

Evolution Health Plan (Asia Pacific)

(excluding residents of Hong Kong, Thailand & Singapore)

morgan price
international 

Rates

January 2023

Area 1 **Worldwide excluding USA, Singapore, Hong Kong and China**

Age	Standard	Standard Plus	Comprehensive	Premium	Elite
Child	\$ 910.01	\$ 1,177.72	\$ 1,768.37	\$ 2,345.26	\$ 4,684.35
20 to 24	\$ 1,085.33	\$ 1,502.23	\$ 2,552.74	\$ 3,386.66	\$ 4,864.51
25 to 29	\$ 1,183.99	\$ 1,672.46	\$ 2,937.89	\$ 3,897.68	\$ 5,391.29
30 to 34	\$ 1,374.53	\$ 1,985.21	\$ 3,608.79	\$ 4,788.68	\$ 6,624.77
35 to 39	\$ 1,752.62	\$ 2,379.96	\$ 3,913.69	\$ 5,192.90	\$ 7,183.53
40 to 44	\$ 2,002.63	\$ 2,719.79	\$ 4,473.51	\$ 5,933.72	\$ 8,206.10
45 to 49	\$ 2,427.99	\$ 3,298.08	\$ 5,426.39	\$ 7,198.53	\$ 9,956.31
50 to 54	\$ 3,359.23	\$ 4,423.13	\$ 6,871.85	\$ 9,073.27	\$ 12,500.42
55 to 59	\$ 5,232.39	\$ 6,771.50	\$ 10,167.04	\$ 13,484.50	\$ 18,647.13
60 to 64	\$ 6,464.91	\$ 8,365.63	\$ 13,813.48	\$ 17,985.50	\$ 26,937.32
65 to 69	\$ 8,280.51	\$ 10,810.43	\$ 18,169.88	\$ 23,919.55	\$ 36,160.05
70 to 74	\$ 10,515.60	\$ 13,618.77	\$ 22,526.27	\$ 29,383.72	\$ 44,077.66

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Area 2 Worldwide excluding USA

Age	Standard	Standard Plus	Comprehensive	Premium	Elite
Child	\$ 1,116.84	\$ 1,445.38	\$ 2,170.27	\$ 2,878.28	\$ 5,691.49
20 to 24	\$ 1,331.99	\$ 1,843.65	\$ 3,132.90	\$ 4,156.35	\$ 5,910.39
25 to 29	\$ 1,453.08	\$ 2,052.57	\$ 3,605.60	\$ 4,783.52	\$ 6,550.41
30 to 34	\$ 1,686.92	\$ 2,436.39	\$ 4,428.97	\$ 5,877.02	\$ 8,049.10
35 to 39	\$ 2,150.95	\$ 2,920.87	\$ 4,803.16	\$ 6,373.11	\$ 8,727.99
40 to 44	\$ 2,457.78	\$ 3,337.92	\$ 5,490.22	\$ 7,282.30	\$ 9,970.42
45 to 49	\$ 2,979.81	\$ 4,047.64	\$ 6,659.67	\$ 8,834.56	\$ 12,096.91
50 to 54	\$ 4,122.69	\$ 5,428.39	\$ 8,433.63	\$ 11,135.37	\$ 15,188.01
55 to 59	\$ 6,421.57	\$ 8,310.47	\$ 12,477.73	\$ 16,549.16	\$ 22,656.26
60 to 64	\$ 7,934.21	\$ 10,266.91	\$ 16,952.91	\$ 22,073.12	\$ 32,728.84
65 to 69	\$ 10,162.44	\$ 13,267.35	\$ 22,299.39	\$ 29,355.81	\$ 43,934.46
70 to 74	\$ 12,905.51	\$ 16,713.94	\$ 27,645.87	\$ 36,061.84	\$ 53,554.36

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Area 3 Worldwide

Age	Standard	Standard Plus	Comprehensive	Premium	Elite
Child	\$ 1,547.01	\$ 2,002.12	\$ 3,359.90	\$ 4,199.14	\$ 9,134.49
20 to 24	\$ 1,845.07	\$ 2,553.78	\$ 4,850.21	\$ 6,063.63	\$ 9,485.81
25 to 29	\$ 2,012.80	\$ 2,843.19	\$ 5,581.98	\$ 6,978.61	\$ 10,513.02
30 to 34	\$ 2,336.71	\$ 3,374.85	\$ 6,856.72	\$ 8,573.83	\$ 12,918.31
35 to 39	\$ 2,979.47	\$ 4,045.92	\$ 7,436.03	\$ 9,297.58	\$ 14,007.90
40 to 44	\$ 3,404.46	\$ 4,623.62	\$ 8,499.67	\$ 10,624.15	\$ 16,001.91
45 to 49	\$ 4,127.58	\$ 5,606.71	\$ 10,310.18	\$ 12,888.67	\$ 19,414.79
50 to 54	\$ 5,710.69	\$ 7,519.32	\$ 13,056.50	\$ 16,249.21	\$ 24,375.84
55 to 59	\$ 8,895.09	\$ 11,511.55	\$ 20,334.10	\$ 24,753.71	\$ 36,364.95
60 to 64	\$ 10,990.38	\$ 14,221.57	\$ 27,626.94	\$ 33,061.79	\$ 52,527.77
65 to 69	\$ 14,076.89	\$ 18,377.71	\$ 36,339.75	\$ 43,933.79	\$ 70,512.08
70 to 74	\$ 17,876.52	\$ 23,151.91	\$ 45,052.57	\$ 54,007.05	\$ 85,951.43

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Rates

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Area 4

Bangladesh, Brunei, Myanmar (Burma), Cambodia, India, Indonesia, Laos, Malaysia, Pakistan, Philippines, Sri Lanka, Taiwan and Vietnam

Age	Standard	Standard Plus	Comprehensive	Premium	Elite
Child	\$ 819.01	\$ 1,059.95	\$ 1,591.53	\$ 2,110.74	\$ 4,215.92
20 to 24	\$ 976.79	\$ 1,352.01	\$ 2,297.46	\$ 3,047.99	\$ 4,378.06
25 to 29	\$ 1,065.59	\$ 1,505.22	\$ 2,644.10	\$ 3,507.91	\$ 4,852.16
30 to 34	\$ 1,237.08	\$ 1,786.68	\$ 3,247.91	\$ 4,309.82	\$ 5,962.30
35 to 39	\$ 1,577.36	\$ 2,141.97	\$ 3,522.32	\$ 4,673.61	\$ 6,465.18
40 to 44	\$ 1,802.37	\$ 2,447.81	\$ 4,026.16	\$ 5,340.35	\$ 7,385.49
45 to 49	\$ 2,185.19	\$ 2,968.27	\$ 4,883.75	\$ 6,478.68	\$ 8,960.68
50 to 54	\$ 3,023.31	\$ 3,980.82	\$ 6,184.66	\$ 8,165.94	\$ 11,250.38
55 to 59	\$ 4,709.15	\$ 6,094.35	\$ 9,150.33	\$ 12,136.05	\$ 16,782.42
60 to 64	\$ 5,818.42	\$ 7,529.07	\$ 12,432.13	\$ 16,186.95	\$ 24,243.59
65 to 69	\$ 7,452.46	\$ 9,729.39	\$ 16,352.89	\$ 21,527.59	\$ 32,544.04
70 to 74	\$ 9,464.04	\$ 12,256.89	\$ 20,273.64	\$ 26,445.35	\$ 39,669.90

Evacuation to home country

	\$
Child	75
Adult	120

Policy excess

Excess per person	Premium reduction
\$	%
100	5%
250	10%
500	15%
1000	20%
2500	30%
5000	40%
7500	50%
10000	60%

Out-Patient claim co-insurance options

Co-insurance	Premium reduction
%	%
10% co-insurance	5%
20% co-insurance	10%

The excess does not apply to the following benefits:

- Evacuation and repatriation
- Wellness benefit
- Cash benefits
- Dental benefit

Service fees

Annual	0%
Semi-Annual	4%
Quarterly	5%
Monthly	8%

Family discount

On policies with more than 1 insured

Couple	5% (eligiblty: 2 adults)
Family of 3	10% (eligiblty: 2 adults)
Family of 4	15% (eligiblty: 2 adults)
Family of 5+	15% up to 4 dependants (two parents/two children) but fifth child will be normal premium

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Area 1 **Worldwide excluding USA, Singapore, Hong Kong and China**

Age	Standard	Standard Plus	Comprehensive	Premium	Elite
Child	\$ 941.04	\$ 1,217.87	\$ 1,828.65	\$ 2,425.22	\$ 4,844.05
20 to 24	\$ 1,122.33	\$ 1,553.45	\$ 2,639.76	\$ 3,502.11	\$ 5,030.35
25 to 29	\$ 1,224.36	\$ 1,729.48	\$ 3,038.05	\$ 4,030.56	\$ 5,575.08
30 to 34	\$ 1,421.39	\$ 2,052.88	\$ 3,731.82	\$ 4,951.93	\$ 6,850.62
35 to 39	\$ 1,812.37	\$ 2,461.10	\$ 4,047.11	\$ 5,369.94	\$ 7,428.42
40 to 44	\$ 2,070.91	\$ 2,812.51	\$ 4,626.02	\$ 6,136.01	\$ 8,485.86
45 to 49	\$ 2,510.77	\$ 3,410.51	\$ 5,611.39	\$ 7,443.94	\$ 10,295.73
50 to 54	\$ 3,605.03	\$ 4,746.78	\$ 7,374.66	\$ 9,737.17	\$ 13,415.08
55 to 59	\$ 5,615.25	\$ 7,266.97	\$ 10,910.97	\$ 14,471.17	\$ 20,011.55
60 to 64	\$ 6,937.95	\$ 8,977.75	\$ 14,824.23	\$ 19,301.52	\$ 28,908.34
65 to 69	\$ 8,886.40	\$ 11,601.44	\$ 19,499.38	\$ 25,669.76	\$ 38,805.90
70 to 74	\$ 11,285.03	\$ 14,615.26	\$ 24,174.53	\$ 31,533.75	\$ 47,302.86

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Area 2 Worldwide excluding USA

Age	Standard	Standard Plus	Comprehensive	Premium	Elite
Child	\$ 1,154.91	\$ 1,494.66	\$ 2,244.26	\$ 2,976.40	\$ 5,885.52
20 to 24	\$ 1,377.40	\$ 1,906.50	\$ 3,239.71	\$ 4,298.05	\$ 6,111.88
25 to 29	\$ 1,502.62	\$ 2,122.54	\$ 3,728.51	\$ 4,946.59	\$ 6,773.72
30 to 34	\$ 1,744.43	\$ 2,519.45	\$ 4,579.96	\$ 6,077.37	\$ 8,323.50
35 to 39	\$ 2,224.27	\$ 3,020.44	\$ 4,966.91	\$ 6,590.37	\$ 9,025.53
40 to 44	\$ 2,541.57	\$ 3,451.71	\$ 5,677.39	\$ 7,530.56	\$ 10,310.32
45 to 49	\$ 3,081.40	\$ 4,185.63	\$ 6,886.70	\$ 9,135.74	\$ 12,509.31
50 to 54	\$ 4,424.35	\$ 5,825.59	\$ 9,050.72	\$ 11,950.16	\$ 16,299.33
55 to 59	\$ 6,891.44	\$ 8,918.56	\$ 13,390.73	\$ 17,760.08	\$ 24,314.04
60 to 64	\$ 8,514.76	\$ 11,018.15	\$ 18,193.37	\$ 23,688.23	\$ 35,123.63
65 to 69	\$ 10,906.04	\$ 14,238.13	\$ 23,931.06	\$ 31,503.80	\$ 47,149.17
70 to 74	\$ 13,849.81	\$ 17,936.92	\$ 29,668.74	\$ 38,700.51	\$ 57,472.97

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Area 3 Worldwide

Age	Standard	Standard Plus	Comprehensive	Premium	Elite
Child	\$ 1,599.75	\$ 2,070.37	\$ 3,474.44	\$ 4,342.29	\$ 9,445.89
20 to 24	\$ 1,907.97	\$ 2,640.84	\$ 5,015.56	\$ 6,270.34	\$ 9,809.19
25 to 29	\$ 2,081.41	\$ 2,940.12	\$ 5,772.27	\$ 7,216.52	\$ 10,871.42
30 to 34	\$ 2,416.37	\$ 3,489.90	\$ 7,090.47	\$ 8,866.12	\$ 13,358.70
35 to 39	\$ 3,081.04	\$ 4,183.84	\$ 7,689.53	\$ 9,614.55	\$ 14,485.44
40 to 44	\$ 3,520.52	\$ 4,781.24	\$ 8,789.43	\$ 10,986.34	\$ 16,547.43
45 to 49	\$ 4,268.29	\$ 5,797.85	\$ 10,661.66	\$ 13,328.06	\$ 20,076.65
50 to 54	\$ 6,128.54	\$ 8,069.51	\$ 14,011.86	\$ 17,438.17	\$ 26,159.44
55 to 59	\$ 9,545.95	\$ 12,353.86	\$ 21,821.96	\$ 26,564.96	\$ 39,025.80
60 to 64	\$ 11,794.55	\$ 15,262.18	\$ 29,648.42	\$ 35,480.95	\$ 56,371.26
65 to 69	\$ 15,106.91	\$ 19,722.42	\$ 38,998.76	\$ 47,148.45	\$ 75,671.50
70 to 74	\$ 19,184.56	\$ 24,845.95	\$ 48,349.10	\$ 57,958.78	\$ 92,240.56

Evacuation to home country

	\$
Child	75
Adult	120

Policy excess

Excess per person	Premium reduction
\$	%
100	5%
250	10%
500	15%
1000	20%
2500	30%
5000	40%
7500	50%
10000	60%

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