

Annual Premium Rates

ALL PREMIUMS SHOWN ARE ANNUAL. THESE PREMIUM RATES ARE VALID FROM 1ST JUNE 2011

AREA ONE – WORLDWIDE EXCLUDING USA, CANADA AND CARIBBEAN

Age	International			International Plus			Executive			Executive Plus		
	GBP	USD	EURO	GBP	USD	EURO	GBP	USD	EURO	GBP	USD	EURO
Child	£616	\$1,047	€801	£790	\$1,343	€1,027	£982	\$1,670	€1,277	£1,337	\$2,272	€1,737
18-25	£912	\$1,550	€1,185	£1,203	\$2,046	€1,564	£1,509	\$2,566	€1,962	£2,011	\$3,418	€2,614
26-29	£1,081	\$1,838	€1,406	£1,445	\$2,457	€1,879	£1,815	\$3,086	€2,360	£2,407	\$4,092	€3,129
30-34	£1,183	\$2,010	€1,537	£1,563	\$2,657	€2,032	£1,962	\$3,336	€2,551	£2,599	\$4,419	€3,379
35-39	£1,365	\$2,321	€1,775	£1,815	\$3,086	€2,360	£2,278	\$3,873	€2,962	£3,009	\$5,114	€3,911
40-44	£1,524	\$2,590	€1,981	£2,015	\$3,426	€2,620	£2,527	\$4,295	€3,285	£3,332	\$5,664	€4,331
45-49	£1,749	\$2,973	€2,274	£2,314	\$3,934	€3,009	£2,902	\$4,933	€3,772	£3,818	\$6,491	€4,964
50-54	£2,323	\$3,949	€3,020	£3,057	\$5,198	€3,975	£3,802	\$6,463	€4,942	£5,028	\$8,548	€6,537
55-59	£2,958	\$5,029	€3,846	£3,887	\$6,608	€5,053	£4,833	\$8,216	€6,283	£6,381	\$10,847	€8,295
60-64	£3,786	\$6,437	€4,922	£4,978	\$8,462	€6,471	£6,188	\$10,520	€8,045	£8,157	\$13,867	€10,604
65-69	£5,970	\$10,149	€7,761	£7,890	\$13,414	€10,258	£9,803	\$16,665	€12,744	£12,894	\$21,920	€16,762
70-74	£8,104	\$13,777	€10,536	£10,724	\$18,231	€13,942	£13,325	\$22,653	€17,323	£17,508	\$29,763	€22,760
75-79	£9,643	\$16,394	€12,536	£12,760	\$21,692	€16,588	£15,854	\$26,952	€20,611	£20,821	\$35,396	€27,068
80+	£11,744	\$19,965	€15,267	£15,475	\$26,308	€20,118	£19,227	\$32,686	€24,995	£25,240	\$42,907	€32,811

AREA TWO – WORLDWIDE

Age	International			International Plus			Executive			Executive Plus		
	GBP	USD	EURO	GBP	USD	EURO	GBP	USD	EURO	GBP	USD	EURO
Child	£1,664	\$2,829	€2,164	£2,132	\$3,624	€2,771	£2,651	\$4,507	€3,446	£3,609	\$6,135	€4,692
18-25	£2,461	\$4,183	€3,199	£3,249	\$5,524	€4,224	£4,077	\$6,930	€5,300	£5,429	\$9,228	€7,057
26-29	£2,921	\$4,965	€3,797	£3,903	\$6,635	€5,074	£4,899	\$8,329	€6,369	£6,499	\$11,048	€8,448
30-34	£3,193	\$5,429	€4,151	£4,220	\$7,173	€5,485	£5,298	\$9,006	€6,887	£7,017	\$11,929	€9,122
35-39	£3,686	\$6,266	€4,792	£4,901	\$8,331	€6,371	£6,150	\$10,455	€7,995	£8,124	\$13,810	€10,561
40-44	£4,113	\$6,992	€5,347	£5,441	\$9,249	€7,073	£6,822	\$11,598	€8,869	£8,996	\$15,293	€11,695
45-49	£4,723	\$8,030	€6,140	£6,248	\$10,622	€8,122	£7,833	\$13,316	€10,183	£10,309	\$17,526	€13,402
50-54	£6,272	\$10,662	€8,153	£8,257	\$14,036	€10,734	£10,263	\$17,448	€13,342	£13,577	\$23,080	€17,650
55-59	£7,988	\$13,579	€10,384	£10,494	\$17,840	€13,643	£13,050	\$22,184	€16,965	£21,548	\$36,632	€28,013
60-64	£10,223	\$17,380	€13,290	£13,440	\$22,847	€17,471	£16,709	\$28,405	€21,721	£22,024	\$37,442	€28,632
65-69	£16,120	\$27,404	€20,956	£21,305	\$36,219	€27,697	£26,469	\$44,997	€34,409	£34,814	\$59,183	€45,258
70-74	£21,883	\$37,201	€28,448	£28,957	\$49,227	€37,644	£35,977	\$61,161	€46,770	£47,269	\$80,358	€61,450
75-79	£26,038	\$44,264	€33,849	£34,452	\$58,568	€44,788	£42,807	\$72,772	€55,649	£56,216	\$95,567	€73,081
80+	£31,709	\$53,905	€41,221	£41,783	\$71,031	€54,318	£51,915	\$88,255	€67,489	£68,146	\$115,848	€88,590

Annual Premium Rates

Area 1 Worldwide excluding USA, Canada and Caribbean	Area 2 Worldwide
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Insurance Premium Tax

If the Insured Person's residence falls within an area where MediCare are required to collect Insurance Premium Tax (IPT) or local taxes, these will be charged in addition to the premium due under the Plan.

Premium Rates

The premium rates are annual premium rates applicable for each Insured Person. If you wish to pay by quarterly or half-yearly instalments a 5% administration charge will be added to the premium.

Outpatient Excess

The outpatient excess under the Executive Plus Plan can be waived by payment of an additional loading of 35% of the total annual premium for ages 0-44 and 20% for ages 45 and above.

Voluntary Excess

If you select to pay a Voluntary Excess, which will be payable for each claim (course of treatment per diagnosed medical condition per year) the premium rates can be reduced by the following amounts:

Voluntary Excess Paid	Premium Rates Reduction
£500/\$850/€650	10% premium reduction
£1,000/\$1,700/€1,300	20% premium reduction
£5,000/\$8,500/€6,500	35% premium reduction
£10,000/\$17,000/€13,000	50% premium reduction

TO OBTAIN A QUOTATION PLEASE CONTACT MEDICARE INTERNATIONAL:

























Telephone: **+44 (0)20 7204 3700**

E-mail: **medicare@medicare.co.uk**

Or visit our website to obtain an online quotation: **www.medicare.co.uk**

Benefit Schedule

THE FOLLOWING BENEFITS ARE COVERED UP TO A MAXIMUM AGGREGATE LIMIT OF £1,000,000,\$1,700,000 OR €1,300,000 PER INSURED PERSON PER YEAR

	International	International Plus	Executive	Executive Plus
H Hospital Services: • Accommodation and meal charges • All inpatient treatment • All inpatient Physician fees • All inpatient Surgeon/Anaesthetist fees • All intensive care unit charges	Full Refund	Full Refund	Full Refund	Full Refund
 Parental Accommodation: When an insured child up to age 17 years is in hospital	Full Refund	Full Refund	Full Refund	Full Refund
 Hospital Cash Benefit: Where inpatient treatment is provided free of charge (max 30 days per Certificate period)	£250/\$425/€325 per night	£250/\$425/€325 per night	£250/\$425/€325 per night	£250/\$425/€325 per night
 Daycare Surgery	Full Refund	Full Refund	Full Refund	Full Refund
 Post Hospital Treatment Received within 90 days of inpatient treatment	Up to £500/\$850/€650	Covered under Outpatient Services	Covered under Outpatient Services	Covered under Outpatient Services
 Local Road Ambulance Service	Full Refund	Full Refund	Full Refund	Full Refund
 Emergency Medical Evacuation	Full Refund	Full Refund	Full Refund	Full Refund
 Repatriation or Local Burial: Only applies outside your home country This benefit is not available to applicants aged 65 or over	Full Refund up to £7,500/\$12,750/€9,750	Full Refund up to £7,500/\$12,750/€9,750	Full Refund up to £7,500/\$12,750/€9,750	Full Refund up to £10,000/\$17,000/€13,000
 Nursing at Home: Up to 26 weeks	Full Refund	Full Refund	Full Refund	Full Refund
 Accident and Emergency Room Services	Full Refund	Full Refund	Full Refund	Full Refund
 Oncology, Chemotherapy and Radiotherapy	Full Refund	Full Refund	Full Refund	Full Refund
 MRI and CT Scans	Full Refund	Full Refund	Full Refund	Full Refund
 Chronic Condition Treatment	Available within Covered Benefits	Available within Covered Benefits	Available within Covered Benefits	Available within Covered Benefits
 Organ Transplantation Surgery	Not Covered	Not Covered	Up to £100,000/\$170,000/€130,000	Up to £200,000/\$340,000/€260,000
 Rehabilitation Care	£100,000 \$170,000/€130,000 lifetime limit	£100,000 \$170,000/€130,000 lifetime limit	£100,000 \$170,000/€130,000 lifetime limit	£100,000 \$170,000/€130,000 lifetime limit
 HIV/AIDS Benefit⁽²⁾	Not Covered	Not Covered	£10,000 \$17,000/€13,000 lifetime limit	£10,000 \$17,000/€13,000 lifetime limit
 Dental Treatment following an Accident	Full Refund	Full Refund	Full Refund	Full Refund
 Routine Dental Treatment	Not Covered	Not Covered	Up to £500/\$850/€650 20% co-insurance	Up to £500/\$850/€650 20% co-insurance
 Newborn Care Only applicable when child is insured	Up to £5,000/\$8,500/€6,500 20% co-insurance	Up to £5,000/\$8,500/€6,500 20% co-insurance	Up to £5,000/\$8,500/€6,500 20% co-insurance	Up to £5,000/\$8,500/€6,500 20% co-insurance
 Outpatient Services: • General Practitioner fees • Prescription Drugs • X-rays, Diagnostic and Pathology tests • Physiotherapy • Specialist and Consultants fees	Not Covered	Up to £3,000/\$5,100/€3,900 £100/\$170/€130 excess per claim ⁽³⁾	Full Refund £100/\$170/€130 excess per claim ⁽³⁾	Full Refund £100/\$170/€130 excess per claim ⁽³⁾⁽⁴⁾
 Complimentary Therapies: • Osteopathy • Chiropractic • Homeopathy • Acupuncture				
 Outpatient Psychiatric Care⁽¹⁾	Not Covered	Not Covered	Not Covered	Up to £750/\$1,275/€975 20% co-insurance
 Maternity Care⁽¹⁾ Normal pregnancy	Not Covered	Not Covered	Up to £5,000/\$8,500/€6,500 30% co-insurance	Up to £10,000/\$17,000/€13,000 30% co-insurance
 Complicated pregnancy	Not Covered	Not Covered	Up to £10,000/\$17,000/€13,000 30% co-insurance	Up to £25,000/\$42,500/€32,500 30% co-insurance
 Childhood Vaccinations	Not Covered	Not Covered	Not Covered	Up to £150/\$255/€195
W Wellness Benefit⁽²⁾	Not Covered	Not Covered	Up to £500/\$850/€650 20% co-insurance	Up to £500/\$850/€650 20% co-insurance

Area 1 Worldwide ex USA, Canada & Caribbean

Area 2 Worldwide

(1) One year waiting period applies

(2) Two year waiting period applies

(3) Course of treatment per diagnosed medical condition

(4) The excess per claim can be waived by payment of an additional loading of 35% of the total annual premium for ages 0-44 and 20% for ages 45 and above (only available for the Executive Plus Plan)

Voluntary Excess Option

You can select a voluntary excess which will be payable for each claim (course of treatment per diagnosed medical condition)

£500/\$850/€650	10% premium reduction
£1,000/\$1,700/€1,300	20% premium reduction
£5,000/\$8,500/€6,500	35% premium reduction
£10,000/\$17,000/€13,000	50% premium reduction