



**Oriental Mediclaim Insurance Policy (Individual)**  
**Premium Chart 2024**

<b>Office Premium per Insured (INR)(Excluding GST)</b>								
<b>(Yearly)</b>								
<b>SI</b>	<b>Age less than equal to 20 yrs</b>	<b>Age is 21-35 yrs</b>	<b>Age is 36-45 yrs</b>	<b>Age is 46-55 yrs</b>	<b>Age is 56-60 yrs</b>	<b>Age is 61-70 yrs</b>	<b>Age is 71-80 yrs</b>	<b>Age is above 80 yrs</b>
100,000	2047	3226	3790	5091	8009	11344	14544	16514
150,000	2523	4000	4765	7175	9858	14383	18284	21428
200,000	3070	4844	5673	8801	11767	17292	21825	25460
250,000	3423	5377	6344	10215	13431	19931	25098	28853
300,000	3748	5801	6995	11622	15010	22586	28199	32418
350,000	4132	6281	7780	13118	16704	24622	30725	35324
400,000	4367	6576	8304	14396	18041	26166	32515	37385
450,000	4649	6864	8885	15065	19361	27688	34176	39293
500,000	4903	7095	9440	15693	20527	29119	35823	41186
600,000	5070	7648	10559	17791	24501	36144	43604	50135
700,000	5486	8427	11778	19533	27551	40615	49143	56506
800,000	5866	9184	12936	21172	30050	44389	53132	61095
900,000	6233	9770	14064	22763	32266	47626	56229	64655
1,000,000	6590	10287	15193	24256	34459	50718	59099	67954
1,200,000	7922	12025	18128	27861	39987	57890	65841	75624
1,500,000	8886	13643	20973	31379	45395	64870	72182	82914
1,800,000	9831	15223	23537	34687	49871	70458	77179	88660
2,000,000	10402	16256	24988	36788	52524	73728	80087	92001
2,500,000	14134	20588	30254	43522	60790	83416	89301	102258
3,000,000	15250	21875	32108	45840	64730	88083	93534	107229
4,000,000	16266	23312	34407	48963	69603	93988	98952	114216
5,000,000	16893	24263	36290	51223	72802	97738	102411	118737

<b>Office Premium per Insured (INR)(Including GST)</b>								
<b>(Yearly)</b>								
<b>SI</b>	<b>Age less than equal to 20 yrs</b>	<b>Age is 21-35 yrs</b>	<b>Age is 36-45 yrs</b>	<b>Age is 46-55 yrs</b>	<b>Age is 56-60 yrs</b>	<b>Age is 61-70 yrs</b>	<b>Age is 71-80 yrs</b>	<b>Age is above 80 yrs</b>
100000	2416	3807	4472	6007	9451	13386	17162	19487
150000	2978	4719	5623	8467	11633	16972	21575	25285
200000	3622	5717	6694	10385	13884	20405	25753	30042

250000	4039	6345	7486	12053	15849	23518	29615	34046
300000	4422	6845	8254	13714	17711	26652	33274	38254
350000	4875	7412	9181	15479	19710	29054	36256	41682
400000	5154	7759	9799	16987	21288	30876	38368	44113
450000	5486	8099	10484	17776	22846	32672	40327	46366
500000	5785	8372	11140	18517	24222	34361	42271	48600
600000	5983	9026	12460	20994	28911	42649	51453	59159
700000	6474	9944	13897	23048	32509	47926	57989	66677
800000	6922	10837	15265	24982	35459	52380	62696	72092
900000	7355	11529	16595	26861	38074	56198	66350	76293
1000000	7776	12139	17928	28622	40662	59847	69737	80186
1200000	9348	14190	21391	32876	47185	68310	77692	89236
1500000	10485	16100	24748	37027	53566	76547	85175	97838
1800000	11601	17963	27773	40931	58848	83141	91071	104619
2000000	12274	19182	29486	43410	61978	86999	94502	108561
2500000	16678	24294	35701	51356	71733	98431	105376	120665
3000000	17996	25812	37887	54091	76381	103938	110371	126531
4000000	19194	27509	40600	57776	82132	110906	116763	134775
5000000	19933	28630	42822	60443	85907	115332	120845	140110

Office Premium per Insured (INR)(Excluding GST)								
(Half Yearly)								
SI	Age less than equal to 20 yrs	Age is 21-35 yrs	Age is 36-45 yrs	Age is 46-55 yrs	Age is 56-60 yrs	Age is 61-70 yrs	Age is 71-80 yrs	Age is above 80 yrs
100,000	1065	1679	1971	2648	4166	5900	7565	8589
150,000	1312	2080	2478	3732	5127	7480	9510	11144
200,000	1597	2520	2950	4578	6120	8994	11351	13242
250,000	1780	2796	3299	5312	6985	10366	13053	15006
300,000	1949	3017	3639	6045	7807	11747	14666	16861
350,000	2148	3267	4046	6822	8687	12806	15980	18372
400,000	2272	3420	4319	7488	9383	13609	16911	19444
450,000	2418	3570	4621	7835	10069	14400	17775	20437
500,000	2550	3691	4909	8161	10676	15145	18631	21421
600,000	2637	3978	5492	9253	12742	18798	22678	26074
700,000	2853	4384	6126	10159	14329	21124	25559	29389
800,000	3050	4776	6728	11011	15629	23087	27634	31776
900,000	3242	5082	7314	11839	16782	24770	29245	33627
1,000,000	3428	5350	7902	12616	17921	26378	30736	35343
1,200,000	4121	6255	9428	14490	20797	30108	34244	39332
1,500,000	4621	7096	10908	16320	23609	33739	37542	43123
1,800,000	5113	7918	12241	18041	25937	36645	40141	46112
2,000,000	5410	8455	12997	19133	27317	38346	41653	47850
2,500,000	7351	10707	15736	22636	31616	43384	46445	53184
3,000,000	7932	11377	16699	23841	33666	45811	48646	55770
4,000,000	8460	12124	17895	25465	36200	48883	51465	59403
5,000,000	8786	12619	18875	26641	37864	50833	53264	61755

Office Premium per Insured (INR)(Including GST)								
(Half Yearly)								
SI	Age less than equal to 20 yrs	Age is 21-35 yrs	Age is 36-45 yrs	Age is 46-55 yrs	Age is 56-60 yrs	Age is 61-70 yrs	Age is 71-80 yrs	Age is above 80 yrs
100000	1256	1981	2327	3124	4916	6963	8927	10134
150000	1549	2454	2925	4404	6050	8826	11221	13151
200000	1884	2973	3482	5402	7223	10613	13394	15626
250000	2100	3300	3893	6268	8242	12232	15402	17708
300000	2300	3561	4293	7132	9211	13861	17306	19896
350000	2536	3856	4774	8050	10250	15112	18856	21679
400000	2681	4036	5096	8835	11072	16059	19955	22944
450000	2853	4212	5453	9246	11882	16992	20975	24115
500000	3009	4355	5793	9629	12597	17871	21985	25277
600000	3111	4694	6481	10919	15036	22182	26760	30768
700000	3367	5172	7228	11987	16908	24927	30159	34679
800000	3599	5636	7939	12993	18442	27243	32608	37496
900000	3825	5997	8631	13970	19802	29228	34508	39680
1000000	4045	6314	9325	14886	21148	31126	36269	41704
1200000	4862	7380	11125	17098	24540	35528	40409	46411
1500000	5453	8373	12871	19257	27859	39812	44299	50886
1800000	6034	9343	14444	21288	30605	43242	47367	54413
2000000	6383	9976	15336	22578	32234	45249	49150	56463
2500000	8675	12635	18568	26710	37308	51193	54805	62757
3000000	9360	13426	19705	28133	39725	54056	57402	65809
4000000	9983	14307	21116	30049	42716	57682	60728	70096
5000000	10368	14891	22273	31436	44680	59983	62852	72871

These Office Premium rates are applicable for insureds taking cover on individual basis. For calculation of Office Premium for multiple insureds taking cover under single policy, each with their own SI, Family Discount of 10% shall be applicable on the Office Premium rates derived from the Office Premium rate chart.

## Pricing of Optional Covers:

### Personal Accident:

- The Coverage and premium rate for this optional cover has been kept identical as per existing product.
- SI available: in multiples of INR 2 lakhs up to INR 10 lakhs, per insured.

### Personal Accident Premium Table:

Sum Insured (in INR)	Premium per person (INR)(Yearly)
200,000	132
400,000	264
600,000	396
800,000	528
1,000,000	660

As regards half-yearly premium for the PA optional cover, it has been calculated along similar lines to the base product, and the premium works out to:

Sum Insured (in INR)	Premium per person (INR)(Half- Yearly)
200,000	68
400,000	136
600,000	206
800,000	275
1,000,000	343

**Discount/Loading Factors:**

The following discount factors shall be applicable:

- (a) **MAXIMUM ENTRY AGE:** Maximum Entry age for any member, is 65years.
- (b) **ENTRY LOAD:** Maximum entry age (65years) under the policy can be extended upto 70 years. In all such cases, a 10% loading will be charged on premium applicable to the age of the insured. This 10% loading will also apply on each subsequent renewal thereof. The loading shall also apply on PA cover, if opted for.
- (c) **FAMILY DISCOUNT:** of 10% (including on Optional PA cover) if more than one person is covered under the policy.
- (d) **VOLUNTARY CO-PAYMENT DISCOUNT:** If the insured opts for a Co-payment of 10% or 20% (each and every claim), he is eligible for a corresponding premium discount of 10% and 20% respectively.
- (e) **ON-LINE DISCOUNT:** A discount of 10% (maximum Rs. 2000/-) on premium is allowed, if the Policy is purchased on-line and no Intermediary is involved. This discount is also applicable in case of On-line renewal of Policies, where no Intermediary was involved at any stage- either on the first purchase or in any subsequent renewal thereof.
- (f) Discount of 5.5% in premium if TPA services not opted for.