

All Premiums are in EUR, per Year, per Person.

Coverage for Zone 1. Maximum age to apply: 64 years old (65th birthday). Lifetime Renewability Guaranteed.

Payment frequency surcharge: Semi-Annual (+2%), Quarterly (+4%). Deductibles are per Year, per Person.

Premium is calculated according to the age of the member on January 1st, 2015.

Deductibles	NIL	€ 100	€ 500	€ 1,000
VITAL (IP Only)				Limit €770,000 / Year
1 - 17	390			
18 - 24	575			
25 - 29	669			
30 - 34	757			
35 - 39	856			
40 - 44	968			
45 - 49	1,101			
50 - 54	1,732			
55 - 59	1,946			
60 - 64	2,430			
HARMONY (IP + OP + DENTAL)				Limit €770,000 / Year
1 - 17	855	753	453	240
18 - 24	1,083	980	656	398
25 - 29	1,315	1,211	870	576
30 - 34	1,488	1,395	1,078	782
35 - 39	1,683	1,590	1,267	953
40 - 44	1,905	1,811	1,481	1,152
45 - 49	2,235	2,111	1,680	1,262
50 - 54	2,743	2,611	2,144	1,676
55 - 59	3,766	3,633	3,147	2,630
60 - 64	4,582	4,449	3,954	3,411
OPTIMUM (IP + OP + DENTAL + VISION)				Limit € 1,232,000 / Year
1 - 17	1,268	1,173	858	580
18 - 24	1,606	1,510	1,180	867
25 - 29	1,950	1,853	1,512	1,173
30 - 34	2,206	2,120	1,809	1,484
35 - 39	2,496	2,410	2,095	1,758
40 - 44	2,824	2,738	2,419	2,072
45 - 49	3,314	3,199	2,779	2,331
50 - 54	4,067	3,946	3,495	3,003
55 - 59	5,584	5,462	5,000	4,476
60 - 64	6,794	6,671	6,204	5,665

Zone 1 - Geographical Areas of Coverage

Bangladesh - Bhutan - Brunei - Burma/Myanmar - Cambodia - East Timor - India - Indonesia - Laos - Malaysia - Maldives
 Nepal - Pakistan - Philippines - Sri Lanka - Thailand - Vietnam

For stays of less than 90 days:

Belgium - France - Germany - Luxembourg - Netherlands

For trips up to 60 days outside the zone:

Worldwide coverage for services and supplies required as a result of an accident or medical emergency

MEDICAL EVACUATION AND REPATRIATION *

OPTIONAL

	Age < 55	Age ≥ 55
1 Person	152	227
2 Persons	303	417
3 Persons or more	455	530

* For 2 persons or more, if one person is more than 55, the highest rate applies.