

Global Fusion

International Medical Insurance

Flexible, long-term, international medical insurance plan for individuals, families and groups

(Effective 28 June 2017)

Bronze Plan: Worldwide

Full Medical Underwriting Rates (**Note:** On the Bronze plan there is no pre-existing medical condition coverage irrespective of your choice of medical underwriting.) Refer to Silver or Gold-Plus plans for Full Medical Underwriting or Moratorium Underwriting options in regard to pre-existing medical conditions.

Please select your Annual Deductible carefully, as you will be unable to select a lower Annual Deductible when you renew your coverage.

Annual Deductible in US Dollars \$	\$0	\$250	\$500	\$1,000	\$2,500	\$5,000	\$10,000
Age 14 days---9 yrs*	First two children at No Additional Cost* --- then additional children charged at the rate below						
	\$942	\$542	\$458	\$348	\$315	\$282	\$253
10---18	\$987	\$590	\$480	\$373	\$340	\$301	\$275
19---24	\$1,625	\$1017	\$921	\$702	\$620	\$505	\$389
25---29	\$1,794	\$1122	\$1023	\$759	\$668	\$567	\$413
30---34	\$1,998	\$1247	\$1137	\$861	\$764	\$635	\$487
35---39	\$2,192	\$1,372	\$1234	\$950	\$387	\$702	\$513
40---44	\$2,592	\$1,620	\$1,439	\$1116	\$992	\$798	\$629
45---49	\$2,803	\$1,751	\$1,573	\$1222	\$1081	\$859	\$676
50---54	\$3,225	\$2,016	\$1,824	\$1,422	\$1291	\$1057	\$830
55---59	\$3,893	\$2,433	\$2,230	\$1,742	\$1,536	\$1293	\$1008
60---64	\$5,601	\$3,500	\$3,230	\$2,689	\$2,454	\$1,998	\$1,645
65---69	\$12,601	\$7,875	\$6,960	\$6,402	\$5,091	\$4,411	\$3,635
70---74	Please contact us for premium information concerning this age bracket.						

Bronze Plan: Worldwide, excluding the USA, Canada, China, Hong Kong, Macau, Japan, Singapore and Taiwan

Age 14 days---9 yrs*	First two children at No Additional Cost* --- then additional children charged at the rate below						
	\$654	\$329	\$279	\$215	\$190	\$173	\$154
10---18	\$682	\$359	\$295	\$227	\$206	\$186	\$166
19---24	\$1066	\$666	\$604	\$450	\$396	\$332	\$255
25---29	\$1176	\$735	\$671	\$498	\$438	\$372	\$271
30---34	\$1,310	\$818	\$746	\$577	\$500	\$417	\$319
35---39	\$1,438	\$899	\$808	\$624	\$549	\$460	\$337
40---44	\$1,698	\$1061	\$944	\$732	\$650	\$524	\$412
45---49	\$1,838	\$1148	\$1031	\$801	\$709	\$564	\$443
50---54	\$2,115	\$1,322	\$1,197	\$932	\$847	\$693	\$544
55---59	\$2,554	\$1,595	\$1,462	\$1142	\$1007	\$848	\$662
60---64	\$3,690	\$2,306	\$2,128	\$1,771	\$1,617	\$1,317	\$1084
65---69	\$7,671	\$4,795	\$4,609	\$4,238	\$3,372	\$2,920	\$2,406
70---74	Please contact us for premium information concerning this age bracket.						

Silver Plan: Worldwide

Full Medical Underwriting (Moratorium Underwriting Basis Rates also available)

Please select your Annual Deductible carefully, as you will be unable to select a lower Annual Deductible when you renew your coverage.

Annual Deductible in US Dollars \$	\$0	\$250	\$500	\$1,000	\$2,500	\$5,000	\$10,000
Age 14 days---9 yrs*	First two children at No Additional Cost* --- then additional children charged at the rate below						
	\$1659	\$701	\$610	\$475	\$416	\$381	\$339
10---18	\$1674	\$716	\$638	\$527	\$491	\$462	\$405
19---24	\$2,193	\$1,370	\$1269	\$980	\$853	\$679	\$593
25---29	\$2,408	\$1,505	\$1,392	\$1078	\$936	\$759	\$631
30---34	\$2,677	\$1,673	\$1,512	\$1170	\$1023	\$813	\$705
35---39	\$3,084	\$1,928	\$1,641	\$1273	\$1106	\$897	\$742
40---44	\$3,627	\$2,267	\$1,906	\$1,382	\$1212	\$1035	\$920
45---49	\$4,021	\$2,513	\$2,100	\$1,625	\$1,416	\$1136	\$1010
50---54	\$4,840	\$2,934	\$2,508	\$1,941	\$1,710	\$1,435	\$1277
55---59	\$5,433	\$3,396	\$2,951	\$2,283	\$1,992	\$1,684	\$1,496
60---64	\$8,085	\$5,053	\$4,591	\$3,777	\$3,444	\$2,865	\$2,550
65---69	\$16,913	\$10,571	\$10,114	\$9,358	\$7,095	\$6,446	\$5,737
70---74	Please contact us for premium information concerning this age bracket.						

Silver Plan: Worldwide, excluding the USA, Canada, China, Hong Kong, Macau, Japan, Singapore and Taiwan

Age 14 days---9 yrs*	First two children at No Additional Cost* --- then additional children charged at the rate below						
	\$1196	\$424	\$371	\$287	\$253	\$232	\$204
10---18	\$1208	\$435	\$386	\$320	\$297	\$280	\$244
19---24	\$1,527	\$894	\$826	\$637	\$557	\$442	\$388
25---29	\$1,615	\$982	\$909	\$701	\$611	\$495	\$411
30---34	\$1,745	\$1090	\$985	\$763	\$667	\$529	\$461
35---39	\$2,014	\$1,258	\$1072	\$831	\$721	\$586	\$485
40---44	\$2,364	\$1,478	\$1,243	\$903	\$790	\$677	\$600
45---49	\$2,622	\$1,639	\$1,368	\$1059	\$922	\$740	\$660
50---54	\$3,059	\$1,912	\$1,634	\$1,266	\$1115	\$936	\$833
55---59	\$3,541	\$2,214	\$1,923	\$1,488	\$1,297	\$1096	\$976
60---64	\$5,301	\$3,313	\$3,010	\$2,477	\$2,259	\$1,879	\$1,672
65---69	\$11,144	\$6,965	\$6,665	\$6,166	\$4,675	\$4,248	\$3,780
70---74	Please contact us for premium information concerning this age bracket.						

Gold Plus Plan: Worldwide

Full Medical Underwriting (Moratorium Underwriting Basis Rates also available)

Please select your Annual Deductible carefully, as you will be unable to select a lower Annual Deductible when you renew your coverage.

Annual Deductible in US Dollars \$	\$0	\$250	\$500	\$1,000	\$2,500	\$5,000	\$10,000
Age 14 days---9 yrs*	First two children at No Additional Cost* --- then additional children charged at the rate below						
	\$2,327	\$1341	\$1128	\$861	\$778	\$697	\$628
10---18	\$2,441	\$1456	\$1186	\$919	\$838	\$744	\$674
19---24	\$4,012	\$2,507	\$2,276	\$1,733	\$1,532	\$1246	\$960
25---29	\$4,432	\$2,770	\$2,527	\$1,877	\$1,650	\$1,400	\$1019
30---34	\$4,930	\$3,082	\$2,808	\$2,129	\$1,886	\$1,570	\$1200
35---39	\$5,415	\$3,384	\$3,046	\$2,346	\$2,068	\$1,733	\$1265
40---44	\$6,400	\$3,999	\$3,555	\$2,757	\$2,448	\$1,968	\$1,551
45---49	\$6,920	\$4,324	\$3,883	\$3,015	\$2,670	\$2,120	\$1,669
50---54	\$7,962	\$4,976	\$4,501	\$3,507	\$3,187	\$2,611	\$2,049
55---59	\$9,613	\$6,009	\$5,508	\$4,300	\$3,792	\$3,193	\$2,492
60---64	\$13,828	\$8,642	\$7,974	\$6,640	\$6,058	\$4,934	\$4,060
65---69	\$31,113	\$19,446	\$17,188	\$15,806	\$12,573	\$10,891	\$8,974
70---74	Please contact us for premium information concerning this age bracket.						

Gold Plus Plan: Worldwide, excluding the USA, Canada, China, Hong Kong, Macau, Japan, Singapore and Taiwan

Age 14 days---9 yrs*	First two children at No Additional Cost* --- then additional children charged at the rate below						
	\$1,613	\$812	\$691	\$529	\$472	\$426	\$378
10---18	\$1,686	\$885	\$725	\$563	\$508	\$458	\$410
19---24	\$2,630	\$1,644	\$1,492	\$1109	\$981	\$818	\$630
25---29	\$2,904	\$1,815	\$1,657	\$1,231	\$1,081	\$918	\$670
30---34	\$3,233	\$2,020	\$1,841	\$1,425	\$1,235	\$1029	\$788
35---39	\$3,549	\$2,218	\$1,997	\$1,540	\$1,355	\$1136	\$830
40---44	\$4,195	\$2,622	\$2,332	\$1,807	\$1,605	\$1,292	\$1017
45---49	\$4,538	\$2,837	\$2,544	\$1,975	\$1,751	\$1,391	\$1094
50---54	\$5,222	\$3,263	\$2,952	\$2,300	\$2,091	\$1,711	\$1,344
55---59	\$6,304	\$3,940	\$3,611	\$2,819	\$2,486	\$2,093	\$1,634
60---64	\$9,113	\$5,695	\$5,256	\$4,375	\$3,993	\$3,251	\$2,675
65---69	\$18,943	\$11,839	\$11,380	\$10,465	\$8,325	\$7,212	\$5,942
70---74	Please contact us for premium information concerning this age bracket.						

* The first two dependent children aged between 14 days and under 10 years are covered at no additional cost for the first year of coverage only when both parents or guardians are insured under a GlobalFusion plan. On the first renewal date, the premium will be 50% off the published rates. For subsequent renewals, the renewal premium will apply. Dependent child rates only available when at least one parent or guardian is insured under a GlobalFusion plan. Children applying with no parent or guardian must use the 19---24 rates. New business rates effective 1st July 2015. All rates are per person

based on age and are subject to annual review. Renewal rates differ from New Business Rates.

Insurance Premium Tax: Insurance premium tax and other governmental levies are not included within these premium rates since these differ according to country of residence. Where premium tax and /or levies apply, they must be added to the premium rates shown. Please contact IMG Europe or your broker for further details.

Currency Fluctuation: We reserve the right to amend these premiums without notice in the event of currency fluctuations.

Note: Choosing the semi---annual payment option results in approximate total payments of 110% of the annual premium, choosing the quarterly payment option results in approximate total payments of 112% of the annual premium, and choosing the monthly payment option results in approximate total payments of 120% of the annual premium.

Semi---Annual Rate = x 0.55 / Quarterly Rate = x 0.28 / Monthly Rate = x 0.10

Semi---annual, quarterly or monthly premium option

If you wish to pay your premium on a semi---annual, quarterly or monthly basis, multiply the above Annual rate by the Rate Factor shown:

Optional Add---On Coverages --- Bronze, Silver, Gold Plus Plans

Maternity Coverage (Only available to Female Insureds, at time of initial application): To include the Optional Maternity Add---On Coverage, add the following Maternity Annual Premium to the Premium Above : \$4,000

Dental & Vision: To include the Optional Dental & Vision Add---On Coverage, add the following Dental & Vision Annual Premium to the Premium Above : \$570

Optional Add---On Plans (Use pre---calculated rates and add onto your final GlobalFusion premium)

	Monthly	Quarterly	Semi---Annual	Annual
Global Personal Accident Plan				
First Unit of Cover	\$24	\$67	\$132	\$240
Second Unit (19---64 years)	\$18	\$50	\$99	\$180
Child (31 days---18 years)	\$10	\$28	\$55	\$100
Available only between ages 19---69	\$10	\$28	\$55	\$100

years (per unit---Max 2)