



Exclusive Worldwide Membership Plans
for Expatriates

2011



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Welcome to Rbi Premium

If you are an expatriate between the ages of 18 to 55, Rbi Premium Lifestyle Membership is for you.

Rbi Premium delivers a complete 'peace of mind' solution for individuals or families who are looking to protect themselves against unexpected circumstances whilst living and/or working overseas. With an Rbi Premium Membership, you get medical, dental and travel coverage and a host of other benefits for free, and more importantly the cost of your membership has nothing to do with your age. All members pay the same fees regardless.

Membership Benefits Include Free:

- Worldwide Medical Cover
- Dental Cover
- Worldwide Travel Cover
- Worldwide Emergency Evacuation and Repatriation
- MediPay Visa Card
- Electronic Health Record & Online Medical Advisory Service ...and much much more





Rbi Premium Membership

Rbi Premium is a lifestyle membership program designed to give its members free medical and travel benefits.

Depending on the membership you purchase, you immediately qualify for a full range of free medical and travel related services and coverage. Rbi Premium delivers another level of care by offering a broad array of benefits to compliment your lifestyle and give you the protection you want for you and your family.

Not only that, but Rbi Premium have created a payment solution for your medical and travel needs. By giving members a MediPay Visa card, Rbi can pay medical bills directly thereby removing the whole costly and time consuming claims process. Members also have access to a 24-hour emergency call centre, online medical advice and emergency evacuation.

The only payment Rbi members need to make are their flat annual membership fees which are not linked to age or indexed to medical inflation.

The minimum age to take out an individual membership is 18 and the maximum age to initiate a membership is 55 but membership can be continued until 65 provided it is continually renewed. Your family can also be included in your membership for minimal fees.



Medical Plus Membership

Medical Plus is designed to provide peace of mind protection for you and your family members from any medical emergencies that may occur.

Expat medical benefits are free to all Medical Plus members. The free cover provided is exceptionally comprehensive and can be used at any hospital, anywhere in the world. When you or a family member checks into hospital all you have to do is provide your Rbi Premium Membership and MediPay Prepaid Visa Card and the rest will be taken care of.

Medical Plus Membership includes:

- Up to US\$1 Million Total Cover per annum
- In Patient Cover*
- Out Patient Cover*
- Emergency Dental Cover*
- Dental Cover*
- Emergency Evacuation*
- MediPay Visa Card
- Travel Cover*
- An Electronic Health Record & Online Medical Advisory Service
- Accor Club Membership
- A Wellness & Good Health Savings Loyalty Bonus
- Electronic Luggage Tags
- Free Yearly Subscription to Viva Asia Magazine
- All Completely Worldwide & Transferrable

* = Benefits Valid Worldwide

Rbi Premium is in the business of promoting offshore trust memberships as an alternative to traditional International Medical Insurance. Rbi Premium is not involved in the promotion or solicitation of such Insurance policy products. The information provided by Rbi Premium is intended to be educational in nature and it is not intended to be a solicitation. Rbi Premium © 2011. All Rights Reserved. www.rbipremium.com



Travel Plus Membership

Travel Plus provides free financial coverage for any inconveniences or interruptions occurring when you travel whilst reimbursing you for damages and loss to your property.

It also includes a free travel concierge booking and hotel reservation service, personal accident and free personal liability insurance, a free dedicated emergency evacuation service and in case of fatality and/or emergency reunion and/or return of mortal remains to your home country, Rbi Premium will be there to help.

Travel Plus Membership includes:

- Travel Concierge Service for Air Travel, Hotel Reservations, and activities
- Comprehensive worldwide travel insurance
- Evacuation & Assistance with Emergency Medical Assistance (EMA)
- MediPay Visa Card (Up to US\$50,000 load limit)
- Electronic Health Record & Online Medical Advisory Service
- Free Electronic Luggage Tags

Travel Plus Benefits:

- Cancellation/Curtailment
- Personal Accident
- Medical & Other Expenses
- Daily Hospital Treatment
- Emergency Dental Treatment
- Loss/Damage of Baggage & Personal Effects
- Temporary Deprivation of Baggage
- Personal Liability
- Travel Departure Delay
- Abandonment (after 24 hour delay)
- Missed Connection
- Legal Expenses
- Catastrophe



MediPay Prepaid Visa Card

MediPay is unlike any other membership card you've seen before. It's not just a card that sits in your wallet or on the coffee table at home waiting for an unfortunate emergency to happen.

It is a versatile complete payment solution that enables our members to have the flexibility they desire and deserve when making payments on any medically related costs.

The last thing you need to do when you have a medical emergency is worry, which is why the MediPay Visa Card does everything for you. You simply produce your Rbi Membership and MediPay card on arrival and the rest is taken care of by us. By the time you are ready to leave the hospital, the funds will be credited directly to your MediPay Visa Card so that your bill can be settled there and then, saving valuable time and reducing the cost and paperwork for everyone involved.

The MediPay Visa card is also a safe alternative to cash and can be loaded for personal use for travel or general expenses and is much easier to manage and maintain than local issued credit or debit cards as it can be used in ATMs Worldwide.





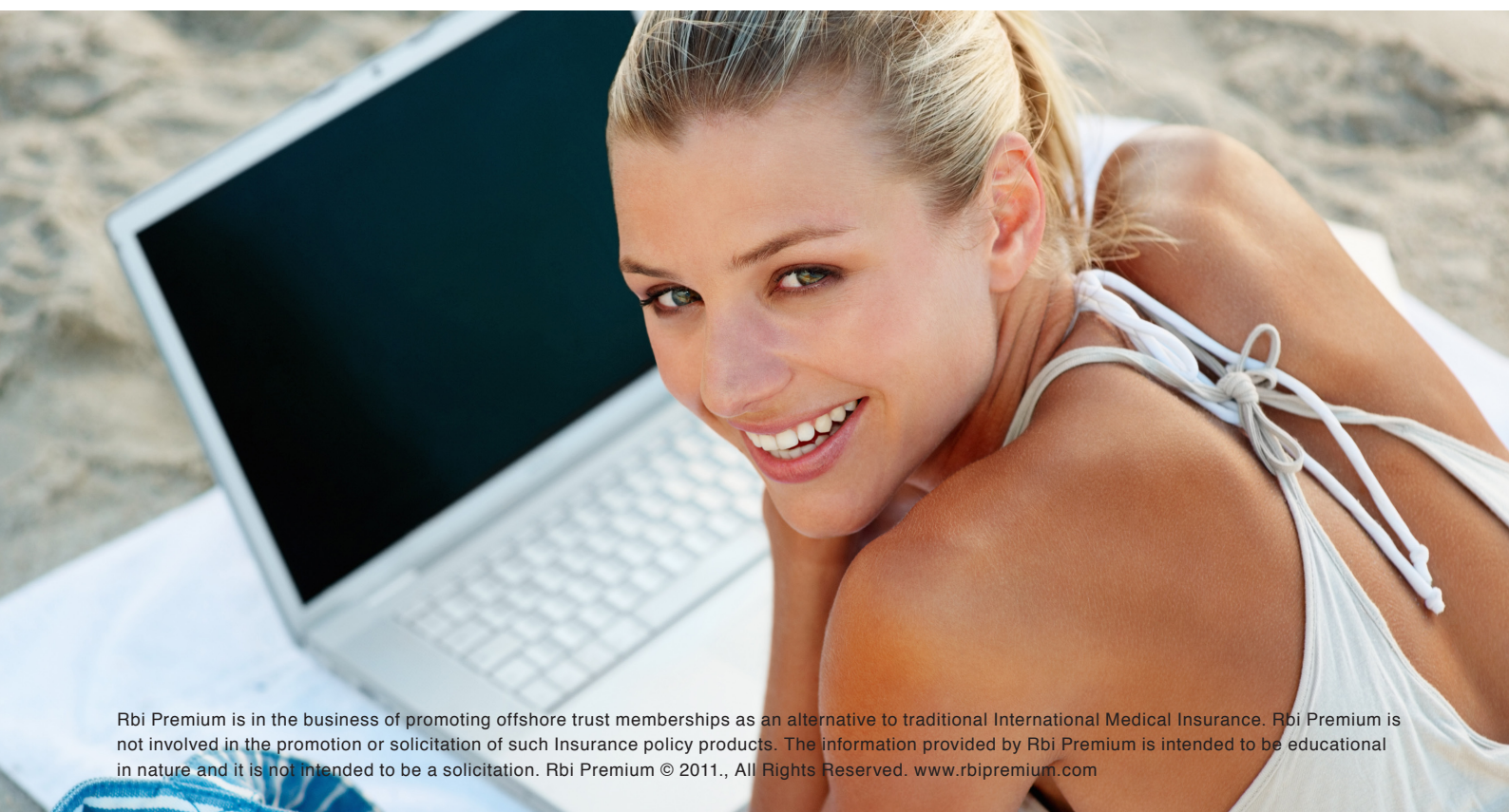
Personal Electronic Health Record and Online Clinic

Rbi members will have automatic access to their complete medical history and important documents, and they will be able to consult with medical professionals online, available at anytime, from anywhere in the world.

Medical records are created every time you visit a new doctor or health industry professional but there are currently no methods in place for you to view them. Rbi Premium membership allows you the option of maintaining an electronic health record so that your personal medical information can be viewed by any health professional you choose - your regular doctor, physiotherapist, hospital and of course, overseas physicians, clinics and medical institutions.

Allowing healthcare providers to access this information about your previous health conditions, illnesses or surgeries, reduces the likelihood of errors in your treatment and could save your life. Furthermore, if you feel you need a second opinion or want to reassure yourself that you are getting the best care available, then you can simply consult our online medical advisors through this advisory service.

These records are absolutely secure, private and confidential and are free to all Rbi members.





Corporate and Group Membership

It can often be difficult finding the right mixture of cover for your employees, associates or members, which is why Rbi Premium provides flexible bespoke solutions for up to 20,000 people under a single membership.

Because our approach to providing medical and travel cover is unique, companies that are looking for group schemes have the opportunity to set up a personalized membership scheme that contains the benefits that they choose. We can even create a white-labeled personal employees member program. Rbi Premium provides detailed and comprehensive coverage to all group members as well as the extra benefits and services available to individual members.

Under our corporate and group memberships, medical, dental and travel coverage is included.

Rbi Premium can also offers additional choices and services such as salary payment options, group bonus schemes and the convenience of tracking travel and other corporate expenses.



No Age Related Premium Price Rises

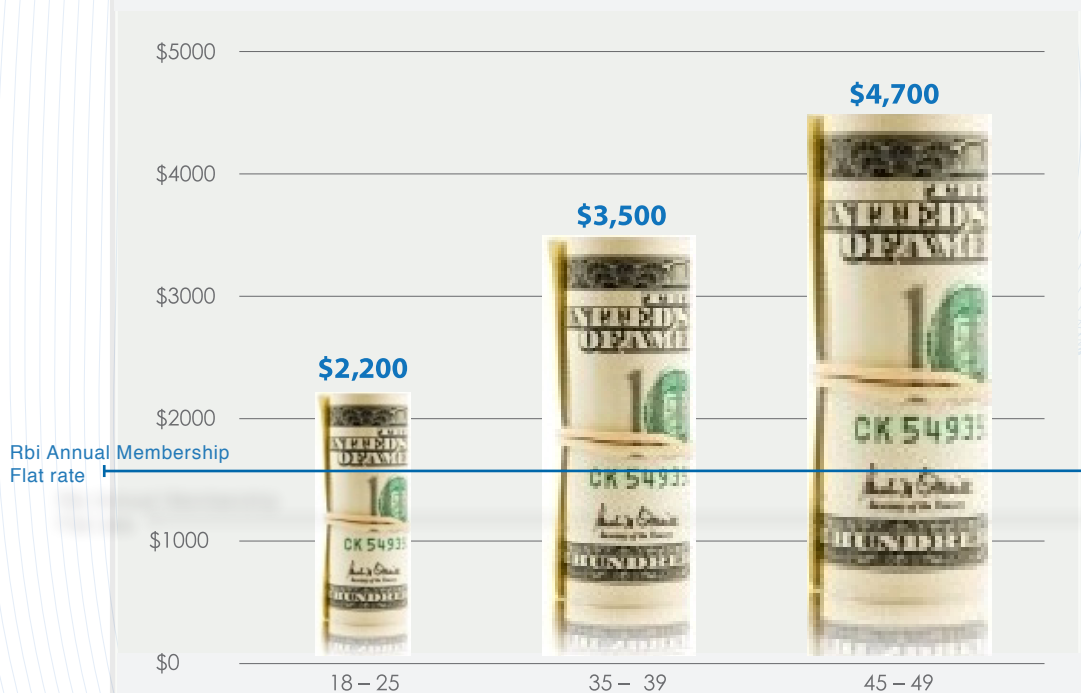
The cost of traditional international medical insurance is indexed to age. Typical age related premium prices increase at an average rate of around 18% every four years – and by as much as 450% between the ages of 18-55.

Rbi Premium members only pay annual membership fees which are linked to the consumer price index. If the consumer price index rises the cost of Rbi membership will increase proportionately, and if the consumer price index falls the cost of Rbi membership will decrease on a proportionate basis.

Rbi Premium membership is a more equitable and affordable alternative to traditional international medical insurance.

Age related insurance premium prices

(Annual Premium price Rates per individual)



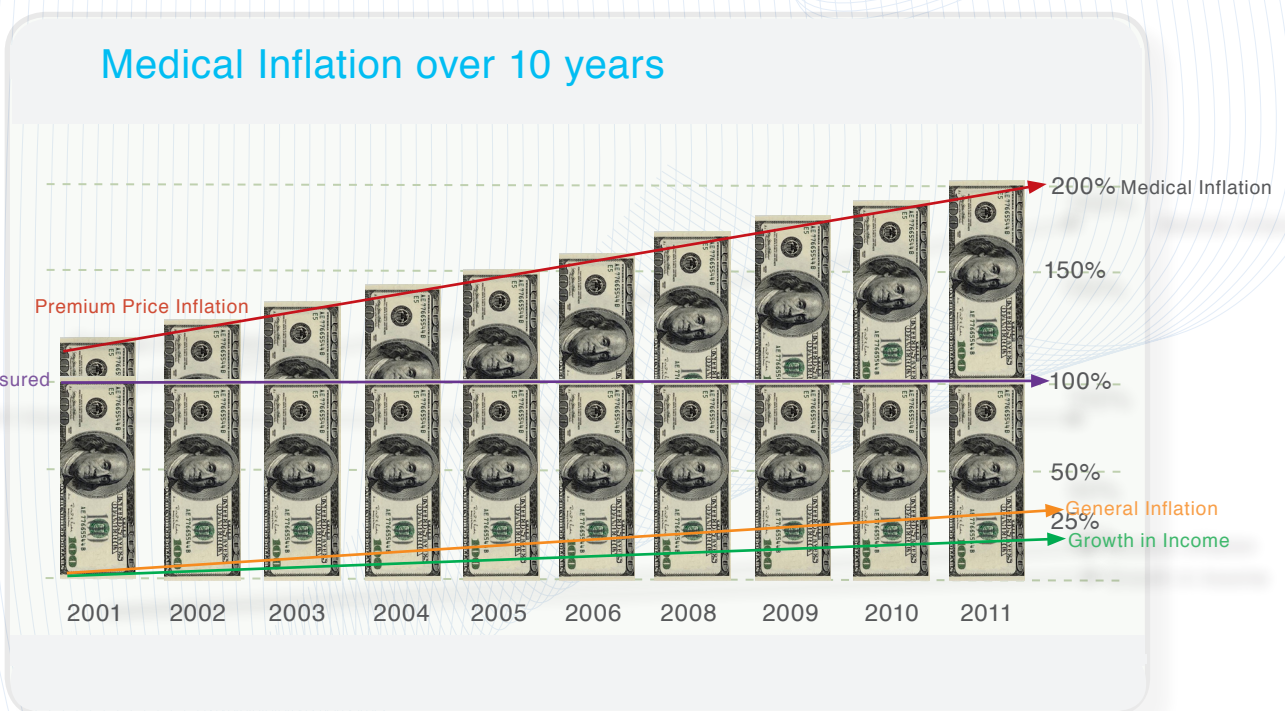
The Medical Inflation Myth

International medical insurers would have you believe that medical inflation is driving up the cost of your medical insurance and that medical inflation typically increases by 10% plus.

If that were true, the amount of medical coverage your insurer provides you should also increase by a similar amount. In reality, however, only the premium prices have been increasing – over the past 10 years international medical insurance premium prices have more than doubled. This means that in inflationary terms consumers today are paying twice as much for half the amount of coverage that was provided 10 years ago.

Rbi charges annual membership fees that have no correlation to medical inflation. The cost of Rbi Premium membership is indexed to the consumer price index (CPI) which over the past 10 years has increased at a nominal rate of 2.5% per annum...

Rbi Premium membership is a more equitable alternative to traditional international medical insurance.



Rbi Provides Worldwide Membership

All Rbi members pay the same annual membership fees and all Rbi members get the advantage of worldwide coverage - irrespectively of where they choose to live and work, or travel.

The cost of traditional international medical insurance is however factored according to selected geographical zones, i.e. worldwide or worldwide excluding USA and Canada.

Those who want the benefit of worldwide coverage have to pay twice as much as those who choose the zone that excludes the USA and Canada. Most international medical insurers now offer four to five different zones with four or five different sets of rates.

Rbi provides complete peace of mind protection at home in your chosen host country or wherever you may choose to travel as an Rbi Premium member...



Price Comparison

Rbi Premium membership cannot really be compared to anything offered by traditional insurance companies – Rbi is a membership program which is designed to be a more viable alternative to traditional international medical and travel insurance.

Rbi Premium provides the benefit of worldwide membership, more comprehensive protection, complete cover, more services, more rewards, and benefits all at more affordable prices.

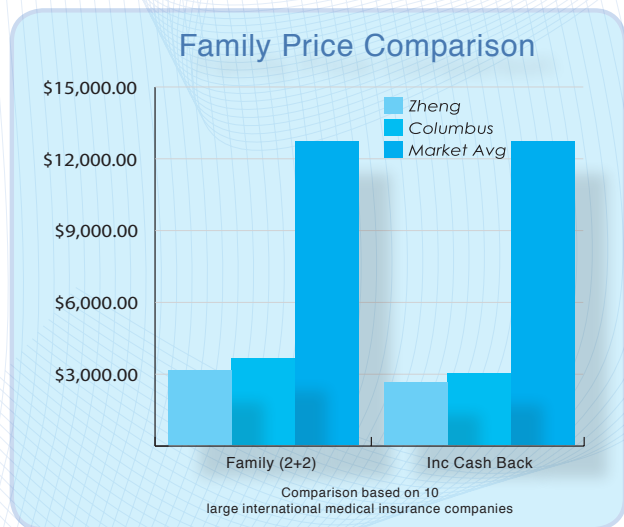
By allowing members to include their family under the same membership, Rbi have been able to make massive savings that are instantly passed on.

The average figure shown for the MI Providers was taken from several market leaders in the business of expatriate medical insurance. The comparative in some cases has a higher level of cover but does not include USA or Canada and have many exclusions and maximums unlike Rbi Premium Medical Plus. All comparisons exclude maternity.



Rbi Zheng Member Primary (\$1800)

+ Partner (\$600) + Child 1 (\$350) + Child 2 (\$350) = \$3100 annual membership fee. LESS \$500 wellness savings loyalty bonus = \$1300 individual or \$2600 inc. family



Rbi Columbus Member Primary (\$2200)

+ Partner (\$700) + Child 1 (\$350) + Child 2 (\$350) = \$3600 annual membership fee. LESS \$600 cash back = \$1600 individual or \$3000 inc. family

Questions & Answers

Questions about Rbi Membership

How do I become a member?

Complete the application on our website www.RbiPremium.com by clicking the 'Apply Now' button. This will generate the application process.

What documents do I need to provide?

You will need to provide Rbi with the following documents:

- Colour scanned copy of your passport and your partner's passport where applicable.
- Proof of address - this must be an official document not more than 3 months old with your name and address on it. (e.g. bank letter/statement, telephone bill, power bill etc)
- Completed Rbi pre-existing medical conditions form for each applicant, listing any/all pre-existing medical conditions.

How long will it take for me to become a member?

Membership can start immediately if requirements are met. Alternatively you can select a future date for commencement of membership.

What are my payment options?

Quarterly, bi annual or yearly payments are available. Payment can be made by credit card or by bank transfer.

As a member of Rbi Premium, who is insuring me?

All Medical Plus memberships are underwritten through Lloyds of London.

How do I qualify for the Accor Club membership and vouchers?

By paying your fees up front annually.

Can I transfer my membership if I move country?

Yes.

Can I transfer my membership to another person?

Yes. Provided they meet all Rbi Premium basic membership requirements.

Do members aged 18-55 pay the same membership fees?

Yes. The only difference in price is the level of membership, it does not change because of your age.

How do I use my free online account with Doctor Global?

You will receive your personal log in details and full instructions on how to use this benefit once you become a member.

How do I use my Rbi Premium Payment Solution Card?

This card should be presented at the hospital upon admittance and will then be credited with your medical fees. For information on ways to use this card outside of your membership medical claims please go to www.T24blackshield.com.

What is the maximum age limit for joining?

The maximum age to join the membership is 55 but can keep going to the age of 65 for continuous members.

Which membership package should I buy?

The Zheng Medical Plus package was

designed with the individual expatriate in mind with cover set at US\$500,000 per annum.

The Columbus Medical Plus package was designed with the expatriate family in mind with cover set at US\$1 million per annum.

The package you choose also depends on your lifestyle, where you travel and personal peace of mind.

Medical Plus Q&A's

Does Rbi Medical Plus Membership cover pre-existing conditions?

Members are required to complete a pre-existing condition form, which will be reviewed by third party doctors who decide whether it can or cannot be included in your membership. The usual rule of thumb is that if it is something that has been dealt with and cured and you are no longer required to take medication for that condition then it will be covered. If it is something that you are currently taking medication for or are sure to in the future then it probably isn't.

Are there any countries in the world where my membership is not valid and therefore my medical cover would not work?

Membership is worldwide for expatriate members, so is valid in any country outside your own. If you wish to be covered whilst you are away from your country of residence, please activate your travel cover.

How do I make a claim?

Full details are contained in the Members Manual.

- Making an In-Patient Claim Present your Rbi Premium Membership and your Rbi MediPay Card to the hospital and the rest will be taken care of by us.
- Making an Out-Patient Claim While direct payment using the Rbi Premium MediPay Card is available for general out-patient treatments, it is recommended that Rbi Premium Members pay up-front and submit scans of original medical receipts stating the treatment date, patient's name, diagnosis and breakdown of charges to Rbi Premium. Members will then be reimbursed to their card, usually within 24 hours, and monies can then be withdrawn from any ATM that carries the Visa logo.

Do I need to have a dental exam?

Emergency dental cover is given as a free benefit upon commencement of your membership. Full dental cover however requires a dental professional to complete a dental examination form that Rbi will provide.

Will you contact my family if there is an emergency?

Yes. Please enter your emergency contact details into your online health record so that should an unfortunate situation occur, we will be able to help you and contact your loved ones.

Do you pay for my hospital room if I have to stay?

Yes.

Do you pay me a 'hospital cash benefit' if I have to stay in hospital?

A 'hospital cash benefit' is a sum of money paid directly to patients who spend time in hospital.

No. Rbi don't have reciprocal health agreement

clauses, which means private hospitals are used as a default.

How do I claim the cash back?

If no claims have been made on your Medical Plus membership by yourself or a family member during the year, you will automatically have your loyalty bonus deducted from your renewal fees.

How much will Rbi pay if I claim for a broken leg or I need heart surgery, for example?

Unlike most large medical insurance companies, Rbi has been set up to give its members 'complete peace of mind'. In order to do this, Rbi have lifted limitations on specific injuries and illnesses. Should you have an accident or need surgery we want you to know that 'YOU ARE COVERED'. Rbi will arrange payment with the hospital and will remain involved throughout the process, making sure you get the care you deserve.

Travel Plus Q&A's

How do I activate my travel cover?

(Full details are contained in the Rbi Travel Plus Membership Manual)

There are several ways in which you can activate your Rbi Travel Plus Cover:

- Use your Rbi Premium MediPay Visa Card to book your flights or other travel related expenses.
- Contact our concierge travel agents and they will arrange it for you.
- Alert Rbi Premium of your travel arrangements using your free Doctor Global online account www.doctorglobal.com/rbi

Can I have travel cover anywhere in the world? Yes

How do I make a claim on my travel cover?

Submit all relevant documentation to Rbi Premium and once everything has been approved, payment will be made directly to your Rbi Premium MediPay Visa Card.

How do I use your concierge travel service?

Please either call +66 (0) 2 2594535 or email holidays@RbiPremium.com. They will assist you with any worldwide travel or booking enquiries. They will also activate your free travel cover for you when you book. www.dtctravel.com

Should I need to be evacuated in an emergency, what should I do?

Call the emergency number on the back of your membership card or on the Rbi Premium website. They will take care of things after contact has been made.

What concierge travel services do you offer?

Rbi Premium care of DTC Travel can arrange worldwide air ticketing (holiday travel, business travel and around the world tickets), accommodation, car hire, cruises, special interest holidays such as golf tours or any travel related product. All your Rbi Premium Travel Plus cover can be arranged directly when you book through them. DTC Travel enjoy global links to more than 70 associated discount travel offices in countries all over the world, which means they have access to many special discount prices worldwide.



Join Now

www.rbipremium.com





We cover the world