15.5. Individual premiums

Rates applicable as of January 1, 2023 (all taxes included - USD) :

	Age at the commencement of the contract.					
	From 0 to 45 years	From 46 to 49 years	From 50 to 54 years	From 55 to 59 years	From 60 to 65 years	66 years and +
Age at the anniversary of the contract commencement date.						
0 to 17 years	70,56	/	/	/	/	/
18 to 24 years	88,68	/	/	/	/	/
25 to 49 years	242,64	254,76	/	/	/	/
50 to 59 years	299,64	315,00	329,88	450,00	/	/
60 to 65 years	526,44	553,08	579,12	790,32	895,92	/
66 to 70 years	526,44	553,08	579,12	790,32	895,92	1.164,60
71 years and +	526,44	553,08	579,12	790,32	895,92	1.299,12

16. Legal information

16.1. Communication methods and languages used

Concordia-Health () communicates with policyholders through various channels: :

- by regular mail and by email at c-h@concordia-health.org
- by telephone at (*)
- through Concordia-Health agencies

All communications are conducted in English or Spanish, at the policyholder's discretion.

Documents are available in English. Contractual documents are prepared in the language used by the policyholder in their communications with Concordia-Health.

16.2. Conflict of interest policy

Concordia-Health strives to avoid conflicts of interest in all its insurance and distribution activities. .

Our conflict of interest policy can be accessed on our website at https://www.concordia-health.org/legal-informations-and-privacy

16.3. Applicable right

Only U.S. law shall apply to the contract..

16.4. Complaints

Any complaints regarding the agreement or its execution may be submitted in writing to the "Mediation and Quality of Service" department of Concordia-Health.