



SAKSHAM SWASTHYA POLICY-ORIENTAL
PREMIUM CHART

Premium per Insured (INR) (With Waiver of Co-payment) (Yearly)(Excluding GST)						
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 >60 yrs
400,000	41,488	48,196	56,492	67,143	76,795	80,320
500,000	45,462	52,850	61,984	73,703	84,338	88,254

Premium per Insured (INR) (With Waiver of Co-payment) (Yearly)(Including GST)						
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 >60 yrs
400,000	48,956	56,871	66,661	79,229	90,618	94,778
500,000	53,645	62,363	73,141	86,970	99,519	104,140

Premium per Insured (INR) (With Waiver of Co-payment) (Half-Yearly)(Excluding GST)						
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 >60 yrs
400,000	21,574	25,062	29,376	34,914	39,934	41,766
500,000	23,640	27,482	32,232	38,325	43,856	45,892

Premium per Insured (INR) (With Waiver of Co-payment) (Half-Yearly)(Including GST)						
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 >60 yrs
400,000	25,457	29,573	34,664	41,199	47,122	49,284
500,000	27,895	32,429	38,034	45,224	51,750	54,153

Premium per Insured (INR) (With Waiver of Co-payment)						
(Quarterly)(Excluding GST)						
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 >60 yrs
400,000	10,994	12,772	14,970	17,793	20,351	21,285
500,000	12,047	14,005	16,426	19,531	22,350	23,387

Premium per Insured (INR) (With Waiver of Co-payment)						
(Quarterly)(Including GST)						
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 >60 yrs
400,000	12,973	15,071	17,665	20,996	24,014	25,116
500,000	14,215	16,526	19,383	23,047	26,373	27,597

Premium per Insured (INR) (With Waiver of Co-payment)						
(Monthly)(Excluding GST)						
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 >60 yrs
400,000	3,699	4,297	5,037	5,987	6,848	7,162
500,000	4,054	4,712	5,527	6,572	7,520	7,869

Premium per Insured (INR) (With Waiver of Co-payment)						
(Monthly)(Including GST)						
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 >60 yrs
400,000	4,365	5,070	5,944	7,065	8,081	8,451
500,000	4,784	5,560	6,522	7,755	8,874	9,285

Premium per Insured (INR) (With Co-payment)						
(Yearly)(Excluding GST)						
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 >60 yrs
400,000	33,190	38,557	45,194	53,714	61,436	64,256
500,000	36,369	42,280	49,588	58,962	67,471	70,603

Premium per Insured (INR) (With Co-payment) (Yearly)(Including GST)						
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 >60 yrs
400,000	39,164	45,497	53,329	63,383	72,494	75,822
500,000	42,915	49,890	58,514	69,575	79,616	83,312

Premium per Insured (INR) (With Co-payment) (Half-Yearly)(Excluding GST)						
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 >60 yrs
400,000	17,259	20,049	23,501	27,931	31,947	33,413
500,000	18,912	21,986	25,786	30,660	35,085	36,714

Premium per Insured (INR) (With Co-payment) (Half-Yearly)(Including GST)						
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 >60 yrs
400,000	20,366	23,658	27,731	32,959	37,697	39,427
500,000	22,316	25,943	30,427	36,179	41,400	43,323

Premium per Insured (INR) (With Co-payment) (Quarterly)(Excluding GST)						
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 >60 yrs
400,000	8,795	10,218	11,976	14,234	16,281	17,028
500,000	9,638	11,204	13,141	15,625	17,880	18,710

Premium per Insured (INR) (With Co-payment) (Quarterly)(Including GST)						
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 >60 yrs
400,000	10,378	12,057	14,132	16,796	19,212	20,093
500,000	11,373	13,221	15,506	18,438	21,098	22,078

Premium per Insured (INR) (With Co-payment) (Monthly)(Excluding GST)						
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 >60 yrs
400,000	2,959	3,438	4,030	4,790	5,478	5,729
500,000	3,243	3,770	4,422	5,257	6,016	6,295

Premium per Insured (INR) (With Co-payment) (Monthly)(Including GST)						
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 >60 yrs
400,000	3,492	4,057	4,755	5,652	6,464	6,760
500,000	3,827	4,449	5,218	6,203	7,099	7,428

Loadings based on different disability conditions:

Disabilities/Disease	Loading applicable on the office premium rate
Thalassemia	200%
Sickle Cell Anaemia	200%
Muscular dystrophy	100%
cerebral palsy	100%
HIV/AIDS	100%
haemophilia	200%
chronic neurological disorders	75%

Illustration:

For an individual opting for SI cover of INR 5 Lacs, the following table demonstrates calculation of Premium:

Disability	Age	SI	Premium (With Waiver of Co-payment)	Applicable Loading	Premium Payable (after loading)
Sickle Cell Anaemia	37	500,000	61,984	200%	1,85,953

(In INR)

Note:-

- There is no loading or discount applicable for the rest of the disabilities covered under the proposed product.
- In case Insured is minor, proposer can be only as per the family definition under the policy schedule but the premium shall be calculated only on the Insured (Minor) details.
- TPA Discount – 5.5% if TPA services are not opted for.

These Premium rates are applicable for insured's taking cover on individual basis.