5세대 표준화 실손의료비보장 안정화 할인 특별약관 사업방법서 별지

1. 보험의 종류

장기보험 / 제도성 특별약관

2. 보험종목의 명칭

5세대 표준화 실손의료비보장 안정화 할인 특별약관

3. 적용대상 및 적용기간

가. 적용대상

1) 신계약

가) 5세대 표준화 실손의료비보장 안정화 할인(이하, 「5세대 안정화 할인」이라 함)특별약관 적용 대상은 2026년 5월 6일부터 2026년 06월 30일까지 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 5월 6일부터 2026년 06월 30일까지 갱신이 도래하는 갱신형 실손의료 보험담보 중 5세대 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 5세대 안정화 할인을 적용하며, 차회 이후 갱신시에는 5세대 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 5세대 안정화 할인을 적용하며, 차회 이후 갱신시에는 5세대 안정화 할인을 적용하지 아니함.

4. 보험료 차등적용에 관한 사항

가. 이 특별약관에서 정하는 5세대 안정화 할인의 할인율은 보험기간(1년)동안 아래 할인율을 적용함

구분	할인율
신계약	【별첨2-1】 할인율 적용

5. 기타 사항

가. 회사는 이 특별약관의 시행일(2026.5.6)이후 이 특별약관을 적용하는 경우, 시행일부터 적용일 시점까지의 해당 할인액을 정산할 수 있음.

나. 회사는 이 특별약관의 시행일(2026.5.6)이후 5세대 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
-	-	-

【별첨2-1】 할인율

<남자>

연령	상해급여	질병급여	중증 상해비급여	중증 질병비급여	중증 3대비급여	비중증 상해비급여	비중증 질병비급여	비중증 비급여 자기공명영 상진단
태아	21.9%	20.8%	21.5%	20.8%	0.0%	21.5%	20.8%	0.0%
0	21.9%	20.8%	21.5%	20.8%	0.0%	21.5%	20.8%	0.0%
1	23.1%	22.6%	22.5%	22.1%	0.0%	22.5%	22.1%	0.0%
2	25.2%	25.0%	24.5%	25.0%	0.0%	24.5%	25.0%	0.0%
3	23.5%	24.1%	23.3%	24.1%	0.0%	23.3%	24.1%	0.0%
4	23.3%	23.1%	23.3%	23.1%	0.0%	23.3%	23.1%	0.0%
5	19.7%	20.4%	20.4%	20.3%	0.0%	20.4%	20.3%	0.0%
6	18.9%	19.5%	18.8%	19.4%	0.0%	18.8%	19.4%	0.0%
7	17.8%	18.5%	17.4%	18.5%	0.0%	17.4%	18.5%	0.0%
8	18.6%	18.5%	18.7%	18.5%	3.2%	18.7%	18.5%	3.2%
9	18.6%	18.5%	18.7%	18.5%	3.1%	18.7%	18.5%	3.1%
10	18.6%	18.5%	18.6%	18.5%	3.1%	18.6%	18.5%	3.1%
11	18.6%	18.5%	18.5%	18.5%	3.3%	18.5%	18.5%	3.3%
12	18.5%	18.5%	18.7%	18.5%	3.5%	18.7%	18.5%	3.5%
13	18.5%	18.5%	18.5%	18.5%	4.3%	18.5%	18.5%	4.3%
14	18.5%	18.5%	18.6%	18.5%	7.3%	18.6%	18.5%	7.3%
15	18.5%	17.3%	18.6%	15.0%	4.9%	18.6%	15.0%	4.9%
16	18.4%	17.5%	18.4%	7.4%	4.9%	18.4%	7.4%	4.9%
17	17.8%	18.2%	17.6%	2.4%	5.1%	17.6%	2.4%	5.1%
18	19.2%	18.9%	19.3%	2.6%	7.2%	19.3%	2.6%	7.2%
19	19.6%	19.6%	19.6%	3.4%	8.0%	19.6%	3.4%	8.0%
20	19.7%	19.7%	19.6%	3.7%	8.3%	19.6%	3.7%	8.3%
21	19.6%	19.5%	19.6%	3.3%	7.9%	19.6%	3.3%	7.9%
22	19.5%	19.5%	19.5%	3.2%	7.8%	19.5%	3.2%	7.8%
23	19.6%	19.7%	19.5%	3.6%	7.7%	19.5%	3.6%	7.7%
24	18.4%	20.3%	18.4%	3.3%	8.0%	18.4%	3.3%	8.0%
25	18.8%	19.0%	18.8%	0.0%	5.8%	18.8%	0.0%	5.8%
26	18.4%	18.3%	18.4%	0.0%	4.1%	18.4%	0.0%	4.1%
27	18.4%	18.0%	18.4%	0.0%	3.5%	18.4%	0.0%	3.5%
28	18.4%	18.4%	18.4%	0.0%	3.0%	18.4%	0.0%	3.0%
29	18.4%	18.4%	18.4%	0.0%	3.0%	18.4%	0.0%	3.0%
30	18.4%	18.4%	18.4%	0.0%	2.9%	18.4%	0.0%	2.9%
31	18.4%	18.4%	18.4%	0.0%	2.7%	18.4%	0.0%	2.7%
32	18.4%	18.2%	18.3%	0.0%	2.4%	18.3%	0.0%	2.4%
33	18.1%	17.7%	18.0%	0.0%	1.9%	18.0%	0.0%	1.9%
34	18.1%	17.4%	18.0%	0.0%	0.4%	18.0%	0.0%	0.4%
35	18.3%	18.0%	18.2%	0.0%	0.0%	18.2%	0.0%	0.0%
36	18.4%	18.4%	18.5%	0.0%	0.0%	18.5%	0.0%	0.0%
37	18.4%	18.4%	18.4%	0.0%	0.0%	18.4%	0.0%	0.0%
38	18.4%	18.4%	18.4%	0.0%	0.0%	18.4%	0.0%	0.0%
39	18.4%	18.4%	18.5%	0.0%	0.0%	18.5%	0.0%	0.0%
40	18.4%	18.4%	18.4%	0.0%	0.0%	18.4%	0.0%	0.0%
41	18.4%	18.4%	18.6%	0.0%	0.0%	18.6%	0.0%	0.0%
42	18.3%	18.4%	18.2%	0.0%	0.0%	18.2%	0.0%	0.0%
43	18.0%	17.8%	18.1%	0.0%	0.0%	18.1%	0.0%	0.0%
44	17.4%	17.3%	17.3%	0.0%	0.0%	17.3%	0.0%	0.0%
45	18.3%	17.6%	17.5%	0.0%	0.0%	17.5%	0.0%	0.0%
46	18.4%	18.4%	17.3%	0.0%	0.0%	17.3%	0.0%	0.0%

47	18.5%	18.4%	17.6%	0.0%	0.0%	17.6%	0.0%	0.0%
48	18.4%	18.4%	16.8%	0.0%	0.0%	16.8%	0.0%	0.0%
49	18.4%	18.4%	16.6%	0.0%	0.0%	16.6%	0.0%	0.0%
50	14.8%	14.8%	12.7%	0.0%	0.0%	12.7%	0.0%	0.0%
51	14.8%	14.8%	12.6%	0.0%	0.0%	12.6%	0.0%	0.0%
52	14.6%	14.8%	12.4%	0.0%	0.0%	12.4%	0.0%	0.0%
53	14.3%	14.6%	12.1%	0.0%	0.0%	12.1%	0.0%	0.0%
54	14.0%	14.4%	11.9%	1.8%	0.0%	11.9%	1.8%	0.0%
55	14.4%	14.7%	13.1%	1.7%	0.0%	13.1%	1.7%	0.0%
56	14.8%	14.8%	14.5%	4.7%	0.0%	14.5%	4.7%	0.0%
57	14.8%	14.8%	14.8%	9.2%	0.0%	14.8%	9.2%	0.0%
58	14.8%	14.8%	14.8%	11.1%	0.0%	14.8%	11.1%	0.0%
59	14.8%	14.8%	14.8%	11.1%	0.0%	14.8%	11.1%	0.0%
60	14.8%	14.5%	14.8%	11.3%	0.0%	14.8%	11.3%	0.0%
61	14.8%	14.6%	14.8%	11.0%	0.0%	14.8%	11.0%	0.0%
62	14.8%	14.6%	14.8%	11.0%	0.0%	14.8%	11.0%	0.0%
63	14.8%	14.6%	14.8%	10.9%	0.0%	14.8%	10.9%	0.0%
64	14.8%	14.6%	14.8%	10.9%	0.0%	14.8%	10.9%	0.0%
65	14.8%	14.6%	14.8%	10.9%	0.0%	14.8%	10.9%	0.0%
66	14.8%	14.6%	14.8%	10.9%	0.0%	14.8%	10.9%	0.0%
67	14.8%	14.6%	14.8%	10.9%	0.0%	14.8%	10.9%	0.0%
68	14.8%	14.6%	14.8%	10.9%	0.0%	14.8%	10.9%	0.0%
69	14.8%	14.5%	14.8%	10.8%	0.0%	14.8%	10.8%	0.0%
70	14.8%	14.4%	14.8%	10.7%	0.0%	14.8%	10.7%	0.0%
71	14.8%	14.3%	14.8%	10.5%	0.0%	14.8%	10.5%	0.0%
72	14.8%	14.2%	14.8%	10.5%	0.0%	14.8%	10.5%	0.0%
73	14.8%	14.3%	14.8%	10.5%	0.0%	14.8%	10.5%	0.0%
74	14.8%	14.4%	14.8%	10.7%	0.0%	14.8%	10.7%	0.0%
75	14.8%	14.6%	14.8%	10.9%	0.0%	14.8%	10.9%	0.0%
76	14.8%	14.6%	14.8%	11.0%	0.0%	14.8%	11.0%	0.0%
77	14.7%	14.8%	14.7%	11.1%	0.0%	14.7%	11.1%	0.0%
78	14.7%	14.8%	14.6%	11.2%	0.0%	14.6%	11.2%	0.0%
79	14.6%	14.8%	14.6%	11.3%	0.0%	14.6%	11.3%	0.0%
80	14.6%	14.8%	14.6%	11.3%	0.0%	14.6%	11.3%	0.0%
81	14.6%	14.8%	14.6%	11.2%	0.0%	14.6%	11.2%	0.0%
82	14.7%	14.8%	14.7%	11.1%	0.0%	14.7%	11.1%	0.0%
83	14.8%	14.7%	14.8%	11.0%	0.0%	14.8%	11.0%	0.0%
84	14.8%	14.7%	14.8%	11.0%	0.0%	14.8%	11.0%	0.0%
85	14.8%	14.8%	14.8%	11.1%	0.0%	14.8%	11.1%	0.0%
86	14.8%	14.8%	14.8%	11.1%	0.0%	14.8%	11.1%	0.0%
87	14.8%	14.8%	14.8%	11.1%	0.0%	14.8%	11.1%	0.0%
88	14.7%	14.7%	14.7%	11.0%	0.0%	14.7%	11.0%	0.0%
89	14.6%	14.6%	14.6%	10.8%	0.0%	14.6%	10.8%	0.0%
90	14.5%	14.4%	14.6%	10.7%	0.0%	14.6%	10.7%	0.0%
91	14.6%	14.4%	14.6%	10.7%	0.0%	14.6%	10.7%	0.0%
92	14.7%	14.6%	14.7%	10.8%	0.0%	14.7%	10.8%	0.0%
93	14.7%	14.6%	14.8%	10.9%	0.0%	14.8%	10.9%	0.0%
94	14.8%	14.6%	14.8%	11.0%	0.0%	14.8%	11.0%	0.0%
95	14.8%	14.8%	14.8%	11.0%	0.0%	14.8%	11.0%	0.0%
96	14.8%	14.8%	14.8%	11.0%	0.0%	14.8%	11.0%	0.0%
97	14.8%	14.8%	14.8%	11.0%	0.0%	14.8%	11.0%	0.0%
98	14.8%	14.8%	14.8%	11.0%	0.0%	14.8%	11.0%	0.0%
99	14.8%	14.8%	14.8%	11.0%	0.0%	14.8%	11.0%	0.0%
100	14.8%	14.8%	14.8%	11.0%	0.0%	14.8%	11.0%	0.0%

<여자>

연령	상해급여	질병급여	중증 상해비급여	중증 질병비급여	중증 3대비급여	비중증 상해비급여	비중증 질병비급여	비중증 비급여 자기공명영 상진단
태아	17.7%	16.6%	18.5%	16.6%	0.0%	18.5%	16.6%	0.0%
0	17.7%	16.6%	18.5%	16.6%	0.0%	18.5%	16.6%	0.0%
1	20.0%	19.1%	19.1%	18.9%	0.0%	19.1%	18.9%	0.0%
2	21.2%	21.7%	20.9%	21.7%	0.0%	20.9%	21.7%	0.0%
3	18.4%	19.9%	18.0%	19.9%	0.0%	18.0%	19.9%	0.0%
4	17.3%	18.9%	16.6%	18.9%	0.0%	16.6%	18.9%	0.0%
5	16.1%	17.1%	15.9%	16.8%	0.0%	15.9%	16.8%	0.0%
6	17.2%	17.4%	17.5%	17.4%	0.0%	17.5%	17.4%	0.0%
7	18.5%	18.0%	18.3%	18.0%	0.0%	18.3%	18.0%	0.0%
8	17.7%	17.3%	17.8%	17.3%	0.0%	17.8%	17.3%	0.0%
9	17.4%	17.1%	17.4%	17.2%	0.0%	17.4%	17.2%	0.0%
10	17.5%	17.1%	17.3%	17.1%	0.0%	17.3%	17.1%	0.0%
11	17.4%	17.1%	17.4%	17.1%	0.0%	17.4%	17.1%	0.0%
12	16.8%	16.7%	17.0%	16.6%	0.0%	17.0%	16.6%	0.0%
13	16.8%	16.6%	16.9%	16.6%	0.0%	16.9%	16.6%	0.0%
14	16.5%	16.3%	16.5%	16.3%	0.0%	16.5%	16.3%	0.0%
15	16.9%	15.7%	17.0%	13.7%	0.0%	17.0%	13.7%	0.0%
16	19.4%	18.5%	19.3%	10.4%	0.0%	19.3%	10.4%	0.0%
17	18.6%	19.0%	18.7%	6.6%	0.0%	18.7%	6.6%	0.0%
18	19.3%	18.8%	19.3%	6.2%	0.0%	19.3%	6.2%	0.0%
19	19.4%	19.4%	19.4%	6.9%	0.0%	19.4%	6.9%	0.0%
20	19.6%	19.4%	19.4%	6.9%	0.0%	19.4%	6.9%	0.0%
21	19.4%	19.1%	19.5%	6.5%	0.0%	19.5%	6.5%	0.0%
22	19.4%	19.1%	19.4%	6.6%	0.0%	19.4%	6.6%	0.0%
23	19.4%	19.4%	19.4%	6.8%	0.0%	19.4%	6.8%	0.0%
24	19.3%	19.4%	19.3%	6.7%	0.0%	19.3%	6.7%	0.0%
25	19.5%	19.4%	19.5%	11.6%	0.0%	19.5%	11.6%	0.0%
26	19.3%	19.1%	19.3%	15.4%	0.0%	19.3%	15.4%	0.0%
27	19.5%	18.8%	19.5%	18.7%	0.0%	19.5%	18.7%	0.0%
28	19.7%	18.6%	19.6%	18.6%	0.0%	19.6%	18.6%	0.0%
29	19.5%	18.9%	19.6%	18.9%	0.0%	19.6%	18.9%	0.0%
30	19.5%	19.2%	19.4%	19.2%	0.0%	19.4%	19.2%	0.0%
31	19.7%	19.4%	19.7%	19.4%	0.0%	19.7%	19.4%	0.0%
32	19.6%	19.4%	19.6%	19.4%	0.0%	19.6%	19.4%	0.0%
33	19.6%	19.4%	19.7%	19.4%	0.0%	19.7%	19.4%	0.0%
34	19.6%	19.4%	19.6%	19.3%	0.0%	19.6%	19.3%	0.0%
35	19.5%	19.3%	19.7%	15.8%	0.0%	19.7%	15.8%	0.0%
36	19.5%	19.4%	19.5%	12.1%	0.0%	19.5%	12.1%	0.0%
37	19.5%	19.3%	19.5%	8.5%	0.0%	19.5%	8.5%	0.0%
38	19.5%	19.4%	19.4%	8.1%	0.0%	19.4%	8.1%	0.0%
39	19.5%	19.3%	19.6%	8.0%	0.0%	19.6%	8.0%	0.0%
40	19.5%	19.3%	19.7%	8.1%	0.0%	19.7%	8.1%	0.0%
41	19.5%	19.4%	19.6%	8.5%	0.0%	19.6%	8.5%	0.0%
42	19.6%	19.4%	19.6%	8.7%	0.0%	19.6%	8.7%	0.0%
43	19.5%	19.4%	19.6%	9.1%	0.0%	19.6%	9.1%	0.0%
44	19.5%	19.4%	19.6%	5.6%	0.0%	19.6%	5.6%	0.0%
45	19.5%	19.4%	15.3%	1.4%	0.0%	15.3%	1.4%	0.0%
46	19.3%	18.9%	9.6%	3.4%	0.0%	9.6%	3.4%	0.0%
47	19.1%	18.4%	7.0%	6.9%	0.0%	7.0%	6.9%	0.0%
48	19.0%	18.4%	7.0%	5.8%	0.0%	7.0%	5.8%	0.0%

49	19.2%	18.7%	7.0%	6.0%	0.0%	7.0%	6.0%	0.0%
50	19.5%	19.1%	7.0%	6.3%	0.0%	7.0%	6.3%	0.0%
51	19.4%	19.4%	7.0%	6.6%	0.0%	7.0%	6.6%	0.0%
52	19.4%	19.4%	7.0%	6.7%	0.0%	7.0%	6.7%	0.0%
53	19.4%	19.4%	7.0%	6.3%	0.0%	7.0%	6.3%	0.0%
54	19.4%	19.2%	7.0%	6.8%	0.0%	7.0%	6.8%	0.0%
55	17.0%	16.8%	8.1%	6.1%	0.0%	8.1%	6.1%	0.0%
56	17.0%	17.0%	12.7%	6.7%	0.0%	12.7%	6.7%	0.0%
57	17.0%	17.0%	17.0%	6.3%	0.0%	17.0%	6.3%	0.0%
58	16.9%	17.0%	16.9%	6.9%	0.0%	16.9%	6.9%	0.0%
59	17.0%	16.7%	17.0%	6.9%	0.0%	17.0%	6.9%	0.0%
60	16.8%	16.1%	16.9%	6.8%	0.0%	16.9%	6.8%	0.0%
61	16.9%	16.7%	16.9%	6.9%	0.0%	16.9%	6.9%	0.0%
62	16.9%	16.9%	16.9%	6.8%	0.0%	16.9%	6.8%	0.0%
63	16.9%	16.9%	16.9%	6.8%	0.0%	16.9%	6.8%	0.0%
64	16.9%	16.9%	16.9%	6.7%	0.0%	16.9%	6.7%	0.0%
65	16.9%	16.8%	16.9%	6.7%	0.0%	16.9%	6.7%	0.0%
66	16.9%	16.8%	16.9%	6.6%	0.0%	16.9%	6.6%	0.0%
67	16.9%	16.7%	16.9%	6.6%	0.0%	16.9%	6.6%	0.0%
68	16.9%	16.7%	16.9%	6.6%	0.0%	16.9%	6.6%	0.0%
69	16.9%	16.6%	16.9%	6.6%	0.0%	16.9%	6.6%	0.0%
70	16.9%	16.6%	16.9%	6.5%	0.0%	16.9%	6.5%	0.0%
71	16.9%	16.4%	16.9%	6.5%	0.0%	16.9%	6.5%	0.0%
72	16.9%	16.4%	16.9%	6.4%	0.0%	16.9%	6.4%	0.0%
73	16.9%	16.4%	16.9%	6.5%	0.0%	16.9%	6.5%	0.0%
74	16.9%	16.6%	16.9%	6.5%	0.0%	16.9%	6.5%	0.0%
75	16.9%	16.7%	16.9%	6.6%	0.0%	16.9%	6.6%	0.0%
76	16.8%	16.8%	16.9%	6.7%	0.0%	16.9%	6.7%	0.0%
77	16.8%	16.9%	16.8%	6.7%	0.0%	16.8%	6.7%	0.0%
78	16.7%	16.9%	16.7%	6.8%	0.0%	16.7%	6.8%	0.0%
79	16.7%	16.9%	16.7%	6.9%	0.0%	16.7%	6.9%	0.0%
80	16.6%	16.9%	16.6%	6.9%	0.0%	16.6%	6.9%	0.0%
81	16.6%	16.9%	16.6%	6.8%	0.0%	16.6%	6.8%	0.0%
82	16.7%	16.9%	16.7%	6.7%	0.0%	16.7%	6.7%	0.0%
83	16.8%	16.8%	16.8%	6.7%	0.0%	16.8%	6.7%	0.0%
84	16.8%	16.7%	16.8%	6.6%	0.0%	16.8%	6.6%	0.0%
85	16.7%	16.7%	16.7%	6.6%	0.0%	16.7%	6.6%	0.0%
86	16.6%	16.6%	16.6%	6.6%	0.0%	16.6%	6.6%	0.0%
87	16.6%	16.6%	16.6%	6.6%	0.0%	16.6%	6.6%	0.0%
88	16.7%	16.7%	16.7%	6.6%	0.0%	16.7%	6.6%	0.0%
89	16.9%	16.9%	16.9%	6.7%	0.0%	16.9%	6.7%	0.0%
90	16.9%	16.9%	16.9%	6.7%	0.0%	16.9%	6.7%	0.0%
91	16.9%	16.9%	16.9%	6.8%	0.0%	16.9%	6.8%	0.0%
92	16.9%	16.9%	16.9%	6.7%	0.0%	16.9%	6.7%	0.0%
93	16.9%	16.8%	16.9%	6.7%	0.0%	16.9%	6.7%	0.0%
94	16.9%	16.9%	16.9%	6.7%	0.0%	16.9%	6.7%	0.0%
95	16.9%	16.9%	16.9%	6.7%	0.0%	16.9%	6.7%	0.0%
96	16.9%	16.9%	16.9%	6.7%	0.0%	16.9%	6.7%	0.0%
97	16.9%	16.9%	16.9%	6.7%	0.0%	16.9%	6.7%	0.0%
98	16.9%	16.9%	16.9%	6.7%	0.0%	16.9%	6.7%	0.0%
99	16.9%	16.9%	16.9%	6.7%	0.0%	16.9%	6.7%	0.0%
100	16.9%	16.9%	16.9%	6.7%	0.0%	16.9%	6.7%	0.0%