859
31 - 35	235.20	2688	228.20	2608	216.39	2473	203.53	2326	188.21	2151	178.76	2043
36 - 40	256.03	2926	248.41	2839	235.55	2692	221.46	2531	204.84	2341	194.60	2224
41 - 45	301	3440	291.99	3337	276.94	3165	260.40	2976	240.80	2752	228.81	2615
46 - 50	352.28	4026	341.78	3906	324.10	3704	304.76	3483	281.84	3221	267.75	3060
51 - 55	472.33	5398	458.24	5237	434.61	4967	408.63	4670	377.91	4319	359.01	4103
56 - 60	574.18	6562	557.03	6366	528.33	6038	496.74	5677	459.38	5250	436.45	4988
61 - 65	781.73	8934	758.28	8666	719.25	8220	676.20	7728	625.45	7148	594.13	6790
66 - 70	1079.49	12337	1047.11	11967	993.21	11351	933.80	10672	863.63	9870	820.49	9377
71 - 75	1334.81	15255	1294.83	14798	1228.06	14035	1154.65	13196	1067.85	12204	1014.48	11594
76 - 79	1649.03	18846	1599.59	18281	1517.16	17339	1426.43	16302	1319.24	15077	1253.26	14323
80+ (renewals only)	1815.98	20754	1761.55	20132	1670.73	19094	1570.89	17953	1452.85	16604	1380.23	15774

Area 15 – USD Apex

Deductible	Nil		1,000		2,500		5,000		10,000		15,000	
Age Band	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**
0 - 17	191.98	2194	186.29	2129	176.66	2019	166.08	1898	153.65	1756	145.95	1668
18 - 25	297.59	3401	288.66	3299	273.79	3129	257.43	2942	238.09	2721	226.19	2585
26 - 30	355.16	4059	344.58	3938	326.81	3735	307.30	3512	284.20	3248	269.94	3085
31 - 35	374.33	4278	363.13	4150	344.40	3936	323.84	3701	299.51	3423	284.55	3252
36 - 40	403.20	4608	391.13	4470	371	4240	348.78	3986	322.61	3687	306.51	3503
41 - 45	431.81	4935	418.86	4787	397.34	4541	373.54	4269	345.45	3948	328.21	3751
46 - 50	444.68	5082	431.38	4930	409.15	4676	384.65	4396	355.78	4066	338.01	3863
51 - 55	595.88	6810	578.03	6606	548.28	6266	515.46	5891	476.70	5448	452.90	5176
56 - 60	724.59	8281	702.89	8033	666.66	7619	626.85	7164	579.69	6625	550.73	6294
61 - 65	986.30	11272	956.73	10934	907.46	10371	853.21	9751	789.08	9018	749.61	8567
66 - 70	1362.29	15569	1321.43	15102	1253.35	14324	1178.45	13468	1089.90	12456	1035.39	11833
71 - 75	1684.38	19250	1633.89	18673	1549.63	17710	1457.05	16652	1347.50	15400	1280.13	14630
76 - 79	2080.93	23782	2018.54	23069	1914.50	21880	1800.05	20572	1664.78	19026	1581.56	18075
80+ (renewals only)	2291.63	26190	2222.94	25405	2108.31	24095	1982.31	22655	1833.30	20952	1741.69	19905

NOW HEALTH INTERNATIONAL

Area 16 – USD Essential

Deductible	Nil		1,000		2,500		5,000		10,000		15,000	
Age Band	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**
0 - 17	68.78	786	64.66	739	58.54	669	51.63	590	44.71	511	37.89	433
18 - 25	84.09	961	79.10	904	71.49	817	63.09	721	54.69	625	46.29	529
26 - 30	96.69	1105	90.91	1039	82.25	940	72.54	829	62.91	719	53.20	608
31 - 35	106.31	1215	100.01	1143	90.39	1033	79.80	912	69.13	790	58.54	669
36 - 40	115.76	1323	108.85	1244	98.44	1125	86.89	993	75.25	860	63.70	728
41 - 45	135.98	1554	127.84	1461	115.59	1321	102.03	1166	88.46	1011	74.81	855
46 - 50	159.16	1819	149.63	1710	135.36	1547	119.44	1365	103.51	1183	87.59	1001
51 - 55	213.33	2438	200.55	2292	181.39	2073	160.04	1829	138.69	1585	117.34	1341
56 - 60	259.35	2964	243.86	2787	220.50	2520	194.51	2223	168.61	1927	142.71	1631
61 - 65	352.98	4034	331.80	3792	300.04	3429	264.78	3026	229.51	2623	194.16	2219
66 - 70	487.55	5572	458.33	5238	414.49	4737	365.66	4179	316.93	3622	268.19	3065
71 - 75	602.61	6887	566.48	6474	512.23	5854	452.03	5166	391.74	4477	331.45	3788
76 - 79	744.54	8509	699.91	7999	632.89	7233	558.43	6382	483.96	5531	409.50	4680
80+ (renewals only)	820.05	9372	770.88	8810	697.11	7967	615.04	7029	533.05	6092	451.06	5155

Area 16 – USD Advance

Deductible	Nil		1,000		2,500		5,000		10,000		15,000	
Age Band	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**
0 - 17	138.43	1582	134.31	1535	127.40	1456	119.79	1369	110.78	1266	105.26	1203
18 - 25	169.05	1932	164.06	1875	155.58	1778	146.30	1672	135.28	1546	128.54	1469
26 - 30	194.34	2221	188.56	2155	178.85	2044	168.18	1922	155.49	1777	147.70	1688
31 - 35	214.03	2446	207.64	2373	196.96	2251	185.15	2116	171.24	1957	162.66	1859
36 - 40	232.75	2660	225.84	2581	214.20	2448	201.34	2301	186.20	2128	176.93	2022
41 - 45	273.88	3130	265.74	3037	252	2880	236.95	2708	219.10	2504	208.16	2379
46 - 50	320.34	3661	310.80	3552	294.79	3369	277.11	3167	256.29	2929	243.51	2783
51 - 55	429.36	4907	416.50	4760	395.06	4515	371.44	4245	343.53	3926	326.38	3730
56 - 60	522.20	5968	506.54	5789	480.46	5491	451.76	5163	417.81	4775	396.90	4536
61 - 65	710.68	8122	689.41	7879	653.89	7473	614.78	7026	568.58	6498	540.14	6173
66 - 70	981.31	11215	951.91	10879	902.83	10318	848.84	9701	785.05	8972	745.85	8524
71 - 75	1213.36	13867	1176.96	13451	1116.33	12758	1049.56	11995	970.73	11094	922.16	10539
76 - 79	1499.14	17133	1454.25	16620	1379.26	15763	1296.84	14821	1199.36	13707	1139.43	13022
80+ (renewals only)	1650.95	18868	1601.43	18302	1518.91	17359	1428.09	16321	1320.81	15095	1254.75	14340

Area 16

Comoros
Cote d'ivoire
Egypt
Eritrea
Ghana
Iraq
Jordan
Kenya
Kuwait
Lebanon
Liberia
Malawi
Mauritius
Morocco
Mozambique
Nigeria
Pakistan
Seychelles
Sierra Leone
South Africa
Sri Lanka
Tanzania
Tunisia
Uganda
Zambia

Area 16 – USD Excel

Deductible	Nil		1,000		2,500		5,000		10,000		15,000	
Age Band	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**
0 - 17	162.23	1854	157.41	1799	149.28	1706	140.35	1604	129.85	1484	123.38	1410
18 - 25	198.28	2266	192.41	2199	182.44	2085	171.59	1961	158.64	1813	150.76	1723
26 - 30	227.85	2604	221.03	2526	209.65	2396	197.14	2253	182.35	2084	173.25	1980
31 - 35	250.69	2865	243.25	2780	230.65	2636	216.91	2479	200.55	2292	190.58	2178
36 - 40	272.83	3118	264.69	3025	251.04	2869	236.08	2698	218.31	2495	207.38	2370
41 - 45	320.78	3666	311.24	3557	295.14	3373	277.55	3172	256.64	2933	243.86	2787
46 - 50	375.38	4290	364.18	4162	345.36	3947	324.71	3711	300.30	3432	285.34	3261
51 - 55	503.21	5751	488.16	5579	462.96	5291	435.31	4975	402.59	4601	382.46	4371
56 - 60	611.89	6993	593.60	6784	562.98	6434	529.29	6049	489.56	5595	465.06	5315
61 - 65	832.74	9517	807.80	9232	766.15	8756	720.39	8233	666.23	7614	632.89	7233
66 - 70	1150.19	13145	1115.71	12751	1058.23	12094	994.96	11371	920.15	10516	874.21	9991
71 - 75	1422.05	16252	1379.44	15765	1308.30	14952	1230.08	14058	1137.68	13002	1080.80	12352
76 - 79	1756.91	20079	1704.24	19477	1616.39	18473	1519.79	17369	1405.60	16064	1335.34	15261
80+ (renewals only)	1934.80	22112	1876.79	21449	1780.10	20344	1673.61	19127	1547.88	17690	1470.53	16806

Area 16 – USD Apex

Deductible	Nil		1,000		2,500		5,000		10,000		15,000	
Age Band	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**
0 - 17	204.40	2336	198.28	2266	188.13	2150	176.84	2021	163.54	1869	155.40	1776
18 - 25	317.10	3624	307.65	3516	291.81	3335	274.31	3135	253.75	2900	241.06	2755
26 - 30	378.35	4324	367.06	4195	348.16	3979	327.34	3741	302.75	3460	287.61	3287
31 - 35	398.74	4557	386.84	4421	366.89	4193	344.93	3942	319.03	3646	303.10	3464
36 - 40	429.45	4908	416.59	4761	395.15	4516	371.53	4246	343.61	3927	326.46	3731
41 - 45	459.99	5257	446.25	5100	423.24	4837	397.95	4548	368.03	4206	349.65	3996
46 - 50	473.81	5415	459.64	5253	435.93	4982	409.85	4684	379.05	4332	360.15	4116
51 - 55	634.99	7257	616	7040	584.24	6677	549.33	6278	508.03	5806	482.65	5516
56 - 60	772.10	8824	749	8560	710.41	8119	667.89	7633	617.75	7060	586.86	6707
61 - 65	1050.88	12010	1019.38	11650	966.88	11050	909.04	10389	840.70	9608	798.70	9128
66 - 70	1451.45	16588	1407.96	16091	1335.34	15261	1255.54	14349	1161.21	13271	1103.11	12607
71 - 75	1794.71	20511	1740.90	19896	1651.21	18871	1552.51	17743	1435.79	16409	1364.04	15589
76 - 79	2217.16	25339	2150.66	24579	2039.80	23312	1917.91	21919	1773.80	20272	1685.08	19258
80+ (renewals only)	2441.69	27905	2368.45	27068	2246.39	25673	2112.08	24138	1953.35	22324	1855.70	21208

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