



...peace of mind for whatever is beyond your horizon

Please note, quotations are available online at [www.alchealth.com](http://www.alchealth.com) including transfers from other insurers.

## Prima Classic Rates

Excluding UK and Hong Kong Residents

Alternatively please use the following formula if you are not currently insured:

- **choose** your required area of cover:  
Area 1 - Europe  
Area 2 - Worldwide excluding USA  
Area 3 - Worldwide
- **choose** the frequency with which you wish to pay your premiums: annually, quarterly or monthly. Please note that an instalment surcharge of 6% is included within the quarterly premiums and 9% within the monthly premiums
- **calculate** the age of one person at the proposed inception date and select the premium from the premium table overleaf
- **policy excess** the standard excess is €225 per person per policy year for In, Day and Out-patient treatment. If you wish to change the excess levels, please apply the percentages below to the In-patient and Out-patient premium selected
- **pregnancy & childbirth** if you wish to select this optional benefit add the appropriate premium below according to the payment frequency you have chosen (the premium is charged once per policy at the premium applicable to the age of the eldest female between the ages of 19 and 54 years)
- **dental treatment** if you wish to select this optional benefit add the appropriate premium below according to the payment frequency you have chosen
- **evacuation & repatriation** if you wish to select this additional benefit add the appropriate premium below according to the payment frequency you have chosen
- **if you wish to cover dependants** under the same policy please calculate the premiums for them as above: adding the premiums together will provide the total cost of your policy
- **please note** that where more than one person is to be covered under a policy they must all have the same benefits, area of cover, policy excess level and payment frequency
- **please note** that Insurance Premium Tax and other Government Levies are not included within these premiums as there are variations for different countries; therefore where these apply, they must be added to the premium calculation. Please refer to your broker or à la carte healthcare for details of taxes that may be applicable
- **credit card surcharge** if you have chosen to pay annually by credit card then add 3% to your total premium

### Policy excess options

Amount of excess	€Nil	€115	€225 (standard)	€565	€1,125	€2,250	€5,625	€11,250
Change in premium	+14%	+7%	0%	-10%	-20%	-30%	-35%	-40%

### Pregnancy & Childbirth benefit

Age 19 - 34	Monthly €51.88	Quarterly €151.37	Annual €571.20
Age 35 - 54	Monthly €59.51	Quarterly €173.63	Annual €655.20

### Dental Treatment

Age 0 - 18	Monthly €18.64	Quarterly €54.38	Annual €205.20
Age 19+	Monthly €30.08	Quarterly €87.77	Annual €331.20

### Evacuation & Repatriation cover

Monthly €13.52	Quarterly €39.43	Annual €148.80
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Premiums effective from 01 June 2009 (Standard €225 excess per person per policy year)

Age	Area 1 Europe			Area 2 Worldwide (excluding USA)			Worldwide Area 3		
	In-patient / Day-patient / Out-patient								
	Monthly	Quarterly	Annual	Monthly	Quarterly	Annual	Monthly	Quarterly	Annual
0	45.78	133.56	504.00	52.43	152.96	577.20	104.31	304.33	1,148.40
1	45.78	133.56	504.00	52.43	152.96	577.20	104.31	304.33	1,148.40
2	45.78	133.56	504.00	52.43	152.96	577.20	104.31	304.33	1,148.40
3	45.78	133.56	504.00	52.43	152.96	577.20	104.31	304.33	1,148.40
4	42.51	124.02	468.00	48.72	142.15	536.40	96.68	282.07	1,064.40
5	42.62	124.34	469.20	48.83	142.46	537.60	96.90	282.70	1,066.80
6	42.84	124.97	471.60	49.05	143.10	540.00	97.23	283.66	1,070.40
7	42.95	125.29	472.80	49.27	143.74	542.40	97.56	284.61	1,074.00
8	43.16	125.93	475.20	49.60	144.69	546.00	97.99	285.88	1,078.80
9	43.49	126.88	478.80	49.92	145.64	549.60	98.43	287.15	1,083.60
10	43.71	127.52	481.20	50.25	146.60	553.20	98.97	288.74	1,089.60
11	44.04	128.47	484.80	50.69	147.87	558.00	99.52	290.33	1,095.60
12	44.36	129.43	488.40	51.12	149.14	562.80	100.17	292.24	1,102.80
13	44.80	130.70	493.20	51.56	150.41	567.60	100.83	294.15	1,110.00
14	45.24	131.97	498.00	52.10	152.00	573.60	101.48	296.06	1,117.20
15	45.67	133.24	502.80	52.65	153.59	579.60	102.35	298.60	1,126.80
16	46.11	134.51	507.60	53.30	155.50	586.80	103.11	300.83	1,135.20
17	46.65	136.10	513.60	53.96	157.41	594.00	104.10	303.69	1,146.00
18	47.20	137.69	519.60	54.61	159.32	601.20	105.08	306.55	1,156.80
19	48.18	140.56	530.40	55.81	162.82	614.40	107.15	312.59	1,179.60
20	51.88	151.37	571.20	60.93	177.76	670.80	115.87	338.03	1,275.60
21	56.03	163.45	616.80	66.05	192.71	727.20	125.13	365.06	1,377.60
22	60.82	177.44	669.60	71.83	209.56	790.80	136.14	397.18	1,498.80
23	65.62	191.44	722.40	77.94	227.37	858.00	146.82	428.35	1,616.40
24	69.22	201.93	762.00	82.08	239.45	903.60	155.11	452.51	1,707.60
25	71.61	208.93	788.40	85.02	248.04	936.00	160.99	469.69	1,772.40
26	73.03	213.06	804.00	86.33	251.86	950.40	164.59	480.18	1,812.00
27	74.56	217.51	820.80	87.75	255.99	966.00	168.30	490.99	1,852.80
28	76.08	221.96	837.60	89.16	260.12	981.60	172.11	502.12	1,894.80
29	77.28	225.46	850.80	90.47	263.94	996.00	175.82	512.93	1,935.60
30	78.59	229.28	865.20	91.89	268.07	1,011.60	179.52	523.75	1,976.40
31	79.68	232.46	877.20	93.20	271.89	1,026.00	183.23	534.56	2,017.20
32	80.99	236.27	891.60	94.39	275.39	1,039.20	186.72	544.73	2,055.60
33	82.08	239.45	903.60	95.70	279.20	1,053.60	190.42	555.55	2,096.40
34	83.49	243.59	919.20	97.23	283.66	1,070.40	195.00	568.90	2,146.80
35	85.13	248.36	937.20	99.08	289.06	1,090.80	200.67	585.44	2,209.20
36	86.98	253.76	957.60	101.15	295.10	1,113.60	207.21	604.52	2,281.20
37	88.84	259.17	978.00	103.22	301.15	1,136.40	213.75	623.60	2,353.20
38	90.69	264.58	998.40	105.51	307.82	1,161.60	220.62	643.63	2,428.80
39	93.52	272.84	1,029.60	108.78	317.36	1,197.60	229.45	669.39	2,526.00
40	97.66	284.93	1,075.20	113.36	330.72	1,248.00	240.24	700.87	2,644.80
41	102.79	299.87	1,131.60	118.81	346.62	1,308.00	252.66	737.12	2,781.60
42	107.91	314.82	1,188.00	124.26	362.52	1,368.00	264.76	772.42	2,914.80
43	112.71	328.81	1,240.80	129.49	377.78	1,425.60	276.42	806.45	3,043.20
44	118.81	346.62	1,308.00	135.92	396.55	1,496.40	290.27	846.83	3,195.60
45	126.22	368.24	1,389.60	143.55	418.81	1,580.40	306.73	894.85	3,376.80
46	135.38	394.96	1,490.40	152.82	445.84	1,682.40	326.89	953.68	3,598.80
47	144.75	422.30	1,593.60	162.08	472.87	1,784.40	347.27	1,013.15	3,823.20
48	154.02	449.33	1,695.60	171.24	499.58	1,885.20	367.77	1,072.93	4,048.80
49	164.15	478.91	1,807.20	181.05	528.20	1,993.20	390.22	1,138.44	4,296.00
50	174.73	509.75	1,923.60	191.30	558.09	2,106.00	414.75	1,209.99	4,566.00
51	185.95	542.51	2,047.20	201.98	589.25	2,223.60	441.34	1,287.58	4,858.80
52	197.29	575.58	2,172.00	212.77	620.74	2,342.40	468.26	1,366.13	5,155.20
53	209.93	612.47	2,311.20	223.56	652.22	2,461.20	495.19	1,444.67	5,451.60
54	221.05	644.90	2,433.60	235.11	685.93	2,588.40	524.51	1,530.22	5,774.40
55	232.82	679.25	2,563.20	247.10	720.91	2,720.40	556.34	1,623.07	6,124.80
56	244.81	714.23	2,695.20	258.98	755.57	2,851.20	588.71	1,717.52	6,481.20
57	257.02	749.84	2,829.60	271.08	790.87	2,984.40	621.30	1,812.60	6,840.00
58	269.01	784.82	2,961.60	282.96	825.53	3,115.20	653.67	1,907.05	7,196.40
59	283.51	827.12	3,121.20	300.30	876.09	3,306.00	690.84	2,015.48	7,605.60
60	300.08	875.45	3,303.60	321.44	937.78	3,538.80	732.70	2,137.60	8,066.40
61	319.15	931.10	3,513.60	350.44	1,022.37	3,858.00	779.24	2,273.38	8,578.80
62	338.12	986.44	3,722.40	379.10	1,106.00	4,173.60	825.78	2,409.17	9,091.20
63	357.30	1,042.40	3,933.60	407.12	1,187.73	4,482.00	872.22	2,544.64	9,602.40
64	379.76	1,107.91	4,180.80	435.46	1,270.41	4,794.00	920.07	2,684.24	10,129.20
65	405.37	1,182.64	4,462.80	463.80	1,353.09	5,106.00	969.23	2,827.66	10,670.40
66	434.15	1,266.59	4,779.60	492.14	1,435.77	5,418.00	1,019.59	2,974.57	11,224.80
67	462.92	1,350.55	5,096.40	520.58	1,518.77	5,731.20	1,069.73	3,120.85	11,776.80
68	491.70	1,434.50	5,413.20	549.14	1,602.08	6,045.60	1,119.98	3,267.45	12,330.00
69	518.51	1,512.73	5,708.40	575.08	1,677.77	6,331.20	1,168.37	3,408.64	12,862.80
70	543.47	1,585.55	5,983.20	598.30	1,745.50	6,586.80	1,215.02	3,544.75	13,376.40
71	566.47	1,652.65	6,236.40	619.01	1,805.92	6,814.80	1,259.60	3,674.81	13,867.20
72	594.60	1,734.69	6,546.00	648.01	1,890.51	7,134.00	1,319.55	3,849.71	14,527.20
73	623.70	1,819.60	6,866.40	678.09	1,978.28	7,465.20	1,381.90	4,031.60	15,213.60
74	654.22	1,908.64	7,202.40	710.24	2,072.09	7,819.20	1,448.17	4,224.95	15,943.20