

Non Schengen States E&S :

Effective date : 01-07-2026

EMPLOYMENT and STUDIES (E & S): For periods exceeding 180 days, but not exceeding 12 months, the Premium Rates are quoted on 'Per Month' basis. Shorter periods to be based on pro rate rates.

EMPLOYMENT:

Premium to be collected in Foreign Currency (USD/Sterling out of the foreign exchange earnings of the employers (Corporate Client)).

	PLAN 'C' (Worldwide Excluding USA and Canada)		PLAND 'D' (Worldwide Including USA and Canada)	
Age Groups (years)	18-40	41-59	18-40	41-59
1) Premium per person per month or part thereof for participant/Accompanying spouse	USD 61.16	USD 97.71	USD 105.99	USD 202.93
2) Premium per child per month or part thereof child (under 18 yrs)	USD 21.44		USD 89.68	

Studies: Premium to be collected in BDT:

	PLAN 'C' (Worldwide Excluding USA and Canada)		PLAND 'D' (Worldwide Including USA and Canada)	
Age Groups (years)	18-40	41-59	18-40	41-59
1) Premium per person per month or part thereof for participant/Accompanying spouse	BDT 1,763.16	BDT 2,662.11	BDT 2,837.89	BDT 5,368.42

Deductibles

For Non-Schengen Countries: USD 100
Emergency Dental Care: USD 50

**** VAT @15% shall be applicable on premium rates**