

Tata AIG MediCare - Rate Chart

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

Zone A

Age Band	3 Lakhs	4 Lakhs	5 Lakhs	7.5 Lakhs	10 Lakhs	15 Lakhs	20 Lakhs
0-17	4812	5664	5869	6337	6559	7372	7662
18-35	7529	8836	9136	9785	10126	11433	11914
36-45	9356	10978	11423	12233	12674	14288	14881
46-50	13644	15917	16546	17717	18275	20573	21413
51-55	17039	19714	20224	21708	22355	25150	26170
56-60	20573	23767	24543	26374	26945	30194	31366
61-65	27351	31753	32837	35287	36134	40577	42188
66-70	42605	49737	51503	55309	56756	63912	66522
71+	52776	61990	64304	68962	71134	80187	83482

Zone B

Age Band	3 Lakhs	4 Lakhs	5 Lakhs	7.5 Lakhs	10 Lakhs	15 Lakhs	20 Lakhs
0-17	4,522	5,315	5,502	5,943	6,155	6,913	7,182
18-35	7,066	7,704	7,957	8,518	9,482	10,702	11,150
36-45	8,784	9,574	9,965	10,666	11,890	13,394	13,946
46-50	12,833	14,933	15,526	16,616	17,139	19,275	20,054
51-55	16,088	18,538	18,973	20,365	20,966	23,560	24,505
56-60	19,450	22,376	23,081	24,808	25,301	28,297	29,374
61-65	25,780	29,830	30,823	33,129	33,880	37,988	39,474
66-70	40,004	46,597	48,223	51,795	53,100	59,737	62,152
71+	49,535	58,123	60,280	64,637	66,678	75,107	78,167

Zone C

Age Band	3 Lakhs	4 Lakhs	5 Lakhs	7.5 Lakhs	10 Lakhs	15 Lakhs	20 Lakhs
0-17	3,762	4,417	4,567	4,932	5,112	5,737	5,959
18-35	5,873	6,870	7,089	7,584	7,860	8,865	9,235
36-45	7,305	8,544	8,895	9,515	9,879	11,117	11,572
46-50	10,697	12,408	12,901	13,799	14,234	15,987	16,626
51-55	13,474	15,450	15,764	16,920	17,414	19,539	20,312
56-60	16,318	18,675	19,235	20,679	21,045	23,480	24,351
61-65	21,546	24,828	25,625	27,552	28,129	31,479	32,685
66-70	33,271	38,648	39,967	42,935	43,964	49,397	51,369
71+	41,174	48,253	50,031	53,641	55,339	62,275	64,786



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%)

Zone 1

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

Zone 2

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
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71+yrs	35,733	42,150	54,547	63,833	73,653	83,479	90,325



Zone 3

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
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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:

- 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. 10% discount on premium in case insured opts for shared room category
- e. 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	9%
3 year Policy	13%

3. Premium computation in case of floater:

a. Illustration I: Floater policy in Zone C.

Plan	Floater
Term (years)	1
No. of members	2
Sum Insured (Rs. Lacs)	5
Age (years)	Individual Premium
Zone	C
35	7,089
30	7,089
Total Individual Premium (Rs.)	14,178
Term Discount	0%
Floater discount	20%
Net Premium (Rs.)(exclusive of tax)	11,342.4



b. Illustration II: Floater Policy in zone B

Plan	Floater		
Term (years)	3		
No. of members	3		
Sum Insured (Rs. Lacs)	5		
Zone	B		
Age (years)	Individual premium year1	Individual premium year2	Individual premium year3
35	7,957	9,965	9,965
30	7,957	7,957	7,957
7	5,502	5,502	5,502
Total Individual Premium (Rs.)	68,264		
Apply Term Discount	10%		
Apply Floater discount (for 3 members)	28%		
Net Premium (Rs.)(exclusive of tax)	44,235		

c. Illustration III: Floater policy with Employee Discount in Zone A.

Plan	Floater	
Term (years)	2	
No. of members	4	
Sum Insured (Rs. Lacs)	10	
Zone	A	
Age (years)	Individual Premium year1	Individual Premium year2
50	18,275	22,355
45	12,674	18,275
20	10,126	10,126
18	6,559	6,559
Total Individual Premium	104,949	
Term Discount	5%	
Floater discount	32%	
Employee discount	10%	
Net Premium (exclusive of tax)	61,017.3	