

SBI General Arogya Gold-Group

In-Patient Care

In-Patient Care Office Premium Per Member

Age/Base Sum Insured	50,000	1,00,000	2,00,000	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000
Up to 25	1,189	1,498	2,432	3,309	4,069	4,560	7,248	9,133	10,653
26-35	1,643	2,065	3,348	4,552	5,599	6,271	9,960	12,534	14,602
36-45	2,509	3,148	5,098	6,928	8,521	9,541	15,139	19,031	22,147
46-55	3,782	4,739	7,669	10,416	12,811	14,342	22,745	28,571	33,225
56-65	5,650	7,074	11,442	15,537	19,110	21,390	33,910	42,575	49,487
66-70	8,390	10,499	16,975	23,045	28,345	31,724	50,281	63,109	73,331
71-75	11,334	14,179	22,921	31,114	38,271	42,830	67,875	85,177	98,958
76-80	14,884	18,617	30,092	40,845	50,241	56,224	89,094	1,11,791	1,29,863
80+	19,503	24,390	39,420	53,504	65,811	73,646	1,16,694	1,46,410	1,70,063

Accidental Death/Permanent Total Disability/Permanent Partial Disablement

Premium Rate Per mille

Cover Opted	Office Premium Rate Per Mille
Accidental Death (AD)	0.226
Permanent Total Disability (PTD)	0.118
Permanent Partial Disablement (PPD)	0.129

Discount on multiple covers opted

Number of Base Covers Opted	Discount on combined premium
1	0.00%
2	Up to -10.00%
3	Up to -15.00%

Cancer Care

Office Premium per mille rate (excl GST). Amounts in INR

Policy Period	1 Year	2 Years	3 Years	4 Years	5 Years
18 – 25	0.122	0.267	0.419	0.602	0.800
26 – 30	0.252	0.511	0.808	1.121	1.471
31 – 35	0.381	0.808	1.296	1.845	2.485
36 – 40	0.724	1.555	2.538	3.659	4.955
41 – 45	1.486	3.171	5.069	7.181	9.490
46 – 50	2.500	5.184	8.034	11.007	14.117
51 – 55	4.132	8.454	12.997	17.807	22.853
56 – 60	5.313	11.091	17.525	24.850	33.274
61 – 65	7.966	17.548	29.035	42.764	59.130
66 – 70	12.753	28.075	46.446	68.415	94.614
71 – 75	20.399	44.914	74.322	109.471	151.389
76 – 80	33.655	74.109	122.621	180.630	249.784

Office Premium per mille rate (excl GST). Amounts in INR

Policy Period	1 Year	2 Years	3 Years	4 Years	5 Years
18 – 25	0.271	0.593	0.932	1.338	1.779
26 – 30	0.559	1.135	1.796	2.490	3.269
31 – 35	0.847	1.796	2.880	4.099	5.522
36 – 40	1.609	3.456	5.641	8.131	11.011
41 – 45	3.303	7.047	11.265	15.957	21.090
46 – 50	5.556	11.519	17.854	24.461	31.372
51 – 55	9.181	18.786	28.882	39.571	50.785
56 – 60	11.807	24.647	38.944	55.223	73.941
61 – 65	17.702	38.995	64.523	95.031	131.400
66 – 70	28.340	62.388	103.213	152.033	210.254
71 – 75	45.330	99.808	165.161	243.269	336.420
76 – 80	74.788	164.687	272.490	401.400	555.076

Waiting Period relativities for Cancer Care

Options	Relativities
30 days	1.30
60 days	1.20
90 days	1.00

Survival period relativities for Cancer Care

Options	Relativities
28 days	1.000
14 days	1.015
7 days	1.030
0 days	1.050

Note: Final premiums shall be adjusted appropriately taking into consideration:

- Coverages opted
- Group size
- Family definition
- Claim experience and loss ratio
- Geography
- Any other relevant underwriting parameters etc.