

## **AIGETOA CTD proposal of GHI (primary and non-binding proposal)**

- Family Definition: Self+ Spouse (If any) + Child (Max Two) + Parents (Max Two). Kindly not if there is a change in family definition premium will vary.
- Sum Insured Basis: Family Floater
- Sum Insured Option: INR 5 Lakh/ INR 10 Lakh
- Pre-existing is covered : From Day one
- 30 days waiting period waived off
- Disease-wise waiting period (1year/2year/4 year) : waived off
- OPD – Not Covered.
- Baby Daycare: Not allowed
- Corporate Buffer – Not allowed
- Room Rent Limit: 1% for Normal Bed & 2% for ICU.
- Pro-rate addition & deletion: Allowed.
- Mid term Addition is allowed only incase New Joinee, Marriage & Child Birth (after three months)
- Claim will be serviced by Third Party administrators.
- All other terms as per National Group Medclaim Policy.

Our quotation will vary based on the actual list of members to be covered and our quotation includes TPA service charge.

SI	500,000	Including TPA Service charge	Spouse	Including TPA Service charge	Child	Including TPA Service charge	Parents	Including TPA Service charge
26-30	5,658	7,875	848.7	1,181	565.8	787	1414.5	1,969
31-35	6,271	8,728	940.65	1,309	627.1	873	1567.75	2,182
36-40	7,700	10,716	1155	1,607	770	1,072	1925	2,679
41-45	8,636	12,019	1295.4	1,803	863.6	1,202	2159	3,005
46-50	13,085	18,211	1962.75	2,732	1308.5	1,821	3271.25	4,553
51-55	16,290	22,672	2443.5	3,401	1629	2,267	4072.5	5,668
56-60	18,306	25,477	2745.9	3,822	1830.6	2,548	4576.5	6,369

SI	1,000,000	Including TPA Service charge	Spouse	Including TPA Service charge	Child	Including TPA Service charge	Parents	Including TPA Service charge
26-30	7,807	10,865	1171.05	1,630	780.7	1,087	1951.75	2,716
31-35	8,674	12,072	1301.1	1,811	867.4	1,207	2168.5	3,018
36-40	10,663	14,840	1599.45	2,226	1066.3	1,484	2665.75	3,710
41-45	12,099	16,839	1814.85	2,526	1209.9	1,684	3024.75	4,210
46-50	18,371	25,568	2755.65	3,835	1837.1	2,557	4592.75	6,392
51-55	22,970	31,969	3445.5	4,795	2297	3,197	5742.5	7,992
56-60	25,855	35,984	3878.25	5,398	2585.5	3,598	6463.75	8,996

For exact quotation of premium we require the list of members to be covered, in which we can also provide group discounts subject to minimum number of Primary Number is more than 500.

(Minimum requirement of Primary member for group policy is 100).

Note:

1. The above quotes are non-binding, policy implementation can be finalised after final agreement only.
2. We'll again collect data, if required. Related links will be shared later on.
3. All are requested to include their spouse for sustainability of the policy. This is because, if most of the primary members include only parents, then premium may go upwards.
4. Premium may vary 10-20%, depending on the number of optees and on demographic conditions.