

Accidental death and dismemberment (AD&D) - Not available to Hong Kong applicants and policies subscribed in Hong Kong

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 / € 500,000 / GBP 450,000 / CHF 750,000 with a minimum of \$ 67,500 / € 50,000 / GBP 45,000 / CHF 75,000
- 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	Capital Insured :
0.23% of the Capital Insured	Premium :

Loss of Income (TI / PD) - Not available to Hong Kong applicants and policies subscribed in Hong Kong

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 / € 10,000 / GBP 9,000 / CHF 15,000 per month and a minimum of \$ 1,350 / € 1,000 / GBP 900 / CHF 1,500.

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 / € 480,000 / GBP 432,000 / CHF 720,000 and a minimum of \$ 64,800 / € 48,000 / GBP 43,200 / CHF 72,000;
- 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 / € 25,000 / GBP 22,500 / CHF 37,500

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 / € 25,000 / GBP 22,500 / CHF 37,500 will be paid.

Premium

Age	Monthly Sum Insured		Annual Premium	
	US\$ / EUR / GBP / CHF:		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%		



Your Health First
Worldwide Plans
Premium Table
Individuals & families
2022

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		Zone 1 Worldwide (Excluding USA / Canada / Hong Kong / China)									
		USA / CAN Inclusive					USA / CAN Exclusive				
		Deductible	0	675	1,350	2,700	6,750	0	675	1,350	2,700
Hospitalisation	<18	1,828	1,556	1,212			1,277	962	778		
	18-30	3,106	2,322	1,693			2,154	1,517	1,306		
	31-40	3,724	2,886	2,202			2,582	1,944	1,541		
	41-50	4,763	3,789	3,038			3,297	2,562	2,019		
	51-55	5,128	4,239	3,282			3,549	2,914	2,339		
	56-60	6,918	5,925	4,739			4,789	3,841	3,009		
	61-65 (*)	8,374	7,479	6,343		N/A	5,786	5,197	4,293		N/A
	66-70 (*)	11,314	10,405	9,079			7,813	6,892	6,141		
	71-75 (*)	15,487	14,548	13,013			10,672	9,903	8,529		
	76-80 (*)	18,894	17,983	16,348			13,032	11,716	10,301		
80+ (*)	18,894	17,987	16,354			13,032	11,716	10,303			

		Zone 2 Hong Kong / China									
		USA / CAN Inclusive					USA / CAN Exclusive				
		Deductible	0	675	1,350	2,700	6,750	0	675	1,350	2,700
Hospitalisation	<18	4,464	3,738	2,888			3,827	2,720	2,222		
	18-30	6,561	4,824	3,487			5,393	3,596	3,131		
	31-40	7,581	5,775	4,375			6,119	4,350	3,486		
	41-50	9,284	7,262	5,777			7,471	5,490	4,371		
	51-55	10,230	8,792	6,753			7,901	6,141	4,983		
	56-60	13,017	11,211	8,899			10,536	8,438	6,777		
	61-65 (*)	16,472	14,472	12,183			12,892	10,952	9,141		
	66-70 (*)	20,927	18,928	16,387			16,934	14,138	12,730		
	71-75 (*)	28,481	26,625	23,636			21,713	19,070	16,595		
	76-80 (*)	35,609	33,661	30,363			27,341	23,257	20,661		
80+ (*)	37,584	35,496	32,018			28,821	24,519	21,785			

		Zone 3 USA / Canada				
		USA / CAN Inclusive				
		Deductible	0	675	1,350	2,700
Hospitalisation	<18	4,851	3,967	3,195		
	18-30	7,132	5,117	3,699		
	31-40	8,241	6,127	4,637		
	41-50	10,095	7,701	6,127		
	51-55	11,759	9,329	7,168		
	56-60	13,945	11,466	9,106		
	61-65 (*)	16,974	14,555	12,250		
	66-70 (*)	22,694	20,035	17,343		
	71-75 (*)	31,510	28,390	25,200		
	76-80 (*)	39,004	35,587	32,100		
80+ (*)	41,079	37,479	33,809			

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

Note: Dental & Optical Options not available with Hospitalisation plan and / or Deductibles of \$ 6,750, € 5,000, GBP 4,500 and CHF 7,500

		Zone 1									
		Worldwide									
		(Excluding USA / Canada / Hong Kong / China)									
		USA / CAN Inclusive					USA / CAN Exclusive				
	Deductible	0	750	1,500	3,000	7,500	0	750	1,500	3,000	7,500
Hospitalisation	<18	1,688	1,438	1,119			1,180	889	718		
	18-30	2,866	2,143	1,564			1,988	1,400	1,206		
	31-40	3,437	2,664	2,033			2,385	1,794	1,423		
	41-50	4,395	3,497	2,804			3,044	2,364	1,864		
	51-55	4,735	3,912	3,030			3,277	2,689	2,159		
	56-60	6,386	5,470	4,376	N/A	N/A	4,421	3,545	2,778	N/A	N/A
	61-65 (*)	7,730	6,903	5,855			5,342	4,798	3,962		
	66-70 (*)	10,445	9,606	8,381			7,213	6,363	5,668		
	71-75 (*)	14,298	13,428	12,013			9,852	9,141	7,874		
	76-80 (*)	17,440	16,599	15,091			12,030	10,812	9,508		
80+ (*)	17,440	16,604	15,095			12,030	10,816	9,510			
Global 80	<18	8,818	7,179	5,158	4,529	2,905	5,665	3,809	2,942	2,481	1,883
	18-30	11,649	10,085	8,002	6,013	3,267	7,405	6,355	4,530	3,399	2,104
	31-40	14,002	12,603	10,537	7,657	3,988	9,551	7,890	5,866	4,565	2,286
	41-50	16,914	15,506	13,391	10,800	5,318	11,520	10,005	7,903	6,089	2,535
	51-55	23,857	22,570	21,017	18,262	5,318	14,314	12,845	10,997	8,721	3,236
	56-60	25,029	23,875	21,875	19,431	8,614	16,006	14,721	12,584	10,077	4,003
	61-65 (*)	29,719	28,593	26,732	24,250	13,474	20,173	19,052	16,818	14,710	6,927
	66-70 (*)	37,949	37,050	35,230	32,641	21,162	25,741	24,704	22,442	20,040	9,828
	71-75 (*)	45,322	44,563	41,996	38,696	26,554	36,005	35,018	32,329	30,438	13,546
	76-80 (*)	55,475	54,985	52,301	49,307	36,861	41,251	40,255	38,050	34,884	18,427
80+ (*)	60,814	60,279	57,335	55,160	40,411	44,548	43,470	41,086	38,738	19,899	
Global 100	<18	10,127	8,721	6,823	5,166	3,703	6,200	4,717	3,418	2,970	2,541
	18-30	13,511	12,032	10,203	7,001	5,103	8,243	6,895	5,071	4,118	2,855
	31-40	16,327	14,944	13,251	10,593	6,045	10,077	8,664	6,954	5,885	3,185
	41-50	20,675	19,400	17,522	15,178	7,297	11,933	10,653	8,861	7,199	3,946
	51-55	24,722	23,698	21,671	19,429	10,595	14,407	13,045	11,406	9,920	5,537
	56-60	29,471	28,604	26,627	24,135	13,863	18,063	16,890	15,089	12,955	6,530
	61-65 (*)	35,048	34,138	32,409	30,029	19,423	22,998	22,070	20,002	17,630	11,984
	66-70 (*)	42,852	42,154	40,372	37,763	25,806	28,993	28,328	26,170	24,093	14,010
	71-75 (*)	53,316	52,759	50,803	48,648	34,994	41,531	40,974	38,900	36,131	23,444
	76-80 (*)	65,202	64,970	62,937	60,901	46,655	52,905	50,331	48,577	46,320	32,213
80+ (*)	71,724	71,467	69,232	66,747	51,320	57,714	55,114	53,437	48,482	35,433	
Global 100 Plus	<18	12,348	10,682	8,361	6,494	4,515	7,435	5,630	4,084	3,642	3,099
	18-30	16,478	14,741	12,495	8,800	6,226	9,890	8,236	6,056	5,040	3,486
	31-40	19,910	18,299	16,227	13,315	7,376	12,089	10,346	8,308	7,206	3,883
	41-50	25,219	23,764	21,461	19,079	8,902	14,314	12,723	10,582	8,820	4,809
	51-55	30,149	29,025	26,547	24,417	12,922	17,279	15,580	13,625	10,927	6,751
	56-60	35,945	35,035	32,615	30,333	16,911	21,665	20,173	18,023	15,871	7,966
	61-65 (*)	42,745	41,812	39,698	37,740	23,687	27,585	26,363	23,894	21,595	14,615
	66-70 (*)	52,270	51,628	49,451	47,460	31,478	34,777	33,837	31,259	29,511	17,085
	71-75 (*)	65,216	64,813	62,407	61,318	42,807	49,815	48,944	46,465	44,256	28,593
	76-80 (*)	80,476	78,442	78,007	77,452	57,584	60,393	59,943	58,026	56,734	39,290
80+ (*)	87,481	85,443	84,798	83,889	62,594	66,162	65,658	63,826	60,866	43,216	
Dental Standard	<18	1,782					1371				
	18-30	2,355					1807				
	31-40	2,907					2224				
	41-50	3,567					2716				
	51-55	4,692					3232				
	56-60	4,882					3359				
	61-65 (*)	6,214					4282				
	66-70 (*)	6,235					4687				
	71-75 (*)	8,393					6121				
	76-80 (*)	9,513					7150				
80+ (*)	10,465					7862					
Dental Plus	<18	2,834					2,041				
	18-30	3,813					2,758				
	31-40	4,762					3,441				
	41-50	5,872					4,250				
	51-55	7,443					5,577				
	56-60	8,503					5,867				
	61-65 (*)	9,915					6,927				
	66-70 (*)	10,279					7,338				
	71-75 (*)	13,290					9,614				
	76-80 (*)	16,218					11,730				
80+ (*)	17,842					12,904					

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Notes