

GlobalHealth

Health insurance for expatriates

The Rates

INDIVIDUAL GLOBAL HEALTH PREMIUMS

Effective from 1st January 2006



WILLIAM RUSSELL
Peace of mind wherever you are

INDIVIDUAL GLOBAL HEALTH PREMIUMS

Global Health Plan



YOUR GLOBAL HEALTH PREMIUMS

YOUR GLOBAL HEALTH PREMIUMS

The premiums for the Select Care, Premier Care and Premier Plus plans are set out in this leaflet.

The premiums shown apply per person for a period of one year.

CHOOSE YOUR CURRENCY

You may pay your Global Health premiums in Sterling, US Dollars or Euros. Whichever currency you choose will be the currency that will apply to your cover.

CHOOSE YOUR AREA OF COVER

Your Global Health premium will depend upon where you live, and whether or not you wish to be able to elect to travel to North America for treatment.

AREA ONE COVER

Area one will give you world-wide cover, but your cover in the United States and Canada will be restricted to accident and emergency treatment only, and you will only be covered during the first 45 days you spend in North America during each annual period of cover.

Accident and emergency treatment means essential treatment required if you suffer an accident or a sudden, new and unforeseen illness whilst on a temporary trip to the USA or Canada.

The maximum benefit we will pay in respect of treatment costs incurred in the USA and Canada is US\$30,000 per annual period of cover.

The premium rate you pay for area one cover will depend upon where you live. If you live in one of the following countries, you must pay the Orchid rate:-

China, Hong Kong, Macau, Japan, or Singapore.

If you live outside China, Hong Kong, Macau, Japan, or Singapore the standard rates for area one cover will apply.

If you pay the standard rate and you travel to China, Hong Kong, Macau, Japan, or Singapore on business or for pleasure, you will be covered. It is only necessary to pay the Orchid rate if you actually live in China, Hong Kong, Macau, Japan, or Singapore.

AREA TWO COVER

Area two is world-wide with cover in the USA and Canada restricted to the first 30 days spent there during your annual period of cover. This option allows you to travel to the USA or Canada for treatment within the 30 day time limit.

There is only one rate for area two cover. If you require area two cover, you will pay the standard rate wherever you live.

AREA THREE COVER

Area three is world-wide including the USA and Canada. If you are a US or Canadian citizen, please note that your cover will automatically cease when the time you spend in your home country reaches a total aggregate of 90 days during your annual period of cover.

There is only one rate for area three cover. If you require area three cover, you will pay the standard rate wherever you live.



INDIVIDUAL GLOBAL HEALTH PREMIUMS

Global Health Plan



YOUR GLOBAL HEALTH PREMIUMS

CHOOSE THE PLAN YOU REQUIRE

There are three plans to choose from and you can see at a glance the benefits provided by each plan in our Global Health brochure or on our web-site www.william-russell.com

CHOOSE YOUR EXCESS

The premiums quoted in this guide are for cover with our standard excess option which is £30 if you have a Sterling plan, \$50 if you have a Dollar plan or €45 if you have a Euro plan.

Choosing a higher excess option

Significant reductions in premium are available if you choose to INCREASE your excess.

THE EXCESS		SELECT CARE	PREMIER CARE	PREMIER PLUS
Excess option	How the excess is applied			
£60 US\$100 or €90	The excess applies in respect of out-patient claims and is applied once per claim per period of cover.	Not available	5% discount	5% discount
£250 US\$400 or €375		5% discount	15% discount	15% discount
£500 US\$800 or €750	The excess applies in respect of any claim on your Global Health plan and is applied once per claim per period of cover.	10% discount	20% discount	20% discount
£1,000 US\$1,600 or €1,500		15% discount	30% discount	30% discount

CHILD PREMIUM DISCOUNTS FOR FAMILIES INSURING MORE THAN ONE CHILD

For the first child you insure you will pay the child premium rate. The second child will receive a 25% discount, and the third child onwards will receive a 50% discount.

INSURANCE PREMIUM TAX

If you are resident in the UK, insurance premium tax will be charged at the following rates:-
Global Health plan premiums - 5%, Travel plan premiums - 17.5%, Accident plan premiums - 5%.

IMPORTANT NOTE

The rates in this leaflet apply to Global Health plans inception or renewed in 2006. Please note that these rates are subject to annual review and are not guaranteed for the duration of your plan.



INDIVIDUAL GLOBAL HEALTH PREMIUMS

Global Health Plan



STERLING PREMIUMS

£30 excess per claim per period of cover

SELECT CARE

Age	MONTHLY PREMIUMS - STERLING				ANNUAL PREMIUMS - STERLING			
	Area One	Area One	Area Two	Area Three	Area One	Area One	Area Two	Area Three
	Standard rates	Orchid rates			Standard rates	Orchid rates		
Child	24	26	30	59	279	308	352	666
18 - 24	37	40	47	102	421	464	531	1158
25 - 29	40	44	50	109	455	501	572	1250
30 - 34	47	51	60	128	536	591	676	1465
35 - 39	50	56	63	137	569	627	717	1554
40 - 44	63	70	79	154	718	791	905	1757
45 - 49	76	83	95	177	866	952	1090	2006
50 - 54	97	107	122	223	1114	1227	1404	2557
55 - 59	120	132	150	277	1369	1506	1725	3165
60 - 64	149	165	189	344	1711	1884	2155	3939
65 - 69	191	210	240	471	2181	2401	2748	5377
70 - 74*	245	269	308	683	2799	3081	3527	7811
75 - 79*	310	341	391	883	3540	3898	4461	10087

* Renewals only

PREMIER CARE

Age	MONTHLY PREMIUMS - STERLING				ANNUAL PREMIUMS - STERLING			
	Area One	Area One	Area Two	Area Three	Area One	Area One	Area Two	Area Three
	Standard rates	Orchid rates			Standard rates	Orchid rates		
Child	34	37	41	88	373	411	470	1003
18 - 24	59	64	74	149	666	733	839	1705
25 - 29	64	71	80	165	733	807	922	1878
30 - 34	70	77	88	193	793	873	999	2192
35 - 39	75	82	94	208	858	945	1081	2368
40 - 44	90	98	113	243	1026	1130	1294	2769
45 - 49	108	120	137	260	1236	1361	1558	2975
50 - 54	137	152	173	319	1569	1727	1976	3649
55 - 59	169	185	213	393	1925	2119	2425	4496
60 - 64	210	231	265	487	2402	2644	3027	5562
65 - 69	268	295	338	657	3063	3372	3859	7513
70 - 74*	373	411	470	1040	4259	4688	5365	11885
75 - 79*	470	517	592	1343	5368	5910	6763	15345

* Renewals only

PREMIER PLUS

Age	MONTHLY PREMIUMS - STERLING				ANNUAL PREMIUMS - STERLING			
	Area One	Area One	Area Two	Area Three	Area One	Area One	Area Two	Area Three
	Standard rates	Orchid rates			Standard rates	Orchid rates		
Child	48	53	61	124	542	596	683	1422
18 - 24	80	88	101	212	919	1011	1157	2424
25 - 29	91	100	113	239	1028	1131	1295	2715
30 - 34	96	106	122	271	1103	1215	1391	3104
35 - 39	106	116	134	299	1216	1338	1532	3414
40 - 44	128	141	161	336	1460	1607	1840	3840
45 - 49	152	168	193	370	1746	1922	2200	4234
50 - 54	197	216	248	455	2246	2473	2830	5199
55 - 59	240	265	304	562	2755	3034	3471	6429
60 - 64	301	331	380	698	3444	3793	4340	7982
65 - 69	384	422	484	938	4387	4830	5528	10730
70 - 74*	501	552	630	1398	5724	6301	7212	15987
75 - 79*	633	697	797	1806	7232	7963	9113	20630

* Renewals only

INSURING MORE THAN ONE CHILD?

Don't forget, your second child will receive a 25% discount, and your third child onwards will receive a 50% discount.

Instant Quotation

www.william-russell.com

INDIVIDUAL GLOBAL HEALTH PREMIUMS

Global Health Plan



US DOLLAR PREMIUMS

\$50 excess per claim per period of cover

SELECT CARE

Age	MONTHLY PREMIUMS - DOLLARS				ANNUAL PREMIUMS - DOLLARS			
	Area One	Area One	Area Two	Area Three	Area One	Area One	Area Two	Area Three
	Standard rates	Orchid rates			Standard rates	Orchid rates		
Child	39	43	49	92	446	491	563	1066
18 - 24	60	65	75	163	674	742	849	1853
25 - 29	64	71	80	175	728	801	917	2000
30 - 34	75	82	94	205	858	945	1081	2344
35 - 39	79	88	101	217	911	1003	1148	2486
40 - 44	101	110	127	246	1150	1266	1449	2811
45 - 49	121	134	153	281	1385	1524	1745	3210
50 - 54	156	171	196	358	1783	1963	2246	4091
55 - 59	191	210	241	444	2190	2411	2759	5064
60 - 64	240	264	302	552	2737	3014	3449	6305
65 - 69	305	336	385	753	3490	3843	4397	8604
70 - 74*	392	432	494	1093	4479	4931	5644	12497
75 - 79*	496	545	625	1413	5665	6237	7138	16140

* Renewals only

PREMIER CARE

Age	MONTHLY PREMIUMS - DOLLARS				ANNUAL PREMIUMS - DOLLARS			
	Area One	Area One	Area Two	Area Three	Area One	Area One	Area Two	Area Three
	Standard rates	Orchid rates			Standard rates	Orchid rates		
Child	53	58	66	141	597	657	752	1604
18 - 24	92	102	118	239	1066	1173	1343	2729
25 - 29	103	113	129	262	1172	1290	1477	3005
30 - 34	111	122	140	307	1269	1397	1599	3509
35 - 39	120	133	152	332	1374	1513	1731	3788
40 - 44	143	158	181	387	1642	1808	2069	4430
45 - 49	172	190	218	416	1978	2177	2492	4758
50 - 54	220	242	277	511	2509	2762	3161	5839
55 - 59	269	296	340	630	3079	3390	3880	7193
60 - 64	336	371	424	778	3843	4231	4843	8900
65 - 69	428	472	541	1052	4901	5396	6175	12022
70 - 74*	596	656	751	1664	6813	7500	8584	19017
75 - 79*	752	828	947	2148	8589	9456	10822	24553

* Renewals only

PREMIER PLUS

Age	MONTHLY PREMIUMS - DOLLARS				ANNUAL PREMIUMS - DOLLARS			
	Area One	Area One	Area Two	Area Three	Area One	Area One	Area Two	Area Three
	Standard rates	Orchid rates			Standard rates	Orchid rates		
Child	76	84	96	199	867	955	1092	2276
18 - 24	129	141	162	339	1470	1618	1851	3879
25 - 29	144	159	181	380	1644	1810	2072	4343
30 - 34	155	170	194	435	1765	1943	2224	4965
35 - 39	170	187	215	477	1945	2143	2452	5462
40 - 44	204	224	258	538	2336	2573	2943	6145
45 - 49	244	269	308	594	2793	3076	3519	6774
50 - 54	315	346	396	728	3594	3956	4529	8319
55 - 59	386	426	486	900	4409	4853	5555	10284
60 - 64	483	531	608	1118	5512	6067	6945	12772
65 - 69	614	676	774	1502	7020	7728	8845	17168
70 - 74*	802	882	1009	2239	9159	10082	11538	25579
75 - 79*	1013	1116	1277	2888	11572	12740	14581	33008

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INDIVIDUAL GLOBAL HEALTH PREMIUMS

Global Health Plan



EURO PREMIUMS

€45 excess per claim per period of cover

SELECT CARE

Age	MONTHLY PREMIUMS - EURO				ANNUAL PREMIUMS - EURO			
	Area One	Area One	Area Two	Area Three	Area One	Area One	Area Two	Area Three
	Standard rates	Orchid rates			Standard rates	Orchid rates		
Child	37	40	46	87	419	461	527	1000
18 - 24	55	61	69	152	632	695	797	1738
25 - 29	60	65	75	165	683	751	859	1876
30 - 34	70	77	89	193	805	886	1013	2198
35 - 39	75	82	94	204	854	939	1075	2330
40 - 44	94	104	119	231	1077	1187	1358	2634
45 - 49	113	124	143	263	1298	1430	1635	3009
50 - 54	146	161	184	335	1672	1840	2107	3836
55 - 59	180	197	227	416	2054	2261	2587	4748
60 - 64	225	247	282	517	2566	2825	3234	5910
65 - 69	287	315	361	705	3272	3602	4122	8066
70 - 74*	367	404	463	1026	4199	4623	5291	11715
75 - 79*	464	511	585	1323	5310	5847	6692	15130

* Renewals only

PREMIER CARE

Age	MONTHLY PREMIUMS - EURO				ANNUAL PREMIUMS - EURO			
	Area One	Area One	Area Two	Area Three	Area One	Area One	Area Two	Area Three
	Standard rates	Orchid rates			Standard rates	Orchid rates		
Child	49	55	62	131	560	616	705	1504
18 - 24	87	96	110	225	1000	1100	1259	2558
25 - 29	95	105	121	246	1099	1209	1385	2816
30 - 34	104	114	131	288	1190	1310	1499	3289
35 - 39	113	124	142	310	1287	1418	1622	3551
40 - 44	135	149	170	364	1540	1695	1940	4153
45 - 49	163	179	204	391	1854	2042	2336	4461
50 - 54	206	227	259	479	2352	2590	2965	5475
55 - 59	253	279	318	591	2887	3178	3638	6744
60 - 64	315	347	397	730	3604	3968	4541	8344
65 - 69	401	443	506	986	4594	5058	5788	11271
70 - 74*	558	615	704	1560	6387	7032	8049	17829
75 - 79*	704	776	887	2014	8052	8864	10146	23019

* Renewals only

PREMIER PLUS

Age	MONTHLY PREMIUMS - EURO				ANNUAL PREMIUMS - EURO			
	Area One	Area One	Area Two	Area Three	Area One	Area One	Area Two	Area Three
	Standard rates	Orchid rates			Standard rates	Orchid rates		
Child	70	78	90	187	813	895	1024	2133
18 - 24	121	133	152	318	1377	1517	1736	3637
25 - 29	136	149	170	356	1542	1698	1942	4072
30 - 34	146	160	181	408	1655	1822	2087	4655
35 - 39	160	176	202	448	1823	2008	2297	5120
40 - 44	192	211	242	504	2190	2411	2759	5761
45 - 49	230	253	288	556	2619	2883	3300	6350
50 - 54	294	324	371	682	3370	3710	4246	7799
55 - 59	361	398	455	844	4133	4549	5207	9642
60 - 64	452	498	569	1048	5167	5688	6510	11974
65 - 69	574	634	726	1409	6581	7245	8292	16095
70 - 74*	751	827	946	2099	8585	9452	10818	23981
75 - 79*	949	1044	1196	2707	10849	11944	13669	30945

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INDIVIDUAL GLOBAL HEALTH PREMIUMS

Global Health Plan



ACCIDENT / TRAVEL PLAN PREMIUMS

ACCIDENT PLAN PREMIUMS

STERLING			US DOLLARS			EUROS		
Benefit	Monthly Premium	Annual Premium	Benefit	Monthly Premium	Annual Premium	Benefit	Monthly Premium	Annual Premium
£50,000	£6.13	£70	\$75,000	\$9.45	\$108	€75,000	€9.45	€108
£100,000	£12.25	£140	\$150,000	\$18.90	\$216	€150,000	€18.90	€216
£150,000	£18.38	£210	\$225,000	\$28.35	\$324	€225,000	€28.35	€324
£200,000	£24.50	£280	\$300,000	\$37.80	\$432	€300,000	€37.80	€432
£250,000	£30.63	£350	\$375,000	\$47.25	\$540	€375,000	€47.25	€540

TRAVEL PLAN PREMIUMS

The following premiums apply per person, regardless of age:-

STERLING			US DOLLARS			EUROS		
	Monthly Premium	Annual Premium		Monthly Premium	Annual Premium		Monthly Premium	Annual Premium
Ages 0-69	£5.43	£62	Ages 0-69	\$9.10	\$104	Ages 0-69	€9.10	€104

HOW TO PAY YOUR PREMIUMS

By direct debit

If you pay your premiums in sterling, you can pay by direct debit from a UK bank account.

By credit or debit card

Whichever currency you pay your premiums in you may use MasterCard, VISA, American Express, Switch, Domestic Maestro, Delta or Solo. If you pay monthly premiums you must pay by credit or debit card or by direct debit.

By banker's draft, cheque or by bank transfer (annual premiums only)

You can pay your premiums annually by banker's draft, cheque drawn on a UK account or by transferring your premium direct to our account:-

National Westminster Bank plc.,

P O Box 358, 1, High Street, Woking, Surrey, GU21 1BE, UK

Account name: William Russell Limited IBA **Sort code:** 60-24-20 **Swift code:** NWBK GB 2L

Sterling transfers: Account No: 16213378 IBAN: GB74 NWBK 6024 2016 2133 78

US Dollar transfers: Account No: 140/08782555 IBAN: GB23 NWBK 6073 0108 7825 55

Euro transfers: Account No: 550/00/11500085 IBAN: GB26 NWBK 6072 0611 5000 85

COMPLETING YOUR APPLICATION FORM

You can down-load an application form from our web-site www.william-russell.com

APPLY ON-LINE

Complete your application for cover on line at www.william-russell.com

ASK FOR A PERSONAL QUOTATION

Visit our web-site for an instant quotation, or contact us in the UK or Hong Kong.

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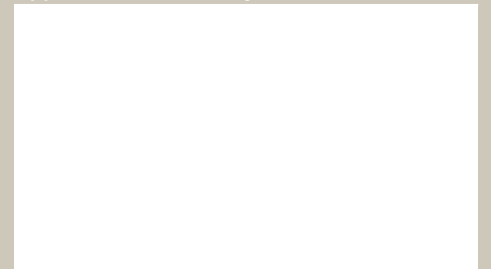
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Appointed Intermediary



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