



Oriental Mediclaim Insurance Policy (Individual)
Premium Chart

Office Premium per Insured (INR)(Excluding GST)								
(Yearly)								
SI	Age less than equal to 20 yrs	Age is 21-35 yrs	Age is 36-45 yrs	Age is 46-55 yrs	Age is 56-60 yrs	Age is 61-70 yrs	Age is 71-80 yrs	Age is above 80 yrs
100,000	1,861	2,933	3,445	4,628	7,281	10,313	13,222	15,013
150,000	2,294	3,636	4,332	6,523	8,962	13,075	16,622	19,480
200,000	2,791	4,404	5,157	8,001	10,697	15,720	19,841	23,145
250,000	3,112	4,888	5,767	9,286	12,210	18,119	22,816	26,230
300,000	3,407	5,274	6,359	10,565	13,645	20,533	25,635	29,471
350,000	3,756	5,710	7,073	11,925	15,185	22,384	27,932	32,113
400,000	3,970	5,978	7,549	13,087	16,401	23,787	29,559	33,986
450,000	4,226	6,240	8,077	13,695	17,601	25,171	31,069	35,721
500,000	4,457	6,450	8,582	14,266	18,661	26,472	32,566	37,442
600,000	4,609	6,953	9,599	16,174	22,274	32,858	39,640	45,577
700,000	4,987	7,661	10,707	17,757	25,046	36,923	44,675	51,369
800,000	5,333	8,349	11,760	19,247	27,318	40,354	48,302	55,541
900,000	5,666	8,882	12,785	20,694	29,333	43,296	51,117	58,777
1,000,000	5,991	9,352	13,812	22,051	31,326	46,107	53,726	61,776
1,200,000	7,202	10,932	16,480	25,328	36,352	52,627	59,855	68,749
1,500,000	8,078	12,403	19,066	28,526	41,268	58,973	65,620	75,376
1,800,000	8,937	13,839	21,397	31,534	45,337	64,053	70,163	80,600
2,000,000	9,456	14,778	22,716	33,444	47,749	67,025	72,806	83,637
2,500,000	12,849	18,716	27,504	39,565	55,264	75,833	81,183	92,962
3,000,000	13,864	19,886	29,189	41,673	58,845	80,075	85,031	97,481
4,000,000	14,787	21,193	31,279	44,512	63,275	85,444	89,956	103,833
5,000,000	15,357	22,057	32,991	46,566	66,184	88,853	93,101	107,943

Office Premium per Insured (INR)(Including GST)								
(Yearly)								
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100000	2196	3461	4065	5461	8592	12169	15602	17715
150000	2707	4290	5112	7697	10575	15429	19614	22986
200000	3293	5197	6085	9441	12622	18550	23412	27311

250000	3672	5768	6805	10957	14408	21380	26923	30951
300000	4020	6223	7504	12467	16101	24229	30249	34776
350000	4432	6738	8346	14072	17918	26413	32960	37893
400000	4685	7054	8908	15443	19353	28069	34880	40103
450000	4987	7363	9531	16160	20769	29702	36661	42151
500000	5259	7611	10127	16834	22020	31237	38428	44182
600000	5439	8205	11327	19085	26283	38772	46775	53781
700000	5885	9040	12634	20953	29554	43569	52717	60615
800000	6293	9852	13877	22711	32235	47618	56996	65538
900000	6686	10481	15086	24419	34613	51089	60318	69357
1000000	7069	11035	16298	26020	36965	54406	63397	72896
1200000	8498	12900	19446	29887	42895	62100	70629	81124
1500000	9532	14636	22498	33661	48696	69588	77432	88944
1800000	10546	16330	25248	37210	53498	75583	82792	95108
2000000	11158	17438	26805	39464	56344	79090	85911	98692
2500000	15162	22085	32455	46687	65212	89483	95796	109695
3000000	16360	23465	34443	49174	69437	94489	100337	115028
4000000	17449	25008	36909	52524	74665	100824	106148	122523
5000000	18121	26027	38929	54948	78097	104847	109859	127373

Office Premium per Insured (INR)(Excluding GST)

(Half Yearly)

SI	Age less than equal to 20 yrs	Age is 21-35 yrs	Age is 36-45 yrs	Age is 46-55 yrs	Age is 56-60 yrs	Age is 61-70 yrs	Age is 71-80 yrs	Age is above 80 yrs
100,000	968	1,526	1,792	2,407	3,787	5,364	6,877	7,808
150,000	1,193	1,891	2,253	3,393	4,661	6,800	8,645	10,131
200,000	1,452	2,291	2,682	4,162	5,564	8,176	10,319	12,038
250,000	1,618	2,542	2,999	4,829	6,350	9,424	11,866	13,642
300,000	1,772	2,743	3,308	5,495	7,097	10,679	13,333	15,328
350,000	1,953	2,970	3,678	6,202	7,897	11,642	14,527	16,702
400,000	2,065	3,109	3,926	6,807	8,530	12,372	15,374	17,676
450,000	2,198	3,245	4,201	7,123	9,154	13,091	16,159	18,579
500,000	2,318	3,355	4,463	7,419	9,705	13,768	16,937	19,474
600,000	2,397	3,616	4,993	8,412	11,584	17,089	20,616	23,704
700,000	2,594	3,985	5,569	9,235	13,026	19,204	23,235	26,717
800,000	2,773	4,342	6,116	10,010	14,208	20,988	25,122	28,887
900,000	2,947	4,620	6,649	10,763	15,256	22,518	26,586	30,570
1,000,000	3,116	4,864	7,184	11,469	16,292	23,980	27,942	32,130
1,200,000	3,746	5,686	8,571	13,173	18,906	27,371	31,131	35,756
1,500,000	4,201	6,451	9,916	14,836	21,463	30,672	34,129	39,203
1,800,000	4,648	7,198	11,128	16,401	23,579	33,314	36,492	41,920
2,000,000	4,918	7,686	11,815	17,394	24,834	34,860	37,866	43,500
2,500,000	6,683	9,734	14,305	20,578	28,742	39,440	42,223	48,349
3,000,000	7,211	10,343	15,181	21,674	30,605	41,646	44,224	50,700
4,000,000	7,691	11,022	16,268	23,150	32,909	44,439	46,786	54,003
5,000,000	7,987	11,472	17,159	24,219	34,422	46,212	48,422	56,141

Office Premium per Insured (INR)(Including GST)								
(Half Yearly)								
SI	Age less than equal to 20 yrs	Age is 21-35 yrs	Age is 36-45 yrs	Age is 46-55 yrs	Age is 56-60 yrs	Age is 61-70 yrs	Age is 71-80 yrs	Age is above 80 yrs
100000	1142	1801	2115	2840	4469	6330	8115	9213
150000	1408	2231	2659	4004	5500	8024	10201	11955
200000	1713	2703	3165	4911	6566	9648	12176	14205
250000	1909	3000	3539	5698	7493	11120	14002	16098
300000	2091	3237	3903	6484	8374	12601	15733	18087
350000	2305	3505	4340	7318	9318	13738	17142	19708
400000	2437	3669	4633	8032	10065	14599	18141	20858
450000	2594	3829	4957	8405	10802	15447	19068	21923
500000	2735	3959	5266	8754	11452	16246	19986	22979
600000	2828	4267	5892	9926	13669	20165	24327	27971
700000	3061	4702	6571	10897	15371	22661	27417	31526
800000	3272	5124	7217	11812	16765	24766	29644	34087
900000	3477	5452	7846	12700	18002	26571	31371	36073
1000000	3677	5740	8477	13533	19225	28296	32972	37913
1200000	4420	6709	10114	15544	22309	32298	36735	42192
1500000	4957	7612	11701	17506	25326	36193	40272	46260
1800000	5485	8494	13131	19353	27823	39311	43061	49466
2000000	5803	9069	13942	20525	29304	41135	44682	51330
2500000	7886	11486	16880	24282	33916	46539	49823	57052
3000000	8509	12205	17914	25575	36114	49142	52184	59826
4000000	9075	13006	19196	27317	38833	52438	55207	63724
5000000	9425	13537	20248	28578	40618	54530	57138	66246

These Office Premium rates are applicable for insureds taking cover on individual basis. For calculation of Office Premium for multiple insureds taking cover under single policy, each with their own SI, Family Discount of 10% shall be applicable on the Office Premium rates derived from the Office Premium rate chart.

Pricing of Optional Covers:

Personal Accident:

- The Coverage and premium rate for this optional cover has been kept identical as per existing product.
- SI available: in multiples of INR 2 lakhs up to INR 10 lakhs, per insured.

Personal Accident Premium Table:

Sum Insured (in INR)	Premium per person (INR)(Yearly)
200,000	120
400,000	240
600,000	360
800,000	480
1,000,000	600

As regards half-yearly premium for the PA optional cover, it has been calculated along similar lines to the base product, and the premium works out to:

Sum Insured (in INR)	Premium per person (INR)(Half- Yearly)
200,000	62
400,000	125
600,000	187
800,000	250
1,000,000	312

Discount/Loading Factors:

The following discount factors shall be applicable:

- (a) **MAXIMUM ENTRY AGE:** Maximum Entry age for any member, is 65years.
- (b) **ENTRY LOAD:** Maximum entry age (65years) under the policy can be extended upto 70 years. In all such cases, a 10% loading will be charged on premium applicable to the age of the insured. This 10% loading will also apply on each subsequent renewal thereof. The loading shall also apply on PA cover, if opted for.
- (c) **FAMILY DISCOUNT:** of 10% (including on Optional PA cover) if more than one person is covered under the policy.
- (d) **VOLUNTARY CO-PAYMENT DISCOUNT:** If the insured opts for a Co-payment of 10% or 20% (each and every claim), he is eligible for a corresponding premium discount of 10% and 20% respectively.
- (e) **ON-LINE DISCOUNT:** A discount of 10% (maximum Rs. 2000/-) on premium is allowed, if the Policy is purchased on-line and no Intermediary is involved. This discount is also applicable in case of On-line renewal of Policies, where no Intermediary was involved at any stage- either on the first purchase or in any subsequent renewal thereof.
- (f) Discount of 5.5% in premium if TPA services not opted for.