

Excess Options

Prima Healthcare Plans

Keeping the cost of health insurance down is important and under ALC Health’s Prima Platinum, Premier, Classic and Concept plans we offer a wide choice of excess options to help make your cover even better value for money.

By opting for an excess on your policy you can reduce your premiums by between 6% and 51% off our nil excess rates and remember with ALC Health the excess that you choose is calculated against each policy period and not against each medical condition.

Once the excess amount you have chosen has been reached, you are covered right up to policy limits of your plan regardless of the number of different medical conditions that are involved.

Any excess chosen applies only to in-patient and out-patient treatment and does not apply to ALC Health’s optional benefits for pregnancy & childbirth, dental treatment or evacuation & repatriation.

£ GBP	€ EURO	\$ USD	% Discount off Nil
<small>all % discounts are approximate and subject to change</small>			
£50	€60	\$75	-6%
£150	€180	\$225	-12%
£300	€360	\$450	-21%
£500	€600	\$750	-30%
£1,000	€1,200	\$1,500	-39%
£2,500	€3,000	\$3,750	-43%
£5,000	€6,000	\$7,500	-47%
£7,500	€9,000	\$11,250	-51%



we’re different because we care