

Gem Plan Rates
Rates Effective 01Jul2026



Annual Subscriptions in USD (net of tax)

All Rates in USD		Emerald	Sapphire	Ruby	Jade	Diamond
Individual Rates	0-17	\$1,111	\$1,215	\$1,994	\$2,606	\$2,861
	18-24	\$1,725	\$1,889	\$2,981	\$3,767	\$4,136
	25-29	\$2,144	\$2,348	\$3,672	\$4,521	\$4,964
	30-34	\$2,307	\$2,525	\$3,875	\$4,907	\$5,387
	35-39	\$2,520	\$2,760	\$4,331	\$5,370	\$5,894
	40-44	\$2,927	\$3,206	\$4,951	\$6,170	\$6,772
	45-49	\$3,342	\$3,661	\$5,706	\$6,877	\$7,549
	50-54	\$3,741	\$4,096	\$6,347	\$7,819	\$8,582
	55-59	\$4,886	\$5,350	\$7,917	\$9,821	\$10,781
	60-64	\$6,165	\$6,753	\$10,088	\$13,014	\$14,288
	65-69	\$8,255	\$9,268	\$13,490	\$17,405	\$19,104
	70-74	\$10,797	\$12,347	\$17,977	\$23,079	\$25,335
	75-79	\$12,687	\$14,638	\$21,246	\$27,155	\$29,807
	80+	\$14,061	\$16,300	\$23,658	\$30,231	\$33,189
	DENTAL	\$1,002	\$1,002	\$1,002	\$1,002	\$1,253
	MATERNITY	N/A	N/A	\$3,066	\$3,066	\$3,420
	OPTICAL	\$158	\$158	\$158	\$198	\$236

All Rates in USD		Emerald	Sapphire	Ruby	Jade	Diamond
Group Rates (3 to 9 lives)	0-17	\$1,001	\$1,096	\$1,703	\$2,228	\$2,445
	18-24	\$1,560	\$1,710	\$2,548	\$3,221	\$3,537
	25-29	\$1,939	\$2,122	\$3,140	\$3,868	\$4,247
	30-34	\$2,085	\$2,282	\$3,316	\$4,200	\$4,609
	35-39	\$2,278	\$2,496	\$3,703	\$4,591	\$5,039
	40-44	\$2,647	\$2,899	\$4,236	\$5,278	\$5,794
	45-49	\$3,021	\$3,309	\$4,880	\$5,880	\$6,457
	50-54	\$3,382	\$3,703	\$5,428	\$6,685	\$7,338
	55-59	\$4,418	\$4,836	\$6,769	\$8,398	\$9,220
	60-64	\$5,576	\$6,105	\$8,626	\$11,129	\$12,217
	65-69	\$7,520	\$8,379	\$11,536	\$14,880	\$16,336
	70-74	\$9,818	\$11,162	\$15,372	\$19,735	\$21,664
	75-79	\$11,529	\$13,234	\$18,168	\$23,219	\$25,487
	80+	\$12,771	\$14,736	\$20,232	\$25,853	\$28,382
	DENTAL	\$583	\$583	\$583	\$583	\$728
	MATERNITY	N/A	N/A	\$3,066	\$3,066	\$3,420
	OPTICAL	\$101	\$101	\$101	\$126	\$151

All Rates in USD		Emerald	Sapphire	Ruby	Jade	Diamond
Group Rates (10 to 19 lives)	0-17	\$964	\$1,054	\$1,637	\$2,143	\$2,351
	18-24	\$1,497	\$1,639	\$2,445	\$3,094	\$3,395
	25-29	\$1,864	\$2,040	\$3,017	\$3,717	\$4,081
	30-34	\$2,002	\$2,192	\$3,184	\$4,033	\$4,428
	35-39	\$2,190	\$2,398	\$3,558	\$4,411	\$4,844
	40-44	\$2,545	\$2,788	\$4,070	\$5,070	\$5,565
	45-49	\$2,902	\$3,178	\$4,687	\$5,651	\$6,202
	50-54	\$3,249	\$3,556	\$5,214	\$6,423	\$7,050
	55-59	\$4,246	\$4,650	\$6,503	\$8,068	\$8,860
	60-64	\$5,357	\$5,865	\$8,290	\$10,692	\$11,739
	65-69	\$7,248	\$8,051	\$11,082	\$14,296	\$15,694
	70-74	\$9,457	\$10,724	\$14,772	\$18,962	\$20,818
	75-79	\$11,102	\$12,717	\$17,455	\$22,308	\$24,486
	80+	\$12,293	\$14,160	\$19,436	\$24,838	\$27,268
	DENTAL	\$583	\$583	\$583	\$583	\$728
	MATERNITY	N/A	N/A	\$3,066	\$3,066	\$3,420
	OPTICAL	\$101	\$101	\$101	\$126	\$151

All Rates in USD		Emerald	Sapphire	Ruby	Jade	Diamond
Group Rates (20+ lives)	0-17	\$851	\$932	\$1,482	\$1,937	\$2,125
	18-24	\$1,322	\$1,449	\$2,213	\$2,798	\$3,070
	25-29	\$1,649	\$1,802	\$2,726	\$3,356	\$3,685
	30-34	\$1,769	\$1,938	\$2,878	\$3,644	\$4,000
	35-39	\$1,935	\$2,118	\$3,217	\$3,989	\$4,379
	40-44	\$2,248	\$2,462	\$3,677	\$4,582	\$5,030
	45-49	\$2,566	\$2,810	\$4,236	\$5,104	\$5,603
	50-54	\$2,872	\$3,146	\$4,714	\$5,807	\$6,375
	55-59	\$3,752	\$4,109	\$5,880	\$7,295	\$8,006
	60-64	\$4,735	\$5,186	\$7,494	\$9,665	\$10,610
	65-69	\$6,476	\$7,116	\$10,017	\$12,922	\$14,183
	70-74	\$8,427	\$9,477	\$13,350	\$17,138	\$18,815
	75-79	\$9,883	\$11,239	\$15,777	\$20,163	\$22,134
	80+	\$10,938	\$12,514	\$17,570	\$22,452	\$24,645
	DENTAL	\$583	\$583	\$583	\$583	\$728
	MATERNITY	N/A	N/A	\$3,066	\$3,066	\$3,420
	OPTICAL	\$101	\$101	\$101	\$126	\$151

Notes:

- 1) Premiums to be zoned by Country of Residence (Refer to Zoning sheet)
- 2) Optional Maternity Benefit subject to 10 month wait period
- 3) Rates for age 80 and over are for renewals only
- 4) There may be an additional loading dependent on BMI of an applicant. If applicable this will be confirmed upon submission of an application
- 5) * Asia AoC: (Bangladesh - Bhutan - Brunei - Cambodia - East Timor - India - Indonesia - Japan - Laos - Malaysia - Maldives - Mongolia - Myanmar - Nepal - Pakistan - Philippines - Sri Lanka - Taiwan - Thailand - Vietnam)

Area of Cover	
Worldwide Including USA	250%
Worldwide Excluding USA	100%
Asia*	-12%
Africa, India & Pakistan	-15%
Africa - single country with Africa CoE	-20%

* Anyone choosing the WW Including USA option will have the base rate *2.5 (no further country zoning applies)

Additional Options:

Out-Patient Co Pay options:	
Nil	Standard
20% Co-Pay	-30%
10% Co Pay	-20%

In-Patient Deductible options:	
Nil	Standard
\$500 / £300 / €400	-11%
\$1,000 / £600 / €800	-20%
\$2,000 / £1200 / €1600	-26%
\$5,000 / £3,000 / €4,000	-35%
\$10,000 / £6,000 / €8,000	-50%

Family Discount (not available on group business)	
Family of 3 lives or more	-10%

Payment Frequency options	
Annual (discounted)	Standard
Semi-Annual	3% Loading
Quarterly	5% Loading
Monthly	Not available

*MHD Group Loadings	
5 Employees - 10 lives**	25% Loading
10 Employees - 19 lives	20% Loading
20 lives to 34 lives	15% Loading
35 lives - 50 lives	10% Loading
50+	No Loading

**MHD only available for Group business with a minimum of 5 Employees. The loadings are then based on number of lives in the group. Please note: for MHD groups of 5 Employees-10 lives these are subject to review and confirmation by OG.

Fixed Exchange Rates	
£ - GBP	0.676
€ - EURO	0.8

BMI (Body Mass Index) Loadings	
30-30.99	5% Loading
31-32.99	10% Loading
33-34.99	15% Loading
35-39.99	20% Loading
40+	25% Loading

List of Countries	New zones
Afghanistan	0.90
Albania	0.90
Alderney	1.00
Algeria	0.90
American Samoa	1.00
Andorra	1.15
Angola	0.80
Anguilla	1.00
Antarctica	0.90
Antigua and Barbuda	1.00
Argentina	1.00
Armenia	0.90
Aruba	1.00
Australia	1.15
Austria	0.90
Azerbaijan	0.90
Azores	1.00
Bahamas, The	1.00
Bahrain	1.00
Bangladesh	1.00
Barbados	1.00
Belarus	0.90
Belgium	0.90
Belize	1.00
Benin	0.90
Bermuda	1.00
Bhutan	0.90
Bolivia	1.00
Bosnia and Herzegovina	0.90
Botswana	0.90
Bouvet Island	0.90
Brazil	1.15
Bristish Indian Ocean Territory	0.90
Brunei	0.90
Bulgaria	0.90
Burkina Faso	0.90
Burundi	0.90
Cambodia	0.80
Cameroon	0.90
Canada	1.00
Canary Islands	1.00
Cape Verde	0.90
Cayman Islands	1.00
Central African Republic	0.90
Chad	0.90
Chile	1.00

China	1.40
Christmas Island	0.90
Cocos (Keeling) Islands	0.90
Colombia	0.90
Comoros	0.77
Congo	0.80
Congo, Republic of the	0.90
Cook Islands	0.90
Costa Rica	1.00
Cote d'Ivoire	0.90
Croatia	0.90
Cuba	1.00
Cyprus	1.00
Czech Republic	0.90
Denmark	0.90
Djibouti	0.90
Dominica	1.00
Dominican Republic	1.00
East Timor	0.90
Ecuador	1.00
Egypt	0.90
El Salvador	1.00
Equatorial Guinea	0.90
Eritrea	0.77
Estonia	0.90
Ethiopia	0.90
Falkland Islands	1.00
Faroe Islands	0.90
Fiji	0.90
Finland	0.90
France	1.00
French Guiana	0.90
French Polynesia	0.90
French Southern Territories	0.90
Gabon	0.90
Gambia	0.90
Georgia	0.90
Germany	1.00
Ghana	0.80
Gibraltar	1.15
Greece	1.15
Greenland	0.90
Grenada	1.00
Guadeloupe	1.00
Guam	0.90
Guatemala	1.15
Guernsey	1.00
Guinea	0.90

Guinea-Bissau	0.90
Guyana	1.00
Haiti	1.00
Heard and McDonald Islands	0.90
Herm	0.90
Holy See (Vatican City State)	1.00
Honduras	1.15
Hong Kong	2.00
Hungary	0.90
Iceland	0.90
India	0.90
Indonesia	1.15
Iran	1.00
Iraq	1.00
Ireland	1.00
Isle of Man	1.00
Israel	1.15
Italy	1.15
Jamaica	1.00
Japan	0.90
Jersey	1.00
Jordan	1.15
Kazakhstan	0.90
Kenya	1.00
Kiribati	0.90
Korea, Democratic People's Rep	0.90
Korea, Republic of	0.90
Kuwait	1.00
Kyrgyzstan	0.90
Laos People's Democratic Rep	0.90
Latvia	0.90
Lebanon	0.90
Lesotho	0.90
Liberia	0.90
Libya	1.00
Liechtenstein	1.00
Lithuania	0.90
Luxembourg	0.90
Macau	0.90
Madagascar	0.90
Madeira	1.00
Malawi	0.90
Malaysia	0.90
Maldives	1.00
Mali	0.90
Malta	1.00
Marshall Islands	0.90
Martinique	1.00

Mauritania	0.90
Mauritius	0.90
Mayotte	0.90
Mexico	1.15
Micronesia Federated States	0.90
Moldova Republic of	0.90
Monaco	1.15
Mongolia	1.00
Montenegro	0.90
Montserrat	1.00
Morocco	0.90
Mozambique	0.77
Myanmar	0.90
Namibia	0.90
Nauru	0.90
Nepal	0.90
Netherlands	0.77
Netherlands Antilles	1.00
New Caledonia	0.90
New Zealand	0.90
Nicaragua	1.00
Niger	0.90
Nigeria	0.80
Niue	0.90
Norfolk Islands	0.90
Northern Mariana Islands	0.90
Norway	0.77
Oman	0.90
Pakistan	0.77
Palau	0.90
Panama	1.00
Papua New Guinea	0.90
Paraguay	1.00
Peru	1.00
Philippines	0.72
Pitcairn	0.90
Poland	0.80
Portugal	1.00
Puerto Rico	1.00
Qatar	0.90
Rep Of Macedonia	0.90
Reunion	0.90
Romania	0.90
Russian Federation	1.00
Rwanda	0.90
Saint Helena	1.00
Saint Kitts and Nevis	1.00
Saint Lucia	1.00

Saint Pierre and Miquelon	1.00
Samoa	0.90
San Marino	0.90
Sao Tome and Principe	0.90
Sark	1.00
Saudi Arabia	1.00
Senegal	0.90
Serbia	0.90
Seychelles	1.00
Sierra Leone	0.90
Singapore	1.40
Slovakia	0.90
Slovenia	0.90
Solomon Islands	0.90
Somalia	0.90
South Africa	1.00
Spain	1.15
Sri Lanka	0.80
St Georgia & St Sandwich Islands	1.00
St Vincent and the Grenadines	1.00
Sudan	1.00
Suriname	1.00
Svalbard and Jan Mayen	0.77
Swaziland	0.90
Sweden	0.90
Switzerland	1.15
Syrian Arab Republic	1.00
Taiwan	0.90
Tajikistan	0.90
Tanzania, United Republic of	0.78
Thailand	1.00
Togo	0.90
Tokelau	0.90
Tonga	0.90
Trinidad and Tobago	1.00
Tunisia	0.90
Turkey	1.15
Turkmenistan	0.90
Turks and Caicos Islands	1.00
Tuvalu	0.90
UAE	1.00
Uganda	0.90
Ukraine	1.00
United Kingdom	1.15
Uruguay	1.00
USA	2.5
Uzbekistan	0.90
Vanuatu	0.90

Venezuela	1.00
Vietnam	1.00
Virgin Islands (British)	1.00
Virgin Islands (U.S)	1.00
Wallis and Futuna Islands	0.90
Western Sahara	0.90
Yemen	1.00
Zambia	0.90
Zimbabwe	0.90

Life & Critical Illness Top Up Options - RATE TABLE

Rates effective 01-Jul-2026

Total Sum Assured: USD 50,000 / GBP 50,000 / EUR 50,000			
	Age Band	Male	Female
		\$/£/€	\$/£/€
Individual Rates	02-14	40	22
	15-17	60	33
	18-24	80	44
	25-29	92	55
	30-34	116	96
	35-39	161	165
	40-44	246	274
	45-49	381	405
	50-54	610	553
	55-59	908	666
	60-64	1,381	862

Total Sum Assured: USD 100,000 / GBP 100,000 / EUR 100,000			
	Age Band	Male	Female
		\$/£/€	\$/£/€
Individual Rates	02-14	80	44
	15-17	120	66
	18-24	160	88
	25-29	184	110
	30-34	232	192
	35-39	322	330
	40-44	492	548
	45-49	762	810
	50-54	1,220	1,106
	55-59	1,816	1,332
	60-64	2,762	1,724

OPTIONAL TRAVEL				
Rates effective 01-Jul-2026				
	Age band	Premium Per person USD	Premium Per person GBP	Premium Per person EUR
Individual	0-44	\$107	£85	€98
	45-67	\$150	£120	€138