

## Rate Chart

## Group Mediclaim Insurance

## Gross Premium (Incl. GST) for Base Covers: Individual i.e. 1 Adult

Sum Insured	Age-Band										
	0-17	18-35	36-45	46-50	51-55	56-60	61-65	66-70	71-75	76-80	>80
50,000	1,678	2,302	2,769	4,294	5,151	6,183	8,655	11,686	15,774	20,507	24,813
1,00,000	1,864	2,556	3,079	4,771	5,725	6,870	9,618	12,984	17,527	22,786	27,571
1,50,000	1,989	2,729	3,284	5,089	6,107	7,327	10,259	13,850	18,697	24,306	29,409
2,00,000	2,113	2,899	3,488	5,407	6,489	7,787	10,901	14,716	19,865	25,825	31,250
2,50,000	2,236	3,069	3,693	5,723	6,870	8,243	11,540	15,578	21,031	27,341	33,080
3,00,000	2,360	3,239	3,896	6,042	7,250	8,699	12,179	16,442	22,197	28,856	34,914
3,50,000	2,655	3,643	4,385	6,796	8,155	9,788	13,701	18,499	24,971	32,463	39,280
4,00,000	2,951	4,047	4,871	7,552	9,062	10,875	15,224	20,552	27,745	36,070	43,643
4,50,000	3,246	4,452	5,360	8,306	9,967	11,962	16,747	22,609	30,520	39,675	48,007
5,00,000	3,540	4,857	5,846	9,062	10,875	13,051	18,269	24,662	33,294	43,282	52,371
5,50,000	3,754	5,148	6,197	9,606	11,527	13,833	19,365	26,144	35,293	45,880	55,514
6,00,000	3,966	5,441	6,549	10,149	12,179	14,615	20,461	27,623	37,292	48,477	58,657
6,50,000	4,177	5,732	6,898	10,692	12,833	15,399	21,557	29,102	39,287	51,074	61,800
7,00,000	4,390	6,023	7,250	11,236	13,484	16,181	22,651	30,582	41,286	53,671	64,942
7,50,000	4,603	6,314	7,600	11,779	14,138	16,964	23,748	32,061	43,282	56,268	68,084
8,00,000	4,816	6,607	7,952	12,323	14,788	17,747	24,844	33,543	45,281	58,865	71,226
8,50,000	5,027	6,898	8,301	12,868	15,441	18,530	25,940	35,022	47,278	61,463	74,370
9,00,000	5,239	7,191	8,653	13,412	16,095	19,312	27,036	36,501	49,277	64,060	77,512
9,50,000	5,453	7,480	9,002	13,955	16,747	20,098	28,132	37,981	51,275	66,657	80,653
10,00,000	5,666	7,773	9,355	14,499	17,399	20,880	29,230	39,460	53,271	69,254	83,795
15,00,000	7,731	10,608	12,765	19,790	23,750	28,493	39,893	53,859	72,707	94,520	1,14,366
20,00,000	9,737	13,361	16,078	24,925	29,913	35,887	50,246	67,833	91,574	1,19,048	1,44,043
25,00,000	11,684	16,034	19,292	29,909	35,894	43,064	60,293	81,399	1,09,886	1,42,854	1,72,846
50,00,000	17,584	24,130	29,034	45,013	54,020	64,810	90,741	1,22,504	1,65,378	2,14,994	2,60,132

## Optional Covers

### Pre-Existing Disease Waiting Period Modification Option

	Loading % (Applicable on Premium for Base Covers)
PED Waiting Period from 4 Years to 3 Years	6%
PED Waiting Period from 4 Years to 2 Years	15%
PED Waiting Period from 4 Years to 1 Year	25%
PED Waiting Period from 4 Years to 0 Years	35%

### Specific Illness Waiting Period Modification Option

	Loading/Discount % (Applicable on Premium for Base Covers)
Specific Illness Waiting Period from 1 Year to 2 Years	-10%
Specific Illness Waiting Period from 1 Year to 0 Years	10%

*Negative Sign Indicates Discount*

### Modification of General Waiting Period

	Loading % (Applicable on Premium for Base Covers)
General Waiting Period from 30 Days to 0 Days	2%

### Modification of Pre and Post Hospitalization Medical Expenses

Pre Hospitalization Days	Loading/Discount % (Applicable on Premium for Base Covers)
15	-0.15%
30	0.00%
60	0.50%
90	0.65%
180	0.75%

Negative Sign Indicates Discount

Overall Loading for the combination chosen will be additive

Ex: For Pre & Post Hospitalisation Days of 60 & 90 days respectively - Loading will be 1% (i.e. 0.5%+0.5%)

Post Hospitalization Days	Loading/Discount % (Applicable on Premium for Base Covers)
15	-0.50%
30	-0.35%
60	0.00%
90	0.50%
180	0.85%



Room Rent and ICU Modification Option

Options	Sub-Limit	Discount % (Applicable on Premium for Base Covers) by Sum Insured																							
		50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000	5,50,000	6,00,000	6,50,000	7,00,000	7,50,000	8,00,000	8,50,000	9,00,000	9,50,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
1	1% of SI upto 3,000 for Normal & 2% of SI upto 6,000 for ICU	38%	23%	22%	20%	17%	13%	15%	16%	18%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%
2	1% of SI upto 5,000 for Normal & 2% of SI upto 10,000 for ICU	38%	23%	22%	20%	17%	13%	6%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
3	1% of SI for Normal & 2% of SI for ICU	38%	23%	22%	20%	17%	13%	6%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
4	1.5% of SI upto 3,000 for Normal & 3% of SI upto 6,000 for ICU	22%	0%	0%	0%	6%	13%	15%	16%	18%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%
5	1.5% of SI upto 5,000 for Normal & 3% of SI upto 10,000 for ICU	22%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
6	1.5% of SI for Normal & 3% of SI for ICU	22%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
7	2% of SI upto 3,000 for Normal & 4% of SI upto 6,000 for ICU	6%	0%	0%	0%	6%	13%	15%	16%	18%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%
8	2% of SI upto 5,000 for Normal & 4% of SI upto 10,000 for ICU	6%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
9	2% of SI for Normal & 4% of SI for ICU	6%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
10	Restiction in Absolute ₹ amount: 3,000 for Normal & 6,000 for ICU	0%	0%	0%	0%	6%	13%	15%	16%	18%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%
11	Restiction in Absolute ₹ amount: 5,000 for Normal & 10,000 for ICU	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	10%	10%	10%	10%	10%

Road Ambulance Modification Option

Road Ambulance Sub-Limit	Loading/Discount % (Applicable on Premium for Base Covers)
0	-1.50%
5,000	1.75%
At Actuals	2.00%

Negative Sign Indicates Discount

Hospital Cash

Age-Band	Gross Premium for ₹1,000/day for Maximum Upto 180 days
0-17	238
18-35	314
36-45	381
46-50	446
51-55	510
56-60	674
61-65	1,063
66-70	1,569
71-75	2,660
76-80	3,455
>80	4,176

Pre Day Benefit Range for Hospital Cash	₹50 to ₹5,000 (in multiples of ₹50)
---	-------------------------------------

To calculate Gross Premium for any other Per Day Benefit: Multiply the above mentioned Gross Premium (based on selected Age-Band) by the factor of (Selected Per Day Benefit / 1000)

Ex: Gross Premium for ₹100 per day for max 180 days for insured in the age-band 36-45 = 381\*(100/1000) = ₹38

Hospital Cash					
Limit in Number of Days	15	30	60	90	180
Relativity	90.23%	96.77%	99.26%	99.85%	100.00%

Illustration: Gross Premium for ₹2000 per day for max 30 days for insured in the age-band 36-45 = 381\*(2000/1000)\*96.77% = ₹737

Time deductible modification option	
In Hours	Relativity
0 Hours	100.0%
24 Hours	96.5%
48 Hours	90.0%

### Preventive Health Check Up

Option	Details	Individual
1	At the end of a block of 3 continuous claim free years	3.50%
2	At every renewal irrespective of claim status	3.75%

Preventive Health Check Up benefit amount (₹)	500 to 1500	2000 to 3000	3500 to 4000	4500 to 5500	6000 to 7500	8000 to 10000
Utilization Percentage	100%	95%	90%	85%	80%	75%

### Co-Payment

Co-Payment	Discount % (Applicable on Premium for Base Covers) by Sum Insured										
	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000	>= 5,50,000
5%	4.10%	4.58%	4.71%	4.85%	4.88%	4.90%	4.93%	4.95%	4.98%	5.00%	5.00%
10%	8.30%	9.20%	9.45%	9.70%	9.75%	9.80%	9.85%	9.90%	9.95%	10.00%	10.00%
15%	12.60%	13.90%	14.25%	14.60%	14.70%	14.80%	14.85%	14.90%	14.90%	14.90%	20.00%
20%	17.00%	18.60%	19.05%	19.50%	19.65%	19.80%	19.85%	19.90%	19.90%	19.90%	25.00%
25%	21.50%	23.38%	23.94%	24.50%	24.63%	24.75%	24.81%	24.88%	24.88%	24.88%	35.00%
30%	26.20%	28.20%	28.80%	29.40%	29.55%	29.70%	29.80%	29.90%	29.90%	29.90%	50.00%

Co-Payment Can be Opted for:	<b>Option 1:</b> Co-Payment on all claims
	<b>Option 2:</b> Co-Payment for Employees only
	<b>Option 3:</b> Co-Payment for Dependent only
	<b>Option 4:</b> Co-Payment for Employee, Spouse and Children
	<b>Option 5:</b> Co-Payment for Parents only
<p>Note: In respect of cases with different Co-Payment Opted for each category insured, then mix of claims contribution towards different relationships will be considered to calculate the final Co-Payment discount to be applied.</p> <p>Claims contribution in respect of a Child is equivalent to on an average 0.75 times the claims contribution of an Adult and then claims contribution in respect of a Parent is equivalent to on an average 1.40 times the claims contribution of an Adult.</p>	

Illustration 1	
Policy Type	Self+Spouse+2 Children
Sum Insured	3,00,000
Co-Payment Applicable on Employees Only	10.00%
Co-Payment Applicable on Other Dependents	0.00%
Total Number of Adults in a Single Policy: Employee i.e. 1 Adult + Spouse i.e. 1 Adult + 2 Children i.e. equivalent to 1.5 Adults (0.75*2)	3.50
Estimated Mix of Claims in policy towards Employees	28.57%
Co-Payment Discount % for Employees Only	9.80%
Net Discount on Policy Premium due to Co-Payment	2.80%

<< Will be applied on total policy premium in respect of base covers

Illustration 2	
Policy Type	Self+Spouse+2 Children + 2 Parents
Sum Insured	5,00,000

Co-Payment Applicable on Employees Only	5.00%
Co-Payment Applicable on Non-Parents Dependent Only	10.00%
Co-Payment Applicable on Parents Only	15.00%

Family Member / Relationship	Co-Payment	Co-Payment Discount % (From above table on Discount %)	Relativity Factor	Claims Proportion
Employee	5%	5.00%	1	16% (i.e. 1/6.3)
Spouse	10%	10.00%	1	16% (i.e. 1/6.3)
Two Dependent Children	10%	10.00%	1.50 (i.e. 0.75*2)	24% (i.e. 2*0.75/6.3)
Two Parents	15%	14.90%	2.80 (i.e. 1.40*2)	44% (i.e. 2*1.4/6.3)
Weighted Average Co-Payment Discount %		11.38%		

## Alternative Treatment

Alternative Treatment Covered Upto % of Base Sum Insured	Loading % (Applicable on Premium for Base Covers)
10%	1.50%
20%	2.00%
25%	2.25%
50%	2.50%
100%	3.50%

## Deletion of Domiciliary Hospitalization

Discount % (Applicable on Premium for Base Covers)	1.50%
--	-------

## Second Opinion for Major Illnesses

Loading % (Applicable on Premium for Base Covers)	2.00%
---	-------

## Restore Benefit

Base Sum Insured	Loading % (Applicable on Premium for Base Covers)
50,000	35.00%
1,00,000	24.00%
1,50,000	18.50%
2,00,000	13.00%
2,50,000	9.00%
3,00,000	5.00%
3,50,000	5.00%
4,00,000	5.00%
4,50,000	5.00%
5,00,000	5.00%
5,50,000	5.00%
6,00,000	4.50%
6,50,000	4.50%
7,00,000	4.00%
7,50,000	3.50%
8,00,000	3.50%
8,50,000	3.50%
9,00,000	3.50%
9,50,000	3.50%
10,00,000	3.50%
15,00,000	2.50%
20,00,000	2.50%
25,00,000	2.50%
50,00,000	1.00%

## Cumulative Bonus

Base Sum Insured	Loading % (Applicable on Premium for Base Covers) for Option 1: 10% for Claim Free Year, Max 50%	Loading % (Applicable on Premium for Base Covers) for Option 1: 10% for Claim Free Year, Max 100%
50,000	3.00%	4.00%
1,00,000	2.50%	3.50%
1,50,000	2.50%	3.50%
2,00,000	2.50%	3.50%
2,50,000	2.50%	3.50%
3,00,000	2.50%	3.50%
3,50,000	2.50%	3.50%
4,00,000	2.50%	3.50%
4,50,000	2.50%	3.50%
5,00,000	2.50%	2.75%
5,50,000	2.50%	2.75%
6,00,000	2.50%	2.75%
6,50,000	2.50%	2.75%
7,00,000	2.50%	2.75%
7,50,000	2.50%	2.75%
8,00,000	1.00%	1.25%
8,50,000	1.00%	1.25%
9,00,000	1.00%	1.25%
9,50,000	1.00%	1.25%
10,00,000	1.00%	1.25%
15,00,000	1.00%	1.25%
20,00,000	1.00%	1.25%
25,00,000	1.00%	1.25%
50,00,000	1.00%	1.25%

## Maternity Cover

Option	Waiting Period Options for Maternity Cover	Discount (%) (To be applied on the Maternity Cover Gross Premium in respect of Nil Waiting Period)
1	0 Years	0.00%
2	9 Months	23.22%
3	1 Year	30.95%
4	2 Years	52.62%
5	3 Years	71.04%
6	4 Years	86.69%

Gross Premium for Maternity Cover: Normal Delivery by Waiting Period Options						
Maternity Sum Insured: Normal Delivery	Option 1: 0 Years WP	Option 2: 9 Months WP	Option 3: 1 Year WP	Option 4: 2 Years WP	Option 5: 3 Years WP	Option 6: 4 Years WP
10,000	107	82	74	51	31	14
15,000	160	123	110	76	46	21
20,000	213	164	147	101	62	28
25,000	267	205	184	126	77	35
30,000	320	246	221	152	93	43
35,000	373	287	258	177	108	50
40,000	414	318	286	196	120	55
45,000	461	354	318	218	133	61
50,000	501	385	346	238	145	67
60,000	602	462	415	285	174	80
75,000	747	573	516	354	216	99
1,00,000	885	680	611	419	256	118

Gross Premium for Maternity Cover: Caesarean Section by Waiting Period Options						
Maternity Sum Insured: Caesarean Section	Option 1: 0 Years WP	Option 2: 9 Months WP	Option 3: 1 Year WP	Option 4: 2 Years WP	Option 5: 3 Years WP	Option 6: 4 Years WP
10,000	160	123	110	76	46	21
15,000	240	184	166	114	70	32
20,000	320	246	221	152	93	43
25,000	400	307	276	190	116	53
30,000	480	369	331	227	139	64
35,000	560	430	387	265	162	75
40,000	640	491	442	303	185	85
45,000	720	553	497	341	209	96
50,000	800	614	552	379	232	106
60,000	922	708	636	437	267	123
75,000	1,140	875	787	540	330	152
1,00,000	1,440	1,106	994	682	417	192

**Final Premium for Maternity Expenses will be equal to the Premium for Normal Delivery (Based on the opted limit) + Premium for C-Sec Delivery (Based on the opted limit)**

### Infertility Treatment

	Loading % (Applicable on Premium for Base Covers)
Infertility Treatment Covered Upto Base Sum Insured	7.50%
Infertility Treatment Covered Upto Maternity Cover Limit	5.00%

### Pre and Post Natal Expenses

Loading % (Applicable on Premium for Base Covers)	3.00%
---	-------

### Baby Cover from Day 1

Loading % (Applicable on Premium for Base Covers)	6.00%
---	-------

### OPD Cover

Gross Premium for OPD Cover by Type of Services Offered				
Outpatient Benefit Limit	Super Specialty Only	Super Specialty + General Physician	Super Specialist + General Physician + Gynaecologist	All Types of Services
500	200	300	351	375
1,000	400	600	700	751
1,500	600	900	1,051	1,125
2,000	800	1,200	1,400	1,500
2,500	1,000	1,500	1,751	1,875
3,000	1,200	1,800	2,100	2,251
3,500	1,400	2,100	2,451	2,625
4,000	1,600	2,400	2,800	3,000
4,500	1,800	2,700	3,151	3,375
5,000	2,000	3,000	3,500	3,751



Option	Waiting Period Options for OPD Cover	Discount (%) (To be applied on the above mentioned premium)
1	0 Years	0.00%
2	1 Year	30.95%
3	2 Years	52.62%
4	3 Years	71.04%
5	4 Years	86.69%

## Personal Accident Cover

	Rate per mille
Accidental Death	0.41

	Rate per mille
Permanent Disablement - Table A	0.12
Permanent Disablement - Table B	0.17
Permanent Disablement - Table C	0.21
Permanent Disablement - Table D	0.25

Risk/Occupation Class	Description	Relativity
Risk Class 1	Administrative / managing functions, accountants, doctors, lawyers, architects, teachers and similar occupations	1.00
Risk Class 2	Manual labour, garage mechanic, machine operator, paid driver (car / truck / heavy vehicles) cash carrying employee, builder, contractor, veterinary doctor and similar occupation	1.25
Risk Class 3	Workers in underground mines, electric installations with high tension supply, Jockey, circus performers, big game hunters, mountaineers, professional river rafters and similar occupations	1.75

## Aggregate Deductible

Base Sum Insured	Deductible	Coverage Amount	Final Notation	Discount % (Applicable on Total Policy Premium)
5,00,000	2,50,000	2,50,000	250000 in XS of 250000	63.15%
10,00,000	2,50,000	7,50,000	750000 in XS of 250000	39.46%
10,00,000	5,00,000	5,00,000	500000 in XS of 500000	62.48%
15,00,000	2,50,000	12,50,000	1250000 in XS of 250000	28.92%
15,00,000	5,00,000	10,00,000	1000000 in XS of 500000	45.79%
15,00,000	10,00,000	5,00,000	500000 in XS of 1000000	73.29%
20,00,000	2,50,000	17,50,000	1750000 in XS of 250000	22.96%
20,00,000	5,00,000	15,00,000	1500000 in XS of 500000	36.36%
20,00,000	10,00,000	10,00,000	1000000 in XS of 1000000	58.19%
25,00,000	2,50,000	22,50,000	2250000 in XS of 250000	19.13%
25,00,000	5,00,000	20,00,000	2000000 in XS of 500000	30.30%
25,00,000	10,00,000	15,00,000	1500000 in XS of 1000000	48.49%
50,00,000	2,50,000	47,50,000	4750000 in XS of 250000	12.71%
50,00,000	5,00,000	45,00,000	4500000 in XS of 500000	20.13%
50,00,000	10,00,000	40,00,000	4000000 in XS of 1000000	32.22%
50,00,000	25,00,000	25,00,000	2500000 in XS of 2500000	66.45%

### Note:

- Linear Interpolation Technique will be applied for Deductible and Coverage Amount Combination Other than those mentioned above
- Linear Interpolation Technique will be applied on the Sum Insured Relativities used to derive the above-mentioned Discount Percentages



**Illustration**

Base Sum Insured	15,00,000
Deductible Opted	2,50,000
Coverage Amount	12,50,000 in XS of 2,50,000
Sum Insured Relativity for 2,50,000	0.947
Sum Insured Relativity for 15,00,000	3.276
Discount % to allow for the coverage of 12,50,000 in XS of 2,50,000	28.91%
Insured Also Wants Deductible Option	2,75,000
Updated Coverage Amount	12,25,000 in XS of 2,75,000

**Now Linear Interpolation between SI relativity for 2,50,000 & 3,00,000 will be applied to calculate SI relativity for 2,75,000**

Sum Insured Relativity for 2,50,000	0.947
Sum Insured Relativity for 3,00,000	1.000
Sum Insured Relativity for 2,75,000	0.974
Hence, Discount % to allow for the coverage of 12,25,000 in XS of 2,75,000	29.72%

**Note: Please note that the above-mentioned Linear Interpolation Logic will be applied wherever, in the product, Intervening Options are Required**

**Corporate Buffer**

Option	Description	Loading % (To be Applicable on the Corporate Buffer Limit)	
		With Parents	Without Parents
1	Corporate Buffer Restricted to Critical Illness and Floater / Individual Sum Insured	25%	15%
2	Corporate Buffer Restricted to Critical Illness but not Restricted to Floater / Individual Sum Insured	27%	17%
3	Corporate Buffer Restricted to Floater / Individual Sum Insured but not Restricted to Critical Illness	35%	25%
4	Corporate Buffer without any Restrictions	40%	30%

**Disease Capping**

Discount % (Applicable on Premium for Base Covers) for applying sub-limit on Conditions Dependent on Age	
Sub-Limit	Discount %
25,000	5.00%
50,000	4.00%
1,00,000	3.00%
1,50,000	2.00%
2,00,000	1.00%
2,50,000	0.75%
3,00,000	0.50%
5,00,000	0.25%

Discount % (Applicable on Premium for Base Covers) for applying sub-limit on Conditions Independent of Age	
Sub-Limit	Discount %
25,000	5.00%
50,000	3.00%
75,000	1.00%
1,00,000	0.50%

**Note:**

- ❖ Prices shall vary depending upon group characteristics and are subject to product filing.