

An overview of our discounts for new member discounts



→ Health (individuals only)

20% lifetime discount for individual health in certain countries

Lifetime discount

• 20% discount applied on first-year premium and for as long as the member stays with us

 Discount application is automatic member does not need to do anything

Eligible countries

New members resident in the following countries Cambodia, Laos, Malaysia, Myanmar, Philippines, Vietnam, China, Japan, Macao, Mauritius, Malawi, Botswana, Chile, Costa Rica, India.

→ Health

15% lifetime discount in most other countries

Lifetime discount

- 15% discount applied on first-year premium and for as long as the member stays with us
- Discount application is automatic member does not need to do anything

Eligible countries

New members resident in all countries except:

- · Countries eligible for 20% lifetime discount
- · Hong Kong, Thailand, Mexico, Singapore, UK, UAE
- Excluded countries (e.g., Syria, Iran)

→ Health (individuals only)

16% lifetime discount in the UAE only

Lifetime discount

- 16% discount applied on first-year premium and for as long as the member stays with us
- Discount application is automatic—member does not need to do anything

Eligibility

New members resident in the UAE only.



