

Tata AIG MediCare - Rate Chart

(Annual)Per Person Rates (Rs.) (Exclusive of taxes)

Age\Sum Insured	3 Lakh	4 Lakh	5 Lakh	7.5 Lakh	10 Lakh	15 Lakh	20 Lakh
0-18yrs	3,953	4,577	5,253	5,778	6,180	7,146	7,579
19-35yrs	4,785	5,608	6,724	7,490	8,322	9,719	10,410
36-45yrs	5,754	6,832	7,931	8,871	9,891	11,324	11,887
46-50yrs	8,260	10,296	11,963	13,596	15,347	17,219	19,009
51-55yrs	10,403	13,324	16,251	18,202	19,570	22,629	24,240
56-60yrs	14,582	17,913	19,986	22,171	23,453	26,851	28,187
60-65yrs	18,911	20,188	24,720	30,467	35,720	40,895	43,368
66-70yrs	25,750	28,768	36,771	43,075	49,440	57,168	61,844
71+yrs	30,282	35,720	46,226	54,096	62,418	70,745	76,547

(Annual) Per Person Rates for Accidental Death Benefit Rider (Rs.) (Exclusive of taxes)

Age\Sum Insured	3 Lakh	4 Lakh	5 Lakh	7.5 Lakh	10 Lakh	15 Lakh	20 Lakh
All Ages	167	223	279	418	558	836	1,115

(Annual)Per Person Rates (Rs.) (Inclusive of taxes 18%)

Age\Sum Insured	3 Lakh	4 Lakh	5 Lakh	7.5 Lakh	10 Lakh	15 Lakh	20 Lakh
0-18yrs	4,665	5,401	6,199	6,818	7,292	8,432	8,943
19-35yrs	5,646	6,617	7,934	8,838	9,820	11,468	12,284
36-45yrs	6,790	8,062	9,359	10,468	11,671	13,362	14,027
46-50yrs	9,747	12,149	14,116	16,043	18,109	20,318	22,431
51-55yrs	12,276	15,722	19,176	21,478	23,093	26,702	28,603
56-60yrs	17,207	21,137	23,583	26,162	27,675	31,684	33,261
60-65yrs	22,315	23,822	29,170	35,951	42,150	48,256	51,174
66-70yrs	30,385	33,946	43,390	50,829	58,339	67,458	72,976
71+yrs	35,733	42,150	54,547	63,833	73,653	83,479	90,325

(Annual) Per Person Rates for Accidental Death Benefit Rider (Rs.) (Inclusive of taxes - 18%)							
Age\Sum Insured	3 Lakh	4 Lakh	5 Lakh	7.5 Lakh	10 Lakh	15 Lakh	20 Lakh
All Ages	197	263	329	493	658	986	1316

1. Discounts on premium:

- 10% long term discount on premium in case insured opts policy term of 3 years
- 5% long term discount on premium in case insured opts policy term of 2 years
- Family floater discount on premium:
 - 2 members -20%
 - 3 members -28%
 - > 3 members-32%
- 10% discount on premium in case insured opts for shared room category
- Employee discount – 10%

2. Loadings on premium:

- We may apply a risk loading on the premium payable (based upon the declarations made in the proposal form and the health status of the persons proposed for insurance). The maximum risk loading applicable for an individual shall not exceed above 100% per diagnosis / medical condition and an overall risk loading of over 150% per person.
- Monthly instalment option would be allowed and following loadings shall be applicable:

Term of Policy	Loading%
1 year Policy	5%
2 year Policy	10%
3 year Policy	16%

3. Premium computation in case of floater:

- Illustration I:

Plan	Floater
Term (years)	1
No. of members	2
Sum Insured (Rs. Lacs)	4
Age (years)	Individual Premium
35	5,608

30	5,608
Total Individual Premium (Rs.)	11,216
Term Discount	0%
Floater discount	20%
Net Premium (Rs.)(exclusive of tax)	8972.8

b. Illustration II:

Plan	Floater		
Term (years)	3		
No. of members	3		
Sum Insured (Rs. Lacs)	5		
Age (years)	Individual premium year1	Individual premium year2	Individual premium year3
35	6,724	7,931	7,931
30	6,724	6,724	6,724
7	5,253	5,253	5,253
Total Individual Premium (Rs.)	58,517		
Apply Term Discount	10%		
Apply Floater discount (for 3 members)	28%		
Net Premium (Rs.)(exclusive of tax)	37,919		

c. Illustration III:

Plan	Floater	
Term (years)	2	
No. of members	4	
Sum Insured (Rs. Lacs)	3	
Age (years)	Individual Premium year1	Individual Premium year2
50	8,260	10,403
45	5,754	8,260
20	4,785	4,785
18	3,953	4,785



Total Individual Premium	50,985
Term Discount	5%
Floater discount	32%
Employee discount	10%
Net Premium (exclusive of tax)	29,643