

## Health QuBE

### PROSPECTUS

The Prospectus is intended to facilitate an easier understanding of the Policy terms, conditions and exclusions. It only gives a summary of the significant benefits and exclusions associated with this product. When issued the Policy attached with this statement represents the legal contract between yourself and Raheja QBE and should be seen for complete details.

If you need any clarification on coverage, please call your nearest Raheja QBE office or your insurance adviser.

### Why Health Insurance Protection?

No one plans to get sick or hurt, but most people require medical care at some point in their lives. Health insurance can cover these costs with many other benefits.

Without Health Insurance you may not be able to pay expensive medical expenses when you need them most.

You require health insurance so that you are not out of pocket when paying up your medical expenses.

### The policy will cover whom?

The Policy would cover all the persons from the age group of 90 days to 65 years. The minimum adult entry age is 18 years, and the maximum entry age is 65 years.

Children up to 25 Years of age can be insured under the policy

Children from 90 days till 5 years can only be covered provided either of his/her parent or legal guardian is insured with under the same policy (family floater).

Maximum cover ceasing age for children is 25 Years. In case of Family floater policies, the young adult would have an option on renewal to continue as an adult with the suitable change in premium slab. If the Plan cannot accommodate the young adult. We would offer him an Individual policy with equivalent SI and NCB vested at corresponding premium slab.

The policy provides for lifelong renewals.

The Policy can be issued for 1 or 2 years. The benefits are on policy year basis. The policy can be issued on an Individual or Floater cover basis.

We cover maximum 6 members in a family floater and individual type of cover.

In a family floater policy age of eldest member is taken into consideration while computing the premium.

### Premium Payment Options:

Insured has option to pay premium as Annually, Half Yearly and Quarterly

## Variants offered by the policy

The Policy is available with sum insured options from Rs. 1 Lakh to Rs. 50 Lakh. The following four plans are available under the policy:

- 1. Basic Plan:** This plan has in-built health insurance benefits but does not contain an option to include any Optional Covers.
- 2. Comprehensive Plan:** This plan contains in-built health insurance benefits and contains Optional cover for Sub Limit Waiver.
- 3. Super Saver Plan:** This plan contains in-built health insurance benefits and contains optional cover for Co-Pay.
- 4. A la carte Plan:** This plan contains in-built health insurance benefits and permits You to select from the Optional covers available depending on Your requirements. In this policy you can opt to change your plan on renewal

## In-built Health Insurance Benefits Available under all Variants:

### Section a. Inpatient Benefit/ Hospitalization Benefit

This policy covers Medical Expenses incurred in respect of the Insured Person in case of Medically Necessary Hospitalization or Day Care Procedures as defined, that arises from an Accident or Illness.

We will cover the Medical Expenses for one or more of the following arising out of an Insured Person's Hospitalization during the Policy Period following an Illness or Injury that occurs during the Policy Period: Reasonable and Customary Charges for Room Rent for accommodation in Hospital room and other boarding charges up to the limits as specified in the Policy Schedule /

Product Benefit Table of this Policy;

ICU Charges; Medical Practitioner's fees, including fees of surgeon, consultants, physicians, specialists and anesthetists treating the Insured Person; Qualified Nurses charges; Operation theatre expenses, Anesthesia, blood, oxygen and blood transfusion charges, Cost of Pacemaker, Diagnostic materials and X rays, Dialysis, Chemotherapy, radiotherapy; Medicines, drugs and other allowable consumables prescribed by the treating Medical Practitioner; Investigative tests or diagnostic procedures directly related to the Injury/Illness for which the Insured Person is Hospitalized; Surgical appliances and allowable prosthetic devices recommended by the attending Medical Practitioner that are used intra operatively during a Surgical Procedure.

Note: -

- 1) The Hospitalization is medically necessary and follows the written advice of a Medical Practitioner.
- 2) If the Insured Person is admitted in a room category/limit that is higher than the one that is specified in the Policy Schedule/ Product Benefit Table of this Policy, then the Insured Person shall bear a ratable proportion of the total Associated Medical Expenses in the proportion of the

difference between the Room Rent of the entitled room category to the Room Rent actually incurred.

(i) For the purpose of this Section “Associated Medical Expenses” shall include - Room Rent, nursing charges, operation theatre charges, Practitioner including surgeon/ anesthetist/ specialist within the same Hospital where the Insured Person has been admitted. “Associated Medical Expenses” does not include cost of pharmacy and consumables, cost of implants and medical devices and cost of diagnostics.

(ii) Proportionate deductions are not applicable for ICU charges. (iii) Proportionate deductions are not applied in respect of the hospitals which do not follow differential billing or for those expenses in respect of which differential billing is not adopted based on the room category.

### **Section b: Pre/Post Hospitalization Benefit**

We will reimburse the Pre- Hospitalisation Medical Expenses incurred in respect of the Insured Person at actual up to the fixed number of days immediately prior to the Insured Persons date of Hospitalization or commencement of treatment as Domiciliary Hospitalization as mentioned on the Policy Schedule.

In addition, We will reimburse the Post- Hospitalisation Medical Expenses incurred in respect of the Insured Person at actuals up to the fixed number of days as specified in the Policy Schedule after discharge from the Hospital or end of treatment as Domiciliary Hospitalization.

### **Section c: Ambulance Cover**

We will cover the Reasonable and Customary Charges incurred at actual on an Ambulance in course of an Emergency in respect of the Insured Person, subject to the amount mentioned on the Policy Schedule. Ambulance from home to hospital or inter-hospital shifts is covered under the policy, in case of medical emergency.

### **Section d: Daily Allowance**

In case of Hospitalization of the Insured Person during the Policy Period We will pay the Daily Cash Allowance as set out in the Policy Schedule in respect of the Insured Person for each completed day of the Hospitalization. Further, the benefit under this section is only payable for continuous and completed periods of 24 hours of Hospitalization (as an In-patient) and is subject to a limit of 6 consecutive days of Hospitalization per claim.

### **Section e: Organ Donor Benefit**

We will cover the Medical Expenses of the organ donor for harvesting the organ for the use of the Insured Person who has been asked to undergo an organ transplant on medical advice, at actual up to the limit specified in the Policy Schedule However, we will not pay for:

1. The claims which are not admitted under Section (a).
2. The admission is not compliant under Transportation of Human Organs Act 1991 as amended.
3. The organ donors pre and post Hospitalization charges.

### **Section f: Recharge/Replenish Benefit**

If the applicable Sum Insured under the Policy in respect of the Insured Person is exhausted due to claims paid during the Policy Year, then We will reinstate the Sum Insured to the full original amount at the policy inception subject to the following conditions:

1. We will reinstate the Sum Assured only once in each Policy Year.
2. The claim under this section would only be admissible if the claim is admissible under Section (a).
3. The recharged/replenished Sum Assured cannot be carried forward to other Policy Years.
4. The recharged/replenish Sum Assured would only be available for all future claims and not in relation to any Illness or injury for which a claim has already been admitted for that Insured Person during the Policy Year.
5. No Claim Bonus under Section (k) will not be applicable on the recharged/replenished Sum Assured.

### Section g: Health Check-up

The Insured Person/s covered under the policy may avail the set of health check-ups as specified in the Policy Schedule with Our Network Provider. Health Check Ups will be and arranged by Us and conducted at Our Network Providers.

Provided that :

1. The Insured Person is an Adult (Aged 18 Years and above)
2. It is available only once a year.

| Set Serial Number | List of Tests  |
|-------------------|--|
| 1                 | Complete Blood Count (CBC), Urine routine, Fasting Blood Sugar, SGPT, Creatinine, Blood Group,   |
| 2                 | Complete Blood Count( CBC), Urine routine, Fasting Blood Sugar, SGPT, Serum Creatinine, ECG, Blood Group S Cholesterol   |
| 3                 | Complete Blood Count (CBC), Urine routine, Fasting Blood Sugar, SGPT, Serum Creatinine, ECG, Blood Group S Cholesterol, Lipid Profile, Kidney Function Test      |
| 4                 | Complete Blood Count (CBC), Urine routine, Fasting Blood Sugar, SGPT, Serum Creatinine, ECG, Blood Group S Cholesterol, Lipid Profile, Kidney Function Test, TMT |

### Section h: Non-Medical Expenses

We will reimburse the Expenses that are not admissible in Annexure I to this Policy, incurred in respect of the Insured Person subject to the Maximum amount as noted under, Non-Medical Expenses limit specified in the Policy Schedule, provided that these expenses are incurred in course of the continuous and completed period of at least 24 hours of Hospitalization (as an In-patient) of the Insured Person and Cashless Facility is opted for at Our Network Providers.

### Section i: Sum Insured Increase

UIN: RQBHLIP26036V052526

In case of Cashless Hospitalization, insured will get benefit of additional sum insured of 10% of the Claimed amount. i.e., we will reduce only 90% of the claim amount from the sum insured of the member, if the Cashless Facility is opted for at Our Network Providers and provided that the claim is admissible under Section (a).

(Illustration attached in Annexure V)

### **Section j: Domiciliary Hospitalization**

We will cover the Medical Expenses incurred in respect of the Insured Person during the Policy Year for Domiciliary Hospitalisation up to the limit specified in the Policy Schedule. subject to the exclusions listed below and provided that the treatment continues for at least more than three consecutive days.

We will not be liable to cover any Medical Expenses under this Section which are incurred for the treatment in relation to any of the following diseases:

- a. Chronic Nephritis and Nephritic Syndrome,
- b. Diarrhea,
- c. All Dysenteries including Gastroenteritis,
- d. Pyrexia of unknown origin,
- e. Diabetes Mellitus and Insipidus.
- f. Asthma, Bronchitis, Tonsillitis and Upper Respiratory Tract infection including Laryngitis and Pharyngitis,
- g. Cough and Cold, Influenza,
- h. Arthritis, Gout and Rheumatism,
- i. Epilepsy,
- j. Hypertension,
- k. Psychiatric or Psychosomatic disorders of all kinds

### **Section k: No Claim Bonus (NCB)**

If no claim has been made under Section 4 of this Policy and the Policy is renewed with Us without any break, then insured is eligible for a No Claim Bonus which can be redeemed by choosing any one of the following options at the time of renewal:

#### **Option 1: Increase in Sum insured**

- a) If no claim has been made under Section (a) of this Policy and the Policy is renewed with Us without any break, We will apply a No Claim Bonus (NCB) to the next policy Year by automatically increasing the Sum Insured for the next Policy Year by 5% of the Sum Insured for the expiring Policy Year, provided that the maximum NCB in any Policy Year will not exceed 100% of the original Sum Insured at the time of inception of the Policy for the first time.
- b) In case, of a Family Floater Policy, the NCB shall be available on a floater basis and accrue only if no claims have been made in respect of any Insured Person during the expiring Policy Year.
- c) If a NCB has been applied and a claim is made in two consecutive Policy Years, then in the subsequent (third) Policy Year We will automatically

decrease the accrued NCB at the same rate at which it accrued in the expiring Policy Year. Any claims for Health check-up or claims amounting up to 10% of sum insured or INR 50000/-, whichever is less, will not be considered for reduction in NCB.

- d) However, this reduction will not reduce the Sum Insured below the Sum Insured applicable before the commencement of the expiring Policy Year, and only the accrued NCB will be decreased.
- e) If the Insured Persons in the expiring policy are covered on individual basis and thus have accumulated the NCB for each member in the expiring policy, and such expiring policy is renewed with Us on a Family Floater basis, then the NCB which will be carried forward for credit in the Policy will be the least NCB amongst all the Insured Persons.
- f) The portability benefit under this Policy will be offered to the extent of sum of previous sum insured and accrued NCB, portability benefit shall not apply to any other additional increased Sum Insured.

In policies with a two-year Policy Period, the application of the above provisions of NCB shall become applicable only after the completion of the first Policy Year.

### **Option 2: Discount in renewal Premium**

A discount of 1% shall be awarded on the renewal premium.

In case a claim is made in any particular year, no discount in premium will be offered at the time of renewal. If a claim is made in the expiring Policy Year and is notified to Us after the acceptance of Renewal premium any discount awarded shall be withdrawn and same needs to be paid to us before policy renewal or Grace period, for policy to be effective and in-force.

\*Illustrations attached in Annexure V

### **Section I: Advance Treatment**

We will pay the cost of the treatment listed below or part of the treatments (wherever medically indicated) either as in-patient or as part of domiciliary hospitalization or as day care treatment in a hospital. A co-payment of 50% will be applicable for all admissible claims under this benefit.

1. Uterine Artery Embolization and HIFU (High intensity focused ultrasound)
2. Balloon Sinuplasty
3. Deep Brain stimulation
4. Oral chemotherapy
5. Immunotherapy- Monoclonal Antibody to be given as injection
6. Intravitreal injections
7. Robotic surgeries
8. Stereotactic radio surgeries
9. Bronchial Thermoplasty

10. Vaporization of the prostate (Green laser treatment or holmium laser treatment)
11. IONM - (Intra Operative Neuro Monitoring)
12. Stem cell therapy: Hematopoietic stem cells for bone marrow transplant for haematological conditions to be covered.

### **Section m: Optional Covers**

#### **I. Sub Limit Waiver:**

In consideration of the payment of additional premium to Us, it is hereby declared and agreed that notwithstanding anything to the contrary in the Policy, the sub limits specified for the Room Rent, ICU Charges and Medical Practitioner fees as specified in the Policy Schedule are waived off. subject otherwise to the terms, conditions and exclusions of the Policy.

#### **II. Voluntary Co-Payment Option:**

It is hereby agreed and declared that the Policyholder shall bear 20% of the final admissible claim amount (assessed by Us in accordance with Clause 5.5) above and Our liability under the Policy shall be restricted to only the balance 80% of the final claim amount assessed by Us in accordance with Clause 5.5 of the Policy

#### **III. Home care treatment expenses**

- i. If Insured has opted for this Cover, Home Care Treatment means Treatment availed by the Insured Person at home for illness or accident, which in normal course would require care and treatment at a hospital but is actually taken at home maximum up to 14 days per incident provided that:
- ii. The Medical practitioner advises the Insured person to undergo treatment at home.
- iii. There is a continuous active line of treatment with monitoring of the health status by a medical practitioner for each day through the duration of the home care treatment.
- iv. Daily monitoring chart including records of treatment administered duly signed by the treating doctor is maintained.
- v. Insured shall be permitted to avail the services as prescribed by the medical practitioner. Cashless or reimbursement facility shall be offered under homecare expenses subject to claim settlement policy disclosed in the website.
- vi. In case the insured intends to avail the services of non-network provider claim shall be subject to reimbursement, a prior approval from the Insurer needs to be taken before availing such services.
- vii. The payment under this benefit is within the Base Cover, subject to limits specified, if any.

#### IV. OPD Rider

If Insured has opted for this cover, we will cover the reasonable and customary charges incurred towards doctor consultation charges for medical illness or injury of the insured person in an outpatient setup as specified in the Policy schedule provided that

- i. the medical consultation fees are necessary as per the medical practitioner.
- ii. The benefits payable under outpatient cover shall be upto the limit specified in the Policy schedule and the copay and deductible shall be applicable as specified in the Policy schedule.

The payment under this benefit is over and above the Base Cover, subject to limits specified, if any Specific exclusions for this cover:

1. Dentures, dental treatment, and surgery of any kind.
2. Complications arising out of pregnancy, miscarriage, etc.
3. Sterility, infertility, and other related conditions.
4. Investigational treatments or experiments.
5. Vaccination including inoculation and immunizations except in case of post-bite treatment such as a dog bite.
6. OPD treatment outside India.
7. Cost of spectacles, lenses, implants, hearing aids, prosthetic devices, braces, etc.
8. Treatments for beautification, purification, detoxification, panchakarma, etc.
9. Facilities or services availed for rejuvenation, pleasure, etc.

The exclusion mentioned in section 5.18 stands deleted if this cover is opted. All other exclusions mentioned in the policy will be applicable.

#### Waiting period(s)

The Company shall not be liable to make any payment under the policy in connection with or in respect of following expenses till the expiry of waiting period mentioned below:

#### Pre-Existing Diseases (Code- Excl01)

- a) Expenses related to the treatment of a pre-existing Disease (PED) and its direct complications shall be excluded until the expiry of 36 months of continuous coverage after the date of inception of the first policy with us.
- b) In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.
- c) If the Insured Person is continuously covered without any break as defined under the portability norms of the extant IRDAI Insurance Regulatory and Development Authority of India (Insurance Products) Regulations, 2024 read with Master Circular on IRDAI (Insurance Products) Regulations 2024 - Health Insurance as amended from time to time, then waiting period for the same would be reduced to the extent of prior coverage.
- d) Coverage under the policy after the expiry of 36 months for any pre-existing disease is subject to the same being declared at the time of application and accepted by us.

**First Thirty Days Waiting Period (Code- Excl03)**

- i. 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.
- ii. This exclusion shall not, however, apply if the Insured Person has Continuous Coverage for more than twelve months.
- iii. The within referred waiting period is made applicable to the enhanced sum insured in the event of granting higher sum insured subsequently.

**Specific Waiting Period: (Code- Excl02)**

- a) Expenses related to the treatment of the following listed conditions, surgeries/treatments shall be excluded until the expiry of 24/36 months of continuous coverage, as may be the case after the date of inception of the first policy with the insurer. This exclusion shall not be applicable for claims arising due to an accident.
- b) In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.
- c) 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.
- d) The waiting period for listed conditions shall apply even if contracted after the policy or declared and accepted without a specific exclusion.
- e) 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.

**24 Months waiting period**

- i. Calculus diseases of gall bladder including Cholecystitis
- ii. Pancreatitis
- iii. Fissure/fistula in anus, hemorrhoids, pilonidal sinus
- iv. Ulcer and erosion of stomach and duodenum
- v. Gastroesophageal Reflux Disorder (GERD)
- vi. Cirrhosis (cirrhosis due to alcohol will be permanent exclusion).
- vii. Perineal and/or Perianal Abscesses
- viii. Cholecystectomy and/or Surgery of hernia
- ix. Surgery of Hydrocele/Rectocele
- x. Calculus diseases of Urogenital System and/or Surgery of prostate

- xi. Cataract
- xii. Dilatation and curettage (D&C)
- xiii. Non infective arthritis, Osteoarthritis /Gout / Rheumatism / Spondylosis / Spondylitis / Intervertebral Disc Prolapse and joint replacement surgeries (other than cause by an accident).
- xiv. Varicose veins and Varicose Ulcers.
- xv. Internal tumors, cysts, nodules, polyps, skin tumors and any type of breast lumps
- xvi. Chronic Suppurative Otitis Media (CSOM), Deviated Nasal Septum, Sinusitis, Surgery on Tonsils/ Adenoids, Tympanoplasty and any other benign ear, nose and throat disorder or surgery.
- xvii. Hysterectomy for menorrhagia or fibromyoma or prolapsed of uterus unless necessitated by malignancy, myomectomy for fibroids

**36 Months waiting period**

- 1. Waiting period of 36 months will be applicable under the Policy to all Pre-existing Diseases, and those specifically declared and accepted at the time of proposal.
- 2. Schizophrenia (ICD code: F20 to F29)
- 3. Psychosis (ICD code: F29)
- 4. Dissociative and conversion disorder (ICD Code: F44.9)

**Exclusions**

The Company shall not be liable to make any payment under the policy, in respect of any expenses incurred in connection with or in respect of:

**5.1 Investigation & Evaluation:(Code- Excl04)**

- a) Expenses related to any admission primarily for diagnostics and evaluation purposes.
- b) Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment

**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 physical, social, emotional and spiritual needs.

**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:
    1. Obesity-related cardiomyopathy
    - ii. Coronary heart disease
    - iii. Severe Sleep Apnea
    - iv. Uncontrolled Type2 Diabetes

**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.

**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 medical necessity, it must be certified by the attending Medical Practitioner.

**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, para-jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep-sea diving.

**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.

**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.

Treatment for, Alcoholism, drug or substance abuse or any addictive condition and consequences thereof. (Code- Excl12)

Treatments received in health hydros, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments or where admission is arranged wholly or partly for domestic reasons. (Code- Excl13)

Dietary supplements and substances 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 hospitalization claim or day care procedure. (Code- Excl14)

**Refractive Error: (Code- Excl15)**

Expenses related to the treatment for correction of eyesight due to refractive error less than 7.5 diopters.

**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.

**Sterility and Infertility: (Code- Excl17)**

Expenses related to 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

**Maternity Expenses: (Code - Excl18):**

- i. Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization) except ectopic pregnancy;
- ii. Expenses towards miscarriage (unless due to an accident) and lawful medical termination of pregnancy during the policy period.

War (whether declared or not) and or invasion, acts of foreign enemies, hostilities, civil war, rebellion, revolutions, insurrections, mutiny, military or usurped power, seizure, capture, arrest, restraints and detainment of all kinds.

Nuclear, chemical or biological attack as define below:

- a) Nuclear attack or weapons means the use of any nuclear weapon or device or waste or combustion of nuclear fuel or the emission, discharge, dispersal, release or escape of fissile/ fusion material emitting a level of radioactivity capable of causing any illness, incapacitating disablement or death.
- b) Chemical attack or weapons means the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical compound which, when suitably distributed, is capable of causing any illness, incapacitating disablement or death.
- c) Biological attack or weapons means the emission, discharge, dispersal, release or escape of any pathogenic (disease producing) micro-organisms and/or biologically produced toxins (including genetically modified organisms and chemically synthesized toxins) which are capable of causing any illness, incapacitating disablement or death.

Any expenses incurred on OPD treatment.

Treatment taken outside the geographical limits of India.

In respect of the existing diseases, disclosed by the insured and mentioned in the policy schedule (based on insured's consent), policyholder is not entitled to get the coverage for specified ICD codes.

Any expense, condition or treatment not admissible in Annexure - I, List - I (Non-Medical Expenses) except to the extent covered under Section (h) - Non-Medical Expenses (if applicable) under the Policy.

Dental Treatment, dentures or surgery of any kind unless necessitated due to an accident and requiring minimum 24 hours hospitalization.

Circumcision unless necessary for treatment of an illness or as may be necessitated due to an Accident.

## **CLAIM PROCEDURE:**

### **Claim Notification:**

(I) The Policyholder or Insured Person or the claimant, shall notify Us in writing or at Our call center within 48 hours of Hospitalisation or before the discharge whichever is earlier

(ii) However, We may condone the delay on merits of the claim subject to getting satisfied that the delay in notification was due to reasons beyond the control of the Insured/Insured Person/claimant.

(iii) If the Insured Person is to undergo planned Hospitalization, the Policyholder or Insured Person shall give written intimation to Us of the proposed Hospitalization at least 48 hours prior to the planned date of admission to It is agreed and understood that the following details are to be provided to Us at the time of Notification of Claim:

I Policy Number;

UIN: RQBHLIP26036V052526

II Name of the Policyholder;

III Name of the Insured Person in respect of whom the Claim is being made:

IV Complete address and contact nos. Where the Insured was residing at the time of Hospitalization

V Nature of Illness or Injury and its cause

VI Name and address of the attending Medical Practitioner and Hospital;

VII Date of admission to Hospital or proposed date of admission to Hospital for planned Hospitalization;

VIII Any other information, documentation or details requested by the Company.

**Procedure for reimbursement of medical expenses:**

We shall be give written intimation about the Hospitalization either directly or at Our call center at least 48 hours before the commencement of a planned Hospitalization or within 48 hours of admission to Hospital or before discharge from Hospital whichever is earlier if the

Hospitalization is required in an Emergency. It is agreed and understood that in all cases where intimation of a claim has been provided under this provision, all the information and documentation specified in Clause 5.4 below shall be submitted (at the Policyholder or Insured Person's or claimant's expense) to Us immediately and in any event within 15 days of Insured Person's discharge from Hospital.

**Procedure to avail cashless facility:**

(I) Cashless Facility is available only at Our Network Providers. The Insured Person can avail of this Cashless Facility at the time of admission into a Network Provider, by presenting the health membership number provided by Us under this Policy along with a valid photo identification document (Voter ID card/Driving License/Passport/PAN Card or any other identification documentation as approved/issued by Us).

(ii) In addition to the foregoing, in order to avail the Cashless Facility, the following procedure must be followed:

I. Pre-authorization: The Policyholder or Insured Person or the claimant must call Our call center and request authorization for the proposed treatment by way of submission of a completed pre-authorization form at least 48 hours before the commencement of planned Hospitalization or within 48 hours of admission to Hospital or before discharge from hospital whichever is earlier, in case of an Emergency.

II. We will process the request for authorization after having obtained accurate and complete information in respect of the Illness or Injury and treatment for which Cashless Facility is sought to be availed. We will confirm in writing authorization or rejection of the request to avail Cashless Facility for the Insured Person's Hospitalization.

III. If the request for availing Cashless Facility is authorized by Us, then payment for the Medical Expenses incurred in respect of the Insured Person shall not have to be made to the extent that such Medical Expenses are covered under this Policy and fall within the

amount authorized in writing by Us for availing Cashless Facility. Payment in respect of Co-payments (if applicable) or any other costs and expenses not authorized under the Cashless Facility shall be made directly by the Policyholder or Insured Person or claimant to the Network Provider. All original bills and evidence of treatment for the Medical Expenses incurred in respect of the Hospitalization of the Insured Person and all other information and documentation specified at Clause 5.4 shall be submitted to the Network Provider immediately and in any event before the Insured Person's discharge from Hospital.

IV. If We do not authorize the Cashless Facility due to insufficient Sum Insured or if insufficient information is provided to Us to determine the admissibility of the claim, payment for the treatment will have to be made by the Policyholder or Insured Person or the claimant to the Network Provider. following which a claim for reimbursement may be made to Us and the same will be considered by Us subject to the terms and conditions of this Policy.

It is agreed and understood that We may, at Our sole discretion, modify or add to the list of Network Provider or modify or restrict the extent of Cashless Facilities that may be availed at any particular Network Provider. For an updated list of Network Provider and the extent of Cashless Facilities available at each Network Provider, the Policyholder or Insured Person or claimant can refer to the list of Network Provider available on Our website or with Our call centre.

List of TPA link - <https://www.rahejaqbe.com/claims/health-claims>

List of Blacklisted hospitals - <https://www.rahejaqbe.com/hospital-locator>

## **GENERAL TERMS & CONDITIONS**

### **Disclosure of Information**

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.

(Note: "Material facts" for the purpose of this policy shall mean all important, essential and relevant information sought by the company in the proposal form and other connected documents to enable him to take informed decision in the context of underwriting the risk)

### **Condition Precedent to Admission of Liability**

The due observance and fulfilment of the terms and conditions of the policy, by the insured person, shall be a condition precedent to any liability of the Company to make any payment for claim(s) arising under the policy.

### **Material Change**

Insured Person shall disclose to Us in writing of any material change in the health condition at the time of seeking Renewal of this Policy, irrespective of any claim arising or made. The terms and conditions of the existing policy will not be altered.

### **Records to be Maintained**

The Insured Person shall keep an accurate record containing all relevant medical records and shall allow the Company or its representatives to inspect such records. The

Policyholder or Insured Person shall furnish such information as the Company may require under this Policy at any time during the Policy Period or until the final adjustment, if any and resolution of all Claims under this Policy.

### **No Constructive Notice**

Any knowledge or information of any circumstances or condition in relation to the Insured Person which is in the possession of the Company other than that expressly disclosed in the Proposal Form or otherwise in writing to, shall not be held to bind or prejudicially affect the Company notwithstanding subsequent acceptance of any premium.

### **Complete Discharge**

Any payment to the insured person or his/ her nominees or his/ her legal representative or to the Hospital/Nursing Home or assignee, as the case may be, for any benefit under the policy shall in all cases be a full, valid and an effectual discharge towards payment of claim by the Company to the extent of that amount for the particular claim.

### **Notice & Communication**

- i. Any notice, direction, instruction or any other communication related to the Policy should be made in writing.
- ii. Such communication shall be sent to the address of the Company specified in the Policy Schedule.
- iii. The Company shall communicate to the Insured at the address mentioned in the schedule.

### **Territorial Limit**

All medical treatment for the purpose of this insurance will have to be taken in India only.

### **Multiple Policies**

In case of multiple policies taken by an insured during a period from the same or 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 if chosen by the policy holder 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. Policyholder 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(s) 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 insurers 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 shall only be indemnified the hospitalization costs in accordance with the terms and conditions of the chosen policy.

## **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 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 shall be forfeited.

Any amount already paid against claims which are found fraudulent later under this Policy shall be repaid by all person(s) named in the Policy Schedule, who shall be jointly and severally liable for such repayment.

For the purpose of this clause, the expression "fraud" means any of the following acts committed by the insured person or by his agent, 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 policy 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 mis-statement of or suppression of material fact are within the knowledge of the insurer. Onus of disproving is upon the policyholder, if alive, or beneficiaries.

## **Sanctions Limitation And Exclusion**

We shall not be deemed to provide cover and shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provisions of such cover, payment of such claim or provision of such benefit would expose us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, or United States of America or any other applicable national economic or trade sanction law or regulations.

## **RENEWALS:**

The Policy shall ordinarily be renewable except on grounds of fraud, moral hazard, misrepresentation by the insured person provided that the policy is not withdrawn and also subject to conditions stated under clause 2.15. The renewal premium shall be paid to the Company on or before the date of expiry of the Policy or of the subsequent renewal thereof.

- i. The Company shall endeavor to give notice for renewal. However, the Company is not bound to give any notice for renewal.
- ii. Renewal shall not be denied on the ground that the insured had made a claim or claims in the preceding policy years.
- iii. Request for renewal along with requisite premium shall be received by the Company before the end of the policy period.
  - iii. At the end of the policy period, the policy shall terminate and can be renewed within the Grace Period to maintain continuity of benefits without Break-in Policy. Coverage is not available during the grace period.
- v. If not renewed within Grace Period after due renewal date, the Policy shall terminate.
- vi. No loading shall apply on renewals based on individual claims experience.

### **Automatic change In Coverage under the policy**

The coverage for the Insured Person shall automatically terminate:

In the case of his/ her (Insured Person) demise.

However, the cover shall continue for the remaining Insured Persons till the end of Policy Period. The other Insured Persons may also apply to renew the Policy. In case, the Insured Person is minor, the Policy shall be renewed only through any one of his/her natural guardian or guardian appointed by Court. All relevant particulars in respect of such person (including his/her relationship with the Insured person) must be submitted to the Company along with the application. Provided no Claim has been made, and termination takes place on account of death of the Insured Person, pro-rata refund of premium of the deceased Insured Person for the balance period of the Policy will be effective.

### **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 premium due date of his/her existing policy as per extant 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 extant guidelines on portability.

For Detailed Guidelines on portability, kindly refer the link -

<https://www.rahejaqbe.com/uploads/images/health-basic-guideline/pdf/download/Portability%20and%20Migration%20Guidelines.pdf>

### **Renewal of Policy**

The Policy shall ordinarily be renewable except on grounds of fraud, moral hazard, misrepresentation by the insured person.

- i. The Company shall endeavor to give notice for renewal. However, the Company is not bound to give any notice for renewal.
- ii. Renewal shall not be denied on the ground that the insured had made a claim or claims in the preceding policy years.
- iii. Request for renewal along with requisite premium shall be received by the Company before the end of the policy period.
- iv. At the end of the policy period, the policy shall terminate and can be renewed within the Grace Period to maintain continuity of benefits without Break in Policy. Coverage is not available during the grace period.
- v. If not renewed within Grace Period after due renewal date, the Policy shall terminate.
- vi. No loading shall apply on renewals based on individual claims experience.

### **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 before the changes are effected.

### **Free look period**

The Free Look Period shall be applicable at the inception of the Policy and not on renewals or at the time of porting the policy.

The insured shall be allowed a period of thirty days from date of receipt of the Policy, whether received electronically or otherwise, to review the terms and conditions of the Policy. 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, 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

### **Alterations in the Policy**

This Policy constitutes the complete contract of insurance. No change or alteration shall be valid or effective unless approved, evidenced by a written endorsement signed and stamped by the Company.

### **Change of Sum Insured**

Sum insured can be changed (increased/ decreased) only at the time of renewal, subject to underwriting by the Company. For any increase in SI, the waiting period shall start afresh for the incremental portion of the sum insured.

### **Terms and condition of the Policy**

The terms and conditions contained herein and in the Policy Schedule shall be deemed to form part of the Policy and shall be read together as one document.

### **Electronic Transactions**

The Insured agrees to adhere to and comply with policy terms and conditions as the Company may prescribe from time to time. and hereby agrees and confirms that all transactions effected by or through facilities for conducting remote transactions including the Internet, World Wide Web, electronic data interchange, call centers, tele-service operations (whether voice, video, data or combination thereof) or by means of electronic, computer, automated machines network or through other means of telecommunication,

established by or on behalf of the Company, for and in respect of the Policy or its terms, shall constitute legally binding and valid transactions when done in adherence to and in compliance with the Company's terms and conditions for such facilities, as may be prescribed from time to time.

Sales through such electronic transactions shall ensure that all conditions of Section 41 of the Insurance Act, 1938 prescribed for the proposal form and all necessary disclosures on terms and conditions and exclusions are made known to the Insured. A voice recording in case of tele-sales or other evidence for sales through the World Wide Web shall be maintained and such consent will be subsequently validated/ confirmed by the Insured.

### **Migration**

The insured person will have the option to migrate the policy to other health insurance products/plans offered by the company policy by applying for migration of the policy 30 days before the premium due date of his/her existing policy as per extant 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 proposed insured person will get the accrued continuity benefits in waiting periods as per extant guidelines on migration. For Detailed Guidelines on migration, kindly refer the link - <https://www.rahejaqbe.com/uploads/images/health-basic-guideline/pdf/download/Portability%20and%20Migration%20Guidelines.pdf>

### **Tax Benefit:**

The premium amount paid under this policy qualifies for deduction under Section 80D of the Income Tax Act

### **Cancellation (other than free look):**

- a) The policyholder may cancel this policy by giving 7 days written notice.
- b) In case the Policyholder requests cancellation of the Policy, where no claims are made under the Policy, the Company shall refund proportionate premium for the unexpired policy period on prorated basis.
- c) In case the Policyholder requests for cancellation of the Policy, where there are claims made under the Policy, then there shall be no refund of premium for the unexpired policy period.

d) The Company may cancel the policy at any time on grounds of misrepresentation, non-disclosure of material facts, fraud or non-cooperation by the insured person by giving 15 days' written notice. There would be no refund of premium upon cancellation on the abovementioned grounds.

### Premium Payment in Instalment

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)

Grace Period of following Days would be given to Pay the instalment premium due for the Policy.

| Options  | Installment Premium Option | Grace Period Applicable |
|----------|----------------------------|-------------------------|
| Option 1 | Yearly                     | 30 Days                 |
| Option 2 | Half yearly                | 30 Days                 |
| Option 3 | Quarterly                  | 30 Days                 |

- i. The Benefits provided under - "Waiting Periods", "Specific Waiting Periods" Sections shall continue in the event of payment of premium within the stipulated grace Period.
- ii. No interest will be charged If the instalment premium is not paid on due date.
- iii. In case of instalment premium due not received within the grace period, the policy will get cancelled and a fresh policy would be issued with fresh waiting periods after obtaining consent from the customer.
- iv. In case of failure of transaction in ECS mode of payment and/or instalment premium due not received within the grace period, the policy will get cancelled and fresh policy would be issued with fresh waiting periods after obtaining consent from the customer.
- v. In case of change in terms and conditions of the policy contract or in premium rate, the ECS authorization shall be obtained afresh ensuring an informed choice to the policy holder.
- vi. The insurer can withdraw ECS mode of payment by giving 15 days' notice prior to the due date of premium payable.
- vii. All terms and conditions for this product are as per Insurance Regulatory and Development Authority of India (Insurance Products) Regulations, 2024 read with Master Circular on IRDAI (Insurance Products) Regulations 2024 – Health Insurance as amended from time to time in respect of break in policy

### Disclaimer

This is only a summary of the product features. The actual benefits shall be described in the policy and will be subject to the policy terms, conditions and exclusions. For more details on risk factors, terms and conditions, read the sales brochure carefully before concluding a sale.

This Policy is subject to Master Circular on Operations and Allied Matters of Insurers 2024 - Health Insurance & Insurance Regulatory and Development Authority of India (Protection of Policyholders' Interests, Operations and Allied Matters of Insurers) Regulations, 2024 or any amendment thereof from time to time.

### Prohibition of Rebates: Section 41 of the Insurance Act,1938 (and amendments thereof)

- 1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the prospectus or tables of the insurers.
- 2) Any person making default in complying with the provisions of this section shall be liable for penalty which may extend to ten lakh rupees.

### SCHEDULE OF BENEFITS

| SI Limits        |   | Basic                         |                               | Comprehensive <sup>^</sup>    | Super Saver                   |                               | A la carte                    |                               |
|------------------|---|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|
|                  |   | 1 to 2 Lakhs                  | 3 to 50Lakh                   | 3 to 50Lakh                   | 1 to 2 Lakhs                  | 3 to 50 Lakh                  | 1 to 2 Lakhs                  | 3 to 50Lakh                   |
| <b>Section a</b> |   |                               |                               |                               |                               |                               |                               |                               |
|                  | In patient Hospitalization                  | Covered                       |
|                  | Room Rent                                   | 1% of Sum Insured per day     |                               | No Limit                      | 1% of Sum Insured per day     |                               | 1% of Sum Insured Per Day     |                               |
|                  | ICU Charges                                 | 2% of Sum Insured per day     |                               | No Limit                      | 2% of Sum Insured per day     |                               | 2% of Sum Insured Per Day     |                               |
|                  | Doctor Fees (Medical Practitioners fees)    | 25% of Sum Insured per claim  |                               | No Limit                      | 25% of Sum Insured per claim  |                               | 25% of Sum Insured Per Claim  |                               |
| <b>Section b</b> |   |                               |                               |                               |                               |                               |                               |                               |
|                  | Pre Hospitalization                         | 30 Days                       | 60 Days                       | 60 Days                       | 30 Days                       | 60 Days                       | 30 Days                       | 60 Days                       |
|                  | Post Hospitalization                        | 60 Days                       | 90 Days                       | 90 Days                       | 60 Days                       | 90 Days                       | 60 Days                       | 90 Days                       |
| <b>Section c</b> |   |                               |                               |                               |                               |                               |                               |                               |
|                  | Ambulance Charges                           | Yes#                          |
| <b>Section d</b> |   |                               |                               |                               |                               |                               |                               |                               |
|                  | Daily Allowance                             | 500 per day                   | NA                            | NA                            | 500 per day                   | NA                            | 500 per day                   | NA                            |
| <b>Section e</b> |   |                               |                               |                               |                               |                               |                               |                               |
|                  | Organ Donor Benefit                         | NA                            | 20% of SI                     | 20% of SI                     | NA                            | 20% of SI                     | NA                            | 20% of SI                     |
| <b>Section f</b> |   |                               |                               |                               |                               |                               |                               |                               |
|                  | Recharge/Replenish Benefit                  | Yes                           |
| <b>Section g</b> |   |                               |                               |                               |                               |                               |                               |                               |
|                  | Medical Checkup (Slab Attached)             | Yes                           |
| <b>Section h</b> |   |                               |                               |                               |                               |                               |                               |                               |
|                  | Non-Medical Expenses (on Cashless Facility) | NA                            | Yes~                          | Yes~                          | NA                            | Yes~                          | NA                            | Yes~                          |
| <b>Section i</b> |   |                               |                               |                               |                               |                               |                               |                               |
|                  | Sum Insured Increase                        | 10% on Cashless claim payment |
| <b>Section j</b> |   |                               |                               |                               |                               |                               |                               |                               |

|                            |  |                                    |                                    |                                    |                                    |                                    |                                    |                                    |
|----------------------------|--|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|
|                            | Domiciliary Hospitalization <sup>@</sup> | Yes <sup>@</sup>                   | Yes <sup>@</sup>                   | Yes <sup>@</sup>                   | Yes <sup>@</sup>                   | Yes <sup>@</sup>                   | Yes <sup>@</sup>                   | Yes <sup>@</sup>                   |
| Section k                  |  |                                    |                                    |                                    |                                    |                                    |                                    |                                    |
|                            | No Claim Bonus                           | Yes                                |
| Section I                  |  |                                    |                                    |                                    |                                    |                                    |                                    |                                    |
| Optional Cover             |  |                                    |                                    |                                    |                                    |                                    |                                    |                                    |
| 1                          | Sub limit waiver*                        | NA                                 | NA                                 | Inbuilt                            | NA                                 | NA                                 | NA                                 | Optional                           |
| 2                          | Voluntary Co - Pay - 20%                 | NA                                 | NA                                 | NA                                 | NA                                 | NA                                 | Optional                           | Optional                           |
| 2 Year Policy Availability |  | Yes                                |
| Mandatory 20% Co-pay       | If entry age is 60 years and above       | If entry age is 60 years and above | If entry age is 60 years and above | If entry age is 60 years and above | Inbuilt for all age/insured person | inbuilt for all age/insured person | If entry age is 60 years and above | If entry age is 60 years and above |

Note: Family floater starts at 2 lakh Sum insured and above

"Optional" means available on payment of extra premium as per slab "Inbuilt" means available as part of plan without payment of premium

\* In 20 Lakh and above Sum Insured, the Base coverage doesn't have Sublimit of Section a.  
 ^comprehensive plan is not available for 1 Lakh and 2 Lakh Sum Insured.

### Medical Checkup Slab

| SI Band     | 1 to 5 Lakh | 6 to 7 Lakh | 8 to 10 Lakh | 15 to 50 Lakh |
|-------------|-------------|-------------|--------------|---------------|
| Set of Test | Set 1       | Set 2       | Set 3        | Set 4         |

### Non-Medical Expenses

| SI Band       | Maximum Amount Per Day |
|---------------|------------------------|
| 3 to 6 Lakh   | 1000                   |
| 7 to 9 Lakh   | 2000                   |
| 10 to 15 Lakh | 3000                   |
| 20 to 50 Lakh | 5000                   |

### #Ambulance Charges

| SI Band     | Maximum Amount Per Hospitalization |
|-------------|------------------------------------|
| 1 to 2 Lakh | 1000                               |

|               |      |
|---------------|------|
| 3 to 9 Lakh   | 1500 |
| 10 to 50 Lakh | 2500 |

### @Domiciliary Hospitalization

| SI Band       | Max Amount |
|---------------|------------|
| 1 to 2 Lakh   | 15,000     |
| 3 to 9 Lakh   | 25,000     |
| 10 to 20 Lakh | 50,000     |
| 25 to 50 Lakh | 1,50,000   |

### Illustration of Restore/Replenish Benefit:

**Policy period-** 1st Jan 2023 till 31st Dec 2024

|   | All Plans (Basic, Super Saver, Comprehensive and A la Carte) |           |               |
|---|--|-----------|---------------|
|   | Case1  | Case 2    | Case 3        |
| Sum Assured at beginning of the Year            | 5,00,000   | 5,00,000  | 5,00,000      |
| NCB SI added                                    | 1,00,000   | NA        | NA            |
| Total eligible SI                               | 6,00,000   | 5,00,000  | 5,00,000      |
| Claim on 15th Sep 2023 (Amount Payable by US)   | 6,00,000   | 5,00,000  | 4,00,000      |
| Recharge/Replenish Benefit                      | Triggered  | Triggered | Not Triggered |
| SI applicable for reminder period of the policy | 5,00,000   | 5,00,000  | 1,00,000      |
| SI on Policy renewal                            | 5,00,000   | 5,00,000  | 5,00,000      |
| NCB SI on renewal                               | 75,000   | NA        | NA            |

### Pre- Acceptance Medical Test:

Pre-Policy Checkup at our network hospitals may be required based upon the age and Sum Insured. We will bear 100% of the expenses incurred per insured person on the acceptance of the proposal and also facilitate fixing of appointment for such tests.

The medical reports are valid for a period of 90 days from the date of Pre-Policy Checkup.

| Age/Sum Insured      | Sum Insured up to 10 Lac | Sum Insured above 10 Lac |
|----------------------|--------------------------|--------------------------|
| 91 days to 18 years  | NIL                      | MER*                     |
| 19 years to 50 years | NIL                      | SET I                    |
| 51 years to 55 Years | NIL                      | SET II                   |
| 55 Years and above   | SET II                   | SET II                   |

**Set I :** Medical Examination Report. Electrocardiogram, Total Cholesterol, HDL, LDL Serum Triglycerides, Hb1AC. Serum Creatinine, Complete Blood Count and Urinalysis

**Set II :** Medical Examination Report, Electrocardiogram, Complete Blood Count, Lipid Profile, Hb1AC, Serum Creatinine, Urinalysis SGOT, SGPT and GGT.

The Company reserves its right to require any individual to undergo medical tests or where required any further additional tests, at the sole discretion of the Company to determine the acceptance of a Proposal. Cost of additional test would be borne 100% by the company.

## Loadings

We may apply a risk loading on the premium payable (based upon the declarations made in the proposal form and the health status of the persons proposed for insurance). The maximum risk loading applicable for an individual shall not exceed above 100% per diagnosis/medical condition and an overall risk loading of over 150% per person. These loadings are applied from inception of the Policy including subsequent renewal(s) with Us or on the receipt of the request of increase in Sum Insured. We will inform You about the applicable risk loading through a counter offer letter/email/phone. You shall revert to Us with your acceptance and additional premium (if any), within 15 days of the issuance of such counter offer. In case, You neither accept the counter offer nor revert to Us within 15 days, We shall cancel Your Policy and refund the premium paid within the next 15 days as per Policy terms and conditions.

## Pricing tables

Attached as separate document "Rate Card"

10% discount on policies purchased directly on our website [www.rahejaqbe.com](http://www.rahejaqbe.com). The discount availed would be applicable on renewals also. Payment of Instalment Premium is not permitted under this policy. Only single premium payment option is available.

Any revision or modification in the policy which is approved by the Authority shall be notified to Policyholder prior to the date when such revision or modification comes into effect. The notice shall set out the reasons for such revision or modification.

The Policy will be serviced by a Third Party Administrator. Initially We would be allocating the TPA of your choice. During Renewals the Policyholder may opt at its choice for any other TPAs empanelled with Us for this product upon giving Us a written application.

### Important Notice:

This document is for your information and the description herein is a summary only. It does not attempt to provide full details of every aspect of cover, nor all exclusions or limitations which apply. For full details or clarifications, please read our policy wordings which are available on request or contact your insurance advisor.

Insurance is the subject matter of solicitation.

### Annexure V

#### No Claim Bonus (NCB) Illustration

| Health QuBE         | Scenario 1              |                                |                         |
|---------------------|-------------------------|--------------------------------|-------------------------|
| Option opted        | Increase in Sum insured | 1% discount at renewal premium | Increase in Sum insured |
| Policy year         | 1st renewal             | 2nd renewal                    | 3rd renewal             |
| Policy Type         | 1A                      | 1A                             | 1A                      |
| Age (eldest member) | 24                      | 24                             | 24                      |
| Sum insured         | 5,00,000                | 5,00,000                       | 5,00,000                |
| Premium (excl Tax)  | 2,563                   | 2,563                          | 2,563                   |
| Claims              | Nil                     | Nil                            | Nil                     |
| NCB                 | 25,000                  | -25.63                         | 50,000                  |
| Renewal premium     | 2,563                   | 2,537                          | 2,563                   |
| Renewal Sum insured | 5,25,000                | 5,25,000                       | 5,50,000                |

| Health QuBE         | Scenario 2              |                                |                         |                         |
|---------------------|-------------------------|--------------------------------|-------------------------|-------------------------|
| Option opted        | Increase in Sum insured | 1% discount at renewal premium | Increase in Sum insured | Increase in Sum insured |
| Policy year         | 1st renewal             | 2nd renewal                    | 3rd renewal             | 4th renewal             |
| Policy Type         | 1A                      | 1A                             | 1A                      | 1A                      |
| Age (eldest member) | 24                      | 24                             | 24                      | 24                      |
| Sum insured         | 5,00,000                | 5,00,000                       | 5,00,000                | 5,00,000                |
| Premium (excl Tax)  | 2,563                   | 2,563                          | 2,563                   | 2,563                   |
| Claims              | Nil                     | Nil                            | Yes                     | Yes                     |
| NCB                 | 25,000                  | -25.63                         | 50,000                  | 25,000                  |
| Renewal premium     | 2,563                   | 2,537                          | 2,563                   | 2,563                   |
| Renewal Sum insured | 5,25,000                | 5,25,000                       | 5,50,000                | 5,25,000                |

| Health QuBE  | Scenario 3              |                                |                         |                                |
|--------------|-------------------------|--------------------------------|-------------------------|--------------------------------|
| Option opted | Increase in Sum insured | 1% discount at renewal premium | Increase in Sum insured | 1% discount at renewal premium |
| Policy year  | 1st renewal             | 2nd renewal                    | 3rd renewal             | 4th renewal                    |

**Raheja QBE General Insurance Company Limited**

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CIN: U66030MH2007PLC173129, IRDAI Reg. No. 141

| Policy Type          | 1A       | 1A       | 1A       | 1A       |
|----------------------|----------|----------|----------|----------|
| Age (eldest member)  | 24       | 24       | 24       | 24       |
| Sum insured          | 5,00,000 | 5,00,000 | 5,00,000 | 5,00,000 |
| Premium (excl'd Tax) | 2,563    | 2,563    | 2,563    | 2,563    |
| Claims               | Yes      | Yes      | No       | Yes      |
| NCB                  | 0        | 0.00     | 25,000   | -25.63   |
| Renewal premium      | 2,563    | 2,563    | 2,563    | 2,563    |
| Renewal Sum insured  | 5,00,000 | 5,00,000 | 5,25,000 | 5,25,000 |

## Annual premium

| Plan- Individual- 1 Adult - Basic Plan |          |          |          |          |          |          |          |          |          |           |           |           |           |           |           |           |
|--|----------|----------|----------|----------|----------|----------|----------|----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Age Band / SI                          | 1,00,000 | 2,00,000 | 3,00,000 | 4,00,000 | 5,00,000 | 6,00,000 | 7,00,000 | 8,00,000 | 9,00,000 | 10,00,000 | 15,00,000 | 20,00,000 | 25,00,000 | 30,00,000 | 40,00,000 | 50,00,000 |
| 6 to 18                                | 1,637    | 1,786    | 1,877    | 1,998    | 2,113    | 2,379    | 2,483    | 2,582    | 2,789    | 2,878     | 3,674     | 4,624     | 5,030     | 5,412     | 6,118     | 6,766     |
| 19 to 25                               | 1,982    | 2,161    | 2,279    | 2,425    | 2,563    | 2,884    | 3,009    | 3,160    | 3,400    | 3,506     | 5,524     | 6,661     | 7,150     | 7,611     | 8,462     | 9,242     |
| 26 to 30                               | 2,479    | 2,713    | 2,898    | 3,087    | 3,269    | 3,667    | 3,831    | 4,018    | 4,321    | 4,458     | 6,685     | 8,158     | 8,795     | 9,397     | 10,506    | 11,523    |
| 31 to 35                               | 2,965    | 3,251    | 3,483    | 3,715    | 3,938    | 4,394    | 4,595    | 4,818    | 5,170    | 5,336     | 7,743     | 9,533     | 10,315    | 11,052    | 12,415    | 13,663    |
| 36 to 40                               | 3,263    | 3,581    | 3,822    | 4,079    | 4,325    | 4,806    | 5,029    | 5,274    | 5,646    | 5,831     | 8,329     | 10,304    | 11,172    | 11,991    | 13,505    | 14,892    |
| 41 to 45                               | 4,184    | 4,592    | 4,911    | 5,240    | 5,558    | 6,160    | 6,447    | 6,799    | 7,257    | 7,493     | 10,474    | 12,991    | 14,104    | 15,157    | 17,099    | 18,879    |
| 46 to 50                               | 5,113    | 5,622    | 6,030    | 6,439    | 6,835    | 7,550    | 7,907    | 8,327    | 8,880    | 9,169     | 12,493    | 15,616    | 17,002    | 18,314    | 20,735    | 22,955    |
| 51 to 55                               | 7,582    | 8,229    | 8,734    | 9,250    | 9,752    | 10,615   | 11,069   | 11,611   | 12,280   | 12,641    | 15,654    | 19,580    | 21,333    | 22,993    | 26,059    | 28,869    |
| 56 to 60                               | 11,057   | 12,051   | 12,828   | 13,611   | 14,383   | 15,608   | 16,304   | 17,077   | 18,055   | 18,589    | 22,460    | 28,433    | 31,106    | 33,650    | 38,345    | 42,650    |
| 61 to 65                               | 13,009   | 14,213   | 15,109   | 16,039   | 16,971   | 18,374   | 19,215   | 20,143   | 21,277   | 21,888    | 26,445    | 33,610    | 36,812    | 39,878    | 45,534    | 50,722    |
| 66 to 70                               | 20,294   | 22,293   | 23,722   | 25,217   | 26,757   | 28,911   | 30,301   | 31,755   | 33,554   | 34,464    | 41,539    | 53,272    | 58,486    | 63,528    | 72,832    | 81,362    |
| > 70                                   | 41,678   | 46,060   | 49,224   | 52,309   | 55,662   | 59,751   | 62,768   | 65,786   | 69,391   | 70,989    | 85,194    | 1,10,285  | 1,21,328  | 1,32,199  | 1,52,262  | 1,70,658  |

Premium rates above for ages 61 and above are with 20% Co-Pay

| Plan- Individual- 1 Adult - Basic Plan   |          |          |          |          |          |          |          |           |           |  |  |  |  |  |  |
|--|----------|----------|----------|----------|----------|----------|----------|-----------|-----------|--|--|--|--|--|--|
| Add on Option 1- Sublimit Waiver Premium |          |          |          |          |          |          |          |           |           |  |  |  |  |  |  |
| Age Band / SI                            | 3,00,000 | 4,00,000 | 5,00,000 | 6,00,000 | 7,00,000 | 8,00,000 | 9,00,000 | 10,00,000 | 15,00,000 |  |  |  |  |  |  |
| 6 to 18                                  | 675      | 630      | 591      | 581      | 514      | 441      | 477      | 490       | 608       |  |  |  |  |  |  |
| 19 to 25                                 | 810      | 755      | 709      | 692      | 614      | 524      | 567      | 587       | 723       |  |  |  |  |  |  |
| 26 to 30                                 | 1,052    | 982      | 918      | 899      | 794      | 679      | 735      | 757       | 929       |  |  |  |  |  |  |
| 31 to 35                                 | 1,279    | 1,194    | 1,118    | 1,087    | 964      | 824      | 886      | 917       | 1,119     |  |  |  |  |  |  |
| 36 to 40                                 | 1,409    | 1,318    | 1,239    | 1,192    | 1,058    | 905      | 973      | 1,005     | 1,226     |  |  |  |  |  |  |
| 41 to 45                                 | 1,803    | 1,683    | 1,579    | 1,518    | 1,348    | 1,151    | 1,237    | 1,277     | 1,554     |  |  |  |  |  |  |
| 46 to 50                                 | 2,237    | 2,090    | 1,963    | 1,879    | 1,670    | 1,427    | 1,524    | 1,577     | 1,918     |  |  |  |  |  |  |
| 51 to 55                                 | 2,818    | 2,632    | 2,473    | 2,357    | 2,095    | 1,791    | 1,911    | 1,977     | 2,397     |  |  |  |  |  |  |
| 56 to 60                                 | 4,304    | 4,018    | 3,775    | 3,579    | 3,182    | 2,725    | 2,899    | 2,995     | 3,621     |  |  |  |  |  |  |
| 61 to 65                                 | 6,477    | 6,042    | 5,679    | 5,362    | 4,770    | 4,084    | 4,339    | 4,475     | 5,399     |  |  |  |  |  |  |
| 66 to 70                                 | 10,672   | 9,943    | 9,351    | 8,877    | 7,818    | 6,695    | 7,100    | 7,305     | 8,794     |  |  |  |  |  |  |
| > 70                                     | 23,106   | 21,455   | 20,188   | 18,807   | 16,746   | 14,352   | 15,163   | 15,521    | 18,618    |  |  |  |  |  |  |

Premium rates above for ages 61 and above are with 20% Co-Pay

| Plan- Individual- 1 Adult - Basic Plan    |          |          |          |          |          |          |          |          |          |           |           |           |           |           |           |           |
|---|----------|----------|----------|----------|----------|----------|----------|----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Add on Option 2- 20% Co- Payment Discount |          |          |          |          |          |          |          |          |          |           |           |           |           |           |           |           |
| Age Band / SI                             | 1,00,000 | 2,00,000 | 3,00,000 | 4,00,000 | 5,00,000 | 6,00,000 | 7,00,000 | 8,00,000 | 9,00,000 | 10,00,000 | 15,00,000 | 20,00,000 | 25,00,000 | 30,00,000 | 40,00,000 | 50,00,000 |
| 6 to 18                                   | 298      | 328      | 346      | 371      | 393      | 447      | 468      | 487      | 528      | 547       | 672       | 863       | 945       | 1,021     | 1,162     | 1,291     |
| 19 to 25                                  | 356      | 392      | 415      | 444      | 471      | 534      | 558      | 583      | 631      | 652       | 801       | 1,029     | 1,127     | 1,218     | 1,389     | 1,545     |
| 26 to 30                                  | 455      | 503      | 538      | 576      | 613      | 690      | 723      | 754      | 814      | 843       | 1,034     | 1,328     | 1,455     | 1,576     | 1,798     | 2,001     |
| 31 to 35                                  | 553      | 610      | 656      | 702      | 747      | 835      | 876      | 914      | 985      | 1,017     | 1,245     | 1,603     | 1,760     | 1,906     | 2,180     | 2,429     |
| 36 to 40                                  | 612      | 676      | 724      | 775      | 824      | 918      | 963      | 1,005    | 1,080    | 1,117     | 1,363     | 1,758     | 1,931     | 2,094     | 2,397     | 2,675     |
| 41 to 45                                  | 778      | 861      | 924      | 990      | 1,054    | 1,168    | 1,225    | 1,281    | 1,371    | 1,419     | 1,728     | 2,230     | 2,454     | 2,664     | 3,052     | 3,407     |
| 46 to 50                                  | 965      | 1,065    | 1,148    | 1,230    | 1,309    | 1,446    | 1,517    | 1,586    | 1,696    | 1,755     | 2,131     | 2,755     | 3,032     | 3,295     | 3,779     | 4,223     |
| 51 to 55                                  | 1,215    | 1,345    | 1,445    | 1,549    | 1,650    | 1,814    | 1,903    | 1,991    | 2,125    | 2,197     | 2,663     | 3,448     | 3,798     | 4,130     | 4,743     | 5,305     |
| 56 to 60                                  | 1,853    | 2,051    | 2,206    | 2,363    | 2,517    | 2,754    | 2,893    | 3,027    | 3,222    | 3,328     | 4,024     | 5,218     | 5,753     | 6,262     | 7,201     | 8,061     |

Premium rates above for ages 61 and above are with 20% Co-Pay

| Plan- Individual- 1 Adult - Comprehensive Plan |          |          |          |          |          |          |          |           |           |           |           |           |           |           |  |
|--|----------|----------|----------|----------|----------|----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|--|
| Age Band / SI                                  | 3,00,000 | 4,00,000 | 5,00,000 | 6,00,000 | 7,00,000 | 8,00,000 | 9,00,000 | 10,00,000 | 15,00,000 | 20,00,000 | 25,00,000 | 30,00,000 | 40,00,000 | 50,00,000 |  |
| 6 to 18  | 2,552    | 2,628    | 2,704    | 2,960    | 2,996    | 3,023    | 3,266    | 3,368     | 4,282     | 4,624     | 5,030     | 5,412     | 6,118     | 6,766     |  |
| 19 to 25                                       | 3,089    | 3,180    | 3,272    | 3,576    | 3,623    | 3,683    | 3,967    | 4,093     | 6,246     | 6,661     | 7,150     | 7,611     | 8,462     | 9,242     |  |
| 26 to 30                                       | 3,950    | 4,069    | 4,187    | 4,566    | 4,625    | 4,697    | 5,056    | 5,216     | 7,615     | 8,158     | 8,795     | 9,397     | 10,506    | 11,523    |  |
| 31 to 35                                       | 4,762    | 4,908    | 5,056    | 5,480    | 5,558    | 5,642    | 6,055    | 6,253     | 8,862     | 9,533     | 10,315    | 11,052    | 12,415    | 13,663    |  |
| 36 to 40                                       | 5,231    | 5,397    | 5,564    | 5,997    | 6,087    | 6,178    | 6,618    | 6,836     | 9,556     | 10,304    | 11,172    | 11,991    | 13,505    | 14,892    |  |
| 41 to 45                                       | 6,713    | 6,923    | 7,138    | 7,678    | 7,795    | 7,951    | 8,495    | 8,769     | 12,027    | 12,991    | 14,104    | 15,157    | 17,099    | 18,879    |  |
| 46 to 50                                       | 8,267    | 8,528    | 8,798    | 9,428    | 9,577    | 9,754    | 10,404   | 10,746    | 14,410    | 15,616    | 17,002    | 18,314    | 20,735    | 22,955    |  |
| 51 to 55                                       | 11,551   | 11,882   | 12,225   | 12,972   | 13,164   | 13,402   | 14,190   | 14,618    | 18,050    | 19,580    | 21,333    | 22,993    | 26,059    | 28,869    |  |
| 56 to 60                                       | 17,132   | 17,629   | 18,157   | 19,187   | 19,485   | 19,803   | 20,954   | 21,584    | 26,080    | 28,433    | 31,106    | 33,650    | 38,345    | 42,650    |  |
| 61 to 65                                       | 21,585   | 22,081   | 22,650   | 23,736   | 23,985   | 24,227   | 25,616   | 26,363    | 31,844    | 33,610    | 36,812    | 39,878    | 45,534    | 50,722    |  |
| 66 to 70                                       | 34,394   | 35,160   | 36,108   | 37,699   | 38,119   | 38,450   | 40,654   | 41,770    | 50,333    | 53,272    | 58,486    | 63,528    | 72,832    | 81,362    |  |
| > 70   | 72,331   | 73,765   | 75,850   | 78,558   | 79,514   | 80,138   | 84,554   | 86,510    | 1,03,812  | 1,10,285  | 1,21,328  | 1,32,199  | 1,52,262  | 1,70,658  |  |

Premium rates above for ages 61 and above are with 20% Co-Pay

| Plan- Individual- 1 Adult - Super Saver Plan |          |          |          |          |          |          |          |          |          |           |           |           |           |           |           |           |
|--|----------|----------|----------|----------|----------|----------|----------|----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Age Band / SI                                | 1,00,000 | 2,00,000 | 3,00,000 | 4,00,000 | 5,00,000 | 6,00,000 | 7,00,000 | 8,00,000 | 9,00,000 | 10,00,000 | 15,00,000 | 20,00,000 | 25,00,000 | 30,00,000 | 40,00,000 | 50,00,000 |
| 6 to 18                                      | 1,339    | 1,457    | 1,531    | 1,627    | 1,720    | 1,932    | 2,015    | 2,095    | 2,260    | 2,331     | 3,002     | 3,760     | 4,085     | 4,391     | 4,957     | 5,475     |
| 19 to 25                                     | 1,626    | 1,769    | 1,864    | 1,980    | 2,092    | 2,350    | 2,450    | 2,577    | 2,769    | 2,854     | 4,723     | 5,632     | 6,023     | 6,393     | 7,073     | 7,697     |
| 26 to 30                                     | 2,025    | 2,210    | 2,360    | 2,511    | 2,656    | 2,976    | 3,108    | 3,265    | 3,507    | 3,615     | 5,651     | 6,831     | 7,340     | 7,821     | 8,708     | 9,522     |
| 31 to 35                                     | 2,412    | 2,641    | 2,828    | 3,012    | 3,191    | 3,558    | 3,719    | 3,904    | 4,185    | 4,319     | 6,498     | 7,931     | 8,555     | 9,146     | 10,235    | 11,234    |
| 36 to 40                                     | 2,651    | 2,905    | 3,098    | 3,304    | 3,501    | 3,888    | 4,066    | 4,269    | 4,566    | 4,714     | 6,967     | 8,546     | 9,241     | 9,897     | 11,108    | 12,217    |
| 41 to 45                                     | 3,405    | 3,731    | 3,987    | 4,251    | 4,504    | 4,992    | 5,222    | 5,518    | 5,886    | 6,073     | 8,746     | 10,761    | 11,651    | 12,493    | 14,046    | 15,471    |
| 46 to 50                                     | 4,148    | 4,557    | 4,882    | 5,209    | 5,526    | 6,103    | 6,391    | 6,741    | 7,183    | 7,415     | 10,362    | 12,860    | 13,969    | 15,019    | 16,956    | 18,733    |
| 51 to 55                                     | 6,367    | 6,884    | 7,288    | 7,701    | 8,103    | 8,802    | 9,166    | 9,619    | 10,154   | 10,445    | 12,991    | 16,133    | 17,534    | 18,863    | 21,316    | 23,564    |
| 56 to 60                                     | 9,204    | 10,000   | 10,622   | 11,248   | 11,865   | 12,854   | 13,411   | 14,051   | 14,833   | 15,260    | 18,436    | 23,216    | 25,353    | 27,388    | 31,144    | 34,588    |
| 61 to 65                                     | 13,009   | 14,213   | 15,109   | 16,039   | 16,971   | 18,374   | 19,215   | 20,143   | 21,277   | 21,888    | 26,445    | 33,610    | 36,812    | 39,878    | 45,534    | 50,722    |
| 66 to 70                                     | 20,294   | 22,293   | 23,722   | 25,217   | 26,757   | 28,911   | 30,301   | 31,755   | 33,554   | 34,464    | 41,539    | 53,272    | 58,486    | 63,528    | 72,832    | 81,362    |
| > 70   | 41,678   | 46,060   | 49,224   | 52,309   | 55,662   | 59,751   | 62,768   | 65,786   | 69,391   | 70,989    | 85,194    | 1,10,285  | 1,21,328  | 1,32,199  | 1,52,262  | 1,70,658  |

Premium rates above for ages 61 and above are with 20% Co-Pay

| Plan- Floater- 2 Adults - Basic Plan |          |          |          |          |          |          |          |          |          |           |           |           |           |           |           |           |
|--------------------------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Age Band / SI                        | 1,00,000 | 2,00,000 | 3,00,000 | 4,00,000 | 5,00,000 | 6,00,000 | 7,00,000 | 8,00,000 | 9,00,000 | 10,00,000 | 15,00,000 | 20,00,000 | 25,00,000 | 30,00,000 | 40,00,000 | 50,00,000 |
| 19 to 25                             | 3,552    | 3,741    | 3,974    | 4,199    | 4,712    | 4,914    | 5,157    | 5,546    | 5,710    | 8,963     | 10,795    | 11,581    | 12,324    | 13,695    | 14,953    | 6,766     |
| 26 to 30                             | 4,449    | 4,746    | 5,046    | 5,339    | 5,980    | 6,245    | 6,547    | 7,036    | 7,247    | 10,836    | 13,213    | 14,235    | 15,203    | 16,992    | 18,630    | 9,242     |
| 31 to 35                             | 5,321    | 5,692    | 6,061    | 6,421    | 7,154    | 7,481    | 7,840    | 8,409    | 8,665    | 12,543    | 15,431    | 16,684    | 17,874    | 20,069    | 22,082    | 11,523    |
| 36 to 40                             | 5,856    | 6,239    | 6,649    | 7,049    | 7,820    | 8,180    | 8,576    | 9,177    | 9,463    | 13,490    | 16,673    | 18,066    | 19,386    | 21,826    | 24,063    | 13,663    |
| 41 to 45                             | 7,501    | 8,008    | 8,531    | 9,044    | 10,012   | 10,476   | 11,045   | 11,786   | 12,144   | 16,950    | 21,009    | 22,792    | 24,489    | 27,620    | 30,491    | 14,892    |
| 46 to 50                             | 9,177    | 9,825    | 10,474   | 11,115   | 12,263   | 12,842   | 13,519   | 14,413   | 14,851   | 20,210    | 25,248    | 27,467    | 29,582    | 33,486    | 37,066    | 18,879    |
| 51 to 55                             | 13,402   | 14,203   | 15,019   | 15,833   | 17,218   | 17,952   | 18,828   | 19,910   | 20,453   | 25,314    | 31,648    | 34,452    | 37,129    | 42,072    | 46,604    | 22,955    |
| 56 to 60                             | 19,647   | 20,876   | 22,109   | 23,359   | 25,323   | 26,451   | 27,702   | 29,284   | 30,064   | 36,312    | 45,958    | 50,222    | 54,325    | 61,896    | 68,839    | 28,869    |
| 61 to 65                             | 23,237   | 24,640   | 26,094   | 27,608   | 29,850   | 31,213   | 32,719   | 34,559   | 35,412   | 42,776    | 54,350    | 59,444    | 64,389    | 73,517    | 81,885    | 42,650    |
| 66 to 70                             | 36,634   | 38,843   | 41,143   | 43,655   | 47,079   | 49,339   | 51,706   | 54,632   | 55,797   | 67,239    | 86,219    | 94,469    | 1,02,608  | 1,17,629  | 1,31,400  | 50,722    |
| > 70                                 | 76,456   | 81,260   | 85,863   | 91,366   | 97,792   | 1,02,729 | 1,07,664 | 1,13,565 | 1,15,138 | 1,38,166  | 1,78,847  | 1,96,143  | 2,13,712  | 2,46,139  | 2,75,870  | 81,362    |

Premium rates above for ages 61 and above are with 20% Co-Pay

| Plan- Floater- 2 Adults - Basic Plan     |          |          |          |          |          |          |          |           |           |           |
|--|----------|----------|----------|----------|----------|----------|----------|-----------|-----------|-----------|
| Add on Option 1- Sublimit Waiver Premium |          |          |          |          |          |          |          |           |           |           |
| Age Band / SI                            | 3,00,000 | 4,00,000 | 5,00,000 | 6,00,000 | 7,00,000 | 8,00,000 | 9,00,000 | 10,00,000 | 15,00,000 | 20,00,000 |
| 19 to 25                                 | 1,308    | 1,218    | 1,140    | 1,121    | 992      | 849      | 915      | 947       | 1,164     | 1,500     |
| 26 to 30                                 | 1,698    | 1,583    | 1,484    | 1,448    | 1,284    | 1,100    | 1,185    | 1,226     | 1,500     | 1,806     |
| 31 to 35                                 | 2,071    | 1,931    | 1,814    | 1,757    | 1,554    | 1,329    | 1,433    | 1,478     | 1,806     | 2,186     |
| 36 to 40                                 | 2,285    | 2,130    | 2,003    | 1,925    | 1,713    | 1,464    | 1,572    | 1,619     | 1,977     | 2,387     |
| 41 to 45                                 | 2,918    | 2,719    | 2,557    | 2,458    | 2,179    | 1,860    | 1,995    | 2,060     | 2,507     | 2,995     |
| 46 to 50                                 | 3,623    | 3,380    | 3,178    | 3,035    | 2,697    | 2,310    | 2,467    | 2,548     | 3,095     | 3,695     |
| 51 to 55                                 | 4,572    | 4,262    | 4,006    | 3,814    | 3,389    | 2,897    | 3,091    | 3,188     | 3,866     | 4,666     |
| 56 to 60                                 | 6,992    | 6,513    | 6,121    | 5,796    | 5,152    | 4,412    | 4,696    | 4,838     | 5,844     | 7,094     |
| 61 to 65                                 | 10,551   | 9,815    | 9,230    | 8,702    | 7,739    | 6,621    | 7,039    | 7,231     | 8,721     | 10,471    |
| 66 to 70                                 | 17,473   | 16,212   | 15,246   | 14,301   | 12,724   | 10,897   | 11,555   | 11,818    | 14,230    | 17,080    |
| > 70                                     | 38,151   | 35,218   | 33,140   | 30,782   | 27,405   | 23,487   | 24,819   | 25,166    | 30,185    | 36,405    |

Premium rates above for ages 61 and above are with 20% Co-Pay

| Plan- Floater- 2 Adults - Basic Plan      |          |          |          |          |          |          |          |          |           |           |           |           |           |           |           |
|---|----------|----------|----------|----------|----------|----------|----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Add on Option 2- 20% Co- Payment Discount |          |          |          |          |          |          |          |          |           |           |           |           |           |           |           |
| Age Band / SI                             | 2,00,000 | 3,00,000 | 4,00,000 | 5,00,000 | 6,00,000 | 7,00,000 | 8,00,000 | 9,00,000 | 10,00,000 | 15,00,000 | 20,00,000 | 25,00,000 | 30,00,000 | 40,00,000 | 50,00,000 |
| 19 to 25                                  | 633      | 671      | 717      | 762      | 860      | 902      | 939      | 1,019    | 1,050     | 1,292     | 1,658     | 1,815     | 1,965     | 2,238     | 2,490     |
| 26 to 30                                  | 813      | 873      | 932      | 992      | 1,116    | 1,167    | 1,218    | 1,316    | 1,358     | 1,667     | 2,143     | 2,346     | 2,540     | 2,897     | 3,224     |
| 31 to 35                                  | 986      | 1,059    | 1,134    | 1,206    | 1,349    | 1,415    | 1,478    | 1,590    | 1,641     | 2,008     | 2,585     | 2,836     | 3,073     | 3,512     | 3,917     |
| 36 to 40                                  | 1,094    | 1,170    | 1,253    | 1,331    | 1,482    | 1,554    | 1,625    | 1,743    | 1,802     | 2,197     | 2,834     | 3,113     | 3,376     | 3,865     | 4,313     |
| 41 to 45                                  | 1,397    | 1,497    | 1,601    | 1,704    | 1,886    | 1,979    | 2,069    | 2,219    | 2,288     | 2,787     | 3,596     | 3,953     | 4,294     | 4,919     | 5,495     |
| 46 to 50                                  | 1,730    | 1,860    | 1,990    | 2,118    | 2,337    | 2,454    | 2,564    | 2,744    | 2,830     | 3,439     | 4,446     | 4,891     | 5,313     | 6,093     | 6,808     |
| 51 to 55                                  | 2,183    | 2,342    | 2,507    | 2,669    | 2,931    | 3,079    | 3,221    | 3,437    | 3,547     | 4,297     | 5,563     | 6,124     | 6,660     | 7,649     | 8,556     |
| 56 to 60                                  | 3,340    | 3,584    | 3,830    | 4,082    | 4,460    | 4,687    | 4,903    | 5,218    | 5,374     | 6,498     | 8,426     | 9,279     | 10,100    | 11,612    | 13,002    |

Premium rates above for ages 61 and above are with 20% Co-Pay

| Plan- Floater- 2 Adults - Comprehensive Plan |          |          |          |          |          |          |          |           |           |           |           |           |           |           |
|--|----------|----------|----------|----------|----------|----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Age Band / SI                                | 3,00,000 | 4,00,000 | 5,00,000 | 6,00,000 | 7,00,000 | 8,00,000 | 9,00,000 | 10,00,000 | 15,00,000 | 20,00,000 | 25,00,000 | 30,00,000 | 40,00,000 | 50,00,000 |
| 19 to 25                                     | 5,049    | 5,192    | 5,339    | 5,833    | 5,906    | 6,006    | 6,462    | 6,657     | 10,127    | 10,795    | 11,581    | 12,324    | 13,695    | 14,953    |
| 26 to 30                                     | 6,444    | 6,629    | 6,824    | 7,429    | 7,529    | 7,647    | 8,222    | 8,472     | 12,336    | 13,213    | 14,235    | 15,203    | 16,992    | 18,630    |
| 31 to 35                                     | 7,764    | 7,992    | 8,235    | 8,911    | 9,035    | 9,170    | 9,842    | 10,142    | 14,349    | 15,431    | 16,684    | 17,874    | 20,069    | 22,082    |
| 36 to 40                                     | 8,524    | 8,779    | 9,052    | 9,745    | 9,893    | 10,040   | 10,750   | 11,082    | 15,467    | 16,673    | 18,066    | 19,386    | 21,826    | 24,063    |
| 41 to 45                                     | 10,926   | 11,250   | 11,601   | 12,470   | 12,656   | 12,905   | 13,781   | 14,204    | 19,457    | 21,009    | 22,792    | 24,489    | 27,620    | 30,491    |
| 46 to 50                                     | 13,448   | 13,854   | 14,293   | 15,298   | 15,539   | 15,829   | 16,881   | 17,399    | 23,305    | 25,248    | 27,467    | 29,582    | 33,486    | 37,066    |
| 51 to 55                                     | 18,775   | 19,282   | 19,838   | 21,032   | 21,342   | 21,725   | 23,002   | 23,641    | 29,180    | 31,648    | 34,452    | 37,129    | 42,072    | 46,604    |
| 56 to 60                                     | 27,869   | 28,622   | 29,480   | 31,119   | 31,602   | 32,114   | 33,981   | 34,902    | 42,156    | 45,958    | 50,222    | 54,325    | 61,896    | 68,839    |
| 61 to 65                                     | 35,191   | 35,909   | 36,838   | 38,552   | 38,952   | 39,340   | 41,597   | 42,643    | 51,497    | 54,350    | 59,444    | 64,389    | 73,517    | 81,885    |
| 66 to 70                                     | 56,316   | 57,354   | 58,901   | 61,380   | 62,063   | 62,603   | 66,187   | 67,615    | 81,469    | 86,219    | 94,469    | 1,02,608  | 1,17,629  | 1,31,400  |
| > 70   | 1,19,411 | 1,21,080 | 1,24,507 | 1,28,574 | 1,30,134 | 1,31,152 | 1,38,384 | 1,40,304  | 1,68,351  | 1,78,847  | 1,96,143  | 2,13,712  | 2,46,139  | 2,75,870  |

Premium rates above for ages 61 and above are with 20% Co-Pay

| Plan- Floater- 2 Adults - Super Saver Plan |          |          |          |          |          |          |          |          |           |           |           |           |           |           |           |
|--|----------|----------|----------|----------|----------|----------|----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Age Band / SI                              | 2,00,000 | 3,00,000 | 4,00,000 | 5,00,000 | 6,00,000 | 7,00,000 | 8,00,000 | 9,00,000 | 10,00,000 | 15,00,000 | 20,00,000 | 25,00,000 | 30,00,000 | 40,00,000 | 50,00,000 |
| 19 to 25                                   | 2,919    | 3,070    | 3,257    | 3,437    | 3,852    | 4,012    | 4,218    | 4,527    | 4,660     | 7,671     | 9,137     | 9,766     | 10,359    | 11,457    | 12,463    |
| 26 to 30                                   | 3,636    | 3,873    | 4,114    | 4,348    | 4,865    | 5,077    | 5,329    | 5,721    | 5,888     | 9,170     | 11,070    | 11,889    | 12,682    | 14,095    | 15,406    |
| 31 to 35                                   | 4,335    | 4,633    | 4,928    | 5,216    | 5,805    | 6,066    | 6,363    | 6,819    | 7,024     | 10,535    | 12,846    | 13,848    | 14,800    | 16,557    | 18,165    |
| 36 to 40                                   | 4,761    | 5,069    | 5,397    | 5,717    | 6,338    | 6,626    | 6,951    | 7,434    | 7,662     | 11,293    | 13,839    | 14,953    | 16,010    | 17,961    | 19,750    |
| 41 to 45                                   | 6,104    | 6,511    | 6,929    | 7,340    | 8,126    | 8,497    | 8,976    | 9,568    | 9,856     | 14,164    | 17,413    | 18,840    | 20,196    | 22,701    | 24,996    |
| 46 to 50                                   | 7,448    | 7,965    | 8,484    | 8,998    | 9,926    | 10,389   | 10,955   | 11,669   | 12,020    | 16,772    | 20,802    | 22,576    | 24,269    | 27,393    | 30,258    |
| 51 to 55                                   | 11,220   | 11,861   | 12,513   | 13,164   | 14,287   | 14,873   | 15,608   | 16,474   | 16,906    | 21,017    | 26,085    | 28,327    | 30,470    | 34,422    | 38,048    |
| 56 to 60                                   | 16,307   | 17,292   | 18,278   | 19,277   | 20,863   | 21,763   | 22,799   | 24,066   | 24,689    | 29,814    | 37,532    | 40,944    | 44,225    | 50,284    | 55,837    |
| 61 to 65                                   | 23,237   | 24,640   | 26,094   | 27,608   | 29,850   | 31,213   | 32,719   | 34,559   | 35,412    | 42,776    | 54,350    | 59,444    | 64,389    | 73,517    | 81,885    |
| 66 to 70                                   | 36,634   | 38,843   | 41,143   | 43,655   | 47,079   | 49,339   | 51,706   | 54,632   | 55,797    | 67,239    | 86,219    | 94,469    | 1,02,608  | 1,17,629  | 1,31,400  |
| > 70                                       | 76,456   | 81,260   | 85,863   | 91,366   | 97,792   | 1,02,729 | 1,07,664 | 1,13,565 | 1,15,138  | 1,38,166  | 1,78,847  | 1,96,143  | 2,13,712  | 2,46,139  | 2,75,870  |

Premium rates above for ages 61 and above are with 20% Co-Pay

| Plan- Floater- 1 Adult + 1 Child - Basic Plan |          |          |          |          |          |          |          |          |           |           |           |           |           |           |           |
|---|----------|----------|----------|----------|----------|----------|----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Age Band / SI                                 | 2,00,000 | 3,00,000 | 4,00,000 | 5,00,000 | 6,00,000 | 7,00,000 | 8,00,000 | 9,00,000 | 10,00,000 | 15,00,000 | 20,00,000 | 25,00,000 | 30,00,000 | 40,00,000 | 50,00,000 |
| 19 to 25                                      | 3,346    | 3,523    | 3,740    | 3,951    | 4,431    | 4,622    | 4,849    | 5,213    | 5,367     | 8,413     | 10,129    | 10,865    | 11,561    | 12,845    | 14,023    |
| 26 to 30                                      | 4,185    | 4,463    | 4,744    | 5,020    | 5,619    | 5,867    | 6,150    | 6,608    | 6,806     | 10,167    | 12,394    | 13,351    | 14,258    | 15,933    | 17,467    |
| 31 to 35                                      | 5,003    | 5,350    | 5,695    | 6,032    | 6,719    | 7,025    | 7,362    | 7,894    | 8,134     | 11,767    | 14,471    | 15,644    | 16,758    | 18,814    | 20,700    |
| 36 to 40                                      | 5,503    | 5,862    | 6,246    | 6,620    | 7,343    | 7,680    | 8,051    | 8,613    | 8,882     | 12,653    | 15,634    | 16,938    | 18,175    | 20,460    | 22,555    |
| 41 to 45                                      | 7,043    | 7,518    | 8,009    | 8,489    | 9,395    | 9,830    | 10,363   | 11,057   | 11,393    | 15,893    | 19,695    | 21,366    | 22,954    | 25,886    | 28,576    |
| 46 to 50                                      | 8,613    | 9,220    | 9,829    | 10,429   | 11,504   | 12,047   | 12,680   | 13,517   | 13,927    | 18,947    | 23,665    | 25,744    | 27,726    | 31,380    | 34,734    |
| 51 to 55                                      | 12,570   | 13,321   | 14,086   | 14,847   | 16,145   | 16,833   | 17,653   | 18,666   | 19,175    | 23,726    | 29,660    | 32,286    | 34,793    | 39,422    | 43,667    |
| 56 to 60                                      | 18,420   | 19,570   | 20,725   | 21,896   | 23,735   | 24,791   | 25,964   | 27,446   | 28,175    | 34,028    | 43,062    | 47,056    | 50,898    | 57,989    | 64,493    |
| 61 to 65                                      | 21,781   | 23,096   | 24,457   | 25,874   | 27,974   | 29,251   | 30,662   | 32,384   | 33,186    | 40,080    | 50,921    | 55,692    | 60,325    | 68,874    | 76,711    |
| 66 to 70                                      | 34,329   | 36,399   | 38,552   | 40,905   | 44,112   | 46,229   | 48,444   | 51,187   | 52,276    | 62,994    | 80,769    | 88,496    | 96,120    | 1,10,187  | 1,23,085  |
| > 70  | 71,625   | 76,125   | 80,435   | 85,591   | 91,608   | 96,232   | 1,00,854 | 1,06,380 | 1,07,854  | 1,29,421  | 1,67,523  | 1,83,721  | 2,00,177  | 2,30,547  | 2,58,393  |

Premium rates above for ages 61 and above are with 20% Co-Pay

| Plan- Floater- 1 Adult + 1 Child - Basic Plan |          |          |          |          |          |          |          |           |           |
|---|----------|----------|----------|----------|----------|----------|----------|-----------|-----------|
| Add on Option 1- Sublimit Waiver Premium      |          |          |          |          |          |          |          |           |           |
| Age Band / SI                                 | 3,00,000 | 4,00,000 | 5,00,000 | 6,00,000 | 7,00,000 | 8,00,000 | 9,00,000 | 10,00,000 | 15,00,000 |
| 19 to 25                                      | 1,226    | 1,141    | 1,068    | 1,050    | 929      | 795      | 858      | 886       | 1,091     |
| 26 to 30                                      | 1,591    | 1,483    | 1,391    | 1,357    | 1,203    | 1,030    | 1,111    | 1,148     | 1,405     |
| 31 to 35                                      | 1,940    | 1,809    | 1,699    | 1,645    | 1,456    | 1,246    | 1,341    | 1,384     | 1,692     |
| 36 to 40                                      | 2,140    | 1,995    | 1,876    | 1,803    | 1,604    | 1,372    | 1,473    | 1,517     | 1,853     |
| 41 to 45                                      | 2,733    | 2,547    | 2,395    | 2,302    | 2,041    | 1,742    | 1,869    | 1,930     | 2,348     |
| 46 to 50                                      | 3,394    | 3,167    | 2,976    | 2,843    | 2,527    | 2,164    | 2,311    | 2,386     | 2,898     |
| 51 to 55                                      | 4,283    | 3,993    | 3,751    | 3,573    | 3,175    | 2,713    | 2,895    | 2,986     | 3,622     |
| 56 to 60                                      | 6,549    | 6,100    | 5,733    | 5,428    | 4,825    | 4,132    | 4,398    | 4,532     | 5,473     |
| 61 to 65                                      | 9,882    | 9,193    | 8,645    | 8,149    | 7,248    | 6,201    | 6,592    | 6,773     | 8,169     |
| 66 to 70                                      | 16,365   | 15,183   | 14,279   | 13,394   | 11,918   | 10,205   | 10,822   | 11,068    | 13,329    |
| > 70  | 35,732   | 32,984   | 31,040   | 28,830   | 25,667   | 21,998   | 23,245   | 23,571    | 28,270    |

Premium rates above for ages 61 and above are with 20% Co-Pay

| Plan- Floater- 1 Adult + 1 Child - Basic Plan |          |          |          |          |          |          |          |          |           |           |           |           |           |           |           |
|---|----------|----------|----------|----------|----------|----------|----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Add on Option 2- 20% Co - Payment Discount    |          |          |          |          |          |          |          |          |           |           |           |           |           |           |           |
| Age Band / SI                                 | 2,00,000 | 3,00,000 | 4,00,000 | 5,00,000 | 6,00,000 | 7,00,000 | 8,00,000 | 9,00,000 | 10,00,000 | 15,00,000 | 20,00,000 | 25,00,000 | 30,00,000 | 40,00,000 | 50,00,000 |
| 19 to 25                                      | 593      | 629      | 673      | 715      | 806      | 845      | 880      | 954      | 984       | 1,210     | 1,553     | 1,701     | 1,840     | 2,096     | 2,332     |
| 26 to 30                                      | 762      | 818      | 873      | 929      | 1,045    | 1,094    | 1,141    | 1,232    | 1,273     | 1,560     | 2,008     | 2,197     | 2,379     | 2,713     | 3,020     |
| 31 to 35                                      | 923      | 993      | 1,062    | 1,129    | 1,264    | 1,325    | 1,384    | 1,490    | 1,537     | 1,881     | 2,422     | 2,656     | 2,878     | 3,289     | 3,669     |
| 36 to 40                                      | 1,025    | 1,095    | 1,173    | 1,247    | 1,389    | 1,456    | 1,522    | 1,633    | 1,687     | 2,058     | 2,655     | 2,915     | 3,161     | 3,620     | 4,040     |
| 41 to 45                                      | 1,308    | 1,402    | 1,500    | 1,596    | 1,766    | 1,854    | 1,938    | 2,078    | 2,144     | 2,611     | 3,369     | 3,703     | 4,021     | 4,607     | 5,147     |
| 46 to 50                                      | 1,620    | 1,742    | 1,864    | 1,984    | 2,190    | 2,299    | 2,402    | 2,570    | 2,651     | 3,221     | 4,165     | 4,580     | 4,977     | 5,706     | 6,377     |
| 51 to 55                                      | 2,045    | 2,194    | 2,348    | 2,500    | 2,746    | 2,884    | 3,016    | 3,219    | 3,322     | 4,024     | 5,211     | 5,736     | 6,237     | 7,164     | 8,014     |
| 56 to 60                                      | 3,128    | 3,357    | 3,588    | 3,824    | 4,178    | 4,390    | 4,593    | 4,887    | 5,034     | 6,086     | 7,892     | 8,691     | 9,459     | 10,876    | 12,177    |

Premium rates above for ages 61 and above are with 20% Co-Pay

| Plan- Floater- 1 Adult + 1 Child- Comprehensive Plan |          |          |          |          |          |          |          |           |           |           |           |           |           |           |
|--|----------|----------|----------|----------|----------|----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Age Band / SI  | 3,00,000 | 4,00,000 | 5,00,000 | 6,00,000 | 7,00,000 | 8,00,000 | 9,00,000 | 10,00,000 | 15,00,000 | 20,00,000 | 25,00,000 | 30,00,000 | 40,00,000 | 50,00,000 |
| 19 to 25   | 4,749    | 4,881    | 5,020    | 5,481    | 5,551    | 5,644    | 6,071    | 6,253     | 9,504     | 10,129    | 10,865    | 11,561    | 12,845    | 14,023    |
| 26 to 30   | 6,054    | 6,227    | 6,410    | 6,977    | 7,070    | 7,180    | 7,719    | 7,954     | 11,573    | 12,394    | 13,351    | 14,258    | 15,933    | 17,467    |
| 31 to 35   | 7,290    | 7,504    | 7,730    | 8,364    | 8,481    | 8,608    | 9,236    | 9,518     | 13,459    | 14,471    | 15,644    | 16,758    | 18,814    | 20,700    |
| 36 to 40   | 8,002    | 8,242    | 8,497    | 9,146    | 9,284    | 9,422    | 10,086   | 10,399    | 14,506    | 15,634    | 16,938    | 18,175    | 20,460    | 22,555    |
| 41 to 45   | 10,251   | 10,556   | 10,884   | 11,697   | 11,871   | 12,105   | 12,926   | 13,323    | 18,241    | 19,695    | 21,366    | 22,954    | 25,886    | 28,576    |
| 46 to 50   | 12,614   | 12,996   | 13,405   | 14,348   | 14,573   | 14,844   | 15,828   | 16,314    | 21,845    | 23,665    | 25,744    | 27,726    | 31,380    | 34,734    |
| 51 to 55   | 17,603   | 18,079   | 18,599   | 19,718   | 20,007   | 20,366   | 21,561   | 22,161    | 27,348    | 29,660    | 32,286    | 34,793    | 39,422    | 43,667    |
| 56 to 60   | 26,119   | 26,826   | 27,629   | 29,164   | 29,616   | 30,096   | 31,844   | 32,707    | 39,502    | 43,062    | 47,056    | 50,898    | 57,989    | 64,493    |
| 61 to 65   | 32,978   | 33,651   | 34,519   | 36,123   | 36,500   | 36,864   | 38,977   | 39,959    | 48,249    | 50,921    | 55,692    | 60,325    | 68,874    | 76,711    |
| 66 to 70   | 52,764   | 53,736   | 55,184   | 57,506   | 58,146   | 58,650   | 62,009   | 63,344    | 76,323    | 80,769    | 88,496    | 96,120    | 1,10,187  | 1,23,085  |
| > 70   | 1,11,857 | 1,13,420 | 1,16,631 | 1,20,438 | 1,21,900 | 1,22,852 | 1,29,626 | 1,31,425  | 1,57,692  | 1,67,523  | 1,83,721  | 2,00,177  | 2,30,547  | 2,58,393  |

Premium rates above for ages 61 and above are with 20% Co-Pay

| Plan- Floater- 1 Adult + 1 Child - Super Saver Plan |          |          |          |          |          |          |          |          |           |           |           |           |           |           |           |
|---|----------|----------|----------|----------|----------|----------|----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Age Band / SI                                       | 2,00,000 | 3,00,000 | 4,00,000 | 5,00,000 | 6,00,000 | 7,00,000 | 8,00,000 | 9,00,000 | 10,00,000 | 15,00,000 | 20,00,000 | 25,00,000 | 30,00,000 | 40,00,000 | 50,00,000 |
| 19 to 25  | 2,752    | 2,894    | 3,067    | 3,237    | 3,625    | 3,777    | 3,969    | 4,259    | 4,383     | 7,204     | 8,576     | 9,164     | 9,721     | 10,749    | 11,691    |
| 26 to 30  | 3,423    | 3,646    | 3,871    | 4,090    | 4,575    | 4,772    | 5,008    | 5,376    | 5,533     | 8,607     | 10,386    | 11,154    | 11,878    | 13,220    | 14,448    |
| 31 to 35  | 4,079    | 4,357    | 4,633    | 4,903    | 5,455    | 5,700    | 5,978    | 6,405    | 6,597     | 9,886     | 12,049    | 12,988    | 13,880    | 15,525    | 17,030    |
| 36 to 40  | 4,478    | 4,767    | 5,073    | 5,373    | 5,954    | 6,224    | 6,528    | 6,980    | 7,195     | 10,595    | 12,979    | 14,023    | 15,014    | 16,840    | 18,516    |
| 41 to 45  | 5,735    | 6,116    | 6,509    | 6,892    | 7,629    | 7,976    | 8,425    | 8,979    | 9,249     | 13,283    | 16,326    | 17,663    | 18,933    | 21,279    | 23,429    |
| 46 to 50  | 6,993    | 7,478    | 7,965    | 8,445    | 9,315    | 9,748    | 10,278   | 10,947   | 11,276    | 15,726    | 19,501    | 21,164    | 22,749    | 25,674    | 28,357    |
| 51 to 55  | 10,526   | 11,127   | 11,738   | 12,348   | 13,399   | 13,949   | 14,636   | 15,447   | 15,853    | 19,702    | 24,450    | 26,549    | 28,556    | 32,258    | 35,654    |
| 56 to 60  | 15,292   | 16,214   | 17,137   | 18,072   | 19,557   | 20,401   | 21,371   | 22,559   | 23,141    | 27,942    | 35,170    | 38,365    | 41,438    | 47,113    | 52,316    |
| 61 to 65  | 21,781   | 23,096   | 24,457   | 25,874   | 27,974   | 29,251   | 30,662   | 32,384   | 33,186    | 40,080    | 50,921    | 55,692    | 60,325    | 68,874    | 76,711    |
| 66 to 70  | 34,329   | 36,399   | 38,552   | 40,905   | 44,112   | 46,229   | 48,444   | 51,187   | 52,276    | 62,994    | 80,769    | 88,496    | 96,120    | 1,10,187  | 1,23,085  |
| > 70  | 71,625   | 76,125   | 80,435   | 85,591   | 91,608   | 96,232   | 1,00,854 | 1,06,380 | 1,07,854  | 1,29,421  | 1,67,523  | 1,83,721  | 2,00,177  | 2,30,547  | 2,58,393  |

Premium rates above for ages 61 and above are with 20% Co-Pay

| Plan- Floater- 2 Adults + 1 Child - Basic Plan |          |          |          |          |          |          |          |          |           |           |           |           |           |           |           |
|--|----------|----------|----------|----------|----------|----------|----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Age Band / SI                                  | 2,00,000 | 3,00,000 | 4,00,000 | 5,00,000 | 6,00,000 | 7,00,000 | 8,00,000 | 9,00,000 | 10,00,000 | 15,00,000 | 20,00,000 | 25,00,000 | 30,00,000 | 40,00,000 | 50,00,000 |
| 19 to 25                                       | 4,755    | 5,004    | 5,309    | 5,605    | 6,285    | 6,551    | 6,874    | 7,387    | 7,598     | 11,893    | 14,314    | 15,348    | 16,328    | 18,140    | 19,801    |
| 26 to 30                                       | 5,945    | 6,335    | 6,729    | 7,116    | 7,962    | 8,311    | 8,712    | 9,358    | 9,630     | 14,368    | 17,509    | 18,853    | 20,131    | 22,494    | 24,659    |
| 31 to 35                                       | 7,105    | 7,591    | 8,073    | 8,548    | 9,518    | 9,947    | 10,425   | 11,176   | 11,502    | 16,625    | 20,440    | 22,088    | 23,658    | 26,560    | 29,217    |
| 36 to 40                                       | 7,812    | 8,316    | 8,852    | 9,380    | 10,397   | 10,874   | 11,396   | 12,193   | 12,556    | 17,875    | 22,081    | 23,913    | 25,659    | 28,880    | 31,833    |
| 41 to 45                                       | 9,995    | 10,660   | 11,344   | 12,024   | 13,299   | 13,914   | 14,666   | 15,646   | 16,100    | 22,447    | 27,813    | 30,158    | 32,398    | 36,533    | 40,325    |
| 46 to 50                                       | 12,226   | 13,072   | 13,919   | 14,770   | 16,281   | 17,048   | 17,944   | 19,127   | 19,680    | 26,759    | 33,415    | 36,332    | 39,128    | 44,285    | 49,012    |
| 51 to 55                                       | 17,827   | 18,872   | 19,939   | 21,015   | 22,839   | 23,811   | 24,970   | 26,400   | 27,082    | 33,503    | 41,878    | 45,560    | 49,097    | 55,625    | 61,613    |
| 56 to 60                                       | 26,148   | 27,750   | 29,350   | 31,009   | 33,591   | 35,084   | 36,743   | 38,841   | 39,798    | 48,058    | 60,808    | 66,403    | 71,823    | 81,826    | 91,000    |
| 61 to 65                                       | 30,979   | 32,799   | 34,676   | 36,686   | 39,628   | 41,439   | 43,434   | 45,873   | 46,889    | 56,625    | 71,935    | 78,606    | 85,139    | 97,202    | 1,08,260  |
| 66 to 70                                       | 49,000   | 51,839   | 54,778   | 58,120   | 62,602   | 65,604   | 68,744   | 72,639   | 73,909    | 89,054    | 1,14,181  | 1,24,938  | 1,35,699  | 1,55,556  | 1,73,763  |
| > 70   | 1,02,920 | 1,09,006 | 1,14,761 | 1,22,116 | 1,30,456 | 1,37,044 | 1,43,623 | 1,51,494 | 1,52,690  | 1,83,215  | 2,37,154  | 2,59,550  | 2,82,796  | 3,25,696  | 3,65,034  |

Premium rates above for ages 61 and above are with 20% Co-Pay

| Plan- Floater- 2 Adults + 1 Child - Basic Plan<br>Add on Option 1- Sublimit Waiver Premium |          |          |          |          |          |          |          |           |           |           |
|--|----------|----------|----------|----------|----------|----------|----------|-----------|-----------|-----------|
| Age Band / SI  | 3,00,000 | 4,00,000 | 5,00,000 | 6,00,000 | 7,00,000 | 8,00,000 | 9,00,000 | 10,00,000 | 15,00,000 | 20,00,000 |
| 19 to 25   | 1,730    | 1,613    | 1,511    | 1,475    | 1,316    | 1,119    | 1,209    | 1,250     | 1,537     | 1,537     |
| 26 to 30   | 2,250    | 2,097    | 1,969    | 1,915    | 1,699    | 1,449    | 1,570    | 1,615     | 1,984     | 1,984     |
| 31 to 35   | 2,736    | 2,554    | 2,397    | 2,321    | 2,055    | 1,756    | 1,894    | 1,955     | 2,384     | 2,384     |
| 36 to 40   | 3,021    | 2,815    | 2,646    | 2,549    | 2,263    | 1,933    | 2,079    | 2,145     | 2,615     | 2,615     |
| 41 to 45   | 3,865    | 3,602    | 3,382    | 3,248    | 2,879    | 2,461    | 2,637    | 2,723     | 3,311     | 3,311     |
| 46 to 50   | 4,807    | 4,478    | 4,205    | 4,024    | 3,570    | 3,058    | 3,267    | 3,364     | 4,088     | 4,088     |
| 51 to 55   | 6,057    | 5,645    | 5,304    | 5,048    | 4,485    | 3,834    | 4,098    | 4,219     | 5,114     | 5,114     |
| 56 to 60   | 9,286    | 8,640    | 8,115    | 7,679    | 6,827    | 5,846    | 6,219    | 6,390     | 7,729     | 7,729     |
| 61 to 65   | 14,034   | 13,030   | 12,251   | 11,540   | 10,266   | 8,789    | 9,338    | 9,566     | 11,540    | 11,540    |
| 66 to 70   | 23,312   | 21,576   | 20,291   | 19,008   | 16,909   | 14,481   | 15,358   | 15,643    | 18,840    | 18,840    |
| > 70   | 51,182   | 47,070   | 44,291   | 41,057   | 36,554   | 31,330   | 33,097   | 33,368    | 40,222    | 40,222    |

Premium rates above for ages 61 and above are with 20% Co-Pay

| Plan- Floater- 2 Adults + 1 Child - Basic Plan<br>Add on Option 2- 20% Co- Payment Discount |          |          |          |          |          |          |          |          |           |           |           |           |           |           |           |
|---|----------|----------|----------|----------|----------|----------|----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Age Band / SI   | 2,00,000 | 3,00,000 | 4,00,000 | 5,00,000 | 6,00,000 | 7,00,000 | 8,00,000 | 9,00,000 | 10,00,000 | 15,00,000 | 20,00,000 | 25,00,000 | 30,00,000 | 40,00,000 | 50,00,000 |
| 19 to 25  | 836      | 888      | 948      | 1,007    | 1,140    | 1,190    | 1,244    | 1,347    | 1,390     | 1,706     | 2,190     | 2,397     | 2,594     | 2,958     | 3,287     |
| 26 to 30  | 1,076    | 1,155    | 1,233    | 1,309    | 1,475    | 1,544    | 1,611    | 1,739    | 1,796     | 2,202     | 2,831     | 3,101     | 3,354     | 3,827     | 4,259     |
| 31 to 35  | 1,306    | 1,406    | 1,501    | 1,596    | 1,786    | 1,872    | 1,955    | 2,105    | 2,168     | 2,654     | 3,416     | 3,746     | 4,060     | 4,641     | 5,172     |
| 36 to 40  | 1,449    | 1,551    | 1,658    | 1,762    | 1,960    | 2,058    | 2,147    | 2,306    | 2,380     | 2,903     | 3,744     | 4,110     | 4,461     | 5,105     | 5,694     |
| 41 to 45  | 1,851    | 1,984    | 2,119    | 2,254    | 2,496    | 2,620    | 2,739    | 2,934    | 3,024     | 3,682     | 4,755     | 5,224     | 5,671     | 6,500     | 7,258     |
| 46 to 50  | 2,295    | 2,464    | 2,634    | 2,805    | 3,093    | 3,248    | 3,392    | 3,630    | 3,742     | 4,544     | 5,874     | 6,457     | 7,017     | 8,051     | 8,994     |
| 51 to 55  | 2,898    | 3,107    | 3,321    | 3,535    | 3,881    | 4,077    | 4,264    | 4,550    | 4,684     | 5,677     | 7,355     | 8,091     | 8,796     | 10,100    | 11,300    |
| 56 to 60  | 4,440    | 4,758    | 5,079    | 5,411    | 5,910    | 6,209    | 6,494    | 6,915    | 7,105     | 8,590     | 11,139    | 12,257    | 13,343    | 15,343    | 17,177    |

Premium rates above for ages 61 and above are with 20% Co-Pay

| Plan- Floater- 2 Adults + 1 Child- Comprehensive Plan |          |          |          |          |          |          |          |           |           |           |           |           |           |           |  |
|---|----------|----------|----------|----------|----------|----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|--|
| Age Band / SI   | 3,00,000 | 4,00,000 | 5,00,000 | 6,00,000 | 7,00,000 | 8,00,000 | 9,00,000 | 10,00,000 | 15,00,000 | 20,00,000 | 25,00,000 | 30,00,000 | 40,00,000 | 50,00,000 |  |
| 19 to 25  | 6,734    | 6,922    | 7,116    | 7,760    | 7,866    | 7,993    | 8,596    | 8,848     | 13,430    | 14,314    | 15,348    | 16,328    | 18,140    | 19,801    |  |
| 26 to 30  | 8,584    | 8,826    | 9,086    | 9,877    | 10,010   | 10,161   | 10,928   | 11,245    | 16,352    | 17,509    | 18,853    | 20,131    | 22,494    | 24,659    |  |
| 31 to 35  | 10,328   | 10,627   | 10,945   | 11,839   | 12,003   | 12,180   | 13,069   | 13,456    | 19,009    | 20,440    | 22,088    | 23,658    | 26,560    | 29,217    |  |
| 36 to 40  | 11,338   | 11,668   | 12,025   | 12,945   | 13,137   | 13,330   | 14,272   | 14,701    | 20,490    | 22,081    | 23,913    | 25,659    | 28,880    | 31,833    |  |
| 41 to 45  | 14,525   | 14,946   | 15,406   | 16,547   | 16,793   | 17,127   | 18,283   | 18,823    | 25,758    | 27,813    | 30,158    | 32,398    | 36,533    | 40,325    |  |
| 46 to 50  | 17,879   | 18,397   | 18,974   | 20,304   | 20,618   | 21,001   | 22,394   | 23,044    | 30,847    | 33,415    | 36,332    | 39,128    | 44,285    | 49,012    |  |
| 51 to 55  | 24,930   | 25,584   | 26,319   | 27,888   | 28,296   | 28,804   | 30,498   | 31,302    | 38,617    | 41,878    | 45,560    | 49,097    | 55,625    | 61,613    |  |
| 56 to 60  | 37,035   | 37,990   | 39,124   | 41,271   | 41,911   | 42,588   | 45,060   | 46,188    | 55,787    | 60,808    | 66,403    | 71,823    | 81,826    | 91,000    |  |
| 61 to 65  | 46,834   | 47,706   | 48,936   | 51,168   | 51,706   | 52,224   | 55,211   | 56,455    | 68,165    | 71,935    | 78,606    | 85,139    | 97,202    | 1,08,260  |  |
| 66 to 70  | 75,151   | 76,354   | 78,411   | 81,610   | 82,513   | 83,225   | 87,997   | 89,552    | 1,07,894  | 1,14,181  | 1,24,938  | 1,35,699  | 1,55,556  | 1,73,763  |  |
| > 70  | 1,60,188 | 1,61,831 | 1,66,407 | 1,71,513 | 1,73,598 | 1,74,953 | 1,84,590 | 1,86,059  | 2,23,237  | 2,37,154  | 2,59,550  | 2,82,796  | 3,25,696  | 3,65,034  |  |

Premium rates above for ages 61 and above are with 20% Co-Pay

| Plan- Floater- 2 Adults + 1 Child - Super Saver Plan |          |          |          |          |          |          |          |          |           |           |           |           |           |           |           |
|--|----------|----------|----------|----------|----------|----------|----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Age Band / SI  | 2,00,000 | 3,00,000 | 4,00,000 | 5,00,000 | 6,00,000 | 7,00,000 | 8,00,000 | 9,00,000 | 10,00,000 | 15,00,000 | 20,00,000 | 25,00,000 | 30,00,000 | 40,00,000 | 50,00,000 |
| 19 to 25   | 3,919    | 4,116    | 4,361    | 4,598    | 5,145    | 5,361    | 5,630    | 6,039    | 6,208     | 10,187    | 12,124    | 12,951    | 13,735    | 15,182    | 16,514    |
| 26 to 30   | 4,870    | 5,180    | 5,496    | 5,807    | 6,487    | 6,767    | 7,101    | 7,620    | 7,833     | 12,166    | 14,678    | 15,753    | 16,777    | 18,668    | 20,401    |
| 31 to 35   | 5,798    | 6,185    | 6,572    | 6,952    | 7,732    | 8,075    | 8,470    | 9,071    | 9,333     | 13,971    | 17,024    | 18,342    | 19,599    | 21,919    | 24,045    |
| 36 to 40   | 6,363    | 6,765    | 7,194    | 7,617    | 8,436    | 8,816    | 9,250    | 9,886    | 10,176    | 14,972    | 18,337    | 19,803    | 21,198    | 23,775    | 26,139    |
| 41 to 45   | 8,144    | 8,676    | 9,226    | 9,770    | 10,803   | 11,295   | 11,927   | 12,712   | 13,076    | 18,765    | 23,058    | 24,934    | 26,727    | 30,334    | 33,067    |
| 46 to 50   | 9,930    | 10,608   | 11,285   | 11,964   | 13,188   | 13,800   | 14,551   | 15,497   | 15,938    | 22,215    | 27,540    | 29,875    | 32,112    | 36,235    | 40,018    |
| 51 to 55   | 14,929   | 15,765   | 16,618   | 17,480   | 18,958   | 19,734   | 20,706   | 21,851   | 22,398    | 27,826    | 34,523    | 37,469    | 40,301    | 45,525    | 50,313    |
| 56 to 60   | 21,708   | 22,992   | 24,271   | 25,597   | 27,681   | 28,875   | 30,248   | 31,926   | 32,693    | 39,467    | 49,669    | 54,145    | 58,480    | 66,483    | 73,823    |
| 61 to 65   | 30,979   | 32,799   | 34,676   | 36,686   | 39,628   | 41,439   | 43,434   | 45,873   | 46,889    | 56,625    | 71,935    | 78,606    | 85,139    | 97,202    | 1,08,260  |
| 66 to 70   | 49,000   | 51,839   | 54,778   | 58,120   | 62,602   | 65,604   | 68,744   | 72,639   | 73,909    | 89,054    | 1,14,181  | 1,24,938  | 1,35,699  | 1,55,556  | 1,73,763  |
| > 70   | 1,02,920 | 1,09,006 | 1,14,761 | 1,22,116 | 1,30,456 | 1,37,044 | 1,43,623 | 1,51,494 | 1,52,690  | 1,83,215  | 2,37,154  | 2,59,550  | 2,82,796  | 3,25,696  | 3,65,034  |

Premium rates above for ages 61 and above are with 20% Co-Pay

| Plan- Floater- 2 Adults + 2 Children - Basic Plan |          |          |          |          |          |          |          |          |           |           |           |           |           |           |           |
|---|----------|----------|----------|----------|----------|----------|----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Age Band / SI                                     | 2,00,000 | 3,00,000 | 4,00,000 | 5,00,000 | 6,00,000 | 7,00,000 | 8,00,000 | 9,00,000 | 10,00,000 | 15,00,000 | 20,00,000 | 25,00,000 | 30,00,000 | 40,00,000 | 50,00,000 |
| 19 to 25  | 5,752    | 6,058    | 6,420    | 6,778    | 7,587    | 7,909    | 8,292    | 8,906    | 9,156     | 14,297    | 17,192    | 18,426    | 19,602    | 21,767    | 23,754    |
| 26 to 30  | 7,176    | 7,656    | 8,125    | 8,588    | 9,599    | 10,018   | 10,497   | 11,274   | 11,588    | 17,260    | 21,017    | 22,620    | 24,152    | 26,979    | 29,571    |
| 31 to 35  | 8,563    | 9,162    | 9,736    | 10,307   | 11,463   | 11,978   | 12,549   | 13,450   | 13,831    | 19,960    | 24,527    | 26,494    | 28,371    | 31,842    | 35,024    |
| 36 to 40  | 9,409    | 10,031   | 10,668   | 11,302   | 12,518   | 13,089   | 13,714   | 14,669   | 15,093    | 21,458    | 26,490    | 28,676    | 30,764    | 34,621    | 38,153    |
| 41 to 45  | 12,020   | 12,844   | 13,657   | 14,473   | 15,999   | 16,732   | 17,633   | 18,806   | 19,335    | 26,931    | 33,354    | 36,150    | 38,832    | 43,779    | 48,318    |
| 46 to 50  | 14,689   | 15,743   | 16,749   | 17,766   | 19,574   | 20,492   | 21,566   | 22,984   | 23,620    | 32,094    | 40,062    | 43,540    | 46,886    | 53,058    | 58,715    |
| 51 to 55  | 21,390   | 22,699   | 23,961   | 25,255   | 27,434   | 28,597   | 29,986   | 31,702   | 32,484    | 40,170    | 50,196    | 54,587    | 58,817    | 66,632    | 73,797    |
| 56 to 60  | 31,344   | 33,382   | 35,271   | 37,260   | 40,341   | 42,131   | 44,124   | 46,636   | 47,718    | 57,607    | 72,878    | 79,539    | 86,027    | 98,002    | 1,08,979  |
| 61 to 65  | 37,124   | 39,492   | 41,699   | 44,114   | 47,618   | 49,792   | 52,185   | 55,114   | 56,229    | 67,888    | 86,231    | 94,160    | 1,01,983  | 1,16,421  | 1,29,661  |
| 66 to 70  | 58,681   | 62,526   | 65,952   | 69,977   | 75,301   | 78,914   | 82,688   | 87,365   | 88,649    | 1,06,802  | 1,36,918  | 1,49,672  | 1,62,556  | 1,86,336  | 2,08,140  |
| > 70  | 1,23,185 | 1,31,963 | 1,38,559 | 1,47,438 | 1,57,285 | 1,65,227 | 1,73,158 | 1,82,645 | 1,83,287  | 2,19,915  | 2,84,645  | 3,11,043  | 3,38,897  | 3,90,303  | 4,37,437  |

Premium rates above for ages 61 and above are with 20% Co-Pay

| Plan- Floater- 2 Adults + 2 Children - Basic Plan<br>Add on Option 1- Sublimit Waiver Premium |          |          |          |          |          |          |          |           |           |           |
|---|----------|----------|----------|----------|----------|----------|----------|-----------|-----------|-----------|
| Age Band / SI   | 3,00,000 | 4,00,000 | 5,00,000 | 6,00,000 | 7,00,000 | 8,00,000 | 9,00,000 | 10,00,000 | 15,00,000 | 20,00,000 |
| 19 to 25  | 2,074    | 1,932    | 1,805    | 1,773    | 1,569    | 1,341    | 1,455    | 1,495     | 1,833     | 1,833     |
| 26 to 30  | 2,692    | 2,512    | 2,356    | 2,294    | 2,038    | 1,739    | 1,876    | 1,932     | 2,370     | 2,370     |
| 31 to 35  | 3,285    | 3,061    | 2,870    | 2,777    | 2,467    | 2,109    | 2,265    | 2,336     | 2,853     | 2,853     |
| 36 to 40  | 3,620    | 3,379    | 3,171    | 3,050    | 2,709    | 2,319    | 2,487    | 2,563     | 3,124     | 3,124     |
| 41 to 45  | 4,638    | 4,317    | 4,052    | 3,885    | 3,455    | 2,950    | 3,166    | 3,260     | 3,965     | 3,965     |
| 46 to 50  | 5,763    | 5,369    | 5,047    | 4,817    | 4,280    | 3,664    | 3,910    | 4,033     | 4,893     | 4,893     |
| 51 to 55  | 7,269    | 6,772    | 6,360    | 6,047    | 5,376    | 4,596    | 4,902    | 5,050     | 6,119     | 6,119     |
| 56 to 60  | 11,145   | 10,366   | 9,741    | 9,213    | 8,193    | 7,008    | 7,466    | 7,656     | 9,258     | 9,258     |
| 61 to 65  | 16,885   | 15,652   | 14,718   | 13,850   | 12,325   | 10,552   | 11,208   | 11,458    | 13,828    | 13,828    |
| 66 to 70  | 28,110   | 25,959   | 24,416   | 22,853   | 20,327   | 17,414   | 18,465   | 18,759    | 22,584    | 22,584    |
| > 70  | 61,958   | 56,823   | 53,467   | 49,500   | 44,067   | 37,770   | 39,901   | 40,049    | 48,030    | 48,030    |

Premium rates above for ages 61 and above are with 20% Co-Pay

| Plan- Floater- 2 Adults + 2 Children - Basic Plan<br>Add on Option 2- 20% Co- Payment Discount |          |          |          |          |          |          |          |          |           |           |           |           |           |           |           |
|--|----------|----------|----------|----------|----------|----------|----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Age Band / SI  | 2,00,000 | 3,00,000 | 4,00,000 | 5,00,000 | 6,00,000 | 7,00,000 | 8,00,000 | 9,00,000 | 10,00,000 | 15,00,000 | 20,00,000 | 25,00,000 | 30,00,000 | 40,00,000 | 50,00,000 |
| 19 to 25   | 1,000    | 1,063    | 1,134    | 1,208    | 1,364    | 1,427    | 1,487    | 1,612    | 1,663     | 2,044     | 2,623     | 2,888     | 3,107     | 3,538     | 3,933     |
| 26 to 30   | 1,288    | 1,384    | 1,478    | 1,569    | 1,765    | 1,847    | 1,930    | 2,086    | 2,148     | 2,637     | 3,387     | 3,706     | 4,012     | 4,581     | 5,098     |
| 31 to 35   | 1,563    | 1,686    | 1,799    | 1,913    | 2,140    | 2,243    | 2,339    | 2,521    | 2,597     | 3,177     | 4,090     | 4,482     | 4,857     | 5,550     | 6,189     |
| 36 to 40   | 1,733    | 1,858    | 1,987    | 2,112    | 2,351    | 2,464    | 2,572    | 2,766    | 2,847     | 3,476     | 4,482     | 4,920     | 5,337     | 6,107     | 6,812     |
| 41 to 45   | 2,214    | 2,376    | 2,538    | 2,703    | 2,993    | 3,137    | 3,283    | 3,516    | 3,620     | 4,408     | 5,692     | 6,249     | 6,786     | 7,775     | 8,684     |
| 46 to 50   | 2,745    | 2,955    | 3,158    | 3,359    | 3,709    | 3,891    | 4,067    | 4,351    | 4,476     | 5,439     | 7,034     | 7,727     | 8,398     | 9,633     | 10,764    |
| 51 to 55   | 3,467    | 3,732    | 3,982    | 4,240    | 4,655    | 4,885    | 5,113    | 5,454    | 5,610     | 6,797     | 8,804     | 9,682     | 10,526    | 12,092    | 13,524    |
| 56 to 60   | 5,312    | 5,721    | 6,096    | 6,494    | 7,087    | 7,445    | 7,792    | 8,292    | 8,511     | 10,285    | 13,339    | 14,672    | 15,970    | 18,366    | 20,560    |

Premium rates above for ages 61 and above are with 20% Co-Pay

| Plan- Floater- 2 Adults + 2 Children - Comprehensive Plan |          |          |          |          |          |          |          |           |           |           |           |           |           |           |  |
|---|----------|----------|----------|----------|----------|----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|--|
| Age Band / SI   | 3,00,000 | 4,00,000 | 5,00,000 | 6,00,000 | 7,00,000 | 8,00,000 | 9,00,000 | 10,00,000 | 15,00,000 | 20,00,000 | 25,00,000 | 30,00,000 | 40,00,000 | 50,00,000 |  |
| 19 to 25  | 8,133    | 8,352    | 8,583    | 9,361    | 9,478    | 9,633    | 10,361   | 10,651    | 16,131    | 17,192    | 18,426    | 19,602    | 21,767    | 23,754    |  |
| 26 to 30  | 10,347   | 10,637   | 10,944   | 11,893   | 12,056   | 12,236   | 13,149   | 13,521    | 19,630    | 21,017    | 22,620    | 24,152    | 26,979    | 29,571    |  |
| 31 to 35  | 12,447   | 12,797   | 13,178   | 14,240   | 14,445   | 14,657   | 15,716   | 16,167    | 22,813    | 24,527    | 26,494    | 28,371    | 31,842    | 35,024    |  |
| 36 to 40  | 13,651   | 14,047   | 14,473   | 15,568   | 15,798   | 16,033   | 17,156   | 17,656    | 24,582    | 26,490    | 28,676    | 30,864    | 34,621    | 38,153    |  |
| 41 to 45  | 17,462   | 17,974   | 18,526   | 19,884   | 20,187   | 20,583   | 21,972   | 22,595    | 30,896    | 33,354    | 36,150    | 38,832    | 43,779    | 48,318    |  |
| 46 to 50  | 21,506   | 22,117   | 22,813   | 24,391   | 24,772   | 25,230   | 26,894   | 27,533    | 36,987    | 40,062    | 43,540    | 46,886    | 53,058    | 58,715    |  |
| 51 to 55  | 29,969   | 30,733   | 31,614   | 33,481   | 33,973   | 34,581   | 36,604   | 37,534    | 46,289    | 50,196    | 54,587    | 58,817    | 66,632    | 73,797    |  |
| 56 to 60  | 44,527   | 45,638   | 47,002   | 49,553   | 50,324   | 51,131   | 54,101   | 55,373    | 66,865    | 72,878    | 79,539    | 86,027    | 98,002    | 1,08,979  |  |
| 61 to 65  | 56,377   | 57,351   | 58,832   | 61,468   | 62,117   | 62,737   | 66,322   | 67,687    | 81,716    | 86,231    | 94,160    | 1,01,983  | 1,16,421  | 1,29,661  |  |
| 66 to 70  | 90,636   | 91,912   | 94,393   | 98,154   | 99,241   | 1,00,102 | 1,05,830 | 1,07,408  | 1,29,386  | 1,36,918  | 1,49,672  | 1,62,556  | 1,86,336  | 2,08,140  |  |
| > 70  | 1,93,921 | 1,95,381 | 2,00,905 | 2,06,786 | 2,09,294 | 2,10,928 | 2,22,546 | 2,23,336  | 2,67,946  | 2,84,645  | 3,11,043  | 3,38,897  | 3,90,303  | 4,37,437  |  |

Premium rates above for ages 61 and above are with 20% Co-Pay

| Plan- Floater- 2 Adults + 2 Children - Super Saver Plan |          |          |          |          |          |          |          |          |           |           |           |           |           |           |           |
|---|----------|----------|----------|----------|----------|----------|----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Age Band / SI   | 2,00,000 | 3,00,000 | 4,00,000 | 5,00,000 | 6,00,000 | 7,00,000 | 8,00,000 | 9,00,000 | 10,00,000 | 15,00,000 | 20,00,000 | 25,00,000 | 30,00,000 | 40,00,000 | 50,00,000 |
| 19 to 25  | 4,751    | 4,996    | 5,286    | 5,570    | 6,223    | 6,482    | 6,805    | 7,294    | 7,493     | 12,253    | 14,569    | 15,558    | 16,495    | 18,229    | 19,821    |
| 26 to 30  | 5,888    | 6,271    | 6,647    | 7,019    | 7,834    | 8,170    | 8,567    | 9,188    | 9,440     | 14,623    | 17,630    | 18,914    | 20,140    | 22,398    | 24,473    |
| 31 to 35  | 7,000    | 7,476    | 7,936    | 8,394    | 9,323    | 9,736    | 10,210   | 10,929   | 11,234    | 16,783    | 20,437    | 22,012    | 23,514    | 26,291    | 28,835    |
| 36 to 40  | 7,676    | 8,173    | 8,681    | 9,190    | 10,168   | 10,625   | 11,142   | 11,903   | 12,245    | 17,982    | 22,008    | 23,757    | 25,427    | 28,514    | 31,340    |
| 41 to 45  | 9,806    | 10,469   | 11,119   | 11,770   | 13,006   | 13,595   | 14,351   | 15,291   | 15,715    | 22,523    | 27,661    | 29,900    | 32,046    | 36,004    | 39,634    |
| 46 to 50  | 11,944   | 12,788   | 13,591   | 14,407   | 15,865   | 16,601   | 17,499   | 18,632   | 19,144    | 26,655    | 33,028    | 35,813    | 38,488    | 43,424    | 47,951    |
| 51 to 55  | 17,923   | 18,968   | 19,979   | 21,015   | 22,779   | 23,711   | 24,873   | 26,248   | 26,874    | 33,373    | 41,392    | 44,904    | 48,292    | 54,540    | 60,272    |
| 56 to 60  | 26,032   | 27,661   | 29,175   | 30,766   | 33,254   | 34,686   | 36,332   | 38,344   | 39,206    | 47,322    | 59,539    | 64,867    | 70,057    | 79,636    | 88,419    |
| 61 to 65  | 37,124   | 39,492   | 41,699   | 44,114   | 47,618   | 49,792   | 52,185   | 55,114   | 56,229    | 67,888    | 86,231    | 94,160    | 1,01,983  | 1,16,421  | 1,29,661  |
| 66 to 70  | 58,681   | 62,526   | 65,952   | 69,977   | 75,301   | 78,914   | 82,688   | 87,365   | 88,649    | 1,06,802  | 1,36,918  | 1,49,672  | 1,62,556  | 1,86,336  | 2,08,140  |
| > 70  | 1,23,185 | 1,31,963 | 1,38,559 | 1,47,438 | 1,57,285 | 1,65,227 | 1,73,158 | 1,82,645 | 1,83,287  | 2,19,915  | 2,84,645  | 3,11,043  | 3,38,897  | 3,90,303  | 4,37,437  |

Premium rates above for ages 61 and above are with 20% Co-Pay

| Plan- Floater- 1 Adult + 2 Children - Basic Plan |          |          |          |          |          |          |          |          |           |           |           |           |           |           |           |
|--|----------|----------|----------|----------|----------|----------|----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Age Band / Sl                                    | 2,00,000 | 3,00,000 | 4,00,000 | 5,00,000 | 6,00,000 | 7,00,000 | 8,00,000 | 9,00,000 | 10,00,000 | 15,00,000 | 20,00,000 | 25,00,000 | 30,00,000 | 40,00,000 | 50,00,000 |
| 19 to 25   | 4,327    | 4,552    | 4,829    | 5,097    | 5,708    | 5,951    | 6,241    | 6,704    | 6,899     | 10,777    | 12,960    | 13,899    | 14,784    | 16,418    | 17,918    |
| 26 to 30   | 5,395    | 5,750    | 6,108    | 6,458    | 7,221    | 7,536    | 7,896    | 8,480    | 8,731     | 13,010    | 15,844    | 17,062    | 18,216    | 20,348    | 22,303    |
| 31 to 35   | 6,436    | 6,878    | 7,317    | 7,746    | 8,622    | 9,010    | 9,439    | 10,117   | 10,421    | 15,046    | 18,489    | 19,981    | 21,399    | 24,016    | 26,417    |
| 36 to 40   | 7,073    | 7,530    | 8,019    | 8,495    | 9,416    | 9,845    | 10,316   | 11,032   | 11,373    | 16,175    | 19,969    | 21,629    | 23,204    | 26,112    | 28,778    |
| 41 to 45   | 9,033    | 9,638    | 10,262   | 10,874   | 12,028   | 12,581   | 13,259   | 14,142   | 14,569    | 20,299    | 25,139    | 27,264    | 29,286    | 33,019    | 36,443    |
| 46 to 50   | 11,032   | 11,804   | 12,579   | 13,343   | 14,711   | 15,402   | 16,208   | 17,274   | 17,796    | 24,186    | 30,192    | 32,837    | 35,359    | 40,011    | 44,280    |
| 51 to 55   | 16,068   | 17,024   | 17,998   | 18,967   | 20,618   | 21,494   | 22,539   | 23,828   | 24,476    | 30,269    | 37,821    | 41,164    | 44,356    | 50,248    | 55,651    |
| 56 to 60   | 23,514   | 24,979   | 26,449   | 27,940   | 30,280   | 31,624   | 33,118   | 35,003   | 35,931    | 43,381    | 54,881    | 59,965    | 64,855    | 73,881    | 82,159    |
| 61 to 65   | 27,794   | 29,467   | 31,200   | 33,004   | 35,676   | 37,303   | 39,098   | 41,291   | 42,310    | 51,087    | 64,885    | 70,957    | 76,855    | 87,737    | 97,713    |
| 66 to 70   | 43,765   | 46,399   | 49,141   | 52,135   | 56,217   | 58,911   | 61,733   | 65,222   | 66,610    | 80,253    | 1,02,878  | 1,12,713  | 1,22,418  | 1,40,324  | 1,56,741  |
| > 70   | 91,239   | 96,966   | 1,02,453 | 1,09,016 | 1,16,675 | 1,22,561 | 1,28,444 | 1,35,477 | 1,37,355  | 1,64,807  | 2,13,306  | 2,33,924  | 2,54,871  | 2,93,527  | 3,28,972  |

Premium rates above for ages 61 and above are with 20% Co-Pay

| Plan- Floater- 1 Adult + 2 Children - Basic Plan |          |          |          |          |          |          |          |           |           |
|--|----------|----------|----------|----------|----------|----------|----------|-----------|-----------|
| Add on Option 1- Sublimit Waiver Premium         |          |          |          |          |          |          |          |           |           |
| Age Band / Sl                                    | 3,00,000 | 4,00,000 | 5,00,000 | 6,00,000 | 7,00,000 | 8,00,000 | 9,00,000 | 10,00,000 | 15,00,000 |
| 19 to 25   | 1,559    | 1,452    | 1,360    | 1,337    | 1,182    | 1,013    | 1,092    | 1,128     | 1,387     |
| 26 to 30   | 2,025    | 1,888    | 1,770    | 1,727    | 1,532    | 1,311    | 1,413    | 1,461     | 1,789     |
| 31 to 35   | 2,469    | 2,302    | 2,162    | 2,093    | 1,854    | 1,585    | 1,707    | 1,761     | 2,154     |
| 36 to 40   | 2,724    | 2,540    | 2,388    | 2,295    | 2,042    | 1,747    | 1,875    | 1,931     | 2,357     |
| 41 to 45   | 3,479    | 3,241    | 3,048    | 2,930    | 2,598    | 2,218    | 2,379    | 2,457     | 2,988     |
| 46 to 50   | 4,321    | 4,030    | 3,788    | 3,618    | 3,215    | 2,755    | 2,941    | 3,037     | 3,689     |
| 51 to 55   | 5,451    | 5,081    | 4,774    | 4,547    | 4,042    | 3,453    | 3,685    | 3,801     | 4,610     |
| 56 to 60   | 8,335    | 7,765    | 7,298    | 6,909    | 6,142    | 5,260    | 5,599    | 5,768     | 6,967     |
| 61 to 65   | 12,579   | 11,702   | 11,004   | 10,373   | 9,226    | 7,894    | 8,392    | 8,621     | 10,397    |
| 66 to 70   | 20,830   | 19,327   | 18,175   | 17,048   | 15,170   | 12,990   | 13,776   | 14,088    | 16,965    |
| > 70   | 45,484   | 41,985   | 39,509   | 36,697   | 32,671   | 28,002   | 29,589   | 30,002    | 35,984    |

Premium rates above for ages 61 and above are with 20% Co-Pay

| Plan- Floater- 1 Adult + 2 Children - Basic Plan |          |          |          |          |          |          |          |          |           |           |           |           |           |           |           |
|--|----------|----------|----------|----------|----------|----------|----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Add on Option 2- 20% Co- Payment Discount        |          |          |          |          |          |          |          |          |           |           |           |           |           |           |           |
| Age Band / Sl                                    | 2,00,000 | 3,00,000 | 4,00,000 | 5,00,000 | 6,00,000 | 7,00,000 | 8,00,000 | 9,00,000 | 10,00,000 | 15,00,000 | 20,00,000 | 25,00,000 | 30,00,000 | 40,00,000 | 50,00,000 |
| 19 to 25   | 755      | 800      | 856      | 910      | 1,025    | 1,075    | 1,120    | 1,214    | 1,253     | 1,540     | 1,976     | 2,164     | 2,343     | 2,669     | 2,969     |
| 26 to 30   | 970      | 1,041    | 1,111    | 1,182    | 1,330    | 1,392    | 1,452    | 1,568    | 1,620     | 1,986     | 2,555     | 2,798     | 3,029     | 3,453     | 3,844     |
| 31 to 35   | 1,175    | 1,263    | 1,351    | 1,437    | 1,609    | 1,686    | 1,761    | 1,897    | 1,956     | 2,393     | 3,082     | 3,380     | 3,663     | 4,187     | 4,669     |
| 36 to 40   | 1,304    | 1,394    | 1,492    | 1,587    | 1,768    | 1,854    | 1,937    | 2,078    | 2,147     | 2,619     | 3,379     | 3,711     | 4,024     | 4,607     | 5,141     |
| 41 to 45   | 1,664    | 1,785    | 1,909    | 2,031    | 2,248    | 2,360    | 2,467    | 2,645    | 2,729     | 3,323     | 4,288     | 4,712     | 5,118     | 5,865     | 6,551     |
| 46 to 50   | 2,061    | 2,218    | 2,372    | 2,524    | 2,786    | 2,926    | 3,057    | 3,272    | 3,374     | 4,099     | 5,300     | 5,830     | 6,335     | 7,263     | 8,117     |
| 51 to 55   | 2,602    | 2,793    | 2,988    | 3,181    | 3,494    | 3,670    | 3,840    | 4,097    | 4,228     | 5,122     | 6,633     | 7,302     | 7,939     | 9,119     | 10,200    |
| 56 to 60   | 3,981    | 4,273    | 4,567    | 4,867    | 5,317    | 5,588    | 5,846    | 6,221    | 6,407     | 7,746     | 10,045    | 11,062    | 12,040    | 13,844    | 15,499    |

Premium rates above for ages 61 and above are with 20% Co-Pay

| Plan- Floater- 1 Adult + 2 Children- Comprehensive Plan |          |          |          |          |          |          |          |           |           |           |           |           |           |           |
|---|----------|----------|----------|----------|----------|----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Age Band / Sl   | 3,00,000 | 4,00,000 | 5,00,000 | 6,00,000 | 7,00,000 | 8,00,000 | 9,00,000 | 10,00,000 | 15,00,000 | 20,00,000 | 25,00,000 | 30,00,000 | 40,00,000 | 50,00,000 |
| 19 to 25  | 6,111    | 6,280    | 6,458    | 7,045    | 7,133    | 7,254    | 7,795    | 8,027     | 12,165    | 12,960    | 13,899    | 14,784    | 16,418    | 17,918    |
| 26 to 30  | 7,775    | 7,995    | 8,228    | 8,948    | 9,068    | 9,207    | 9,893    | 10,192    | 14,800    | 15,844    | 17,062    | 18,216    | 20,348    | 22,303    |
| 31 to 35  | 9,347    | 9,619    | 9,908    | 10,715   | 10,864   | 11,024   | 11,824   | 12,183    | 17,200    | 18,489    | 19,981    | 21,399    | 24,016    | 26,417    |
| 36 to 40  | 10,254   | 10,559   | 10,883   | 11,711   | 11,887   | 12,063   | 12,907   | 13,304    | 18,532    | 19,969    | 21,629    | 23,204    | 26,112    | 28,778    |
| 41 to 45  | 13,117   | 13,503   | 13,922   | 14,958   | 15,179   | 15,477   | 16,521   | 17,026    | 23,287    | 25,139    | 27,264    | 29,286    | 33,019    | 36,443    |
| 46 to 50  | 16,125   | 16,609   | 17,131   | 18,330   | 18,618   | 18,963   | 20,215   | 20,833    | 27,875    | 30,192    | 32,837    | 35,359    | 40,011    | 44,280    |
| 51 to 55  | 22,474   | 23,079   | 23,741   | 25,166   | 25,536   | 25,992   | 27,513   | 28,277    | 34,878    | 37,821    | 41,164    | 44,356    | 50,248    | 55,651    |
| 56 to 60  | 33,314   | 34,214   | 35,237   | 37,189   | 37,766   | 38,378   | 40,602   | 41,699    | 50,348    | 54,881    | 59,965    | 64,855    | 73,881    | 82,159    |
| 61 to 65  | 42,046   | 42,902   | 44,008   | 46,049   | 46,529   | 46,992   | 49,682   | 50,931    | 61,483    | 64,885    | 70,957    | 76,855    | 87,737    | 97,713    |
| 66 to 70  | 67,230   | 68,468   | 70,310   | 73,265   | 74,081   | 74,722   | 78,998   | 80,698    | 97,218    | 1,02,878  | 1,12,713  | 1,22,418  | 1,40,324  | 1,56,741  |
| > 70  | 1,42,450 | 1,44,438 | 1,48,525 | 1,53,371 | 1,55,232 | 1,56,446 | 1,65,066 | 1,67,357  | 2,00,791  | 2,13,306  | 2,33,924  | 2,54,871  | 2,93,527  | 3,28,972  |

Premium rates above for ages 61 and above are with 20% Co-Pay

| Plan- Individual- 1 Adult + 2 Children - Super Saver Plan |          |          |          |          |          |          |          |          |           |           |           |           |           |           |           |
|---|----------|----------|----------|----------|----------|----------|----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Age Band / Sl   | 2,00,000 | 3,00,000 | 4,00,000 | 5,00,000 | 6,00,000 | 7,00,000 | 8,00,000 | 9,00,000 | 10,00,000 | 15,00,000 | 20,00,000 | 25,00,000 | 30,00,000 | 40,00,000 | 50,00,000 |
| 19 to 25  | 3,572    | 3,752    | 3,973    | 4,187    | 4,683    | 4,876    | 5,121    | 5,490    | 5,646     | 9,237     | 10,985    | 11,734    | 12,441    | 13,750    | 14,949    |
| 26 to 30  | 4,426    | 4,709    | 4,997    | 5,276    | 5,891    | 6,144    | 6,444    | 6,911    | 7,111     | 11,024    | 13,289    | 14,264    | 15,187    | 16,895    | 18,458    |
| 31 to 35  | 5,261    | 5,614    | 5,965    | 6,309    | 7,013    | 7,325    | 7,678    | 8,220    | 8,465     | 12,652    | 15,407    | 16,601    | 17,736    | 19,829    | 21,747    |
| 36 to 40  | 5,769    | 6,136    | 6,527    | 6,908    | 7,648    | 7,991    | 8,379    | 8,954    | 9,226     | 13,555    | 16,590    | 17,918    | 19,180    | 21,504    | 23,637    |
| 41 to 45  | 7,369    | 7,853    | 8,353    | 8,843    | 9,780    | 10,222   | 10,792   | 11,497   | 11,841    | 16,976    | 20,851    | 22,552    | 24,169    | 27,154    | 29,891    |
| 46 to 50  | 8,971    | 9,586    | 10,207   | 10,819   | 11,925   | 12,476   | 13,151   | 14,002   | 14,421    | 20,086    | 24,891    | 27,007    | 29,024    | 32,749    | 36,163    |
| 51 to 55  | 13,466   | 14,231   | 15,010   | 15,785   | 17,124   | 17,824   | 18,699   | 19,731   | 20,248    | 25,146    | 31,189    | 33,862    | 36,417    | 41,129    | 45,451    |
| 56 to 60  | 19,533   | 20,706   | 21,883   | 23,073   | 24,962   | 26,036   | 27,272   | 28,783   | 29,525    | 35,636    | 44,836    | 48,903    | 52,815    | 60,037    | 66,659    |
| 61 to 65  | 27,794   | 29,467   | 31,200   | 33,004   | 35,676   | 37,303   | 39,098   | 41,291   | 42,310    | 51,087    | 64,885    | 70,957    | 76,855    | 87,737    | 97,713    |
| 66 to 70  | 43,765   | 46,399   | 49,141   | 52,135   | 56,217   | 58,911   | 61,733   | 65,222   | 66,610    | 80,253    | 1,02,878  | 1,12,713  | 1,22,418  | 1,40,324  | 1,56,741  |
| > 70  | 91,239   | 96,966   | 1,02,453 | 1,09,016 | 1,16,675 | 1,22,561 | 1,28,444 | 1,35,477 | 1,37,355  | 1,64,807  | 2,13,306  | 2,33,924  | 2,54,871  | 2,93,527  | 3,28,972  |

Premium rates above for ages 61 and above are with 20% Co-Pay



| Plan- Floater- 2 Adults + 3 Children - Basic Plan |          |          |          |          |          |          |          |          |           |           |           |           |           |           |           |
|---|----------|----------|----------|----------|----------|----------|----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Age Band / Sl                                     | 2,00,000 | 3,00,000 | 4,00,000 | 5,00,000 | 6,00,000 | 7,00,000 | 8,00,000 | 9,00,000 | 10,00,000 | 15,00,000 | 20,00,000 | 25,00,000 | 30,00,000 | 40,00,000 | 50,00,000 |
| 19 to 25  | 6,972    | 7,342    | 7,778    | 8,210    | 9,187    | 9,575    | 10,038   | 10,779   | 11,081    | 17,285    | 20,780    | 22,269    | 23,689    | 26,303    | 28,700    |
| 26 to 30  | 8,690    | 9,270    | 9,836    | 10,395   | 11,616   | 12,120   | 12,700   | 13,636   | 14,017    | 20,863    | 25,397    | 27,332    | 29,180    | 32,593    | 35,721    |
| 31 to 35  | 10,364   | 11,088   | 11,780   | 12,470   | 13,866   | 14,487   | 15,176   | 16,263   | 16,723    | 24,121    | 29,633    | 32,006    | 34,274    | 38,462    | 42,303    |
| 36 to 40  | 11,386   | 12,137   | 12,905   | 13,670   | 15,138   | 15,828   | 16,582   | 17,735   | 18,246    | 25,929    | 32,003    | 34,641    | 37,162    | 41,816    | 46,079    |
| 41 to 45  | 14,538   | 15,533   | 16,514   | 17,498   | 19,340   | 20,225   | 21,312   | 22,729   | 23,367    | 32,535    | 40,286    | 43,661    | 46,899    | 52,870    | 58,348    |
| 46 to 50  | 17,759   | 19,031   | 20,245   | 21,473   | 23,655   | 24,763   | 26,059   | 27,771   | 28,539    | 38,767    | 48,384    | 52,582    | 56,619    | 64,069    | 70,898    |
| 51 to 55  | 25,846   | 27,428   | 28,950   | 30,511   | 33,142   | 34,545   | 36,222   | 38,293   | 39,237    | 48,514    | 60,615    | 65,914    | 71,021    | 80,453    | 89,100    |
| 56 to 60  | 37,861   | 40,320   | 42,601   | 45,002   | 48,720   | 50,881   | 53,285   | 56,317   | 57,624    | 69,560    | 87,992    | 96,032    | 1,03,862  | 1,18,316  | 1,31,566  |
| 61 to 65  | 44,838   | 47,695   | 50,360   | 53,275   | 57,504   | 60,128   | 63,016   | 66,552   | 67,897    | 81,969    | 1,04,109  | 1,13,679  | 1,23,121  | 1,40,548  | 1,56,528  |
| 66 to 70  | 70,857   | 75,497   | 79,634   | 84,490   | 90,918   | 95,277   | 99,832   | 1,05,478 | 1,07,028  | 1,28,938  | 1,65,288  | 1,80,681  | 1,96,232  | 2,24,934  | 2,51,251  |
| > 70  | 1,48,711 | 1,59,306 | 1,67,267 | 1,77,985 | 1,89,870 | 1,99,457 | 2,09,029 | 2,20,478 | 2,21,253  | 2,65,465  | 3,43,590  | 3,75,454  | 4,09,073  | 4,71,120  | 5,28,008  |

Premium rates above for ages 61 and above are with 20% Co-Pay

| Plan- Floater- 2 Adults + 3 Children - Basic Plan |          |          |          |          |          |          |          |           |           |
|---|----------|----------|----------|----------|----------|----------|----------|-----------|-----------|
| Add on Option 1- Sublimit Waiver Premium          |          |          |          |          |          |          |          |           |           |
| Age Band / Sl                                     | 3,00,000 | 4,00,000 | 5,00,000 | 6,00,000 | 7,00,000 | 8,00,000 | 9,00,000 | 10,00,000 | 15,00,000 |
| 19 to 25  | 2,504    | 2,332    | 2,178    | 2,140    | 1,893    | 1,619    | 1,756    | 1,804     | 2,212     |
| 26 to 30  | 3,248    | 3,032    | 2,843    | 2,768    | 2,459    | 2,099    | 2,264    | 2,332     | 2,861     |
| 31 to 35  | 3,965    | 3,694    | 3,464    | 3,351    | 2,977    | 2,545    | 2,734    | 2,819     | 3,444     |
| 36 to 40  | 4,370    | 4,078    | 3,828    | 3,680    | 3,269    | 2,799    | 3,001    | 3,094     | 3,769     |
| 41 to 45  | 5,598    | 5,210    | 4,891    | 4,689    | 4,171    | 3,560    | 3,821    | 3,934     | 4,785     |
| 46 to 50  | 6,956    | 6,479    | 6,091    | 5,814    | 5,165    | 4,421    | 4,720    | 4,867     | 5,906     |
| 51 to 55  | 8,774    | 8,173    | 7,676    | 7,299    | 6,489    | 5,546    | 5,917    | 6,095     | 7,385     |
| 56 to 60  | 13,452   | 12,512   | 11,758   | 11,120   | 9,888    | 8,458    | 9,010    | 9,240     | 11,175    |
| 61 to 65  | 20,380   | 18,892   | 17,763   | 16,717   | 14,875   | 12,735   | 13,527   | 13,829    | 16,690    |
| 66 to 70  | 33,928   | 31,332   | 29,470   | 27,583   | 24,534   | 21,018   | 22,287   | 22,641    | 27,257    |
| > 70  | 74,782   | 68,584   | 64,533   | 59,745   | 53,187   | 45,587   | 48,159   | 48,337    | 57,972    |

Premium rates above for ages 61 and above are with 20% Co-Pay

| Plan- Floater- 2 Adults + 3 Children - Basic Plan |          |          |          |          |          |          |          |          |           |           |           |           |           |           |           |
|---|----------|----------|----------|----------|----------|----------|----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Add on Option 2- 20% Co- Payment Discount         |          |          |          |          |          |          |          |          |           |           |           |           |           |           |           |
| Age Band / Sl                                     | 2,00,000 | 3,00,000 | 4,00,000 | 5,00,000 | 6,00,000 | 7,00,000 | 8,00,000 | 9,00,000 | 10,00,000 | 15,00,000 | 20,00,000 | 25,00,000 | 30,00,000 | 40,00,000 | 50,00,000 |
| 19 to 25  | 1,207    | 1,283    | 1,369    | 1,458    | 1,646    | 1,722    | 1,794    | 1,945    | 2,006     | 2,466     | 3,166     | 3,461     | 3,749     | 4,270     | 4,747     |
| 26 to 30  | 1,554    | 1,670    | 1,784    | 1,893    | 2,130    | 2,229    | 2,329    | 2,518    | 2,593     | 3,183     | 4,088     | 4,473     | 4,843     | 5,529     | 6,153     |
| 31 to 35  | 1,886    | 2,034    | 2,171    | 2,308    | 2,583    | 2,706    | 2,823    | 3,042    | 3,135     | 3,835     | 4,936     | 5,409     | 5,862     | 6,699     | 7,470     |
| 36 to 40  | 2,092    | 2,243    | 2,397    | 2,548    | 2,837    | 2,974    | 3,104    | 3,337    | 3,437     | 4,195     | 5,409     | 5,937     | 6,441     | 7,371     | 8,221     |
| 41 to 45  | 2,672    | 2,867    | 3,063    | 3,262    | 3,612    | 3,787    | 3,962    | 4,243    | 4,370     | 5,320     | 6,870     | 7,542     | 8,191     | 9,384     | 10,482    |
| 46 to 50  | 3,313    | 3,567    | 3,811    | 4,054    | 4,476    | 4,696    | 4,908    | 5,251    | 5,402     | 6,565     | 8,489     | 9,326     | 10,135    | 11,627    | 12,992    |
| 51 to 55  | 4,184    | 4,503    | 4,805    | 5,117    | 5,618    | 5,896    | 6,170    | 6,582    | 6,771     | 8,204     | 10,626    | 11,686    | 12,704    | 14,594    | 16,323    |
| 56 to 60  | 6,410    | 6,904    | 7,357    | 7,837    | 8,554    | 8,986    | 9,405    | 10,008   | 10,272    | 12,413    | 16,100    | 17,708    | 19,276    | 22,167    | 24,815    |

Premium rates above for ages 61 and above are with 20% Co-Pay

| Plan- Floater- 2 Adults + 3 Children - Comprehensive Plan |          |          |          |          |          |          |          |           |           |           |           |           |           |           |  |
|---|----------|----------|----------|----------|----------|----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|--|
| Age Band / Sl   | 3,00,000 | 4,00,000 | 5,00,000 | 6,00,000 | 7,00,000 | 8,00,000 | 9,00,000 | 10,00,000 | 15,00,000 | 20,00,000 | 25,00,000 | 30,00,000 | 40,00,000 | 50,00,000 |  |
| 19 to 25  | 9,846    | 10,110   | 10,388   | 11,328   | 11,468   | 11,657   | 12,535   | 12,885    | 19,498    | 20,780    | 22,269    | 23,689    | 26,303    | 28,700    |  |
| 26 to 30  | 12,518   | 12,868   | 13,238   | 14,384   | 14,579   | 14,799   | 15,900   | 16,349    | 23,723    | 25,397    | 27,332    | 29,180    | 32,593    | 35,721    |  |
| 31 to 35  | 15,053   | 15,474   | 15,934   | 17,217   | 17,464   | 17,721   | 18,997   | 19,542    | 27,565    | 29,633    | 32,006    | 34,274    | 38,462    | 42,303    |  |
| 36 to 40  | 16,507   | 16,984   | 17,498   | 18,819   | 19,096   | 19,381   | 20,736   | 21,340    | 29,698    | 32,003    | 34,641    | 37,162    | 41,816    | 46,079    |  |
| 41 to 45  | 21,130   | 21,724   | 22,389   | 24,029   | 24,396   | 24,872   | 26,550   | 27,301    | 37,319    | 40,286    | 43,661    | 46,899    | 52,870    | 58,348    |  |
| 46 to 50  | 25,987   | 26,724   | 27,565   | 29,468   | 29,928   | 30,480   | 32,490   | 33,406    | 44,673    | 48,384    | 52,582    | 56,619    | 64,069    | 70,898    |  |
| 51 to 55  | 36,201   | 37,124   | 38,187   | 40,441   | 41,034   | 41,768   | 44,210   | 45,332    | 55,899    | 60,615    | 65,914    | 71,021    | 80,453    | 89,100    |  |
| 56 to 60  | 53,772   | 55,114   | 56,760   | 59,840   | 60,769   | 61,744   | 65,328   | 66,864    | 80,735    | 87,992    | 96,032    | 1,03,862  | 1,18,316  | 1,31,566  |  |
| 61 to 65  | 68,075   | 69,252   | 71,038   | 74,221   | 75,003   | 75,751   | 80,080   | 81,726    | 98,659    | 1,04,109  | 1,13,679  | 1,23,121  | 1,40,548  | 1,56,528  |  |
| 66 to 70  | 1,09,426 | 1,10,966 | 1,13,960 | 1,18,501 | 1,19,811 | 1,20,851 | 1,27,765 | 1,29,669  | 1,56,195  | 1,65,288  | 1,80,681  | 1,96,232  | 2,24,934  | 2,51,251  |  |
| > 70  | 2,34,088 | 2,35,851 | 2,42,519 | 2,49,615 | 2,52,644 | 2,54,616 | 2,68,637 | 2,69,591  | 3,23,436  | 3,43,590  | 3,75,454  | 4,09,073  | 4,71,120  | 5,28,008  |  |

Premium rates above for ages 61 and above are with 20% Co-Pay

| Plan- Floater- 2 Adults + 3 Children - Super Saver Plan |          |          |          |          |          |          |          |          |           |           |           |           |           |           |           |
|---|----------|----------|----------|----------|----------|----------|----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Age Band / Sl   | 2,00,000 | 3,00,000 | 4,00,000 | 5,00,000 | 6,00,000 | 7,00,000 | 8,00,000 | 9,00,000 | 10,00,000 | 15,00,000 | 20,00,000 | 25,00,000 | 30,00,000 | 40,00,000 | 50,00,000 |
| 19 to 25  | 5,764    | 6,059    | 6,409    | 6,752    | 7,541    | 7,853    | 8,244    | 8,834    | 9,074     | 14,819    | 17,615    | 18,808    | 19,940    | 22,032    | 23,953    |
| 26 to 30  | 7,136    | 7,599    | 8,052    | 8,502    | 9,486    | 9,891    | 10,371   | 11,119   | 11,424    | 17,680    | 21,309    | 22,859    | 24,337    | 27,064    | 29,568    |
| 31 to 35  | 8,478    | 9,054    | 9,609    | 10,162   | 11,283   | 11,780   | 12,353   | 13,221   | 13,588    | 20,287    | 24,697    | 26,598    | 28,412    | 31,763    | 34,833    |
| 36 to 40  | 9,294    | 9,894    | 10,508   | 11,122   | 12,302   | 12,854   | 13,478   | 14,397   | 14,809    | 21,734    | 26,594    | 28,704    | 30,720    | 34,445    | 37,858    |
| 41 to 45  | 11,866   | 12,665   | 13,451   | 14,236   | 15,728   | 16,438   | 17,351   | 18,486   | 18,997    | 27,215    | 33,416    | 36,119    | 38,708    | 43,486    | 47,866    |
| 46 to 50  | 14,446   | 15,464   | 16,435   | 17,419   | 19,179   | 20,067   | 21,151   | 22,519   | 23,137    | 32,202    | 39,895    | 43,256    | 46,484    | 52,442    | 57,905    |
| 51 to 55  | 21,662   | 22,924   | 24,145   | 25,394   | 27,524   | 28,649   | 30,051   | 31,712   | 32,466    | 40,310    | 49,989    | 54,229    | 58,317    | 65,859    | 72,777    |
| 56 to 60  | 31,451   | 33,416   | 35,244   | 37,165   | 40,166   | 41,895   | 43,881   | 46,309   | 47,352    | 57,147    | 71,993    | 78,324    | 84,586    | 96,149    | 1,06,750  |
| 61 to 65  | 44,838   | 47,695   | 50,360   | 53,275   | 57,504   | 60,128   | 63,016   | 66,552   | 67,897    | 81,969    | 1,04,109  | 1,13,679  | 1,23,121  | 1,40,548  | 1,56,528  |
| 66 to 70  | 70,857   | 75,497   | 79,634   | 84,490   | 90,918   | 95,277   | 99,832   | 1,05,478 | 1,07,028  | 1,28,938  | 1,65,288  | 1,80,681  | 1,96,232  | 2,24,934  | 2,51,251  |
| > 70  | 1,48,711 | 1,59,306 | 1,67,267 | 1,77,985 | 1,89,870 | 1,99,457 | 2,09,029 | 2,20,478 | 2,21,253  | 2,65,465  | 3,43,590  | 3,75,454  | 4,09,073  | 4,71,120  | 5,28,008  |

Premium rates above for ages 61 and above are with 20% Co-Pay

| Plan- Floater- 3 Adults - Basic Plan |          |          |          |          |          |          |          |          |           |           |           |           |           |           |           |
|--------------------------------------|----------|----------|----------|----------|----------|----------|----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Age Band / Sl                        | 2,00,000 | 3,00,000 | 4,00,000 | 5,00,000 | 6,00,000 | 7,00,000 | 8,00,000 | 9,00,000 | 10,00,000 | 15,00,000 | 20,00,000 | 25,00,000 | 30,00,000 | 40,00,000 | 50,00,000 |
| 19 to 25                             | 5,231    | 5,508    | 5,845    | 6,174    | 6,928    | 7,224    | 7,581    | 8,150    | 8,385     | 13,148    | 15,833    | 16,980    | 18,067    | 20,077    | 21,919    |
| 26 to 30                             | 6,551    | 6,983    | 7,421    | 7,850    | 8,788    | 9,175    | 9,621    | 10,337   | 10,637    | 15,894    | 19,377    | 20,888    | 22,286    | 24,907    | 27,308    |
| 31 to 35                             | 7,837    | 8,377    | 8,912    | 9,439    | 10,513   | 10,991   | 11,520   | 12,353   | 12,714    | 18,397    | 22,628    | 24,456    | 26,198    | 29,415    | 32,363    |
| 36 to 40                             | 8,622    | 9,181    | 9,776    | 10,361   | 11,488   | 12,019   | 12,598   | 13,480   | 13,883    | 19,783    | 24,448    | 26,479    | 28,416    | 31,989    | 35,264    |
| 41 to 45                             | 11,044   | 11,781   | 12,540   | 13,293   | 14,708   | 15,391   | 16,223   | 17,311   | 17,815    | 24,854    | 30,806    | 33,406    | 35,891    | 40,477    | 44,682    |
| 46 to 50                             | 13,517   | 14,455   | 15,395   | 16,339   | 18,014   | 18,865   | 19,858   | 21,171   | 21,785    | 29,636    | 37,018    | 40,254    | 43,355    | 49,074    | 54,317    |
| 51 to 55                             | 19,730   | 20,889   | 22,071   | 23,265   | 25,289   | 26,366   | 27,652   | 29,238   | 29,995    | 37,115    | 46,405    | 50,489    | 54,412    | 61,652    | 68,295    |
| 56 to 60                             | 28,959   | 30,735   | 32,510   | 34,349   | 37,214   | 38,870   | 40,710   | 43,036   | 44,097    | 53,259    | 67,401    | 73,605    | 79,618    | 90,712    | 1,00,887  |
| 61 to 65                             | 34,318   | 36,335   | 38,418   | 40,646   | 43,910   | 45,918   | 48,132   | 50,837   | 51,962    | 62,762    | 79,742    | 87,140    | 94,388    | 1,07,767  | 1,20,030  |
| 66 to 70                             | 54,303   | 57,452   | 60,711   | 64,419   | 69,391   | 72,721   | 76,203   | 80,522   | 81,932    | 98,729    | 1,26,597  | 1,38,528  | 1,50,463  | 1,72,487  | 1,92,681  |
| > 70                                 | 1,14,108 | 1,20,858 | 1,27,241 | 1,35,399 | 1,44,649 | 1,51,955 | 1,59,252 | 1,67,981 | 1,69,309  | 2,03,164  | 2,62,989  | 2,87,829  | 3,13,611  | 3,61,193  | 4,04,822  |

Premium rates above for ages 61 and above are with 20% Co-Pay

| Plan- Floater- 3 Adults - Basic Plan     |          |          |          |          |          |          |          |           |           |
|--|----------|----------|----------|----------|----------|----------|----------|-----------|-----------|
| Add on Option 1- Sublimit Waiver Premium |          |          |          |          |          |          |          |           |           |
| Age Band / Sl                            | 3,00,000 | 4,00,000 | 5,00,000 | 6,00,000 | 7,00,000 | 8,00,000 | 9,00,000 | 10,00,000 | 15,00,000 |
| 19 to 25                                 | 1,918    | 1,789    | 1,676    | 1,636    | 1,459    | 1,241    | 1,341    | 1,386     | 1,705     |
| 26 to 30                                 | 2,495    | 2,327    | 2,184    | 2,124    | 1,884    | 1,607    | 1,741    | 1,792     | 2,201     |
| 31 to 35                                 | 3,036    | 2,833    | 2,659    | 2,574    | 2,280    | 1,947    | 2,100    | 2,168     | 2,645     |
| 36 to 40                                 | 3,352    | 3,123    | 2,935    | 2,827    | 2,511    | 2,144    | 2,306    | 2,379     | 2,900     |
| 41 to 45                                 | 4,286    | 3,994    | 3,752    | 3,601    | 3,194    | 2,730    | 2,924    | 3,020     | 3,672     |
| 46 to 50                                 | 5,332    | 4,967    | 4,663    | 4,463    | 3,960    | 3,391    | 3,623    | 3,731     | 4,534     |
| 51 to 55                                 | 6,718    | 6,260    | 5,883    | 5,599    | 4,974    | 4,252    | 4,545    | 4,679     | 5,673     |
| 56 to 60                                 | 10,299   | 9,582    | 9,000    | 8,518    | 7,572    | 6,484    | 6,897    | 7,087     | 8,573     |
| 61 to 65                                 | 15,565   | 14,452   | 13,587   | 12,799   | 11,387   | 9,748    | 10,356   | 10,610    | 12,799    |
| 66 to 70                                 | 25,856   | 23,931   | 22,506   | 21,083   | 18,753   | 16,061   | 17,034   | 17,350    | 20,895    |
| > 70                                     | 56,766   | 52,206   | 49,124   | 45,537   | 40,541   | 34,749   | 36,709   | 37,009    | 44,388    |

Premium rates above for ages 61 and above are with 20% Co-Pay

| Plan- Floater- 3 Adults - Basic Plan      |          |          |          |          |          |          |          |          |           |           |           |           |           |           |           |
|---|----------|----------|----------|----------|----------|----------|----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Add on Option 2- 20% Co- Payment Discount |          |          |          |          |          |          |          |          |           |           |           |           |           |           |           |
| Age Band / Sl                             | 2,00,000 | 3,00,000 | 4,00,000 | 5,00,000 | 6,00,000 | 7,00,000 | 8,00,000 | 9,00,000 | 10,00,000 | 15,00,000 | 20,00,000 | 25,00,000 | 30,00,000 | 40,00,000 | 50,00,000 |
| 19 to 25                                  | 928      | 985      | 1,052    | 1,117    | 1,265    | 1,320    | 1,380    | 1,494    | 1,542     | 1,891     | 2,430     | 2,659     | 2,877     | 3,281     | 3,646     |
| 26 to 30                                  | 1,194    | 1,281    | 1,368    | 1,451    | 1,636    | 1,713    | 1,786    | 1,929    | 1,992     | 2,442     | 3,141     | 3,439     | 3,721     | 4,244     | 4,724     |
| 31 to 35                                  | 1,449    | 1,560    | 1,666    | 1,771    | 1,982    | 2,076    | 2,168    | 2,335    | 2,406     | 2,943     | 3,788     | 4,155     | 4,503     | 5,148     | 5,736     |
| 36 to 40                                  | 1,607    | 1,721    | 1,839    | 1,955    | 2,174    | 2,282    | 2,381    | 2,558    | 2,640     | 3,220     | 4,152     | 4,558     | 4,947     | 5,662     | 6,315     |
| 41 to 45                                  | 2,053    | 2,201    | 2,351    | 2,501    | 2,769    | 2,906    | 3,038    | 3,254    | 3,354     | 4,084     | 5,275     | 5,794     | 6,289     | 7,209     | 8,049     |
| 46 to 50                                  | 2,545    | 2,732    | 2,922    | 3,111    | 3,431    | 3,601    | 3,762    | 4,025    | 4,150     | 5,040     | 6,516     | 7,161     | 7,783     | 8,929     | 9,975     |
| 51 to 55                                  | 3,214    | 3,446    | 3,683    | 3,920    | 4,305    | 4,521    | 4,730    | 5,046    | 5,196     | 6,297     | 8,157     | 8,974     | 9,756     | 11,203    | 12,533    |
| 56 to 60                                  | 4,924    | 5,277    | 5,632    | 6,001    | 6,555    | 6,887    | 7,203    | 7,669    | 7,880     | 9,527     | 12,354    | 13,595    | 14,799    | 17,018    | 19,051    |

Premium rates above for ages 61 and above are with 20% Co-Pay

| Plan- Floater- 3 Adults - Comprehensive Plan |          |          |          |          |          |          |          |           |           |           |           |           |           |           |  |
|--|----------|----------|----------|----------|----------|----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|--|
| Age Band / Sl                                | 3,00,000 | 4,00,000 | 5,00,000 | 6,00,000 | 7,00,000 | 8,00,000 | 9,00,000 | 10,00,000 | 15,00,000 | 20,00,000 | 25,00,000 | 30,00,000 | 40,00,000 | 50,00,000 |  |
| 19 to 25                                     | 7,425    | 7,635    | 7,850    | 8,564    | 8,883    | 8,821    | 9,492    | 9,771     | 14,853    | 15,833    | 16,980    | 18,067    | 20,077    | 21,919    |  |
| 26 to 30                                     | 9,478    | 9,747    | 10,035   | 10,912   | 11,060   | 11,228   | 12,078   | 12,429    | 18,094    | 19,377    | 20,868    | 22,286    | 24,907    | 27,308    |  |
| 31 to 35                                     | 11,413   | 11,745   | 12,098   | 13,087   | 13,271   | 13,468   | 14,453   | 14,882    | 21,042    | 22,628    | 24,456    | 26,198    | 29,415    | 32,363    |  |
| 36 to 40                                     | 12,533   | 12,898   | 13,296   | 14,315   | 14,529   | 14,743   | 15,786   | 16,263    | 22,683    | 24,448    | 26,479    | 28,416    | 31,989    | 35,264    |  |
| 41 to 45                                     | 16,068   | 16,534   | 17,045   | 18,310   | 18,585   | 18,952   | 20,235   | 20,834    | 28,526    | 30,806    | 33,406    | 35,891    | 40,477    | 44,682    |  |
| 46 to 50                                     | 19,787   | 20,362   | 21,003   | 22,477   | 22,825   | 23,249   | 24,794   | 25,516    | 34,170    | 37,018    | 40,254    | 43,355    | 49,074    | 54,317    |  |
| 51 to 55                                     | 27,608   | 28,332   | 29,148   | 30,888   | 31,340   | 31,904   | 33,783   | 34,674    | 42,788    | 46,405    | 50,489    | 54,412    | 61,652    | 68,295    |  |
| 56 to 60                                     | 41,034   | 42,092   | 43,349   | 45,732   | 46,442   | 47,193   | 49,933   | 51,184    | 61,832    | 67,401    | 73,605    | 79,618    | 90,712    | 1,00,887  |  |
| 61 to 65                                     | 36,335   | 38,418   | 40,646   | 43,910   | 45,918   | 48,132   | 50,837   | 51,962    | 62,762    | 79,742    | 87,140    | 94,388    | 1,07,767  | 1,20,030  |  |
| 66 to 70                                     | 57,452   | 60,711   | 64,419   | 69,391   | 72,721   | 76,203   | 80,522   | 81,932    | 98,729    | 1,26,597  | 1,38,528  | 1,50,463  | 1,72,487  | 1,92,681  |  |
| > 70   | 1,20,858 | 1,27,241 | 1,35,399 | 1,44,649 | 1,51,955 | 1,59,252 | 1,67,981 | 1,69,309  | 2,03,164  | 2,62,989  | 2,87,829  | 3,13,611  | 3,61,193  | 4,04,822  |  |

Premium rates above for ages 61 and above are with 20% Co-Pay

| Plan- Floater- 3 Adults - Super saver Plan |          |          |          |          |          |          |          |          |           |           |           |           |           |           |           |
|--|----------|----------|----------|----------|----------|----------|----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Age Band / Sl                              | 2,00,000 | 3,00,000 | 4,00,000 | 5,00,000 | 6,00,000 | 7,00,000 | 8,00,000 | 9,00,000 | 10,00,000 | 15,00,000 | 20,00,000 | 25,00,000 | 30,00,000 | 40,00,000 | 50,00,000 |
| 19 to 25                                   | 4,304    | 4,522    | 4,794    | 5,057    | 5,663    | 5,904    | 6,201    | 6,656    | 6,843     | 11,257    | 13,403    | 14,321    | 15,189    | 16,796    | 18,273    |
| 26 to 30                                   | 5,357    | 5,702    | 6,053    | 6,399    | 7,152    | 7,463    | 7,835    | 8,408    | 8,645     | 13,452    | 16,236    | 17,429    | 18,565    | 20,662    | 22,583    |
| 31 to 35                                   | 6,388    | 6,817    | 7,246    | 7,668    | 8,532    | 8,915    | 9,352    | 10,019   | 10,308    | 15,454    | 18,840    | 20,302    | 21,695    | 24,267    | 26,627    |
| 36 to 40                                   | 7,015    | 7,461    | 7,937    | 8,406    | 9,314    | 9,737    | 10,217   | 10,922   | 11,243    | 16,563    | 20,296    | 21,921    | 23,469    | 26,327    | 28,949    |
| 41 to 45                                   | 8,991    | 9,581    | 10,189   | 10,793   | 11,940   | 12,485   | 13,185   | 14,056   | 14,461    | 20,770    | 25,531    | 27,612    | 29,602    | 33,269    | 36,633    |
| 46 to 50                                   | 10,972   | 11,723   | 12,473   | 13,228   | 14,583   | 15,264   | 16,097   | 17,146   | 17,635    | 24,596    | 30,502    | 33,093    | 35,572    | 40,145    | 44,342    |
| 51 to 55                                   | 16,516   | 17,444   | 18,389   | 19,345   | 20,984   | 21,845   | 22,923   | 24,192   | 24,799    | 30,818    | 38,248    | 41,515    | 44,656    | 50,449    | 55,762    |
| 56 to 60                                   | 24,035   | 25,458   | 26,878   | 28,348   | 30,659   | 31,983   | 33,507   | 35,367   | 36,217    | 43,732    | 55,047    | 60,010    | 64,819    | 73,694    | 81,837    |
| 61 to 65                                   | 34,318   | 36,335   | 38,418   | 40,646   | 43,910   | 45,918   | 48,132   | 50,837   | 51,962    | 62,762    | 79,742    | 87,140    | 94,388    | 1,07,767  | 1,20,030  |
| 66 to 70                                   | 54,303   | 57,452   | 60,711   | 64,419   | 69,391   | 72,721   | 76,203   | 80,522   | 81,932    | 98,729    | 1,26,597  | 1,38,528  | 1,50,463  | 1,72,487  | 1,92,681  |
| > 70                                       | 1,14,108 | 1,20,858 | 1,27,241 | 1,35,399 | 1,44,649 | 1,51,955 | 1,59,252 | 1,67,981 | 1,69,309  | 2,03,164  | 2,62,989  | 2,87,829  | 3,13,611  | 3,61,193  | 4,04,822  |

Premium rates above for ages 61 and above are with 20% Co-Pay

| Plan- Floater- 3 Adults + 1 Child- Basic Plan |          |          |          |          |          |          |          |          |           |           |           |           |           |           |           |
|---|----------|----------|----------|----------|----------|----------|----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Age Band / Sl                                 | 2,00,000 | 3,00,000 | 4,00,000 | 5,00,000 | 6,00,000 | 7,00,000 | 8,00,000 | 9,00,000 | 10,00,000 | 15,00,000 | 20,00,000 | 25,00,000 | 30,00,000 | 40,00,000 | 50,00,000 |
| 19 to 25                                      | 6,353    | 6,695    | 7,098    | 7,498    | 8,403    | 8,761    | 9,189    | 9,875    | 10,154    | 15,894    | 19,129    | 20,506    | 21,820    | 24,238    | 26,456    |
| 26 to 30                                      | 7,943    | 8,479    | 9,002    | 9,519    | 10,649   | 11,116   | 11,652   | 12,518   | 12,871    | 19,205    | 23,400    | 25,190    | 26,901    | 30,058    | 32,952    |
| 31 to 35                                      | 9,491    | 10,161   | 10,801   | 11,439   | 12,731   | 13,306   | 13,943   | 14,949   | 15,374    | 22,220    | 27,319    | 29,515    | 31,613    | 35,488    | 39,042    |
| 36 to 40                                      | 10,436   | 11,132   | 11,843   | 12,550   | 13,909   | 14,546   | 15,244   | 16,310   | 16,783    | 23,891    | 29,512    | 31,952    | 34,284    | 38,591    | 42,535    |
| 41 to 45                                      | 13,353   | 14,274   | 15,180   | 16,092   | 17,796   | 18,614   | 19,621   | 20,931   | 21,522    | 30,004    | 37,176    | 40,298    | 43,295    | 48,819    | 53,887    |
| 46 to 50                                      | 16,333   | 17,511   | 18,634   | 19,769   | 21,788   | 22,812   | 24,013   | 25,596   | 26,307    | 35,770    | 44,668    | 48,552    | 52,288    | 59,180    | 65,499    |
| 51 to 55                                      | 23,816   | 25,279   | 26,687   | 28,131   | 30,666   | 31,864   | 33,415   | 35,332   | 36,204    | 44,789    | 55,985    | 60,888    | 65,613    | 74,340    | 82,340    |
| 56 to 60                                      | 34,933   | 37,207   | 39,318   | 41,539   | 44,979   | 46,978   | 49,203   | 52,008   | 53,217    | 64,261    | 81,315    | 88,754    | 95,999    | 1,09,371  | 1,21,631  |
| 61 to 65                                      | 41,387   | 44,030   | 46,497   | 49,194   | 53,106   | 55,534   | 58,206   | 61,479   | 62,722    | 75,743    | 96,228    | 1,05,080  | 1,13,818  | 1,29,942  | 1,44,727  |
| 66 to 70                                      | 65,461   | 69,754   | 73,582   | 78,076   | 84,022   | 88,056   | 92,270   | 97,494   | 98,927    | 1,19,200  | 1,52,833  | 1,67,075  | 1,81,463  | 2,08,018  | 2,32,368  |
| > 70  | 1,37,495 | 1,47,297 | 1,54,662 | 1,64,580 | 1,75,576 | 1,84,446 | 1,93,302 | 2,03,896 | 2,04,613  | 2,45,519  | 3,17,803  | 3,47,284  | 3,78,389  | 4,35,798  | 4,88,431  |

Premium rates above for ages 61 and above are with 20% Co-Pay

| Plan- Floater- 3 Adults + 1 Child- Basic Plan |          |          |          |          |          |          |          |           |           |           |
|---|----------|----------|----------|----------|----------|----------|----------|-----------|-----------|-----------|
| Add on Option 1- Sublimit Waiver Premium      |          |          |          |          |          |          |          |           |           |           |
| Age Band / Sl                                 | 3,00,000 | 4,00,000 | 5,00,000 | 6,00,000 | 7,00,000 | 8,00,000 | 9,00,000 | 10,00,000 | 15,00,000 | 20,00,000 |
| 19 to 25                                      | 2,317    | 2,158    | 2,015    | 1,980    | 1,752    | 1,498    | 1,625    | 1,669     | 2,047     |           |
| 26 to 30                                      | 3,006    | 2,805    | 2,631    | 2,561    | 2,276    | 1,943    | 2,094    | 2,158     | 2,646     |           |
| 31 to 35                                      | 3,669    | 3,418    | 3,205    | 3,101    | 2,754    | 2,355    | 2,530    | 2,609     | 3,186     |           |
| 36 to 40                                      | 4,043    | 3,773    | 3,542    | 3,405    | 3,024    | 2,590    | 2,777    | 2,863     | 3,487     |           |
| 41 to 45                                      | 5,180    | 4,820    | 4,526    | 4,339    | 3,859    | 3,294    | 3,535    | 3,640     | 4,427     |           |
| 46 to 50                                      | 6,435    | 5,994    | 5,636    | 5,379    | 4,779    | 4,090    | 4,367    | 4,503     | 5,465     |           |
| 51 to 55                                      | 8,117    | 7,562    | 7,102    | 6,753    | 6,005    | 5,132    | 5,474    | 5,640     | 6,832     |           |
| 56 to 60                                      | 12,447   | 11,576   | 10,878   | 10,289   | 9,149    | 7,826    | 8,337    | 8,549     | 10,339    |           |
| 61 to 65                                      | 18,857   | 17,479   | 16,435   | 15,467   | 13,764   | 11,783   | 12,516   | 12,796    | 15,442    |           |
| 66 to 70                                      | 31,392   | 28,989   | 27,267   | 25,521   | 22,699   | 19,446   | 20,621   | 20,948    | 25,220    |           |
| > 70  | 69,190   | 63,456   | 59,708   | 55,278   | 49,211   | 42,178   | 44,558   | 44,723    | 53,638    |           |

Premium rates above for ages 61 and above are with 20% Co-Pay

| Plan- Floater- 3 Adults + 1 Child- Basic Plan |          |          |          |          |          |          |          |          |           |           |           |           |           |           |           |
|---|----------|----------|----------|----------|----------|----------|----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Add on Option 2- 20% Co- Payment Discount     |          |          |          |          |          |          |          |          |           |           |           |           |           |           |           |
| Age Band / Sl                                 | 2,00,000 | 3,00,000 | 4,00,000 | 5,00,000 | 6,00,000 | 7,00,000 | 8,00,000 | 9,00,000 | 10,00,000 | 15,00,000 | 20,00,000 | 25,00,000 | 30,00,000 | 40,00,000 | 50,00,000 |
| 19 to 25                                      | 1,118    | 1,187    | 1,266    | 1,348    | 1,523    | 1,594    | 1,659    | 1,800    | 1,856     | 2,281     | 2,929     | 3,202     | 3,468     | 3,951     | 4,392     |
| 26 to 30                                      | 1,437    | 1,546    | 1,650    | 1,752    | 1,971    | 2,063    | 2,155    | 2,329    | 2,399     | 2,944     | 3,783     | 4,138     | 4,481     | 5,116     | 5,693     |
| 31 to 35                                      | 1,745    | 1,881    | 2,008    | 2,135    | 2,389    | 2,504    | 2,611    | 2,815    | 2,900     | 3,547     | 4,566     | 5,005     | 5,423     | 6,197     | 6,911     |
| 36 to 40                                      | 1,936    | 2,075    | 2,218    | 2,357    | 2,625    | 2,752    | 2,872    | 3,087    | 3,180     | 3,881     | 5,005     | 5,493     | 5,959     | 6,819     | 7,607     |
| 41 to 45                                      | 2,472    | 2,653    | 2,833    | 3,018    | 3,341    | 3,503    | 3,665    | 3,926    | 4,043     | 4,922     | 6,356     | 6,978     | 7,578     | 8,683     | 9,698     |
| 46 to 50                                      | 3,066    | 3,300    | 3,526    | 3,751    | 4,141    | 4,344    | 4,541    | 4,859    | 4,998     | 6,074     | 7,854     | 8,628     | 9,378     | 10,758    | 12,021    |
| 51 to 55                                      | 3,872    | 4,166    | 4,446    | 4,735    | 5,198    | 5,455    | 5,709    | 6,090    | 6,264     | 7,591     | 9,831     | 10,812    | 11,754    | 13,503    | 15,102    |
| 56 to 60                                      | 5,931    | 6,388    | 6,807    | 7,251    | 7,914    | 8,314    | 8,702    | 9,260    | 9,504     | 11,484    | 14,896    | 16,384    | 17,835    | 20,509    | 22,960    |

Premium rates above for ages 61 and above are with 20% Co-Pay

| Plan- Floater- 3 Adults + 1 Child - Comprehensive Plan |          |          |          |          |          |          |          |           |           |           |           |           |           |           |          |
|--|----------|----------|----------|----------|----------|----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|----------|
| Age Band / Sl  | 3,00,000 | 4,00,000 | 5,00,000 | 6,00,000 | 7,00,000 | 8,00,000 | 9,00,000 | 10,00,000 | 15,00,000 | 20,00,000 | 25,00,000 | 30,00,000 | 40,00,000 | 50,00,000 |          |
| 19 to 25   | 9,011    | 9,256    | 9,514    | 10,383   | 10,513   | 10,688   | 11,500   | 11,823    | 17,941    | 19,129    | 20,506    | 21,820    | 24,238    | 26,456    |          |
| 26 to 30   | 11,484   | 11,807   | 12,150   | 13,211   | 13,392   | 13,595   | 14,613   | 15,028    | 21,851    | 23,400    | 25,190    | 26,901    | 30,058    | 32,952    |          |
| 31 to 35   | 13,829   | 14,219   | 14,644   | 15,832   | 16,060   | 16,298   | 17,479   | 17,983    | 25,406    | 27,319    | 29,515    | 31,613    | 35,488    | 39,042    |          |
| 36 to 40   | 15,175   | 15,616   | 16,092   | 17,313   | 17,570   | 17,834   | 19,087   | 19,646    | 27,379    | 29,512    | 31,952    | 34,284    | 38,591    | 42,535    |          |
| 41 to 45   | 19,453   | 20,001   | 20,617   | 22,135   | 22,474   | 22,914   | 24,466   | 25,162    | 34,431    | 37,176    | 40,298    | 43,295    | 48,819    | 53,887    |          |
| 46 to 50   | 23,946   | 24,628   | 25,406   | 27,167   | 27,592   | 28,103   | 29,963   | 30,810    | 41,235    | 44,668    | 48,552    | 52,288    | 59,180    | 65,499    |          |
| 51 to 55   | 33,396   | 34,249   | 35,233   | 37,318   | 37,868   | 38,547   | 40,806   | 41,844    | 51,620    | 55,985    | 60,888    | 65,613    | 74,340    | 82,340    |          |
| 56 to 60   | 49,654   | 50,894   | 52,417   | 55,268   | 56,127   | 57,029   | 60,345   | 61,766    | 74,600    | 81,315    | 88,754    | 95,999    | 1,09,371  | 1,21,631  |          |
| 61 to 65   | 65,461   | 69,754   | 73,582   | 78,076   | 84,022   | 88,056   | 92,270   | 97,494    | 119,200   | 1,52,833  | 1,67,075  | 1,81,463  | 2,08,018  | 2,32,368  |          |
| 66 to 70   | 137,495  | 147,297  | 154,662  | 164,580  | 175,576  | 184,446  | 193,302  | 203,896   | 204,613   | 2,45,519  | 3,17,803  | 3,47,284  | 3,78,389  | 4,35,798  | 4,88,431 |

Premium rates above for ages 61 and above are with 20% Co-Pay

| Plan- Floater- 3 Adults + 1 Child - Super saver Plan |          |          |          |          |          |          |          |          |           |           |           |           |           |           |           |
|--|----------|----------|----------|----------|----------|----------|----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Age Band / Sl  | 2,00,000 | 3,00,000 | 4,00,000 | 5,00,000 | 6,00,000 | 7,00,000 | 8,00,000 | 9,00,000 | 10,00,000 | 15,00,000 | 20,00,000 | 25,00,000 | 30,00,000 | 40,00,000 | 50,00,000 |
| 19 to 25   | 5,235    | 5,508    | 5,832    | 6,150    | 6,880    | 7,167    | 7,530    | 8,075    | 8,297     | 13,613    | 16,200    | 17,304    | 18,352    | 20,287    | 22,064    |
| 26 to 30   | 6,506    | 6,933    | 7,352    | 7,767    | 8,678    | 9,053    | 9,498    | 10,189   | 10,471    | 16,260    | 19,616    | 21,052    | 22,419    | 24,942    | 27,259    |
| 31 to 35   | 7,745    | 8,279    | 8,793    | 9,304    | 10,342   | 10,802   | 11,331   | 12,134   | 12,474    | 18,672    | 22,752    | 24,510    | 26,190    | 29,291    | 32,131    |
| 36 to 40   | 8,500    | 9,057    | 9,625    | 10,192   | 11,284   | 11,794   | 12,372   | 13,223   | 13,603    | 20,011    | 24,507    | 26,459    | 28,325    | 31,772    | 34,928    |
| 41 to 45   | 10,881   | 11,620   | 12,347   | 13,073   | 14,455   | 15,111   | 15,956   | 17,005   | 17,479    | 25,081    | 30,820    | 33,320    | 35,717    | 40,136    | 44,189    |
| 46 to 50   | 13,267   | 14,210   | 15,108   | 16,018   | 17,647   | 18,468   | 19,471   | 20,737   | 21,308    | 29,697    | 36,814    | 39,924    | 42,911    | 48,422    | 53,478    |
| 51 to 55   | 19,944   | 21,112   | 22,241   | 23,396   | 25,368   | 26,409   | 27,706   | 29,242   | 29,940    | 37,197    | 46,154    | 50,076    | 53,859    | 60,837    | 67,238    |
| 56 to 60   | 29,002   | 30,820   | 32,511   | 34,288   | 37,065   | 38,664   | 40,501   | 42,748   | 43,713    | 52,777    | 66,419    | 72,370    | 78,164    | 88,862    | 98,671    |
| 61 to 65   | 41,387   | 44,030   | 46,497   | 49,194   | 53,106   | 55,534   | 58,206   | 61,479   | 62,722    | 75,743    | 96,228    | 1,05,080  | 1,13,818  | 1,29,942  | 1,44,727  |
| 66 to 70   | 65,461   | 69,754   | 73,582   | 78,076   | 84,022   | 88,056   | 92,270   | 97,494   | 98,927    | 1,19,200  | 1,52,833  | 1,67,075  | 1,81,463  | 2,08,018  | 2,32,368  |
| > 70   | 1,37,495 | 1,47,297 | 1,54,662 | 1,64,580 | 1,75,576 | 1,84,446 | 1,93,302 | 2,03,896 | 2,04,613  | 2,45,519  | 3,17,803  | 3,47,284  | 3,78,389  | 4,35,798  | 4,88,431  |

Premium rates above for ages 61 and above are with 20% Co-Pay

| Plan- Floater- 3 Adults + 2 Children- Basic Plan |          |          |          |          |          |          |          |          |           |           |           |           |           |           |           |
|--|----------|----------|----------|----------|----------|----------|----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Age Band / Sl                                    | 2,00,000 | 3,00,000 | 4,00,000 | 5,00,000 | 6,00,000 | 7,00,000 | 8,00,000 | 9,00,000 | 10,00,000 | 15,00,000 | 20,00,000 | 25,00,000 | 30,00,000 | 40,00,000 | 50,00,000 |
| 19 to 25   | 7,514    | 7,908    | 8,371    | 8,830    | 9,870    | 10,283   | 10,775   | 11,563   | 11,884    | 18,484    | 22,200    | 23,784    | 25,294    | 28,073    | 30,623    |
| 26 to 30   | 9,341    | 9,958    | 10,560   | 11,155   | 12,453   | 12,989   | 13,606   | 14,602   | 15,007    | 22,288    | 27,111    | 29,168    | 31,134    | 34,764    | 38,091    |
| 31 to 35   | 11,122   | 11,891   | 12,629   | 13,362   | 14,846   | 15,506   | 16,240   | 17,396   | 17,885    | 25,753    | 31,616    | 34,140    | 36,551    | 41,005    | 45,091    |
| 36 to 40   | 12,209   | 13,007   | 13,825   | 14,639   | 16,199   | 16,933   | 17,736   | 18,961   | 19,505    | 27,677    | 34,137    | 36,942    | 39,624    | 44,573    | 49,108    |
| 41 to 45   | 15,561   | 16,619   | 17,663   | 18,709   | 20,668   | 21,610   | 22,766   | 24,273   | 24,951    | 34,702    | 42,947    | 46,536    | 49,979    | 56,331    | 62,157    |
| 46 to 50   | 18,986   | 20,340   | 21,631   | 22,938   | 25,258   | 26,436   | 27,814   | 29,635   | 30,452    | 41,330    | 51,559    | 56,025    | 60,318    | 68,242    | 75,505    |
| 51 to 55   | 27,589   | 29,270   | 30,890   | 32,550   | 35,348   | 36,840   | 38,624   | 40,827   | 41,831    | 51,698    | 64,568    | 70,204    | 75,636    | 85,668    | 94,864    |
| 56 to 60   | 40,367   | 42,983   | 45,409   | 47,963   | 51,917   | 54,215   | 56,772   | 59,997   | 61,387    | 74,082    | 93,686    | 1,02,236  | 1,10,565  | 1,25,938  | 1,40,029  |
| 61 to 65   | 47,787   | 50,826   | 53,660   | 56,761   | 61,259   | 64,050   | 67,121   | 70,882   | 72,313    | 87,280    | 1,10,827  | 1,21,006  | 1,31,048  | 1,49,583  | 1,66,579  |
| 66 to 70   | 75,460   | 80,396   | 84,796   | 89,961   | 96,797   | 1,01,434 | 1,06,279 | 1,12,283 | 1,13,932  | 1,37,235  | 1,75,895  | 1,92,268  | 2,08,808  | 2,39,334  | 2,67,324  |
| > 70   | 1,58,265 | 1,69,534 | 1,78,002 | 1,89,401 | 2,02,041 | 2,12,237 | 2,22,419 | 2,34,595 | 2,35,419  | 2,82,442  | 3,65,535  | 3,99,425  | 4,35,182  | 5,01,173  | 5,61,679  |

Premium rates above for ages 61 and above are with 20% Co-Pay

| Plan- Floater- 3 Adults + 2 Children- Basic Plan |          |          |          |          |          |          |          |           |           |           |           |           |           |           |  |
|--|----------|----------|----------|----------|----------|----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|--|
| Add on Option 1- Sublimit Waiver Premium         |          |          |          |          |          |          |          |           |           |           |           |           |           |           |  |
| Age Band / Sl                                    | 3,00,000 | 4,00,000 | 5,00,000 | 6,00,000 | 7,00,000 | 8,00,000 | 9,00,000 | 10,00,000 | 15,00,000 | 20,00,000 | 25,00,000 | 30,00,000 | 40,00,000 | 50,00,000 |  |
| 19 to 25   | 2,663    | 2,481    | 2,316    | 2,277    | 2,013    | 1,721    | 1,867    | 1,919     | 1,919     | 2,353     |           |           |           |           |  |
| 26 to 30   | 3,454    | 3,225    | 3,024    | 2,943    | 2,615    | 2,232    | 2,408    | 2,481     | 2,481     | 3,043     |           |           |           |           |  |
| 31 to 35   | 4,217    | 3,928    | 3,684    | 3,564    | 3,167    | 2,706    | 2,907    | 2,998     | 2,998     | 3,663     |           |           |           |           |  |
| 36 to 40   | 4,648    | 4,338    | 4,071    | 3,915    | 3,477    | 2,977    | 3,192    | 3,290     | 3,290     | 4,009     |           |           |           |           |  |
| 41 to 45   | 5,953    | 5,541    | 5,202    | 4,986    | 4,436    | 3,787    | 4,064    | 4,184     | 4,184     | 5,089     |           |           |           |           |  |
| 46 to 50   | 7,399    | 6,891    | 6,479    | 6,183    | 5,494    | 4,702    | 5,019    | 5,177     | 5,177     | 6,281     |           |           |           |           |  |
| 51 to 55   | 9,332    | 8,694    | 8,165    | 7,763    | 6,901    | 5,898    | 6,293    | 6,482     | 6,482     | 7,854     |           |           |           |           |  |
| 56 to 60   | 14,307   | 13,308   | 12,506   | 11,826   | 10,518   | 8,996    | 9,583    | 9,828     | 9,828     | 11,885    |           |           |           |           |  |
| 61 to 65   | 21,676   | 20,093   | 18,893   | 17,780   | 15,821   | 13,545   | 14,388   | 14,708    | 14,708    | 17,751    |           |           |           |           |  |
| 66 to 70   | 36,085   | 33,324   | 31,343   | 29,336   | 26,094   | 22,355   | 23,705   | 24,080    | 24,080    | 28,990    |           |           |           |           |  |
| > 70   | 79,537   | 72,944   | 68,636   | 63,544   | 56,568   | 48,485   | 51,221   | 51,411    | 51,411    | 61,657    |           |           |           |           |  |

Premium rates above for ages 61 and above are with 20% Co-Pay

| Plan- Floater- 3 Adults + 2 Children- Basic Plan |          |          |          |          |          |          |          |          |           |           |           |           |           |           |           |
|--|----------|----------|----------|----------|----------|----------|----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Add on Option 2- 20% Co- Payment Discount        |          |          |          |          |          |          |          |          |           |           |           |           |           |           |           |
| Age Band / Sl                                    | 2,00,000 | 3,00,000 | 4,00,000 | 5,00,000 | 6,00,000 | 7,00,000 | 8,00,000 | 9,00,000 | 10,00,000 | 15,00,000 | 20,00,000 | 25,00,000 | 30,00,000 | 40,00,000 | 50,00,000 |
| 19 to 25   | 1,284    | 1,365    | 1,456    | 1,550    | 1,751    | 1,831    | 1,908    | 2,068    | 2,134     | 2,623     | 3,368     | 3,681     | 3,988     | 4,542     | 5,049     |
| 26 to 30   | 1,653    | 1,776    | 1,897    | 2,013    | 2,265    | 2,371    | 2,477    | 2,678    | 2,758     | 3,386     | 4,348     | 4,757     | 5,150     | 5,880     | 6,545     |
| 31 to 35   | 2,006    | 2,164    | 2,310    | 2,456    | 2,747    | 2,878    | 3,003    | 3,235    | 3,334     | 4,079     | 5,250     | 5,752     | 6,235     | 7,125     | 7,946     |
| 36 to 40   | 2,225    | 2,386    | 2,550    | 2,711    | 3,016    | 3,162    | 3,301    | 3,550    | 3,655     | 4,462     | 5,752     | 6,314     | 6,851     | 7,840     | 8,744     |
| 41 to 45   | 2,842    | 3,049    | 3,258    | 3,469    | 3,842    | 4,028    | 4,213    | 4,512    | 4,648     | 5,658     | 7,307     | 8,022     | 8,712     | 9,981     | 11,148    |
| 46 to 50   | 3,524    | 3,794    | 4,053    | 4,311    | 4,761    | 4,994    | 5,220    | 5,585    | 5,746     | 6,982     | 9,029     | 9,919     | 10,780    | 12,367    | 13,819    |
| 51 to 55   | 4,451    | 4,790    | 5,111    | 5,442    | 5,976    | 6,271    | 6,563    | 7,001    | 7,201     | 8,725     | 11,302    | 12,428    | 13,512    | 15,522    | 17,361    |
| 56 to 60   | 6,818    | 7,344    | 7,825    | 8,336    | 9,098    | 9,558    | 10,002   | 10,645   | 10,926    | 13,202    | 17,124    | 18,835    | 20,501    | 23,577    | 26,393    |

Premium rates above for ages 61 and above are with 20% Co-Pay

| Plan- Floater- 3 Adults + 2 Children - Comprehensive Plan |          |          |          |          |          |          |          |           |           |           |           |           |           |           |  |
|---|----------|----------|----------|----------|----------|----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|--|
| Age Band / Sl   | 3,00,000 | 4,00,000 | 5,00,000 | 6,00,000 | 7,00,000 | 8,00,000 | 9,00,000 | 10,00,000 | 15,00,000 | 20,00,000 | 25,00,000 | 30,00,000 | 40,00,000 | 50,00,000 |  |
| 19 to 25  | 10,571   | 10,852   | 11,147   | 12,147   | 12,296   | 12,497   | 13,430   | 13,803    | 20,837    | 22,200    | 23,784    | 25,294    | 28,073    | 30,623    |  |
| 26 to 30  | 13,412   | 13,785   | 14,179   | 15,397   | 15,604   | 15,838   | 17,010   | 17,487    | 25,330    | 27,111    | 29,168    | 31,134    | 34,764    | 38,091    |  |
| 31 to 35  | 16,108   | 16,557   | 17,046   | 18,410   | 18,673   | 18,947   | 20,303   | 20,883    | 29,416    | 31,616    | 34,140    | 36,551    | 41,005    | 45,091    |  |
| 36 to 40  | 17,655   | 18,162   | 18,709   | 20,114   | 20,410   | 20,712   | 22,153   | 22,795    | 31,686    | 34,137    | 36,942    | 39,624    | 44,573    | 49,108    |  |
| 41 to 45  | 22,572   | 23,204   | 23,911   | 25,654   | 26,045   | 26,553   | 28,337   | 29,135    | 39,791    | 42,947    | 46,536    | 49,979    | 56,331    | 62,157    |  |
| 46 to 50  | 27,738   | 28,522   | 29,416   | 31,441   | 31,930   | 32,517   | 34,654   | 35,629    | 47,611    | 51,559    | 56,025    | 60,318    | 68,242    | 75,505    |  |
| 51 to 55  | 38,602   | 39,584   | 40,715   | 43,111   | 43,741   | 44,522   | 47,120   | 48,313    | 59,553    | 64,568    | 70,204    | 75,636    | 85,668    | 94,864    |  |
| 56 to 60  | 57,290   | 58,717   | 60,468   | 63,743   | 64,733   | 65,768   | 69,580   | 71,215    | 85,967    | 93,686    | 1,02,236  | 1,10,565  | 1,25,938  | 1,40,029  |  |
| 61 to 65  | 72,502   | 73,754   | 75,654   | 79,040   | 79,871   | 80,666   | 85,270   | 87,021    | 1,05,030  | 1,10,827  | 1,21,006  | 1,31,048  | 1,49,583  | 1,66,579  |  |
| 66 to 70  | 1,16,481 | 1,18,120 | 1,21,304 | 1,26,134 | 1,27,528 | 1,28,634 | 1,35,988 | 1,38,012  | 1,66,225  | 1,75,895  | 1,92,268  | 2,08,808  | 2,39,334  | 2,67,324  |  |
| > 70  | 2,49,071 | 2,50,946 | 2,58,037 | 2,65,585 | 2,68,805 | 2,70,904 | 2,85,816 | 2,86,830  | 3,44,099  | 3,65,535  | 3,99,425  | 4,35,182  | 5,01,173  | 5,61,679  |  |

Premium rates above for ages 61 and above are with 20% Co-Pay

| Plan- Floater- 3 Adults + 2 Children - Super saver Plan |          |          |          |          |          |          |          |          |           |           |           |           |           |           |           |
|---|----------|----------|----------|----------|----------|----------|----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Age Band / Sl   | 2,00,000 | 3,00,000 | 4,00,000 | 5,00,000 | 6,00,000 | 7,00,000 | 8,00,000 | 9,00,000 | 10,00,000 | 15,00,000 | 20,00,000 | 25,00,000 | 30,00,000 | 40,00,000 | 50,00,000 |
| 19 to 25  | 6,230    | 6,544    | 6,915    | 7,280    | 8,119    | 8,452    | 8,867    | 9,495    | 9,750     | 15,861    | 18,833    | 20,102    | 21,306    | 23,532    | 25,574    |
| 26 to 30  | 7,888    | 8,182    | 8,663    | 9,142    | 10,188   | 10,618   | 11,129   | 11,924   | 12,249    | 18,902    | 22,763    | 24,410    | 25,984    | 28,884    | 31,547    |
| 31 to 35  | 9,115    | 9,727    | 10,319   | 10,906   | 12,099   | 12,628   | 13,238   | 14,161   | 14,551    | 21,675    | 26,367    | 28,388    | 30,317    | 33,880    | 37,145    |
| 36 to 40  | 9,984    | 10,621   | 11,274   | 11,928   | 13,183   | 13,771   | 14,434   | 15,411   | 15,850    | 23,215    | 28,384    | 30,628    | 32,772    | 36,734    | 40,365    |
| 41 to 45  | 12,719   | 13,569   | 14,405   | 15,240   | 16,826   | 17,582   | 18,552   | 19,760   | 20,303    | 29,045    | 35,639    | 38,514    | 41,267    | 46,351    | 51,009    |
| 46 to 50  | 15,463   | 16,546   | 17,579   | 18,626   | 20,497   | 21,442   | 22,595   | 24,050   | 24,707    | 34,348    | 42,531    | 46,106    | 49,538    | 55,875    | 61,686    |
| 51 to 55  | 23,138   | 24,480   | 25,780   | 27,108   | 29,372   | 30,569   | 32,061   | 33,827   | 34,629    | 42,973    | 53,266    | 57,776    | 62,123    | 70,146    | 77,503    |
| 56 to 60  | 33,549   | 35,639   | 37,584   | 39,627   | 42,819   | 44,658   | 46,770   | 49,352   | 50,461    | 60,880    | 76,563    | 83,401    | 90,063    | 1,02,360  | 1,13,636  |
| 61 to 65  | 47,787   | 50,826   | 53,660   | 56,761   | 61,259   | 64,050   | 67,121   | 70,882   | 72,313    | 87,280    | 1,10,827  | 1,21,006  | 1,31,048  | 1,49,583  | 1,66,579  |
| 66 to 70  | 75,460   | 80,396   | 84,796   | 89,961   | 96,797   | 1,01,434 | 1,06,279 | 1,12,283 | 1,13,932  | 1,37,235  | 1,75,895  | 1,92,268  | 2,08,808  | 2,39,334  | 2,67,324  |
| > 70  | 1,58,265 | 1,69,534 | 1,78,002 | 1,89,401 | 2,02,041 | 2,12,237 | 2,22,419 | 2,34,595 | 2,35,419  | 2,82,442  | 3,65,535  | 3,99,425  | 4,35,182  | 5,01,173  | 5,61,679  |

Premium rates above for ages 61 and above are with 20% Co-Pay

| Plan- Floater- 3 Adults + 3 Children - Basic Plan |          |          |          |          |          |          |          |          |           |           |           |           |           |           |           |
|---|----------|----------|----------|----------|----------|----------|----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Age Band / SI                                     | 2,00,000 | 3,00,000 | 4,00,000 | 5,00,000 | 6,00,000 | 7,00,000 | 8,00,000 | 9,00,000 | 10,00,000 | 15,00,000 | 20,00,000 | 25,00,000 | 30,00,000 | 40,00,000 | 50,00,000 |
| 19 to 25  | 8,866    | 9,340    | 9,897    | 10,450   | 11,700   | 12,195   | 12,788   | 13,735   | 14,121    | 22,056    | 26,526    | 28,430    | 30,245    | 33,588    | 36,654    |
| 26 to 30  | 11,064   | 11,805   | 12,529   | 13,243   | 14,805   | 15,451   | 16,192   | 17,389   | 17,876    | 26,631    | 32,429    | 34,904    | 37,268    | 41,633    | 45,632    |
| 31 to 35  | 13,204   | 14,130   | 15,015   | 15,897   | 17,683   | 18,477   | 19,358   | 20,749   | 21,336    | 30,798    | 37,847    | 40,882    | 43,782    | 49,138    | 54,051    |
| 36 to 40  | 14,511   | 15,472   | 16,455   | 17,433   | 19,311   | 20,191   | 21,156   | 22,630   | 23,284    | 33,109    | 40,878    | 44,251    | 47,475    | 53,428    | 58,879    |
| 41 to 45  | 18,543   | 19,815   | 21,069   | 22,328   | 24,684   | 25,815   | 27,206   | 29,017   | 29,833    | 41,558    | 51,471    | 55,787    | 59,929    | 67,565    | 74,570    |
| 46 to 50  | 22,662   | 24,289   | 25,842   | 27,412   | 30,202   | 31,618   | 33,277   | 35,465   | 36,448    | 49,528    | 61,828    | 67,196    | 72,360    | 81,886    | 90,620    |
| 51 to 55  | 33,004   | 35,027   | 36,974   | 38,970   | 42,335   | 44,128   | 46,273   | 48,922   | 50,129    | 61,994    | 77,470    | 84,247    | 90,778    | 1,02,840  | 1,13,899  |
| 56 to 60  | 48,371   | 51,515   | 54,432   | 57,502   | 62,257   | 65,020   | 68,095   | 71,973   | 73,644    | 88,909    | 1,12,481  | 1,22,764  | 1,32,778  | 1,51,262  | 1,68,207  |
| 61 to 65  | 57,292   | 60,946   | 64,354   | 68,083   | 73,491   | 76,846   | 80,540   | 85,063   | 86,782    | 1,04,780  | 1,33,094  | 1,45,331  | 1,57,407  | 1,79,695  | 2,00,131  |
| 66 to 70  | 90,568   | 96,502   | 1,01,792 | 1,08,004 | 1,16,224 | 1,21,799 | 1,27,624 | 1,34,844 | 1,36,826  | 1,64,847  | 2,11,335  | 2,31,020  | 2,50,908  | 2,87,613  | 3,21,271  |
| > 70  | 1,90,135 | 2,03,684 | 2,13,864 | 2,27,573 | 2,42,771 | 2,55,031 | 2,67,273 | 2,81,916 | 2,82,907  | 3,39,448  | 4,39,361  | 4,80,111  | 5,23,106  | 6,02,457  | 6,75,209  |

Premium rates above for ages 61 and above are with 20% Co-Pay

| Plan- Floater- 3 Adults + 3 Children - Basic Plan<br>Add on Option 1- Sublimit Waiver Premium |          |          |          |          |          |          |          |           |           |           |
|---|----------|----------|----------|----------|----------|----------|----------|-----------|-----------|-----------|
| Age Band / SI   | 3,00,000 | 4,00,000 | 5,00,000 | 6,00,000 | 7,00,000 | 8,00,000 | 9,00,000 | 10,00,000 | 15,00,000 | 20,00,000 |
| 19 to 25  | 3,202    | 2,983    | 2,785    | 2,737    | 2,422    | 2,071    | 2,246    | 2,307     | 2,829     | 2,829     |
| 26 to 30  | 4,154    | 3,877    | 3,636    | 3,540    | 3,146    | 2,685    | 2,895    | 2,983     | 3,658     | 3,658     |
| 31 to 35  | 5,071    | 4,725    | 4,430    | 4,286    | 3,807    | 3,255    | 3,496    | 3,606     | 4,404     | 4,404     |
| 36 to 40  | 5,588    | 5,215    | 4,895    | 4,706    | 4,180    | 3,580    | 3,838    | 3,957     | 4,820     | 4,820     |
| 41 to 45  | 7,159    | 6,663    | 6,255    | 5,997    | 5,334    | 4,553    | 4,886    | 5,032     | 6,119     | 6,119     |
| 46 to 50  | 8,895    | 8,286    | 7,790    | 7,435    | 6,606    | 5,654    | 6,036    | 6,224     | 7,554     | 7,554     |
| 51 to 55  | 11,220   | 10,452   | 9,816    | 9,334    | 8,300    | 7,093    | 7,567    | 7,795     | 9,443     | 9,443     |
| 56 to 60  | 17,204   | 16,001   | 15,036   | 14,221   | 12,646   | 10,817   | 11,524   | 11,817    | 14,290    | 14,290    |
| 61 to 65  | 26,064   | 24,160   | 22,717   | 21,379   | 19,024   | 16,286   | 17,300   | 17,686    | 21,344    | 21,344    |
| 66 to 70  | 43,391   | 40,070   | 37,688   | 35,276   | 31,376   | 26,879   | 28,502   | 28,955    | 34,859    | 34,859    |
| > 70  | 95,636   | 87,711   | 82,530   | 76,407   | 68,020   | 58,300   | 61,590   | 61,817    | 74,140    | 74,140    |

Premium rates above for ages 61 and above are with 20% Co-Pay

| Plan- Floater- 3 Adults + 3 Children - Basic Plan<br>Add on Option 2- 20% Co- Payment Discount |          |          |          |          |          |          |          |          |           |           |           |           |           |           |           |
|--|----------|----------|----------|----------|----------|----------|----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Age Band / SI  | 2,00,000 | 3,00,000 | 4,00,000 | 5,00,000 | 6,00,000 | 7,00,000 | 8,00,000 | 9,00,000 | 10,00,000 | 15,00,000 | 20,00,000 | 25,00,000 | 30,00,000 | 40,00,000 | 50,00,000 |
| 19 to 25   | 1,544    | 1,640    | 1,750    | 1,864    | 2,105    | 2,202    | 2,294    | 2,488    | 2,566     | 3,154     | 4,048     | 4,426     | 4,794     | 5,461     | 6,071     |
| 26 to 30   | 1,987    | 2,137    | 2,281    | 2,422    | 2,724    | 2,851    | 2,978    | 3,219    | 3,316     | 4,070     | 5,229     | 5,720     | 6,194     | 7,071     | 7,889     |
| 31 to 35   | 2,413    | 2,601    | 2,776    | 2,952    | 3,303    | 3,461    | 3,611    | 3,891    | 4,009     | 4,904     | 6,212     | 6,918     | 7,496     | 8,566     | 9,553     |
| 36 to 40   | 2,676    | 2,868    | 3,066    | 3,259    | 3,628    | 3,803    | 3,970    | 4,268    | 4,396     | 5,364     | 6,918     | 7,593     | 8,237     | 9,426     | 10,515    |
| 41 to 45   | 3,417    | 3,667    | 3,917    | 4,172    | 4,618    | 4,842    | 5,066    | 5,426    | 5,588     | 6,804     | 8,786     | 9,645     | 10,474    | 12,001    | 13,405    |
| 46 to 50   | 4,237    | 4,562    | 4,874    | 5,185    | 5,724    | 6,005    | 6,277    | 6,716    | 6,909     | 8,395     | 10,856    | 11,926    | 12,962    | 14,870    | 16,615    |
| 51 to 55   | 5,351    | 5,759    | 6,146    | 6,545    | 7,184    | 7,540    | 7,891    | 8,417    | 8,659     | 10,493    | 13,589    | 14,945    | 16,247    | 18,664    | 20,875    |
| 56 to 60   | 8,198    | 8,829    | 9,409    | 10,023   | 10,939   | 11,492   | 12,028   | 12,799   | 13,137    | 15,874    | 20,590    | 22,647    | 24,652    | 28,349    | 31,736    |

Premium rates above for ages 61 and above are with 20% Co-Pay

| Plan- Floater- 3 Adults + 3 Children - Comprehensive Plan |          |          |          |          |          |          |          |           |           |           |           |           |           |           |  |
|---|----------|----------|----------|----------|----------|----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|--|
| Age Band / SI   | 3,00,000 | 4,00,000 | 5,00,000 | 6,00,000 | 7,00,000 | 8,00,000 | 9,00,000 | 10,00,000 | 15,00,000 | 20,00,000 | 25,00,000 | 30,00,000 | 40,00,000 | 50,00,000 |  |
| 19 to 25  | 12,542   | 12,880   | 13,235   | 14,437   | 14,617   | 14,858   | 15,982   | 16,428    | 24,885    | 26,526    | 28,430    | 30,245    | 33,588    | 36,654    |  |
| 26 to 30  | 15,960   | 16,406   | 16,880   | 18,346   | 18,596   | 18,877   | 20,284   | 20,859    | 30,289    | 32,429    | 34,904    | 37,268    | 41,633    | 45,632    |  |
| 31 to 35  | 19,201   | 19,740   | 20,328   | 21,969   | 22,284   | 22,613   | 24,245   | 24,942    | 35,202    | 37,847    | 40,882    | 43,782    | 49,138    | 54,051    |  |
| 36 to 40  | 21,061   | 21,670   | 22,328   | 24,017   | 24,371   | 24,736   | 26,469   | 27,241    | 37,930    | 40,878    | 44,251    | 47,475    | 53,428    | 58,879    |  |
| 41 to 45  | 26,974   | 27,731   | 28,583   | 30,681   | 31,149   | 31,759   | 33,903   | 34,865    | 47,677    | 51,471    | 55,787    | 59,929    | 67,565    | 74,570    |  |
| 46 to 50  | 33,184   | 34,127   | 35,202   | 37,637   | 38,224   | 38,931   | 41,501   | 42,672    | 57,082    | 61,828    | 67,196    | 72,360    | 81,886    | 90,620    |  |
| 51 to 55  | 46,247   | 47,426   | 48,786   | 51,668   | 52,428   | 53,366   | 56,489   | 57,924    | 71,437    | 77,470    | 84,247    | 90,778    | 1,02,840  | 1,13,899  |  |
| 56 to 60  | 68,719   | 70,433   | 72,538   | 76,478   | 77,666   | 78,913   | 83,496   | 85,461    | 1,03,199  | 1,12,481  | 1,22,764  | 1,32,778  | 1,51,262  | 1,68,207  |  |
| 61 to 65  | 60,946   | 64,354   | 68,083   | 73,491   | 76,846   | 80,540   | 85,063   | 86,782    | 1,04,780  | 1,33,094  | 1,45,331  | 1,57,407  | 1,79,695  | 2,00,131  |  |
| 66 to 70  | 96,502   | 1,01,792 | 1,08,004 | 1,16,224 | 1,21,799 | 1,27,624 | 1,34,844 | 1,36,826  | 1,64,847  | 2,11,335  | 2,31,020  | 2,50,908  | 2,87,613  | 3,21,271  |  |
| > 70  | 2,03,684 | 2,13,864 | 2,27,573 | 2,42,771 | 2,55,031 | 2,67,273 | 2,81,916 | 2,82,907  | 3,39,448  | 4,39,361  | 4,80,111  | 5,23,106  | 6,02,457  | 6,75,209  |  |

Premium rates above for ages 61 and above are with 20% Co-Pay

| Plan- Floater- 3 Adults + 3 Children - Super saver Plan |          |          |          |          |          |          |          |          |           |           |           |           |           |           |           |
|---|----------|----------|----------|----------|----------|----------|----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Age Band / SI   | 2,00,000 | 3,00,000 | 4,00,000 | 5,00,000 | 6,00,000 | 7,00,000 | 8,00,000 | 9,00,000 | 10,00,000 | 15,00,000 | 20,00,000 | 25,00,000 | 30,00,000 | 40,00,000 | 50,00,000 |
| 19 to 25  | 7,322    | 7,699    | 8,147    | 8,586    | 9,595    | 9,993    | 10,494   | 11,248   | 11,555    | 18,902    | 22,478    | 24,004    | 25,452    | 28,127    | 30,584    |
| 26 to 30  | 9,078    | 9,669    | 10,248   | 10,822   | 12,081   | 12,599   | 13,213   | 14,169   | 14,559    | 22,561    | 27,200    | 29,185    | 31,074    | 34,561    | 37,763    |
| 31 to 35  | 10,792   | 11,529   | 12,239   | 12,946   | 14,380   | 15,017   | 15,748   | 16,858   | 17,327    | 25,895    | 31,535    | 33,965    | 36,286    | 40,572    | 44,498    |
| 36 to 40  | 11,835   | 12,604   | 13,389   | 14,174   | 15,683   | 16,388   | 17,187   | 18,363   | 18,888    | 27,745    | 33,960    | 36,658    | 39,238    | 44,001    | 48,365    |
| 41 to 45  | 15,126   | 16,148   | 17,152   | 18,156   | 20,066   | 20,973   | 22,140   | 23,591   | 24,245    | 34,754    | 42,686    | 46,142    | 49,454    | 55,563    | 61,165    |
| 46 to 50  | 18,424   | 19,727   | 20,968   | 22,226   | 24,477   | 25,613   | 26,999   | 28,749   | 29,539    | 41,133    | 50,971    | 55,270    | 59,398    | 67,016    | 74,004    |
| 51 to 55  | 27,653   | 29,268   | 30,828   | 32,425   | 35,150   | 36,588   | 38,382   | 40,505   | 41,470    | 51,501    | 63,881    | 69,302    | 74,531    | 84,176    | 93,024    |
| 56 to 60  | 40,173   | 42,686   | 45,023   | 47,479   | 51,317   | 53,528   | 56,068   | 59,174   | 60,507    | 73,035    | 91,892    | 1,00,117  | 1,08,126  | 1,22,913  | 1,36,471  |
| 61 to 65  | 57,292   | 60,946   | 64,354   | 68,083   | 73,491   | 76,846   | 80,540   | 85,063   | 86,782    | 1,04,780  | 1,33,094  | 1,45,331  | 1,57,407  | 1,79,695  | 2,00,131  |
| 66 to 70  | 90,568   | 96,502   | 1,01,792 | 1,08,004 | 1,16,224 | 1,21,799 | 1,27,624 | 1,34,844 | 1,36,826  | 1,64,847  | 2,11,335  | 2,31,020  | 2,50,908  | 2,87,613  | 3,21,271  |
| > 70  | 1,90,135 | 2,03,684 | 2,13,864 | 2,27,573 | 2,42,771 | 2,55,031 | 2,67,273 | 2,81,916 | 2,82,907  | 3,39,448  | 4,39,361  | 4,80,111  | 5,23,106  | 6,02,457  | 6,75,209  |

Premium rates above for ages 61 and above are with 20% Co-Pay

| Plan- Floater- 4 Adults - Basic Plan |          |          |          |          |          |          |          |          |           |           |           |           |           |           |           |
|--------------------------------------|----------|----------|----------|----------|----------|----------|----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Age Band / SI                        | 2,00,000 | 3,00,000 | 4,00,000 | 5,00,000 | 6,00,000 | 7,00,000 | 8,00,000 | 9,00,000 | 10,00,000 | 15,00,000 | 20,00,000 | 25,00,000 | 30,00,000 | 40,00,000 | 50,00,000 |
| 19 to 25                             | 6,823    | 7,194    | 7,629    | 8,061    | 9,039    | 9,426    | 9,889    | 10,630   | 10,932    | 17,137    | 20,632    | 22,120    | 23,540    | 26,154    | 28,551    |
| 26 to 30                             | 8,542    | 9,121    | 9,687    | 10,246   | 11,467   | 11,971   | 12,551   | 13,487   | 13,868    | 20,714    | 25,248    | 27,183    | 29,032    | 32,444    | 35,572    |
| 31 to 35                             | 10,215   | 10,939   | 11,632   | 12,321   | 13,717   | 14,338   | 15,027   | 16,115   | 16,574    | 23,973    | 29,484    | 31,856    | 34,125    | 38,313    | 42,154    |
| 36 to 40                             | 11,237   | 11,989   | 12,757   | 13,522   | 14,990   | 15,679   | 16,434   | 17,586   | 18,097    | 25,780    | 31,854    | 34,492    | 37,013    | 41,667    | 45,931    |
| 41 to 45                             | 14,389   | 15,384   | 16,365   | 17,349   | 19,191   | 20,076   | 21,163   | 22,580   | 23,218    | 32,386    | 40,138    | 43,513    | 46,750    | 52,722    | 58,199    |
| 46 to 50                             | 17,610   | 18,883   | 20,097   | 21,325   | 23,506   | 24,614   | 25,910   | 27,622   | 28,390    | 38,618    | 48,236    | 52,434    | 56,471    | 63,920    | 70,749    |
| 51 to 55                             | 25,698   | 27,279   | 28,802   | 30,362   | 32,993   | 34,396   | 36,073   | 38,145   | 39,088    | 48,366    | 60,466    | 65,766    | 70,873    | 80,305    | 88,952    |
| 56 to 60                             | 37,713   | 40,172   | 42,453   | 44,854   | 48,572   | 50,732   | 53,137   | 56,169   | 57,476    | 69,412    | 87,844    | 95,883    | 1,03,714  | 1,18,167  | 1,31,417  |
| 61 to 65                             | 44,689   | 47,546   | 50,211   | 53,127   | 57,356   | 59,979   | 62,867   | 66,404   | 67,748    | 81,821    | 1,03,961  | 1,13,530  | 1,22,973  | 1,40,400  | 1,56,380  |
| 66 to 70                             | 70,708   | 75,349   | 79,485   | 84,342   | 90,769   | 95,129   | 99,684   | 1,05,329 | 1,06,880  | 1,28,790  | 1,65,139  | 1,80,533  | 1,96,084  | 2,24,785  | 2,51,102  |
| > 70                                 | 1,48,563 | 1,59,158 | 1,67,118 | 1,77,837 | 1,89,721 | 1,99,308 | 2,08,881 | 2,20,330 | 2,21,105  | 2,65,316  | 3,43,442  | 3,75,305  | 4,08,925  | 4,70,971  | 5,27,859  |

Premium rates above for ages 61 and above are with 20% Co-Pay

| Plan- Floater- 4 Adults - Basic Plan     |          |          |          |          |          |          |          |           |           |           |           |           |           |           |
|--|----------|----------|----------|----------|----------|----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Add on Option 1- Sublimit Waiver Premium |          |          |          |          |          |          |          |           |           |           |           |           |           |           |
| Age Band / SI                            | 3,00,000 | 4,00,000 | 5,00,000 | 6,00,000 | 7,00,000 | 8,00,000 | 9,00,000 | 10,00,000 | 15,00,000 | 20,00,000 | 25,00,000 | 30,00,000 | 40,00,000 | 50,00,000 |
| 19 to 25                                 | 2,504    | 2,332    | 2,178    | 2,140    | 1,893    | 1,619    | 1,756    | 1,804     | 2,212     |           |           |           |           |           |
| 26 to 30                                 | 3,248    | 3,032    | 2,843    | 2,768    | 2,459    | 2,099    | 2,264    | 2,332     | 2,861     |           |           |           |           |           |
| 31 to 35                                 | 3,965    | 3,694    | 3,464    | 3,351    | 2,977    | 2,545    | 2,734    | 2,819     | 3,444     |           |           |           |           |           |
| 36 to 40                                 | 4,370    | 4,078    | 3,828    | 3,680    | 3,269    | 2,799    | 3,001    | 3,094     | 3,769     |           |           |           |           |           |
| 41 to 45                                 | 5,598    | 5,210    | 4,891    | 4,689    | 4,171    | 3,560    | 3,821    | 3,934     | 4,785     |           |           |           |           |           |
| 46 to 50                                 | 6,956    | 6,479    | 6,091    | 5,814    | 5,165    | 4,421    | 4,720    | 4,867     | 5,906     |           |           |           |           |           |
| 51 to 55                                 | 8,774    | 8,173    | 7,676    | 7,299    | 6,489    | 5,546    | 5,917    | 6,095     | 7,385     |           |           |           |           |           |
| 56 to 60                                 | 13,452   | 12,512   | 11,758   | 11,120   | 9,888    | 8,458    | 9,010    | 9,240     | 11,175    |           |           |           |           |           |
| 61 to 65                                 | 20,380   | 18,892   | 17,763   | 16,717   | 14,875   | 12,735   | 13,527   | 13,829    | 16,690    |           |           |           |           |           |
| 66 to 70                                 | 33,928   | 31,332   | 29,470   | 27,583   | 24,534   | 21,018   | 22,287   | 22,641    | 27,257    |           |           |           |           |           |
| > 70                                     | 74,782   | 68,584   | 64,533   | 59,745   | 53,187   | 45,587   | 48,159   | 48,337    | 57,972    |           |           |           |           |           |

Premium rates above for ages 61 and above are with 20% Co-Pay

| Plan- Floater- 4 Adults - Basic Plan      |          |          |          |          |          |          |          |          |           |           |           |           |           |           |           |
|---|----------|----------|----------|----------|----------|----------|----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Add on Option 2- 20% Co- Payment Discount |          |          |          |          |          |          |          |          |           |           |           |           |           |           |           |
| Age Band / SI                             | 2,00,000 | 3,00,000 | 4,00,000 | 5,00,000 | 6,00,000 | 7,00,000 | 8,00,000 | 9,00,000 | 10,00,000 | 15,00,000 | 20,00,000 | 25,00,000 | 30,00,000 | 40,00,000 | 50,00,000 |
| 19 to 25                                  | 1,207    | 1,283    | 1,369    | 1,458    | 1,646    | 1,722    | 1,794    | 1,945    | 2,006     | 2,466     | 3,166     | 3,461     | 3,749     | 4,270     | 4,747     |
| 26 to 30                                  | 1,554    | 1,670    | 1,784    | 1,893    | 2,130    | 2,229    | 2,329    | 2,518    | 2,593     | 3,183     | 4,088     | 4,473     | 4,843     | 5,529     | 6,153     |
| 31 to 35                                  | 1,886    | 2,034    | 2,171    | 2,308    | 2,583    | 2,706    | 2,823    | 3,042    | 3,135     | 3,835     | 4,936     | 5,409     | 5,862     | 6,699     | 7,470     |
| 36 to 40                                  | 2,092    | 2,243    | 2,397    | 2,548    | 2,837    | 2,974    | 3,104    | 3,337    | 3,437     | 4,195     | 5,409     | 5,937     | 6,441     | 7,371     | 8,221     |
| 41 to 45                                  | 2,672    | 2,867    | 3,063    | 3,262    | 3,612    | 3,787    | 3,962    | 4,243    | 4,370     | 5,320     | 6,870     | 7,542     | 8,191     | 9,384     | 10,482    |
| 46 to 50                                  | 3,313    | 3,567    | 3,811    | 4,054    | 4,476    | 4,696    | 4,908    | 5,251    | 5,402     | 6,565     | 8,489     | 9,326     | 10,135    | 11,627    | 12,992    |
| 51 to 55                                  | 4,184    | 4,503    | 4,805    | 5,117    | 5,618    | 5,896    | 6,170    | 6,582    | 6,771     | 8,204     | 10,626    | 11,686    | 12,704    | 14,594    | 16,323    |
| 56 to 60                                  | 6,410    | 6,904    | 7,357    | 7,837    | 8,554    | 8,986    | 9,405    | 10,008   | 10,272    | 12,413    | 16,100    | 17,708    | 19,276    | 22,167    | 24,815    |

Premium rates above for ages 61 and above are with 20% Co-Pay

| Plan- Floater- 4 Adults - Comprehensive Plan |          |          |          |          |          |          |          |           |           |           |           |           |           |           |
|--|----------|----------|----------|----------|----------|----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Age Band / SI                                | 3,00,000 | 4,00,000 | 5,00,000 | 6,00,000 | 7,00,000 | 8,00,000 | 9,00,000 | 10,00,000 | 15,00,000 | 20,00,000 | 25,00,000 | 30,00,000 | 40,00,000 | 50,00,000 |
| 19 to 25                                     | 9,697    | 9,962    | 10,239   | 11,179   | 11,320   | 11,508   | 12,386   | 12,736    | 19,349    | 20,632    | 22,120    | 23,540    | 26,154    | 28,551    |
| 26 to 30                                     | 12,369   | 12,719   | 13,090   | 14,235   | 14,431   | 14,650   | 15,751   | 16,200    | 23,575    | 25,248    | 27,183    | 29,032    | 32,444    | 35,572    |
| 31 to 35                                     | 14,904   | 15,326   | 15,785   | 17,068   | 17,315   | 17,572   | 18,848   | 19,394    | 27,416    | 29,484    | 31,856    | 34,125    | 38,313    | 42,154    |
| 36 to 40                                     | 16,358   | 16,835   | 17,349   | 18,670   | 18,948   | 19,232   | 20,587   | 21,191    | 29,550    | 31,854    | 34,492    | 37,013    | 41,667    | 45,931    |
| 41 to 45                                     | 20,982   | 21,575   | 22,240   | 23,880   | 24,247   | 24,724   | 26,401   | 27,152    | 37,171    | 40,138    | 43,513    | 46,750    | 52,722    | 58,199    |
| 46 to 50                                     | 25,838   | 26,576   | 27,416   | 29,320   | 29,779   | 30,332   | 32,341   | 33,257    | 44,524    | 48,236    | 52,434    | 56,471    | 63,920    | 70,749    |
| 51 to 55                                     | 36,053   | 36,975   | 38,038   | 40,292   | 40,885   | 41,619   | 44,061   | 45,183    | 55,750    | 60,466    | 65,766    | 70,873    | 80,305    | 88,952    |
| 56 to 60                                     | 53,624   | 54,965   | 56,611   | 59,691   | 60,621   | 61,595   | 65,179   | 66,716    | 80,586    | 87,844    | 95,883    | 1,03,714  | 1,18,167  | 1,31,417  |
| 61 to 65                                     | 47,546   | 50,211   | 53,127   | 57,356   | 59,979   | 62,867   | 66,404   | 67,748    | 81,821    | 1,03,961  | 1,13,530  | 1,22,973  | 1,40,400  | 1,56,380  |
| 66 to 70                                     | 75,349   | 79,485   | 84,342   | 90,769   | 95,129   | 99,684   | 1,05,329 | 1,06,880  | 1,28,790  | 1,65,139  | 1,80,533  | 1,96,084  | 2,24,785  | 2,51,102  |
| > 70   | 1,59,158 | 1,67,118 | 1,77,837 | 1,89,721 | 1,99,308 | 2,08,881 | 2,20,330 | 2,21,105  | 2,65,316  | 3,43,442  | 3,75,305  | 4,08,925  | 4,70,971  | 5,27,859  |

Premium rates above for ages 61 and above are with 20% Co-Pay

| Plan- Floater- 4 Adults - Super saver Plan |          |          |          |          |          |          |          |          |           |           |           |           |           |           |           |
|--|----------|----------|----------|----------|----------|----------|----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Age Band / SI                              | 2,00,000 | 3,00,000 | 4,00,000 | 5,00,000 | 6,00,000 | 7,00,000 | 8,00,000 | 9,00,000 | 10,00,000 | 15,00,000 | 20,00,000 | 25,00,000 | 30,00,000 | 40,00,000 | 50,00,000 |
| 19 to 25                                   | 5,616    | 5,911    | 6,261    | 6,604    | 7,393    | 7,705    | 8,096    | 8,686    | 8,926     | 14,671    | 17,466    | 18,660    | 19,792    | 21,884    | 23,804    |
| 26 to 30                                   | 6,988    | 7,451    | 7,904    | 8,353    | 9,337    | 9,742    | 10,222   | 10,870   | 11,275    | 17,531    | 21,160    | 22,710    | 24,189    | 26,915    | 29,419    |
| 31 to 35                                   | 8,329    | 8,905    | 9,461    | 10,013   | 11,135   | 11,632   | 12,205   | 13,072   | 13,439    | 20,138    | 24,549    | 26,449    | 28,263    | 31,614    | 34,684    |
| 36 to 40                                   | 9,145    | 9,745    | 10,359   | 10,973   | 12,153   | 12,705   | 13,330   | 14,249   | 14,660    | 21,585    | 26,445    | 28,555    | 30,572    | 34,296    | 37,709    |
| 41 to 45                                   | 11,718   | 12,517   | 13,302   | 14,088   | 15,580   | 16,290   | 17,202   | 18,337   | 18,848    | 27,066    | 33,268    | 35,970    | 38,560    | 43,338    | 47,718    |
| 46 to 50                                   | 14,297   | 15,316   | 16,286   | 17,271   | 19,030   | 19,918   | 21,002   | 22,371   | 22,988    | 32,053    | 39,747    | 43,108    | 46,335    | 52,293    | 57,757    |
| 51 to 55                                   | 21,513   | 22,776   | 23,997   | 25,245   | 27,375   | 28,500   | 29,903   | 31,563   | 32,317    | 40,162    | 49,841    | 54,080    | 58,168    | 65,711    | 72,629    |
| 56 to 60                                   | 31,302   | 33,268   | 35,096   | 37,016   | 40,018   | 41,746   | 43,732   | 46,160   | 47,203    | 56,999    | 71,744    | 78,175    | 84,438    | 96,000    | 1,06,602  |
| 61 to 65                                   | 44,689   | 47,546   | 50,211   | 53,127   | 57,356   | 59,979   | 62,867   | 66,404   | 67,748    | 81,821    | 1,03,961  | 1,13,530  | 1,22,973  | 1,40,400  | 1,56,380  |
| 66 to 70                                   | 70,708   | 75,349   | 79,485   | 84,342   | 90,769   | 95,129   | 99,684   | 1,05,329 | 1,06,880  | 1,28,790  | 1,65,139  | 1,80,533  | 1,96,084  | 2,24,785  | 2,51,102  |
| > 70                                       | 1,48,563 | 1,59,158 | 1,67,118 | 1,77,837 | 1,89,721 | 1,99,308 | 2,08,881 | 2,20,330 | 2,21,105  | 2,65,316  | 3,43,442  | 3,75,305  | 4,08,925  | 4,70,971  | 5,27,859  |

Premium rates above for ages 61 and above are with 20% Co-Pay



| Plan- Floater- 4 Adults + 1 Child - Basic Plan |          |          |          |          |          |          |          |          |           |           |           |           |           |           |           |
|--|----------|----------|----------|----------|----------|----------|----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Age Band / Sl                                  | 2,00,000 | 3,00,000 | 4,00,000 | 5,00,000 | 6,00,000 | 7,00,000 | 8,00,000 | 9,00,000 | 10,00,000 | 15,00,000 | 20,00,000 | 25,00,000 | 30,00,000 | 40,00,000 | 50,00,000 |
| 19 to 25                                       | 6,823    | 7,194    | 7,629    | 8,061    | 9,039    | 9,426    | 9,889    | 10,630   | 10,932    | 17,137    | 20,632    | 22,120    | 23,540    | 26,154    | 28,551    |
| 26 to 30                                       | 8,542    | 9,121    | 9,687    | 10,246   | 11,467   | 11,971   | 12,551   | 13,487   | 13,868    | 20,714    | 25,248    | 27,183    | 29,032    | 32,444    | 35,572    |
| 31 to 35                                       | 10,215   | 10,939   | 11,632   | 12,321   | 13,717   | 14,338   | 15,027   | 16,115   | 16,574    | 23,973    | 29,484    | 31,858    | 34,125    | 38,313    | 42,154    |
| 36 to 40                                       | 11,237   | 11,989   | 12,757   | 13,522   | 14,990   | 15,679   | 16,434   | 17,586   | 18,097    | 25,780    | 31,854    | 34,492    | 37,013    | 41,667    | 45,931    |
| 41 to 45                                       | 14,389   | 15,384   | 16,365   | 17,349   | 19,191   | 20,076   | 21,163   | 22,580   | 23,218    | 32,386    | 40,138    | 43,513    | 46,750    | 52,722    | 58,199    |
| 46 to 50                                       | 17,610   | 18,883   | 20,097   | 21,325   | 23,506   | 24,614   | 25,910   | 27,622   | 28,390    | 38,618    | 48,236    | 52,434    | 56,471    | 63,920    | 70,749    |
| 51 to 55                                       | 25,698   | 27,279   | 28,802   | 30,362   | 32,993   | 34,396   | 36,073   | 38,145   | 39,088    | 48,366    | 60,466    | 65,766    | 70,873    | 80,305    | 88,952    |
| 56 to 60                                       | 37,713   | 40,172   | 42,453   | 44,854   | 48,572   | 50,732   | 53,137   | 56,169   | 57,476    | 69,412    | 87,844    | 95,883    | 1,03,714  | 1,18,167  | 1,31,417  |
| 61 to 65                                       | 44,689   | 47,546   | 50,211   | 53,127   | 57,356   | 59,979   | 62,867   | 66,404   | 67,748    | 81,821    | 1,03,961  | 1,13,530  | 1,22,973  | 1,40,400  | 1,56,380  |
| 66 to 70                                       | 70,708   | 75,349   | 79,485   | 84,342   | 90,769   | 95,129   | 99,684   | 1,05,329 | 1,06,880  | 1,28,790  | 1,65,139  | 1,80,533  | 1,96,084  | 2,24,785  | 2,51,102  |
| > 70   | 1,48,563 | 1,59,158 | 1,67,118 | 1,77,837 | 1,89,721 | 1,99,308 | 2,08,881 | 2,20,330 | 2,21,105  | 2,65,316  | 3,43,442  | 3,75,305  | 4,08,925  | 4,70,971  | 5,27,859  |

Premium rates above for ages 61 and above are with 20% Co-Pay

| Plan- Floater- 4 Adults + 1 Child - Basic Plan |          |          |          |          |          |          |          |           |           |
|--|----------|----------|----------|----------|----------|----------|----------|-----------|-----------|
| Add on Option 1- Sublimit Waiver Premium       |          |          |          |          |          |          |          |           |           |
| Age Band / Sl                                  | 3,00,000 | 4,00,000 | 5,00,000 | 6,00,000 | 7,00,000 | 8,00,000 | 9,00,000 | 10,00,000 | 15,00,000 |
| 19 to 25                                       | 2,504    | 2,332    | 2,178    | 2,140    | 1,893    | 1,619    | 1,756    | 1,804     | 2,212     |
| 26 to 30                                       | 3,248    | 3,032    | 2,843    | 2,768    | 2,459    | 2,099    | 2,264    | 2,332     | 2,861     |
| 31 to 35                                       | 3,965    | 3,694    | 3,464    | 3,351    | 2,977    | 2,545    | 2,734    | 2,819     | 3,444     |
| 36 to 40                                       | 4,370    | 4,078    | 3,828    | 3,680    | 3,269    | 2,799    | 3,001    | 3,094     | 3,769     |
| 41 to 45                                       | 5,598    | 5,210    | 4,891    | 4,689    | 4,171    | 3,560    | 3,821    | 3,934     | 4,785     |
| 46 to 50                                       | 6,956    | 6,479    | 6,091    | 5,814    | 5,165    | 4,421    | 4,720    | 4,867     | 5,906     |
| 51 to 55                                       | 8,774    | 8,173    | 7,676    | 7,299    | 6,489    | 5,546    | 5,917    | 6,095     | 7,385     |
| 56 to 60                                       | 13,452   | 12,512   | 11,758   | 11,120   | 9,888    | 8,458    | 9,010    | 9,240     | 11,175    |
| 61 to 65                                       | 20,380   | 18,892   | 17,763   | 16,717   | 14,875   | 12,735   | 13,527   | 13,829    | 16,690    |
| 66 to 70                                       | 33,928   | 31,332   | 29,470   | 27,583   | 24,534   | 21,018   | 22,287   | 22,641    | 27,257    |
| > 70   | 74,782   | 68,584   | 64,533   | 59,745   | 53,187   | 45,587   | 48,159   | 48,337    | 57,972    |

Premium rates above for ages 61 and above are with 20% Co-Pay

| Plan- Floater- 4 Adults + 1 Child - Basic Plan |          |          |          |          |          |          |          |          |           |           |           |           |           |           |           |
|--|----------|----------|----------|----------|----------|----------|----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Add on Option 2- 20% Co- Payment Discount      |          |          |          |          |          |          |          |          |           |           |           |           |           |           |           |
| Age Band / Sl                                  | 2,00,000 | 3,00,000 | 4,00,000 | 5,00,000 | 6,00,000 | 7,00,000 | 8,00,000 | 9,00,000 | 10,00,000 | 15,00,000 | 20,00,000 | 25,00,000 | 30,00,000 | 40,00,000 | 50,00,000 |
| 19 to 25                                       | 1,375    | 1,461    | 1,559    | 1,660    | 1,875    | 1,961    | 2,043    | 2,215    | 2,285     | 2,809     | 3,605     | 3,942     | 4,269     | 4,863     | 5,406     |
| 26 to 30                                       | 1,769    | 1,902    | 2,031    | 2,156    | 2,425    | 2,539    | 2,653    | 2,867    | 2,952     | 3,624     | 4,656     | 5,094     | 5,515     | 6,297     | 7,008     |
| 31 to 35                                       | 2,148    | 2,316    | 2,472    | 2,628    | 2,941    | 3,082    | 3,214    | 3,465    | 3,570     | 4,367     | 5,621     | 6,180     | 6,676     | 7,628     | 8,507     |
| 36 to 40                                       | 2,383    | 2,555    | 2,731    | 2,902    | 3,230    | 3,387    | 3,535    | 3,800    | 3,914     | 4,777     | 6,160     | 6,761     | 7,335     | 8,394     | 9,363     |
| 41 to 45                                       | 3,043    | 3,265    | 3,488    | 3,714    | 4,113    | 4,313    | 4,511    | 4,832    | 4,977     | 6,058     | 7,823     | 8,590     | 9,327     | 10,686    | 11,936    |
| 46 to 50                                       | 3,773    | 4,062    | 4,339    | 4,617    | 5,097    | 5,348    | 5,589    | 5,980    | 6,152     | 7,476     | 9,667     | 10,621    | 11,542    | 13,241    | 14,795    |
| 51 to 55                                       | 4,765    | 5,128    | 5,472    | 5,828    | 6,398    | 6,715    | 7,027    | 7,496    | 7,711     | 9,343     | 12,100    | 13,308    | 14,468    | 16,620    | 18,589    |
| 56 to 60                                       | 7,301    | 7,862    | 8,378    | 8,925    | 9,742    | 10,234   | 10,710   | 11,397   | 11,698    | 14,136    | 18,335    | 20,166    | 21,951    | 25,244    | 28,259    |

Premium rates above for ages 61 and above are with 20% Co-Pay

| Plan- Floater- 4 Adults + 1 Child - Comprehensive Plan |          |          |          |          |          |          |          |           |           |           |           |           |           |           |  |
|--|----------|----------|----------|----------|----------|----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|--|
| Age Band / Sl  | 3,00,000 | 4,00,000 | 5,00,000 | 6,00,000 | 7,00,000 | 8,00,000 | 9,00,000 | 10,00,000 | 15,00,000 | 20,00,000 | 25,00,000 | 30,00,000 | 40,00,000 | 50,00,000 |  |
| 19 to 25   | 11,114   | 11,413   | 11,730   | 12,801   | 12,961   | 13,176   | 14,175   | 14,574    | 22,104    | 23,565    | 25,260    | 26,877    | 29,854    | 32,584    |  |
| 26 to 30   | 14,156   | 14,554   | 14,977   | 16,281   | 16,504   | 16,753   | 18,008   | 18,519    | 26,917    | 28,822    | 31,026    | 33,130    | 37,017    | 40,579    |  |
| 31 to 35   | 17,041   | 17,523   | 18,047   | 19,507   | 19,788   | 20,081   | 21,534   | 22,156    | 31,291    | 33,646    | 36,349    | 38,931    | 43,701    | 48,075    |  |
| 36 to 40   | 18,699   | 19,241   | 19,827   | 21,331   | 21,647   | 21,971   | 23,515   | 24,202    | 33,721    | 36,346    | 39,349    | 42,220    | 47,520    | 52,375    |  |
| 41 to 45   | 23,964   | 24,640   | 25,397   | 27,265   | 27,682   | 28,225   | 30,135   | 30,990    | 42,400    | 45,779    | 49,621    | 53,309    | 60,109    | 66,347    |  |
| 46 to 50   | 29,494   | 30,334   | 31,291   | 33,459   | 33,982   | 34,611   | 36,900   | 37,944    | 50,774    | 55,000    | 59,782    | 64,378    | 72,862    | 80,639    |  |
| 51 to 55   | 41,126   | 42,177   | 43,388   | 45,953   | 46,630   | 47,466   | 50,246   | 51,524    | 63,558    | 68,928    | 74,963    | 80,779    | 91,521    | 1,01,367  |  |
| 56 to 60   | 61,137   | 62,664   | 64,539   | 68,046   | 69,104   | 70,214   | 74,296   | 76,046    | 91,841    | 1,00,106  | 1,09,262  | 1,18,179  | 1,34,639  | 1,49,727  |  |
| 61 to 65   | 84,216   | 87,251   | 90,571   | 95,387   | 98,375   | 1,01,662 | 1,07,690 | 1,12,222  | 1,39,247  | 1,48,459  | 1,59,358  | 1,70,111  | 1,91,956  | 2,14,154  |  |
| 66 to 70   | 1,05,877 | 1,09,587 | 1,13,437 | 1,18,402 | 1,23,589 | 1,28,981 | 1,35,684 | 1,42,684  | 1,74,736  | 1,83,131  | 1,92,660  | 2,02,369  | 2,32,055  | 2,63,024  |  |
| > 70   | 1,81,318 | 1,90,383 | 2,02,591 | 2,16,125 | 2,27,042 | 2,37,943 | 2,50,981 | 2,51,864  | 3,02,210  | 3,91,180  | 4,27,466  | 4,65,752  | 5,36,410  | 6,01,195  |  |

Premium rates above for ages 61 and above are with 20% Co-Pay

| Plan- Floater- 4 Adults + 1 Child - Super saver Plan |          |          |          |          |          |          |          |          |           |           |           |           |           |           |           |
|--|----------|----------|----------|----------|----------|----------|----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Age Band / Sl  | 2,00,000 | 3,00,000 | 4,00,000 | 5,00,000 | 6,00,000 | 7,00,000 | 8,00,000 | 9,00,000 | 10,00,000 | 15,00,000 | 20,00,000 | 25,00,000 | 30,00,000 | 40,00,000 | 50,00,000 |
| 19 to 25   | 6,464    | 6,801    | 7,198    | 7,590    | 8,489    | 8,844    | 9,289    | 9,960    | 10,235    | 16,776    | 19,960    | 21,318    | 22,608    | 24,991    | 27,177    |
| 26 to 30   | 8,028    | 8,554    | 9,070    | 9,582    | 10,703   | 11,164   | 11,710   | 12,562   | 12,910    | 20,034    | 24,166    | 25,932    | 27,615    | 30,720    | 33,572    |
| 31 to 35   | 9,555    | 10,211   | 10,844   | 11,473   | 12,749   | 13,316   | 13,968   | 14,956   | 15,374    | 23,003    | 28,025    | 30,189    | 32,255    | 36,072    | 39,568    |
| 36 to 40   | 10,484   | 11,168   | 11,866   | 12,567   | 13,910   | 14,538   | 15,249   | 16,297   | 16,765    | 24,651    | 30,186    | 32,588    | 34,885    | 39,126    | 43,012    |
| 41 to 45   | 13,413   | 14,324   | 15,218   | 16,113   | 17,812   | 18,620   | 19,659   | 20,952   | 21,533    | 30,894    | 37,955    | 41,032    | 43,982    | 49,423    | 54,411    |
| 46 to 50   | 16,351   | 17,511   | 18,616   | 19,738   | 21,741   | 22,752   | 23,987   | 25,546   | 26,249    | 36,571    | 45,333    | 49,161    | 52,836    | 59,621    | 65,844    |
| 51 to 55   | 24,569   | 26,007   | 27,398   | 28,819   | 31,244   | 32,525   | 34,123   | 36,013   | 36,872    | 45,805    | 56,828    | 61,655    | 66,311    | 74,901    | 82,778    |
| 56 to 60   | 35,716   | 37,955   | 40,037   | 42,224   | 45,641   | 47,810   | 49,872   | 52,637   | 53,825    | 64,980    | 81,771    | 89,096    | 96,227    | 1,09,395  | 1,21,468  |
| 61 to 65   | 50,962   | 54,216   | 57,251   | 60,571   | 65,387   | 68,375   | 71,662   | 75,690   | 77,222    | 93,247    | 1,18,459  | 1,29,358  | 1,40,111  | 1,59,956  | 1,78,154  |
| 66 to 70   | 80,592   | 85,877   | 90,587   | 96,118   | 1,03,437 | 1,08,402 | 1,13,589 | 1,20,018 | 1,21,784  | 1,46,736  | 1,88,131  | 2,05,660  | 2,23,369  | 2,56,055  | 2,86,024  |
| > 70   | 1,69,252 | 1,81,318 | 1,90,383 | 2,02,591 | 2,16,125 | 2,27,042 | 2,37,943 | 2,50,981 | 2,51,864  | 3,02,210  | 3,91,180  | 4,27,466  | 4,65,752  | 5,36,410  | 6,01,195  |

Premium rates above for ages 61 and above are with 20% Co-Pay

| Plan- Floater- 4 Adults + 2 Children - Basic Plan |          |          |          |          |          |          |          |          |           |           |           |           |           |           |           |
|---|----------|----------|----------|----------|----------|----------|----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Age Band / Sl                                     | 2,00,000 | 3,00,000 | 4,00,000 | 5,00,000 | 6,00,000 | 7,00,000 | 8,00,000 | 9,00,000 | 10,00,000 | 15,00,000 | 20,00,000 | 25,00,000 | 30,00,000 | 40,00,000 | 50,00,000 |
| 19 to 25  | 9,084    | 9,571    | 10,143   | 10,711   | 11,996   | 12,505   | 13,113   | 14,086   | 14,483    | 22,635    | 27,226    | 29,181    | 31,047    | 34,481    | 37,631    |
| 26 to 30  | 11,342   | 12,103   | 12,847   | 13,582   | 15,186   | 15,848   | 16,609   | 17,840   | 18,340    | 27,334    | 33,291    | 35,833    | 38,262    | 42,745    | 46,855    |
| 31 to 35  | 13,542   | 14,491   | 15,402   | 16,308   | 18,141   | 18,957   | 19,863   | 21,292   | 21,895    | 31,615    | 38,857    | 41,975    | 44,953    | 50,455    | 55,502    |
| 36 to 40  | 14,884   | 15,871   | 16,880   | 17,885   | 19,813   | 20,719   | 21,710   | 23,225   | 23,896    | 33,990    | 41,971    | 45,436    | 48,747    | 54,863    | 60,463    |
| 41 to 45  | 19,025   | 20,332   | 21,620   | 22,914   | 25,334   | 26,496   | 27,924   | 29,786   | 30,623    | 42,669    | 52,852    | 57,287    | 61,540    | 69,385    | 76,582    |
| 46 to 50  | 23,256   | 24,928   | 26,523   | 28,137   | 31,002   | 32,458   | 34,161   | 36,410   | 37,419    | 50,856    | 63,491    | 69,007    | 74,311    | 84,098    | 93,070    |
| 51 to 55  | 33,882   | 35,959   | 37,960   | 40,010   | 43,466   | 45,310   | 47,513   | 50,234   | 51,474    | 63,662    | 79,560    | 86,522    | 93,232    | 1,05,624  | 1,16,984  |
| 56 to 60  | 49,667   | 52,897   | 55,895   | 59,049   | 63,933   | 66,772   | 69,931   | 73,915   | 75,631    | 91,313    | 1,15,528  | 1,26,091  | 1,36,379  | 1,55,367  | 1,72,775  |
| 61 to 65  | 58,833   | 62,587   | 66,087   | 69,917   | 75,473   | 78,921   | 82,714   | 87,360   | 89,127    | 1,07,615  | 1,36,702  | 1,49,276  | 1,61,680  | 1,84,575  | 2,05,570  |
| 66 to 70  | 93,015   | 99,112   | 1,04,546 | 1,10,928 | 1,19,371 | 1,25,100 | 1,31,084 | 1,38,500 | 1,40,537  | 1,69,323  | 2,17,079  | 2,37,302  | 2,57,733  | 2,95,441  | 3,30,016  |
| > 70  | 1,95,301 | 2,09,220 | 2,19,679 | 2,33,760 | 2,49,374 | 2,61,970 | 2,74,546 | 2,89,586 | 2,90,605  | 3,48,690  | 4,51,330  | 4,93,192  | 5,37,362  | 6,18,878  | 6,93,617  |

Premium rates above for ages 61 and above are with 20% Co-Pay

| Plan- Floater- 4 Adults + 2 Children - Basic Plan |          |          |          |          |          |          |          |           |           |
|---|----------|----------|----------|----------|----------|----------|----------|-----------|-----------|
| Add on Option 1- Sublimit Waiver Premium          |          |          |          |          |          |          |          |           |           |
| Age Band / Sl                                     | 3,00,000 | 4,00,000 | 5,00,000 | 6,00,000 | 7,00,000 | 8,00,000 | 9,00,000 | 10,00,000 | 15,00,000 |
| 19 to 25  | 3,289    | 3,064    | 2,862    | 2,812    | 2,488    | 2,127    | 2,307    | 2,370     | 2,907     |
| 26 to 30  | 4,267    | 3,984    | 3,735    | 3,636    | 3,231    | 2,758    | 2,974    | 3,064     | 3,759     |
| 31 to 35  | 5,209    | 4,853    | 4,551    | 4,402    | 3,911    | 3,344    | 3,591    | 3,704     | 4,525     |
| 36 to 40  | 5,741    | 5,358    | 5,028    | 4,835    | 4,295    | 3,677    | 3,943    | 4,065     | 4,952     |
| 41 to 45  | 7,354    | 6,845    | 6,425    | 6,160    | 5,479    | 4,677    | 5,020    | 5,168     | 6,287     |
| 46 to 50  | 9,138    | 8,512    | 8,002    | 7,638    | 6,786    | 5,808    | 6,200    | 6,394     | 7,760     |
| 51 to 55  | 11,526   | 10,738   | 10,085   | 9,589    | 8,526    | 7,286    | 7,774    | 8,007     | 9,702     |
| 56 to 60  | 17,673   | 16,438   | 15,447   | 14,609   | 12,992   | 11,112   | 11,837   | 12,140    | 14,681    |
| 61 to 65  | 26,776   | 24,820   | 23,337   | 21,963   | 19,543   | 16,732   | 17,773   | 18,169    | 21,926    |
| 66 to 70  | 44,575   | 41,164   | 38,717   | 36,239   | 32,233   | 27,613   | 29,281   | 29,745    | 35,810    |
| > 70  | 98,248   | 90,104   | 84,784   | 78,492   | 69,876   | 59,891   | 63,271   | 63,505    | 76,183    |

Premium rates above for ages 61 and above are with 20% Co-Pay

| Plan- Floater- 4 Adults + 2 Children - Basic Plan |          |          |          |          |          |          |          |          |           |           |           |           |           |           |           |
|---|----------|----------|----------|----------|----------|----------|----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Add on Option 2- 20% Co- Payment Discount         |          |          |          |          |          |          |          |          |           |           |           |           |           |           |           |
| Age Band / Sl                                     | 2,00,000 | 3,00,000 | 4,00,000 | 5,00,000 | 6,00,000 | 7,00,000 | 8,00,000 | 9,00,000 | 10,00,000 | 15,00,000 | 20,00,000 | 25,00,000 | 30,00,000 | 40,00,000 | 50,00,000 |
| 19 to 25  | 1,586    | 1,686    | 1,798    | 1,916    | 2,163    | 2,262    | 2,357    | 2,555    | 2,637     | 3,240     | 4,160     | 4,547     | 4,926     | 5,611     | 6,237     |
| 26 to 30  | 2,042    | 2,194    | 2,343    | 2,488    | 2,798    | 2,929    | 3,060    | 3,308    | 3,406     | 4,181     | 5,372     | 5,876     | 6,363     | 7,264     | 8,084     |
| 31 to 35  | 2,478    | 2,672    | 2,853    | 3,033    | 3,393    | 3,555    | 3,709    | 3,997    | 4,119     | 5,038     | 6,484     | 7,106     | 7,701     | 8,801     | 9,814     |
| 36 to 40  | 2,749    | 2,947    | 3,150    | 3,348    | 3,726    | 3,906    | 4,079    | 4,385    | 4,515     | 5,511     | 7,106     | 7,800     | 8,462     | 9,684     | 10,801    |
| 41 to 45  | 3,510    | 3,767    | 4,024    | 4,285    | 4,745    | 4,975    | 5,205    | 5,574    | 5,741     | 6,989     | 9,026     | 9,909     | 10,760    | 12,328    | 13,770    |
| 46 to 50  | 4,352    | 4,686    | 5,006    | 5,326    | 5,881    | 6,169    | 6,448    | 6,899    | 7,098     | 8,625     | 11,153    | 12,252    | 13,316    | 15,276    | 17,069    |
| 51 to 55  | 5,497    | 5,917    | 6,313    | 6,723    | 7,381    | 7,746    | 8,106    | 8,647    | 8,896     | 10,779    | 13,960    | 15,352    | 16,691    | 19,174    | 21,445    |
| 56 to 60  | 8,422    | 9,071    | 9,666    | 10,297   | 11,239   | 11,806   | 12,356   | 13,149   | 13,496    | 16,308    | 21,152    | 23,266    | 25,324    | 29,124    | 32,602    |

Premium rates above for ages 61 and above are with 20% Co-Pay

| Plan- Floater- 4 Adults + 2 Children - Comprehensive Plan |          |          |          |          |          |          |          |           |           |           |           |           |           |           |  |
|---|----------|----------|----------|----------|----------|----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|--|
| Age Band / Sl   | 3,00,000 | 4,00,000 | 5,00,000 | 6,00,000 | 7,00,000 | 8,00,000 | 9,00,000 | 10,00,000 | 15,00,000 | 20,00,000 | 25,00,000 | 30,00,000 | 40,00,000 | 50,00,000 |  |
| 19 to 25  | 12,861   | 13,208   | 13,573   | 14,008   | 14,993   | 15,240   | 16,393   | 16,853    | 25,542    | 27,226    | 29,181    | 31,047    | 34,481    | 37,631    |  |
| 26 to 30  | 16,370   | 16,831   | 17,317   | 18,222   | 19,078   | 19,367   | 20,814   | 21,404    | 31,092    | 33,291    | 35,833    | 38,262    | 42,745    | 46,855    |  |
| 31 to 35  | 19,700   | 20,255   | 20,859   | 22,543   | 22,868   | 23,207   | 24,883   | 25,599    | 36,139    | 38,857    | 41,975    | 44,953    | 50,455    | 55,502    |  |
| 36 to 40  | 21,612   | 22,237   | 22,913   | 24,649   | 25,014   | 25,387   | 27,169   | 27,961    | 38,942    | 41,971    | 45,436    | 48,747    | 54,863    | 60,463    |  |
| 41 to 45  | 27,686   | 28,465   | 29,340   | 31,493   | 31,975   | 32,601   | 34,806   | 35,791    | 48,955    | 52,852    | 57,287    | 61,540    | 69,385    | 76,582    |  |
| 46 to 50  | 34,066   | 35,035   | 36,139   | 38,641   | 39,244   | 39,969   | 42,610   | 43,814    | 58,616    | 63,491    | 69,007    | 74,311    | 84,098    | 93,070    |  |
| 51 to 55  | 47,485   | 48,699   | 50,094   | 53,055   | 53,836   | 54,799   | 58,008   | 59,481    | 73,365    | 79,560    | 86,522    | 93,232    | 1,05,624  | 1,16,984  |  |
| 56 to 60  | 70,571   | 72,333   | 74,496   | 78,542   | 79,763   | 81,042   | 85,752   | 87,771    | 1,05,994  | 1,15,528  | 1,26,091  | 1,36,379  | 1,55,367  | 1,72,775  |  |
| 61 to 65  | 62,587   | 66,087   | 69,917   | 75,473   | 78,921   | 82,714   | 87,360   | 89,127    | 1,07,615  | 1,36,702  | 1,49,276  | 1,61,680  | 1,84,575  | 2,05,570  |  |
| 66 to 70  | 99,112   | 1,04,546 | 1,10,928 | 1,19,371 | 1,25,100 | 1,31,084 | 1,38,500 | 1,40,537  | 1,69,323  | 2,17,079  | 2,37,302  | 2,57,733  | 2,95,441  | 3,30,016  |  |
| > 70  | 2,09,220 | 2,19,679 | 2,33,760 | 2,49,374 | 2,61,970 | 2,74,546 | 2,89,586 | 2,90,605  | 3,48,690  | 4,51,330  | 4,93,192  | 5,37,362  | 6,18,878  | 6,93,617  |  |

Premium rates above for ages 61 and above are with 20% Co-Pay

| Plan- Floater- 4 Adults + 2 Children - Super saver Plan |          |          |          |          |          |          |          |          |           |           |           |           |           |           |           |
|---|----------|----------|----------|----------|----------|----------|----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Age Band / Sl   | 2,00,000 | 3,00,000 | 4,00,000 | 5,00,000 | 6,00,000 | 7,00,000 | 8,00,000 | 9,00,000 | 10,00,000 | 15,00,000 | 20,00,000 | 25,00,000 | 30,00,000 | 40,00,000 | 50,00,000 |
| 19 to 25  | 7,498    | 7,886    | 8,346    | 8,795    | 9,833    | 10,243   | 10,756   | 11,531   | 11,847    | 19,395    | 23,067    | 24,635    | 26,122    | 28,870    | 31,394    |
| 26 to 30  | 9,300    | 9,909    | 10,504   | 11,094   | 12,387   | 12,919   | 13,550   | 14,532   | 14,934    | 23,152    | 27,920    | 29,957    | 31,899    | 35,481    | 38,770    |
| 31 to 35  | 11,063   | 11,819   | 12,549   | 13,275   | 14,748   | 15,402   | 16,154   | 17,295   | 17,776    | 26,577    | 32,373    | 34,869    | 37,252    | 41,654    | 45,688    |
| 36 to 40  | 12,135   | 12,923   | 13,730   | 14,536   | 16,087   | 16,813   | 17,632   | 18,840   | 19,381    | 28,479    | 34,865    | 37,635    | 40,285    | 45,179    | 49,662    |
| 41 to 45  | 15,515   | 16,565   | 17,596   | 18,629   | 20,588   | 21,521   | 22,719   | 24,212   | 24,882    | 35,679    | 43,826    | 47,378    | 50,780    | 57,057    | 62,812    |
| 46 to 50  | 18,904   | 20,242   | 21,516   | 22,810   | 25,121   | 26,289   | 27,713   | 29,511   | 30,322    | 42,231    | 52,338    | 56,755    | 60,995    | 68,823    | 76,001    |
| 51 to 55  | 28,384   | 30,042   | 31,647   | 33,286   | 36,085   | 37,564   | 39,407   | 41,587   | 42,578    | 52,884    | 65,600    | 71,170    | 76,541    | 86,450    | 95,539    |
| 56 to 60  | 41,245   | 43,826   | 46,228   | 48,752   | 52,694   | 54,966   | 57,575   | 60,766   | 62,135    | 75,005    | 94,376    | 1,02,825  | 1,11,054  | 1,26,244  | 1,40,172  |
| 61 to 65  | 58,833   | 62,587   | 66,087   | 69,917   | 75,473   | 78,921   | 82,714   | 87,360   | 89,127    | 1,07,615  | 1,36,702  | 1,49,276  | 1,61,680  | 1,84,575  | 2,05,570  |
| 66 to 70  | 93,015   | 99,112   | 1,04,546 | 1,10,928 | 1,19,371 | 1,25,100 | 1,31,084 | 1,38,500 | 1,40,537  | 1,69,323  | 2,17,079  | 2,37,302  | 2,57,733  | 2,95,441  | 3,30,016  |
| > 70  | 1,95,301 | 2,09,220 | 2,19,679 | 2,33,760 | 2,49,374 | 2,61,970 | 2,74,546 | 2,89,586 | 2,90,605  | 3,48,690  | 4,51,330  | 4,93,192  | 5,37,362  | 6,18,878  | 6,93,617  |

Premium rates above for ages 61 and above are with 20% Co-Pay

|           |       |
|-----------|-------|
| OPD rider | 2,807 |
|-----------|-------|