

OneClick OPD

Rate Chart (Office rate)



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1. Base Covers (Excl. of GST)

Even OPD Vital

Plan	Office Rate (INR)
1A	2,000
1A + 1C	3,500
1A + 2C	4,900
1A + 3C	6,200
1A + 4C	7,400
2A	3,600
2A + 1C	5,100
2A + 2C	6,500
2A + 3C	7,800
2A + 4C	9,000
3A	5,200
3A + 1C	6,700
3A + 2C	8,100
3A + 3C	9,400
3A + 4C	10,600
4A	6,800
4A + 1C	8,300
4A + 2C	9,700
4A + 3C	11,000
4A + 4C	12,200

Even OPD Lite - Office Rate (INR)

1A						1A+1C					
Age Band / SI	20,000	30,000	40,000	50,000	Unlimited	Age Band / SI	20,000	30,000	40,000	50,000	Unlimited
0-18	4,200	4,320	4,440	4,560	4,800	0-18	-	-	-	-	-
19-35	4,813	4,950	5,088	5,225	5,500	19-35	7,963	8,190	8,418	8,645	9,100
36-45	5,031	5,175	5,319	5,463	5,750	36-45	8,181	8,415	8,649	8,883	9,350
46-55	5,688	5,850	6,013	6,175	6,500	46-55	9,297	9,563	9,828	10,094	10,625
56-65	6,300	6,480	6,660	6,840	7,200	56-65	9,909	10,193	10,476	10,759	11,325
>65	7,613	7,830	8,048	8,265	8,700	>65	11,222	11,543	11,863	12,184	12,825

1A+2C						1A+3C					
Age Band / SI	20,000	30,000	40,000	50,000	Unlimited	Age Band / SI	20,000	30,000	40,000	50,000	Unlimited
0-18	-	-	-	-	-	0-18	-	-	-	-	-
19-35	10,903	11,214	11,526	11,837	12,460	19-35	13,633	14,022	14,412	14,801	15,580
36-45	11,121	11,439	11,757	12,075	12,710	36-45	13,851	14,247	14,643	15,039	15,830
46-55	12,666	13,028	13,389	13,751	14,475	46-55	15,794	16,245	16,696	17,148	18,050
56-65	13,278	13,658	14,037	14,416	15,175	56-65	16,406	16,875	17,344	17,813	18,750
>65	14,591	15,008	15,424	15,841	16,675	>65	17,719	18,225	18,731	19,238	20,250

1A+4C						2A					
Age Band / SI	20,000	30,000	40,000	50,000	Unlimited	Age Band / SI	20,000	30,000	40,000	50,000	Unlimited
0-18	-	-	-	-	-	0-18	-	-	-	-	-
19-35	16,153	16,614	17,076	17,537	18,460	19-35	8,663	8,910	9,158	9,405	9,900
36-45	16,371	16,839	17,307	17,775	18,710	36-45	9,056	9,315	9,574	9,833	10,350
46-55	18,681	19,215	19,749	20,283	21,350	46-55	10,238	10,530	10,823	11,115	11,700
56-65	19,294	19,845	20,396	20,948	22,050	56-65	11,340	11,664	11,988	12,312	12,960
>65	19,300	21,195	21,784	22,373	23,550	>65	13,703	14,094	14,486	14,877	15,660

2A+1C						2A+2C					
Age Band / SI	20,000	30,000	40,000	50,000	Unlimited	Age Band / SI	20,000	30,000	40,000	50,000	Unlimited
0-18	-	-	-	-	-	0-18	-	-	-	-	-
19-35	11,813	12,150	12,488	12,825	13,500	19-35	14,753	15,174	15,596	16,017	16,860
36-45	12,206	12,555	12,904	13,253	13,950	36-45	15,146	15,579	16,012	16,445	17,310
46-55	13,847	14,243	14,638	15,034	15,825	46-55	17,216	17,708	18,199	18,691	19,675
56-65	14,949	15,377	15,804	16,231	17,085	56-65	18,318	18,842	19,365	19,888	20,935
>65	17,312	17,807	18,301	18,796	19,785	>65	19,600	21,272	21,862	22,453	23,635

2A+3C						2A+4C					
Age Band / SI	20,000	30,000	40,000	50,000	Unlimited	Age Band / SI	20,000	30,000	40,000	50,000	Unlimited
0-18	-	-	-	-	-	0-18	-	-	-	-	-
19-35	17,483	17,982	18,482	18,981	19,980	19-35	19,800	20,574	21,146	21,717	22,860
36-45	17,876	18,387	18,898	19,409	20,430	36-45	19,800	20,979	21,562	22,145	23,310
46-55	19,700	20,925	21,506	22,088	23,250	46-55	19,800	23,895	24,559	25,223	26,550
56-65	19,700	22,059	22,672	23,285	24,510	56-65	19,800	25,029	25,724	26,420	27,810
>65	19,700	24,489	25,169	25,850	27,210	>65	19,800	27,459	28,222	28,985	30,510

3A		3A+1C		3A+2C		3A+3C		3A+4C	
Age Band / SI	Unlimited	Age Band / SI	Unlimited	Age Band / SI	Unlimited	Age Band / SI	Unlimited	Age Band / SI	Unlimited
0-18	-	0-18	-	0-18	-	0-18	-	0-18	-
19-35	14,300	19-35	17,900	19-35	21,260	19-35	24,380	19-35	27,260
36-45	14,750	36-45	18,350	36-45	21,710	36-45	24,830	36-45	27,710
46-55	16,100	46-55	20,225	46-55	24,075	46-55	27,650	46-55	30,950
56-65	17,560	56-65	21,685	56-65	25,535	56-65	29,110	56-65	32,410
>65	20,860	>65	24,985	>65	28,835	>65	32,410	>65	35,710

4A		4A+1C		4A+2C		4A+3C		4A+4C	
Age Band / SI	Unlimited	Age Band / SI	Unlimited	Age Band / SI	Unlimited	Age Band / SI	Unlimited	Age Band / SI	Unlimited
0-18	-	0-18	-	0-18	-	0-18	-	0-18	-
19-35	18,700	19-35	22,300	19-35	25,660	19-35	28,780	19-35	31,660
36-45	19,150	36-45	22,750	36-45	26,110	36-45	29,230	36-45	32,110
46-55	20,500	46-55	24,625	46-55	28,475	46-55	32,050	46-55	35,350
56-65	22,160	56-65	26,285	56-65	30,135	56-65	33,710	56-65	37,010
>65	26,060	>65	30,185	>65	34,035	>65	37,610	>65	40,910

Even OPD Advanced - Office Rate (INR)

1A						1A+1C					
Age Band / SI	20,000	30,000	40,000	50,000	Unlimited	Age Band / SI	20,000	30,000	40,000	50,000	Unlimited
0-18	5,163	5,310	5,458	5,605	5,900	0-18	-	-	-	-	-
19-35	6,213	6,390	6,568	6,745	7,100	19-35	10,084	10,373	10,661	10,949	11,525
36-45	6,475	6,660	6,845	7,030	7,400	36-45	10,347	10,643	10,938	11,234	11,825
46-55	7,350	7,560	7,770	7,980	8,400	46-55	12,009	12,353	12,696	13,039	13,725
56-65	9,188	9,450	9,713	9,975	10,500	56-65	13,847	14,243	14,638	15,034	15,825
>65	11,375	11,700	12,025	12,350	13,000	>65	16,034	16,493	16,951	17,409	18,325

1A+2C						1A+3C					
Age Band / SI	20,000	30,000	40,000	50,000	Unlimited	Age Band / SI	20,000	30,000	40,000	50,000	Unlimited
0-18	-	-	-	-	-	0-18	-	-	-	-	-
19-35	13,698	14,090	14,481	14,872	15,655	19-35	17,054	17,541	18,028	18,516	19,490
36-45	13,961	14,360	14,758	15,157	15,955	36-45	17,316	17,811	18,306	18,801	19,790
46-55	16,358	16,826	17,293	17,760	18,695	46-55	19,200	20,979	21,562	22,145	23,310
56-65	18,196	18,716	19,235	19,755	20,795	56-65	19,200	22,869	23,504	24,140	25,410
>65	19,000	20,966	21,548	22,130	23,295	>65	19,200	25,119	25,817	26,515	27,910

1A+4C						2A					
Age Band / SI	20,000	30,000	40,000	50,000	Unlimited	Age Band / SI	20,000	30,000	40,000	50,000	Unlimited
0-18	-	-	-	-	-	0-18	-	-	-	-	-
19-35	19,300	20,727	21,303	21,879	23,030	19-35	11,183	11,502	11,822	12,141	12,780
36-45	19,300	20,997	21,580	22,164	23,330	36-45	11,655	11,988	12,321	12,654	13,320
46-55	19,300	24,813	25,502	26,192	27,570	46-55	13,230	13,608	13,986	14,364	15,120
56-65	19,300	26,703	27,445	28,187	29,670	56-65	16,538	17,010	17,483	17,955	18,900
>65	19,300	28,953	29,757	30,562	32,170	>65	19,400	21,060	21,645	22,230	23,400

2A+1C						2A+2C					
Age Band / SI	20,000	30,000	40,000	50,000	Unlimited	Age Band / SI	20,000	30,000	40,000	50,000	Unlimited
0-18	-	-	-	-	-	0-18	-	-	-	-	-
19-35	15,054	15,485	15,915	16,345	17,205	19-35	18,668	19,202	19,735	20,268	21,335
36-45	15,527	15,971	16,414	16,858	17,745	36-45	19,141	19,688	20,234	20,781	21,875
46-55	17,889	18,401	18,912	19,423	20,445	46-55	19,600	22,874	23,509	24,144	25,415
56-65	19,500	21,803	22,408	23,014	24,225	56-65	19,600	26,276	27,005	27,735	29,195
>65	19,500	25,853	26,571	27,289	28,725	>65	19,600	29,400	31,168	32,010	33,695

2A+3C						2A+4C					
Age Band / SI	20,000	30,000	40,000	50,000	Unlimited	Age Band / SI	20,000	30,000	40,000	50,000	Unlimited
0-18	-	-	-	-	-	0-18	-	-	-	-	-
19-35	19,700	22,653	23,282	23,912	25,170	19-35	19,800	25,839	26,557	27,275	28,710
36-45	19,700	23,139	23,782	24,425	25,710	36-45	19,800	26,325	27,056	27,788	29,250
46-55	19,700	27,027	27,778	28,529	30,030	46-55	19,800	29,700	31,718	32,576	34,290
56-65	19,700	29,550	31,274	32,120	33,810	56-65	19,800	29,700	35,215	36,167	38,070
>65	19,700	29,550	35,437	36,395	38,310	>65	19,800	29,700	39,377	40,442	42,570

3A		3A+1C		3A+2C		3A+3C		3A+4C	
Age Band / SI	Unlimited	Age Band / SI	Unlimited	Age Band / SI	Unlimited	Age Band / SI	Unlimited	Age Band / SI	Unlimited
0-18	-	0-18	-	0-18	-	0-18	-	0-18	-
19-35	18,460	19-35	22,885	19-35	27,015	19-35	30,850	19-35	34,390
36-45	19,000	36-45	23,425	36-45	27,555	36-45	31,390	36-45	34,930
46-55	20,800	46-55	26,125	46-55	31,095	46-55	35,710	46-55	39,970
56-65	24,820	56-65	30,145	56-65	35,115	56-65	39,730	56-65	43,990
>65	30,120	>65	35,445	>65	40,415	>65	45,030	>65	49,290

4A		4A+1C		4A+2C		4A+3C		4A+4C	
Age Band / SI	Unlimited	Age Band / SI	Unlimited	Age Band / SI	Unlimited	Age Band / SI	Unlimited	Age Band / SI	Unlimited
0-18	-	0-18	-	0-18	-	0-18	-	0-18	-
19-35	24,140	19-35	28,565	19-35	32,695	19-35	36,530	19-35	40,070
36-45	24,680	36-45	29,105	36-45	33,235	36-45	37,070	36-45	40,610
46-55	26,480	46-55	31,805	46-55	36,775	46-55	41,390	46-55	45,650
56-65	30,740	56-65	36,065	56-65	41,035	56-65	45,650	56-65	49,910
>65	36,840	>65	42,165	>65	47,135	>65	51,750	>65	56,010

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 GST)

2.1. Additional Pharmacy cover (common rate across all 3 plans i.e. Even OPD Vital, Even OPD Lite & Even OPD Advanced)

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

Particulars	Individual rate	Floater rate
INR 1000 cover	650	780
INR 2000 cover	1,300	1,560
INR 5000 cover	3,240	3,890

2.2. Physiotherapy sessions (common rate across all 3 plans i.e. Even OPD Vital, Even OPD Lite & Even OPD Advanced)

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

Particulars	Individual rate	Floater rate
4 sessions	2,310	2,780
8 sessions	4,620	5,550
12 sessions	6,930	8,320

2.3. OP Procedure (only for Even OPD Lite & Even OPD Advanced plans)

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

Individual rate	Floater rate
4,620	5,550

2.4. Dental coverage (common rate across all 3 plans i.e. Even OPD Vital, Even OPD Lite & Even OPD Advanced)

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

Individual rate	Floater rate
1,490	1,790

2.5. Maternity coverage (common rate across all 3 plans i.e. Even OPD Vital, Even OPD Lite & Even OPD Advanced)

The rate for this cover is defined as exclusive of taxes which is INR 6,000 per member.

2.6. Increase in Pre-Existing Disease waiting periods (only for Even OPD Lite & Even OPD Advanced plans)

The rate for this cover is defined as a discount on the premium which is as below:

PED Waiting Period	Discount rates
1 year	3%
2 years	6%
3 years	9%

3. Loading/ Discount

3.1. Tenure Discount

Policy Period	Discount
2 years	7.5%
3 years	10.0%

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. This discount will not be offered if 'Online discount' is availed.

3.5. Good health Discount

A discount of 5% will be offered if the proposer is non-smoker as per the declaration provided.

3.6. Online Discount

A 10% discount is offered for an individual directly buying the policy online through company's website or mobile app or company's website or mobile app of our insurance partner or any web aggregator.

3.7. 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 200%. 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 (other than Fitness Rewards and Wellness Services): 20%

Maximum Cap on Loadings: 200%.