82. 4세대 표준화 실손의료비보장 안정화 할인 특별약관 사업방법서 별지

1. 보험의 종류

장기보험 / 제도성 특별약관

2. 보험종목의 명칭

4세대 표준화 실손의료비보장 안정화 할인 특별약관

3. 적용대상 및 적용기간

가. 적용대상

1) 신계약

가) 4세대 표준화 실손의료비보장 안정화 할인(이하, 「4세대 안정화 할인」이라 함)특별약관 적용 대상은 2025년 1월 1일부터 2025년 12월 31일까지 판매하는 실손의료비 보장이 부가된 보험계약
(보험업감독업무시행세칙 제5-13조(표준사업방법서 및 표준약관) 별표14 및 별표15에서 정한 실손의료비 보장 (이하「실손의료 보험담보」라 함))
단, 보험업감독규정 제7-63조(제3보험의 보험상품설계 등)에서 정한 노후실손의료보험 및 유병력자실손의료보험은 제외함

2) 갱신계약

가) 2025년 1월 1일부터 2025년 12월 31일까지 갱신이 도래하는 갱신형 실손의료 보험담보 중 4세대 안정화 할인 특별약관 적용 대상은 갱신도래상품 중 「실손의료 보험담보」에 「사업비」가 부가되며, 갱신주기가 1년인 담보에 한함. (**【별첨1】** "갱신도래 상품의 대상상품 및 대상담보 목록" 참조)

나) 가) 에서의 「사업비」란, 적용대상의 "보험료 및 해약환급금 산출방법서"에서 정한 실손의료 보험담보의 예정사업비(신계약비, 유지비, 수금비) 또는 계약체결비용 및 계약관리비용(유지관리비용, 기타비용)을 뜻함(이하, 같습니다).

나. 적용기간

1) 이 특별약관의 적용기간은 「실손의료 보험담보」의 보험기간(1년)동안 4세대 안정화 할인을 적용하며, 차회 이후 갱신시에는 4세대 안정화 할인을 적용하지 아니함.

2) 계약을 체결할 때에 피보험자가 될 자가 출생 전 자녀(태아)인 경우, 계약일부터 출생 후 계약의 최초 갱신이 도래하기 전까지 4세대 안정화 할인을 적용하며, 차회 이후 갱신시에는 4세대 안정화 할인을 적용하지 아니함.

4. 보험료 차등적용에 관한 사항

가. 이 특별약관에서 정하는 4세대 안정화 할인의 할인율은 보험기간(1년)동안 아래 할인율을 적용함

구분		할인율
신계약		【별첨2-1】 할인율 적용
갱신계약	【별첨1】 中 대상 I	【별첨2-2】 할인율 적용
	【별첨1】 中 대상 II	【별첨2-3】 할인율 적용
	【별첨1】 中 대상III	【별첨2-1】 할인율 적용

5. 기타 사항

가. 회사는 이 특별약관의 시행일(2025.1.1)이후 이 특별약관을 적용하는 경우, 시행일부터 적용일 시점까지의 해당 할인액을 정산할 수 있음.

나. 회사는 이 특별약관의 시행일(2025.1.1)이후 4세대 안정화 할인의 할인율이 변경되는 경우 변경된 내용을 적용하며, 시행일부터 적용일 시점까지의 해당 할인액을 정산할 수 있음.

【별첨1】 갱신도래 상품의 대상상품 및 대상담보 목록

□ 대상담보

- 보험업감독업무시행세칙 제5-13조(표준사업방법서 및 표준약관) 별표14 및 별표15에서 정한 실손의료비 보장

□ 대상상품

상품코드	상품명	비고
23355	(무)KB 경영자를 위한 안심경영 단체상해보험(21.07)	
23356	(무)KB손보 실손의료비보장보험(21.07)	
23357	(무)KB손보 실손의료비보장보험(21.07)	
23358	(무)KB손보 실손의료비보장보험(계약전환용)(갱신형)	
23359	(무)KB손보실손의료비보장보험(연계용)	
23360	(무)KB손보다이렉트실손의료비보장보험(21.07)	
23470	(무)KB손보 다이렉트실손의료비보장보험(계약전환용)(갱신형)	
23521	(무)KB 경영자를 위한 안심경영 단체상해보험(22.04)	
23527	(무)KB손보 실손의료비보장보험(22.04)	
23528	(무)KB손보 실손의료비보장보험(22.04)	
23532	(무)KB손보 실손의료비보장보험(계약전환용)(갱신형)	대상 I
23533	(무)KB손보 실손의료비보장보험(연계용)	
23540	(무)KB손보 다이렉트실손의료비보장보험(22.04)	
23542	(무)KB손보 다이렉트실손의료비보장보험(계약전환용)(갱신형)	
23748	(무)KB 경영자를 위한 안심경영 단체상해보험(22.10)	
23870	(무)KB손보 실손의료비보장보험(23.01)	
23871	(무)KB손보 실손의료비보장보험(23.01)	
23875	(무)KB손보 실손의료비보장보험(계약전환용)(갱신형)	
23876	(무)KB손보 실손의료비보장보험(연계용)	
23884	(무)KB손보 다이렉트실손의료비보장보험(23.01)	
23886	(무)KB손보 다이렉트실손의료비보장보험(계약전환용)(갱신형)	
24270	(무)KB손보 실손의료비보장보험(24.01)	
24271	(무)KB손보 실손의료비보장보험(24.01)	
24275	(무)KB손보 실손의료비보장보험(계약전환용)(갱신형)	
24276	(무)KB손보 실손의료비보장보험(연계용)	
24277	(무)KB손보 다이렉트실손의료비보장보험(24.01)	
24279	(무)KB손보 다이렉트실손의료비보장보험(계약전환용)(갱신형)	대상 II
24479	KB손보 실손의료비보장보험(무배당)(24.04)	
24480	KB손보 실손의료비보장보험(무배당)(24.04)	
24484	KB손보 실손의료비보장보험(계약전환용)(갱신형)(무배당)	
24485	KB손보 실손의료비보장보험(연계용)(무배당)	
24486	KB손보 다이렉트실손의료비보장보험(무배당)(24.04)	
24488	KB손보 다이렉트실손의료비보장보험(계약전환용)(갱신형)(무배당)	
24544	KB손보 실손의료비보장보험(무배당)(24.07)	
24545	KB손보 실손의료비보장보험(무배당)(24.07)	
24546	KB손보 실손의료비보장보험(계약전환용)(갱신형)(무배당)	대상III
24547	KB손보 실손의료비보장보험(연계용)(무배당)	
24548	KB손보 다이렉트실손의료비보장보험(무배당)(24.07)	
24549	KB손보 다이렉트실손의료비보장보험(계약전환용)(갱신형)(무배당)	

【별첨2-1】 할인율

<남자>

연령	상해급여	질병급여	상해비급여	질병비급여	3대비급여
태아	15.40%	14.90%	15.00%	14.90%	0.00%
0	15.40%	14.90%	15.00%	14.90%	0.00%
1	17.00%	16.80%	16.60%	16.40%	0.00%
2	19.50%	19.40%	18.80%	19.40%	0.00%
3	17.70%	18.40%	17.40%	18.40%	0.00%
4	17.40%	17.40%	17.40%	17.40%	0.00%
5	13.70%	14.40%	14.40%	14.40%	0.00%
6	12.80%	13.40%	12.70%	13.40%	0.00%
7	11.60%	12.40%	11.10%	12.40%	1.70%
8	12.50%	12.40%	12.50%	12.40%	2.00%
9	12.40%	12.40%	12.50%	12.40%	1.70%
10	12.50%	12.40%	12.40%	12.40%	1.70%
11	12.40%	12.40%	12.40%	12.40%	1.80%
12	12.40%	12.40%	12.50%	12.40%	1.80%
13	12.40%	12.40%	12.40%	12.40%	2.00%
14	12.40%	12.40%	12.50%	12.40%	3.70%
15	12.40%	11.60%	12.40%	12.20%	5.60%
16	12.30%	11.90%	12.30%	8.50%	8.90%
17	11.60%	12.50%	11.40%	7.50%	12.20%
18	13.20%	13.10%	13.30%	8.10%	13.10%
19	13.60%	13.70%	13.60%	8.70%	13.60%
20	13.70%	13.70%	13.60%	8.80%	13.70%
21	13.60%	13.50%	13.60%	8.50%	13.50%
22	13.50%	13.50%	13.50%	8.40%	13.50%
23	13.60%	13.70%	13.50%	8.70%	13.60%
24	12.30%	14.30%	12.30%	9.60%	13.70%
25	12.70%	12.90%	12.70%	4.10%	12.90%
26	12.30%	12.30%	12.30%	0.00%	12.20%
27	12.30%	12.00%	12.30%	0.00%	12.10%
28	12.30%	12.30%	12.30%	0.00%	12.20%
29	12.30%	12.30%	12.30%	0.00%	12.20%
30	12.30%	12.30%	12.30%	0.00%	12.20%
31	12.30%	12.30%	12.30%	0.00%	12.10%
32	12.20%	12.20%	12.20%	0.00%	12.00%
33	11.90%	11.90%	11.90%	0.00%	11.80%
34	12.00%	11.60%	11.90%	0.00%	11.60%
35	12.20%	12.10%	12.00%	0.00%	8.70%
36	12.30%	12.30%	12.40%	0.00%	5.60%
37	12.30%	12.30%	12.30%	0.00%	2.10%
38	12.30%	12.30%	12.30%	0.00%	1.80%
39	12.30%	12.30%	12.30%	0.00%	1.50%
40	12.30%	12.30%	12.30%	0.00%	1.50%
41	12.30%	12.30%	12.40%	0.00%	1.70%
42	12.10%	12.30%	12.10%	0.00%	1.90%
43	11.90%	12.00%	11.90%	0.00%	1.30%
44	11.20%	11.60%	11.10%	0.00%	0.50%
45	12.20%	11.80%	11.30%	0.00%	0.00%
46	12.30%	12.30%	11.10%	0.00%	0.00%

47	12.30%	12.30%	11.40%	0.00%	0.00%
48	12.30%	12.30%	10.50%	0.00%	0.00%
49	12.30%	12.30%	10.30%	0.00%	0.00%
50	8.40%	8.40%	6.10%	0.00%	0.00%
51	8.40%	8.40%	6.10%	0.00%	0.00%
52	8.20%	8.40%	5.90%	0.00%	0.00%
53	7.90%	8.30%	5.50%	0.00%	0.00%
54	7.50%	8.10%	5.30%	0.00%	0.00%
55	7.90%	8.40%	6.60%	0.00%	0.00%
56	8.40%	8.40%	8.10%	0.00%	0.00%
57	8.40%	8.40%	8.40%	4.70%	0.00%
58	8.40%	8.40%	8.40%	4.50%	0.00%
59	8.40%	8.40%	8.40%	4.50%	0.00%
60	8.40%	8.20%	8.40%	4.70%	0.00%
61	8.40%	8.30%	8.40%	4.40%	0.00%
62	8.40%	8.30%	8.40%	4.40%	0.00%
63	8.40%	8.30%	8.40%	4.30%	0.00%
64	8.40%	8.30%	8.40%	4.30%	0.00%
65	8.40%	8.30%	8.40%	4.30%	0.00%
66	8.40%	8.30%	8.40%	4.30%	0.00%
67	8.40%	8.30%	8.40%	4.30%	0.00%
68	8.40%	8.30%	8.40%	4.30%	0.00%
69	8.40%	8.20%	8.40%	4.30%	0.00%
70	8.40%	8.20%	8.40%	4.20%	0.00%
71	8.40%	8.10%	8.40%	4.10%	0.00%
72	8.40%	8.10%	8.40%	4.10%	0.00%
73	8.40%	8.10%	8.40%	4.10%	0.00%
74	8.40%	8.20%	8.40%	4.20%	0.00%
75	8.40%	8.30%	8.40%	4.30%	0.00%
76	8.40%	8.30%	8.40%	4.40%	0.00%
77	8.30%	8.40%	8.30%	4.50%	0.00%
78	8.30%	8.40%	8.20%	4.60%	0.00%
79	8.20%	8.40%	8.20%	4.70%	0.00%
80	8.20%	8.40%	8.20%	4.70%	0.00%
81	8.20%	8.40%	8.20%	4.60%	0.00%
82	8.30%	8.40%	8.30%	4.50%	0.00%
83	8.40%	8.30%	8.40%	4.40%	0.00%
84	8.40%	8.30%	8.40%	4.40%	0.00%
85	8.40%	8.40%	8.40%	4.50%	0.00%
86	8.40%	8.40%	8.40%	4.50%	0.00%
87	8.40%	8.40%	8.40%	4.50%	0.00%
88	8.30%	8.40%	8.30%	4.40%	0.00%
89	8.20%	8.30%	8.20%	4.30%	0.00%
90	8.10%	8.20%	8.20%	4.20%	0.00%
91	8.20%	8.20%	8.20%	4.20%	0.00%
92	8.30%	8.30%	8.30%	4.30%	0.00%
93	8.30%	8.30%	8.40%	4.30%	0.00%
94	8.40%	8.30%	8.40%	4.40%	0.00%
95	8.40%	8.40%	8.40%	4.40%	0.00%
96	8.40%	8.40%	8.40%	4.40%	0.00%
97	8.40%	8.40%	8.40%	4.40%	0.00%
98	8.40%	8.40%	8.40%	4.40%	0.00%
99	8.40%	8.40%	8.40%	4.40%	0.00%
100	8.40%	8.40%	8.40%	4.40%	0.00%

<여자>

연령	상해급여	질병급여	상해비급여	질병비급여	3대비급여
태아	10.90%	10.40%	11.50%	10.40%	0.00%
0	10.90%	10.40%	11.50%	10.40%	0.00%
1	13.60%	13.10%	12.80%	12.90%	0.00%
2	15.20%	15.90%	14.80%	15.90%	0.00%
3	12.20%	13.90%	11.70%	13.90%	0.00%
4	10.90%	12.90%	10.30%	12.90%	0.00%
5	9.80%	10.90%	9.50%	10.70%	0.00%
6	10.90%	11.20%	11.20%	11.20%	0.00%
7	12.10%	11.90%	12.00%	11.90%	0.00%
8	11.30%	11.10%	11.40%	11.10%	0.00%
9	11.20%	10.90%	11.20%	11.00%	0.00%
10	11.30%	10.90%	11.10%	10.90%	0.00%
11	11.10%	10.90%	11.10%	10.90%	0.00%
12	10.50%	10.40%	10.70%	10.40%	0.00%
13	10.50%	10.40%	10.50%	10.40%	0.00%
14	10.00%	10.00%	10.20%	10.00%	0.80%
15	10.60%	9.80%	10.60%	10.40%	0.00%
16	13.30%	12.80%	13.20%	13.10%	1.00%
17	12.50%	13.30%	12.50%	13.40%	1.30%
18	13.20%	12.90%	13.20%	13.10%	1.40%
19	13.30%	13.40%	13.30%	13.40%	2.30%
20	13.50%	13.40%	13.40%	13.40%	2.20%
21	13.40%	13.20%	13.40%	13.30%	1.60%
22	13.30%	13.20%	13.30%	13.40%	1.60%
23	13.30%	13.40%	13.40%	13.40%	1.70%
24	13.30%	13.40%	13.20%	13.40%	2.00%
25	13.50%	13.40%	13.40%	13.40%	1.30%
26	13.20%	13.20%	13.20%	13.20%	0.50%
27	13.40%	13.00%	13.40%	13.00%	0.00%
28	13.50%	12.90%	13.60%	12.90%	0.00%
29	13.50%	13.10%	13.50%	13.10%	0.00%
30	13.40%	13.30%	13.40%	13.30%	0.10%
31	13.50%	13.40%	13.50%	13.40%	0.30%
32	13.50%	13.40%	13.50%	13.40%	0.60%
33	13.50%	13.40%	13.60%	13.40%	0.50%
34	13.60%	13.40%	13.50%	13.40%	0.50%
35	13.40%	13.30%	13.50%	12.00%	0.00%
36	13.40%	13.40%	13.40%	10.60%	0.00%
37	13.40%	13.30%	13.50%	9.00%	0.00%
38	13.40%	13.40%	13.40%	9.10%	0.00%
39	13.40%	13.30%	13.50%	9.00%	0.00%
40	13.50%	13.30%	13.60%	9.00%	0.00%
41	13.40%	13.40%	13.50%	9.30%	0.00%
42	13.50%	13.40%	13.50%	9.30%	0.00%
43	13.40%	13.40%	13.50%	9.60%	0.00%
44	13.40%	13.40%	13.50%	9.60%	0.00%
45	13.50%	13.40%	8.90%	0.00%	0.00%
46	13.20%	13.10%	2.80%	0.00%	0.00%
47	13.00%	12.80%	0.00%	0.00%	0.00%

48	12.90%	12.80%	0.00%	0.00%	0.00%
49	13.10%	13.00%	0.00%	0.00%	0.00%
50	13.40%	13.20%	0.00%	0.00%	0.00%
51	13.40%	13.40%	0.00%	0.00%	0.00%
52	13.40%	13.40%	0.00%	0.00%	0.00%
53	13.40%	13.40%	0.00%	0.00%	0.00%
54	13.40%	13.20%	0.00%	0.00%	0.00%
55	10.80%	10.70%	1.20%	0.00%	0.00%
56	10.80%	10.80%	6.20%	0.00%	0.00%
57	10.80%	10.80%	10.80%	0.00%	0.00%
58	10.70%	10.80%	10.70%	0.00%	0.00%
59	10.80%	10.70%	10.80%	0.00%	0.00%
60	10.60%	10.10%	10.70%	0.00%	0.00%
61	10.70%	10.70%	10.70%	0.00%	0.00%
62	10.70%	10.70%	10.70%	0.00%	0.00%
63	10.70%	10.70%	10.70%	0.00%	0.00%
64	10.70%	10.70%	10.70%	0.00%	0.00%
65	10.70%	10.60%	10.70%	0.00%	0.00%
66	10.70%	10.60%	10.70%	0.00%	0.00%
67	10.70%	10.60%	10.70%	0.00%	0.00%
68	10.70%	10.60%	10.70%	0.00%	0.00%
69	10.70%	10.50%	10.70%	0.00%	0.00%
70	10.70%	10.50%	10.70%	0.00%	0.00%
71	10.70%	10.40%	10.70%	0.00%	0.00%
72	10.70%	10.40%	10.70%	0.00%	0.00%
73	10.70%	10.40%	10.70%	0.00%	0.00%
74	10.70%	10.50%	10.70%	0.00%	0.00%
75	10.70%	10.60%	10.70%	0.00%	0.00%
76	10.60%	10.60%	10.70%	0.00%	0.00%
77	10.60%	10.70%	10.60%	0.00%	0.00%
78	10.50%	10.70%	10.50%	0.00%	0.00%
79	10.50%	10.70%	10.50%	0.00%	0.00%
80	10.40%	10.70%	10.40%	0.00%	0.00%
81	10.40%	10.70%	10.40%	0.00%	0.00%
82	10.50%	10.70%	10.50%	0.00%	0.00%
83	10.60%	10.60%	10.60%	0.00%	0.00%
84	10.60%	10.60%	10.60%	0.00%	0.00%
85	10.50%	10.60%	10.50%	0.00%	0.00%
86	10.40%	10.50%	10.40%	0.00%	0.00%
87	10.40%	10.50%	10.40%	0.00%	0.00%
88	10.50%	10.60%	10.50%	0.00%	0.00%
89	10.70%	10.70%	10.70%	0.00%	0.00%
90	10.70%	10.70%	10.70%	0.00%	0.00%
91	10.70%	10.70%	10.70%	0.00%	0.00%
92	10.70%	10.70%	10.70%	0.00%	0.00%
93	10.70%	10.60%	10.70%	0.00%	0.00%
94	10.70%	10.70%	10.70%	0.00%	0.00%
95	10.70%	10.70%	10.70%	0.00%	0.00%
96	10.70%	10.70%	10.70%	0.00%	0.00%
97	10.70%	10.70%	10.70%	0.00%	0.00%
98	10.70%	10.70%	10.70%	0.00%	0.00%
99	10.70%	10.70%	10.70%	0.00%	0.00%
100	10.70%	10.70%	10.70%	0.00%	0.00%

【별첨2-2】 할인율

<남자>

연령	상해급여	질병급여	상해비급여	질병비급여	3대비급여
0	10.80%	10.80%	10.80%	10.80%	0.00%
1	12.70%	12.70%	12.70%	12.40%	0.00%
2	15.30%	15.30%	14.90%	15.30%	0.00%
3	13.80%	14.30%	13.50%	14.30%	0.00%
4	13.30%	13.30%	13.30%	13.30%	0.00%
5	9.90%	10.30%	10.30%	10.30%	0.00%
6	8.80%	9.30%	8.80%	9.30%	0.00%
7	7.50%	8.30%	7.10%	8.30%	0.00%
8	8.30%	8.30%	8.30%	8.30%	0.00%
9	8.30%	8.30%	8.30%	8.30%	0.00%
10	8.30%	8.30%	8.30%	8.30%	0.00%
11	8.30%	8.30%	8.30%	8.30%	0.00%
12	8.30%	8.30%	8.30%	8.30%	0.00%
13	8.30%	8.30%	8.30%	8.30%	0.00%
14	8.30%	8.30%	8.30%	8.30%	0.00%
15	8.30%	7.50%	8.30%	8.30%	1.30%
16	8.30%	7.90%	8.30%	4.30%	4.70%
17	7.50%	8.40%	7.40%	3.20%	8.10%
18	9.30%	9.10%	9.20%	3.80%	9.10%
19	9.60%	9.60%	9.60%	4.40%	9.60%
20	9.60%	9.60%	9.60%	4.50%	9.60%
21	9.50%	9.50%	9.50%	4.20%	9.50%
22	9.50%	9.50%	9.50%	4.20%	9.50%
23	9.50%	9.60%	9.50%	4.50%	9.60%
24	8.20%	10.20%	8.20%	5.40%	9.70%
25	8.70%	8.80%	8.70%	0.00%	8.80%
26	8.20%	8.20%	8.20%	0.00%	8.20%
27	8.20%	8.10%	8.20%	0.00%	8.10%
28	8.20%	8.20%	8.20%	0.00%	8.20%
29	8.20%	8.20%	8.20%	0.00%	8.20%
30	8.20%	8.20%	8.20%	0.00%	8.20%
31	8.20%	8.20%	8.20%	0.00%	8.10%
32	8.20%	8.20%	8.20%	0.00%	8.00%
33	7.90%	7.90%	7.90%	0.00%	7.80%
34	8.00%	7.60%	7.90%	0.00%	7.60%
35	8.20%	8.10%	8.00%	0.00%	4.60%
36	8.20%	8.20%	8.20%	0.00%	1.30%
37	8.20%	8.20%	8.20%	0.00%	0.00%
38	8.20%	8.20%	8.20%	0.00%	0.00%
39	8.20%	8.20%	8.20%	0.00%	0.00%
40	8.20%	8.20%	8.20%	0.00%	0.00%
41	8.20%	8.20%	8.20%	0.00%	0.00%
42	8.10%	8.20%	8.10%	0.00%	0.00%
43	7.90%	8.00%	7.90%	0.00%	0.00%
44	7.20%	7.60%	7.10%	0.00%	0.00%
45	8.20%	7.80%	7.30%	0.00%	0.00%
46	8.20%	8.20%	7.10%	0.00%	0.00%

47	8.20%	8.20%	7.30%	0.00%	0.00%
48	8.20%	8.20%	6.50%	0.00%	0.00%
49	8.20%	8.20%	6.20%	0.00%	0.00%
50	4.30%	4.30%	2.00%	0.00%	0.00%
51	4.30%	4.30%	2.00%	0.00%	0.00%
52	4.20%	4.30%	1.80%	0.00%	0.00%
53	3.90%	4.30%	1.40%	0.00%	0.00%
54	3.40%	4.10%	1.20%	0.00%	0.00%
55	3.90%	4.30%	2.50%	0.00%	0.00%
56	4.30%	4.30%	4.10%	0.00%	0.00%
57	4.30%	4.30%	4.30%	0.50%	0.00%
58	4.30%	4.30%	4.30%	0.40%	0.00%
59	4.30%	4.30%	4.30%	0.30%	0.00%
60	4.30%	4.20%	4.30%	0.60%	0.00%
61	4.30%	4.30%	4.30%	0.20%	0.00%
62	4.30%	4.30%	4.30%	0.20%	0.00%
63	4.30%	4.30%	4.30%	0.20%	0.00%
64	4.30%	4.30%	4.30%	0.20%	0.00%
65	4.30%	4.30%	4.30%	0.20%	0.00%
66	4.30%	4.30%	4.30%	0.20%	0.00%
67	4.30%	4.30%	4.30%	0.10%	0.00%
68	4.30%	4.30%	4.30%	0.10%	0.00%
69	4.30%	4.20%	4.30%	0.10%	0.00%
70	4.30%	4.20%	4.30%	0.00%	0.00%
71	4.30%	4.10%	4.30%	0.00%	0.00%
72	4.30%	4.10%	4.30%	0.00%	0.00%
73	4.30%	4.10%	4.30%	0.00%	0.00%
74	4.30%	4.20%	4.30%	0.00%	0.00%
75	4.30%	4.30%	4.30%	0.10%	0.00%
76	4.30%	4.30%	4.30%	0.20%	0.00%
77	4.30%	4.30%	4.30%	0.30%	0.00%
78	4.30%	4.30%	4.30%	0.40%	0.00%
79	4.20%	4.30%	4.20%	0.50%	0.00%
80	4.20%	4.30%	4.20%	0.50%	0.00%
81	4.20%	4.30%	4.20%	0.50%	0.00%
82	4.30%	4.30%	4.30%	0.30%	0.00%
83	4.30%	4.30%	4.30%	0.20%	0.00%
84	4.30%	4.30%	4.30%	0.20%	0.00%
85	4.30%	4.30%	4.30%	0.30%	0.00%
86	4.30%	4.30%	4.30%	0.30%	0.00%
87	4.30%	4.30%	4.30%	0.30%	0.00%
88	4.30%	4.30%	4.30%	0.20%	0.00%
89	4.20%	4.20%	4.20%	0.10%	0.00%
90	4.10%	4.20%	4.20%	0.00%	0.00%
91	4.20%	4.20%	4.20%	0.00%	0.00%
92	4.30%	4.20%	4.30%	0.10%	0.00%
93	4.30%	4.30%	4.30%	0.20%	0.00%
94	4.30%	4.30%	4.30%	0.20%	0.00%
95	4.30%	4.30%	4.30%	0.20%	0.00%
96	4.30%	4.30%	4.30%	0.20%	0.00%
97	4.30%	4.30%	4.30%	0.20%	0.00%
98	4.30%	4.30%	4.30%	0.20%	0.00%
99	4.30%	4.30%	4.30%	0.20%	0.00%
100	4.30%	4.30%	4.30%	0.20%	0.00%

<여자>

연령	상해급여	질병급여	상해비급여	질병비급여	3대비급여
0	6.30%	6.30%	6.30%	6.30%	0.00%
1	9.00%	9.00%	9.00%	8.90%	0.00%
2	11.20%	11.80%	11.00%	11.80%	0.00%
3	7.90%	9.80%	7.70%	9.80%	0.00%
4	6.70%	8.80%	6.50%	8.80%	0.00%
5	5.70%	6.80%	5.30%	6.70%	0.00%
6	6.90%	7.10%	7.10%	7.10%	0.00%
7	7.80%	7.80%	7.80%	7.80%	0.00%
8	7.00%	7.00%	7.00%	7.00%	0.00%
9	6.90%	6.90%	6.90%	6.90%	0.00%
10	6.80%	6.80%	6.80%	6.80%	0.00%
11	6.80%	6.80%	6.80%	6.80%	0.00%
12	6.30%	6.30%	6.30%	6.30%	0.00%
13	6.30%	6.30%	6.30%	6.30%	0.00%
14	5.90%	5.90%	5.90%	5.90%	0.00%
15	6.30%	5.80%	6.30%	6.30%	0.00%
16	9.30%	8.80%	9.30%	9.20%	0.00%
17	8.50%	9.30%	8.40%	9.30%	0.00%
18	9.10%	8.90%	9.20%	9.10%	0.00%
19	9.30%	9.30%	9.30%	9.30%	0.00%
20	9.30%	9.30%	9.30%	9.30%	0.00%
21	9.30%	9.20%	9.30%	9.30%	0.00%
22	9.30%	9.20%	9.30%	9.30%	0.00%
23	9.30%	9.30%	9.30%	9.30%	0.00%
24	9.30%	9.30%	9.30%	9.30%	0.00%
25	9.30%	9.30%	9.30%	9.30%	0.00%
26	9.30%	9.20%	9.30%	9.20%	0.00%
27	9.30%	9.00%	9.30%	9.00%	0.00%
28	9.30%	8.90%	9.30%	8.90%	0.00%
29	9.30%	9.10%	9.30%	9.10%	0.00%
30	9.30%	9.30%	9.30%	9.30%	0.00%
31	9.30%	9.30%	9.30%	9.30%	0.00%
32	9.30%	9.30%	9.30%	9.30%	0.00%
33	9.30%	9.30%	9.30%	9.30%	0.00%
34	9.30%	9.30%	9.30%	9.30%	0.00%
35	9.30%	9.30%	9.30%	7.90%	0.00%
36	9.30%	9.30%	9.30%	6.50%	0.00%
37	9.30%	9.30%	9.30%	4.80%	0.00%
38	9.30%	9.30%	9.30%	4.90%	0.00%
39	9.30%	9.30%	9.30%	4.80%	0.00%
40	9.30%	9.30%	9.30%	4.80%	0.00%
41	9.30%	9.30%	9.30%	5.10%	0.00%
42	9.30%	9.30%	9.30%	5.10%	0.00%
43	9.30%	9.30%	9.30%	5.50%	0.00%
44	9.30%	9.30%	9.30%	5.50%	0.00%
45	9.30%	9.30%	4.60%	0.00%	0.00%
46	9.10%	9.10%	0.00%	0.00%	0.00%
47	9.00%	8.80%	0.00%	0.00%	0.00%
48	8.90%	8.70%	0.00%	0.00%	0.00%

49	9.20%	8.90%	0.00%	0.00%	0.00%
50	9.30%	9.20%	0.00%	0.00%	0.00%
51	9.30%	9.30%	0.00%	0.00%	0.00%
52	9.30%	9.30%	0.00%	0.00%	0.00%
53	9.30%	9.30%	0.00%	0.00%	0.00%
54	9.30%	9.20%	0.00%	0.00%	0.00%
55	6.70%	6.70%	0.00%	0.00%	0.00%
56	6.70%	6.70%	2.00%	0.00%	0.00%
57	6.70%	6.70%	6.70%	0.00%	0.00%
58	6.70%	6.70%	6.70%	0.00%	0.00%
59	6.70%	6.70%	6.70%	0.00%	0.00%
60	6.60%	6.10%	6.60%	0.00%	0.00%
61	6.60%	6.60%	6.60%	0.00%	0.00%
62	6.60%	6.60%	6.60%	0.00%	0.00%
63	6.60%	6.60%	6.60%	0.00%	0.00%
64	6.60%	6.60%	6.60%	0.00%	0.00%
65	6.60%	6.60%	6.60%	0.00%	0.00%
66	6.60%	6.60%	6.60%	0.00%	0.00%
67	6.60%	6.60%	6.60%	0.00%	0.00%
68	6.60%	6.60%	6.60%	0.00%	0.00%
69	6.60%	6.50%	6.60%	0.00%	0.00%
70	6.60%	6.50%	6.60%	0.00%	0.00%
71	6.60%	6.40%	6.60%	0.00%	0.00%
72	6.60%	6.40%	6.60%	0.00%	0.00%
73	6.60%	6.40%	6.60%	0.00%	0.00%
74	6.60%	6.50%	6.60%	0.00%	0.00%
75	6.60%	6.60%	6.60%	0.00%	0.00%
76	6.60%	6.60%	6.60%	0.00%	0.00%
77	6.60%	6.60%	6.60%	0.00%	0.00%
78	6.50%	6.60%	6.50%	0.00%	0.00%
79	6.50%	6.60%	6.50%	0.00%	0.00%
80	6.40%	6.60%	6.40%	0.00%	0.00%
81	6.40%	6.60%	6.40%	0.00%	0.00%
82	6.50%	6.60%	6.50%	0.00%	0.00%
83	6.60%	6.60%	6.60%	0.00%	0.00%
84	6.60%	6.60%	6.60%	0.00%	0.00%
85	6.50%	6.60%	6.50%	0.00%	0.00%
86	6.40%	6.50%	6.40%	0.00%	0.00%
87	6.40%	6.50%	6.40%	0.00%	0.00%
88	6.50%	6.60%	6.50%	0.00%	0.00%
89	6.60%	6.60%	6.60%	0.00%	0.00%
90	6.60%	6.60%	6.60%	0.00%	0.00%
91	6.60%	6.60%	6.60%	0.00%	0.00%
92	6.60%	6.60%	6.60%	0.00%	0.00%
93	6.60%	6.60%	6.60%	0.00%	0.00%
94	6.60%	6.60%	6.60%	0.00%	0.00%
95	6.60%	6.60%	6.60%	0.00%	0.00%
96	6.60%	6.60%	6.60%	0.00%	0.00%
97	6.60%	6.60%	6.60%	0.00%	0.00%
98	6.60%	6.60%	6.60%	0.00%	0.00%
99	6.60%	6.60%	6.60%	0.00%	0.00%
100	6.60%	6.60%	6.60%	0.00%	0.00%

【별첨2-3】 할인율

<남자>

연령	상해급여	질병급여	상해비급여	질병비급여	3대비급여
0	21.20%	20.50%	21.20%	20.50%	0.00%
1	22.80%	22.50%	22.50%	22.20%	0.00%
2	25.40%	25.20%	24.80%	25.20%	0.00%
3	23.60%	24.10%	23.20%	24.10%	0.00%
4	23.20%	23.10%	23.20%	23.10%	0.00%
5	19.60%	20.00%	20.00%	20.00%	0.00%
6	18.40%	19.00%	18.30%	19.00%	0.00%
7	17.20%	17.90%	16.80%	17.90%	8.00%
8	18.00%	17.90%	18.00%	17.90%	8.30%
9	18.00%	17.90%	18.00%	17.90%	7.90%
10	18.00%	18.00%	18.00%	17.90%	7.90%
11	18.00%	17.90%	17.90%	17.90%	8.00%
12	18.00%	17.90%	18.00%	17.90%	8.00%
13	18.00%	17.90%	18.00%	17.90%	8.20%
14	18.00%	17.90%	18.00%	17.90%	9.90%
15	17.90%	17.20%	18.00%	17.90%	11.60%
16	17.90%	17.50%	17.90%	14.30%	14.70%
17	17.20%	18.10%	17.10%	13.40%	17.80%
18	18.80%	18.70%	18.90%	14.00%	18.80%
19	19.20%	19.30%	19.20%	14.60%	19.20%
20	19.30%	19.30%	19.30%	14.70%	19.30%
21	19.20%	19.10%	19.20%	14.40%	19.10%
22	19.10%	19.10%	19.10%	14.40%	19.10%
23	19.20%	19.30%	19.20%	14.60%	19.30%
24	18.10%	19.90%	18.10%	15.50%	19.40%
25	18.30%	18.50%	18.30%	10.30%	18.40%
26	17.90%	17.80%	17.80%	6.40%	17.80%
27	17.90%	17.60%	17.80%	2.70%	17.70%
28	17.90%	17.80%	17.90%	3.10%	17.80%
29	17.90%	17.80%	17.80%	3.20%	17.80%
30	17.80%	17.80%	17.90%	3.20%	17.80%
31	17.90%	17.80%	17.80%	3.10%	17.70%
32	17.80%	17.80%	17.70%	2.90%	17.60%
33	17.50%	17.50%	17.40%	2.60%	17.40%
34	17.60%	17.20%	17.40%	2.00%	17.20%
35	17.80%	17.70%	17.60%	0.60%	14.50%
36	17.90%	17.80%	17.90%	0.00%	11.60%
37	17.90%	17.80%	17.90%	0.00%	8.30%
38	17.90%	17.80%	17.90%	0.00%	8.00%
39	17.90%	17.80%	17.90%	0.00%	7.80%
40	17.80%	17.80%	17.90%	0.00%	7.70%
41	17.80%	17.80%	17.90%	0.00%	7.90%
42	17.70%	17.80%	17.70%	0.00%	8.10%
43	17.50%	17.60%	17.50%	0.00%	7.60%
44	16.80%	17.30%	16.70%	0.00%	6.80%
45	17.80%	17.40%	17.00%	0.00%	0.00%
46	17.90%	17.80%	16.70%	0.00%	0.00%

47	17.90%	17.80%	17.00%	0.00%	0.00%
48	17.80%	17.80%	16.20%	0.00%	0.00%
49	17.90%	17.80%	16.00%	0.00%	0.00%
50	13.80%	13.80%	11.60%	0.00%	0.00%
51	13.80%	13.80%	11.60%	0.00%	0.00%
52	13.70%	13.80%	11.50%	0.00%	0.00%
53	13.30%	13.80%	11.10%	0.00%	0.00%
54	12.90%	13.60%	10.90%	0.00%	0.00%
55	13.40%	13.80%	12.10%	0.00%	0.00%
56	13.80%	13.80%	13.50%	2.60%	0.00%
57	13.80%	13.80%	13.90%	10.30%	0.00%
58	13.80%	13.80%	13.80%	10.20%	0.00%
59	13.90%	13.80%	13.80%	10.20%	0.00%
60	13.80%	13.70%	13.90%	10.40%	0.00%
61	13.80%	13.80%	13.80%	10.10%	0.00%
62	13.80%	13.70%	13.80%	10.10%	0.00%
63	13.80%	13.70%	13.80%	10.10%	0.00%
64	13.80%	13.80%	13.90%	10.10%	0.00%
65	13.80%	13.80%	13.90%	10.00%	0.00%
66	13.90%	13.80%	13.80%	10.00%	0.00%
67	13.80%	13.80%	13.80%	10.00%	0.00%
68	13.80%	13.70%	13.90%	10.00%	0.00%
69	13.80%	13.70%	13.80%	10.00%	0.00%
70	13.80%	13.70%	13.80%	9.90%	0.00%
71	13.80%	13.60%	13.80%	9.90%	0.00%
72	13.80%	13.60%	13.80%	9.80%	0.00%
73	13.80%	13.60%	13.80%	9.90%	0.00%
74	13.80%	13.70%	13.80%	9.90%	0.00%
75	13.80%	13.70%	13.80%	10.00%	0.00%
76	13.80%	13.80%	13.80%	10.10%	0.00%
77	13.80%	13.80%	13.80%	10.20%	0.00%
78	13.70%	13.80%	13.70%	10.30%	0.00%
79	13.60%	13.80%	13.60%	10.40%	0.00%
80	13.60%	13.80%	13.60%	10.40%	0.00%
81	13.70%	13.80%	13.70%	10.30%	0.00%
82	13.80%	13.80%	13.80%	10.20%	0.00%
83	13.80%	13.80%	13.80%	10.10%	0.00%
84	13.80%	13.80%	13.80%	10.10%	0.00%
85	13.80%	13.80%	13.80%	10.10%	0.00%
86	13.80%	13.80%	13.80%	10.20%	0.00%
87	13.80%	13.80%	13.80%	10.20%	0.00%
88	13.80%	13.80%	13.80%	10.10%	0.00%
89	13.70%	13.70%	13.70%	10.00%	0.00%
90	13.60%	13.70%	13.60%	9.90%	0.00%
91	13.60%	13.70%	13.60%	9.90%	0.00%
92	13.70%	13.70%	13.70%	10.00%	0.00%
93	13.80%	13.80%	13.80%	10.00%	0.00%
94	13.80%	13.80%	13.80%	10.10%	0.00%
95	13.80%	13.80%	13.80%	10.10%	0.00%
96	13.80%	13.80%	13.80%	10.10%	0.00%
97	13.80%	13.80%	13.80%	10.10%	0.00%
98	13.80%	13.80%	13.80%	10.10%	0.00%
99	13.80%	13.80%	13.80%	10.10%	0.00%
100	13.80%	13.80%	13.80%	10.10%	0.00%

<여자>

연령	상해급여	질병급여	상해비급여	질병비급여	3대비급여
0	17.20%	15.90%	17.20%	15.90%	0.00%
1	19.10%	18.70%	18.80%	18.50%	0.00%
2	21.10%	21.50%	20.80%	21.50%	0.00%
3	17.80%	19.50%	17.40%	19.50%	0.00%
4	16.40%	18.50%	16.20%	18.50%	0.00%
5	15.30%	16.40%	15.00%	16.20%	0.00%
6	16.40%	16.70%	16.80%	16.70%	0.00%
7	17.70%	17.40%	17.50%	17.40%	5.70%
8	16.70%	16.60%	16.80%	16.60%	5.00%
9	16.60%	16.40%	16.60%	16.50%	4.70%
10	16.60%	16.40%	16.40%	16.40%	4.80%
11	16.50%	16.40%	16.50%	16.40%	5.30%
12	16.00%	15.90%	16.00%	15.90%	5.10%
13	16.00%	15.90%	16.20%	15.90%	5.60%
14	15.50%	15.50%	15.60%	15.50%	6.90%
15	15.90%	15.40%	15.90%	15.90%	4.40%
16	18.90%	18.50%	19.00%	18.70%	7.40%
17	18.10%	18.90%	18.00%	19.00%	7.70%
18	18.70%	18.60%	18.70%	18.70%	7.70%
19	18.90%	19.00%	18.90%	19.00%	8.60%
20	19.10%	19.00%	19.10%	19.00%	8.50%
21	19.10%	18.80%	19.00%	19.00%	8.00%
22	19.00%	18.80%	18.90%	19.00%	8.00%
23	18.90%	19.00%	19.10%	19.00%	8.10%
24	18.90%	19.00%	18.80%	19.00%	8.40%
25	19.20%	19.00%	19.00%	19.00%	7.70%
26	18.90%	18.80%	18.90%	18.80%	7.00%
27	19.10%	18.70%	19.00%	18.60%	6.50%
28	19.00%	18.60%	19.10%	18.60%	6.40%
29	19.20%	18.70%	19.10%	18.70%	6.50%
30	19.00%	18.90%	19.10%	18.90%	6.60%
31	19.00%	19.00%	19.10%	19.00%	6.80%
32	19.20%	19.00%	19.00%	19.00%	7.00%
33	19.00%	19.00%	19.10%	19.00%	6.90%
34	19.10%	19.00%	19.00%	19.00%	7.00%
35	19.00%	19.00%	19.00%	17.70%	0.00%
36	19.00%	19.00%	19.10%	16.40%	0.00%
37	19.00%	18.90%	19.00%	14.90%	0.00%
38	19.00%	19.00%	19.00%	15.00%	0.00%
39	19.10%	18.90%	19.10%	14.90%	0.00%
40	19.10%	19.00%	19.00%	14.90%	0.00%
41	19.00%	19.00%	19.00%	15.10%	0.00%
42	19.00%	19.00%	19.00%	15.10%	0.00%
43	19.00%	19.00%	19.00%	15.50%	0.00%
44	19.00%	19.00%	19.00%	15.50%	0.00%
45	19.00%	19.00%	14.70%	5.30%	0.00%
46	18.70%	18.80%	9.10%	0.00%	0.00%
47	18.60%	18.50%	4.00%	0.00%	0.00%
48	18.50%	18.40%	3.90%	0.00%	0.00%

49	18.80%	18.60%	4.30%	0.00%	0.00%
50	19.00%	18.80%	4.50%	0.00%	0.00%
51	19.00%	19.00%	4.50%	0.00%	0.00%
52	19.00%	19.00%	4.60%	0.00%	0.00%
53	19.00%	19.00%	4.70%	0.00%	0.00%
54	19.00%	18.80%	4.70%	0.00%	0.00%
55	16.30%	16.20%	7.30%	0.00%	0.00%
56	16.30%	16.30%	12.00%	0.00%	0.00%
57	16.30%	16.30%	16.30%	0.00%	0.00%
58	16.20%	16.30%	16.20%	0.00%	0.00%
59	16.30%	16.20%	16.30%	0.00%	0.00%
60	16.20%	15.70%	16.20%	0.00%	0.00%
61	16.20%	16.20%	16.20%	0.00%	0.00%
62	16.20%	16.20%	16.20%	0.00%	0.00%
63	16.20%	16.20%	16.20%	0.00%	0.00%
64	16.20%	16.20%	16.20%	0.00%	0.00%
65	16.20%	16.20%	16.20%	0.00%	0.00%
66	16.20%	16.10%	16.20%	0.00%	0.00%
67	16.20%	16.10%	16.20%	0.00%	0.00%
68	16.20%	16.10%	16.20%	0.00%	0.00%
69	16.20%	16.10%	16.20%	0.00%	0.00%
70	16.20%	16.00%	16.20%	0.00%	0.00%
71	16.20%	16.00%	16.20%	0.00%	0.00%
72	16.20%	15.90%	16.20%	0.00%	0.00%
73	16.20%	16.00%	16.20%	0.00%	0.00%
74	16.20%	16.00%	16.20%	0.00%	0.00%
75	16.20%	16.10%	16.20%	0.00%	0.00%
76	16.20%	16.20%	16.20%	0.00%	0.00%
77	16.10%	16.20%	16.10%	0.00%	0.00%
78	16.10%	16.20%	16.10%	0.00%	0.00%
79	16.00%	16.20%	16.00%	0.00%	0.00%
80	16.00%	16.20%	16.00%	0.00%	0.00%
81	16.00%	16.20%	16.00%	0.00%	0.00%
82	16.00%	16.20%	16.00%	0.00%	0.00%
83	16.10%	16.20%	16.10%	0.00%	0.00%
84	16.10%	16.10%	16.10%	0.00%	0.00%
85	16.10%	16.10%	16.10%	0.00%	0.00%
86	16.00%	16.10%	16.00%	0.00%	0.00%
87	16.00%	16.10%	16.00%	0.00%	0.00%
88	16.10%	16.10%	16.10%	0.00%	0.00%
89	16.20%	16.20%	16.20%	0.00%	0.00%
90	16.20%	16.20%	16.20%	0.00%	0.00%
91	16.20%	16.20%	16.20%	0.00%	0.00%
92	16.20%	16.20%	16.20%	0.00%	0.00%
93	16.20%	16.20%	16.20%	0.00%	0.00%
94	16.20%	16.20%	16.20%	0.00%	0.00%
95	16.20%	16.20%	16.20%	0.00%	0.00%
96	16.20%	16.20%	16.20%	0.00%	0.00%
97	16.20%	16.20%	16.20%	0.00%	0.00%
98	16.20%	16.20%	16.20%	0.00%	0.00%
99	16.20%	16.20%	16.20%	0.00%	0.00%
100	16.20%	16.20%	16.20%	0.00%	0.00%