

		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
	Premium	10,643	22,696	13,607	12,205	17,483
	<b>Hospitalization benefits</b>					
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
2	Hospital accomodation	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	Domicilliary hospitalization	No	Yes, upto Rs 50,000	Yes	Yes	No
11	Alternative treatments	No	No	No	Upto Rs 25000	No
	<b>Maternity benefits</b>					
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
	<b>Renewal benefits</b>					
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
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
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Group State	CT
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Market	Large
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### ***In Network (IN):***

Copay	30/45
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IN Coinsurance %	100/0
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IN Deductible	2500/5000
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### ***Out of Network (OON):***

OON Coinsurance %	100/0
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OON Deductible	2500/5000
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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 c	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 Col	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 Rea	Steve Harvey	4.6	5013		17	2009 Non Fiction
Adult Coloring Book Designs: Stress Relief Colorin	Adult Coloring Book Designs	4.5	2313		4	2016 Non Fiction
Adult Coloring Book: Stress Relieving Animal Des	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	2015 Fiction
Allegiant	Veronica Roth	3.9	6310		13	2013 Fiction
American Sniper: The Autobiography of the Mos	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	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 Ti	Ina Garten	4.8	1296		24	2012 Non Fiction
Barefoot Contessa, How Easy Is That?: Fabulous	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	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	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 Colorin	Sasha O'Hara	4.6	10369		4	2016 Non Fiction
Can't Hurt Me: Master Your Mind and Defy the C	David Goggins	4.8	16244		18	2019 Non Fiction

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Order  
Details.csv

# Sheet5

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Problem Statement

Company Name- ABC Ltd.

Source- Google

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

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Group Financial InformationLink to PDML: <http://pdml/>

Please see Rate Model for available plan combinations

Plan Design: KACTOHP63RD

In-NetworkOut-of-Network

Office Copay:

PCP: No Charge after Deductible

UCR: 100% of Medicare

Modified UCR:

Standard

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

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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