

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

1) BUSINESS and HOLIDAY (B & H)

For Periods up to 180 days.

PLAN 'A' (Worldwide Excluding USA and Canada)									
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
	Gross Prem.	1,623	2,426	3,254	3,254	3,254	10,540	18,430	36,880
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
	Gross Prem.	1,691	2,586	3,467	3,467	3,467	11,235	19,646	39,312
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
	Gross Prem.	1,891	2,884	3,869	3,869	3,869	12,541	21,931	43,902
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
	Gross Prem.	2,327	3,478	4,668	4,668	4,668	15,148	26,493	53,067
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
	Gross Prem.	2,663	3,984	5,348	5,348	5,348	17,360	30,384	60,828
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
	Gross Prem.	3,127	4,715	6,332	6,332	6,332	20,557	36,000	72,058
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
	Gross Prem.	3,862	5,816	7,811	7,811	7,811	25,375	44,452	88,984
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
	Gross Prem.	4,613	6,891	9,258	9,258	9,258	30,096	52,719	105,497
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			
	Gross Prem.	7,786	11,747	15,783	15,783	15,783			
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			
	Gross Prem.	9,374	14,081	18,926	18,926	18,926			
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			
	Gross Prem.	13,016	19,417	26,316	26,316	26,316			

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