

# GREAT HEALTHCARE, NOW GETS EVEN MORE ACCESSIBLE.

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### Always within reach.

Your health is your most important asset and with Future 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:**

		Plans Options						
		Gold Plan			Platinum Plan	Topaz Plan		Ruby Plan
Sum Insured options (in ₹ )		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	1 L	2 L, 3 L, 4 L, 5 L	6 L, 7.5 L, 10 L
Sum Insured basis – Individual or Family Floater		Individual	Both – Individual and Family Floater			Individual	Both – Individual and Family Floater	
Family Definition	Individual SI basis	S+Sp/Lp+4C+2P						
	Family Floater SI basis	Not Applicable	S+Sp/ Lp+3C			Not Applicable	S+Sp/ Lp+3C	
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								

**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 Future Generali 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 not 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 insured persons and the stamp duty charges or;
  - ii. Where the risk has already commenced and the option of return of the policy is exercised 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 premium commensurate with the insurance coverage during such period.

## Schedule of Benefits

			Plans 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	
		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



		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 Hospitalisation – 25% increase subject to Maximum of ₹1 lakh respective of number of claims in a policy period	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable
		Accompanying 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 Submits 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

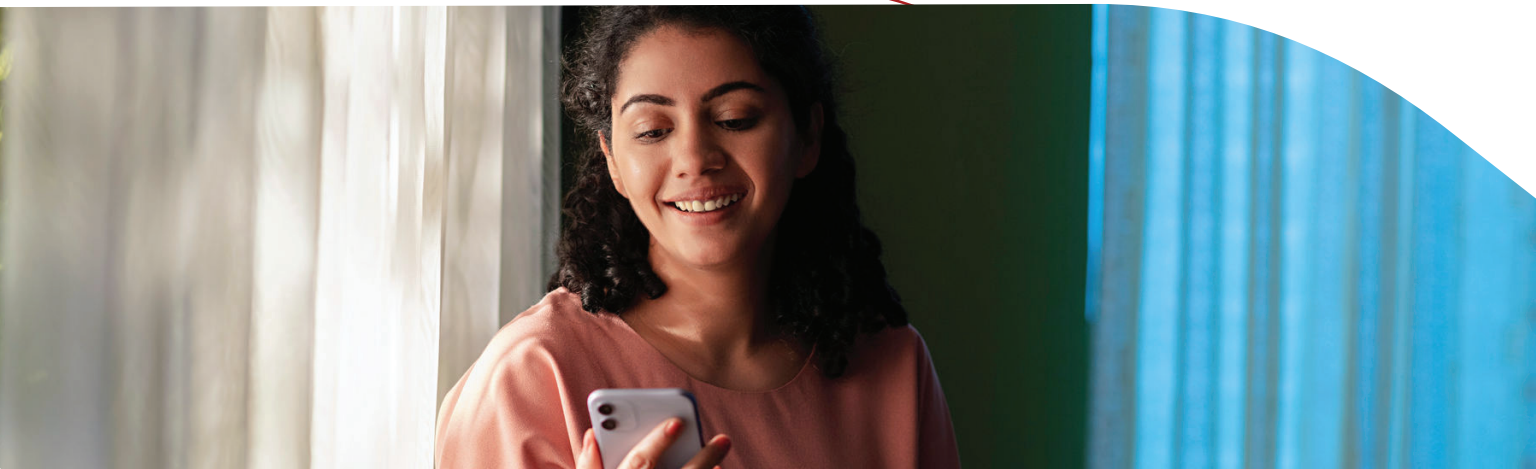






		1 year Waiting Period for listed conditions	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable
		2 years Waiting Period for listed conditions	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable
		3 years Waiting Period - Joint Replacement and Organ Transplant	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 Insured, 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 surgery 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 Insured will be provided 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 more 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 Future Health Suraksha /Personal Accident/Travel) from Future Generali India Insurance Co. Ltd.
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.

Instalment 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

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

Zone Classification	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.

- 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**

<b>Zone 1</b>															
<b>One Adult/Individual</b>															
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	3,383	4,393	5,330	6,094	6,755	7,352	7,895	8,396	8,864	9,306	10,876	11,424	11,772	12,434	13,057
18-25	3,389	4,504	5,524	6,359	7,085	7,736	8,331	8,882	9,395	9,879	11,548	12,149	12,529	13,258	13,941
26-30	NA	NA	NA	6,846	7,629	8,334	8,975	9,569	10,124	10,647	12,419	13,068	13,481	14,264	15,003
31-35	NA	NA	NA	7,896	8,803	9,619	10,361	11,048	11,690	12,297	14,324	15,074	15,552	16,461	17,314
36-40	NA	NA	NA	9,000	10,039	10,974	11,822	12,608	13,342	14,036	16,303	17,161	17,708	18,745	19,722
41-45	NA	NA	NA	11,376	12,689	13,877	14,950	15,942	16,872	17,747	20,631	21,716	22,406	23,720	24,952
46-50	NA	NA	NA	14,232	15,872	17,369	18,712	19,954	21,118	22,214	25,870	27,231	28,092	29,736	31,281
51-55	NA	NA	NA	17,734	19,779	21,654	23,328	24,876	26,325	27,691	32,215	33,908	34,981	37,028	38,954
56-60	NA	NA	NA	23,911	26,673	29,233	31,490	33,581	35,539	37,383	43,465	45,747	47,197	49,961	52,562
61-65	NA	NA	NA	34,305	38,170	41,795	44,946	47,863	50,591	53,162	61,583	64,758	66,776	70,632	74,262
66-70	NA	NA	NA	43,975	48,939	53,665	57,708	61,449	64,950	68,248	79,021	83,084	85,672	90,620	95,279
71-75	NA	NA	NA	56,372	62,770	68,969	74,170	78,983	83,484	87,726	101,355	106,572	109,894	116,262	122,260
> 75	NA	NA	NA	66,185	73,672	81,018	87,097	92,723	97,983	102,939	119,200	125,288	129,168	136,617	143,632

<b>Zone 1</b>												
<b>Two Adults</b>												
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	9,220	10,273	11,216	12,080	12,878	13,622	14,325	16,744	17,616	18,168	19,225	20,215
26-30	9,926	11,062	12,084	13,013	13,875	14,679	15,439	18,007	18,949	19,548	20,683	21,754
31-35	11,449	12,765	13,947	15,024	16,020	16,950	17,831	20,769	21,857	22,550	23,868	25,105
36-40	13,051	14,556	15,913	17,142	18,281	19,346	20,352	23,639	24,884	25,677	27,180	28,597
41-45	16,496	18,399	20,121	21,677	23,116	24,465	25,733	29,915	31,488	32,489	34,393	36,180
46-50	20,636	23,014	25,185	27,133	28,934	30,621	32,211	37,512	39,485	40,734	43,118	45,357
51-55	25,714	28,679	31,398	33,826	36,071	38,171	40,152	46,712	49,167	50,723	53,690	56,484
56-60	34,671	38,676	42,388	45,661	48,693	51,531	54,205	63,024	66,334	68,436	72,443	76,215
61-65	49,742	55,346	60,602	65,171	69,401	73,357	77,084	89,295	93,899	96,826	102,416	107,680
66-70	63,764	70,961	77,815	83,677	89,101	94,177	98,959	114,580	120,472	124,225	131,399	138,154
71-75	81,739	91,016	100,005	107,547	114,525	121,052	127,202	146,965	154,529	159,346	168,580	177,277
> 75	95,968	106,825	117,475	126,290	134,449	142,075	149,261	172,839	181,668	187,294	198,095	208,266

**Premium rates - Exclusive of Goods & Services Tax (age in completed years)**

**A. For Gold and Platinum Plans**

Zone 1												
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	8,902	9,919	10,830	11,663	12,434	13,153	13,831	16,167	17,008	17,541	18,562	19,518
26-30	9,242	10,299	11,250	12,116	12,918	13,667	14,374	16,765	17,642	18,199	19,257	20,253
31-35	10,265	11,444	12,504	13,470	14,363	15,197	15,986	18,621	19,596	20,218	21,399	22,508
36-40	11,251	12,548	13,718	14,777	15,760	16,678	17,545	20,378	21,452	22,135	23,431	24,653
41-45	13,652	15,226	16,652	17,940	19,131	20,247	21,297	24,757	26,059	26,887	28,463	29,942
46-50	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	19,507	21,757	23,819	25,661	27,364	28,958	30,460	35,437	37,299	38,479	40,731	42,850
56-60	25,705	28,674	31,425	33,852	36,100	38,204	40,187	46,724	49,179	50,737	53,708	56,504
61-65	36,020	40,078	43,884	47,193	50,256	53,121	55,820	64,662	67,996	70,115	74,164	77,975
66-70	46,174	51,386	56,348	60,594	64,522	68,197	71,660	82,972	87,239	89,956	95,151	100,043
71-75	59,191	65,908	72,417	77,879	82,932	87,658	92,112	106,423	111,900	115,389	122,075	128,373
> 75	69,494	77,356	85,068	91,451	97,360	102,882	108,086	125,160	131,553	135,626	143,448	150,813

Zone 1												
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
8-25	11,763	13,107	14,311	15,412	16,431	17,380	18,277	21,364	22,475	23,179	24,528	25,792
26-30	12,323	13,732	15,000	16,155	17,224	18,223	19,165	22,354	23,522	24,266	25,675	27,005
31-35	13,818	15,406	16,833	18,132	19,335	20,457	21,520	25,066	26,380	27,216	28,806	30,299
36-40	15,301	17,066	18,656	20,097	21,433	22,681	23,861	27,714	29,174	30,104	31,866	33,528
41-45	18,771	20,936	22,896	24,667	26,305	27,839	29,283	34,041	35,832	36,970	39,137	41,171
46-50	22,771	25,395	27,791	29,940	31,927	33,789	35,543	41,392	43,569	44,947	47,578	50,049
51-55	27,487	30,657	33,564	36,158	38,558	40,804	42,921	49,933	52,557	54,221	57,393	60,379
56-60	36,465	40,677	44,580	48,022	51,211	54,197	57,009	66,284	69,765	71,976	76,190	80,157
61-65	51,457	57,255	62,692	67,418	71,794	75,887	79,742	92,374	97,137	100,165	105,948	111,393
66-70	65,962	73,408	80,498	86,563	92,174	97,425	102,372	118,531	124,627	128,509	135,930	142,918
71-75	84,558	94,154	103,453	111,256	118,475	125,226	131,589	152,033	159,858	164,841	174,393	183,390
> 75	99,278	110,508	121,526	130,645	139,085	146,975	154,408	178,799	187,932	193,752	204,926	215,448t

**Premium rates - Exclusive of Goods & Services Tax (age in completed years)**

**A. For Gold and Platinum Plans**

<b>Zone 1</b>												
<b>One Adult + Two Children</b>												
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	11,445	12,753	13,924	14,996	15,987	16,910	17,783	20,786	21,868	22,553	23,865	25,095
26-30	11,638	12,969	14,167	15,257	16,267	17,210	18,101	21,112	22,216	22,918	24,249	25,504
31-35	12,634	14,085	15,390	16,578	17,677	18,703	19,675	22,918	24,119	24,883	26,337	27,702
36-40	13,501	15,058	16,461	17,733	18,911	20,013	21,054	24,454	25,742	26,562	28,117	29,583
41-45	15,927	17,764	19,427	20,930	22,319	23,621	24,846	28,883	30,403	31,368	33,207	34,933
46-50	18,501	20,634	22,580	24,326	25,941	27,453	28,879	33,631	35,400	36,520	38,657	40,665
51-55	21,280	23,735	25,985	27,994	29,852	31,590	33,229	38,658	40,690	41,977	44,433	46,745
56-60	27,498	30,674	33,618	36,214	38,618	40,870	42,990	49,984	52,610	54,277	57,455	60,447
61-65	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	48,372	53,833	59,032	63,479	67,594	71,445	75,073	86,923	91,393	94,240	99,682	104,807
71-75	62,009	69,047	75,866	81,587	86,881	91,832	96,498	111,491	117,229	120,883	127,888	134,486
> 75	72,804	81,039	89,119	95,806	101,996	107,781	113,233	131,120	137,817	142,085	150,279	157,995

<b>Zone 1</b>												
<b>Two Adults + Two Children</b>												
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	14,307	15,941	17,405	18,744	19,984	21,138	22,228	25,983	27,334	28,191	29,831	31,368
26-30	14,719	16,402	17,917	19,296	20,573	21,766	22,892	26,700	28,096	28,984	30,668	32,255
31-35	16,187	18,047	19,718	21,241	22,649	23,964	25,209	29,363	30,902	31,882	33,744	35,493
36-40	17,551	19,575	21,400	23,053	24,585	26,017	27,370	31,790	33,464	34,531	36,552	38,458
41-45	21,046	23,474	25,672	27,657	29,493	31,214	32,832	38,167	40,175	41,451	43,881	46,161
46-50	24,905	27,776	30,396	32,747	34,920	36,957	38,875	45,273	47,654	49,161	52,039	54,741
51-55	29,260	32,635	35,729	38,491	41,046	43,436	45,690	53,155	55,948	57,719	61,096	64,275
56-60	38,258	42,677	46,773	50,384	53,730	56,862	59,813	69,543	73,196	75,516	79,937	84,100
61-65	53,173	59,163	64,782	69,666	74,187	78,416	82,401	95,454	100,375	103,503	109,480	115,106
66-70	68,161	75,855	83,181	89,448	95,246	100,672	105,784	122,482	128,781	132,792	140,461	147,682
71-75	87,377	97,293	106,902	114,964	122,424	129,400	135,975	157,101	165,186	170,336	180,206	189,503
> 75	102,587	114,192	125,577	135,000	143,721	151,874	159,555	184,759	194,197	200,210	211,757	222,629

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

<b>Zone 1</b>												
<b>One Adult + Three Children</b>												
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	13,989	15,587	17,018	18,328	19,540	20,668	21,734	25,405	26,727	27,565	29,168	30,671
26-30	14,034	15,639	17,084	18,398	19,616	20,753	21,827	25,458	26,789	27,636	29,241	30,755
31-35	15,003	16,726	18,276	19,686	20,992	22,210	23,365	27,215	28,641	29,549	31,275	32,896
36-40	15,751	17,568	19,205	20,688	22,063	23,349	24,563	28,530	30,032	30,989	32,803	34,514
41-45	18,202	20,302	22,203	23,920	25,507	26,996	28,395	33,009	34,746	35,850	37,951	39,923
46-50	20,636	23,014	25,185	27,133	28,934	30,621	32,211	37,512	39,485	40,734	43,118	45,357
51-55	23,054	25,713	28,150	30,326	32,339	34,223	35,999	41,880	44,080	45,476	48,136	50,641
56-60	29,291	32,675	35,810	38,575	41,137	43,535	45,794	53,244	56,041	57,817	61,202	64,389
61-65	39,451	43,895	48,064	51,687	55,042	58,180	61,136	70,820	74,472	76,793	81,227	85,401
66-70	50,571	56,280	61,715	66,365	70,667	74,692	78,485	90,874	95,547	98,523	104,213	109,571
71-75	64,828	72,185	79,314	85,296	90,831	96,007	100,885	116,559	122,557	126,378	133,701	140,599
> 75	76,113	84,723	93,170	100,161	106,632	112,680	118,380	137,080	144,081	148,543	157,110	165,177

<b>Zone 1</b>												
<b>Two Adult + Three Children</b>												
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	16,850	18,775	20,499	22,077	23,536	24,896	26,180	30,602	32,194	33,203	35,135	36,945
26-30	17,115	19,072	20,834	22,437	23,922	25,309	26,619	31,047	32,670	33,703	35,660	37,506
31-35	18,556	20,688	22,604	24,349	25,964	27,471	28,898	33,660	35,424	36,547	38,682	40,687
36-40	19,801	22,085	24,143	26,008	27,737	29,353	30,879	35,866	37,755	38,957	41,238	43,389
41-45	23,322	26,012	28,447	30,647	32,681	34,588	36,382	42,293	44,518	45,932	48,625	51,152
46-50	27,040	30,157	33,001	35,553	37,913	40,124	42,207	49,153	51,739	53,375	56,499	59,434
51-55	31,034	34,613	37,895	40,824	43,534	46,069	48,460	56,376	59,339	61,217	64,799	68,170
56-60	40,051	44,678	48,965	52,746	56,249	59,527	62,616	72,803	76,627	79,056	83,684	88,042
61-65	54,888	61,072	66,871	71,913	76,581	80,946	85,059	98,533	103,613	106,842	113,011	118,819
66-70	70,360	78,302	85,864	92,334	98,319	103,920	109,197	126,433	132,935	137,076	144,992	152,446
71-75	90,195	100,431	110,350	118,673	126,373	133,574	140,361	162,168	170,515	175,830	186,019	195,616
> 75	105,896	117,876	129,628	139,355	148,357	156,773	164,702	190,719	200,461	206,669	218,588	229,811

**Premium rates - Exclusive of Goods & Services Tax (age in completed years)**

**A. For Gold and Platinum Plans**

<b>Zone 2</b>															
<b>One Adult/Individual</b>															
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	3,057	3,970	4,817	5,507	6,105	6,644	7,135	7,587	8,011	8,409	9,828	10,324	10,638	11,236	11,800
18-25	3,062	4,070	4,992	5,746	6,403	6,991	7,529	8,026	8,490	8,928	10,436	10,979	11,323	11,982	12,599
26-30	NA	NA	NA	6,187	6,894	7,531	8,111	8,647	9,149	9,622	11,223	11,810	12,183	12,891	13,558
31-35	NA	NA	NA	7,136	7,956	8,693	9,364	9,984	10,564	11,113	12,944	13,623	14,054	14,875	15,647
36-40	NA	NA	NA	8,134	9,072	9,917	10,684	11,394	12,057	12,684	14,733	15,509	16,003	16,940	17,823
41-45	NA	NA	NA	10,281	11,467	12,540	13,510	14,407	15,248	16,038	18,644	19,625	20,248	21,435	22,549
46-50	NA	NA	NA	12,861	14,344	15,697	16,910	18,033	19,084	20,075	23,379	24,609	25,387	26,873	28,269
51-55	NA	NA	NA	16,026	17,874	19,569	21,082	22,481	23,790	25,025	29,113	30,643	31,613	33,462	35,203
6-60	NA	NA	NA	21,609	24,105	26,418	28,458	30,348	32,117	33,783	39,279	41,342	42,652	45,150	47,501
61-65	NA	NA	NA	31,001	34,494	37,770	40,617	43,254	45,720	48,042	55,653	58,522	60,346	63,830	67,111
66-70	NA	NA	NA	39,740	44,226	48,497	52,151	55,532	58,695	61,676	71,411	75,084	77,422	81,894	86,104
71-75	NA	NA	NA	50,944	56,725	62,327	67,028	71,377	75,445	79,278	91,595	96,309	99,312	105,066	110,487
> 75	NA	NA	NA	59,812	66,578	73,216	78,710	83,794	88,548	93,026	107,721	113,223	116,730	123,462	129,801

<b>Zone 2</b>												
<b>Two Adults</b>												
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	8,332	9,284	10,136	10,916	11,638	12,310	12,946	15,132	15,919	16,418	17,373	18,268
26-30	8,971	9,997	10,920	11,760	12,539	13,266	13,952	16,273	17,124	17,665	18,691	19,659
31-35	10,347	11,536	12,604	13,577	14,477	15,318	16,114	18,769	19,753	20,379	21,569	22,687
36-40	11,794	13,154	14,380	15,491	16,521	17,483	18,392	21,362	22,488	23,204	24,563	25,843
41-45	14,907	16,627	18,184	19,590	20,890	22,109	23,255	27,034	28,456	29,360	31,081	32,696
46-50	18,649	20,798	22,760	24,520	26,148	27,672	29,109	33,899	35,682	36,811	38,966	40,989
51-55	23,238	25,918	28,375	30,568	32,597	34,496	36,286	42,214	44,432	45,838	48,520	51,044
56-60	31,333	34,952	38,306	41,264	44,004	46,569	48,985	56,955	59,946	61,846	65,467	68,876
61-65	44,952	50,017	54,766	58,895	62,718	66,293	69,661	80,696	84,857	87,502	92,554	97,311
66-70	57,623	64,128	70,321	75,619	80,521	85,108	89,430	103,547	108,871	112,263	118,746	124,851
71-75	73,868	82,251	90,375	97,191	103,497	109,395	114,953	132,813	139,648	144,002	152,346	160,206
> 75	86,727	96,538	106,163	114,129	121,502	128,394	134,888	156,196	164,174	169,258	179,019	188,211



**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	8,045	8,964	9,787	10,540	11,237	11,886	12,499	14,610	15,370	15,852	16,774	17,639
26-30	8,352	9,307	10,167	10,949	11,674	12,351	12,990	15,151	15,943	16,447	17,402	18,303
31-35	9,277	10,342	11,300	12,173	12,980	13,733	14,447	16,827	17,709	18,271	19,338	20,340
36-40	10,167	11,340	12,397	13,354	14,242	15,072	15,855	18,416	19,386	20,003	21,175	22,279
41-45	12,337	13,760	15,048	16,212	17,288	18,297	19,246	22,373	23,550	24,298	25,722	27,059
46-50	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	17,629	19,662	21,526	23,190	24,729	26,169	27,527	32,024	33,707	34,774	36,808	38,723
56-60	23,229	25,913	28,399	30,592	32,624	34,525	36,317	42,225	44,443	45,851	48,536	51,063
61-65	32,551	36,219	39,658	42,648	45,417	48,005	50,444	58,435	61,448	63,363	67,022	70,467
66-70	41,727	46,438	50,922	54,759	58,309	61,630	64,760	74,982	78,838	81,294	85,988	90,409
71-75	53,491	59,561	65,444	70,379	74,946	79,217	83,242	96,175	101,125	104,277	110,320	116,011
> 75	62,802	69,907	76,877	82,645	87,984	92,975	97,678	113,107	118,884	122,566	129,635	136,291

**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	10,630	11,845	12,933	13,928	14,849	15,706	16,517	19,306	20,311	20,947	22,166	23,308
26-30	11,136	12,410	13,556	14,599	15,565	16,468	17,320	20,201	21,257	21,929	23,203	24,404
31-35	12,488	13,922	15,212	16,386	17,473	18,487	19,448	22,652	23,839	24,595	26,032	27,381
36-40	13,827	15,422	16,860	18,162	19,369	20,497	21,563	25,046	26,365	27,205	28,797	30,299
41-45	16,964	18,920	20,692	22,292	23,772	25,158	26,463	30,763	32,381	33,410	35,368	37,206
46-50	20,578	22,950	25,114	27,057	28,853	30,535	32,120	37,406	39,374	40,619	42,997	45,230
51-55	24,840	27,705	30,332	32,676	34,845	36,875	38,788	45,125	47,496	49,000	51,866	54,565
56-60	32,953	36,760	40,287	43,398	46,280	48,978	51,519	59,901	63,047	65,045	68,853	72,439
61-65	46,502	51,741	56,655	60,926	64,881	68,579	72,064	83,479	87,783	90,519	95,746	100,666
66-70	59,610	66,339	72,746	78,227	83,298	88,043	92,514	107,117	112,626	116,134	122,841	129,156
71-75	76,415	85,088	93,491	100,542	107,066	113,167	118,917	137,393	144,464	148,967	157,600	165,730
> 75	89,718	99,867	109,824	118,064	125,692	132,821	139,539	161,582	169,835	175,094	185,192	194,701

**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	10,343	11,525	12,583	13,552	14,447	15,282	16,070	18,785	19,762	20,381	21,567	22,678
26-30	10,517	1,720	12,803	13,788	14,701	15,553	16,358	19,079	20,076	20,711	21,914	23,048
31-35	11,417	12,729	13,908	14,982	15,975	16,902	17,781	20,711	21,796	22,487	23,801	25,034
36-40	12,201	13,608	14,876	16,025	17,090	18,086	19,027	22,099	23,263	24,004	25,410	26,734
41-45	14,393	16,053	17,557	18,914	20,170	21,347	22,453	26,102	27,475	28,348	30,010	31,569
46-50	16,720	18,647	20,405	21,984	23,443	24,810	26,098	30,393	31,991	33,003	34,935	36,749
51-55	19,231	21,449	23,483	25,298	26,977	28,548	30,030	34,935	36,771	37,935	40,155	42,244
56-60	24,850	27,720	30,381	32,726	34,900	36,934	38,850	45,171	47,543	49,050	51,922	54,626
61-65	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	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	56,038	62,398	68,560	73,731	78,515	82,989	87,206	100,755	105,940	109,243	15,573	121,536
> 75	65,793	73,236	80,537	86,580	92,174	97,402	102,329	118,493	124,546	128,403	135,808	142,781

**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	12,929	14,406	15,729	16,939	18,059	19,102	20,088	23,481	24,702	25,476	26,959	28,348
26-30	13,301	14,823	16,192	17,438	18,592	19,670	20,688	24,129	25,391	26,193	27,715	29,149
31-35	14,628	16,309	17,820	19,195	20,468	21,656	22,782	26,536	27,926	28,812	30,495	32,075
36-40	15,861	17,690	19,339	20,833	22,217	23,512	24,734	28,729	30,242	31,205	33,032	34,755
41-45	19,020	21,214	23,200	24,994	26,653	28,208	29,671	34,491	36,306	37,459	39,655	41,716
46-50	22,507	25,101	27,469	29,593	31,557	33,398	35,131	40,913	43,065	44,427	47,028	49,470
51-55	26,443	29,492	32,289	34,785	37,094	39,254	41,291	48,036	50,561	52,161	55,213	58,085
56-60	34,574	38,568	42,269	45,532	48,556	51,386	54,053	62,847	66,147	68,244	72,240	76,001
61-65	48,052	53,466	58,543	62,957	67,044	70,865	74,466	86,262	90,709	93,536	98,937	104,022
66-70	61,597	68,551	75,171	80,835	86,075	90,978	95,598	110,688	116,380	120,005	126,935	133,461
71-75	78,962	87,924	96,607	103,893	110,635	116,939	122,881	141,972	149,279	153,933	162,853	171,255
> 75	92,708	103,196	113,485	122,000	129,881	137,249	144,191	166,968	175,496	180,931	191,365	201,191

**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	12,642	14,086	15,379	16,563	17,658	18,678	19,642	22,959	24,153	24,910	26,360	27,718
26-30	12,683	14,133	15,439	16,627	17,727	18,755	19,725	23,007	24,210	24,975	26,426	27,794
31-35	13,558	15,116	16,516	17,791	18,971	20,072	21,115	24,594	25,883	26,703	28,263	29,728
36-40	14,234	15,876	17,355	18,696	19,939	21,100	22,198	25,782	27,140	28,005	29,644	31,190
41-45	16,450	18,347	20,065	21,616	23,051	24,396	25,661	29,830	31,400	32,397	34,297	36,079
46-50	18,649	20,798	22,760	24,520	26,148	27,672	29,109	33,899	35,682	36,811	38,966	40,989
51-55	20,834	23,236	25,439	27,406	29,225	30,927	32,532	37,847	39,836	41,096	43,501	45,764
56-60	26,471	29,528	32,362	34,861	37,176	39,343	41,384	48,117	50,644	52,249	55,308	58,188
61-65	35,652	39,668	43,435	46,710	49,742	52,577	55,249	64,001	67,301	69,398	73,405	77,178
66-70	45,701	50,860	55,772	59,974	63,862	67,500	70,927	82,123	86,346	89,036	94,178	99,020
71-75	58,585	65,234	71,676	77,082	82,084	86,762	91,170	105,334	110,756	114,208	120,826	127,060
> 75	68,783	76,565	84,198	90,516	96,364	101,830	106,980	123,879	130,207	134,239	141,981	149,271

**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	15,227	16,967	18,525	19,951	21,270	22,498	23,659	27,655	29,094	30,005	31,751	33,387
26-30	15,467	17,236	18,828	20,276	21,618	22,872	24,055	28,057	29,524	30,457	32,226	33,895
31-35	16,769	18,696	20,427	22,004	23,464	24,825	26,116	30,419	32,013	33,028	34,957	36,769
36-40	17,894	19,958	21,818	23,504	25,066	26,526	27,906	32,412	34,119	35,206	37,267	39,211
41-45	21,076	23,507	25,708	27,696	29,534	31,257	32,878	38,220	40,231	41,509	43,943	46,226
46-50	24,436	27,253	29,823	32,130	34,262	36,260	38,143	44,420	46,756	48,235	51,059	53,710
51-55	28,045	31,280	34,245	36,893	39,342	41,633	43,793	50,948	53,625	55,322	58,559	61,605
56-60	36,194	40,375	44,250	47,667	50,832	53,795	56,587	65,793	69,248	71,443	75,626	79,564
61-65	49,602	55,191	60,432	64,988	69,206	73,151	76,868	89,044	93,635	96,554	102,129	107,378
66-70	63,584	70,762	77,596	83,442	88,851	93,913	98,681	114,258	120,134	123,876	131,030	137,766
71-75	81,510	90,760	99,724	107,245	114,204	120,712	126,845	146,552	154,095	158,899	168,106	176,779
> 75	95,699	106,525	117,145	125,935	134,071	141,676	148,842	172,354	181,157	186,767	197,538	207,681

**Premium rates - Exclusive of Goods & Services Tax (age in completed years)**

**A. For Gold and Platinum Plans**

<b>Zone 3</b>															
<b>One Adult/Individual</b>															
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	2,488	3,230	3,920	4,483	4,970	5,408	5,807	6,175	6,520	6,846	8,000	8,402	8,658	9,146	9,605
18-25	2,492	3,312	4,062	4,677	5,210	5,691	6,128	6,532	6,909	7,267	8,493	8,937	9,217	9,750	10,253
26-30	NA	NA	NA	5,036	5,612	6,129	6,602	7,037	7,446	7,831	9,135	9,613	9,915	10,493	11,034
31-35	NA	NA	NA	5,277	5,882	6,428	6,926	7,384	7,814	8,220	9,572	10,077	10,395	11,001	11,573
36-40	NA	NA	NA	6,255	6,974	7,624	8,214	8,761	9,271	9,753	11,326	11,924	12,302	13,024	13,703
41-45	NA	NA	NA	7,346	8,193	8,960	9,652	10,294	10,894	11,460	13,320	14,024	14,468	15,314	16,112
46-50	NA	NA	NA	9,302	10,374	11,352	12,229	13,041	13,802	14,519	16,908	17,798	18,361	19,435	20,444
51-55	NA	NA	NA	9,948	11,096	12,149	13,086	13,955	14,769	15,534	18,074	19,023	19,625	20,774	21,855
56-60	NA	NA	NA	13,414	14,964	16,400	17,667	18,840	19,938	20,973	24,384	25,666	26,478	28,029	29,489
61-65	NA	NA	NA	19,247	21,415	23,448	25,216	26,852	28,382	29,826	34,550	36,332	37,463	39,626	41,663
66-70	NA	NA	NA	24,670	27,456	30,106	32,375	34,475	36,439	38,289	44,332	46,612	48,065	50,841	53,455
71-75	NA	NA	NA	31,627	35,214	38,693	41,612	44,312	46,836	49,215	56,862	59,788	61,653	65,226	68,589
> 75	NA	NA	NA	37,132	41,332	45,453	48,864	52,020	54,970	57,751	66,874	70,289	72,467	76,645	80,581

<b>Zone 3</b>													
<b>Two Adults</b>													
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	6,781	7,554	8,251	8,886	9,471	10,018	10,537	12,314	12,958	13,365	14,138	14,867	
26-30	7,302	8,137	8,888	9,573	10,204	10,797	11,355	13,245	13,939	14,377	15,215	15,999	
31-35	7,651	8,529	9,321	10,043	10,707	11,331	11,919	13,880	14,611	15,073	15,952	16,780	
36-40	9,070	10,113	11,055	11,910	12,704	13,443	14,142	16,423	17,289	17,838	18,885	19,869	
41-45	10,652	11,879	12,993	13,996	14,926	15,796	16,617	19,314	20,334	20,978	22,205	23,362	
46-50	13,488	15,042	16,461	17,732	18,910	20,013	21,052	24,517	25,807	26,623	28,181	29,644	
51-55	14,425	16,089	17,616	18,974	20,235	21,415	22,524	26,207	27,583	28,456	30,122	31,689	
56-60	19,451	21,698	23,780	25,617	27,319	28,910	30,411	35,357	37,215	38,393	40,642	42,760	
61-65	27,907	31,051	33,999	36,563	38,936	41,155	43,248	50,097	52,681	54,322	57,458	60,412	
66-70	35,771	39,812	43,654	46,944	49,989	52,836	55,519	64,281	67,588	69,695	73,720	77,509	
71-75	45,860	51,060	56,106	60,338	64,252	67,913	71,362	82,450	86,693	89,396	94,578	99,454	
> 75	53,841	59,931	65,907	70,853	75,429	79,707	83,739	96,968	101,920	105,077	111,136	116,842	

**Premium rates - Exclusive of Goods & Services Tax (age in completed years)**

**A. For Gold and Platinum Plans**

<b>Zone 3</b>												
<b>One Adult + One Child</b>												
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	6,547	7,294	7,967	8,579	9,144	9,673	10,173	11,890	12,512	12,904	13,650	14,355
26-30	6,798	7,576	8,275	8,913	9,500	10,052	10,572	12,332	12,977	13,386	14,166	14,896
31-35	6,860	7,646	8,357	9,004	9,600	10,158	10,686	12,444	13,099	13,513	14,302	15,044
36-40	7,819	8,718	9,530	10,267	10,952	11,589	12,191	14,158	14,905	15,378	16,280	17,128
41-45	8,816	9,831	10,752	11,582	12,353	13,073	13,752	15,984	16,828	17,361	18,377	19,334
46-50	10,698	11,930	13,055	14,063	14,997	15,872	16,697	19,444	20,467	21,115	22,350	23,510
51-55	10,943	12,205	13,364	14,394	15,351	16,246	17,087	19,881	20,925	21,588	22,851	24,040
56-60	14,420	16,086	17,630	18,992	20,253	21,434	22,546	26,213	27,590	28,464	30,131	31,701
61-65	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	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	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	38,989	43,398	47,726	51,308	54,621	57,719	60,639	70,218	73,804	76,090	80,478	84,610

<b>Zone 3</b>												
<b>Two Adults + One Child</b>												
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	8,652	9,638	10,528	11,337	12,084	12,782	13,443	15,712	16,533	17,052	18,038	18,969
26-30	9,064	10,102	11,033	11,884	12,667	13,403	14,096	16,442	17,303	17,848	18,888	19,861
31-35	9,234	10,293	11,249	12,120	12,923	13,675	14,385	16,751	17,634	18,191	19,252	20,252
36-40	10,634	11,857	12,961	13,963	14,894	15,760	16,580	19,255	20,270	20,914	22,141	23,294
41-45	12,122	13,518	14,785	15,926	16,985	17,975	18,909	21,978	23,139	23,872	25,268	26,584
46-50	14,884	16,598	18,164	19,566	20,866	22,083	23,230	27,053	28,476	29,378	31,096	32,710
51-55	15,420	17,198	18,831	20,283	21,631	22,892	24,078	28,015	29,485	30,419	32,200	33,875
56-60	20,457	22,820	25,010	26,942	28,732	30,406	31,984	37,186	39,140	40,379	42,744	44,971
61-65	28,870	32,122	35,172	37,824	40,279	42,574	44,739	51,825	54,497	56,195	59,439	62,495
66-70	37,005	41,184	45,160	48,563	51,713	54,658	57,433	66,498	69,919	72,098	76,262	80,182
71-75	47,441	52,821	58,040	62,418	66,468	70,255	73,823	85,293	89,683	92,479	97,839	102,883
> 75	55,698	61,998	68,180	73,296	78,030	82,455	86,627	100,311	105,434	108,700	114,968	120,871

**Premium rates - Exclusive of Goods & Services Tax (age in completed years)**

**A. For Gold and Platinum Plans**

<b>Zone 3</b>												
<b>One Adult + Two Children</b>												
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	8,418	9,378	10,243	11,031	11,757	12,436	13,080	15,287	16,086	16,591	17,551	18,456
26-30	8,561	9,540	10,420	11,224	11,963	12,658	13,313	15,529	16,342	16,856	17,838	18,758
31-35	8,443	9,411	10,285	11,082	11,815	12,503	13,152	15,315	16,122	16,632	17,602	18,516
36-40	9,383	10,462	11,436	12,321	13,142	13,906	14,629	16,989	17,885	18,453	19,536	20,554
41-45	10,285	11,470	12,545	13,513	14,412	15,252	16,044	18,648	19,633	20,255	21,439	22,556
46-50	12,093	13,486	14,758	15,898	16,953	17,943	18,874	21,981	23,137	23,869	25,266	26,577
51-55	11,938	13,315	14,579	15,703	16,747	17,723	18,641	21,689	22,827	23,550	24,929	26,226
56-60	15,427	17,209	18,860	20,317	21,666	22,929	24,119	28,042	29,515	30,449	32,233	33,913
61-65	21,171	23,556	25,792	27,738	29,538	31,221	32,809	38,005	39,965	41,210	43,589	45,830
66-70	27,137	30,202	33,117	35,613	37,923	40,083	42,118	48,765	51,274	52,872	55,925	58,800
71-75	34,790	38,736	42,563	45,773	48,743	51,520	54,137	62,548	65,767	67,818	71,749	75,448
> 75	40,845	45,465	49,998	53,751	57,222	60,467	63,526	73,562	77,318	79,713	84,310	88,639

<b>Zone 3</b>												
<b>Two Adults + Two Children</b>												
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	10,523	11,722	12,804	13,788	14,696	15,545	16,350	19,109	20,108	20,739	21,938	23,070
26-30	10,827	12,066	13,178	14,195	15,130	16,009	16,837	19,639	20,667	21,318	22,560	23,723
31-35	10,817	12,058	13,178	14,198	15,138	16,019	16,852	19,623	20,657	21,309	22,553	23,724
36-40	12,198	13,600	14,867	16,017	17,084	18,078	19,018	22,086	23,251	23,989	25,397	26,720
41-45	13,591	15,157	16,577	17,856	19,044	20,154	21,201	24,642	25,944	26,765	28,331	29,807
46-50	16,279	18,154	19,867	21,400	22,822	24,154	25,408	29,589	31,146	32,132	34,012	35,777
51-55	16,414	18,308	20,046	21,591	23,026	24,369	25,631	29,822	31,387	32,381	34,277	36,060
56-60	21,463	23,943	26,240	28,267	30,145	31,901	33,557	39,015	41,065	42,364	44,846	47,183
61-65	29,832	33,193	36,344	39,085	41,621	43,993	46,230	53,552	56,314	58,068	61,421	64,578
66-70	38,238	42,557	46,665	50,182	53,437	56,480	59,347	68,714	72,249	74,501	78,804	82,855
71-75	49,022	54,582	59,975	64,499	68,684	72,596	76,284	88,136	92,672	95,561	101,101	106,313
> 75	57,555	64,064	70,452	75,740	80,631	85,204	89,515	103,655	108,949	112,323	118,800	124,900

**Premium rates - Exclusive of Goods & Services Tax (age in completed years)**

**A. For Gold and Platinum Plans**

<b>Zone 3</b>												
<b>One Adult + Three Children</b>												
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
118-25	10,289	11,462	12,519	13,482	14,370	15,200	15,986	18,684	19,661	20,278	21,451	22,557
26-30	10,323	11,505	12,565	13,535	14,427	15,264	16,054	18,726	19,706	20,327	21,511	22,620
31-35	10,026	11,176	12,214	13,159	14,030	14,847	15,618	18,187	19,145	19,750	20,903	21,988
36-40	10,947	12,205	13,342	14,374	15,332	16,224	17,068	19,821	20,866	21,529	22,792	23,980
41-45	11,754	13,108	14,337	15,443	16,470	17,430	18,336	21,312	22,438	23,148	24,502	25,779
46-50	13,488	15,042	16,461	17,732	18,910	20,013	21,052	24,517	25,807	26,623	28,181	29,644
51-55	12,933	14,424	15,794	17,011	18,142	19,200	20,194	23,496	24,729	25,513	27,006	28,411
56-60	16,433	18,331	20,090	21,642	23,080	24,424	25,692	29,871	31,440	32,435	34,335	36,125
61-65	22,133	24,627	26,965	28,999	30,880	32,640	34,300	39,732	41,781	43,083	45,570	47,913
66-70	28,370	31,575	34,622	37,232	39,647	41,905	44,032	50,981	53,604	55,275	58,467	61,473
71-75	36,371	40,496	44,497	47,854	50,959	53,862	56,598	65,391	68,757	70,900	75,010	78,877
> 75	42,702	47,532	52,271	56,194	59,823	63,216	66,414	76,905	80,833	83,337	88,142	92,668

<b>Zone 3</b>												
<b>Two Adults + Three Children</b>												
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	12,393	13,806	15,080	16,240	17,309	18,309	19,256	22,506	23,683	24,425	25,838	27,171
26-30	12,589	14,030	15,324	16,506	17,593	18,615	19,578	22,837	24,032	24,788	26,233	27,585
31-35	12,400	13,822	15,106	16,276	17,354	18,363	19,318	22,495	23,680	24,428	25,853	27,195
36-40	13,762	15,344	16,773	18,070	19,275	20,396	21,456	24,918	26,232	27,065	28,653	30,146
41-45	15,060	16,795	18,369	19,787	21,103	22,333	23,493	27,306	28,748	29,659	31,393	33,029
46-50	17,674	19,710	21,570	23,235	24,778	26,224	27,586	32,126	33,816	34,886	36,927	38,843
51-55	17,409	19,417	21,261	22,900	24,422	25,846	27,184	31,630	33,289	34,344	36,354	38,246
56-60	22,469	25,065	27,470	29,592	31,558	33,396	35,130	40,844	42,990	44,350	46,948	49,395
61-65	30,794	34,263	37,516	40,346	42,964	45,412	47,722	55,280	58,130	59,941	63,402	66,661
66-70	39,472	43,930	48,170	51,801	55,160	58,302	61,262	70,931	74,580	76,904	81,346	85,527
71-75	50,604	56,343	61,910	66,579	70,899	74,938	78,745	90,979	95,661	98,644	104,362	109,742
> 75	59,411	66,131	72,725	78,183	83,232	87,952	92,402	106,999	112,463	115,947	122,633	128,929

**Premium rates - Exclusive of Goods & Services Tax (age in completed years)**

**B. For Topaz and Ruby Plans:**

<b>Zone 1</b>								
<b>One Adult/Individual</b>								
Age (in years)	1 L	2 L	3 L	4 L	5 L	6 L	7.5 L	10 L
90 days-17	4,042	5,607	6,838	7,892	8,840	10,441	10,967	12,533
18-25	4,145	5,850	7,196	8,347	9,387	11,085	11,663	13,384
26-30	NA	6,299	7,750	8,995	10,114	11,923	12,546	14,403
31-35	NA	7,264	8,946	10,384	11,683	13,750	14,472	16,621
36-40	NA	8,281	10,205	11,850	13,334	15,648	16,474	18,932
41-45	NA	10,467	12,906	14,985	16,860	19,805	20,848	23,954
46-50	NA	13,094	16,153	18,757	21,102	24,837	26,140	30,029
51-55	NA	16,313	20,139	23,382	26,307	30,927	32,551	37,396
56-60	NA	21,997	27,186	31,567	35,513	41,726	43,918	50,460
61-65	NA	31,560	38,868	44,991	50,504	59,121	62,169	71,291
66-70	NA	40,455	49,908	57,764	64,836	75,859	79,762	91,468
71-75	NA	51,862	64,141	74,245	83,338	97,301	102,308	117,368
> 75	NA	60,892	75,346	87,160	97,791	114,434	120,277	137,886

<b>Zone 1</b>							
<b>Two Adults</b>							
Age (in years)	2 L	3 L	4 L	5 L	6 L	7.5 L	10 L
18-25	8,482	10,433	12,103	13,610	16,073	16,911	19,407
26-30	9,134	11,238	13,043	14,666	17,289	18,191	20,885
31-35	10,533	12,972	15,057	16,940	19,937	20,984	24,101
36-40	12,007	14,797	17,183	19,334	22,689	23,887	27,452
41-45	15,176	18,714	21,728	24,447	28,717	30,230	34,734
46-50	18,986	23,421	27,198	30,598	36,014	37,903	43,543
51-55	23,654	29,202	33,904	38,146	44,844	47,199	54,225
56-60	31,896	39,420	45,772	51,494	60,502	63,681	73,167
61-65	45,762	56,358	65,238	73,230	85,725	90,145	103,372
66-70	58,660	72,367	83,758	94,013	109,996	115,655	132,628
71-75	75,199	93,005	107,655	120,840	141,087	148,347	170,183
> 75	88,293	109,252	126,382	141,797	165,929	174,402	199,935



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

<b>Zone 1</b>							
<b>One Adult + One Child</b>							
Age (in years)	2 L	3 L	4 L	5 L	6 L	7.5 L	10 L
18-25	8,189	10,074	11,686	13,141	15,519	16,328	18,737
26-30	8,504	10,463	12,143	13,654	16,096	16,936	19,444
31-35	9,444	11,630	13,499	15,188	17,875	18,814	21,608
36-40	10,351	12,756	14,813	16,667	19,560	20,593	23,666
41-45	12,560	15,487	17,982	20,232	23,765	25,018	28,745
46-50	15,058	18,576	21,570	24,267	28,563	30,061	34,534
51-55	17,945	22,153	25,720	28,938	34,020	35,806	41,136
56-60	23,647	29,225	33,935	38,177	44,855	47,212	54,245
61-65	33,138	40,811	47,241	53,029	62,077	65,277	74,855
66-70	42,478	52,404	60,652	68,078	79,652	83,750	96,041
71-75	54,455	67,348	77,957	87,505	102,166	107,424	123,236
> 75	63,936	79,114	91,518	102,681	120,156	126,291	144,781

<b>Zone 1</b>							
<b>Two Adults + One Child</b>							
Age (in years)	2 L	3 L	4 L	5 L	6 L	7.5 L	10 L
18-25	10,822	13,312	15,442	17,365	20,507	21,576	24,760
26-30	11,338	13,951	16,191	18,206	21,462	22,582	25,926
31-35	12,713	15,656	18,172	20,445	24,062	25,326	29,087
6-40	14,078	17,348	20,146	22,668	26,601	28,006	32,185
41-45	17,270	21,295	24,725	27,819	32,677	34,399	39,525
46-50	20,950	25,844	30,011	33,763	39,740	41,824	48,047
51-55	25,286	31,216	36,242	40,777	47,937	50,454	57,964
56-60	33,545	41,459	48,140	54,157	63,632	66,975	76,952
61-65	47,340	58,302	67,487	75,755	88,681	93,253	106,936
66-70	60,683	74,862	86,646	97,255	113,789	119,643	137,202
1-75	77,792	96,212	111,367	125,007	145,952	153,463	176,051
> 75	91,338	113,019	130,740	146,687	171,651	180,415	206,829

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

<b>Zone 1</b>							
<b>One Adult + Two Children</b>							
Age (in years)	2 L	3 L	4 L	5 L	6 L	7.5 L	10 L
18-25	10,529	12,952	15,025	16,896	19,953	20,993	24,091
26-30	10,708	13,176	15,292	17,194	20,269	21,327	24,485
1-35	11,623	14,314	16,615	18,693	22,000	23,155	26,594
36-40	12,421	15,307	17,775	20,001	23,472	24,711	28,399
41-45	14,653	18,068	20,979	23,604	27,726	29,187	33,536
46-50	17,022	20,999	24,384	27,432	32,288	33,982	39,038
51-55	19,576	24,167	28,058	31,569	37,113	39,061	44,876
56-60	25,296	31,264	36,302	40,840	47,985	50,506	58,029
61-65	34,716	42,755	49,491	55,554	65,033	68,386	78,420
66-70	44,501	54,899	63,540	71,320	83,445	87,738	100,615
71-75	57,048	70,555	81,669	91,672	107,031	112,539	129,104
> 75	66,981	82,881	95,876	107,570	125,878	132,305	151,675

<b>Zone 1</b>							
<b>Two Adult + Two Children</b>							
Age (in years)	2	3 L	4 L	5 L	6 L	7.5 L	10 L
18-25	13,161	16,190	18,781	21,120	24,941	26,241	30,114
26-30	13,543	16,663	19,339	21,746	25,635	26,973	30,967
31-35	14,892	18,340	21,288	23,950	28,187	29,668	34,073
36-40	16,148	19,899	23,108	26,001	30,513	32,124	36,918
41-45	19,363	23,876	27,722	31,191	36,638	38,569	44,316
46-50	22,914	28,267	32,825	36,928	43,465	45,745	52,551
51-55	26,917	33,230	38,580	43,407	51,030	53,709	61,704
56-60	35,195	43,498	50,507	56,821	66,761	70,269	80,736
61-65	48,918	60,245	69,737	78,280	91,637	96,362	110,501
66-70	62,706	77,358	89,534	100,496	117,582	123,631	141,775
71-75	80,385	99,419	115,079	129,174	150,817	158,578	181,920
> 75	94,382	116,787	135,098	151,577	177,373	186,429	213,724

**Premium rates - Exclusive of Goods & Services Tax (age in completed years)**

**B. For Topaz and Ruby Plans**

<b>Zone 1</b>							
<b>One Adult + Three Children</b>							
Age (in years)	2 L	3 L	4 L	5 L	6 L	7.5 L	10 L
18-25	12,869	15,830	18,364	20,650	24,387	25,658	29,445
26-30	12,913	15,888	18,440	20,734	24,443	25,718	29,526
31-35	13,802	16,998	19,730	22,198	26,125	27,497	31,580
36-40	14,492	17,858	20,738	23,334	27,384	28,830	33,132
41-45	16,746	20,650	23,976	26,976	31,687	33,357	38,327
46-50	18,986	23,421	27,198	30,598	36,014	37,903	43,543
51-55	21,207	26,181	30,397	34,200	40,205	42,317	48,615
56-60	26,946	33,303	38,670	43,504	51,114	53,800	61,814
61-65	36,294	44,698	51,740	58,079	67,989	71,494	81,984
66-70	46,524	57,394	66,428	74,562	87,238	91,726	105,188
71-75	59,641	73,762	85,381	95,839	111,896	117,655	134,973
> 75	70,026	86,648	100,234	112,460	131,599	138,318	158,569

<b>Zone 1</b>							
<b>Two Adults + Three Children</b>							
Age (in years)	2 L	3 L	4 L	5 L	6 L	7.5 L	10 L
18-25	15,501	19,068	22,120	24,874	29,375	30,906	35,467
26-30	15,748	19,376	22,488	25,286	29,808	31,364	36,008
31-35	17,071	21,024	24,403	27,455	32,312	34,009	39,060
36-40	18,218	22,450	26,071	29,335	34,425	36,243	41,651
41-45	21,456	26,457	30,719	34,563	40,599	42,739	49,107
46-50	24,878	30,690	35,638	40,094	47,191	49,666	57,056
51-55	28,548	35,244	40,919	46,038	54,123	56,965	65,444
56-60	36,845	45,537	52,875	59,484	69,891	73,563	84,521
61-65	50,496	62,189	71,986	80,806	94,593	99,470	114,065
66-70	64,729	79,853	92,422	103,738	121,375	127,619	146,349
71-75	82,979	102,626	118,791	133,341	155,682	163,693	187,788
> 75	97,427	120,554	139,456	156,466	183,095	192,443	220,618

**Premium rates - Exclusive of Goods & Services Tax (age in completed years)**

**B. For Topaz and Ruby Plans**

<b>Zone 2</b>								
<b>One Adult/Individual</b>								
Age (in years)	1 L	2 L	3 L	4 L	5 L	6 L	7.5 L	10 L
90 days-17	3,653	5,067	6,179	7,132	7,989	9,435	9,911	11,326
18-25	3,745	5,286	6,503	7,543	8,483	10,017	10,540	12,095
26-30	NA	5,693	7,004	8,129	9,140	10,775	11,337	13,016
31-35	NA	6,565	8,085	9,384	10,558	12,426	13,078	15,021
36-40	NA	7,483	9,222	10,709	12,050	14,141	14,888	17,109
41-45	NA	9,459	11,663	13,542	15,237	17,897	18,840	21,648
46-50	NA	11,833	14,597	16,951	19,070	22,446	23,623	27,138
51-55	NA	14,742	18,200	21,130	23,774	27,949	29,417	33,795
56-60	NA	19,879	24,568	28,527	32,093	37,708	39,689	45,601
61-65	NA	28,521	35,125	40,659	45,640	53,427	56,182	64,426
66-70	NA	36,560	45,102	52,201	58,593	68,554	72,081	82,660
71-75	NA	46,868	57,965	67,095	75,313	87,932	92,456	106,066
> 75	NA	55,028	68,091	78,767	88,374	103,415	108,695	124,608

<b>Zone 2</b>							
<b>Two Adults</b>							
Age (in years)	2 L	3 L	4 L	5 L	6 L	7.5 L	10 L
18-25	7,665	9,429	10,938	12,300	14,525	15,282	17,538
6-30	8,254	10,156	11,787	13,253	15,624	16,439	18,873
31-35	9,519	11,723	13,607	15,309	18,017	18,964	21,780
36-40	10,851	13,372	15,528	17,472	20,504	21,587	24,808
41-45	13,715	16,912	19,636	22,093	25,951	27,319	31,389
46-50	17,158	21,166	24,578	27,651	32,546	34,253	39,350
51-55	21,377	26,390	30,639	34,473	40,526	42,654	49,003
56-60	28,824	35,624	41,365	46,535	54,676	57,549	66,122
61-65	41,356	50,931	58,955	66,178	77,470	81,464	93,417
66-70	53,012	65,398	75,692	84,960	99,404	104,518	119,857
71-75	67,958	84,049	97,288	109,204	127,501	134,062	153,795
> 75	79,791	98,731	114,212	128,143	149,951	157,607	180,682

**Premium rates - Exclusive of Goods & Services Tax (age in completed years)**

**B. For Topaz and Ruby Plans**

<b>Zone 2</b>							
<b>One Adult + One Child</b>							
Age (in years)	2 L	3 L	4 L	5 L	6 L	7.5 L	10 L
18-25	7,401	9,104	10,561	11,876	14,024	14,755	16,933
26-30	7,685	9,455	10,974	12,339	14,546	15,306	17,572
31-35	8,534	10,510	12,200	13,725	16,153	17,002	19,527
36-40	9,354	11,527	13,386	15,062	17,676	18,610	21,387
41-45	11,350	13,996	16,250	18,284	21,477	22,609	25,977
46-50	13,608	16,787	19,493	21,930	25,812	27,166	31,208
51-55	16,217	20,020	23,243	26,152	30,744	32,358	37,175
56-60	21,370	26,411	30,667	34,500	40,536	42,666	49,021
61-65	29,947	36,881	42,692	47,922	56,099	58,991	67,647
66-70	38,388	47,357	54,811	61,523	71,982	75,685	86,793
71-75	49,211	60,863	70,450	79,079	92,328	97,079	111,369
> 75	57,780	71,495	82,705	92,793	108,585	114,129	130,839

<b>Zone 2</b>							
<b>Two Adults + One Child</b>							
Age (in years)	2 L	3 L	4 L	5 L	6 L	7.5 L	10 L
18-25	9,780	12,030	13,955	15,693	18,532	19,498	22,376
26-30	10,247	12,607	14,632	16,452	19,395	20,407	23,429
31-35	11,488	14,149	16,422	18,476	21,745	22,887	26,286
36-40	12,722	15,677	18,206	20,485	24,040	25,309	29,086
41-45	15,607	19,244	22,344	25,140	29,531	31,087	35,719
46-50	18,932	23,356	27,121	30,512	35,913	37,797	43,420
51-55	22,851	28,210	32,752	36,850	43,321	45,596	52,383
56-60	30,315	37,467	43,504	48,942	57,504	60,526	69,542
61-65	42,782	52,688	60,988	68,460	80,141	84,273	96,639
66-70	54,840	67,653	78,302	87,889	102,831	108,122	123,990
71-75	70,301	86,947	100,643	112,970	131,897	138,685	159,098
> 75	82,542	102,136	118,150	132,562	155,122	163,042	186,913

**Premium rates - Exclusive of Goods & Services Tax (age in completed years)**

**B. For Topaz and Ruby Plans**

<b>Zone 2</b>							
<b>One Adult + Two Children</b>							
Age (in years)	2 L	3 L	4 L	5 L	6 L	7.5 L	10 L
18-25	9,515	11,705	3,578	15,269	18,031	18,971	21,771
26-30	9,677	11,907	13,819	15,538	18,318	19,274	22,128
31-35	10,504	12,936	15,015	16,893	19,881	20,925	24,033
36-40	11,225	13,833	16,064	18,075	21,212	22,331	25,664
41-45	13,242	16,328	18,959	21,331	25,056	26,377	30,307
46-50	15,383	18,976	22,036	24,791	29,179	30,710	35,279
51-55	17,691	21,840	25,356	28,529	33,539	35,300	40,554
56-60	22,860	28,254	32,806	36,907	43,364	45,642	52,441
61-65	31,373	38,638	44,725	50,204	58,770	61,800	70,868
66-70	40,216	49,612	57,421	64,452	75,410	79,289	90,926
71-75	51,554	63,761	73,805	82,844	96,725	101,702	116,672
> 75	60,531	74,900	86,644	97,212	113,756	119,564	137,069

<b>Zone 2</b>							
<b>Two Adults + Two Children</b>							
Age (in years)	2 L	3 L	4 L	5 L	6 L	7.5 L	10 L
18-25	11,894	14,631	16,972	19,086	22,539	23,714	27,214
26-30	12,239	15,059	17,477	19,652	23,166	24,376	27,985
31-35	13,458	16,574	19,238	21,644	25,473	26,811	30,792
36-40	14,593	17,983	20,883	23,497	27,575	29,031	33,363
41-45	17,499	21,577	25,053	28,188	33,110	34,855	40,048
46-50	20,707	25,545	29,664	33,372	39,280	41,340	47,491
51-55	24,325	30,030	34,865	39,227	46,116	48,537	55,762
56-60	31,806	39,309	45,644	51,349	60,332	63,502	72,962
61-65	44,208	54,444	63,021	70,742	82,813	87,082	99,860
66-70	56,668	69,908	80,912	90,819	106,259	111,726	128,123
71-75	72,645	89,845	103,997	116,735	136,294	143,308	164,402
> 75	85,294	105,540	122,089	136,980	160,293	168,477	193,143

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

<b>Zone 2</b>							
<b>One Adult + Three Children</b>							
Age (in years)	2 L	3 L	4 L	5 L	6 L	7.5 L	10 L
18-25	11,630	14,306	6,595	8,662	22,038	23,187	26,609
26-30	11,670	14,358	16,664	18,737	22,089	23,242	26,683
31-35	12,473	15,361	17,830	20,060	23,609	24,849	28,539
36-40	13,096	16,138	18,741	1,087	24,747	26,053	29,941
41-45	15,134	18,661	21,667	24,379	28,636	30,145	34,636
46-50	17,158	21,166	24,578	27,651	32,546	34,253	39,350
51-55	19,165	23,660	27,470	30,906	36,334	38,242	43,934
56-60	24,351	30,096	34,946	39,314	46,192	48,619	55,861
61-65	32,799	40,394	46,758	52,486	61,442	64,610	74,090
66-70	42,044	51,868	60,032	67,382	78,837	82,893	95,059
71-75	53,898	66,659	77,159	86,610	101,121	106,325	121,975
> 75	63,282	78,304	90,582	101,631	118,927	124,999	143,300

<b>Zone 2</b>							
<b>Two Adults + Three Children</b>							
Age (in years)	2 L	3 L	4 L	5 L	6 L	7.5 L	10 L
18-25	14,009	17,232	19,990	22,479	26,546	27,930	32,052
26-30	14,231	17,510	20,322	22,851	26,938	28,344	32,540
31-35	15,427	19,000	22,053	24,811	29,200	30,734	35,299
36-40	16,464	20,288	23,560	26,510	31,110	32,753	37,640
41-45	19,390	23,910	27,761	31,235	36,690	38,623	44,378
46-50	22,482	27,735	32,206	36,233	42,647	44,883	51,562
51-55	25,799	31,850	36,978	41,605	48,911	51,479	59,142
56-60	33,297	41,152	47,783	53,756	63,160	66,479	76,382
61-65	45,634	56,200	65,054	73,024	85,484	89,892	103,081
66-70	58,496	72,163	83,522	93,749	109,687	115,330	132,256
71-75	74,988	92,743	107,352	120,501	140,690	147,930	169,705
> 75	88,045	108,945	126,027	141,399	165,463	173,911	199,373

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

<b>Zone 3</b>								
<b>One Adult/Individual</b>								
Age (in years)	1 L	2 L	3 L	4 L	5 L	6 L	7.5 L	10 L
990 days-17	2,972	4,124	5,030	5,805	6,503	7,679	8,067	9,221
18-25	3,047	4,302	5,292	6,140	6,904	8,153	8,578	9,845
26-30	NA	4,632	5,701	6,616	7,439	8,769	9,228	10,593
31-35	NA	4,855	5,979	6,942	7,809	9,190	9,673	11,109
36-40	NA	5,754	7,091	8,235	9,266	10,873	11,447	13,155
41-45	NA	6,760	8,332	9,677	10,886	12,788	13,462	15,467
46-50	NA	8,557	10,557	12,260	3,792	16,232	17,086	19,628
51-55	NA	9,153	11,299	13,118	14,758	17,350	18,263	20,980
56-60	NA	12,342	15,252	17,710	19,922	23,410	24,638	28,309
61-65	NA	17,706	21,806	25,241	28,334	33,167	34,877	39,997
66-70	NA	22,697	28,000	32,407	36,373	42,559	44,748	51,317
71-75	NA	29,096	35,984	41,653	46,755	54,588	57,398	65,847
> 75	NA	34,161	42,271	48,898	54,863	64,199	67,478	77,357

<b>Zone 3</b>							
<b>Two Adults</b>							
Age (in years)	2 L	3 L	4 L	5 L	6 L	7.5 L	10 L
18-25	6,238	7,674	8,903	10,010	11,822	12,438	14,275
26-30	6,717	8,267	9,592	10,787	12,715	13,380	15,359
31-35	7,040	8,669	10,065	11,323	13,325	14,026	16,108
36-40	8,343	10,282	11,940	13,435	15,766	16,598	19,075
41-45	9,801	12,081	14,032	15,785	18,543	19,519	22,427
46-50	12,408	15,308	17,777	19,998	23,537	24,775	28,460
51-55	13,272	16,383	19,022	21,400	25,157	26,481	30,420
56-60	17,895	22,116	25,679	28,888	33,944	35,726	41,048
61-65	25,674	31,619	36,600	41,084	48,092	50,572	57,996
66-70	32,911	40,600	46,990	52,742	61,711	64,885	74,409
71-75	42,190	52,177	60,397	67,795	79,152	83,227	95,478
> 75	49,533	61,293	70,903	79,551	93,089	97,843	112,167



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

<b>Zone 3</b>							
<b>One Adult + One Child</b>							
Age (in years)	2 L	3 L	4 L	5 L	6 L	7.5 L	10 L
18-25	6,023	7,409	8,596	9,665	11,415	12,009	13,783
26-30	6,253	7,697	8,931	10,043	11,838	12,457	14,300
31-35	6,311	7,772	9,024	10,152	11,947	12,575	14,441
36-40	7,192	8,864	10,293	11,582	13,591	14,308	16,444
41-45	8,112	9,998	11,612	13,063	15,346	16,154	18,561
46-50	9,840	12,141	14,099	15,860	18,667	19,649	22,572
51-55	10,068	12,429	14,430	16,234	19,085	20,089	23,078
56-60	13,267	16,396	19,038	21,417	25,165	26,486	30,432
61-65	18,591	22,897	26,503	29,751	34,825	36,621	41,997
66-70	23,832	29,400	34,027	38,192	44,687	46,986	53,882
71-75	30,551	37,784	43,735	49,093	57,317	60,268	69,140
> 75	35,869	44,385	51,343	57,606	67,409	70,852	81,225

<b>Zone 3</b>							
<b>Two Adults + One Child</b>							
Age (in years)	2 L	3 L	4 L	5 L	6 L	7.5 L	10 L
18-25	7,959	9,791	11,359	12,772	15,084	15,869	18,213
26-30	8,338	10,262	11,908	13,391	15,784	16,610	19,067
31-35	8,496	10,463	12,148	13,666	16,082	16,928	19,440
36-40	9,781	12,055	13,999	15,752	18,484	19,460	22,364
41-45	11,153	13,747	15,967	17,962	21,101	22,212	25,521
46-50	13,691	16,892	19,616	22,067	25,972	27,338	31,404
51-55	14,187	17,513	20,333	22,876	26,892	28,307	32,518
56-60	18,821	23,260	27,008	30,382	35,700	37,574	43,171
61-65	26,559	32,709	37,862	42,501	49,750	52,316	59,995
66-70	34,046	42,000	48,610	54,560	63,839	67,122	76,975
71-75	43,645	53,977	62,479	70,133	81,882	86,096	98,771
> 75	51,241	63,407	73,348	82,294	96,299	101,217	116,035

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

<b>Zone 3</b>							
<b>One Adult + Two Children</b>							
Age (in years)	2 L	3 L	4 L	5 L	6 L	7.5 L	10 L
18-25	7,744	9,526	11,052	12,427	14,676	15,440	17,720
26-30	7,875	9,692	11,246	12,647	14,908	15,687	18,008
31-35	7,768	9,566	11,107	12,494	14,703	15,477	17,774
36-40	8,630	10,637	12,352	13,898	16,310	17,170	19,733
41-45	9,463	11,664	13,548	15,241	17,904	18,846	21,654
46-50	11,124	13,724	15,938	17,929	21,102	22,212	25,516
51-55	10,984	13,559	15,742	17,710	20,820	21,915	25,176
56-60	14,193	17,540	20,366	22,911	26,921	28,334	32,555
61-65	19,477	23,987	27,765	31,167	36,483	38,365	43,997
66-70	24,967	30,800	35,647	40,011	46,815	49,223	56,448
71-75	32,006	39,583	45,818	51,431	60,046	63,137	72,432
> 75	37,577	46,498	53,788	60,349	70,619	74,226	85,092

<b>Zone 3</b>							
<b>Two Adults + Two Children</b>							
Age (in years)	2 L	3 L	4 L	5 L	6 L	7.5 L	10 L
18-25	9,680	11,908	13,815	15,533	18,345	19,300	22,150
26-30	9,959	12,257	14,223	15,995	18,854	19,839	22,774
31-35	9,952	12,257	14,230	16,008	18,839	19,830	22,773
36-40	11,219	13,828	16,058	18,068	21,202	22,321	25,652
41-45	12,505	15,413	17,902	20,139	23,658	24,904	28,614
46-50	14,975	18,475	21,456	24,135	28,406	29,901	34,349
51-55	15,102	18,643	21,645	24,351	28,627	30,133	34,616
56-60	19,746	24,404	28,336	31,876	37,456	39,422	45,295
61-65	27,444	33,800	39,124	43,918	51,408	54,060	61,995
66-70	35,180	43,400	50,231	56,379	65,967	69,360	79,541
71-75	45,099	55,776	64,562	72,471	84,611	88,966	102,063
> 75	52,949	65,520	75,792	85,037	99,509	104,591	119,903

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

<b>Zone 3</b>							
<b>One Adult + Three Children</b>							
Age (in years)	2 L	3 L	4 L	5 L	6 L	7.5 L	10 L
18-25	9,464	11,643	13,508	15,188	17,938	18,871	21,658
26-30	9,496	11,687	13,562	15,251	17,977	18,917	21,715
31-35	9,224	11,360	13,189	14,837	17,460	18,379	21,107
36-40	10,069	12,409	14,411	16,215	19,028	20,032	23,021
41-45	10,815	13,331	15,483	17,418	20,461	21,538	24,747
46-50	12,408	15,308	17,777	19,998	23,537	24,775	28,460
51-55	11,899	14,688	17,054	19,186	22,555	23,742	27,274
56-60	15,118	18,684	21,695	24,405	28,677	30,182	34,679
61-65	20,362	25,077	29,027	32,584	38,142	40,109	45,996
66-70	26,102	32,200	37,268	41,829	48,943	51,461	59,014
71-75	33,461	41,382	47,901	53,768	62,776	66,007	75,724
> 75	39,285	48,612	56,233	63,092	73,829	77,600	88,960

<b>Zone 3</b>							
<b>Two Adults + Three Children</b>							
Age (in years)	2 L	3 L	4 L	5 L	6 L	7.5 L	10 L
18-25	11,400	14,025	16,271	18,295	21,607	22,731	26,088
26-30	11,580	14,253	16,539	18,599	21,923	23,069	26,482
31-35	11,409	14,050	16,313	18,351	21,596	22,732	26,106
36-40	12,658	15,600	18,116	20,384	23,921	25,183	28,941
41-45	13,857	17,080	19,838	22,317	26,216	27,596	31,708
46-50	16,258	20,059	23,295	26,204	30,841	32,464	37,293
51-55	16,018	19,773	22,957	25,827	30,362	31,960	36,714
56-60	20,672	25,548	29,664	33,370	39,211	41,269	47,418
61-65	28,330	34,890	40,386	45,334	53,067	55,804	63,995
66-70	36,315	44,800	51,851	58,198	68,095	71,597	82,107
71-75	46,554	57,575	66,644	74,808	87,340	91,836	105,355
> 75	54,657	67,634	78,237	87,780	102,719	107,965	123,771

\*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 Insured 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 Future 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 treatments shall be limited to actual expenses or up to the Sub-limits (whichever is less). All values are in INR.

Procedure/ Treatment	Topaz Plan 1,00,000	Topaz 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 Fissure, 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

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

### Future 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	22214	500,000	22214	2221	19,993	500,000	61,091	12,631	48,460	500,000
42 years	17747	500,000	17747	1774	15,972	500,000		0	0	
17 years	9306	500,000	9306	930	8,375	500,000		0	0	
16 years	9306	500,000	9306	930	8,375	500,000		0	0	
15 years	9306	500,000	9306	930	8,375	500,000		0	0	
<p>Total Premium for all members of the family is ₹51,130/-, when each member is covered separately.</p> <p>Sum insured available for each individual is ₹500000.</p>			<p>Total Premium for all members of the family is ₹46,017/-, when they are covered under a single policy.</p> <p>Sum insured available for each member is ₹500000.</p>				<p>Total Premium when policy is opted on floater basis is ₹31,263/-.</p> <p>Sum insured of ₹500000. is available for the entire family.</p>			

#### 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:

Call us at: 1800-220-233 | 1860-500-3333 | 022-67837800 | Website: <https://general.futuregenerali.in>

Future Generali India Insurance Company Limited (IRDAI Regn. No. 132), (CIN: U66030MH2006PLC165287)

Regd. and Corp. Office: 801 & 802, 8th floor, Tower C, Embassy 247 Park L.B.C. Marg., Vikhroli (W), Mumbai - 400083.

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ARN: FG-NL/PD/MKTG/ENG/HEALTHSURAKSHA-15MAR24-001BRO

Future Health Suraksha, UIN: FGIHLIP25017VO52425

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