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 2026년 1월 1일부터 2026년 1월 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) 2026년 1월 1일부터 2026년 1월 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(2026.1.1)이후 이 특별약관을 적용하는 경우, 시행일부터 적용일 시점까지의 해당 할인액을 정산할 수 있음.

나. 회사는 이 특별약관의 시행일(2026.1.1)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)	
24479	KB손보 실손의료비보장보험(무배당)(24.04)	대상 II
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)	
24547	KB손보 실손의료비보장보험(연계용)(무배당)	
24548	KB손보 다이렉트실손의료비보장보험(무배당)(24.07)	
24549	KB손보 다이렉트실손의료비보장보험(계약전환용)(갱신형)(무배당)	
24700	KB손보 실손의료비보장보험(무배당)(25.01)	대상III
24701	KB손보 실손의료비보장보험(무배당)(25.01)	
24705	KB손보 실손의료비보장보험(계약전환용)(갱신형)(무배당)	
24706	KB손보 실손의료비보장보험(연계용)(무배당)	
24707	KB손보 다이렉트실손의료비보장보험(무배당)(25.01)	
24709	KB손보 다이렉트실손의료비보장보험(계약전환용)(갱신형)(무배당)	
24820	KB손보 실손의료비보장보험(무배당)(25.04)	

24821	KB손보 실손의료비보장보험(무배당)(25.04)	
24825	KB손보 실손의료비보장보험(계약전환용)(갱신형)(무배당)	
24831	KB손보 실손의료비보장보험(계약전환용)(갱신형)(무배당)	
24826	KB손보 실손의료비보장보험(연계용)(무배당)	
24827	KB손보 다이렉트실손의료비보장보험(무배당)(25.04)	
24829	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%	16.30%	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%	0.00%
8	12.50%	12.40%	12.50%	12.40%	0.00%
9	12.40%	12.40%	12.50%	12.40%	0.00%
10	12.50%	12.40%	12.40%	12.40%	0.00%
11	12.40%	12.40%	12.40%	12.40%	0.00%
12	12.40%	12.40%	12.50%	12.40%	0.00%
13	12.40%	12.40%	12.40%	12.40%	0.00%
14	12.40%	12.40%	12.50%	12.40%	0.50%
15	12.40%	11.20%	12.40%	8.80%	0.00%
16	12.30%	11.40%	12.30%	0.60%	0.00%
17	11.60%	12.10%	11.40%	0.00%	0.00%
18	13.20%	12.90%	13.30%	0.00%	0.30%
19	13.60%	13.70%	13.60%	0.00%	1.20%
20	13.70%	13.70%	13.60%	0.00%	1.50%
21	13.60%	13.50%	13.60%	0.00%	1.10%
22	13.50%	13.50%	13.50%	0.00%	1.00%
23	13.60%	13.70%	13.50%	0.00%	0.90%
24	12.30%	14.30%	12.30%	0.00%	1.30%
25	12.70%	12.90%	12.70%	0.00%	0.00%
26	12.30%	12.30%	12.30%	0.00%	0.00%
27	12.30%	12.00%	12.30%	0.00%	0.00%
28	12.30%	12.30%	12.30%	0.00%	0.00%
29	12.30%	12.30%	12.30%	0.00%	0.00%
30	12.30%	12.30%	12.30%	0.00%	0.00%
31	12.30%	12.30%	12.30%	0.00%	0.00%
32	12.20%	12.10%	12.20%	0.00%	0.00%
33	11.90%	11.60%	11.90%	0.00%	0.00%
34	12.00%	11.30%	11.90%	0.00%	0.00%
35	12.20%	11.90%	12.00%	0.00%	0.00%
36	12.30%	12.30%	12.40%	0.00%	0.00%
37	12.30%	12.30%	12.30%	0.00%	0.00%
38	12.30%	12.30%	12.30%	0.00%	0.00%
39	12.30%	12.30%	12.30%	0.00%	0.00%
40	12.30%	12.30%	12.30%	0.00%	0.00%
41	12.30%	12.30%	12.40%	0.00%	0.00%
42	12.10%	12.30%	12.10%	0.00%	0.00%
43	11.90%	11.80%	11.90%	0.00%	0.00%
44	11.20%	11.20%	11.10%	0.00%	0.00%
45	12.20%	11.50%	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%	2.50%	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%	8.10%	8.40%	4.20%	0.00%
70	8.40%	8.10%	8.40%	4.10%	0.00%
71	8.40%	7.90%	8.40%	3.90%	0.00%
72	8.40%	7.90%	8.40%	3.90%	0.00%
73	8.40%	7.90%	8.40%	3.90%	0.00%
74	8.40%	8.10%	8.40%	4.10%	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%	4.20%	0.00%
90	8.10%	8.10%	8.20%	4.10%	0.00%
91	8.20%	8.10%	8.20%	4.10%	0.00%
92	8.30%	8.30%	8.30%	4.20%	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%	0.00%
15	10.60%	9.50%	10.60%	7.40%	0.00%
16	13.30%	12.50%	13.20%	3.70%	0.00%
17	12.50%	13.00%	12.50%	0.00%	0.00%
18	13.20%	12.80%	13.20%	0.00%	0.00%
19	13.30%	13.40%	13.30%	0.00%	0.00%
20	13.50%	13.40%	13.40%	0.00%	0.00%
21	13.40%	13.20%	13.40%	0.00%	0.00%
22	13.30%	13.10%	13.30%	0.00%	0.00%
23	13.30%	13.40%	13.40%	0.00%	0.00%
24	13.30%	13.40%	13.20%	0.00%	0.00%
25	13.50%	13.40%	13.40%	5.10%	0.00%
26	13.20%	13.10%	13.20%	9.20%	0.00%
27	13.40%	12.80%	13.40%	12.70%	0.00%
28	13.50%	12.60%	13.60%	12.60%	0.00%
29	13.50%	12.90%	13.50%	12.90%	0.00%
30	13.40%	13.20%	13.40%	13.30%	0.00%
31	13.50%	13.40%	13.50%	13.40%	0.00%
32	13.50%	13.40%	13.50%	13.40%	0.00%
33	13.50%	13.40%	13.60%	13.40%	0.00%
34	13.60%	13.40%	13.50%	13.40%	0.00%
35	13.40%	13.30%	13.50%	9.60%	0.00%
36	13.40%	13.40%	13.40%	5.60%	0.00%
37	13.40%	13.30%	13.50%	1.80%	0.00%
38	13.40%	13.40%	13.40%	1.30%	0.00%
39	13.40%	13.30%	13.50%	1.20%	0.00%
40	13.50%	13.30%	13.60%	1.30%	0.00%
41	13.40%	13.40%	13.50%	1.70%	0.00%
42	13.50%	13.40%	13.50%	1.90%	0.00%
43	13.40%	13.40%	13.50%	2.40%	0.00%
44	13.40%	13.40%	13.50%	0.00%	0.00%
45	13.50%	13.40%	8.90%	0.00%	0.00%
46	13.20%	12.90%	2.80%	0.00%	0.00%
47	13.00%	12.40%	0.00%	0.00%	0.00%

48	12.90%	12.40%	0.00%	0.00%	0.00%
49	13.10%	12.70%	0.00%	0.00%	0.00%
50	13.40%	13.10%	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%	10.50%	10.80%	0.00%	0.00%
60	10.60%	9.90%	10.70%	0.00%	0.00%
61	10.70%	10.60%	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%	10.40%	10.70%	0.00%	0.00%
70	10.70%	10.40%	10.70%	0.00%	0.00%
71	10.70%	10.20%	10.70%	0.00%	0.00%
72	10.70%	10.20%	10.70%	0.00%	0.00%
73	10.70%	10.20%	10.70%	0.00%	0.00%
74	10.70%	10.40%	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%	10.40%	10.40%	0.00%	0.00%
87	10.40%	10.40%	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%	12.30%	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%	7.10%	8.30%	4.80%	0.00%
16	8.30%	7.30%	8.30%	0.00%	0.00%
17	7.50%	8.00%	7.40%	0.00%	0.00%
18	9.30%	8.90%	9.20%	0.00%	0.00%
19	9.60%	9.60%	9.60%	0.00%	0.00%
20	9.60%	9.60%	9.60%	0.00%	0.00%
21	9.50%	9.50%	9.50%	0.00%	0.00%
22	9.50%	9.50%	9.50%	0.00%	0.00%
23	9.50%	9.60%	9.50%	0.00%	0.00%
24	8.20%	10.20%	8.20%	0.00%	0.00%
25	8.70%	8.80%	8.70%	0.00%	0.00%
26	8.20%	8.20%	8.20%	0.00%	0.00%
27	8.20%	8.10%	8.20%	0.00%	0.00%
28	8.20%	8.20%	8.20%	0.00%	0.00%
29	8.20%	8.20%	8.20%	0.00%	0.00%
30	8.20%	8.20%	8.20%	0.00%	0.00%
31	8.20%	8.20%	8.20%	0.00%	0.00%
32	8.20%	8.10%	8.20%	0.00%	0.00%
33	7.90%	7.60%	7.90%	0.00%	0.00%
34	8.00%	7.30%	7.90%	0.00%	0.00%
35	8.20%	7.90%	8.00%	0.00%	0.00%
36	8.20%	8.20%	8.20%	0.00%	0.00%
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%	7.70%	7.90%	0.00%	0.00%
44	7.20%	7.20%	7.10%	0.00%	0.00%
45	8.20%	7.50%	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%	0.00%	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%	4.10%	4.30%	0.00%	0.00%
70	4.30%	4.10%	4.30%	0.00%	0.00%
71	4.30%	3.90%	4.30%	0.00%	0.00%
72	4.30%	3.90%	4.30%	0.00%	0.00%
73	4.30%	3.90%	4.30%	0.00%	0.00%
74	4.30%	4.10%	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%	0.00%	0.00%
90	4.10%	4.10%	4.20%	0.00%	0.00%
91	4.20%	4.10%	4.20%	0.00%	0.00%
92	4.30%	4.20%	4.30%	0.00%	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%	5.50%	6.30%	3.10%	0.00%
16	9.30%	8.50%	9.30%	0.00%	0.00%
17	8.50%	9.00%	8.40%	0.00%	0.00%
18	9.10%	8.80%	9.20%	0.00%	0.00%
19	9.30%	9.30%	9.30%	0.00%	0.00%
20	9.30%	9.30%	9.30%	0.00%	0.00%
21	9.30%	9.10%	9.30%	0.00%	0.00%
22	9.30%	9.20%	9.30%	0.00%	0.00%
23	9.30%	9.30%	9.30%	0.00%	0.00%
24	9.30%	9.30%	9.30%	0.00%	0.00%
25	9.30%	9.30%	9.30%	0.60%	0.00%
26	9.30%	9.10%	9.30%	5.00%	0.00%
27	9.30%	8.70%	9.30%	8.70%	0.00%
28	9.30%	8.60%	9.30%	8.60%	0.00%
29	9.30%	8.90%	9.30%	8.90%	0.00%
30	9.30%	9.20%	9.30%	9.20%	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%	5.40%	0.00%
36	9.30%	9.30%	9.30%	1.30%	0.00%
37	9.30%	9.30%	9.30%	0.00%	0.00%
38	9.30%	9.30%	9.30%	0.00%	0.00%
39	9.30%	9.30%	9.30%	0.00%	0.00%
40	9.30%	9.30%	9.30%	0.00%	0.00%
41	9.30%	9.30%	9.30%	0.00%	0.00%
42	9.30%	9.30%	9.30%	0.00%	0.00%
43	9.30%	9.30%	9.30%	0.00%	0.00%
44	9.30%	9.30%	9.30%	0.00%	0.00%
45	9.30%	9.30%	4.60%	0.00%	0.00%
46	9.10%	8.90%	0.00%	0.00%	0.00%
47	9.00%	8.40%	0.00%	0.00%	0.00%
48	8.90%	8.20%	0.00%	0.00%	0.00%

49	9.20%	8.60%	0.00%	0.00%	0.00%
50	9.30%	9.10%	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%	6.50%	6.70%	0.00%	0.00%
60	6.60%	5.90%	6.60%	0.00%	0.00%
61	6.60%	6.50%	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%	6.40%	6.60%	0.00%	0.00%
70	6.60%	6.40%	6.60%	0.00%	0.00%
71	6.60%	6.20%	6.60%	0.00%	0.00%
72	6.60%	6.20%	6.60%	0.00%	0.00%
73	6.60%	6.20%	6.60%	0.00%	0.00%
74	6.60%	6.40%	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%	6.40%	6.40%	0.00%	0.00%
87	6.40%	6.40%	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%	22.10%	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%	0.00%
8	18.00%	17.90%	18.00%	17.90%	2.70%
9	18.00%	17.90%	18.00%	17.90%	2.50%
10	18.00%	18.00%	18.00%	17.90%	2.50%
11	18.00%	17.90%	17.90%	17.90%	2.70%
12	18.00%	17.90%	18.00%	17.90%	2.90%
13	18.00%	17.90%	18.00%	17.90%	3.80%
14	18.00%	17.90%	18.00%	17.90%	6.90%
15	17.90%	16.90%	18.00%	14.70%	4.30%
16	17.90%	17.00%	17.90%	6.90%	4.40%
17	17.20%	17.70%	17.10%	1.80%	4.60%
18	18.80%	18.50%	18.90%	2.20%	6.80%
19	19.20%	19.30%	19.20%	3.00%	7.60%
20	19.30%	19.30%	19.30%	3.20%	7.90%
21	19.20%	19.10%	19.20%	2.80%	7.50%
22	19.10%	19.10%	19.10%	2.80%	7.40%
23	19.20%	19.30%	19.20%	3.20%	7.40%
24	18.10%	19.90%	18.10%	2.90%	7.80%
25	18.30%	18.50%	18.30%	0.00%	5.30%
26	17.90%	17.80%	17.80%	0.00%	3.60%
27	17.90%	17.60%	17.80%	0.00%	3.00%
28	17.90%	17.80%	17.90%	0.00%	2.40%
29	17.90%	17.80%	17.80%	0.00%	2.50%
30	17.80%	17.80%	17.90%	0.00%	2.40%
31	17.90%	17.80%	17.80%	0.00%	2.10%
32	17.80%	17.70%	17.70%	0.00%	1.80%
33	17.50%	17.20%	17.40%	0.00%	1.40%
34	17.60%	16.90%	17.40%	0.00%	0.00%
35	17.80%	17.50%	17.60%	0.00%	0.00%
36	17.90%	17.80%	17.90%	0.00%	0.00%
37	17.90%	17.80%	17.90%	0.00%	0.00%
38	17.90%	17.80%	17.90%	0.00%	0.00%
39	17.90%	17.80%	17.90%	0.00%	0.00%
40	17.80%	17.80%	17.90%	0.00%	0.00%
41	17.80%	17.80%	17.90%	0.00%	0.00%
42	17.70%	17.80%	17.70%	0.00%	0.00%
43	17.50%	17.40%	17.50%	0.00%	0.00%
44	16.80%	17.00%	16.70%	0.00%	0.00%
45	17.80%	17.10%	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%	0.30%	0.00%
57	13.80%	13.80%	13.90%	8.20%	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%	13.60%	13.80%	9.90%	0.00%
70	13.80%	13.60%	13.80%	9.80%	0.00%
71	13.80%	13.40%	13.80%	9.70%	0.00%
72	13.80%	13.40%	13.80%	9.60%	0.00%
73	13.80%	13.40%	13.80%	9.70%	0.00%
74	13.80%	13.60%	13.80%	9.80%	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%	9.90%	0.00%
90	13.60%	13.60%	13.60%	9.80%	0.00%
91	13.60%	13.60%	13.60%	9.80%	0.00%
92	13.70%	13.70%	13.70%	9.90%	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%	0.00%
8	16.70%	16.60%	16.80%	16.60%	0.00%
9	16.60%	16.40%	16.60%	16.50%	0.00%
10	16.60%	16.40%	16.40%	16.40%	0.00%
11	16.50%	16.40%	16.50%	16.40%	0.00%
12	16.00%	15.90%	16.00%	15.90%	0.00%
13	16.00%	15.90%	16.20%	15.90%	0.00%
14	15.50%	15.50%	15.60%	15.50%	0.00%
15	15.90%	15.10%	15.90%	13.10%	0.00%
16	18.90%	18.20%	19.00%	9.90%	0.00%
17	18.10%	18.60%	18.00%	6.20%	0.00%
18	18.70%	18.50%	18.70%	5.70%	0.00%
19	18.90%	19.00%	18.90%	6.50%	0.00%
20	19.10%	19.00%	19.10%	6.50%	0.00%
21	19.10%	18.80%	19.00%	6.20%	0.00%
22	19.00%	18.80%	18.90%	6.20%	0.00%
23	18.90%	19.00%	19.10%	6.40%	0.00%
24	18.90%	19.00%	18.80%	6.30%	0.00%
25	19.20%	19.00%	19.00%	11.20%	0.00%
26	18.90%	18.70%	18.90%	15.10%	0.00%
27	19.10%	18.50%	19.00%	18.40%	0.00%
28	19.00%	18.30%	19.10%	18.30%	0.00%
29	19.20%	18.50%	19.10%	18.50%	0.00%
30	19.00%	18.80%	19.10%	18.90%	0.00%
31	19.00%	19.00%	19.10%	19.00%	0.00%
32	19.20%	19.00%	19.00%	19.00%	0.00%
33	19.00%	19.00%	19.10%	19.00%	0.00%
34	19.10%	19.00%	19.00%	19.00%	0.00%
35	19.00%	19.00%	19.00%	15.50%	0.00%
36	19.00%	19.00%	19.10%	11.70%	0.00%
37	19.00%	18.90%	19.00%	8.10%	0.00%
38	19.00%	19.00%	19.00%	7.70%	0.00%
39	19.10%	18.90%	19.10%	7.60%	0.00%
40	19.10%	19.00%	19.00%	7.70%	0.00%
41	19.00%	19.00%	19.00%	8.00%	0.00%
42	19.00%	19.00%	19.00%	8.20%	0.00%
43	19.00%	19.00%	19.00%	8.80%	0.00%
44	19.00%	19.00%	19.00%	5.20%	0.00%
45	19.00%	19.00%	14.70%	0.00%	0.00%
46	18.70%	18.60%	9.10%	0.00%	0.00%
47	18.60%	18.10%	4.00%	0.00%	0.00%
48	18.50%	18.00%	3.90%	0.00%	0.00%

49	18.80%	18.30%	4.30%	0.00%	0.00%
50	19.00%	18.70%	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%	16.10%	16.30%	0.00%	0.00%
60	16.20%	15.60%	16.20%	0.00%	0.00%
61	16.20%	16.10%	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%	16.00%	16.20%	0.00%	0.00%
70	16.20%	15.90%	16.20%	0.00%	0.00%
71	16.20%	15.80%	16.20%	0.00%	0.00%
72	16.20%	15.70%	16.20%	0.00%	0.00%
73	16.20%	15.90%	16.20%	0.00%	0.00%
74	16.20%	15.90%	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%