UltraCare Premiums

Valid from 1 January 2010

These rates apply to plans incepted or renewed from 1 January 2010. These premiums are subject to annual review and are not guaranteed for the duration of your plan.

Calculating your premium

Working out the premiums you and your dependants will pay is easy. Here's how:

1. Select the currency you wish to pay in (GB £, US $ or € Euros).
2. Select the UltraCare Plan you want based upon your cover needs (Plus, Comprehensive, Select or Standard).
3. Select the area of cover you require (see area of cover below).
4. Read across the premium table based upon your current age and that of any dependants.
5. Select the premium frequency you want (monthly, quarterly or yearly).
6. Select an excess option (if required) and adjust the premium based on the information below.

Please Note:
Any children on your plan will be priced as follows: child rate (0-17) applies to the first child only (second, third and fourth children are free). Premiums for age band 75+ will be quoted at renewal. Where applicable, Insurance Premium Tax and other local taxes may need to be added to your premiums. Please contact us or your adviser for further details. Due to increased administration costs the annual total of any monthly or quarterly premiums will be higher than paying the premiums yearly. (Approximately 12% for monthly and 7.5% for quarterly). The quarterly and monthly premiums illustrated are rounded to the nearest decimal place for ease of use.

Areas of Cover

Select the area of cover from the descriptions below, based upon the location of your country of residence and your home country if you require the option of returning to your home country for treatment.

Area 1: Europe

Area 2: Worldwide, not including the USA (i.e Europe & rest of the world except USA)

Area 3: Worldwide (includes USA)

A list of countries and areas is available on our website: www.interglobalpmi.com

Excesses (Deductibles) & Co-Insurance

UltraCare Plus, Comprehensive and Select Plans Only

A standard excess of £25/$42.50/€37.50 per medical condition per plan year applies for all out-patient treatment.

You may choose a voluntary excess to lower your premiums or alternatively choose to remove the excess entirely. Any voluntary excess chosen will be applied to all treatment per medical condition, per plan year.

Excess (Deductible) Options	Premium Adjustment
Nil - Remove Excess	+10%
£50/$85/€75	-5%
£100/$170/€150	-10%
£250/$425/€375	-15%
£500/$850/€750	-20%
£1,000/$1,700/€1,500	-25%
£2,500/$4,250/€3,750	-30%
£5,000/$8,500/€7,500	-40%

Co-insurance (applies to UltraCare Plus & Comprehensive Plans)

A 25% co-insurance will be applied to all out-patient dental claims. The total benefit we will pay to you for an eligible claim for out-patient dental treatment will be 75% of the limit shown on your table of benefits. This co-insurance can not be removed.

UltraCare Standard Plan Only

A standard excess of £25/$42.50/€37.50 per medical condition per plan year applies for all out-patient treatment.
You may choose a voluntary excess in order to lower your premiums.
The excess chosen will be applied to all in-patient and daycare treatment per medical condition, per plan year.

Voluntary Excess (Deductible)	Premium Adjustment
£500/$850/€750	-10%
£1,000/$1,700/€1,500	-20%
£2,500/$4,250/€3,750	-30%
£5,000/$8,500/€7,500	-40%

No Claims Discount

Your plan premiums are age-related and will increase as you get older. Your premiums will also increase in line with medical inflation. While your plan remains claims-free at each renewal the following no claims discounts will be applied:

Year 0	No discount
Year 1	10% premium discount
Year 2	15% premium discount
Year 3	20% premium discount

The maximum no claims discount is 20%

If a claim is made during a plan year any no claims discount achieved will be lost and the status of your discount will be as at year 0 shown above.

If a claim relating to the previous plan year is subsequently submitted and accepted, and a no claims discount has already been given, the insurance company reserves the right to deduct the equivalent monetary amount of the no claims discount from the value of the claim.

The no claim discount applies only to your main UltraCare Plan and not any add-ons you may have selected. Therefore claims against any add-ons will not affect your no claims discount. Use of the wellness benefit (if applicable on your plan) will not affect your no claims discount status.

Paying your premiums

It is important that you keep your premiums up to date and notify us immediately of any changes to your payment details. Full payment details and information on unpaid or late payments are found in the UltraCare Plan Guide. Please Note: whilst premiums are outstanding all claims settlements will be suspended.

Monthly and quarterly premiums may only be paid by valid credit card. If your chosen currency is GB Pounds (£) you may pay by Direct Debit from a UK bank account.

Yearly premiums can be paid by bank transfer, bank draft, cheque or valid credit card. If your chosen currency is GB Pounds (£) you may pay by Direct Debit from a UK bank account.

Credit cards accepted: MasterCard, Visa or American Express. If your card is not listed, please contact us as we may still be able to accept it.

Cheques and bank drafts should be made payable to InterGlobal Insurance Company Limited. Please write your surname and date of birth on the reverse.

Our full bank details for payments by bank transfer are found on our application form.

Plan administered on behalf of the insurer by: InterGlobal Ltd, Woolmead House East, Farnham, Surrey GU9 7TT, United Kingdom
Tel: +44 (0)1252 745 900 Fax: +44 (0)1252 745 920 Email: sales@interglobalpmi.com

£ GB Pounds UltraCare Premiums

Plus

AGE BAND	AREA 1			AREA 2			AREA 3		
	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly
0-17	80.12	230.69	858.37	88.76	255.59	951.00	187.26	539.21	2006.34
18-25	96.07	276.62	1029.27	106.17	305.72	1137.53	223.06	642.28	2389.87
26-29	111.65	321.50	1196.25	123.46	355.50	1322.77	259.58	747.46	2781.21
30-34	127.48	367.07	1365.83	141.00	405.98	1510.62	297.09	855.44	3183.01
35-39	142.94	411.60	1531.50	158.16	455.42	1694.57	333.49	960.26	3573.06
40-44	162.30	467.34	1738.92	179.72	517.48	1925.47	379.51	1092.79	4066.16
45-49	190.31	547.98	2038.96	211.13	607.92	2262.02	446.11	1284.56	4779.73
50-54	241.57	695.57	2588.15	267.87	771.30	2869.93	567.02	1632.69	6075.11
55-59	296.11	852.63	3172.57	328.62	946.24	3520.88	696.32	2005.01	7460.50
60-64	370.63	1067.19	3970.93	411.41	1184.64	4407.94	872.50	2512.31	9348.12
65-69	444.65	1280.35	4764.07	493.84	1421.99	5291.09	1047.70	3016.80	11225.30
70-74	889.42	2561.04	9529.44	987.55	2843.62	10580.88	2095.27	6033.25	22449.29

Comprehensive

AGE BAND	AREA 1			AREA 2			AREA 3		
	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly
0-17	62.34	179.51	667.91	69.65	200.54	746.18	149.40	430.18	1600.64
18-25	75.49	217.37	808.80	83.77	241.21	897.51	178.50	513.97	1912.41
26-29	87.91	253.13	941.86	97.78	281.53	1047.54	208.45	600.21	2233.33
30-34	101.06	290.99	1082.75	112.14	322.90	1201.47	239.13	688.56	2562.07
35-39	113.60	327.11	1217.12	126.27	363.57	1352.79	268.72	773.76	2879.07
40-44	129.43	372.68	1386.71	143.80	414.05	1540.64	306.34	882.08	3282.15
45-49	152.44	438.94	1633.25	169.37	487.67	1814.58	360.64	1038.44	3863.96
50-54	194.08	558.84	2079.40	215.75	621.25	2311.60	459.38	1322.77	4921.92
55-59	238.89	687.86	2559.45	265.43	764.28	2843.83	564.82	1626.38	6051.62
60-64	299.64	862.80	3210.40	333.00	958.86	3567.84	708.61	2040.42	7592.25
65-69	360.15	1037.04	3858.74	400.09	1152.03	4286.62	851.80	2452.71	9126.35
70-74	723.10	2082.14	7747.49	803.22	2312.83	8605.86	1707.00	4915.23	18289.22

Select

AGE BAND	AREA 1			AREA 2			AREA 3		
	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly
0-17	56.87	163.73	609.22	62.83	180.91	673.13	135.64	390.56	1453.23
18-25	68.55	197.39	734.45	75.98	218.77	814.02	162.06	466.64	1736.31
26-29	79.88	229.99	855.76	88.76	255.59	951.00	189.09	544.47	2025.92
30-34	91.69	264.00	982.31	101.79	293.10	1090.57	216.97	624.75	2324.64
35-39	103.13	296.95	1104.93	114.58	329.91	1227.55	243.88	702.23	2612.94
40-44	117.50	338.32	1258.86	130.53	375.83	1398.43	277.97	800.40	2978.20
45-49	138.32	398.27	1481.93	153.78	442.80	1647.61	327.40	942.73	3507.83
50-54	176.18	507.31	1887.63	195.79	563.75	2097.65	416.89	1200.41	4466.64
55-59	216.73	624.05	2322.03	240.83	693.47	2580.32	512.71	1476.33	5493.29
60-64	271.88	782.87	2912.97	302.20	870.16	3237.80	642.99	1851.46	6889.12
65-69	326.79	940.98	3501.31	363.32	1046.16	3892.66	772.90	2225.53	8281.02
70-74	656.26	1889.67	7031.31	728.95	2098.97	7810.10	1549.08	4460.52	16597.27

Standard

AGE BAND	AREA 1			AREA 2			AREA 3		
	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly
0-17	39.33	113.25	421.37	43.35	124.82	464.41	91.69	264.00	982.31
18-25	49.32	142.00	528.34	54.43	156.72	583.12	114.33	329.21	1224.94
26-29	57.11	164.43	611.83	63.20	181.96	677.05	133.20	383.55	1427.14
30-34	65.39	188.27	700.53	72.21	207.90	773.58	152.32	438.59	1631.95
35-39	73.18	210.71	784.03	81.22	233.85	870.12	170.95	492.23	1831.54
40-44	83.16	239.46	890.99	92.05	265.05	986.21	194.45	559.89	2083.31
45-49	97.65	281.18	1046.22	108.12	311.33	1158.41	228.66	658.41	2449.88
50-54	123.71	356.20	1325.38	137.22	395.12	1470.19	290.75	837.21	3115.17
55-59	151.71	436.84	1625.42	168.39	484.87	1804.15	356.87	1027.58	3823.53
60-64	190.06	547.27	2036.35	210.88	607.22	2259.41	447.33	1288.06	4792.77
65-69	228.05	656.66	2443.36	253.25	729.23	2713.39	537.18	1546.80	5755.50
70-74	455.97	1312.95	4885.39	506.26	1457.75	5424.15	1074.49	3093.94	11512.30

$ US Dollar UltraCare Premiums

Plus

AGE BAND	AREA 1			AREA 2			AREA 3		
	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly
0-17	136.20	392.17	1459.23	150.90	434.49	1616.68	318.34	916.65	3410.77
18-25	163.31	470.25	1749.74	180.49	519.71	1933.80	379.20	1091.87	4062.76
26-29	189.81	546.54	2033.61	209.89	604.35	2248.72	441.29	1270.67	4728.06
30-34	216.72	624.02	2321.90	239.69	690.17	2568.06	505.04	1454.24	5411.11
35-39	243.00	699.71	2603.54	268.87	774.21	2880.75	566.93	1632.45	6074.20
40-44	275.91	794.47	2956.15	305.51	879.70	3273.27	645.17	1857.73	6912.47
45-49	323.52	931.55	3466.21	358.91	1033.46	3845.43	758.39	2183.74	8125.53
50-54	410.66	1182.47	4399.86	455.37	1311.20	4878.86	963.92	2775.57	10327.67
55-59	503.39	1449.47	5393.36	558.65	1608.60	5985.48	1183.74	3408.52	12682.83
60-64	630.06	1814.22	6750.58	699.40	2013.88	7493.50	1483.24	4270.92	15891.79
65-69	755.90	2176.59	8098.91	839.52	2417.37	8994.85	1781.09	5128.56	19083.01
70-74	1512.01	4353.77	16200.05	1678.84	4834.14	17987.49	3561.96	10256.53	38163.80

Comprehensive

AGE BAND	AREA 1			AREA 2			AREA 3		
	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly
0-17	105.98	305.16	1135.45	118.40	340.91	1268.50	253.97	731.30	2721.08
18-25	128.33	369.53	1374.96	142.41	410.05	1525.76	303.44	873.74	3251.10
26-29	149.45	430.32	1601.16	166.21	478.59	1780.78	354.36	1020.35	3796.64
30-34	171.80	494.69	1840.68	190.64	548.92	2042.47	406.52	1170.55	4355.50
35-39	193.12	556.07	2069.08	214.65	618.06	2299.73	456.81	1315.37	4894.39
40-44	220.03	633.55	2357.38	244.45	703.88	2619.07	520.77	1499.54	5579.65
45-49	259.15	746.19	2776.52	287.92	829.04	3084.77	613.09	1765.35	6568.73
50-54	329.93	950.03	3534.96	366.78	1056.11	3929.71	780.95	2248.71	8367.26
55-59	406.10	1169.35	4351.06	451.23	1299.28	4834.51	960.19	2764.84	10287.75
60-64	509.39	1466.75	5457.67	566.10	1630.06	6065.32	1204.64	3468.71	12906.81
65-69	612.26	1762.96	6559.85	680.15	1958.45	7287.25	1448.05	4169.60	15514.78
70-74	1229.27	3539.64	13170.72	1365.47	3931.80	14629.94	2901.89	8355.89	31091.66

Select

AGE BAND	AREA 1			AREA 2			AREA 3		
	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly
0-17	96.67	278.34	1035.66	106.81	307.54	1144.31	230.58	663.95	2470.48
18-25	116.54	335.55	1248.55	129.16	371.91	1383.83	275.50	793.28	2951.72
26-29	135.79	390.98	1454.79	150.90	434.49	1616.68	321.45	925.59	3444.04
30-34	155.86	448.79	1669.91	173.04	498.26	1853.97	368.85	1062.08	3951.89
35-39	175.32	504.81	1878.36	194.77	560.84	2086.82	414.59	1193.79	4441.98
40-44	199.74	575.14	2140.05	221.89	638.92	2377.34	472.55	1360.67	5062.93
45-49	235.14	677.06	2519.27	261.42	752.75	2800.92	556.58	1602.64	5963.30
50-54	299.51	862.42	3208.97	332.83	958.37	3566.02	708.71	2040.70	7593.29
55-59	368.43	1060.88	3947.44	409.42	1178.89	4386.54	871.61	2509.75	9338.60
60-64	462.20	1330.87	4952.06	513.73	1479.27	5504.25	1093.08	3147.47	11711.48
65-69	555.55	1599.66	5952.22	617.64	1778.46	6617.52	1313.93	3783.40	14077.75
70-74	1115.64	3212.43	11953.22	1239.21	3568.24	13277.16	2633.44	7582.88	28215.34

Standard

AGE BAND	AREA 1			AREA 2			AREA 3		
	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly
0-17	66.86	192.51	716.31	73.69	212.18	789.49	155.86	448.79	1669.91
18-25	83.83	241.39	898.16	92.53	266.42	991.30	194.36	559.65	2082.40
26-29	97.08	279.53	1040.09	107.43	309.33	1150.98	226.44	652.03	2426.13
30-34	111.15	320.06	1190.89	122.75	353.43	1315.08	258.94	745.60	2774.30
35-39	124.40	358.20	1332.81	138.06	397.53	1479.18	290.61	836.78	3113.60
40-44	141.37	407.07	1514.66	156.48	450.58	1676.56	330.56	951.82	3541.62
45-49	166.01	478.00	1778.58	183.81	529.25	1969.30	388.72	1119.29	4164.78
50-54	210.30	605.54	2253.15	233.27	671.69	2499.31	494.28	1423.25	5295.79
55-59	257.91	742.62	2763.22	286.26	824.27	3067.04	606.67	1746.87	6499.98
60-64	323.10	930.36	3461.77	358.50	1032.27	3840.99	760.46	2189.70	8147.70
65-69	387.68	1116.31	4153.69	430.53	1239.68	4612.74	913.21	2629.55	9784.34
70-74	775.15	2232.02	8305.16	860.64	2478.16	9221.05	1826.62	5259.68	19570.90

Euro UltraCare Premiums

Plus

AGE BAND	AREA 1			AREA 2			AREA 3		
	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly
0-17	120.18	346.04	1287.56	133.14	383.37	1426.48	280.89	808.81	3009.51
18-25	144.10	414.93	1543.90	159.26	458.58	1706.31	334.59	963.42	3584.80
26-29	167.48	482.24	1794.36	185.19	533.25	1984.17	389.38	1121.18	4171.83
30-34	191.22	550.60	2048.74	211.49	608.98	2265.94	445.63	1283.15	4774.51
35-39	214.41	617.39	2297.25	237.24	683.12	2541.84	500.23	1440.39	5359.58
40-44	243.45	701.00	2608.37	269.57	776.21	2888.19	569.27	1639.18	6099.24
45-49	285.46	821.96	3058.43	316.69	911.88	3393.04	669.17	1926.83	7169.59
50-54	362.35	1043.35	3882.23	401.79	1156.94	4304.88	850.52	2449.03	9112.65
55-59	444.16	1278.95	4758.85	492.93	1419.36	5281.31	1044.47	3007.51	11190.73
60-64	555.93	1600.78	5956.39	617.12	1776.95	6611.90	1308.74	3768.46	14022.17
65-69	666.97	1920.52	7146.10	740.76	2132.97	7936.63	1571.55	4525.20	16837.95
70-74	1334.13	3841.56	14294.16	1481.33	4265.42	15871.31	3142.91	9049.88	33673.94

Comprehensive

AGE BAND	AREA 1			AREA 2			AREA 3		
	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly
0-17	93.51	269.26	1001.87	104.47	300.81	1119.27	224.09	645.26	2400.95
18-25	113.24	326.05	1213.19	125.66	361.81	1346.26	267.74	770.95	2868.62
26-29	131.87	379.69	1412.79	146.66	422.29	1571.29	312.67	900.31	3349.99
30-34	151.59	436.49	1624.12	168.21	484.34	1802.18	358.69	1032.84	3843.09
35-39	170.40	490.65	1825.67	189.40	545.35	2029.18	403.07	1160.62	4318.58
40-44	194.14	559.02	2080.04	215.69	621.07	2310.94	459.51	1323.12	4923.22
45-49	228.66	658.41	2449.88	254.04	731.50	2721.85	540.96	1557.66	5795.94
50-54	291.12	838.26	3119.09	323.63	931.87	3467.39	689.07	1984.15	7382.88
55-59	358.33	1031.78	3839.18	398.14	1146.43	4265.75	847.23	2439.56	9077.42
60-64	449.46	1294.20	4815.60	499.50	1438.29	5351.75	1062.92	3060.63	11388.36
65-69	540.23	1555.56	5788.11	600.13	1728.05	6429.93	1277.69	3679.06	13689.52
70-74	1084.65	3123.21	11621.21	1204.82	3469.24	12908.77	2560.49	7372.84	27433.82

Select

AGE BAND	AREA 1			AREA 2			AREA 3		
	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly
0-17	85.29	245.59	913.81	94.24	271.36	1009.69	203.46	585.84	2179.85
18-25	102.83	296.08	1101.66	113.97	328.16	1221.03	243.09	699.95	2604.45
26-29	119.81	344.98	1283.64	133.14	383.37	1426.48	283.63	816.70	3038.87
30-34	137.53	395.99	1473.45	152.69	439.64	1635.86	325.46	937.13	3486.97
35-39	154.69	445.43	1657.38	171.86	494.86	1841.33	365.81	1053.34	3919.39
40-44	176.25	507.48	1888.29	195.79	563.75	2097.65	416.95	1200.59	4467.29
45-49	207.47	597.40	2222.88	230.67	664.19	2471.40	491.10	1414.10	5261.74
50-54	264.27	760.95	2831.43	293.68	845.62	3146.48	625.33	1800.62	6699.96
55-59	325.09	936.07	3483.04	361.25	1040.20	3870.49	769.07	2214.49	8239.93
60-64	407.82	1174.30	4369.46	453.30	1305.24	4856.69	964.48	2777.18	10333.67
65-69	490.19	1411.47	5251.95	544.98	1569.23	5838.99	1159.35	3338.29	12421.54
70-74	984.39	2834.50	10546.96	1093.42	3148.45	11715.14	2323.62	6690.78	24895.90

Standard

AGE BAND	AREA 1			AREA 2			AREA 3		
	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly
0-17	59.00	169.87	632.04	65.02	187.22	696.62	137.53	395.99	1473.45
18-25	73.97	212.99	792.49	81.64	235.07	874.67	171.50	493.81	1837.40
26-29	85.66	246.64	917.73	94.79	272.94	1015.56	199.80	575.32	2140.71
30-34	98.08	282.40	1050.79	108.31	311.85	1160.37	228.48	657.88	2447.91
35-39	109.77	316.06	1176.03	121.82	350.77	1305.17	256.42	738.34	2747.30
40-44	124.74	359.18	1336.48	138.07	397.57	1479.32	291.67	839.84	3124.96
45-49	146.48	421.77	1569.34	162.18	466.99	1737.62	342.99	987.61	3674.81
50-54	185.56	534.30	1988.07	205.83	592.67	2205.28	436.13	1255.81	4672.76
55-59	227.56	655.26	2438.14	252.58	727.30	2706.20	535.30	1541.36	5735.27
60-64	285.09	820.91	3054.52	316.32	910.83	3389.12	670.99	1932.09	7189.16
65-69	342.07	984.98	3665.02	379.88	1093.84	4070.07	805.77	2320.19	8633.25
70-74	683.96	1969.43	7328.08	759.39	2186.62	8136.23	1611.73	4640.90	17268.44