

Helping you reduce your health insurance premium

The cost of private health insurance is rising around the world, but there are plenty of ways you can reduce your premium (without significantly compromising your cover). Here's a quick guide to our main premium saving tools.

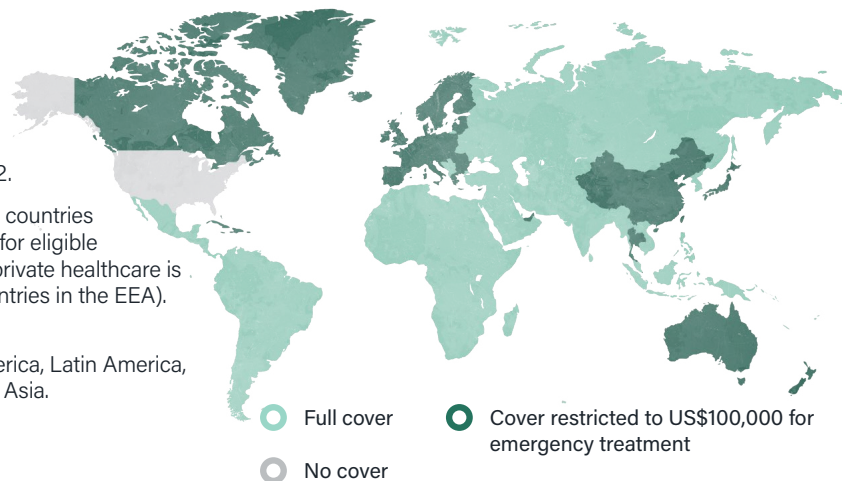
Zone 2

Save up to 20%

If you live in a country where private healthcare is cheaper, you can save up to 20% on your premium by choosing Zone 2.

With Zone 2, you'll enjoy full cover in most countries around the world, with US\$100,000 cover for eligible emergency treatment in countries where private healthcare is expensive (e.g., China, Japan, Canada, countries in the EEA). There's no cover at all in the USA.

It's a good option if you live in Central America, Latin America, Africa, the Middle East, Eastern Europe, or Asia.



Zone 3

Save up to 10%

If you live in Indonesia, you can save up to 10% on your premium by choosing Zone 3.

With Zone 3, you have full cover in most countries. In China, Hong Kong, Macau, Taiwan, Japan, Singapore, Switzerland, and the London area, you have 80% cover for eligible elective treatment and US\$100,000 cover for emergency treatment. There's no cover at all in the USA.

Zone 4

Save up to 30%

If you live in Africa or the Indian Subcontinent and you only need full cover in those regions, Zone 4 could be right for you.

You'll have full cover in all countries in Africa and the Indian Subcontinent, with US\$100,000 for accident & emergency treatment everywhere else. Zone 4 doesn't give you any cover in the USA.

Zone 7

Save up to 40%

Zone 7 gives you full cover in South East Asia (except Thailand and Singapore), but no cover anywhere else.

Zone 5

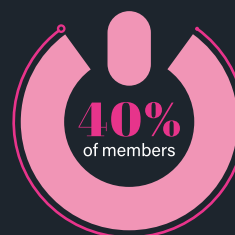
Save up to 40%

Zone 5 is like Zone 4, except your cover in South Africa is limited to US\$100,000 for accident & emergency treatment.

Did you know?

Only 20% of our members pay annually

You can save up to 5% on your premium by switching from monthly/quarterly payments to annual payments. You can save up to 3% on your premiums by switching from semi-annual payments to annual payments.



SWITCH \$ SAVE

could save an average of **US\$167 per year** by switching to annual payments.



Switch to semi-private room

Save up to 10%**↓ -10%**

Bronze plan

↓ -8.02%

SilverLite plan

Save up to 33% with the SilverLite plan

SilverLite is a low-cost, capped-benefit health plan that saves you up to 33% compared with the Silver plan*. You'll still have full cover for hospital treatment, cancer treatment, and emergency medical evacuation, while the usual coverage zones and excess options are available.

Benefits	SilverLite	Silver
Annual limit	US\$1,500,000	US\$1,500,000
Hospital accommodation	Semi-private room	Private room
Cancer treatment	Full cover	Full cover
Everyday medical costs	Annual limit of up to US\$10,000	Full cover
Emergency medical evacuation	Full cover	Full cover

*SilverLite is available to residents of all countries, except China, Hong Kong, Macau, Taiwan, Singapore & Japan. For a full comparison of the Silver and SilverLite plans—and their full T&Cs, limitations and exclusions—please read the plan agreement.

Save up to 26% with a higher excess

Members can select a higher excess to help reduce their premium. This table shows the savings available* for our most popular excess options.

Excess options	Bronze	SilverLite	Silver	Gold
US\$250 per annum	1.5%	1.5%	1.5%	1.5%
US\$500 per annum	4%	5.5%	5.5%	5%
US\$800 per claim	8%	13%	13%	13%
US\$1,000 per annum	11%	16%	16%	15%
US\$1,600 per claim	17%	26%	26%	26%

*Savings are against the standard premiums, which are based on a US\$50 per claim excess. When comparing with a nil excess, the savings will be even greater.

**Premium case study****Family in Vietnam**

Silver plan, with Zone 1 & a nil excess, paying annually

Member (age 43)	US\$4,044
Member (age 40)	US\$3,434
Member (age 11)	US\$1,427
Member (age 5)	US\$1,507
Total premium	US\$10,415

Discounting options

Switch to
Zone 2

20% saving

US\$3,235
US\$2,747
US\$1,142
US\$1,206
US\$8,332

Switch to
\$1,000 pa excess

27% saving

US\$2,363
US\$2,007
US\$834
US\$881
US\$6,086

Switch to
SilverLite

30% saving

US\$1,654
US\$1,404
US\$583
US\$604
US\$4,247