

- Rates effective 1 July 2013.
- Premiums are subject to Documentary Stamp Tax, Premium Tax and Local Government Tax
- All monetary amounts show below are in US\$

## Global PH 100 Plan

Deductible per Disability	0-18	19-25	26-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65
\$500	\$778	\$822	\$886	\$979	\$979	\$979	\$1,330	\$1,462	\$1,617	\$1,843
\$1,000	\$629	\$662	\$694	\$792	\$792	\$792	\$1,071	\$1,175	\$1,303	\$1,484
\$2,000	\$467	\$487	\$508	\$575	\$575	\$575	\$773	\$844	\$933	\$1,061
\$3,000	\$346	\$356	\$372	\$420	\$420	\$420	\$559	\$608	\$668	\$758
\$4,000	\$278	\$282	\$294	\$329	\$329	\$329	\$432	\$470	\$515	\$583
\$5,000	\$214	\$228	\$236	\$261	\$261	\$261	\$338	\$365	\$398	\$448

## Global PH100 Room and Board/Surgeon's Fees Benefit Increase

To help meet your coverage needs, you may choose to increase your benefits for Room and Board and Surgeon's Fees. Benefits are sold by unit and are priced as follows:

Benefit	0-18	19-25	26-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65
Room and Board (Per \$50/day increase)	\$34	\$34	\$34	\$34	\$34	\$34	\$44	\$44	\$56	\$56
Surgeon's Fees (Per \$5,000/disability increase)	\$16	\$30	\$30	\$30	\$30	\$30	\$40	\$40	\$52	\$52

## Global PH 350 Plan

Area of Cover	0-18	19-25	26-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65
Worldwide	\$989	\$1,757	\$1,848	\$1,924	\$2,025	\$2,142	\$2,300	\$2,485	\$2,884	\$3,363
North American Exclusion	\$662	\$1,178	\$1,237	\$1,252	\$1,378	\$1,441	\$1,566	\$1,690	\$1,962	\$2,429

## Global PH 400 Plan

Area of Cover	0-18	19-25	26-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65
Worldwide	\$1,319	\$2,344	\$2,463	\$2,565	\$2,699	\$2,822	\$3,065	\$3,315	\$3,845	\$4,484
North American Exclusion	\$947	\$1,683	\$1,767	\$1,790	\$1,968	\$2,059	\$2,236	\$2,416	\$2,803	\$3,469

## Global PH Dental

This optional Dental Plan will be issued as an endorsement to the Global PH 400 Plan and Global PH 350 Plan only. Dental benefit is only available to members between the ages of 0 and 65 years of age.

**Dental Premium per Person per Year: \$412**

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