

GLOBAL HEALTH ELITE

US dollar moratorium premiums inclusive of direct billing at William Russell Network of Medical Providers in China

Effective from 1st January 2010

Cash-free access to out-patient medical care for expatriates in China

AREA ONE – ORCHID

World-wide cover excluding the United States of America

Pay these rates if you do not require cover in the USA.

AGE	MONTHLY PREMIUMS			ANNUAL PREMIUMS		
	SILVER	GOLD	PLATINUM	SILVER	GOLD	PLATINUM
	Nil excess	Nil excess	Nil excess	Nil excess	Nil excess	Nil excess
1 st Child	\$111.12	\$177.03	\$241.08	\$1,269.96	\$2,023.16	\$2,755.18
2 nd Child	\$83.34	\$132.77	\$180.81	\$952.47	\$1,517.37	\$2,066.38
3 rd Child +	\$55.56	\$88.51	\$120.54	\$634.98	\$1,011.58	\$1,377.59
18 - 24	\$198.53	\$294.44	\$391.54	\$2,268.87	\$3,365.03	\$4,474.73
25 - 29	\$218.14	\$329.38	\$438.22	\$2,493.08	\$3,764.39	\$5,008.22
30 - 34	\$236.30	\$353.69	\$470.18	\$2,700.55	\$4,042.21	\$5,373.54
35 - 39	\$255.92	\$390.01	\$518.72	\$2,924.77	\$4,457.20	\$5,928.29
40 - 44	\$305.84	\$468.10	\$622.74	\$3,495.32	\$5,349.68	\$7,117.03
45 - 49	\$368.21	\$559.86	\$744.52	\$4,208.11	\$6,398.43	\$8,508.74
50 - 54	\$467.33	\$719.85	\$957.45	\$5,340.87	\$8,226.80	\$10,942.30

AREA TWO – WORLD-WIDE

World-wide cover including the United States of America

Pay these rates and you will enjoy up to \$100,000 of cover during temporary trips to the USA of up to 45 days duration.

AGE	MONTHLY PREMIUMS			ANNUAL PREMIUMS		
	SILVER	GOLD	PLATINUM	SILVER	GOLD	PLATINUM
	Nil excess	Nil excess	Nil excess	Nil excess	Nil excess	Nil excess
1 st Child	\$115.66	\$184.00	\$250.61	\$1,321.83	\$2,102.91	\$2,864.09
2 nd Child	\$86.75	\$138.00	\$187.96	\$991.37	\$1,577.18	\$2,148.07
3 rd Child +	\$57.83	\$92.00	\$125.30	\$660.92	\$1,051.45	\$1,432.05
18 - 24	\$206.57	\$306.35	\$407.30	\$2,360.74	\$3,501.10	\$4,654.84
25 - 29	\$227.19	\$342.67	\$455.89	\$2,596.51	\$3,916.25	\$5,210.12
30 - 34	\$245.96	\$367.95	\$489.25	\$2,810.98	\$4,205.11	\$5,591.43
35 - 39	\$266.19	\$405.65	\$539.53	\$3,042.19	\$4,636.04	\$6,166.03
40 - 44	\$318.10	\$487.00	\$647.46	\$3,635.42	\$5,565.78	\$7,399.59
45 - 49	\$383.18	\$582.17	\$774.31	\$4,379.23	\$6,653.36	\$8,849.29
50 - 54	\$486.20	\$749.29	\$996.49	\$5,556.56	\$8,563.34	\$11,388.45

Please note

These rates apply to Global Health Elite plans inception or renewed from 1st January 2010. The premiums are subject to periodic review and are not guaranteed for the duration of your plan. The premiums have been rounded and may differ slightly when invoiced.

Applying for a Global Health plan

With a moratorium policy, cover for pre-existing medical conditions is excluded. However, after two years of continuous cover, some pre-existing medical conditions will become eligible for benefit, subject to the terms and conditions of your plan, and provided it's not generally accepted medical advice that you have regular treatment and/or checkups for that condition.

If you have suffered from a medical condition and you prefer to know in advance whether or not that condition will ever become eligible for benefit, please complete one of our fully underwritten application forms where you can make a full disclosure of your medical history and we can advise you of any medical conditions that will apply permanently to your cover. **There's a 3% discount on our fully underwritten plan too!**

NO EXCESS, NOTHING TO PAY

When you have eligible treatment at a network provider, the clinic will forward your claim to us for direct settlement.

SAVE 16.7% WITH A \$50 EXCESS PER CLAIM

You can still be eligible for direct billing. Simply pay \$50 to the clinic, and the clinic will send the bills to us for settlement of eligible expenses in excess of \$50.

For full details visit www.william-russell.com

ADD OUR OPTIONAL PLANS

Affordable travel cover for baggage and personal effects

Enjoy the added protection of our Global Travel plan for **just \$9.10 per month**.

GLOBAL TRAVEL PREMIUMS	
Monthly	Annual
\$9.10	\$104

Plus, valuable financial protection

And from **just \$9.45 per month**, the Global Accident plan pays a cash lump sum if you die or are seriously injured as the result of an accident.

GLOBAL ACCIDENT PREMIUMS		
Amount of cover	Monthly	Annual
\$75,000	\$9.45	\$108
\$150,000	\$18.90	\$216
\$225,000	\$28.35	\$324
\$300,000	\$37.80	\$432
\$375,000	\$47.25	\$540



WILLIAM RUSSELL
Peace of mind wherever you are

William Russell Limited

Tel: + 44 1276 486455
sales@william-russell.com

William Russell (Asia Pacific) Limited

Tel: + 6 03 2171 2071
kloffice@william-russell.com

Dubai Insurance Company

Tel: + 971 4 2693030 (Ext. 102)
sales@globalplans.ae

Get a Quick Quote
www.william-russell.com

GLOBAL HEALTH ELITE

US dollar moratorium premiums

Inclusive of direct billing at Quality HealthCare clinics in Hong Kong

Effective from 1st January 2010

Cash-free access to out-patient medical care for expatriates in Hong Kong

AREA ONE – ORCHID

World-wide cover excluding the United States of America

Pay these rates if you do not require cover in the USA.

AGE	MONTHLY PREMIUMS			ANNUAL PREMIUMS		
	SILVER Nil excess	GOLD Nil excess	PLATINUM Nil excess	SILVER Nil excess	GOLD Nil excess	PLATINUM Nil excess
1 st Child	\$103.37	\$164.68	\$224.26	\$1,181.36	\$1,882.01	\$2,562.95
2 nd Child	\$77.53	\$123.51	\$168.19	\$886.02	\$1,411.51	\$1,922.22
3 rd Child +	\$51.68	\$82.34	\$112.13	\$590.68	\$941.01	\$1,281.48
18 - 24	\$184.68	\$273.90	\$364.22	\$2,110.58	\$3,130.26	\$4,162.54
25 - 29	\$202.93	\$306.40	\$407.65	\$2,319.14	\$3,501.76	\$4,658.81
30 - 34	\$219.81	\$329.02	\$437.38	\$2,512.14	\$3,760.19	\$4,998.64
35 - 39	\$238.06	\$362.80	\$482.53	\$2,720.71	\$4,146.24	\$5,514.69
40 - 44	\$284.50	\$435.44	\$579.29	\$3,251.46	\$4,976.45	\$6,620.50
45 - 49	\$342.52	\$520.80	\$692.57	\$3,914.52	\$5,952.03	\$7,915.11
50 - 54	\$434.72	\$669.62	\$890.65	\$4,968.25	\$7,652.83	\$10,178.89

AREA TWO – WORLD-WIDE

World-wide cover including the United States of America

Pay these rates and you will enjoy up to \$100,000 of cover during temporary trips to the USA of up to 45 days duration.

AGE	MONTHLY PREMIUMS			ANNUAL PREMIUMS		
	SILVER Nil excess	GOLD Nil excess	PLATINUM Nil excess	SILVER Nil excess	GOLD Nil excess	PLATINUM Nil excess
1 st Child	\$107.59	\$171.17	\$233.12	\$1,229.61	\$1,956.19	\$2,664.27
2 nd Child	\$80.69	\$128.38	\$174.84	\$922.21	\$1,467.14	\$1,998.20
3 rd Child +	\$53.80	\$85.58	\$116.56	\$614.81	\$978.10	\$1,332.14
18 - 24	\$192.15	\$284.97	\$378.88	\$2,196.04	\$3,256.84	\$4,330.08
25 - 29	\$211.34	\$318.76	\$424.08	\$2,415.36	\$3,643.02	\$4,846.62
30 - 34	\$228.80	\$342.28	\$455.12	\$2,614.87	\$3,911.73	\$5,201.33
35 - 39	\$247.62	\$377.35	\$501.89	\$2,829.95	\$4,312.60	\$5,735.85
40 - 44	\$295.91	\$453.03	\$602.29	\$3,381.78	\$5,177.47	\$6,883.34
45 - 49	\$356.45	\$541.55	\$720.29	\$4,073.71	\$6,189.17	\$8,231.90
50 - 54	\$452.28	\$697.02	\$926.97	\$5,168.90	\$7,965.90	\$10,593.91

Please note

These rates apply to Global Health Elite plans inception or renewed from 1st January 2010. The premiums are subject to periodic review and are not guaranteed for the duration of your plan. The premiums have been rounded and may differ slightly when invoiced.

Applying for a Global Health plan

With a moratorium policy, cover for pre-existing medical conditions is excluded. However, after two years of continuous cover, some pre-existing medical conditions will become eligible for benefit, subject to the terms and conditions of your plan, and provided it's not generally accepted medical advice that you have regular treatment and/or checkups for that condition.

If you have suffered from a medical condition and you prefer to know in advance whether or not that condition will ever become eligible for benefit, please complete one of our fully underwritten application forms where you can make a full disclosure of your medical history and we can advise you of any medical conditions that will apply permanently to your cover. **There's a 3% discount on our fully underwritten plan too!**



NO EXCESS, NOTHING TO PAY

When you have eligible treatment at a Quality HealthCare clinic, the clinic will forward your claim to us for direct settlement.

5% SEMI-PRIVATE ROOM DISCOUNT

If you are hospitalised, you will be accommodated in a private room with en-suite facilities. If you opt for a semi-private room, you can achieve a 5% premium discount.

ADD OUR OPTIONAL PLANS

Affordable travel cover for baggage and personal effects

Enjoy the added protection of our Global Travel plan for **just \$9.10 per month**.

GLOBAL TRAVEL PREMIUMS	
Monthly	Annual
\$9.10	\$104

Plus, valuable financial protection

And from **just \$9.45 per month**, the Global Accident plan pays a cash lump sum if you die or are seriously injured as the result of an accident.

GLOBAL ACCIDENT PREMIUMS		
Amount of cover	Monthly	Annual
\$75,000	\$9.45	\$108
\$150,000	\$18.90	\$216
\$225,000	\$28.35	\$324
\$300,000	\$37.80	\$432
\$375,000	\$47.25	\$540



WILLIAM RUSSELL
Peace of mind wherever you are

William Russell Limited

Tel: + 44 1276 486455
sales@william-russell.com

William Russell (Asia Pacific) Limited

Tel: + 6 03 2171 2071
kloffice@william-russell.com

Dubai Insurance Company

Tel: + 971 4 2693030 (Ext. 102)
sales@globalplans.ae

Get a Quick Quote
www.william-russell.com