

IHI FIRST CHOICE - WORLDWIDE PREMIUM TABLE - USD AFRICA



MANDATORY MODULE

VALID FROM MARCH 2004

Module 1
HOSPITALISATION &
INPATIENT TREATMENT

OPTIONAL MODULES

Module 2
OUTPATIENT
TREATMENT

Module 3
MEDICINE &
APPLIANCES

Module 4*
MEDICAL
EVACUATION

Module 5
REHABILITATION
& NURSING

Module 6*
DENTAL &
OPTICAL

* Please note that neither module 4 nor module 6 will be subject to any premium loadings or discounts.

PREMIUMS FOR MODULE 1, 2, 3, 4, 5 & 6

Annual premiums per person in USD.

AGE	1) HOSP. & INPATIENT	2) OUTPATIENT TREATMENT	3) MEDICINE & APPL.	4) MEDICAL EVACUATION	5) REHAB. & NURSING	6) DENTAL & OPTICAL
0-10	548	207	63	88	25	298
11-20	548	207	63	88	25	298
21-24	765	289	88	245	35	595
25-29	840	317	98	245	40	595
30-34	872	327	102	245	40	595
35-39	929	350	107	245	42	595
40-44	1,026	387	119	245	47	595
45-49	1,180	445	135	245	56	595
50-54	1,437	543	166	245	67	595
55-59	1,852	698	214	245	86	595
60-64	2,606	984	301	245	119	595
65-69	3,854	1,453	445	245	179	595
70-74	4,382	1,652	506	245	201	595
75-79	4,687	1,768	541	245	215	595
80 +	4,986	1,880	576	245	229	595

The tariffs in the above premium table are the basic premiums per person used for the calculation of the premium in combination with the influencing factors listed below. The premium may also be subject to local taxation. The Hospitalisation & Inpatient Treatment module is mandatory. All employees and dependents must choose the same modules for the group scheme. Discount rates are not guaranteed. Country of residence equals the country in which the insured holds a permanent address.

PREMIUM FACTORS

DISCOUNTS	EMPLOYEE DISCOUNT
3 - 9 employees	0%
10 - 29 employees	5%
30 - 50 employees	10%
> 50 employees	Based on the group's risk profile

DEDUCTIBLE DISCOUNTS	
175 USD deductible	5%
1,750 USD deductible	20%

MHD LOADING	
More than 20 employees	15%

MHD loading can be based on claims history.

E. & O. E.