

Shri Health Suraksha Insurance Policy: Rating Manual

A. Premium Rates

Premium Table excluding Tax

Age (Years)	0.5 Lacs	1 Lacs	1.5 Lacs	2 Lacs	2.5 Lacs	3 Lacs	3.5 Lacs	4 Lacs	4.5 Lacs	5 Lacs
0-18	3,022	3,372	3,665	3,924	4,180	4,394	4,594	4,783	4,964	5,161
19-25	3,239	3,639	3,957	4,259	4,520	4,744	4,970	5,190	5,394	5,616
26-30	3,292	3,731	4,081	4,393	4,657	4,880	5,122	5,350	5,580	5,825
31-35	3,316	3,792	4,147	4,457	4,752	4,976	5,218	5,449	5,678	5,920
36-40	4,026	4,563	4,972	5,321	5,663	5,930	6,209	6,468	6,728	7,013
41-45	4,073	4,680	5,134	5,522	5,896	6,240	6,547	6,837	7,125	7,422
46-50	5,684	6,495	7,207	7,768	8,275	8,757	9,186	9,594	10,053	10,524
51-55	7,586	8,662	9,603	10,364	11,096	11,698	12,270	12,826	13,390	13,994
56-60	9,688	11,090	12,264	13,280	14,227	15,023	15,808	16,573	17,337	18,116
61-65	12,708	14,568	16,066	17,390	18,621	19,703	20,850	22,011	23,088	24,197
66-70	16,278	18,653	20,561	22,356	24,031	25,341	26,726	28,261	29,600	31,004
71-75	20,568	23,601	25,915	28,236	30,263	31,781	33,514	35,518	37,204	38,964
76-80	24,914	28,460	31,221	33,852	36,308	38,222	40,472	42,734	44,768	46,927
Above 80	29,882	33,285	36,327	39,185	41,804	44,027	46,633	49,244	51,579	54,024
Age (Years)	5.5 Lacs	6 Lacs	6.5 Lacs	7 Lacs	7.5 Lacs	8 Lacs	8.5 Lacs	9 Lacs	9.5 Lacs	10 Lacs
0-18	5,457	5,657	5,832	6,008	6,172	6,330	6,475	6,617	6,746	6,874
19-25	5,900	6,105	6,301	6,488	6,666	6,833	6,988	7,139	7,276	7,415
26-30	6,063	6,276	6,478	6,672	6,855	7,028	7,188	7,345	7,487	7,632
31-35	6,157	6,379	6,580	6,773	6,965	7,136	7,305	7,468	7,610	7,760
36-40	7,310	7,567	7,815	8,042	8,271	8,485	8,682	8,874	9,047	9,224
41-45	7,670	7,941	8,200	8,440	8,677	8,898	9,107	9,306	9,489	9,676
46-50	10,868	11,260	11,624	11,970	12,308	12,620	12,919	13,201	13,462	13,723
51-55	14,543	15,071	15,559	16,016	16,475	16,885	17,297	17,685	18,028	18,382

56-60	18,837	19,518	20,158	20,749	21,355	21,909	22,427	22,923	23,380	23,833
61-65	25,018	25,931	26,779	27,566	28,368	29,108	29,794	30,460	31,068	31,674
66-70	31,846	33,017	34,100	35,118	36,138	37,048	37,969	38,838	39,606	40,393
71-75	39,970	41,440	42,801	44,082	45,362	46,507	47,662	48,809	49,720	50,691
76-80	48,120	49,847	51,529	53,093	54,624	56,019	57,392	58,705	59,861	61,029
Above 80	56,082	58,104	60,076	61,917	63,718	65,359	66,970	68,507	69,858	71,222

B. Floater Calculation

Floater Premium	Rate Applicable
	100% premium for highest age
	45% of individual premium for all other members

C. Discount /Loading

Discount	Percentage (%)	Remarks
1. Direct Discount	20%	If policy bought by direct channel
2. Family Discount	10%	If 2 and more family member are covered under Individual Policy. Not applicable on floater
3. Online Discount	5%	If policy purchased online
4. Shriram Group Employee Discount:	5%	Discount will be offered to Employees of SGIC and Shriram Group companies.
5. Non TPA Discount	3%	If an insured opt out of TPA services.
6. Claims Free-Renewal Discount	• 2% for first 5 claim free year • 1% for next 5 claim free year	This discount is offered against a choice of increase in Sum Insured of 5% per annum. The maximum renewal discount is 15%. In case of a claim, the renewal discount reverts back to 0%.

D. Instalment Loading

Instalment Frequency	Loading
Annual	0%
Half yearly	2%
Quarterly	3%
Monthly	4%

E. OPTIONAL COVERS – VALUE PACK ADD-ONS

Add-ons Coverages	Revised Limits	Loading/Discount
1. Pre /Post Hospitalization	60/90 Days	2%
2. Room Capping	Up to 2% of the sum insured subject to maximum of Rs.10000/-, per day	5%
3. ICU Capping	Up to 5% of the sum insured subject to maximum of Rs.20,000/- per day	3%
4. Co-Pay Waiver	5% co-payment not applicable on Claim	5%
5. Single AC Room	Up to the Policy Sum Insured	5%

6. ICU – No Limit	Up to the Policy Sum Insured	4%
7. Restoration Benefit	Upon complete exhaustion of the Sum Insured and Cumulative Bonus Sum Insured will restore unlimited times subject to maximum 100% of Sum Insured each time for unrelated disease	5%
8. Bonus Boost	Inbuilt cumulative bonus will be replaced with Bonus Boost benefit where Sum insured will increase by 25% of SI in respect of each claim free year of insurance maximum up to 250% of SI. In the event of claims the Bonus Boost shall be reduced at same rate.	7%
9. Consumables Waiver	Pay for expenses incurred on consumables as specified in List -1 of Annexure – I Policy wording	5%
10. Ambulance Plus	Up to the Policy Sum Insured	1%
11. Zone Based Discount	You are eligible for discount as per the Your Zone.	Zone – 1: 0% Zone – 2: 25% Zone – 3: 30 %
12. Long Term Discount	a. 2 Year – 2 x Annual premium b. 3 Year – 3 x Annual premium	a. 5% for 2 years b. 10% for 3 years
13. Pre-existing disease waiting period reduction	On payment of additional premium, PED waiting period will reduce from 36 month to 24 month it is applicable if You are suffering with any pre-existing disease / conditions	Loading as per the table A

Note – This Add ons cover can only be opted at the inception or at the renewal of the base Policy subject to the Policyholder selecting such Add ons and on payment of the additional premium towards the Add ons.

1. Pre-existing disease waiting period reduction loading

AILMENT	CRITERIA			LOADING
		AGE GROUP	BP for all the 3 readings	
Essential Hypertension	Known Hypertension	18-50	100/60 to 140/90	Up to 20%
		51-65	100/60 to 150/100	
		>65	100/60 to 160/110	
		18-50	140/90 to 150/100	
		51-65	150/100 to 160/100	
		>65	160/110 to 170/110	
	Unknown hypertension	18-50	130/90 to 150/100	
		51-65	140/90 to 160/100	
>65		150/100 to 170/110		
Disorders of Lipoprotein metabolism-Dyslipidemia	Total Cholesterol <=250			Up to 20%
	On treatment	Total Cholesterol<=250 with TC/HDL>=5		
		LDL<=150		
		TGL <=250		
	On treatment	Total Cholesterol- 251-300 with TC/HDL>=5		
		LDL<=150 to 200		
		TGL <=250 to 500		
BMI	Age >18 years	16-32	Up to 20%	
		14-15.9		
		32.1 to 33		
		33.1 to 35		
		35.1 to 37		
Diabetes Mellitus	For known Diabetes-not on insulin	HBA1c-upto 8% (with no vascular complications - heart disease, stroke, CKD)		Up to 20%
	For known Diabetes-not on insulin	HBA1c above 8%		
	For unknown Diabetes	HBA1c 6.5 to 8%		
Renal Calculi	Currently present			Up to 20%
	Recurrence and no surgery in the last 3 years			
	Recurrence and hospitalization (Last 3 years)			
	No recurrence and hospitalization (Last 3 years)			
Implant in situ (Temporary)				Up to 20%
Hyperthyroidism	TSH 0.5 to5 and no complications			Up to 50%
	TSH 0.01-0.5 with no complications			Up to 100%
Asthma	No Hospitalization (Not on medicines)			Up to 100%
	No Hospitalization (on medicines-Inhalers/ steroids)			
	Recent Hospitalization (in past 3 years)			
	Hospitalization (more than 3 years ago)			
Epilepsy	No Hospitalization (Not on medicines)			Up to 200%
	No Hospitalization (on medicines)			
	Recent Hospitalization (in past 3 years)			
	Hospitalization (more than 3 years ago) , on regular medicines			
Osteoarthritis				Up to 500%
Diabetes Mellitus	For known Diabetes- on insulin	HBA1c-upto 8% (with no vascular complications - heart disease, stroke, CKD)		Up to 500%

Diabetes Mellitus	For known Diabetes- on insulin	HBA1c-above 8% (with no vascular complications - heart disease, stroke, CKD)	Up to 800%
Cancer	Under treatment or treated in last 5 years		Up to 800%
	Treated more than 5 years ago and less than 10 years		
	Treated more than 10 years ago		
Other Diseases including heart disease and Critical illness			Up to 800%