

Your Plan

Insurance Company	Cigna Silver	Pacific Cross ASEAN* #	Pacific Cross ASEAN* #	A Plus SEA*	A Plus SEA*	QBE - Safe Meridian 2*	QBE - Safe Meridian 2*
Plan Name	Silver	Major Medical	Major Medical	Essential	Serene	Bronze	Bronze
Annual Limit	800,000	224,250	224,250	375,000	750,000	2,800,000	2,800,000
Geographical Coverage	Worldwide excl. USA	Worldwide	Treatment Area Limit	Southeast Asia	Southeast Asia	Worldwide excl. USA	SEA Incl. SG, Australia & New Zealand
Inpatient (Hospitalisation)	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Accommodation Type	Semi-Private Room	Semi-Private Room (314/day; Private Room in Indonesia, Malaysia, Philippines & Thailand)	Semi-Private Room (314/day; Private Room in Indonesia, Malaysia, Philippines & Thailand)	Private Room	Private Room	Private Room	Private Room
Surgery	Yes	26,910	26,910	Yes	Yes	Yes	Yes
Out Patient (GP, Clinic, Specialists, Drugs)	No	No	No	No	Yes	No	No
GP Consultations	No	No	No	No	Yes	No	No
Prescribed Medication	No	No	No	No	Yes	No	No
Excess / Deductible per person	2200 per year	897 IP per year	897 IP per year	1,013 per year	506 per year	933 per year	933 per year
Emergency Evacuation	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Coverage of Pre-existing Conditions	possible cover with a loading	TBC	TBC	Possible coverage with loading	Possible coverage with loading	Possible coverage with loading or exclusion.	Possible coverage with loading or exclusion.
Renewability	Lifetime	TBC	TBC	Lifetime	Lifetime	Lifetime	Lifetime
Payment Frequency	A / Q / M	A / SA	A / SA	A / SA / Q	A / SA / Q	A / SA / Q / M	A / SA / Q / M
Discount for Annual Payment	7.78%	4%	4%	8%	8%	4%	4%
Total Quarterly Premium in EURO (65)	830	612	459	1,037	2,390	999	950

* This plan cannot be purchased in EURO, only in other currencies. Benefits and premiums are shown for reference

This plan is not available for Quarterly, but it's shown for comparison.

All Premiums are in EURO unless otherwise stated. Note this is a summary of benefits and you should refer to full policy for coverage, terms and conditions.

Policy premiums, benefits, terms and conditions can change on policy renewal. Premiums quoted are based on annual rates and do not include any applicable local taxes.

Premiums are subject to periodic review and may adjust from time of quote to purchase.

IP - In Patient OP - Out Patient, Payment Method: A = Annual, SA = Semi Annual, Q = Quarterly, M = Monthly