Health Suraksha

GREAT HEALTHCARE, NOW GETS EVEN MORE ACCESSIBLE.

Rely on our ever-growing network of hospitals to take care of you.



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GENERALI Central INSURANCE

Health protection that is always within reach.

Your health is your most important asset and with Health Suraksha, we ensure that you will never have to go too far to protect it. Our network of hospitals across the nation will handle any medical problem that arises. Its our way of protecting you even against the unpredictable.



Benefits

- In-house cashless settlement
- Innovative covers offered
- Quick settlement of claims
- No-claim cumulative bonus

Family Definition and Sum Insured eligibility

- Individual – Self, Spouse/Live-in partner, up to 4 dependent children (Unmarried and up to the age of 25 years) and dependent parents
- Family Floater – Family Floater means the Sum Insured shall be floating over the insured members.
  Here your family means Self, Spouse/Live-in partner and up to 3 dependent children (Unmarried and up to the age of 25 years). The eldest age will be considered for premium calculation.

Minimum Policy Term	1 year
Minimum Policy Term	3 years
Minimum Age at entry	90 days
Maximum Age at entry	70 years
Renewal	Lifelong

Age eligibility - age 90 days to 70 years

- Age of entry: 90 days – 70 years and renewed lifelong
- Children from 90 days – 25 years

Sums Insured available in the product are as below:

<table>
<tr><td colspan="2" rowspan="2"></td><td colspan="7">Plan Options</td></tr>
<tr><td colspan="4">Gold Plan</td><td>Platinum Plan</td><td colspan="2">Topaz Plan</td><td>Ruby Plan</td></tr>
<tr><td colspan="2">Sum Insured options (in ₹)</td><td>50000, 1 L,1.5 L</td><td>2 L, 2.5 L</td><td>3 L, 3.5 L, 4 L, 4.5 L, 5 L</td><td>6 L, 7.5 L, 8 L, 9 L,10 L</td><td>1 L</td><td>2 L, 3 L 4 L, 5 L</td><td>6 L, 7.5 L, 10 L</td></tr>
<tr><td colspan="2">Sum Insured basis – Individual or Family Floater</td><td>Individual</td><td colspan="3">Both – Individual and Family Floater</td><td>Individual</td><td colspan="2">Both – Individual and Family Floater</td></tr>
<tr><td rowspan="2">Family Definition</td><td>Individual SI basis</td><td colspan="7">S+Sp/Lp+4C+2P</td></tr>
<tr><td>Family Floater SI basis</td><td>Not Applicable</td><td colspan="3">S+Sp/ Lp+3C</td><td>Not Applicable</td><td colspan="2">S+Sp/ Lp+3C</td></tr>
<tr><td colspan="9">Sum Insured of ₹ 50000, 100000, 150000 will be applicable for children up to age of 25 years.
SI : Sum Insured, S: Self, Sp: Spouse /Lp: Live-in partner, C: Child, P: Parent</td></tr>
</table>

Pre-insurance medical examination

If you and your family members are up to the age of 50 years then no pre-insurance medical examination test is required, irrespective of the Sum Insured subject to the proposal form is clean (without health declaration).

If any of the member is of the age up to 55 years, with Sum Insured up to ₹ 3 lakh then no pre-acceptance medical test is required.

- Insured is eligible for 100% reimbursement of pre-insurance medical tests charges, subject to policy issuance and 64 VB compliance.
- All pre-insurance medical tests will have to be done at the Generali Central empanelled diagnostic centers only.
- The test reports would be valid for a period of 30 days from the date of test conducted.
- Underwriting loading on the standard premium rates will be applicable based on health status of the proposed Insured person. It will take into consideration the adverse health conditions declared on the proposal form and findings of medical tests conducted.
- In case of Individual or Family Floater policy, the loading of premium will be applicable on the particular Insured's premium.

Free-Look Period

1. The free look period shall be applicable on new individual health insurance policies and not on renewals or at the time of porting/migrating the policy.
2. The insured person will be allowed free look period of 30 days from date of receipt of the policy document to review the terms and conditions of the policy, and to return the same if not acceptable.
3. If the insured has bnot made any claim during the free look period, the insured shall be entitled to:
    i. A refund of the premium paid less any expenses incurred by the company on medical examination of the incured persons and the stamp duty charges or;
    ii. Where the risk has already commenced and the option of return of the policy is excerised by the insured person, a deduction towards the proportionate risk premium for period on cover or;
    iii. Where only a part of the risk has commenced, such proportionate risk permium commensurate with the insurance coverage during such period.

Schedule of Benefits

			Plan Options						
			Gold Plan			Platinum Plan	Topaz Plan		Ruby Plan
A	Eligibility	Sum Insured options (in ₹)	50,000* 1,00,000* 1,50,000*	2,00,000 2,50,000	3,00,000 3,50,000 4,00,000 4,50,000 5,00,000	6,00,000 7,50,000 8,00,000 9,00,000 10,00,000	1,00,000*	2,00,000 3,00,000 4,00,000 5,00,000	6,00,000 7,50,000 10,00,000
		Entry age of Proposer	18 years – 70 years	18 years – 70 years	18 years – 70 years	18 years – 70 years	18 years – 70 years	18 years – 70 years	18 years – 70 years
		Entry age of Child	90 days – 25 years	90 days – 25 years	90 days – 25 years	90 days – 25 years	90 days – 25 years	90 days – 25 years	90 days – 25 years
		Maximum Renewal Age	Lifelong	Lifelong	Lifelong	Lifelong	Lifelong	Lifelong	Lifelong
		Individual/ Family Floater SI Options	Individual	Both	Both	Both	Individual	Both	Both
		PolicyTerm	1/ 2/ 3 years	1/ 2/ 3 years	1/ 2/ 3 years	1/ 2/ 3 years	1/ 2/ 3 years	1/ 2/ 3 years	1/ 2/ 3 years
		Family Definition – Individual SI	S+Sp/Lp+ 4C+2P	S+Sp/Lp+ 4C+2P	S+Sp/Lp+ 4C+2P	S+Sp/Lp+ 4C+2P	S+Sp/Lp+ 4C+2P	S+Sp/Lp+ 4C+2P	S+Sp/Lp+ 4C+2P
		Family Definition – Family Floater SI	Not Applicable	S+Sp/Lp+ 3C	S+Sp/Lp+ 3C	S+Sp/Lp+ 3C	Not Applicable	S+Sp/Lp+ 3C	S+Sp/Lp+ 3C
B	Hospitalisation Benefits	Hospitalisation	Up to SI	Up to SI	Up to SI	Up to SI	Up to SI	Up to SI	Up to SI
		Hospitalisation Benefits	1% of SI per day for non ICU and 2% of SI per day for ICU up to 35% of the SI per Claim	As per actuals	As per actuals	As per actuals	1% of the SI per day for non ICU room	1% of the SI per day for non ICU room	1% of the SI per day for non ICU room
		Surgeon, Anaesthetist, Medical Practitione Consultants, Specialists Fees	Up to 35% of the SI per claim	As per actuals	As per actuals	As per actuals	As per the co-payment clause for room rent	As per the co-payment clause for room rent	As per the co-payment clause for room rent

			Plan Options						
			Gold Plan			Platinum Plan	Topaz Plan		Ruby Plan
		Anaesthesia, Blood, Oxygen, Operation Theatre Charges, Surgical Appliances, Medicines & Drugs, Diagnostic Materials and X-ray, Cost of Pacemaker, prosthesis/ internal implants and any Medical expenses incurred which is integral part of the operation	Up to 40% of the SI Per claim	As per actuals	As per actuals	As per actuals	As per the co-payment clause for room rent	As per the co-payment clause for room rent	As per the co-payment clause for room rent
		Day Care Treatment	Covered	Covered	Covered	Covered	Covered	Covered	Covered
		Pre-Hospitalisation	60 days, as actuals	60 days, as actuals	60 days, as actuals	60 days, as actuals	Medical Expense up to 1% of Sum Insured up to maximum 60 days	Medical Expense up to 1% of Sum Insured up to maximum 60 days	Medical Expense up to 1% of Sum Insured up to maximum 60 days
		Post-Hospitalisation	90 days, as actuals	90 days, as actuals	90 days, as actuals	90 days, as actuals	Medical Expense up to 1% of Sum Insured up to maximum 90 days	Medical Expense up to 1% of Sum Insured up to maximum 90 days	Medical Expense up to 1% of Sum Insured up to maximum 90 days
		Cumulative Bonus - 10% for every claim-free year to Max 50%	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable

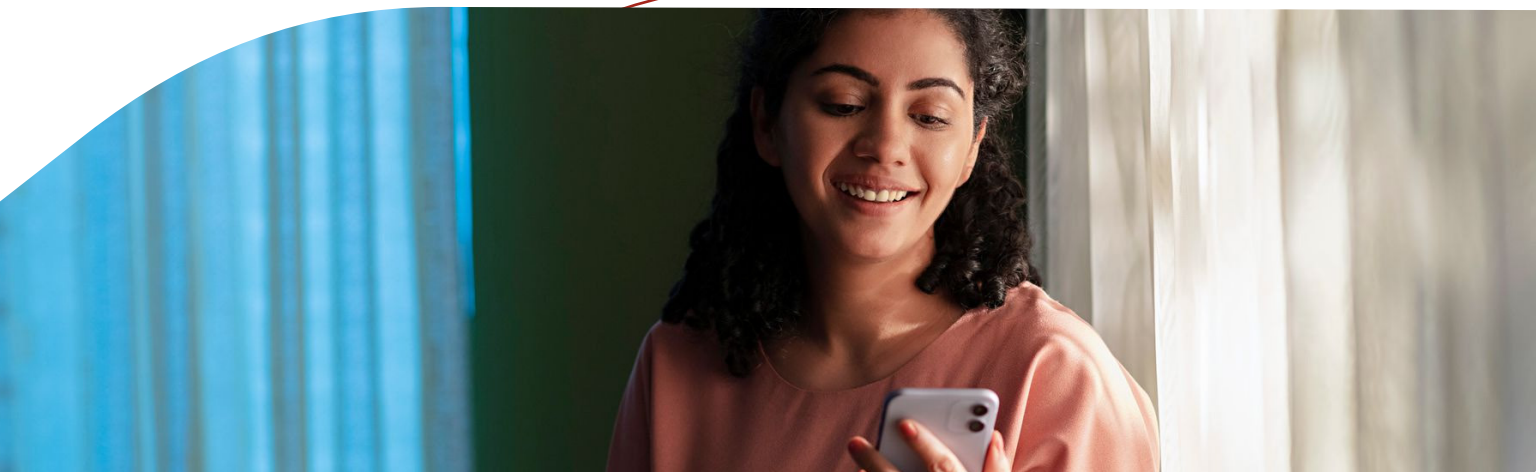
			Plan Options						
			Gold Plan			Platinum Plan	Topaz Plan		Ruby Plan
		Hospital Cash Benefit	Not Applicable	Not Applicable	Not Applicable	₹500 per day, up to 60 days	Not Applicable	Not Applicable	₹500 per day, up to 60 days
		Patient Care (Above 60 years) - Per day benefit	₹500 per day, maximum up to 10 days and 30 days in a policy period	₹500 per day, maximum up to 10 days and 30 days in a policy period	₹500 per day, maximum up to 10 days and 30 days in a policy period	₹500 per day, maximum up to 10 days and 30 days in a policy period	₹350 per day, maximum up to 10 days and 30 days in a policy period	₹350 per day, maximum up to 10 days and 30 days in a policy period	₹350 per day, maximum up to 10 days and 30 days in a policy period
		Accidental Hospitalisa-tion – 25% increase subject to Maximum of ₹1 lakh respective of number of claims in a ptolicy period	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable
		Accompany-ing Person - ₹500 per day for child up to 10 years, maximum up to 30 days in a policy year	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable
		Organ donor expenses	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable
C	Sublimit for Specified procedure's	Mandatory Sublimits for Modern Treatment Methods and Advancement in Technologies	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable
D	Recharge Benefit	Recharge Benefit	Not Applicable	Not Applicable	Applicable	Applicable	Not Applicable	Applicable for Sum Insured 3 L and above	Applicable

<table>
<tr><th colspan="3" rowspan="2"></th><th colspan="7">Plan Options</th></tr>
<tr><th colspan="3">Gold Plan</th><th>Platinum Plan</th><th colspan="2">Topaz Plan</th><th>Ruby Plan</th></tr>
<tr><td>E</td><td>Ambulance</td><td>Ambulance charges</td><td>₹2000 per hospitalisa-tion</td><td>₹2000 per hospitalisa-tion</td><td>₹2000 per hospitalisa-tion</td><td>₹2000 per hospitalisa-tion</td><td>₹750 per hospitalisa-tion and overall limit of ₹1500 per policy year</td><td>₹750 per hospitalisa-tion and overall limit of ₹1500 per policy year</td><td>₹750 per hospitalisa-tion and overall limit of ₹1500 per policy year</td></tr>
<tr><td>F</td><td>Discount</td><td>Family discount of 10% is applicable in case more than one fammem-ber is covered on individual SuInsured basis in the same policy, excepfor the policy with coverage for one adult with one or more children the family discount shall be on basis of age of the Adult as per below table:<table><tr><th>Age Bands</th><th>Discount</th></tr><tr><td><=65</td><td>10.0%</td></tr><tr><td>66-70</td><td>7.5%</td></tr><tr><td>71-75</td><td>5.0%</td></tr><tr><td>76 & above</td><td>4.0%</td></tr></table></td><td>Applicable</td><td>Applicable</td><td>Applicable</td><td>Applicable</td><td>Applicable</td><td>Applicable</td><td>Applicable</td></tr>
<tr><td></td><td></td><td>Long term Discount (on single premium payment) – 5 % for 2 years policy and 10 % for 3 year policy</td><td>Applicable</td><td>Applicable</td><td>Applicable</td><td>Applicable</td><td>Applicable</td><td>Applicable</td><td>Applicable</td></tr>
</table>

			Plan Options						
			Gold Plan			Platinum Plan	Topaz Plan		Ruby Plan
		Loyalty Discount – 2.5% discounif the client already has a separate health insurance policy (other than Health Suraksha/ Personal Accident /Travel) from Generali Central Insurance Company Limited. The loyalty discount shall continue only if the Insured maintains the separate health insurance policy with us	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable
G	Premium instalment option (monthly, quarterly, half yearly) with Loading	Option of paying premium on instalment basis. Available for 1 year, 2 years and 3 years policy terms	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable
H	Waiting Periods	Pre-existing Disease - 36 months	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable
		30 days - fresh propos-als excluding Accidental Hospitalisation	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable

		1 year Waiting Period for listed conditions	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable
		2 years Waiting Period for listed conditions	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable
		3 years Waiting Period - Joint Replacement and Organ Transplant	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable
I	Zone wise pricing	Zone wise pricing	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable
J	Disease wise sublimits	Applicable for specific ailments	Not Applicable except for Cataract	Not Applicable except for Cataract	Not Applicable except for Cataract	Not Applicable except for Cataract	Applicable as per sub-limits table	Applicable as per sub-limits table	Applicable as per sub-limits table
K	Medical Check up	Medical Check-up - At the end of every continuous period of 4 claim-free years	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable

*Note – Sum Insured of ₹50000, ₹100000, ₹150000 will be applicable only for children up to age of 25 years. SI: Sum Insued, S: Self, Sp: Spouse / Lp: Live-in partner, C: Child, P: Parent



Exclusions

- Any condition, ailment, injury or related condition(s) for which you have been diagnosed, received medical treatment, had signs and / or symptoms, prior to the inception of your first policy until 36 months from the date of inception.
- Any disease contracted during the first 30 days from the commencement of the policy.
- Organ transplant, Joint replacement surgey due to degenerative conditions shall be covered after a waiting period of 36 months.
- Diseases like Cataract, Hernia and Tumour shall be covered after a waiting period of 24 months.
- Diseases / surgeries like Gallstones, Renal stones shall be covered after a waiting period of 12 months.
- Congenital External Illness/ disease/ defect/ anomaly.
- Expenses incurred towards treatment of illness or injury arising out of alcohol use/ misuse or abuse of alcohol, narcotic substance or drugs (Whether prescribed or not).

*The above list is indicative in nature, please refer to policy wordings for complete details.

Other Benefits

1) Subject to no-claim, cumulative bonus of 10% on the basic Sum Insued will be povided up to a maximum of 50% of the Sum Insured.
2) Family discount of 10% is applicable in case more than one family member is covered on individual Sum Insured basis in the same policy, except for the policy with coverage for one adult with one or more children, the family discount shall be on basis of age of the adult as per below table:

Family Discount (Individual policies)	
Age Bands	**Discount**
<=65	10.0%
66-70	7.5%
71-75	5.0%
76 & above	4.0%

3. Long term discount is applicable in case the policy term is more than 1 year and in case of single payment of premium.

Long-term discount (Applicable in case of single payment for moe than 1 year)	
Policy Term	**Discount**
1 year	NIL
2 years	5%
3 years	10%

4. Loyalty discount of 2.5% is applicable in case you already have a separate health insurance policy (other than Health Suraksha /Personal Accident/Travel) from Generali Central Insurance Company Limited
5. Recharge of Sum Insured is available if Sum Insured and Cumulative Bonus (if any) is exhausted during the policy year.
6. Portability can be offered as per the portability guidelines.
7. Migration can be offered as per the migration guidelines.



Instalment Facility

- Option for payment of premium on an instalment basis is available for 1 year, 2 years and 3 years policy terms.
- Loadings on standard premium will be applicable in case instalment facility is opted.

Ivnstalment frequency	Loading on standard premiums
Monthly	5%
Quarterly	4%
Half-yearly	3%

Loading on Claim Experience

There will be no loading on premium for adverse claims experience.

Tax benefit

Premium paid by any mode other than cash and demand draft is eligible for tax relief as provided under Section 80-D of the Income Tax Act.

Zone wise Premium payment

a. Premium will be calculated based on the Sum Insured opted, Age and Zone.
b. Default zone of cover will be based on location of your residence.
c. All Premiums are age based and will vary each year as per the change in age group.
d. Zone Classification:

Zone Calssification	Area Covered
Zone 1	Mumbai, Navi Mumbai, Thane, Panvel, Pune, Delhi & NCR, Surat, Vadodara, Ahmedabad, Anand, Gandhinagar, Indore and Bangalore
Zone 2	Kolkata, Chennai, Hyderabad, Trivandrum, Cochin, Rest of Gujarat
Zone 3	Rest of India

*Please note the Cities/Towns that fall under respective zones shall be identified as per the updated/latest jurisdiction defined by government.

e) Zonal Co-payment:
If the treatment is in higher zone than the policyholder's selected zone (for which policy holder has paid the premium), co-payment will be applicable as per below:
If you select Zone 1, then no co-payment will apply for treatment in Zone 1, Zone 2, or Zone 3.
If You select Zone 2, then 10% Co-payment will apply for treatment in Zone 1.
If You select Zone 3, then 20% Co-payment will apply for treatment in Zone 1 and Zone 2.

Premium rates - Exclusive of Goods & Services Tax (age in completed years)
A. For Gold and Platinum Plans

Zone 1															
One Adult/Individual															
Age Band	50000	1L	1.5L	2L	2.5L	3L	3.5L	4L	4.5L	5L	6L	7.5L	8L	9L	10L
90 days-17	3,891	5,052	6,129	7,008	7,769	8,455	9,079	9,655	10,194	10,701	12,507	13,137	13,538	14,299	15,016
18-25	3,897	5,179	6,353	7,312	8,148	8,896	9,580	10,214	10,804	11,361	13,280	13,971	14,409	15,247	16,033
26-30	NA	NA	NA	7,873	8,773	9,584	10,321	11,004	11,642	12,245	14,281	15,028	15,503	16,404	17,253
31-35	NA	NA	NA	9,081	10,124	11,062	11,915	12,706	13,443	14,142	16,472	17,335	17,885	18,930	19,911
36-40	NA	NA	NA	10,351	11,544	12,620	13,595	14,499	15,343	16,141	18,748	19,735	20,364	21,556	22,680
41-45	NA	NA	NA	13,083	14,592	15,958	17,192	18,333	19,403	20,409	23,725	24,974	25,767	27,277	28,695
46-50	NA	NA	NA	16,366	18,253	19,974	21,519	22,948	24,286	25,546	29,751	31,315	32,306	34,197	35,973
51-55	NA	NA	NA	20,394	22,746	24,902	26,827	28,608	30,274	31,845	37,047	38,994	40,228	42,582	44,797
56-60	NA	NA	NA	26,302	29,341	32,156	34,639	36,939	39,093	41,121	47,811	50,322	51,917	54,957	57,818
61-65	NA	NA	NA	37,735	41,987	45,974	49,440	52,649	55,650	58,478	67,741	71,234	73,454	77,695	81,688
66-70	NA	NA	NA	48,372	53,833	59,032	63,479	67,594	71,445	75,073	86,923	91,393	94,240	99,682	1,04,807
71-75	NA	NA	NA	62,009	69,047	75,866	81,587	86,881	91,832	96,498	1,11,491	1,17,229	1,20,883	1,27,888	1,34,486
> 75	NA	NA	NA	72,804	81,039	89,119	95,806	1,01,996	1,07,781	1,13,233	1,31,120	1,37,817	1,42,085	1,50,279	1,57,995

Zone 1												
Two Adults												
Age Band	2L	2.5L	3L	3.5L	4L	4.5L	5L	6L	7.5L	8L	9L	10L
18-25	10,603	11,814	12,899	13,892	14,810	15,666	16,474	19,256	20,258	20,893	22,108	23,247
26-30	11,415	12,721	13,896	14,965	15,956	16,881	17,755	20,708	21,791	22,480	23,785	25,017
31-35	13,167	14,680	16,039	17,277	18,423	19,492	20,505	23,884	25,136	25,933	27,448	28,871
36-40	15,008	16,739	18,299	19,713	21,023	22,248	23,405	27,185	28,616	29,528	31,257	32,887
41-45	18,970	21,158	23,139	24,929	26,584	28,135	29,593	34,402	36,212	37,362	39,552	41,608
46-50	23,731	26,466	28,963	31,203	33,274	35,214	37,042	43,138	45,407	46,844	49,586	52,161
51-55	29,571	32,981	36,108	38,899	41,481	43,897	46,175	53,719	56,542	58,331	61,744	64,956
56-60	38,138	42,544	46,626	50,227	53,562	56,684	59,626	69,326	72,967	75,280	79,687	83,837
61-65	54,716	60,881	66,662	71,688	76,341	80,693	84,793	98,225	1,03,289	1,06,508	1,12,658	1,18,448
66-70	70,140	78,057	85,596	92,045	98,012	1,03,595	1,08,855	1,26,038	1,32,520	1,36,647	1,44,539	1,51,970
71-75	89,913	1,00,118	1,10,005	1,18,302	1,25,978	1,33,157	1,39,922	1,61,662	1,69,982	1,75,281	1,85,438	1,95,005
> 75	1,05,565	1,17,507	1,29,223	1,38,919	1,47,894	1,56,283	1,64,187	1,90,123	1,99,835	2,06,023	2,17,905	2,29,093

Premium rates - Exclusive of Goods & Services Tax (age in completed years)
A. For Gold and Platinum Plans

Zone 1												
One Adult + One Child												
Age Band	2L	2.5L	3L	3.5L	4L	4.5L	5L	6L	7.5L	8L	9L	10L
18-25	10,237	11,407	12,454	13,413	14,299	15,125	15,906	18,592	19,559	20,172	21,346	22,446
26-30	10,628	11,844	12,938	13,933	14,856	15,717	16,530	19,280	20,288	20,929	22,145	23,291
31-35	11,805	13,161	14,380	15,490	16,517	17,476	18,384	21,414	22,536	23,250	24,609	25,884
36-40	12,938	14,430	15,775	16,994	18,123	19,179	20,177	23,435	24,669	25,455	26,946	28,351
41-45	15,700	17,510	19,150	20,631	22,000	23,284	24,491	28,470	29,968	30,920	32,733	34,434
46-50	18,821	20,991	22,971	24,747	26,390	27,929	29,378	34,213	36,013	37,152	39,326	41,369
51-55	22,433	25,020	27,392	29,510	31,469	33,301	35,029	40,752	42,894	44,251	46,840	49,277
56-60	28,275	31,541	34,568	37,237	39,710	42,025	44,205	51,397	54,096	55,811	59,079	62,155
61-65	39,622	44,086	48,273	51,912	55,282	58,433	61,402	71,128	74,796	77,127	81,580	85,773
66-70	50,791	56,524	61,983	66,653	70,974	75,017	78,826	91,269	95,962	98,952	1,04,666	1,10,047
71-75	65,110	72,499	79,659	85,667	91,225	96,424	1,01,323	1,17,065	1,23,090	1,26,928	1,34,283	1,41,210
> 75	76,444	85,091	93,575	1,00,597	1,07,096	1,13,170	1,18,894	1,37,676	1,44,708	1,49,189	1,57,793	1,65,895

Zone 1												
Two Adults + One Child												
Age Band	2L	2.5L	3L	3.5L	4L	4.5L	5L	6L	7.5L	8L	9L	10L
18-25	13,528	15,073	16,457	17,724	18,896	19,987	21,018	24,568	25,846	26,656	28,207	29,660
26-30	14,171	15,792	17,250	18,578	19,807	20,956	22,040	25,707	27,051	27,906	29,527	31,055
31-35	15,891	17,717	19,358	20,852	22,235	23,525	24,748	28,826	30,337	31,298	33,127	34,844
36-40	17,596	19,625	21,454	23,112	24,648	26,084	27,440	31,872	33,550	34,619	36,646	38,557
41-45	21,587	24,077	26,331	28,367	30,250	32,015	33,675	39,147	41,206	42,515	45,008	47,347
46-50	26,186	29,204	31,959	34,431	36,716	38,857	40,874	47,601	50,105	51,690	54,715	57,557
51-55	31,610	35,256	38,598	41,582	44,342	46,924	49,360	57,423	60,441	62,354	66,002	69,436
56-60	40,111	44,744	49,038	52,825	56,333	59,616	62,710	72,912	76,741	79,174	83,809	88,173
61-65	56,603	62,980	68,961	74,160	78,974	83,476	87,717	1,01,612	1,06,851	1,10,181	1,16,543	1,22,533
66-70	72,559	80,749	88,548	95,219	1,01,391	1,07,167	1,12,609	1,30,384	1,37,089	1,41,359	1,49,523	1,57,210
71-75	93,014	1,03,570	1,13,799	1,22,381	1,30,322	1,37,749	1,44,747	1,67,236	1,75,843	1,81,325	1,91,832	2,01,729
> 75	1,09,205	1,21,559	1,33,679	1,43,709	1,52,994	1,61,672	1,69,849	1,96,679	2,06,725	2,13,127	2,25,419	2,36,993

Premium rates - Exclusive of Goods & Services Tax (age in completed years)
A. For Gold and Platinum Plans

Zone 1												
One Adult + Two Children												
Age Band	2L	2.5L	3L	3.5L	4L	4.5L	5L	6L	7.5L	8L	9L	10L
18-25	13,162	14,666	16,012	17,245	18,385	19,447	20,450	23,904	25,148	25,936	27,445	28,859
26-30	13,384	14,914	16,292	17,546	18,707	19,792	20,816	24,278	25,548	26,356	27,886	29,330
31-35	14,529	16,198	17,699	19,065	20,329	21,509	22,627	26,355	27,736	28,616	30,287	31,857
36-40	15,526	17,317	18,930	20,393	21,748	23,015	24,212	28,122	29,603	30,546	32,335	34,021
41-45	18,316	20,429	22,341	24,069	25,667	27,164	28,573	33,215	34,963	36,074	38,188	40,173
46-50	21,276	23,729	25,967	27,975	29,832	31,571	33,210	38,676	40,710	41,998	44,456	46,765
51-55	24,472	27,295	29,883	32,193	34,330	36,329	38,214	44,457	46,793	48,274	51,098	53,757
56-60	30,248	33,742	36,980	39,835	42,480	44,957	47,289	54,983	57,871	59,705	63,200	66,491
61-65	41,509	46,186	50,572	54,384	57,914	61,215	64,326	74,515	78,357	80,799	85,465	89,857
66-70	53,210	59,216	64,935	69,827	74,354	78,589	82,580	95,615	1,00,532	1,03,664	1,09,650	1,15,288
71-75	68,210	75,951	83,452	89,746	95,570	1,01,016	1,06,148	1,22,640	1,28,952	1,32,972	1,40,677	1,47,935
> 75	80,084	89,143	98,031	1,05,387	1,12,195	1,18,559	1,24,556	1,44,232	1,51,599	1,56,293	1,65,307	1,73,795

Zone 1												
Two Adults + Two Children												
Age Band	2L	2.5L	3L	3.5L	4L	4.5L	5L	6L	7.5L	8L	9L	10L
18-25	16,453	18,332	20,016	21,556	22,981	24,309	25,563	29,880	31,435	32,420	34,306	36,074
26-30	16,926	18,862	20,605	22,190	23,659	25,031	26,326	30,705	32,311	33,332	35,268	37,094
31-35	18,615	20,754	22,676	24,427	26,047	27,558	28,991	33,768	35,537	36,664	38,806	40,817
36-40	20,184	22,512	24,610	26,511	28,273	29,920	31,476	36,559	38,484	39,710	42,035	44,227
41-45	24,203	26,995	29,523	31,806	33,917	35,896	37,757	43,892	46,201	47,669	50,463	53,085
46-50	28,641	31,942	34,955	37,659	40,158	42,500	44,706	52,063	54,802	56,535	59,845	62,953
51-55	33,650	37,530	41,088	44,265	47,203	49,952	52,544	61,128	64,340	66,377	70,260	73,916
56-60	42,084	46,945	51,450	55,423	59,103	62,548	65,794	76,498	80,516	83,067	87,931	92,510
61-65	58,490	65,080	71,260	76,632	81,606	86,258	90,641	1,04,999	1,10,413	1,13,854	1,20,428	1,26,617
66-70	74,977	83,441	91,499	98,393	1,04,771	1,10,739	1,16,363	1,34,731	1,41,659	1,46,071	1,54,507	1,62,451
71-75	96,114	1,07,022	1,17,592	1,26,460	1,34,666	1,42,340	1,49,572	1,72,811	1,81,705	1,87,369	1,98,227	2,08,453
> 75	1,12,846	1,25,611	1,38,135	1,48,500	1,58,093	1,67,061	1,75,511	2,03,235	2,13,616	2,20,231	2,32,932	2,44,892

Premium rates - Exclusive of Goods & Services Tax (age in completed years)
A. For Gold and Platinum Plans

Zone 1												
One Adult + Three Children												
Age Band	2L	2.5L	3L	3.5L	4L	4.5L	5L	6L	7.5L	8L	9L	10L
18-25	16,087	17,925	19,571	21,077	22,471	23,768	24,995	29,216	30,736	31,699	33,544	35,272
26-30	16,139	17,985	19,646	21,158	22,558	23,867	25,101	29,277	30,808	31,782	33,628	35,369
31-35	17,253	19,235	21,017	22,639	24,141	25,542	26,869	31,297	32,937	33,981	35,966	37,831
36-40	18,113	20,203	22,085	23,792	25,373	26,851	28,247	32,809	34,537	35,637	37,724	39,691
41-45	20,933	23,347	25,533	27,508	29,334	31,045	32,655	37,960	39,958	41,227	43,644	45,912
46-50	23,731	26,466	28,963	31,203	33,274	35,214	37,042	43,138	45,407	46,844	49,586	52,161
51-55	26,512	29,569	32,373	34,875	37,190	39,356	41,398	48,161	50,692	52,297	55,357	58,237
56-60	32,220	35,942	39,391	42,433	45,251	47,888	50,373	58,569	61,645	63,598	67,322	70,828
61-65	43,396	48,285	52,870	56,856	60,547	63,998	67,249	77,902	81,919	84,472	89,349	93,942
66-70	55,628	61,908	67,886	73,001	77,733	82,162	86,334	99,961	1,05,102	1,08,376	1,14,634	1,20,528
71-75	71,311	79,404	87,246	93,825	99,914	1,05,607	1,10,973	1,28,214	1,34,813	1,39,016	1,47,071	1,54,659
> 75	83,724	93,195	1,02,487	1,10,177	1,17,295	1,23,948	1,30,218	1,50,787	1,58,489	1,63,398	1,72,821	1,81,694

Zone 1												
Two Adult + Three Children												
Age Band	2L	2.5L	3L	3.5L	4L	4.5L	5L	6L	7.5L	8L	9L	10L
18-25	19,378	21,591	23,574	25,388	27,067	28,630	30,107	35,192	37,023	38,183	40,405	42,487
26-30	19,682	21,933	23,959	25,803	27,510	29,105	30,611	35,704	37,571	38,758	41,009	43,132
31-35	21,339	23,791	25,995	28,001	29,858	31,591	33,233	38,709	40,738	42,029	44,485	46,790
36-40	22,771	25,398	27,765	29,910	31,897	33,755	35,511	41,246	43,418	44,801	47,424	49,897
41-45	26,820	29,913	32,714	35,244	37,584	39,776	41,839	48,637	51,196	52,822	55,919	58,824
46-50	31,096	34,680	37,951	40,886	43,600	46,143	48,538	56,526	59,499	61,381	64,974	68,349
51-55	35,689	39,805	43,579	46,948	50,064	52,979	55,729	64,833	68,240	70,400	74,518	78,395
56-60	44,056	49,146	53,862	58,021	61,873	65,480	68,878	80,084	84,290	86,961	92,053	96,846
61-65	60,377	67,179	73,559	79,104	84,239	89,041	93,565	1,08,386	1,13,974	1,17,526	1,24,312	1,30,701
66-70	77,396	86,132	94,451	1,01,567	1,08,151	1,14,312	1,20,116	1,39,077	1,46,229	1,50,783	1,59,491	1,67,691
71-75	99,215	1,10,474	1,21,385	1,30,540	1,39,010	1,46,932	1,54,397	1,78,385	1,87,566	1,93,414	2,04,621	2,15,178
> 75	1,16,486	1,29,663	1,42,591	1,53,290	1,63,193	1,72,450	1,81,172	2,09,791	2,20,507	2,27,336	2,40,446	2,52,792

Premium rates - Exclusive of Goods & Services Tax (age in completed years)
A. For Gold and Platinum Plans

Zone 2															
One Adult/Individual															
Age (in years)	50000	1 L	1.5 L	2 L	2.5 L	3 L	3.5 L	4 L	4.5 L	5 L	6 L	7.5 L	8 L	9 L	10 L
90 days-17	3,516	4,565	5,539	6,333	7,021	7,641	8,205	8,725	9,212	9,671	11,303	11,872	12,234	12,922	13,570
18-25	3,522	4,680	5,741	6,608	7,363	8,039	8,658	9,230	9,763	10,267	12,001	12,626	13,021	13,779	14,489
26-30	NA	NA	NA	7,115	7,928	8,661	9,327	9,944	10,521	11,065	12,906	13,581	14,010	14,824	15,592
31-35	NA	NA	NA	8,206	9,149	9,996	10,768	11,482	12,149	12,780	14,886	15,666	16,163	17,107	17,993
36-40	NA	NA	NA	9,354	10,433	11,405	12,286	13,103	13,866	14,587	16,943	17,835	18,403	19,481	20,496
41-45	NA	NA	NA	11,823	13,187	14,421	15,537	16,568	17,535	18,444	21,441	22,569	23,286	24,651	25,932
46-50	NA	NA	NA	14,790	16,495	18,051	19,447	20,738	21,947	23,086	26,886	28,300	29,195	30,904	32,509
51-55	NA	NA	NA	18,430	20,555	22,504	24,244	25,853	27,359	28,778	33,480	35,239	36,355	38,481	40,484
56-60	NA	NA	NA	23,770	26,515	29,060	31,303	33,382	35,328	37,161	43,207	45,476	46,918	49,665	52,251
61-65	NA	NA	NA	34,102	37,944	41,547	44,679	47,579	50,291	52,847	61,218	64,374	66,381	70,213	73,822
66-70	NA	NA	NA	43,714	48,649	53,347	57,366	61,085	64,565	67,843	78,553	82,592	85,165	90,083	94,714
71-75	NA	NA	NA	56,038	62,398	68,560	73,731	78,515	82,989	87,206	1,00,755	1,05,940	1,09,243	1,15,573	1,21,536
> 75	NA	NA	NA	65,793	73,236	80,537	86,580	92,174	97,402	1,02,329	1,18,493	1,24,546	1,28,403	1,35,808	1,42,781

Zone 2												
Two Adults												
Age (in years)	2 L	2.5 L	3 L	3.5 L	4 L	4.5 L	5 L	6 L	7.5 L	8 L	9 L	10 L
18-25	9,582	10,676	11,657	12,554	13,384	14,157	14,887	17,402	18,307	18,881	19,979	21,009
26-30	10,316	11,496	12,558	13,524	14,419	15,256	16,045	18,714	19,693	20,315	21,495	22,608
31-35	11,899	13,266	14,495	15,614	16,649	17,615	18,531	21,584	22,716	23,436	24,805	26,091
36-40	13,563	15,127	16,537	17,815	18,999	20,105	21,151	24,567	25,861	26,685	28,247	29,720
41-45	17,143	19,121	20,911	22,528	24,024	25,425	26,744	31,089	32,725	33,764	35,744	37,601
46-50	21,446	23,918	26,174	28,198	30,070	31,823	33,475	38,984	41,035	42,333	44,811	47,138
51-55	26,723	29,805	32,631	35,154	37,487	39,670	41,729	48,546	51,097	52,714	55,798	58,701
56-60	34,466	38,447	42,137	45,390	48,404	51,226	53,884	62,650	65,941	68,031	72,014	75,764
61-65	49,447	55,018	60,243	64,785	68,990	72,923	76,628	88,766	93,343	96,252	1,01,809	1,07,042
66-70	63,386	70,541	77,353	83,181	88,573	93,619	98,373	1,13,901	1,19,758	1,23,489	1,30,620	1,37,336
71-75	81,255	90,477	99,412	1,06,910	1,13,847	1,20,334	1,26,448	1,46,094	1,53,613	1,58,402	1,67,581	1,76,227
> 75	95,400	1,06,192	1,16,779	1,25,542	1,33,652	1,41,233	1,48,377	1,71,815	1,80,591	1,86,184	1,96,921	2,07,032

Premium rates - Exclusive of Goods & Services Tax (age in completed years)
A. For Gold and Platinum Plans

Zone 2												
One Adult + One Child												
Age (in years)	2 L	2.5 L	3 L	3.5 L	4 L	4.5 L	5 L	6 L	7.5 L	8 L	9 L	10 L
18-25	9,251	10,308	11,255	12,121	12,922	13,669	14,374	16,802	17,676	18,230	19,290	20,284
26-30	9,605	10,703	11,692	12,592	13,425	14,203	14,938	17,423	18,334	18,914	20,013	21,049
31-35	10,668	11,894	12,995	13,998	14,927	15,793	16,614	19,352	20,366	21,011	22,239	23,392
36-40	11,692	13,041	14,256	15,358	16,378	17,332	18,234	21,178	22,294	23,004	24,351	25,621
41-45	14,188	15,824	17,306	18,644	19,882	21,042	22,133	25,729	27,082	27,943	29,581	31,118
46-50	17,009	18,969	20,759	22,364	23,848	25,239	26,549	30,919	32,545	33,574	35,539	37,385
51-55	20,273	22,611	24,755	26,668	28,438	30,094	31,656	36,828	38,763	39,990	42,330	44,532
56-60	25,552	28,504	31,239	33,651	35,886	37,978	39,948	46,448	48,887	50,436	53,390	56,170
61-65	35,807	39,841	43,624	46,913	49,958	52,806	55,489	64,279	67,593	69,700	73,724	77,513
66-70	45,900	51,081	56,015	60,235	64,139	67,793	71,236	82,480	86,722	89,423	94,587	99,450
71-75	58,840	65,518	71,988	77,417	82,441	87,139	91,566	1,05,792	1,11,237	1,14,705	1,21,352	1,27,612
> 75	69,083	76,897	84,564	90,909	96,783	1,02,272	1,07,445	1,24,418	1,30,773	1,34,823	1,42,598	1,49,920

Zone 2												
Two Adults + One Child												
Age (in years)	2 L	2.5 L	3 L	3.5 L	4 L	4.5 L	5 L	6 L	7.5 L	8 L	9 L	10 L
18-25	12,225	13,621	14,873	16,017	17,076	18,062	18,994	22,202	23,357	24,089	25,491	26,804
26-30	12,806	14,271	15,589	16,789	17,900	18,938	19,918	23,231	24,446	25,219	26,683	28,065
31-35	14,361	16,011	17,494	18,844	20,094	21,260	22,365	26,050	27,415	28,284	29,937	31,489
36-40	15,901	17,736	19,388	20,886	22,274	23,572	24,798	28,802	30,319	31,285	33,117	34,844
41-45	19,508	21,758	23,795	25,636	27,337	28,932	30,432	35,377	37,238	38,421	40,674	42,787
46-50	23,665	26,392	28,882	31,115	33,180	35,115	36,938	43,017	45,280	46,712	49,446	52,014
51-55	28,566	31,861	34,881	37,578	40,072	42,406	44,606	51,894	54,621	56,350	59,646	62,750
56-60	36,248	40,436	44,316	47,738	50,908	53,875	56,671	65,891	69,351	71,549	75,739	79,682
61-65	51,152	56,916	62,320	67,019	71,369	75,437	79,270	91,827	96,562	99,571	1,05,320	1,10,733
66-70	65,571	72,973	80,021	86,050	91,628	96,847	1,01,765	1,17,829	1,23,888	1,27,747	1,35,125	1,42,072
71-75	84,057	93,596	1,02,840	1,10,596	1,17,773	1,24,484	1,30,809	1,51,132	1,58,910	1,63,864	1,73,360	1,82,303
> 75	98,689	1,09,853	1,20,806	1,29,871	1,38,261	1,46,104	1,53,493	1,77,740	1,86,818	1,92,604	2,03,712	2,14,171

Premium rates - Exclusive of Goods & Services Tax (age in completed years)
A. For Gold and Platinum Plans

Zone 2												
One Adult + Two Children												
Age (in years)	2 L	2.5 L	3 L	3.5 L	4 L	4.5 L	5 L	6 L	7.5 L	8 L	9 L	10 L
18-25	11,895	13,253	14,471	15,584	16,615	17,574	18,481	21,602	22,726	23,438	24,802	26,080
26-30	12,095	13,478	14,723	15,856	16,906	17,886	18,811	21,941	23,088	23,818	25,201	26,506
31-35	13,130	14,638	15,994	17,229	18,371	19,438	20,448	23,817	25,065	25,860	27,371	28,790
36-40	14,031	15,649	17,107	18,429	19,654	20,799	21,880	25,414	26,752	27,605	29,221	30,745
41-45	16,552	18,462	20,190	21,752	23,195	24,549	25,821	30,017	31,596	32,600	34,511	36,304
46-50	19,228	21,444	23,466	25,281	26,959	28,531	30,012	34,951	36,790	37,954	40,175	42,262
51-55	22,116	24,666	27,005	29,093	31,024	32,830	34,534	40,176	42,287	43,625	46,178	48,580
56-60	27,335	30,493	33,419	35,999	38,390	40,627	42,736	49,688	52,298	53,955	57,114	60,088
61-65	37,512	41,738	45,702	49,147	52,337	55,321	58,131	67,340	70,812	73,019	77,235	81,204
66-70	48,086	53,514	58,682	63,103	67,194	71,021	74,628	86,408	90,851	93,681	99,091	1,04,186
71-75	61,642	68,637	75,416	81,104	86,367	91,288	95,926	1,10,830	1,16,534	1,20,167	1,27,130	1,33,689
> 75	72,372	80,559	88,591	95,239	1,01,391	1,07,143	1,12,562	1,30,343	1,37,000	1,41,243	1,49,388	1,57,059

Zone 2												
Two Adults + Two Children												
Age (in years)	2 L	2.5 L	3 L	3.5 L	4 L	4.5 L	5 L	6 L	7.5 L	8 L	9 L	10 L
18-25	14,868	16,567	18,088	19,480	20,768	21,968	23,101	27,003	28,408	29,298	31,002	32,600
26-30	15,296	17,046	18,621	20,053	21,381	22,620	23,791	27,748	29,199	30,122	31,872	33,522
31-35	16,823	18,755	20,493	22,074	23,538	24,905	26,199	30,516	32,115	33,133	35,069	36,887
36-40	18,240	20,344	22,240	23,958	25,550	27,038	28,445	33,038	34,778	35,886	37,987	39,968
41-45	21,873	24,396	26,680	28,743	30,651	32,439	34,121	39,665	41,752	43,078	45,604	47,974
46-50	25,883	28,866	31,589	34,032	36,291	38,407	40,401	47,050	49,525	51,091	54,082	56,891
51-55	30,409	33,916	37,132	40,002	42,658	45,142	47,484	55,242	58,145	59,985	63,494	66,798
56-60	38,031	42,424	46,495	50,086	53,412	56,525	59,458	69,131	72,762	75,068	79,464	83,601
61-65	52,857	58,813	64,398	69,253	73,748	77,952	81,912	94,888	99,780	1,02,890	1,08,831	1,14,424
66-70	67,757	75,406	82,688	88,918	94,682	1,00,076	1,05,157	1,21,757	1,28,018	1,32,005	1,39,629	1,46,807
71-75	86,859	96,716	1,06,268	1,14,283	1,21,698	1,28,633	1,35,169	1,56,170	1,64,207	1,69,326	1,79,138	1,88,380
> 75	1,01,979	1,13,515	1,24,833	1,34,200	1,42,870	1,50,974	1,58,610	1,83,665	1,93,046	1,99,024	2,10,502	2,21,310

Premium rates - Exclusive of Goods & Services Tax (age in completed years)
A. For Gold and Platinum Plans

Zone 2												
One Adult + Three Children												
Age (in years)	2 L	2.5 L	3 L	3.5 L	4 L	4.5 L	5 L	6 L	7.5 L	8 L	9 L	10 L
18-25	14,538	16,198	17,686	19,047	20,307	21,480	22,588	26,403	27,776	28,647	30,313	31,875
26-30	14,585	16,253	17,754	19,121	20,386	21,568	22,684	26,458	27,841	28,721	30,389	31,963
31-35	15,592	17,383	18,993	20,459	21,816	23,082	24,282	28,283	29,765	30,709	32,503	34,188
36-40	16,369	18,257	19,959	21,501	22,930	24,265	25,527	29,650	31,211	32,206	34,091	35,869
41-45	18,917	21,099	23,074	24,859	26,509	28,056	29,510	34,305	36,110	37,257	39,441	41,491
46-50	21,446	23,918	26,174	28,198	30,070	31,823	33,475	38,984	41,035	42,333	44,811	47,138
51-55	23,959	26,722	29,255	31,517	33,609	35,566	37,412	43,524	45,811	47,261	50,026	52,629
56-60	29,118	32,481	35,598	38,347	40,893	43,277	45,523	52,929	55,709	57,474	60,839	64,007
61-65	39,217	43,635	47,779	51,381	54,716	57,835	60,774	70,401	74,031	76,338	80,745	84,895
66-70	50,271	55,946	61,349	65,971	70,248	74,250	78,020	90,336	94,981	97,939	1,03,596	1,08,921
71-75	64,444	71,757	78,844	84,790	90,292	95,438	1,00,287	1,15,868	1,21,831	1,25,629	1,32,909	1,39,766
> 75	75,662	84,221	92,618	99,568	1,06,000	1,12,013	1,17,678	1,36,267	1,43,227	1,47,663	1,56,179	1,64,198

Zone 2												
Two Adults + Three Children												
Age (in years)	2 L	2.5 L	3 L	3.5 L	4 L	4.5 L	5 L	6 L	7.5 L	8 L	9 L	10 L
18-25	17,512	19,512	21,304	22,943	24,460	25,873	27,208	31,803	33,458	34,506	36,514	38,395
26-30	17,787	19,821	21,652	23,318	24,861	26,303	27,664	32,265	33,953	35,026	37,060	38,979
31-35	19,284	21,500	23,491	25,305	26,983	28,549	30,033	34,982	36,815	37,982	40,201	42,285
36-40	20,578	22,952	25,091	27,029	28,826	30,505	32,091	37,274	39,237	40,487	42,857	45,092
41-45	24,237	27,033	29,564	31,850	33,964	35,946	37,810	43,953	46,266	47,735	50,534	53,160
46-50	28,102	31,341	34,297	36,949	39,402	41,700	43,864	51,083	53,770	55,471	58,717	61,767
51-55	32,252	35,972	39,382	42,427	45,243	47,877	50,362	58,590	61,669	63,620	67,343	70,846
56-60	39,814	44,413	48,675	52,433	55,915	59,175	62,245	72,372	76,173	78,587	83,188	87,520
61-65	54,562	60,710	66,475	71,487	76,127	80,466	84,555	97,949	1,02,999	1,06,209	1,12,342	1,18,115
66-70	69,943	77,838	85,355	91,786	97,736	1,03,304	1,08,550	1,25,684	1,32,147	1,36,263	1,44,133	1,51,543
71-75	89,661	99,836	1,09,696	1,17,969	1,25,624	1,32,783	1,39,529	1,61,207	1,69,504	1,74,789	1,84,917	1,94,457
> 75	1,05,269	1,17,177	1,28,860	1,38,529	1,47,478	1,55,844	1,63,726	1,89,589	1,99,273	2,05,444	2,17,292	2,28,4491

Premium rates - Exclusive of Goods & Services Tax (age in completed years)
A. For Gold and Platinum Plans

Zone 3															
One Adult/Individual															
Age (in years)	50000	1 L	1.5 L	2 L	2.5 L	3 L	3.5 L	4 L	4.5 L	5 L	6 L	7.5 L	8 L	9 L	10 L
90 days-17	2,612	3,392	4,115	4,707	5,219	5,678	6,098	6,484	6,846	7,188	8,400	8,822	9,091	9,604	10,085
18-25	2,616	3,477	4,265	4,911	5,470	5,975	6,435	6,858	7,254	7,630	8,917	9,384	9,678	10,238	10,766
26-30	NA	NA	NA	5,287	5,893	6,436	6,933	7,389	7,818	8,223	9,591	10,093	10,411	11,018	11,586
31-35	NA	NA	NA	5,541	6,176	6,750	7,272	7,754	8,205	8,631	10,051	10,580	10,915	11,551	12,151
36-40	NA	NA	NA	6,568	7,323	8,005	8,624	9,199	9,734	10,241	11,893	12,520	12,917	13,675	14,388
41-45	NA	NA	NA	7,714	8,602	9,408	10,135	10,809	11,439	12,033	13,986	14,725	15,191	16,080	16,917
46-50	NA	NA	NA	9,767	10,893	11,920	12,840	13,693	14,492	15,245	17,754	18,688	19,279	20,407	21,466
51-55	NA	NA	NA	10,446	11,650	12,756	13,740	14,653	15,507	16,311	18,978	19,974	20,606	21,813	22,947
56-60	NA	NA	NA	14,085	15,712	17,220	18,550	19,782	20,935	22,022	25,604	26,949	27,802	29,430	30,964
61-65	NA	NA	NA	20,209	22,485	24,620	26,477	28,195	29,802	31,317	36,277	38,148	39,337	41,607	43,746
66-70	NA	NA	NA	25,903	28,829	31,612	33,994	36,199	38,261	40,203	46,548	48,943	50,468	53,383	56,127
71-75	NA	NA	NA	33,209	36,975	40,628	43,693	46,528	49,178	51,676	59,705	62,778	64,735	68,488	72,018
> 75	NA	NA	NA	38,989	43,398	47,726	51,308	54,621	57,719	60,639	70,218	73,804	76,090	80,478	84,610

Zone 3												
Two Adults												
Age (in years)	2 L	2.5 L	3 L	3.5 L	4 L	4.5 L	5 L	6 L	7.5 L	8 L	9 L	10 L
18-25	7,120	7,932	8,664	9,330	9,944	10,519	11,063	12,930	13,606	14,033	14,845	15,611
26-30	7,667	8,544	9,332	10,052	10,714	11,337	11,923	13,907	14,635	15,096	15,976	16,799
31-35	8,034	8,955	9,787	10,545	11,243	11,897	12,515	14,574	15,342	15,826	16,750	17,619
36-40	9,524	10,619	11,608	12,505	13,339	14,115	14,849	17,244	18,154	18,730	19,829	20,862
41-45	11,185	12,473	13,642	14,695	15,673	16,586	17,448	20,280	21,351	22,027	23,315	24,530
46-50	14,163	15,794	17,284	18,618	19,855	21,014	22,105	25,743	27,097	27,955	29,590	31,126
51-55	15,146	16,893	18,497	19,923	21,247	22,486	23,650	27,518	28,962	29,879	31,628	33,274
56-60	20,423	22,783	24,969	26,897	28,685	30,356	31,932	37,125	39,076	40,312	42,674	44,898
61-65	29,303	32,604	35,699	38,392	40,883	43,212	45,410	52,602	55,315	57,038	60,331	63,432
66-70	37,560	41,802	45,837	49,291	52,489	55,478	58,295	67,495	70,967	73,179	77,406	81,385
71-75	48,153	53,613	58,911	63,354	67,465	71,308	74,930	86,572	91,028	93,866	99,307	1,04,427
> 75	56,533	62,928	69,202	74,396	79,201	83,692	87,926	1,01,816	1,07,016	1,10,330	1,16,693	1,22,684

Premium rates - Exclusive of Goods & Services Tax (age in completed years)
A. For Gold and Platinum Plans

Zone 3												
One Adult + One Child												
Age (in years)	2 L	2.5 L	3 L	3.5 L	4 L	4.5 L	5 L	6 L	7.5 L	8 L	9 L	10 L
18-25	6,875	7,659	8,365	9,008	9,602	10,156	10,682	12,484	13,137	13,549	14,333	15,072
26-30	7,138	7,955	8,689	9,359	9,975	10,555	11,101	12,948	13,626	14,055	14,874	15,641
31-35	7,203	8,029	8,774	9,454	10,080	10,666	11,221	13,066	13,754	14,189	15,017	15,797
36-40	8,210	9,154	10,007	10,780	11,499	12,168	12,801	14,866	15,650	16,147	17,094	17,985
41-45	9,257	10,323	11,290	12,162	12,970	13,726	14,439	16,783	17,670	18,229	19,296	20,301
46-50	11,233	12,526	13,708	14,766	15,747	16,666	17,531	20,417	21,491	22,171	23,468	24,686
51-55	11,490	12,816	14,032	15,114	16,119	17,058	17,942	20,876	21,971	22,667	23,994	25,242
56-60	15,142	16,891	18,511	19,941	21,266	22,505	23,673	27,524	28,970	29,887	31,637	33,286
61-65	21,219	23,610	25,851	27,801	29,605	31,292	32,883	38,091	40,056	41,303	43,688	45,934
66-70	27,199	30,271	33,192	35,694	38,009	40,174	42,213	48,876	51,390	52,992	56,052	58,934
71-75	34,869	38,824	42,660	45,877	48,854	51,637	54,260	62,690	65,917	67,972	71,912	75,619
> 75	40,938	45,568	50,112	53,873	57,352	60,605	63,671	73,729	77,494	79,894	84,502	88,840

Zone 3												
Two Adults + One Child												
Age (in years)	2 L	2.5 L	3 L	3.5 L	4 L	4.5 L	5 L	6 L	7.5 L	8 L	9 L	10 L
18-25	9,084	10,120	11,054	11,904	12,688	13,421	14,115	16,497	17,360	17,904	18,940	19,917
26-30	9,517	10,607	11,585	12,479	13,301	14,073	14,801	17,264	18,168	18,740	19,832	20,855
31-35	9,696	10,808	11,812	12,726	13,569	14,359	15,105	17,589	18,516	19,101	20,215	21,265
36-40	11,166	12,449	13,609	14,661	15,639	16,549	17,409	20,217	21,284	21,959	23,248	24,459
41-45	12,728	14,194	15,524	16,722	17,834	18,874	19,854	23,077	24,296	25,065	26,531	27,914
46-50	15,628	17,428	19,072	20,544	21,909	23,188	24,391	28,406	29,900	30,846	32,651	34,346
51-55	16,191	18,058	19,772	21,297	22,712	24,036	25,282	29,416	30,959	31,940	33,810	35,569
56-60	21,480	23,961	26,260	28,289	30,168	31,926	33,583	39,045	41,097	42,397	44,881	47,220
61-65	30,313	33,728	36,930	39,715	42,292	44,702	46,976	54,416	57,222	59,005	62,411	65,620
66-70	38,855	43,244	47,418	50,991	54,299	57,391	60,305	69,822	73,415	75,703	80,075	84,191
71-75	49,813	55,462	60,942	65,539	69,791	73,767	77,514	89,557	94,167	97,103	1,02,731	1,08,028
> 75	58,483	65,098	71,589	76,961	81,932	86,578	90,958	1,05,327	1,10,706	1,14,135	1,20,717	1,26,915

Premium rates - Exclusive of Goods & Services Tax (age in completed years)
A. For Gold and Platinum Plans

Zone 3												
One Adult + Two Children												
Age (in years)	2 L	2.5 L	3 L	3.5 L	4 L	4.5 L	5 L	6 L	7.5 L	8 L	9 L	10 L
18-25	8,839	9,847	10,755	11,582	12,345	13,058	13,734	16,051	16,891	17,420	18,428	19,379
26-30	8,989	10,017	10,941	11,785	12,562	13,291	13,979	16,305	17,159	17,699	18,730	19,696
31-35	8,865	9,882	10,799	11,636	12,406	13,128	13,810	16,081	16,929	17,463	18,482	19,442
36-40	9,852	10,985	12,008	12,937	13,799	14,602	15,361	17,839	18,780	19,376	20,513	21,582
41-45	10,799	12,043	13,172	14,189	15,132	16,014	16,846	19,581	20,615	21,267	22,511	23,684
46-50	12,698	14,160	15,496	16,692	17,801	18,840	19,818	23,080	24,294	25,063	26,529	27,906
51-55	12,535	13,981	15,308	16,488	17,584	18,609	19,573	22,773	23,968	24,728	26,175	27,537
56-60	16,198	18,069	19,803	21,332	22,750	24,075	25,325	29,444	30,991	31,972	33,845	35,608
61-65	22,230	24,734	27,082	29,125	31,014	32,782	34,449	39,905	41,963	43,270	45,768	48,121
66-70	28,494	31,712	34,773	37,394	39,819	42,087	44,223	51,203	53,837	55,515	58,721	61,740
71-75	36,530	40,672	44,691	48,062	51,180	54,096	56,844	65,675	69,056	71,209	75,336	79,220
> 75	42,887	47,738	52,498	56,438	60,083	63,491	66,703	77,240	81,184	83,699	88,526	93,071

Zone 3												
Two Adults + Two Children												
Age (in years)	2 L	2.5 L	3 L	3.5 L	4 L	4.5 L	5 L	6 L	7.5 L	8 L	9 L	10 L
18-25	11,049	12,308	13,444	14,478	15,431	16,322	17,167	20,064	21,113	21,776	23,035	24,224
26-30	11,368	12,669	13,837	14,905	15,887	16,809	17,679	20,621	21,701	22,384	23,688	24,910
31-35	11,358	12,661	13,837	14,908	15,895	16,820	17,694	20,604	21,690	22,375	23,680	24,910
36-40	12,808	14,280	15,611	16,818	17,939	18,982	19,969	23,191	24,414	25,189	26,667	28,056
41-45	14,271	15,914	17,406	18,749	19,996	21,162	22,261	25,874	27,241	28,103	29,747	31,297
46-50	17,093	19,062	20,860	22,471	23,963	25,361	26,678	31,069	32,703	33,738	35,712	37,566
51-55	17,235	19,223	21,048	22,671	24,178	25,587	26,913	31,313	32,956	34,001	35,991	37,863
56-60	22,536	25,140	27,552	29,680	31,652	33,496	35,235	40,966	43,118	44,483	47,088	49,542
61-65	31,324	34,852	38,161	41,039	43,702	46,192	48,542	56,230	59,130	60,972	64,492	67,807
66-70	40,150	44,685	48,998	52,691	56,109	59,304	62,315	72,150	75,862	78,226	82,744	86,997
71-75	51,473	57,311	62,974	67,724	72,118	76,226	80,098	92,543	97,306	1,00,339	1,06,156	1,11,629
> 75	60,432	67,268	73,975	79,527	84,663	89,464	93,990	1,08,838	1,14,396	1,17,939	1,24,741	1,31,145

Premium rates - Exclusive of Goods & Services Tax (age in completed years)
A. For Gold and Platinum Plans

Zone 3												
One Adult + Three Children												
Age (in years)	2 L	2.5 L	3 L	3.5 L	4 L	4.5 L	5 L	6 L	7.5 L	8 L	9 L	10 L
18-25	10,803	12,035	13,145	14,156	15,088	15,960	16,786	19,618	20,644	21,292	22,523	23,685
26-30	10,839	12,080	13,194	14,212	15,148	16,028	16,857	19,662	20,692	21,343	22,586	23,751
31-35	10,527	11,734	12,824	13,817	14,732	15,589	16,399	19,096	20,103	20,738	21,948	23,087
36-40	11,494	12,816	14,009	15,093	16,099	17,035	17,921	20,812	21,910	22,605	23,932	25,179
41-45	12,342	13,764	15,053	16,215	17,294	18,302	19,253	22,378	23,560	24,306	25,727	27,068
46-50	14,163	15,794	17,284	18,618	19,855	21,014	22,105	25,743	27,097	27,955	29,590	31,126
51-55	13,579	15,146	16,583	17,862	19,049	20,160	21,204	24,671	25,966	26,788	28,356	29,832
56-60	17,254	19,248	21,094	22,724	24,233	25,646	26,977	31,364	33,012	34,057	36,052	37,931
61-65	23,240	25,858	28,313	30,449	32,424	34,272	36,015	41,719	43,870	45,237	47,849	50,308
66-70	29,789	33,153	36,354	39,093	41,629	44,000	46,234	53,531	56,284	58,039	61,391	64,546
71-75	38,190	42,521	46,722	50,247	53,507	56,555	59,428	68,661	72,194	74,445	78,761	82,821
> 75	44,837	49,908	54,885	59,004	62,814	66,377	69,735	80,751	84,874	87,503	92,549	97,301

Zone 3												
Two Adults + Three Children												
Age (in years)	2 L	2.5 L	3 L	3.5 L	4 L	4.5 L	5 L	6 L	7.5 L	8 L	9 L	10 L
18-25	13,013	14,496	15,834	17,052	18,174	19,224	20,219	23,631	24,867	25,647	27,130	28,530
26-30	13,219	14,732	16,090	17,331	18,473	19,546	20,557	23,978	25,234	26,028	27,544	28,965
31-35	13,020	14,514	15,862	17,090	18,221	19,281	20,283	23,619	24,864	25,649	27,146	28,555
36-40	14,450	16,111	17,612	18,974	20,239	21,416	22,529	26,164	27,544	28,418	30,085	31,653
41-45	15,813	17,635	19,287	20,776	22,158	23,449	24,667	28,671	30,186	31,142	32,963	34,680
46-50	18,558	20,696	22,648	24,397	26,017	27,535	28,965	33,732	35,506	36,630	38,773	40,786
51-55	18,280	20,388	22,324	24,045	25,643	27,138	28,544	33,211	34,954	36,061	38,172	40,158
56-60	23,593	26,318	28,843	31,071	33,136	35,066	36,886	42,886	45,139	46,568	49,296	51,864
61-65	32,334	35,976	39,392	42,363	45,112	47,683	50,108	58,044	61,037	62,938	66,572	69,994
66-70	41,445	46,127	50,579	54,391	57,918	61,217	64,325	74,477	78,309	80,750	85,413	89,804
71-75	53,134	59,160	65,005	69,908	74,444	78,685	82,682	95,528	1,00,445	1,03,576	1,09,580	1,15,229
> 75	62,382	69,437	76,361	82,092	87,394	92,350	97,022	1,12,349	1,18,086	1,21,744	1,28,764	1,35,376

Premium rates - Exclusive of Goods & Services Tax (age in completed years)
B. For Topaz and Ruby Plans:

Zone 1								
One Adult/Individual								
Age (in years)	1 L	2 L	3 L	4 L	5 L	6 L	7.5 L	10 L
90 days-17	4,648	6,448	7,863	9,076	10,166	12,007	12,613	14,413
18-25	4,766	6,727	8,275	9,599	10,795	12,748	13,412	15,391
26-30	NA	7,244	8,913	10,344	11,631	13,712	14,427	16,564
31-35	NA	8,354	10,288	11,942	13,435	15,812	16,643	19,114
36-40	NA	9,523	11,735	13,628	15,334	17,995	18,945	21,772
41-45	NA	12,037	14,842	17,233	19,389	22,775	23,975	27,548
46-50	NA	15,058	18,576	21,570	24,267	28,563	30,061	34,534
51-55	NA	18,760	23,160	26,889	30,254	35,566	37,434	43,006
56-60	NA	24,197	29,905	34,724	39,064	45,898	48,310	55,506
61-65	NA	34,716	42,755	49,491	55,554	65,033	68,386	78,420
66-70	NA	44,501	54,899	63,540	71,320	83,445	87,738	1,00,615
71-75	NA	57,048	70,555	81,669	91,672	1,07,031	1,12,539	1,29,104
> 75	NA	66,981	82,881	95,876	1,07,570	1,25,878	1,32,305	1,51,675

Zone 1							
Two Adults							
Age (in years)	2 L	3 L	4 L	5 L	6 L	7.5 L	10 L
18-25	9,754	11,998	13,919	15,652	18,484	19,447	22,318
26-30	10,504	12,924	14,999	16,865	19,882	20,920	24,017
31-35	12,113	14,918	17,316	19,481	22,928	24,132	27,716
36-40	13,808	17,016	19,760	22,234	26,093	27,470	31,570
41-45	17,453	21,521	24,987	28,114	33,024	34,764	39,944
46-50	21,834	26,935	31,277	35,187	41,416	43,589	50,074
51-55	27,203	33,582	38,989	43,868	51,571	54,279	62,358
56-60	35,085	43,362	50,349	56,643	66,553	70,050	80,484
61-65	50,339	61,994	71,761	80,553	94,297	99,159	1,13,709
66-70	64,526	79,603	92,133	1,03,414	1,20,995	1,27,220	1,45,891
71-75	82,719	1,02,305	1,18,420	1,32,924	1,55,195	1,63,182	1,87,201
> 75	97,122	1,20,177	1,39,020	1,55,977	1,82,522	1,91,842	2,19,929

Premium rates - Exclusive of Goods & Services Tax (age in completed years)
B. For Topaz and Ruby Plans

Zone 1							
One Adult + One Child							
Age (in years)	2 L	3 L	4 L	5 L	6 L	7.5 L	10 L
18-25	9,418	11,585	13,439	15,112	17,847	18,777	21,548
26-30	9,779	12,032	13,965	15,702	18,511	19,477	22,361
31-35	10,860	13,375	15,524	17,466	20,556	21,636	24,849
36-40	11,904	14,669	17,035	19,168	22,494	23,681	27,215
41-45	14,444	17,810	20,679	23,267	27,330	28,770	33,057
46-50	17,316	21,362	24,806	27,907	32,847	34,570	39,714
51-55	20,636	25,476	29,578	33,279	39,123	41,177	47,306
56-60	26,011	32,148	37,328	41,994	49,341	51,933	59,669
61-65	36,452	44,892	51,965	58,332	68,284	71,805	82,341
66-70	46,726	57,644	66,717	74,886	87,617	92,125	1,05,645
71-75	59,900	74,083	85,753	96,256	1,12,383	1,18,166	1,35,560
> 75	70,330	87,025	1,00,670	1,12,949	1,32,171	1,38,920	1,59,259

Zone 1							
Two Adults + One Child							
Age (in years)	2 L	3 L	4 L	5 L	6 L	7.5 L	10 L
18-25	12,445	15,308	17,758	19,970	23,583	24,812	28,474
26-30	13,039	16,043	18,620	20,936	24,681	25,969	29,815
31-35	14,620	18,005	20,898	23,512	27,671	29,125	33,450
36-40	16,189	19,950	23,167	26,068	30,592	32,207	37,013
41-45	19,860	24,489	28,434	31,992	37,579	39,559	45,453
46-50	24,092	29,721	34,513	38,827	45,701	48,098	55,254
51-55	29,079	35,898	41,678	46,893	55,128	58,023	66,659
56-60	36,900	45,605	52,954	59,573	69,995	73,673	84,647
61-65	52,074	64,132	74,236	83,331	97,549	1,02,579	1,17,630
66-70	66,751	82,348	95,310	1,06,980	1,25,168	1,31,607	1,50,922
71-75	85,572	1,05,833	1,22,504	1,37,508	1,60,547	1,68,809	1,93,657
> 75	1,00,471	1,24,321	1,43,814	1,61,356	1,88,816	1,98,457	2,27,512

Premium Table – (Premium and Sum Insured in ₹, without Goods and Services Tax)
B. For Topaz and Ruby Plans

Zone 1							
One Adults + Two Children							
Age (in years)	2 L	3 L	4 L	5 L	6 L	7.5 L	10 L
18-25	12,109	14,895	17,278	19,430	22,946	24,142	27,705
26-30	12,315	15,152	17,585	19,773	23,310	24,527	28,158
31-35	13,366	16,461	19,107	21,497	25,300	26,628	30,583
36-40	14,285	17,603	20,442	23,001	26,993	28,418	32,658
41-45	16,851	20,779	24,126	27,145	31,885	33,565	38,567
46-50	19,575	24,148	28,042	31,547	37,132	39,079	44,894
51-55	22,512	27,792	32,267	36,304	42,679	44,921	51,607
56-60	27,826	34,391	39,932	44,924	52,783	55,557	63,832
61-65	38,188	47,030	54,440	61,109	71,536	75,224	86,262
66-70	48,951	60,389	69,894	78,452	91,790	96,512	1,10,676
71-75	62,753	77,611	89,836	1,00,839	1,17,735	1,23,793	1,42,015
> 75	73,679	91,169	1,05,464	1,18,327	1,38,465	1,45,535	1,66,842

Zone 1							
Two Adults + Two Children							
Age (in years)	2 L	3 L	4 L	5 L	6 L	7.5 L	10 L
18-25	15,136	18,618	21,598	24,288	28,682	30,177	34,631
26-30	15,575	19,163	22,240	25,007	29,480	31,019	35,612
31-35	17,126	21,091	24,481	27,542	32,415	34,118	39,184
36-40	18,570	22,884	26,574	29,901	35,090	36,943	42,456
41-45	22,268	27,458	31,881	35,870	42,134	44,354	50,963
46-50	26,351	32,507	37,748	42,467	49,985	52,607	60,434
51-55	30,955	38,214	44,367	49,918	58,684	61,766	70,960
56-60	38,715	47,848	55,558	62,503	73,437	77,296	88,810
61-65	53,810	66,270	76,710	86,108	1,00,801	1,05,998	1,21,551
66-70	68,977	85,093	98,487	1,10,546	1,29,340	1,35,994	1,55,953
71-75	88,424	1,09,361	1,26,587	1,42,092	1,65,899	1,74,436	2,00,112
> 75	1,03,820	1,28,465	1,48,608	1,66,734	1,95,110	2,05,072	2,35,096

Premium rates - Exclusive of Goods & Services Tax (age in completed years)
B. For Topaz and Ruby Plans

Zone 1							
One Adults + Three Children							
Age (in years)	2 L	3 L	4 L	5 L	6 L	7.5 L	10 L
18-25	14,799	18,205	21,118	23,748	28,045	29,507	33,861
26-30	14,850	18,271	21,206	23,844	28,109	29,576	33,955
31-35	15,873	19,548	22,689	25,527	30,043	31,621	36,317
36-40	16,665	20,537	23,849	26,835	31,491	33,154	38,101
41-45	19,258	23,747	27,572	31,023	36,440	38,360	44,076
46-50	21,834	26,935	31,277	35,187	41,416	43,589	50,074
51-55	24,389	30,108	34,956	39,330	46,236	48,664	55,908
56-60	29,641	36,634	42,537	47,854	56,226	59,180	67,995
61-65	39,924	49,168	56,914	63,887	74,787	78,644	90,183
66-70	51,176	63,134	73,071	82,018	95,962	1,00,899	1,15,707
71-75	65,605	81,139	93,919	1,05,423	1,23,086	1,29,420	1,48,470
> 75	77,028	95,313	1,10,257	1,23,706	1,44,759	1,52,150	1,74,426

Zone 1							
Two Adults + Three Children							
Age (in years)	2 L	3 L	4 L	5 L	6 L	7.5 L	10 L
18-25	17,827	21,928	25,438	28,606	33,781	35,542	40,787
26-30	18,110	22,282	25,861	29,078	34,279	36,068	41,409
31-35	19,632	24,178	28,063	31,573	37,159	39,111	44,919
36-40	20,951	25,818	29,981	33,735	39,589	41,679	47,899
41-45	24,675	30,426	35,327	39,748	46,689	49,149	56,472
46-50	28,610	35,294	40,984	46,108	54,270	57,116	65,614
51-55	32,831	40,530	47,056	52,944	62,241	65,509	75,260
56-60	40,529	50,091	58,162	65,433	76,880	80,919	92,973
61-65	55,546	68,407	79,185	88,886	1,04,052	1,09,417	1,25,472
66-70	71,202	87,838	1,01,664	1,14,112	1,33,512	1,40,381	1,60,984
71-75	91,276	1,12,889	1,30,670	1,46,675	1,71,250	1,80,063	2,06,567
> 75	1,07,169	1,32,609	1,53,402	1,72,113	2,01,404	2,11,687	2,42,680

Premium rates - Exclusive of Goods & Services Tax (age in completed years)
B. For Topaz and Ruby Plans

Zone 2								
One Adults/Individual								
Age Band	1 lakhs	2 lakhs	3 lakhs	4 lakhs	5 lakhs	6 lakhs	7.5 lakhs	10 lakhs
90 days-17	4,201	5,827	7,106	8,202	9,187	10,851	11,398	13,025
18-25	4,307	6,079	7,478	8,675	9,755	11,520	12,121	13,909
26-30	NA	6,546	8,055	9,348	10,511	12,391	13,038	14,969
31-35	NA	7,550	9,298	10,792	12,142	14,290	15,040	17,274
36-40	NA	8,606	10,605	12,316	13,857	16,262	17,121	19,676
41-45	NA	10,877	13,413	15,573	17,522	20,582	21,667	24,895
46-50	NA	13,608	16,787	19,493	21,930	25,812	27,166	31,208
51-55	NA	16,954	20,930	24,300	27,340	32,141	33,829	38,865
56-60	NA	21,867	27,025	31,380	35,303	41,479	43,658	50,161
61-65	NA	31,373	38,638	44,725	50,204	58,770	61,800	70,868
66-70	NA	40,216	49,612	57,421	64,452	75,410	79,289	90,926
71-75	NA	51,554	63,761	73,805	82,844	96,725	1,01,702	1,16,672
> 75	NA	60,531	74,900	86,644	97,212	1,13,756	1,19,564	1,37,069

Zone 2							
Two Adults							
Age Band	2 lakhs	3 lakhs	4 lakhs	5 lakhs	6 lakhs	7.5 lakhs	10 lakhs
18-25	8,815	10,843	12,578	14,145	16,704	17,575	20,169
26-30	9,492	11,679	13,555	15,241	17,967	18,905	21,704
31-35	10,947	13,482	15,648	17,605	20,720	21,808	25,047
36-40	12,479	15,378	17,858	20,093	23,580	24,825	28,530
41-45	15,772	19,448	22,581	25,407	29,844	31,416	36,098
46-50	19,731	24,341	28,265	31,799	37,428	39,391	45,252
51-55	24,583	30,348	35,235	39,643	46,605	49,052	56,354
56-60	31,706	39,187	45,501	51,189	60,144	63,304	72,734
61-65	45,491	56,024	64,851	72,796	85,217	89,611	1,02,759
66-70	58,313	71,938	83,261	93,456	1,09,344	1,14,970	1,31,843
71-75	74,754	92,454	1,07,017	1,20,124	1,40,251	1,47,468	1,69,175
> 75	87,770	1,08,605	1,25,633	1,40,957	1,64,946	1,73,368	1,98,750

Premium rates - Exclusive of Goods & Services Tax (age in completed years)
B. For Topaz and Ruby Plans

Zone 2							
One Adults + One Child							
Age Band	2 lakhs	3 lakhs	4 lakhs	5 lakhs	6 lakhs	7.5 lakhs	10 lakhs
18-25	8,511	10,469	12,145	13,657	16,128	16,969	19,473
26-30	8,838	10,874	12,620	14,190	16,728	17,601	20,208
31-35	9,814	12,087	14,029	15,784	18,576	19,552	22,456
36-40	10,758	13,257	15,394	17,322	20,328	21,401	24,595
41-45	13,053	16,095	18,688	21,026	24,698	26,000	29,874
46-50	15,649	19,305	22,417	25,220	29,684	31,241	35,890
51-55	18,649	23,023	26,730	30,074	35,355	37,212	42,751
56-60	23,507	29,052	33,733	37,950	44,589	46,932	53,923
61-65	32,942	40,569	46,961	52,714	61,709	64,890	74,412
66-70	42,226	52,093	60,293	67,675	79,180	83,254	95,472
71-75	54,132	66,949	77,495	86,987	1,01,561	1,06,787	1,22,506
> 75	63,557	78,645	90,976	1,02,072	1,19,444	1,25,542	1,43,923

Zone 2							
Two Adults + One Child							
Age Band	2 lakhs	3 lakhs	4 lakhs	5 lakhs	6 lakhs	7.5 lakhs	10 lakhs
18-25	11,247	13,834	16,048	18,047	21,312	22,423	25,732
26-30	11,784	14,498	16,827	18,920	22,304	23,469	26,943
31-35	13,212	16,271	18,886	21,248	25,007	26,320	30,229
36-40	14,630	18,029	20,936	23,558	27,646	29,105	33,449
41-45	17,948	22,131	25,696	28,911	33,960	35,750	41,076
46-50	21,772	26,859	31,189	35,088	41,300	43,466	49,933
51-55	26,278	32,441	37,665	42,377	49,819	52,435	60,240
56-60	33,346	41,213	47,854	53,837	63,255	66,578	76,496
61-65	47,060	57,956	67,087	75,306	88,155	92,701	1,06,303
66-70	60,324	74,419	86,132	96,678	1,13,114	1,18,934	1,36,389
71-75	77,331	95,642	1,10,707	1,24,267	1,45,087	1,52,553	1,75,008
> 75	90,796	1,12,350	1,29,965	1,45,818	1,70,634	1,79,346	2,05,604

Premium rates - Exclusive of Goods & Services Tax (age in completed years)
B. For Topaz and Ruby Plans

Zone 2							
One Adults + Two Children							
Age Band	2 lakhs	3 lakhs	4 lakhs	5 lakhs	6 lakhs	7.5 lakhs	10 lakhs
18-25	10,943	13,460	15,615	17,559	20,736	21,817	25,037
26-30	11,129	13,693	15,892	17,869	21,065	22,165	25,447
31-35	12,079	14,876	17,267	19,426	22,863	24,064	27,638
36-40	12,909	15,908	18,473	20,786	24,393	25,681	29,514
41-45	15,228	18,778	21,803	24,531	28,815	30,333	34,853
46-50	17,690	21,823	25,341	28,509	33,556	35,316	40,571
51-55	20,345	25,116	29,160	32,808	38,570	40,595	46,637
56-60	25,147	31,079	36,087	40,598	47,700	50,207	57,685
61-65	34,511	42,501	49,197	55,225	64,647	67,980	77,955
66-70	44,237	54,574	63,164	70,897	82,951	87,218	1,00,018
71-75	56,710	70,137	81,185	91,129	1,06,397	1,11,872	1,28,339
> 75	66,584	82,390	95,308	1,06,933	1,25,132	1,31,521	1,50,776

Zone 2							
Two Adults + Two Children							
Age Band	2 lakhs	3 lakhs	4 lakhs	5 lakhs	6 lakhs	7.5 lakhs	10 lakhs
18-25	13,678	16,825	19,518	21,949	25,920	27,271	31,296
26-30	14,075	17,317	20,099	22,599	26,641	28,032	32,183
31-35	15,477	19,060	22,123	24,890	29,294	30,832	35,411
36-40	16,782	20,680	24,015	27,022	31,711	33,386	38,368
41-45	20,123	24,813	28,811	32,416	38,077	40,083	46,055
46-50	23,813	29,377	34,113	38,378	45,172	47,541	54,615
51-55	27,974	34,534	40,095	45,111	53,033	55,818	64,126
56-60	34,986	43,240	50,208	56,484	66,366	69,853	80,258
61-65	48,629	59,888	69,323	77,817	91,094	95,791	1,09,846
66-70	62,334	76,899	89,003	99,901	1,16,885	1,22,899	1,40,935
71-75	79,909	98,830	1,14,397	1,28,409	1,49,923	1,57,638	1,80,842
> 75	93,823	1,16,095	1,34,297	1,50,678	1,76,322	1,85,324	2,12,457

Premium rates - Exclusive of Goods & Services Tax (age in completed years)
B. For Topaz and Ruby Plans

Zone 2							
One Adults + Three Children							
Age Band	2 lakhs	3 lakhs	4 lakhs	5 lakhs	6 lakhs	7.5 lakhs	10 lakhs
18-25	13,374	16,452	19,084	21,461	25,344	26,665	30,601
26-30	13,420	16,512	19,164	21,548	25,402	26,728	30,686
31-35	14,344	17,666	20,505	23,069	27,150	28,576	32,820
36-40	15,061	18,559	21,552	24,251	28,459	29,961	34,432
41-45	17,404	21,460	24,917	28,035	32,931	34,666	39,832
46-50	19,731	24,341	28,265	31,799	37,428	39,391	45,252
51-55	22,040	27,209	31,590	35,542	41,784	43,978	50,524
56-60	26,787	33,106	38,440	43,246	50,811	53,481	61,448
61-65	36,079	44,433	51,434	57,735	67,586	71,071	81,499
66-70	46,248	57,054	66,035	74,120	86,721	91,183	1,04,565
71-75	59,287	73,325	84,875	95,271	1,11,233	1,16,957	1,34,173
> 75	69,611	86,135	99,640	1,11,794	1,30,819	1,37,499	1,57,630

Zone 2							
Two Adults + Three Children							
Age Band	2 lakhs	3 lakhs	4 lakhs	5 lakhs	6 lakhs	7.5 lakhs	10 lakhs
18-25	16,110	19,817	22,988	25,851	30,528	32,119	36,860
26-30	16,366	20,137	23,370	26,278	30,978	32,595	37,422
31-35	17,741	21,850	25,361	28,533	33,580	35,344	40,593
36-40	18,933	23,332	27,094	30,486	35,777	37,666	43,286
41-45	22,299	27,496	31,925	35,920	42,193	44,416	51,034
46-50	25,855	31,895	37,037	41,668	49,044	51,616	59,296
51-55	29,669	36,627	42,525	47,845	56,247	59,201	68,013
56-60	36,626	45,267	52,561	59,132	69,477	73,127	84,020
61-65	50,197	61,820	71,560	80,327	94,032	98,881	1,13,389
66-70	64,345	79,380	91,874	1,03,124	1,20,655	1,26,863	1,45,481
71-75	82,487	1,02,018	1,18,087	1,32,551	1,54,759	1,62,723	1,86,675
> 75	96,849	1,19,840	1,38,630	1,55,539	1,82,010	1,91,303	2,19,311

Premium rates - Exclusive of Goods & Services Tax (age in completed years)
B. For Topaz and Ruby Plans

Zone 3								
One Adults/Individual								
Age Band	1 lakhs	2 lakhs	3 lakhs	4 lakhs	5 lakhs	6 lakhs	7.5 lakhs	10 lakhs
90 days-17	3,121	4,330	5,282	6,095	6,828	8,063	8,470	9,682
18-25	3,199	4,517	5,557	6,447	7,249	8,561	9,007	10,337
26-30	NA	4,864	5,986	6,946	7,811	9,208	9,689	11,122
31-35	NA	5,098	6,278	7,289	8,199	9,649	10,157	11,664
36-40	NA	6,041	7,446	8,646	9,729	11,417	12,019	13,813
41-45	NA	7,098	8,748	10,161	11,430	13,428	14,135	16,241
46-50	NA	8,985	11,085	12,873	14,481	17,044	17,941	20,609
51-55	NA	9,611	11,864	13,774	15,496	18,217	19,176	22,029
56-60	NA	12,959	16,015	18,595	20,919	24,580	25,870	29,725
61-65	NA	18,591	22,897	26,503	29,751	34,825	36,621	41,997
66-70	NA	23,832	29,400	34,027	38,192	44,687	46,986	53,882
71-75	NA	30,551	37,784	43,735	49,093	57,317	60,268	69,140
> 75	NA	35,869	44,385	51,343	57,606	67,409	70,852	81,225

Zone 3							
Two Adults							
Age Band	2 lakhs	3 lakhs	4 lakhs	5 lakhs	6 lakhs	7.5 lakhs	10 lakhs
18-25	6,550	8,058	9,348	10,511	12,414	13,060	14,988
26-30	7,052	8,680	10,072	11,327	13,351	14,049	16,127
31-35	7,392	9,103	10,569	11,889	13,991	14,727	16,913
36-40	8,760	10,796	12,537	14,107	16,554	17,428	20,029
41-45	10,291	12,685	14,733	16,574	19,470	20,495	23,549
46-50	13,028	16,073	18,666	20,998	24,714	26,014	29,883
51-55	13,935	17,202	19,973	22,470	26,415	27,805	31,942
56-60	18,790	23,222	26,963	30,332	35,641	37,512	43,101
61-65	26,957	33,200	38,430	43,138	50,496	53,101	60,895
66-70	34,556	42,630	49,339	55,379	64,797	68,129	78,130
71-75	44,299	54,786	63,416	71,185	83,110	87,388	1,00,252
> 75	52,010	64,358	74,448	83,529	97,743	1,02,735	1,17,776

Premium rates - Exclusive of Goods & Services Tax (age in completed years)
B. For Topaz and Ruby Plans

Zone 3							
One Adults + One Child							
Age Band	2 lakhs	3 lakhs	4 lakhs	5 lakhs	6 lakhs	7.5 lakhs	10 lakhs
18-25	6,324	7,780	9,026	10,148	11,986	12,609	14,472
26-30	6,566	8,081	9,377	10,545	12,430	13,080	15,015
31-35	6,627	8,161	9,475	10,659	12,544	13,204	15,164
36-40	7,551	9,307	10,808	12,161	14,271	15,024	17,266
41-45	8,517	10,498	12,193	13,716	16,113	16,962	19,489
46-50	10,332	12,748	14,804	16,653	19,600	20,632	23,700
51-55	10,572	13,050	15,152	17,046	20,039	21,093	24,231
56-60	13,930	17,216	19,990	22,487	26,424	27,811	31,954
61-65	19,521	24,041	27,828	31,238	36,566	38,452	44,097
66-70	25,024	30,870	35,728	40,102	46,922	49,335	56,577
71-75	32,079	39,673	45,922	51,548	60,183	63,281	72,596
> 75	37,662	46,604	53,910	60,486	70,780	74,395	85,286

Zone 3							
Two Adults + One Child							
Age Band	2 lakhs	3 lakhs	4 lakhs	5 lakhs	6 lakhs	7.5 lakhs	10 lakhs
18-25	8,357	10,280	11,927	13,410	15,838	16,663	19,123
26-30	8,755	10,775	12,503	14,061	16,574	17,440	20,020
31-35	8,921	10,986	12,755	14,349	16,886	17,774	20,412
36-40	10,270	12,657	14,699	16,539	19,408	20,433	23,482
41-45	11,711	14,434	16,765	18,860	22,156	23,322	26,797
46-50	14,376	17,736	20,597	23,170	27,270	28,705	32,975
51-55	14,896	18,389	21,350	24,019	28,237	29,723	34,144
56-60	19,762	24,423	28,358	31,901	37,485	39,452	45,330
61-65	27,887	34,345	39,755	44,626	52,237	54,932	62,995
66-70	35,748	44,100	51,041	57,288	67,031	70,479	80,824
71-75	45,827	56,675	65,603	73,639	85,976	90,401	1,03,709
> 75	53,803	66,577	77,015	86,409	1,01,114	1,06,278	1,21,837

Premium rates - Exclusive of Goods & Services Tax (age in completed years)
B. For Topaz and Ruby Plans

Zone 3							
One Adults + Two Children							
Age Band	2 lakhs	3 lakhs	4 lakhs	5 lakhs	6 lakhs	7.5 lakhs	10 lakhs
18-25	8,131	10,003	11,605	13,048	15,410	16,212	18,606
26-30	8,268	10,176	11,809	13,279	15,653	16,471	18,908
31-35	8,156	10,044	11,662	13,119	15,439	16,251	18,663
36-40	9,062	11,168	12,970	14,593	17,125	18,029	20,719
41-45	9,937	12,247	14,225	16,003	18,799	19,788	22,737
46-50	11,680	14,411	16,735	18,826	22,157	23,323	26,792
51-55	11,533	14,236	16,529	18,596	21,861	23,011	26,434
56-60	14,902	18,417	21,385	24,056	28,267	29,751	34,183
61-65	20,450	25,186	29,153	32,726	38,307	40,283	46,196
66-70	26,215	32,340	37,430	42,011	49,156	51,684	59,271
71-75	33,606	41,562	48,109	54,002	63,049	66,294	76,053
> 75	39,456	48,823	56,478	63,367	74,150	77,937	89,347

Zone 3							
Two Adults + Two Children							
Age Band	2 lakhs	3 lakhs	4 lakhs	5 lakhs	6 lakhs	7.5 lakhs	10 lakhs
18-25	10,164	12,503	14,506	16,310	19,263	20,265	23,258
26-30	10,457	12,870	14,934	16,795	19,796	20,831	23,913
31-35	10,450	12,869	14,942	16,809	19,781	20,821	23,912
36-40	11,780	14,519	16,860	18,971	22,262	23,437	26,935
41-45	13,131	16,184	18,798	21,146	24,841	26,149	30,045
46-50	15,723	19,399	22,528	25,342	29,827	31,396	36,066
51-55	15,858	19,575	22,728	25,569	30,058	31,640	36,347
56-60	20,734	25,624	29,753	33,470	39,328	41,393	47,559
61-65	28,816	35,490	41,080	46,114	53,979	56,763	65,095
66-70	36,939	45,570	52,742	59,198	69,265	72,828	83,518
71-75	47,354	58,565	67,790	76,094	88,841	93,415	1,07,166
> 75	55,597	68,796	79,582	89,289	1,04,484	1,09,821	1,25,898

Premium rates - Exclusive of Goods & Services Tax (age in completed years)
B. For Topaz and Ruby Plans

Zone 3							
One Adult + Three Children							
Age Band	2 lakhs	3 lakhs	4 lakhs	5 lakhs	6 lakhs	7.5 lakhs	10 lakhs
18-25	9,938	12,225	14,183	15,948	18,834	19,815	22,741
26-30	9,971	12,272	14,240	16,014	18,876	19,862	22,801
31-35	9,685	11,928	13,849	15,579	18,333	19,298	22,162
36-40	10,572	13,030	15,131	17,026	19,979	21,033	24,172
41-45	11,356	13,997	16,257	18,289	21,484	22,615	25,985
46-50	13,028	16,073	18,666	20,998	24,714	26,014	29,883
51-55	12,494	15,423	17,907	20,145	23,682	24,929	28,637
56-60	15,874	19,618	22,779	25,625	30,111	31,691	36,413
61-65	21,380	26,331	30,479	34,213	40,049	42,115	48,296
66-70	27,407	33,810	39,131	43,921	51,390	54,034	61,965
71-75	35,134	43,451	50,296	56,457	65,915	69,308	79,510
> 75	41,249	51,042	59,045	66,247	77,520	81,480	93,408

Zone 3							
Two Adults + Three Children							
Age Band	2 lakhs	3 lakhs	4 lakhs	5 lakhs	6 lakhs	7.5 lakhs	10 lakhs
18-25	11,970	14,726	17,084	19,210	22,687	23,868	27,393
26-30	12,159	14,965	17,366	19,529	23,019	24,223	27,806
31-35	11,979	14,753	17,129	19,268	22,675	23,868	27,411
36-40	13,291	16,380	19,022	21,404	25,117	26,442	30,388
41-45	14,550	17,934	20,830	23,432	27,527	28,976	33,293
46-50	17,071	21,062	24,459	27,514	32,383	34,087	39,157
51-55	16,819	20,761	24,105	27,119	31,880	33,558	38,550
56-60	21,706	26,825	31,147	35,039	41,172	43,333	49,789
61-65	29,746	36,635	42,405	47,601	55,720	58,594	67,195
66-70	38,131	47,040	54,443	61,107	71,500	75,177	86,212
71-75	48,882	60,454	69,977	78,549	91,707	96,428	1,10,623
> 75	57,390	71,015	82,149	92,170	1,07,855	1,13,363	1,29,959

*Premiums exclusive of Goods & Services Tax.

**Age in completed years.

*** For Family Floater, premium would applicable as per the age of the eldest member in the family.

**** The premiums above are subject to revision as and when approved by the regulator. However such revised premiums would be applicable only from subsequent renewals and with due notice whenever implemented.

Basis of claims payment

a. We shall make payment in Indian Rupees only.

b. Claims related to Surgery for cataracts (after the expiry of the 2 year waiting period)

   i. For Gold and Platinum plans, our liability shall be restricted to 10% of the Sum Insued for each eye, subject to a minimum of ₹ 15000 (or the actual incurred amount whichever is lower) and maximum of ₹ 50,000 per eye. This will be our maximum liability irrespective of the number of Health Suraksha policies you hold.

   ii. For Topaz and Ruby plans, our obligation shall be restricted to the sub-limits table.

c. Disease wise sub-limits applicable under the policy - For Topaz and Ruby Plans, Sub-limits will be applicable for listed diseases as mentioned in the sub-limits table.

d. Co-payments are applicable in case of admission in room with higher room rent than the eligible limit in case of Topaz and Ruby Plans



Sub-limits table applicable for Topaz and Ruby Plans

The Medical Expenses incurred during hospitalisation (inclusive of pre and post hospitalisation) due to the below listed reatments shall be limited to actual expenses or up to the Sub-limits (whichever is less). All values are in INR.

Procedure/Treatment	Gold Plan 1,00,000	Platinum Plan 2,00,000 3,00,000	Topaz Plan 4,00,000 5,00,000	Ruby Plan 6,00,000 7,50,000 10,00,000
Cataract surgery (per eye)	10000	20000	30000	40000
Hysterectomy	20000	35000	45000	55000
Gall Bladder removal	20000	35000	45000	55000
Surgery on piles	15000	20000	30000	40000
Surgery Fissue, Fistula, Sinus	15000	20000	30000	40000
Surgery of Deviated Nasal Septum correction	15000	20000	30000	40000
Angiography invasive	10000	15000	20000	30000
PercutaneousTransluminal Coronary Angioplasty (PTCA)	40000	80000	120000	150000
Appendectomy	20000	30000	40000	50000
Hernia	20000	30000	40000	50000
Surgery of renal stone/Lithotripsy	20000	30000	40000	50000
Prostate Surgery TURP	30000	75000	100000	120000
Coronary Artery Bypass Grafting (CABG)	80000	100000	150000	200000
Total Knee Replacement (per knee)	40000	80000	120000	150000
Total Hip Replacement (per hip)	40000	80000	120000	150000
Tonsillectomy/Adenoidectomy	15000	25000	35000	45000
Transplant surgery (this includes total cost of organ donor surgery recipient surgery and hospitalisation)	80000	100000	150000	200000
Dialysis (policy limit)	10000	15000	20000	30000

Pemium Illustration in respect of policies offered on individual and family floater basis

Health Suraksha – Gold Plan, Zone - 1

Age of the members insured	Coverage opted on individual basis covering each member of the family separately (at a single point in time)		Coverage opted on individual basis covering multiple members of the family under a single policy (Sum insured is available for each member of the family)				Coverage opted on family floater basis with overall Sum insured (Only one sum insured is available for the entire family)			
	Premium (₹)	Sum insured (₹)	Premium (₹)	Discount, if any (₹)	Premium after discount (₹)	Sum insured (₹)	Premium or consolidated premium for all members of family (₹)	Floater discount, if any (₹)	Premium after discount (₹)	Sum insured (₹)
50 years	25,546	5,00,000	25,546	2555	22,991	5,00,000	48,538	NA	48,538	5,00,000
42 years	20,409	5,00,000	20,409	2041	18,368	5,00,000				
17 years	10,701	5,00,000	10,701	1070	9,631	5,00,000				
16 years	10,701	5,00,000	10,701	1070	9,631	5,00,000				
15 years	10,701	5,00,000	10,701	1070	9,631	5,00,000				
Total Premium for all members of the family is ₹78,058/-, when each member is covered separately.			Total Premium for all members of the family is ₹70,252/-, when they are covered under a single policy.				Total Premium when policy is opted on floater basis is ₹48,538/-			
Sum insured available for each individual is ₹500000			Sum insured available for each family member is ₹500000				Sum insured of ₹500000 is available for the entire family.			

Note:

- This is just an illustration of premium calculation.
- Premiums may vary with respect to Zones, Plan and Sum Insured opted by the insured.
- Premium rates specified in the above illustration are the standard premium rates without considering any loading and/or discounts like – Loyalty discount, Websales/ Telesales discount etc.
- In case premium is paid on instalment basis, the loading will be applicable accordingly.
- Premium rates are exclusive of Goods and Services Tax applicable.

If you are suffering from an illness/ disease or if you meet with an accident which requires hospitalisation, please contact us on the following:

Claims Department
Generali Central Health (GCH)
Qubix Business Park, Building No. Block IT – 1,
Ground Floor, Plot No. 2, Blueridge Township,
Near Rajiv Gandhi Infotech Park, Phase – 1,
Village Hinjawadi, Taluka Mulshi, Pune, Maharashtra - 411057
Call us at 1800 220 233 / 1860 500 3333 / 022 6783 7800
Toll Free Fax: 1800 103 9998 / 1800 209 1017
Email: gch@generalicentral.com

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Health Suraksha, UIN: GCIHLIP27049V062627
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