

PRICE GUIDE - Intermediary (SME Medical Product)

Inpatient

SME - Enhanced II						
19-30	M	M+1	M+2	M+3	M+4	M+5
5,000,000	41,598	57,406	69,469	81,533	93,596	105,660
4,000,000	39,958	55,142	66,730	78,317	89,905	101,493
3,000,000	37,843	52,224	63,198	74,173	85,147	96,122
2,000,000	33,799	46,643	56,445	66,247	76,049	85,850
1,000,000	26,257	36,235	43,850	51,464	59,079	66,694
750,000	24,395	33,665	40,739	47,814	54,888	61,962
500,000	20,959	28,923	35,002	41,080	47,158	53,236
400,000	19,534	26,957	32,622	38,287	43,952	49,617
300,000	17,815	24,585	29,752	34,918	40,085	45,251
250,000	16,645	22,970	27,796	32,623	37,450	42,277

SME - Enhanced II						
31-40	M	M+1	M+2	M+3	M+4	M+5
5,000,000	44,620	61,576	74,516	87,456	100,396	113,336
4,000,000	42,860	59,146	71,576	84,005	96,434	108,864
3,000,000	40,589	56,012	67,783	79,554	91,324	103,095
2,000,000	36,247	50,021	60,532	71,044	81,556	92,067
1,000,000	28,152	38,849	47,013	55,177	63,341	71,505
750,000	26,152	36,090	43,674	51,259	58,843	66,427
500,000	22,464	31,000	37,514	44,029	50,543	57,058
400,000	20,937	28,893	34,965	41,037	47,108	53,180
300,000	19,086	26,338	31,873	37,408	42,943	48,478
250,000	17,832	24,608	29,780	34,951	40,122	45,294

SME - Enhanced II						
41-50	M	M+1	M+2	M+3	M+4	M+5
5,000,000	54,038	74,572	90,243	105,914	121,585	137,256
4,000,000	51,900	71,622	86,673	101,724	116,775	131,826
3,000,000	49,145	67,820	82,072	96,324	110,576	124,828
2,000,000	43,875	60,548	73,271	85,995	98,719	111,443
1,000,000	34,056	46,997	56,873	66,749	76,625	86,501
750,000	31,629	43,648	52,821	61,993	71,166	80,338
500,000	27,151	37,468	45,342	53,216	61,090	68,963
400,000	25,306	34,922	42,261	49,600	56,939	64,277
300,000	23,044	31,801	38,484	45,167	51,850	58,533
250,000	21,530	29,712	35,956	42,199	48,443	54,687

SME - Enhanced II						
51-65	M	M+1	M+2	M+3	M+4	M+5
5,000,000	59,242	81,754	98,934	116,114	133,294	150,474
4,000,000	56,896	78,516	95,016	111,515	128,015	144,515
3,000,000	53,871	74,343	89,965	105,588	121,211	136,834
2,000,000	48,090	66,364	80,310	94,256	108,202	122,148
1,000,000	37,317	51,497	62,319	73,141	83,963	94,785
750,000	34,655	47,824	57,874	67,924	77,974	88,024
500,000	29,741	41,043	49,668	58,293	66,918	75,543
400,000	27,721	38,255	46,294	54,333	62,372	70,411
300,000	25,232	34,819	42,137	49,454	56,771	64,088
250,000	23,574	32,531	39,368	46,204	53,040	59,877

Eligibility

Small and Medium Enterprises (SME's) are defined as corporates with Principle members between seven (7) and nineteen (29) members

***Applicable premium rates depend with age - they are age banded**

***Please note that these rates and terms are fixed.**

How to calculate SME rates

To calculate the applicable SME Rate, proceed as follows

1. Get the **average age of all principle members and spouses**
2. Get the applicable age band for the average age eg. If average age is 26.5 use 19-30 age band
3. Add outpatient rates (if applicable)
4. Add other riders

In case of any query, contact the team below;

Business Development Team

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Outpatient

SME - Enhanced II						
19-30	M	M+1	M+2	M+3	M+4	M+5
200,000	33,402	46,095	55,782	65,469	75,155	84,842
150,000	31,150	42,987	52,021	61,055	70,088	79,122
100,000	24,994	34,492	41,740	48,989	56,237	63,485
75,000	22,982	31,716	38,381	45,046	51,710	58,375
50,000	19,465					
30,000	16,013					

SME - Enhanced II						
31-40	M	M+1	M+2	M+3	M+4	M+5
200,000	35,861	49,489	59,889	70,288	80,688	91,088
150,000	33,444	46,152	55,851	65,549	75,248	84,947
100,000	26,835	37,032	44,814	52,596	60,378	68,161
75,000	24,674	34,050	41,205	48,361	55,516	62,672
50,000	20,898					
30,000	17,192					

SME - Enhanced II						
41-50	M	M+1	M+2	M+3	M+4	M+5
200,000	43,526	60,066	72,689	85,311	97,934	110,556
150,000	40,591	56,015	67,787	79,558	91,330	103,101
100,000	32,569	44,945	54,390	63,835	73,280	82,725
75,000	29,947	41,327	50,012	58,696	67,381	76,066
50,000	25,364					
30,000	20,866					

SME - Enhanced II						
51-65	M	M+1	M+2	M+3	M+4	M+5
200,000	47,759	65,908	79,758	93,608	107,459	121,309
150,000	44,539	61,464	74,380	87,296	100,213	113,129
100,000	35,738	49,318	59,682	70,046	80,410	90,774
75,000	32,861	45,348	54,878	64,407	73,937	83,466
50,000	27,831					
30,000	22,896					

Riders

Maternity

Maternity	Premium
	Limit Per Family
50,000	9,157
75,000	13,736
100,000	18,315
150,000	27,473
200,000	36,630

Dental & Optical

Dental	Premium	Optical	Premium
Limit	Per Member	Limit	Per Member
10,000	3,027	10,000	3,511
15,000	4,540	15,000	5,267
20,000	6,054	20,000	7,023