



Your Health First

Southeast Asia Plans

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

Premium Table

Effective 1/1/2022

Administrators
APRIL Hong Kong Limited
9th Floor, Chinachem Hollywood Centre
1-13 Hollywood Road, Central Hong Kong

Tel: + 852 2891 3608
Fax: + 852 2891 3229
Email: cs@aplusii.com

Premiums (US\$)

Evacuation and repatriation included

	Zone A Worldwide including USA/Canada				Zone B Worldwide excluding USA/Canada				Zone C Restricted only in Cambodia, Indonesia, Laos, Malaysia, Philippines, Thailand & Vietnam						
	Deductible	0	300	675	1350	Deductible	0	300	675	1350	Deductible	0	300	675	1350
Essential	<18	3,032	2,415	2,363	2,293	<18	1,401	1,149	1,098	973	<18	1,156	946	930	804
	18-30	4,599	3,798	3,685	3,485	18-30	2,129	1,783	1,703	1,407	18-30	1,699	1,400	1,308	1,114
	31-40	5,364	4,485	4,389	4,136	31-40	2,484	2,111	2,048	1,693	31-40	1,965	1,637	1,512	1,338
	41-50	6,632	5,626	5,538	5,200	41-50	3,070	2,658	2,577	2,164	41-50	2,405	2,040	1,891	1,693
	51	7,492	6,387	6,327	5,912	51	3,468	3,046	2,985	2,444	51	2,716	2,327	2,177	1,924
	52	7,912	6,788	6,714	6,287	52	3,664	3,234	3,178	2,609	52	2,865	2,469	2,311	2,025
	53	8,377	7,228	7,140	6,702	53	3,879	3,441	3,391	2,797	53	3,030	2,623	2,462	2,140
	54	8,891	7,712	7,606	7,154	54	4,116	3,671	3,626	3,007	54	3,210	2,796	2,630	2,268
	55	9,453	8,237	8,108	7,649	55	4,376	3,922	3,880	3,242	55	3,407	2,985	2,815	2,409
	56	10,063	8,807	8,651	8,178	56	4,660	4,192	4,157	3,500	56	3,624	3,191	3,017	2,570
	57	10,725	9,417	9,232	8,753	57	4,966	4,490	4,457	3,783	57	3,858	3,415	3,236	2,745
	58	11,440	10,074	9,852	9,365	58	5,297	4,808	4,777	4,092	58	4,110	3,656	3,476	2,936
	59	12,207	10,776	10,509	10,018	59	5,652	5,150	5,118	4,428	59	4,378	3,917	3,733	3,148
	60	13,029	11,520	11,209	10,711	60	6,030	5,518	5,483	4,788	60	4,667	4,198	4,011	3,378
	61	13,902	12,308	11,946	11,445	61	6,436	5,910	5,869	5,174	61	4,975	4,492	4,306	3,627
	62	14,831	13,140	12,722	12,217	62	6,865	6,323	6,277	5,586	62	5,299	4,808	4,618	3,899
	63	15,809	14,017	13,540	13,029	63	7,320	6,765	6,707	6,025	63	5,642	5,142	4,951	4,192
	64	16,839	14,940	14,399	13,883	64	7,795	7,230	7,157	6,485	64	6,002	5,493	5,301	4,508
	65	17,918	15,905	15,297	14,779	65	8,294	7,718	7,626	6,973	65	6,380	5,861	5,668	4,844
	66	19,045	16,917	16,237	15,714	66	8,817	8,230	8,117	7,480	66	6,775	6,245	6,053	5,200
	67	20,218	17,975	17,224	16,696	67	9,361	8,765	8,624	8,010	67	7,183	6,646	6,453	5,582
68	21,431	19,082	18,255	17,719	68	9,923	9,321	9,151	8,559	68	7,606	7,061	6,867	5,981	
69	22,683	20,239	19,336	18,793	69	10,503	9,898	9,695	9,127	69	8,043	7,491	7,295	6,400	
70	23,975	21,450	20,467	19,919	70	11,099	10,496	10,254	9,710	70	8,490	7,929	7,732	6,838	
71	25,295	22,711	21,657	21,097	71	11,710	11,111	10,830	10,307	71	8,951	8,380	8,182	7,293	
72	26,638	24,034	22,905	22,336	72	12,332	11,744	11,415	10,919	72	9,417	8,843	8,636	7,759	
73	28,005	25,421	24,222	23,642	73	12,966	12,392	12,018	11,538	73	9,895	9,308	9,095	8,241	
74	29,386	26,876	25,611	25,019	74	13,604	13,051	12,631	12,161	74	10,372	9,782	9,556	8,730	
75	30,773	28,404	27,082	26,477	75	14,248	13,723	13,252	12,792	75	10,856	10,256	10,018	9,224	
76	32,163	30,015	28,644	28,025	76	14,890	14,401	13,884	13,421	76	11,339	10,730	10,472	9,719	
77	33,544	31,716	30,305	29,673	77	15,531	15,084	14,525	14,046	77	11,822	11,204	10,920	10,208	
78	34,909	33,521	32,079	31,436	78	16,164	15,770	15,172	14,666	78	12,297	11,670	11,356	10,691	
79	36,250	35,433	33,978	33,326	79	16,782	16,453	15,825	15,277	79	12,765	12,127	11,773	11,154	
80+	37,555	37,473	36,021	35,360	80+	17,387	17,134	16,484	15,872	80+	13,221	12,574	12,171	11,596	

Essential Plus	<18	3,178	2,539	2,474	2,412	<18	1,472	1,204	1,126	1,017	<18	1,205	987	947	838
	18-30	4,845	4,019	3,883	3,685	18-30	2,242	1,888	1,793	1,486	18-30	1,786	1,473	1,335	1,170
	31-40	5,665	4,752	4,632	4,383	31-40	2,622	2,240	2,160	1,793	31-40	2,070	1,729	1,588	1,411
	41-50	7,011	5,971	5,853	5,518	41-50	3,246	2,826	2,726	2,299	41-50	2,539	2,164	1,995	1,793
	51	7,926	6,535	6,451	6,044	51	3,670	3,232	3,150	2,588	51	2,868	2,471	2,297	2,039
	52	8,373	6,965	6,873	6,449	52	3,877	3,432	3,355	2,765	52	3,025	2,620	2,442	2,148
	53	8,866	7,462	7,353	6,917	53	4,105	3,655	3,582	2,967	53	3,200	2,786	2,601	2,272
	54	9,410	8,024	7,891	7,443	54	4,359	3,899	3,832	3,191	54	3,393	2,969	2,777	2,406
	55	10,006	8,652	8,495	8,032	55	4,634	4,168	4,105	3,443	55	3,602	3,171	2,975	2,559
	56	10,658	9,347	9,157	8,681	56	4,937	4,460	4,403	3,719	56	3,832	3,391	3,189	2,729
	57	11,362	10,105	9,880	9,392	57	5,261	4,779	4,722	4,024	57	4,081	3,628	3,422	2,916
	58	12,122	10,932	10,661	10,161	58	5,614	5,120	5,065	4,356	58	4,347	3,887	3,674	3,120
	59	12,938	11,819	11,496	10,985	59	5,990	5,487	5,430	4,716	59	4,634	4,164	3,950	3,343
	60	13,813	12,765	12,386	11,868	60	6,397	5,880	5,822	5,099	60	4,940	4,460	4,244	3,589
	61	14,744	13,767	13,327	12,797	61	6,826	6,300	6,233	5,514	61	5,268	4,779	4,558	3,858
	62	15,730	14,820	14,314	13,776	62	7,283	6,742	6,668	5,955	62	5,614	5,114	4,890	4,145
	63	16,774	15,923	15,344	14,800	63	7,765	7,212	7,125	6,420	63	5,980	5,469	5,243	4,458
	64	17,870	17,068	16,417	15,861	64	8,273	7,706	7,606	6,912	64	6,363	5,843	5,617	4,794
	65	19,021	18,255	17,523	16,961	65	8,807	8,228	8,105	7,429	65	6,764	6,235	6,011	5,153
	66	20,221	19,479	18,664	18,094	66	9,362	8,772	8,624	7,970	66	7,183	6,646	6,419	5,534
	67	21,471	20,732	19,833	19,256	67	9,941	9,337	9,164	8,533	67	7,620	7,074	6,847	5,938
68	22,766	22,014	21,032	20,444	68	10,541	9,929	9,722	9,114	68	8,071	7,515	7,287	6,365	
69	24,103	23,321	22,251	21,657	69	11,161	10,541	10,298	9,717	69	8,535	7,972	7,743	6,810	
70	25,475	24,650	23,495	22,894	70	11,795	11,172	10,889	10,335	70	9,014	8,443	8,210	7,278	
71	26,883	25,998	24,761	24,151	71	12,447	11,825	11,496	10,967	71	9,505	8,924	8,687	7,764	
72	28,320	27,366	26,050	25,435	72	13,112	12,499	12,120	11,616	72	10,004	9,415	9,172	8,263	
73	29,777	28,752	27,367	26,741	73	13,786	13,186	12,760	12,274	73	10,510	9,914	9,662	8,774	
74	31,249	30,162	28,713	28,078	74	14,470	13,889	13,411	12,940	74	11,022	10,417	10,154	9,297	
75	32,730	31,600	30,093	29,453	75	15,152	14,605	14,078	13,613	75	11,538	10,925	10,644	9,824	
76	34,209	33,067	31,520	30,873	76	15,839	15,336	14,757	14,289	76	12,052	11,431	11,129	10,351	
77	35,683	34,577	32,998	32,345	77	16,521	16,076	15,450	14,968	77	12,564	11,937	11,607	10,875	
78	37,138	36,135	34,544	33,887	78	17,195	16,825	16,156	15,646	78	13,071	12,432	12,071	11,387	
79	38,567	37,758	36,173	35,511	79	17,857	17,580	16,876	16,317	79	13,570	12,922	12,517	11,885	
80+	39,955	39,462	37,905	37,241	80+	18,501	18,338	17,610	16,985	80+	14,059	13,397	12,940	12,355	

		Zone A Worldwide including USA/Canada				Zone B Worldwide excluding USA/Canada					Zone C Restricted only in Cambodia, Indonesia, Laos, Malaysia, Philippines, Thailand & Vietnam					
		Deductible	0	300	675	1350	Deductible	0	300	675	1350	Deductible	0	300	675	1350
Serene	<18	5,476	4,901	3,747	2,591	<18	2,534	2,168	1,439	1,069	<18	2,021	1,704	1,070	922	
	18-30	8,696	8,078	6,841	4,951	18-30	4,028	3,596	2,737	1,611	18-30	3,141	2,743	1,941	1,223	
	31-40	10,259	9,637	8,390	6,346	31-40	4,750	4,313	3,435	2,115	31-40	3,685	3,265	2,421	1,505	
	41-50	13,949	13,338	12,111	9,811	41-50	6,459	6,027	5,165	3,505	41-50	4,988	4,548	3,670	2,297	
	51	16,105	15,506	14,304	11,895	51	7,455	7,020	6,148	4,395	51	5,777	5,320	4,405	2,897	
	52	16,959	16,363	15,176	12,730	52	7,853	7,424	6,571	4,762	52	6,084	5,627	4,714	3,147	
	53	17,868	17,280	16,102	13,624	53	8,273	7,857	7,026	5,156	53	6,407	5,955	5,046	3,421	
	54	18,836	18,254	17,091	14,579	54	8,721	8,319	7,516	5,583	54	6,747	6,297	5,400	3,715	
	55	19,861	19,288	18,140	15,600	55	9,195	8,811	8,041	6,043	55	7,105	6,663	5,781	4,035	
	56	20,952	20,388	19,256	16,688	56	9,700	9,335	8,601	6,538	56	7,480	7,049	6,189	4,383	
	57	22,111	21,552	20,438	17,844	57	10,237	9,890	9,195	7,070	57	7,875	7,457	6,621	4,758	
	58	23,334	22,789	21,695	19,075	58	10,805	10,478	9,828	7,639	58	8,293	7,889	7,082	5,162	
	59	24,633	24,097	23,028	20,384	59	11,405	11,103	10,494	8,249	59	8,733	8,345	7,572	5,597	
	60	26,006	25,484	24,439	21,773	60	12,040	11,761	11,204	8,902	60	9,195	8,829	8,092	6,063	
	61	27,459	26,951	25,937	23,248	61	12,715	12,457	11,946	9,596	61	9,687	9,337	8,642	6,561	
	62	28,997	28,504	27,521	24,810	62	13,426	13,193	12,726	10,336	62	10,206	9,879	9,224	7,095	
	63	30,620	30,146	29,198	26,463	63	14,176	13,966	13,547	11,127	63	10,755	10,449	9,837	7,667	
	64	32,337	31,881	30,967	28,213	64	14,971	14,781	14,405	11,965	64	11,340	11,055	10,487	8,273	
	65	34,146	33,710	32,839	30,061	65	15,809	15,639	15,300	12,854	65	11,962	11,698	11,171	8,919	
	66	36,055	35,639	34,816	32,012	66	16,692	16,540	16,234	13,794	66	12,624	12,378	11,891	9,603	
	67	38,063	37,673	36,895	34,070	67	17,621	17,484	17,206	14,791	67	13,329	13,100	12,646	10,332	
	68	40,178	39,813	39,086	36,236	68	18,601	18,473	18,215	15,841	68	14,081	13,870	13,443	11,100	
	69	42,401	42,063	41,390	38,517	69	19,631	19,507	19,261	16,949	69	14,883	14,683	14,282	11,913	
	70	44,733	44,424	43,806	40,907	70	20,709	20,589	20,344	18,115	70	15,742	15,549	15,160	12,769	
	71	47,177	46,898	46,339	43,418	71	21,842	21,716	21,461	19,339	71	16,658	16,466	16,081	13,670	
	72	49,734	49,484	48,985	46,045	72	23,024	22,889	22,618	20,623	72	17,636	17,440	17,047	14,617	
	73	52,405	52,186	51,749	48,789	73	24,261	24,110	23,806	21,968	73	18,682	18,475	18,058	15,609	
	74	55,188	55,001	54,625	51,651	74	25,551	25,377	25,029	23,371	74	19,799	19,572	19,121	16,648	
75	58,085	57,927	57,610	54,631	75	26,891	26,689	26,286	24,837	75	20,989	20,736	20,231	17,732		
76	61,091	60,961	60,702	57,725	76	28,283	28,046	27,571	26,359	76	22,260	21,970	21,392	18,860		
77	64,203	64,099	63,894	60,933	77	29,724	29,444	28,891	27,941	77	23,613	23,278	22,605	20,035		
78	67,414	67,336	67,179	64,247	78	31,211	30,887	30,237	29,578	78	25,053	24,660	23,875	21,255		
79	70,722	70,662	70,546	67,663	79	32,742	32,366	31,615	31,270	79	26,586	26,125	25,202	22,517		
80+	74,117	74,073	73,985	71,176	80+	34,312	33,881	33,017	33,015	80+	28,211	27,668	26,587	23,820		

Serene Plus	<18	6,039	5,453	4,277	2,773	<18	2,797	2,414	1,647	1,143	<18	2,217	1,881	1,206	1,002
	18-30	9,671	9,050	7,808	5,813	18-30	4,476	4,041	3,167	1,916	18-30	3,481	3,065	2,236	1,276
	31-40	11,430	10,807	9,561	7,419	31-40	5,291	4,851	3,971	2,531	31-40	4,095	3,665	2,802	1,653
	41-50	15,574	14,968	13,758	11,378	41-50	7,211	6,791	5,954	4,171	41-50	5,553	5,116	4,237	2,739
	51	18,218	17,627	16,439	13,984	51	8,434	8,016	7,184	5,333	51	6,556	6,100	5,188	3,545
	52	19,166	18,580	17,406	14,919	52	8,873	8,472	7,673	5,752	52	6,883	6,434	5,534	3,833
	53	20,160	19,580	18,421	15,905	53	9,334	8,951	8,187	6,194	53	7,221	6,779	5,897	4,143
	54	21,205	20,635	19,494	16,948	54	9,816	9,456	8,733	6,665	54	7,577	7,143	6,279	4,473
	55	22,308	21,748	20,629	18,048	55	10,327	9,987	9,308	7,169	55	7,945	7,525	6,688	4,826
	56	23,477	22,928	21,830	19,218	56	10,868	10,550	9,915	7,708	56	8,331	7,929	7,123	5,207
	57	24,715	24,179	23,109	20,464	57	11,440	11,147	10,556	8,285	57	8,746	8,357	7,585	5,617
	58	26,029	25,509	24,468	21,790	58	12,049	11,776	11,232	8,906	58	9,182	8,812	8,077	6,061
	59	27,431	26,926	25,920	23,210	59	12,700	12,448	11,945	9,573	59	9,652	9,302	8,604	6,538
	60	28,924	28,440	27,468	24,730	60	13,392	13,161	12,695	10,291	60	10,157	9,828	9,169	7,059
	61	30,522	30,057	29,125	26,354	61	14,131	13,917	13,491	11,067	61	10,701	10,390	9,773	7,617
	62	32,232	31,786	30,895	28,096	62	14,923	14,725	14,328	11,901	62	11,291	11,002	10,423	8,220
	63	34,057	33,633	32,787	29,963	63	15,768	15,583	15,210	12,797	63	11,930	11,659	11,118	8,875
	64	36,008	35,607	34,807	31,959	64	16,671	16,494	16,140	13,764	64	12,620	12,366	11,861	9,578
	65	38,086	37,709	36,957	34,088	65	17,633	17,460	17,118	14,793	65	13,367	13,132	12,658	10,333
	66	40,298	39,946	39,245	36,358	66	18,659	18,487	18,146	15,898	66	14,176	13,953	13,505	11,141
	67	42,644	42,318	41,670	38,769	67	19,743	19,570	19,225	17,071	67	15,045	14,831	14,402	12,003
	68	45,125	44,826	44,227	41,317	68	20,892	20,715	20,356	18,317	68	15,976	15,770	15,355	12,922
	69	47,738	47,463	46,917	44,006	69	22,101	21,913	21,534	19,632	69	16,970	16,765	16,359	13,890
	70	50,474	50,225	49,728	46,821	70	23,369	23,167	22,763	21,013	70	18,026	17,820	17,410	14,909
	71	53,327	53,102	52,651	49,759	71	24,689	24,472	24,039	22,453	71	19,137	18,928	18,508	15,975
	72	56,279	56,076	55,670	52,797	72	26,057	25,822	25,356	23,946	72	20,301	20,081	19,643	17,080
	73	59,316	59,131	58,763	55,920	73	27,461	27,212	26,714	25,484	73	21,508	21,278	20,812	18,216
	74	62,409	62,240	61,902	59,106	74	28,893	28,630	28,105	27,051	74	22,752	22,504	22,004	19,379
75	65,530	65,372	65,058	62,317	75	30,337	30,065	29,523	28,631	75	24,016	23,745	23,208	20,552	
76	68,642	68,492	68,190	65,524	76	31,777	31,504	30,957	30,211	76	25,284	24,992	24,406	21,726	
77	71,702	71,551	71,250	68,671	77	33,194	32,931	32,401	31,765	77	26,537	26,221	25,589	22,879	
78	74,657	74,501	74,185	71,714	78	34,564	34,319	33,837	33,267	78	27,755	27,414	26,731	23,996	
79	77,451	77,276	76,929	74,590	79	35,857	35,655	35,254	34,688	79	28,905	28,542	27,812	25,053	
80+	80,010	79,812	79,413	77,224	80+	37,040	36,905	36,634	35,992	80+	29,958	29,574	28,808	26,027	

		Zone A Worldwide including USA/Canada		Zone B Worldwide excluding USA/Canada		Zone C Restricted only in Cambodia, Indonesia, Laos, Malaysia, Philippines, Thailand & Vietnam	
Dental Standard	<18	1,477	<18	738	<18	556	
	18-30	1,987	18-30	994	18-30	747	
	31-40	2,486	31-40	1,240	31-40	933	
	41-50	3,056	41-50	1,530	41-50	1,150	
	51-55	3,383	51-55	1,693	51-55	1,271	
	56-60*	4,574	56-60*	2,289	56-60*	1,720	
	61-65*	4,982	61-65*	2,490	61-65*	1,872	
	66-70*	5,538	66-70*	2,765	66-70*	2,082	
	71-75*	6,919	71-75*	3,460	71-75*	2,602	
	76-80*	8,440	76-80*	4,218	76-80*	3,171	

Dental Plus	<18	2,627	<18	1,314	<18	989
	18-30	3,550	18-30	1,774	18-30	1,335
	31-40	4,429	31-40	2,213	31-40	1,667
	41-50	5,469	41-50	2,735	41-50	2,057
	51-55	6,052	51-55	3,027	51-55	2,274
	56-60*	8,187	56-60*	4,092	56-60*	3,077
	61-65*	8,905	61-65*	4,455	61-65*	3,347
	66-70*	9,080	66-70*	4,950	66-70*	3,719
	71-75*	12,366	71-75*	6,184	71-75*	4,648
	76-80*	15,084	76-80*	7,542	76-80*	5,671

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 (US\$)		Annual Premium	
	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%		