



GlobalHealth

Health insurance for expatriates

US Dollars

Global Health Elite plan premiums

Effective from 1st January 2007

GlobalHealth Elite

Comprehensive cover for a wide range of health care benefits



WILLIAM RUSSELL
Peace of mind wherever you are

US DOLLARS

Global Health Elite plan premiums



Your Global Health Elite plan premiums

The premiums for each Global Health Elite plan are set out in this booklet, shown in US Dollars and by area of cover. You will need to scroll across the relevant age band to see how different excess options and ways of paying, affect the premiums which apply per person for a period of one year.

CHOOSE THE PLAN YOU REQUIRE

There are four Global Health Elite plans to choose from – Bronze, Silver, Gold and Platinum. You can see at a glance the benefits provided by each plan in our Global Health Elite plan brochure or on our web-site www.william-russell.com.

CHOOSE YOUR AREA OF COVER

Your Global Health Elite premium will depend whether or not you require cover in the United States of America. Please note that we cannot cover you if you actually live in the USA.

– Area One cover – world-wide cover excluding the USA

Area One will give you world-wide cover, excluding the United States of America. There are two sets of rates for Area One cover. If you live in China, Hong Kong, Macau, Taiwan, Japan or Singapore you must pay the Orchid rate. If you live outside these countries, the Standard rate will apply.

The next two areas give you the option to include cover for treatment you receive during temporary trips to the United States of America. These two options are also available to you if you live in China, Hong Kong, Macau, Taiwan Japan or Singapore.

– Area Two cover – world-wide cover

World-wide, with cover in the USA restricted to temporary trips of not more than 45 days duration, and limited to US\$50,000 per year.

– Area Three cover – world-wide cover

World-wide, with cover in the USA restricted to temporary trips of not more than 90 days duration, and limited to US\$200,000 per year.

CHOOSING A HIGHER EXCESS OPTION

The excess is the amount you will pay in the event of any claim you may make. We illustrate a selection of excess options for each plan on the rates charts that follow. You can calculate additional excess options by applying the discount, as shown below, to the base rate for each plan - base rates are the premiums highlighted in bold.

EXCESS OPTION	BRONZE PLAN	SILVER PLAN	GOLD PLAN	PLATINUM PLAN
Nil excess	Base rate	Not available	Not available	20% loading
\$50	Not available	Base rate	Base rate	Base rate
\$100	Not available	5% Discount	5% Discount	5% Discount
\$400	5% Discount	15% Discount	15% Discount	15% Discount
\$800	10% Discount	20% Discount	20% Discount	20% Discount
\$1,600	15% Discount	30% Discount	30% Discount	30% Discount
\$5,000	30% Discount	40% Discount	40% Discount	40% Discount
\$10,000	50% Discount	50% Discount	50% Discount	50% Discount

WAYS YOU CAN SAVE MONEY

HIGHER EXCESS OPTION

You can reduce your premiums significantly by choosing a higher excess option. Please see opposite for more information.

FAMILY DISCOUNTS

If you have more than one child, this discount will really save you money. The premium for the first child you insure will be the full child premium rate.

For the second child you will receive a **25% discount**, and for the third child onwards you will receive a **50% discount**. These calculations have been included in the rates charts.

DISCOUNT FOR ANNUAL PREMIUMS

You will enjoy a **5% discount** if you pay your premiums annually. These calculations have been included in the rates charts.

SEMI-PRIVATE ROOM DISCOUNT

If you live in Hong Kong or Singapore and you pay the Orchid rates, and you are prepared to have your hospital treatment in a semi-private room, you can achieve the following premium discounts:

Bronze plan	8% premium discount
Silver plan	5% premium discount
Gold plan	5% premium discount
Platinum plan	5% premium discount





Global Health Elite BRONZE plan

The Bronze plan provides comprehensive cover for in-patient and day-case treatment and specialist out-patient treatment following an in-patient stay. The Bronze plan also provides cover for emergency medical evacuation.

AREA ONE – STANDARD PREMIUMS World-wide excluding the United States of America								
AGE	MONTHLY PREMIUMS				ANNUAL PREMIUMS			
	Nil Excess	\$400 Excess	\$1,600 Excess	\$5,000 Excess	Nil Excess	\$400 Excess	\$1,600 Excess	\$5,000 Excess
	Base premium	5% discount	15% discount	30% discount	Base premium	5% discount	15% discount	30% discount
	US\$	US\$	US\$	US\$	US\$	US\$	US\$	US\$
1 st Child	41	39	35	29	468	445	398	328
2 nd Child	31	30	27	22	351	334	299	246
3 rd Child +	21	20	18	15	234	223	199	164
18 – 24	63	60	54	45	708	673	602	496
25 – 29	67	64	57	47	764	726	650	535
30 – 34	79	76	68	56	901	856	766	631
35 – 39	83	79	71	59	957	910	814	670
40 – 44	106	101	91	75	1208	1148	1027	846
45 – 49	127	121	108	89	1454	1382	1236	1018
50 – 54	164	156	140	115	1872	1779	1592	1311
55 – 59	201	191	171	141	2300	2185	1955	1610
60 – 64	252	240	215	177	2874	2731	2443	2012
65 – 69*	320	304	272	224	3665	3482	3116	2566
70 – 74*	412	392	351	289	4703	4468	3998	3293
75 – 79*	521	495	443	365	5948	5651	5056	4164

*Renewals Only

AREA ONE – ORCHID PREMIUMS World-wide excluding the United States of America. You must pay the Orchid premiums if you live in China, Hong Kong, Macau, Japan, Singapore or Taiwan								
AGE	MONTHLY PREMIUMS				ANNUAL PREMIUMS			
	Nil Excess	\$400 Excess	\$1,600 Excess	\$5,000 Excess	Nil Excess	\$400 Excess	\$1,600 Excess	\$5,000 Excess
	Base premium	5% discount	15% discount	30% discount	Base premium	5% discount	15% discount	30% discount
	US\$	US\$	US\$	US\$	US\$	US\$	US\$	US\$
1 st Child	45	43	39	32	516	491	439	362
2 nd Child	34	33	29	24	387	368	329	271
3 rd Child +	23	22	20	17	258	246	220	181
18 – 24	68	65	58	48	779	741	663	546
25 – 29	75	72	64	53	841	799	715	589
30 – 34	86	82	74	61	992	943	844	695
35 – 39	92	88	79	65	1053	1001	896	738
40 – 44	116	111	99	82	1329	1263	1130	931
45 – 49	141	134	120	99	1600	1520	1360	1120
50 – 54	180	171	153	126	2061	1958	1752	1443
55 – 59	221	210	188	155	2532	2406	2153	1773
60 – 64	277	264	236	194	3165	3007	2691	2216
65 – 69*	353	336	301	248	4035	3834	3430	2825
70 – 74*	454	432	386	318	5178	4920	4402	3625
75 – 79*	572	544	487	401	6549	6222	5567	4585

*Renewals Only

AREA TWO Cover in the USA restricted to temporary trips of up to 45 days and \$50,000 per year								
AGE	MONTHLY PREMIUMS				ANNUAL PREMIUMS			
	Nil Excess	\$400 Excess	\$1,600 Excess	\$5,000 Excess	Nil Excess	\$400 Excess	\$1,600 Excess	\$5,000 Excess
	Base premium	5% discount	15% discount	30% discount	Base premium	5% discount	15% discount	30% discount
	US\$	US\$	US\$	US\$	US\$	US\$	US\$	US\$
1 st Child	51	49	44	36	591	562	503	414
2 nd Child	39	38	34	28	444	422	378	311
3 rd Child +	26	25	23	19	296	282	252	208
18 – 24	79	76	68	56	891	847	758	624
25 – 29	84	80	72	59	963	915	819	675
30 – 34	99	95	85	70	1135	1079	965	795
35 – 39	106	101	91	75	1205	1145	1025	844
40 – 44	133	127	114	94	1521	1445	1293	1065
45 – 49	161	153	137	113	1832	1741	1558	1283
50 – 54	206	196	176	145	2358	2241	2005	1651
55 – 59	253	241	216	178	2897	2753	2463	2028
60 – 64	317	302	270	222	3621	3440	3078	2535
65 – 69*	404	384	344	283	4617	4387	3925	3232
70 – 74*	519	494	442	364	5926	5630	5038	4149
75 – 79*	656	624	558	460	7495	7121	6371	5247

*Renewals Only

AREA THREE Cover in the USA restricted to temporary trips of up to 90 days and \$200,000 per year								
AGE	MONTHLY PREMIUMS				ANNUAL PREMIUMS			
	Nil Excess	\$400 Excess	\$1,600 Excess	\$5,000 Excess	Nil Excess	\$400 Excess	\$1,600 Excess	\$5,000 Excess
	Base premium	5% discount	15% discount	30% discount	Base premium	5% discount	15% discount	30% discount
	US\$	US\$	US\$	US\$	US\$	US\$	US\$	US\$
1 st Child	97	93	83	68	1119	1064	952	784
2 nd Child	73	70	63	52	840	798	714	588
3 rd Child +	49	47	42	35	560	532	476	392
18 – 24	171	163	146	120	1946	1849	1655	1363
25 – 29	184	175	157	129	2100	1995	1785	1470
30 – 34	215	205	183	151	2461	2338	2092	1723
35 – 39	228	217	194	160	2610	2480	2219	1827
40 – 44	258	246	220	181	2952	2805	2510	2067
45 – 49	295	281	251	207	3371	3203	2866	2360
50 – 54	376	358	320	264	4296	4082	3652	3008
55 – 59	466	443	397	327	5317	5052	4520	3722
60 – 64	580	551	493	406	6620	6289	5627	4634
65 – 69*	791	752	673	554	9034	8583	7679	6324
70 – 74*	1148	1091	976	804	13122	12466	11154	9186
75 – 79*	1484	1410	1262	1039	16947	16100	14405	11863

*Renewals Only

US DOLLARS

Global Health Elite plan premiums



Global Health Elite SILVER plan

The Silver plan provides comprehensive cover for hospital treatment and a wide range of out-patient treatment and benefits including cover for certain preventive health checks, and cover for emergency medical evacuation.

AREA ONE – STANDARD PREMIUMS								
World-wide excluding the United States of America								
AGE	MONTHLY PREMIUMS				ANNUAL PREMIUMS			
	\$50 Excess	\$100 Excess	\$400 Excess	\$1,600 Excess	\$50 Excess	\$100 Excess	\$400 Excess	\$1,600 Excess
	Base premium	5% discount	15% discount	30% discount	Base premium	5% discount	15% discount	30% discount
	US\$	US\$	US\$	US\$	US\$	US\$	US\$	US\$
1 st Child	58	56	50	41	651	619	554	456
2 nd Child	44	42	38	31	489	465	416	343
3 rd Child +	29	28	25	21	326	310	278	229
18 – 24	100	95	85	70	1162	1104	988	814
25 – 29	112	107	96	79	1277	1214	1086	894
30 – 34	121	115	103	85	1383	1314	1176	969
35 – 39	131	125	112	92	1498	1424	1274	1049
40 – 44	156	149	133	110	1790	1701	1522	1253
45 – 49	187	178	159	131	2156	2049	1833	1510
50 – 54	240	228	204	168	2735	2599	2325	1915
55 – 59	293	279	250	206	3356	3189	2853	2350
60 – 64	366	348	312	257	4189	3980	3561	2933
65 – 69*	467	444	397	327	5342	5075	4541	3740
70 – 74*	650	618	553	455	7426	7055	6313	5199
75 – 79*	820	779	697	574	9362	8894	7958	6554

*Renewals Only

AREA ONE – ORCHID PREMIUMS								
World-wide excluding the United States of America.								
You must pay the Orchid premiums if you live in China, Hong Kong, Macau, Japan, Singapore or Taiwan								
AGE	MONTHLY PREMIUMS				ANNUAL PREMIUMS			
	\$50 Excess	\$100 Excess	\$400 Excess	\$1,600 Excess	\$50 Excess	\$100 Excess	\$400 Excess	\$1,600 Excess
	Base premium	5% discount	15% discount	30% discount	Base premium	5% discount	15% discount	30% discount
	US\$	US\$	US\$	US\$	US\$	US\$	US\$	US\$
1 st Child	63	60	54	45	716	681	609	502
2 nd Child	48	46	41	34	537	511	457	376
3 rd Child +	32	31	28	23	358	341	305	251
18 – 24	111	106	95	78	1279	1216	1088	896
25 – 29	123	117	105	87	1406	1336	1196	985
30 – 34	133	127	114	94	1523	1447	1295	1067
35 – 39	145	138	124	102	1649	1567	1402	1155
40 – 44	172	164	147	121	1971	1873	1676	1380
45 – 49	207	197	176	145	2373	2255	2018	1662
50 – 54	264	251	225	185	3011	2861	2560	2108
55 – 59	323	307	275	227	3695	3511	3141	2587
60 – 64	404	384	344	283	4612	4382	3921	3229
65 – 69*	514	489	437	360	5882	5588	5000	4118
70 – 74*	715	680	608	501	8175	7767	6949	5723
75 – 79*	903	858	768	633	10307	9792	8761	7215

*Renewals Only

AREA TWO								
Cover in the USA restricted to temporary trips of up to 45 days and \$50,000 per year								
AGE	MONTHLY PREMIUMS				ANNUAL PREMIUMS			
	\$50 Excess	\$100 Excess	\$400 Excess	\$1,600 Excess	\$50 Excess	\$100 Excess	\$400 Excess	\$1,600 Excess
	Base premium	5% discount	15% discount	30% discount	Base premium	5% discount	15% discount	30% discount
	US\$	US\$	US\$	US\$	US\$	US\$	US\$	US\$
1 st Child	72	69	62	51	820	779	697	574
2 nd Child	54	52	46	38	615	585	523	431
3 rd Child +	36	35	31	26	410	390	349	287
18 – 24	129	123	110	91	1464	1391	1245	1025
25 – 29	141	134	120	99	1610	1530	1369	1127
30 – 34	153	146	131	108	1743	1656	1482	1221
35 – 39	166	158	142	117	1887	1793	1604	1321
40 – 44	197	188	168	138	2255	2143	1917	1579
45 – 49	238	227	203	167	2716	2581	2309	1902
50 – 54	302	287	257	212	3446	3274	2930	2413
55 – 59	371	353	316	260	4229	4018	3595	2961
60 – 64	462	439	393	324	5279	5016	4488	3696
65 – 69*	590	561	502	413	6731	6395	5722	4712
70 – 74*	819	779	697	574	9357	8890	7954	6550
75 – 79*	1032	981	878	723	11796	11207	10027	8258

*Renewals Only

AREA THREE								
Cover in the USA restricted to temporary trips of up to 90 days and \$200,000 per year								
AGE	MONTHLY PREMIUMS				ANNUAL PREMIUMS			
	\$50 Excess	\$100 Excess	\$400 Excess	\$1,600 Excess	\$50 Excess	\$100 Excess	\$400 Excess	\$1,600 Excess
	Base premium	5% discount	15% discount	30% discount	Base premium	5% discount	15% discount	30% discount
	US\$	US\$	US\$	US\$	US\$	US\$	US\$	US\$
1 st Child	154	147	131	108	1748	1661	1486	1224
2 nd Child	116	111	99	82	1311	1246	1115	918
3 rd Child +	77	74	66	54	874	831	743	612
18 – 24	261	248	222	183	2975	2827	2529	2083
25 – 29	286	272	244	201	3275	3112	2784	2293
30 – 34	335	319	285	235	3825	3634	3252	2678
35 – 39	362	344	308	254	4129	3923	3510	2891
40 – 44	422	401	359	296	4829	4588	4105	3381
45 – 49	453	431	386	318	5186	4927	4409	3631
50 – 54	557	530	474	390	6365	6047	5411	4456
55 – 59	687	653	584	481	7840	7448	6664	5488
60 – 64	848	806	721	594	9701	9216	8246	6791
65 – 69*	1147	1090	975	803	13104	12449	11139	9173
70 – 74*	1814	1724	1542	1270	20729	19693	17620	14511
75 – 79*	2341	2224	1990	1639	26763	25425	22749	18735

*Renewals Only



Global Health Elite GOLD plan

The Gold plan provides comprehensive cover for hospital treatment and a wide range of out-patient treatments including cover for certain preventive health checks, routine dental treatment and cover for emergency medical evacuation. The Gold plan also offers cover for routine maternity care after a 12 month waiting period.

AREA ONE – STANDARD PREMIUMS								
World-wide excluding the United States of America								
AGE	MONTHLY PREMIUMS				ANNUAL PREMIUMS			
	\$50 Excess	\$100 Excess	\$400 Excess	\$1,600 Excess	\$50 Excess	\$100 Excess	\$400 Excess	\$1,600 Excess
	Base premium	5% discount	15% discount	30% discount	Base premium	5% discount	15% discount	30% discount
	US\$	US\$	US\$	US\$	US\$	US\$	US\$	US\$
1 st Child	86	82	74	61	980	931	833	686
2 nd Child	65	62	56	46	735	699	625	515
3 rd Child +	43	41	37	31	490	466	417	343
18 – 24	146	139	125	103	1661	1578	1412	1163
25 – 29	163	155	139	115	1858	1766	1580	1301
30 – 34	175	167	149	123	1994	1895	1695	1396
35 – 39	192	183	164	135	2198	2089	1869	1539
40 – 44	231	220	197	162	2640	2508	2244	1848
45 – 49	276	263	235	194	3156	2999	2683	2210
50 – 54	356	339	303	250	4061	3858	3452	2843
55 – 59	436	415	371	306	4982	4733	4235	3488
60 – 64	546	519	465	383	6229	5918	5295	4361
65 – 69*	694	660	590	486	7933	7537	6744	5554
70 – 74*	906	861	771	635	10350	9833	8798	7245
75 – 79*	1145	1088	974	802	13076	12423	11115	9154

*Renewals Only

AREA ONE – ORCHID PREMIUMS								
World-wide excluding the United States of America.								
You must pay the Orchid premiums if you live in China, Hong Kong, Macau, Japan, Singapore or Taiwan								
AGE	MONTHLY PREMIUMS				ANNUAL PREMIUMS			
	\$50 Excess	\$100 Excess	\$400 Excess	\$1,600 Excess	\$50 Excess	\$100 Excess	\$400 Excess	\$1,600 Excess
	Base premium	5% discount	15% discount	30% discount	Base premium	5% discount	15% discount	30% discount
	US\$	US\$	US\$	US\$	US\$	US\$	US\$	US\$
1 st Child	95	91	81	67	1079	1026	918	756
2 nd Child	72	69	62	51	810	770	689	567
3 rd Child +	48	46	41	34	540	513	459	378
18 – 24	159	152	136	112	1828	1737	1554	1280
25 – 29	180	171	153	126	2045	1943	1739	1432
30 – 34	192	183	164	135	2196	2087	1867	1538
35 – 39	211	201	180	148	2422	2301	2059	1696
40 – 44	253	241	216	178	2907	2762	2471	2035
45 – 49	304	289	259	213	3476	3303	2955	2434
50 – 54	391	372	333	274	4470	4247	3800	3129
55 – 59	481	457	409	337	5484	5210	4662	3839
60 – 64	600	570	510	420	6856	6514	5828	4800
65 – 69*	764	726	650	535	8733	8297	7424	6114
70 – 74*	997	948	848	698	11393	10824	9685	7976
75 – 79*	1261	1198	1072	883	14396	13677	12237	10078

*Renewals Only

AREA TWO								
Cover in the USA restricted to temporary trips of up to 45 days and \$50,000 per year								
AGE	MONTHLY PREMIUMS				ANNUAL PREMIUMS			
	\$50 Excess	\$100 Excess	\$400 Excess	\$1,600 Excess	\$50 Excess	\$100 Excess	\$400 Excess	\$1,600 Excess
	Base premium	5% discount	15% discount	30% discount	Base premium	5% discount	15% discount	30% discount
	US\$	US\$	US\$	US\$	US\$	US\$	US\$	US\$
1 st Child	108	103	92	76	1234	1173	1049	864
2 nd Child	81	77	69	57	926	880	788	649
3 rd Child +	54	52	46	38	617	587	525	432
18 – 24	183	174	156	129	2092	1988	1779	1465
25 – 29	205	195	175	144	2341	2224	1990	1639
30 – 34	219	209	187	154	2513	2388	2137	1760
35 – 39	243	231	207	171	2771	2633	2356	1940
40 – 44	292	278	249	205	3326	3160	2828	2329
45 – 49	348	331	296	244	3976	3778	3380	2784
50 – 54	447	425	380	313	5118	4863	4351	3583
55 – 59	549	522	467	385	6277	5964	5336	4394
60 – 64	687	653	584	481	7848	7456	6671	5494
65 – 69*	875	832	744	613	9995	9496	8496	6997
70 – 74*	1140	1083	969	798	13038	12387	11083	9127
75 – 79*	1443	1371	1227	1011	16477	15654	14006	11534

*Renewals Only

AREA THREE								
Cover in the USA restricted to temporary trips of up to 90 days and \$200,000 per year								
AGE	MONTHLY PREMIUMS				ANNUAL PREMIUMS			
	\$50 Excess	\$100 Excess	\$400 Excess	\$1,600 Excess	\$50 Excess	\$100 Excess	\$400 Excess	\$1,600 Excess
	Base premium	5% discount	15% discount	30% discount	Base premium	5% discount	15% discount	30% discount
	US\$	US\$	US\$	US\$	US\$	US\$	US\$	US\$
1 st Child	225	214	192	158	2572	2444	2187	1801
2 nd Child	169	161	144	119	1929	1833	1640	1351
3 rd Child +	113	108	97	80	1286	1222	1094	901
18 – 24	383	364	326	269	4383	4164	3726	3069
25 – 29	429	408	365	301	4908	4663	4172	3436
30 – 34	492	468	419	345	5610	5330	4769	3927
35 – 39	539	513	459	378	6172	5864	5247	4321
40 – 44	608	578	517	426	6944	6597	5903	4861
45 – 49	671	638	571	470	7655	7273	6507	5359
50 – 54	823	782	700	577	9400	8930	7990	6580
55 – 59	1017	967	865	712	11621	11040	9878	8135
60 – 64	1263	1200	1074	885	14432	13711	12268	10103
65 – 69*	1697	1613	1443	1188	19400	18430	16490	13580
70 – 74*	2530	2404	2151	1771	28904	27459	24569	20233
75 – 79*	3263	3100	2774	2285	37299	35435	31705	26110

*Renewals Only





Global Health Elite PLATINUM plan

The Platinum plan provides comprehensive cover for hospital treatment and a wide range of out-patient treatment and benefits including cover for certain preventive health checks, routine and complex dental treatment, and cover for emergency medical evacuation. It also provides a high level of cover for maternity care expenses after 12 months cover. A nil excess option is available and the premiums for this are illustrated below.

AREA ONE – STANDARD PREMIUMS								
World-wide excluding the United States of America								
AGE	MONTHLY PREMIUMS				ANNUAL PREMIUMS			
	Nil Excess	\$50 Excess	\$100 Excess	\$400 Excess	Nil Excess	\$50 Excess	\$100 Excess	\$400 Excess
	20% loading	Base premium	5% discount	15% discount	20% loading	Base premium	5% discount	15% discount
	US\$	US\$	US\$	US\$	US\$	US\$	US\$	US\$
1 st Child	124	103	98	88	1404	1170	1112	995
2 nd Child	94	78	75	67	1054	878	835	747
3 rd Child +	63	52	50	45	702	585	556	498
18 – 24	209	174	166	148	2382	1985	1886	1688
25 – 29	233	194	185	165	2663	2219	2109	1887
30 – 34	251	209	199	178	2860	2383	2264	2026
35 – 39	276	230	219	196	3152	2626	2495	2233
40 – 44	330	275	262	234	3785	3154	2997	2681
45 – 49	395	329	313	280	4526	3771	3583	3206
50 – 54	510	425	404	362	5823	4852	4610	4125
55 – 59	626	521	495	443	7143	5952	5655	5060
60 – 64	783	652	620	555	8930	7441	7069	6325
65 – 69*	995	829	788	705	11373	9477	9004	8056
70 – 74*	1300	1083	1029	921	14838	12365	11747	10511
75 – 79*	1642	1368	1300	1163	18747	15622	14841	13279

*Renewals Only

AREA ONE – ORCHID PREMIUMS								
World-wide excluding the United States of America.								
You must pay the Orchid premiums if you live in China, Hong Kong, Macau, Japan, Singapore or Taiwan								
AGE	MONTHLY PREMIUMS				ANNUAL PREMIUMS			
	Nil Excess	\$50 Excess	\$100 Excess	\$400 Excess	Nil Excess	\$50 Excess	\$100 Excess	\$400 Excess
	20% loading	Base premium	5% discount	15% discount	20% loading	Base premium	5% discount	15% discount
	US\$	US\$	US\$	US\$	US\$	US\$	US\$	US\$
1 st Child	136	113	108	97	1547	1289	1225	1096
2 nd Child	102	85	81	73	1161	967	919	822
3 rd Child +	69	57	55	49	774	645	613	549
18 – 24	228	190	181	162	2621	2184	2075	1857
25 – 29	258	215	205	183	2933	2444	2322	2078
30 – 34	276	230	219	196	3148	2623	2492	2230
35 – 39	303	252	240	215	3472	2893	2749	2460
40 – 44	363	302	287	257	4169	3474	3301	2953
45 – 49	436	363	345	309	4984	4153	3946	3531
50 – 54	561	467	444	397	6410	5341	5074	4540
55 – 59	690	575	547	489	7863	6552	6225	5570
60 – 64	861	717	682	610	9828	8190	7781	6962
65 – 69*	1096	913	868	777	12520	10433	9912	8869
70 – 74*	1430	1191	1132	1013	16334	13611	12931	11570
75 – 79*	1809	1507	1432	1281	20639	17199	16340	14620

*Renewals Only

AREA TWO								
Cover in the USA restricted to temporary trips of up to 45 days and \$50,000 per year								
AGE	MONTHLY PREMIUMS				ANNUAL PREMIUMS			
	Nil Excess	\$50 Excess	\$100 Excess	\$400 Excess	Nil Excess	\$50 Excess	\$100 Excess	\$400 Excess
	20% loading	Base premium	5% discount	15% discount	20% loading	Base premium	5% discount	15% discount
	US\$	US\$	US\$	US\$	US\$	US\$	US\$	US\$
1 st Child	156	130	124	111	1769	1474	1401	1253
2 nd Child	118	98	94	84	1328	1106	1051	941
3 rd Child +	78	65	62	56	885	737	701	627
18 – 24	263	219	209	187	2999	2499	2375	2125
25 – 29	293	244	232	208	3357	2797	2658	2378
30 – 34	315	262	249	223	3603	3002	2852	2552
35 – 39	348	290	276	247	3972	3310	3145	2814
40 – 44	418	348	331	296	4768	3973	3775	3378
45 – 49	500	416	396	354	5702	4751	4514	4039
50 – 54	642	535	509	455	7337	6114	5809	5197
55 – 59	788	656	624	558	8999	7499	7125	6375
60 – 64	986	821	780	698	11252	9376	8908	7970
65 – 69*	1254	1045	993	889	14330	11941	11344	10150
70 – 74*	1635	1362	1294	1158	18692	15576	14798	13240
75 – 79*	2069	1724	1638	1466	23621	19684	18700	16732

*Renewals Only

AREA THREE								
Cover in the USA restricted to temporary trips of up to 90 days and \$200,000 per year								
AGE	MONTHLY PREMIUMS				ANNUAL PREMIUMS			
	Nil Excess	\$50 Excess	\$100 Excess	\$400 Excess	Nil Excess	\$50 Excess	\$100 Excess	\$400 Excess
	20% loading	Base premium	5% discount	15% discount	20% loading	Base premium	5% discount	15% discount
	US\$	US\$	US\$	US\$	US\$	US\$	US\$	US\$
1 st Child	323	269	256	229	3688	3073	2920	2613
2 nd Child	243	202	192	172	2766	2305	2190	1960
3 rd Child +	162	135	129	115	1845	1537	1461	1307
18 – 24	550	458	436	390	6285	5237	4976	4452
25 – 29	616	513	488	437	7036	5863	5570	4984
30 – 34	705	587	558	499	8044	6703	6368	5698
35 – 39	773	644	612	548	8849	7374	7006	6268
40 – 44	872	726	690	618	9956	8296	7882	7052
45 – 49	963	802	762	682	10974	9145	8688	7774
50 – 54	1180	983	934	836	13478	11231	10670	9547
55 – 59	1458	1215	1155	1033	16660	13883	13189	11801
60 – 64	1811	1509	1434	1283	20691	17242	16380	14656
65 – 69*	2434	2028	1927	1724	27813	23177	22019	19701
70 – 74*	3628	3023	2872	2570	41439	34532	32806	29353
75 – 79*	4679	3899	3705	3315	53474	44561	42333	37877

*Renewals Only

US DOLLARS

Global Health Elite plan premiums



Valuable optional cover plans

GLOBAL ACCIDENT PLAN PREMIUMS

The Global Accident plan pays a cash lump sum to your dependants if you die, or are seriously injured as the result of an accident. The benefit you select is paid if you suffer an accident which results in death, or the loss of one or both eyes, or the loss of, or permanent loss of use of one or more limbs, or become permanently and totally disabled.

Amount of cover	Monthly premium	Annual premium
US \$75,000	\$9.45	\$108
US \$150,000	\$18.90	\$216
US \$225,000	\$28.35	\$324
US \$300,000	\$37.80	\$432
US \$375,000	\$47.25	\$540

GLOBAL TRAVEL PLAN PREMIUMS

The Global Travel plan provides cover for your baggage and personal effects and other travel insurance benefits during trips of up to 120 days outside your country of residence, and within your country of residence when your trip is pre-booked and involves at least two nights paid accommodation. A full list of the benefits provided is enclosed with the Global Health Elite plan brochure.

Ages	Monthly premium	Annual premium
0 - 69	\$9.10	\$104

What to do next

ASK FOR A PERSONAL QUOTATION

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

COMPLETING YOUR APPLICATION FORM

You can either contact us to receive an application form, download an application form online or apply online.

HOW TO PAY YOUR PREMIUMS

– By credit or debit card

You may pay your premiums using Mastercard, VISA, American Express, Switch, Domestic Maestro, Delta or Solo. If you pay monthly premiums you must pay by credit or debit card.

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

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

Bank: National Westminster Bank plc, PO 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

US Dollar transfers: Account no. 140/08782555, **IBAN:** GB23 NWBK 6073 0108 7825 55

If you are paying by bank transfer, you must ensure that the full premium amount reaches our account.

We cannot be responsible for bank charges.

IMPORTANT NOTES

RATES SUBJECT TO ANNUAL REVIEW

The rates in this leaflet apply to Global Health plans inception or renewed in 2007. Please note that these premium rates are subject to annual review and are not guaranteed for the duration of your plan.

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%,

Global Travel plan premiums 17.5%,

Global Accident plan premiums 5%

ROUNDING OF PREMIUMS

Please note that the rates quoted in these tables may vary slightly when invoiced, although the base rates will be accurate. This is because, in this guide, we have rounded the discounted rates to the nearest dollar.

William Russell Limited

William Russell House,
The Square, Lightwater, Surrey, GU18 5SS, UK.

Tel: + 44 1276 486455 Fax: + 44 1276 486466
sales@william-russell.com

William Russell (Far East) Limited

402, 4th Floor, Chinachem Tower,
34-37 Connaught Road, Central, Hong Kong.

Tel: + 852 3690 2145 Fax: + 852 3690 2142
hkoffice@william-russell.com



WILLIAM RUSSELL

Peace of mind wherever you are

William Russell Limited

William Russell House
The Square, Lightwater, Surrey, GU18 5SS, UK.

Tel: + 44 1276 486455

Fax: + 44 1276 486466

sales@william-russell.com

www.william-russell.com

William Russell (Far East) Limited

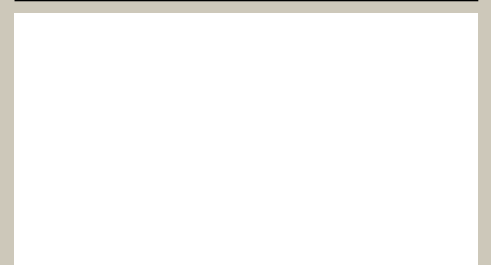
402, 4th Floor, Chinachem Tower,
34-37 Connaught Road, Central, Hong Kong.

Tel: + 852 3690 2145

Fax: + 852 3690 2142

hkoffice@william-russell.com

Appointed Intermediary



William Russell Limited is authorised and regulated by the UK Financial Services Authority.

William Russell (Far East) Limited is a member of the Hong Kong Confederation of Insurance Brokers.