

OVERSEAS MEDICLAIM SCHEME PREMIUM RATING STRUCTURE (BANGLADESH)

SCHENGEN COUNTRIES

BUSINESS & HOLIDAYS (B&H): FOR UP TO 180 DAYS

PLAN "A"

(Worldwide Excluding USA and Canada)

Age Band	0.5-40			41-50			51-65			66-70			71-75			76-79			80-85		
	Net Pr.	VAT	Total Pr.	Net Pr.	VAT	Total Pr.	Net Pr.	VAT	Total Pr.	Net Pr.	VAT	Total Pr.	Net Pr.	VAT	Total Pr.	Net Pr.	VAT	Total Pr.	Net Pr.	VAT	Total Pr.
1-14	1,549	232	1,781	2,324	349	2,673	3,124	469	3,593	10,164	1,525	11,689	17,788	2,668	20,456	35,574	5,336	40,910	50,820	7,623	58,443
15-21	1,614	242	1,856	2,479	372	2,851	3,330	500	3,830	10,836	1,625	12,461	18,962	2,844	21,806	37,924	5,689	43,613	54,178	8,127	62,305
22-28	1,808	271	2,079	2,767	415	3,182	3,719	558	4,277	12,098	1,815	13,913	21,170	3,176	24,346	42,340	6,351	48,691	60,486	9,073	69,559
29-35	2,229	334	2,563	3,341	501	3,842	4,491	674	5,165	14,617	2,193	16,810	25,578	3,837	29,415	51,157	7,674	58,831	73,080	10,962	84,042
36-47	2,553	383	2,936	3,830	575	4,405	5,148	772	5,920	16,753	2,513	19,266	29,318	4,398	33,716	58,636	8,795	67,431	83,764	12,565	96,329
48-60	3,002	450	3,452	4,537	681	5,218	6,099	915	7,014	19,842	2,976	22,818	34,724	5,209	39,933	69,448	10,417	79,865	99,211	14,882	114,093
61-75	3,712	557	4,269	5,600	840	6,440	7,528	1,129	8,657	24,498	3,675	28,173	42,871	6,431	49,302	85,743	12,861	98,604	-	-	-
76-90	4,438	666	5,104	6,639	996	7,635	8,926	1,339	10,265	29,040	4,356	33,396	50,820	7,623	58,443	101,640	15,246	116,886	-	-	-
91-120	7,503	1,125	8,628	11,330	1,700	13,030	15,230	2,285	17,515	-	-	-	-	-	-	-	-	-	-	-	-
121-147	9,038	1,356	10,394	13,586	2,038	15,624	18,267	2,740	21,007	-	-	-	-	-	-	-	-	-	-	-	-
148-180	12,557	1,884	14,441	18,741	2,811	21,552	25,407	3,811	29,218	-	-	-	-	-	-	-	-	-	-	-	-

PLAN "B"

(Worldwide Including USA and Canada)

Age Band	0.5-40			41-50			51-65			66-70			71-75			76-79			80-85		
	Net Pr.	VAT	Total Pr.	Net Pr.	VAT	Total Pr.	Net Pr.	VAT	Total Pr.	Net Pr.	VAT	Total Pr.	Net Pr.	VAT	Total Pr.	Net Pr.	VAT	Total Pr.	Net Pr.	VAT	Total Pr.
1-14	2,837	426	3,263	5,250	788	6,038	6,664	1,000	7,664	21,686	3,253	24,939	37,960	5,694	43,654	75,899	11,385	87,284	108,427	16,264	124,691
15-21	3,013	452	3,465	5,623	843	6,466	7,140	1,071	8,211	23,233	3,485	26,718	40,659	6,099	46,758	81,318	12,198	93,516	116,168	17,425	133,593
22-28	3,406	511	3,917	6,516	977	7,493	8,272	1,241	9,513	26,914	4,037	30,951	47,100	7,065	54,165	94,200	14,130	108,330	134,571	20,186	154,757
29-35	4,090	614	4,704	7,687	1,153	8,840	9,760	1,464	11,224	31,754	4,763	36,517	55,570	8,336	63,906	111,139	16,671	127,810	158,769	23,815	182,584
36-47	4,877	732	5,609	9,372	1,406	10,778	11,900	1,785	13,685	38,722	5,808	44,530	67,763	10,164	77,927	135,528	20,329	155,857	193,611	29,042	222,653
48-60	7,856	1,178	9,034	15,228	2,284	17,512	19,338	2,901	22,239	62,923	9,438	72,361	110,117	16,518	126,635	220,233	33,035	253,268	314,619	47,193	361,812
61-75	11,296	1,694	12,990	22,022	3,303	25,325	27,966	4,195	32,161	90,994	13,649	104,643	159,240	23,886	183,126	318,480	47,772	366,252	-	-	-
76-90	13,593	2,039	15,632	26,473	3,971	30,444	33,618	5,043	38,661	109,390	16,409	125,799	191,431	28,715	220,146	382,863	57,429	440,292	-	-	-
91-120	19,150	2,873	22,023	37,486	5,623	43,109	47,600	7,140	54,740	-	-	-	-	-	-	-	-	-	-	-	-
121-147	25,428	3,814	29,242	54,623	8,193	62,816	63,368	9,505	72,873	-	-	-	-	-	-	-	-	-	-	-	-
148-180	33,674	5,051	38,725	66,257	9,939	76,196	84,134	12,620	96,754	-	-	-	-	-	-	-	-	-	-	-	-

REINSURERS AGREE TO ALLOW SENIOR CITIZENS UP TO THE

AGE 85 SUBJECT TO ADEQUET PROPOSAL FORM AND CERTIFIED BY A QUALIFIED DOCTOR AS FIT TO TRAVEL. MAXIMUM PERIOD 60 DAYS.

OVERSEAS MEDICLAIM SCHEME PREMIUM RATING STRUCTURE (BANGLADESH)

NON-SCHENGEN COUNTRIES

BUSINESS & HOLIDAYS (B&H): FOR UP TO 180 DAYS

PLAN "A"

(Worldwide Excluding USA and Canada)

Age Band	0.5-40			41-50			51-65			66-70			71-75			76-79			80-85		
Period Days	Net Pr.	VAT	Total Pr.	Net Pr.	VAT	Total Pr.	Net Pr.	VAT	Total Pr.	Net Pr.	VAT	Total Pr.	Net Pr.	VAT	Total Pr.	Net Pr.	VAT	Total Pr.	Net Pr.	VAT	Total Pr.
1-14	1,239	186	1,425	1,860	279	2,139	2,499	375	2,874	8,131	1,220	9,351	14,230	2,135	16,365	28,460	4,269	32,729	40,657	6,099	46,756
15-21	1,291	194	1,485	1,983	297	2,280	2,664	400	3,064	8,668	1,300	9,968	15,169	2,275	17,444	30,338	4,551	34,889	43,339	6,501	49,840
22-28	1,446	217	1,663	2,213	332	2,545	2,976	446	3,422	9,678	1,452	11,130	16,937	2,541	19,478	33,873	5,081	38,954	48,390	7,259	55,649
29-35	1,783	267	2,050	2,673	401	3,074	3,592	539	4,131	11,692	1,754	13,446	20,462	3,069	23,531	40,924	6,139	47,063	58,463	8,769	67,232
36-47	2,042	306	2,348	3,063	459	3,522	4,119	618	4,737	13,402	2,010	15,412	23,454	3,518	26,972	46,908	7,036	53,944	67,011	10,052	77,063
48-60	2,402	360	2,762	3,629	544	4,173	4,879	732	5,611	15,873	2,381	18,254	27,779	4,167	31,946	55,558	8,334	63,892	79,368	11,905	91,273
61-75	2,970	446	3,416	4,480	672	5,152	6,022	903	6,925	19,598	2,940	22,538	34,297	5,145	39,442	68,592	10,289	78,881	-	-	-
76-90	3,550	533	4,083	5,311	797	6,108	7,140	1,071	8,211	23,232	3,485	26,717	40,657	6,099	46,756	81,312	12,197	93,509	-	-	-
91-120	6,003	900	6,903	9,063	1,359	10,422	12,184	1,828	14,012	-	-	-	-	-	-	-	-	-	-	-	-
121-147	7,230	1,085	8,315	10,869	1,630	12,499	14,613	2,192	16,805	-	-	-	-	-	-	-	-	-	-	-	-
148-180	10,046	1,507	11,553	14,992	2,249	17,241	20,326	3,049	23,375	-	-	-	-	-	-	-	-	-	-	-	-

PLAN "B"

(Worldwide Including USA and Canada)

Age Band	0.5-40			41-50			51-65			66-70			71-75			76-79			80-85		
Period Days	Net Pr.	VAT	Total Pr.	Net Pr.	VAT	Total Pr.	Net Pr.	VAT	Total Pr.	Net Pr.	VAT	Total Pr.	Net Pr.	VAT	Total Pr.	Net Pr.	VAT	Total Pr.	Net Pr.	VAT	Total Pr.
1-14	2,269	340	2,609	4,200	630	4,830	5,331	800	6,131	17,349	2,602	19,951	30,360	4,554	34,914	60,720	9,108	69,828	86,742	13,011	99,753
15-21	2,411	362	2,773	4,499	675	5,174	5,712	857	6,569	18,587	2,788	21,375	32,526	4,879	37,405	65,052	9,758	74,810	92,931	13,940	106,871
22-28	2,724	409	3,133	5,212	782	5,994	6,618	993	7,611	21,531	3,230	24,761	37,679	5,652	43,331	75,358	11,304	86,662	107,653	16,148	123,801
29-35	3,271	491	3,762	6,149	922	7,071	7,808	1,171	8,979	25,402	3,810	29,212	44,454	6,668	51,122	88,910	13,337	102,247	127,013	19,052	146,065
36-47	3,901	585	4,486	7,497	1,125	8,622	9,520	1,428	10,948	30,977	4,647	35,624	54,210	8,132	62,342	108,420	16,263	124,683	154,886	23,233	178,119
48-60	6,284	943	7,227	12,182	1,827	14,009	15,470	2,321	17,791	50,339	7,551	57,890	88,093	13,214	101,307	176,187	26,428	202,615	251,694	37,754	289,448
61-75	9,037	1,356	10,393	17,910	2,687	20,597	22,371	3,356	25,727	72,796	10,919	83,715	127,392	19,109	146,501	254,784	38,218	293,002	-	-	-
76-90	10,874	1,631	12,505	21,178	3,177	24,355	26,894	4,034	30,928	87,511	13,127	100,638	153,146	22,972	176,118	306,291	45,944	352,235	-	-	-
91-120	15,320	2,298	17,618	29,988	4,498	34,486	38,080	5,712	43,792	-	-	-	-	-	-	-	-	-	-	-	-
121-147	20,341	3,051	23,392	39,921	5,988	45,909	50,694	7,604	58,298	-	-	-	-	-	-	-	-	-	-	-	-
148-180	26,939	4,041	30,980	53,006	7,951	60,957	67,308	10,096	77,404	-	-	-	-	-	-	-	-	-	-	-	-

REINSURERS AGREE TO ALLOW SENIOR CITIZENS UP TO THE

AGE 85 SUBJECT TO ADEQUET PROPOSAL FORM AND CERTIFIED BY A QUALIFIED DOCTOR AS FIT TO TRAVEL. MAXIMUM PERIOD 60 DAYS.

OVERSEAS MEDICLAIM SCHEME PREMIUM RATING STRUCTURE (BANGLADESH)

SCHENGEN COUNTRIES

Study Insurance: Period: 180 Days to 365 days

PLAN "C"							PLAN "D"						
(Worldwide Excluding USA and Canada)							(Worldwide Including USA and Canada)						
Age Band	0.5-40			41-59			0.5-40			41-59			
Period Days	Net Pr.	VAT	Total Pr.	Net Pr.	VAT	Total Pr.	Net Pr.	VAT	Total Pr.	Net Pr.	VAT	Total Pr.	
1 Month	2,326	349	2,675	3,512	527	4,039	3,745	562	4,307	7,083	1,062	8,145	
6 Months	13,956	2,093	16,049	21,072	3,161	24,233	22,470	3,371	25,841	42,498	6,375	48,873	
7 Months	16,282	2,442	18,724	24,584	3,688	28,272	26,215	3,932	30,147	49,581	7,437	57,018	
8 Months	18,608	2,791	21,399	28,096	4,214	32,310	29,960	4,494	34,454	56,664	8,500	65,164	
9 Months	20,934	3,140	24,074	31,608	4,741	36,349	33,705	5,056	38,761	63,747	9,562	73,309	
10 Months	23,260	3,489	26,749	35,120	5,268	40,388	37,450	5,618	43,068	70,830	10,625	81,455	
11 Months	25,586	3,838	29,424	38,632	5,795	44,427	41,195	6,179	47,374	77,913	11,687	89,600	
12 Months	27,912	4,187	32,099	42,144	6,322	48,466	44,940	6,741	51,681	84,996	12,749	97,745	

NON-SCHENGEN COUNTRIES

Study Insurance: Period: 180 Days to 365 days

PLAN "C"							PLAN "D"						
(Worldwide Excluding USA and Canada)							(Worldwide Including USA and Canada)						
Age Band	0.5-40			41-59			0.5-40			41-59			
Period Days	Net Pr.	VAT	Total Pr.	Net Pr.	VAT	Total Pr.	Net Pr.	VAT	Total Pr.	Net Pr.	VAT	Total Pr.	
1 Month	1,861	279	2,140	2,810	422	3,232	2,996	449	3,445	5,667	850	6,517	
6 Months	11,166	1,675	12,841	16,860	2,529	19,389	17,976	2,696	20,672	34,002	5,100	39,102	
7 Months	13,027	1,954	14,981	19,670	2,951	22,621	20,972	3,146	24,118	39,669	5,950	45,619	
8 Months	14,888	2,233	17,121	22,480	3,372	25,852	23,968	3,595	27,563	45,336	6,800	52,136	
9 Months	16,749	2,512	19,261	25,290	3,794	29,084	26,964	4,045	31,009	51,003	7,650	58,653	
10 Months	18,610	2,792	21,402	28,100	4,215	32,315	29,960	4,494	34,454	56,670	8,501	65,171	
11 Months	20,471	3,071	23,542	30,910	4,637	35,547	32,956	4,943	37,899	62,337	9,351	71,688	
12 Months	22,332	3,350	25,682	33,720	5,058	38,778	35,952	5,393	41,345	68,004	10,201	78,205	