MAGMA
General Insurance Limited

OneHealth Senior

Rate Chart (Office rate)

Magma General Insurance Limited (erstwhile Magma HDI General Insurance Company Limited) | www.magmainsurance.com | E-mail: customercare@magmainsurance.com | Toll Free: 1800 266 3202 | Registered Office: Equinox Business Park, Tower 3, Ambedkar Nagar, 2nd Floor, Unit Number 1B & 2B, LBS Marg, Kurla (West), Mumbai - 400070, Maharashtra, India| CIN: U66000MH2009PLC460693 | IRDAI Reg. No. 149 | OneHealth Senior | Product UIN: MAGHLIP27042V022627 | For complete list of details on exclusions, risk factors, terms & conditions, please read the policy documents carefully before concluding a sale. | Trade Logo displayed above belongs to Magma Ventures Private Limited and is used by Magma General Insurance Limited under license. | Chat with MIRA on our website or say “Hi” on WhatsApp No. 7208976789 (RC.OneHealth Senior.ver16.10.26)

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1. Base Covers (excl. of any taxes)

Table 1: Gold Plan - Individual

Age bands (in year)	3 Lakhs	4 Lakhs	5 Lakhs	7.5 Lakhs	10 Lakhs	15 Lakhs	20 Lakhs	25 Lakhs
56-60	7,422	8,517	9,566	11,878	13,040	14,319	15,725	16,963
61-65	10,803	12,406	13,941	17,311	19,011	20,882	22,940	24,750
66-70	12,717	14,607	16,418	20,386	22,392	24,597	27,024	29,159
71-75	16,104	18,501	20,799	25,823	28,368	31,167	34,245	36,955
>=76	18,192	20,904	23,502	29,173	32,051	35,217	38,699	41,763

Table 2: Platinum Plan - Individual

Age bands (in year)	3 Lakhs	4 Lakhs	5 Lakhs	7.5 Lakhs	10 Lakhs	15 Lakhs	20 Lakhs	25 Lakhs
56-60	9,355	10,710	12,011	13,825	15,246	16,924	18,743	20,375
61-65	13,495	15,454	17,334	19,930	21,950	24,287	26,831	29,101
66-70	15,839	18,140	20,348	23,387	25,746	28,455	31,411	34,042
71-75	19,977	22,883	25,671	29,492	32,452	35,821	39,503	42,773
>=76	22,504	25,782	28,926	33,226	36,551	40,317	44,435	48,089

Table 3: Gold Plan - Floater

Age bands (in year)	3 Lakhs	4 Lakhs	5 Lakhs	7.5 Lakhs	10 Lakhs	15 Lakhs	20 Lakhs	25 Lakhs
56-60	11,875	13,627	15,306	19,005	20,864	22,910	25,160	27,141
61-65	17,285	19,850	22,306	27,698	30,418	33,411	36,704	39,600
66-70	20,347	23,371	26,269	32,618	35,827	39,355	43,238	46,654
71-75	25,766	29,602	33,278	41,317	45,389	49,867	54,792	59,128
>=76	29,107	33,446	37,603	46,677	51,282	56,347	61,918	66,821

Table 4: Platinum Plan - Floater

Age bands (in year)	3 Lakhs	4 Lakhs	5 Lakhs	7.5 Lakhs	10 Lakhs	15 Lakhs	20 Lakhs	25 Lakhs
56-60	14,968	17,136	19,218	22,120	24,394	27,078	29,989	32,600
61-65	21,592	24,726	27,734	31,888	35,120	38,859	42,930	46,562
66-70	25,342	29,024	32,557	37,419	41,194	45,528	50,258	54,467
71-75	31,963	36,613	41,074	47,187	51,923	57,314	63,205	68,437
>=76	36,006	41,251	46,282	53,162	58,482	64,507	71,096	76,942

Note:

1. It is expected that for any actual family combination, the above stated floater premium based on the applicable floater combination are lower than sum of individual rates. However, for cases where floater premium is greater than sum of individual premium, then for such cases, floater premium shall be calculated as 'Sum of Individual Premium for actual family combination * (1-10%)'. For all other cases, the above stated floater premium shall apply.

2. Optional Covers (excl. of any taxes)

2.1. Enhanced Post Hospitalization (for Gold plan)

The rate for this cover is defined as a loading exclusive of any taxes which is 5% of premium

2.2. Reduction in Co-pay

The rate for this cover is defined as exclusive of any taxes which is as under:

% of Co-pay	Loading on Premium
0%	42%
10%	28%
20%	13%

2.3. Increase in Co-pay

The rate for this cover is defined as exclusive of any taxes which is as under:

% Increase in Co-pay	Loading on Premium
5%	6.0%
10%	12.5%
20%	25.0%

2.4. Nursing at Home

The rate for this cover is defined as exclusive of any taxes which is as under:

Age	Individual Rate (₹)	Floater Rate (₹)
56-60	226	362
61-65	309	495
66-70	357	571
71-75	434	695
>=76	471	754

2.5. Hospital daily cash

The rate for this cover is defined as exclusive of any taxes which is as under:

Age	Individual Rate (₹)	Floater Rate (₹)
56-60	1,076	1,722
61-65	1,473	2,356
66-70	1,699	2,719
71-75	2,067	3,308
>=76	2,242	3,587

2.6. Out patient cover

The rate for this cover is defined as exclusive of any taxes which is as under:

Coverage	Individual Rate (₹)	Floater Rate (₹)
₹ 5,000	3,226	4,068
₹ 10,000	6,452	8,051

2.7. Sum Insured re-charge

The rate for this cover is defined as a loading exclusive of any taxes which is 10% of premium

2.8. NCB Cover

The rate for this cover is defined as a loading exclusive of any taxes which is 3% of premium

2.9. Non-payable expense cover

The rate for this cover is defined as a loading exclusive of any taxes which is 8% of premium

2.10. Increase in PED

The rate for this cover is defined as a discount which is 4% of premium

3. Loading/ Discount

3.1. Tenure Discount

Policy Period	Discount
2 years	10.0%
3 years	12.5%

3.2. Instalment loadings:

5% on monthly instalments
4% on quarterly instalments
3% on half-yearly instalments

3.3. Cross Sell Discount

A discount of 5% will be offered if the proposer is a policyholder with Magma on or prior to inception of this policy.

3.4. Direct Sourcing Discount

A discount of 10% shall be offered for business procured through direct channel of distribution in lieu of savings in acquisition costs.

3.5. Underwriting Loading

Based on any significant adverse medical history/ health condition declared by the customer and reports submitted, the underwriter shall apply a loading on the premium basis the severity of the risk. The maximum risk loading applicable shall not exceed 100% per diagnosis / medical condition and an overall risk loading of 150%. Reference shall be made to the Underwriting Manual for application of this loading. No loading shall be applied at the time of renewal on the basis of individual claim experience.

Maximum Cap applicable on discounts: 20%
Maximum Cap on Loadings: 150%.