

**OVERSEAS MEDICLAIM SCHEME  
PREMIUM RATING STRUCTURE (BANGLADESH)  
SCHENGEN COUNTRIES ONLY**

**1) BUSINESS and HOLIDAY (B & H)**

**For Periods up to 180 days.**

<b>PLAN 'A'</b> <b>(Worldwide Excluding USA and Canada)</b>									
Age Band		0.5 - 40 Years	41 - 50 Years	51 - 55 Years	56 - 59 Years	60 - 65 Years	66 - 70 Years	71 - 75 Years	76 - 79 Years
Period Days									
1 - 14	Net Premium	1,394	2,092	2,812	2,812	2,812	9,148	16,009	32,017
	15% VAT	209	314	422	422	422	1,372	2,401	4,803
	Stamp	20	20	20	20	20	20	20	60
	<b>Gross Prem.</b>	<b>1,623</b>	<b>2,426</b>	<b>3,254</b>	<b>3,254</b>	<b>3,254</b>	<b>10,540</b>	<b>18,430</b>	<b>36,880</b>
15 - 21	Net Premium	1,453	2,231	2,997	2,997	2,997	9,752	17,066	34,132
	15% VAT	218	335	450	450	450	1,463	2,560	5,120
	Stamp	20	20	20	20	20	20	20	60
	<b>Gross Prem.</b>	<b>1,691</b>	<b>2,586</b>	<b>3,467</b>	<b>3,467</b>	<b>3,467</b>	<b>11,235</b>	<b>19,646</b>	<b>39,312</b>
22 - 28	Net Premium	1,627	2,490	3,347	3,347	3,347	10,888	19,053	38,106
	15% VAT	244	374	502	502	502	1,633	2,858	5,716
	Stamp	20	20	20	20	20	20	20	80
	<b>Gross Prem.</b>	<b>1,891</b>	<b>2,884</b>	<b>3,869</b>	<b>3,869</b>	<b>3,869</b>	<b>12,541</b>	<b>21,931</b>	<b>43,902</b>
29 - 35	Net Premium	2,006	3,007	4,042	4,042	4,042	13,155	23,020	46,041
	15% VAT	301	451	606	606	606	1,973	3,453	6,906
	Stamp	20	20	20	20	20	20	20	120
	<b>Gross Prem.</b>	<b>2,327</b>	<b>3,478</b>	<b>4,668</b>	<b>4,668</b>	<b>4,668</b>	<b>15,148</b>	<b>26,493</b>	<b>53,067</b>
36 - 47	Net Premium	2,298	3,447	4,633	4,633	4,633	15,078	26,386	52,772
	15% VAT	345	517	695	695	695	2,262	3,958	7,916
	Stamp	20	20	20	20	20	20	40	140
	<b>Gross Prem.</b>	<b>2,663</b>	<b>3,984</b>	<b>5,348</b>	<b>5,348</b>	<b>5,348</b>	<b>17,360</b>	<b>30,384</b>	<b>60,828</b>
48 - 60	Net Premium	2,702	4,083	5,489	5,489	5,489	17,858	31,252	62,503
	15% VAT	405	612	823	823	823	2,679	4,688	9,375
	Stamp	20	20	20	20	20	20	60	180
	<b>Gross Prem.</b>	<b>3,127</b>	<b>4,715</b>	<b>6,332</b>	<b>6,332</b>	<b>6,332</b>	<b>20,557</b>	<b>36,000</b>	<b>72,058</b>
61 - 75	Net Premium	3,341	5,040	6,775	6,775	6,775	22,048	38,584	77,169
	15% VAT	501	756	1,016	1,016	1,016	3,307	5,788	11,575
	Stamp	20	20	20	20	20	20	80	240
	<b>Gross Prem.</b>	<b>3,862</b>	<b>5,816</b>	<b>7,811</b>	<b>7,811</b>	<b>7,811</b>	<b>25,375</b>	<b>44,452</b>	<b>88,984</b>
76 - 90	Net Premium	3,994	5,975	8,033	8,033	8,033	26,136	45,738	91,476
	15% VAT	599	896	1,205	1,205	1,205	3,920	6,861	13,721
	Stamp	20	20	20	20	20	40	120	300
	<b>Gross Prem.</b>	<b>4,613</b>	<b>6,891</b>	<b>9,258</b>	<b>9,258</b>	<b>9,258</b>	<b>30,096</b>	<b>52,719</b>	<b>105,497</b>
91 - 120	Net Premium	6,753	10,197	13,707	13,707	13,707	No Cover	No Cover	No Cover
	15% VAT	1,013	1,530	2,056	2,056	2,056			
	Stamp	20	20	20	20	20			
	<b>Gross Prem.</b>	<b>7,786</b>	<b>11,747</b>	<b>15,783</b>	<b>15,783</b>	<b>15,783</b>			
121 - 147	Net Premium	8,134	12,227	16,440	16,440	16,440	No Cover	No Cover	No Cover
	15% VAT	1,220	1,834	2,466	2,466	2,466			
	Stamp	20	20	20	20	20			
	<b>Gross Prem.</b>	<b>9,374</b>	<b>14,081</b>	<b>18,926</b>	<b>18,926</b>	<b>18,926</b>			
148 - 180	Net Premium	11,301	16,867	22,866	22,866	22,866	No Cover	No Cover	No Cover
	15% VAT	1,695.15	2,530	3,430	3,430	3,429.90			
	Stamp	20	20	20	20	20			
	<b>Gross Prem.</b>	<b>13,016</b>	<b>19,417</b>	<b>26,316</b>	<b>26,316</b>	<b>26,316</b>			

**List of Schengen Countries : AUSTRIA, BELGIUM, DENMARK, FINLAND, FRANCE, GERMANY, ICELAND, ITALY, GREECE, LUXEMBOURG, NETHERLANDS, NORWAY, PORTUGAL, SPAIN, SWEDEN, ESTONIA, LATVIA, LITHUANIA, POLAND, CZECH REPUBLIC, SLOVAKIA, HUNGARY, SLOVENIA, MALTA, CYPRUS, SWITZERLAND AND LIECHTENSTEIN, CROATIA**