

Annexure A: Premium Rates under Micro Insurance- Health Suraksha Product

Individual Cover		
Sum Insured Rs. 100,000 (Premium in Rs. exclusive of service tax)		
Age Group	Silver Plan	Gold Plan
0-17	1,795	2,186
18-35	2,546	3,900
36-45	3,196	4,595
46-50	5,097	5,425
51-55	6,117	6,482
56-60	6,476	7,216
61-65	10,776	11,219
66-70	13,151	13,636
71-75	17,756	18,460
76-80	23,083	23,998
>80	27,930	29,037

Family Floater cover (Silver Plan)							
Sum Insured Rs. 200,000 (Premium in Rs. exclusive of service tax)							
Age Group	2 A	2 A 1 C	2 A 2 C	1 A 1 C	1 A 2 C	1 A 3 C	Additional Child
0-17	-	-	-	-	-	-	
18-35	4,295	5,568	6,841	3,776	5,118	6,603	1,061
36-45	5,390	6,663	7,936	4,360	5,666	7,151	1,061
46-50	8,341	9,592	10,551	5,805	6,696	7,676	1,061
51-55	10,009	11,510	12,661	6,957	7,970	9,166	1,061
56-60	12,011	13,812	15,193	8,361	9,197	10,117	1,061
61-65	16,815	18,833	20,514	11,596	12,756	14,031	1,061
66-70	22,700	24,970	26,786	15,655	17,220	18,942	1,061
71-75	30,645	32,943	34,935	21,134	23,247	25,572	1,061
76-80	39,839	42,229	44,221	27,474	30,222	33,244	1,061
>80	48,205	50,615	52,543	33,244	36,568	40,225	1,061

Family Floater cover (Gold Plan)							
Sum Insured Rs. 200,000 (Premium in Rs. exclusive of service tax)							
Age Group	2 A	2 A 1 C	2 A 2 C	1 A 1 C	1 A 2 C	1 A 3 C	Additional Child
0-17	-	-	-	-	-	-	-
18-35	6,174	7,603	9,031	4,960	6,420	8,087	1,191
36-45	6,977	8,405	9,834	5,388	6,822	8,488	1,191
46-50	8,533	9,918	11,003	6,069	7,094	8,674	1,191
51-55	10,203	11,859	13,156	7,248	8,416	9,452	1,191
56-60	12,191	14,156	15,697	8,663	9,652	10,345	1,191
61-65	17,402	19,490	21,230	12,146	13,474	14,398	1,191
66-70	22,733	25,007	26,825	15,678	17,245	18,970	1,191
71-75	30,784	33,093	35,094	21,230	23,353	25,688	1,191
76-80	40,020	42,421	44,422	27,599	30,359	33,395	1,191
>80	48,424	50,845	52,782	33,395	36,734	40,408	1,191

Family Floater cover (Platinum Plan)							
Sum Insured Rs. 200,000 (Premium in Rs. exclusive of service tax)							
Age Group	2 A	2 A 1 C	2 A 2 C	1 A 1 C	1 A 2 C	1 A 3 C	Additional Child
0-17	-	-	-	-	-	-	-
18-35	9,138	11,280	13,422	7,373	9,567	12,066	1,785
36-45	10,667	12,809	14,951	8,188	10,331	12,830	1,785
46-50	12,382	14,449	16,080	8,878	10,642	13,098	1,785
51-55	14,461	16,921	18,871	10,412	12,191	13,779	1,785
56-60	16,640	19,516	21,814	12,074	13,622	14,756	1,785
61-65	22,103	24,755	26,966	15,782	17,811	19,352	1,785
66-70	25,833	28,417	30,484	17,816	19,597	21,557	1,785
71-75	34,572	37,164	39,412	23,842	26,226	28,849	1,785
76-80	44,943	47,640	49,887	30,994	34,094	37,503	1,785
>80	54,381	57,100	59,275	37,503	41,254	45,379	1,785

Discounts:

1. Family Discount of 10% if 2 or more family members are covered on Individual Sum Insured basis
2. 25% discount on base premium if the Insured opts for 20% Co-pay option
3. 10% discount on base premium if the Insured opts for 10% Co-pay option

Optional Benefits:

1. Regain Benefit- Additional premium of 5% of the base premium
2. Enhanced Cumulative Bonus- Additional premium of 2.5% of the base premium
3. Regain benefit & Enhanced Cumulative Bonus- Additional premium of 7.5% on the base premium

Special Conditions:

Co-Pay Option and Regain Benefit cannot be taken together.

Loadings:

1. We may apply a risk loading on the premium payable (based upon the declarations made in the proposal form and the health status of the persons proposed for insurance). The maximum risk loading applicable for an individual shall not exceed above 100% per diagnosis / medical condition and an overall risk loading of over 150% per person. These loadings are applied from Commencement Date of the policy including subsequent renewal(s) with us or on the receipt of the request of increase in sum insured (for the increased Sum Insured).
2. The applicable risk loading would be communicated to proposer through a counter offer letter. The consent and additional premium (if any), to be provided within 15 days of the issuance of such counter offer letter. In case of no communication on the above within 15 days, the application is cancelled and refund of the premium made within next 7 days.

Note : Family floater option is not available for Sum Insured of Rs. 1 Lac Note : Sum insured of Rs. 1 Lac not available under Platinum plan IRDAI/HLT/HDFC-ERGOGI/P-V/V.1/21/16-17