

**ORIENTAL SUPER HEALTH TOP-UP****PREMIUM CHART****i. INDIVIDUAL PLAN**

Sl.	Deductible (INR)	Sum Insured (INR)	Age in completed years*			
			0-35	36-45	46-60	Above 60
1	3,00,000	3,00,000	1778	2576	3651	6642
2	3,00,000	5,00,000	2446	3451	4646	8283
3	5,00,000	5,00,000	1523	1936	2480	4127
4	5,00,000	7,00,000	1790	2240	2888	5167
5	6,00,000	6,00,000	1398	1707	2310	4127
6	6,00,000	8,00,000	1650	1993	2643	5006
7	8,00,000	8,00,000	1387	1570	2230	4641
8	8,00,000	10,00,000	1655	1859	2576	5397
9	10,00,000	10,00,000	1409	1560	2089	4641
10	10,00,000	15,00,000	2052	2272	2982	6073
11	15,00,000	10,00,000	1325	1449	1955	3471
12	15,00,000	15,00,000	1968	2160	2848	4641
13	18,00,000	10,00,000	1306	1437	1967	3029
14	18,00,000	12,00,000	1563	1722	2325	3471
15	20,00,000	10,00,000	1294	1432	1979	2795
16	20,00,000	20,00,000	2506	2785	3682	4899
17	20,00,000	30,00,000	3652	4076	5310	6936

**Taxes as applicable shall be extra.**

\*means the age completed as on the date of the policy inception/renewal. So, for a person aged 45 years 364 days, completed age would be 45 years and premium would be charged on the age of 45years, not that of 46years.

**ii. FAMILY FLOATER PLAN:**

The above table of rates as applicable in case of Individual Plan shall apply. Only the basis of charging premium in case of a family floater Plan would be as stated below:

Insured Member's age	Premium to be charged
Member with highest age	100% of the premium as applicable to that age & Deductible/Sum Insured combination.
Member with second highest age	50% of the premium as applicable to that age & Deductible/Sum Insured combination.
All other members with lower ages	40% of the premium as applicable to that age & Deductible/Sum Insured combination.

**IMP:** The Policy gets triggered only when the aggregate of all the claims, or any single claim, in any Policy period exceed(s) the Deductible opted under the Policy.

**iii. Loadings / Discounts applicable in relevant cases:****a. Loadings:**

- i For new entrants above the age of 65 years and upto 70 years –10%. This loading of 10% on premium will apply on every subsequent renewal as well.
- ii For Removal of Room rent limits – loading depending upon the Deductible chosen, as given below shall apply:

<b>Deductible (INR)</b>	<b>Additional Premium to be charged</b>
Upto 5,00,000	20% of applicable premium as per table above
6,00,000- 10,00,000	10% of applicable premium as per table above
15,00,000 and above	5% of applicable premium as per table above

**b. Discounts:**

- i. Family Discount (If two or more family members are covered in an Individual Plan) - 10% to each member
- ii. Loyalty Discount -10%. Available only in respect of the insured member who has Company's retail Health insurance policy / Bancassurance Health policy
- iii. Staff Discount (serving and retired)-33%. This discount will be allowed to the family members as well.
- iv. Portal Discount – 10%, subject to maximum of Rs.2000. This discount is available if the Policy is taken On-line using our Portal and where no intermediary is involved and is not available on renewals.

**NOTE:**

- i. All loadings and discounts shall be applied successively in the same order as they appear above and not on cumulative basis.
- ii. First the loadings, given above and as applicable shall apply
- iii. Then subsequently, on the loaded premium (if applicable), the discounts shall be applied.