

PREMIUM TABLES & KEY FEATURES

Premium for Comprehensive 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	5,228	4,111	6,283	6,567	6,954	7,311	8,262	8,587	10,010	11,044	14,489	21,158	29,684	40,654	56,720	74,676
TAL*	4,182	3,289	5,026	5,254	5,563	5,849	6,610	6,870	8,008	8,835	11,591	16,926	23,747	32,523	45,376	59,741

Premium for Comprehensive 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	5,541	4,357	6,529	6,813	7,200	7,557	8,524	8,849	10,279	11,313	14,758	21,816	30,342	41,312	57,378	75,296
TAL*	4,433	3,486	5,223	5,450	5,760	6,046	6,819	7,079	8,223	9,050	11,806	17,453	24,274	33,050	45,902	60,237

***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.

****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
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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