

REGIONAL PLUS PRIVATE MEDICAL INSURANCE SME RATES



STEP 1			
FIND YOUR GROUP SIZE TO FIND YOUR STARTING PREMIUM			
AGE	2-3 MEMBERS	4-9 MEMBERS	10 - 49 MEMBERS
16	£34.82	£31.07	£26.79
17	£35.48	£31.66	£27.30
18	£35.79	£31.93	£27.53
19	£36.01	£32.13	£27.70
20	£36.15	£32.26	£27.81
21	£36.23	£32.33	£27.87
22	£36.57	£32.63	£28.13
23	£37.23	£33.22	£28.64
24	£38.22	£34.10	£29.40
25	£38.44	£34.30	£29.57
26	£39.00	£34.80	£30.00
27	£39.94	£35.64	£30.72
28	£40.86	£36.46	£31.43
29	£41.78	£37.28	£32.14
30	£42.70	£38.10	£32.85
31	£43.62	£38.92	£33.56
32	£44.54	£39.75	£34.27
33	£45.49	£40.59	£34.99
34	£46.44	£41.44	£35.72
35	£47.40	£42.29	£36.46
36	£48.39	£43.18	£37.22
37	£49.40	£44.08	£38.00
38	£50.45	£45.02	£38.81
39	£51.54	£45.99	£39.65
40	£52.66	£46.99	£40.51
41	£53.85	£48.05	£41.42
42	£55.08	£49.15	£42.37
43	£56.39	£50.32	£43.38
44	£57.78	£51.56	£44.45
45	£59.25	£52.87	£45.58
46	£60.81	£54.26	£46.78
47	£62.48	£55.76	£48.07
48	£64.28	£57.36	£49.45
49	£66.20	£59.07	£50.93
50	£68.28	£60.93	£52.53
51	£70.52	£62.92	£54.25
52	£72.94	£65.09	£56.11
53	£75.58	£67.44	£58.14
54	£78.43	£69.98	£60.33
55	£81.55	£72.77	£62.73
56	£84.94	£75.79	£65.34
57	£88.67	£79.12	£68.21
58	£92.74	£82.75	£71.34
59	£97.20	£86.73	£74.77
60	£104.16	£92.94	£80.12
61	£110.75	£98.83	£85.20
62	£118.05	£105.33	£90.81
63	£126.14	£112.55	£97.03
64	£133.84	£119.43	£102.96
65	£142.40	£127.07	£109.54
66	£151.94	£135.58	£116.88
67	£161.04	£143.70	£123.88
68	£171.20	£152.76	£131.69
69	£182.53	£162.87	£140.41
70	£193.28	£172.47	£148.68
71	£209.46	£186.90	£161.12
72	£227.75	£203.22	£175.19
73	£248.50	£221.73	£191.15
74	£272.10	£242.80	£209.31

STEP 2			
Q1. ADD FAMILY?			
Joint plan	+100%		
Single parent plan*	+50%		
Family plan*	+150%		
*Unlimited children			
Q2. CHOOSE YOUR EXCESS			
£0	+10%		
£100	No change		
£250	-8.89%		
£500	-23.33%		
£1000	-33.33%		
Q3. CHOOSE YOUR OUT-PATIENT COVER			
No	-42%		
Limited	-17%		
Full	No change		
Q4. CHOOSE YOUR UNDERWRITING			
Mori/FMU	No change		
CPME*	+20%		
*Not applicable for children only plans			
Q5. CHOOSE YOUR ADD-ON BENEFITS			
Psychiatric cover	+7%		
Therapies cover	+6%		
STEP 3			
WHERE DO YOU LIVE?			
AB	-38%	LE	-19.7%
AL	-2.8%	LL	-13%
B	-19.7%	LN	-19.7%
BA	0%	LS	-20.6%
BB	-13.7%	LU	-13.1%
BD	-20.6%	M	-13.7%
BH	0%	ME	-15.3%
BL	-13.7%	MK	-12.9%
BN	0%	ML	-38%
BR	18.6%	N	3.3%
BS	-35.4%	NE	-35.3%
BT	-44%	NG	-19.7%
CA	-35.3%	NN	-19.7%
CB	-19.7%	NP	-13%
CF	-13%	NR	-19.7%
CH	-13.7%	NW	30.8%
CM	8.4%	OL	-13.7%
CO	-19.7%	OX	-19.7%
CR	-8.5%	PA	-38%
CT	-10.7%	PE	-19.7%
CV	-19.7%	PH	-38%

CW	-13.7%	PL	-35.4%
DA	-8.5%	PO	0%
DD	-38%	PR	-13.7%
DE	-19.7%	RG	0%
DG	-38%	RH	2.1%
DH	-35.3%	RM	21.8%
DL	-35.3%	SA	-20.6%
DN	-20.6%	S	-13%
DT	0%	SE	-6.4%
DY	-19.7%	SG	-17.5%
E	0.4%	SK	-13.7%
EC	8.4%	SL	2.1%
EH	-38%	SM	-7.5%
EN	18.1%	SN	0%
EX	-35.4%	SO	0%
FK	-38%	SP	0%
FY	-13.7%	SR	-35.3%
G	-38%	SS	8.8%
GL	-19.7%	ST	-19.7%
GU	0%	SW	19.6%
GY	0%	SY	-13%
HA	25.7%	TA	-35.4%
HD	-20.6%	TD	-38%
HG	-20.6%	TF	-19.7%
HP	-2.8%	TN	2.3%
HR	-19.7%	TQ	-35.4%
HS	-38%	TR	-35.4%
HU	-20.6%	TS	-35.3%
HX	-20.6%	TW	19.1%
IG	30.7%	UB	35.3%
IM	-13.7%	W	12.7%
IP	-19.7%	WA	-13.7%
IV	-38%	WC	-8.5%
JE	0%	WD	7%
KA	-38%	WF	-20.6%
KT	19.1%	WN	-13.7%
KW	-38%	WR	-19.7%
KY	-38%	WS	-19.7%
L	-13.7%	WV	-19.7%
LA	-13.7%	YO	-20.6%
LD	-13%	ZE	-38%

STEP 4			
HEALTH CASH BENEFITS REQUIRED?			
MEMBERS	2-3	4-9	10 - 49
Single	£8.45	£7.54	£6.50
Single parent	£8.45	£7.54	£6.50
Couple	£16.90	£15.08	£13
Family	£16.90	£15.08	£13

*Applicable for children only plans (age 0-15)

STEP 5	
PAYMENT FREQUENCY?	
Monthly	No change
Annual	-5%

For advisor use only

DECEMBER 2017

INSPIRE PRIVATE MEDICAL INSURANCE SME RATES



STEP 1			
FIND YOUR GROUP SIZE TO FIND YOUR STARTING PREMIUM			
AGE	2-3 MEMBERS	4 - 9 MEMBERS	10 - 49 MEMBERS
16	£19.83	£17.70	£15.26
17	£19.95	£17.80	£15.35
18	£20.05	£17.89	£15.43
19	£20.16	£17.99	£15.51
20	£20.28	£18.10	£15.60
21	£20.42	£18.22	£15.71
22	£20.57	£18.36	£15.83
23	£20.72	£18.48	£15.94
24	£20.86	£18.61	£16.05
25	£21.01	£18.75	£16.16
26	£21.14	£18.87	£16.27
27	£21.29	£19.00	£16.38
28	£21.90	£19.54	£16.85
29	£22.51	£20.09	£17.32
30	£23.12	£20.63	£17.79
31	£23.72	£21.16	£18.25
32	£24.33	£21.71	£18.72
33	£24.65	£22.00	£18.97
34	£24.98	£22.29	£19.22
35	£25.30	£22.58	£19.47
36	£25.62	£22.86	£19.71
37	£25.95	£23.15	£19.96
38	£26.44	£23.59	£20.34
39	£26.92	£24.02	£20.71
40	£27.41	£24.46	£21.09
41	£27.90	£24.89	£21.46
42	£28.39	£25.33	£21.84
43	£29.69	£26.49	£22.84
44	£30.99	£27.65	£23.84
45	£32.29	£28.81	£24.84
46	£33.59	£29.97	£25.84
47	£34.89	£31.13	£26.84
48	£35.81	£31.95	£27.55
49	£36.74	£32.79	£28.27
50	£37.67	£33.61	£28.98
51	£38.60	£34.44	£29.69
52	£39.53	£35.27	£30.41
53	£41.59	£37.11	£32.00
54	£43.67	£38.96	£33.59
55	£45.74	£40.81	£35.19
56	£47.81	£42.66	£36.78
57	£49.88	£44.51	£38.37
58	£53.68	£47.90	£41.30
59	£57.50	£51.31	£44.23
60	£61.31	£54.71	£47.16
61	£65.12	£58.11	£50.10
62	£68.93	£61.51	£53.03
63	£73.40	£65.49	£56.46
64	£77.86	£69.47	£59.89
65	£82.32	£73.45	£63.32
66	£86.78	£77.43	£66.75
67	£91.24	£81.41	£70.19
68	£97.08	£86.62	£74.68
69	£102.92	£91.84	£79.17
70	£108.76	£97.05	£83.66
71	£114.60	£102.25	£88.15
72	£120.43	£107.46	£92.64
73	£126.27	£112.67	£97.13
74	£132.11	£117.88	£101.62

STEP 2	
Q1. ADD FAMILY?	
Joint plan	+100%
Single parent plan*	+50%
Family plan*	+150%
*Unlimited children	
Q2. CHOOSE YOUR EXCESS	
£0	+10%
£100	No change
£250	-8.89%
£500	-23.33%
£1000	-33.33%
Q3. CHOOSE YOUR UNDERWRITING	
Mori/FMU	No change
CPME*	+20%
*Not applicable for children only plans	
Q4. PAYMENT FREQUENCY?	
Monthly	No change
Annual	-5%

STEP 3			
WHERE DO YOU LIVE?			
AB	-12.4%	LL	18.9%
AL	8.7%	LN	1.5%
B	1.5%	LS	13.8%
BA	0%	LU	8.7%
BB	-2.7%	M	-2.7%
BD	13.8%	ME	0.2%
BH	0%	MK	12.7%
BL	-2.7%	ML	-12.4%
BN	0%	N	2.2%
BR	18.9%	NE	-2.7%
BS	6.2%	NG	1.5%
CA	-2.7%	NN	1.5%
CB	1.5%	NP	18.9%
CF	18.9%	NR	1.5%
CH	-2.7%	NW	19.5%
CM	12.7%	OL	-2.7%
CO	1.5%	OX	1.5%
CR	18.9%	PA	-12.4%
CT	0.2%	PE	1.5%
CV	1.5%	PH	-12.4%
CW	-2.7%	PL	6.2%
DA	18.9%	PO	0%
DD	-12.4%	PR	-2.7%
DE	1.5%	RG	0%
DG	-12.4%	RH	0.2%
DH	-2.7%	RM	18.9%
DL	-2.7%	S	13.8%
DN	13.8%	SA	18.9%
DT	0%	SE	2.2%
DY	1.5%	SG	12.7%
E	2.2%	SK	-2.7%
EC	2.2%	SL	8.7%
EH	-12.4%	SM	18.9%
EN	18.9%	SN	0%
EX	6.2%	SO	0%
FK	-12.4%	SP	0%
FY	-2.7%	SR	-2.7%
G	-12.4%	SS	12.7%
GL	1.5%	ST	1.5%
GU	0%	SW	9.2%
GY	0%	SY	18.9%
HA	18.9%	TA	6.2%
HD	13.8%	TD	-12.4%
HG	13.8%	TF	1.5%
HP	8.7%	TN	0.2%
HR	1.5%	TQ	6.2%
HS	-12.4%	TR	6.2%
HU	13.8%	TS	-2.7%
HX	13.8%	TW	18.9%
IG	19.4%	UB	23.6%
IM	-2.7%	W	2.9%
IP	1.5%	WA	-2.7%
IV	-12.4%	WC	2.2%
JE	0%	WD	18.9%
KA	-12.4%	WF	13.8%
KT	18.9%	WN	-2.7%
KW	-12.4%	WR	1.5%
KY	-12.4%	WS	1.5%
L	-2.7%	WV	1.5%
LA	-2.7%	YO	13.8%
LD	18.9%	ZE	-12.4%
LE	1.5%		

For advisor use only

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