

## Rate Chart

### HDFC ERGO Group OPD Care (Add-on)

#### a) Teleconsultations

S.No.	Benefit / No. of Consultations per year	Gross Premium			
		2	4	6	Unlimited
i	Teleconsultation (GP Only)	21.58	26.98	32.37	37.77
ii	Teleconsultation (All Other Specialties)	64.75	80.94	97.12	113.31

#### b) Doctor Consultations Cover (In Person)

Sum Insured (INR)	10,000
Gross Premium	324

Sum Insured (INR)	1,000	1,500	4,000	7,000	10,000	15,000	20,000	25,000	50,000
Gross Premium	0.44	0.49	0.58	0.83	1.00	1.67	2.00	2.93	4.00

#### c) Investigation Cover

Sum Insured (INR)	10,000
Gross Premium	378

Sum Insured (INR)	1,000	1,500	4,000	7,000	10,000	15,000	20,000	25,000	50,000
Relativities	0.29	0.43	0.64	0.85	1.00	1.43	2.50	3.43	4.29

#### d) Pharmacy Cover

Sum Insured (INR)	10,000
Gross Premium	360

Sum Insured (INR)	1,000	1,500	4,000	7,000	10,000	15,000	20,000	25,000	50,000
Relativities	0.50	0.55	0.65	0.80	1.00	1.50	2.00	2.40	3.75

#### e) Preventive Health Check-Up

S.No.	Benefit	Gross Premium
i	1 Voucher per policy year	68
ii	2 Vouchers per policy year	137

**Note:**

- Linear Interpolation Technique will be applied for Sum Insured Options Other than those mentioned above

**Illustration**

Cover	Doctor Consultation
Sum Insured Required	12,500

**Now, Linear Interpolation between SI 10,000 and 15,000 will be applied to calculate Gross Premium for SI 12,500**

Gross Premium for SI: 10,000	324
Gross Premium for SI: 15,000	540
Gross Premium for SI: 12,500	362

<< Linear Interpolation Formula Used:  $((540 - 324) / (15000 - 10000)) * (12500 - 10000) + 324$

The benefits b), c) and d) can be offered independently or the Sum Insured Limits of these three benefits can be combined from Sum Insured options of greater than or equal to INR 4,000. The table below shows the discount percentage applicable for combining the limits of these benefits:

Sum Insured (INR)	Combining 2 benefits	Combining 3 benefits
SI < 4,000	NA	NA
4,000 <= SI < 7,000	5.00%	15.00%
7,000 <= SI < 10,000	2.50%	7.50%
SI >= 10,000	0.50%	1.00%

**For Credit Linked Policies:**

Policy Tenure (Upto)	Discount %
1	0%
2	4%
3	7%
4	10%
5	12%

**Note:**

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