

The Bahamian American Plan

(LLOYD'S)

2011 Rate Table 2 Year

ANNUAL DEDUCTIBLES														
Deductible and co-insurance will be reduced by \$ 1,000 in Super Special Hospitals in USA.														
AGES	US\$ 250		US\$ 500		US\$ 1,000		US\$2,000		US\$3,000		US\$5,000		US \$10,000	
	Annual	Monthly*	Annual	Monthly*	Annual	Monthly*	Annual	Monthly*	Annual	Monthly*	Annual	Monthly*	Annual	Monthly*
*0-10	Free		Free		Free		Free		Free		Free		Free	
*11-17	\$ 1,193	\$ 112	\$ 991	\$ 94	\$ 756	\$ 72	\$ 588	\$ 57	\$ 546	\$ 53	\$ 519	\$ 50	\$ 485	\$ 47
18-24	\$ 2,730	\$ 254	\$ 2,266	\$ 211	\$ 1,727	\$ 161	\$ 1,338	\$ 126	\$ 1,242	\$ 117	\$ 1,180	\$ 111	\$ 1,102	\$ 104
25-29	\$ 2,987	\$ 277	\$ 2,474	\$ 230	\$ 1,878	\$ 175	\$ 1,449	\$ 136	\$ 1,343	\$ 126	\$ 1,273	\$ 120	\$ 1,188	\$ 112
30-34	\$ 3,298	\$ 306	\$ 2,726	\$ 253	\$ 2,061	\$ 192	\$ 1,584	\$ 148	\$ 1,464	\$ 137	\$ 1,387	\$ 130	\$ 1,292	\$ 121
35-39	\$ 3,675	\$ 341	\$ 3,031	\$ 281	\$ 2,284	\$ 213	\$ 1,746	\$ 163	\$ 1,612	\$ 151	\$ 1,526	\$ 143	\$ 1,418	\$ 133
40-44	\$ 4,150	\$ 384	\$ 3,416	\$ 317	\$ 2,564	\$ 238	\$ 1,950	\$ 182	\$ 1,798	\$ 168	\$ 1,699	\$ 159	\$ 1,577	\$ 148
45-49	\$ 4,768	\$ 441	\$ 3,917	\$ 363	\$ 2,929	\$ 272	\$ 2,218	\$ 207	\$ 2,041	\$ 190	\$ 1,926	\$ 180	\$ 1,784	\$ 167
50-54	\$ 5,620	\$ 520	\$ 4,607	\$ 426	\$ 3,430	\$ 318	\$ 2,586	\$ 240	\$ 2,375	\$ 221	\$ 2,239	\$ 208	\$ 2,069	\$ 193
55-59	\$ 6,767	\$ 625	\$ 5,537	\$ 512	\$ 4,107	\$ 380	\$ 3,079	\$ 286	\$ 2,825	\$ 262	\$ 2,658	\$ 247	\$ 2,453	\$ 228
60-64	\$ 8,713	\$ 804	\$ 7,114	\$ 657	\$ 5,254	\$ 486	\$ 3,917	\$ 363	\$ 3,586	\$ 332	\$ 3,371	\$ 313	\$ 3,102	\$ 288
65					\$ 5,876	\$ 543	\$ 4,372	\$ 406	\$ 3,999	\$ 370	\$ 3,756	\$ 348	\$ 3,454	\$ 320
66					\$ 6,573	\$ 607	\$ 4,884	\$ 452	\$ 4,463	\$ 413	\$ 4,190	\$ 388	\$ 3,850	\$ 357
67					\$ 7,361	\$ 680	\$ 5,458	\$ 505	\$ 4,986	\$ 461	\$ 4,678	\$ 433	\$ 4,298	\$ 398
68					\$ 8,245	\$ 761	\$ 6,105	\$ 564	\$ 5,573	\$ 515	\$ 5,228	\$ 483	\$ 4,798	\$ 444
69					\$ 9,240	\$ 853	\$ 6,832	\$ 631	\$ 6,233	\$ 576	\$ 5,846	\$ 540	\$ 5,363	\$ 496
70					\$ 10,629	\$ 980	\$ 7,847	\$ 724	\$ 7,156	\$ 661	\$ 6,708	\$ 620	\$ 6,150	\$ 568
71					\$ 12,233	\$ 1,128	\$ 9,020	\$ 832	\$ 8,220	\$ 759	\$ 7,704	\$ 711	\$ 7,059	\$ 652
72					\$ 14,084	\$ 1,298	\$ 10,373	\$ 957	\$ 9,451	\$ 872	\$ 8,855	\$ 817	\$ 8,109	\$ 749
73					\$ 16,223	\$ 1,495	\$ 11,936	\$ 1,101	\$ 10,871	\$ 1,003	\$ 10,184	\$ 939	\$ 9,321	\$ 860
74					\$ 18,694	\$ 1,722	\$ 13,744	\$ 1,267	\$ 12,514	\$ 1,154	\$ 11,718	\$ 1,081	\$ 10,723	\$ 989

IMPORTANT

If two adults are covered under a single policy, a discount of \$150.00 may be deducted from the Annual Premium

The Semi-Annual Premium is calculated by multiplying the Annual Premium by .55.

Children 0 to 10 years old are FREE in the parents' policy. Single dependent age for Full-time Students (Rates 11-17) is up to 23 years and 364 days

Reimbursement of \$ 500 per airfare ticket for patients who Pre-certify and enter a Super Special Hospital in USA

BAHAMAS Premium Tax of 3% and Monthly Processing Fee* of \$2 is included in the Rates quoted above

NON-COMMISSIONABLE POLICY FEE OF \$150.00 PER POLICY

OPTIONAL COVERAGES

Maternity Coverage (when only mother is insured) US \$500 Per Certificate

Excess Coverage After 70 years of Age* US \$500 Per Assured*

Prescription Drug Increased Coverage US \$250 Per Certificate

PREMIUMS FOR OPTIONAL COVERAGES ARE NON-COMMISSIONABLE, EXCEPT THE EXCESS COVERAGE*

Premium Guaranteed for 2 Years 2011 and 2012

The difference between the 1 Year and 2 Year premium is an increase of 5% which is non-commissionable