

PREMIUM TABLES & KEY FEATURES

Premium for Standard Plan (in US\$)

Age Band	0-3	4-18	19-25	26-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	66-70	71-75	76-80	81-85	86-90
Worldwide	2,734	2,151	3,877	4,149	4,430	4,704	5,428	5,732	6,904	7,842	11,052	17,240	24,095	32,537	45,699	60,264
TAL*	2,051	1,613	2,908	3,112	3,323	3,528	4,071	4,299	5,178	5,882	8,289	12,930	18,071	24,403	34,274	45,198

Premium for Standard Upgrade Plan (in US\$)**

Age Band	0-3	4-18	19-25	26-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	66-70	71-75	76-80	81-85	86-90
Worldwide	3,688	2,901	4,817	5,089	5,451	5,725	6,606	6,910	8,349	9,296	12,673	19,902	27,461	36,945	51,585	67,812
TAL*	2,766	2,176	3,613	3,817	4,088	4,294	4,955	5,183	6,262	6,972	9,505	14,927	20,596	27,709	38,689	50,859

***TAL option** (Treatment Area Limit) is available to residents in Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Taiwan, Thailand, and Vietnam. TAL limits coverage in Hong Kong (SAR), Japan, North America and Singapore to Emergency Inpatient cover for accumulated 30 days per policy year (For full details please refer to Policy Wording).

Residents in the E.U. Countries, U.K. and Switzerland (20% loading to Worldwide Premium).

Residents in Singapore (40% loading to Worldwide Premium).

Residents in Hong Kong (40% loading to Worldwide Premium).

Geographical loading for North American residents is available on request.

****Discount for Outpatient Exclusion Option** is not applicable to US\$2M Benefit Option and Private Room Option.

*****Medical Examination Requirement.** Applicants over the age of 65 must at their own expense have a Company approved physician submit a completed Physician Examination Report directly to the Company.

Medical Second Opinion

There are times when a second medical opinion is better than relying on one. A Medical Second Opinion is available for eligible medical conditions and accidents and will assess whether the original treatment is in line with state-of-the-art medicine and meets your needs. With this second opinion, you can see more clearly and take serious and far-reaching decisions on the basis of the best information.

Premium for Additional Benefits (in US\$)

Age Band	0-3	4-18	19-25	26-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	66-70	71-75	76-80	81-85	86-90
Private Room	546	429	619	619	700	700	837	837	1,095	1,104	1,271	1,850	2,554	3,596	5,074	6,782
Dental	781	781	781	781	781	781	781	781	781	781	781	781	781	781	781	781
Vision	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300
Travel	88	88	88	88	88	88	88	88	88	88	88	88	88	88	88	88
Rental Car Protection	Not available		83 (Age 23 to 75)										Not available			
Personal Accident	Class 1 Occupation -US\$1 per 1,000 Class 2 Occupation -US\$1.25 per 1,000													Not available		

No Claim Discount

A No Claim Discount will be offered to Insured Persons who are not entitled to Group Discount and have been insured for a period of not less than 12 months. While an Insured Person's plan remains claims-free at each renewal, the following No Claim Discount will be applied:

Year 0	Year 1	Year 2
No discount	10% discount	15% discount (maximum cap effective April 1, 2026)

If a claim is made by an Insured Person during a policy year, any No Claim Discount achieved will be lost and the status of the discount will be as at Year 0 shown above. The No Claim Discount applies only to the premium in respect of the basic benefits. Claims against any Additional Benefit Plans (Dental, Vision, Personal Accident and Travel Plans) and Medical Check-up and Vaccinations will not affect the No Claim Discount.

Key Features

Free Choice of doctors and hospitals.
Guaranteed renewability regardless of age, medical condition or location.
Flexible geographic cover.
Free coverage for recreational sports.
Direct payment to hospitals and 24-hour Worldwide Emergency Assistance.
Consideration of declared pre-existing conditions.

This brochure is not a contract. For exact wording and complete details of the cover, terms, conditions and exclusions of the policy, please refer to the policy itself.

If you have any questions relating to this application, please forward them to Pacific Cross Insurance Company Limited at
E-mail: inquiry@pacificcross.com
Website: <http://www.pacificcross.com>

The Third Party Administrator for Pacific Cross Insurance Company Limited is International Administrators Limited:
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