

UnitedHealthcare Inpat Health U.S.A. monthly and annual premium rates

A worldwide medical insurance program for individuals and families

All amounts shown are in U.S. dollars. The amount includes the base medical premium. Please select your deductible carefully, as you will be unable to select a lower deductible when you renew your coverage. Rates apply to all new business purchased 01/02/2026 or later. IMG reserves the right to issue the most current rates online in the event these expire, are modified, or replaced with a newer version.

Standard Plan Worldwide Rates				
Annual Rate	\$5,000	\$7,500	\$10,000	\$12,000
Age	Composite Rate	Composite Rate	Composite Rate	Composite Rate
0 - 9*	\$368	\$357	\$330	\$314
10 - 18*	\$445	\$432	\$396	\$376
19 - 24	\$867	\$841	\$757	\$719
25 - 29	\$980	\$951	\$811	\$770
30 - 34	\$1,037	\$1,006	\$900	\$855
35 - 39	\$1,168	\$1,133	\$965	\$917
40 - 44	\$1,167	\$1,132	\$1,037	\$985
45 - 49	\$1,275	\$1,237	\$1,136	\$1,079
50 - 54	\$1,311	\$1,272	\$1,168	\$1,110
55 - 59	\$1,412	\$1,370	\$1,256	\$1,193
60 - 64	\$2,307	\$2,238	\$2,051	\$1,948

Preferred Plan Worldwide Rates				
Annual Rate	\$5,000	\$7,500	\$10,000	\$12,000
Age	Composite Rate	Composite Rate	Composite Rate	Composite Rate
0 - 9*	\$1,365	\$1,324	\$1,230	\$1,169
10 - 18*	\$1,434	\$1,391	\$1,329	\$1,263
19 - 24	\$2,581	\$2,504	\$2,059	\$1,956
25 - 29	\$2,898	\$2,811	\$2,250	\$2,138
30 - 34	\$3,240	\$3,143	\$2,526	\$2,400
35 - 39	\$3,592	\$3,484	\$2,765	\$2,627
40 - 44	\$3,807	\$3,693	\$2,950	\$2,803
45 - 49	\$4,148	\$4,024	\$3,212	\$3,051
50 - 54	\$8,003	\$7,763	\$6,231	\$5,919
55 - 59	\$9,716	\$9,425	\$7,509	\$7,134
60 - 64	\$11,515	\$11,170	\$8,991	\$8,541

Standard Plan Worldwide Rates				
Monthly Rate	\$5,000	\$7,500	\$10,000	\$12,000
Age	Composite Rate	Composite Rate	Composite Rate	Composite Rate
0 - 9*	\$34	\$33	\$30	\$29
10 - 18*	\$41	\$40	\$36	\$34
19 - 24	\$79	\$77	\$69	\$66
25 - 29	\$90	\$87	\$74	\$71
30 - 34	\$95	\$92	\$83	\$78
35 - 39	\$107	\$104	\$88	\$84
40 - 44	\$107	\$104	\$95	\$90
45 - 49	\$117	\$113	\$104	\$99
50 - 54	\$120	\$117	\$107	\$102
55 - 59	\$129	\$126	\$115	\$109
60 - 64	\$211	\$205	\$188	\$179

Preferred Plan Worldwide Rates				
Monthly Rate	\$5,000	\$7,500	\$10,000	\$12,000
Age	Composite Rate	Composite Rate	Composite Rate	Composite Rate
0 - 9*	\$125	\$121	\$113	\$107
10 - 18*	\$131	\$128	\$122	\$116
19 - 24	\$237	\$230	\$189	\$179
25 - 29	\$266	\$258	\$206	\$196
30 - 34	\$297	\$288	\$232	\$220
35 - 39	\$329	\$319	\$253	\$241
40 - 44	\$349	\$339	\$270	\$257
45 - 49	\$380	\$369	\$294	\$280
50 - 54	\$734	\$712	\$571	\$543
55 - 59	\$891	\$864	\$688	\$654
60 - 64	\$1,056	\$1,024	\$824	\$783

Please contact IMG or your producer for premium information

Modal Payment Factors** Semi-Annual .55 Quarterly .28 Monthly .10

*Dependent child rates are only available when at least one parent or guardian is insured under the UnitedHealthcare Inpat Health U.S.A. plans.

Children applying with no parent or guardian insured by Global Medical Insurance must use the 19 to 24 composite rates.

** IMG will not accept wires for semi-annual, quarterly, or monthly payment modes. Alternative payment modes are only accepted with pre-authorization to debit your credit card on the due date(s) of your future premium installment(s). Choosing the semi-annual payment option (modal payment factor .55) results in total payments of 110% of the annual premium, choosing the quarterly payment option (modal payment factor .28) results in total payments of 112% of the annual premium, and choosing the monthly payment option (modal payment factor .10) results in total payments of 120% of the annual premium.

These policies provide coverage for the following benefits in respect of treatment of an insured person provided during the period of coverage for an eligible medical condition. All benefits, including full refunds, are conditional upon charges being reasonable and customary. Benefits are subject to exclusions and limitations. This plan does not provide benefits for non-emergency services received from non-network providers. This is only a summary and does not supersede in any way the Certificate or Declaration of Insurance and governing policy documents (together the "Insurance Contract"). The Insurance Contract is the only source of the actual benefits provided.

This information does not replace your official health plan documents. Please see your official health plan documents for all coverage details, including limitations and exclusions.