

# PREMIUM RATE TABLES

**2020**

## Area I

| Ages    | TOTAL    | ULTRA    | SUPERIOR | STANDARD | BASIC    |
|---------|----------|----------|----------|----------|----------|
| 0 - 5   | \$5,962  | \$5,546  | \$4,660  | \$3,982  | \$1,981  |
| 6 - 17  | \$5,422  | \$5,043  | \$4,237  | \$3,618  | \$1,800  |
| 18 - 24 | \$7,586  | \$7,056  | \$5,929  | \$4,163  | \$2,071  |
| 25 - 29 | \$9,030  | \$8,400  | \$7,058  | \$4,788  | \$2,382  |
| 30 - 34 | \$9,486  | \$8,824  | \$7,415  | \$5,271  | \$2,622  |
| 35 - 39 | \$10,150 | \$9,441  | \$7,933  | \$6,193  | \$3,081  |
| 40 - 44 | \$10,860 | \$10,102 | \$8,489  | \$7,251  | \$3,607  |
| 45 - 49 | \$14,444 | \$13,436 | \$11,290 | \$9,642  | \$4,797  |
| 50 - 54 | \$17,624 | \$16,394 | \$13,776 | \$11,765 | \$5,853  |
| 55 - 59 | \$23,967 | \$22,294 | \$18,734 | \$16,004 | \$7,962  |
| 60 - 64 | \$33,072 | \$30,764 | \$25,852 | \$22,080 | \$10,985 |
| 65 - 69 | \$41,012 | \$38,150 | \$32,058 | \$27,385 | \$13,624 |
| 70 - 74 | \$50,852 | \$47,304 | \$39,751 | \$33,953 | \$16,892 |
| 75 - 79 | \$55,940 | \$52,037 | \$43,728 | \$37,356 | \$18,585 |

\*Annual Premium

| OPTIONAL BENEFITS              |       |
|--------------------------------|-------|
| Extended Evacuation            | \$75  |
| Non-Emergency Evacuation       | \$100 |
| Wellness and Optical - \$500   | \$300 |
| Wellness and Optical - \$1,000 | \$600 |

| ADDITIONAL SURCHARGES |    |
|-----------------------|----|
| Annual                | 0% |
| Semi-Annual           | 2% |
| Quarterly             | 4% |
| Monthly               | 6% |

\*Wellness and Optical does not apply for Basic

| DEDUCTIBLE, OUT-PATIENT PER VISIT EXCESS AND OUT-PATIENT CO-INSURANCE |                   |
|---|-------------------|
| Excess per person   | Premium reduction |
| -   | 0%                |
| \$1,000   | 10.0%             |
| \$2,000   | 16.0%             |
| \$5,000   | 28.0%             |
| \$10,000  | 37.0%             |
| \$15,000  | 50.0%             |
| \$20,000  | 58.0%             |
| \$15 Out-patient Per Visit Excess                                     | 4.5%              |
| \$30 Out-patient Per Visit Excess                                     | 12.5%             |
| 10% Out-patient Co-Insurance, up to maximum out of pocket of \$2,000  | 7.5%              |
| 20% Out-patient Co-Insurance, up to maximum out of pocket of \$4,000  | 12.5%             |
| 30% Out-patient Co-Insurance, up to maximum out of pocket of \$6,000  | 17.5%             |

\*The excess does not apply for Optional Benefits. Out-Patient per Visit Excess and Out-Patient Co-Insurance does not apply for Basic.

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# PREMIUM RATE TABLES

**2020**

## Area 2

| Ages    | TOTAL    | ULTRA    | SUPERIOR | STANDARD | BASIC    |
|---------|----------|----------|----------|----------|----------|
| 0 - 5   | \$3,528  | \$3,281  | \$2,757  | \$2,356  | \$1,172  |
| 6 - 17  | \$3,208  | \$2,984  | \$2,507  | \$2,141  | \$1,065  |
| 18 - 24 | \$4,489  | \$4,175  | \$3,508  | \$2,463  | \$1,225  |
| 25 - 29 | \$5,343  | \$4,970  | \$4,176  | \$2,833  | \$1,409  |
| 30 - 34 | \$5,613  | \$5,221  | \$4,387  | \$3,118  | \$1,551  |
| 35 - 39 | \$6,005  | \$5,586  | \$4,694  | \$3,665  | \$1,823  |
| 40 - 44 | \$6,427  | \$5,978  | \$5,023  | \$4,290  | \$2,134  |
| 45 - 49 | \$8,547  | \$7,950  | \$6,680  | \$5,705  | \$2,838  |
| 50 - 54 | \$10,428 | \$9,700  | \$8,151  | \$6,961  | \$3,463  |
| 55 - 59 | \$14,182 | \$13,192 | \$11,085 | \$9,470  | \$4,711  |
| 60 - 64 | \$19,570 | \$18,204 | \$15,297 | \$13,065 | \$6,500  |
| 65 - 69 | \$24,268 | \$22,574 | \$18,969 | \$16,203 | \$8,061  |
| 70 - 74 | \$30,090 | \$27,990 | \$23,521 | \$20,090 | \$9,995  |
| 75 - 79 | \$33,101 | \$30,791 | \$25,874 | \$22,104 | \$10,997 |

\*Annual Premium

| OPTIONAL BENEFITS              |       |
|--------------------------------|-------|
| Extended Evacuation            | \$75  |
| Non-Emergency Evacuation       | \$100 |
| Wellness and Optical - \$500   | \$300 |
| Wellness and Optical - \$1,000 | \$600 |

| ADDITIONAL SURCHARGES |    |
|-----------------------|----|
| Annual                | 0% |
| Semi-Annual           | 2% |
| Quarterly             | 4% |
| Monthly               | 6% |

\*Wellness and Optical does not apply for Basic

| DEDUCTIBLE, OUT-PATIENT PER VISIT EXCESS AND OUT-PATIENT CO-INSURANCE |                   |
|---|-------------------|
| Excess per person   | Premium reduction |
| -   | 0%                |
| \$1,000   | 10.0%             |
| \$2,000   | 16.0%             |
| \$5,000   | 28.0%             |
| \$10,000  | 37.0%             |
| \$15,000  | 50.0%             |
| \$20,000  | 58.0%             |
| \$15 Out-patient Per Visit Excess                                     | 4.5%              |
| \$30 Out-patient Per Visit Excess                                     | 12.5%             |
| 10% Out-patient Co-Insurance, up to maximum out of pocket of \$2,000  | 7.5%              |
| 20% Out-patient Co-Insurance, up to maximum out of pocket of \$4,000  | 12.5%             |
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## Area 3

| Ages    | TOTAL    | ULTRA    | SUPERIOR | STANDARD | BASIC   |
|---------|----------|----------|----------|----------|---------|
| 0 - 5   | \$3,067  | \$2,853  | \$2,397  | \$2,049  | \$1,019 |
| 6 - 17  | \$2,790  | \$2,595  | \$2,180  | \$1,862  | \$926   |
| 18 - 24 | \$3,903  | \$3,630  | \$3,050  | \$2,141  | \$1,065 |
| 25 - 29 | \$4,646  | \$4,321  | \$3,631  | \$2,463  | \$1,225 |
| 30 - 34 | \$4,880  | \$4,539  | \$3,814  | \$2,710  | \$1,348 |
| 35 - 39 | \$5,222  | \$4,857  | \$4,081  | \$3,186  | \$1,585 |
| 40 - 44 | \$5,587  | \$5,197  | \$4,367  | \$3,729  | \$1,855 |
| 45 - 49 | \$7,431  | \$6,912  | \$5,808  | \$4,959  | \$2,467 |
| 50 - 54 | \$9,067  | \$8,434  | \$7,087  | \$6,053  | \$3,011 |
| 55 - 59 | \$12,332 | \$11,471 | \$9,639  | \$8,233  | \$4,096 |
| 60 - 64 | \$17,017 | \$15,829 | \$13,301 | \$11,361 | \$5,652 |
| 65 - 69 | \$21,101 | \$19,628 | \$16,494 | \$14,089 | \$7,009 |
| 70 - 74 | \$26,166 | \$24,340 | \$20,453 | \$17,469 | \$8,691 |
| 75 - 79 | \$28,783 | \$26,774 | \$22,499 | \$19,220 | \$9,562 |

\*Annual Premium

| OPTIONAL BENEFITS              |       |
|--------------------------------|-------|
| Extended Evacuation            | \$75  |
| Non-Emergency Evacuation       | \$100 |
| Wellness and Optical - \$500   | \$300 |
| Wellness and Optical - \$1,000 | \$600 |

| ADDITIONAL SURCHARGES |    |
|-----------------------|----|
| Annual                | 0% |
| Semi-Annual           | 2% |
| Quarterly             | 4% |
| Monthly               | 6% |

\*Wellness and Optical does not apply for Basic

| DEDUCTIBLE, OUT-PATIENT PER VISIT EXCESS AND OUT-PATIENT CO-INSURANCE |                   |
|---|-------------------|
| Excess per person   | Premium reduction |
| -   | 0%                |
| \$1,000   | 10.0%             |
| \$2,000   | 16.0%             |
| \$5,000   | 28.0%             |
| \$10,000  | 37.0%             |
| \$15,000  | 50.0%             |
| \$20,000  | 58.0%             |
| \$15 Out-patient Per Visit Excess                                     | 4.5%              |
| \$30 Out-patient Per Visit Excess                                     | 12.5%             |
| 10% Out-patient Co-Insurance, up to maximum out of pocket of \$2,000  | 7.5%              |
| 20% Out-patient Co-Insurance, up to maximum out of pocket of \$4,000  | 12.5%             |
| 30% Out-patient Co-Insurance, up to maximum out of pocket of \$6,000  | 17.5%             |

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**2020**

## Area 4

| Ages    | TOTAL    | ULTRA    | SUPERIOR | STANDARD | BASIC   |
|---------|----------|----------|----------|----------|---------|
| 0 - 5   | \$2,666  | \$2,480  | \$2,084  | \$1,781  | \$886   |
| 6 - 17  | \$2,426  | \$2,256  | \$1,895  | \$1,619  | \$805   |
| 18 - 24 | \$3,393  | \$3,156  | \$2,652  | \$1,862  | \$926   |
| 25 - 29 | \$4,039  | \$3,757  | \$3,157  | \$2,141  | \$1,065 |
| 30 - 34 | \$4,244  | \$3,947  | \$3,316  | \$2,356  | \$1,172 |
| 35 - 39 | \$4,540  | \$4,223  | \$3,548  | \$2,770  | \$1,378 |
| 40 - 44 | \$4,858  | \$4,519  | \$3,797  | \$3,243  | \$1,613 |
| 45 - 49 | \$6,461  | \$6,010  | \$5,050  | \$4,312  | \$2,145 |
| 50 - 54 | \$7,883  | \$7,333  | \$6,162  | \$5,263  | \$2,618 |
| 55 - 59 | \$10,723 | \$9,974  | \$8,381  | \$7,158  | \$3,561 |
| 60 - 64 | \$14,797 | \$13,764 | \$11,566 | \$9,878  | \$4,914 |
| 65 - 69 | \$18,348 | \$17,067 | \$14,342 | \$12,249 | \$6,094 |
| 70 - 74 | \$22,753 | \$21,165 | \$17,785 | \$15,190 | \$7,557 |
| 75 - 79 | \$25,029 | \$23,282 | \$19,564 | \$16,712 | \$8,314 |

\*Annual Premium

| OPTIONAL BENEFITS              |       |
|--------------------------------|-------|
| Extended Evacuation            | \$75  |
| Non-Emergency Evacuation       | \$100 |
| Wellness and Optical - \$500   | \$300 |
| Wellness and Optical - \$1,000 | \$600 |

| ADDITIONAL SURCHARGES |    |
|-----------------------|----|
| Annual                | 0% |
| Semi-Annual           | 2% |
| Quarterly             | 4% |
| Monthly               | 6% |

\*Wellness and Optical does not apply for Basic

| DEDUCTIBLE, OUT-PATIENT PER VISIT EXCESS AND OUT-PATIENT CO-INSURANCE |                   |
|---|-------------------|
| Excess per person   | Premium reduction |
| -   | 0%                |
| \$1,000   | 10.0%             |
| \$2,000   | 16.0%             |
| \$5,000   | 28.0%             |
| \$10,000  | 37.0%             |
| \$15,000  | 50.0%             |
| \$20,000  | 58.0%             |
| \$15 Out-patient Per Visit Excess                                     | 4.5%              |
| \$30 Out-patient Per Visit Excess                                     | 12.5%             |
| 10% Out-patient Co-Insurance, up to maximum out of pocket of \$2,000  | 7.5%              |
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# PREMIUM RATE TABLES

**2020**

## Area 5

| Ages    | TOTAL    | ULTRA    | SUPERIOR | STANDARD | BASIC   |
|---------|----------|----------|----------|----------|---------|
| 0 - 5   | \$2,319  | \$2,157  | \$1,812  | \$1,548  | \$770   |
| 6 - 17  | \$2,107  | \$1,960  | \$1,647  | \$1,407  | \$700   |
| 18 - 24 | \$2,951  | \$2,745  | \$2,306  | \$1,619  | \$805   |
| 25 - 29 | \$3,513  | \$3,267  | \$2,745  | \$1,862  | \$926   |
| 30 - 34 | \$3,689  | \$3,431  | \$2,883  | \$2,049  | \$1,019 |
| 35 - 39 | \$3,948  | \$3,672  | \$3,085  | \$2,408  | \$1,198 |
| 40 - 44 | \$4,224  | \$3,929  | \$3,301  | \$2,819  | \$1,402 |
| 45 - 49 | \$5,618  | \$5,226  | \$4,391  | \$3,749  | \$1,865 |
| 50 - 54 | \$6,856  | \$6,377  | \$5,358  | \$4,575  | \$2,276 |
| 55 - 59 | \$9,323  | \$8,672  | \$7,287  | \$6,223  | \$3,096 |
| 60 - 64 | \$12,866 | \$11,968 | \$10,057 | \$8,589  | \$4,273 |
| 65 - 69 | \$15,955 | \$14,841 | \$12,471 | \$10,651 | \$5,299 |
| 70 - 74 | \$19,785 | \$18,404 | \$15,465 | \$13,208 | \$6,571 |
| 75 - 79 | \$21,764 | \$20,245 | \$17,012 | \$14,531 | \$7,229 |

\*Annual Premium

| OPTIONAL BENEFITS              |       |
|--------------------------------|-------|
| Extended Evacuation            | \$75  |
| Non-Emergency Evacuation       | \$100 |
| Wellness and Optical - \$500   | \$300 |
| Wellness and Optical - \$1,000 | \$600 |

| ADDITIONAL SURCHARGES |    |
|-----------------------|----|
| Annual                | 0% |
| Semi-Annual           | 2% |
| Quarterly             | 4% |
| Monthly               | 6% |

| DISCOUNT FOR COVERAGE RESTRICTION |                   |
|-----------------------------------|-------------------|
| Excess per person                 | Premium reduction |
| Africa                            | 15%               |
| SE Asia                           | 15%               |

\*Wellness and Optical does not apply for Basic

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|---|-------------------|
| Excess per person   | Premium reduction |
| -   | 0%                |
| \$1,000   | 10.0%             |
| \$2,000   | 16.0%             |
| \$5,000   | 28.0%             |
| \$10,000  | 37.0%             |
| \$15,000  | 50.0%             |
| \$20,000  | 58.0%             |
| \$15 Out-patient Per Visit Excess                                     | 4.5%              |
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| 10% Out-patient Co-Insurance, up to maximum out of pocket of \$2,000  | 7.5%              |
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# PREMIUM RATE TABLES

**2020**

## Countries by Area

### AREA 1

Worldwide including U.S. Elective

### AREA 2

|           |           |            |             |                |
|-----------|-----------|------------|-------------|----------------|
| Australia | Denmark   | Italy      | Mexico      | Russia         |
| Austria   | Finland   | Japan      | Monaco      | Singapore      |
| Belgium   | France    | KSA        | Netherlands | Switzerland    |
| Brazil    | Germany   | Luxembourg | New Zealand | UAE            |
| China     | Hong Kong | Macau SAR  | Norway      | United Kingdom |

### AREA 3

|                        |                    |             |                     |                             |
|------------------------|--------------------|-------------|---------------------|-----------------------------|
| Andorra                | Cocos Island       | Greenland   | Jamaica             | Spain                       |
| Anguilla               | Colombia           | Grenada     | Jersey              | St Kitts & Nevis            |
| Antigua & Barbuda      | Cook Islands       | Guadeloupe  | Kuwait              | St Lucia                    |
| Argentina              | Costa Rica         | Guatemala   | Lebanon             | St Martin                   |
| Aruba                  | Cyprus             | Guernsey    | Malta               | St Vincent & The Grenadines |
| Bahamas                | Dominica           | Guyana      | Martinique          | Suriname                    |
| Barbados               | Dominican Republic | Haiti       | Netherland Antilles | Sweden                      |
| Belize                 | Ecuador            | Honduras    | Nicaragua           | Trinidad & Tobago           |
| Bermuda                | El Salvador        | Hungary     | Panama              | Turkey                      |
| Bolivia                | Faroe Islands      | Iceland     | Paraguay            | Turks & Caicos Islands      |
| British Virgin Islands | Fiji               | Iraq        | Peru                | Tuvalu                      |
| Cayman Islands         | French Polynesia   | Ireland     | Portugal            | Uruguay                     |
| Chile                  | Gibraltar          | Isle of Man | Qatar               | Venezuela                   |
| Christmas Island       | Greece             | Israel      | San Marino          |                             |

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**2020**

## Countries by Area

| AREA 4               |                |               |                                 |              |
|----------------------|----------------|---------------|---------------------------------|--------------|
| Afghanistan          | Croatia        | Kyrgyzstan    | Montenegro                      | Slovenia     |
| Albania              | Czech Republic | Latvia        | Oman                            | Tajikistan   |
| Armenia              | Estonia        | Libya         | Palestine<br>(West Bank & Gaza) | Turkmenistan |
| Azerbaijan           | Georgia        | Liechtenstein | Poland                          | Ukraine      |
| Bahrain              | India          | Lithuania     | Romania                         | Uzbekistan   |
| Bosnia & Herzegovina | Jordan         | Macedonia     | Serbia                          | Yemen        |
| Bulgaria             | Kazakhstan     | Moldova       | Slovakia                        |              |

| AREA 5                   |                   |                  |                       |                 |
|--------------------------|-------------------|------------------|-----------------------|-----------------|
| Algeria                  | Congo-Kinshasa    | Kiribati         | Namibia               | Solomon Islands |
| Angola                   | Cote d'Ivoire     | Laos             | Nauru                 | South Africa    |
| Bangladesh               | Djibouti          | Lesotho          | Nepal                 | South Korea     |
| Benin                    | East Timor        | Madagascar       | New Caledonia         | Sri Lanka       |
| Bhutan                   | Egypt             | Malawi           | Niger                 | Swaziland       |
| Botswana                 | Equatorial Guinea | Malaysia         | Nigeria               | Taiwan          |
| Brunei                   | Eritrea           | Maldives         | Outer Mongolia        | Tanzania        |
| Burkina Faso             | Ethiopia          | Mali             | Pakistan              | Thailand        |
| Burundi                  | Gabon             | Marshall Islands | Palau                 | Togo            |
| Cambodia                 | Gambia            | Mauritania       | Papa New Guinea       | Tonga           |
| Cameroon                 | Ghana             | Mauritius        | Philippines           | Tunisia         |
| Cape Verde               | Guinea            | Mongolia         | Rwanda                | Uganda          |
| Central African Republic | Guinea-Bissau     | Morocco          | Sao Tome and Principe | Vanuatu         |
| Chad                     | Indonesia         | Mozambique       | Senegal               | Vietnam         |
| Comoros                  | Kenya             | Myanmar          | Sierra Leone          |                 |

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