

HEALTH RANGE  
OF PLANS



# alchemy

...private medical insurance plan  
**rates booklet**  
**January 2012**



## Alchemy Administration Protocols

### Individuals

Individual policy rates are based on the eldest life.

### Company

Rates are based on the age of the employee.

### Children

Children over 21 who are to be covered as a dependant need to supply a declaration confirming that they are in full time education.

### Employees

Employees between ages 16 - 74 are eligible for cover, those over 65 are subject to full underwriting.

## Additional Benefits

### Health Cash

Status	Monthly (add to base rates)	Annual (add to base rates)
Single	£9.27	£111.24
Sgl. Parent	£9.27	£111.24
Couple	£18.54	£222.48
Family	£18.54	£222.48

### Excess Bonus

(To be deducted from Base Rates Complementary Medicine and Psychiatric Benefits only)	
Excess Bonus 1	12% Discount
Excess Bonus 2	22.5% Discount

### Extended Hospital List

Add 50% to base rate

### Alchemy Pro

Individuals - Add 300% to total premium  
Groups - Add 400% to total premium

### Multi Trip Travel Cover Inclusive of Winter Sports

Cover Type	Monthly Premium	Annual Premium
Single	£10.83	£129.96
Couple	£17.12	£205.44
Sgl. Parent	£23.47	£281.64
Family	£23.47	£281.64

## Individual

Age Band	Status	Foundation No Out-Patient		Inc. Limited Cover Out-Patient		Inc. Full Cover Out-Patient	
		Annual	Monthly	Annual	Monthly	Annual	Monthly
16 - 24	Single	£348.65	£29.05	£488.69	£40.72	£543.20	£45.27
	Sgl. Parent	£522.85	£43.57	£732.91	£61.08	£814.81	£67.90
	Couple	£697.30	£58.11	£977.26	£81.44	£1,086.41	£90.53
	Family	£871.50	£72.63	£1,221.48	£101.79	£1,358.01	£113.17
25 - 29	Single	£366.09	£30.51	£512.92	£42.74	£570.46	£47.54
	Sgl. Parent	£549.02	£45.75	£769.62	£64.14	£855.51	£71.29
	Couple	£732.07	£61.01	£1,026.08	£85.51	£1,140.68	£95.06
	Family	£915.11	£76.26	£1,282.54	£106.88	£1,425.85	£118.82
30 - 34	Single	£418.43	£34.87	£586.33	£48.86	£651.87	£54.32
	Sgl. Parent	£627.52	£52.29	£879.50	£73.29	£977.74	£81.48
	Couple	£836.61	£69.72	£1,172.66	£97.72	£1,303.62	£108.63
	Family	£1,045.95	£87.16	£1,465.83	£122.15	£1,629.61	£135.80
35 - 39	Single	£446.17	£37.18	£625.34	£52.11	£695.36	£57.95
	Sgl. Parent	£669.44	£55.79	£938.13	£78.18	£1,043.04	£86.92
	Couple	£892.58	£74.38	£1,250.80	£104.23	£1,390.60	£115.88
	Family	£1,115.60	£92.97	£1,563.59	£130.30	£1,738.16	£144.85
40 - 44	Single	£488.08	£40.67	£683.97	£57.00	£760.41	£63.37
	Sgl. Parent	£732.07	£61.01	£1,026.08	£85.51	£1,140.68	£95.06
	Couple	£976.17	£81.35	£1,368.19	£114.02	£1,520.95	£126.75
	Family	£1,220.15	£101.68	£1,710.17	£142.51	£1,901.22	£158.43
45 - 49	Single	£599.66	£49.97	£840.49	£70.04	£934.37	£77.86
	Sgl. Parent	£899.61	£74.97	£1,260.61	£105.05	£1,401.50	£116.79
	Couple	£1,199.19	£99.93	£1,680.74	£140.06	£1,868.63	£155.72
	Family	£1,499.02	£124.92	£2,101.10	£175.09	£2,335.88	£194.66
50 - 54	Single	£679.73	£56.64	£952.79	£79.40	£1,059.27	£88.27
	Sgl. Parent	£1,019.78	£84.98	£1,429.24	£119.10	£1,588.91	£132.41
	Couple	£1,359.71	£113.31	£1,905.58	£158.80	£2,118.43	£176.54
	Family	£1,699.51	£141.63	£2,381.91	£198.49	£2,648.06	£220.67
55 - 59	Single	£857.57	£71.46	£1,201.98	£100.16	£1,336.21	£111.35
	Sgl. Parent	£1,286.42	£107.20	£1,802.97	£150.25	£2,004.43	£167.04
	Couple	£1,715.26	£142.94	£2,403.96	£200.33	£2,672.53	£222.71
	Family	£2,144.11	£178.68	£3,004.95	£250.41	£3,340.64	£278.39
60 - 64	Single	£1,256.49	£104.71	£1,732.34	£144.36	£1,918.05	£159.84
	Sgl. Parent	£1,884.74	£157.06	£2,598.51	£216.54	£2,877.02	£239.75
	Couple	£2,512.87	£209.41	£3,464.69	£288.72	£3,886.11	£319.68
	Family	£3,141.11	£261.76	£4,330.98	£360.91	£4,795.08	£399.59
65 - 69	Single	£1,568.80	£130.73	£2,198.74	£183.23	£2,444.42	£203.70
	Sgl. Parent	£2,353.32	£196.11	£3,298.11	£274.84	£3,666.63	£305.55
	Couple	£3,137.72	£261.48	£4,397.49	£366.46	£4,888.72	£407.39
	Family	£3,922.00	£326.83	£5,496.74	£458.06	£6,110.93	£509.24
70 - 74	Single	£2,133.57	£177.80	£2,965.09	£247.09	£3,289.39	£274.12
	Sgl. Parent	£3,200.35	£266.70	£4,447.64	£370.64	£4,934.03	£411.17
	Couple	£4,267.26	£355.60	£5,930.06	£494.17	£6,578.78	£548.23
	Family	£5,334.04	£444.50	£7,412.61	£617.72	£8,223.42	£685.28

# Alchemy Rates

## Individual

Age Band	Status	Psychiatric Benefits		Complementary Medicine Benefits	
		Annual	Monthly	Annual	Monthly
16 - 24	Single	£48.82	£4.07	£31.74	£2.64
	Sgl. Parent	£73.17	£6.10	£47.61	£3.97
	Couple	£97.52	£8.13	£63.72	£5.31
	Family	£121.99	£10.17	£79.59	£6.63
25 - 29	Single	£51.12	£4.26	£33.44	£2.79
	Sgl. Parent	£76.80	£6.40	£50.15	£4.18
	Couple	£102.49	£8.54	£66.75	£5.56
	Family	£128.05	£10.67	£83.47	£6.96
30 - 34	Single	£58.63	£4.89	£38.16	£3.18
	Sgl. Parent	£87.83	£7.32	£57.30	£4.78
	Couple	£117.02	£9.75	£76.32	£6.36
	Family	£146.34	£12.20	£95.46	£7.96
35 - 39	Single	£62.51	£5.21	£40.70	£3.39
	Sgl. Parent	£93.64	£7.80	£61.06	£5.09
	Couple	£124.90	£10.41	£81.41	£6.78
	Family	£156.15	£13.01	£101.88	£8.49
40 - 44	Single	£68.20	£5.68	£44.58	£3.72
	Sgl. Parent	£102.49	£8.54	£66.75	£5.56
	Couple	£136.65	£11.39	£89.04	£7.42
	Family	£170.69	£14.22	£111.33	£9.28
45 - 49	Single	£83.83	£6.99	£54.76	£4.56
	Sgl. Parent	£125.75	£10.48	£82.01	£6.83
	Couple	£167.90	£13.99	£109.39	£9.12
	Family	£209.82	£17.48	£136.89	£11.41
50 - 54	Single	£95.10	£7.92	£62.03	£5.17
	Sgl. Parent	£142.71	£11.89	£93.16	£7.76
	Couple	£190.32	£15.86	£124.05	£10.34
	Family	£237.80	£19.82	£155.06	£12.92
55 - 59	Single	£120.05	£10.00	£78.26	£6.52
	Sgl. Parent	£180.02	£15.00	£117.51	£9.79
	Couple	£239.98	£20.00	£156.52	£13.04
	Family	£300.07	£25.01	£195.77	£16.31
60 - 64	Single	£165.97	£13.83	£108.18	£9.02
	Sgl. Parent	£248.83	£20.74	£162.21	£13.52
	Couple	£331.69	£27.64	£216.36	£18.03
	Family	£414.67	£34.56	£270.51	£22.54
65 - 69	Single	£219.51	£18.29	£143.07	£11.92
	Sgl. Parent	£329.39	£27.45	£214.79	£17.90
	Couple	£439.02	£36.59	£286.38	£23.87
	Family	£548.78	£45.73	£357.98	£29.83
70 - 74	Single	£289.77	£24.15	£188.98	£15.75
	Sgl. Parent	£434.66	£36.22	£283.47	£23.62
	Couple	£579.55	£48.30	£377.97	£31.50
	Family	£724.43	£60.37	£472.46	£39.37

Virgin 1-2

Age Band	Status	Foundation No Out-Patient		Inc. Limited Cover Out-Patient		Inc. Full Cover Out-Patient	
		Annual	Monthly	Annual	Monthly	Annual	Monthly
16 - 24	Single	£352.77	£29.40	£494.38	£41.20	£549.63	£45.80
	Sgl. Parent	£529.03	£44.09	£741.52	£61.79	£824.26	£68.69
	Couple	£705.41	£58.78	£988.77	£82.40	£1,099.13	£91.59
	Family	£881.80	£73.48	£1,235.90	£102.99	£1,373.88	£114.49
25 - 29	Single	£370.45	£30.87	£519.10	£43.26	£577.00	£48.08
	Sgl. Parent	£555.56	£46.30	£778.46	£64.87	£865.57	£72.13
	Couple	£740.67	£61.72	£1,038.07	£86.51	£1,154.01	£96.17
	Family	£925.89	£77.16	£1,297.56	£108.13	£1,442.69	£120.22
30 - 34	Single	£423.27	£35.27	£593.24	£49.44	£659.50	£54.96
	Sgl. Parent	£634.91	£52.91	£889.92	£74.16	£989.25	£82.44
	Couple	£846.43	£70.54	£1,186.47	£98.87	£1,319.00	£109.92
	Family	£1,058.18	£88.18	£1,483.03	£123.59	£1,648.75	£137.40
35 - 39	Single	£451.38	£37.61	£632.61	£52.72	£703.36	£58.61
	Sgl. Parent	£677.19	£56.43	£949.03	£79.09	£1,055.15	£87.93
	Couple	£903.00	£75.25	£1,265.46	£105.45	£1,406.95	£117.25
	Family	£1,128.81	£94.07	£1,581.88	£131.82	£1,758.63	£146.55
40 - 44	Single	£493.90	£41.16	£692.09	£57.67	£769.38	£64.11
	Sgl. Parent	£740.67	£61.72	£1,038.07	£86.51	£1,154.01	£96.17
	Couple	£987.68	£82.31	£1,384.18	£115.35	£1,538.76	£128.23
	Family	£1,234.45	£102.87	£1,730.16	£144.18	£1,923.51	£160.29
45 - 49	Single	£606.68	£50.56	£850.18	£70.85	£945.16	£78.76
	Sgl. Parent	£910.03	£75.84	£1,275.39	£106.28	£1,417.86	£118.15
	Couple	£1,213.25	£101.10	£1,700.48	£141.71	£1,890.56	£157.55
	Family	£1,516.71	£126.39	£2,125.57	£177.13	£2,363.01	£196.92
50 - 54	Single	£687.85	£57.32	£963.93	£80.33	£1,071.63	£89.30
	Sgl. Parent	£1,031.77	£85.98	£1,445.96	£120.50	£1,607.44	£133.95
	Couple	£1,375.58	£114.63	£1,927.87	£160.66	£2,143.26	£178.60
	Family	£1,719.50	£143.29	£2,409.89	£200.82	£2,679.20	£223.27
55 - 59	Single	£867.63	£72.30	£1,216.03	£101.34	£1,351.83	£112.65
	Sgl. Parent	£1,301.56	£108.46	£1,824.05	£152.00	£2,027.93	£168.99
	Couple	£1,735.37	£144.61	£2,432.19	£202.68	£2,703.79	£225.32
	Family	£2,169.18	£180.77	£3,040.20	£253.35	£3,379.76	£281.65
60 - 64	Single	£1,271.15	£105.93	£1,752.69	£146.06	£1,940.47	£161.71
	Sgl. Parent	£1,906.79	£158.90	£2,629.04	£219.09	£2,910.58	£242.55
	Couple	£2,542.30	£211.86	£3,505.27	£292.11	£3,880.93	£323.41
	Family	£3,178.06	£264.84	£4,381.74	£365.14	£4,851.17	£404.26
65 - 69	Single	£1,587.21	£132.27	£2,224.43	£185.37	£2,473.01	£206.08
	Sgl. Parent	£2,380.82	£198.40	£3,336.76	£278.06	£3,709.52	£309.13
	Couple	£3,174.43	£264.54	£4,449.09	£370.76	£4,946.14	£412.18
	Family	£3,968.03	£330.67	£5,561.31	£463.44	£6,182.65	£515.22
70 - 74	Single	£2,158.52	£179.88	£2,999.86	£249.99	£3,327.92	£277.33
	Sgl. Parent	£3,237.91	£269.83	£4,499.61	£374.97	£4,991.81	£415.98
	Couple	£4,317.29	£359.77	£5,999.60	£499.97	£6,655.83	£554.65
	Family	£5,396.55	£449.71	£7,499.47	£624.96	£8,319.73	£693.31

# Alchemy Rates

## Virgin 1-2

Age Band	Status	Psychiatric Benefits		Complementary Medicine Benefits	
		Annual	Monthly	Annual	Monthly
16 - 24	Single	£49.31	£4.11	£32.22	£2.69
	Sgl. Parent	£74.14	£6.18	£48.34	£4.03
	Couple	£98.73	£8.23	£64.33	£5.36
	Family	£123.44	£10.29	£80.44	£6.70
25 - 29	Single	£51.85	£4.32	£33.92	£2.83
	Sgl. Parent	£77.77	£6.48	£50.64	£4.22
	Couple	£103.70	£8.64	£67.60	£5.63
	Family	£129.62	£10.80	£84.56	£7.05
30 - 34	Single	£59.24	£4.94	£38.64	£3.22
	Sgl. Parent	£88.80	£7.40	£57.91	£4.83
	Couple	£118.48	£9.87	£77.17	£6.43
	Family	£148.04	£12.34	£96.67	£8.06
35 - 39	Single	£63.12	£5.26	£41.19	£3.43
	Sgl. Parent	£94.85	£7.90	£61.90	£5.16
	Couple	£126.35	£10.53	£82.38	£6.86
	Family	£157.97	£13.16	£102.97	£8.58
40 - 44	Single	£69.17	£5.76	£45.07	£3.76
	Sgl. Parent	£103.70	£8.64	£67.60	£5.63
	Couple	£138.22	£11.52	£90.13	£7.51
	Family	£172.87	£14.41	£112.66	£9.39
45 - 49	Single	£84.92	£7.08	£55.36	£4.61
	Sgl. Parent	£127.32	£10.61	£83.10	£6.93
	Couple	£169.84	£14.15	£110.72	£9.23
	Family	£212.24	£17.69	£138.47	£11.54
50 - 54	Single	£96.19	£8.02	£62.75	£5.23
	Sgl. Parent	£144.40	£12.03	£94.13	£7.84
	Couple	£192.50	£16.04	£125.50	£10.46
	Family	£240.71	£20.06	£156.88	£13.07
55 - 59	Single	£121.39	£10.12	£79.23	£6.60
	Sgl. Parent	£182.20	£15.18	£118.72	£9.89
	Couple	£242.89	£20.24	£158.33	£13.19
	Family	£303.58	£25.30	£197.95	£16.50
60 - 64	Single	£167.90	£13.99	£109.39	£9.12
	Sgl. Parent	£251.73	£20.98	£164.27	£13.69
	Couple	£335.57	£27.96	£218.91	£18.24
	Family	£419.64	£34.97	£273.66	£22.81
65 - 69	Single	£222.18	£18.51	£144.77	£12.06
	Sgl. Parent	£333.14	£27.76	£217.21	£18.10
	Couple	£444.23	£37.02	£289.77	£24.15
	Family	£555.32	£46.28	£362.22	£30.18
70 - 74	Single	£293.17	£24.43	£191.16	£15.93
	Sgl. Parent	£439.75	£36.65	£286.75	£23.90
	Couple	£586.45	£48.87	£382.45	£31.87
	Family	£732.91	£61.08	£478.03	£39.84

## Transferring CPME 1-2

Age Band	Status	Foundation No Out-Patient		Inc. Limited Cover Out-Patient		Inc. Full Cover Out-Patient	
		Annual	Monthly	Annual	Monthly	Annual	Monthly
16 - 24	Single	£635.03	£52.92	£889.92	£74.16	£989.37	£82.45
	Sgl. Parent	£952.30	£79.36	£1,334.75	£111.23	£1,483.64	£123.64
	Couple	£1,269.70	£105.81	£1,779.83	£148.32	£1,978.38	£164.87
	Family	£1,587.21	£132.27	£2,224.67	£185.39	£2,473.01	£206.08
25 - 29	Single	£666.77	£55.56	£934.37	£77.86	£1,038.56	£86.55
	Sgl. Parent	£1,000.03	£83.34	£1,401.26	£116.77	£1,558.02	£129.83
	Couple	£1,333.18	£111.10	£1,868.51	£155.71	£2,077.24	£173.10
	Family	£1,666.56	£138.88	£2,335.63	£194.64	£2,596.82	£216.40
30 - 34	Single	£761.87	£63.49	£1,067.87	£88.99	£1,187.08	£98.92
	Sgl. Parent	£1,142.86	£95.24	£1,601.87	£133.49	£1,780.68	£158.23
	Couple	£1,523.61	£126.97	£2,135.63	£177.97	£2,374.16	£197.85
	Family	£1,904.73	£158.73	£2,669.50	£222.46	£2,967.76	£247.31
35 - 39	Single	£812.51	£67.71	£1,138.74	£94.90	£1,266.06	£105.51
	Sgl. Parent	£1,218.94	£101.58	£1,708.24	£142.35	£1,899.28	£158.27
	Couple	£1,625.37	£135.45	£2,277.85	£189.82	£2,532.49	£211.04
	Family	£2,031.81	£169.32	£2,847.34	£237.28	£3,165.58	£263.80
40 - 44	Single	£889.07	£74.09	£1,245.71	£103.81	£1,384.91	£115.41
	Sgl. Parent	£1,333.18	£111.10	£1,868.51	£155.71	£2,077.24	£173.10
	Couple	£1,777.77	£148.15	£2,491.55	£207.63	£2,769.81	£230.82
	Family	£2,222.00	£185.17	£3,114.34	£259.53	£3,462.26	£288.52
45 - 49	Single	£1,091.98	£91.00	£1,530.28	£127.52	£1,701.33	£141.78
	Sgl. Parent	£1,638.09	£136.51	£2,295.66	£191.30	£2,552.12	£212.68
	Couple	£2,183.84	£181.99	£3,060.92	£255.08	£3,403.02	£283.59
	Family	£2,730.08	£227.51	£3,826.05	£318.84	£4,253.45	£354.45
50 - 54	Single	£1,238.08	£103.17	£1,735.13	£144.59	£1,928.96	£160.75
	Sgl. Parent	£1,857.24	£154.77	£2,602.75	£216.90	£2,893.38	£241.11
	Couple	£2,476.04	£206.34	£3,470.14	£289.18	£3,857.92	£321.49
	Family	£3,095.08	£257.92	£4,337.76	£361.48	£4,822.58	£401.88
55 - 59	Single	£1,561.77	£130.15	£2,188.81	£182.40	£2,433.28	£202.77
	Sgl. Parent	£2,342.78	£195.23	£3,283.33	£273.61	£3,650.28	£304.19
	Couple	£3,123.67	£260.31	£4,377.98	£364.83	£4,866.79	£405.57
	Family	£3,904.56	£325.38	£5,472.39	£456.03	£6,083.55	£506.96
60 - 64	Single	£2,288.03	£190.67	£3,154.80	£262.90	£3,492.79	£291.07
	Sgl. Parent	£3,432.22	£286.02	£4,732.32	£394.36	£5,239.07	£436.59
	Couple	£4,576.17	£381.35	£6,309.48	£525.79	£6,985.70	£582.14
	Family	£5,720.49	£476.71	£7,887.13	£657.26	£8,732.10	£727.67
65 - 69	Single	£2,857.03	£238.09	£4,004.01	£333.67	£4,451.39	£370.95
	Sgl. Parent	£4,285.43	£357.12	£6,006.14	£500.51	£6,677.15	£556.43
	Couple	£5,713.95	£476.16	£8,008.39	£667.37	£8,903.03	£741.92
	Family	£7,142.46	£595.21	£10,010.40	£834.20	£11,128.79	£927.40
70 - 74	Single	£3,885.29	£323.77	£5,399.70	£449.98	£5,990.27	£499.19
	Sgl. Parent	£5,828.18	£485.68	£8,099.25	£674.94	£8,985.29	£748.77
	Couple	£7,771.07	£647.59	£10,799.28	£899.94	£11,980.54	£998.38
	Family	£9,713.84	£809.49	£13,499.07	£1,124.92	£14,975.56	£1,247.96

# Alchemy Rates

## Transferring CPME 1-2

Age Band	Status	Psychiatric Benefits		Complementary Medicine Benefits	
		Annual	Monthly	Annual	Monthly
16 - 24	Single	£71.47	£5.96	£46.76	£3.90
	Sgl. Parent	£107.45	£8.95	£70.14	£5.85
	Couple	£143.19	£11.93	£93.28	£7.77
	Family	£179.05	£14.92	£116.66	£9.72
25 - 29	Single	£75.23	£6.27	£49.18	£4.10
	Sgl. Parent	£112.78	£9.40	£73.41	£6.12
	Couple	£150.34	£12.53	£98.00	£8.17
	Family	£188.01	£15.67	£122.60	£10.22
30 - 34	Single	£85.89	£7.16	£56.09	£4.67
	Sgl. Parent	£128.77	£10.73	£83.95	£7.00
	Couple	£171.78	£14.32	£111.94	£9.33
	Family	£214.67	£17.89	£140.16	£11.68
35 - 39	Single	£91.46	£7.62	£59.72	£4.98
	Sgl. Parent	£137.50	£11.46	£89.77	£7.48
	Couple	£183.17	£15.26	£119.45	£9.95
	Family	£229.08	£19.09	£149.37	£12.45
40 - 44	Single	£100.31	£8.36	£65.30	£5.44
	Sgl. Parent	£150.34	£12.53	£98.00	£8.17
	Couple	£200.37	£16.70	£130.71	£10.89
	Family	£250.64	£20.89	£163.42	£13.62
45 - 49	Single	£123.08	£10.26	£80.32	£6.69
	Sgl. Parent	£184.62	£15.39	£120.54	£10.04
	Couple	£246.28	£20.52	£160.51	£13.38
	Family	£307.70	£25.64	£200.73	£16.73
50 - 54	Single	£139.44	£11.62	£90.98	£7.58
	Sgl. Parent	£209.33	£17.44	£136.53	£11.38
	Couple	£279.11	£23.26	£181.96	£15.16
	Family	£349.01	£29.08	£227.51	£18.96
55 - 59	Single	£176.02	£14.67	£114.84	£9.57
	Sgl. Parent	£264.21	£22.02	£172.14	£14.35
	Couple	£352.16	£29.35	£229.57	£19.13
	Family	£440.23	£36.69	£286.99	£23.92
60 - 64	Single	£243.50	£20.29	£158.58	£13.21
	Sgl. Parent	£365.00	£30.42	£238.17	£19.85
	Couple	£486.63	£40.55	£317.39	£26.45
	Family	£608.50	£50.71	£396.86	£33.07
65 - 69	Single	£322.12	£26.84	£209.94	£17.50
	Sgl. Parent	£483.12	£40.26	£314.97	£26.25
	Couple	£644.12	£53.68	£420.12	£35.01
	Family	£805.24	£67.10	£525.28	£43.77
70 - 74	Single	£425.09	£35.42	£277.17	£23.10
	Sgl. Parent	£637.70	£53.14	£415.76	£34.65
	Couple	£850.30	£70.86	£554.59	£46.22
	Family	£1,062.79	£88.57	£693.18	£57.76

## Virgin 3-4

Age Band	Status	Foundation No Out-Patient		Inc. Limited Cover Out-Patient		Inc. Full Cover Out-Patient	
		Annual	Monthly	Annual	Monthly	Annual	Monthly
16 - 24	Single	£285.05	£23.75	£376.63	£31.39	£412.85	£34.40
	Sgl. Parent	£427.63	£35.64	£565.01	£47.08	£619.28	£51.61
	Couple	£570.10	£47.51	£753.27	£62.77	£825.59	£68.80
	Family	£712.68	£59.39	£941.64	£78.47	£1,032.14	£86.01
25 - 29	Single	£299.22	£24.94	£395.53	£32.96	£433.45	£36.12
	Sgl. Parent	£448.96	£37.41	£593.24	£49.44	£650.17	£54.18
	Couple	£598.69	£49.89	£790.94	£65.91	£867.02	£72.25
	Family	£748.42	£62.37	£988.77	£82.40	£1,083.74	£90.31
30 - 34	Single	£342.11	£28.51	£451.86	£37.66	£495.47	£41.29
	Sgl. Parent	£513.16	£42.76	£677.92	£56.49	£743.09	£61.92
	Couple	£684.21	£57.02	£903.97	£75.33	£990.71	£82.56
	Family	£855.27	£71.27	£1,129.90	£94.16	£1,238.56	£103.21
35 - 39	Single	£365.00	£30.42	£482.15	£40.18	£528.43	£44.04
	Sgl. Parent	£547.32	£45.61	£723.22	£60.27	£792.64	£66.05
	Couple	£729.89	£60.82	£964.18	£80.35	£1,056.97	£88.08
	Family	£912.33	£76.03	£1,205.37	£100.45	£1,321.18	£110.10
40 - 44	Single	£399.04	£33.25	£527.33	£43.94	£577.97	£48.16
	Sgl. Parent	£598.69	£49.89	£790.94	£65.91	£867.02	£72.25
	Couple	£798.33	£66.53	£1,054.67	£87.89	£1,155.95	£96.33
	Family	£997.85	£83.15	£1,318.28	£109.86	£1,444.87	£120.41
45 - 49	Single	£490.39	£40.87	£647.75	£53.98	£710.14	£59.18
	Sgl. Parent	£735.58	£61.30	£971.81	£80.98	£1,065.21	£88.77
	Couple	£980.65	£81.72	£1,295.62	£107.97	£1,420.04	£118.34
	Family	£1,225.97	£102.16	£1,619.56	£134.96	£1,775.23	£147.94
50 - 54	Single	£555.92	£46.33	£734.49	£61.21	£805.12	£67.09
	Sgl. Parent	£833.83	£69.49	£1,101.67	£91.81	£1,207.55	£100.63
	Couple	£1,111.85	£92.65	£1,468.86	£122.40	£1,609.99	£134.17
	Family	£1,389.99	£115.83	£1,836.16	£153.01	£2,012.67	£167.72
55 - 59	Single	£701.42	£58.45	£926.50	£77.21	£1,015.54	£84.63
	Sgl. Parent	£1,052.00	£87.67	£1,389.87	£115.82	£1,523.37	£126.95
	Couple	£1,402.59	£116.88	£1,853.12	£154.43	£2,031.08	£169.26
	Family	£1,753.30	£146.11	£2,316.25	£193.02	£2,538.91	£211.58
60 - 64	Single	£969.39	£80.78	£1,280.60	£106.72	£1,403.56	£116.96
	Sgl. Parent	£1,453.96	£121.16	£1,920.96	£160.08	£2,105.58	£175.47
	Couple	£1,938.65	£161.55	£2,561.20	£213.43	£2,807.36	£233.95
	Family	£2,423.34	£201.95	£3,201.44	£266.79	£3,509.15	£292.43
65 - 69	Single	£1,282.90	£106.91	£1,694.79	£141.23	£1,857.73	£154.81
	Sgl. Parent	£1,924.35	£160.36	£2,542.30	£211.86	£2,786.65	£232.22
	Couple	£2,565.81	£213.82	£3,389.70	£282.47	£3,715.57	£309.63
	Family	£3,207.26	£267.27	£4,237.21	£353.10	£4,644.50	£387.04
70 - 74	Single	£1,693.46	£141.12	£2,237.27	£186.44	£2,452.17	£204.35
	Sgl. Parent	£2,540.24	£211.69	£3,355.90	£279.66	£3,678.38	£306.53
	Couple	£3,386.91	£282.24	£4,474.53	£372.88	£4,904.59	£408.72
	Family	£4,233.70	£352.81	£5,593.17	£466.10	£6,130.68	£510.89

# Alchemy Rates

## Virgin 3-4

Age Band	Status	Psychiatric Benefits		Complementary Medicine Benefits	
		Annual	Monthly	Annual	Monthly
16 - 24	Single	£24.96	£2.08	£15.26	£1.27
	Sgl. Parent	£37.55	£3.13	£22.77	£1.90
	Couple	£50.03	£4.17	£30.29	£2.52
	Family	£62.51	£5.21	£38.04	£3.17
25 - 29	Single	£26.29	£2.19	£15.87	£1.32
	Sgl. Parent	£39.49	£3.29	£23.99	£2.00
	Couple	£52.58	£4.38	£31.86	£2.66
	Family	£65.78	£5.48	£39.86	£3.32
30 - 34	Single	£30.04	£2.50	£18.29	£1.52
	Sgl. Parent	£45.07	£3.76	£27.38	£2.28
	Couple	£60.09	£5.01	£36.46	£3.04
	Family	£75.11	£6.26	£45.55	£3.80
35 - 39	Single	£31.98	£2.67	£19.38	£1.62
	Sgl. Parent	£48.09	£4.01	£29.20	£2.43
	Couple	£64.08	£5.34	£38.89	£3.24
	Family	£80.08	£6.67	£48.70	£4.06
40 - 44	Single	£35.01	£2.92	£21.20	£1.77
	Sgl. Parent	£52.58	£4.38	£31.86	£2.66
	Couple	£70.02	£5.84	£42.64	£3.55
	Family	£87.59	£7.30	£53.18	£4.43
45 - 49	Single	£43.13	£3.59	£26.17	£2.18
	Sgl. Parent	£64.57	£5.38	£39.25	£3.27
	Couple	£86.13	£7.18	£52.33	£4.36
	Family	£107.70	£8.97	£65.42	£5.45
50 - 54	Single	£48.82	£4.07	£29.68	£2.47
	Sgl. Parent	£73.17	£6.10	£44.46	£3.70
	Couple	£97.64	£8.14	£59.24	£4.94
	Family	£121.99	£10.17	£74.14	£6.18
55 - 59	Single	£61.54	£5.13	£37.43	£3.12
	Sgl. Parent	£92.31	£7.69	£56.09	£4.67
	Couple	£123.20	£10.27	£74.75	£6.23
	Family	£153.97	£12.83	£93.52	£7.79
60 - 64	Single	£85.16	£7.10	£51.73	£4.31
	Sgl. Parent	£127.68	£10.64	£77.53	£6.46
	Couple	£170.21	£14.18	£103.46	£8.62
	Family	£212.85	£17.74	£129.14	£10.76
65 - 69	Single	£112.66	£9.39	£68.32	£5.69
	Sgl. Parent	£168.99	£14.08	£102.61	£8.55
	Couple	£225.33	£18.78	£136.77	£11.40
	Family	£281.66	£23.47	£170.93	£14.24
70 - 74	Single	£148.76	£12.40	£90.25	£7.52
	Sgl. Parent	£223.02	£18.59	£135.44	£11.29
	Couple	£297.41	£24.78	£180.62	£15.05
	Family	£371.79	£30.98	£225.69	£18.81

**CPME 3-4**

Age Band	Status	Foundation No Out-Patient		Inc. Limited Cover Out-Patient		Inc. Full Cover Out-Patient	
		Annual	Monthly	Annual	Monthly	Annual	Monthly
16 - 24	Single	£511.95	£42.66	£676.22	£56.35	£741.39	£61.78
	Sgl. Parent	£767.92	£63.99	£1,014.45	£84.54	£1,111.97	£92.66
	Couple	£1,023.78	£85.31	£1,352.80	£112.73	£1,482.67	£123.56
	Family	£1,279.87	£106.66	£1,690.91	£140.91	£1,853.24	£154.44
25 - 29	Single	£537.63	£44.80	£710.14	£59.18	£778.34	£64.86
	Sgl. Parent	£806.21	£67.18	£1,065.21	£88.77	£1,167.57	£97.30
	Couple	£1,075.14	£89.60	£1,420.28	£118.36	£1,556.81	£129.73
	Family	£1,343.84	£111.99	£1,775.47	£147.96	£1,945.92	£162.16
30 - 34	Single	£614.44	£51.20	£811.54	£67.63	£889.67	£74.14
	Sgl. Parent	£921.53	£76.79	£1,217.36	£101.45	£1,334.51	£111.21
	Couple	£1,228.63	£102.39	£1,623.19	£135.27	£1,779.23	£148.27
	Family	£1,535.85	£127.99	£2,029.02	£169.09	£2,224.06	£185.34
35 - 39	Single	£655.38	£54.62	£865.69	£72.14	£948.91	£79.08
	Sgl. Parent	£983.20	£81.93	£1,298.53	£108.21	£1,423.43	£118.62
	Couple	£1,310.52	£109.21	£1,731.37	£144.28	£1,897.70	£158.14
	Family	£1,638.21	£136.52	£2,164.22	£180.35	£2,372.22	£197.68
40 - 44	Single	£716.68	£59.72	£946.97	£78.91	£1,037.95	£86.50
	Sgl. Parent	£1,075.14	£89.60	£1,420.28	£118.36	£1,556.81	£129.73
	Couple	£1,433.36	£119.45	£1,893.71	£157.81	£2,075.78	£172.98
	Family	£1,791.70	£149.31	£2,367.25	£197.27	£2,594.64	£216.22
45 - 49	Single	£880.59	£73.38	£1,163.33	£96.94	£1,275.15	£106.26
	Sgl. Parent	£1,320.70	£110.06	£1,744.94	£145.41	£1,912.60	£159.38
	Couple	£1,761.05	£146.75	£2,326.43	£193.87	£2,550.18	£212.51
	Family	£2,201.17	£183.43	£2,908.16	£242.35	£3,187.63	£265.64
50 - 54	Single	£998.46	£83.20	£1,318.76	£109.90	£1,445.48	£120.46
	Sgl. Parent	£1,497.45	£124.79	£1,978.26	£164.86	£2,168.34	£180.69
	Couple	£1,996.56	£166.38	£2,637.64	£219.80	£2,891.20	£240.93
	Family	£2,495.66	£207.97	£3,297.15	£274.76	£3,613.81	£301.15
55 - 59	Single	£1,259.40	£104.95	£1,464.98	£122.08	£1,823.68	£151.97
	Sgl. Parent	£1,889.10	£157.43	£2,197.65	£183.14	£2,735.41	£227.95
	Couple	£2,518.80	£209.90	£2,930.20	£244.18	£3,647.37	£303.95
	Family	£3,148.26	£262.36	£3,662.63	£305.22	£4,559.21	£379.93
60 - 64	Single	£1,740.58	£145.05	£2,299.53	£191.63	£2,520.62	£210.05
	Sgl. Parent	£2,610.87	£217.57	£3,449.18	£287.43	£3,780.75	£315.06
	Couple	£3,481.16	£290.10	£4,598.95	£383.25	£5,041.12	£420.09
	Family	£4,351.45	£362.62	£5,748.71	£479.06	£6,301.25	£525.10
65 - 69	Single	£2,303.65	£191.97	£3,043.47	£253.62	£2,937.59	£244.80
	Sgl. Parent	£3,455.60	£287.97	£4,565.03	£380.42	£4,406.33	£367.19
	Couple	£4,607.55	£383.96	£6,086.94	£507.25	£5,875.31	£489.61
	Family	£5,759.25	£479.94	£7,608.62	£634.05	£7,344.04	£612.00
70 - 74	Single	£3,040.81	£253.40	£4,017.46	£334.79	£4,403.54	£366.96
	Sgl. Parent	£4,561.39	£380.12	£6,025.89	£502.16	£6,605.19	£550.43
	Couple	£6,081.73	£506.81	£8,034.68	£669.56	£8,806.72	£733.89
	Family	£7,602.20	£633.52	£10,043.35	£836.95	£11,008.61	£917.38

# Alchemy Rates

## CPME 3-4

Age Band	Status	Psychiatric Benefits		Complementary Medicine Benefits	
		Annual	Monthly	Annual	Monthly
16 - 24	Single	£35.86	£2.99	£21.93	£1.83
	Sgl. Parent	£53.91	£4.49	£32.71	£2.73
	Couple	£72.08	£6.01	£43.73	£3.64
	Family	£90.01	£7.50	£54.64	£4.55
25 - 29	Single	£37.80	£3.15	£22.90	£1.91
	Sgl. Parent	£56.69	£4.72	£34.53	£2.88
	Couple	£75.35	£6.28	£45.79	£3.82
	Family	£94.49	£7.87	£57.30	£4.78
30 - 34	Single	£43.25	£3.60	£26.17	£2.18
	Sgl. Parent	£64.69	£5.39	£39.37	£3.28
	Couple	£86.25	£7.19	£52.33	£4.36
	Family	£107.82	£8.98	£65.66	£5.47
35 - 39	Single	£46.03	£3.84	£27.98	£2.33
	Sgl. Parent	£68.93	£5.74	£41.92	£3.49
	Couple	£92.07	£7.67	£55.73	£4.64
	Family	£115.09	£9.59	£69.90	£5.82
40 - 44	Single	£50.40	£4.20	£30.65	£2.55
	Sgl. Parent	£75.35	£6.28	£45.79	£3.82
	Couple	£100.67	£8.39	£61.18	£5.10
	Family	£125.75	£10.48	£76.44	£6.37
45 - 49	Single	£61.66	£5.14	£37.68	£3.14
	Sgl. Parent	£92.80	£7.73	£56.45	£4.70
	Couple	£123.69	£10.31	£75.11	£6.26
	Family	£154.70	£12.89	£93.89	£7.82
50 - 54	Single	£70.26	£5.86	£42.52	£3.54
	Sgl. Parent	£105.27	£8.77	£63.96	£5.33
	Couple	£140.28	£11.69	£85.28	£7.11
	Family	£175.29	£14.61	£106.24	£8.85
55 - 59	Single	£88.43	£7.37	£53.67	£4.47
	Sgl. Parent	£132.77	£11.06	£80.68	£6.72
	Couple	£177.11	£14.76	£107.45	£8.95
	Family	£221.21	£18.43	£134.35	£11.20
60 - 64	Single	£122.35	£10.20	£74.38	£6.20
	Sgl. Parent	£183.29	£15.27	£111.45	£9.29
	Couple	£244.47	£20.37	£148.52	£12.38
	Family	£305.76	£25.48	£185.71	£15.48
65 - 69	Single	£161.85	£13.49	£98.25	£8.19
	Sgl. Parent	£242.53	£20.21	£147.43	£12.29
	Couple	£323.57	£26.96	£196.49	£16.37
	Family	£404.62	£33.72	£245.56	£20.46
70 - 74	Single	£213.57	£17.80	£129.74	£10.81
	Sgl. Parent	£320.42	£26.70	£194.68	£16.22
	Couple	£427.39	£35.62	£259.37	£21.61
	Family	£534.12	£44.51	£324.30	£27.02

Virgin 5-9

Age Band	Status	Foundation No Out-Patient		Inc. Limited Cover Out-Patient		Inc. Full Cover Out-Patient	
		Annual	Monthly	Annual	Monthly	Annual	Monthly
16 - 24	Single	£261.06	£21.76	£344.77	£28.73	£378.09	£31.51
	Sgl. Parent	£391.65	£32.64	£517.28	£43.11	£567.07	£47.26
	Couple	£522.13	£43.51	£689.79	£57.48	£756.05	£63.00
	Family	£652.60	£54.38	£862.29	£71.86	£945.04	£78.75
25 - 29	Single	£274.03	£22.84	£362.22	£30.18	£396.99	£33.08
	Sgl. Parent	£411.16	£34.26	£543.20	£45.27	£595.42	£49.62
	Couple	£548.29	£45.69	£724.19	£60.35	£793.97	£66.16
	Family	£685.31	£57.11	£905.42	£75.45	£992.28	£82.69
30 - 34	Single	£313.28	£26.11	£413.95	£34.50	£453.68	£37.81
	Sgl. Parent	£469.79	£39.15	£620.86	£51.74	£680.58	£56.72
	Couple	£626.55	£52.21	£827.77	£68.98	£907.36	£75.61
	Family	£783.19	£65.27	£1,034.68	£86.22	£1,134.14	£94.51
35 - 39	Single	£334.11	£27.84	£441.44	£36.79	£483.84	£40.32
	Sgl. Parent	£501.29	£41.77	£662.17	£55.18	£725.89	£60.49
	Couple	£668.35	£55.70	£883.01	£73.58	£967.81	£80.65
	Family	£835.40	£69.62	£1,103.61	£91.97	£1,209.73	£100.81
40 - 44	Single	£365.49	£30.46	£482.88	£40.24	£529.27	£44.11
	Sgl. Parent	£548.29	£45.69	£724.19	£60.35	£793.97	£66.16
	Couple	£730.98	£60.91	£965.63	£80.47	£1,058.55	£88.21
	Family	£913.66	£76.14	£1,207.07	£100.59	£1,323.12	£110.26
45 - 49	Single	£448.96	£37.41	£593.24	£49.44	£650.17	£54.18
	Sgl. Parent	£673.55	£56.13	£889.92	£74.16	£975.32	£81.28
	Couple	£898.15	£74.85	£1,186.47	£98.87	£1,300.35	£108.36
	Family	£1,122.51	£93.54	£1,483.03	£123.59	£1,625.49	£135.46
50 - 54	Single	£509.04	£42.42	£672.46	£56.04	£737.28	£61.44
	Sgl. Parent	£763.56	£63.63	£1,008.76	£84.06	£1,105.79	£92.15
	Couple	£1,018.08	£84.84	£1,344.93	£112.08	£1,474.31	£122.86
	Family	£1,272.73	£106.06	£1,681.22	£140.10	£1,842.95	£153.58
55 - 59	Single	£642.18	£53.51	£848.48	£70.71	£929.89	£77.49
	Sgl. Parent	£963.21	£80.27	£1,272.73	£106.06	£1,394.96	£116.25
	Couple	£1,284.48	£107.04	£1,696.85	£141.40	£1,860.03	£155.00
	Family	£1,605.63	£133.80	£2,121.09	£176.76	£2,324.97	£193.75
60 - 64	Single	£887.61	£73.97	£1,172.54	£97.71	£1,285.33	£107.11
	Sgl. Parent	£1,331.48	£110.96	£1,758.87	£146.57	£1,927.99	£160.67
	Couple	£1,775.23	£147.94	£2,345.20	£195.43	£2,570.77	£214.23
	Family	£2,218.97	£184.91	£2,931.54	£244.29	£3,213.31	£267.78
65 - 69	Single	£1,174.84	£97.90	£1,551.96	£129.33	£1,701.21	£141.77
	Sgl. Parent	£1,762.14	£146.85	£2,328.00	£194.00	£2,551.75	£212.65
	Couple	£2,349.44	£195.79	£3,104.04	£258.67	£3,402.42	£283.53
	Family	£2,936.87	£244.74	£3,879.96	£323.33	£4,252.96	£354.41
70 - 74	Single	£1,550.63	£129.22	£2,048.65	£170.72	£2,245.63	£187.14
	Sgl. Parent	£2,326.19	£193.85	£3,072.91	£256.08	£3,368.38	£280.70
	Couple	£3,101.50	£258.46	£4,097.29	£341.44	£4,491.13	£374.26
	Family	£3,876.81	£323.07	£5,121.68	£426.81	£5,613.88	£467.82

# Alchemy Rates

## Virgin 5-9

Age Band	Status	Psychiatric Benefits		Complementary Medicine Benefits	
		Annual	Monthly	Annual	Monthly
16 - 24	Single	£22.90	£1.91	£13.93	£1.16
	Sgl. Parent	£34.40	£2.87	£20.84	£1.74
	Couple	£45.79	£3.82	£27.86	£2.32
	Family	£57.30	£4.78	£34.77	£2.90
25 - 29	Single	£24.11	£2.01	£14.54	£1.21
	Sgl. Parent	£36.10	£3.01	£21.93	£1.83
	Couple	£48.21	£4.02	£29.20	£2.43
	Family	£60.21	£5.02	£36.59	£3.05
30 - 34	Single	£27.50	£2.29	£16.72	£1.39
	Sgl. Parent	£41.31	£3.44	£24.96	£2.08
	Couple	£55.00	£4.58	£33.31	£2.78
	Family	£68.81	£5.73	£41.79	£3.48
35 - 39	Single	£29.32	£2.44	£17.81	£1.48
	Sgl. Parent	£43.97	£3.66	£26.65	£2.22
	Couple	£58.75	£4.90	£35.74	£2.98
	Family	£73.29	£6.11	£44.58	£3.72
40 - 44	Single	£31.98	£2.67	£19.50	£1.63
	Sgl. Parent	£48.21	£4.02	£29.20	£2.43
	Couple	£64.21	£5.35	£38.89	£3.24
	Family	£80.20	£6.68	£48.70	£4.06
45 - 49	Single	£39.49	£3.29	£23.99	£2.00
	Sgl. Parent	£59.12	£4.93	£35.98	£3.00
	Couple	£78.86	£6.57	£47.97	£4.00
	Family	£98.61	£8.22	£59.97	£5.00
50 - 54	Single	£44.70	£3.73	£27.14	£2.26
	Sgl. Parent	£67.11	£5.59	£40.70	£3.39
	Couple	£89.52	£7.46	£54.27	£4.52
	Family	£111.69	£9.31	£67.84	£5.65
55 - 59	Single	£56.33	£4.69	£34.28	£2.86
	Sgl. Parent	£84.68	£7.06	£51.36	£4.28
	Couple	£112.78	£9.40	£68.45	£5.70
	Family	£141.01	£11.75	£85.53	£7.13
60 - 64	Single	£77.89	£6.49	£47.25	£3.94
	Sgl. Parent	£116.90	£9.74	£70.99	£5.92
	Couple	£155.91	£12.99	£94.73	£7.89
	Family	£194.80	£16.23	£118.24	£9.85
65 - 69	Single	£103.09	£8.59	£62.63	£5.22
	Sgl. Parent	£154.70	£12.89	£93.89	£7.82
	Couple	£206.31	£17.19	£125.26	£10.44
	Family	£257.91	£21.49	£156.52	£13.04
70 - 74	Single	£136.16	£11.35	£82.74	£6.90
	Sgl. Parent	£204.25	£17.02	£123.93	£10.33
	Couple	£272.33	£22.69	£165.36	£13.78
	Family	£340.41	£28.37	£206.67	£17.22

**CPME 5-9**

Age Band	Status	Foundation No Out-Patient		Inc. Limited Cover Out-Patient		Inc. Full Cover Out-Patient	
		Annual	Monthly	Annual	Monthly	Annual	Monthly
16 - 24	Single	£457.07	£38.09	£603.78	£50.31	£661.92	£55.16
	Sgl. Parent	£685.55	£57.13	£905.66	£75.47	£992.89	£82.74
	Couple	£914.14	£76.18	£1,207.67	£100.64	£1,323.85	£110.32
	Family	£1,142.62	£95.22	£1,509.56	£125.80	£1,654.81	£137.90
25 - 29	Single	£479.85	£39.99	£634.18	£52.85	£695.00	£57.92
	Sgl. Parent	£719.95	£60.00	£951.09	£79.26	£1,042.43	£86.87
	Couple	£959.94	£79.99	£1,268.12	£105.68	£1,389.99	£115.83
	Family	£1,199.80	£99.98	£1,585.15	£132.10	£1,737.55	£144.80
30 - 34	Single	£548.66	£45.72	£724.68	£60.39	£794.21	£66.18
	Sgl. Parent	£822.80	£68.57	£1,086.89	£90.57	£1,041.32	£99.28
	Couple	£1,096.95	£91.41	£1,449.23	£120.77	£1,588.55	£132.38
	Family	£1,371.22	£114.27	£1,811.69	£150.97	£1,985.77	£165.48
35 - 39	Single	£585.12	£48.76	£772.89	£64.41	£847.27	£70.61
	Sgl. Parent	£877.68	£73.14	£1,159.46	£96.62	£1,270.79	£105.90
	Couple	£1,170.24	£97.52	£1,546.03	£128.84	£1,694.43	£141.20
	Family	£1,462.80	£121.90	£1,932.47	£161.04	£2,117.94	£176.50
40 - 44	Single	£639.88	£53.32	£845.46	£70.45	£926.74	£77.23
	Sgl. Parent	£959.69	£79.97	£1,267.88	£105.66	£1,389.99	£115.83
	Couple	£1,279.87	£106.66	£1,690.67	£140.89	£1,853.24	£154.44
	Family	£1,599.69	£133.31	£2,113.46	£176.12	£2,316.61	£193.05
45 - 49	Single	£786.10	£65.51	£1,038.68	£86.56	£1,138.50	£94.88
	Sgl. Parent	£1,179.33	£98.28	£1,557.90	£129.82	£1,707.63	£142.30
	Couple	£1,572.43	£131.04	£2,077.36	£173.11	£2,277.00	£189.75
	Family	£1,965.54	£163.80	£2,596.58	£216.38	£2,846.25	£237.19
50 - 54	Single	£891.37	£74.28	£1,177.51	£98.13	£1,290.78	£107.56
	Sgl. Parent	£1,337.17	£111.43	£1,766.38	£147.20	£1,935.86	£161.32
	Couple	£1,782.62	£148.55	£2,355.02	£196.25	£2,581.19	£215.10
	Family	£2,228.18	£185.68	£2,943.77	£245.31	£3,226.76	£268.90
55 - 59	Single	£1,124.57	£93.71	£1,485.33	£123.78	£1,628.28	£135.69
	Sgl. Parent	£1,686.67	£140.56	£2,228.18	£185.68	£2,442.48	£203.54
	Couple	£2,248.90	£187.41	£2,971.15	£247.60	£3,256.56	£271.38
	Family	£2,811.12	£234.26	£3,713.76	£309.48	£4,070.64	£339.22
60 - 64	Single	£1,554.14	£129.51	£2,053.25	£171.10	£2,250.59	£187.55
	Sgl. Parent	£2,331.03	£194.25	£3,079.69	£256.64	£3,375.77	£281.31
	Couple	£3,108.16	£259.01	£4,106.26	£342.19	£4,500.82	£375.07
	Family	£3,885.17	£323.76	£5,132.70	£427.73	£5,626.12	£468.84
65 - 69	Single	£2,056.88	£171.41	£2,717.36	£226.45	£2,978.54	£248.21
	Sgl. Parent	£3,085.27	£257.11	£4,076.09	£339.67	£4,467.63	£372.30
	Couple	£4,113.65	£342.80	£5,434.71	£452.89	£5,957.08	£496.42
	Family	£5,142.27	£428.52	£6,793.33	£566.11	£7,446.41	£620.53
70 - 74	Single	£2,715.05	£226.25	£3,586.92	£298.91	£3,931.69	£327.64
	Sgl. Parent	£4,072.58	£339.38	£5,380.44	£448.37	£5,897.48	£491.46
	Couple	£5,430.11	£452.51	£7,173.72	£597.81	£7,863.26	£655.27
	Family	£6,787.51	£565.63	£8,967.24	£747.27	£9,829.17	£819.10

# Alchemy Rates

## CPME 5-9

Age Band	Status	Psychiatric Benefits		Complementary Medicine Benefits	
		Annual	Monthly	Annual	Monthly
16 - 24	Single	£32.22	£2.69	£19.50	£1.63
	Sgl. Parent	£48.09	£4.01	£29.32	£2.44
	Couple	£64.21	£5.35	£39.13	£3.26
	Family	£80.20	£6.68	£48.82	£4.07
25 - 29	Single	£33.68	£2.81	£20.35	£1.70
	Sgl. Parent	£50.52	£4.21	£30.65	£2.55
	Couple	£67.48	£5.62	£41.07	£3.42
	Family	£84.32	£7.03	£51.12	£4.26
30 - 34	Single	£38.64	£3.22	£23.38	£1.95
	Sgl. Parent	£57.79	£4.82	£35.13	£2.93
	Couple	£77.05	£6.42	£46.76	£3.90
	Family	£96.43	£8.04	£58.51	£4.88
35 - 39	Single	£41.07	£3.42	£24.83	£2.07
	Sgl. Parent	£61.54	£5.13	£37.31	£3.11
	Couple	£82.26	£6.85	£50.03	£4.17
	Family	£102.85	£8.57	£62.39	£5.20
40 - 44	Single	£44.82	£3.74	£27.26	£2.27
	Sgl. Parent	£67.48	£5.62	£41.07	£3.42
	Couple	£90.01	£7.50	£54.64	£4.55
	Family	£112.30	£9.36	£68.32	£5.69
45 - 49	Single	£55.12	£4.59	£33.56	£2.80
	Sgl. Parent	£82.86	£6.91	£50.27	£4.19
	Couple	£110.36	£9.20	£67.11	£5.59
	Family	£138.10	£11.51	£83.83	£6.99
50 - 54	Single	£62.75	£5.23	£38.04	£3.17
	Sgl. Parent	£93.89	£7.82	£56.94	£4.74
	Couple	£125.26	£10.44	£76.20	£6.35
	Family	£156.40	£13.03	£94.98	£7.91
55 - 59	Single	£78.99	£6.58	£47.97	£4.00
	Sgl. Parent	£118.48	£9.87	£72.08	£6.01
	Couple	£157.97	£13.16	£95.95	£8.00
	Family	£197.58	£16.47	£119.93	£9.99
60 - 64	Single	£109.27	£9.11	£66.14	£5.51
	Sgl. Parent	£163.79	£13.65	£99.46	£8.29
	Couple	£218.18	£18.18	£132.65	£11.05
	Family	£272.93	£22.74	£165.60	£13.80
65 - 69	Single	£144.52	£12.04	£87.83	£7.32
	Sgl. Parent	£216.97	£18.08	£131.68	£10.97
	Couple	£289.05	£24.09	£175.54	£14.63
	Family	£361.25	£30.10	£219.27	£18.27
70 - 74	Single	£190.92	£15.91	£115.93	£9.66
	Sgl. Parent	£286.14	£23.84	£173.60	£14.47
	Couple	£381.60	£31.80	£231.50	£19.29
	Family	£476.70	£39.72	£289.53	£24.13

Virgin 10-24

Age Band	Status	Foundation No Out-Patient		Inc. Limited Cover Out-Patient		Inc. Full Cover Out-Patient	
		Annual	Monthly	Annual	Monthly	Annual	Monthly
16 - 24	Single	£245.68	£20.47	£322.24	£26.85	£352.53	£29.38
	Sgl. Parent	£368.52	£30.71	£483.36	£40.28	£528.79	£44.07
	Couple	£491.48	£40.96	£644.48	£53.71	£705.05	£58.75
	Family	£614.19	£51.18	£805.60	£67.13	£881.19	£73.43
25 - 29	Single	£258.03	£21.50	£338.47	£28.21	£370.09	£30.84
	Sgl. Parent	£386.93	£32.24	£507.47	£42.29	£555.20	£46.27
	Couple	£515.95	£43.00	£676.70	£56.39	£740.18	£61.68
	Family	£644.96	£53.75	£845.82	£70.48	£925.29	£77.11
30 - 34	Single	£294.86	£24.57	£386.69	£32.22	£423.03	£35.25
	Sgl. Parent	£442.17	£36.85	£580.03	£48.34	£634.55	£52.88
	Couple	£589.72	£49.14	£773.38	£64.45	£845.94	£70.50
	Family	£737.15	£61.43	£966.72	£80.56	£1,057.46	£88.12
35 - 39	Single	£314.49	£26.21	£412.49	£34.37	£451.26	£37.60
	Sgl. Parent	£471.73	£39.31	£618.68	£51.56	£676.70	£56.39
	Couple	£628.97	£52.41	£824.98	£68.75	£902.51	£75.21
	Family	£786.22	£65.52	£1,031.17	£85.93	£1,127.96	£94.00
40 - 44	Single	£344.05	£28.67	£451.14	£37.59	£493.54	£41.13
	Sgl. Parent	£515.95	£43.00	£676.70	£56.39	£740.18	£61.68
	Couple	£687.85	£57.32	£902.27	£75.19	£987.07	£82.26
	Family	£859.87	£71.66	£1,127.84	£93.99	£1,233.72	£102.81
45 - 49	Single	£422.55	£35.21	£554.23	£46.19	£606.44	£50.54
	Sgl. Parent	£633.94	£52.83	£831.40	£69.28	£909.42	£75.78
	Couple	£845.21	£70.43	£1,108.46	£92.37	£1,212.64	£101.05
	Family	£1,056.61	£88.05	£1,385.63	£115.47	£1,515.74	£126.31
50 - 54	Single	£479.12	£39.93	£628.25	£52.35	£687.36	£57.28
	Sgl. Parent	£718.62	£59.88	£942.61	£78.55	£1,031.05	£85.92
	Couple	£958.24	£79.85	£1,256.74	£104.73	£1,374.73	£114.56
	Family	£1,197.74	£99.81	£1,570.86	£130.90	£1,718.41	£143.20
55 - 59	Single	£604.50	£50.38	£792.76	£66.06	£867.14	£72.26
	Sgl. Parent	£906.63	£75.55	£1,189.02	£99.08	£1,300.71	£108.39
	Couple	£1,208.76	£100.73	£1,585.28	£132.11	£1,734.40	£144.53
	Family	£1,511.14	£125.93	£1,981.78	£165.15	£2,167.85	£180.65
60 - 64	Single	£835.40	£69.62	£1,095.62	£91.30	£1,198.59	£99.88
	Sgl. Parent	£1,253.10	£104.43	£1,643.42	£136.95	£1,797.76	£149.81
	Couple	£1,670.80	£139.23	£2,191.11	£182.59	£2,396.93	£199.74
	Family	£2,088.38	£174.03	£2,739.04	£228.25	£2,996.23	£249.69
65 - 69	Single	£1,105.67	£92.14	£1,450.08	£120.84	£1,586.24	£132.19
	Sgl. Parent	£1,658.45	£138.20	£2,175.12	£181.26	£2,379.37	£198.28
	Couple	£2,211.34	£184.28	£2,900.16	£241.68	£3,172.49	£264.37
	Family	£2,764.24	£230.35	£3,625.20	£302.10	£3,965.61	£330.47
70 - 74	Single	£1,459.53	£121.63	£1,914.06	£159.50	£2,093.83	£174.49
	Sgl. Parent	£2,189.17	£182.43	£2,871.09	£239.26	£3,140.75	£261.73
	Couple	£2,918.94	£243.24	£3,828.11	£319.01	£4,187.67	£348.97
	Family	£3,648.70	£304.06	£4,785.14	£398.76	£5,234.58	£436.22

## Virgin 10-24

Age Band	Status	Psychiatric Benefits		Complementary Medicine Benefits	
		Annual	Monthly	Annual	Monthly
16 - 24	Single	£20.96	£1.75	£12.72	£1.06
	Sgl. Parent	£31.38	£2.61	£19.02	£1.58
	Couple	£41.79	£3.48	£25.44	£2.12
	Family	£52.33	£4.36	£31.74	£2.64
25 - 29	Single	£22.05	£1.84	£13.33	£1.11
	Sgl. Parent	£32.95	£2.75	£20.11	£1.68
	Couple	£43.85	£3.65	£26.65	£2.22
	Family	£55.00	£4.58	£33.31	£2.78
30 - 34	Single	£25.08	£2.09	£15.26	£1.27
	Sgl. Parent	£37.68	£3.14	£22.90	£1.91
	Couple	£50.27	£4.19	£30.53	£2.54
	Family	£62.75	£5.23	£38.16	£3.18
35 - 39	Single	£26.77	£2.23	£16.23	£1.35
	Sgl. Parent	£40.22	£3.35	£24.35	£2.03
	Couple	£53.55	£4.46	£32.59	£2.72
	Family	£66.99	£5.58	£40.58	£3.38
40 - 44	Single	£29.32	£2.44	£17.81	£1.48
	Sgl. Parent	£43.85	£3.65	£26.65	£2.22
	Couple	£58.63	£4.89	£35.49	£2.96
	Family	£73.17	£6.10	£44.46	£3.70
45 - 49	Single	£35.98	£3.00	£21.93	£1.83
	Sgl. Parent	£54.03	£4.50	£32.83	£2.74
	Couple	£71.96	£6.00	£43.73	£3.64
	Family	£90.01	£7.50	£54.76	£4.56
50 - 54	Single	£40.70	£3.39	£24.71	£2.06
	Sgl. Parent	£61.18	£5.10	£37.07	£3.09
	Couple	£81.65	£6.80	£49.67	£4.14
	Family	£102.00	£8.50	£62.03	£5.17
55 - 59	Single	£51.49	£4.29	£31.25	£2.60
	Sgl. Parent	£77.17	£6.43	£46.88	£3.91
	Couple	£102.97	£8.58	£62.51	£5.21
	Family	£128.65	£10.72	£78.14	£6.51
60 - 64	Single	£71.11	£5.93	£43.25	£3.60
	Sgl. Parent	£106.85	£8.90	£64.81	£5.40
	Couple	£142.34	£11.86	£86.37	£7.20
	Family	£177.84	£14.82	£107.94	£8.99
65 - 69	Single	£94.13	£7.84	£57.18	£4.76
	Sgl. Parent	£141.25	£11.77	£85.77	£7.15
	Couple	£188.26	£15.69	£114.36	£9.53
	Family	£235.50	£19.63	£142.95	£11.91
70 - 74	Single	£124.41	£10.37	£75.35	£6.28
	Sgl. Parent	£186.44	£15.54	£113.15	£9.43
	Couple	£248.59	£20.72	£150.94	£12.58
	Family	£310.73	£25.89	£188.74	£15.73

## CPME 10-24

Age Band	Status	Foundation No Out-Patient		Inc. Limited Cover Out-Patient		Inc. Full Cover Out-Patient	
		Annual	Monthly	Annual	Monthly	Annual	Monthly
16 - 24	Single	£443.99	£37.00	£582.33	£48.53	£637.09	£53.09
	Sgl. Parent	£666.04	£55.50	£873.56	£72.80	£955.57	£79.63
	Couple	£888.10	£74.01	£1,164.67	£97.06	£1,274.06	£106.17
	Family	£1,109.91	£92.49	£1,455.89	£121.32	£1,592.54	£132.71
25 - 29	Single	£466.16	£38.85	£611.41	£50.95	£668.95	£55.75
	Sgl. Parent	£699.24	£58.27	£917.29	£76.44	£1,003.31	£83.61
	Couple	£932.56	£77.71	£1,222.94	£101.91	£1,337.66	£111.47
	Family	£1,165.64	£97.14	£1,528.70	£127.39	£1,672.01	£139.33
30 - 34	Single	£532.91	£44.41	£698.75	£58.23	£764.41	£63.70
	Sgl. Parent	£799.42	£66.62	£1,048.25	£87.35	£1,146.62	£95.55
	Couple	£1,065.57	£88.80	£1,397.63	£116.47	£1,528.82	£127.40
	Family	£1,331.97	£111.00	£1,746.88	£145.57	£1,911.03	£159.25
35 - 39	Single	£568.40	£47.37	£745.39	£62.12	£815.41	£67.95
	Sgl. Parent	£852.48	£71.04	£1,118.15	£93.18	£1,223.06	£101.92
	Couple	£1,136.80	£94.73	£1,490.78	£124.23	£1,630.70	£135.89
	Family	£1,420.88	£118.41	£1,863.30	£155.27	£2,038.47	£169.87
40 - 44	Single	£621.58	£51.80	£815.29	£67.94	£891.85	£74.32
	Sgl. Parent	£932.56	£77.71	£1,222.94	£101.91	£1,337.66	£111.47
	Couple	£1,243.29	£103.61	£1,630.58	£135.88	£1,783.59	£148.63
	Family	£1,554.14	£129.51	£2,038.23	£169.85	£2,229.63	£185.80
45 - 49	Single	£763.68	£63.64	£1,001.73	£83.48	£1,095.74	£91.31
	Sgl. Parent	£1,145.77	£95.48	£1,502.41	£125.20	£1,643.30	£136.94
	Couple	£1,527.49	£127.29	£2,003.22	£166.93	£2,191.47	£182.62
	Family	£1,909.33	£159.11	£2,504.02	£208.67	£2,739.04	£228.25
50 - 54	Single	£865.81	£72.15	£1,135.59	£94.63	£1,242.32	£103.53
	Sgl. Parent	£1,298.77	£108.23	£1,703.15	£141.93	£1,863.18	£155.26
	Couple	£1,731.74	£144.31	£2,271.07	£189.26	£2,484.40	£207.03
	Family	£2,164.82	£180.40	£2,838.62	£236.55	£3,105.62	£258.80
55 - 59	Single	£1,092.22	£91.02	£1,432.51	£119.38	£1,566.98	£130.58
	Sgl. Parent	£1,638.46	£136.54	£2,148.59	£179.05	£2,350.66	£195.89
	Couple	£2,184.69	£182.06	£2,865.03	£238.75	£3,134.21	£261.18
	Family	£2,730.68	£227.56	£3,581.23	£298.44	£3,917.76	£326.48
60 - 64	Single	£1,509.56	£125.80	£1,979.84	£164.99	£2,165.79	£180.48
	Sgl. Parent	£2,264.52	£188.71	£2,969.94	£247.49	£3,248.81	£270.73
	Couple	£3,019.36	£251.61	£3,959.92	£329.99	£4,331.71	£360.98
	Family	£3,774.21	£314.52	£4,949.65	£412.47	£5,414.60	£451.22
65 - 69	Single	£1,998.13	£166.51	£2,620.56	£218.38	£2,866.72	£238.89
	Sgl. Parent	£2,997.07	£249.76	£3,930.72	£327.56	£4,299.97	£358.33
	Couple	£3,996.26	£333.02	£5,240.88	£436.74	£5,733.09	£477.76
	Family	£4,995.20	£416.27	£6,551.28	£545.94	£7,166.57	£597.21
70 - 74	Single	£2,437.52	£219.79	£3,458.99	£288.25	£3,783.90	£315.32
	Sgl. Parent	£3,956.28	£329.69	£5,188.43	£432.37	£5,675.79	£472.98
	Couple	£5,275.04	£439.59	£6,918.11	£576.51	£7,567.67	£630.64
	Family	£6,593.81	£549.48	£8,647.54	£720.63	£9,459.68	£788.31

## CPME 10-24

Age Band	Status	Psychiatric Benefits		Complementary Medicine Benefits	
		Annual	Monthly	Annual	Monthly
16 - 24	Single	£30.41	£2.53	£18.41	£1.53
	Sgl. Parent	£45.43	£3.79	£27.62	£2.30
	Couple	£60.57	£5.05	£36.83	£3.07
	Family	£75.47	£6.29	£46.03	£3.84
25 - 29	Single	£31.74	£2.64	£19.38	£1.62
	Sgl. Parent	£47.61	£3.97	£28.95	£2.41
	Couple	£63.72	£5.31	£38.64	£3.22
	Family	£79.47	£6.62	£48.34	£4.03
30 - 34	Single	£36.34	£3.03	£22.05	£1.84
	Sgl. Parent	£54.64	£4.55	£33.19	£2.77
	Couple	£72.56	£6.05	£44.22	£3.68
	Family	£90.74	£7.56	£55.12	£4.59
35 - 39	Single	£38.77	£3.23	£23.50	£1.96
	Sgl. Parent	£58.15	£4.85	£35.25	£2.94
	Couple	£77.41	£6.45	£47.00	£3.92
	Family	£96.79	£8.07	£58.75	£4.90
40 - 44	Single	£42.40	£3.53	£25.80	£2.15
	Sgl. Parent	£63.72	£5.31	£38.64	£3.22
	Couple	£84.68	£7.06	£51.36	£4.28
	Family	£105.88	£8.82	£64.21	£5.35
45 - 49	Single	£52.09	£4.34	£31.62	£2.63
	Sgl. Parent	£78.14	£6.51	£47.49	£3.96
	Couple	£104.06	£8.67	£63.24	£5.27
	Family	£130.11	£10.84	£78.99	£6.58
50 - 54	Single	£59.12	£4.93	£35.62	£2.97
	Sgl. Parent	£88.43	£7.37	£53.67	£4.47
	Couple	£117.99	£9.83	£71.72	£5.98
	Family	£147.43	£12.29	£89.77	£7.48
55 - 59	Single	£74.50	£6.21	£45.31	£3.78
	Sgl. Parent	£111.69	£9.31	£67.72	£5.64
	Couple	£148.88	£12.41	£90.37	£7.53
	Family	£186.32	£15.53	£113.03	£9.42
60 - 64	Single	£102.85	£8.57	£62.39	£5.20
	Sgl. Parent	£154.34	£12.86	£93.76	£7.81
	Couple	£205.82	£17.15	£125.02	£10.42
	Family	£257.19	£21.43	£156.15	£13.01
65 - 69	Single	£136.16	£11.35	£82.74	£6.90
	Sgl. Parent	£204.25	£17.02	£124.05	£10.34
	Couple	£272.33	£22.69	£165.36	£13.78
	Family	£340.29	£28.36	£206.55	£17.21
70 - 74	Single	£179.78	£14.98	£109.03	£9.09
	Sgl. Parent	£269.54	£22.46	£163.54	£13.63
	Couple	£359.55	£29.96	£218.18	£18.18
	Family	£449.32	£37.44	£272.81	£22.73

## Virgin 25+

Age Band	Status	Foundation No Out-Patient		Inc. Limited Cover Out-Patient		Inc. Full Cover Out-Patient	
		Annual	Monthly	Annual	Monthly	Annual	Monthly
16 - 24	Single	£233.32	£19.44	£306.01	£25.50	£334.84	£27.90
	Sgl. Parent	£350.10	£29.18	£459.13	£38.26	£502.26	£41.85
	Couple	£466.88	£38.91	£612.26	£51.02	£669.80	£55.82
	Family	£583.55	£48.63	£765.38	£63.78	£837.22	£69.77
25 - 29	Single	£244.95	£20.41	£321.39	£26.78	£351.56	£29.30
	Sgl. Parent	£367.67	£30.64	£482.15	£40.18	£527.46	£43.95
	Couple	£490.14	£40.85	£642.78	£53.57	£703.23	£58.60
	Family	£612.74	£51.06	£803.54	£66.96	£879.01	£73.25
30 - 34	Single	£280.20	£23.35	£367.31	£30.61	£401.83	£33.49
	Sgl. Parent	£420.12	£35.01	£551.08	£45.92	£602.81	£50.23
	Couple	£560.16	£46.68	£734.73	£61.23	£803.66	£66.97
	Family	£700.21	£58.35	£918.38	£76.53	£1,004.64	£83.72
35 - 39	Single	£298.74	£24.89	£391.78	£32.65	£428.60	£35.72
	Sgl. Parent	£448.23	£37.35	£587.79	£48.98	£642.91	£53.58
	Couple	£597.60	£49.80	£783.67	£65.31	£857.33	£71.44
	Family	£746.97	£62.25	£979.56	£81.63	£1,071.63	£89.30
40 - 44	Single	£326.84	£27.24	£428.60	£35.72	£468.82	£39.07
	Sgl. Parent	£490.14	£40.85	£642.78	£53.57	£703.23	£58.60
	Couple	£653.44	£54.45	£857.09	£71.42	£937.65	£78.14
	Family	£816.99	£68.08	£1,071.39	£89.28	£1,172.06	£97.67
45 - 49	Single	£401.47	£33.46	£526.49	£43.87	£576.03	£48.00
	Sgl. Parent	£602.20	£50.18	£789.85	£65.82	£863.99	£72.00
	Couple	£802.93	£66.91	£1,053.09	£87.76	£1,151.95	£96.00
	Family	£1,003.79	£83.65	£1,316.34	£109.69	£1,439.90	£119.99
50 - 54	Single	£455.25	£37.94	£596.99	£49.75	£652.96	£54.41
	Sgl. Parent	£682.64	£56.89	£895.49	£74.62	£979.56	£81.63
	Couple	£910.27	£75.86	£1,193.74	£99.48	£1,306.04	£108.84
	Family	£1,137.89	£94.82	£1,492.24	£124.35	£1,632.52	£136.04
55 - 59	Single	£574.22	£47.85	£753.02	£62.75	£823.77	£68.65
	Sgl. Parent	£861.33	£71.78	£1,129.54	£94.13	£1,235.78	£102.98
	Couple	£1,148.43	£95.70	£1,506.17	£125.51	£1,647.54	£137.30
	Family	£1,435.54	£119.63	£1,882.68	£156.89	£2,059.55	£171.63
60 - 64	Single	£793.61	£66.13	£1,040.74	£86.73	£1,138.62	£94.89
	Sgl. Parent	£1,190.35	£99.20	£1,561.17	£130.10	£1,707.87	£142.32
	Couple	£1,587.21	£132.27	£2,081.72	£173.48	£2,277.12	£189.76
	Family	£1,984.08	£165.34	£2,602.03	£216.84	£2,846.37	£237.20
65 - 69	Single	£1,050.31	£87.53	£1,377.52	£114.79	£1,506.90	£125.57
	Sgl. Parent	£1,575.58	£131.30	£2,066.45	£172.20	£2,260.28	£188.36
	Couple	£2,100.74	£175.06	£2,755.03	£229.59	£3,013.91	£251.16
	Family	£2,625.89	£218.82	£3,443.85	£286.99	£3,767.30	£313.94
70 - 74	Single	£1,386.48	£115.54	£1,818.35	£151.53	£1,989.17	£165.76
	Sgl. Parent	£2,079.66	£173.30	£2,727.53	£227.29	£2,983.75	£248.65
	Couple	£2,772.96	£231.08	£3,636.71	£303.06	£3,978.33	£331.53
	Family	£3,466.26	£288.86	£4,546.01	£378.83	£4,972.91	£414.41

# Alchemy Rates

## Virgin 25+

Age Band	Status	Psychiatric Benefits		Complementary Medicine Benefits	
		Annual	Monthly	Annual	Monthly
16 - 24	Single	£19.87	£1.66	£12.11	£1.01
	Sgl. Parent	£29.80	£2.48	£18.05	£1.50
	Couple	£39.73	£3.31	£24.11	£2.01
	Family	£49.79	£4.15	£30.16	£2.51
25 - 29	Single	£20.84	£1.74	£12.60	£1.05
	Sgl. Parent	£31.25	£2.60	£19.02	£1.58
	Couple	£41.79	£3.48	£25.44	£2.12
	Family	£52.21	£4.35	£31.62	£2.63
30 - 34	Single	£23.87	£1.99	£14.42	£1.20
	Sgl. Parent	£35.86	£2.99	£21.81	£1.82
	Couple	£47.61	£3.97	£28.95	£2.41
	Family	£59.60	£4.97	£36.22	£3.02
35 - 39	Single	£25.44	£2.12	£15.51	£1.29
	Sgl. Parent	£38.16	£3.18	£23.14	£1.93
	Couple	£50.88	£4.24	£30.89	£2.57
	Family	£63.72	£5.31	£38.64	£3.22
40 - 44	Single	£27.86	£2.32	£16.96	£1.41
	Sgl. Parent	£41.79	£3.48	£25.44	£2.12
	Couple	£55.60	£4.63	£33.92	£2.83
	Family	£69.54	£5.79	£42.16	£3.51
45 - 49	Single	£34.28	£2.86	£20.72	£1.73
	Sgl. Parent	£51.36	£4.28	£31.13	£2.59
	Couple	£68.32	£5.69	£41.55	£3.46
	Family	£85.41	£7.12	£51.97	£4.33
50 - 54	Single	£38.77	£3.23	£23.62	£1.97
	Sgl. Parent	£58.27	£4.86	£35.25	£2.94
	Couple	£77.53	£6.46	£47.00	£3.92
	Family	£96.91	£8.08	£58.88	£4.91
55 - 59	Single	£48.94	£4.08	£29.68	£2.47
	Sgl. Parent	£73.29	£6.11	£44.58	£3.72
	Couple	£97.76	£8.15	£59.36	£4.95
	Family	£122.23	£10.19	£74.26	£6.19
60 - 64	Single	£67.60	£5.63	£41.07	£3.42
	Sgl. Parent	£101.40	£8.45	£61.54	£5.13
	Couple	£135.20	£11.27	£82.01	£6.83
	Family	£168.99	£14.08	£102.61	£8.55
65 - 69	Single	£89.52	£7.46	£54.27	£4.52
	Sgl. Parent	£134.23	£11.19	£81.53	£6.79
	Couple	£178.93	£14.91	£108.67	£9.06
	Family	£223.75	£18.65	£135.80	£11.32
70 - 74	Single	£118.11	£9.84	£71.72	£5.98
	Sgl. Parent	£177.11	£14.76	£107.57	£8.96
	Couple	£236.23	£19.69	£143.43	£11.95
	Family	£295.23	£24.60	£179.29	£14.94

# Alchemy Rates

## CPME 25+

Age Band	Status	Foundation No Out-Patient		Inc. Limited Cover Out-Patient		Inc. Full Cover Out-Patient		Psychiatric Benefits		Complementary Medicine Benefits	
		Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly
16 - 24	Single	£421.82	£35.15	£553.26	£46.10	£604.99	£50.42	£28.71	£2.39	£17.44	£1.45
	Sgl. Parent	£632.73	£52.73	£829.95	£69.16	£907.60	£75.63	£43.25	£3.60	£26.17	£2.18
	Couple	£843.64	£70.30	£1,106.40	£92.20	£1,210.34	£100.86	£57.54	£4.80	£35.01	£2.92
	Family	£1,054.43	£87.87	£1,383.09	£115.26	£1,512.95	£126.08	£71.84	£5.99	£43.73	£3.64
25 - 29	Single	£443.02	£36.92	£580.76	£48.40	£635.39	£52.95	£30.29	£2.52	£18.29	£1.52
	Sgl. Parent	£664.35	£55.36	£871.38	£72.62	£953.15	£79.43	£45.43	£3.79	£27.62	£2.30
	Couple	£885.80	£73.82	£1,161.76	£96.81	£1,270.79	£105.90	£60.21	£5.02	£36.59	£3.05
	Family	£1,107.25	£92.27	£1,452.26	£121.02	£1,588.55	£132.38	£75.35	£6.28	£45.79	£3.82
30 - 34	Single	£506.13	£42.18	£663.86	£55.32	£726.25	£60.52	£34.53	£2.88	£21.08	£1.76
	Sgl. Parent	£759.44	£63.29	£995.79	£82.98	£1,089.32	£90.78	£51.85	£4.32	£31.50	£2.62
	Couple	£1,012.39	£84.37	£1,327.48	£110.62	£1,452.38	£121.03	£68.93	£5.74	£41.79	£3.48
	Family	£1,265.58	£105.46	£1,659.66	£138.30	£1,815.57	£151.30	£86.13	£7.18	£52.33	£4.36
35 - 39	Single	£539.81	£44.98	£707.96	£59.00	£774.71	£64.56	£36.83	£3.07	£22.41	£1.87
	Sgl. Parent	£809.96	£67.50	£1,062.30	£88.53	£1,161.88	£96.82	£55.12	£4.59	£33.44	£2.79
	Couple	£1,079.99	£90.00	£1,416.28	£118.02	£1,549.17	£129.10	£73.65	£6.14	£44.58	£3.72
	Family	£1,350.02	£112.50	£1,770.26	£147.52	£1,936.59	£161.38	£91.95	£7.66	£55.73	£4.64
40 - 44	Single	£590.57	£49.21	£774.47	£64.54	£847.27	£70.61	£40.10	£3.34	£24.35	£2.03
	Sgl. Parent	£885.80	£73.82	£1,161.76	£96.81	£1,270.79	£105.90	£60.21	£5.02	£36.59	£3.05
	Couple	£1,181.14	£98.43	£1,549.05	£129.09	£1,694.43	£141.20	£80.68	£6.72	£48.94	£4.08
	Family	£1,476.37	£123.03	£1,936.11	£161.34	£2,117.94	£176.50	£100.67	£8.39	£61.18	£5.10
45 - 49	Single	£725.40	£60.45	£951.58	£79.30	£1,040.86	£86.74	£49.43	£4.12	£30.04	£2.50
	Sgl. Parent	£1,088.23	£90.69	£1,427.31	£118.94	£1,561.41	£130.12	£74.14	£6.18	£44.82	£3.74
	Couple	£1,451.05	£120.92	£1,903.03	£158.59	£2,081.96	£173.50	£98.97	£8.25	£59.97	£5.00
	Family	£1,813.87	£151.16	£2,378.76	£198.23	£2,602.27	£216.86	£123.57	£10.30	£75.11	£6.26
50 - 54	Single	£822.56	£68.55	£1,078.66	£89.89	£1,180.05	£98.34	£56.09	£4.67	£34.16	£2.85
	Sgl. Parent	£1,233.96	£102.83	£1,618.11	£134.84	£1,770.14	£147.51	£83.95	£7.00	£51.00	£4.25
	Couple	£1,645.12	£137.09	£2,157.55	£179.80	£2,360.23	£196.69	£112.06	£9.34	£67.96	£5.66
	Family	£2,056.40	£171.37	£2,697.00	£224.75	£2,950.07	£245.84	£140.28	£11.69	£85.16	£7.10
55 - 59	Single	£1,037.59	£86.47	£1,360.92	£113.41	£1,488.85	£124.07	£70.63	£5.89	£43.01	£3.58
	Sgl. Parent	£1,556.56	£129.71	£2,041.26	£170.10	£2,233.03	£186.09	£106.00	£8.83	£64.33	£5.36
	Couple	£2,075.42	£172.95	£2,721.84	£226.82	£2,977.33	£248.11	£141.25	£11.77	£85.77	£7.15
	Family	£2,594.15	£216.18	£3,402.18	£283.51	£3,721.75	£310.15	£176.63	£14.72	£107.33	£8.94
60 - 64	Single	£1,434.21	£119.52	£1,880.74	£156.73	£2,057.73	£171.48	£97.64	£8.14	£59.36	£4.95
	Sgl. Parent	£2,151.25	£179.27	£2,821.30	£235.11	£3,086.36	£257.20	£146.70	£12.23	£89.04	£7.42
	Couple	£2,868.54	£239.05	£3,761.85	£313.49	£4,115.22	£342.94	£195.40	£16.28	£118.60	£9.88
	Family	£3,585.59	£298.80	£4,702.40	£391.87	£5,143.85	£428.65	£244.22	£20.35	£148.40	£12.37
65 - 69	Single	£1,898.19	£158.18	£2,489.24	£207.44	£2,723.29	£226.94	£129.26	£10.77	£78.62	£6.55
	Sgl. Parent	£2,847.34	£237.28	£3,734.23	£311.19	£4,084.94	£340.41	£194.07	£16.17	£117.87	£9.82
	Couple	£3,796.37	£316.36	£4,978.97	£414.91	£5,446.46	£453.87	£258.76	£21.56	£156.88	£13.07
	Family	£4,745.41	£395.45	£6,223.47	£518.62	£6,807.99	£567.33	£323.33	£26.94	£196.25	£16.35
70 - 74	Single	£2,505.72	£208.81	£3,286.00	£273.83	£3,594.67	£299.56	£170.69	£14.22	£103.70	£8.64
	Sgl. Parent	£3,758.46	£313.20	£4,929.18	£410.77	£5,392.19	£449.35	£256.22	£21.35	£155.67	£12.97
	Couple	£5,011.20	£417.60	£6,572.12	£547.68	£7,189.34	£599.11	£341.50	£28.46	£207.28	£17.27
	Family	£6,264.18	£522.01	£8,215.18	£684.60	£8,986.62	£748.88	£426.91	£35.58	£259.12	£21.59

april | UK

APRIL UK Registered Office: 15 Apex Court, Almondsbury, Bristol, BS32 4JT.  
Tel: 01454 619500 - Fax: 01454 619385 - [www.april-uk.com](http://www.april-uk.com)  
Axeria Life International PCC Limited in respect of its Income Protection Cell Registered  
office: 108 Triq it-Tiben, Swieqi, SWQ 3032, Malta - Tel: (+356) 2138 3620.

APRIL UK is a trading name of APRIL UK (Insurance Services) Ltd (registered in England No 3179382),  
who is authorised and regulated by the Financial Services Authority, registered number 308655.  
Axeria Life International PCC Limited in respect of its Income Protection Cell (registered in Malta No.  
C 45566) is authorised and regulated by the Malta Financial Services Authority.  
ALCRATE 11/11

© APRIL UK 2011. All rights reserved. No part of this publication may be reproduced, stored in a retrieval system, or transmitted in any form or  
by any means, electronic, mechanical, photocopying, recording or otherwise, without prior written permission of APRIL UK.

