

### Rate Chart

**All Rates below are Exclusive of Taxes and applicable for policy term of one year.**

1. The premium will be based on the completed age of the individual insured member as per the Rate Chart below.
2. If two or more family members are covered under the Non-Floater policy, then Family Discount is applicable
3. If two or more family members are covered under a Family Floater policy, a Family Floater discount is applicable on the aggregate of the premium of all the individual members as per the Rate Chart below.
4. The premium at renewal may change due to a change in age or changes in the applicable tax rate
5. Premium rates are subject to change with prior approval from IRDA
6. The premium will be computed basis the city of residence provided by the insured person in the application form. The premium that would be applicable zone wise and the cities defined in each zone are as follows:
  - **Zone I:** (i) Mumbai; (ii) Thane; (iii) Navi Mumbai; (iv) Delhi; (v) Faridabad; (vi) Gurgaon; (vii) Ghaziabad; (viii) Noida; (ix) Ahmedabad; (x) Vadodara; or (xi) Surat
  - **Zone II:** Rest of India
7. Premium rates and policy terms and conditions are for standard healthy individuals. These may change post underwriting of proposal based on medical tests (where applicable) and information provided on the proposal form.

#### **PREMIUM BY COVERAGE FOR 'SELECT' PLAN (ZONE I):**

##### **1. Premium per member for all Sum Insured options for the following coverage:**

- Coverage 3.1 as per Policy Wording: Hospitalization
- Coverage 3.2 as per Policy Wording: Pre-Hospitalization Medical Expenses covered for 30 days
- Coverage 3.3 as per Policy Wording: Post-Hospitalization Medical Expenses covered for 60 days
- Coverage 3.4 as per Policy Wording: Daily cash for shared room occupancy
- Coverage 3.5 as per Policy Wording: Emergency Road Transportation
- Coverage 3.9 as per Policy Wording: Online Doctor Consultations
- Coverage 3.17 as per Policy Wording: Wellness Benefits
- Specified disease / procedure waiting period is 2 years

SUM INSURED / AGE	91Days to 17Years	18-30 Years	31-35 Years	36-40 Years	41-45 Years	46-50 Years	51-55 Years	56-60 Years	61-65 Years	66-70 Years	>70 Years
2 Lakh	2,253	2,784	3,250	3,764	4,612	6,127	8,116	11,341	15,936	19,384	27,093
3 Lakh	2,615	3,213	3,759	4,360	5,354	7,128	9,461	13,240	18,623	22,664	31,695
4 Lakh	2,978	3,644	4,268	4,959	6,096	8,132	10,805	15,138	21,309	25,943	36,296
5 Lakh	3,292	4,017	4,711	5,478	6,743	9,004	11,974	16,789	23,646	28,794	40,299
6 Lakh	3,528	4,296	5,044	5,868	7,228	9,658	12,852	18,028	25,399	30,933	43,300
7 Lakh	3,765	4,576	5,375	6,258	7,712	10,312	13,728	19,264	27,151	33,071	46,301
8 Lakh	3,922	4,764	5,597	6,517	8,036	10,749	14,312	20,090	28,319	34,496	48,303
9 Lakh	4,080	4,951	5,818	6,778	8,359	11,184	14,898	20,916	29,487	35,922	50,303
10 Lakh	4,237	5,138	6,040	7,037	8,682	11,621	15,482	21,741	30,655	37,348	52,304
15 Lakh	4,867	5,884	6,925	8,077	9,973	13,365	17,821	25,042	35,328	43,050	60,308
20 Lakh	5,341	6,445	7,589	8,856	10,943	14,674	19,575	27,519	38,832	47,327	66,309
25 Lakh	5,656	6,818	8,032	9,376	11,589	15,546	20,744	29,168	41,168	50,178	70,311
50 Lakh	6,759	8,125	9,583	11,194	13,850	18,599	24,836	34,946	49,346	60,157	84,317
75 Lakh	7,389	8,872	10,469	12,234	15,143	20,343	27,175	38,248	54,020	65,860	92,320
1 Crore	8,019	9,620	11,354	13,272	16,434	22,088	29,512	41,549	58,692	71,562	1,00,324

**2. Additional Premium per member if Coverage 3.2 as per Policy Wording “Pre-Hospitalization Medical Expenses” is covered for 60 days instead of 30 days:**

SUM INSURED / AGE	91Days to 17Years	18-30 Years	31-35 Years	36-40 Years	41-45 Years	46-50 Years	51-55 Years	56-60 Years	61-65 Years	66-70 Years	>70 Years
2 Lakh	11	13	14	18	22	29	38	56	78	96	134
3 Lakh	13	14	18	21	26	34	46	64	91	112	157
4 Lakh	14	18	19	24	29	40	53	74	106	128	181
5 Lakh	16	19	22	26	32	43	59	83	117	142	200
6 Lakh	18	21	24	27	35	46	62	88	125	154	214
7 Lakh	18	21	26	30	37	50	67	94	134	163	230
8 Lakh	19	22	27	30	38	53	70	99	141	171	240
9 Lakh	19	24	27	32	40	54	74	102	146	178	250
10 Lakh	21	24	29	34	42	56	77	107	152	186	261
15 Lakh	24	29	34	38	48	66	88	123	176	214	301
20 Lakh	26	30	37	43	53	72	96	136	192	235	330
25 Lakh	27	32	38	45	56	77	102	144	205	250	350
50 Lakh	34	40	46	54	67	91	123	173	245	299	421
75 Lakh	37	43	51	59	74	101	134	190	269	328	461
1 Crore	40	46	56	66	80	109	146	206	293	357	501

**3. Additional Premium per member if Coverage 3.2 as per Policy Wording “Pre-Hospitalization Medical Expenses” is covered for 90 days instead of 30 days:**

SUM INSURED / AGE	91Days to 17Years	18-30 Years	31-35 Years	36-40 Years	41-45 Years	46-50 Years	51-55 Years	56-60 Years	61-65 Years	66-70 Years	>70 Years
2 Lakh	21	26	30	35	43	59	78	110	157	190	269
3 Lakh	24	29	35	40	51	69	91	130	184	224	314
4 Lakh	29	34	40	46	58	78	106	149	210	256	360
5 Lakh	32	37	45	51	64	88	117	165	234	285	400
6 Lakh	34	40	48	56	69	94	126	178	251	307	430
7 Lakh	37	43	51	59	74	101	134	190	269	328	461
8 Lakh	38	45	53	62	77	104	141	198	280	342	480
9 Lakh	40	46	56	66	80	109	146	206	293	357	501
10 Lakh	42	48	58	67	85	114	152	214	304	371	520
15 Lakh	48	56	67	78	98	131	176	248	350	427	600
20 Lakh	53	62	74	86	107	144	194	272	386	470	661
25 Lakh	54	66	77	91	114	152	205	290	410	499	701
50 Lakh	66	78	93	109	136	182	245	347	491	598	840
75 Lakh	72	86	102	120	149	200	269	379	538	656	920
1 Crore	78	93	110	130	162	218	293	413	584	714	1,000

**4. Additional Premium per member if Coverage 3.3 as per Policy Wording “Post-Hospitalization Medical Expenses” is covered for 90 days instead of 60 days:**

SUM INSURED / AGE	91Days to 17Years	18-30 Years	31-35 Years	36-40 Years	41-45 Years	46-50 Years	51-55 Years	56-60 Years	61-65 Years	66-70 Years	>70 Years
2 Lakh	21	26	30	35	43	59	78	110	157	190	269
3 Lakh	24	29	35	40	51	69	91	130	184	224	314
4 Lakh	29	34	40	46	58	78	106	149	210	256	360
5 Lakh	32	37	45	51	64	88	117	165	234	285	400
6 Lakh	34	40	48	56	69	94	126	178	251	307	430
7 Lakh	37	43	51	59	74	101	134	190	269	328	461
8 Lakh	38	45	53	62	77	104	141	198	280	342	480
9 Lakh	40	46	56	66	80	109	146	206	293	357	501
10 Lakh	42	48	58	67	85	114	152	214	304	371	520
15 Lakh	48	56	67	78	98	131	176	248	350	427	600
20 Lakh	53	62	74	86	107	144	194	272	386	470	661
25 Lakh	54	66	77	91	114	152	205	290	410	499	701
50 Lakh	66	78	93	109	136	182	245	347	491	598	840
75 Lakh	72	86	102	120	149	200	269	379	538	656	920
1 Crore	78	93	110	130	162	218	293	413	584	714	1,000

**5. Additional Premium per member if Coverage 3.3 as per Policy Wording “Post-Hospitalization Medical Expenses” is covered for 180 days instead of 60 days:**

SUM INSURED / AGE	91Days to 17Years	18-30 Years	31-35 Years	36-40 Years	41-45 Years	46-50 Years	51-55 Years	56-60 Years	61-65 Years	66-70 Years	>70 Years
2 Lakh	42	50	59	70	87	117	157	221	313	382	536
3 Lakh	49	59	70	82	101	137	184	259	367	448	628
4 Lakh	57	67	80	94	116	157	210	297	421	513	720
5 Lakh	63	75	89	104	129	174	234	330	467	570	800
6 Lakh	68	80	95	112	139	188	251	355	502	613	860
7 Lakh	72	86	102	120	149	201	269	380	537	656	920
8 Lakh	76	90	106	125	155	209	281	396	561	684	960
9 Lakh	79	93	111	130	162	218	292	413	584	713	1,000
10 Lakh	82	97	115	135	168	227	304	429	607	741	1,040
15 Lakh	95	112	133	156	194	262	351	495	701	855	1,201
20 Lakh	104	123	146	171	213	288	386	545	771	941	1,321
25 Lakh	110	131	155	182	226	305	409	578	818	998	1,401
50 Lakh	132	157	186	218	271	366	491	693	981	1,198	1,681
75 Lakh	145	172	204	239	297	401	538	759	1,075	1,312	1,841
1 Crore	158	187	221	260	323	436	585	825	1,168	1,426	2,001

**6. Premium per member for Coverage 3.6 as per Policy Wording “AYUSH”:**

SUM INSURED / AGE	91Days to 17Years	18-30 Years	31-35 Years	36-40 Years	41-45 Years	46-50 Years	51-55 Years	56-60 Years	61-65 Years	66-70 Years	>70 Years
2 Lakh	97	115	137	160	199	269	360	509	720	879	1,233
3 Lakh	114	135	160	188	233	315	422	596	844	1,030	1,445
4 Lakh	130	155	183	215	267	361	484	683	967	1,180	1,657
5 Lakh	145	172	204	239	297	401	538	759	1,075	1,312	1,841
6 Lakh	156	185	219	257	319	431	578	816	1,155	1,410	1,979
7 Lakh	167	198	234	275	342	461	619	873	1,236	1,508	2,117
8 Lakh	174	206	244	287	357	481	645	911	1,290	1,574	2,209
9 Lakh	181	215	255	299	372	502	672	949	1,343	1,639	2,301
10 Lakh	188	223	265	311	386	522	699	987	1,397	1,705	2,393
15 Lakh	217	258	306	359	446	602	807	1,139	1,612	1,967	2,761
20 Lakh	239	284	336	394	490	662	887	1,253	1,773	2,164	3,037
25 Lakh	254	301	357	418	520	702	941	1,329	1,881	2,295	3,221
50 Lakh	304	361	428	502	624	843	1,129	1,595	2,257	2,754	3,866
75 Lakh	333	395	469	550	684	923	1,237	1,746	2,472	3,017	4,234
1 Crore	362	430	509	598	743	1,003	1,345	1,898	2,687	3,279	4,602

**7. Premium per member for Coverage 3.7 as per Policy Wording “Domiciliary Hospitalization”:**

SUM INSURED / AGE	91Days to 17Years	18-30 Years	31-35 Years	36-40 Years	41-45 Years	46-50 Years	51-55 Years	56-60 Years	61-65 Years	66-70 Years	>70 Years
2 Lakh	5	6	7	9	11	15	20	28	39	48	67
3 Lakh	6	7	9	10	13	17	23	32	46	56	79
4 Lakh	7	8	10	12	15	20	26	37	53	64	90
5 Lakh	8	9	11	13	16	22	29	41	58	71	100
6 Lakh	8	10	12	14	17	23	31	44	63	77	108
7 Lakh	9	11	13	15	19	25	34	47	67	82	115
8 Lakh	9	11	13	16	19	26	35	50	70	86	120
9 Lakh	10	12	14	16	20	27	37	52	73	89	125
10 Lakh	10	12	14	17	21	28	38	54	76	93	130
15 Lakh	12	14	17	19	24	33	44	62	88	107	150
20 Lakh	13	15	18	21	27	36	48	68	96	118	165
25 Lakh	14	16	19	23	28	38	51	72	102	125	175
50 Lakh	17	20	23	27	34	46	61	87	123	150	210
75 Lakh	18	21	25	30	37	50	67	95	134	164	230
1 Crore	20	23	28	32	40	55	73	103	146	178	250

**8. Premium per member for Coverage 3.8 as per Policy Wording “Organ Donor Expenses”:**

SUM INSURED / AGE	91Days to 17Years	18-30 Years	31-35 Years	36-40 Years	41-45 Years	46-50 Years	51-55 Years	56-60 Years	61-65 Years	66-70 Years	>70 Years
2 Lakh	5	6	7	9	11	15	20	28	39	48	67
3 Lakh	6	7	9	10	13	17	23	32	46	56	79
4 Lakh	7	8	10	12	15	20	26	37	53	64	90
5 Lakh	8	9	11	13	16	22	29	41	58	71	100
6 Lakh	8	10	12	14	17	23	31	44	63	77	108
7 Lakh	9	11	13	15	19	25	34	47	67	82	115
8 Lakh	9	11	13	16	19	26	35	50	70	86	120
9 Lakh	10	12	14	16	20	27	37	52	73	89	125
10 Lakh	10	12	14	17	21	28	38	54	76	93	130
15 Lakh	12	14	17	19	24	33	44	62	88	107	150
20 Lakh	13	15	18	21	27	36	48	68	96	118	165
25 Lakh	14	16	19	23	28	38	51	72	102	125	175
50 Lakh	17	20	23	27	34	46	61	87	123	150	210
75 Lakh	18	21	25	30	37	50	67	95	134	164	230
1 Crore	20	23	28	32	40	55	73	103	146	178	250

**9. Premium per member for Coverage 3.10 as per Policy Wording “Cumulative (No Claim) Bonus” of 25% per claim free year up to a maximum of 50%:**

SUM INSURED / AGE	91Days to 17Years	18-30 Years	31-35 Years	36-40 Years	41-45 Years	46-50 Years	51-55 Years	56-60 Years	61-65 Years	66-70 Years	>70 Years
2 Lakh	137	163	193	226	281	380	509	719	1,018	1,242	1,743
3 Lakh	161	191	226	265	330	445	597	842	1,192	1,455	2,042
4 Lakh	184	219	259	304	378	510	684	966	1,367	1,668	2,341
5 Lakh	205	243	288	338	420	567	760	1,073	1,519	1,853	2,601
6 Lakh	220	261	310	363	451	609	817	1,153	1,633	1,992	2,796
7 Lakh	236	279	331	388	483	652	874	1,234	1,746	2,131	2,991
8 Lakh	246	291	345	405	504	680	912	1,288	1,822	2,224	3,121
9 Lakh	256	303	360	422	525	709	950	1,341	1,898	2,317	3,251
10 Lakh	266	316	374	439	546	737	988	1,395	1,974	2,409	3,381
15 Lakh	307	364	432	507	630	850	1,140	1,609	2,278	2,780	3,902
20 Lakh	338	401	475	557	693	935	1,254	1,770	2,506	3,058	4,292
25 Lakh	358	425	504	591	735	992	1,330	1,878	2,658	3,243	4,552
50 Lakh	430	510	605	709	882	1,191	1,596	2,253	3,189	3,892	5,462
75 Lakh	471	558	662	777	966	1,304	1,748	2,468	3,493	4,263	5,982
1 Crore	512	607	720	844	1,050	1,417	1,900	2,682	3,797	4,633	6,503

**10. Premium per member for Coverage 3.10 as per Policy Wording “Cumulative (No Claim) Bonus” of 25% per claim free year up to a maximum of 100%:**

SUM INSURED / AGE	91Days to 17Years	18-30 Years	31-35 Years	36-40 Years	41-45 Years	46-50 Years	51-55 Years	56-60 Years	61-65 Years	66-70 Years	>70 Years
2 Lakh	211	250	297	348	433	584	783	1,106	1,565	1,910	2,681
3 Lakh	247	293	348	408	507	685	918	1,296	1,834	2,238	3,141
4 Lakh	284	336	399	468	581	785	1,052	1,486	2,103	2,566	3,601
5 Lakh	315	373	443	520	646	872	1,169	1,651	2,336	2,851	4,002
6 Lakh	339	401	476	559	695	938	1,257	1,775	2,512	3,065	4,302
7 Lakh	362	429	509	598	743	1,003	1,345	1,898	2,687	3,279	4,602
8 Lakh	378	448	532	624	775	1,047	1,403	1,981	2,804	3,421	4,802
9 Lakh	394	467	554	650	808	1,090	1,462	2,063	2,920	3,564	5,002
10 Lakh	410	486	576	676	840	1,134	1,520	2,146	3,037	3,707	5,202
15 Lakh	473	560	664	780	969	1,308	1,754	2,476	3,505	4,277	6,003
20 Lakh	520	616	731	857	1,066	1,439	1,929	2,724	3,855	4,704	6,603
25 Lakh	552	654	775	909	1,131	1,526	2,046	2,889	4,089	4,990	7,003
50 Lakh	662	784	930	1,091	1,357	1,832	2,455	3,466	4,906	5,988	8,404
75 Lakh	725	859	1,019	1,195	1,486	2,006	2,689	3,797	5,374	6,558	9,204
1 Crore	788	934	1,107	1,299	1,615	2,181	2,923	4,127	5,841	7,128	10,004

**11. Premium per member for Coverage 3.10 as per Policy Wording “Cumulative (No Claim) Bonus” of 50% per claim free year up to a maximum of 150%:**

SUM INSURED / AGE	91Days to 17Years	18-30 Years	31-35 Years	36-40 Years	41-45 Years	46-50 Years	51-55 Years	56-60 Years	61-65 Years	66-70 Years	>70 Years
2 Lakh	317	375	445	522	649	877	1,175	1,659	2,348	2,865	4,022
3 Lakh	371	440	522	612	761	1,027	1,377	1,944	2,751	3,357	4,712
4 Lakh	426	504	598	702	872	1,177	1,578	2,228	3,154	3,849	5,402
5 Lakh	473	560	664	779	969	1,308	1,754	2,476	3,505	4,277	6,003
6 Lakh	508	602	714	838	1,042	1,406	1,885	2,662	3,768	4,598	6,453
7 Lakh	544	644	764	896	1,115	1,505	2,017	2,847	4,030	4,918	6,903
8 Lakh	567	672	797	935	1,163	1,570	2,105	2,971	4,206	5,132	7,203
9 Lakh	591	700	830	974	1,212	1,635	2,192	3,095	4,381	5,346	7,503
10 Lakh	614	728	864	1,013	1,260	1,701	2,280	3,219	4,556	5,560	7,803
15 Lakh	709	840	996	1,169	1,454	1,962	2,631	3,714	5,257	6,415	9,004
20 Lakh	780	924	1,096	1,286	1,599	2,159	2,894	4,086	5,783	7,057	9,904
25 Lakh	827	980	1,163	1,364	1,696	2,290	3,069	4,333	6,133	7,484	10,504
50 Lakh	993	1,176	1,395	1,637	2,035	2,748	3,683	5,200	7,360	8,981	12,605
75 Lakh	1,087	1,289	1,528	1,793	2,229	3,009	4,034	5,695	8,061	9,837	13,806
1 Crore	1,182	1,401	1,661	1,949	2,423	3,271	4,385	6,190	8,761	10,692	15,006



**12. Premium per member for Coverage 3.11 as per Policy Wording “Additional Sum Insured for Inpatient Care treatment of Accidental Injury”: Rs. 22**

**13. Premium per member for Coverage 3.12 as per Policy Wording “Automatic Restoration of Sum Insured” for One Time:**

SUM INSURED / AGE	91Days to 17Years	18-30 Years	31-35 Years	36-40 Years	41-45 Years	46-50 Years	51-55 Years	56-60 Years	61-65 Years	66-70 Years	>70 Years
2 Lakh	42	50	59	70	87	117	157	221	313	382	536
3 Lakh	49	59	70	82	101	137	184	259	367	448	628
4 Lakh	57	67	80	94	116	157	210	297	421	513	720
5 Lakh	63	75	89	104	129	174	234	330	467	570	800
6 Lakh	68	80	95	112	139	188	251	355	502	613	860
7 Lakh	72	86	102	120	149	201	269	380	537	656	920
8 Lakh	76	90	106	125	155	209	281	396	561	684	960
9 Lakh	79	93	111	130	162	218	292	413	584	713	1,000
10 Lakh	82	97	115	135	168	227	304	429	607	741	1,040
15 Lakh	95	112	133	156	194	262	351	495	701	855	1,201
20 Lakh	104	123	146	171	213	288	386	545	771	941	1,321
25 Lakh	110	131	155	182	226	305	409	578	818	998	1,401
50 Lakh	132	157	186	218	271	366	491	693	981	1,198	1,681
75 Lakh	145	172	204	239	297	401	538	759	1,075	1,312	1,841
1 Crore	158	187	221	260	323	436	585	825	1,168	1,426	2,001

**14. Premium per member for Coverage 3.12 as per Policy Wording “Automatic Restoration of Sum Insured” for Unlimited number of times:**

SUM INSURED / AGE	91Days to 17Years	18-30 Years	31-35 Years	36-40 Years	41-45 Years	46-50 Years	51-55 Years	56-60 Years	61-65 Years	66-70 Years	>70 Years
2 Lakh	74	88	104	122	152	205	274	387	548	669	938
3 Lakh	87	103	122	143	178	240	321	454	642	783	1,099
4 Lakh	99	118	139	164	204	275	368	520	736	898	1,261
5 Lakh	110	131	155	182	226	305	409	578	818	998	1,401
6 Lakh	119	141	167	195	243	328	440	621	879	1,073	1,506
7 Lakh	127	150	178	209	260	351	471	664	940	1,148	1,611
8 Lakh	132	157	186	218	271	366	491	693	981	1,198	1,681
9 Lakh	138	163	194	227	283	382	512	722	1,022	1,247	1,751
10 Lakh	143	170	202	236	294	397	532	751	1,063	1,297	1,821
15 Lakh	165	196	233	273	339	458	614	867	1,227	1,497	2,101
20 Lakh	182	216	256	300	373	504	675	953	1,349	1,647	2,311
25 Lakh	193	229	271	318	396	534	716	1,011	1,431	1,746	2,451
50 Lakh	232	275	326	382	475	641	859	1,213	1,717	2,096	2,941
75 Lakh	254	301	357	418	520	702	941	1,329	1,881	2,295	3,221
1 Crore	276	327	388	455	565	763	1,023	1,444	2,044	2,495	3,501

**15. Premium per member for Coverage 3.13 as per Policy Wording “Maternity Expenses and Newborn Baby Benefit”:**

The following premium is applicable to the female member insured for this benefit:

Age of the insured female member	Premium (in Rs.)
18 to 25 years	840
26 to 35 years	1,176
36 to 45 years	504
46 to 50 years	168

**16. Premium per member for Coverage 3.14 as per Policy Wording “Non Payable Expenses”:**

SUM INSURED / AGE	91Days to 17Years	18-30 Years	31-35 Years	36-40 Years	41-45 Years	46-50 Years	51-55 Years	56-60 Years	61-65 Years	66-70 Years	>70 Years
2 Lakh	158	188	223	261	325	438	588	829	1,174	1,433	2,011
3 Lakh	186	220	261	306	380	513	688	972	1,376	1,679	2,356
4 Lakh	213	252	299	351	436	589	789	1,114	1,577	1,925	2,701
5 Lakh	236	280	332	390	485	654	877	1,238	1,752	2,138	3,001
6 Lakh	254	301	357	419	521	703	943	1,331	1,884	2,299	3,226
7 Lakh	272	322	382	448	557	752	1,008	1,424	2,015	2,459	3,451
8 Lakh	284	336	399	468	582	785	1,052	1,486	2,103	2,566	3,602
9 Lakh	295	350	415	487	606	818	1,096	1,548	2,190	2,673	3,752
10 Lakh	307	364	432	507	630	850	1,140	1,609	2,278	2,780	3,902
15 Lakh	354	420	498	585	727	981	1,315	1,857	2,628	3,208	4,502
20 Lakh	390	462	548	643	800	1,079	1,447	2,043	2,891	3,528	4,952
25 Lakh	414	490	581	682	848	1,145	1,535	2,166	3,066	3,742	5,252
50 Lakh	496	588	698	818	1,018	1,374	1,842	2,600	3,680	4,491	6,303
75 Lakh	544	644	764	896	1,115	1,505	2,017	2,847	4,030	4,918	6,903
1 Crore	591	700	830	974	1,211	1,635	2,192	3,095	4,381	5,346	7,503

**17. Premium per member for Coverage 3.15 as per Policy Wording “Prolonged Hospitalization Benefit”:**

SUM INSURED / AGE	91Days to 17Years	18-30 Years	31-35 Years	36-40 Years	41-45 Years	46-50 Years	51-55 Years	56-60 Years	61-65 Years	66-70 Years	>70 Years
All SI	56	64	68	74	80	108	132	176	236	288	384

**18. Premium per member for Coverage 3.16 as per Policy Wording “Air Ambulance”:**

SUM INSURED / AGE	91Days to 17Years	18-30 Years	31-35 Years	36-40 Years	41-45 Years	46-50 Years	51-55 Years	56-60 Years	61-65 Years	66-70 Years	>70 Years
All SI	28	32	34	37	40	54	66	88	118	144	192



**19. Premium for Coverage 3.18 as per Policy Wording “Outpatient Treatment Benefit”:**

- Rs. 1650 for Insured Person if covered under individual/ Non-Floater Policy basis
- If the policy is on family floater sum insured basis:
  - Rs. 2500 for the family if the family composition is “2 Adults” or “1 Adult + 1 Child”
  - Rs. 3300 for the family if the family composition is “2 Adults + 1 Child” or “2 Adults + Children” or “1 Adult + Children”

**20. Additional Premium per member if Waiting Period for Specified Diseases / Procedure is 1 Year instead of 2 Years:**

SUM INSURED / AGE	91Days to 17Years	18-30 Years	31-35 Years	36-40 Years	41-45 Years	46-50 Years	51-55 Years	56-60 Years	61-65 Years	66-70 Years	>70 Years
2 Lakh	5	6	17	20	43	58	78	110	313	382	536
3 Lakh	6	7	20	24	50	68	91	129	366	447	628
4 Lakh	7	8	23	28	58	78	105	148	420	513	720
5 Lakh	7	9	26	31	64	87	116	165	467	570	800
6 Lakh	8	10	28	33	69	93	125	177	502	613	860
7 Lakh	9	10	30	35	74	100	134	189	537	655	920
8 Lakh	9	11	31	37	77	104	140	198	560	684	960
9 Lakh	9	11	33	38	80	109	146	206	584	712	1,000
10 Lakh	10	12	34	40	84	113	152	214	607	741	1,040
15 Lakh	11	14	39	46	96	130	175	247	700	855	1,200
20 Lakh	13	15	43	51	106	143	192	272	771	940	1,320
25 Lakh	13	16	46	54	113	152	204	288	817	997	1,400
50 Lakh	16	19	55	65	135	183	245	346	981	1,197	1,680
75 Lakh	18	21	61	71	148	200	268	379	1,074	1,311	1,840
1 Crore	19	23	66	77	161	218	292	412	1,168	1,425	2,000

**21. Additional Premium per member if Waiting Period for Specified Diseases / Procedure is 0 Year instead of 2 Years:**

SUM INSURED / AGE	91Days to 17Years	18-30 Years	31-35 Years	36-40 Years	41-45 Years	46-50 Years	51-55 Years	56-60 Years	61-65 Years	66-70 Years	>70 Years
2 Lakh	10	12	35	41	86	116	156	221	626	764	1,072
3 Lakh	12	14	41	48	101	136	183	259	733	895	1,256
4 Lakh	14	16	47	56	116	156	210	297	841	1,026	1,440
5 Lakh	15	18	53	62	129	174	233	330	934	1,140	1,600
6 Lakh	16	20	57	67	138	187	251	354	1,004	1,226	1,720
7 Lakh	18	21	61	71	148	200	268	379	1,074	1,311	1,840
8 Lakh	18	22	63	74	155	209	280	396	1,121	1,368	1,920
9 Lakh	19	23	66	77	161	218	292	412	1,168	1,425	2,000
10 Lakh	20	24	69	81	168	226	304	429	1,214	1,482	2,080
15 Lakh	23	28	79	93	193	261	350	495	1,401	1,710	2,401
20 Lakh	26	30	87	102	213	287	385	544	1,542	1,881	2,641
25 Lakh	27	32	93	109	226	305	409	577	1,635	1,995	2,801
50 Lakh	33	39	111	130	271	366	491	693	1,962	2,395	3,361
75 Lakh	36	42	122	143	297	401	537	759	2,149	2,623	3,681
1 Crore	39	46	132	155	323	436	584	825	2,336	2,851	4,001

**PREMIUM FOR PLANS 1 TO 5 (ZONE I):**
**1. Premium per member for PLAN 1:**

SUM INSURED / AGE	91Days to 17Years	18-30 Years	31-35 Years	36-40 Years	41-45 Years	46-50 Years	51-55 Years	56-60 Years	61-65 Years	66-70 Years	>70 Years
2 Lakh	2,442	3,009	3,516	4,078	5,002	6,654	8,822	12,337	17,345	21,104	29,506
3 Lakh	2,837	3,477	4,073	4,727	5,811	7,744	10,288	14,405	20,274	24,679	34,523
4 Lakh	3,233	3,946	4,627	5,381	6,620	8,839	11,751	16,475	23,203	28,252	39,537
5 Lakh	3,576	4,353	5,110	5,946	7,324	9,789	13,026	18,274	25,748	31,359	43,900
6 Lakh	3,832	4,657	5,473	6,371	7,852	10,501	13,982	19,624	27,660	33,692	47,172
7 Lakh	4,091	4,963	5,834	6,796	8,382	11,215	14,939	20,972	29,568	36,022	50,442
8 Lakh	4,262	5,167	6,074	7,079	8,733	11,690	15,575	21,874	30,842	37,576	52,624
9 Lakh	4,435	5,371	6,317	7,362	9,086	12,165	16,214	22,774	32,115	39,130	54,804
10 Lakh	4,605	5,575	6,557	7,645	9,438	12,641	16,850	23,673	33,388	40,684	56,985
15 Lakh	5,293	6,388	7,524	8,778	10,845	14,543	19,400	27,270	38,483	46,899	65,711
20 Lakh	5,809	6,999	8,246	9,626	11,903	15,969	21,311	29,970	42,301	51,562	72,252
25 Lakh	6,152	7,406	8,729	10,195	12,606	16,919	22,585	31,768	44,848	54,669	76,614
50 Lakh	7,355	8,832	10,420	12,175	15,071	20,248	27,045	38,066	53,762	65,547	91,880
75 Lakh	8,041	9,644	11,385	13,310	16,480	22,148	29,595	41,665	58,856	71,763	1,00,603
1 Crore	8,729	10,460	12,351	14,440	17,887	24,051	32,143	45,262	63,949	77,977	1,09,328

**2. Premium per member for PLAN 2:**

SUM INSURED / AGE	91Days to 17Years	18-30 Years	31-35 Years	36-40 Years	41-45 Years	46-50 Years	51-55 Years	56-60 Years	61-65 Years	66-70 Years	>70 Years
2 Lakh	2,607	3,201	3,748	4,347	5,349	7,114	9,429	13,188	18,697	22,749	31,807
3 Lakh	3,026	3,695	4,342	5,038	6,214	8,280	10,996	15,399	21,854	26,602	37,214
4 Lakh	3,447	4,196	4,930	5,735	7,078	9,450	12,563	17,611	25,012	30,454	42,621
5 Lakh	3,810	4,626	5,446	6,336	7,829	10,465	13,924	19,535	27,756	33,804	47,324
6 Lakh	4,084	4,951	5,833	6,788	8,395	11,225	14,946	20,977	29,816	36,321	50,850
7 Lakh	4,358	5,273	6,217	7,241	8,960	11,989	15,969	22,415	31,874	38,830	54,377
8 Lakh	4,538	5,491	6,474	7,542	9,334	12,497	16,649	23,381	33,247	40,506	56,728
9 Lakh	4,722	5,708	6,732	7,845	9,712	13,004	17,334	24,341	34,620	42,180	59,079
10 Lakh	4,905	5,924	6,989	8,146	10,091	13,513	18,013	25,303	35,992	43,858	61,430
15 Lakh	5,634	6,789	8,018	9,352	11,593	15,546	20,738	29,149	41,484	50,556	70,835
20 Lakh	6,183	7,436	8,788	10,257	12,724	17,070	22,779	32,034	45,599	55,581	77,886
25 Lakh	6,545	7,869	9,299	10,861	13,477	18,085	24,141	33,956	48,346	58,932	82,588
50 Lakh	7,825	9,383	11,101	12,971	16,110	21,642	28,907	40,687	57,954	70,657	99,045
75 Lakh	8,553	10,246	12,131	14,179	17,616	23,674	31,632	44,534	63,446	77,358	1,08,448
1 Crore	9,282	11,111	13,159	15,385	19,119	25,709	34,357	48,379	68,936	84,059	1,17,852

**3. Premium for PLAN 3:**

To the Premium for PLAN 2, the following Premium for Coverage 3.18 as per Policy Wording “Outpatient Treatment Benefit” is to be added:

- Rs. 1650 for Insured Person if covered under individual/ Non Floater Policy basis
- If the policy is on family floater sum insured basis:
  - Rs. 2500 for the family if the family composition is “2 Adults” or “1 Adult + 1 Child”
  - Rs. 3300 for the family if the family composition is “2 Adults + 1 Child” or “2 Adults + Children” or “1 Adult + Children”

#### 4. Premium for PLAN 4:

To the Premium for PLAN 2, the following Premium for Coverage 3.13 as per Policy Wording “Maternity Expenses and Newborn Baby Benefit”: is to be added:

The following premium is applicable to the female member insured for this benefit:

Age of the insured female member	Premium (in Rs.)
18 to 25 years	840
26 to 35 years	1,176
36 to 45 years	504
46 to 50 years	168

#### 5. Premium for PLAN 5:

##### Base premium per member

SUM INSURED / AGE	91Days to 17Years	18-30 Years	31-35 Years	36-40 Years	41-45 Years	46-50 Years	51-55 Years	56-60 Years	61-65 Years	66-70 Years	>70 Years
2 Lakh	3,083	3,762	4,403	5,105	6,274	8,364	11,086	15,508	21,963	26,734	37,370
3 Lakh	3,570	4,338	5,091	5,908	7,276	9,715	12,901	18,074	25,621	31,198	43,633
4 Lakh	4,059	4,916	5,774	6,716	8,279	11,071	14,717	20,637	29,276	35,659	49,895
5 Lakh	4,480	5,417	6,372	7,413	9,151	12,249	16,297	22,868	32,456	39,540	55,343
6 Lakh	4,797	5,793	6,820	7,939	9,806	13,131	17,482	24,542	34,842	42,454	59,428
7 Lakh	5,117	6,169	7,266	8,463	10,463	14,017	18,668	26,211	37,225	45,361	63,512
8 Lakh	5,326	6,421	7,563	8,814	10,898	14,604	19,457	27,329	38,816	47,302	66,236
9 Lakh	5,539	6,671	7,864	9,164	11,336	15,195	20,248	28,445	40,406	49,241	68,959
10 Lakh	5,749	6,922	8,162	9,513	11,773	15,785	21,037	29,558	41,995	51,183	71,681
15 Lakh	6,596	7,926	9,355	10,914	13,517	18,141	24,198	34,019	48,355	58,942	82,575
20 Lakh	7,234	8,679	10,248	11,962	14,827	19,909	26,566	37,365	53,124	64,764	90,743
25 Lakh	7,655	9,181	10,844	12,664	15,700	21,086	28,145	39,593	56,304	68,643	96,189
50 Lakh	9,138	10,937	12,934	15,112	18,754	25,212	33,672	47,400	67,435	82,226	1,15,251
75 Lakh	9,984	11,940	14,128	16,514	20,501	27,567	36,833	51,858	73,795	89,988	1,26,143
1 Crore	10,831	12,945	15,319	17,912	22,244	29,926	39,993	56,318	80,153	97,749	1,37,035

The following Premium is to be added to the Premium as per the Chart above:

- the Premium for Coverage 3.18 as per Policy Wording “Outpatient Treatment Benefit”:**  
 Rs. 1650 for Insured Person if covered under individual/ Non Floater Policy basis  
 If the policy is on family floater sum insured basis:
  - Rs. 2500 for the family if the family composition is “2 Adults” or “1 Adult + 1 Child”
  - Rs. 3300 for the family if the family composition is “2 Adults + 1 Child” or “2 Adults + Children” or “1 Adult + Children”
- the Premium for Coverage 3.13 as per Policy Wording “Maternity Expenses and Newborn Baby Benefit”:**  
 The following premium is applicable to the female member insured for this benefit:

Age of the insured female member	Premium (in Rs.)
18 to 25 years	840
26 to 35 years	1,176
36 to 45 years	504
46 to 50 years	168

**PREMIUM BY COVERAGE FOR 'SELECT' PLAN (ZONE II):**
**1. Premium per member for all Sum Insured options for the following coverage:**

- Coverage 3.1 as per Policy Wording: Hospitalization
- Coverage 3.2 as per Policy Wording: Pre-Hospitalization Medical Expenses covered for 30 days
- Coverage 3.3 as per Policy Wording: Post-Hospitalization Medical Expenses covered for 60 days
- Coverage 3.4 as per Policy Wording: Daily cash for shared room occupancy
- Coverage 3.5 as per Policy Wording: Emergency Road Transportation
- Coverage 3.9 as per Policy Wording: Online Doctor Consultations
- Coverage 3.17 as per Policy Wording: Wellness Benefits
- Specified disease / procedure waiting period is 2 years

SUM INSURED / AGE	91Days to 17Years	18-30 Years	31-35 Years	36-40 Years	41-45 Years	46-50 Years	51-55 Years	56-60 Years	61-65 Years	66-70 Years	>70 Years
2 Lakh	2,028	2,506	2,925	3,388	4,151	5,514	7,304	10,207	14,342	17,446	24,384
3 Lakh	2,354	2,892	3,383	3,924	4,819	6,415	8,515	11,916	16,761	20,398	28,526
4 Lakh	2,680	3,280	3,841	4,463	5,486	7,319	9,725	13,624	19,178	23,349	32,666
5 Lakh	2,963	3,615	4,240	4,930	6,069	8,104	10,777	15,110	21,281	25,915	36,269
6 Lakh	3,175	3,866	4,540	5,281	6,505	8,692	11,567	16,225	22,859	27,840	38,970
7 Lakh	3,389	4,118	4,838	5,632	6,941	9,281	12,355	17,338	24,436	29,764	41,671
8 Lakh	3,530	4,288	5,037	5,865	7,232	9,674	12,881	18,081	25,487	31,046	43,473
9 Lakh	3,672	4,456	5,236	6,100	7,523	10,066	13,408	18,824	26,538	32,330	45,273
10 Lakh	3,813	4,624	5,436	6,333	7,814	10,459	13,934	19,567	27,590	33,613	47,074
15 Lakh	4,380	5,296	6,233	7,269	8,976	12,029	16,039	22,538	31,795	38,745	54,277
20 Lakh	4,807	5,801	6,830	7,970	9,849	13,207	17,618	24,767	34,949	42,594	59,678
25 Lakh	5,090	6,136	7,229	8,438	10,430	13,991	18,670	26,251	37,051	45,160	63,280
50 Lakh	6,083	7,313	8,625	10,075	12,465	16,739	22,352	31,451	44,411	54,141	75,885
75 Lakh	6,650	7,985	9,422	11,011	13,629	18,309	24,458	34,423	48,618	59,274	83,088
1 Crore	7,217	8,658	10,219	11,945	14,791	19,879	26,561	37,394	52,823	64,406	90,292

**2. Additional Premium per member if Coverage 3.2 as per Policy Wording "Pre-Hospitalization Medical Expenses" is covered for 60 days instead of 30 days:**

SUM INSURED / AGE	91Days to 17Years	18-30 Years	31-35 Years	36-40 Years	41-45 Years	46-50 Years	51-55 Years	56-60 Years	61-65 Years	66-70 Years	>70 Years
2 Lakh	10	12	13	16	20	26	34	50	70	86	121
3 Lakh	12	13	16	19	23	31	41	58	82	101	141
4 Lakh	13	16	17	22	26	36	48	67	95	115	163
5 Lakh	14	17	20	23	29	39	53	75	105	128	180
6 Lakh	16	19	22	24	32	41	56	79	113	139	193
7 Lakh	16	19	23	27	33	45	60	85	121	147	207
8 Lakh	17	20	24	27	34	48	63	89	127	154	216
9 Lakh	17	22	24	29	36	49	67	92	131	160	225
10 Lakh	19	22	26	31	38	50	69	96	137	167	235
15 Lakh	22	26	31	34	43	59	79	111	158	193	271
20 Lakh	23	27	33	39	48	65	86	122	173	212	297
25 Lakh	24	29	34	41	50	69	92	130	185	225	315
50 Lakh	31	36	41	49	60	82	111	156	221	269	379
75 Lakh	33	39	46	53	67	91	121	171	242	295	415
1 Crore	36	41	50	59	72	98	131	185	264	321	451

**3. Additional Premium per member if Coverage 3.2 as per Policy Wording “Pre-Hospitalization Medical Expenses” is covered for 90 days instead of 30 days:**

SUM INSURED / AGE	91Days to 17Years	18-30 Years	31-35 Years	36-40 Years	41-45 Years	46-50 Years	51-55 Years	56-60 Years	61-65 Years	66-70 Years	>70 Years
2 Lakh	19	23	27	32	39	53	70	99	141	171	242
3 Lakh	22	26	32	36	46	62	82	117	166	202	283
4 Lakh	26	31	36	41	52	70	95	134	189	230	324
5 Lakh	29	33	41	46	58	79	105	149	211	257	360
6 Lakh	31	36	43	50	62	85	113	160	226	276	387
7 Lakh	33	39	46	53	67	91	121	171	242	295	415
8 Lakh	34	41	48	56	69	94	127	178	252	308	432
9 Lakh	36	41	50	59	72	98	131	185	264	321	451
10 Lakh	38	43	52	60	77	103	137	193	274	334	468
15 Lakh	43	50	60	70	88	118	158	223	315	384	540
20 Lakh	48	56	67	77	96	130	175	245	347	423	595
25 Lakh	49	59	69	82	103	137	185	261	369	449	631
50 Lakh	59	70	84	98	122	164	221	312	442	538	756
75 Lakh	65	77	92	108	134	180	242	341	484	590	828
1 Crore	70	84	99	117	146	196	264	372	526	643	900

**4. Additional Premium per member if Coverage 3.3 as per Policy Wording “Post-Hospitalization Medical Expenses” is covered for 90 days instead of 60 days:**

SUM INSURED / AGE	91Days to 17Years	18-30 Years	31-35 Years	36-40 Years	41-45 Years	46-50 Years	51-55 Years	56-60 Years	61-65 Years	66-70 Years	>70 Years
2 Lakh	19	23	27	32	39	53	70	99	141	171	242
3 Lakh	22	26	32	36	46	62	82	117	166	202	283
4 Lakh	26	31	36	41	52	70	95	134	189	230	324
5 Lakh	29	33	41	46	58	79	105	149	211	257	360
6 Lakh	31	36	43	50	62	85	113	160	226	276	387
7 Lakh	33	39	46	53	67	91	121	171	242	295	415
8 Lakh	34	41	48	56	69	94	127	178	252	308	432
9 Lakh	36	41	50	59	72	98	131	185	264	321	451
10 Lakh	38	43	52	60	77	103	137	193	274	334	468
15 Lakh	43	50	60	70	88	118	158	223	315	384	540
20 Lakh	48	56	67	77	96	130	175	245	347	423	595
25 Lakh	49	59	69	82	103	137	185	261	369	449	631
50 Lakh	59	70	84	98	122	164	221	312	442	538	756
75 Lakh	65	77	92	108	134	180	242	341	484	590	828
1 Crore	70	84	99	117	146	196	264	372	526	643	900

**5. Additional Premium per member if Coverage 3.3 as per Policy Wording “Post-Hospitalization Medical Expenses” is covered for 180 days instead of 60 days:**

SUM INSURED / AGE	91Days to 17Years	18-30 Years	31-35 Years	36-40 Years	41-45 Years	46-50 Years	51-55 Years	56-60 Years	61-65 Years	66-70 Years	>70 Years
2 Lakh	38	45	53	63	78	105	141	199	282	344	482
3 Lakh	44	53	63	74	91	123	166	233	330	403	565
4 Lakh	51	60	72	85	104	141	189	267	379	462	648
5 Lakh	57	68	80	94	116	157	211	297	420	513	720
6 Lakh	61	72	86	101	125	169	226	320	452	552	774
7 Lakh	65	77	92	108	134	181	242	342	483	590	828
8 Lakh	68	81	95	113	140	188	253	356	505	616	864
9 Lakh	71	84	100	117	146	196	263	372	526	642	900
10 Lakh	74	87	104	122	151	204	274	386	546	667	936
15 Lakh	86	101	120	140	175	236	316	446	631	770	1,081
20 Lakh	94	111	131	154	192	259	347	491	694	847	1,189
25 Lakh	99	118	140	164	203	275	368	520	736	898	1,261
50 Lakh	119	141	167	196	244	329	442	624	883	1,078	1,513
75 Lakh	131	155	184	215	267	361	484	683	968	1,181	1,657
1 Crore	142	168	199	234	291	392	527	743	1,051	1,283	1,801

**6. Premium per member for Coverage 3.6 as per Policy Wording “AYUSH”:**

SUM INSURED / AGE	91Days to 17Years	18-30 Years	31-35 Years	36-40 Years	41-45 Years	46-50 Years	51-55 Years	56-60 Years	61-65 Years	66-70 Years	>70 Years
2 Lakh	87	104	123	144	179	242	324	458	648	791	1,110
3 Lakh	103	122	144	169	210	284	380	536	760	927	1,301
4 Lakh	117	140	165	194	240	325	436	615	870	1,062	1,491
5 Lakh	131	155	184	215	267	361	484	683	968	1,181	1,657
6 Lakh	140	167	197	231	287	388	520	734	1,040	1,269	1,781
7 Lakh	150	178	211	248	308	415	557	786	1,112	1,357	1,905
8 Lakh	157	185	220	258	321	433	581	820	1,161	1,417	1,988
9 Lakh	163	194	230	269	335	452	605	854	1,209	1,475	2,071
10 Lakh	169	201	239	280	347	470	629	888	1,257	1,535	2,154
15 Lakh	195	232	275	323	401	542	726	1,025	1,451	1,770	2,485
20 Lakh	215	256	302	355	441	596	798	1,128	1,596	1,948	2,733
25 Lakh	229	271	321	376	468	632	847	1,196	1,693	2,066	2,899
50 Lakh	274	325	385	452	562	759	1,016	1,436	2,031	2,479	3,479
75 Lakh	300	356	422	495	616	831	1,113	1,571	2,225	2,715	3,811
1 Crore	326	387	458	538	669	903	1,211	1,708	2,418	2,951	4,142



**7. Premium per member for Coverage 3.7 as per Policy Wording “Domiciliary Hospitalization”:**

SUM INSURED / AGE	91Days to 17Years	18-30 Years	31-35 Years	36-40 Years	41-45 Years	46-50 Years	51-55 Years	56-60 Years	61-65 Years	66-70 Years	>70 Years
2 Lakh	5	5	6	8	10	14	18	25	35	43	60
3 Lakh	5	6	8	9	12	15	21	29	41	50	71
4 Lakh	6	7	9	11	14	18	23	33	48	58	81
5 Lakh	7	8	10	12	14	20	26	37	52	64	90
6 Lakh	7	9	11	13	15	21	28	40	57	69	97
7 Lakh	8	10	12	14	17	23	31	42	60	74	104
8 Lakh	8	10	12	14	17	23	32	45	63	77	108
9 Lakh	9	11	13	14	18	24	33	47	66	80	113
10 Lakh	9	11	13	15	19	25	34	49	68	84	117
15 Lakh	11	13	15	17	22	30	40	56	79	96	135
20 Lakh	12	14	16	19	24	32	43	61	86	106	149
25 Lakh	13	14	17	21	25	34	46	65	92	113	158
50 Lakh	15	18	21	24	31	41	55	78	111	135	189
75 Lakh	16	19	23	27	33	45	60	86	121	148	207
1 Crore	18	21	25	29	36	50	66	93	131	160	225

**8. Premium per member for Coverage 3.8 as per Policy Wording “Organ Donor Expenses”:**

SUM INSURED / AGE	91Days to 17Years	18-30 Years	31-35 Years	36-40 Years	41-45 Years	46-50 Years	51-55 Years	56-60 Years	61-65 Years	66-70 Years	>70 Years
2 Lakh	5	5	6	8	10	14	18	25	35	43	60
3 Lakh	5	6	8	9	12	15	21	29	41	50	71
4 Lakh	6	7	9	11	14	18	23	33	48	58	81
5 Lakh	7	8	10	12	14	20	26	37	52	64	90
6 Lakh	7	9	11	13	15	21	28	40	57	69	97
7 Lakh	8	10	12	14	17	23	31	42	60	74	104
8 Lakh	8	10	12	14	17	23	32	45	63	77	108
9 Lakh	9	11	13	14	18	24	33	47	66	80	113
10 Lakh	9	11	13	15	19	25	34	49	68	84	117
15 Lakh	11	13	15	17	22	30	40	56	79	96	135
20 Lakh	12	14	16	19	24	32	43	61	86	106	149
25 Lakh	13	14	17	21	25	34	46	65	92	113	158
50 Lakh	15	18	21	24	31	41	55	78	111	135	189
75 Lakh	16	19	23	27	33	45	60	86	121	148	207
1 Crore	18	21	25	29	36	50	66	93	131	160	225

**9. Premium per member for Coverage 3.10 as per Policy Wording “Cumulative (No Claim) Bonus” of 25% per claim free year up to a maximum of 50%:**

SUM INSURED / AGE	91Days to 17Years	18-30 Years	31-35 Years	36-40 Years	41-45 Years	46-50 Years	51-55 Years	56-60 Years	61-65 Years	66-70 Years	>70 Years
2 Lakh	123	147	174	203	253	342	458	647	916	1,118	1,569
3 Lakh	145	172	203	239	297	401	537	758	1,073	1,310	1,838
4 Lakh	166	197	233	274	340	459	616	869	1,230	1,501	2,107
5 Lakh	185	219	259	304	378	510	684	966	1,367	1,668	2,341
6 Lakh	198	235	279	327	406	548	735	1,038	1,470	1,793	2,516
7 Lakh	212	251	298	349	435	587	787	1,111	1,571	1,918	2,692
8 Lakh	221	262	311	365	454	612	821	1,159	1,640	2,002	2,809
9 Lakh	230	273	324	380	473	638	855	1,207	1,708	2,085	2,926
10 Lakh	239	284	337	395	491	663	889	1,256	1,777	2,168	3,043
15 Lakh	276	328	389	456	567	765	1,026	1,448	2,050	2,502	3,512
20 Lakh	304	361	428	501	624	842	1,129	1,593	2,255	2,752	3,863
25 Lakh	322	383	454	532	662	893	1,197	1,690	2,392	2,919	4,097
50 Lakh	387	459	545	638	794	1,072	1,436	2,028	2,870	3,503	4,916
75 Lakh	424	502	596	699	869	1,174	1,573	2,221	3,144	3,837	5,384
1 Crore	461	546	648	760	945	1,275	1,710	2,414	3,417	4,170	5,853

**10. Premium per member for Coverage 3.10 as per Policy Wording “Cumulative (No Claim) Bonus” of 25% per claim free year up to a maximum of 100%:**

SUM INSURED / AGE	91Days to 17Years	18-30 Years	31-35 Years	36-40 Years	41-45 Years	46-50 Years	51-55 Years	56-60 Years	61-65 Years	66-70 Years	>70 Years
2 Lakh	190	225	267	313	390	526	705	995	1,409	1,719	2,413
3 Lakh	222	264	313	367	456	617	826	1,166	1,651	2,014	2,827
4 Lakh	256	302	359	421	523	707	947	1,337	1,893	2,309	3,241
5 Lakh	284	336	399	468	581	785	1,052	1,486	2,102	2,566	3,602
6 Lakh	305	361	428	503	626	844	1,131	1,598	2,261	2,759	3,872
7 Lakh	326	386	458	538	669	903	1,211	1,708	2,418	2,951	4,142
8 Lakh	340	403	479	562	698	942	1,263	1,783	2,524	3,079	4,322
9 Lakh	355	420	499	585	727	981	1,316	1,857	2,628	3,208	4,502
10 Lakh	369	437	518	608	756	1,021	1,368	1,931	2,733	3,336	4,682
15 Lakh	426	504	598	702	872	1,177	1,579	2,228	3,155	3,849	5,403
20 Lakh	468	554	658	771	959	1,295	1,736	2,452	3,470	4,234	5,943
25 Lakh	497	589	698	818	1,018	1,373	1,841	2,600	3,680	4,491	6,303
50 Lakh	596	706	837	982	1,221	1,649	2,210	3,119	4,415	5,389	7,564
75 Lakh	653	773	917	1,076	1,337	1,805	2,420	3,417	4,837	5,902	8,284
1 Crore	709	841	996	1,169	1,454	1,963	2,631	3,714	5,257	6,415	9,004

**11. Premium per member for Coverage 3.10 as per Policy Wording “Cumulative (No Claim) Bonus” of 50% per claim free year up to a maximum of 150%:**

SUM INSURED / AGE	91Days to 17Years	18-30 Years	31-35 Years	36-40 Years	41-45 Years	46-50 Years	51-55 Years	56-60 Years	61-65 Years	66-70 Years	>70 Years
2 Lakh	285	338	401	470	584	789	1,058	1,493	2,113	2,579	3,620
3 Lakh	334	396	470	551	685	924	1,239	1,750	2,476	3,021	4,241
4 Lakh	383	454	538	632	785	1,059	1,420	2,005	2,839	3,464	4,862
5 Lakh	426	504	598	701	872	1,177	1,579	2,228	3,155	3,849	5,403
6 Lakh	457	542	643	754	938	1,265	1,697	2,396	3,391	4,138	5,808
7 Lakh	490	580	688	806	1,004	1,355	1,815	2,562	3,627	4,426	6,213
8 Lakh	510	605	717	842	1,047	1,413	1,895	2,674	3,785	4,619	6,483
9 Lakh	532	630	747	877	1,091	1,472	1,973	2,786	3,943	4,811	6,753
10 Lakh	553	655	778	912	1,134	1,531	2,052	2,897	4,100	5,004	7,023
15 Lakh	638	756	896	1,052	1,309	1,766	2,368	3,343	4,731	5,774	8,104
20 Lakh	702	832	986	1,157	1,439	1,943	2,605	3,677	5,205	6,351	8,914
25 Lakh	744	882	1,047	1,228	1,526	2,061	2,762	3,900	5,520	6,736	9,454
50 Lakh	894	1,058	1,256	1,473	1,832	2,473	3,315	4,680	6,624	8,083	11,345
75 Lakh	978	1,160	1,375	1,614	2,006	2,708	3,631	5,126	7,255	8,853	12,425
1 Crore	1,064	1,261	1,495	1,754	2,181	2,944	3,947	5,571	7,885	9,623	13,505

**12. Premium per member for Coverage 3.11 as per Policy Wording “Additional Sum Insured for Inpatient Care treatment of Accidental Injury”: Rs. 20**

**13. Premium per member for Coverage 3.12 as per Policy Wording “Automatic Restoration of Sum Insured” for One Time:**

SUM INSURED / AGE	91Days to 17Years	18-30 Years	31-35 Years	36-40 Years	41-45 Years	46-50 Years	51-55 Years	56-60 Years	61-65 Years	66-70 Years	>70 Years
2 Lakh	38	45	53	63	78	105	141	199	282	344	482
3 Lakh	44	53	63	74	91	123	166	233	330	403	565
4 Lakh	51	60	72	85	104	141	189	267	379	462	648
5 Lakh	57	68	80	94	116	157	211	297	420	513	720
6 Lakh	61	72	86	101	125	169	226	320	452	552	774
7 Lakh	65	77	92	108	134	181	242	342	483	590	828
8 Lakh	68	81	95	113	140	188	253	356	505	616	864
9 Lakh	71	84	100	117	146	196	263	372	526	642	900
10 Lakh	74	87	104	122	151	204	274	386	546	667	936
15 Lakh	86	101	120	140	175	236	316	446	631	770	1,081
20 Lakh	94	111	131	154	192	259	347	491	694	847	1,189
25 Lakh	99	118	140	164	203	275	368	520	736	898	1,261
50 Lakh	119	141	167	196	244	329	442	624	883	1,078	1,513
75 Lakh	131	155	184	215	267	361	484	683	968	1,181	1,657
1 Crore	142	168	199	234	291	392	527	743	1,051	1,283	1,801

**14. Premium per member for Coverage 3.12 as per Policy Wording “Automatic Restoration of Sum Insured” for Unlimited number of times:**

SUM INSURED / AGE	91Days to 17Years	18-30 Years	31-35 Years	36-40 Years	41-45 Years	46-50 Years	51-55 Years	56-60 Years	61-65 Years	66-70 Years	>70 Years
2 Lakh	67	79	94	110	137	185	247	348	493	602	844
3 Lakh	78	93	110	129	160	216	289	409	578	705	989
4 Lakh	89	106	125	148	184	248	331	468	662	808	1,135
5 Lakh	99	118	140	164	203	275	368	520	736	898	1,261
6 Lakh	107	127	150	176	219	295	396	559	791	966	1,355
7 Lakh	114	135	160	188	234	316	424	598	846	1,033	1,450
8 Lakh	119	141	167	196	244	329	442	624	883	1,078	1,513
9 Lakh	124	147	175	204	255	344	461	650	920	1,122	1,576
10 Lakh	129	153	182	212	265	357	479	676	957	1,167	1,639
15 Lakh	149	176	210	246	305	412	553	780	1,104	1,347	1,891
20 Lakh	164	194	230	270	336	454	608	858	1,214	1,482	2,080
25 Lakh	174	206	244	286	356	481	644	910	1,288	1,571	2,206
50 Lakh	209	248	293	344	428	577	773	1,092	1,545	1,886	2,647
75 Lakh	229	271	321	376	468	632	847	1,196	1,693	2,066	2,899
1 Crore	248	294	349	410	509	687	921	1,300	1,840	2,246	3,151

**15. Premium for Coverage 3.13 as per Policy Wording “Maternity Expenses and Newborn Baby Benefit”:**

The following premium is applicable to the female member insured for this benefit:

Age of the insured female member	Premium (in Rs.)
18 to 25 years	756
26 to 35 years	1,058
36 to 45 years	454
46 to 50 years	151

**16. Premium per member for Coverage 3.14 as per Policy Wording “Non Payable Expenses”:**

SUM INSURED / AGE	91Days to 17Years	18-30 Years	31-35 Years	36-40 Years	41-45 Years	46-50 Years	51-55 Years	56-60 Years	61-65 Years	66-70 Years	>70 Years
2 Lakh	142	169	201	235	293	394	529	746	1,057	1,290	1,810
3 Lakh	167	198	235	275	342	462	619	875	1,238	1,511	2,120
4 Lakh	192	227	269	316	392	530	710	1,003	1,419	1,733	2,431
5 Lakh	212	252	299	351	437	589	789	1,114	1,577	1,924	2,701
6 Lakh	229	271	321	377	469	633	849	1,198	1,696	2,069	2,903
7 Lakh	245	290	344	403	501	677	907	1,282	1,814	2,213	3,106
8 Lakh	256	302	359	421	524	707	947	1,337	1,893	2,309	3,242
9 Lakh	266	315	374	438	545	736	986	1,393	1,971	2,406	3,377
10 Lakh	276	328	389	456	567	765	1,026	1,448	2,050	2,502	3,512
15 Lakh	319	378	448	527	654	883	1,184	1,671	2,365	2,887	4,052
20 Lakh	351	416	493	579	720	971	1,302	1,839	2,602	3,175	4,457
25 Lakh	373	441	523	614	763	1,031	1,382	1,949	2,759	3,368	4,727
50 Lakh	446	529	628	736	916	1,237	1,658	2,340	3,312	4,042	5,673
75 Lakh	490	580	688	806	1,004	1,355	1,815	2,562	3,627	4,426	6,213
1 Crore	532	630	747	877	1,090	1,472	1,973	2,786	3,943	4,811	6,753

**17. Premium per member for Coverage 3.15 as per Policy Wording “Prolonged Hospitalization Benefit”:**

SUM INSURED / AGE	91Days to 17Years	18-30 Years	31-35 Years	36-40 Years	41-45 Years	46-50 Years	51-55 Years	56-60 Years	61-65 Years	66-70 Years	>70 Years
All SI	50	58	61	67	72	97	119	158	212	259	346

**18. Premium per member for Coverage 3.16 as per Policy Wording “Air Ambulance”:**

SUM INSURED / AGE	91Days to 17Years	18-30 Years	31-35 Years	36-40 Years	41-45 Years	46-50 Years	51-55 Years	56-60 Years	61-65 Years	66-70 Years	>70 Years
All SI	25	29	31	33	36	49	59	79	106	130	173

**19. Premium for Coverage 3.18 as per Policy Wording “Outpatient Treatment Benefit”:**

- Rs. 1485 for Insured Person if covered under individual/ Non Floater Policy basis
- If the policy is on family floater sum insured basis:
  - Rs. 2250 for the family if the family composition is “2 Adults” or “1 Adult + 1 Child”
  - Rs. 2970 for the family if the family composition is “2 Adults + 1 Child” or “2 Adults + Children” or “1 Adult + Children”

**20. Additional Premium per member if Waiting Period for Specified Diseases / Procedure is 1 Year instead of 2 Years:**

SUM INSURED / AGE	91Days to 17Years	18-30 Years	31-35 Years	36-40 Years	41-45 Years	46-50 Years	51-55 Years	56-60 Years	61-65 Years	66-70 Years	>70 Years
2 Lakh	5	5	15	18	39	52	70	99	282	344	482
3 Lakh	5	6	18	22	45	61	82	116	329	402	565
4 Lakh	6	7	21	25	52	70	95	133	378	462	648
5 Lakh	6	8	23	28	58	78	104	149	420	513	720
6 Lakh	7	9	25	30	62	84	113	159	452	552	774
7 Lakh	8	9	27	32	67	90	121	170	483	590	828
8 Lakh	8	10	28	33	69	94	126	178	504	616	864
9 Lakh	8	10	30	34	72	98	131	185	526	641	900
10 Lakh	9	11	31	36	76	102	137	193	546	667	936
15 Lakh	10	13	35	41	86	117	158	222	630	770	1,080
20 Lakh	12	14	39	46	95	129	173	245	694	846	1,188
25 Lakh	12	14	41	49	102	137	184	259	735	897	1,260
50 Lakh	14	17	50	59	122	165	221	311	883	1,077	1,512
75 Lakh	16	19	55	64	133	180	241	341	967	1,180	1,656
1 Crore	17	21	59	69	145	196	263	371	1,051	1,283	1,800

**21. Additional Premium per member if Waiting Period for Specified Diseases / Procedure is 0 Year instead of 2 Years:**

SUM INSURED / AGE	91Days to 17Years	18-30 Years	31-35 Years	36-40 Years	41-45 Years	46-50 Years	51-55 Years	56-60 Years	61-65 Years	66-70 Years	>70 Years
2 Lakh	9	11	32	37	77	104	140	199	563	688	965
3 Lakh	11	13	37	43	91	122	165	233	660	806	1,130
4 Lakh	13	14	42	50	104	140	189	267	757	923	1,296
5 Lakh	14	16	48	56	116	157	210	297	841	1,026	1,440
6 Lakh	14	18	51	60	124	168	226	319	904	1,103	1,548
7 Lakh	16	19	55	64	133	180	241	341	967	1,180	1,656
8 Lakh	16	20	57	67	140	188	252	356	1,009	1,231	1,728
9 Lakh	17	21	59	69	145	196	263	371	1,051	1,283	1,800
10 Lakh	18	22	62	73	151	203	274	386	1,093	1,334	1,872
15 Lakh	21	25	71	84	174	235	315	446	1,261	1,539	2,161
20 Lakh	23	27	78	92	192	258	347	490	1,388	1,693	2,377
25 Lakh	24	29	84	98	203	275	368	519	1,472	1,796	2,521
50 Lakh	30	35	100	117	244	329	442	624	1,766	2,156	3,025
75 Lakh	32	38	110	129	267	361	483	683	1,934	2,361	3,313
1 Crore	35	41	119	140	291	392	526	743	2,102	2,566	3,601

**PREMIUM FOR PLANS 1 TO 5 (ZONE II):**

**1. Premium per member for PLAN 1:**

SUM INSURED / AGE	91Days to 17Years	18-30 Years	31-35 Years	36-40 Years	41-45 Years	46-50 Years	51-55 Years	56-60 Years	61-65 Years	66-70 Years	>70 Years
2 Lakh	2,199	2,708	3,164	3,670	4,502	5,990	7,940	11,103	15,611	18,994	26,555
3 Lakh	2,553	3,129	3,665	4,255	5,231	6,969	9,260	12,965	18,246	22,211	31,071
4 Lakh	2,909	3,551	4,164	4,844	5,959	7,955	10,576	14,826	20,883	25,428	35,584
5 Lakh	3,219	3,919	4,599	5,352	6,591	8,811	11,724	16,447	23,173	28,224	39,510
6 Lakh	3,448	4,192	4,927	5,735	7,066	9,451	12,584	17,663	24,895	30,323	42,454
7 Lakh	3,682	4,467	5,252	6,117	7,544	10,095	13,446	18,875	26,610	32,420	45,399
8 Lakh	3,835	4,651	5,468	6,372	7,861	10,520	14,019	19,686	27,758	33,819	47,362
9 Lakh	3,991	4,835	5,686	6,625	8,178	10,948	14,592	20,498	28,905	35,217	49,325
10 Lakh	4,144	5,017	5,903	6,881	8,494	11,376	15,165	21,307	30,049	36,616	51,287
15 Lakh	4,764	5,751	6,772	7,900	9,762	13,090	17,461	24,544	34,634	42,209	59,140
20 Lakh	5,229	6,301	7,421	8,664	10,713	14,372	19,180	26,973	38,070	46,406	65,028
25 Lakh	5,538	6,665	7,857	9,177	11,345	15,228	20,327	28,591	40,363	49,203	68,954
50 Lakh	6,619	7,949	9,379	10,957	13,565	18,222	24,341	34,260	48,387	58,993	82,693
75 Lakh	7,237	8,680	10,248	11,979	14,831	19,934	26,635	37,499	52,972	64,588	90,543
1 Crore	7,856	9,414	11,116	12,997	16,099	21,646	28,930	40,737	57,553	70,179	98,396



## 2. Premium per member for PLAN 2:

SUM INSURED / AGE	91Days to 17Years	18-30 Years	31-35 Years	36-40 Years	41-45 Years	46-50 Years	51-55 Years	56-60 Years	61-65 Years	66-70 Years	>70 Years
2 Lakh	2,349	2,880	3,373	3,913	4,816	6,405	8,487	11,868	16,828	20,474	28,626
3 Lakh	2,723	3,326	3,908	4,535	5,593	7,452	9,897	13,860	19,669	23,942	33,493
4 Lakh	3,102	3,776	4,437	5,162	6,372	8,506	11,307	15,849	22,511	27,409	38,360
5 Lakh	3,429	4,164	4,903	5,703	7,046	9,420	12,531	17,583	24,980	30,425	42,592
6 Lakh	3,675	4,457	5,250	6,110	7,556	10,103	13,452	18,880	26,836	32,690	45,765
7 Lakh	3,922	4,747	5,596	6,518	8,065	10,792	14,374	20,174	28,686	34,948	48,941
8 Lakh	4,084	4,943	5,828	6,788	8,401	11,247	14,986	21,043	29,923	36,456	51,056
9 Lakh	4,250	5,138	6,060	7,059	8,741	11,704	15,600	21,908	31,160	37,962	53,173
10 Lakh	4,415	5,332	6,291	7,331	9,084	12,162	16,212	22,774	32,393	39,472	55,288
15 Lakh	5,072	6,111	7,217	8,417	10,434	13,992	18,666	26,234	37,335	45,500	63,752
20 Lakh	5,566	6,694	7,909	9,232	11,451	15,364	20,502	28,831	41,039	50,024	70,099
25 Lakh	5,893	7,081	8,369	9,777	12,129	16,277	21,728	30,561	43,512	53,039	74,331
50 Lakh	7,042	8,446	9,992	11,675	14,500	19,478	26,019	36,618	52,160	63,591	89,142
75 Lakh	7,698	9,222	10,919	12,762	15,854	21,307	28,469	40,081	57,103	69,623	97,604
1 Crore	8,353	10,001	11,842	13,847	17,209	23,139	30,923	43,542	62,043	75,654	1,06,068

## 3. Premium for PLAN 3:

To the Premium for PLAN 2, the following Premium for Coverage 3.18 as per Policy Wording “Outpatient Treatment Benefit” is to be added:

- Rs. 1485 for Insured Person if covered under individual/ Non-Floater Policy basis
- If the policy is on family floater sum insured basis:
  - Rs. 2250 for the family if the family composition is “2 Adults” or “1 Adult + 1 Child”
  - Rs. 2970 for the family if the family composition is “2 Adults + 1 Child” or “2 Adults + Children” or “1 Adult + Children”

## 4. Premium for PLAN 4:

To the Premium for PLAN 2, the following Premium for Coverage 3.13 as per Policy Wording “Maternity Expenses and Newborn Baby Benefit”: is to be added:

The following premium is applicable to the female member insured for this benefit:

Age of the insured female member	Premium (in Rs.)
18 to 25 years	756
26 to 35 years	1,058
36 to 45 years	454
46 to 50 years	151

### 5. Premium per member for PLAN 5:

SUM INSURED / AGE	91Days to 17Years	18-30 Years	31-35 Years	36-40 Years	41-45 Years	46-50 Years	51-55 Years	56-60 Years	61-65 Years	66-70 Years	>70 Years
2 Lakh	2,776	3,386	3,963	4,596	5,648	7,529	9,978	13,956	19,767	24,062	33,633
3 Lakh	3,212	3,905	4,583	5,318	6,550	8,743	11,612	16,267	23,058	28,078	39,271
4 Lakh	3,651	4,426	5,197	6,046	7,452	9,964	13,245	18,572	26,348	32,095	44,907
5 Lakh	4,032	4,877	5,737	6,673	8,236	11,026	14,667	20,581	29,211	35,587	49,810
6 Lakh	4,316	5,216	6,139	7,146	8,825	11,819	15,735	22,088	31,359	38,209	53,485
7 Lakh	4,605	5,554	6,542	7,618	9,418	12,618	16,802	23,590	33,501	40,825	57,163
8 Lakh	4,793	5,780	6,808	7,933	9,809	13,144	17,514	24,595	34,934	42,573	59,614
9 Lakh	4,985	6,006	7,080	8,246	10,203	13,676	18,222	25,601	36,368	44,317	62,066
10 Lakh	5,174	6,231	7,349	8,562	10,597	14,207	18,934	26,603	37,794	46,066	64,515
15 Lakh	5,937	7,135	8,419	9,823	12,166	16,329	21,780	30,617	43,518	53,048	74,319
20 Lakh	6,512	7,815	9,222	10,767	13,344	17,919	23,910	33,629	47,811	58,288	81,671
25 Lakh	6,892	8,262	9,760	11,400	14,129	18,980	25,332	35,633	50,673	61,780	86,573
50 Lakh	8,223	9,844	11,642	13,601	16,881	22,691	30,307	42,660	60,692	74,004	1,03,728
75 Lakh	8,986	10,748	12,717	14,863	18,451	24,812	33,149	46,672	66,417	80,990	1,13,530
1 Crore	9,747	11,652	13,787	16,122	20,022	26,935	35,997	50,688	72,137	87,975	1,23,333

The following Premium is to be added to the Premium as per the Chart above:

- the Premium for Coverage 3.18 as per Policy Wording “Outpatient Treatment Benefit”:**  
 Rs. 1485 for Insured Person if covered under individual/ Non Floater Policy basis  
 If the policy is on family floater sum insured basis:
  - Rs. 2250 for the family if the family composition is “2 Adults” or “1 Adult + 1 Child”
  - Rs. 2970 for the family if the family composition is “2 Adults + 1 Child” or “2 Adults + Children” or “1 Adult + Children”
- the Premium for Coverage 3.13 as per Policy Wording “Maternity Expenses and New-born Baby Benefit”:**  
 The following premium is applicable to the female member insured for this cover:

Age of the insured female member	Premium (in Rs.)
18 to 25 years	756
26 to 35 years	1,058
36 to 45 years	454
46 to 50 years	151