



**OG Gem Plan 2022 Rates**

Rates effective 01-Jul-2022

Annual subscriptions in USD (net of tax)

All Rates in USD		Pearl	Sapphire	Ruby	Jade	Diamond
Individual Rates	0-17	\$ 599	\$ 792	\$ 1,482	\$ 1,949	\$ 2,141
	18-24	\$ 931	\$ 1,231	\$ 2,215	\$ 2,818	\$ 3,095
	25-29	\$ 1,157	\$ 1,530	\$ 2,729	\$ 3,381	\$ 3,715
	30-34	\$ 1,245	\$ 1,646	\$ 2,881	\$ 3,670	\$ 4,031
	35-39	\$ 1,360	\$ 1,799	\$ 3,220	\$ 4,016	\$ 4,411
	40-44	\$ 1,580	\$ 2,090	\$ 3,681	\$ 4,614	\$ 5,068
	45-49	\$ 1,804	\$ 2,386	\$ 4,241	\$ 5,142	\$ 5,649
	50-54	\$ 2,019	\$ 2,670	\$ 4,719	\$ 5,847	\$ 6,423
	55-59	\$ 2,637	\$ 3,487	\$ 5,885	\$ 7,344	\$ 8,067
	60-64	\$ 3,328	\$ 4,401	\$ 7,500	\$ 9,733	\$ 10,692
	65-69	\$ 4,569	\$ 6,041	\$ 10,028	\$ 13,014	\$ 14,296
	70-74	\$ 6,086	\$ 8,048	\$ 13,363	\$ 17,258	\$ 18,958
	75-79	\$ 7,215	\$ 9,541	\$ 15,793	\$ 20,305	\$ 22,305
	80+	\$ 8,034	\$ 10,624	\$ 17,587	\$ 22,607	\$ 24,835
	DENTAL	N/A	N/A	\$ 757	\$ 757	\$ 946
	MATERNITY	N/A	N/A	\$ 2,317	\$ 2,317	\$ 2,584
	OPTICAL	N/A	N/A	N/A	N/A	N/A

All Rates in USD		Pearl	Sapphire	Ruby	Jade	Diamond
Group Rates (3 to 9 lives)	0-17	\$ 540	\$ 714	\$ 1,267	\$ 1,666	\$ 1,830
	18-24	\$ 842	\$ 1,114	\$ 1,894	\$ 2,409	\$ 2,647
	25-29	\$ 1,047	\$ 1,384	\$ 2,334	\$ 2,892	\$ 3,177
	30-34	\$ 1,125	\$ 1,487	\$ 2,465	\$ 3,140	\$ 3,449
	35-39	\$ 1,230	\$ 1,627	\$ 2,753	\$ 3,433	\$ 3,771
	40-44	\$ 1,429	\$ 1,890	\$ 3,149	\$ 3,947	\$ 4,336
	45-49	\$ 1,630	\$ 2,156	\$ 3,627	\$ 4,397	\$ 4,831
	50-54	\$ 1,825	\$ 2,413	\$ 4,035	\$ 4,999	\$ 5,491
	55-59	\$ 2,384	\$ 3,152	\$ 5,032	\$ 6,280	\$ 6,899
	60-64	\$ 3,009	\$ 3,979	\$ 6,413	\$ 8,323	\$ 9,143
	65-69	\$ 4,130	\$ 5,461	\$ 8,575	\$ 11,128	\$ 12,224
	70-74	\$ 5,502	\$ 7,275	\$ 11,427	\$ 14,758	\$ 16,211
	75-79	\$ 6,523	\$ 8,626	\$ 13,505	\$ 17,363	\$ 19,073
	80+	\$ 7,264	\$ 9,605	\$ 15,040	\$ 19,333	\$ 21,238
	DENTAL	N/A	N/A	\$ 441	\$ 441	\$ 551
	MATERNITY	N/A	N/A	\$ 2,317	\$ 2,317	\$ 2,584
	OPTICAL	N/A	N/A	\$ 76	\$ 95	\$ 113

All Rates in USD		Pearl	Sapphire	Ruby	Jade	Diamond
Group Rates (10 to 19 lives)	0-17	\$ 520	\$ 687	\$ 1,218	\$ 1,602	\$ 1,760
	18-24	\$ 808	\$ 1,069	\$ 1,818	\$ 2,314	\$ 2,541
	25-29	\$ 1,006	\$ 1,330	\$ 2,243	\$ 2,780	\$ 3,053
	30-34	\$ 1,081	\$ 1,429	\$ 2,367	\$ 3,016	\$ 3,313
	35-39	\$ 1,182	\$ 1,563	\$ 2,645	\$ 3,299	\$ 3,624
	40-44	\$ 1,374	\$ 1,817	\$ 3,025	\$ 3,791	\$ 4,165
	45-49	\$ 1,567	\$ 2,072	\$ 3,485	\$ 4,225	\$ 4,641
	50-54	\$ 1,753	\$ 2,318	\$ 3,876	\$ 4,803	\$ 5,276
	55-59	\$ 2,291	\$ 3,030	\$ 4,835	\$ 6,034	\$ 6,629
	60-64	\$ 2,891	\$ 3,823	\$ 6,162	\$ 7,996	\$ 8,784
	65-69	\$ 3,968	\$ 5,247	\$ 8,238	\$ 10,690	\$ 11,744
	70-74	\$ 5,286	\$ 6,990	\$ 10,980	\$ 14,180	\$ 15,577
	75-79	\$ 6,268	\$ 8,289	\$ 12,975	\$ 16,681	\$ 18,324
	80+	\$ 6,979	\$ 9,228	\$ 14,449	\$ 18,574	\$ 20,404
	DENTAL	N/A	N/A	\$ 441	\$ 441	\$ 551
	MATERNITY	N/A	N/A	\$ 2,317	\$ 2,317	\$ 2,584
	OPTICAL	N/A	N/A	\$ 76	\$ 95	\$ 113

All Rates in USD		Pearl	Sapphire	Ruby	Jade	Diamond
Group Rates (20+ lives)	0-17	\$ 459	\$ 607	\$ 1,101	\$ 1,448	\$ 1,590
	18-24	\$ 713	\$ 943	\$ 1,645	\$ 2,092	\$ 2,298
	25-29	\$ 888	\$ 1,174	\$ 2,026	\$ 2,510	\$ 2,758
	30-34	\$ 954	\$ 1,262	\$ 2,139	\$ 2,725	\$ 2,993
	35-39	\$ 1,043	\$ 1,379	\$ 2,392	\$ 2,983	\$ 3,277
	40-44	\$ 1,212	\$ 1,603	\$ 2,734	\$ 3,426	\$ 3,764
	45-49	\$ 1,384	\$ 1,830	\$ 3,149	\$ 3,818	\$ 4,194
	50-54	\$ 1,549	\$ 2,048	\$ 3,505	\$ 4,342	\$ 4,770
	55-59	\$ 2,023	\$ 2,675	\$ 4,371	\$ 5,455	\$ 5,992
	60-64	\$ 2,553	\$ 3,376	\$ 5,570	\$ 7,228	\$ 7,940
	65-69	\$ 3,503	\$ 4,633	\$ 7,446	\$ 9,662	\$ 10,614
	70-74	\$ 4,667	\$ 6,171	\$ 9,924	\$ 12,816	\$ 14,079
	75-79	\$ 5,534	\$ 7,318	\$ 11,727	\$ 15,077	\$ 16,563
	80+	\$ 6,163	\$ 8,149	\$ 13,060	\$ 16,789	\$ 18,443
	DENTAL	N/A	N/A	\$ 441	\$ 441	\$ 551
	MATERNITY	N/A	N/A	\$ 2,317	\$ 2,317	\$ 2,584
	OPTICAL	N/A	N/A	\$ 76	\$ 95	\$ 113

\* Asia area of cover: (Bangladesh - Bhutan - Brunei - Cambodia - East Timor - India - Indonesia - Japan - Laos - Malaysia - Maldives - Mongolia - Myanmar - Nepal - Pakistan - Philippines - Sri Lanka - Taiwan - Thailand - Vietnam)

Please note:

- 1 Rates for 70 years and above are for Renewals only
- 2 There may be an additional loading dependent on BMI of an applicant. If applicable, this will be confirmed upon submission of an application
- 3 If wanting to pay by Credit card, please contact OG to discuss. There may be additional costs involved in setting up this facility

Area of Cover	
Worldwide including USA	250.00%
Worldwide excluding USA	100.00%
Asia*	-12.00%
Africa, India & Pakistan	-15.00%

Additional Options:

Out-Patient Co Pay options: (Only applicable on Ruby, Jade & Diamond)	
Nil	Standard
20% Co-Pay	-16%
10% Co Pay	-12%

In-Patient Deductible options:	
Nil	Standard
\$500 / £300 / €400	-11%
\$1,000 / €600 / €800	-17%
\$2,000 / €1,200 / €1600	-23%
\$5,000 / €3,000 / €4,000	-32%
\$10,000 / €6,000 / €8,000	-45%

Family Discount (not available on group business)	
Family of 3 lives or more (New Business)	-10%
Family of 3 lives or more (Renewals)	-5%

Payment Frequency options	
Annual (discounted)	Standard
Semi-Annual	3% Loading
Quarterly	5% Loading
Monthly	Not available

*MHD Group Loadings	
5 Employees - 10 lives*	30% Loading
10 lives - 19 lives	25% Loading
20 lives to 34 lives	20% Loading
35 lives - 50 lives	15% Loading
50+	No Loading

\*MHD only available for Group business with a minimum of 5 Employees.  
The loadings are then based on number of lives in the group.  
Please note, for MHD groups 5emp -10 lives these are subject to review and confirmation by OG.

CPME	
Premium loading applicable in year one only	10% Loading

Fixed Exchange Rates	
£ - GBP	0.676
€ - EURO	0.8