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Medical protection

Easy reference to premium adjustment rates

Premium adjustment rates brochure

Introduction

At AXA, we are committed to providing clear and transparent information to our customers. The Monetary Authority of Macao are also placing increasing emphasis on treating customers fairly, including a requirement for insurers to publish a new metric - the historical premium adjustment rates for the last 5 years. This requirement applies to medical insurance products which will reimburse the charges or expenses incurred for medical services, treatments, procedures, supplies, medications, or other medical cares provided to the insured.

This brochure provides easy-to-use guidance on the essential principles and information on the premium adjustment rates and covers:

1. How the premium adjustment rates are calculated
2. The premium adjustment rate tables for the last 5 years for AXA's medical insurance products*

AXA follows the calculation methodology and disclosure format prescribed by the Monetary Authority of Macao.

For any further queries, please contact your financial consultant.

*Please note that the products without premium increment for the last 5 years are not stated in the premium adjustment rate tables.

1. How the premium increase rates are calculated

The initial premium is based on the age of the insured at the time of policy issuance and other factors including but not limited to gender, smoking status, risk class, and principal country of residence of the insured and the benefit level of your policy. Premium rates are not guaranteed and may be adjusted by AXA at any of the policy anniversaries if necessary. We consider factors including but not limited to (i) AXA's claims and policy persistency experience and (ii) expected claim outgo from all policies under the relevant medical insurance products in future years, reflecting the impact of medical trend, medical cost inflation and product feature revisions.

2. The premium increase rate tables for AXA's medical insurance products

- For Cancer Therapy, Cancer Therapy Insurance II, Cancer And Stroke Therapy Insurance, Smart Medimoney, Pink Medical Insurance Plan, HealthSure Hospital Income Insurance, WiseProtect Pro Medical Insurance Plan, CareForAll Hospital Cash Plan and CareForAll Hospital Cash – First Year \$1 Supplement, the premium rates have never been changed and therefore will be omitted in the following tables.
- For Healthcare, HealthPak and Smart Medicare, the premium rates have been no changed for the last 5 years and are not stated in the following premium adjustment rate tables.

Premium Increment % in 2021

For Global Elite Health Plan and Global Elite II Health Plan, the premium increment % was 6.0% for all ages.

For other medical insurance products, there was no premium increment.

Premium Increment % in 2022

The premium adjustment rates for the relevant medical insurance products are listed below:

Plan/age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	
Global Elite Health Plan, Standard, Asia (All Deductible Options)	7.1%	7.1%	7.1%	7.1%	7.1%	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	5.1%	6.9%	5.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	6.4%	5.9%	4.9%	4.9%	4.9%
Global Elite Health Plan, Standard, Worldwide excluding USA (All Deductible Options)	7.1%	7.1%	7.1%	7.1%	7.1%	7.1%	7.1%	7.1%	7.1%	7.1%	7.1%	7.1%	6.3%	5.1%	5.2%	5.1%	4.9%	4.9%	4.9%	4.9%	6.9%	7.9%	7.9%	6.9%	7.1%	
Global Elite Health Plan, Standard, Worldwide (All Deductible Options)	7.1%	7.1%	7.1%	7.1%	7.1%	7.1%	7.1%	7.1%	7.1%	7.1%	7.1%	7.1%	7.1%	7.1%	7.1%	7.1%	7.1%	5.5%	5.1%	5.2%	7.1%	7.1%	6.1%	5.1%	5.1%	
Global Elite Health Plan, Comprehensive, Asia (All Deductible Options)	8.1%	8.1%	8.1%	8.1%	8.1%	8.1%	8.1%	8.1%	8.1%	8.1%	6.9%	7.9%	8.1%	9.1%	8.1%	8.1%	8.1%	10.1%	10.1%	10.0%	10.1%	7.2%	5.4%	4.9%	4.9%	
Global Elite Health Plan, Comprehensive, Worldwide excluding USA (All Deductible Options)	8.1%	8.1%	8.1%	8.1%	8.1%	8.1%	8.1%	8.1%	8.1%	8.1%	8.1%	8.1%	8.1%	9.1%	8.1%	8.1%	8.1%	10.1%	10.0%	10.0%	10.1%	8.1%	7.1%	6.4%	5.8%	
Global Elite Health Plan, Comprehensive, Worldwide (All Deductible Options)	7.1%	7.1%	7.1%	7.1%	7.1%	7.1%	7.1%	7.1%	7.1%	7.1%	7.1%	7.1%	7.1%	8.1%	7.1%	7.1%	7.1%	7.1%	7.1%	7.1%	7.1%	7.1%	7.1%	7.1%	6.5%	5.9%

Plan\age	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49
Global Elite Health Plan, Standard, Asia (All Deductible Options)	4.9%	4.9%	4.9%	5.1%	5.1%	4.7%	5.1%	5.1%	5.2%	5.2%	5.2%	5.2%	5.2%	5.1%	4.9%	6.9%	4.9%	5.9%	6.1%	7.1%	4.6%	6.1%	6.6%	7.1%	9.1%
Global Elite Health Plan, Standard, Worldwide excluding USA (All Deductible Options)	6.2%	5.2%	5.2%	5.2%	5.1%	4.6%	5.4%	5.8%	5.9%	5.8%	5.6%	5.6%	5.1%	5.3%	5.1%	6.1%	4.2%	5.1%	6.1%	7.7%	8.1%	8.1%	8.1%	8.1%	8.1%
Global Elite Health Plan, Standard, Worldwide (All Deductible Options)	5.2%	5.1%	5.1%	5.2%	5.1%	5.6%	6.5%	6.8%	7.0%	6.9%	6.9%	6.8%	6.4%	6.0%	5.1%	5.1%	4.1%	5.9%	7.1%	8.1%	7.1%	7.1%	7.1%	7.1%	7.1%
Global Elite Health Plan, Comprehensive, Asia (All Deductible Options)	4.9%	4.9%	4.9%	4.9%	4.9%	5.9%	6.9%	7.9%	7.9%	7.9%	7.9%	7.9%	7.9%	7.9%	7.9%	6.9%	5.4%	5.9%	5.9%	4.9%	4.0%	4.9%	5.9%	6.5%	6.6%
Global Elite Health Plan, Comprehensive, Worldwide excluding USA (All Deductible Options)	5.4%	4.9%	4.9%	4.9%	4.9%	5.9%	6.9%	7.9%	7.9%	7.9%	7.9%	7.9%	7.9%	7.9%	7.9%	6.9%	5.4%	5.9%	6.0%	6.1%	6.2%	6.5%	6.5%	6.5%	6.6%
Global Elite Health Plan, Comprehensive, Worldwide (All Deductible Options)	5.4%	5.2%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	5.0%	6.7%	7.1%	7.1%	7.1%	6.1%	7.1%	7.1%	7.1%	7.1%	7.1%	7.1%	7.1%	7.1%

Plan\age	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74
Global Elite Health Plan, Standard, Asia (All Deductible Options)	4.6%	5.9%	6.9%	5.9%	5.9%	5.9%	6.9%	6.9%	6.9%	5.5%	4.9%	5.6%	5.6%	5.5%	5.6%	5.4%	4.9%	4.7%	5.0%	5.6%	5.9%	6.9%	7.9%	9.1%	8.0%
Global Elite Health Plan, Standard, Worldwide excluding USA (All Deductible Options)	6.2%	7.1%	8.1%	8.1%	8.1%	8.1%	8.1%	8.6%	8.1%	7.6%	6.8%	7.7%	6.9%	6.3%	5.8%	6.3%	4.9%	4.7%	5.0%	5.6%	5.9%	7.9%	7.9%	8.0%	8.0%
Global Elite Health Plan, Standard, Worldwide (All Deductible Options)	6.1%	6.0%	7.1%	7.1%	7.1%	7.1%	7.1%	7.6%	7.1%	6.5%	6.8%	7.1%	6.8%	6.8%	6.8%	6.9%	6.9%	6.8%	7.0%	6.9%	7.0%	9.1%	9.1%	8.4%	8.1%
Global Elite Health Plan, Comprehensive, Asia (All Deductible Options)	6.9%	7.2%	7.4%	7.6%	7.9%	7.9%	7.9%	7.9%	7.8%	6.7%	5.7%	3.9%	3.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	6.9%	7.9%	8.0%	8.7%	8.5%
Global Elite Health Plan, Comprehensive, Worldwide excluding USA (All Deductible Options)	6.9%	7.2%	7.4%	7.6%	7.9%	7.9%	7.9%	7.9%	7.8%	7.0%	5.6%	3.9%	3.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	6.9%	7.9%	8.0%	8.7%	8.5%
Global Elite Health Plan, Comprehensive, Worldwide (All Deductible Options)	7.6%	7.8%	7.1%	7.1%	7.1%	7.1%	7.1%	7.1%	7.1%	6.5%	4.9%	4.4%	5.0%	4.9%	5.4%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%

Plan\Age	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99
Global Elite Health Plan, Standard, Asia (All Deductible Options)	8.0%	8.3%	8.8%	7.9%	7.6%	8.1%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%
Global Elite Health Plan, Standard, Worldwide excluding USA (All Deductible Options)	8.0%	8.3%	8.8%	7.9%	7.6%	8.1%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%
Global Elite Health Plan, Standard, Worldwide (All Deductible Options)	8.7%	9.9%	8.9%	8.0%	7.6%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%
Global Elite Health Plan, Comprehensive, Asia (All Deductible Options)	7.9%	8.1%	8.7%	8.4%	7.9%	5.9%	5.9%	5.9%	5.9%	5.9%	5.9%	5.9%	5.9%	5.9%	5.9%	5.9%	5.9%	5.9%	5.9%	5.9%	5.9%	5.9%	5.9%	5.9%	5.9%
Global Elite Health Plan, Comprehensive, Worldwide excluding USA (All Deductible Options)	7.9%	8.0%	8.7%	8.4%	7.9%	5.9%	5.9%	5.9%	5.9%	5.9%	5.9%	5.9%	5.9%	5.9%	5.9%	5.9%	5.9%	5.9%	5.9%	5.9%	5.9%	5.9%	5.9%	5.9%	5.9%
Global Elite Health Plan, Comprehensive, Worldwide (All Deductible Options)	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%

Plan/age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24
Global Elite Health Plan, Prestige, Asia (All Deductible Options)	8.1%	8.1%	8.1%	8.1%	8.1%	8.1%	8.1%	8.1%	8.1%	8.1%	7.1%	7.5%	3.8%	2.9%	4.9%	6.9%	8.4%	7.9%	6.9%	8.1%	7.9%	6.4%	6.9%	7.9%	9.2%
Global Elite Health Plan, Prestige, Worldwide excluding USA (All Deductible Options)	8.1%	8.1%	8.1%	8.1%	8.1%	8.1%	8.1%	8.1%	8.1%	8.1%	7.1%	7.1%	4.4%	3.2%	4.9%	6.9%	8.9%	7.9%	6.9%	7.6%	9.8%	8.3%	8.4%	8.5%	8.5%
Global Elite Health Plan, Prestige, Worldwide (All Deductible Options)	10.1%	10.1%	10.1%	10.1%	10.1%	10.1%	10.1%	10.1%	10.1%	10.1%	12.1%	11.1%	11.1%	11.1%	12.1%	11.1%	11.1%	10.1%	9.1%	7.4%	7.8%	6.9%	7.1%	7.1%	7.1%
Global Elite II Health Plan, Standard, Asia (All Deductible Options)	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	8.0%	7.0%	6.0%	6.0%	6.0%	6.0%	6.0%	7.5%	7.0%	6.0%	6.0%	6.0%
Global Elite II Health Plan, Standard, Worldwide excluding USA (All Deductible Options)	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	8.0%	9.0%	9.0%	8.0%	8.0%
Global Elite II Health Plan, Standard, Worldwide (All Deductible Options)	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	8.0%	8.0%	7.0%	6.0%	6.0%

Plan\age	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49
Global Elite Health Plan, Prestige, Asia (All Deductible Options)	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	8.9%	7.9%	6.9%	5.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%
Global Elite Health Plan, Prestige, Worldwide excluding USA (All Deductible Options)	9.1%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	8.9%	7.9%	6.9%	5.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%
Global Elite Health Plan, Prestige, Worldwide (All Deductible Options)	6.1%	7.1%	7.1%	7.1%	7.1%	7.1%	7.1%	7.1%	7.1%	7.1%	7.1%	7.1%	7.1%	7.1%	7.1%	7.1%	7.1%	5.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%
Global Elite II Health Plan, Standard, Asia (All Deductible Options)	6.0%	6.0%	6.0%	6.0%	6.0%	5.5%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	8.0%	6.0%	7.0%	7.0%	8.0%	5.5%	7.0%	7.5%	8.0%	10.0%
Global Elite II Health Plan, Standard, Worldwide excluding USA (All Deductible Options)	7.0%	6.0%	6.0%	6.0%	6.0%	5.5%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	7.0%	5.0%	6.0%	7.0%	8.0%	7.0%	7.0%	7.0%	7.0%	7.0%
Global Elite II Health Plan, Standard, Worldwide (All Deductible Options)	6.0%	6.0%	6.0%	6.0%	6.0%	5.5%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	5.0%	6.0%	6.0%	7.0%	6.0%	6.0%	6.0%	6.0%	6.0%

Plan\age	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74
Global Elite Health Plan, Prestige, Asia (All Deductible Options)	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	6.5%	5.9%	5.9%	5.9%	5.9%	5.9%	5.9%	5.9%	5.9%	5.9%	5.9%	4.9%	4.9%	4.9%	4.9%
Global Elite Health Plan, Prestige, Worldwide excluding USA (All Deductible Options)	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	6.5%	5.9%	5.9%	5.9%	5.9%	5.9%	5.9%	5.9%	5.9%	5.9%	5.9%	4.9%	4.9%	4.9%	4.9%
Global Elite Health Plan, Prestige, Worldwide (All Deductible Options)	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	5.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%
Global Elite II Health Plan, Standard, Asia (All Deductible Options)	5.7%	7.0%	8.0%	7.0%	7.0%	7.0%	8.0%	8.0%	8.0%	6.6%	6.0%	6.6%	6.7%	6.6%	6.7%	6.4%	6.0%	5.7%	6.1%	6.6%	7.0%	8.0%	9.0%	10.2%	9.0%
Global Elite II Health Plan, Standard, Worldwide excluding USA (All Deductible Options)	5.5%	6.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.5%	7.0%	6.5%	6.6%	6.6%	6.7%	6.5%	6.7%	6.7%	6.0%	5.7%	6.1%	6.6%	7.0%	9.0%	9.0%	9.0%	9.0%
Global Elite II Health Plan, Standard, Worldwide (All Deductible Options)	5.0%	5.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.5%	6.0%	6.0%	6.7%	6.0%	6.0%	6.8%	6.0%	6.0%	6.0%	5.7%	6.0%	6.0%	7.0%	9.1%	9.1%	9.4%	9.2%

Plan\age	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99
Global Elite Health Plan, Prestige, Asia (All Deductible Options)	4.9%	4.9%	4.9%	4.9%	4.9%	5.9%	5.9%	6.9%	6.9%	7.9%	8.9%	7.9%	6.9%	5.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%
Global Elite Health Plan, Prestige, Worldwide excluding USA (All Deductible Options)	4.9%	4.9%	4.9%	4.9%	4.9%	5.9%	5.9%	6.9%	6.9%	7.9%	8.9%	7.9%	6.9%	5.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%
Global Elite Health Plan, Prestige, Worldwide (All Deductible Options)	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%
Global Elite II Health Plan, Standard, Asia (All Deductible Options)	9.1%	9.4%	9.9%	9.0%	8.7%	9.2%	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%
Global Elite II Health Plan, Standard, Worldwide excluding USA (All Deductible Options)	9.0%	9.4%	9.9%	9.0%	8.7%	9.2%	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%
Global Elite II Health Plan, Standard, Worldwide (All Deductible Options)	9.8%	11.0%	10.0%	9.1%	8.7%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%

Plan\age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24
Global Elite II Health Plan, Comprehensive, Asia (All Deductible Options)	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	8.0%	7.0%	7.0%	7.0%	9.0%	9.0%	9.0%	9.0%	7.0%	6.0%	6.0%	6.0%
Global Elite II Health Plan, Comprehensive, Worldwide excluding USA (All Deductible Options)	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	8.0%	7.0%	7.0%	7.0%	9.0%	9.0%	9.0%	9.0%	7.0%	6.0%	6.0%	6.0%
Global Elite II Health Plan, Comprehensive, Worldwide (All Deductible Options)	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	7.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%
Global Elite II Health Plan, Prestige, Asia (All Deductible Options)	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	6.0%	6.4%	4.3%	3.9%	6.0%	8.0%	9.5%	9.0%	8.0%	9.2%	9.0%	7.4%	8.0%	9.0%	10.3%
Global Elite II Health Plan, Prestige, Worldwide excluding USA (All Deductible Options)	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	6.0%	6.0%	4.4%	3.9%	6.0%	8.0%	10.0%	9.0%	8.0%	8.7%	10.9%	9.4%	9.5%	9.6%	9.6%
Global Elite II Health Plan, Prestige, Worldwide (All Deductible Options)	9.0%	9.0%	9.0%	9.0%	9.0%	9.0%	9.0%	9.0%	9.0%	9.0%	11.0%	10.0%	10.0%	10.0%	11.0%	10.0%	10.0%	9.0%	8.0%	6.3%	7.0%	6.0%	6.0%	6.0%	6.0%
MediPartner Health Plan	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%

Plan\Age	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49
Global Elite II Health Plan, Comprehensive, Asia (All Deductible Options)	6.0%	6.0%	6.0%	6.0%	6.0%	7.0%	8.0%	9.0%	9.0%	9.0%	9.0%	9.0%	9.0%	9.0%	9.0%	8.0%	6.5%	7.0%	7.0%	6.0%	5.0%	6.0%	7.0%	7.6%	7.7%
Global Elite II Health Plan, Comprehensive, Worldwide excluding USA (All Deductible Options)	6.0%	6.0%	6.0%	6.0%	6.0%	7.0%	8.0%	9.0%	9.0%	9.0%	9.0%	9.0%	9.0%	9.0%	9.0%	8.0%	6.5%	7.0%	7.1%	7.2%	7.3%	7.6%	7.6%	7.6%	7.7%
Global Elite II Health Plan, Comprehensive, Worldwide (All Deductible Options)	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	5.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%
Global Elite II Health Plan, Prestige, Asia (All Deductible Options)	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%	10.0%	9.0%	8.0%	7.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%
Global Elite II Health Plan, Prestige, Worldwide excluding USA (All Deductible Options)	10.2%	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%	10.0%	9.0%	8.0%	7.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%
Global Elite II Health Plan, Prestige, Worldwide (All Deductible Options)	5.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%
MediPartner Health Plan	7.0%	7.0%	7.0%	7.0%	7.0%	7.5%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	9.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%

Plan\Age	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74
Global Elite II Health Plan, Comprehensive, Asia (All Deductible Options)	8.0%	8.3%	8.5%	8.7%	9.0%	9.0%	9.0%	9.0%	8.9%	7.8%	6.7%	5.0%	5.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	8.0%	9.0%	9.1%	9.8%	9.6%
Global Elite II Health Plan, Comprehensive, Worldwide excluding USA (All Deductible Options)	8.0%	8.3%	8.5%	8.7%	9.0%	9.0%	9.0%	9.0%	8.9%	8.1%	6.7%	5.0%	5.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	8.0%	9.0%	9.0%	9.7%	9.6%
Global Elite II Health Plan, Comprehensive, Worldwide (All Deductible Options)	6.5%	6.7%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	5.4%	6.0%	5.0%	5.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%
Global Elite II Health Plan, Prestige, Asia (All Deductible Options)	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	7.6%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	6.0%	6.0%	6.0%
Global Elite II Health Plan, Prestige, Worldwide excluding USA (All Deductible Options)	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	7.5%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	6.0%	6.0%	6.0%
Global Elite II Health Plan, Prestige, Worldwide (All Deductible Options)	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	7.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%
MediPartner Health Plan	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.5%	9.0%	9.5%	10.0%	10.0%	8.5%	8.4%	8.5%	8.7%	8.9%	9.0%	9.2%	9.4%	9.5%	9.6%

Plan\Age	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	
Global Elite II Health Plan, Comprehensive, Asia (All Deductible Options)	9.0%	9.2%	9.8%	9.5%	9.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	
Global Elite II Health Plan, Comprehensive, Worldwide excluding USA (All Deductible Options)	8.9%	9.1%	9.8%	9.5%	9.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	
Global Elite II Health Plan, Comprehensive, Worldwide (All Deductible Options)	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	
Global Elite II Health Plan, Prestige, Asia (All Deductible Options)	6.0%	6.0%	6.0%	6.0%	6.0%	7.0%	7.0%	8.0%	8.0%	9.0%	10.0%	9.0%	8.0%	7.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%
Global Elite II Health Plan, Prestige, Worldwide excluding USA (All Deductible Options)	6.0%	6.0%	6.0%	6.0%	6.0%	7.0%	7.0%	8.0%	8.0%	9.0%	10.0%	9.0%	8.0%	7.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%
Global Elite II Health Plan, Prestige, Worldwide (All Deductible Options)	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%
MediPartner Health Plan	9.6%	9.7%	9.8%	9.8%	9.9%	9.9%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%

For other medical insurance products, there was no premium increment.

Premium Increment % in 2023

The premium adjustment rates for MediPartner Health Plan are listed below:

Plan\age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24
MediPartner Health Plan	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	2.0%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.0%	1.5%	1.5%	1.5%	1.5%

Plan\age	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49
MediPartner Health Plan	1.5%	1.5%	1.5%	1.5%	1.5%	2.0%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%

Plan\age	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74
MediPartner Health Plan	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.5%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.5%	5.0%	5.0%	5.0%	5.0%

Plan\age	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99
MediPartner Health Plan	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%

For Global Elite Health Plan and Global Elite II Health Plan, the premium increment % was 8.0% for insureds aged 0-59 and 9.5% for other insureds.

For other medical insurance products, there was no premium adjustment.

Premium Increment % in 2024

The premium adjustment rates for the relevant medical insurance products are listed below:

Plan\age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24
Global Elite Health Plan, Standard, Asia	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%
Global Elite Health Plan, Standard, Worldwide excluding USA	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%
Global Elite Health Plan, Standard, Worldwide	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%
Global Elite Health Plan, Comprehensive, Asia	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%
Global Elite Health Plan, Comprehensive, Worldwide excluding USA	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%
Global Elite Health Plan, Comprehensive, Worldwide	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%

Plan\age	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49
Global Elite Health Plan, Standard, Asia	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%
Global Elite Health Plan, Standard, Worldwide excluding USA	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%
Global Elite Health Plan, Standard, Worldwide	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%
Global Elite Health Plan, Comprehensive, Asia	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%
Global Elite Health Plan, Comprehensive, Worldwide excluding USA	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%
Global Elite Health Plan, Comprehensive, Worldwide	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%

Plan\age	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74
Global Elite Health Plan, Standard, Asia	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%
Global Elite Health Plan, Standard, Worldwide excluding USA	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%
Global Elite Health Plan, Standard, Worldwide	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.1%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%
Global Elite Health Plan, Comprehensive, Asia	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%
Global Elite Health Plan, Comprehensive, Worldwide excluding USA	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%
Global Elite Health Plan, Comprehensive, Worldwide	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	8.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%

Plan\age	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99
Global Elite Health Plan, Standard, Asia	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%
Global Elite Health Plan, Standard, Worldwide excluding USA	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%
Global Elite Health Plan, Standard, Worldwide	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%
Global Elite Health Plan, Comprehensive, Asia	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%
Global Elite Health Plan, Comprehensive, Worldwide excluding USA	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%
Global Elite Health Plan, Comprehensive, Worldwide	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%

Plan\age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	
Global Elite Health Plan, Prestige, Asia	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	8.9%	9.1%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%
Global Elite Health Plan, Prestige, Worldwide excluding USA	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	8.9%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%
Global Elite Health Plan, Prestige, Worldwide	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%
Global Elite II Health Plan, Standard, Asia	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%
Global Elite II Health Plan, Standard, Worldwide excluding USA	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%
Global Elite II Health Plan, Standard, Worldwide	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%

Plan\age	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49
Global Elite Health Plan, Prestige, Asia	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%
Global Elite Health Plan, Prestige, Worldwide excluding USA	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%
Global Elite Health Plan, Prestige, Worldwide	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%
Global Elite II Health Plan, Standard, Asia	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%
Global Elite II Health Plan, Standard, Worldwide excluding USA	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%
Global Elite II Health Plan, Standard, Worldwide	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%

Plan/age	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74
Global Elite Health Plan, Prestige, Asia	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%
Global Elite Health Plan, Prestige, Worldwide excluding USA	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%
Global Elite Health Plan, Prestige, Worldwide	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%
Global Elite II Health Plan, Standard, Asia	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%
Global Elite II Health Plan, Standard, Worldwide excluding USA	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%
Global Elite II Health Plan, Standard, Worldwide	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.1%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%

Plan\age	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99
Global Elite Health Plan, Prestige, Asia	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%
Global Elite Health Plan, Prestige, Worldwide excluding USA	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%
Global Elite Health Plan, Prestige, Worldwide	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%
Global Elite II Health Plan, Standard, Asia	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%
Global Elite II Health Plan, Standard, Worldwide excluding USA	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%
Global Elite II Health Plan, Standard, Worldwide	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%

Plan/age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	
Global Elite II Health Plan, Comprehensive, Asia	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	
Global Elite II Health Plan, Comprehensive, Worldwide excluding USA	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	
Global Elite II Health Plan, Comprehensive, Worldwide	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	
Global Elite II Health Plan, Prestige, Asia	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	8.9%	9.1%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%
Global Elite II Health Plan, Prestige, Worldwide excluding USA	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	8.9%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%
Global Elite II Health Plan, Prestige, Worldwide	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	
MediPartner Health Plan	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	6.5%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	

Plan\Age	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49
Global Elite II Health Plan, Comprehensive, Asia	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%
Global Elite II Health Plan, Comprehensive, Worldwide excluding USA	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%
Global Elite II Health Plan, Comprehensive, Worldwide	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%
Global Elite II Health Plan, Prestige, Asia	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%
Global Elite II Health Plan, Prestige, Worldwide excluding USA	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%
Global Elite II Health Plan, Prestige, Worldwide	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%
MediPartner Health Plan	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%

Plan/age	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74
Global Elite II Health Plan, Comprehensive, Asia	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%
Global Elite II Health Plan, Comprehensive, Worldwide excluding USA	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%
Global Elite II Health Plan, Comprehensive, Worldwide	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	8.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%
Global Elite II Health Plan, Prestige, Asia	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%
Global Elite II Health Plan, Prestige, Worldwide excluding USA	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%
Global Elite II Health Plan, Prestige, Worldwide	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%
MediPartner Health Plan	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.5%	8.5%	8.5%	8.5%	8.5%	8.5%	8.5%	8.5%	8.5%	8.5%	9.0%	9.0%	9.0%	9.0%	9.0%

Plan/age	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99
Global Elite II Health Plan, Comprehensive, Asia	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%
Global Elite II Health Plan, Comprehensive, Worldwide excluding USA	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%
Global Elite II Health Plan, Comprehensive, Worldwide	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%
Global Elite II Health Plan, Prestige, Asia	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%
Global Elite II Health Plan, Prestige, Worldwide excluding USA	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%
Global Elite II Health Plan, Prestige, Worldwide	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%
MediPartner Health Plan	9.0%	9.0%	9.0%	9.0%	9.0%	9.0%	9.0%	9.0%	9.0%	9.0%	9.0%	9.0%	9.0%	9.0%	9.0%	9.0%	9.0%	9.0%	9.0%	9.0%	9.0%	9.0%	9.0%	9.0%	9.0%

For other medical insurance products, there was no premium adjustment.

Premium Increment % in 2025

For MediPartner Health Plan, the premium increment % was 9.5% for all ages.

For Global Elite Health Plan and Global Elite II Health Plan, the premium increment % was 14.0% for all ages.

For GlobalReach Medical Insurance Plan, the premium increment % was 8.0% for all ages.

For other medical insurance products, there was no premium adjustment.



Premium adjustment rates brochure

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