

Tata AIG Medicare Plus:Rate Chart

Discounts on premium:

- a. 10% long term discount on premium in case insured opts policy term of 3 years
- b. 5% long term discount on premium in case insured opts policy term of 2 years
- c. Family floater discount on premium:
 - 2 members -20%
 - 3 members -28%
 - > 3 members-32%
- d. Employee/Group/Affinity partner discount – 10%

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.
- In case the insured person opts for Global Cover, additional 10% premium loading shall be applicable for each insured person.

(Annual)Per Person Rates (Rs.) Deductible Amount (Rs.): 2 Lac

Age Band/Sum Insured (Rs.)	3 Lac	5 Lac	10 Lac	15 Lac	20 Lac	25 Lac	50 Lac	1 Crore
91days-18yrs	1,427	2,237	2,860	3,210	4,020	4,359	5,249	6,937
19-35yrs	2,163	3,238	4,914	6,087	6,579	7,285	7,793	9,722
36-45yrs	2,493	3,578	5,811	6,675	7,516	8,132	8,452	10,613
46-50yrs	4,044	6,009	9,135	10,110	12,292	13,182	14,134	17,585
51-55yrs	5,401	7,952	11,301	13,079	14,460	16,230	17,238	21,427
56-60yrs	5,800	8,583	12,679	14,810	16,754	18,159	19,902	25,121
61-65yrs	7,280	12,707	22,035	25,765	28,556	32,063	34,242	42,576
66-70yrs	9,202	13,767	24,343	29,308	32,933	35,127	37,343	46,263
71+yrs	11,658	17,645	28,624	36,339	40,553	45,302	47,813	59,023

Deductible Amount (Rs.): 3 Lac

Age Band/Sum Insured (Rs.)	3 Lac	5 Lac	10 Lac	15 Lac	20 Lac	25 Lac	50 Lac	1 Crore
91days-18yrs	1,201	1,784	2,293	3,124	3,902	4,311	5,245	6,754

19-35yrs	1,623	2,263	3,333	4,771	5,326	5,778	6,335	8,047
36-45yrs	1,940	2,782	4,135	5,445	6,170	6,590	7,138	9,157
46-50yrs	3,111	4,506	6,983	8,762	10,279	11,427	12,159	15,383
51-55yrs	4,269	6,376	9,418	11,288	11,903	13,217	14,647	18,506
56-60yrs	4,617	6,878	10,257	12,478	13,518	15,236	16,634	21,510
61-65yrs	5,674	9,984	16,993	21,939	25,119	27,906	29,559	37,363
66-70yrs	7,363	11,299	18,913	25,405	27,818	30,808	32,464	40,817
71+yrs	9,564	15,770	25,465	31,795	35,613	38,534	41,103	51,413

Deductible Amount (Rs.): 5 Lac

Age Band/Sum Insured (Rs.)	3 Lac	5 Lac	10 Lac	15 Lac	20 Lac	25 Lac	50 Lac	1 Crore
91days-18yrs	692	1,010	1,361	1,945	2,435	2,697	3,264	4,203
19-35yrs	841	1,177	1,797	2,528	3,139	3,466	3,800	4,827
36-45yrs	992	1,441	2,179	3,094	3,859	4,267	4,628	5,938
46-50yrs	1,285	1,884	2,973	4,260	5,336	5,907	6,286	7,953
51-55yrs	1,693	2,559	3,849	5,516	6,910	7,649	8,481	10,716
56-60yrs	1,856	3,109	4,722	6,772	8,484	9,391	10,276	13,288
61-65yrs	1,916	3,410	5,910	8,477	10,621	11,755	12,483	15,779
66-70yrs	2,568	3,986	6,791	9,743	12,207	13,510	14,275	17,690
71+yrs	2,950	4,920	8,083	11,599	14,533	16,084	17,233	21,239

Deductible Amount (Rs.): 10 Lac

Age Band/Sum Insured (Rs.)	3 Lac	5 Lac	10 Lac	15 Lac	20 Lac	25 Lac	50 Lac	1 Crore
91days-18yrs	486	710	1,029	1,356	1,688	1,973	2,382	3,060
19-35yrs	582	811	1,335	1,934	2,163	2,520	2,755	3,491
36-45yrs	746	1,098	1,743	2,343	2,659	3,104	3,416	4,328
46-50yrs	1,010	1,502	2,437	3,085	3,675	4,298	4,589	5,835
51-55yrs	1,544	2,364	3,640	4,466	4,753	5,560	6,168	7,831
56-60yrs	1,799	2,752	4,287	5,324	5,831	6,821	7,478	9,717
61-65yrs	1,861	2,872	4,760	6,292	7,295	8,533	9,093	11,550
66-70yrs	1,999	3,144	5,486	7,550	8,382	9,804	10,432	13,169
71+yrs	2,413	4,078	6,860	8,774	9,974	11,669	12,589	15,529

Deductible Amount (Rs.): 15 Lac

Age Band/Sum Insured (Rs.)	3 Lac	5 Lac	10 Lac	15 Lac	20 Lac	25 Lac	50 Lac	1 Crore
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91days-18yrs	461	661	1,021	1,288	1,603	1,874	2,263	2,907
19-35yrs	536	770	1,268	1,837	2,055	2,394	2,618	3,317
36-45yrs	709	1,043	1,656	2,226	2,526	2,949	3,245	4,112
46-50yrs	960	1,499	2,315	2,931	3,491	4,083	4,360	5,543
51-55yrs	1,467	2,246	3,458	4,243	4,515	5,282	5,859	7,440
56-60yrs	1,675	2,588	4,072	5,058	5,539	6,480	7,104	9,231
61-65yrs	1,768	2,729	4,522	5,977	6,930	8,107	8,638	10,972
66-70yrs	1,899	2,987	5,212	7,173	7,963	9,314	9,910	12,511
71+yrs	2,292	3,875	6,517	8,336	9,476	11,085	11,959	14,752

Deductible Amount (Rs.): 20 Lac

Age Band/Sum Insured (Rs.)	3 Lac	5 Lac	10 Lac	15 Lac	20 Lac	25 Lac	50 Lac	1 Crore
91days-18yrs	438	564	882	1,224	1,523	1,780	2,150	2,761
19-35yrs	525	732	1,205	1,745	1,952	2,274	2,487	3,151
36-45yrs	673	991	1,573	2,115	2,400	2,802	3,083	3,906
46-50yrs	912	1,342	2,199	2,784	3,317	3,879	4,142	5,266
51-55yrs	1,394	2,134	3,285	3,990	4,290	5,018	5,566	7,068
56-60yrs	1,624	2,434	3,869	4,805	5,263	6,156	6,748	8,769
61-65yrs	1,680	2,592	4,296	5,678	6,584	7,701	8,206	10,424
66-70yrs	1,804	2,838	4,951	6,814	7,565	8,849	9,415	11,885
71+yrs	2,178	3,644	6,191	7,919	9,002	10,531	11,361	14,015

Premium computation in case of floater:

i. Illustration A :

Plan	Floater
Term (years)	1
No. of members	2
Sum Insured (Rs. Lacs)	5
Deductible (Rs. Lacs)	2
Global Rider	No
Age (years)	Individual Premium
35	3,238
30	3,238
Total Individual Premium (Rs.)	6,476
Global Rider Loading	0%
Term Discount	0%
Floater discount	20%
Net Premium (Rs.)(exclusive of tax)	5,181

ii. Illustration B :

Plan	Floater
Term (years)	1
No. of members	2
Sum Insured (Rs. Lacs)	5
Deductible (Rs. Lacs)	2
Global Rider	Yes
Age (years)	Individual Premium
35	3,238
30	3,238
Total Individual Premium (Rs.)	6,476
Global Rider Loading	10%
Term Discount	0%
Floater discount	20%
Net Premium (Rs.)(exclusive of tax)	5,699

iii. Illustration C :

Plan	Floater		
Term (years)	3		
No. of members	3		
Sum Insured (Rs. Lacs)	10		
Deductible (Rs. Lacs)	5		
Age (years)	Individual premium year1	Individual premium year2	Individual premium year3
35	1,797	2,179	2,179
30	1,797	1,797	1,797
7	1,361	1,361	1,361
Total Individual Premium (Rs.)	15,629		
Global Rider Loading	10%		
Apply Term Discount	10%		
Apply Floater discount (for 3 members)	28%		
Net Premium (Rs.)(exclusive of tax)	11,140		