

I. SALIENT FEATURES OF THE POLICY

1. **Room rent, Board & Nursing Expenses** as provided by the Hospital/ Nursing Home.
2. **Surgeon, Anaesthetist, Medical Practitioner, Consultants, Specialists Fees.**
3. **Anaesthesia, Blood, Oxygen, Operation Theatre Charges, Surgical Appliances, Medicines & Drugs, Diagnostic Materials and X-ray, Cost of Pacemaker, prosthesis/internal implants and any Medical expenses** incurred which is integral part of the operation.
4. **Pre-Hospitalisation Medical expenses.**
5. **Post-Hospitalisation Medical expenses.**
6. **Day Care expenses.**
7. **Ambulance charges.**
8. **Free medical check-up.**
9. **Patient Care.**
10. **Accidental Hospitalisation.**
11. **Hospital Cash.**
12. **Accompanying Person.**
13. **Organ Donor Expenses.**
14. **Recharge of Sum Insured.**

II. DEFINITIONS

The following words or terms shall have the meaning ascribed to them wherever they appear in this **Policy**, and references to the singular or to the masculine shall include references to the plural and to the female wherever the context so permits:

1. **Accident** is a sudden, unforeseen and involuntary event caused by external, visible and violent means.
Note: Insect and mosquito bites is not included in the scope of this definition.
2. **AYUSH Treatment** refers to the medical and / or hospitalization treatments given under 'Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy systems.
3. **Any one Illness** Any one illness means continuous period of illness and includes relapse within 45 days from the date of last consultation with the Hospital/Nursing Home where treatment was taken.
4. **Associated Medical Expenses** means those expenses that an Insured Person has necessarily and actually incurred for medical treatment on account of **Illness** or **Accident** on the advice of a Medical Practitioner. In case of copayment associated with room rent higher than the entitled room rent limit Associated Medical Expenses will not include :
 - a. Cost of pharmacy and consumables;
 - b. Cost of implants and medical devices
 - c. Cost of diagnostics
5. **Bank Rate means** Bank rate fixed by the Reserve Bank of India (RBI) at the beginning of the financial year in which claim has fallen due.
6. **Cashless facility** means a facility extended by the insurer to the insured where the payments, of the costs of treatment undergone by the insured in accordance with the policy terms and conditions, are directly made to the network provider by the insurer to the extent pre-authorization is approved excluding non-payable items as per the policy terms and conditions.
7. **Condition Precedent** shall mean a **Policy** term or condition upon which the **Insurer's** liability under the **Policy** is conditional upon.
8. **Congenital Anomaly** refers to a condition(s) which is present since birth, and which is abnormal with reference to form, structure or position.
 - a. **Internal Congenital Anomaly - Congenital Anomaly** which is not in the visible and accessible parts of the body.
 - b. **External Congenital Anomaly - Congenital Anomaly** which is in the visible and accessible parts of the body.
9. **Co-payment** means a cost sharing requirement under a health insurance policy that provides that the policyholder/insured will bear a specified percentage of the admissible claims amount. A co-payment does not reduce the Sum Insured.
10. **Cumulative Bonus** means any increase or addition in the Sum Insured granted by the insurer without an associated increase in premium.
11. **Day care centre** means any institution established for day care treatment of illness and/or injuries or a medical setup with a hospital and which has been registered with the local authorities, wherever applicable, and is under supervision of a registered and qualified medical practitioner and must comply with all minimum criterion as under -
 - a. has qualified nursing staff under its employment;
 - b. has qualified medical practitioner/s in charge;
 - c. has fully equipped operation theatre of its own where surgical procedures are carried out;
 - d. maintains daily records of patients and will make these accessible to the insurance company's authorized personnel.
12. **Day care treatment** means medical treatment, and/or surgical procedure which is:
 - a. undertaken under General or Local Anesthesia in a hospital/day care centre in less than 24 hrs because of technological advancement, and
 - b. which would have otherwise required hospitalization of more than 24 hours.
 Treatment normally taken on an out-patient basis is not included in the scope of this definition.
13. **Deductible** means a cost sharing requirement under a health insurance policy that provides that the insurer will not be liable for a specified rupee amount in case of indemnity policies and for a specified number of days/hours in case of hospital cash policies which will apply before any benefits are payable by the insurer. A deductible does not reduce the Sum Insured.

14. **Dental Treatment** means a treatment related to teeth or structures supporting teeth including examinations, fillings (where appropriate), crowns, extractions and surgery.
15. **Dependent Child** refers to a child (natural or legally adopted), who is financially dependent on the primary insured or proposer and does not have his / her independent sources of income.
16. **Diagnostic Centre** means the diagnostic centers which have been empanelled by Us as per the latest version of the Schedule of diagnostic centers maintained by Us, which is available to You on request.
17. **Disclosure to information norm:** The policy shall be void and all premium paid thereon shall be forfeited to the Insurer in the event of misrepresentation, mis-description or non-disclosure of any material fact.
18. **Disclosure to information norm:** The policy shall be void and all premium paid thereon shall be forfeited to the Company in the event of misrepresentation, mis description or non-disclosure of any material fact by the policyholder.

(Explanation: "Material facts" for the purpose of this policy shall mean all relevant information sought by the company in the proposal form and other connected documents to enable it to take informed decision in the context of underwriting the risk)
19. **Domiciliary hospitalization** means medical treatment for an illness/disease/injury which in the normal course would require care and treatment at a hospital but is actually taken while confined at home under any of the following circumstances:
 - i. the condition of the patient is such that he/she is not in a condition to be removed to a hospital, or
 - ii. the patient takes treatment at home on account of non-availability of room in a hospital.
20. **Emergency care** means management for an illness or injury which results in symptoms which occur suddenly and unexpectedly, and requires immediate care by a medical practitioner to prevent death or serious long term impairment of the insured person's health.
21. **Family** means and includes You, Your Spouse & Your up to 4 dependent children up to the age of 25 years and two dependent parents in the Individual Policy.
Or You, Your Spouse & Your up to 3 dependent children up to the age of 25 years in the Family Floater Policy
22. **Grace period** means the specified period of time immediately following the premium due date during which a payment can be made to renew or continue a policy in force without loss of continuity benefits such as waiting periods and coverage of pre-existing diseases. Coverage is not available for the period for which no premium is received.
23. **Hazardous Activities** mean recreational or occupational activities which pose high risk of injury.
24. **Hospital:** A hospital means any institution established for in-patient care and day care treatment of illness and/or injuries and which has been registered as a hospital with the local authorities under Clinical Establishments (Registration and Regulation) Act 2010 or under enactments specified under the Schedule of Section 56(1) and the said act Or complies with all minimum criteria as under:
 - i. has qualified nursing staff under its employment round the clock;
 - ii. has at least 10 in-patient beds in towns having a population of less than 10,00,000 and at least 15 in-patient beds in all other places;
 - iii. has qualified medical practitioner(s) in charge round the clock;
 - iv. has a fully equipped operation theatre of its own where surgical procedures are carried out;
 - v. maintains daily records of patients and makes these accessible to the insurance company's authorized personnel;
25. **Hospitalization** means admission in a **Hospital** for a minimum period of 24 consecutive '**In- patient Care**' hours except for specified procedures/ treatments, where such admission could be for a period of less than 24 consecutive hours.
26. **Illness** means a sickness or a disease or pathological condition leading to the impairment of normal physiological function and requires medical treatment.
 - a. **Acute condition** - Acute condition is a disease, illness or injury that is likely to respond quickly to treatment which aims to return the person to his or her state of health immediately before suffering the disease/ illness/ injury which leads to full recovery.
 - b. **Chronic condition** - A chronic condition is defined as a disease, illness, or injury that has one or more of the following characteristics:
 - (i) it needs ongoing or long-term monitoring through consultations, examinations, check-ups, and /or tests
 - (ii) it needs ongoing or long-term control or relief of symptoms
 - (iii) it requires rehabilitation for the patient or for the patient to be specially trained to cope with it
 - (iv) it continues indefinitely
 - (v) it recurs or is likely to recur
27. **Injury** means accidental physical bodily harm excluding **Illness** or disease solely and directly caused by external, violent and visible and evident means which is verified and certified by a Medical Practitioner.
28. **Inpatient Care** means treatment for which the insured person has to stay in a **Hospital** for more than 24 hours for a covered event.
29. **Intensive care unit** means an identified section, ward or wing of a hospital which is under the constant supervision of a dedicated medical practitioner(s), and which is specially equipped for the continuous monitoring and treatment of patients who are in a critical condition, or require life support facilities and where the level of care and supervision is considerably more sophisticated and intensive than in the ordinary and other wards.
30. **ICU (Intensive Care Unit) Charges** means the amount charged by a Hospital towards ICU expenses which shall include the expenses for ICU bed, general medical support services provided to any ICU patient including monitoring devices, critical care nursing and intensivist charges.
31. **Maternity expense/treatment means:**
 - a. medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization);
 - b. expenses towards lawful medical termination of pregnancy during the policy period.
32. **Medical Advice** means any consultation or advice from a Medical Practitioner including the issuance of any prescription or follow-up prescription.
33. **Medical expenses** means those expenses that an Insured Person has necessarily and actually incurred for medical treatment on account of **Illness** or **Accident** on the advice of a Medical Practitioner, as long as these are no more than would have been payable if the Insured Person had not been insured and no more than other hospitals or doctors in the same locality would have charged for the same medical treatment.

Note: Medical Treatment would include medical treatment and/ or surgical treatment

34. **Medical Practitioner** means a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within its scope and jurisdiction of license. The registered practitioner should not be the insured or close Family members.
35. **Medically Necessary Treatment** means any treatment, tests, medication, or stay in hospital or part of a stay in hospital which:
 - i. is required for the medical management of the illness or injury suffered by the insured;
 - ii. must not exceed the level of care necessary to provide safe, adequate and appropriate medical care in scope, duration, or intensity;
 - iii. must have been prescribed by a medical practitioner;
 - iv. must conform to the professional standards widely accepted in international medical practice or by the medical community in India.
36. **Migration** means, the right accorded to health insurance policyholders (including all members under family cover and members of **group** Health insurance policy), to transfer the credit gained for pre-existing conditions and time bound exclusions, with the same insurer
37. **Network Provider** means hospitals or health care providers enlisted by an insurer, TPA or jointly by an Insurer and TPA to provide medical services to an insured by a cashless facility
38. **New Born baby** means baby born during the Policy Period and is aged upto 90 days.
39. **Non-Network Provider** means any hospital, day care centre or other provider that is not part of the network.
40. **Notification of claim** means the process of intimating a claim to the insurer or TPA through any of the recognized modes of communication.
41. **OPD treatment** means the one in which the Insured visits a clinic / hospital or associated facility like a consultation room for diagnosis and treatment based on the advice of a Medical Practitioner. The Insured is not admitted as a day care or in-patient.
42. **Policy** means the complete documents consisting of the Proposal, Policy wording, Schedule and Endorsements and attachments if any.
43. **Policy Period** means the period commencing with the start date mentioned in the Schedule till the end date mentioned in the Schedule.
44. **Policy Year** means every annual period within the Policy Period starting with the commencement date.
45. **Portability** means the right accorded to an individual health insurance policyholders (including all members under family cover), to transfer the credit gained for pre-existing conditions and time bound exclusions, from one insurer to another insurer.
46. **Pre-Existing Disease** means any condition, ailment or injury or disease:
 - a) That is/are diagnosed by a physician within 48 months prior to the effective date of the policy issued by the insurer or its reinstatement, or
 - b) For which medical advice or treatment was recommended by, or received from, a Physician within 48 months prior to the effective date of the policy issued by the insurer or its reinstatement.(Note: Reinstatement is applicable for Life Insurance policies)
47. **Pre-hospitalization Medical Expenses** means medical expenses incurred during predefined number of days preceding the hospitalization of the Insured Person, provided that:
 - i. Such Medical Expenses are incurred for the same condition for which the Insured Person's Hospitalization was required, and
 - ii. The In-patient Hospitalization claim for such Hospitalization is admissible by the Insurance Company.
48. **Prospect** means any person who is a potential customer of an insurer and likely to enter into an insurance contract either directly with the insurer or through a distribution channel.
49. **Prospectus** means a document either in physical or electronic or any other format issued by the insurer to sell or promote the insurance products.
50. **Post-hospitalization Medical Expenses** means medical expenses incurred during predefined number of days immediately after the insured person is discharged from the hospital provided that:
 - i. Such Medical Expenses are for the same condition for which the insured person's hospitalization was required, and
 - ii. The inpatient hospitalization claim for such hospitalization is admissible by the insurance company.
51. **Proposal form** means a form to be filled in by the prospect in written or electronic or any other format as approved by the Authority, for furnishing all material information as required by the insurer in respect of a risk, in order to enable the insurer to take informed decision in the context of underwriting the risk, and in the event of acceptance of the risk, to determine the rates, advantages, terms and conditions of the cover to be granted.
52. **Qualified nurse** means a person who holds a valid registration from the Nursing Council of India or the Nursing Council of any state in India.
53. **Reasonable and Customary charges** means the charges for services or supplies, which are the standard charges for the specific provider and consistent with the prevailing charges in the geographical area for identical or similar services, taking into account the nature of the illness / injury involved.
54. **Renewal** means the terms on which the contract of insurance can be renewed on mutual consent with a provision of grace period for treating the renewal continuous for the purpose of gaining credit for pre-existing diseases, time-bound exclusions and for all waiting periods.
55. **Room Rent** means the amount charged by a Hospital towards Room and Boarding expenses and shall include the associated medical expenses.
56. **Schedule** means that portion of the **Policy** which sets out **Your** personal details, the type of insurance cover in force, the **period** and the sum insured. Any Annexure or Endorsement to the **Schedule** shall also be a part of the **Schedule**.
57. **Sum Insured** means the amount specified in the Schedule which is Our maximum, total and cumulative liability under this Policy for any and all claims arising under this Policy in a Policy Year in respect of the Insured Person(s).
58. **Surgery or Surgical Procedure** means manual and / or operative procedure (s) required for treatment of an illness or injury, correction of

deformities and defects, diagnosis and cure of diseases, relief from suffering and prolongation of life, performed in a hospital or day care centre by a medical practitioner.

59. **Unproven/ Experimental treatment** means the treatment including drug experimental therapy which is not based on established medical practice in India.
60. **We, Our, Us, Insurer** means Future Generali India Insurance Company Limited.
61. **You, Your, Yourself** means the Insured Person shown in the **Schedule**.

III. Scope of Cover

We shall pay the following **Medical expenses** for medically necessary treatment, **Reasonable and Customary Charges** incurred for **Hospitalisation**:

1. **Room rent, Board & Nursing Expenses as provided by the Hospital/ Nursing Home**
 - a. Gold (for Sums Insured ₹ 50000/-, ₹ 1 lakh and ₹ 1.5 lakhs) - up to 1% of the **Sum Insured** (excluding Cumulative Bonus) per day for non-ICU room. If admitted into Intensive Care Unit (ICU) up to 2% of the **Sum Insured** per day. All admissible claims under section III. (1) during the **Policy year**, shall be payable maximum up to 35% of the **Sum Insured** per claim.
 - b. Gold (for Sums Insured ₹ 2 lakhs and above) – As per actuals.
 - c. Platinum Plan – As per actuals.
 - d. Topaz and Ruby Plans – up to 1% of the **Sum Insured** (excluding Cumulative Bonus) per day for non-ICU room.
 - i. For Topaz and Ruby Plans, in case **You** or insured person opts for a room with rent higher than the entitled room limit, the following co-payment will be applicable on the Associated Medical expenses (excluding pharmacy, consumables, implants, medical devices and diagnostics)

| Applicable for Topaz and Ruby Plans | | | | | | | | |
|---|--------|--------|--------|--------|--------|--------|--------|---------|
| Co-payment in case of admission in room with higher room rent is as below | | | | | | | | |
| Sum insured | 100000 | 200000 | 300000 | 400000 | 500000 | 600000 | 750000 | 1000000 |
| Applicable limit on the sum insured (Excluding Cumulative Bonus) | 1% | 1% | 1% | 1% | 1% | 1% | 1% | 1% |
| Applicable room rent | 1000 | 2000 | 3000 | 4000 | 5000 | 6000 | 7500 | 10000 |
| Admission in higher room rent | | | | | | | | |
| above 500 to 1000 | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| above 1000 to 2000 | 10% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| above 2000 to 3000 | 15% | 10% | 0% | 0% | 0% | 0% | 0% | 0% |
| above 3000 to 4000 | 20% | 15% | 10% | 0% | 0% | 0% | 0% | 0% |
| above 4000 to 5000 | 20% | 20% | 15% | 10% | 0% | 0% | 0% | 0% |
| above 5000 to 6000 | 25% | 25% | 20% | 15% | 10% | 0% | 0% | 0% |
| above 6000 to 7000 | 25% | 25% | 25% | 20% | 15% | 10% | 0% | 0% |
| above 7000 to 8000 | 25% | 25% | 25% | 20% | 20% | 15% | 0% | 0% |
| above 8000 to 9000 | 25% | 25% | 25% | 20% | 20% | 20% | 10% | 0% |
| above 9000 to 10000 | 25% | 25% | 25% | 25% | 20% | 20% | 15% | 0% |
| above 10000 | 25% | 25% | 25% | 25% | 25% | 25% | 20% | 10% |

- Room, Boarding and Nursing Expenses as provided by the Hospital/ Nursing Home up to 1% of Sum Insured per day (Excluding Cumulative Bonus) or actual, whichever is lower
- During your hospital stay if at any time you are admitted in a Non-ICU room having room rent of more than the defined limit then the co-payment shall be applicable on the total Associated Medical expenses (excluding pharmacy, consumables, implants, medical devices and diagnostics)
- If a person is admitted in ICU any time during the hospitalisation and later shifted to Non-ICU room within the defined room rent limit, no co-payment shall apply and in case shifted to Non-ICU room with higher room rent limit, co-payment shall be applicable on the Associated Medical expenses (excluding pharmacy, consumables, implants, medical devices and diagnostics) applicable to Non-ICU room.
- Co-payment is not applicable in case of admission in an ICU room having room rent more than the defined limit.
- If a person is admitted only in ICU during entire hospitalisation, no co-payment shall apply.
- Copayment on Associated Medical expenses (excluding pharmacy, consumables, implants, medical devices and diagnostics) for opting a Non-ICU room with higher room rent limit is not applicable for those hospitals where differential billing based on the room category is not adopted.

2. **Surgeon, Anaesthetist, Medical Practitioner, Consultants, Specialists Fees**
 - a. Gold (for Sums Insured ₹ 50000/-, ₹ 1 lakh and ₹ 1.5 lakhs) - up to 35% of the **Sum Insured** (excluding Cumulative Bonus) per claim.
 - b. Gold (for Sums Insured ₹ 2 lakhs and above) - As per actuals.
 - c. Platinum Plan – As per actuals.
3. **Anaesthesia, Blood, Oxygen, Operation Theatre Charges, Surgical Appliances, Medicines & Drugs, Diagnostic Materials and X-ray, Cost of Pacemaker, prosthesis/internal implants and any Medical expenses incurred which is integral part of the operation**
 - a. Gold (for Sums Insured ₹ 50000/-, ₹ 1 lakh and ₹ 1.5 lakhs) - up to 40% of the **Sum Insured** (excluding Cumulative Bonus) per claim.
 - b. Gold (for Sums Insured ₹ 2 lakhs and above) - As per actuals.
 - c. Platinum Plan – As per actuals.
4. **Pre-Hospitalisation Medical expenses – We shall pay for Medical expenses** incurred with respect to the **Insured Person** for up to 60 days immediately prior to date of admission of **Insured Person** into the **Hospital**, provided that We have accepted a claim for Inpatient-Hospitalisation Expenses
 - a. Gold and Platinum Plans – As per actuals
 - b. Topaz and Ruby Plans – up to 1% of the **Sum Insured** (excluding Cumulative Bonus)
5. **Post-Hospitalisation Medical expenses– We shall pay for Medical expenses** incurred with respect to the **Insured Person** for up to 90 days after the date of discharge of **Insured Person** from the **Hospital**, provided that We have accepted a claim for Inpatient- Hospitalisation Expenses
 - a. Gold and Platinum Plans – As per actuals
 - b. Topaz and Ruby Plans – up to 1% of the **Sum Insured** (excluding Cumulative Bonus)

6. **Day Care expenses** – We shall pay for expenses incurred under **Day Care Treatment** requiring less than 24 hours of **Hospitalisation** as per the list attached in the Policy Wordings.
7. **Ambulance charges** - up to a maximum of amount specified in the Schedule of Benefits, per **Hospitalisation** will be reimbursed to **You** on producing the bills in original.
8. **Free medical check-up** - At the end of every continuous period of 4 years during which **You** have held **Our Future Health Suraksha Policy** without making a claim, **You** may apply to Us for a free medical check-up (Physician's Consultation, ECG, Complete Blood Count, Urine Routine, Fasting blood Sugar, Post Prandial Blood Sugar, Lipid Profile, Sr. Creatinine, SGOT, SGPT, GGTP) at **Our** Diagnostic Center, the location of which **We** will specify at the time of **Your** application. For the avoidance of doubt, **We** shall not be liable for any other ancillary or peripheral costs or expenses (including but not limited to those for transportation, accommodation or sustenance).
 - i. In case of Individual policy, the benefit will be available for all insured persons who were already covered under the Policy.
 - ii. In case of family floater policy, the benefit will be available for two of the insured persons covered under the Policy.
9. **Patient Care** – Available for persons above 60 years, **We** shall provide payment for the nursing charges by a qualified nurse if necessary and recommended by the treating physician immediately after discharge from the **Hospital**, up to the amount specified in the Schedule of Benefits, up to a maximum of 10 days per **Hospitalisation** subject to maximum of 30 days during the **Policy Year**. This cover is over and above the **Hospitalisation** sum insured.
10. **Accidental Hospitalisation** – In case of **Hospitalisation** following an **Accident**, the limits under the **Policy** shall increase by 25% of the balance **Sum Insured** available subject to maximum of ₹ 1 Lakh irrespective of number of claims in a **Policy Year**.
11. **Hospital Cash** – **We** shall make payments of ₹ 500/- for each completed day of **Hospitalisation** subject to maximum of 60 days during the **Policy Year**. This benefit is applicable for **Platinum plan and Ruby plan** with **Sum Insured** ₹ 6 lakhs and above. This benefit is over and above the **Hospitalisation** sum insured.
12. **Accompanying Person** - **We** shall make payment of ₹ 500/- for each completed day of Hospitalisation for the Accompanying Person of an **Insured** Person provided that the Insured Person is a **Dependent Child** of age up to 10 years and is undergoing Medically Necessary **Hospitalisation** due to an **Injury** or **Illness** that occurred during the **Policy Period**. **We** will not make payment under this Benefit in respect of an Insured Person for more than 30 days in any **Policy Year**.

Accompanying person means and includes mother, father, grandfather, grandmother and any immediate **Family** member. This benefit is over and above the **Hospitalisation** sum insured.
13. **Organ Donor Expenses** – **We** will pay the Reasonable and Customary Charges incurred for an organ donor's treatment for the harvesting of the organ donated provided that:
 - a. The organ donor is any person whose organ has been made available in accordance and in compliance with THE TRANSPLANTATION OF HUMAN ORGANS (AMENDMENT) BILL, 2011 and the organ donated is for the use of the Insured Person, and
 - b. **We** will not pay the donor's screening expenses or pre and post hospitalisation expenses or for any other medical treatment for the donor consequent on the harvesting
 - c. **We** have accepted claim under hospitalisation for the Insured Person and the Insured Person has been Medically Advised to undergo an organ transplant;
 - d. Costs directly or indirectly associated with the acquisition of the donor's organ will not be covered.
 - e. These expenses shall be covered under the recipient's policy.
14. **Recharge of Sum Insured**
Recharge benefit is applicable for all plans, where the basic Sum Insured opted is 3 Lakhs and above. If the Basic Sum Insured and Cumulative Bonus (if any) is exhausted due to claims made and paid during the Policy Year, then **We** are in agreement to automatically re-instate the Sum Insured up to 100%, once in a policy year which is valid for that Policy Year only, subject to conditions specified below:
 - a. A claim will be admissible under this Benefit only if the claim is admissible under In-patient Hospitalization or Day Care Treatment.
 - b. The recharge shall be utilised only after the Sum Insured, Cumulative Bonus has been completely exhausted in that Policy Year.
 - c. The recharge shall be available only for all future claims for that Insured Person during that Policy Year. (Irrespective of whether the claim is for the same ailment for which he/she has claimed).
 - d. Cumulative Bonus shall not be considered while calculating the Recharge.
 - e. Any unutilized recharge cannot be carried forward to any subsequent Policy Year.
 - f. If the Policy is issued on Individual basis, then the recharge will be available to each insured person and can be utilised by Insured Persons who stand covered under the Policy before the Sum Insured was exhausted.
 - g. If the Policy is issued on Floater basis, then the recharged sum insured will be available on Floater basis for all Insured Persons in the family.
 - h. The waiting periods, the standard exclusions and the standard limits shall be applicable for the recharged sum insured.

IV. General Exclusions

1. Waiting Periods

All **Illnesses** and treatments shall be covered subject to the waiting periods specified below:

a) Pre-Existing Disease- Excl 01

- i. Expenses related to the treatment of a pre-existing Disease (PED) and its direct complications shall be excluded until the expiry of 48 months of continuous coverage after the date of inception of the first policy with us.
- ii. In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.
- iii. If the Insured Person is continuously covered without any break as defined under the portability norms of the extant IRDAI (Health Insurance) Regulations then waiting period for the same would be reduced to the extent of prior coverage.
- iv. Coverage under the policy after the expiry of 48 months for any pre-existing disease is subject to the same being declared at the time of application and accepted by us.

b) Specified disease/procedure waiting period- Code- Excl02

- i. Expenses related to the treatment of the listed Conditions, surgeries/treatments shall be excluded until the expiry of 24/ 36 months of continuous coverage after the date of inception of the first policy with us. This exclusion shall not be applicable for claims arising due to an accident.
- ii. In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.
- iii. If any of the specified disease/procedure falls under the waiting period specified for pre-Existing diseases, then the longer of the two waiting periods shall apply.
- iv. The waiting period for listed conditions shall apply even if contracted after the policy or declared and accepted without a specific exclusion.
- v. If the Insured Person is continuously covered without any break as defined under the applicable norms on portability stipulated by IRDAI, then waiting period for the same would be reduced to the extent of prior coverage.
- vi. List of specific diseases/procedures:

i. Waiting period of 48 months:

- a. Any **medical expenses** in connection with treatment for any mental **Illness** or psychiatric **Illness**
- b. Any **hospitalisation expenses** in connection with treatment for AIDS (Acquired Immune Deficiency Syndrome) and/ or infection with HIV (Human Immunodeficiency Virus)
- c. Behavioural and Neuro developmental disorders
 - i. Disorders of adult personality
 - ii. Disorders of speech and language including stammering, dyslexia

ii. Waiting period of 36 months:

- a. Organ transplant
- b. Joint replacement **Surgery** due to Degenerative condition
- c. Age related Osteoarthritis and Osteoporosis unless such joint replacement **Surgery** is necessitated by accidental Bodily **Injury**

iii. Waiting period of 24 months:

- a. Cataracts
- b. Benign Prostatic Hypertrophy
- c. Hernia of all types, Hydrocele
- d. Para nasal sinuses
- e. Deviated Nasal Septum, Fistulae
- f. Hemorrhoids
- g. Fissure in ano, Dysfunctional Uterine Bleeding
- h. Fibromyoma
- i. Endometriosis
- j. Hysterectomy
- k. All internal or external tumors/ cysts/ nodules/ polyps of any kind including breast lumps with exception of malignant tumor or growth
- l. **Surgery** for prolapsed inter vertebral disc unless arising from **Accident**.
- m. **Surgery** of Varicose Veins, Varicose Ulcers
- n. Congenital Internal **Illness**/ disease/ defect anomaly.

iv. Waiting period of 12 months:

- a. Any types of gastric or duodenal Ulcers
- b. Stones in the Urinary and Biliary systems
- c. **Surgery** on ears/ tonsils/ adenoids.

v. 30 days waiting period Excl -03

- a. Expenses related to the treatment of any illness within 30 days from the first policy commencement date shall be excluded except claims arising due to an accident, provided the same are covered.
- b. This exclusion shall not, however, apply if the Insured Person has Continuous Coverage for more than twelve months.
- c. The within referred waiting period is made applicable to the enhanced sum insured in the event of granting higher sum insured subsequently.

2. Standard Exclusions

We will not pay for any expenses incurred by **You** in respect of claims arising out of or howsoever related to any of the following:

a) Investigation & Evaluation- Code- Excl04

- i. Expenses related to any admission primarily for diagnostics and evaluation purposes only are excluded.
- ii. Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment are excluded.

b) Rest Cure, rehabilitation and respite care- Code- Excl05

Expenses related to any admission primarily for enforced bed rest and not for receiving treatment. This also includes:

- (i) Custodial care either at home or in a nursing facility for personal care such as help with activities of daily living such as bathing, dressing, moving around either by skilled nurses or assistant or non-skilled persons.
- (ii) Any services for people who are terminally ill to address medical, physical, social, emotional and spiritual needs.

c) Obesity/ Weight Control: Code- Excl06

Expenses related to the surgical treatment of obesity that does not fulfil all the below conditions:

- 1) Surgery to be conducted is upon the advice of the Doctor

- 2) The surgery/Procedure conducted should be supported by clinical protocols
- 3) The member has to be 18 years of age or older and
- 4) Body Mass Index (BMI);
 - a) greater than or equal to 40 or
 - b) greater than or equal to 35 in conjunction with any of the following severe co-morbidities following failure of less invasive methods of weight loss:
 - i. Obesity-related cardiomyopathy
 - ii. Coronary heart disease
 - iii. Severe Sleep Apnea
 - iv. Uncontrolled Type2 Diabetes
- d) **Change-of-Gender treatments: Code- Excl07**
Expenses related to any treatment, including surgical management, to change characteristics of the body to those of the opposite sex.
- e) **Cosmetic or Plastic Surgery: Code- Excl08**
Expenses for cosmetic or plastic surgery or any treatment to change appearance unless for reconstruction following an Accident, Burn(s) or Cancer or as part of medically necessary treatment to remove a direct and immediate health risk to the insured. For this to be considered a medically necessity, it must be certified by the attending Medical Practitioner.
- f) **Hazardous or Adventure sports: Code- Excl09**
Expenses related to any treatment necessitated due to participation as a professional in hazardous or adventure sports, including but not limited to scuba diving, motor racing, parachuting, hang gliding, rock or mountain climbing etc. unless specifically agreed by the Insurance Company.
- g) **Breach of law: Code- Excl10**
Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent.
- h) **Excluded Providers: Code- Excl11**
Expenses incurred towards treatment in any hospital or by any Medical Practitioner or any other provider specifically excluded by the Insurer and disclosed in its website/ notified to the policyholders are not admissible. However, in case of life threatening situations or following an accident, expenses up to the stage of stabilization are payable but not the complete claim.
- i) **Code- Excl12**
Treatment for, Alcoholism, drug or substance abuse or any addictive condition and consequences thereof.
- j) **Code- Excl13**
Treatments received in health spas, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments or a Hospital where the Hospital has effectively become the Insured Person's home or permanent abode or where admission is arranged wholly or partly for domestic reasons.
- k) **Code- Excl14**
Dietary supplements and substances which are available naturally and that can be purchased without prescription, including but not limited to Vitamins, minerals and organic substances unless prescribed by a medical practitioner as part of hospitalisation claim or day care procedures.
- l) **Refractive Error: Code- Excl15**
Expenses related to the treatment for correction of eye sight due to refractive error less than 7.5 dioptries.
- m) **Unproven Treatments: Code- Excl16**
Expenses related to any unproven treatment, services and supplies for or in connection with any treatment. Unproven treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness.
- n) **Birth control, Sterility and Infertility: Code- Excl17**
Expenses related to Birth Control, sterility and infertility. This includes:
 - (i) Any type of contraception, sterilization
 - (ii) Assisted Reproduction services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI
 - (iii) Gestational Surrogacy
 - (iv) Reversal of sterilization
- o) **Maternity : Code Excl 18**
 - i. Medical treatment expenses traceable to child birth (including complicated deliveries and caesarean section incurred during hospitalization) except ectopic pregnancy;
 - ii. Expenses towards miscarriage (unless due to an accident) and lawful medical termination of pregnancy during policy period.
- p) Circumcision unless necessary for treatment of a disease not excluded hereunder or as may be necessitated due to an **Accident**.
- q) Vaccination/ inoculation (except as post bite treatment).
- r) Charges incurred in connection with cost of spectacles and contact lenses, hearing aids, durable medical equipment (including but not limited to cost of instrument used in the treatment of Sleep Apnea Syndrome (C.P.A.P), Continuous Peritoneal Ambulatory Dialysis (C.P.A.D) and Oxygen concentrator for Asthmatic condition, wheel chair, crutches, artificial limbs, belts, braces, stocking, Glucometer), namely that equipment used externally for the human body which can withstand repeated use; is not designed to be disposable; is used to serve a medical purpose, such cost of all appliances/devices whether for diagnosis or treatment after discharge from the **Hospital**.
- s) Dental treatment or **Surgery** of any kind unless requiring **Hospitalisation** as a result of accidental Bodily **Injury**.
- t) Venereal /Sexually Transmitted disease other than HIV/AIDS, intentional self-**Injury**.
- u) Congenital External **Illness/** disease/ defect anomaly.
- v) Costs incurred on all methods of treatment including AYUSH treatments except Allopathic.
- w) Stem cell storage.
- x) Expenses related to donor screening, treatment, excluding Surgery to remove organs from the donor in case of a transplant Surgery. We will also not pay donor's pre and post Hospitalisation expenses or any other medical treatment for the donor consequent to Surgery.
- y) Outpatient Diagnostic, Medical and Surgical Procedures or OPD treatments, non-prescribed drugs and medical supplies, Hormone replacement therapy.
- z) Doctor's home visit charges during pre and post Hospitalisation period, Attendant Nursing charges unless more than 60 years as specified in the Patient Care benefit Section III. (9).

- aa) Domiciliary hospitalization/treatment
- bb) Treatment outside India.
- cc) **Injury** or Disease directly or indirectly caused by or arising from or attributable to War, Invasion, Act of Foreign Enemy, War like operations (whether war be declared or not).
- dd) **Injury** or Disease directly or indirectly caused by or contributed to by nuclear weapons/ materials.
- ee) Personal comfort and convenience items or services such as television, telephone, barber or guest service and similar incidental services and supplies.
- ff) Standard list of excluded items as mentioned in Annexure 1 and on our website <https://general.futuregenerali.in>
- gg) Any specific exclusion(s) applied by Us, specified in the Schedule and accepted by the insured.

V. Eligibility

Age limit

- Age at entry is restricted to 70 years.
- Children above age of 90 days are eligible if the parent(s) are concurrently insured with Future Generali India Insurance Company Limited.
- Children will be covered as dependents up to the age of 25 years.

| | |
|----------------------|----------|
| Minimum Policy Term | 1 year |
| Maximum Policy Term | 3 Year |
| Minimum Age at entry | 90 Days |
| Maximum Age at entry | 70 Years |
| Renewal | Lifelong |

Pre-insurance medical examination is not required for any proposer, up to the age of 50 years, irrespective of the sums 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 lacs then no pre-acceptance medical test is required.

In case the policy is issued for that particular client, the client is eligible for 100% of reimbursement of pre-insurance medical tests charges.

All pre-acceptance medical tests will have to be done in Future Generali empanelled diagnostic centers only. The reports would be valid for a period of 30 days from the date of test conducted.

We shall maintain a list of, and the fees chargeable by, institutions where such pre-insurance medical examination may be conducted, the reports from which will be accepted by Us. Such list shall be furnished to the prospective policyholder at the time of pre-insurance medical examination.

VI. Sum Insured

1. The minimum sum insured that can be offered is ₹ 50,000/-
2. The maximum sum insured that is available is up to ₹ 10 lacs

Sums Insured Available in the product are as below:

| | Plans Options | | | | | | |
|--|-----------------------|--------------------------------------|-----------------------------|----------------------------|--------------------------------------|-------------------|------------------|
| | Gold Plan | Platinum Plan | | Topaz Plan | Ruby Plan | | |
| Sum Insured options (in ₹) | 50,000*, 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* | 2L, 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 | | |

* Note –

- a) Sum insured of ₹ 50000, 100000, 150000 from Zone A /Zone B /Zone C will be applicable only for Children up to age of 25 years.
- b) Sum insured of ₹ 100000, 150000 from Zone C will be applicable for Rural Areas only.

VII. Conditions

1. **Condition Precedent to the contract**
 - (i) **Zone wise Premium payment**
 - a) Premium will be calculated based on the Sum Insured opted, Age and Zone.
 - b) Default Zone of Cover will be based on location of **Your** residence.
 - c) All Premiums are age based and will vary as per the change in age group.
 - d) Zone Classification:

| Zone Classification | Areas covered |
|---------------------|---|
| Zone A | Mumbai, Navi Mumbai, Thane, Panvel, Delhi & NCR, Gujarat, Bangalore, Kolkata, Chennai, Hyderabad, Pune |
| Zone B | Nagpur, Chandigarh, Lucknow, Ludhiana, Jalandhar, Jaipur, Bhopal, Indore, Coimbatore, Mangalore, Mysore |
| Zone C | Rest of Location |

*Please note the Cities/Towns that fall under respective Zones shall be identified as per the updated/ latest Jurisdiction defined by Government.

- (ii) **Portability**
The insured person will have the option to port the policy to other insurers by applying to such insurer to port the entire policy along with all the members of the family, if any, at least 45 days before, but not earlier than 60 days from the policy renewal date as per IRDAI guidelines related to portability. If such person is presently covered and has been continuously covered without any lapses under any health insurance policy with an Indian General/Health insurer, the proposed insured person will get the accrued continuity benefits in waiting periods as per IRDAI guidelines on portability.

For Detailed Guidelines on portability, kindly refer the link https://general.futuregenerali.in/general-insurance/pdf/Guide_to_Portability_and_Migration_25-Mar-2020.pdf

- (iii) **Migration**
The insured person will have the option to migrate the policy to other health insurance products/plans offered by the company by applying for migration of the policy at least 30 days before the policy renewal date as per IRDAI guidelines on Migration. If such person is presently covered and has been continuously covered without any lapses under any health insurance product/plan

offered by the company, the insured person will get the accrued continuity benefits in waiting periods as per IRDAI guidelines on migration.

For Detailed Guidelines on migration, kindly refer the link

https://general.futuregenerali.in/general-insurance/pdf/Guide_to_Portability_and_Migration_25-Mar-2020.pdf

2. Conditions applicable during the contract

(i) Due Care

Where this **Policy** requires **You** to do or not to do something, then the complete satisfaction of that requirement by **You** or someone claiming on **Your** behalf is a precondition to any obligation under this **Policy**. If **You** or someone claiming on **Your** behalf fails to completely satisfy that requirement, then **We** may refuse to consider **Your** claim. **You** will cooperate with **Us** at all times.

(ii) Insured

Only those persons named, as the Insured in the **Schedule** shall be covered under this **Policy**. The details of the Insured are as provided by **You**. A person may be added as an insured during the **Policy Period** after his application has been accepted by **Us**, an additional premium has been paid and **Our** agreement to extend cover has been indicated by it issuing an endorsement confirming the addition of such person as an Insured.

(iii) Cost of pre-insurance medical examination

We will reimburse 100% of the cost of any pre-insurance medical examination conducted at our empanelled diagnostic center, once the Proposal is accepted and the **Policy** is issued for that Insured Person.

(iv) Communications

- Any communications, notifications or declarations meant for **Us** must be in writing and delivered to **Our** address specified in the **Schedule**.
- Any communication meant for **You** will be sent by **Us** to **Your** address shown in the **Schedule**. You must notify **Us** immediately of any change in **Your** address.
- Our** agents are not authorized to receive communications, notices or declarations on **Our** behalf.

(v) Cancellation

- The policyholder may cancel this policy by giving 15 days written notice and in such an event, the Company shall refund premium for the unexpired policy period as detailed below

A. Premium paid in Single Instalment

- In case the **Policy Period** is one year, the Company shall refund premium for the unexpired policy period as detailed below.

| Period on risk | Rate of premium refunded |
|----------------------|--------------------------|
| Up to one month | 75% of annual rate |
| Up to three months | 50% of annual rate |
| Up to six months | 25% of annual rate |
| Exceeding six months | Nil |

- In case the **Policy Period** exceeds one year, **We** shall refund premium on a pro-rata basis by reference to the time period for which cover is provided, subject to a minimum retention of premium of 25%.

B. Premium paid in Multiple Instalments

- In case the **Policy Period** is one year, with instalment premium, the cancellation shall be as follows:

| Instalment Frequency | Cancellation request received | Rate of Premium refunded |
|----------------------|-----------------------------------|---|
| Monthly | Anytime | No Refund |
| Quarterly | 1 st Quarter | 12.5% of the respective quarter premium |
| | 2 nd Quarter | 12.5% of the respective quarter premium |
| | 3 rd Quarter and above | No Refund |
| Half-Yearly | Up to 3 months | 25% of the half-yearly instalment premium |
| | Above 3 months to 6 months | 12.5% of the half-yearly instalment premium |
| | Above 6 months | No refund |

- In case of **Policy Period** more than one year, with instalment premium, the cancellation shall be as follows:

| Instalment Frequency | Cancellation request received | Rate of Premium refunded |
|----------------------|---|---|
| Monthly | Anytime within the Policy Period | No Refund |
| Quarterly | 1 st Quarter of 1 st Policy Year | 12.5% of the respective quarter premium |
| | 2 nd Quarter of 1 st Policy Year | 12.5% of the respective quarter premium |
| | 3 rd Quarter of 1 st Policy Year and above | No Refund |
| Half-Yearly | Up to first 3 months of the 1 st Policy Year | 25% of the half-yearly instalment premium |
| | Above first 3 months to 6 months of the 1 st Policy Year | 12.5% of the half-yearly instalment premium |
| | Above first 6 months of the 1 st Policy Year and thereafter | No refund |

- No refund of premium shall be due on cancellation if the Insured Person has made a claim under this **Policy**.
- In case of one-year or long-term policies with single premium payment, in the event of death of an insured member in a particular policy year, the corresponding premium for the insured person for the subsequent (unutilized) **Policy period(s)** shall be refunded under both individual and floater policies, if there has been no claim in the underlying policy year by the deceased member. If there has been a claim in the underlying policy year by the deceased member, the subsequent (unutilized) policy year(s) premium of the deceased member shall not be refunded.
- Similarly, in the case of one-year and long-term policy with installment premium option, in the event of death of any insured person in a particular **Policy Year**, the coverage for deceased person shall not continue for subsequent **Policy period(s)** and subsequent policy period(s) installment premium for the deceased person shall not be applicable. If deceased person has not given a claim in the underlying policy year, the deceased member's premium for the underlying installment period shall be refunded on pro-rata basis.
- Notwithstanding anything contained herein or otherwise, no refunds of premium shall be made in respect of Cancellation where, any claim has been admitted or has been lodged or any benefit has been availed by the insured person under the policy.
- The Company may cancel the policy at any time on grounds of misrepresentation non-disclosure of material facts, fraud by the insured person by giving 15 days' written notice. There would be no refund of premium on cancellation on grounds of misrepresentation, non-disclosure of material facts or fraud.

(vi) **Policy Period**

The **Policy** can be issued for tenure of 1 year, 2 years and 3 years.

(vii) **Territorial Limits and Law**

- a) We cover Accidental Bodily **Injury** or sickness sustained by the Insured Person during the **Policy Period** anywhere in India.
- b) All medical/ surgical treatments including investigations under this policy shall have to be taken in India and admissible claims thereof shall be payable in Indian currency (Indian Rupees).
- c) The construction, interpretation and meaning of the provisions of this **Policy** shall be determined in accordance with Indian Law.
- d) The **Policy** constitutes the complete contract of insurance. No change or alteration shall be valid or effective unless approved in writing by **Us**, which approval shall be evidenced by an endorsement on the **Schedule**.

(viii) **Free Look Period**

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.

The insured person shall be allowed free look period of fifteen 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.

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 person 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 of cover or
- iii. Where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period;

(ix) **Multiple Policies**

- i. In case of multiple policies taken by an insured person during a period from one or more insurers to indemnify treatment costs, the insured person shall have the right to require a settlement of his/her claim in terms of any of his/her policies. In all such cases the insurer chosen by the insured person shall be obliged to settle the claim as long as the claim is within the limits of and according to the terms of the chosen policy.
- ii. Insured person having multiple policies shall also have the right to prefer claims under this policy for the amounts disallowed under any other policy / policies even if the sum insured is not exhausted. Then the insurer shall independently settle the claim subject to the terms and conditions of this policy.
- iii. If the amount to be claimed exceeds the sum insured under a single policy, the insured person shall have the right to choose insurer from whom he/she wants to claim the balance amount.
- iv. Where an insured person has policies from more than one insurer to cover the same risk on indemnity basis, the insured person shall only be indemnified the treatment costs in accordance with the terms and conditions of the chosen policy.
- v. This section is not applicable to the Hospital Cash benefit payable in case of Platinum Plan and Ruby Plan.

(x) **Fraud**

If any claim made by the insured person, is in any respect fraudulent, or if any false statement, or declaration is made or used in support thereof, or if any fraudulent means or devices are used by the insured person or anyone acting on his/her behalf to obtain any benefit under this policy, all benefits under this policy and the premium paid shall be forfeited.

Any amount already paid against claims made under this policy but which are found fraudulent later shall be repaid by all recipient(s)/policyholder(s), who has made that particular claim, who shall be jointly and severally liable for such repayment to the insurer.

For the purpose of this clause, the expression "fraud" means any of the following acts committed by the insured person or by his agent or the hospital/doctor/any other party acting on behalf of the insured person, with intent to deceive the insurer or to induce the insurer to issue an insurance policy:

- a. the suggestion, as a fact of that which is not true and which the insured person does not believe to be true;
- b. the active concealment of a fact by the insured person having knowledge or belief of the fact;
- c. any other act fitted to deceive; and
- d. any such act or omission as the law specially declares to be fraudulent

The Company shall not repudiate the claim and / or forfeit the policy benefits on the ground of Fraud, if the insured person / beneficiary can prove that the misstatement was true to the best of his knowledge and there was no deliberate intention to suppress the fact or that such misstatement of or suppression of material fact are within the knowledge of the insurer.

(xi) **Special Conditions applicable for Policies issued with Premium Payment on Instalment Basis.**

If the insured person has opted for Payment of Premium on an instalment basis i.e. Half Yearly, Quarterly or Monthly, as mentioned in the policy Schedule/Certificate of insurance, the following Conditions shall apply (notwithstanding any terms contrary elsewhere in the policy)

- i. Grace Period of 15 days would be given to pay the instalment premium due for the policy.
- ii. During such grace period, coverage will not be available from the due date of instalment premium till the date of receipt of premium by Company.
- iii. The insured person will get the accrued continuity benefit in respect of the "Waiting Periods", "Specific Waiting Periods" in the event of payment of premium within the stipulated grace Period.
- iv. No interest will be charged if the instalment premium is not paid on due date
- v. In case of instalment premium due not received within the grace period, the policy will get cancelled.
- vi. In the event of a claim, all subsequent premium instalments shall immediately become due and payable.
- vii. The company has the right to recover and deduct all the pending instalments from the claim amount due under the policy.
- viii. If the claim amount is lesser than the balance premium payable, then no claims would be payable till the applicable premium is recovered
- ix. Duly filled and signed ACH/ECS/E-Mandate form shall be submitted along with the proposal form specifying the instalment premium amount and the frequency of instalment.
- x. On successful registration of the mandate of the ECS mandate, the premium shall be auto debited as per the frequency opted.
- xi. In case of withdrawal of ECS, a written communication will be required from policyholder
- xii. In case there is failure in transaction in ECS mode or the instalment premiums are not received within the grace period, the Policy will get cancelled.
- xiii. A fresh policy with all waiting periods would be issued

| Policy Term | 1 Year | | 2 Years | | 3 Years | |
|---|----------------|---|----------------|---|----------------|---|
| Instalment Option | Not Opted | Opted (Options – Monthly/ Quarterly/ Half-yearly) | Not Opted | Opted (Options – Monthly/ Quarterly/ Half-yearly) | Not Opted | Opted (Options – Monthly/ Quarterly/ Half-yearly) |
| Grace Period (applicable at the time of renewal) | 30 days | | | | | |
| Grace Period (applicable post instalment payment date for the premium to be paid) | Not Applicable | 15 days | Not Applicable | 15 days | Not Applicable | 15 days |

xiv. Given below are the loadings applicable on Standard premiums in case of installments

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

(xii) **Nomination**

The policyholder is required at the inception of the policy to make a nomination for the purpose of payment of claims under the policy in the event of death of the policyholder. Any change of nomination shall be communicated to the company in writing and such change shall be effective only when an endorsement on the policy is made. In the event of death of the policyholder, the Company will pay the nominee (as named in the Policy Schedule/Policy Certificate/Endorsement (if any)) and in case there is no subsisting nominee, to the legal heirs or legal representatives of the policyholder whose discharge shall be treated as full and final discharge of its liability under the policy.

(xiii) **Moratorium Period**

After completion of eight continuous years under the policy no look back to be applied. This period of eight years is called as moratorium period. The moratorium would be applicable for the sums insured of the first policy and subsequently completion of 8 continuous years would be applicable from date of enhancement of sums insured only on the enhanced limits. After the expiry of Moratorium Period no health insurance claim shall be contestable except for proven fraud and permanent exclusions specified in the policy contract. The policies would however be subject to all limits, sub limits, co-payments, deductibles as per the policy contract.

3. **Condition Precedent to Admission of Liability**

The terms and conditions of the policy must be fulfilled by the insured person for the Company to make any payment for claim(s) arising under the policy.

4. **Conditions when a claim arises**

A. **Claims Procedure**

If You meet with any accidental Bodily Injury or suffer an Illness that may result in a claim, then as a condition precedent to Our liability, You must comply with the following:

- a) Cashless treatment is only available at a Network Provider. In order to avail cashless treatment, the following procedure must be followed by You:
 - (i) For availing cashless at a Network Provider, We must be called at Our call centre and a request for pre-authorisation must be made by way of the written form prescribed by Us.
 - (ii) After considering the request and obtaining any further information or documentation that We have sought, We may, if satisfied, send the Network Provider an authorisation letter. The authorisation letter, the ID card issued to You along with this Policy and any other information or documentation that We have specified must be produced to the Network Provider identified in the pre-authorisation letter at the time of the Insured Person's admission to the Hospital.
 - (iii) If the above procedure is followed, You will not be required to directly pay for those Medical Expenses to the Network Provider that We are liable to indemnify under this Policy. The original bills and evidence of treatment in respect of the same shall be left with the Network Provider. Pre-authorisation does not guarantee that all costs and expenses that are incurred will be covered. We reserve the right to review each claim for Medical Expenses incurred and accordingly coverage will be determined according to the terms, conditions and exclusions of this Policy. All other costs and expenses that are not covered under this Policy must be settled directly with the Network Provider and We shall have no liability in this regard.
- b) If pre-authorisation as above is denied by Us or if treatment is taken in a Hospital which is Non-Network or if You do not wish to avail cashless facility, then:
 - (i) We must be given Notification of Claim in writing immediately and in any event within 48 hours of the commencement of the Illness or Injury. You must immediately consult a Medical Practitioner and follow the advice and treatment that he/she recommends. You must take reasonable steps or measures in good faith to minimise the quantum of any claim that may be made under this Policy.
 - (ii) You must have Yourself examined by Our medical advisors if We ask, the cost for which will be borne by Us.
 - (iii) You or someone claiming on Your behalf must promptly and in any event within 15 days of discharge from a Hospital give Us the necessary documents, including written details of the quantum of any claim along with all original supporting documentation, including but not limited to the following, and other information We ask for, to investigate the claim for Our obligation to make payment for it:
 - a. The claim form specified by Us duly completed and signed by the claimant or a family member;
 - b. first consultation letter;
 - c. first prescription from the Medical Practitioner;
 - d. original vouchers;
 - e. original Hospital bills giving a detailed break up of all expense heads mentioned in the bill;
 - f. Money receipt duly signed with a revenue stamp;
 - g. birth/death certificate (as applicable);
 - h. the original Hospital discharge card;
 - i. all original laboratory and diagnostic test Reports such as X-Ray, E.C.G, USG, MRI Scan, Haemogram etc;
 - j. If medicines have been purchased in cash and if this has not been reflected in the Hospital bill, please enclose a prescription from the Medical Practitioner and the supporting medicine bill from the chemist;
 - k. If diagnostic or radiology tests have been paid for in cash and it has not been reflected in the Hospital bill, please enclose a prescription from the Medical Practitioner advising the tests, the actual test reports and the bill from the diagnostic centre for the tests.
 - (iv) In the event of Your/Insured Person's death, You/Insured Person's nominee/legal heir claiming on his/her behalf must inform Us in writing immediately and send Us a copy of the post mortem report (if any) within 14 days.

- (v) The periods for intimation as stipulated under 4. A. b (i), or submission of any documents as stipulated under 4. A. b (iii) and 4. A. b (iv) will be waived in case of any hardships being faced by the insured or his representative which is supported by some documentation.

c) Claim Settlement

- i. Our Claims team will scrutinize the claims on the receipt of the last necessary documents specified in Section 4. A. b (iii) above
- ii. The Company shall settle or reject a claim, as the case may be, within 30 days from the date of receipt of last necessary document.
- iii. In the case of delay in the payment of a claim, the Company shall be liable to pay interest to the policyholder from the date of receipt of last necessary document to the date of payment of claim at a rate 2% above the bank rate.
- iv. However, where the circumstances of a claim warrant an investigation in the opinion of the Company, it shall initiate and complete such investigation at the earliest, in any case not later than 30 days from the date of receipt of last necessary document- In such cases, the Company shall settle or reject the claim within 45 days from the date of receipt of last necessary document.
- v. In case of delay beyond stipulated 45 days, the Company shall be liable to pay interest to the policyholder at a rate 2% above the bank rate from the date of receipt of last necessary document to the date of payment of claim.
(Explanation: "Bank rate" shall mean the rate fixed by the Reserve Bank of India (RBI) at the beginning of the financial year in which claim has fallen due)
- vi. In case of 'pending' claims, We will ask for submission of incomplete documents.
- vii. 'Rejected' claims will be informed to the Insured Person in writing with reason for rejection.

B. Basis of claims payment

a) Claims related to Any One Illness

All claims relating to Any One Illness shall be deemed to be part of the same original claim.

b) Claims for Day Care Treatment

The Day Care Treatments listed are subject to the exclusions, terms and conditions of the **Policy** and will not be treated as independent coverage under the **Policy**.

c) Claims related to Surgery for cataracts

For Gold and Platinum plans, **Our** obligation to make payment in respect of **Surgery** for cataracts (after the expiry of the 2 year period referred to in Exclusion IV. 1 b) iii. above, shall be restricted to 10% of the **Sum Insured** for each eye, subject to a minimum of Rs 15000 (or the actual incurred amount whichever is lower) and maximum of Rs 50,000/- per eye. This will be **Our** maximum liability irrespective of the number of Future Health Suraksha policies **You** hold.

For Topaz and Ruby plans, Our obligation to make payment in respect of **Surgery** for cataracts (after the expiry of the 2 year period referred to in Exclusion IV.1 b) iii. above, shall be restricted to the sub-limits table, mentioned in Annexure 4 (Sub-limits table).

d) Disease wise sub-limits applicable under the policy

For Topaz and Ruby Plans, Sub limits will be applicable for listed diseases as mentioned in Annexure 4 (Sub-limits table).

e) Mandatory Sub limits for Modern Treatment Methods and Advancement in Technologies

The Medical Expenses incurred for the below listed treatments or procedures, as inpatient or as day care treatment (inclusive of pre and post hospitalization), is restricted to 50% of the sum insured opted and Cumulative Bonus (if any), per policy period. These Sub limits are applicable for all Plans under the product.

- i. Uterine Artery Embolization and HIFU
- ii. Balloon Sinuplasty
- iii. Deep Brain stimulation
- iv. Oral chemotherapy
- v. Immunotherapy- Monoclonal Antibody to be given as injection
- vi. Intra vitreal injections
- vii. Robotic surgeries
- viii. Stereotactic radio surgeries
- ix. Bronchical Thermoplasty
- x. Vaporisation of the prostate (Green laser treatment or holmium laser treatment)
- xi. IONM - (Intra Operative Neuro Monitoring)
- xii. Stem cell therapy: Hematopoietic stem cells for bone marrow transplant for haematological conditions to be covered.

C. Complete Discharge

Any payment to the policyholder, insured person or his/ her nominees or his/ her legal representative or assignee or to the Hospital, as the case may be, for any benefit under the policy shall be a valid discharge towards payment of claim by the Company to the extent of that amount for the particular claim.

D. **We** shall make payment in Indian Rupees only.

E. Dispute Resolution

Any and all disputes or differences under or in relation to this Policy shall be subject to the exclusive jurisdiction of the Indian Courts and subject to Indian law.

5. Conditions for renewal of the contract

(i) Renewal

- i. The policy shall ordinarily be renewable except on grounds of fraud, misrepresentation by the insured person.
- ii. The Company shall endeavor to give notice for renewal. However, the Company is not under obligation to give any notice for renewal.
- iii. Renewal shall not be denied on the ground that the insured person had made a claim or claims in the preceding policy years.
- iv. Request for renewal along with requisite premium shall be received by the Company before the end of the policy period.
- v. At the end of the policy period, the policy shall terminate and can be renewed within the Grace Period of 30 days to maintain continuity of benefits without break in policy.
Coverage is not available during the grace period.
- vi. No loading shall apply on renewals based on individual claims experience
- vii. Future Health Suraksha Policy shall be renewable lifelong
- viii. In case of a Renewal within Grace Period of 30 days Policy will be considered as continuous for the purpose of all waiting periods and Health Check-up benefit.
- ix. For Renewal Proposal received after completion of Grace Period of 30 days, all waiting periods would apply afresh.
- x. The brochure/ prospectus mentions the premiums as per the age slabs/ Sum Insured and the same would be charged as per the

completed age at every Renewal.

- xi. If any **Dependent Child** has completed 25 years at the time of **Renewal**, then such person can be covered under a separate policy. The **Cumulative Bonus** will be passed on to the separate policy taken by such person
- xii. No increase/ decrease in Sum Insured during the currency of the **Policy**. However increase/decrease in Sum Insured or change in cover, will be allowed at the time of Renewal of the **Policy**. **You** can submit a request for the changes by filling the **Proposal** before the expiry of the **Policy**
- xiii. In case of enhancement of sum insured the waiting period shall apply afresh to the extent of sum insured increase.

(ii) **Cumulative Bonus**

- a) **We** will provide cumulative bonus for every claim free year. **We** shall increase in the **Sum Insured** by 10% towards Cumulative Bonus for every claim free year on the basic **Sum Insured** up to the maximum of 50% of the sum insured.
- b) In case of a claim in the **Policy**, the Cumulative Bonus will get reduced by 10% for each claim year. Increase/ Reduction in cumulative bonus will depend on the claims in the previous year, but the base **Sum Insured** (excluding cumulative bonus amount if any) of the **Policy** issued by **Us** shall be preserved.
- c) In case You have opted for the 'Family Floater' option as specified in the Schedule, the Cumulative Bonus so applied will only be available to those Insured Persons who were Insured Persons in the claim free Policy Year and continue to be Insured Persons in the subsequent Policy Year.
- d) The Cumulative Bonus is provisional and is subject to revision if a claim is made in respect of the expiring Policy Year, which is notified after the acceptance of Renewal premium, such awarded Cumulative Bonus shall be withdrawn.

(iii) **Withdrawal of Policy**

- i. In the likelihood of this product being withdrawn in future, the Company will intimate the insured person about the same 90 days prior to expiry of the policy.
- ii. Insured Person will have the option to migrate to similar health insurance product available with the Company at the time of renewal with all the accrued continuity benefits such as cumulative bonus, waiver of waiting period as per IRDAI guidelines, provided the policy has been maintained without a break.

(iv) **Possibility of Revision of Terms of the Policy Including the Premium Rates**

- The Company, with prior approval of IRDAI, may revise or modify the terms of the policy including the premium rates. The insured person shall be notified three months before the changes are effected.
- The premiums as shown in the brochure/ prospectus are subject to revision as and when approved by the IRDAI. However such revised premiums would be applicable only from subsequent Renewals and with due notice whenever implemented.

VIII. Mandatory Disclosures

- a) **Your** Future Health Suraksha **Policy** shall be renewable lifelong if renewed continuously without any break in insurance.
- b) The brochure/ prospectus mentions the premium rates as per the age slabs/ Sum Insured.
 - i. For individual plan Insured would be charged as per the completed age at every renewal.
 - ii. For Family floater plan premium would be applicable as per the completed age of the eldest member in the family at every renewal.
- c) The premiums as shown in the prospectus/ brochure 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.
- d) **Renewals** will not be refused or cancellation will not be invoked by **US** except on ground of fraud, moral hazard, misrepresentation or non-cooperation by the insured. If **You** prefer to cancel the **Policy** the cancellation will be on short period basis.
- e) There will be no loading on premium for adverse claims experience.
- f) Medical loading on premium will be applicable on basis of findings in pre-insurance medical examination.
- g) 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. The family discount will not be applicable in case of only single person being covered at **Renewal**.

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

- h) Long term discount will be applicable as mentioned below, in case of single premium payment for policy term of more than one year.

| Number of years | Discount |
|-----------------|----------|
| 1 year | Nil |
| 2 years | 5% |
| 3 years | 10% |

- i) Loyalty discount
 - i. Loyalty discount of 2.5% is applicable if the client already has a separate Retail Health insurance policy (other than Future Health Suraksha/ Personal Accident/ Travel) from Future Generali India Insurance Co. Ltd.
 - ii. The loyalty discount shall continue only if the insured maintains the separate health insurance policy with Us.
- j) Direct sales discount – A discount of 15% in lieu of intermediary commissions if policy is taken directly from the insurer and /or Online.
- k) No increase/ decrease in Sum Insured during the currency of the **Policy**. However increase/decrease in Sum Insured or change in cover, addition/deletion of Insured Persons, etc will be allowed at the time of Renewal of the **Policy**. You can submit a request for the changes by filling the proposal form before the expiry of the **Policy**.
- l) Detailed exclusions are given under Section IV of the Prospectus.

IX. Payment of Premium

- a) As per table annexed

X. This prospectus shall form part of your proposal form, hence please sign as you have noted the contents of this prospectus

"I agree to undergo medical tests as advised by the Insurance Company. I agree to a medical underwriting loading as per underwriting guidelines of the Company."

Signature

Place

Name

Date

In case of any claims please contact:

Claims Department Future Generali Health (FGH) Future Generali India Insurance Co. Ltd. Office No. 3, 3rd Floor, "A" Building, G - O - Square S. No. 249 & 250, Aundh Hinjewadi Link Road, Wakad, Pune - 411 057.

Toll Free Number: 1800 103 8889

Toll Free Fax: 1800 103 9998

Email: fgf@futuregenerali.in

List I – Items for which coverage is not available in the Policy

| SI No. | Item |
|--------|--|
| 1. | BABY FOOD |
| 2. | BABY UTILITES CHARGES |
| 3. | BEAUTY SERVICES |
| 4. | BELTS/ BRACES |
| 5. | BUDS |
| 6. | COLD PACK/HOT PACK |
| 7. | CARRY BAGS |
| 8. | EMAIL / INTERNET CHARGES |
| 9. | FOOD CHARGES (OTHER THAN PATIENT'S DIET PROVIDED BY HOSPITAL) |
| 10. | LEGGINGS |
| 11. | LAUNDRY CHARGES |
| 12. | MINERAL WATER |
| 13. | SANITARY PAD |
| 14. | TELEPHONE CHARGES |
| 15. | GUEST SERVICES |
| 16. | CREPE BANDAGE |
| 17. | DIAPER OF ANY TYPE |
| 18. | EYELET COLLAR |
| 19. | SLINGS |
| 20. | BLOOD GROUPING AND CROSS MATCHING OF DONORS SAMPLES |
| 21. | SERVICE CHARGES WHERE NURSING CHARGE ALSO CHARGED |
| 22. | TELEVISION CHARGES |
| 23. | SURCHARGES |
| 24. | ATTENDANT CHARGES |
| 25. | EXTRA DIET OF PATIENT(OTHER THAN THAT WHICH FORMS PART OF BED CHARGE) |
| 26. | BIRTH CERTIFICATE |
| 27. | CERTIFICATE CHARGES |
| 28. | COURIER CHARGES |
| 29. | CONVENYANCE CHARGES |
| 30. | MEDICAL CERTIFICATE |
| 31. | MEDICAL RECORDS |
| 32. | PHOTOCOPIES CHARGES |
| 33. | MORTUARY CHARGES |
| 34. | WALKING AIDS CHARGES |
| 35. | OXYGEN CYLINDER (FOR USAGE OUTSIDE THE HOSPITAL) |
| 36. | SPACER |
| 37. | SPIROMETRE |
| 38. | NEBULIZER KIT |
| 39. | STEAM INHALER |
| 40. | ARMSLING |
| 41. | THERMOMETER |
| 42. | CERVICAL COLLAR |
| 43. | SPLINT |
| 44. | DIABETIC FOOT WEAR |
| 45. | KNEE BRACES (LONG/ SHORT/ HINGED) |
| 46. | KNEE IMMOBILIZER/SHOULDER IMMOBILIZER |
| 47. | LUMBO SACRAL BELT |
| 48. | NIMBUS BED OR WATER OR AIR BED CHARGES |
| 49. | AMBULANCE COLLAR |
| 50. | AMBULANCE EQUIPMENT |
| 51. | ABDOMINAL BINDER |
| 52. | PRIVATE NURSES CHARGES- SPECIAL NURSING CHARGES |
| 53. | SUGAR FREE TABLETS |
| 54. | CREAMS POWDERS LOTIONS (Toiletries are not payable, only prescribed medical pharmaceuticals payable) |
| 55. | ECG ELECTRODES |
| 56. | GLOVES |
| 57. | NEBULISATION KIT |
| 58. | ANY KIT WITH NO DETAILS MENTIONED [DELIVERY KIT, ORTHOKIT, RECOVERY KIT, ETC] |
| 59. | KIDNEY TRAY |
| 60. | MASK |
| 61. | OUNCE GLASS |
| 62. | OXYGEN MASK |
| 63. | PELVIC TRACTION BELT |
| 64. | PAN CAN |
| 65. | TROLLY COVER |
| 66. | UROMETER, URINE JUG |
| 67. | AMBULANCE |
| 68. | VASOFIX SAFETY |

List II – Items that are to be subsumed into room charges

| Sl No. | Item |
|---------------|---|
| 1. | BABY CHARGES (UNLESS SPECIFIED/INDICATED) |
| 2. | HAND WASH |
| 3. | SHOE COVER |
| 4. | CAPS |
| 5. | CRADLE CHARGES |
| 6. | COMB |
| 7. | EAU-DE-COLOGNE / ROOM FRESHNERS |
| 8. | FOOT COVER |
| 9. | GOWN |
| 10. | SLIPPERS |
| 11. | TISSUE PAPER |
| 12. | TOOTH PASTE |
| 13. | TOOTH BRUSH |
| 14. | BED PAN |
| 15. | FACE MASK |
| 16. | FLEXI MASK |
| 17. | HAND HOLDER |
| 18. | SPUTUM CUP |
| 19. | DISINFECTANT LOTIONS |
| 20. | LUXURY TAX |
| 21. | HVAC |
| 22. | HOUSE KEEPING CHARGES |
| 23. | AIR CONDITIONER CHARGES |
| 24. | IM IV INJECTION CHARGES |
| 25. | CLEAN SHEET |
| 26. | BLANKET/WARMER BLANKET |
| 27. | ADMISSION KIT |
| 28. | DIABETIC CHART CHARGES |
| 29. | DOCUMENTATION CHARGES / ADMINISTRATIVE EXPENSES |
| 30. | DISCHARGE PROCEDURE CHARGES |
| 31. | DAILY CHART CHARGES |
| 32. | ENTRANCE PASS / VISITORS PASS CHARGES |
| 33. | EXPENSES RELATED TO PRESCRIPTION ON DISCHARGE |
| 34. | FILE OPENING CHARGES |
| 35. | INCIDENTAL EXPENSES / MISC. CHARGES (NOT EXPLAINED) |
| 36. | PATIENT IDENTIFICATION BAND / NAME TAG |
| 37. | PULSEOXYMETER CHARGES |

List III – Items that are to be subsumed into Procedure Charges

| Sl No. | Item |
|--------|---|
| 1. | HAIR REMOVAL CREAM |
| 2. | DISPOSABLES RAZORS CHARGES (for site preparations) |
| 3. | EYE PAD |
| 4. | EYE SHEILD |
| 5. | CAMERA COVER |
| 6. | DVD, CD CHARGES |
| 7. | GAUSE SOFT |
| 8. | GAUZE |
| 9. | WARD AND THEATRE BOOKING CHARGES |
| 10. | ARTHROSCOPY & ENDOSCOPY INSTRUMENTS |
| 11. | MICROSCOPE COVER |
| 12. | SURGICAL BLADES,HARMONIC SCALPEL,SHAVER |
| 13. | SURGICAL DRILL |
| 14. | EYE KIT |
| 15. | EYE DRAPE |
| 16. | X-RAY FILM |
| 17. | BOYLES APPARATUS CHARGES |
| 18. | COTTON |
| 19. | COTTON BANDAGE |
| 20. | SURGICAL TAPE |
| 21. | APRON |
| 22. | TORNIQUET |
| 23. | ORTHOBUNDLE, GYNAEC BUNDLE |

List IV – Items that are to be subsumed into cost of treatment

| Sl No. | Item |
|--------|--|
| 1. | ADMISSION/REGISTRATION CHARGES |
| 2. | HOSPITALISATION FOR EVALUATION/ DIAGNOSTIC PURPOSE |
| 3. | URINE CONTAINER |
| 4. | BLOOD RESERVATION CHARGES AND ANTE NATAL BOOKING CHARGES |
| 5. | BIPAP MACHINE |
| 6. | CPAP/ CAPD EQUIPMENTS |
| 7. | INFUSION PUMP - COST |
| 8. | HYDROGEN PEROXIDE\SPIRIT\ DISINFECTANTS ETC |
| 9. | NUTRITION PLANNING CHARGES - DIETICIAN CHARGES- DIET CHARGES |
| 10. | HIV KIT |
| 11. | ANTISEPTIC MOUTHWASH |
| 12. | LOZENGES |
| 13. | MOUTH PAINT |
| 14. | VACCINATION CHARGES |
| 15. | ALCOHOL SWABES |
| 16. | SCRUB SOLUTION/STERILLIUM |
| 17. | GLUCOMETER & STRIPS |
| 18. | URINE BAG |

Annexure 2: Premium rates exclusive of Goods & Services Tax (age in completed years)

A. For Gold and Platinum Plans

| Zone A | | | | | | | | | | | | | | | |
|------------------------------------|----------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Age (in years)/ Sum Insured (in ₹) | One Adult/Individual | | | | | | | | | | | | | | |
| | 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 | 1728 | 2244 | 2723 | 3113 | 3451 | 3756 | 4033 | 4289 | 4528 | 4754 | 5556 | 5836 | 6014 | 6352 | 6670 |
| 18-25 | 1731 | 2301 | 2822 | 3248 | 3619 | 3952 | 4256 | 4537 | 4799 | 5047 | 5899 | 6206 | 6401 | 6773 | 7122 |
| 26-30 | 1860 | 2475 | 3037 | 3497 | 3897 | 4257 | 4585 | 4888 | 5172 | 5439 | 6344 | 6676 | 6887 | 7287 | 7664 |
| 31-35 | 2138 | 2850 | 3501 | 4034 | 4497 | 4914 | 5293 | 5644 | 5972 | 6282 | 7317 | 7701 | 7945 | 8409 | 8845 |
| 36-40 | 2430 | 3245 | 3989 | 4598 | 5128 | 5606 | 6039 | 6441 | 6816 | 7170 | 8328 | 8767 | 9046 | 9576 | 10075 |
| 41-45 | 3072 | 4101 | 5042 | 5812 | 6482 | 7089 | 7637 | 8144 | 8619 | 9066 | 10539 | 11094 | 11446 | 12117 | 12747 |
| 46-50 | 3838 | 5128 | 6306 | 7270 | 8108 | 8873 | 9559 | 10194 | 10788 | 11348 | 13216 | 13911 | 14351 | 15191 | 15980 |
| 51-55 | 4780 | 6388 | 7857 | 9059 | 10104 | 11062 | 11917 | 12708 | 13448 | 14146 | 16457 | 17322 | 17870 | 18916 | 19900 |
| 56-60 | 6434 | 8607 | 10590 | 12215 | 13626 | 14934 | 16087 | 17155 | 18155 | 19097 | 22204 | 23370 | 24111 | 25523 | 26852 |
| 61-65 | 9443 | 12471 | 15252 | 17525 | 19499 | 21351 | 22961 | 24451 | 25845 | 27158 | 31460 | 33082 | 34113 | 36083 | 37937 |
| 66-70 | 12082 | 15973 | 19544 | 22465 | 25001 | 27415 | 29481 | 31392 | 33180 | 34865 | 40368 | 42444 | 43766 | 46294 | 48674 |
| 71-75 | 15422 | 20438 | 25037 | 28798 | 32066 | 35233 | 37890 | 40349 | 42648 | 44815 | 51778 | 54443 | 56140 | 59393 | 62457 |
| > 76 | 18156 | 24025 | 29409 | 33811 | 37636 | 41388 | 44494 | 47368 | 50055 | 52587 | 60894 | 64004 | 65986 | 69792 | 73375 |

| Zone A | | | | | | | | | | | | | | |
|------------------------------------|------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|--------|--------|-------|--|
| Age (in years)/ Sum Insured (in ₹) | Two Adults | | | | | | | | | | | | | |
| | 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 | 4710 | 5248 | 5730 | 6171 | 6579 | 6959 | 7318 | 7654 | 8259 | 8999 | 9281 | 9821 | 10327 | |
| 26-30 | 5071 | 5651 | 6173 | 6648 | 7088 | 7499 | 7887 | 8199 | 9199 | 9680 | 9986 | 10566 | 11113 | |
| 31-35 | 5849 | 6521 | 7125 | 7675 | 8184 | 8659 | 9109 | 9610 | 10610 | 11166 | 11520 | 12193 | 12825 | |
| 36-40 | 6667 | 7436 | 8129 | 8757 | 9339 | 9883 | 10397 | 10972 | 12076 | 12712 | 13117 | 13885 | 14609 | |
| 41-45 | 8427 | 9399 | 10279 | 11074 | 11809 | 12498 | 13146 | 13845 | 15282 | 16086 | 16597 | 17570 | 18483 | |
| 46-50 | 10542 | 11757 | 12866 | 13861 | 14781 | 15643 | 16455 | 17163 | 20171 | 20809 | 22027 | 23171 | | |
| 51-55 | 13136 | 14651 | 16040 | 17280 | 18427 | 19500 | 20512 | 23863 | 25117 | 25912 | 27428 | 28855 | | |
| 56-60 | 17712 | 19758 | 21654 | 23326 | 24875 | 26325 | 27691 | 32196 | 33887 | 34961 | 37008 | 38935 | | |
| 61-65 | 25411 | 28274 | 30959 | 33293 | 35454 | 37475 | 39379 | 45617 | 47969 | 49464 | 52320 | 55009 | | |
| 66-70 | 32574 | 36251 | 39752 | 42747 | 45518 | 48111 | 50554 | 58534 | 61544 | 63461 | 67126 | 70577 | | |
| 71-75 | 41757 | 46496 | 51088 | 54941 | 58506 | 61840 | 64982 | 75078 | 78942 | 81403 | 86120 | 90563 | | |
| > 76 | 49026 | 54572 | 60013 | 64516 | 68684 | 72580 | 76251 | 88296 | 92806 | 95680 | 101198 | 106394 | | |

| Zone A | | | | | | | | | | | | | | |
|------------------------------------|-----------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|--|
| Age (in years)/ Sum Insured (in ₹) | One Adult + One Child | | | | | | | | | | | | | |
| | 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 | 4547 | 5067 | 5533 | 5958 | 6352 | 6719 | 7066 | 7434 | 8259 | 8688 | 8961 | 9482 | 9971 | |
| 26-30 | 4721 | 5261 | 5747 | 6190 | 6599 | 6982 | 7343 | 7684 | 8564 | 9013 | 9297 | 9837 | 10346 | |
| 31-35 | 5244 | 5846 | 6388 | 6881 | 7337 | 7764 | 8167 | 8617 | 9512 | 10011 | 10329 | 10932 | 11499 | |
| 36-40 | 5748 | 6410 | 7008 | 7549 | 8051 | 8520 | 8963 | 9410 | 10410 | 10959 | 11308 | 11970 | 12594 | |
| 41-45 | 6974 | 7778 | 8507 | 9164 | 9773 | 10343 | 10879 | 11487 | 12647 | 13313 | 13735 | 14540 | 15296 | |
| 46-50 | 8361 | 9324 | 10204 | 10993 | 11723 | 12406 | 13050 | 13754 | 15198 | 15998 | 16504 | 17470 | 18377 | |
| 51-55 | 9965 | 11114 | 12168 | 13109 | 13979 | 14793 | 15561 | 18103 | 19054 | 19657 | 20808 | 21890 | | |
| 56-60 | 13131 | 14648 | 16054 | 17294 | 18442 | 19517 | 20529 | 23869 | 25123 | 25919 | 27427 | 28866 | | |
| 61-65 | 18401 | 20474 | 22419 | 24109 | 25674 | 27137 | 28516 | 33033 | 34736 | 35819 | 37887 | 39834 | | |
| 66-70 | 23588 | 26251 | 28786 | 30955 | 32962 | 34839 | 36608 | 42386 | 44566 | 45954 | 48609 | 51108 | | |
| 71-75 | 30238 | 33669 | 36995 | 39785 | 42366 | 44780 | 47056 | 54367 | 57165 | 58947 | 62363 | 65580 | | |
| > 76 | 35502 | 39518 | 43457 | 46719 | 49736 | 52558 | 55216 | 63939 | 67204 | 69285 | 73282 | 77044 | | |

| Zone A | | | | | | | | | | | | | | |
|------------------------------------|------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|--------|--------|--|--|
| Age (in years)/ Sum Insured (in ₹) | Two Adults + One Child | | | | | | | | | | | | | |
| | 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 | 6009 | 6695 | 7311 | 7874 | 8393 | 8878 | 9337 | 10913 | 11481 | 11842 | 12530 | 13176 | | |
| 26-30 | 6295 | 7015 | 7663 | 8253 | 8798 | 9310 | 9790 | 11419 | 12017 | 12397 | 13117 | 13795 | | |
| 31-35 | 7060 | 7870 | 8600 | 9263 | 9877 | 10451 | 10994 | 12805 | 13477 | 13904 | 14716 | 15479 | | |
| 36-40 | 7817 | 8718 | 9530 | 10266 | 10950 | 11587 | 12189 | 14158 | 14904 | 15378 | 16279 | 17128 | | |
| 41-45 | 9590 | 10695 | 11697 | 12601 | 13438 | 14221 | 14959 | 17389 | 18305 | 18886 | 19993 | 21033 | | |
| 46-50 | 11632 | 12973 | 14197 | 15294 | 16310 | 17261 | 18157 | 21146 | 22258 | 22962 | 24306 | 25568 | | |
| 51-55 | 14041 | 15661 | 17146 | 18471 | 19697 | 20844 | 21926 | 25508 | 26849 | 27699 | 29320 | 30845 | | |
| 56-60 | 18628 | 20780 | 22774 | 24533 | 26161 | 27686 | 29123 | 33861 | 35639 | 36769 | 38923 | 40949 | | |
| 61-65 | 26288 | 29249 | 32027 | 34442 | 36677 | 38768 | 40737 | 47190 | 49623 | 51170 | 54125 | 56906 | | |
| 66-70 | 33698 | 37502 | 41123 | 44222 | 47088 | 49770 | 52298 | 60552 | 63666 | 65649 | 69441 | 73011 | | |
| 71-75 | 43197 | 48099 | 52850 | 56835 | 60524 | 63972 | 67223 | 77667 | 81665 | 84210 | 89090 | 93686 | | |
| > 76 | 50717 | 56454 | 62082 | 66741 | 71052 | 75083 | 78881 | 91341 | 96006 | 98979 | 104688 | 110063 | | |

| Zone A | | | | | | | | | | | | | | |
|------------------------------------|--------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|--|--|
| Age (in years)/ Sum Insured (in ₹) | One Adult + Two Children | | | | | | | | | | | | | |
| | 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 | 5846 | 6514 | 7114 | 7661 | 8167 | 8638 | 9085 | 10618 | 11171 | 11522 | 12191 | 12820 | | |
| 26-30 | 5945 | 6625 | 7237 | 7795 | 8310 | 8792 | 9246 | 10785 | 11349 | 11708 | 12388 | 13029 | | |
| 31-35 | 6454 | 7195 | 7862 | 8469 | 9030 | 9555 | 10051 | 11707 | 12322 | 12712 | 13454 | 14152 | | |
| 36-40 | 6897 | 7692 | 8409 | 9059 | 9662 | 10224 | 10755 | 12492 | 13151 | 13569 | 14364 | 15113 | | |
| 41-45 | 8137 | 9075 | 9925 | 10692 | 11402 | 12067 | 12692 | 14755 | 15532 | 16024 | 16964 | 17846 | | |
| 46-50 | 9451 | 10540 | 11535 | 12427 | 13252 | 14024 | 14752 | 17181 | 18084 | 18656 | 19748 | 20774 | | |
| 51-55 | 10871 | 12125 | 13274 | 14300 | 15250 | 16138 | 16975 | 19748 | 20786 | 21444 | 22699 | 23880 | | |
| 56-60 | 14047 | 15670 | 17174 | 18500 | 19728 | 20878 | 21962 | 25535 | 26876 | 27728 | 29351 | 30880 | | |
| 61-65 | 19278 | 21449 | 23486 | 25257 | 26896 | 28430 | 29874 | 34606 | 36390 | 37524 | 39691 | 41731 | | |
| 66-70 | 24712 | 27501 | 30157 | 32429 | 34531 | 36498 | 38352 | 44405 | 46688 | 48143 | 50923 | 53541 | | |
| 71-75 | 31678 | 35273 | 38756 | 41679 | 44384 | 46913 | 49297 | 56956 | 59887 | 61754 | 65332 | 68703 | | |
| > 76 | 37192 | 41400 | 45527 | 48943 | 52105 | 55061 | 57846 | 66983 | 70404 | 72585 | 76771 | 80713 | | |

| Zone A | | | | | | | | | | | | | | |
|------------------------------------|---------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|--|--|
| Age (in years)/ Sum Insured (in ₹) | Two Adults + Two Children | | | | | | | | | | | | | |
| | 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 | 7308 | 8143 | 8892 | 9576 | 10208 | 10798 | 11356 | 13273 | 13964 | 14402 | 15239 | 16025 | | |
| 26-30 | 7519 | 8379 | 9153 | 9858 | 10509 | 11120 | 11694 | 13640 | 14353 | 14807 | 15667 | 16478 | | |
| 31-35 | 8270 | 9219 | 10074 | 10851 | 11570 | 12243 | 12878 | 15000 | 15787 | 16287 | 17238 | 18132 | | |
| 36-40 | 8966 | 10000 | 10932 | 11776 | 12560 | 13291 | 13982 | 16240 | 17096 | 17640 | 18673 | 19646 | | |
| 41-45 | 10752 | 11992 | 13115 | 14128 | 15066 | 15945 | 16772 | 19497 | 20524 | 21175 | 22416 | 23582 | | |
| 46-50 | 12723 | 14189 | 15528 | 16728 | 17840 | 18879 | 19859 | 23128 | 24344 | 25114 | 26584 | 27965 | | |

| | | | | | | | | | | | | |
|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|--------|--------|--------|
| 51-55 | 14947 | 16672 | 18252 | 19663 | 20968 | 22189 | 23341 | 27154 | 28581 | 29486 | 31211 | 32835 |
| 56-60 | 19544 | 21802 | 23894 | 25739 | 27448 | 29048 | 30555 | 35526 | 37392 | 38578 | 40837 | 42963 |
| 61-65 | 27164 | 30223 | 33094 | 35590 | 37899 | 40060 | 42095 | 48763 | 51277 | 52875 | 55929 | 58802 |
| 66-70 | 34821 | 38752 | 42493 | 45696 | 48658 | 51429 | 54041 | 62570 | 65788 | 67837 | 71756 | 75445 |
| 71-75 | 44637 | 49702 | 54611 | 58730 | 62541 | 66104 | 69463 | 80256 | 84387 | 87017 | 92059 | 96808 |
| > 76 | 52407 | 58336 | 64151 | 68966 | 73420 | 77585 | 81510 | 94386 | 99206 | 102278 | 108178 | 113731 |

| Zone A | | | | | | | | | | | | |
|------------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| One Adult + Three Children | | | | | | | | | | | | |
| Age (in years)/ Sum Insured (in ₹) | 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 | 7146 | 7962 | 8694 | 9363 | 9981 | 10558 | 11103 | 12978 | 13653 | 14082 | 14901 | 15668 |
| 26-30 | 7169 | 7989 | 8727 | 9399 | 10020 | 10603 | 11150 | 13005 | 13686 | 14118 | 14938 | 15711 |
| 31-35 | 7665 | 8544 | 9337 | 10057 | 10724 | 11347 | 11936 | 13902 | 14632 | 15096 | 15977 | 16806 |
| 36-40 | 8047 | 8974 | 9811 | 10568 | 11272 | 11928 | 12548 | 14574 | 15342 | 15831 | 16758 | 17631 |
| 41-45 | 9299 | 10371 | 11342 | 12219 | 13030 | 13790 | 14506 | 16862 | 17750 | 18314 | 19387 | 20395 |
| 46-50 | 10542 | 11757 | 12866 | 13861 | 14781 | 15643 | 16455 | 19163 | 20171 | 20809 | 22027 | 23171 |
| 51-55 | 11777 | 13135 | 14381 | 15492 | 16520 | 17482 | 18390 | 21394 | 22519 | 23231 | 24591 | 25870 |
| 56-60 | 14963 | 16692 | 18294 | 19707 | 21015 | 22240 | 23394 | 27200 | 28628 | 29536 | 31266 | 32894 |
| 61-65 | 20154 | 22424 | 24554 | 26405 | 28119 | 29722 | 31232 | 36179 | 38044 | 39230 | 41495 | 43628 |
| 66-70 | 25835 | 28751 | 31527 | 33903 | 36101 | 38157 | 40095 | 46423 | 48811 | 50331 | 53238 | 55975 |
| 71-75 | 33118 | 36876 | 40518 | 43574 | 46401 | 49045 | 51537 | 59545 | 62609 | 64561 | 68302 | 71826 |
| > 76 | 38883 | 43281 | 47596 | 51168 | 54473 | 57563 | 60475 | 70028 | 73605 | 75884 | 80261 | 84381 |

| Zone A | | | | | | | | | | | | |
|-----------------------------|-------|-------|-------|-------|-------|-------|-------|-------|--------|--------|--------|--------|
| 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 | 8607 | 9590 | 10473 | 11278 | 12023 | 12717 | 13375 | 15632 | 16446 | 16963 | 17948 | 18873 |
| 26-30 | 8743 | 9743 | 10643 | 11463 | 12220 | 12930 | 13598 | 15860 | 16690 | 17218 | 18218 | 19160 |
| 31-35 | 9480 | 10568 | 11548 | 12439 | 13263 | 14034 | 14763 | 17195 | 18097 | 18671 | 19761 | 20786 |
| 36-40 | 10116 | 11282 | 12333 | 13286 | 14170 | 14995 | 15774 | 18322 | 19287 | 19901 | 21067 | 22165 |
| 41-45 | 11915 | 13288 | 14532 | 15656 | 16695 | 17669 | 18585 | 21605 | 22743 | 23464 | 24840 | 26131 |
| 46-50 | 13813 | 15405 | 16859 | 18162 | 19369 | 20497 | 21561 | 25110 | 26431 | 27267 | 28863 | 30362 |
| 51-55 | 15853 | 17682 | 19359 | 20855 | 22239 | 23534 | 24756 | 28800 | 30314 | 31273 | 33103 | 34825 |
| 56-60 | 20460 | 22824 | 25014 | 26946 | 28735 | 30410 | 31987 | 37192 | 39145 | 40386 | 42751 | 44977 |
| 61-65 | 28040 | 31198 | 34162 | 36738 | 39122 | 41352 | 43453 | 50336 | 52931 | 54581 | 57733 | 60699 |
| 66-70 | 35944 | 40002 | 43864 | 47170 | 50227 | 53088 | 55784 | 64589 | 67910 | 70026 | 74070 | 77878 |
| 71-75 | 46077 | 51306 | 56373 | 60624 | 64558 | 68237 | 71704 | 82845 | 87109 | 89824 | 95029 | 99931 |
| > 76 | 54098 | 60218 | 66221 | 71190 | 75789 | 80088 | 84139 | 97430 | 102406 | 105578 | 111667 | 117400 |

| Zone B | | | | | | | | | | | | | | | |
|----------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| One Adult/Individual | | | | | | | | | | | | | | | |
| Age (in years) | 50000 | 1 L | 1.5 L | 2 L | 2.5 L | 3 L | 3.5 L | 4 L | 4.5 L | 5 L | 6 L | 7.5 L | 8 L | 9 L | 10 L |
| 90 days-17 | 1382 | 1795 | 2178 | 2490 | 2761 | 3005 | 3226 | 3431 | 3623 | 3803 | 4445 | 4669 | 4811 | 5082 | 5336 |
| 18-25 | 1385 | 1840 | 2257 | 2599 | 2895 | 3162 | 3405 | 3629 | 3839 | 4038 | 4719 | 4965 | 5121 | 5418 | 5697 |
| 26-30 | 1488 | 1980 | 2430 | 2798 | 3118 | 3406 | 3668 | 3910 | 4137 | 4351 | 5076 | 5341 | 5510 | 5830 | 6131 |
| 31-35 | 1710 | 2280 | 2801 | 3227 | 3597 | 3931 | 4234 | 4515 | 4778 | 5026 | 5853 | 6161 | 6356 | 6727 | 7076 |
| 36-40 | 1944 | 2596 | 3191 | 3679 | 4102 | 4485 | 4831 | 5153 | 5453 | 5736 | 6662 | 7014 | 7237 | 7661 | 8060 |
| 41-45 | 2457 | 3281 | 4034 | 4650 | 5186 | 5671 | 6109 | 6515 | 6895 | 7253 | 8431 | 8875 | 9157 | 9693 | 10198 |
| 46-50 | 3071 | 4102 | 5045 | 5816 | 6487 | 7098 | 7647 | 8155 | 8630 | 9078 | 10573 | 11129 | 11481 | 12153 | 12784 |
| 51-55 | 3824 | 5111 | 6285 | 7247 | 8083 | 8850 | 9533 | 10166 | 10759 | 11317 | 13166 | 13857 | 14296 | 15133 | 15920 |
| 56-60 | 5147 | 6885 | 8472 | 9772 | 10901 | 11947 | 12870 | 13724 | 14524 | 15277 | 17764 | 18696 | 19288 | 20418 | 21482 |
| 61-65 | 7555 | 9977 | 12202 | 14020 | 15600 | 17081 | 18369 | 19561 | 20676 | 21726 | 25168 | 26466 | 27291 | 28866 | 30349 |
| 66-70 | 9665 | 12778 | 15636 | 17972 | 20001 | 21932 | 23584 | 25114 | 26544 | 27892 | 32294 | 33956 | 35013 | 37036 | 38939 |
| 71-75 | 12337 | 16350 | 20030 | 23039 | 25652 | 28187 | 30312 | 32279 | 34118 | 35852 | 41422 | 43554 | 44912 | 47515 | 49965 |
| > 76 | 14525 | 19220 | 23527 | 27049 | 30108 | 33111 | 35595 | 37894 | 40044 | 42069 | 48716 | 51203 | 52789 | 55833 | 58700 |

| Zone B | | | | | | | | | | | | |
|----------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Two Adults | | | | | | | | | | | | |
| Age (in years) | 2 L | 2.5 L | 3 L | 3.5 L | 4 L | 4.5 L | 5 L | 6 L | 7.5 L | 8 L | 9 L | 10 L |
| 18-25 | 3769 | 4198 | 4585 | 4937 | 5262 | 5567 | 5855 | 6843 | 7199 | 7425 | 7856 | 8261 |
| 26-30 | 4057 | 4521 | 4939 | 5319 | 5670 | 5999 | 6309 | 7360 | 7744 | 7990 | 8454 | 8890 |
| 31-35 | 4679 | 5216 | 5700 | 6139 | 6547 | 6928 | 7288 | 8487 | 8933 | 9216 | 9754 | 10260 |
| 36-40 | 5335 | 5948 | 6503 | 7005 | 7472 | 7907 | 8317 | 9660 | 10170 | 10494 | 11108 | 11687 |
| 41-45 | 6743 | 7520 | 8223 | 8858 | 9447 | 9998 | 10517 | 12225 | 12869 | 13278 | 14055 | 14787 |
| 46-50 | 8433 | 9406 | 10292 | 11088 | 11825 | 12514 | 13163 | 15331 | 16137 | 16647 | 17622 | 18537 |
| 51-55 | 10508 | 11720 | 12833 | 13823 | 14741 | 15601 | 16410 | 19091 | 20093 | 20729 | 21943 | 23084 |
| 56-60 | 14169 | 15806 | 17323 | 18662 | 19900 | 21060 | 22152 | 25758 | 27109 | 27968 | 29606 | 31149 |
| 61-65 | 20329 | 22620 | 24767 | 26635 | 28363 | 29980 | 31503 | 36494 | 38376 | 39572 | 41856 | 44006 |
| 66-70 | 26059 | 29001 | 31801 | 34197 | 36415 | 38489 | 40443 | 46826 | 49236 | 50769 | 53702 | 56462 |
| 71-75 | 33407 | 37195 | 40871 | 43952 | 46805 | 49471 | 51985 | 60062 | 63153 | 65122 | 68897 | 72449 |
| > 76 | 39221 | 43657 | 48011 | 51613 | 54946 | 58064 | 61000 | 70638 | 74244 | 76544 | 80958 | 85115 |

| Zone B | | | | | | | | | | | | |
|-----------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 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 | 3639 | 4053 | 4427 | 4767 | 5081 | 5375 | 5653 | 6607 | 6951 | 7169 | 7585 | 7976 |
| 26-30 | 3777 | 4209 | 4598 | 4952 | 5279 | 5585 | 5874 | 6853 | 7210 | 7439 | 7871 | 8277 |
| 31-35 | 4195 | 4676 | 5110 | 5504 | 5870 | 6211 | 6534 | 7609 | 8009 | 8263 | 8745 | 9199 |
| 36-40 | 4599 | 5128 | 5606 | 6039 | 6441 | 6816 | 7170 | 8328 | 8768 | 9046 | 9576 | 10075 |
| 41-45 | 5580 | 6223 | 6805 | 7331 | 7818 | 8274 | 8704 | 10117 | 10650 | 10988 | 11632 | 12238 |
| 46-50 | 6688 | 7460 | 8163 | 8794 | 9378 | 9925 | 10440 | 12159 | 12798 | 13203 | 13976 | 14702 |
| 51-55 | 7972 | 8891 | 9735 | 10486 | 11183 | 11835 | 12449 | 14483 | 15243 | 15726 | 16646 | 17512 |
| 56-60 | 10505 | 11719 | 12843 | 13835 | 14753 | 15613 | 16423 | 19096 | 20098 | 20735 | 21949 | 23093 |
| 61-65 | 14721 | 16380 | 17935 | 19287 | 20539 | 21710 | 22812 | 26426 | 27789 | 28656 | 30309 | 31866 |
| 66-70 | 18871 | 21001 | 23029 | 24763 | 26370 | 27871 | 29287 | 33909 | 35654 | 36764 | 38888 | 40886 |
| 71-75 | 24191 | 26935 | 29596 | 31828 | 33893 | 35824 | 37645 | 43493 | 45732 | 47158 | 49891 | 52463 |
| > 76 | 28401 | 31613 | 34767 | 37375 | 39789 | 42046 | 44172 | 51152 | 53763 | 55428 | 58625 | 61635 |

| Zone B | | | | | | | | | | | | |
|------------------------------------|------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Two Adults + One Child | | | | | | | | | | | | |
| Age (in years)/ Sum Insured (in ₹) | 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 | 4808 | 5356 | 5850 | 6299 | 6714 | 7102 | 7470 | 8730 | 9185 | 9474 | 10023 | 10539 |
| 26-30 | 5036 | 5612 | 6131 | 6602 | 7038 | 7447 | 7832 | 9137 | 9614 | 9918 | 10494 | 11036 |
| 31-35 | 5647 | 6295 | 6879 | 7410 | 7901 | 8362 | 8796 | 10243 | 10782 | 11123 | 11772 | 12383 |
| 36-40 | 6254 | 6973 | 7625 | 8213 | 8760 | 9270 | 9751 | 11325 | 11924 | 12303 | 13024 | 13702 |
| 41-45 | 7673 | 8557 | 9357 | 10080 | 10750 | 11377 | 11967 | 13911 | 14644 | 15109 | 15993 | 16827 |
| 46-50 | 9306 | 10379 | 11357 | 12235 | 13048 | 13808 | 14525 | 16917 | 17806 | 18370 | 19445 | 20454 |

| | | | | | | | | | | | | |
|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 51-55 | 11233 | 12529 | 13718 | 14776 | 15757 | 16676 | 17541 | 20407 | 21478 | 22159 | 23456 | 24676 |
| 56-60 | 14902 | 16624 | 18219 | 19627 | 20929 | 22149 | 23297 | 27090 | 28511 | 29414 | 31137 | 32760 |
| 61-65 | 21030 | 23400 | 25622 | 27554 | 29342 | 31014 | 32589 | 37752 | 39699 | 40937 | 43299 | 45524 |
| 66-70 | 26958 | 30002 | 32898 | 35376 | 37671 | 39816 | 41838 | 48441 | 50934 | 52520 | 55554 | 58409 |
| 71-75 | 34559 | 38478 | 42281 | 45468 | 48419 | 51177 | 53778 | 62133 | 65331 | 67368 | 71273 | 74948 |
| > 76 | 40574 | 45162 | 49667 | 53393 | 56841 | 60066 | 63104 | 73074 | 76805 | 79184 | 83750 | 88050 |

| Zone B | | | | | | | | | | | | |
|--------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 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 | 4678 | 5211 | 5692 | 6129 | 6532 | 6910 | 7268 | 8494 | 8937 | 9218 | 9752 | 10255 |
| 26-30 | 4757 | 5301 | 5790 | 6236 | 6647 | 7033 | 7397 | 8629 | 9080 | 9367 | 9911 | 10423 |
| 31-35 | 5163 | 5755 | 6290 | 6774 | 7224 | 7645 | 8042 | 9365 | 9858 | 10170 | 10763 | 11322 |
| 36-40 | 5519 | 6153 | 6728 | 7247 | 7730 | 8180 | 8604 | 9993 | 10521 | 10856 | 11492 | 12090 |
| 41-45 | 6510 | 7260 | 7939 | 8553 | 9121 | 9653 | 10154 | 11803 | 12425 | 12820 | 13570 | 14277 |
| 46-50 | 7561 | 8433 | 9227 | 9941 | 10602 | 11219 | 11801 | 13745 | 14468 | 14925 | 15799 | 16619 |
| 51-55 | 8696 | 9700 | 10620 | 11440 | 12199 | 12911 | 13580 | 15799 | 16628 | 17155 | 18160 | 19104 |
| 56-60 | 11238 | 12536 | 13739 | 14801 | 15783 | 16703 | 17569 | 20429 | 21500 | 22181 | 23481 | 24704 |
| 61-65 | 15422 | 17160 | 18789 | 20206 | 21517 | 22744 | 23899 | 27685 | 29113 | 30020 | 31753 | 33384 |
| 66-70 | 19769 | 22001 | 24125 | 25942 | 27625 | 29198 | 30681 | 35523 | 37352 | 38514 | 40740 | 42833 |
| 71-75 | 25343 | 28217 | 31006 | 33343 | 35507 | 37530 | 39437 | 45564 | 47909 | 49403 | 52267 | 54962 |
| > 76 | 29754 | 33119 | 36422 | 39155 | 41683 | 44048 | 46276 | 53588 | 56323 | 58068 | 61416 | 64570 |

| Zone B | | | | | | | | | | | | |
|---------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 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 | 5848 | 6514 | 7115 | 7661 | 8165 | 8638 | 9086 | 10618 | 11171 | 11522 | 12191 | 12818 |
| 26-30 | 6016 | 6704 | 7323 | 7886 | 8407 | 8895 | 9355 | 10913 | 11483 | 11847 | 12535 | 13182 |
| 31-35 | 6615 | 7374 | 8059 | 8680 | 9256 | 9795 | 10303 | 11999 | 12630 | 13030 | 13790 | 14506 |
| 36-40 | 7174 | 7999 | 8746 | 9420 | 10048 | 10633 | 11185 | 12991 | 13677 | 14112 | 14939 | 15717 |
| 41-45 | 8603 | 9594 | 10491 | 11302 | 12053 | 12756 | 13418 | 15597 | 16419 | 16940 | 17932 | 18866 |
| 46-50 | 10178 | 11352 | 12422 | 13382 | 14271 | 15103 | 15887 | 18503 | 19476 | 20092 | 21268 | 22372 |
| 51-55 | 11958 | 13337 | 14603 | 15729 | 16774 | 17752 | 18673 | 21724 | 22864 | 23688 | 24969 | 26268 |
| 56-60 | 15635 | 17442 | 19115 | 20592 | 21958 | 23238 | 24443 | 28422 | 29914 | 30861 | 32669 | 34371 |
| 61-65 | 21731 | 24180 | 26476 | 28472 | 30320 | 32048 | 33675 | 39010 | 41022 | 42301 | 44742 | 47041 |
| 66-70 | 27857 | 31002 | 33995 | 36555 | 38927 | 41143 | 43233 | 50056 | 52632 | 54270 | 57406 | 60355 |
| 71-75 | 35710 | 39761 | 43690 | 46984 | 50032 | 52883 | 55571 | 64204 | 67509 | 69614 | 73648 | 77446 |
| > 76 | 41926 | 46667 | 51322 | 55172 | 58736 | 62068 | 65207 | 75510 | 79365 | 81823 | 86541 | 90985 |

| Zone B | | | | | | | | | | | | |
|----------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 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 | 5718 | 6369 | 6956 | 7491 | 7984 | 8446 | 8884 | 10382 | 10923 | 11266 | 11920 | 12533 |
| 26-30 | 5736 | 6392 | 6982 | 7519 | 8016 | 8481 | 8920 | 10406 | 10949 | 11296 | 11952 | 12569 |
| 31-35 | 6131 | 6834 | 7469 | 8045 | 8579 | 9078 | 9549 | 11121 | 11706 | 12076 | 12781 | 13444 |
| 36-40 | 6438 | 7179 | 7849 | 8454 | 9018 | 9543 | 10038 | 11659 | 12275 | 12665 | 13407 | 14105 |
| 41-45 | 7440 | 8298 | 9074 | 9774 | 10424 | 11032 | 11605 | 13490 | 14200 | 14651 | 15509 | 16317 |
| 46-50 | 8433 | 9406 | 10292 | 11088 | 11825 | 12514 | 13163 | 15331 | 16137 | 16647 | 17622 | 18537 |
| 51-55 | 9421 | 10508 | 11505 | 12393 | 13216 | 13987 | 14712 | 17116 | 18014 | 18585 | 19673 | 20696 |
| 56-60 | 11971 | 13354 | 14635 | 15766 | 16812 | 17792 | 18714 | 21761 | 22903 | 23628 | 25012 | 26315 |
| 61-65 | 16123 | 17940 | 19643 | 21124 | 22495 | 23777 | 24985 | 28943 | 30436 | 31385 | 33196 | 34901 |
| 66-70 | 20668 | 23001 | 25222 | 27122 | 28881 | 30526 | 32076 | 37138 | 39049 | 40265 | 42591 | 44780 |
| 71-75 | 26495 | 29500 | 32415 | 34859 | 37121 | 39236 | 41230 | 47635 | 50087 | 51649 | 54642 | 57460 |
| > 76 | 31106 | 34624 | 38078 | 40934 | 43578 | 46051 | 48379 | 56023 | 58883 | 60707 | 64208 | 67505 |

| Zone B | | | | | | | | | | | | |
|-----------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 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 | 6887 | 7672 | 8379 | 9023 | 9617 | 10173 | 10701 | 12505 | 13157 | 13571 | 14358 | 15097 |
| 26-30 | 6995 | 7795 | 8515 | 9170 | 9775 | 10343 | 10878 | 12690 | 13353 | 13775 | 14575 | 15328 |
| 31-35 | 7583 | 8453 | 9238 | 9950 | 10610 | 11228 | 11811 | 13755 | 14478 | 14937 | 15808 | 16629 |
| 36-40 | 8094 | 9024 | 9867 | 10628 | 11337 | 11997 | 12619 | 14656 | 15431 | 15921 | 16854 | 17732 |
| 41-45 | 9533 | 10631 | 11626 | 12523 | 13356 | 14135 | 14869 | 17284 | 18194 | 18772 | 19871 | 20906 |
| 46-50 | 11050 | 12325 | 13486 | 14529 | 15495 | 16397 | 17248 | 20089 | 21145 | 21814 | 23091 | 24290 |
| 51-55 | 12682 | 14145 | 15488 | 16683 | 17791 | 18828 | 19805 | 23041 | 24250 | 25018 | 26483 | 27860 |
| 56-60 | 16368 | 18259 | 20011 | 21557 | 22988 | 24328 | 25589 | 29755 | 31316 | 32307 | 34200 | 35982 |
| 61-65 | 22432 | 24960 | 27330 | 29390 | 31298 | 33082 | 34762 | 40269 | 42346 | 43666 | 46186 | 48558 |
| 66-70 | 28755 | 32002 | 35091 | 37734 | 40182 | 42470 | 44627 | 51670 | 54330 | 56021 | 59258 | 62302 |
| 71-75 | 36862 | 41043 | 45099 | 48499 | 51646 | 54589 | 57363 | 66275 | 69686 | 71859 | 76024 | 79944 |
| > 76 | 43278 | 48173 | 52978 | 56952 | 60630 | 64070 | 67310 | 77946 | 81925 | 84462 | 89333 | 93920 |

| Zone C | | | | | | | | | | | | | | | |
|----------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| One Adult/Individual | | | | | | | | | | | | | | | |
| Age (in years) | 50000 | 1 L | 1.5 L | 2 L | 2.5 L | 3 L | 3.5 L | 4 L | 4.5 L | 5 L | 6 L | 7.5 L | 8 L | 9 L | 10 L |
| 90 days-17 | 1296 | 1683 | 2042 | 2335 | 2589 | 2817 | 3025 | 3217 | 3396 | 3566 | 4167 | 4377 | 4510 | 4764 | 5003 |
| 18-25 | 1298 | 1725 | 2116 | 2436 | 2714 | 2964 | 3192 | 3402 | 3599 | 3785 | 4424 | 4655 | 4801 | 5079 | 5341 |
| 26-30 | 1395 | 1856 | 2278 | 2623 | 2923 | 3193 | 3439 | 3666 | 3879 | 4079 | 4758 | 5007 | 5165 | 5466 | 5748 |
| 31-35 | 1604 | 2138 | 2626 | 3025 | 3372 | 3685 | 3970 | 4233 | 4479 | 4712 | 5487 | 5776 | 5959 | 6306 | 6634 |
| 36-40 | 1823 | 2434 | 2992 | 3449 | 3846 | 4204 | 4529 | 4831 | 5112 | 5378 | 6246 | 6575 | 6784 | 7182 | 7556 |
| 41-45 | 2304 | 3076 | 3782 | 4359 | 4861 | 5317 | 5727 | 6108 | 6464 | 6800 | 7904 | 8321 | 8585 | 9087 | 9560 |
| 46-50 | 2879 | 3846 | 4729 | 5453 | 6081 | 6655 | 7169 | 7645 | 8091 | 8511 | 9912 | 10433 | 10764 | 11393 | 11985 |
| 51-55 | 3585 | 4791 | 5893 | 6794 | 7578 | 8297 | 8937 | 9531 | 10086 | 10609 | 12343 | 12991 | 13403 | 14187 | 14925 |
| 56-60 | 4825 | 6455 | 7943 | 9161 | 10220 | 11200 | 12065 | 12867 | 13616 | 14323 | 16653 | 17528 | 18083 | 19142 | 20139 |
| 61-65 | 7082 | 9353 | 11439 | 13144 | 14625 | 16013 | 17221 | 18338 | 19383 | 20369 | 23595 | 24812 | 25585 | 27062 | 28453 |
| 66-70 | 9061 | 11980 | 14658 | 16848 | 18751 | 20561 | 22110 | 23544 | 24885 | 26149 | 30276 | 31833 | 32825 | 34721 | 36506 |
| 71-75 | 11566 | 15329 | 18778 | 21599 | 24049 | 26425 | 28418 | 30262 | 31986 | 33611 | 38833 | 40832 | 42105 | 44545 | 46842 |
| > 76 | 13617 | 18018 | 22057 | 25359 | 28227 | 31041 | 33371 | 35526 | 37541 | 39440 | 45671 | 48003 | 49490 | 52344 | 55031 |

| Zone C | | | | | | | | | | | | |
|----------------|------|-------|------|-------|------|-------|------|------|-------|------|-------|-------|
| Two Adults | | | | | | | | | | | | |
| Age (in years) | 2 L | 2.5 L | 3 L | 3.5 L | 4 L | 4.5 L | 5 L | 6 L | 7.5 L | 8 L | 9 L | 10 L |
| 18-25 | 3532 | 3935 | 4298 | 4628 | 4933 | 5219 | 5488 | 6415 | 6750 | 6961 | 7365 | 7744 |
| 26-30 | 3803 | 4238 | 4630 | 4987 | 5316 | 5625 | 5915 | 6899 | 7260 | 7489 | 7926 | 8335 |
| 31-35 | 4386 | 4889 | 5343 | 5757 | 6138 | 6495 | 6832 | 7956 | 8375 | 8641 | 9144 | 9619 |
| 36-40 | 5001 | 5577 | 6096 | 6567 | 7005 | 7412 | 7798 | 9057 | 9534 | 9837 | 10414 | 10956 |

| | | | | | | | | | | | | |
|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 41-45 | 6321 | 7048 | 7710 | 8304 | 8857 | 9373 | 9860 | 11461 | 12065 | 12448 | 13176 | 13862 |
| 46-50 | 7907 | 8817 | 9650 | 10395 | 11085 | 11732 | 12341 | 14372 | 15128 | 15608 | 16520 | 17378 |
| 51-55 | 9851 | 10988 | 12031 | 12959 | 13820 | 14625 | 15383 | 17897 | 18837 | 19434 | 20571 | 21641 |
| 56-60 | 13283 | 14819 | 16240 | 17494 | 18657 | 19743 | 20768 | 24147 | 25416 | 26220 | 27756 | 29202 |
| 61-65 | 19059 | 21206 | 23219 | 24970 | 26590 | 28105 | 29535 | 34213 | 35977 | 37098 | 39240 | 41257 |
| 66-70 | 24430 | 27189 | 29813 | 32060 | 34139 | 36083 | 37916 | 43900 | 46158 | 47596 | 50345 | 52934 |
| 71-75 | 31319 | 34871 | 38316 | 41206 | 43880 | 46380 | 48736 | 56308 | 59206 | 61052 | 64590 | 67921 |
| > 76 | 36771 | 40929 | 45009 | 48388 | 51513 | 54434 | 57188 | 66223 | 69604 | 71761 | 75899 | 79795 |

| Zone C | | | | | | | | | | | | |
|-----------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 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 | 3410 | 3800 | 4150 | 4469 | 4763 | 5039 | 5299 | 6194 | 6517 | 6721 | 7111 | 7477 |
| 26-30 | 3541 | 3946 | 4311 | 4643 | 4949 | 5237 | 5507 | 6423 | 6759 | 6973 | 7379 | 7760 |
| 31-35 | 3933 | 4384 | 4791 | 5161 | 5503 | 5823 | 6126 | 7133 | 7509 | 7747 | 8198 | 8624 |
| 36-40 | 4311 | 4808 | 5255 | 5661 | 6039 | 6390 | 6723 | 7808 | 8219 | 8480 | 8978 | 9445 |
| 41-45 | 5231 | 5833 | 6380 | 6872 | 7330 | 7757 | 8160 | 9485 | 9985 | 10302 | 10904 | 11472 |
| 46-50 | 6271 | 6993 | 7653 | 8244 | 8792 | 9305 | 9788 | 11399 | 11998 | 12379 | 13102 | 13783 |
| 51-55 | 7473 | 8336 | 9127 | 9831 | 10484 | 11095 | 11670 | 13577 | 14290 | 14743 | 15606 | 16418 |
| 56-60 | 9848 | 10987 | 12040 | 12970 | 13832 | 14637 | 15397 | 17902 | 18843 | 19439 | 20578 | 21649 |
| 61-65 | 13801 | 15356 | 16814 | 18082 | 19255 | 20352 | 21387 | 24775 | 26053 | 26864 | 28415 | 29876 |
| 66-70 | 17690 | 19689 | 21589 | 23216 | 24721 | 26129 | 27456 | 31790 | 33425 | 34466 | 36457 | 38331 |
| 71-75 | 22679 | 25251 | 27746 | 29839 | 31775 | 33585 | 35292 | 40775 | 42874 | 44210 | 46772 | 49184 |
| > 76 | 26627 | 29638 | 32593 | 35040 | 37302 | 39418 | 41412 | 47955 | 50403 | 51965 | 54961 | 57783 |

| Zone C | | | | | | | | | | | | |
|------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 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 | 4507 | 5021 | 5483 | 5905 | 6294 | 6658 | 7002 | 8184 | 8612 | 8882 | 9396 | 9881 |
| 26-30 | 4721 | 5261 | 5747 | 6190 | 6599 | 6982 | 7342 | 8564 | 9013 | 9297 | 9839 | 10346 |
| 31-35 | 5294 | 5901 | 6449 | 6948 | 7408 | 7838 | 8246 | 9602 | 10108 | 10428 | 11036 | 11610 |
| 36-40 | 5863 | 6538 | 7147 | 7699 | 8213 | 8690 | 9143 | 10618 | 11178 | 11533 | 12209 | 12845 |
| 41-45 | 7192 | 8021 | 8773 | 9450 | 10078 | 10666 | 11220 | 13042 | 13730 | 14165 | 14994 | 15774 |
| 46-50 | 8725 | 9730 | 10648 | 11470 | 12232 | 12946 | 13618 | 15859 | 16693 | 17222 | 18229 | 19176 |
| 51-55 | 10531 | 11746 | 12860 | 13852 | 14773 | 15633 | 16444 | 19132 | 20136 | 20775 | 21990 | 23134 |
| 56-60 | 13971 | 15586 | 17080 | 18399 | 19622 | 20764 | 21843 | 25396 | 26730 | 27577 | 29192 | 30712 |
| 61-65 | 19716 | 21938 | 24020 | 25832 | 27507 | 29075 | 30554 | 35393 | 37218 | 38378 | 40593 | 42680 |
| 66-70 | 25272 | 28127 | 30842 | 33165 | 35316 | 37328 | 39224 | 45414 | 47750 | 49238 | 52082 | 54759 |
| 71-75 | 32399 | 36074 | 39638 | 42627 | 45393 | 47979 | 50417 | 58250 | 61248 | 63158 | 66818 | 70263 |
| > 76 | 38039 | 42341 | 46562 | 50057 | 53289 | 56312 | 59160 | 68507 | 72005 | 74235 | 78516 | 82547 |

| Zone C | | | | | | | | | | | | |
|--------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 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 | 4385 | 4885 | 5335 | 5746 | 6124 | 6478 | 6813 | 7963 | 8379 | 8642 | 9142 | 9614 |
| 26-30 | 4459 | 4969 | 5428 | 5846 | 6232 | 6594 | 6934 | 8089 | 8512 | 8781 | 9292 | 9772 |
| 31-35 | 4840 | 5395 | 5896 | 6352 | 6773 | 7166 | 7539 | 8779 | 9242 | 9534 | 10090 | 10614 |
| 36-40 | 5174 | 5769 | 6306 | 6794 | 7247 | 7668 | 8067 | 9369 | 9863 | 10176 | 10773 | 11334 |
| 41-45 | 6103 | 6805 | 7444 | 8018 | 8551 | 9050 | 9520 | 11066 | 11649 | 12019 | 12722 | 13384 |
| 46-50 | 7089 | 7905 | 8652 | 9320 | 9939 | 10518 | 11064 | 12886 | 13563 | 13993 | 14811 | 15581 |
| 51-55 | 8153 | 9094 | 9956 | 10724 | 11437 | 12103 | 12731 | 14812 | 15589 | 16084 | 17024 | 17910 |
| 56-60 | 10535 | 11753 | 12880 | 13875 | 14797 | 15658 | 16471 | 19151 | 20157 | 20795 | 22013 | 23160 |
| 61-65 | 14458 | 16088 | 17614 | 18943 | 20172 | 21321 | 22406 | 25955 | 27293 | 28144 | 29768 | 31298 |
| 66-70 | 18533 | 20626 | 22617 | 24321 | 25898 | 27374 | 28764 | 33304 | 35016 | 36108 | 38193 | 40157 |
| 71-75 | 23759 | 26454 | 29068 | 31260 | 33288 | 35185 | 36972 | 42716 | 44915 | 46316 | 49000 | 51526 |
| > 76 | 27895 | 31050 | 34145 | 36708 | 39079 | 41295 | 43384 | 50238 | 52803 | 54439 | 57578 | 60534 |

| Zone C | | | | | | | | | | | | |
|---------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 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 | 5481 | 6107 | 6669 | 7182 | 7655 | 8098 | 8516 | 9954 | 10474 | 10802 | 11428 | 12017 |
| 26-30 | 5639 | 6284 | 6865 | 7394 | 7882 | 8340 | 8770 | 10230 | 10765 | 11105 | 11752 | 12358 |
| 31-35 | 6201 | 6913 | 7554 | 8139 | 8678 | 9182 | 9660 | 11248 | 11841 | 12216 | 12927 | 13600 |
| 36-40 | 6726 | 7500 | 8198 | 8832 | 9420 | 9968 | 10487 | 12180 | 12821 | 13229 | 14005 | 14734 |
| 41-45 | 8064 | 8993 | 9836 | 10595 | 11300 | 11958 | 12580 | 14622 | 15394 | 15882 | 16811 | 17686 |
| 46-50 | 9543 | 10642 | 11646 | 12546 | 13379 | 14159 | 14894 | 17346 | 18258 | 18837 | 19938 | 20974 |
| 51-55 | 11210 | 12504 | 13690 | 14746 | 15726 | 16642 | 17505 | 20366 | 21435 | 22115 | 23409 | 24626 |
| 56-60 | 14658 | 16352 | 17920 | 19304 | 20587 | 21786 | 22917 | 26645 | 28045 | 28933 | 30627 | 32222 |
| 61-65 | 20373 | 22669 | 24820 | 26693 | 28424 | 30044 | 31572 | 36572 | 38459 | 39657 | 41946 | 44102 |
| 66-70 | 26114 | 29064 | 31870 | 34271 | 36493 | 38572 | 40531 | 46928 | 49341 | 50879 | 53818 | 56584 |
| 71-75 | 33478 | 37276 | 40959 | 44048 | 46906 | 49578 | 52097 | 60191 | 63290 | 65263 | 69045 | 72605 |
| > 76 | 39306 | 43752 | 48114 | 51725 | 55065 | 58189 | 61132 | 70790 | 74405 | 76710 | 81133 | 85298 |

| Zone C | | | | | | | | | | | | |
|----------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 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 | 5359 | 5971 | 6521 | 7022 | 7484 | 7918 | 8327 | 9733 | 10241 | 10562 | 11174 | 11750 |
| 26-30 | 5377 | 5992 | 6546 | 7050 | 7515 | 7952 | 8362 | 9754 | 10264 | 10588 | 11205 | 11783 |
| 31-35 | 5748 | 6407 | 7002 | 7543 | 8043 | 8510 | 8953 | 10425 | 10974 | 11322 | 11981 | 12605 |
| 36-40 | 6036 | 6731 | 7357 | 7926 | 8454 | 8946 | 9412 | 10931 | 11506 | 11872 | 12569 | 13223 |
| 41-45 | 6974 | 7778 | 8507 | 9163 | 9773 | 10342 | 10880 | 12646 | 13314 | 13736 | 14539 | 15296 |
| 46-50 | 7907 | 8817 | 9650 | 10395 | 11085 | 11732 | 12341 | 14372 | 15128 | 15608 | 16520 | 17378 |
| 51-55 | 8832 | 9851 | 10786 | 11618 | 12390 | 13112 | 13792 | 16046 | 16888 | 17424 | 18443 | 19403 |
| 56-60 | 11222 | 12520 | 13720 | 14780 | 15762 | 16680 | 17546 | 20400 | 21472 | 22152 | 23449 | 24670 |
| 61-65 | 15116 | 16819 | 18415 | 19804 | 21089 | 22290 | 23424 | 27134 | 28534 | 29423 | 31121 | 32721 |
| 66-70 | 19375 | 21564 | 23645 | 25427 | 27076 | 28618 | 30071 | 34817 | 36608 | 37749 | 39929 | 41982 |
| 71-75 | 24839 | 27656 | 30389 | 32681 | 34801 | 36784 | 38653 | 44658 | 46957 | 48421 | 51227 | 53868 |
| > 76 | 29163 | 32461 | 35697 | 38377 | 40855 | 43172 | 45356 | 52522 | 55203 | 56914 | 60196 | 63286 |

| Zone C | | | | | | | | | | | | |
|-----------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 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 | 6455 | 7192 | 7855 | 8459 | 9015 | 9537 | 10030 | 11724 | 12336 | 12723 | 13459 | 14154 |
| 26-30 | 6558 | 7308 | 7983 | 8598 | 9165 | 9698 | 10198 | 11895 | 12518 | 12913 | 13665 | 14370 |
| 31-35 | 7109 | 7924 | 8660 | 9330 | 9948 | 10526 | 11073 | 12894 | 13574 | 14004 | 14819 | 15590 |
| 36-40 | 7588 | 8461 | 9249 | 9964 | 10628 | 11246 | 11832 | 13741 | 14465 | 14925 | 15800 | 16623 |
| 41-45 | 8936 | 9965 | 10900 | 11740 | 12521 | 13251 | 13940 | 16203 | 17058 | 17599 | 18628 | 19598 |
| 46-50 | 10361 | 11554 | 12645 | 13621 | 14526 | 15373 | 16171 | 18833 | 19823 | 20452 | 21647 | 22772 |
| 51-55 | 11890 | 13262 | 14520 | 15640 | 16679 | 17651 | 18566 | 21600 | 22734 | 23455 | 24827 | 26119 |

| | | | | | | | | | | | | |
|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 56-60 | 15345 | 17119 | 18760 | 20209 | 21552 | 22807 | 23991 | 27894 | 29359 | 30289 | 32063 | 33733 |
| 61-65 | 21030 | 23400 | 25621 | 27554 | 29341 | 31013 | 32590 | 37752 | 39699 | 40936 | 43299 | 45525 |
| 66-70 | 26957 | 30002 | 32898 | 35376 | 37670 | 39816 | 41838 | 48442 | 50933 | 52520 | 55554 | 58410 |
| 71-75 | 34558 | 38478 | 42280 | 45469 | 48419 | 51178 | 53778 | 62133 | 65331 | 67368 | 71272 | 74947 |
| > 76 | 40574 | 45163 | 49666 | 53394 | 56842 | 60066 | 63104 | 73074 | 76805 | 79184 | 83750 | 88050 |

A. For Topaz and Ruby Plans:

| Zone A | | | | | | | | | | | | |
|----------------------|-------|-------|-------|-------|-------|-------|-------|-------|--|--|--|--|
| One Adult/Individual | | | | | | | | | | | | |
| Age (in years) | 1 L | 2 L | 3 L | 4 L | 5 L | 6 L | 7.5 L | 10 L | | | | |
| 90 days-17 | 1863 | 2615 | 3193 | 3688 | 4184 | 5000 | 5252 | 6003 | | | | |
| 18-25 | 1909 | 2728 | 3359 | 3901 | 4441 | 5309 | 5586 | 6410 | | | | |
| 26-30 | 2054 | 2938 | 3619 | 4204 | 4786 | 5710 | 6009 | 6898 | | | | |
| 31-35 | 2366 | 3388 | 4177 | 4854 | 5528 | 6585 | 6931 | 7960 | | | | |
| 36-40 | 2693 | 3863 | 4765 | 5539 | 6310 | 7495 | 7890 | 9067 | | | | |
| 41-45 | 3404 | 4882 | 6025 | 7004 | 7978 | 9485 | 9985 | 11472 | | | | |
| 46-50 | 4256 | 6107 | 7542 | 8767 | 9986 | 11895 | 12520 | 14382 | | | | |
| 51-55 | 5302 | 7610 | 9403 | 10929 | 12448 | 14811 | 15589 | 17910 | | | | |
| 56-60 | 7144 | 10260 | 12694 | 14754 | 16805 | 19984 | 21033 | 24167 | | | | |
| 61-65 | 10351 | 14721 | 18148 | 21028 | 23899 | 28314 | 29774 | 34143 | | | | |
| 66-70 | 13257 | 18870 | 23303 | 26997 | 30681 | 36331 | 38200 | 43807 | | | | |
| 71-75 | 16964 | 24190 | 29948 | 34700 | 39437 | 46600 | 48998 | 56211 | | | | |
| > 76 | 19940 | 28402 | 35180 | 40736 | 46276 | 54805 | 57604 | 66037 | | | | |

| Zone A | | | | | | | | | | | | |
|----------------|-------|-------|-------|-------|-------|-------|-------|--|--|--|--|--|
| Two Adults | | | | | | | | | | | | |
| Age (in years) | 2 L | 3 L | 4 L | 5 L | 6 L | 7.5 L | 10 L | | | | | |
| 18-25 | 3956 | 4871 | 5658 | 6440 | 7699 | 8099 | 9294 | | | | | |
| 26-30 | 4260 | 5247 | 6096 | 6941 | 8279 | 8712 | 10002 | | | | | |
| 31-35 | 4913 | 6056 | 7038 | 8016 | 9549 | 10049 | 11543 | | | | | |
| 36-40 | 5600 | 6910 | 8032 | 9149 | 10868 | 11441 | 13148 | | | | | |
| 41-45 | 7079 | 8737 | 10156 | 11568 | 13754 | 14477 | 16635 | | | | | |
| 46-50 | 8855 | 10936 | 12712 | 14480 | 17247 | 18154 | 20854 | | | | | |
| 51-55 | 11034 | 13634 | 15847 | 18051 | 21477 | 22605 | 25970 | | | | | |
| 56-60 | 14878 | 18406 | 21393 | 24368 | 28976 | 30498 | 35042 | | | | | |
| 61-65 | 21345 | 26315 | 30490 | 34654 | 41055 | 43172 | 49508 | | | | | |
| 66-70 | 27362 | 33789 | 39145 | 44488 | 52681 | 55390 | 63519 | | | | | |
| 71-75 | 35076 | 43425 | 50315 | 57184 | 67570 | 71048 | 81507 | | | | | |
| > 76 | 41182 | 51011 | 59068 | 67101 | 79466 | 83525 | 95755 | | | | | |

| Zone A | | | | | | | | | | | | |
|-----------------------|-------|-------|-------|-------|-------|-------|-------|--|--|--|--|--|
| One Adult + One Child | | | | | | | | | | | | |
| Age (in years) | 2 L | 3 L | 4 L | 5 L | 6 L | 7.5 L | 10 L | | | | | |
| 18-25 | 3819 | 4703 | 5463 | 6218 | 7433 | 7819 | 8974 | | | | | |
| 26-30 | 3966 | 4885 | 5675 | 6462 | 7708 | 8112 | 9311 | | | | | |
| 31-35 | 4405 | 5430 | 6310 | 7187 | 8561 | 9010 | 10349 | | | | | |
| 36-40 | 4828 | 5957 | 6924 | 7887 | 9369 | 9863 | 11335 | | | | | |
| 41-45 | 5858 | 7231 | 8405 | 9574 | 11382 | 11982 | 13766 | | | | | |
| 46-50 | 7023 | 8673 | 10082 | 11484 | 13678 | 14398 | 16539 | | | | | |
| 51-55 | 8371 | 10343 | 12022 | 13694 | 16293 | 17149 | 19701 | | | | | |
| 56-60 | 11030 | 13646 | 15860 | 18066 | 21482 | 22611 | 25979 | | | | | |
| 61-65 | 15457 | 19056 | 22080 | 25094 | 29730 | 31262 | 35851 | | | | | |
| 66-70 | 19814 | 24468 | 28347 | 32215 | 38147 | 40109 | 45997 | | | | | |
| 71-75 | 25400 | 31446 | 36435 | 41409 | 48930 | 51449 | 59022 | | | | | |
| > 76 | 29822 | 36938 | 42773 | 48590 | 57545 | 60484 | 69340 | | | | | |

| Zone A | | | | | | | | | | | | |
|------------------------|-------|-------|-------|-------|-------|-------|-------|--|--|--|--|--|
| Two Adults + One Child | | | | | | | | | | | | |
| Age (in years) | 2 L | 3 L | 4 L | 5 L | 6 L | 7.5 L | 10 L | | | | | |
| 18-25 | 5048 | 6214 | 7218 | 8217 | 9822 | 10333 | 11858 | | | | | |
| 26-30 | 5288 | 6514 | 7566 | 8615 | 10277 | 10815 | 12416 | | | | | |
| 31-35 | 5930 | 7310 | 8494 | 9675 | 11525 | 12129 | 13931 | | | | | |
| 36-40 | 6566 | 8101 | 9417 | 10726 | 12742 | 13414 | 15415 | | | | | |
| 41-45 | 8056 | 9942 | 11557 | 13164 | 15650 | 16475 | 18930 | | | | | |
| 46-50 | 9771 | 12067 | 14027 | 15978 | 19031 | 20032 | 23011 | | | | | |
| 51-55 | 11794 | 14574 | 16939 | 19295 | 22957 | 24164 | 27761 | | | | | |
| 56-60 | 15648 | 19358 | 22498 | 25628 | 30475 | 32075 | 36854 | | | | | |
| 61-65 | 22082 | 27223 | 31542 | 35849 | 42471 | 44661 | 51215 | | | | | |
| 66-70 | 28306 | 34955 | 40496 | 46022 | 54497 | 57299 | 65710 | | | | | |
| 71-75 | 36285 | 44923 | 52051 | 59156 | 69900 | 73499 | 84317 | | | | | |
| > 76 | 42602 | 52770 | 61105 | 69415 | 82207 | 86405 | 99057 | | | | | |

| Zone A | | | | | | | | | | | | |
|--------------------------|-------|-------|-------|-------|-------|-------|-------|--|--|--|--|--|
| One Adult + Two Children | | | | | | | | | | | | |
| Age (in years) | 2 L | 3 L | 4 L | 5 L | 6 L | 7.5 L | 10 L | | | | | |
| 18-25 | 4911 | 6047 | 7024 | 7995 | 9556 | 10054 | 11538 | | | | | |
| 26-30 | 4994 | 6151 | 7147 | 8136 | 9707 | 10214 | 11726 | | | | | |
| 31-35 | 5421 | 6683 | 7766 | 8845 | 10536 | 11090 | 12737 | | | | | |
| 36-40 | 5793 | 7148 | 8309 | 9464 | 11243 | 11836 | 13602 | | | | | |
| 41-45 | 6835 | 8436 | 9806 | 11169 | 13280 | 13979 | 16061 | | | | | |
| 46-50 | 7939 | 9805 | 11397 | 12982 | 15463 | 16276 | 18697 | | | | | |
| 51-55 | 9132 | 11283 | 13115 | 14938 | 17773 | 18707 | 21492 | | | | | |
| 56-60 | 11799 | 14598 | 16966 | 19327 | 22982 | 24188 | 27792 | | | | | |
| 61-65 | 16194 | 19963 | 23131 | 26289 | 31145 | 32751 | 37558 | | | | | |
| 66-70 | 20758 | 25633 | 29697 | 33750 | 39965 | 42019 | 48187 | | | | | |
| 71-75 | 26610 | 32943 | 38170 | 43381 | 51260 | 53898 | 61833 | | | | | |
| > 76 | 31241 | 38698 | 44810 | 50904 | 60285 | 63364 | 72642 | | | | | |

| Zone A | | | | | | | | | | | | |
|---------------------------|-------|-------|-------|-------|-------|-------|-------|--|--|--|--|--|
| Two Adults + Two Children | | | | | | | | | | | | |
| Age (in years) | 2 L | 3 L | 4 L | 5 L | 6 L | 7.5 L | 10 L | | | | | |
| 18-25 | 6139 | 7558 | 8779 | 9993 | 11946 | 12568 | 14423 | | | | | |
| 26-30 | 6316 | 7780 | 9038 | 10291 | 12276 | 12918 | 14830 | | | | | |
| 31-35 | 6947 | 8563 | 9950 | 11333 | 13500 | 14208 | 16319 | | | | | |
| 36-40 | 7531 | 9292 | 10802 | 12304 | 14616 | 15386 | 17681 | | | | | |
| 41-45 | 9032 | 11148 | 12957 | 14759 | 17547 | 18472 | 21224 | | | | | |
| 46-50 | 10687 | 13199 | 15342 | 17476 | 20815 | 21910 | 25169 | | | | | |
| 51-55 | 12555 | 15514 | 18032 | 20540 | 24439 | 25723 | 29552 | | | | | |
| 56-60 | 16417 | 20310 | 23605 | 26888 | 31973 | 33653 | 38667 | | | | | |

| | | | | | | | |
|-------|-------|-------|-------|-------|-------|-------|--------|
| 61-65 | 22818 | 28130 | 32593 | 37044 | 43887 | 46149 | 52922 |
| 66-70 | 29250 | 36119 | 41846 | 47556 | 56313 | 59209 | 67901 |
| 71-75 | 37495 | 46419 | 53785 | 61127 | 72230 | 75948 | 87127 |
| > 76 | 44022 | 54528 | 63141 | 71729 | 84947 | 89285 | 102358 |

| Zone A | | | | | | | |
|----------------------------|-------|-------|-------|-------|-------|-------|-------|
| One Adult + Three Children | | | | | | | |
| Age (in years) | 2 L | 3 L | 4 L | 5 L | 6 L | 7.5 L | 10 L |
| 18-25 | 6003 | 7390 | 8584 | 9771 | 11680 | 12288 | 14101 |
| 26-30 | 6022 | 7418 | 8617 | 9812 | 11705 | 12317 | 14140 |
| 31-35 | 6439 | 7936 | 9223 | 10504 | 12512 | 13169 | 15125 |
| 36-40 | 6759 | 8339 | 9694 | 11042 | 13117 | 13808 | 15868 |
| 41-45 | 7811 | 9641 | 11206 | 12765 | 15176 | 15975 | 18356 |
| 46-50 | 8855 | 10936 | 12712 | 14480 | 17247 | 18154 | 20854 |
| 51-55 | 9893 | 12224 | 14207 | 16183 | 19255 | 20267 | 23283 |
| 56-60 | 12569 | 15550 | 18073 | 20587 | 24480 | 25765 | 29605 |
| 61-65 | 16929 | 20871 | 24182 | 27484 | 32561 | 34240 | 39265 |
| 66-70 | 21701 | 26798 | 31047 | 35284 | 41781 | 43930 | 50378 |
| 71-75 | 27819 | 34440 | 39905 | 45353 | 53591 | 56348 | 64643 |
| > 76 | 32662 | 40457 | 46847 | 53218 | 63025 | 66245 | 75943 |

| Zone A | | | | | | | |
|-----------------------------|-------|-------|-------|-------|-------|-------|--------|
| Two Adults + Three Children | | | | | | | |
| Age (in years) | 2 L | 3 L | 4 L | 5 L | 6 L | 7.5 L | 10 L |
| 18-25 | 7230 | 8902 | 10340 | 11770 | 14069 | 14801 | 16986 |
| 26-30 | 7344 | 9047 | 10509 | 11966 | 14274 | 15021 | 17244 |
| 31-35 | 7963 | 9816 | 11406 | 12991 | 15476 | 16287 | 18707 |
| 36-40 | 8497 | 10483 | 12186 | 13881 | 16490 | 17358 | 19949 |
| 41-45 | 10009 | 12352 | 14358 | 16355 | 19445 | 20469 | 23518 |
| 46-50 | 11603 | 14330 | 16657 | 18974 | 22599 | 23788 | 27326 |
| 51-55 | 13317 | 16455 | 19126 | 21785 | 25920 | 27283 | 31343 |
| 56-60 | 17186 | 21262 | 24712 | 28149 | 33473 | 35231 | 40479 |
| 61-65 | 23554 | 29038 | 33645 | 38239 | 45302 | 47638 | 54629 |
| 66-70 | 30193 | 37284 | 43195 | 49090 | 58130 | 61119 | 70090 |
| 71-75 | 38705 | 47917 | 55520 | 63100 | 74561 | 78398 | 89938 |
| > 76 | 45442 | 56288 | 65179 | 74042 | 87687 | 92165 | 105660 |

| Zone B | | | | | | | | |
|----------------------|-------|-------|-------|-------|-------|-------|-------|-------|
| One Adult/Individual | | | | | | | | |
| Age (in years) | 1 L | 2 L | 3 L | 4 L | 5 L | 6 L | 7.5 L | 10 L |
| 90 days-17 | 1490 | 2092 | 2554 | 2951 | 3347 | 4000 | 4202 | 4803 |
| 18-25 | 1528 | 2183 | 2688 | 3121 | 3553 | 4247 | 4468 | 5128 |
| 26-30 | 1643 | 2350 | 2895 | 3363 | 3829 | 4568 | 4807 | 5518 |
| 31-35 | 1892 | 2711 | 3341 | 3883 | 4423 | 5268 | 5545 | 6368 |
| 36-40 | 2155 | 3090 | 3812 | 4431 | 5048 | 5996 | 6312 | 7254 |
| 41-45 | 2723 | 3906 | 4820 | 5603 | 6383 | 7588 | 7988 | 9178 |
| 46-50 | 3405 | 4886 | 6034 | 7013 | 7989 | 9516 | 10016 | 11506 |
| 51-55 | 4242 | 6088 | 7522 | 8743 | 9959 | 11849 | 12472 | 14328 |
| 56-60 | 5715 | 8208 | 10155 | 11803 | 13444 | 15987 | 16827 | 19333 |
| 61-65 | 8281 | 11777 | 14519 | 16822 | 19119 | 22651 | 23819 | 27315 |
| 66-70 | 10606 | 15096 | 18642 | 21598 | 24545 | 29065 | 30560 | 35046 |
| 71-75 | 13571 | 19352 | 23959 | 27760 | 31550 | 37280 | 39199 | 44969 |
| > 76 | 15952 | 22721 | 28144 | 32589 | 37021 | 43844 | 46083 | 52830 |

| Zone B | | | | | | | |
|----------------|-------|-------|-------|-------|-------|-------|-------|
| Two Adults | | | | | | | |
| Age (in years) | 2 L | 3 L | 4 L | 5 L | 6 L | 7.5 L | 10 L |
| 18-25 | 3166 | 3897 | 4525 | 5152 | 6159 | 6479 | 7435 |
| 26-30 | 3408 | 4198 | 4876 | 5552 | 6624 | 6970 | 8001 |
| 31-35 | 3930 | 4845 | 5630 | 6413 | 7638 | 8040 | 9234 |
| 36-40 | 4481 | 5528 | 6426 | 7319 | 8694 | 9153 | 10518 |
| 41-45 | 5664 | 6990 | 8124 | 9255 | 11003 | 11582 | 13308 |
| 46-50 | 7084 | 8748 | 10170 | 11583 | 13798 | 14523 | 16683 |
| 51-55 | 8827 | 10908 | 12677 | 14441 | 17182 | 18084 | 20776 |
| 56-60 | 11902 | 14725 | 17114 | 19494 | 23182 | 24398 | 28034 |
| 61-65 | 17076 | 21052 | 24392 | 27723 | 32845 | 34538 | 39605 |
| 66-70 | 21890 | 27031 | 31317 | 35590 | 42143 | 44312 | 50816 |
| 71-75 | 28062 | 34740 | 40252 | 45747 | 54056 | 56838 | 65204 |
| > 76 | 32946 | 40809 | 47254 | 53680 | 63574 | 66820 | 76604 |

| Zone B | | | | | | | |
|-----------------------|-------|-------|-------|-------|-------|-------|-------|
| One Adult + One Child | | | | | | | |
| Age (in years) | 2 L | 3 L | 4 L | 5 L | 6 L | 7.5 L | 10 L |
| 18-25 | 3057 | 3763 | 4370 | 4975 | 5946 | 6256 | 7178 |
| 26-30 | 3173 | 3908 | 4540 | 5169 | 6168 | 6489 | 7449 |
| 31-35 | 3524 | 4344 | 5048 | 5750 | 6848 | 7208 | 8279 |
| 36-40 | 3863 | 4765 | 5539 | 6310 | 7495 | 7891 | 9068 |
| 41-45 | 4687 | 5784 | 6723 | 7660 | 9105 | 9585 | 11014 |
| 46-50 | 5618 | 6939 | 8065 | 9187 | 10943 | 11518 | 13232 |
| 51-55 | 6696 | 8275 | 9617 | 10955 | 13035 | 13719 | 15761 |
| 56-60 | 8824 | 10917 | 12688 | 14452 | 17186 | 18088 | 20784 |
| 61-65 | 12366 | 15245 | 17664 | 20075 | 23783 | 25010 | 28679 |
| 66-70 | 15852 | 19575 | 22678 | 25773 | 30518 | 32089 | 36797 |
| 71-75 | 20320 | 25157 | 29148 | 33128 | 39144 | 41159 | 47217 |
| > 76 | 23857 | 29552 | 34219 | 38871 | 46037 | 48387 | 55472 |

| Zone B | | | | | | | |
|------------------------|-------|-------|-------|-------|-------|-------|-------|
| Two Adults + One Child | | | | | | | |
| Age (in years) | 2 L | 3 L | 4 L | 5 L | 6 L | 7.5 L | 10 L |
| 18-25 | 4039 | 4973 | 5774 | 6574 | 7857 | 8267 | 9485 |
| 26-30 | 4230 | 5211 | 6053 | 6892 | 8223 | 8653 | 9932 |
| 31-35 | 4743 | 5847 | 6795 | 7740 | 9219 | 9704 | 11145 |
| 36-40 | 5253 | 6481 | 7534 | 8581 | 10193 | 10732 | 12332 |
| 41-45 | 6445 | 7953 | 9245 | 10531 | 12520 | 13180 | 15144 |
| 46-50 | 7817 | 9653 | 11221 | 12782 | 15225 | 16025 | 18409 |
| 51-55 | 9436 | 11660 | 13551 | 15436 | 18366 | 19330 | 22208 |
| 56-60 | 12518 | 15486 | 17999 | 20501 | 24381 | 25660 | 29484 |
| 61-65 | 17665 | 21779 | 25234 | 28678 | 33977 | 35729 | 40972 |
| 66-70 | 22645 | 27963 | 32397 | 36817 | 43597 | 45841 | 52568 |
| 71-75 | 29030 | 35939 | 41640 | 47325 | 55920 | 58798 | 67453 |
| > 76 | 34082 | 42217 | 48883 | 55532 | 65767 | 69125 | 79245 |

| Zone B | | | | | | | |
|--------------------------|-------|-------|-------|-------|-------|-------|-------|
| One Adult + Two Children | | | | | | | |
| Age (in years) | 2 L | 3 L | 4 L | 5 L | 6 L | 7.5 L | 10 L |
| 18-25 | 3930 | 4838 | 5618 | 6396 | 7645 | 8043 | 9230 |
| 26-30 | 3996 | 4922 | 5716 | 6509 | 7766 | 8172 | 9381 |
| 31-35 | 4337 | 5347 | 6213 | 7077 | 8429 | 8872 | 10190 |
| 36-40 | 4636 | 5719 | 6648 | 7572 | 8994 | 9469 | 10881 |
| 41-45 | 5468 | 6748 | 7844 | 8936 | 10623 | 11183 | 12849 |
| 46-50 | 6351 | 7843 | 9118 | 10385 | 12371 | 13021 | 14957 |
| 51-55 | 7305 | 9027 | 10491 | 11950 | 14219 | 14965 | 17194 |
| 56-60 | 9440 | 11678 | 13573 | 15461 | 18386 | 19350 | 22234 |
| 61-65 | 12954 | 15971 | 18505 | 21031 | 24917 | 26202 | 30046 |
| 66-70 | 16606 | 20506 | 23758 | 26999 | 31971 | 33617 | 38550 |
| 71-75 | 21288 | 26355 | 30536 | 34705 | 41008 | 43118 | 49466 |
| > 76 | 24993 | 30959 | 35847 | 40723 | 48229 | 50691 | 58113 |

| Zone B | | | | | | | |
|---------------------------|-------|-------|-------|-------|-------|-------|-------|
| Two Adults + Two Children | | | | | | | |
| Age (in years) | 2 L | 3 L | 4 L | 5 L | 6 L | 7.5 L | 10 L |
| 18-25 | 4912 | 6048 | 7022 | 7996 | 9556 | 10054 | 11536 |
| 26-30 | 5053 | 6225 | 7230 | 8232 | 9822 | 10335 | 11864 |
| 31-35 | 5557 | 6850 | 7960 | 9067 | 10799 | 11367 | 13055 |
| 36-40 | 6026 | 7434 | 8641 | 9843 | 11692 | 12309 | 14145 |
| 41-45 | 7227 | 8917 | 10366 | 11808 | 14037 | 14777 | 16979 |
| 46-50 | 8550 | 10559 | 12273 | 13981 | 16653 | 17528 | 20135 |
| 51-55 | 10045 | 12413 | 14426 | 16432 | 19552 | 20578 | 23641 |
| 56-60 | 13133 | 16248 | 18884 | 21510 | 25580 | 26923 | 30934 |
| 61-65 | 18254 | 22505 | 26075 | 29634 | 35109 | 36920 | 42337 |
| 66-70 | 23400 | 28896 | 33477 | 38045 | 45050 | 47369 | 54320 |
| 71-75 | 29996 | 37137 | 43028 | 48902 | 57784 | 60758 | 69701 |
| > 76 | 35218 | 43624 | 50513 | 57382 | 67959 | 71429 | 81887 |

| Zone B | | | | | | | |
|----------------------------|-------|-------|-------|-------|-------|-------|-------|
| One Adult + Three Children | | | | | | | |
| Age (in years) | 2 L | 3 L | 4 L | 5 L | 6 L | 7.5 L | 10 L |
| 18-25 | 4803 | 5913 | 6866 | 7818 | 9344 | 9831 | 11280 |
| 26-30 | 4818 | 5935 | 6894 | 7850 | 9365 | 9854 | 11312 |
| 31-35 | 5150 | 6349 | 7378 | 8403 | 10009 | 10535 | 12100 |
| 36-40 | 5408 | 6672 | 7755 | 8833 | 10493 | 11048 | 12695 |
| 41-45 | 6250 | 7713 | 8965 | 10212 | 12141 | 12780 | 14685 |
| 46-50 | 7084 | 8748 | 10170 | 11583 | 13798 | 14523 | 16683 |
| 51-55 | 7914 | 9779 | 11366 | 12947 | 15404 | 16213 | 18626 |
| 56-60 | 10056 | 12440 | 14458 | 16468 | 19585 | 20613 | 23684 |
| 61-65 | 13543 | 16697 | 19346 | 21987 | 26049 | 27392 | 31411 |
| 66-70 | 17361 | 21439 | 24838 | 28227 | 33424 | 35144 | 40302 |
| 71-75 | 22256 | 27553 | 31924 | 36282 | 42872 | 45078 | 51714 |
| > 76 | 26129 | 32366 | 37477 | 42574 | 50421 | 52995 | 60755 |

| Zone B | | | | | | | |
|-----------------------------|-------|-------|-------|-------|-------|-------|-------|
| Two Adults + Three Children | | | | | | | |
| Age (in years) | 2 L | 3 L | 4 L | 5 L | 6 L | 7.5 L | 10 L |
| 18-25 | 5785 | 7122 | 8271 | 9417 | 11255 | 11841 | 13587 |
| 26-30 | 5876 | 7238 | 8407 | 9573 | 11421 | 12018 | 13795 |
| 31-35 | 6370 | 7852 | 9125 | 10394 | 12380 | 13030 | 14966 |
| 36-40 | 6799 | 8387 | 9750 | 11105 | 13190 | 13888 | 15959 |
| 41-45 | 8008 | 9882 | 11486 | 13085 | 15556 | 16375 | 18815 |
| 46-50 | 9282 | 11463 | 13326 | 15178 | 18080 | 19031 | 21861 |
| 51-55 | 10653 | 13165 | 15300 | 17428 | 20737 | 21825 | 25074 |
| 56-60 | 13749 | 17009 | 19770 | 22518 | 26780 | 28184 | 32384 |
| 61-65 | 18843 | 23231 | 26916 | 30591 | 36242 | 38111 | 43702 |
| 66-70 | 24154 | 29827 | 34557 | 39272 | 46503 | 48897 | 56072 |
| 71-75 | 30964 | 38334 | 44416 | 50479 | 59648 | 62717 | 71950 |
| > 76 | 36354 | 45031 | 52142 | 59233 | 70151 | 73733 | 84528 |

| Zone C | | | | | | | | |
|----------------------|-------|-------|-------|-------|-------|-------|-------|-------|
| One Adult/Individual | | | | | | | | |
| Age (in years) | 1 L | 2 L | 3 L | 4 L | 5 L | 6 L | 7.5 L | 10 L |
| 90 days-17 | 1397 | 1961 | 2394 | 2766 | 3138 | 3750 | 3939 | 4502 |
| 18-25 | 1432 | 2046 | 2520 | 2926 | 3331 | 3982 | 4189 | 4807 |
| 26-30 | 1541 | 2203 | 2714 | 3153 | 3590 | 4282 | 4507 | 5173 |
| 31-35 | 1774 | 2541 | 3133 | 3640 | 4146 | 4939 | 5198 | 5970 |
| 36-40 | 2020 | 2897 | 3574 | 4154 | 4732 | 5621 | 5918 | 6800 |
| 41-45 | 2553 | 3662 | 4519 | 5253 | 5984 | 7114 | 7489 | 8604 |
| 46-50 | 3192 | 4580 | 5656 | 6575 | 7490 | 8921 | 9390 | 10787 |
| 51-55 | 3977 | 5707 | 7052 | 8197 | 9336 | 11108 | 11692 | 13433 |
| 56-60 | 5358 | 7695 | 9520 | 11065 | 12604 | 14988 | 15775 | 18125 |
| 61-65 | 7763 | 11041 | 13611 | 15771 | 17924 | 21236 | 22330 | 25607 |
| 66-70 | 9943 | 14153 | 17477 | 20248 | 23011 | 27248 | 28650 | 32855 |
| 71-75 | 12723 | 18143 | 22461 | 26025 | 29578 | 34950 | 36749 | 42158 |
| > 76 | 14955 | 21301 | 26385 | 30552 | 34707 | 41104 | 43203 | 49528 |

| Zone C | | | | | | | |
|----------------|-------|-------|-------|-------|-------|-------|-------|
| Two Adults | | | | | | | |
| Age (in years) | 2 L | 3 L | 4 L | 5 L | 6 L | 7.5 L | 10 L |
| 18-25 | 2967 | 3653 | 4242 | 4829 | 5774 | 6075 | 6970 |
| 26-30 | 3195 | 3936 | 4572 | 5205 | 6209 | 6534 | 7502 |
| 31-35 | 3684 | 4542 | 5279 | 6012 | 7160 | 7538 | 8657 |
| 36-40 | 4201 | 5182 | 6024 | 6862 | 8151 | 8581 | 9860 |
| 41-45 | 5310 | 6554 | 7617 | 8677 | 10315 | 10859 | 12476 |
| 46-50 | 6642 | 8203 | 9533 | 10860 | 12935 | 13615 | 15640 |
| 51-55 | 8275 | 10226 | 11885 | 13537 | 16107 | 16953 | 19477 |
| 56-60 | 11158 | 13804 | 16045 | 18276 | 21732 | 22874 | 26282 |
| 61-65 | 16010 | 19736 | 22867 | 25991 | 30792 | 32379 | 37131 |
| 66-70 | 20521 | 25341 | 29360 | 33366 | 39510 | 41542 | 47641 |
| 71-75 | 26308 | 32569 | 37737 | 42888 | 50677 | 53285 | 61129 |
| > 76 | 30888 | 38258 | 44301 | 50325 | 59601 | 62644 | 71816 |

| Zone C | | | | | | | |
|--------|--|--|--|--|--|--|--|
|--------|--|--|--|--|--|--|--|

| One Adult + One Child | | | | | | | |
|-----------------------|-------|-------|-------|-------|-------|-------|-------|
| Age (in years) | 2 L | 3 L | 4 L | 5 L | 6 L | 7.5 L | 10 L |
| 18-25 | 2864 | 3528 | 4096 | 4663 | 5575 | 5865 | 6729 |
| 26-30 | 2974 | 3664 | 4256 | 4846 | 5781 | 6083 | 6984 |
| 31-35 | 3304 | 4072 | 4733 | 5391 | 6420 | 6758 | 7762 |
| 36-40 | 3621 | 4467 | 5194 | 5916 | 7027 | 7397 | 8501 |
| 41-45 | 4394 | 5423 | 6304 | 7181 | 8537 | 8987 | 10325 |
| 46-50 | 5268 | 6505 | 7561 | 8613 | 10259 | 10798 | 12405 |
| 51-55 | 6277 | 7758 | 9016 | 10270 | 12219 | 12861 | 14776 |
| 56-60 | 8272 | 10234 | 11896 | 13549 | 16112 | 16959 | 19484 |
| 61-65 | 11593 | 14292 | 16559 | 18821 | 22298 | 23448 | 26888 |
| 66-70 | 14860 | 18351 | 21260 | 24161 | 28611 | 30083 | 34498 |
| 71-75 | 19050 | 23584 | 27327 | 31057 | 36698 | 38587 | 44266 |
| > 76 | 22367 | 27704 | 32080 | 36443 | 43160 | 45363 | 52005 |

| Zone C | | | | | | | |
|------------------------|-------|-------|-------|-------|-------|-------|-------|
| Two Adults + One Child | | | | | | | |
| Age (in years) | 2 L | 3 L | 4 L | 5 L | 6 L | 7.5 L | 10 L |
| 18-25 | 3786 | 4661 | 5413 | 6162 | 7366 | 7751 | 8893 |
| 26-30 | 3966 | 4885 | 5675 | 6461 | 7708 | 8112 | 9311 |
| 31-35 | 4447 | 5482 | 6371 | 7256 | 8642 | 9097 | 10449 |
| 36-40 | 4925 | 6075 | 7063 | 8046 | 9556 | 10060 | 11561 |
| 41-45 | 6041 | 7457 | 8667 | 9874 | 11738 | 12357 | 14197 |
| 46-50 | 7329 | 9051 | 10520 | 11984 | 14273 | 15024 | 17258 |
| 51-55 | 8846 | 10931 | 12705 | 14471 | 17219 | 18122 | 20821 |
| 56-60 | 11736 | 14518 | 16875 | 19222 | 22856 | 24057 | 27641 |
| 61-65 | 16561 | 20417 | 23656 | 26888 | 31854 | 33496 | 38412 |
| 66-70 | 21228 | 26216 | 30372 | 34517 | 40873 | 42975 | 49283 |
| 71-75 | 27215 | 33692 | 39038 | 44367 | 52425 | 55123 | 63237 |
| > 76 | 31953 | 39578 | 45829 | 52061 | 61656 | 64805 | 74292 |

| Zone C | | | | | | | |
|--------------------------|-------|-------|-------|-------|-------|-------|-------|
| One Adult + Two Children | | | | | | | |
| Age (in years) | 2 L | 3 L | 4 L | 5 L | 6 L | 7.5 L | 10 L |
| 18-25 | 3683 | 4535 | 5267 | 5995 | 7167 | 7541 | 8653 |
| 26-30 | 3746 | 4614 | 5360 | 6102 | 7280 | 7661 | 8795 |
| 31-35 | 4066 | 5012 | 5825 | 6634 | 7901 | 8318 | 9553 |
| 36-40 | 4346 | 5360 | 6232 | 7099 | 8432 | 8877 | 10201 |
| 41-45 | 5127 | 6327 | 7354 | 8378 | 9959 | 10484 | 12046 |
| 46-50 | 5955 | 7354 | 8548 | 9736 | 11597 | 12207 | 14023 |
| 51-55 | 6849 | 8463 | 9836 | 11203 | 13331 | 14030 | 16119 |
| 56-60 | 8849 | 10948 | 12725 | 14494 | 17236 | 18141 | 20844 |
| 61-65 | 12145 | 14972 | 17348 | 19717 | 23360 | 24564 | 28168 |
| 66-70 | 15568 | 19224 | 22272 | 25312 | 29974 | 31514 | 36141 |
| 71-75 | 19958 | 24708 | 28628 | 32535 | 38444 | 40424 | 46373 |
| > 76 | 23432 | 29023 | 33608 | 38178 | 45214 | 47523 | 54481 |

| Zone C | | | | | | | |
|---------------------------|-------|-------|-------|-------|-------|-------|-------|
| Two Adults + Two Children | | | | | | | |
| Age (in years) | 2 L | 3 L | 4 L | 5 L | 6 L | 7.5 L | 10 L |
| 18-25 | 4604 | 5669 | 6583 | 7494 | 8959 | 9427 | 10815 |
| 26-30 | 4737 | 5835 | 6779 | 7718 | 9207 | 9689 | 11122 |
| 31-35 | 5209 | 6421 | 7463 | 8501 | 10123 | 10657 | 12240 |
| 36-40 | 5650 | 6968 | 8101 | 9229 | 10962 | 11539 | 13261 |
| 41-45 | 6774 | 8361 | 9718 | 11070 | 13160 | 13855 | 15917 |
| 46-50 | 8016 | 9899 | 11506 | 13107 | 15611 | 16432 | 18877 |
| 51-55 | 9416 | 11637 | 13524 | 15404 | 18329 | 19292 | 22163 |
| 56-60 | 12313 | 15232 | 17705 | 20167 | 23981 | 25241 | 29000 |
| 61-65 | 17113 | 21097 | 24445 | 27783 | 32915 | 34613 | 39692 |
| 66-70 | 21936 | 27090 | 31384 | 35667 | 42235 | 44407 | 50926 |
| 71-75 | 28122 | 34815 | 40339 | 45845 | 54172 | 56961 | 65345 |
| > 76 | 33017 | 40897 | 47356 | 53796 | 63711 | 66965 | 76768 |

| Zone C | | | | | | | |
|----------------------------|-------|-------|-------|-------|-------|-------|-------|
| One Adult + Three Children | | | | | | | |
| Age (in years) | 2 L | 3 L | 4 L | 5 L | 6 L | 7.5 L | 10 L |
| 18-25 | 4502 | 5543 | 6436 | 7328 | 8760 | 9217 | 10575 |
| 26-30 | 4517 | 5564 | 6463 | 7359 | 8779 | 9238 | 10605 |
| 31-35 | 4828 | 5952 | 6917 | 7879 | 9383 | 9877 | 11345 |
| 36-40 | 5070 | 6253 | 7270 | 8283 | 9838 | 10355 | 11901 |
| 41-45 | 5858 | 7231 | 8405 | 9574 | 11381 | 11983 | 13766 |
| 46-50 | 6642 | 8203 | 9533 | 10860 | 12935 | 13615 | 15640 |
| 51-55 | 7419 | 9168 | 10655 | 12137 | 14441 | 15199 | 17463 |
| 56-60 | 9426 | 11662 | 13555 | 15440 | 18360 | 19325 | 22203 |
| 61-65 | 12697 | 15653 | 18137 | 20613 | 24421 | 25681 | 29449 |
| 66-70 | 16275 | 20098 | 23285 | 26462 | 31335 | 32947 | 37784 |
| 71-75 | 20865 | 25831 | 29929 | 34015 | 40192 | 42261 | 48481 |
| > 76 | 24497 | 30342 | 35135 | 39913 | 47270 | 49683 | 56957 |

| Zone C | | | | | | | |
|-----------------------------|-------|-------|-------|-------|-------|-------|-------|
| Two Adults + Three Children | | | | | | | |
| Age (in years) | 2 L | 3 L | 4 L | 5 L | 6 L | 7.5 L | 10 L |
| 18-25 | 5422 | 6677 | 7753 | 8826 | 10552 | 11102 | 12739 |
| 26-30 | 5509 | 6786 | 7882 | 8974 | 10706 | 11266 | 12933 |
| 31-35 | 5972 | 7361 | 8555 | 9744 | 11605 | 12217 | 14031 |
| 36-40 | 6374 | 7862 | 9140 | 10412 | 12367 | 13019 | 14961 |
| 41-45 | 7506 | 9265 | 10768 | 12267 | 14583 | 15352 | 17638 |
| 46-50 | 8703 | 10748 | 12492 | 14230 | 16950 | 17841 | 20495 |
| 51-55 | 9988 | 12342 | 14344 | 16338 | 19440 | 20461 | 23507 |
| 56-60 | 12890 | 15946 | 18535 | 21112 | 25105 | 26243 | 30360 |
| 61-65 | 17665 | 21778 | 25233 | 28679 | 33977 | 35729 | 40973 |
| 66-70 | 22644 | 27963 | 32396 | 36817 | 43598 | 45840 | 52569 |
| 71-75 | 29029 | 35938 | 41640 | 47325 | 55920 | 58798 | 67452 |
| > 76 | 34082 | 42216 | 48884 | 55532 | 65767 | 69125 | 79245 |

*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.

Annexure 3: 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 | 90 days – 25 years |
| | | Maximum Renewal Age | Lifelong | Lifelong | Lifelong | Lifelong | Lifelong | Lifelong | Lifelong | Lifelong |
| | | Individual/ Family Floater SI Options | Individual | Both | Both | Both | Individual | Both | Both | |
| | | Policy Term | 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 | 1/ 2/ 3 years |
| | | Family Definition – Individual SI | S+Sp+4C +2P | S+Sp+4C +2P | S+Sp+4C+ 2P | S+Sp+4C +2P | S+Sp+4C +2P | S+Sp+4C+ 2P | S+Sp+4C +2P | S+Sp+4C+2P |
| Family Definition – Family Floater SI | Not Applicable | S+Sp+3C | S+Sp+3C | S+Sp+3C | S+Sp+3C | Not Applicable | S+Sp+3C | S+Sp+3C | | |
| B | Hospitalisation Benefits | Hospitalisation | Up to SI | Up to SI | Up to SI | Up to SI | Up to SI | Up to SI | Up to SI | |
| | | Room Rent Limit | 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 | 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 Practitioner, Consultants, Specialists Fees | up to 35% of the SI per claim | As per actuals | 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 |
| | | Anaesthesia, Blood, Oxygen, Operation Theatre Charges, Surgical Appliances, Medicines & Drugs, Diagnostic Materials and X-ray, Cost of Pacemaker, prosthesis/ internal implants and any Medical expenses incurred which is integral part of the operation | up to 40% of the SI per claim | As per actuals | As per actuals | As per actuals | As per actuals | As per the co-payment clause for room rent | As per the co-payment clause for room rent | As per the co-payment clause for room rent |
| | | Day Care Treatment | Covered | Covered | Covered | Covered | Covered | Covered | Covered | Covered |
| | | Pre- Hospitalisation | 60 days, as actuals | 60 days, as actuals | 60 days, as actuals | 60 days, as actuals | 60 days, as actuals | Medical Expenses up to 1% of Sum Insured up to maximum 60 days | Medical Expenses up to 1% of Sum Insured up to maximum 60 days | Medical Expenses up to 1% of Sum Insured up to maximum 60 days |
| | | Post-Hospitalisation | 90 days, as actuals | 90 days, as actuals | 90 days, as actuals | 90 days, as actuals | 90 days, as actuals | Medical Expenses up to 1% of Sum Insured up to maximum 90 days | Medical Expenses up to 1% of Sum Insured up to maximum 90 days | Medical Expenses up to 1% of Sum Insured up to maximum 90 days |
| | Cumulative Bonus - 10% for every claim free year | Applicable | Applicable | Applicable | Applicable | Applicable | Applicable | Applicable | | |

| | | to Max 50% | | | | | | | | | | | | | | | | | |
|------------|---------------------------------|---|---|---|---|---|---|---|---|------|------------|------|------------|------------|------------|------------|------------|------------|------------|
| | | 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 lacs irrespective 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 | Submit for Specified procedures | Mandatory Sub limits 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 | | | | | | | | | | |
| E | Ambulance | Ambulance charges | ₹ 2000 per hospitalization | ₹ 2000 per hospitalization | ₹ 2000 per hospitalization | ₹ 2000 per hospitalization | ₹ 750/- per hospitalization and overall limit of ₹ 1500/- per policy period | ₹ 750/- per hospitalization and overall limit of ₹ 1500/- per policy period | ₹ 750/- per hospitalization and overall limit of ₹ 1500/- per policy period | | | | | | | | | | |
| F | Discount | 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: <table border="1" data-bbox="326 1360 548 1535"> <thead> <tr> <th>Age Bands</th> <th>Discount</th> </tr> </thead> <tbody> <tr> <td><=65</td> <td>10.0%</td> </tr> <tr> <td>66-70</td> <td>7.5%</td> </tr> <tr> <td>71-75</td> <td>5.0%</td> </tr> <tr> <td>76 & above</td> <td>4.0%</td> </tr> </tbody> </table> | Age Bands | Discount | <=65 | 10.0% | 66-70 | 7.5% | 71-75 | 5.0% | 76 & above | 4.0% | Applicable | Applicable | Applicable | Applicable | Applicable | Applicable | Applicable |
| Age Bands | Discount | | | | | | | | | | | | | | | | | | |
| <=65 | 10.0% | | | | | | | | | | | | | | | | | | |
| 66-70 | 7.5% | | | | | | | | | | | | | | | | | | |
| 71-75 | 5.0% | | | | | | | | | | | | | | | | | | |
| 76 & above | 4.0% | | | | | | | | | | | | | | | | | | |
| | | Long term Discount (on single premium payment) – 5% for 2 year policy and 10% for 3 year policy | Applicable | Applicable | Applicable | Applicable | Applicable | Applicable | Applicable | | | | | | | | | | |
| | | Loyalty Discount – 2.5% discount if the client already has a separate Retail Health insurance policy (other than Future Health Suraksha/ Personal Accident /Travel) from Future Generali India Insurance Co. Ltd. The loyalty discount shall continue only if the insured maintains the | Applicable | Applicable | Applicable | Applicable | Applicable | Applicable | Applicable | | | | | | | | | | |

| | | | | | | | | | |
|---|--|--|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|
| | | separate health insurance policy with us | | | | | | | |
| G | Premium instalment option (monthly, quarterly, half yearly) with Loading | Option of paying premium on instalment basis. Available for 1 year, 2 years and 3 years policy terms | Available | Available | Available | Available | Available | Available | Available |
| H | Waiting Periods | Pre-existing Disease- 48 months | Applicable | Applicable | Applicable | Applicable | Applicable | Applicable | Applicable |
| | | 30 day - fresh proposals excluding Accidental Hospitalization | Applicable | Applicable | Applicable | Applicable | Applicable | Applicable | Applicable |
| | | 1 year Waiting Period for listed conditions | Applicable | Applicable | Applicable | Applicable | Applicable | Applicable | Applicable |
| | | 2 years Waiting Period for listed conditions | Applicable | Applicable | Applicable | Applicable | Applicable | Applicable | Applicable |
| | | 3 years Waiting Period - Joint Replacement and Organ Transplant | Applicable | Applicable | Applicable | Applicable | Applicable | Applicable | Applicable |
| | | 4 years Waiting Period - Mental illness and psychiatric illness | Applicable | Applicable | Applicable | Applicable | Applicable | Applicable | Applicable |
| | | 4 years Waiting Period - HIV/AIDS | 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 | Free 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 – | | | | | | | | | |
| a) Sum insured of ₹ 50000, 100000, 150000 from Zone A /Zone B /Zone C will be applicable only for Children up to age of 25 years. | | | | | | | | | |
| b) Sum insured of ₹ 100000, 150000 from Zone C will be applicable for Rural Areas only. | | | | | | | | | |
| SI : Sum insured, S: Self, Sp: Spouse, C: Child, P: Parent | | | | | | | | | |

Annexure 4: Sub-limits table

| Sub-limits table applicable for Topaz and Ruby Plans | | | | |
|---|------------|----------------------|----------------------|-----------------------------------|
| The Medical Expenses incurred during hospitalization (inclusive of pre and post hospitalization) 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 | Topaz Plan | Topaz Plan | Ruby Plan |
| | 1,00,000 | 2,00,000 3,00,000 | 4,00,000 5,00,000 | 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 |
| Percutaneous Transluminal 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 |

ISO No. FGH/UW/RET/200/02

Future Generali India Insurance Company Limited (IRDAI Regn. No. 132), (CIN: U66030MH2006PLC165287)
Regd. and Corp. Office: 801 and 802, 8th floor, Tower C, Embassy 247 Park, L.B.S. Marg, Vikhroli (W), Mumbai – 400083. Website:
<https://general.futuregenerali.in> | Email: fgcare@futuregenerali.in | Call us at: 1800-220-233 / 1860-500-3333 / 022- 67837800 | Fax No: 022
4097 6900. Trade Logo displayed above belongs to M/S Assicurazioni Generali - Societa Per Azioni and used by Future Generali India
Insurance Co Ltd. Under license.