



GlobalHealth

Health insurance for expatriates

Global Health
Essential plan premiums
Effective from 1st January 2007

GlobalHealth Essential

Must-have cover for the
essential health care benefits



WILLIAM RUSSELL
Peace of mind wherever you are



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Global Health Essential plan premiums

Your Global Health Essential plan premiums

The premiums for the Global Health Essential plans are set out in this booklet, shown in US Dollars. 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 two Global Health Essential plans to choose from – **Essential Care** and **Essential Care Plus**. You can see at a glance the benefits provided by each plan in our Global Health Essential plan brochure or on our web site www.william-russell.com.

AREA OF COVER – FAR EAST

The Global Health Essential plans are available to residents of the following countries:

Brunei, Cambodia, French Polynesia, Indonesia, Korea South, Laos, Malaysia, Mongolia, Philippines, Thailand and Vietnam.

We have been able to keep our premiums highly cost-effective by offering full cover within all of the above countries, but limiting cover to accident and emergency treatment only, if you travel outside these countries.

The plans are not available to residents of China, Hong Kong, Japan, Macau, Taiwan and Singapore. These countries are deemed to be outside your area of cover, unless we evacuate you there as part of an emergency medical evacuation covered by your plan.





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Global Health Essential plan premiums



Your Global Health Essential plan premiums

OUT OF AREA COVER

If you travel outside your area of cover, we will cover you for accident and emergency treatment only and cover will be limited to US \$50,000 per annum.

Accident and emergency treatment means essential treatment required if you suffer an accident or a sudden and unforeseen illness you have never suffered from before.

Please note that no cover at all will be provided in the United States of America.

If you are evacuated out of your area of cover

Please be assured, that if you need to be evacuated outside your area of cover as part of an emergency evacuation, the out of area cover restrictions will not apply. You will be covered in accordance with the terms and conditions of your plan, as if you were inside your area of cover.

CHOOSING A HIGHER EXCESS OPTION

The excess is the amount you will pay in the event of any claim you may make. Choosing a higher excess option will reduce your premiums. The discounts shown below should be applied to the base rate for each plan - base rates are the premiums highlighted in bold.

EXCESS OPTION	ESSENTIAL CARE	ESSENTIAL CARE PLUS
Nil excess	Base rate	Not available
\$50	Not available	Base rate
\$1,000	10% Discount	20% Discount
\$2,500	20% Discount	30% Discount
\$5,000	30% Discount	40% 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.





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Global Health Essential plan premiums



Global Health Essential Care plan

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

AGE	MONTHLY PREMIUMS				ANNUAL PREMIUMS			
	Nil Excess	\$1,000 Excess	\$2,500 Excess	\$5,000 Excess	Nil Excess	\$1,000 Excess	\$2,500 Excess	\$5,000 Excess
	Base premium	10% discount	20% discount	30% discount	Base premium	10% discount	20% discount	30% discount
	US\$	US\$	US\$	US\$	US\$	US\$	US\$	US\$
1st child	34	31	27	24	385	347	308	270
2nd child	26	23	20	18	289	260	231	202
3rd child +	17	16	14	12	193	173	154	135
18 – 24	51	46	41	36	582	524	466	407
25 – 29	55	50	44	39	629	566	503	440
30 – 34	65	59	52	46	741	667	593	519
35 – 39	69	62	55	48	787	708	630	551
40 – 44	87	78	70	61	993	894	795	695
45 – 49	105	95	84	74	1196	1077	957	837
50 – 54	135	122	108	95	1540	1386	1232	1078
55 – 59	165	149	132	116	1891	1702	1513	1324
60 – 64	207	186	166	145	2364	2128	1891	1655
65 – 69*	264	237	211	185	3014	2713	2411	2110
70 – 74*	338	305	271	237	3868	3481	3095	2708
75 – 79*	428	385	342	300	4893	4403	3914	3425

*Renewals only





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Global Health Essential plan premiums



Global Health Essential Care Plus plan

The Essential Care Plus plan provides comprehensive cover for hospital treatment and specialist out-patient treatment and consultations. It also provides cover for emergency medical evacuation.

AGE	MONTHLY PREMIUMS				ANNUAL PREMIUMS			
	\$50 Excess	\$1,000 Excess	\$2,500 Excess	\$5,000 Excess	\$50 Excess	\$1,000 Excess	\$2,500 Excess	\$5,000 Excess
	Base premium	20% discount	30% discount	40% discount	Base premium	20% discount	30% discount	40% discount
	US\$	US\$	US\$	US\$	US\$	US\$	US\$	US\$
1 st child	45	36	32	27	516	413	361	310
2 nd child	34	27	24	20	387	310	271	232
3 rd child +	23	18	16	14	258	207	181	155
18 – 24	81	65	57	49	921	737	645	553
25 – 29	89	71	62	53	1012	810	709	607
30 – 34	96	77	67	58	1096	877	767	658
35 – 39	104	83	73	62	1187	950	831	712
40 – 44	124	99	87	74	1418	1134	993	851
45 – 49	149	120	105	90	1708	1367	1196	1025
50 – 54	190	152	133	114	2167	1734	1517	1300
55 – 59	233	186	163	140	2659	2127	1861	1595
60 – 64	290	232	203	174	3319	2655	2323	1991
65 – 69*	370	296	259	222	4233	3386	2963	2540
70 – 74*	515	412	361	309	5884	4707	4119	3530
75 – 79*	649	519	454	389	7418	5934	5193	4451

*Renewals only



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Global Health Essential 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 Essential plan brochure.

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



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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 on-line or apply on-line.

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 inceptioned in 2007. Please note that these premium rates are subject to annual review and are not guaranteed for the duration of your plan.

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.

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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.

Appointed Intermediary

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