

# PREMIUM GUIDE INDIVIDUALS 2012

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## Tailor Your **expatplus**<sup>®</sup> Insurance

### Choose your core plan

You can choose from 3 plans:

Globe | Orbit | Universe

You can choose from 2 areas of cover:

Worldwide | Worldwide excluding USA & Canada

You can select your deductible:

- € 0, £ 0, \$ 0 and CHF 0
- € 100, £ 65, \$ 125 and CHF 150 (only applicable within Globe and Orbit)
- € 300, £ 200, \$ 375 and CHF 450
- € 500, £ 325, \$ 625 and CHF 750 (only applicable within Universe)
- € 1,000, £ 650, \$ 1,250 and CHF 1,500



### Choose your additional insurances

Dental Care

Life Cover

Accidental Death and Invalidity

Temporary Incapacity

Permanent Disability

Travel Insurance

## The **expatplus**<sup>®</sup> advantages in short

### 1. You enjoy a comprehensive cover

The **expatplus**<sup>®</sup> core plan is very comprehensive and covers hospitalisation, outpatient care, repatriation and assistance. Pre-existing conditions and chronic diseases are covered upon acceptance.

### 2. You select the plan that suits your needs

Using the different building blocks of **expatplus**<sup>®</sup>, you put together an insurance that suits your wishes and needs.

### 3. We pay your invoices directly to the medical service provider

**expatplus**<sup>®</sup> will pay, in almost all cases of inpatient treatment, directly to the medical service providers and will handle all administrative matters. This means you will have no unexpected costs.

### 4. You can choose your medical service provider

You can freely choose your doctor, hospital or other medical specialist.

### 5. You get access to the best medical service providers anywhere in the world

You have access to our worldwide network of at least 10,000 high-quality medical service providers in 192 countries.

### 6. You can use our online services free of charge

You can consult the benefits of your medical plan online, verify reimbursement details and look for a provider from our worldwide network of medical service providers.

### 7. You can reach us 24 hours per day, 7 days per week

Our Contact Center's multilingual team is available 24 hours per day, 7 days per week.

### 8. You receive a personal membership card

This personalised card contains all useful contact information and guarantees a smooth admission to the hospital.

### 9. We have more than 50 years of experience

Caring for 'our' expats has been the focus of Vanbreda International since 1958. More than 345,000 plan members in over 192 countries count on us.

### 10. 98% of our plan members is very satisfied with our services.

Effective 1 January 2012

## CORE PLAN

### International Medical and Assistance Insurance

Worldwide cover excluding USA & Canada <sup>2</sup>

Deductible Age	GLOBE				ORBIT				UNIVERSE			
	0	100	300	1000	0	100	300	1000	0	300	500	1000
<18	92.25	72.09	63.45	55.66	146.38	137.74	117.58	101.68	170.57	142.09	126.04	94.13
18-30	142.92	122.77	114.13	98.74	192.26	183.62	163.46	140.67	224.89	195.70	178.52	142.31
31-40	167.49	147.34	138.70	119.62	236.02	227.39	207.23	177.87	276.72	247.11	229.24	190.33
41-50	197.06	176.90	168.26	144.75	288.62	279.98	259.83	222.58	338.72	308.78	290.37	249.20
51-60	259.06	238.90	230.26	197.45	398.61	389.97	369.82	316.07	468.87	438.52	419.42	375.33
61-70	410.51	390.36	381.72	326.19	667.93	659.29	639.14	545.00	787.33	756.55	736.71	689.40
71-80	767.92	729.63	713.21	607.96	1,257.01	1,240.60	1,202.30	1,023.69	1,483.87	1,452.79	1,432.44	1,382.81

Worldwide cover

Deductible Age	GLOBE				ORBIT				UNIVERSE			
	0	100	300	1000	0	100	300	1000	0	300	500	1000
<18	160.11	122.78	106.78	92.33	286.24	273.61	244.15	209.10	358.90	324.40	303.33	256.66
18-30	253.98	216.65	200.65	172.12	380.22	367.60	338.14	288.99	477.85	442.90	421.06	371.19
31-40	299.50	262.16	246.16	210.81	469.72	457.09	427.63	365.06	591.48	556.25	533.97	482.17
41-50	363.97	325.63	309.20	264.39	593.20	580.24	549.99	469.06	747.32	711.86	689.18	635.63
51-60	503.21	463.20	446.06	380.72	860.52	846.99	815.43	694.69	1,085.97	1,050.23	1,027.07	971.41
61-70	837.63	795.96	778.10	662.96	1,511.77	1,497.68	1,464.81	1,246.66	1,910.69	1,874.69	1,851.07	1,793.33
71-80	1,580.50	1,501.33	1,467.40	1,248.86	2,861.37	2,834.60	2,772.13	2,357.89	3,619.31	3,583.15	3,559.24	3,500.18

More info and online quotation on [www.expatplus.com](http://www.expatplus.com)

<sup>1</sup> All premiums are monthly and apply to each person covered, unless stated otherwise. Insurance tax is excluded.

<sup>2</sup> You are covered in case of accident and emergency treatment up to 90 days spent during each insurance year.

Effective 1 January 2012

## ADDITIONAL INSURANCES

### Dental Care

#### Worldwide cover excluding USA & Canada <sup>2</sup>

Age	BASIC	COMPREHENSIVE
0-1	0	0
2-17	29.25	42.95
18-30	39.43	57.95
31-40	49.25	72.39
41-50	60.73	89.24
51-60	79.05	116.27
61-70	102.75	151.07
71-80	133.58	196.40

#### Worldwide cover

Age	BASIC	COMPREHENSIVE
0-1	0	0
2-17	38.13	56.07
18-30	51.41	75.56
31-40	64.18	94.37
41-50	79.18	116.45
51-60	103.16	151.64
61-70	134.04	197.01
71-80	174.26	256.12

### Life Cover

Age	% of sum insured
18-30	0.13431%
31-40	0.19658%
41-50	0.41533%
51-60	1.13036%
61-67	2.32921%

### Accidental Death and Invalidity

Premium: 0.13% of the sum insured

Example	% of sum insured	Monthly premium
Sum insured = 150,000 EUR	0.13%	16.25

### Temporary Incapacity

Age	% of insured allowance	Monthly premium if allowance is 2,000 EUR
18-30	6.60%	11.00
31-40	7.20%	12.00
41-50	11.40%	19.00
51-60	16.20%	27.00
61-65	17.80%	29.67

### Permanent Disability

Age	% of insured allowance	Monthly premium if allowance is 2,000 EUR
18-30	6.00%	10.00
31-40	12.80%	21.33
41-50	38.20%	63.67
51-60	92.60%	154.33
61-65	92.60%	154.33

### Travel Insurance

Premium	5.56
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Effective 1 January 2012

## CORE PLAN

## International Medical and Assistance Insurance

Worldwide cover excluding USA & Canada <sup>2</sup>

Deductible Age	GLOBE				ORBIT				UNIVERSE			
	0	65	200	650	0	65	200	650	0	200	325	650
<18	67.34	52.41	46.01	40.26	107.44	101.04	86.11	74.34	125.35	104.26	92.37	68.73
18-30	104.88	89.95	83.55	72.17	141.42	135.02	120.09	103.23	165.59	143.97	131.24	104.42
31-40	123.08	108.15	101.75	87.64	173.84	167.44	152.51	130.79	203.99	182.05	168.82	139.99
41-50	144.97	130.04	123.65	106.25	212.80	206.40	191.47	163.90	249.91	227.73	214.09	183.60
51-60	190.90	175.97	169.57	145.29	294.28	287.88	272.95	233.16	346.32	323.84	309.69	277.03
61-70	303.09	288.16	281.76	240.65	493.77	487.37	472.44	402.73	582.21	559.41	544.72	509.68
71-80	567.84	539.47	527.31	449.37	930.13	917.97	889.60	757.32	1,098.17	1,075.15	1,060.07	1,023.31

Worldwide cover

Deductible Age	GLOBE				ORBIT				UNIVERSE			
	0	65	200	650	0	65	200	650	0	200	325	650
<18	117.70	90.04	78.19	67.51	211.12	201.77	179.95	154.00	264.95	239.39	223.78	189.22
18-30	187.23	159.58	147.72	126.61	280.74	271.39	249.57	213.18	353.06	327.17	310.99	274.05
31-40	220.94	193.29	181.44	155.27	347.03	337.68	315.86	269.53	437.23	411.14	394.63	356.26
41-50	268.70	240.30	228.13	194.96	438.50	428.90	406.49	346.57	552.66	526.40	509.60	469.93
51-60	371.84	342.21	329.51	281.13	636.52	626.50	603.12	513.70	803.51	777.05	759.89	718.66
61-70	619.56	588.69	575.47	490.19	1,118.93	1,108.49	1,084.14	922.56	1,414.42	1,387.75	1,370.26	1,327.49
71-80	1,169.83	1,111.19	1,086.05	924.19	2,118.63	2,098.80	2,052.53	1,745.70	2,680.06	2,653.28	2,635.57	2,591.82

More info and online quotation on [www.expatplus.com](http://www.expatplus.com)<sup>1</sup> All premiums are monthly and apply to each person covered, unless stated otherwise. Insurance tax is excluded.<sup>2</sup> You are covered in case of accident and emergency treatment up to 90 days spent during each insurance year.

Effective 1 January 2012

## ADDITIONAL INSURANCES

### Dental Care

#### Worldwide cover excluding USA & Canada <sup>2</sup>

Age	BASIC	COMPREHENSIVE
0-1	0	0
2-17	21.67	31.82
18-30	29.21	42.92
31-40	36.48	53.62
41-50	44.98	66.10
51-60	58.56	86.12
61-70	76.11	111.91
71-80	98.95	145.48

#### Worldwide cover

Age	BASIC	COMPREHENSIVE
0-1	0	0
2-17	28.24	41.53
18-30	38.08	55.97
31-40	47.54	69.90
41-50	58.66	86.26
51-60	76.42	112.33
61-70	99.29	145.94
71-80	129.08	189.72

### Life Cover

Age	% of sum insured
18-30	0.13431%
31-40	0.19658%
41-50	0.41533%
51-60	1.13036%
61-67	2.32921%

### Accidental Death and Invalidity

Premium: 0.13% of the sum insured

Example	% of sum insured	Monthly premium
Sum insured = 100,000 GBP	0.13%	10.83

### Temporary Incapacity

Age	% of insured allowance	Monthly premium if allowance is 1,400 GBP
18-30	6.60%	7.70
31-40	7.20%	8.40
41-50	11.40%	13.30
51-60	16.20%	18.90
61-65	17.80%	20.77

### Permanent Disability

Age	% of insured allowance	Monthly premium if allowance is 1,400 GBP
18-30	6.00%	7.00
31-40	12.80%	14.93
41-50	38.20%	44.57
51-60	92.60%	108.03
61-65	92.60%	108.03

### Travel Insurance

Premium	3.75
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Effective 1 January 2012

## CORE PLAN

### International Medical and Assistance Insurance

Worldwide cover excluding USA & Canada <sup>2</sup>

Deductible Age	GLOBE				ORBIT				UNIVERSE			
	0	125	375	1250	0	125	375	1250	0	375	625	1250
<18	117.66	92.32	81.38	71.59	185.03	174.09	148.75	128.86	215.27	179.68	159.61	119.72
18-30	181.00	155.66	144.72	125.44	242.38	231.44	206.10	177.61	283.17	246.69	225.20	179.94
31-40	211.72	186.38	175.44	151.54	297.09	286.15	260.81	224.11	347.96	310.95	288.61	239.97
41-50	248.67	223.33	212.39	182.95	362.84	351.89	326.56	279.99	425.46	388.04	365.02	313.56
51-60	326.17	300.83	289.89	248.83	500.33	489.38	464.05	396.86	588.15	550.21	526.33	471.22
61-70	515.49	490.15	479.21	409.75	836.97	826.03	800.69	683.01	986.22	947.75	922.95	863.81
71-80	962.56	914.41	893.62	762.00	1,573.37	1,552.58	1,504.44	1,281.19	1,856.94	1,818.10	1,792.66	1,730.62

Worldwide cover

Deductible Age	GLOBE				ORBIT				UNIVERSE			
	0	125	375	1250	0	125	375	1250	0	375	625	1250
<18	202.88	155.94	135.67	117.52	360.11	344.12	307.08	263.22	450.73	407.60	381.26	322.92
18-30	320.21	273.28	253.01	217.26	477.66	461.67	424.64	363.14	599.70	556.00	528.70	466.36
31-40	377.11	330.17	309.90	265.62	589.60	573.61	536.58	458.29	741.66	697.63	669.77	605.01
41-50	457.80	409.61	388.80	332.68	743.77	727.35	689.32	588.13	936.20	891.88	863.52	796.59
51-60	632.03	581.74	560.02	478.22	1,078.24	1,061.11	1,021.43	870.41	1,359.89	1,315.23	1,286.28	1,216.70
61-70	1,050.23	997.85	975.23	831.15	1,892.48	1,874.63	1,833.30	1,560.51	2,390.96	2,345.97	2,316.45	2,244.27
71-80	1,980.05	1,880.52	1,837.54	1,564.11	3,580.32	3,546.40	3,467.87	2,949.89	4,527.43	4,482.24	4,452.36	4,378.53

More info and online quotation on [www.expatplus.com](http://www.expatplus.com)

<sup>1</sup> All premiums are monthly and apply to each person covered, unless stated otherwise. Insurance tax is excluded.

<sup>2</sup> You are covered in case of accident and emergency treatment up to 90 days spent during each insurance year.

Effective 1 January 2012

## ADDITIONAL INSURANCES

### Dental Care

#### Worldwide cover excluding USA & Canada <sup>2</sup>

Age	BASIC	COMPREHENSIVE
0-1	0	0
2-17	36.56	53.69
18-30	49.29	72.44
31-40	61.56	90.49
41-50	75.91	111.55
51-60	98.82	145.33
61-70	128.44	188.84
71-80	166.97	245.49

#### Worldwide cover

Age	BASIC	COMPREHENSIVE
0-1	0	0
2-17	47.79	70.04
18-30	64.35	94.54
31-40	80.39	118.00
41-50	99.02	145.60
51-60	128.87	189.59
61-70	167.51	246.35
71-80	217.77	320.26

### Life Cover

Age	% of sum insured
18-30	0.13431%
31-40	0.19658%
41-50	0.41533%
51-60	1.13036%
61-67	2.32921%

### Accidental Death and Invalidity

Premium: 0.13% of the sum insured

Example	% of sum insured	Monthly premium
Sum insured = 62,500 USD	0.13%	6.77

### Temporary Incapacity

Age	% of insured allowance	Monthly premium if allowance is 1,875 USD
18-30	6.60%	10.31
31-40	7.20%	11.25
41-50	11.40%	17.81
51-60	16.20%	25.31
61-65	17.80%	27.81

### Permanent Disability

Age	% of insured allowance	Monthly premium if allowance is 1.875 USD
18-30	6.00%	9.38
31-40	12.80%	20.00
41-50	38.20%	59.69
51-60	92.60%	144.69
61-65	92.60%	144.69

### Travel Insurance

Premium	7.78
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Effective 1 January 2012

## CORE PLAN

### International Medical and Assistance Insurance

Worldwide cover excluding USA & Canada <sup>2</sup>

Deductible Age	GLOBE				ORBIT				UNIVERSE			
	0	150	450	1500	0	150	450	1500	0	450	750	1500
<18	138.37	108.14	95.18	83.50	219.57	206.61	176.38	152.51	255.85	213.14	189.06	141.19
18-30	214.38	184.15	171.19	148.11	288.39	275.43	245.19	211.01	337.34	293.55	267.77	213.47
31-40	251.24	221.01	208.05	179.44	354.04	341.08	310.84	266.81	415.08	370.67	343.87	285.49
41-50	295.58	265.35	252.39	217.13	432.93	419.97	389.74	333.87	508.08	463.17	435.55	373.80
51-60	388.59	358.35	345.40	296.18	597.92	584.96	554.73	474.11	703.30	657.78	629.12	563.00
61-70	615.77	585.54	572.58	489.29	1,001.90	988.94	958.70	817.49	1,180.99	1,134.82	1,105.06	1,034.10
71-80	1,151.88	1,094.44	1,069.82	911.94	1,885.52	1,860.90	1,803.46	1,535.53	2,225.80	2,179.19	2,148.66	2,074.21

Worldwide cover

Deductible Age	GLOBE				ORBIT				UNIVERSE			
	0	150	450	1500	0	150	450	1500	0	450	750	1500
<18	225.57	173.21	150.77	130.51	402.45	384.75	343.43	294.28	504.36	455.97	426.42	360.98
18-30	357.22	304.86	282.42	242.41	534.26	516.55	475.24	406.31	671.18	622.16	591.53	521.60
31-40	421.05	368.69	346.25	296.67	659.77	642.07	600.75	513.00	830.53	781.13	749.88	677.24
41-50	511.46	457.70	434.66	371.82	832.95	814.77	772.35	658.85	1,049.09	999.36	967.55	892.46
51-60	706.74	650.64	626.59	534.96	1,207.85	1,188.88	1,144.62	975.28	1,524.02	1,473.91	1,441.43	1,363.37
61-70	1,175.74	1,117.31	1,092.26	930.78	2,121.19	2,101.43	2,055.32	1,749.38	2,680.64	2,630.16	2,597.04	2,516.06
71-80	2,217.57	2,106.54	2,058.96	1,752.47	4,013.92	3,976.38	3,888.77	3,307.81	5,076.88	5,026.17	4,992.64	4,909.81

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<sup>2</sup>You are covered in case of accident and emergency treatment up to 90 days spent during each insurance year.

Effective 1 January 2012

## ADDITIONAL INSURANCES

### Dental Care

#### Worldwide cover excluding USA & Canada <sup>2</sup>

Age	BASIC	COMPREHENSIVE
0-1	0	0
2-17	43.88	64.43
18-30	59.15	86.92
31-40	73.87	108.58
41-50	91.09	133.86
51-60	118.58	174.40
61-70	154.13	226.61
71-80	200.37	294.59

#### Worldwide cover

Age	BASIC	COMPREHENSIVE
0-1	0	0
2-17	53.47	78.63
18-30	72.10	105.97
31-40	90.00	132.34
41-50	111.05	163.31
51-60	144.68	212.67
61-70	187.99	276.30
71-80	244.39	359.19

### Life Cover

Age	% of sum insured
18-30	0.13431%
31-40	0.19658%
41-50	0.41533%
51-60	1.13036%
61-67	2.32921%

### Accidental Death and Invalidity

Premium: 0.13% of the sum insured

Example	% of sum insured	Monthly premium
Sum insured = 225,000 CHF	0.13%	24.38

### Temporary Incapacity

Age	% of insured allowance	Monthly premium if allowance is 3,000 CHF
18-30	6.60%	16.50
31-40	7.20%	18.00
41-50	11.40%	28.50
51-60	16.20%	40.50
61-65	17.80%	44.50

### Permanent Disability

Age	% of insured allowance	Monthly premium if allowance is 3,000 CHF
18-30	6.00%	15.00
31-40	12.80%	32.00
41-50	38.20%	95.50
51-60	92.60%	231.50
61-65	92.60%	231.50

### Travel Insurance

Premium	8.33
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## PREMIUM GUIDE INDIVIDUALS 2012

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