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 7월 1일부터 2026년 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) 2026년 7월 1일부터 2026년 12월 31일까지 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(2026.7.1)이후 이 특별약관을 적용하는 경우, 시행일부터 적용일 시점까지의 해당 할인액을 정산할 수 있음.

나. 회사는 이 특별약관의 시행일(2026.7.1)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	17.9%	16.8%	19.5%	18.8%	0.0%	18.5%	17.8%	0.0%
0	17.9%	16.8%	19.5%	18.8%	0.0%	18.5%	17.8%	0.0%
1	19.1%	18.6%	20.5%	20.1%	0.0%	19.5%	19.1%	0.0%
2	21.2%	21.0%	22.5%	23.0%	0.0%	21.5%	22.0%	0.0%
3	19.5%	20.1%	21.3%	22.1%	0.0%	20.3%	21.1%	0.0%
4	19.3%	19.1%	21.3%	21.1%	0.0%	20.3%	20.1%	0.0%
5	15.7%	16.4%	18.4%	18.3%	0.0%	17.4%	17.3%	0.0%
6	14.9%	15.5%	16.8%	17.4%	0.0%	15.8%	16.4%	0.0%
7	13.8%	14.5%	15.4%	16.5%	0.0%	14.4%	15.5%	0.0%
8	14.6%	14.5%	16.7%	16.5%	1.2%	15.7%	15.5%	0.2%
9	14.6%	14.5%	16.7%	16.5%	1.1%	15.7%	15.5%	0.1%
10	14.6%	14.5%	16.6%	16.5%	1.1%	15.6%	15.5%	0.1%
11	14.6%	14.5%	16.5%	16.5%	1.3%	15.5%	15.5%	0.3%
12	14.5%	14.5%	16.7%	16.5%	1.5%	15.7%	15.5%	0.5%
13	14.5%	14.5%	16.5%	16.5%	2.3%	15.5%	15.5%	1.3%
14	14.5%	14.5%	16.6%	16.5%	5.3%	15.6%	15.5%	4.3%
15	14.5%	13.3%	16.6%	13.0%	2.9%	15.6%	12.0%	1.9%
16	14.4%	13.5%	16.4%	5.4%	2.9%	15.4%	4.4%	1.9%
17	13.8%	14.2%	15.6%	0.4%	3.1%	14.6%	0.0%	2.1%
18	15.2%	14.9%	17.3%	0.6%	5.2%	16.3%	0.0%	4.2%
19	15.6%	15.6%	17.6%	1.4%	6.0%	16.6%	0.4%	5.0%
20	15.7%	15.7%	17.6%	1.7%	6.3%	16.6%	0.7%	5.3%
21	15.6%	15.5%	17.6%	1.3%	5.9%	16.6%	0.3%	4.9%
22	15.5%	15.5%	17.5%	1.2%	5.8%	16.5%	0.2%	4.8%
23	15.6%	15.7%	17.5%	1.6%	5.7%	16.5%	0.6%	4.7%
24	14.4%	16.3%	16.4%	1.3%	6.0%	15.4%	0.3%	5.0%
25	13.9%	14.1%	16.8%	0.0%	3.8%	14.9%	0.0%	1.9%
26	13.5%	13.4%	16.4%	0.0%	2.1%	14.5%	0.0%	0.2%
27	13.5%	13.1%	16.4%	0.0%	1.5%	14.5%	0.0%	0.0%
28	13.4%	13.4%	16.4%	0.0%	1.0%	14.4%	0.0%	0.0%
29	13.4%	13.4%	16.4%	0.0%	1.0%	14.4%	0.0%	0.0%
30	13.4%	13.4%	16.4%	0.0%	0.9%	14.4%	0.0%	0.0%
31	13.4%	12.7%	16.4%	0.0%	0.7%	14.4%	0.0%	0.0%
32	13.4%	12.5%	16.3%	0.0%	0.4%	14.3%	0.0%	0.0%
33	13.1%	12.0%	16.0%	0.0%	0.0%	14.0%	0.0%	0.0%
34	13.1%	11.7%	16.0%	0.0%	0.0%	14.0%	0.0%	0.0%
35	13.3%	12.3%	16.2%	0.0%	0.0%	14.2%	0.0%	0.0%
36	13.4%	12.7%	16.5%	0.0%	0.0%	14.5%	0.0%	0.0%
37	13.4%	12.7%	16.4%	0.0%	0.0%	14.4%	0.0%	0.0%
38	13.4%	12.7%	16.4%	0.0%	0.0%	14.4%	0.0%	0.0%
39	13.4%	12.7%	16.5%	0.0%	0.0%	14.5%	0.0%	0.0%
40	13.4%	12.7%	16.4%	0.0%	0.0%	14.4%	0.0%	0.0%
41	13.4%	12.7%	16.6%	0.0%	0.0%	14.6%	0.0%	0.0%
42	13.3%	12.7%	16.2%	0.0%	0.0%	14.2%	0.0%	0.0%
43	13.0%	12.1%	16.1%	0.0%	0.0%	14.1%	0.0%	0.0%
44	12.4%	11.6%	15.3%	0.0%	0.0%	13.3%	0.0%	0.0%
45	13.3%	11.9%	15.5%	0.0%	0.0%	13.5%	0.0%	0.0%
46	13.4%	12.7%	15.3%	0.0%	0.0%	13.3%	0.0%	0.0%

47	13.5%	12.7%	15.6%	0.0%	0.0%	13.6%	0.0%	0.0%
48	13.4%	12.7%	14.8%	0.0%	0.0%	12.8%	0.0%	0.0%
49	13.4%	12.7%	14.6%	0.0%	0.0%	12.6%	0.0%	0.0%
50	9.8%	9.1%	10.7%	0.0%	0.0%	8.7%	0.0%	0.0%
51	9.8%	9.1%	10.6%	0.0%	0.0%	8.6%	0.0%	0.0%
52	9.6%	9.1%	10.4%	0.0%	0.0%	8.4%	0.0%	0.0%
53	9.3%	8.9%	10.1%	0.0%	0.0%	8.1%	0.0%	0.0%
54	9.0%	8.7%	9.9%	0.0%	0.0%	7.9%	0.0%	0.0%
55	9.4%	9.0%	11.1%	0.0%	0.0%	9.1%	0.0%	0.0%
56	9.8%	9.1%	12.5%	2.7%	0.0%	10.5%	0.7%	0.0%
57	9.8%	9.1%	12.8%	7.2%	0.0%	10.8%	5.2%	0.0%
58	9.8%	9.1%	12.8%	9.1%	0.0%	10.8%	7.1%	0.0%
59	9.8%	9.1%	12.8%	9.1%	0.0%	10.8%	7.1%	0.0%
60	9.8%	8.6%	12.8%	9.3%	0.0%	10.8%	5.8%	0.0%
61	9.8%	8.7%	12.8%	9.0%	0.0%	10.8%	5.5%	0.0%
62	9.8%	8.7%	12.8%	9.0%	0.0%	10.8%	5.5%	0.0%
63	9.8%	8.7%	12.8%	8.9%	0.0%	10.8%	5.4%	0.0%
64	9.8%	8.7%	12.8%	8.9%	0.0%	10.8%	5.4%	0.0%
65	9.8%	8.7%	12.8%	8.9%	0.0%	10.8%	5.4%	0.0%
66	9.8%	8.7%	12.8%	8.9%	0.0%	10.8%	5.4%	0.0%
67	9.8%	8.7%	12.8%	8.9%	0.0%	10.8%	5.4%	0.0%
68	9.8%	8.7%	12.8%	8.9%	0.0%	10.8%	5.4%	0.0%
69	9.8%	8.6%	12.8%	8.8%	0.0%	10.8%	5.3%	0.0%
70	9.8%	8.5%	12.8%	8.7%	0.0%	10.8%	5.2%	0.0%
71	9.8%	8.4%	12.8%	8.5%	0.0%	10.8%	5.0%	0.0%
72	9.8%	8.3%	12.8%	8.5%	0.0%	10.8%	5.0%	0.0%
73	9.8%	8.4%	12.8%	8.5%	0.0%	10.8%	5.0%	0.0%
74	9.8%	8.5%	12.8%	8.7%	0.0%	10.8%	5.2%	0.0%
75	9.8%	8.7%	12.8%	8.9%	0.0%	10.8%	5.4%	0.0%
76	9.8%	8.7%	12.8%	9.0%	0.0%	10.8%	5.5%	0.0%
77	9.7%	8.9%	12.7%	9.1%	0.0%	10.7%	5.6%	0.0%
78	9.7%	8.9%	12.6%	9.2%	0.0%	10.6%	5.7%	0.0%
79	9.6%	8.9%	12.6%	9.3%	0.0%	10.6%	5.8%	0.0%
80	9.6%	8.9%	12.6%	9.3%	0.0%	10.6%	5.8%	0.0%
81	9.6%	8.9%	12.6%	9.2%	0.0%	10.6%	5.7%	0.0%
82	9.7%	8.9%	12.7%	9.1%	0.0%	10.7%	5.6%	0.0%
83	9.8%	8.8%	12.8%	9.0%	0.0%	10.8%	5.5%	0.0%
84	9.8%	8.8%	12.8%	9.0%	0.0%	10.8%	5.5%	0.0%
85	9.8%	8.9%	12.8%	9.1%	0.0%	10.8%	5.6%	0.0%
86	9.8%	8.9%	12.8%	9.1%	0.0%	10.8%	5.6%	0.0%
87	9.8%	8.9%	12.8%	9.1%	0.0%	10.8%	5.6%	0.0%
88	9.7%	8.8%	12.7%	9.0%	0.0%	10.7%	5.5%	0.0%
89	9.6%	8.7%	12.6%	8.8%	0.0%	10.6%	5.3%	0.0%
90	9.5%	8.5%	12.6%	8.7%	0.0%	10.6%	5.2%	0.0%
91	9.6%	8.5%	12.6%	8.7%	0.0%	10.6%	5.2%	0.0%
92	9.7%	8.7%	12.7%	8.8%	0.0%	10.7%	5.3%	0.0%
93	9.7%	8.7%	12.8%	8.9%	0.0%	10.8%	5.4%	0.0%
94	9.8%	8.7%	12.8%	9.0%	0.0%	10.8%	5.5%	0.0%
95	9.8%	8.9%	12.8%	9.0%	0.0%	10.8%	5.5%	0.0%
96	9.8%	8.9%	12.8%	9.0%	0.0%	10.8%	5.5%	0.0%
97	9.8%	8.9%	12.8%	9.0%	0.0%	10.8%	5.5%	0.0%
98	9.8%	8.9%	12.8%	9.0%	0.0%	10.8%	5.5%	0.0%
99	9.8%	8.9%	12.8%	9.0%	0.0%	10.8%	5.5%	0.0%
100	9.8%	8.9%	12.8%	9.0%	0.0%	10.8%	5.5%	0.0%

<여자>

연령	상해급여	질병급여	중증 상해비급여	중증 질병비급여	중증 3대비급여	비중증 상해비급여	비중증 질병비급여	비중증 비급여 자기공명영 상진단
태아	13.7%	12.1%	16.5%	14.6%	0.0%	15.5%	13.6%	0.0%
0	13.7%	12.1%	16.5%	14.6%	0.0%	15.5%	13.6%	0.0%
1	16.0%	14.6%	17.1%	16.9%	0.0%	16.1%	15.9%	0.0%
2	17.2%	17.2%	18.9%	19.7%	0.0%	17.9%	18.7%	0.0%
3	14.4%	15.4%	16.0%	17.9%	0.0%	15.0%	16.9%	0.0%
4	13.3%	14.4%	14.6%	16.9%	0.0%	13.6%	15.9%	0.0%
5	12.1%	12.6%	13.9%	14.8%	0.0%	12.9%	13.8%	0.0%
6	13.2%	12.9%	15.5%	15.4%	0.0%	14.5%	14.4%	0.0%
7	14.5%	13.5%	16.3%	16.0%	0.0%	15.3%	15.0%	0.0%
8	13.7%	12.8%	15.8%	15.3%	0.0%	14.8%	14.3%	0.0%
9	13.4%	12.6%	15.4%	15.2%	0.0%	14.4%	14.2%	0.0%
10	13.5%	11.5%	15.3%	15.1%	0.0%	12.3%	11.4%	0.0%
11	13.4%	11.5%	15.4%	15.1%	0.0%	12.4%	11.4%	0.0%
12	12.8%	11.1%	15.0%	14.6%	0.0%	12.0%	10.9%	0.0%
13	12.8%	11.0%	14.9%	14.6%	0.0%	11.9%	10.9%	0.0%
14	12.5%	10.7%	14.5%	14.3%	0.0%	11.5%	10.6%	0.0%
15	12.9%	10.1%	15.0%	11.7%	0.0%	12.0%	8.0%	0.0%
16	15.4%	12.9%	17.3%	8.4%	0.0%	14.3%	4.7%	0.0%
17	14.6%	13.4%	16.7%	4.6%	0.0%	13.7%	0.9%	0.0%
18	15.3%	13.2%	17.3%	4.2%	0.0%	14.3%	0.5%	0.0%
19	15.4%	13.8%	17.4%	4.9%	0.0%	14.4%	1.2%	0.0%
20	15.6%	15.0%	17.4%	4.9%	0.0%	16.4%	3.9%	0.0%
21	15.4%	14.7%	17.5%	4.5%	0.0%	16.5%	3.5%	0.0%
22	15.4%	14.7%	17.4%	4.6%	0.0%	16.4%	3.6%	0.0%
23	15.4%	15.0%	17.4%	4.8%	0.0%	16.4%	3.8%	0.0%
24	15.3%	15.0%	17.3%	4.7%	0.0%	16.3%	3.7%	0.0%
25	15.5%	15.0%	17.5%	9.6%	0.0%	16.5%	8.6%	0.0%
26	15.3%	14.7%	17.3%	13.4%	0.0%	16.3%	12.4%	0.0%
27	15.5%	14.4%	17.5%	16.7%	0.0%	16.5%	15.7%	0.0%
28	15.7%	14.2%	17.6%	16.6%	0.0%	16.6%	15.6%	0.0%
29	15.5%	14.5%	17.6%	16.9%	0.0%	16.6%	15.9%	0.0%
30	15.5%	15.1%	17.4%	17.2%	0.0%	15.4%	15.1%	0.0%
31	15.7%	15.3%	17.7%	17.4%	0.0%	15.7%	15.3%	0.0%
32	15.6%	15.3%	17.6%	17.4%	0.0%	15.6%	15.3%	0.0%
33	15.6%	15.3%	17.7%	17.4%	0.0%	15.7%	15.3%	0.0%
34	15.6%	15.3%	17.6%	17.3%	0.0%	15.6%	15.2%	0.0%
35	15.5%	15.2%	17.7%	13.8%	0.0%	15.7%	11.7%	0.0%
36	15.5%	15.3%	17.5%	10.1%	0.0%	15.5%	8.0%	0.0%
37	15.5%	15.2%	17.5%	6.5%	0.0%	15.5%	4.4%	0.0%
38	15.5%	15.3%	17.4%	6.1%	0.0%	15.4%	4.0%	0.0%
39	15.5%	15.2%	17.6%	6.0%	0.0%	15.6%	3.9%	0.0%
40	15.5%	15.2%	17.7%	6.1%	0.0%	15.7%	4.0%	0.0%
41	15.5%	15.3%	17.6%	6.5%	0.0%	15.6%	4.4%	0.0%
42	15.6%	15.3%	17.6%	6.7%	0.0%	15.6%	4.6%	0.0%
43	15.5%	15.3%	17.6%	7.1%	0.0%	15.6%	5.0%	0.0%
44	15.5%	15.3%	17.6%	3.6%	0.0%	15.6%	1.5%	0.0%
45	15.5%	15.3%	13.3%	0.0%	0.0%	11.3%	0.0%	0.0%
46	15.3%	14.8%	7.6%	1.4%	0.0%	5.6%	0.0%	0.0%
47	15.1%	14.3%	5.0%	4.9%	0.0%	3.0%	2.8%	0.0%
48	15.0%	14.3%	5.0%	3.8%	0.0%	3.0%	1.7%	0.0%

49	15.2%	14.6%	5.0%	4.0%	0.0%	3.0%	1.9%	0.0%
50	15.5%	14.8%	5.0%	4.3%	0.0%	3.0%	2.0%	0.0%
51	15.4%	15.1%	5.0%	4.6%	0.0%	3.0%	2.3%	0.0%
52	15.4%	15.1%	5.0%	4.7%	0.0%	3.0%	2.4%	0.0%
53	15.4%	15.1%	5.0%	4.3%	0.0%	3.0%	2.0%	0.0%
54	15.4%	14.9%	5.0%	4.8%	0.0%	3.0%	2.5%	0.0%
55	13.0%	12.5%	6.1%	4.1%	0.0%	4.1%	1.8%	0.0%
56	13.0%	12.7%	10.7%	4.7%	0.0%	8.7%	2.4%	0.0%
57	13.0%	12.7%	15.0%	4.3%	0.0%	13.0%	2.0%	0.0%
58	12.9%	12.7%	14.9%	4.9%	0.0%	12.9%	2.6%	0.0%
59	13.0%	12.4%	15.0%	4.9%	0.0%	13.0%	2.6%	0.0%
60	11.8%	10.2%	14.9%	4.8%	0.0%	12.9%	1.3%	0.0%
61	11.9%	10.8%	14.9%	4.9%	0.0%	12.9%	1.4%	0.0%
62	11.9%	11.0%	14.9%	4.8%	0.0%	12.9%	1.3%	0.0%
63	11.9%	11.0%	14.9%	4.8%	0.0%	12.9%	1.3%	0.0%
64	11.9%	11.0%	14.9%	4.7%	0.0%	12.9%	1.2%	0.0%
65	11.9%	10.9%	14.9%	4.7%	0.0%	12.9%	1.2%	0.0%
66	11.9%	10.9%	14.9%	4.6%	0.0%	12.9%	1.1%	0.0%
67	11.9%	10.8%	14.9%	4.6%	0.0%	12.9%	1.1%	0.0%
68	11.9%	10.8%	14.9%	4.6%	0.0%	12.9%	1.1%	0.0%
69	11.9%	10.7%	14.9%	4.6%	0.0%	12.9%	1.1%	0.0%
70	11.9%	10.7%	14.9%	4.5%	0.0%	12.9%	1.0%	0.0%
71	11.9%	10.5%	14.9%	4.5%	0.0%	12.9%	1.0%	0.0%
72	11.9%	10.5%	14.9%	4.4%	0.0%	12.9%	0.9%	0.0%
73	11.9%	10.5%	14.9%	4.5%	0.0%	12.9%	1.0%	0.0%
74	11.9%	10.7%	14.9%	4.5%	0.0%	12.9%	1.0%	0.0%
75	11.9%	10.8%	14.9%	4.6%	0.0%	12.9%	1.1%	0.0%
76	11.8%	10.9%	14.9%	4.7%	0.0%	12.9%	1.2%	0.0%
77	11.8%	11.0%	14.8%	4.7%	0.0%	12.8%	1.2%	0.0%
78	11.7%	11.0%	14.7%	4.8%	0.0%	12.7%	1.3%	0.0%
79	11.7%	11.0%	14.7%	4.9%	0.0%	12.7%	1.4%	0.0%
80	11.6%	11.0%	14.6%	4.9%	0.0%	12.6%	1.4%	0.0%
81	11.6%	11.0%	14.6%	4.8%	0.0%	12.6%	1.3%	0.0%
82	11.7%	11.0%	14.7%	4.7%	0.0%	12.7%	1.2%	0.0%
83	11.8%	10.9%	14.8%	4.7%	0.0%	12.8%	1.2%	0.0%
84	11.8%	10.8%	14.8%	4.6%	0.0%	12.8%	1.1%	0.0%
85	11.7%	10.8%	14.7%	4.6%	0.0%	12.7%	1.1%	0.0%
86	11.6%	10.7%	14.6%	4.6%	0.0%	12.6%	1.1%	0.0%
87	11.6%	10.7%	14.6%	4.6%	0.0%	12.6%	1.1%	0.0%
88	11.7%	10.8%	14.7%	4.6%	0.0%	12.7%	1.1%	0.0%
89	11.9%	11.0%	14.9%	4.7%	0.0%	12.9%	1.2%	0.0%
90	11.9%	11.0%	14.9%	4.7%	0.0%	12.9%	1.2%	0.0%
91	11.9%	11.0%	14.9%	4.8%	0.0%	12.9%	1.3%	0.0%
92	11.9%	11.0%	14.9%	4.7%	0.0%	12.9%	1.2%	0.0%
93	11.9%	10.9%	14.9%	4.7%	0.0%	12.9%	1.2%	0.0%
94	11.9%	11.0%	14.9%	4.7%	0.0%	12.9%	1.2%	0.0%
95	11.9%	11.0%	14.9%	4.7%	0.0%	12.9%	1.2%	0.0%
96	11.9%	11.0%	14.9%	4.7%	0.0%	12.9%	1.2%	0.0%
97	11.9%	11.0%	14.9%	4.7%	0.0%	12.9%	1.2%	0.0%
98	11.9%	11.0%	14.9%	4.7%	0.0%	12.9%	1.2%	0.0%
99	11.9%	11.0%	14.9%	4.7%	0.0%	12.9%	1.2%	0.0%
100	11.9%	11.0%	14.9%	4.7%	0.0%	12.9%	1.2%	0.0%