



REGENCY
for expats

Introducing Co-insurance

More Flexibility,
Lower Premiums,
Same Great Benefits



SMARTER
COVERAGE



SHARED
COSTS



GREATER
SAVINGS

AVAILABLE ON REGENCY FOR EXPATS HEALTH PLANS



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What is Co-insurance?



Co-insurance is a shared cost model that allows you to reduce your premium by contributing a small percentage toward eligible claims.

With Regency's co-insurance option:

- You pay 20% of eligible medical expenses
- Regency covers the remaining 80%
- In return, you receive a 25% reduction in your premium

**It's that simple
& that rewarding!**

✓ LOWER PREMIUMS

Save 25% on your plan costs instantly by choosing the co-insurance option.

✓ SAME GREAT BENEFITS

Enjoy the same comprehensive benefits & services at a lower price.

✓ SMART FLEXIBILITY

Ideal for individuals or families who value affordability while still protecting what matters most.

✓ FULL TRANSPARENCY

Know exactly what's covered and what your contribution will be - no surprises, just clarity.

How it Works:

Eligible Medical Bill

You Pay (20%) | Regency Pays (80%)

In return, you receive a **25% reduction** in your premium.

TOTAL	YOU PAY	WE PAY
\$500	\$100	\$400
\$1,000	\$200	\$800



20%

What you pay

80%

Regency pay

IMPORTANT NOTE: Co-insurance only applies to eligible benefits and does not reduce or replace your deductible, excess, or policy limits. See full terms for details.

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Trusted by expats in
over 120 countries”

Ready to Opt in?

- ✓ Tick the Co-insurance option in the new application form
- ✓ Enjoy 25% lower premiums
- ✓ Same benefits, same peace of mind

**Now available
on all IPMI &
Essential Plans**

***Not applicable to:** nutrition, fitness, and counselling services - these remain fully covered by us!

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Preferred choice for the
international community”
Health Insurance & Protection Daily

Co-insurance Definition: The percentage of eligible expenses that the insured person or policyholder is responsible for paying, as detailed on the Certificate of Insurance. The remaining balance of eligible costs will be settled by us, subject to the limits, terms, conditions, exclusions and warranties of the policy. Co-insurance applies to each claim unless otherwise stated and does not reduce or eliminate the insured person's obligation to pay any applicable excess, deductible or amounts exceeding the policy limits. Where a specific co-insurance rate is stated under a particular benefit in the Table of Benefits, that rate shall apply. If more than one co-insurance rate applies to a claim, the higher rate shall prevail.