

Health Bharosa

Premium Illustration

Insured age	32
Sum Insured	5,00,000
Disability type	Thalassemia (PWD – Minor disabilities)
HIV/AIDS	NA
Co-pay %	20%

Office premium	52,655
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Medical loading

Consumption of tobacco	10%
Deviations from medical reports	NA
Adverse health declarations	NA
Overall loading	10%

Final premium (excl. GST)	57,921
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Health Bharosa Premium Chart

Office Premium excluding GST in INR				
Cohort	PWD - Minor disabilities			
Co-pay %	0%	0%	20%	20%
Age Group \ SI	4,00,000	5,00,000	4,00,000	5,00,000
Upto 5	44,838	48,676	38,962	42,323
6 - 10	45,435	49,325	39,478	42,888
11 - 15	44,652	48,474	38,799	42,148
16 - 20	44,069	47,842	38,291	41,598
21 - 25	44,842	48,682	38,963	42,329
26 - 30	48,123	52,243	41,814	45,424
31 - 35	55,783	60,560	48,468	52,655
36 - 40	62,281	67,615	54,111	58,786
41 - 45	80,930	87,866	70,314	76,389
46 - 50	1,08,006	1,17,262	93,834	1,01,945
51 - 55	1,38,255	1,50,106	1,20,109	1,30,494
56 - 60	1,71,148	1,85,819	1,48,682	1,61,539
61 - 65	1,91,135	2,07,520	1,66,044	1,80,403
More than 65	2,32,720	2,52,672	2,02,168	2,19,653

Office Premium including GST in INR				
Cohort	PWD - Minor disabilities			
Co-pay %	0%	0%	20%	20%
Age Group \ SI	4,00,000	5,00,000	4,00,000	5,00,000
Upto 5	52,909	57,438	45,975	49,942
6 - 10	53,613	58,203	46,584	50,607
11 - 15	52,689	57,199	45,783	49,735
16 - 20	52,002	56,453	45,184	49,086
21 - 25	52,913	57,445	45,977	49,948
26 - 30	56,785	61,646	49,340	53,600
31 - 35	65,824	71,461	57,192	62,133
36 - 40	73,491	79,785	63,851	69,367
41 - 45	95,498	1,03,682	82,970	90,139
46 - 50	1,27,447	1,38,370	1,10,724	1,20,295
51 - 55	1,63,141	1,77,125	1,41,729	1,53,983
56 - 60	2,01,955	2,19,267	1,75,445	1,90,617
61 - 65	2,25,539	2,44,874	1,95,932	2,12,875
More than 65	2,74,610	2,98,153	2,38,558	2,59,190

Office Premium excluding GST in INR				
Cohort	PWD - Major disabilities			
Co-pay %	0%	0%	20%	20%
Age Group \ SI	4,00,000	5,00,000	4,00,000	5,00,000
Upto 5	66,094	71,754	57,425	62,385
6 - 10	66,974	72,709	58,188	63,216
11 - 15	65,820	71,457	57,186	62,125
16 - 20	64,960	70,524	56,439	61,315
21 - 25	66,101	71,764	57,431	62,392
26 - 30	70,938	77,015	61,632	66,957
31 - 35	82,238	89,283	71,448	77,622
36 - 40	91,843	99,714	79,791	86,688
41 - 45	1,19,315	1,29,541	1,03,656	1,12,617
46 - 50	1,59,273	1,72,927	1,38,366	1,50,331
51 - 55	2,03,874	2,21,353	1,77,110	1,92,426
56 - 60	2,52,413	2,74,054	2,19,275	2,38,239
61 - 65	2,81,890	3,06,060	2,44,880	2,66,061
More than 65	3,43,157	3,72,582	2,98,102	3,23,886

Office Premium including GST in INR				
Cohort	PWD - Major disabilities			
Co-pay %	0%	0%	20%	20%
Age Group \ SI	4,00,000	5,00,000	4,00,000	5,00,000
Upto 5	77,990	84,670	67,762	73,614
6 - 10	79,029	85,797	68,662	74,594
11 - 15	77,667	84,319	67,479	73,308
16 - 20	76,652	83,218	66,598	72,351
21 - 25	77,999	84,681	67,768	73,623
26 - 30	83,707	90,878	72,726	79,010
31 - 35	97,041	1,05,354	84,308	91,593
36 - 40	1,08,375	1,17,662	94,153	1,02,292
41 - 45	1,40,791	1,52,858	1,22,314	1,32,888
46 - 50	1,87,942	2,04,054	1,63,272	1,77,390
51 - 55	2,40,571	2,61,196	2,08,990	2,27,063
56 - 60	2,97,847	3,23,383	2,58,744	2,81,122
61 - 65	3,32,630	3,61,150	2,88,959	3,13,952
More than 65	4,04,925	4,39,647	3,51,760	3,82,185

Office Premium excluding GST in INR				
Cohort	HIV			
Co-pay %	0%	0%	20%	20%
Age Group \ SI	4,00,000	5,00,000	4,00,000	5,00,000
Upto 5	58,037	62,991	50,449	54,792
6 – 10	58,802	63,822	51,114	55,513
11 – 15	57,783	62,715	50,228	54,551
16 – 20	57,029	61,899	49,574	53,840
21 – 25	58,049	63,007	50,460	54,804
26 – 30	62,264	67,583	54,121	58,782
31 – 35	72,150	78,317	62,708	68,111
36 – 40	80,536	87,420	69,992	76,025
41 – 45	1,04,625	1,13,577	90,919	98,764
46 – 50	1,39,573	1,51,521	1,21,278	1,31,748
51 – 55	1,78,613	1,93,910	1,55,192	1,68,595
56 – 60	2,21,126	2,40,068	1,92,121	2,08,720
61 – 65	2,46,876	2,68,027	2,14,488	2,33,023
More than 65	3,00,541	3,26,294	2,61,105	2,83,673

Office Premium including GST in INR				
Cohort	HIV			
Co-pay %	0%	0%	20%	20%
Age Group \ SI	4,00,000	5,00,000	4,00,000	5,00,000
Upto 5	68,483	74,329	59,530	64,654
6 - 10	69,386	75,309	60,314	65,505
11 - 15	68,184	74,004	59,269	64,370
16 - 20	67,294	73,040	58,498	63,531
21 - 25	68,498	74,348	59,543	64,669
26 - 30	73,471	79,748	63,863	69,362
31 - 35	85,137	92,414	73,995	80,371
36 - 40	95,032	1,03,156	82,590	89,710
41 - 45	1,23,458	1,34,021	1,07,284	1,16,541
46 - 50	1,64,696	1,78,795	1,43,108	1,55,463
51 - 55	2,10,763	2,28,814	1,83,126	1,98,942
56 - 60	2,60,929	2,83,280	2,26,702	2,46,289
61 - 65	2,91,313	3,16,272	2,53,096	2,74,967
More than 65	3,54,638	3,85,027	3,08,104	3,34,734

Disability Category:

Minor disabilities	Low vision, Specific learning abilities, Hearing impairment, Speech and language disability, Intellectual disability, Dwarfism, Blindness, Locomotor disability, Thalassemia, Acid attack victim, Autism spectrum disorder, Leprosy cured persons, Chronic neurological conditions, Mental illness, Parkinson's disease
Major disabilities	Sickle cell disease, Muscular dystrophy, Haemophilia, Multiple sclerosis, Multiple disabilities including deaf / blindness and Cerebral palsy