

International Swiss Medical

(All figures in CHF, valid from 1.1.2004)

Age groups	Complete Plan (= Umfassender Plan)					Hospital Plan			Options	
	CHF 230 deductible	*CHF 300 deductible	CHF 600 deductible	CHF 2'000 deductible	CHF 4'000 deductible	CHF 600 deductible	CHF 2000 deductible	CHF 4'000 deductible	Dental/ Optical	Medical Evacuation
0-9	2,777	2,747	2,574	2,153	1,593	1,621	1,420	1,041	417	164
10-19	2,777	2,747	2,574	2,153	1,593	1,621	1,420	1,041	421	166
20-44	5,611	5,581	5,198	4,307	3,188	3,270	2,864	2,080	840	334
45-59	6,421	6,391	5,840	4,838	3,581	3,674	3,219	2,337	947	363
°60+	6,668	6,638	6,177	5,023	3,717	3,813	3,438	2,429	983	377

*Renewals only. If you have reached the age of 60 at the time of application the premium will be higher!

** can be selected only by clients insured before 01.01.2004

*** can be selected by all clients. Existing clients before 01.01.2004 can convert too.

Personal Accident				
Sum Insured	70,000	140,000	210,000	sFr
yearly premium	107	214	321	

- 1) applications possible only from age 3 up to 59
- 2) the policy is terminated at age of 65 or after pay out of sum insured
- 3) applicant must be covered by a IHI Health insurance

Critical Illness, non smokers					
Sum Insured	35,000	70,000	105,000	140,000	
age	3-17	18	36	n/a	n/a
premium varies per year of age, please contact your agent for detailed figures	20	21	42	62	83
	30	51	102	154	205
	40	144	288	432	576
	45	222	444	666	888
	50	340	679	1,019	1,359
	55	515	1,029	1,544	2,059
60	*	725	1,449	2,174	2,899
64	*	964	1,929	2,893	3,858

yearly premium in sFr.

Critical Illness, SMOKERS						
Sum Insured	35,000	70,000	105,000	140,000		
age	3-17	n/a	n/a	n/a	n/a	
premium varies per year of age, please contact your agent for detailed figures	20	26	51	77	102	
	30	71	143	214	286	
	40	255	509	764	1,019	
	45	424	847	1,271	1,695	
	50	698	1,396	2,094	2,792	
	55	1,067	2,135	3,202	4,270	
	60	*	1,514	3,027	4,541	6,055
	64	*	2,033	4,066	6,099	8,132

* renewals only

yearly premium in sFr.

- 1) every applicant is subject to individual medical underwriting
- 2) applications possible only from age 3 up to 59
- 3) the policy is terminated at age of 65 or after pay out of sum insured
- 4) applicant must be covered by a IHI Health insurance