

Group Arogya Sanjeevani

Premium Chart

(INR)

Office Premium per insured (Individual basis)										
(Yearly)										
Sum Insured	Age less than & equal to 20 yrs	Age is 21-35 yrs	Age is 36-45 yrs	Age is 46-50 yrs	Age is 51-55 yrs	Age is 56-60 yrs	Age is 61-65 yrs	Age is 66-70 yrs	Age is 71-75 yrs	Age is 76-80 yrs
100000	2,058	2,301	3,618	5,221	6,051	7,107	11,229	14,131	15,966	17,034
150000	2,716	2,931	4,745	6,340	7,201	9,494	15,047	18,880	19,842	21,161
200000	3,374	3,575	5,141	7,512	8,431	11,545	17,800	22,288	24,587	26,237
250000	4,029	4,234	5,714	8,757	9,728	13,665	20,618	25,783	29,441	31,247
300000	4,366	4,563	5,911	9,378	10,353	14,718	23,550	29,429	34,046	36,010
350000	4,786	4,986	6,272	10,139	10,942	16,059	24,868	31,094	36,421	38,481
400000	4,992	5,184	6,366	10,427	11,190	16,472	25,537	31,942	37,489	39,567
450000	5,268	5,461	6,592	10,885	11,688	17,361	26,583	33,136	39,507	41,689
500000	5,546	5,740	6,835	11,492	12,344	18,260	28,203	34,912	41,878	44,190
600000	7,055	7,286	8,482	14,456	15,473	22,119	33,754	43,007	51,128	53,612
800000	7,353	7,569	8,558	14,931	15,954	22,822	35,125	43,810	52,831	55,080
1000000	7,814	8,025	8,906	15,644	16,671	24,082	36,298	44,431	56,078	58,418
1500000	8,965	9,180	9,914	17,863	18,886	27,565	42,492	50,319	64,379	67,017
2000000	9,788	10,009	10,637	19,489	20,458	30,055	46,807	54,209	70,314	73,216

(INR)

Office Premium per insured (Family Floater basis)										
(Yearly)										
Sum Insured	Age less than & equal to 20 yrs	Age is 21-35 yrs	Age is 36-45 yrs	Age is 46-50 yrs	Age is 51-55 yrs	Age is 56-60 yrs	Age is 61-65 yrs	Age is 66-70 yrs	Age is 71-75 yrs	Age is 76-80 yrs
100000	1,689	2,749	3,116	3,776	4,397	7,535	9,723	12,208	15,203	16,203
150000	2,094	3,082	3,676	4,699	5,359	9,003	12,156	15,212	18,501	19,707
200000	2,420	3,346	4,124	5,441	6,132	10,179	14,112	17,627	21,148	22,519
250000	2,584	3,694	4,660	6,281	7,004	11,512	16,208	20,222	24,116	25,536
300000	2,714	3,970	5,086	6,952	7,698	12,573	19,018	23,725	28,183	29,754

350000	2,959	4,325	5,621	7,477	8,098	13,536	19,561	24,413	28,843	30,408
400000	3,173	4,599	6,016	7,824	8,404	14,065	19,956	24,915	29,311	30,867
450000	3,273	4,692	6,265	8,110	8,716	14,576	20,346	25,316	29,682	31,242
500000	3,362	4,775	6,481	8,361	8,990	15,024	20,707	25,580	29,912	31,471
600000	5,156	6,302	8,648	11,569	12,388	19,851	27,456	34,937	40,256	42,145
800000	5,859	6,882	9,852	13,277	14,191	22,929	31,745	39,573	45,578	47,473
1000000	6,477	7,681	11,373	15,035	16,024	25,573	34,757	42,535	49,021	51,027
1500000	7,744	9,941	15,173	20,114	21,261	31,718	42,928	50,837	58,486	60,854
2000000	8,446	12,135	18,178	25,120	26,361	37,489	50,218	58,174	66,906	69,652

Computation of Premium for each employee / employee family shall be done as follows:

- Individual:** Charge 100% of premium as per Office Premium table for Individual
 - Family Floater:**
 1. In case parents & parents-in-law are covered, charge 100% premium for the two highest aged insureds & 90% premium for the remaining (amongst parents & parents-in-law) insureds, as per Office Premium table for Family Floater.
Charge 50% premium for the remaining insureds, as per Office Premium table for Family Floater.
 2. In case parents / parents-in-law are covered, but there is only one alive amongst them, charge 100% premium for the alive insured (amongst parents & parents in law) & 100% premium for the next highest aged insured, as per Office Premium table for Family Floater.
Charge 50% premium for the remaining insureds, as per Office Premium table for Family Floater.
 3. In case parents / parents-in-law are not covered, charge 100% premium for the two highest aged individuals & 50% premium for the other insureds, as per Office Premium table for Family Floater.
- The premium for each employee / employee family shall be added to arrive at the total premium for the group. Having arrived at the total premium, *Group Discount* shall be applied to arrive at the total Office Premium for the group.

Group Discount:

To compute total premium for the group, following group discount shall be applied depending upon the number of lives / families covered in the group:

No of Lives / No of Families covered	Group discount - (Individual Sum Assured basis) - dependent upon the number of lives	Group discount (Family floater basis)- dependent upon the number of families in the group
51-100	5.0%	2.5%
101-500	10.0%	5.0%
501-1,000	15.0%	10.0%
1,001-5,000	20.0%	15.0%
5,001-10,000	25.0%	20.0%
> 10,000	30.0%	25.0%