

GROUP HEALTH INSURANCE POLICY _PROPOSAL RECEIVED ON 10th June 2024

Plan_name	Plan_Details	Initial proposal dated 27Apr 2024		Proposal with 20% co-payment			Rates 2023-24	Increase in rates wrt 2023-24 with co-pay	Claim outgo vs prem 2023-24		
		Initial Proposed rate without co-payment	% hike wrt earlier rates of year 2023-24 without copay	Revised rate with 20% co pay (INCL GST)	Rate incl. GST after meeting dtd300524 with 20%copay	Difference% wrt initial proposed rate with co-pay			Premium paid (In Cr)	claimed (In Cr)	claim outgo%
		1	2	3	4	5=(4-1)/1%	6	7=(4-6)/6%	8	9	10=9/8%
PLAN A	Self+Spouse+3Children (Rs 5 Lakhs)	35070	44.79	30931	29500	15.88	24222	21.79	4.1	3.68	89.76
PLAN B	Self+Spouse+3Child (Rs 10Lakhs)	54200	49.18	43252	41792	22.89	36332	15.03	0.32	0.44	137.50
PLAN C	Self+Spouse+3Children+One Parent (Rs 5 Lakhs)	62844	57.07	57723	57198	8.98	40011	42.96	2.95	3.47	117.63
PLAN D	Self+Spouse+3Child+One Parent (Rs 10Lakhs)	101581	69.25	81062	80848	20.41	60017	34.71	0.2	0.58	290.00
PLAN E	Self+Spouse+3Children+Two Parents (Rs 5 Lakhs)	122628	126.08	97858	97858	20.20	54242	80.41	2.55	3.39	132.94
PLAN F	Self+Spouse+3Child+Two Parents (- Rs 10Lakhs)	137373	65.03	115393	115393	16.00	83243	38.62	0.11	0.11	100.00
	Average		68.56			17.39		38.92			