

OneHealth Senior Rate Chart (Office Rate)



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1. Premium Rates

The premium for the base and optional covers to be introduced through this filing for individual and floater options are:

Gross Premium (excl. of tax) – Base Covers:

Table 1: Gold Plan - Individual

Age bands (in year)	3 lakhs	4 lakhs	5 lakhs	7.5 lakhs	10 lakhs	15 lakhs	20 lakhs	25 lakhs
56-60	7,422	8,517	9,566	11,878	13,040	14,319	15,725	16,963
61-65	10,803	12,406	13,941	17,311	19,011	20,882	22,940	24,750
66-70	12,717	14,607	16,418	20,386	22,392	24,597	27,024	29,159
71-75	16,104	18,501	20,799	25,823	28,368	31,167	34,245	36,955
>=76	18,192	20,904	23,502	29,173	32,051	35,217	38,699	41,763

Table 2: Platinum Plan - Individual

Age bands (in year)	3 lakhs	4 lakhs	5 lakhs	7.5 lakhs	10 lakhs	15 lakhs	20 lakhs	25 lakhs
56-60	9,355	10,710	12,011	13,825	15,246	16,924	18,743	20,375
61-65	13,495	15,454	17,334	19,930	21,950	24,287	26,831	29,101
66-70	15,839	18,140	20,348	23,387	25,746	28,455	31,411	34,042
71-75	19,977	22,883	25,671	29,492	32,452	35,821	39,503	42,773
>=76	22,504	25,782	28,926	33,226	36,551	40,317	44,435	48,089

Table 3: Gold Plan - Floater

Age bands (in year)	3 lakhs	4 lakhs	5 lakhs	7.5 lakhs	10 lakhs	15 lakhs	20 lakhs	25 lakhs
56-60	11,875	13,627	15,306	19,005	20,864	22,910	25,160	27,141
61-65	17,285	19,850	22,306	27,698	30,418	33,411	36,704	39,600
66-70	20,347	23,371	26,269	32,618	35,827	39,355	43,238	46,654
71-75	25,766	29,602	33,278	41,317	45,389	49,867	54,792	59,128
>=76	29,107	33,446	37,603	46,677	51,282	56,347	61,918	66,821

Table 4: Platinum Plan - Floater

Age bands (in year)	3 lakhs	4 lakhs	5 lakhs	7.5 lakhs	10 lakhs	15 lakhs	20 lakhs	25 lakhs
56-60	14,968	17,136	19,218	22,120	24,394	27,078	29,989	32,600
61-65	21,592	24,726	27,734	31,888	35,120	38,859	42,930	46,562
66-70	25,342	29,024	32,557	37,419	41,194	45,528	50,258	54,467
71-75	31,963	36,613	41,074	47,187	51,923	57,314	63,205	68,437
>=76	36,006	41,251	46,282	53,162	58,482	64,507	71,096	76,942

Gross Premium (excl. of tax) – Optional Covers:
Table 5: Gold & Platinum Plan – Individual & Floater

Optional Benefits	Age band/SI	Gross Premium (Rs.) – Individual	Gross Premium (Rs.) - Floater
Enhanced Post Hospitalisation (Gold)	All age bands & SI	5%	5%
Reduction in Co pay	All age bands & SI	13%	13%
Increase in Co pay – 5%	All age bands & SI	6%	6%
Increase in Co pay – 10%	All age bands & SI	12.5%	12.5%
Increase in Co pay – 20%	All age bands & SI	25%	25%
Nursing at home	56-60 years – All SI	226	362
	61-65 years – All SI	309	495
	66-70 years – All SI	357	571
	71-75 years – All SI	434	695
	>=76 years – All SI	471	754
Hospital Daily cash	56-60 years – All SI	1,076	1,722
	61-65 years – All SI	1,473	2,356
	66-70 years – All SI	1,699	2,719
	71-75 years – All SI	2,067	3,308
	>=76 years – All SI	2,242	3,587
Out Patient – Rs. 5000	All age bands & SI	3,226	4,068
Out Patient – Rs. 10000	All age bands & SI	6,452	8,051
Sum Insured Recharge	All age bands & SI	10%	10%
NCB Cover	All age bands & SI	3%	3%
Non-Payable Expenses	All age bands & SI	8%	8%

2. Loadings / Discount

The loading and discount offered under the proposed product are:

- Tenure Discount:** The insured can opt to purchase the policy for 1 year / 2 years / 3 years under the proposed product. The rate as stated in the above section are one-year premium. If the policy is purchased for a tenure of 2 years or 3 years, then a discount in the form of tenure discount shall be offered to the insured to pass on the benefit of investment income earned on premium, reduction in administrative cost and policy lapses. The tenure discount proposed for multi-year policies is:

Policy Period	Discount %
2 years	10%
3 years	12.5%

- Instalment Loading:** The insured can avail the facility of instalment premium. The options available with the insured shall be monthly / quarterly / half-yearly. A loading shall be applied to account for the possibility of lapses and loss of investment income as instalment shall be received later. The instalment loading shall be:
5% on monthly instalments
4% on quarterly instalments
3% on half-yearly instalments
- Cross Sell discount:** A discount of 5% shall be offered if the proposer is a policyholder with Magma on or prior to inception of this Policy. This is given to promote penetration in lieu of possible expense savings.
- Direct Sourcing Discount:** A discount of 10% shall be offered for business sourced directly in lieu of savings in acquisition cost.
- Medical/Underwriting Loading:** A risk loading shall be applied on the premium payable as per the Board approved underwriting policy (based upon the declarations made in the proposal form and the health status of the persons proposed for insurance), which shall be mentioned specifically in the Policy Schedule. The maximum risk loading applicable shall not exceed 100% per diagnosis / medical condition and an overall risk loading of 150%. The detailed list of criteria with the relevant loading/discount for such criteria is stated in the Underwriting Manual for the proposed product. These loadings are applied from the Policy Inception Date including subsequent Renewal(s) with the Company or on the receipt of a request for increase in Sum Insured (for which the loading shall be applied on the increased Sum Insured). No loading shall be applied at the time of Renewal on the basis of individual claim experience.

Note: The loadings shall be capped at 150% and discounts shall be capped at 20%.