Group Health Insurance

Rate Chart

Rates for Base Covers

The product offers an option of 4 base covers:

1. Inpatient Care
2. Hospital Cash
3. Outpatient Cover
4. Critical Illness Cover
5. Corona Protection Cover

The customer, in this case a group, can opt for 1 or more of the above base covers. (All absolute amount are in INR)

1. *Inpatient Care*

Age \ Sum Insured	50,000	75,000	100,000	200,000	300,000	400,000	500,000
0-18	2.06%	1.62%	1.37%	0.83%	0.61%	0.54%	0.45%
19-35	3.69%	2.90%	2.44%	1.41%	1.07%	0.95%	0.82%
36-45	6.15%	4.84%	4.06%	2.32%	1.79%	1.60%	1.38%
46-55	9.08%	8.36%	7.02%	3.91%	3.10%	2.76%	2.39%
56-65	15.75%	15.01%	12.85%	6.75%	5.68%	5.05%	4.45%
66-70	21.83%	20.80%	20.69%	10.48%	9.14%	8.12%	7.23%
71-75	25.25%	24.57%	22.78%	11.95%	10.06%	8.95%	7.89%
76-80	34.18%	32.10%	26.97%	14.88%	11.91%	10.59%	9.19%
Above 80	39.54%	37.14%	31.21%	17.22%	13.79%	12.27%	10.65%
Age \ Sum Insured	**750,000**	**1,000,000**	**1,500,000**	**2,000,000**	**3,000,000**	**4,000,000**	**5,000,000**
0-18	0.34%	0.27%	0.20%	0.16%	0.12%	0.09%	0.08%
19-35	0.62%	0.51%	0.38%	0.30%	0.22%	0.18%	0.15%
36-45	1.06%	0.87%	0.65%	0.52%	0.38%	0.30%	0.25%
46-55	1.84%	1.52%	1.14%	0.92%	0.67%	0.54%	0.45%
56-65	3.49%	2.90%	2.20%	1.79%	1.32%	1.06%	0.89%
66-70	5.73%	4.78%	3.64%	2.96%	2.20%	1.77%	1.49%
71-75	6.19%	5.14%	3.89%	3.16%	2.34%	1.87%	1.57%
76-80	7.11%	5.86%	4.39%	3.55%	2.61%	2.09%	1.75%
Above 80	8.24%	6.79%	5.10%	4.12%	3.03%	2.42%	2.03%

2. *Hospital Cash*

Age	Deductible Days			
	0	1	2	3
0-18	1.6%	1.2%	0.8%	0.6%
19-35	2.0%	1.5%	1.1%	0.7%
36-45	2.7%	2.0%	1.4%	1.0%
46-55	3.4%	2.6%	1.8%	1.3%
56-65	5.7%	4.2%	3.0%	2.1%
66-70	7.8%	5.9%	4.2%	2.9%

71-75	9.3%	7.0%	5.0%	3.5%
76-80	10.7%	8.0%	5.7%	4.0%
Above 80	14.0%	10.5%	7.5%	5.2%

3. *Outpatient Cover*

Age	Rate
0-18	28.12%
19-35	35.91%
36-45	48.23%
46-55	61.53%
56-65	71.28%
66-70	77.22%
71-75	83.16%
76-80	83.16%
Above 80	83.16%

4. *Critical Illness Cover*

For options please refer policy wordings

1. *Option A - 09 Critical Illness*

Rates per mille (in INR)	Policy Period (in Year/s)				
AGE	**1**	**2**	**3**	**4**	**5**
0 - 18	0.99	2.07	3.15	4.12	4.99
18 - 25	1.10	2.30	3.50	4.58	5.54
26 - 30	1.18	2.52	3.88	5.04	6.16
31 - 35	1.60	3.44	5.28	6.72	8.20
36 - 40	1.92	4.24	6.70	8.72	10.88
41 - 45	3.94	9.08	14.76	19.54	24.86
46 - 50	7.66	17.00	26.92	34.72	43.20
51 - 55	12.20	27.06	41.38	50.16	60.88
56 - 60	20.64	45.82	70.08	99.00	120.20
61 - 65	31.38	69.66	106.50	150.42	182.66
66 - 70	51.78	114.94	175.73	248.19	301.39
71 - 80	103.55	229.88	351.45	496.39	602.78
Above 80	310.66	689.63	1,054.35	1,489.16	1,808.33

- ***Option B - 12 Critical Illness***

Rates per mille (in INR)	Policy Period (in Year/s)				
AGE	**1**	**2**	**3**	**4**	**5**
0 - 18	1.01	2.11	3.20	4.18	5.08
18 - 25	1.12	2.34	3.56	4.64	5.64
26 - 30	1.20	2.56	3.96	5.14	6.28
31 - 35	1.64	3.52	5.38	6.90	8.36

36 - 40	1.98	4.38	6.90	8.98	11.22
41 - 45	4.08	9.44	15.34	20.28	25.84
46 - 50	7.98	17.70	28.06	36.18	45.06
51 - 55	12.82	28.44	43.50	52.72	63.98
56 - 60	21.64	48.08	73.50	103.82	126.06
61 - 65	32.92	73.08	111.72	157.78	191.58
66 - 70	54.32	120.58	184.34	260.34	316.11
71 - 80	108.64	241.16	368.68	520.67	632.21
Above 80	325.91	723.49	1,106.03	1,562.02	1,896.64

- ***Option C - 15 Critical Illness***

Rates per mille (in INR)	Policy Period (in Year/s)				
AGE	**1**	**2**	**3**	**4**	**5**
0 - 18	1.03	2.14	3.28	4.27	5.17
18 - 25	1.14	2.38	3.64	4.74	5.74
26 - 30	1.22	2.60	4.04	5.24	6.38
31 - 35	1.68	3.58	5.52	7.02	8.54
36 - 40	2.04	4.52	7.10	9.24	11.56
41 - 45	4.24	9.80	15.94	21.08	26.86
46 - 50	8.30	18.46	29.26	37.72	46.98
51 - 55	13.48	29.92	45.74	55.40	67.28
56 - 60	22.68	50.42	77.08	108.86	132.20
61 - 65	34.52	76.62	117.16	165.50	200.96
66 - 70	56.96	126.42	193.31	273.08	331.58
71 - 80	113.92	252.85	386.63	546.15	663.17
Above 80	341.75	758.54	1,159.88	1,638.45	1,989.50

- ***Option D -18 Critical Illness***

Rates per mille (in INR)	Policy Period (in Year/s)				
AGE	**1**	**2**	**3**	**4**	**5**
0 - 18	1.04	2.20	3.37	4.39	5.33
18 - 25	1.16	2.44	3.74	4.88	5.92
26 - 30	1.24	2.66	4.12	5.34	6.52
31 - 35	1.72	3.70	5.66	7.22	8.78
36 - 40	2.10	4.64	7.30	9.52	11.88
41 - 45	4.24	9.80	15.94	21.08	26.86
46 - 50	8.30	18.46	29.26	37.72	46.98
51 - 55	13.48	29.92	45.74	55.40	67.28
56 - 60	24.00	53.36	81.62	115.28	139.98
61 - 65	36.54	81.14	124.06	175.22	212.74
66 - 70	60.29	133.88	204.70	289.11	351.02
71 - 80	120.58	267.76	409.40	578.23	702.04
Above 80	361.75	803.29	1,228.19	1,734.68	2,106.13

- ***Option E - 25 Critical Illness***

Rates per mille (in INR)	Policy Period (in Year/s)				
AGE	**1**	**2**	**3**	**4**	**5**
0 - 18	1.08	2.27	3.46	4.52	5.47
18 - 25	1.20	2.52	3.84	5.02	6.08
26 - 30	1.26	2.70	4.18	5.40	6.60
31 - 35	1.76	3.76	5.78	7.38	8.96
36 - 40	2.18	4.80	7.56	9.84	12.32
41 - 45	4.60	10.64	17.30	22.88	29.16
46 - 50	9.10	20.20	32.00	41.24	51.34
51 - 55	14.98	33.24	50.84	61.62	74.80
56 - 60	25.36	56.34	86.16	121.68	147.74
61 - 65	38.58	85.64	130.96	184.94	224.58
66 - 70	63.66	141.31	216.08	305.15	370.56
71 - 80	127.31	282.61	432.17	610.30	741.11
Above 80	381.94	847.84	1,296.50	1,830.91	2,223.34

- ***Option F - 35 Critical Illness***

Rates per mille (in INR)	Policy Period (in Year/s)				
AGE	**1**	**2**	**3**	**4**	**5**
0 - 18	1.13	2.35	3.76	5.02	5.90
18 - 25	1.26	2.61	4.18	5.58	6.55
26 - 30	1.26	3.06	4.94	6.59	7.89
31 - 35	1.78	4.26	6.71	8.89	10.64
36 - 40	2.37	5.80	9.32	13.22	16.39
41 - 45	5.37	13.51	22.34	31.12	39.80
46 - 50	11.34	26.97	42.98	58.29	72.55
51 - 55	18.96	44.82	68.70	87.86	106.98
56 - 60	33.04	78.01	119.42	178.28	216.30
61 - 65	56.49	133.16	203.75	304.09	369.07
66 - 70	93.21	219.71	336.19	501.75	608.96
71 - 80	186.43	439.42	672.37	1,003.50	1,217.92
Above 80	559.28	1,318.25	2,017.11	3,010.49	3,653.76

* The final rates will depend on various factors such as group size, demographic details, previous claim history and our experience of a similar cohort of clients.

For additional details please contact our policy advisor / relationship manager.

The above rates are exclusive of taxes. Taxes as applicable will be charged on these rates

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