



How to calculate your premium





- Decide which plan suits you best. You can select from one of our three SimpleCare plans: SimpleCare CORE, SimpleCare 100 or SimpleCare 250.
- 2 Find your default area of cover and rating area. Based on your country of residence, you will see your default area of cover and network. Please refer to the page number to find the premiums for your rating area.
- See your base premium based on the ages of those to be covered and your preferred payment frequency.
- 4 Select your annual in/day/out-patient deductible that you would like to apply to your plan. These range from nil to USD 15,000. Remember that a higher annual in/day/out-patient deductible will reduce your plan premium.

- 5 Choose an upgraded geographical area of cover.
 This option (if available) expands where you can seek medical treatment.
- 6 Select one out-patient option that are available for the SimpleCare plan you have selected.

 For example these might include USD 25 out-patient per visit excess or 20% out-patient co-insurance option.
- 7 Add a family discount. Enjoy a 10% discount if you add a spouse and at least one child to the plan. For large families enjoy a 15% discount if you add a spouse and at least three children.*
- 8 Calculate your final premium.

^{*}This will apply to new policies written from 1st April 2021 onwards. Please note that your SimpleCare premium may be subject to Insurance Premium Tax based on your country of residence.



Decide which plan suits you best

SimpleCare CORE	SimpleCare 100	SimpleCare 250
In-Patient	In-Patient Out-Patient USD 1,000	Ho-Patient Out-Patient USD 2,500 Dental

	SimpleCare CORE	SimpleCare 100	SimpleCare 250
	Annual maximum up to USD 1,000,000	Annual maximum up to USD 1,500,000	Annual maximum up to USD 1,500,000
Hospital & Surgery	Full refund	Full refund	Full refund
Day-Patient/ Out-Patient Surgery	Full refund	Full refund	Full refund
Cancer	Full refund	Full refund	Full refund
Organ Transplant	Up to USD 100,000	Up to USD 150,000	Up to USD 150,000
Evacuation and Repatriation	Up to USD 100,000	Up to USD 100,000	Up to USD 100,000
Out-Patient	Not Covered	Up to USD 1,000	Up to USD 2,500
Dental	Not Covered	Not Covered	80% up to USD 300
In/Day/Out-Patient Deductible	USD 500 default	USD 500 default	USD 500 default



Find your default area of cover and rating area

It will tell you rating area, default area of cover, default network and page number to go to find your premium.

Country of Residence	Rating Area	Default Area of Cover	Default Network	Page Number	
Afghanistan	11	Worldwide excluding USA	SimpleCare Comprehensive	20	
Albania	11	Europe	SimpleCare Europe	12	
Algeria	15	Africa, Indian Sub-Continent, Jordan, Lebanon and the Philippines	SimpleCare Africa	9	
Andorra	3	Europe	SimpleCare Europe	10	
Angola	15	Africa, Indian Sub-Continent, Jordan, Lebanon and the Philippines	SimpleCare Africa	9	
Anguilla	7	Worldwide excluding USA	SimpleCare Comprehensive	18	
Antigua & Barbuda	7	Worldwide excluding USA	SimpleCare Comprehensive	18	
Argentina	7	Worldwide excluding USA	SimpleCare Comprehensive	18	
Armenia	9	Europe	SimpleCare Europe	11	
Aruba	7	Worldwide excluding USA	SimpleCare Comprehensive	18	
Australia	9	Worldwide excluding USA	SimpleCare Comprehensive	19	
Austria	9	Europe	SimpleCare Europe	11	
Azerbaijan	11	Europe	SimpleCare Europe	12	
Bahamas	7	Worldwide excluding USA	SimpleCare Comprehensive	18	
Bahrain	12	Worldwide excluding USA	SimpleCare Comprehensive	20	
Bangladesh	7	Worldwide excluding USA	SimpleCare Comprehensive	18	
Barbados	7	Worldwide excluding USA	SimpleCare Comprehensive	18	
Belarus	9	Europe	SimpleCare Europe	11	
Belgium	11	Europe	SimpleCare Europe	12	
Belize	7	Worldwide excluding USA	SimpleCare Comprehensive	18	
Benin	11	Africa, Indian Sub-Continent, Jordan, Lebanon and the Philippines	SimpleCare Africa	8	
Bermuda	7	Worldwide excluding USA	SimpleCare Comprehensive	18	
Bhutan	9	Worldwide excluding USA	SimpleCare Comprehensive	19	
Bolivia	7	Worldwide excluding USA	SimpleCare Comprehensive	18	
Bosnia & Herzegovina	11	Europe	SimpleCare Europe	12	
Botswana	11	Africa, Indian Sub-Continent, Jordan, Lebanon and the Philippines	SimpleCare Africa	8	
Brazil	5	Worldwide excluding USA	SimpleCare Comprehensive	17	
British Virgin Islands	7	Worldwide excluding USA	SimpleCare Comprehensive	18	
Brunei	11	South East Asia (excluding Singapore)	SimpleCare South East Asia	15	
Bulgaria	9	Europe	SimpleCare Europe	11	
Burkina Faso	9	Africa, Indian Sub-Continent, Jordan, Lebanon and the Philippines	SimpleCare Africa	8	
	9	·		14	
Burma/Myanmar Burundi	9	South East Asia (excluding Singapore)	SimpleCare South East Asia	8	
		Africa, Indian Sub-Continent, Jordan, Lebanon and the Philippines	SimpleCare Africa		
Cambodia	10	South East Asia (excluding Singapore)	SimpleCare South East Asia	15	
Cameroon	11	Africa, Indian Sub-Continent, Jordan, Lebanon and the Philippines	SimpleCare Africa	8	
Cape Verde	11	Africa, Indian Sub-Continent, Jordan, Lebanon and the Philippines	SimpleCare Africa	8	
Cayman Islands	7	Worldwide excluding USA	SimpleCare Comprehensive	18	
Central African Republic (CAR)	9	Africa, Indian Sub-Continent, Jordan, Lebanon and the Philippines	SimpleCare Africa	8	
Chad	11	Africa, Indian Sub-Continent, Jordan, Lebanon and the Philippines	SimpleCare Africa	8	
Chile	7	Worldwide excluding USA	SimpleCare Comprehensive	18	
China		Please refer to the China branch premium table			
Christmas Island	9	South East Asia (excluding Singapore)	SimpleCare South East Asia	14	
Cocos Island	9	South East Asia (excluding Singapore)	SimpleCare South East Asia	14	
Colombia	7	Worldwide excluding USA	SimpleCare Comprehensive	18	
Comoros	16	Africa, Indian Sub-Continent, Jordan, Lebanon and the Philippines	SimpleCare Africa	9	
Cook Island	9	Worldwide excluding USA	SimpleCare Comprehensive	19	
Costa Rica	7	Worldwide excluding USA	SimpleCare Comprehensive	18	
Cote d'ivoire	16	Africa, Indian Sub-Continent, Jordan, Lebanon and the Philippines	SimpleCare Africa	9	
Croatia	11	Europe	SimpleCare Europe	12	
Cyprus	7	Europe	SimpleCare Europe	11	
Czech Republic	11	Europe	SimpleCare Europe	12	
Democratic Republic of Congo (Kinshasa)	9	Africa, Indian Sub-Continent, Jordan, Lebanon and the Philippines	SimpleCare Africa	8	
Denmark	11	Europe	SimpleCare Europe	12	

Country of Residence	Rating Area	Default Area of Cover	Default Network	Page Number
Djibouti	11	Africa, Indian Sub-Continent, Jordan, Lebanon and the Philippines	SimpleCare Africa	8
Dominica	7	Worldwide excluding USA	SimpleCare Comprehensive	18
Dominican Republic	7	Worldwide excluding USA	SimpleCare Comprehensive	18
East Timor	9	South East Asia (excluding Singapore)	SimpleCare South East Asia	14
Ecuador	7	Worldwide excluding USA	SimpleCare Comprehensive	18
Egypt	16	Africa, Indian Sub-Continent, Jordan, Lebanon and the Philippines	SimpleCare Africa	9
El Salvador	7	Worldwide excluding USA	SimpleCare Comprehensive	18
Equatorial Guinea	9	Africa, Indian Sub-Continent, Jordan, Lebanon and the Philippines	SimpleCare Africa	8
Eritrea	16	Africa, Indian Sub-Continent, Jordan, Lebanon and the Philippines	SimpleCare Africa	9
Estonia	9	Europe	SimpleCare Europe	11
Ethiopia	15	Africa, Indian Sub-Continent, Jordan, Lebanon and the Philippines	SimpleCare Africa	9
Faroe Islands	11	Worldwide excluding USA	SimpleCare Comprehensive	20
Federated States of Micronesia	11	Worldwide excluding USA	SimpleCare Comprehensive	20
	9		SimpleCare Comprehensive	19
Fiji		Worldwide excluding USA		11
Finland	9	Europe	SimpleCare Europe	
France	11	Europe	SimpleCare Europe	12
French Polynesia	9	Worldwide excluding USA	SimpleCare Comprehensive	19
Gabon	9	Africa, Indian Sub-Continent, Jordan, Lebanon and the Philippines	SimpleCare Africa	8
Gambia	11	Africa, Indian Sub-Continent, Jordan, Lebanon and the Philippines	SimpleCare Africa	8
Georgia	9	Europe	SimpleCare Europe	11
Germany	9	Europe	SimpleCare Europe	11
Ghana	16	Africa, Indian Sub-Continent, Jordan, Lebanon and the Philippines	SimpleCare Africa	9
Gibraltar	9	Europe	SimpleCare Europe	11
Greece	7	Europe	SimpleCare Europe	11
Greenland	11	Worldwide excluding USA	SimpleCare Comprehensive	20
Grenada	7	Worldwide excluding USA	SimpleCare Comprehensive	18
Guadeloupe	7	Worldwide excluding USA	SimpleCare Comprehensive	18
Guatemala	3	Worldwide excluding USA	SimpleCare Comprehensive	17
Guernsey	7	Europe	SimpleCare Europe	11
Guinea	11	Africa, Indian Sub-Continent, Jordan, Lebanon and the Philippines	SimpleCare Africa	8
Guinea-Bissau	11	Africa, Indian Sub-Continent, Jordan, Lebanon and the Philippines	SimpleCare Africa	8
Guyana	7	Worldwide excluding USA	SimpleCare Comprehensive	18
Haiti	7	Worldwide excluding USA	SimpleCare Comprehensive	18
Honduras	3	Worldwide excluding USA	SimpleCare Comprehensive	17
Hong Kong SAR	2	Worldwide excluding USA	SimpleCare Comprehensive	17
Hungary	9	Europe	SimpleCare Europe	11
Iceland	11	Europe	SimpleCare Europe	12
India	11	Worldwide excluding USA	SimpleCare Comprehensive	20
Indonesia	11	Please refer to the Indonesia branch premium table	Simple care comprehensive	20
	1/		SimpleCase Compachageive	21
Iraq	16	Worldwide excluding USA	SimpleCare Comprehensive	21
Isle of Man	7	Europe	SimpleCare Europe	11
Italy	9	Europe	SimpleCare Europe	11
Jamaica	7	Worldwide excluding USA	SimpleCare Comprehensive	18
Japan	10	Worldwide excluding USA	SimpleCare Comprehensive	19
Jersey	7	Europe	SimpleCare Europe	11
Jordan	16	Worldwide excluding USA	SimpleCare Comprehensive	21
Kazakhstan	11	Europe	SimpleCare Europe	12
Kenya	16	Africa, Indian Sub-Continent, Jordan, Lebanon and the Philippines	SimpleCare Africa	9
Kiribati	9	Worldwide excluding USA	SimpleCare Comprehensive	19
Kosovo Republic	9	Europe	SimpleCare Europe	11
Kuwait	16	Worldwide excluding USA	SimpleCare Comprehensive	21
Kyrgyzstan	9	Worldwide excluding USA	SimpleCare Comprehensive	19
Laos	9	South East Asia (excluding Singapore)	SimpleCare South East Asia	14
Latvia	9	Europe	SimpleCare Europe	11
Lebanon	16	Worldwide excluding USA	SimpleCare Comprehensive	21
Lesotho	9	Africa, Indian Sub-Continent, Jordan, Lebanon and the Philippines	SimpleCare Africa	8
Liberia	16	Africa, Indian Sub-Continent, Jordan, Lebanon and the Philippines	SimpleCare Africa	9
	. 9	,	3p.12.12.6.7.11.120	•

Country of Residence	Rating Area	Default Area of Cover	Default Network	Page Number
Libya	9	Africa, Indian Sub-Continent, Jordan, Lebanon and the Philippines	SimpleCare Africa	8
Liechtenstein	7	Europe	SimpleCare Europe	11
Lithuania	9	Europe	SimpleCare Europe	11
Luxembourg	11	Europe	SimpleCare Europe	12
Macau SAR	8	Worldwide excluding USA	SimpleCare Comprehensive	18
Macedonia	11	Europe	SimpleCare Europe	12
Madagascar	11	Africa, Indian Sub-Continent, Jordan, Lebanon and the Philippines	SimpleCare Africa	8
Malawi	16	Africa, Indian Sub-Continent, Jordan, Lebanon and the Philippines	SimpleCare Africa	9
Malaysia	10	South East Asia (excluding Singapore)	SimpleCare South East Asia	15
Maldives	9	Worldwide excluding USA	SimpleCare Comprehensive	19
Mali	15	Africa, Indian Sub-Continent, Jordan, Lebanon and the Philippines	SimpleCare Africa	9
Malta	13	Europe	SimpleCare Europe	12
Marshall Islands	9	Worldwide excluding USA	SimpleCare Comprehensive	19
Martinique	7	Worldwide excluding USA	SimpleCare Comprehensive	18
Mauritania	11	Africa, Indian Sub-Continent, Jordan, Lebanon and the Philippines	SimpleCare Africa	8
		Africa, Indian Sub-Continent, Jordan, Lebanon and the Philippines	· ·	9
Mauritius	16		SimpleCare Africa	17
Mexico	3	Worldwide excluding USA	SimpleCare Comprehensive	
Moldova	9	Europe	SimpleCare Europe	11
Monaco	5	Europe	SimpleCare Europe	10
Mongolia	7	Worldwide excluding USA	SimpleCare Comprehensive	18
Montenegro	9	Europe	SimpleCare Europe	11
Montserrat	7	Worldwide excluding USA	SimpleCare Comprehensive	18
Morocco	16	Africa, Indian Sub-Continent, Jordan, Lebanon and the Philippines	SimpleCare Africa	9
Mozambique	16	Africa, Indian Sub-Continent, Jordan, Lebanon and the Philippines	SimpleCare Africa	9
Namibia	9	Africa, Indian Sub-Continent, Jordan, Lebanon and the Philippines	SimpleCare Africa	8
Nauru	9	Worldwide excluding USA	SimpleCare Comprehensive	19
Nepal	9	Worldwide excluding USA	SimpleCare Comprehensive	19
Netherland Antilles	7	Worldwide excluding USA	SimpleCare Comprehensive	18
Netherlands	13	Europe	SimpleCare Europe	12
New Caledonia	9	Worldwide excluding USA	SimpleCare Comprehensive	19
New Zealand	9	Worldwide excluding USA	SimpleCare Comprehensive	19
Nicaragua	7	Worldwide excluding USA	SimpleCare Comprehensive	18
Niger	9	Africa, Indian Sub-Continent, Jordan, Lebanon and the Philippines	SimpleCare Africa	8
Nigeria	16	Africa, Indian Sub-Continent, Jordan, Lebanon and the Philippines	SimpleCare Africa	9
Norway	13	Europe	SimpleCare Europe	12
Oman	12	Worldwide excluding USA	SimpleCare Comprehensive	20
Outer Mongolia	7	Worldwide excluding USA	SimpleCare Comprehensive	18
Pakistan	16	Worldwide excluding USA	SimpleCare Comprehensive	21
Palau	9	Worldwide excluding USA	SimpleCare Comprehensive	19
Palestine (West Bank & Gaza)	9	Worldwide excluding USA	SimpleCare Comprehensive	19
Panama	7	Worldwide excluding USA	SimpleCare Comprehensive	18
		•	·	20
Papua New Guinea	11	Worldwide excluding USA	SimpleCare Comprehensive	
Paraguay	7	Worldwide excluding USA	SimpleCare Comprehensive	18
Peru	7	Worldwide excluding USA	SimpleCare Comprehensive	18
Philippines	15	South East Asia (excluding Singapore)	SimpleCare South East Asia	16
Poland	15	Europe	SimpleCare Europe	13
Portugal	9	Europe	SimpleCare Europe	11
Qatar	12	Worldwide excluding USA	SimpleCare Comprehensive	20
Republic of Congo-Brazzaville	9	Africa, Indian Sub-Continent, Jordan, Lebanon and the Philippines	SimpleCare Africa	8
Romania	11	Europe	SimpleCare Europe	12
Russia	7	Europe	SimpleCare Europe	11
Rwanda	9	Africa, Indian Sub-Continent, Jordan, Lebanon and the Philippines	SimpleCare Africa	8
Samoa	9	Worldwide excluding USA	SimpleCare Comprehensive	19
San Marino	9	Europe	SimpleCare Europe	11
Sao Tome and Principe	9	Africa, Indian Sub-Continent, Jordan, Lebanon and the Philippines	SimpleCare Africa	8
Senegal	9	Africa, Indian Sub-Continent, Jordan, Lebanon and the Philippines	SimpleCare Africa	8
Serbia	9	Europe	SimpleCare Europe	11

Country of Residence	Rating Area	Default Area of Cover	Default Network	Page Number
Seychelles	16	Africa, Indian Sub-Continent, Jordan, Lebanon and the Philippines	SimpleCare Africa	9
Sierra Leone	16	Africa, Indian Sub-Continent, Jordan, Lebanon and the Philippines	SimpleCare Africa	9
Singapore		Please refer to the Singapore branch premium table		
Slovakia	11	Europe	SimpleCare Europe	12
Slovenia	11	Europe	SimpleCare Europe	12
Solomon Islands	9	Worldwide excluding USA	SimpleCare Comprehensive	19
South Africa	16	Africa, Indian Sub-Continent, Jordan, Lebanon and the Philippines	SimpleCare Africa	9
South Korea	8	Worldwide excluding USA	SimpleCare Comprehensive	18
Spain	5	Europe	SimpleCare Europe	10
Sri Lanka	16	Worldwide excluding USA	SimpleCare Comprehensive	21
St Helena	7	Worldwide excluding USA	SimpleCare Comprehensive	18
St Kitts & Nevis	7	Worldwide excluding USA	SimpleCare Comprehensive	18
St Lucia	7	Worldwide excluding USA	SimpleCare Comprehensive	18
St Martin	7	Worldwide excluding USA	SimpleCare Comprehensive	18
St Vincent & The Grenadines	7	Worldwide excluding USA	SimpleCare Comprehensive	18
Suriname	7	Worldwide excluding USA	SimpleCare Comprehensive	18
Swaziland	9	Africa, Indian Sub-Continent, Jordan, Lebanon and the Philippines	SimpleCare Africa	8
Sweden	9	Europe	SimpleCare Europe	11
Switzerland	7	Europe	SimpleCare Europe	11
Taiwan	14	Worldwide excluding USA	SimpleCare Comprehensive	21
Tajikistan	9	Worldwide excluding USA	SimpleCare Comprehensive	19
Tanzania	16	Africa, Indian Sub-Continent, Jordan, Lebanon and the Philippines	SimpleCare Africa	9
Thailand	10	South East Asia (excluding Singapore)	SimpleCare South East Asia	15
Togo	11	Africa, Indian Sub-Continent, Jordan, Lebanon and the Philippines	SimpleCare Africa	8
Tonga	9	Worldwide excluding USA	SimpleCare Comprehensive	19
Trinidad & Tobago	7	Worldwide excluding USA	SimpleCare Comprehensive	18
Tunisia	16	Africa, Indian Sub-Continent, Jordan, Lebanon and the Philippines	SimpleCare Africa	9
Turkey	7	Europe	SimpleCare Europe	11
Turkmenistan	9	Worldwide excluding USA	SimpleCare Comprehensive	19
Turks & Caicos Islands	7	Worldwide excluding USA	SimpleCare Comprehensive	18
Tuvalu	9	Worldwide excluding USA	SimpleCare Comprehensive	19
Uganda	16	Africa, Indian Sub-Continent, Jordan, Lebanon and the Philippines	SimpleCare Africa	9
Ukraine	9	Europe	SimpleCare Europe	11
United Arab Emirates		Please refer to the Middle East branch premium table		
United Kingdom	5	Europe	SimpleCare Europe	10
Uruguay	7	Worldwide excluding USA	SimpleCare Comprehensive	18
Uzbekistan	9	Worldwide excluding USA	SimpleCare Comprehensive	19
Vanuatu	9	Worldwide excluding USA	SimpleCare Comprehensive	19
Venezuela	7	Worldwide excluding USA	SimpleCare Comprehensive	18
Vietnam	8	South East Asia (excluding Singapore)	SimpleCare South East Asia	14
Yemen	7	Worldwide excluding USA	SimpleCare Comprehensive	18
Zambia	16	Africa, Indian Sub-Continent, Jordan, Lebanon and the Philippines	SimpleCare Africa	9
Zimbabwe	16	Africa, Indian Sub-Continent, Jordan, Lebanon and the Philippines	SimpleCare Africa	9

Excluded countries We cannot offer cover if you reside in any of the following countries:							
Canada	Iran	ran Saudi Arabia South Sudan Syria					
Cuba	North Korea	Somalia	Sudan	United States of America and any dependency			



See your premium based on your default area of cover and rating area

Default area of cover

Default network

Default annual deductible

Africa, Indian Sub-Continent, Jordan, Lebanon and the Philippines

SimpleCare Africa

USD 500

Area 9

Burkina Faso Burundi Central African Republic (CAR) Democratic Republic of Congo (Kinshasa) Equatorial Guinea Gabon Lesotho Libya Namibia Niger Republic of Congo-Brazzaville Rwanda Sao Tome and Principe Senegal Swaziland

SimpleCare	SimpleCare CORE		leCare SimpleCare CORE SimpleCare 100		Care 100	SimpleCare 250	
Age Band	Monthly	Annual	Monthly	Annual	Monthly	Annual	
0 - 17	69.08	789.41	84.17	961.87	104.64	1,195.82	
18 - 25	80.21	916.58	97.73	1,116.82	121.50	1,388.47	
26 - 30	97.07	1,109.35	118.28	1,351.71	147.05	1,680.49	
31 - 35	106.74	1,219.87	130.06	1,486.37	161.70	1,847.90	
36 - 40	116.25	1,328.57	141.65	1,618.82	176.10	2,012.56	
41 - 45	136.55	1,560.57	166.39	1,901.51	206.86	2,364.02	
46 - 50	159.83	1,826.60	194.75	2,225.65	242.12	2,767.01	
51 - 55	214.21	2,448.02	261.00	2,982.83	324.49	3,708.35	
56 - 60	247.41	2,827.49	301.46	3,445.20	374.78	4,283.18	
61 - 65	336.72	3,848.18	410.28	4,688.88	510.07	5,829.37	
66 - 70	465.11	5,315.52	566.72	6,476.79	704.57	8,052.16	
71 - 75	605.14	6,915.80	737.34	8,426.67	916.68	10,476.32	
76 - 79	747.65	8,544.57	910.99	10,411.28	1,132.57	12,943.65	
80+ (renewals only)	823.49	9,411.26	1,003.39	11,467.30	1,247.45	14,256.53	

Area 11

Benin Botswana Cameroon Cape Verde Chad Djibouti Gambia Guinea Guinea-Bissau Madagascar Mauritania Togo

SimpleCare	SimpleCare CORE		oleCare SimpleCare CORE SimpleCare 100		SimpleCare 250	
Age Band	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	61.49	702.68	74.81	854.91	93.00	1,062.85
18 - 25	71.39	815.88	86.86	992.63	107.99	1,234.07
26 - 30	86.41	987.47	105.13	1,201.40	130.70	1,493.62
31 - 35	95.02	1,085.85	115.60	1,321.09	143.72	1,642.42
36 - 40	103.48	1,182.61	125.90	1,438.81	156.52	1,788.77
41 - 45	121.55	1,389.12	147.88	1,690.06	183.85	2,101.14
46 - 50	142.27	1,625.92	173.09	1,978.16	215.19	2,459.32
51 - 55	190.67	2,179.07	231.98	2,651.14	288.40	3,295.99
56 - 60	220.23	2,516.84	267.94	3,062.09	333.11	3,806.90
61 - 65	299.73	3,425.40	364.66	4,167.48	453.36	5,181.15
66 - 70	414.01	4,731.53	503.70	5,756.58	626.22	7,156.77
71 - 75	538.65	6,155.99	655.35	7,489.63	814.75	9,311.36
76 - 79	665.51	7,605.82	809.69	9,253.55	1,006.63	11,504.33
80+ (renewals only)	733.02	8,377.29	891.82	10,192.15	1,108.74	12,671.22

Default area of cover	Default network	Default annual deductible

Africa, Indian Sub-Continent, Jordan, Lebanon and the Philippines

SimpleCare Africa

USD 500

Area 15

Algeria Angola Ethiopia Mali

SimpleCare	SimpleCare CORE		Simple(Care 100	SimpleC	Care 250
Age Band	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	57.07	652.22	69.50	794.25	86.45	987.94
18 - 25	66.27	757.29	80.70	922.21	100.38	1,147.09
26 - 30	80.20	916.57	97.67	1,116.16	121.48	1,388.35
31 - 35	88.19	1,007.88	107.40	1,227.36	133.59	1,526.66
36 - 40	96.05	1,097.69	116.97	1,336.72	145.49	1,662.70
41 - 45	112.82	1,289.37	137.39	1,570.15	170.90	1,953.05
46 - 50	132.06	1,509.17	160.81	1,837.81	200.03	2,285.98
51 - 55	176.98	2,022.60	215.52	2,463.05	268.08	3,063.68
56 - 60	204.41	2,336.12	248.93	2,844.84	309.63	3,538.58
61 - 65	278.21	3,179.44	338.79	3,871.80	421.40	4,815.98
66 - 70	384.29	4,391.78	467.97	5,348.15	582.09	6,652.35
71 - 75	499.98	5,713.95	608.85	6,958.25	757.32	8,655.09
76 - 79	617.73	7,059.67	752.24	8,597.02	935.69	10,693.49
80+ (renewals only)	680.38	7,775.74	828.54	9,469.02	1,030.59	11,778.14

Area 16

Comoros Cote d'ivoire Egypt Eritrea Ghana Kenya Liberia Malawi Mauritius Morocco Mozambique Nigeria Seychelles Sierra Leone South Africa

Tanzania Tunisia Uganda Zambia Zimbabwe

SimpleCare	SimpleC	are CORE	Simple	Care 100	Simple(Care 250
Age Band	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	58.28	666.04	71.05	811.92	88.33	1,009.44
18 - 25	67.67	773.34	82.49	942.72	102.56	1,172.06
26 - 30	81.90	935.99	99.84	1,140.99	124.13	1,418.57
31 - 35	90.06	1,029.23	109.79	1,254.66	136.49	1,559.89
36 - 40	98.09	1,120.94	119.57	1,366.46	148.66	1,698.89
41 - 45	115.22	1,316.69	140.45	1,605.08	174.62	1,995.56
46 - 50	134.85	1,541.15	164.39	1,878.70	204.38	2,335.74
51 - 55	180.73	2,065.45	220.32	2,517.84	273.91	3,130.37
56 - 60	208.75	2,385.61	254.47	2,908.12	316.37	3,615.61
61 - 65	284.10	3,246.80	346.32	3,957.93	430.58	4,920.81
66 - 70	392.43	4,484.82	478.38	5,467.12	594.76	6,797.16
71 - 75	510.57	5,835.01	622.40	7,113.04	773.81	8,843.49
76 - 79	630.81	7,209.24	768.98	8,788.26	956.05	10,926.26
80+ (renewals only)	694.80	7,940.48	846.98	9,679.67	1,053.03	12,034.53

Default area of cover	Default network	Default annual deductible
Europe	SimpleCare Europe	USD 500

Andorra

SimpleCare	SimpleCare CORE		Care SimpleCare CORE SimpleCare 100		SimpleCare 250	
Age Band	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	97.42	1,113.38	118.66	1,356.09	147.51	1,685.75
18 - 25	113.12	1,292.74	137.78	1,574.55	171.27	1,957.32
26 - 30	136.91	1,564.62	166.75	1,905.71	207.29	2,368.98
31 - 35	150.55	1,720.50	183.37	2,095.56	227.94	2,604.99
36 - 40	163.96	1,873.81	199.71	2,282.29	248.25	2,837.11
41 - 45	192.59	2,201.03	234.58	2,680.85	291.60	3,332.55
46 - 50	225.42	2,576.23	274.57	3,137.85	341.31	3,900.65
51 - 55	302.11	3,452.68	367.97	4,205.35	457.43	5,227.67
56 - 60	348.94	3,987.88	425.01	4,857.22	528.33	6,038.00
61 - 65	474.91	5,427.46	578.44	6,610.64	719.05	8,217.67
66 - 70	655.99	7,497.00	799.00	9,131.33	993.23	11,351.13
71 - 75	853.48	9,754.02	1,039.54	11,880.38	1,292.25	14,768.47
76 - 79	1,054.49	12,051.24	1,284.36	14,678.38	1,596.59	18,246.67
80+ (renewals only)	1,161.45	13,273.61	1,414.64	16,167.23	1,758.53	20,097.45

Area 5

Monaco Spain United Kingdom

SimpleCare	SimpleCare CORE		Care SimpleCare CORE SimpleCare 100		SimpleCare 250	
Age Band	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	95.57	1,092.21	116.36	1,329.73	144.77	1,654.42
18 - 25	110.97	1,268.16	135.10	1,543.95	168.09	1,920.94
26 - 30	134.31	1,534.88	163.51	1,868.67	203.44	2,324.95
31 - 35	147.69	1,687.79	179.80	2,054.84	223.70	2,556.57
36 - 40	160.85	1,838.18	195.82	2,237.94	243.64	2,784.38
41 - 45	188.93	2,159.18	230.02	2,628.75	286.18	3,270.61
46 - 50	221.14	2,527.25	269.23	3,076.87	334.97	3,828.15
51 - 55	296.37	3,387.03	360.82	4,123.63	448.92	5,130.50
56 - 60	342.31	3,912.06	416.75	4,762.83	518.51	5,925.78
61 - 65	465.88	5,324.27	567.19	6,482.17	705.69	8,064.93
66 - 70	643.52	7,354.46	783.47	8,953.87	974.77	11,140.16
71 - 75	837.25	9,568.57	1,019.34	11,649.50	1,268.23	14,493.98
76 - 79	1,034.44	11,822.12	1,259.40	14,393.13	1,566.91	17,907.53
80+ (renewals only)	1,139.36	13,021.25	1,387.15	15,853.04	1,725.85	19,723.91

Default area of cover Default network Default annual deductible

Europe SimpleCare Europe USD 500

Area 7

Cyprus Jersey Turkey
Greece Liechtenstein

Guernsey Russia
Isle of Man Switzerland

SimpleCare	SimpleCare CORE		are SimpleCare CORE SimpleCare 100		SimpleCare 250	
Age Band	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	86.11	984.11	104.86	1,198.39	130.49	1,491.21
18 - 25	99.99	1,142.65	121.76	1,391.45	151.51	1,731.45
26 - 30	121.01	1,382.97	147.36	1,684.09	183.37	2,095.60
31 - 35	133.07	1,520.74	162.04	1,851.86	201.64	2,304.37
36 - 40	144.93	1,656.26	176.48	2,016.88	219.60	2,509.71
41 - 45	170.23	1,945.48	207.30	2,369.08	257.95	2,947.97
46 - 50	199.25	2,277.13	242.64	2,772.94	301.92	3,450.51
51 - 55	267.04	3,051.82	325.18	3,716.30	404.64	4,624.39
56 - 60	308.43	3,524.88	375.59	4,292.37	467.36	5,341.21
61 - 65	419.77	4,797.33	511.17	5,841.87	636.07	7,269.34
66 - 70	579.83	6,626.58	706.08	8,069.42	878.61	10,041.20
71 - 75	754.39	8,621.56	918.65	10,498.78	1,143.12	13,064.17
76 - 79	932.06	10,652.07	1,135.00	12,971.40	1,412.34	16,140.98
80+ (renewals only)	1,026.60	11,732.52	1,250.13	14,287.10	1,555.59	17,778.17

Area 9

Kosovo Republic Armenia Estonia Gibraltar Moldova Serbia Austria Finland Hungary Montenegro Sweden Latvia Belarus Georgia Italy Portugal Ukraine Lithuania San Marino Bulgaria Germany

SimpleCare	SimpleCare CORE		Care SimpleCare CORE SimpleCare 100		SimpleCare 250	
Age Band	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	82.06	937.77	99.92	1,141.92	124.23	1,419.68
18 - 25	95.28	1,088.85	116.02	1,325.89	144.24	1,648.38
26 - 30	115.32	1,317.85	140.42	1,604.74	174.57	1,995.07
31 - 35	126.80	1,449.14	154.41	1,764.61	191.96	2,193.82
36 - 40	138.10	1,578.27	168.17	1,921.85	209.07	2,389.31
41 - 45	162.22	1,853.88	197.53	2,257.46	245.58	2,806.55
46 - 50	189.87	2,169.91	231.20	2,642.29	287.44	3,284.98
51 - 55	254.47	2,908.12	309.86	3,541.21	385.23	4,402.55
56 - 60	293.91	3,358.91	357.89	4,090.13	444.94	5,084.98
61 - 65	400.01	4,571.45	487.08	5,566.63	605.56	6,920.62
66 - 70	552.53	6,314.57	672.81	7,689.22	836.46	9,559.50
71 - 75	718.87	8,215.62	875.37	10,004.12	1,088.28	12,437.46
76 - 79	888.18	10,150.52	1,081.53	12,360.24	1,344.59	15,366.66
80+ (renewals only)	978.26	11,180.10	1,191.23	13,613.95	1,480.97	16,925.32

Default area of cover Default network Default annual deductible

Europe SimpleCare Europe USD 500

Area 11

Albania Croatia Iceland Romania
Azerbaijan Czech Republic Kazakhstan Slovakia
Belgium Denmark Luxembourg Slovenia
Bosnia & Herzegovina France Macedonia

SimpleCare	SimpleCare CORE		Care SimpleCare CORE SimpleCare 100		SimpleCare 250	
Age Band	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	73.04	834.75	88.81	1,014.94	110.41	1,261.81
18 - 25	84.81	969.22	103.12	1,178.45	128.20	1,465.09
26 - 30	102.65	1,173.07	124.81	1,426.30	155.16	1,773.22
31 - 35	112.87	1,289.93	137.24	1,568.39	170.62	1,949.87
36 - 40	122.93	1,404.88	149.47	1,708.15	185.82	2,123.62
41 - 45	144.40	1,650.21	175.57	2,006.44	218.27	2,494.47
46 - 50	169.01	1,931.51	205.50	2,348.47	255.48	2,919.70
51 - 55	226.51	2,588.62	275.40	3,147.43	342.39	3,912.99
56 - 60	261.62	2,989.88	318.09	3,635.31	395.46	4,519.54
61 - 65	356.06	4,069.20	432.92	4,947.62	538.22	6,151.05
66 - 70	491.83	5,620.82	598.00	6,834.19	743.45	8,496.49
71 - 75	639.89	7,313.01	778.03	8,891.67	967.27	11,054.43
76 - 79	790.60	9,035.33	961.26	10,985.79	1,195.07	13,657.91
80+ (renewals only)	870.79	9,951.79	1,058.76	12,100.09	1,316.29	15,043.24

Area 13

Malta Netherlands Norway

SimpleCare	SimpleCare CORE		Care SimpleCare CORE SimpleCare 100		SimpleCare 250	
Age Band	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	72.01	822.95	87.63	1,001.46	109.01	1,245.76
18 - 25	83.61	955.53	101.75	1,162.79	126.57	1,446.46
26 - 30	101.20	1,156.49	123.15	1,407.35	153.19	1,750.67
31 - 35	111.28	1,271.70	135.42	1,547.55	168.45	1,925.08
36 - 40	121.19	1,385.02	147.48	1,685.45	183.46	2,096.62
41 - 45	142.36	1,626.89	173.24	1,979.78	215.49	2,462.75
46 - 50	166.62	1,904.22	202.77	2,317.27	252.23	2,882.57
51 - 55	223.31	2,552.04	271.75	3,105.61	338.04	3,863.23
56 - 60	257.92	2,947.63	313.87	3,587.01	390.44	4,462.07
61 - 65	351.03	4,011.70	427.17	4,881.89	531.38	6,072.83
66 - 70	484.88	5,541.40	590.05	6,743.39	733.99	8,388.45
71 - 75	630.85	7,209.67	767.69	8,773.53	954.97	10,913.85
76 - 79	779.42	8,907.66	948.49	10,839.83	1,179.87	13,484.23
80+ (renewals only)	858.48	9,811.17	1,044.70	11,939.33	1,299.55	14,851.95

Default area of cover	Default network	Default annual deductible
Europe	SimpleCare Europe	USD 500

Poland

SimpleCare	SimpleCare CORE		Care SimpleCare CORE SimpleCare 100		Care 100	SimpleCare 250	
Age Band	Monthly	Annual	Monthly	Annual	Monthly	Annual	
0 - 17	67.80	774.81	82.51	942.93	102.63	1,172.88	
18 - 25	78.72	899.63	95.80	1,094.84	119.16	1,361.83	
26 - 30	95.28	1,088.83	115.95	1,325.10	144.23	1,648.24	
31 - 35	104.77	1,197.31	127.50	1,457.11	158.59	1,812.44	
36 - 40	114.10	1,304.00	138.86	1,586.95	172.72	1,973.95	
41 - 45	134.03	1,531.71	163.11	1,864.08	202.89	2,318.65	
46 - 50	156.88	1,792.82	190.92	2,181.85	237.47	2,713.91	
51 - 55	210.24	2,402.74	255.87	2,924.12	318.26	3,637.20	
56 - 60	242.83	2,775.19	295.53	3,377.39	367.59	4,201.00	
61 - 65	330.49	3,777.01	402.21	4,596.59	500.29	5,717.52	
66 - 70	456.51	5,217.21	555.57	6,349.31	691.05	7,897.65	
71 - 75	593.94	6,787.89	722.83	8,260.81	899.09	10,275.30	
76 - 79	733.83	8,386.54	893.06	10,206.35	1,110.84	12,695.28	
80+ (renewals only)	808.26	9,237.19	983.64	11,241.60	1,223.52	13,982.98	

Default area of cover	Default network	Default annual deductible
South East Asia (excluding Singapore)	SimpleCare South East Asia	USD 500

Vietnam

SimpleCare	SimpleCare CORE		oleCare SimpleCare CORE SimpleCare 100		Care 100	SimpleC	are 250
Age Band	Monthly	Annual	Monthly	Annual	Monthly	Annual	
0 - 17	95.75	1,094.26	119.61	1,366.95	147.90	1,690.23	
18 - 25	111.18	1,270.55	138.88	1,587.17	171.73	1,962.53	
26 - 30	134.56	1,537.76	168.09	1,920.98	207.84	2,375.28	
31 - 35	147.96	1,690.96	184.84	2,112.35	228.55	2,611.91	
36 - 40	161.15	1,841.64	201.31	2,300.58	248.91	2,844.66	
41 - 45	189.29	2,163.24	236.46	2,702.33	292.38	3,341.42	
46 - 50	221.55	2,532.00	276.77	3,162.99	342.22	3,911.02	
51 - 55	296.93	3,393.40	370.92	4,239.05	458.64	5,241.57	
56 - 60	342.95	3,919.41	428.42	4,896.14	529.74	6,054.06	
61 - 65	466.75	5,334.28	583.07	6,663.61	720.96	8,239.53	
66 - 70	644.73	7,368.29	805.40	9,204.49	995.87	11,381.32	
71 - 75	838.83	9,586.56	1,047.87	11,975.57	1,295.68	14,807.75	
76 - 79	1,036.38	11,844.34	1,294.65	14,795.99	1,600.83	18,295.20	
80+ (renewals only)	1,141.51	13,045.72	1,425.97	16,296.77	1,763.21	20,150.90	

Area 9

Burma/Myanmar Christmas Island Cocos Island East Timor Laos

SimpleCare	SimpleCare CORE		are SimpleCare CORE SimpleCare 100		SimpleCare 250	
Age Band	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	77.53	885.99	97.33	1,112.24	121.00	1,382.77
18 - 25	90.02	1,028.72	113.00	1,291.42	140.49	1,605.54
26 - 30	108.95	1,245.07	136.77	1,563.03	170.04	1,943.21
31 - 35	119.80	1,369.11	150.39	1,718.74	186.97	2,136.79
36 - 40	130.48	1,491.11	163.80	1,871.90	203.63	2,327.20
41 - 45	153.26	1,751.50	192.40	2,198.78	239.19	2,733.60
46 - 50	179.39	2,050.08	225.19	2,573.60	279.97	3,199.59
51 - 55	240.41	2,747.52	301.81	3,449.16	375.21	4,288.10
56 - 60	277.68	3,173.41	348.59	3,983.81	433.37	4,952.80
61 - 65	377.92	4,318.99	474.42	5,421.93	589.82	6,740.72
66 - 70	522.02	5,965.85	655.32	7,489.35	814.72	9,311.01
71 - 75	679.17	7,761.91	852.61	9,744.07	1,059.99	12,114.15
76 - 79	839.13	9,589.96	1,053.41	12,038.94	1,309.64	14,967.21
80+ (renewals only)	924.24	10,562.68	1,160.26	13,260.06	1,442.47	16,485.35

Default area of cover	Default network	Default annual deductible
South East Asia (excluding Singapore)	SimpleCare South East Asia	USD 500

Cambodia Malaysia Thailand

SimpleCare	SimpleCare CORE		Care SimpleCare CORE SimpleCare 100		SimpleCare 250	
Age Band	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	91.87	1,049.86	114.69	1,310.69	141.80	1,620.48
18 - 25	106.67	1,218.99	133.17	1,521.84	164.64	1,881.54
26 - 30	129.10	1,475.36	161.17	1,841.91	199.27	2,277.26
31 - 35	141.96	1,622.34	177.23	2,025.40	219.12	2,504.13
36 - 40	154.61	1,766.91	193.02	2,205.88	238.64	2,727.27
41 - 45	181.61	2,075.46	226.73	2,591.09	280.31	3,203.53
46 - 50	212.56	2,429.26	265.37	3,032.79	328.10	3,749.63
51 - 55	284.88	3,255.71	355.65	4,064.56	439.72	5,025.27
56 - 60	329.04	3,760.37	410.78	4,694.61	507.88	5,804.24
61 - 65	447.81	5,117.83	559.07	6,389.32	691.21	7,899.51
66 - 70	618.57	7,069.30	772.25	8,825.61	954.77	10,911.66
71 - 75	804.79	9,197.56	1,004.73	11,482.63	1,242.22	14,196.69
76 - 79	994.33	11,363.73	1,241.36	14,186.96	1,534.77	17,540.23
80+ (renewals only)	1,095.19	12,516.36	1,367.28	15,625.95	1,690.45	19,319.35

Area 11

Brunei

SimpleCare	SimpleCare CORE		Care SimpleCare CORE SimpleCare 100		Care 100	SimpleCare 250	
Age Band	Monthly	Annual	Monthly	Annual	Monthly	Annual	
0 - 17	69.01	788.65	86.50	988.56	107.54	1,229.01	
18 - 25	80.13	915.70	100.44	1,147.82	124.87	1,427.00	
26 - 30	96.98	1,108.28	121.56	1,389.22	151.13	1,727.13	
31 - 35	106.64	1,218.69	133.67	1,527.62	166.18	1,899.19	
36 - 40	116.14	1,327.29	145.58	1,663.74	180.99	2,068.42	
41 - 45	136.42	1,559.07	171.00	1,954.28	212.60	2,429.62	
46 - 50	159.68	1,824.85	200.15	2,287.42	248.84	2,843.80	
51 - 55	214.00	2,445.67	268.25	3,065.61	333.49	3,811.27	
56 - 60	247.17	2,824.77	309.83	3,540.81	385.18	4,402.05	
61 - 65	336.40	3,844.48	421.67	4,819.01	524.23	5,991.16	
66 - 70	464.67	5,310.41	582.45	6,656.54	724.12	8,275.63	
71 - 75	604.55	6,909.15	757.80	8,660.54	942.12	10,767.07	
76 - 79	746.94	8,536.35	936.27	10,700.22	1,164.01	13,302.88	
80+ (renewals only)	822.70	9,402.21	1,031.24	11,785.56	1,282.07	14,652.20	

Default area of cover	Default network	Default annual deductible
South East Asia (excluding Singapore)	SimpleCare South East Asia	USD 500

Philippines

SimpleCare	SimpleCare CORE		eCare SimpleCare CORE SimpleCare 100		SimpleCare 250	
Age Band	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	64.06	732.02	80.37	918.42	99.96	1,142.39
18 - 25	74.37	849.95	93.31	1,066.38	116.07	1,326.43
26 - 30	90.02	1,028.70	112.94	1,290.66	140.48	1,605.40
31 - 35	98.98	1,131.18	124.19	1,419.24	154.47	1,765.33
36 - 40	107.80	1,231.98	135.25	1,545.70	168.24	1,922.64
41 - 45	126.63	1,447.12	158.87	1,815.62	197.61	2,258.38
46 - 50	148.21	1,693.81	185.95	2,125.13	231.30	2,643.37
51 - 55	198.63	2,270.05	249.21	2,848.11	309.99	3,542.65
56 - 60	229.42	2,621.93	287.84	3,289.59	358.04	4,091.79
61 - 65	312.24	3,568.42	391.75	4,477.11	487.28	5,568.90
66 - 70	431.30	4,929.09	541.13	6,184.26	673.09	7,692.36
71 - 75	561.14	6,413.03	704.04	8,046.08	875.72	10,008.20
76 - 79	693.30	7,923.39	869.85	9,941.05	1,081.97	12,365.28
80+ (renewals only)	763.62	8,727.07	958.08	10,949.38	1,191.71	13,619.50

Default area of cover	Default network	Default annual deductible
Worldwide excluding USA	SimpleCare Comprehensive Network	USD 500

Hong Kong SAR

SimpleCare	SimpleCare CORE		leCare SimpleCare CORE SimpleCare 100		SimpleCare 250	
Age Band	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	111.50	1,274.28	180.12	2,058.51	220.35	2,518.27
18 - 25	129.47	1,479.56	209.14	2,390.14	255.85	2,923.96
26 - 30	156.69	1,790.74	253.13	2,892.83	309.66	3,538.92
31 - 35	172.30	1,969.14	278.34	3,181.02	340.51	3,891.47
36 - 40	187.66	2,144.60	303.15	3,464.47	370.85	4,238.24
41 - 45	220.43	2,519.11	356.08	4,069.47	435.61	4,978.35
46 - 50	258.00	2,948.54	416.78	4,763.18	509.87	5,827.01
51 - 55	345.77	3,951.65	558.57	6,383.64	683.33	7,809.38
56 - 60	399.37	4,564.19	645.16	7,373.17	789.25	9,019.91
61 - 65	543.54	6,211.83	878.05	10,034.82	1,074.16	12,276.02
66 - 70	750.79	8,580.44	1,212.86	13,861.17	1,483.74	16,956.97
71 - 75	976.82	11,163.65	1,577.99	18,034.18	1,930.43	22,061.98
76 - 79	1,206.88	13,792.85	1,949.64	22,281.49	2,385.07	27,257.91
80+ (renewals only)	1,329.29	15,191.87	2,147.39	24,541.53	2,626.99	30,022.71

Area 3

Guatemala Honduras Mexico

SimpleCare	SimpleCare CORE		eCare SimpleCare CORE SimpleCare 100		Care 100	SimpleCare 250	
Age Band	Monthly	Annual	Monthly	Annual	Monthly	Annual	
0 - 17	108.34	1,238.07	124.94	1,427.82	155.31	1,774.93	
18 - 25	125.79	1,437.53	145.07	1,657.85	180.33	2,060.86	
26 - 30	152.24	1,739.86	175.58	2,006.52	218.26	2,494.30	
31 - 35	167.41	1,913.19	193.07	2,206.42	240.00	2,742.79	
36 - 40	182.33	2,083.67	210.27	2,403.03	261.38	2,987.20	
41 - 45	214.16	2,447.54	246.99	2,822.66	307.03	3,508.84	
46 - 50	250.67	2,864.77	289.09	3,303.84	359.37	4,106.99	
51 - 55	335.95	3,839.38	387.44	4,427.82	481.62	5,504.21	
56 - 60	388.02	4,434.52	447.49	5,114.17	556.28	6,357.41	
61 - 65	528.10	6,035.34	609.03	6,960.34	757.09	8,652.39	
66 - 70	729.46	8,336.66	841.26	9,614.37	1,045.77	11,951.61	
71 - 75	949.07	10,846.47	1,094.53	12,508.85	1,360.61	15,549.72	
76 - 79	1,172.59	13,400.98	1,352.31	15,454.87	1,681.05	19,211.92	
80+ (renewals only)	1,291.53	14,760.25	1,489.47	17,022.47	1,851.56	21,160.60	

Area 5

Brazil

SimpleCare	SimpleCare CORE		Care SimpleCare CORE SimpleCare 100		SimpleCare 250	
Age Band	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	106.28	1,214.53	122.51	1,400.08	152.42	1,741.94
18 - 25	123.40	1,410.20	142.25	1,625.63	176.98	2,022.56
26 - 30	149.35	1,706.78	172.16	1,967.53	214.20	2,447.94
31 - 35	164.23	1,876.82	189.31	2,163.54	235.54	2,691.81
36 - 40	178.86	2,044.06	206.18	2,356.33	256.53	2,931.67
41 - 45	210.09	2,401.01	242.19	2,767.81	301.32	3,443.63
46 - 50	245.91	2,810.30	283.47	3,239.63	352.69	4,030.66
51 - 55	329.56	3,766.38	379.91	4,341.77	472.67	5,401.91
56 - 60	380.65	4,350.21	438.80	5,014.78	545.94	6,239.25
61 - 65	518.06	5,920.59	597.20	6,825.08	743.02	8,491.57
66 - 70	715.59	8,178.16	824.91	9,427.53	1,026.33	11,729.47
71 - 75	931.03	10,640.25	1,073.26	12,265.76	1,335.32	15,260.71
76 - 79	1,150.30	13,146.19	1,326.03	15,154.53	1,649.80	18,854.84
80+ (renewals only)	1,266.97	14,479.62	1,460.53	16,691.67	1,817.14	20,767.30

Anguilla
Antigua & Barbuda
Argentina
Aruba
Bahamas
Bangladesh
Barbados
Belize

Bermuda Bolivia British Virgin Islands Cayman Islands Chile Colombia Costa Rica

Dominica

Dominican Republic Ecuador El Salvador Grenada Guadeloupe Guyana Haiti Jamaica Martinique Mongolia Montserrat Netherland Antilles Nicaragua Outer Mongolia Panama Paraguay

Peru St Helena St Kitts & Nevis St Lucia St Martin St Vincent & The Grenadines Suriname Trinidad & Tobago Turks & Caicos Islands Uruguay Venezuela Yemen

SimpleCare	SimpleCare CORE		leCare SimpleCare CORE SimpleCare 100		SimpleCare 250	
Age Band	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	95.76	1,094.33	110.41	1,261.78	137.39	1,570.10
18 - 25	111.18	1,270.63	128.20	1,465.05	159.52	1,823.04
26 - 30	134.57	1,537.86	155.16	1,773.18	193.07	2,206.45
31 - 35	147.97	1,691.07	170.61	1,949.83	212.30	2,426.27
36 - 40	161.16	1,841.76	185.82	2,123.57	231.22	2,642.47
41 - 45	189.30	2,163.38	218.27	2,494.41	271.60	3,103.92
46 - 50	221.57	2,532.17	255.47	2,919.63	317.90	3,633.04
51 - 55	296.95	3,393.62	342.38	3,912.90	426.04	4,869.02
56 - 60	342.97	3,919.66	395.45	4,519.43	492.08	5,623.76
61 - 65	466.78	5,334.63	538.21	6,150.91	669.72	7,653.89
66 - 70	644.77	7,368.76	743.43	8,496.30	925.09	10,572.37
71 - 75	838.88	9,587.18	967.24	11,054.17	1,203.59	13,755.26
76 - 79	1,036.45	11,845.10	1,195.04	13,657.59	1,487.05	16,994.83
80+ (renewals only)	1,141.58	13,046.56	1,316.26	15,042.89	1,637.89	18,718.64

Area 8

Macau SAR South Korea

SimpleCare	SimpleCare CORE		eCare SimpleCare CORE SimpleCare 100		SimpleCare 250	
Age Band	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	112.70	1,287.94	129.30	1,477.68	159.88	1,827.14
18 - 25	130.85	1,495.43	150.13	1,715.73	185.64	2,121.49
26 - 30	158.37	1,809.95	181.71	2,076.58	224.68	2,567.68
31 - 35	174.15	1,990.26	199.81	2,283.45	247.06	2,823.48
36 - 40	189.67	2,167.61	217.61	2,486.93	269.07	3,075.08
41 - 45	222.79	2,546.13	255.61	2,921.21	316.06	3,612.07
46 - 50	260.77	2,980.17	299.18	3,419.19	369.94	4,227.82
51 - 55	349.48	3,994.03	400.97	4,582.41	495.79	5,666.14
56 - 60	403.65	4,613.14	463.12	5,292.73	572.64	6,544.44
61 - 65	549.37	6,278.45	630.30	7,203.36	779.36	8,906.93
66 - 70	758.85	8,672.47	870.63	9,950.05	1,076.54	12,303.21
71 - 75	987.30	11,283.38	1,132.74	12,945.59	1,400.63	16,007.18
76 - 79	1,219.82	13,940.78	1,399.52	15,994.47	1,730.50	19,777.11
80+ (renewals only)	1,343.55	15,354.81	1,541.48	17,616.81	1,906.03	21,783.12

Worldwide excluding USA

SimpleCare Comprehensive Network

USD 500

Area 9

Australia Bhutan Cook Island Fiji French Polynesia

Kiribati

Kyrgyzstan

Maldives Marshall Islands Nauru Nepal New Caledonia New Zealand Palau Palestine (West Bank & Gaza) Samoa Solomon Islands Tajikistan Tonga

Turkmenistan

Tuvalu Uzbekistan Vanuatu

	_						
SimpleCare	SimpleCare CORE		pleCare SimpleCare CORE SimpleCare 100		Care 100	SimpleC	are 250
Age Band	Monthly	Annual	Monthly	Annual	Monthly	Annual	
0 - 17	91.25	1,042.81	105.21	1,202.33	130.80	1,494.78	
18 - 25	105.95	1,210.80	122.16	1,396.03	151.87	1,735.58	
26 - 30	128.23	1,465.45	147.85	1,689.63	183.81	2,100.61	
31 - 35	141.01	1,611.44	162.58	1,857.96	202.12	2,309.87	
36 - 40	153.57	1,755.04	177.06	2,023.52	220.13	2,515.70	
41 - 45	180.39	2,061.52	207.98	2,376.88	258.57	2,955.02	
46 - 50	211.14	2,412.94	243.44	2,782.07	302.65	3,458.76	
51 - 55	282.96	3,233.83	326.25	3,728.54	405.61	4,635.44	
56 - 60	326.83	3,735.11	376.82	4,306.49	468.48	5,353.98	
61 - 65	444.81	5,083.45	512.85	5,861.10	637.59	7,286.72	
66 - 70	614.41	7,021.80	708.40	8,095.98	880.71	10,065.20	
71 - 75	799.38	9,135.77	921.67	10,533.34	1,145.85	13,095.40	
76 - 79	987.65	11,287.38	1,138.74	13,014.10	1,415.72	16,179.56	
80+ (renewals only)	1,087.83	12,432.27	1,254.24	14,334.13	1,559.31	17,820.67	

Area 10

Japan

SimpleCare	SimpleCare CORE		SimpleCare CORE SimpleCare 100		Care 100	SimpleCare 250	
Age Band	Monthly	Annual	Monthly	Annual	Monthly	Annual	
0 - 17	108.13	1,235.68	123.98	1,416.85	153.28	1,751.74	
18 - 25	125.55	1,434.75	143.95	1,645.11	177.97	2,033.95	
26 - 30	151.95	1,736.50	174.23	1,991.10	215.41	2,461.72	
31 - 35	167.09	1,909.50	191.58	2,189.46	236.86	2,706.96	
36 - 40	181.97	2,079.65	208.65	2,384.56	257.97	2,948.18	
41 - 45	213.75	2,442.82	245.09	2,800.97	303.02	3,463.01	
46 - 50	250.19	2,859.24	286.87	3,278.45	354.67	4,053.35	
51 - 55	335.30	3,831.97	384.46	4,393.79	475.33	5,432.32	
56 - 60	387.28	4,425.96	444.06	5,074.87	549.01	6,274.38	
61 - 65	527.08	6,023.69	604.35	6,906.85	747.20	8,539.37	
66 - 70	728.05	8,320.57	834.80	9,540.49	1,032.11	11,795.50	
71 - 75	947.24	10,825.53	1,086.12	12,412.72	1,342.83	15,346.63	
76 - 79	1,170.33	13,375.11	1,341.91	15,336.10	1,659.09	18,960.99	
80+ (renewals only)	1,289.03	14,731.76	1,478.02	16,891.66	1,827.37	20,884.22	

Default area of cover	Default network	Default annual deductible
Worldwide excluding USA	SimpleCare Comprehensive Network	USD 500

Afghanistan Faroe Islands Federated States of Micronesia

Greenland India Papua New Guinea

SimpleCare	SimpleCare CORE		SimpleCare CORE SimpleCare 100		SimpleCare 250	
Age Band	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	81.23	928.24	93.51	1,068.63	116.25	1,328.56
18 - 25	94.31	1,077.78	108.57	1,240.79	134.98	1,542.59
26 - 30	114.14	1,304.45	131.41	1,501.75	163.37	1,867.02
31 - 35	125.51	1,434.40	144.50	1,651.36	179.64	2,053.02
36 - 40	136.70	1,562.22	157.37	1,798.51	195.65	2,235.96
41 - 45	160.57	1,835.03	184.85	2,112.58	229.82	2,626.42
46 - 50	187.94	2,147.84	216.37	2,472.70	268.99	3,074.15
51 - 55	251.88	2,878.55	289.97	3,313.93	360.50	4,119.98
56 - 60	290.92	3,324.75	334.92	3,827.62	416.38	4,758.62
61 - 65	395.94	4,524.95	455.82	5,209.35	566.69	6,476.44
66 - 70	546.91	6,250.35	629.63	7,195.72	782.78	8,945.96
71 - 75	711.56	8,132.07	819.18	9,362.04	1,018.43	11,639.20
76 - 79	879.14	10,047.29	1,012.11	11,566.94	1,258.29	14,380.41
80+ (renewals only)	968.31	11,066.40	1,114.77	12,740.19	1,385.92	15,839.03

Area 12

Bahrain Oman Qatar

SimpleCare	SimpleCare CORE		SimpleC	SimpleCare 100		SimpleCare 250	
Age Band	Monthly	Annual	Monthly	Annual	Monthly	Annual	
0 - 17	130.19	1,487.82	220.52	2,520.21	289.62	3,309.84	
18 - 25	151.16	1,727.51	256.05	2,926.22	336.27	3,843.05	
26 - 30	182.95	2,090.83	309.90	3,541.65	406.99	4,651.31	
31 - 35	201.18	2,299.13	340.77	3,894.48	447.54	5,114.69	
36 - 40	219.10	2,504.00	371.14	4,241.51	487.42	5,570.45	
41 - 45	257.37	2,941.27	435.95	4,982.20	572.54	6,543.21	
46 - 50	301.24	3,442.67	510.26	5,831.51	670.13	7,658.63	
51 - 55	403.72	4,613.88	683.85	7,815.41	898.12	10,264.12	
56 - 60	466.30	5,329.07	789.86	9,026.88	1,037.33	11,855.16	
61 - 65	634.63	7,252.82	1,074.99	12,285.50	1,411.80	16,134.77	
66 - 70	876.61	10,018.37	1,484.88	16,970.06	1,950.12	22,287.09	
71 - 75	1,140.52	13,034.47	1,931.92	22,079.02	2,537.22	28,996.78	
76 - 79	1,409.13	16,104.29	2,386.91	27,278.96	3,134.78	35,825.96	
80+ (renewals only)	1,552.06	17,737.76	2,629.02	30,045.89	3,452.74	39,459.82	

Default area of cover	Default network	Default annual deductible
Worldwide excluding USA	SimpleCare Comprehensive Network	USD 500

Taiwan

SimpleCare	SimpleCare CORE		npleCare CORE SimpleCare 100		SimpleCare 250	
Age Band	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	96.99	1,108.39	107.86	1,232.59	134.37	1,535.66
18 - 25	112.61	1,286.95	125.23	1,431.16	156.02	1,783.05
26 - 30	136.30	1,557.62	151.57	1,732.16	188.83	2,158.06
31 - 35	149.87	1,712.79	166.67	1,904.72	207.65	2,373.05
36 - 40	163.23	1,865.42	181.52	2,074.44	226.15	2,584.51
41 - 45	191.73	2,191.17	213.22	2,436.70	265.64	3,035.84
46 - 50	224.42	2,564.70	249.56	2,852.08	310.92	3,553.35
51 - 55	300.76	3,437.22	334.46	3,822.37	416.70	4,762.22
56 - 60	347.38	3,970.02	386.31	4,414.88	481.29	5,500.41
61 - 65	472.78	5,403.17	525.76	6,008.61	655.03	7,486.01
66 - 70	653.06	7,463.43	726.23	8,299.74	904.80	10,340.48
71 - 75	849.66	9,710.35	944.87	10,798.43	1,177.19	13,453.55
76 - 79	1,049.77	11,997.29	1,167.40	13,341.62	1,454.44	16,622.06
80+ (renewals only)	1,156.25	13,214.19	1,285.81	14,694.88	1,601.96	18,308.06

Area 16

Iraq Jordan Kuwait Lebanon Pakistan Sri Lanka

SimpleCare	SimpleCare CORE		SimpleCare CORE SimpleCare 100		SimpleCare 250	
Age Band	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	76.99	879.84	88.81	1,014.90	110.41	1,261.80
18 - 25	89.39	1,021.58	103.11	1,178.40	128.20	1,465.08
26 - 30	108.19	1,236.43	124.80	1,426.24	155.16	1,773.21
31 - 35	118.97	1,359.61	137.23	1,568.32	170.62	1,949.86
36 - 40	129.57	1,480.76	149.46	1,708.07	185.82	2,123.61
41 - 45	152.20	1,739.35	175.56	2,006.35	218.27	2,494.45
46 - 50	178.14	2,035.85	205.49	2,348.37	255.48	2,919.68
51 - 55	238.74	2,728.46	275.39	3,147.30	342.39	3,912.97
56 - 60	275.75	3,151.39	318.08	3,635.15	395.46	4,519.51
61 - 65	375.29	4,289.02	432.90	4,947.41	538.22	6,151.02
66 - 70	518.39	5,924.45	597.97	6,833.90	743.44	8,496.45
71 - 75	674.46	7,708.05	777.99	8,891.29	967.26	11,054.36
76 - 79	833.30	9,523.41	961.22	10,985.33	1,195.06	13,657.83
80+ (renewals only)	917.83	10,489.38	1,058.72	12,099.58	1,316.28	15,043.16



Select your annual in/day/out-patient deductible

USD 500 standard deductible premiums are shown in the premium tables on the previous pages. If you would like a deductible other than the standard one, please choose one from the list below. Optional deductibles are calculated by applying the discount or loading below to the USD 500 standard deductible premium.

	SimpleCare CORE	SimpleCare 100	SimpleCare 250
Nil	10% loading	14% loading	14% loading
USD 150	7% loading	9% loading	9% loading
USD 250	5% loading	6% loading	6% loading
Standard deductible USD 500	Please refer to the premium table	Please refer to the premium table	Please refer to the premium table
USD 1,000	5.5% discount	9% discount	9% discount
USD 2,500	22% discount	27% discount	27% discount
USD 5,000	41.5% discount	43% discount	43% discount
USD 10,000 #	58.5% discount	58% discount	58% discount
USD 15,000 #	64% discount	63% discount	63% discount

[#] USD 10,000 or USD 15,000 deductible is only available if you are covered by more than one health insurance plan. You can only select such deductible options if you buy this plan as a Secondary Health Insurance Plan.



Choose an upgraded geographical area of cover (optional)

You may upgrade your geographical area of cover and network. Please remember to apply the following premium charges when calculating your premium.

Default area of cover	Optional area of cover	Optional network	SimpleCare CORE	SimpleCare 100	SimpleCare 250
Africa, Indian Sub-Continent, Jordan, Lebanon and the Philippines	Extended to include Europe	SimpleCare Africa and SimpleCare Europe	18.79% loading	18.72% loading	18.72% loading
Africa, Indian Sub-Continent, Jordan, Lebanon and the Philippines	Worldwide excluding USA	SimpleCare Comprehensive	32.1% loading	25% loading	25% loading
Europe	Worldwide excluding USA	SimpleCare Comprehensive	11.2% loading	5.29% loading	5.29% loading
South East Asia (excluding Singapore)	Worldwide excluding USA	SimpleCare Comprehensive	17.7% loading	8.1% loading	8.1% loading
Worldwide excluding USA	No upgrade option available	N/A	N/A	N/A	N/A

^{*} There may be some small variations to the premium charges that will be applied in appropriate territories.



Select one out-patient option (optional)

If you choose a plan with out-patient cover, you can also select a further out-patient option to lower your premium.

	SimpleCare CORE	SimpleCare 100	SimpleCare 250
20% Out-Patient Co-Insurance Treatment *	N/A	2.5% discount	5% discount
USD 25 Out-Patient per visit excess *	N/A	2% discount	3% discount

^{*} For deductibles of USD 500 and under



Family Discount

You will enjoy a 10% premium discount if you include your spouse and at least one child into your plan. For large families enjoy a 15% discount if you add a spouse and at least three children.*

^{*}This will apply to new policies written from 1st April 2021 onwards.













Now Health International

UAE

Arabia Insurance Company S.A.L.

c/o Now Health International Gulf Third Party Administrators LLC,
Unit 3701, Burj Al Salam Building, 3 Sheikh Zayed Rd,
PO Box 334337, Dubai, United Arab Emirates
T +971 (0) 4450 1410 F +971 (0) 4450 1416
MEAService@worldcare.ae

Rest of the World

Now Health International Limited
PO Box 482055, Dubai, UAE
T +971 (0) 4450 1510 F +971 (0) 4450 1530
CustomerService@now-health.com

Europe (Malta)

Now Health International Services (Europe) Limited
Dragonara Business Centre 5th Floor,
Dragonara Road, St Julian's, STJ 3141, Malta
T +356 2260 5110
CustomerService@now-health.com

Europe (Spain)

Now Health International Services (Europe) Limited Edificio Orense 34 (Torre Norte – Planta 07), Calle Orense 34, CP 28020 - Madrid, Spain T +34 911 841 690 CustomerService@now-health.com

United Kingdom

Asia Pacific

Now Health International (Asia Pacific) Limited
Units 1501-3, 15/F, AIA Tower, 183 Electric Road
North Point, Hong Kong
T +852 2279 7310 | F +852 2279 7330
CustomerService@now-health.com

China

Singapore

Now Health International (Singapore) Pte. Ltd.

4 Robinson Road

#07-01A/02 The House of Eden
Singapore 048543

T +65 6880 2300 | F +65 6220 6950
CustomerService@now-health.com

Indonesia

PT Now Health International Indonesia 17/F, Indonesia Stock Exchange, Tower II Jl. Jend. Sudirman Kav. 52 – 53 Jakarta 12190, Indonesia

Now Health International (UK) Limited is regulated by the Financial Conduct Authority. It is registered in England with No.7121668.

It has a trading office at: Suite 2.3, Building Three, Watchmoor Park, Camberley, Surrey, GU15 3YL, United Kingdom.

It has a registered office at c/o Irwin Mitchell LLP, Riverside East, 2 Millsands, Sheffield, South Yorkshire, S3 8DT, United Kingdom.

SC UK USD 28006 25/02/2024 WWW.now-health.com