

HEALTH EDGE INSURANCE

BASE COVER OFFICE PREMIUM (OP)

SINGLE ADULT OFFICE PREMIUM (EXCLUSIVE OF TAX)- STRAIGHT-THROUGH PROCESSING (STP) CASES

Amounts in INR

Age Band/Base Sum Insured (SI)	3,00,000	5,00,000	7,00,000	10,00,000	15,00,000	20,00,000	25,00,000
0-17	3,469	4,446	5,100	5,734	6,550	7,148	7,630
18-35	5,091	6,305	7,115	7,915	8,888	9,618	10,201
36-45	6,414	7,943	8,961	9,980	11,161	12,064	12,782
46-50	8,165	10,112	11,403	12,714	14,169	15,303	16,200
51-55	10,484	12,982	14,638	16,334	18,153	19,591	20,725
56-60	13,553	16,783	18,920	21,127	23,427	25,270	26,717
61-65	17,616	21,814	24,589	27,472	30,411	32,789	34,652
66-70*	22,994	28,475	32,095	35,874	39,658	42,745	45,157
71-75*	30,114	37,294	42,034	46,999	51,901	55,927	59,068
76-80*	39,540	48,970	55,191	61,728	68,113	73,383	77,488
81-85*	52,018	64,428	72,613	81,230	89,579	96,495	1,01,878
85+*	68,536	84,894	95,679	1,07,052	1,18,001	1,27,099	1,34,174

*Applicable for renewals only

SINGLE ADULT OFFICE PREMIUM (EXCLUSIVE OF TAX)- NON STP CASES

Amounts in INR

Age Band/Base Sum Insured (SI)	3,00,000	5,00,000	7,00,000	10,00,000	15,00,000	20,00,000	25,00,000
0-17	3,469	4,446	5,100	5,734	6,550	7,148	7,630
18-35	5,091	6,305	7,115	7,915	8,888	9,618	10,201
36-45	6,414	7,943	8,961	9,980	11,161	12,064	12,782
46-50	8,165	10,112	11,403	12,714	14,353	15,486	16,384
51-55	10,484	12,982	14,638	16,334	18,336	19,775	20,909
56-60	14,159	17,388	19,526	21,733	24,033	25,876	27,323
61-65	18,222	22,420	25,195	28,078	31,145	33,523	35,386
66-70*	23,600	29,081	32,701	36,480	40,392	43,479	45,892
71-75*	30,720	37,900	42,639	47,604	52,636	56,662	59,802
76-80*	40,146	49,576	55,797	62,333	68,847	74,117	78,222
81-85*	52,624	65,034	73,219	81,836	90,313	97,229	1,02,612
85+*	69,142	85,500	96,284	1,07,658	1,18,735	1,27,833	1,34,908

*Applicable for renewals only

FAMILY FLOATER DISCOUNT

Family Combination	Discount
2 members	20.0%
3 members	25.0%
More than 3 members	30.0%

OPTIONAL COVERS OP - DOMESTIC HELP/STAFF
SINGLE ADULT OFFICE PREMIUM (EXCLUSIVE OF TAX)
STP Cases

Amounts in INR

Age Band/SI	50,000	1,00,000
18-35	1,766	2,028
36-45	2,290	2,638
46-50	2,984	3,444
51-55	3,902	4,511
56-60	5,116	5,923
61-65	6,723	7,791
66-70*	8,847	10,262
71-75*	11,658	13,532
76-80*	15,375	17,858
81-85*	20,293	23,581
85+*	26,799	31,154

Entry age : 18 - 65 years.

*Applicable for renewals only

SINGLE ADULT OFFICE PREMIUM (EXCLUSIVE OF TAX)
Non-STP Cases

Amounts in INR

Age Band/SI	50,000	1,00,000
18-35	1,766	2,028
36-45	2,290	2,638
46-50	2,984	3,444
51-55	3,902	4,511
56-60	5,722	6,529
61-65	7,328	8,397
66-70*	9,453	10,868
71-75*	12,263	14,138
76-80*	15,981	18,464
81-85*	20,899	24,187
85+*	27,405	31,760

Entry age : 18 - 65 years.

*Applicable for renewals only

HOSPITAL DAILY CASH

Per Member Office Premium (Exclusive of Tax)

Amounts in INR

Age Band/Per day Limit	1,000	2,000
0-17	181	363
18-35	255	510
36-45	351	702
46-50	463	925
51-55	602	1,204
56-60	765	1,530
61-65	1,017	2,033
66-70*	1,371	2,742
71-75*	1,818	3,637
76-80*	2,406	4,812
81-85*	3,183	6,366
85+*	4,210	8,420

*Applicable for renewals only

ACCIDENTAL DEATH COVER

Office Premium (Exclusive of Tax)

Amounts in INR

Option	Benefit amount	Office Premium
Option1	10,00,000	437
Option2	20,00,000	875

HEALING BENEFIT (>5 DAYS OF HOSPITALISATION)

Per Member Office Premium (Exclusive of Tax)

Amounts in INR

Age Band/Benefit Limit	5,000	10,000
0-17	64	127
18-35	83	166
36-45	108	216
46-50	141	281
51-55	183	366
56-60	238	477
61-65	311	621
66-70*	405	809
71-75*	527	1,054
76-80*	687	1,373
81-85*	894	1,789
85+*	1,165	2,330

*Applicable for renewals only

UNLIMITED REFILL (RELATED AND UNRELATED ILLNESS BOTH)

Sum Insured	% Loading on Base Office Premium
3,00,000	20%
>= 5,00,000	15%

VECTOR BORNE DISEASES COVER

Per Member Office Premium (Exclusive of Tax)

Amounts in INR

Option	Benefit amount	Office Premium
Option1	50,000	330
Option2	1,00,000	660

CRITICAL ILLNESS COVER

Single Adult Office Premium (Exclusive of Tax)

Amounts in INR

Age Band/SI	3,00,000
18-35	355
36-45	1,471
46-50*	3,180
51-55*	4,038
56-60*	5,107
61-65*	9,484
66-70*	17,071
71-75*	29,021
76-80*	43,531
81-85*	54,414
85+*	62,576

Entry age : 18 - 65 years.

*Applicable for renewals only

CLAIM SAFEGUARD

% Loading on Base Office Premium	15.0%
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OUT-PATIENT (OPD) COVER

Per Member Office Premium (Exclusive of Tax)

Amounts in INR

Benefit Limit	Office Premium
5,000	2,229

BOOSTER BENEFIT

% Loading on Base Office Premium	5.0%
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E-OPINION

Per Member Office Premium (Exclusive of Tax) Amounts in INR

Number of E-opinion covered	Unlimited
Office Premium of E-opinion	341

A. MATERNITY & NEW BORN BABY COVER

Single Adult Office Premium (Exclusive of Tax) Amounts in INR

Age band	Office Premium
18-35	7,430
36-45	6,316
46-50	3,715
50+	1,486

B. ASSISTED REPRODUCTION TREATMENT

Single Adult Office Premium (Exclusive of Tax) Amounts in INR

Age band	Office Premium
18-35	7,430
36-45	10,402
46-50	14,861
50+	14,861

GLOBAL COVER

Single Adult Office Premium (Exclusive of Tax) Amounts in INR

Age Band/SI	3,00,000	5,00,000	7,00,000	10,00,000	15,00,000	20,00,000	25,00,000
0-17	70	117	163	233	350	466	583
18-35	181	301	421	602	903	1,204	1,505
36-45	751	1,252	1,753	2,504	3,756	5,007	6,259
46-50	1,639	2,732	3,825	5,465	8,197	10,929	13,662
51-55	2,085	3,475	4,866	6,951	10,426	13,902	17,377
56-60	2,644	4,407	6,170	8,814	13,222	17,629	22,036
61-65	4,922	8,203	11,484	16,405	24,608	32,811	41,014
66-70*	8,859	14,765	20,671	29,530	44,295	59,060	73,825
71-75*	15,060	25,100	35,140	50,201	75,301	1,00,401	1,25,502
76-80*	22,590	37,651	52,711	75,301	1,12,952	1,50,602	1,88,253
81-85*	28,238	47,063	65,888	94,126	1,41,190	1,88,253	2,35,316
85+*	32,474	54,123	75,772	1,08,245	1,62,368	2,16,491	2,70,613

*Applicable for renewals only

WELLNESS

Wellness 1(a)*

Services	Utilization Parameter (if applicable as per Policy Schedule)	Office Premium (Exclusive of Tax)	
		Option 1	Option 2
Health Assistance (A.I. Personal Fitness coaching)	Unlimited		
Dietician and Nutrition E-consultation	Unlimited		
Unlimited Gym Membership	Option 1 - Eligible Customer must utilise Gym Services at least once every quarter (3mth periods from policy start date) to activate the next quarter. Once suspended, cannot be activated thereafter.	1,048	1,440
	Option 2 - Eligible Customer must utilise Gym Services at least once in the first 6 months (from policy start date) to activate the next 6 months. Once suspended, cannot be activated thereafter.		

*Applicable on per member basis

Services	Utilization Parameter (if applicable as per Policy Schedule)	Office Premium
Walk Healthy Benefit	Collect health benefits by taking steps counted on our App or Activity tracker of the vendor and get discount up to 30% on renewal premium.	10% loading on Base Office Premium

CO-PAYMENT OPTION

Co-Pay %	Discount on Base Office Premium
10%	10%
20%	20%

LOADINGS/DISCOUNTS

1. Family Floater Discount

Family Combination	Discount
2 members	20.0%
3 members	25.0%
More than 3 members	30.0%

2. No floater discount (>= 2 adults)	5.0%
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This discount is applicable if the policy is taken on individual sum insured basis

3.	No. of days of hospitalization option	Discount
	5 Days	10.0%
	10 Days	5.0%
	Unlimited	0.0%

4.	Employee discount (for SBI Group)	5.0%
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5. Instalment premium loading

Please note that term discounts are not applicable in case instalment option is selected

Premium payment mode	Loading
Monthly	3.0%
Quarterly	2.5%
Half-yearly	1.5%
Annual	0.0%

6. Term discount

Please note that term discounts are not applicable in case instalment option is selected

Term	Discount
1-Year	0.0%
2-Year	4.0%
3-Year	6.0%