OneHealth - Extra Cover

Benefit / Premium Illustration

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Benefit Illustration in respect of policies offered on individual and family floater basis										
Age of the Members insured (in yrs)	Coverage opted on individual basis covering each member of the family separately (at a single point of time)		Coverage opted on individual basis covering multiple members of the family under a single policy (Sum insured is available for each member of the family)				Coverage opted on family floater basis with overall Sum insured (Only one sum insured is available for the entire family)			
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, (if any)	Premium After Discount (Rs.)	Sum Insured (Rs.)	Premium or consolidated premium for all members of family (Rs.)	Floater Discount, (if any)	Premium After Discount (Rs.)	Sum Insured (Rs.)
Illustration 1										
25	500	5 Lakh	Not Available				1,011	-	-	5 Lakh
46	871	5 Lakh	Not Available					-	-	
	Total Premium for all members of the family is Rs.1,371/-, when each member is covered separately. Sum insured available for each individual is Rs.5,00,000/-		-				Total Premium when policy is opted on floater basis is Rs.1,011/-, Sum insured of Rs.5,00,000/- is available for the entire family (1Adult and 1 Child)			
Illustration 2										
36	2,300	20 Lakh	Not Available				3,450	-	-	20 Lakh
36	2,300	20 Lakh	Not Available					-	-	
	Total Premium for all members of the family is Rs.4,600/-, when each member is covered separately. Sum insured available for each individual is Rs.20,00,000/-		-				Total Premium when policy is opted on floater basis is Rs.3,450/-, Sum insured of Rs.20,00,000/- is available for the entire family (2Adults)			

Note: Premium rates specified in the above illustration are standard premium rates without considering any loading. Also, the premium rates are exclusive of taxes applicable.

Notes:

All the premiums are excluding taxes

All the premiums mentioned below are for illustration purpose only. All the premiums are excluding taxes The Premium charged on the Policy will depend on the Plan, Deductible, Sum Insured, Policy Tenure, Age, Policy Type, Optional Covers, Premium payment mode and Add on Benefits opted. Additionally, the health status of the individual will also be considered.

Deductible value is Rs 5,00,000 for below illustrations