

		ICICI Lombard ihealth	Max Bupa Heartbeat Gold	Apollo Munich Optima Restore	Tata AIG MediPrime	Star Health Comprehensive
Basic sum insured	10 lacs	10 lacs	10 lacs	10 lacs	10 lacs	10 lacs
Premium	10,643	22,696	13,607	12,205	17,483	
Hospitalization benefits						
1 Waiting period	Pre-existing diseases: 2 years Specific illnesses/ treatments: 2 years	Pre-existing diseases: 2 years Specific illnesses/ treatments: None	Pre-existing diseases: 3 years Specific illnesses/ treatments: 2 years	Pre-existing diseases: 4 years Specific illnesses/ treatments: 2 years	Pre-existing diseases: 4 years Specific illnesses/ treatments: 2 years	Pre-existing diseases: 4 years Specific illnesses/ treatments: 2 years
2 Hospital accomodation	No restriction /sub-limits	No restriction /sub-limits	No restriction /sub-limits	No restriction /sub-limits	No restriction /sub-limits	No restriction /sub-limits
3 Pre-hospitalization	30 days	30 days	60 days	60 days if informed of hospitalization 5 days in advance, else 30 days	30 days	
4 Post hospitalization	60 days after	60 days after	180 days	90 days if informed of hospitalization 5 days in advance, else 60 days	60 days	
5 Hospital cash/Daily Cash	No	Not applicable	Only in case of shared accomodation. Rs 800 per day for maximum of 6 days	Only for accompanying insured child. Rs 500 per day subject to a maximum of Rs 15000	Rs 750 per day upto 120 days with a maximum of 7 days per occurrence	
6 Emergency ambulance	Rs. 1500 per hospitalization	Actual cost at Network hospital, Rs 2000 per hospitalization otherwise	Rs 2000 per hospitalization	Rs 2500 per hospitalization	Rs 3500 per policy period	
7 Organ donor expense	Not covered	Covered	Covered	Covered	Not covered	
8 Co-payment feature /Annual deductible	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	
9 Day care procedures	140 day care procedures covered	All day care procedures covered	All day care procedures covered	140 day care procedures covered	101 day care procedures covered	
10 Domiciliary hospitalization	No	Yes, upto Rs 50,000	Yes	Yes	No	
11 Alternative treatments	No	No	No	Upto Rs 25000	No	
Maternity Benefits						
12 Maternity benefits (delivery expenses)	Waiting period of 36 months	Waiting period of 24 months. Expenses for 2 deliveries, upto Rs 50000 per year Husband and wife to be covered under the same policy	None	None	Waiting period of 36 months. Upto Rs 40000 per delivery for 2 deliveries	
13 New born baby cover	None	Automatic covered (without additional charge) till the expiry of policy year in which the baby was born. Vaccination expenses covered	None	None	Automatically covered upto Rs 1 lac (without additional charge) till the expiry of policy year in which the baby was born. Vaccination expenses upto Rs 1000 covered	
Renewal benefits						
14 Renewal benefits	No Claim : Additional 10% sum insured at the time of renewal for every claim free year. In case of a claim, cumulative additional sum insured to go down by 50%	Irrespective of whether the claim was made : Gift rewards worth 10% of last paid premium or additional 10% sum insured	No claim: Bonus of 50% of the Basic Sum Insured In case of claim, accumulated bonus to be reduced by 50% of the basic sum insured.	No claim: Sum insured enhanced by 10% (bonus) each year . In case of claim: Cumulative bonus reduced by 10% of the basic sum insured	No claim: bonus sum insured at 100% of basic sum insured. In case of claim: bonus sum insured becomes zero	
15 Loading on claims	NA	NA	NA	NA	NA	NA
16 Health checkup	Yes	Yes (Annual)	No	Once every four years claim free years	Once every three claim free years	
17 Claim settlement record	96.9%	82.2%	79.0%	84.8%	69.0%	

Source: Policy documents for the respective policies (December 2014). For claim settlement data: Mint Mediclaim ratings, Claim settlement ratio calculated as 100%-(%claims repudiated +% claims pending for over six months)

Sheet2

Group Name	ABC Ltd
Group Number	123
Renewal Date	01-01-2024

No of employees enrolled 20

Group State CT

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Market Large

In Network (IN):

Copay 30/45

IN Coinsurance % 100/0

IN Deductible 2500/5000

Out of Network (OON):

OON Coinsurance % 100/0

OON Deductible 2500/5000

Name	Author	User Rating	Reviews	Price	Year	Genre
10-Day Green Smoothie Cleanse	JJ Smith	4.7	17350	8	2016	Non Fiction
11/22/63: A Novel	Stephen King	4.6	2052	22	2011	Fiction
12 Rules for Life: An Antidote to Chaos	Jordan B. Peterson	4.7	18979	15	2018	Non Fiction
1984 (Signet Classics)	George Orwell	4.7	21424	6	2017	Fiction
5,000 Awesome Facts (About Everything!) (National Geographic Kids)	National Geographic Kids	4.8	7665	12	2019	Non Fiction
A Dance with Dragons (A Song of Ice and Fire)	George R. R. Martin	4.4	12643	11	2011	Fiction
A Game of Thrones / A Clash of Kings / A Storm of Swords	George R. R. Martin	4.7	19735	30	2014	Fiction
A Gentleman in Moscow: A Novel	Amor Towles	4.7	19699	15	2017	Fiction
A Higher Loyalty: Truth, Lies, and Leadership	James Comey	4.7	5983	3	2018	Non Fiction
A Man Called Ove: A Novel	Fredrik Backman	4.6	23848	8	2016	Fiction
A Man Called Ove: A Novel	Fredrik Backman	4.6	23848	8	2017	Fiction
A Patriot's History of the United States: From Colony to Nation	Larry Schweikart	4.6	460	2	2010	Non Fiction
A Stolen Life: A Memoir	Jaycee Dugard	4.6	4149	32	2011	Non Fiction
A Wrinkle in Time (Time Quintet)	Madeleine L'Engle	4.5	5153	5	2018	Fiction
Act Like a Lady, Think Like a Man: What Men Really Want	Steve Harvey	4.6	5013	17	2009	Non Fiction
Adult Coloring Book Designs: Stress Relief Coloring Book Designs	Adult Coloring Book Designs	4.5	2313	4	2016	Non Fiction
Adult Coloring Book: Stress Relieving Animal Designs	Blue Star Coloring	4.6	2925	6	2015	Non Fiction
Adult Coloring Book: Stress Relieving Patterns	Blue Star Coloring	4.4	2951	6	2015	Non Fiction
Adult Coloring Books: A Coloring Book for Adults	Coloring Books for Adults	4.5	2426	8	2015	Non Fiction
Alexander Hamilton	Ron Chernow	4.8	9198	13	2016	Non Fiction
All the Light We Cannot See	Anthony Doerr	4.6	36348	14	2014	Fiction
All the Light We Cannot See	Anthony Doerr	4.6	36348	14	2014	Fiction
Allegiant	Veronica Roth	3.9	6310	13	2013	Fiction
American Sniper: The Autobiography of the Most Loyal Sniper in U.S. Military History	Chris Kyle	4.6	15921	9	2015	Non Fiction
And the Mountains Echoed	Khaled Hosseini	4.3	12159	13	2013	Fiction
Arguing with Idiots: How to Stop Small Minds and Save Democracy	Glenn Beck	4.6	798	5	2009	Non Fiction
Astrophysics for People in a Hurry	Neil deGrasse Tyson	4.7	9374	9	2017	Non Fiction
Autobiography of Mark Twain, Vol. 1	Mark Twain	4.2	491	14	2010	Non Fiction
Baby Touch and Feel: Animals	DK	4.6	5360	5	2015	Non Fiction
Balance (Angie's Extreme Stress Menders)	Angie Grace	4.6	1909	11	2015	Non Fiction
Barefoot Contessa Foolproof: Recipes You Can Trust	Ina Garten	4.8	1296	24	2012	Non Fiction
Barefoot Contessa, How Easy Is That?: Fabulous Recipes You Can Trust	Ina Garten	4.7	615	21	2010	Non Fiction
Becoming	Michelle Obama	4.8	61133	11	2018	Non Fiction
Becoming	Michelle Obama	4.8	61133	11	2019	Non Fiction
Being Mortal: Medicine and What Matters in the Age of Me	Atul Gawande	4.8	11113	15	2015	Non Fiction
Between the World and Me	Ta-Nehisi Coates	4.7	10070	13	2015	Non Fiction
Between the World and Me	Ta-Nehisi Coates	4.7	10070	13	2016	Non Fiction
Born to Run	Bruce Springsteen	4.7	3729	18	2016	Non Fiction
Breaking Dawn (The Twilight Saga, Book 4)	Stephenie Meyer	4.6	9769	13	2009	Fiction
Broke: The Plan to Restore Our Trust, Truth and Honor	Glenn Beck	4.5	471	8	2010	Non Fiction
Brown Bear, Brown Bear, What Do You See?	Bill Martin Jr.	4.9	14344	5	2017	Fiction
Brown Bear, Brown Bear, What Do You See?	Bill Martin Jr.	4.9	14344	5	2019	Fiction
Cabin Fever (Diary of a Wimpy Kid, Book 6)	Jeff Kinney	4.8	4505	0	2011	Fiction
Calm the F*ck Down: An Irreverent Adult Coloring Book	Sasha O'Hara	4.6	10369	4	2016	Non Fiction
Can't Hurt Me: Master Your Mind and Defy the Odds	David Goggins	4.8	16244	18	2019	Non Fiction

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Sheet5

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Problem Statement

Company Name- ABC Ltd.

Source- Google

Group Name	ABC Ltd
Group Number	123
Renewal Date	01-01-2024
No of employees enrolled	20
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Group State	CT
Market	Large
<i>In Network (IN):</i>	
Copay	30/45
IN Coinsurance %	100/0
IN Deductible	2500/5000
<i>Out of Network (OON):</i>	
OON Coinsurance %	100/0
OON Deductible	2500/5000

Group Financial Information

Link to PDML:

<http://pdml/>

Please see Rate Model for available plan combinations

Plan Design:

KACTOHP63RD

In-Network

Office Copay:

PCP:

No Charge after Deductible

UCR:

100% of Medicare

Standard

Modified UCR:

Specialist:

No Charge after Deductible

ER Copay:

No Charge after Deductible

Hospital Copay

Inpatient:

No Charge after Deductible

Outpatient Hospital Setting:

No Charge after Deductible

Single Deductible:

\$2,850

Modified Cost Share:

Family Deductible:

\$5,700

Coinsurance:

None

Single M.O.O.P.

\$4,000

Family M.O.O.P.

\$8,000

Single Deductible:

\$2,850

Modified Cost Share:

Family Deductible:

\$5,700

Coinsurance:

30%

Single M.O.O.P.

\$5,850

Family M.O.O.P.

\$11,700

Financial Accumulation Period:

Calendar Year

Prescription Plan

Please see Rate Model for available plan combinations

Rx Tracking ID:

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