



Your Health First

Southeast Asia Plans

Exclusively for residents of **Cambodia, Indonesia*, Laos, Malaysia, Philippines, Thailand & Vietnam**

Premium Table

Individuals & families
effective 1/1/2016



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* Residents of Bali, Indonesia, please refer to "Bali Premium Table"

Premiums (US\$)

Evacuation and repatriation included

	Zone of Treatment A Worldwide					Zone of Treatment B Worldwide excluding USA and Canada					Zone of Treatment C Restricted in Cambodia, Indonesia, Laos, Malaysia, Philippines, Thailand & Vietnam				
	Deductible	0	300	675	1,350	Deductible	0	300	675	1,350	Deductible	0	300	675	1,350
Essential	<18	1,808	1,440			<18	836	685			<18	689	564		
	18-30	2,742	2,265			18-30	1,269	1,063			18-30	1,013	835		
	31-40	3,198	2,674			31-40	1,481	1,258			31-40	1,172	976		
	41-50	3,954	3,354			41-50	1,831	1,585			41-50	1,434	1,216		
	51-55	5,070	4,366			51-55	2,347	2,079			51-55	1,835	1,591		
	56-60	7,034	6,152			56-60	3,257	2,960			56-60	2,523	2,249		
	61-65 ^(*)	9,714	8,705			61-65 ^(*)	4,496	4,172			61-65 ^(*)	3,468	3,165		
	66-70 ^(*)	12,867	11,477			66-70 ^(*)	5,957	5,606			66-70 ^(*)	4,565	4,240		
	71-75 ^(*)	17,348	15,573			71-75 ^(*)	8,032	7,649			71-75 ^(*)	6,125	5,772		
	76-80 ^(*)	21,039	20,350			76-80 ^(*)	9,741	9,549			76-80 ^(*)	7,410	7,036		
80+ ^(*)	22,459	22,296			80+ ^(*)	10,398	10,197			80+ ^(*)	7,903	7,522			
Essential Plus	<18	1,895	1,514			<18	878	717			<18	718	588		
	18-30	2,889	2,397			18-30	1,337	1,126			18-30	1,065	879		
	31-40	3,378	2,834			31-40	1,564	1,335			31-40	1,234	1,031		
	41-50	4,181	3,560			41-50	1,935	1,686			41-50	1,514	1,290		
	51-55	5,365	4,634			51-55	2,484	2,211			51-55	1,939	1,689		
	56-60	7,455	6,538			56-60	3,453	3,151			56-60	2,669	2,391		
	61-65 ^(*)	10,306	9,763			61-65 ^(*)	4,771	4,442			61-65 ^(*)	3,674	3,367		
	66-70 ^(*)	13,670	13,457			66-70 ^(*)	6,328	5,971			66-70 ^(*)	4,845	4,513		
	71-75 ^(*)	18,447	17,656			71-75 ^(*)	8,541	8,151			71-75 ^(*)	6,507	6,148		
	76-80 ^(*)	22,383	21,793			76-80 ^(*)	10,363	10,163			76-80 ^(*)	7,878	7,496		
80+ ^(*)	23,896	23,719			80+ ^(*)	11,064	10,961			80+ ^(*)	8,406	8,016			
Serene	<18	3,265		2,235	1,406	<18	1,511		858	488	<18	1,205		639	391
	18-30	5,186		4,080	2,952	18-30	2,401		1,632	960	18-30	1,874		1,157	650
	31-40	6,117		5,003	3,783	31-40	2,832		2,048	1,261	31-40	2,198		1,444	833
	41-50	8,318		7,222	5,850	41-50	3,851		3,080	2,090	41-50	2,974		2,188	1,369
	51-55	10,892		9,845	8,362	51-55	5,043		4,336	3,182	51-55	3,884		3,113	2,166
	56-60	14,714		13,770	12,185	56-60	6,813		6,250	4,932	56-60	5,215		4,521	3,346
	61-65 ^(*)	18,101		17,258	15,618	61-65 ^(*)	8,380		7,964	6,556	61-65 ^(*)	6,397		5,795	4,512
	66-70 ^(*)	24,198		23,556	21,852	66-70 ^(*)	11,203		11,081	9,560	66-70 ^(*)	8,519		8,118	6,700
	71-75 ^(*)	32,835		32,490	30,734	71-75 ^(*)	15,201		15,198	13,907	71-75 ^(*)	11,525		11,437	9,907
	76-80 ^(*)	39,947		39,854	38,071	76-80 ^(*)	18,494		17,928	17,528	76-80 ^(*)	15,041		14,188	12,596
80+ ^(*)	42,687		42,481	40,901	80+ ^(*)	19,762		18,942	18,927	80+ ^(*)	15,993		15,247	13,637	
Serene Plus	<18	3,601		2,550	1,653	<18	1,668		982	552	<18	1,322		719	422
	18-30	5,766		4,655	3,466	18-30	2,669		1,889	1,143	18-30	2,076		1,333	761
	31-40	6,815		5,701	4,423	31-40	3,155		2,368	1,509	31-40	2,442		1,670	986
	41-50	9,286		8,204	6,785	41-50	4,299		3,549	2,487	41-50	3,311		2,527	1,633
	51-55	12,169		11,154	9,631	51-55	5,633		4,970	3,754	51-55	4,328		3,578	2,514
	56-60	16,473		15,580	13,963	56-60	7,626		7,140	5,770	56-60	5,827		5,180	3,944
	61-65 ^(*)	20,285		19,515	17,847	61-65 ^(*)	9,393		9,080	7,623	61-65 ^(*)	7,158		6,625	5,286
	66-70 ^(*)	27,153		26,612	24,888	66-70 ^(*)	12,570		12,391	11,040	66-70 ^(*)	9,548		9,250	7,789
	71-75 ^(*)	36,882		36,681	34,910	71-75 ^(*)	17,076		16,570	15,966	71-75 ^(*)	13,350		13,001	11,434
	76-80 ^(*)	44,897		44,564	43,183	76-80 ^(*)	20,785		20,476	20,059	76-80 ^(*)	16,764		16,103	14,480
80+ ^(*)	47,982		47,758	46,372	80+ ^(*)	22,213		21,852	21,639	80+ ^(*)	17,837		17,301	15,659	
Dental Standard	<18	880				<18	440				<18	332			
	18-30	1,184				18-30	593				18-30	445			
	31-40	1,482				31-40	740				31-40	556			
	41-50	1,822				41-50	912				41-50	686			
	51-55	2,017				51-55	1,009				51-55	758			
	56-60	2,727				56-60	1,365				56-60	1,025			
	61-65 ^(*)	2,970				61-65 ^(*)	1,485				61-65 ^(*)	1,117			
	66-70 ^(*)	3,302				66-70 ^(*)	1,649				66-70 ^(*)	1,241			
	71-75 ^(*)	4,126				71-75 ^(*)	2,063				71-75 ^(*)	1,551			
	76-80 ^(*)	5,032				76-80 ^(*)	2,515				76-80 ^(*)	1,891			
80+ ^(*)	5,032				80+ ^(*)	2,515				80+ ^(*)	1,891				
Dental Plus	<18	1,566				<18	784				<18	589			
	18-30	2,117				18-30	1,058				18-30	796			
	31-40	2,641				31-40	1,320				31-40	994			
	41-50	3,261				41-50	1,631				41-50	1,226			
	51-55	3,608				51-55	1,805				51-55	1,356			
	56-60	4,882				56-60	2,440				56-60	1,835			
	61-65 ^(*)	5,309				61-65 ^(*)	2,656				61-65 ^(*)	1,996			
	66-70 ^(*)	5,901				66-70 ^(*)	2,951				66-70 ^(*)	2,218			
	71-75 ^(*)	7,374				71-75 ^(*)	3,687				71-75 ^(*)	2,772			
	76-80 ^(*)	8,994				76-80 ^(*)	4,497				76-80 ^(*)	3,381			
80+ ^(*)	8,994				80+ ^(*)	4,497				80+ ^(*)	3,381				

(*) Renewals only. Age loading applies for new enrolments.

Note : Dental Options not available with Essential or Essential Plus.

Accidental death and dismemberment (AD&D)

This cover will guarantee the payment of a lump sum in case you die in an accident or you incur a permanent disability of at least 20% caused by an accident

Lump Sum after accidental death

- up to a maximum of \$ 675,000 with a minimum of \$ 67,500
- cover is available for you and your adult dependants

Lump Sum after permanent disability

- from at least a permanent disability degree of 20%
- cash benefit = sum insured x degree of disability

Premium

Annual Premium

0.23% of the Capital Insured

Capital Insured :

Premium :

Loss of Income (TI / PD)

Temporary incapacity (TI)

With the temporary incapacity plan option, you will feel more secure knowing your family will be protected financially if you are totally unable to perform your professional occupation due to illness or accident. You can choose the level of income benefit that is appropriate to you and your family:

- up to 80% of pre-disability gross monthly salary;
- subject to a maximum of \$ 13,500 per month and a minimum of \$ 1,350.

Income protection during 24 months

We will pay you a regular income for as long as you are unable to return to work. After a waiting period of 90 days, the income will start up to a maximum of 24 months.

If you are still unable to resume work after 24 months then you will receive a lump sum through the permanent disability option when PD option has been contracted.

Permanent disability (PD) (can be taken out only as supplement option to Temporary Incapacity)

With this option, you receive a lump sum in case you are affected by a permanent disability of at least 33.33% caused by illness or accident. You can choose the level of sum insured that is appropriate to you:

- up to 80% of pre-disability gross monthly salary multiplied by 48 months;
- subject to a maximum of \$ 648,000 and a minimum of \$ 64,800;
- when disability is between 33.33% and 66.67% then cash benefit = sum insured x ((3 x n)-1), n = degree of disability (%);
- when disability is above 66.67% then cash benefit = sum insured.

Additional payment of \$ 33,750

If from the start of the disability you need the assistance of a third person to perform the basic activities of daily living (such as feeding, washing yourself) and your degree of disability exceeds 66.67%, then an additional sum of \$ 33,750 will be paid.

Premium

Age	Monthly Sum Insured		Annual Premium	
	US\$		TI	PD
	TI	PD		
18-30	11.00%	4.79%		
31-40	12.00%	9.66%		
41-50	19.00%	35.75%		
51-60	27.00%	150.52%		
61-65	29.67%	300.14%		



International
Healthcare

Administrators

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