

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

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 hematological 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 (IDC 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:
 - i. 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 spas, 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)

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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;
- 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.

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(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 o fraudulent means or devices are used by the Insured Person or anyone acting on his/her behalf to obtain any benefit under this policy, all benefits under this policy 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 126 of the Income Tax Act, 2025.

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 prorata 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 [^]	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
Section a								
	In patient Hospitalization	Covered	Covered	Covered	Covered	Covered	Covered	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	
Section 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
Section c								
	Ambulance Charges	Yes#	Yes#	Yes#	Yes#	Yes#	Yes#	Yes#
Section d								
	Daily Allowance	500 per day	NA	NA	500 per day	NA	500 per day	NA
Section e								
	Organ Donor Benefit	NA	20% of SI	20% of SI	NA	20% of SI	NA	20% of SI

Section f								
	Recharge/Replenish Benefit	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Section g								
	Medical Checkup (Slab Attached)	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Section h								
	Non-Medical Expenses (on Cashless Facility)	NA	Yes~	Yes~	NA	Yes~	NA	Yes~
Section i								
	Sum Insured Increase	10% on Cashless claim payment	10% on Cashless claim payment	10% on Cashless claim payment	10% on Cashless claim payment	10% on Cashless claim payment	10% on Cashless claim payment	10% on Cashless claim payment
Section j								
	Domiciliary Hospitalization@	Yes@	Yes@	Yes@	Yes@	Yes@	Yes@	Yes@
Section k								
	No Claim Bonus	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Section l								
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	Yes	Yes	Yes	Yes	Yes	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	If entry age is 60 years

								above	and above
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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)		
	Case 1	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
51years 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. 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		
	Increase in Sum insured	1% discount at renewal premium	Increase in Sum insured
Option opted			
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			
	Increase in Sum insured	1% discount at renewal premium	Increase in Sum insured	Increase in Sum insured
Option opted				
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			
	Increase in Sum insured	1% discount at renewal premium	Increase in Sum insured	1% discount at renewal premium
Option opted				
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	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	52,272	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	8,787	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	2,684	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	52,272	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	3,099	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	52,272	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	1,977
36 to 40	2,285	2,130	2,003	1,925	1,713	1,464	1,572	1,619	1,977	2,507
41 to 45	2,918	2,719	2,557	2,458	2,179	1,860	1,995	2,060	2,507	3,095
46 to 50	3,623	3,380	3,178	3,035	2,697	2,310	2,467	2,548	3,095	3,866
51 to 55	4,572	4,262	4,006	3,814	3,389	2,897	3,091	3,188	3,866	5,844
56 to 60	6,992	6,513	6,121	5,796	5,152	4,412	4,696	4,838	5,844	8,721
61 to 65	10,551	9,815	9,230	8,702	7,739	6,621	7,039	7,231	8,721	14,230
66 to 70	17,473	16,212	15,246	14,301	12,724	10,897	11,555	11,818	14,230	30,185
> 70	38,151	35,218	33,140	30,782	27,405	23,487	24,819	25,166	30,185	

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	20,00,000
19 to 25	1,226	1,141	1,068	1,050	929	795	858	886	1,091	1,405
26 to 30	1,591	1,483	1,391	1,357	1,203	1,030	1,111	1,148	1,405	1,692
31 to 35	1,940	1,809	1,699	1,645	1,456	1,246	1,341	1,384	1,692	1,853
36 to 40	2,140	1,995	1,876	1,803	1,604	1,372	1,473	1,517	1,853	2,348
41 to 45	2,733	2,547	2,395	2,302	2,041	1,742	1,869	1,930	2,348	2,898
46 to 50	3,394	3,167	2,976	2,843	2,527	2,164	2,311	2,386	2,898	3,622
51 to 55	4,283	3,993	3,751	3,573	3,175	2,713	2,895	2,986	3,622	4,573
56 to 60	6,549	6,100	5,733	5,428	4,825	4,132	4,398	4,532	5,473	6,819
61 to 65	9,882	9,193	8,645	8,149	7,248	6,201	6,592	6,773	8,169	10,014
66 to 70	16,365	15,183	14,279	13,394	11,918	10,205	10,822	11,068	13,329	16,270
> 70	35,732	32,984	31,040	28,830	25,667	21,998	23,245	23,571	28,270	35,127

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	24,501	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										
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	1,984
26 to 30	2,250	2,097	1,969	1,915	1,699	1,449	1,570	1,615	1,984	2,384
31 to 35	2,736	2,554	2,397	2,321	2,055	1,756	1,894	1,955	2,384	2,615
36 to 40	3,021	2,815	2,646	2,549	2,263	1,933	2,079	2,145	2,615	3,311
41 to 45	3,865	3,602	3,382	3,248	2,879	2,461	2,637	2,723	3,311	4,088
46 to 50	4,807	4,478	4,205	4,024	3,570	3,058	3,267	3,364	4,088	5,114
51 to 55	6,057	5,645	5,304	5,048	4,485	3,834	4,098	4,219	5,114	6,390
56 to 60	9,286	8,640	8,115	7,679	6,827	5,846	6,219	6,390	7,729	9,566
61 to 65	14,034	13,030	12,251	11,540	10,266	8,789	9,338	9,566	11,540	14,840
66 to 70	23,312	21,576	20,291	19,008	16,909	14,481	15,358	15,643	18,840	23,368
> 70	51,182	47,070	44,291	41,057	36,554	31,330	33,097	33,368	40,222	

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

Plan- Floater- 2 Adults + 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	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	30,034	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 / 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	5,752	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	14,889	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									
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	2,074	1,932	1,805	1,773	1,569	1,341	1,455	1,495	1,833
26 to 30	2,692	2,512	2,356	2,294	2,038	1,739	1,876	1,932	2,370
31 to 35	3,285	3,061	2,870	2,777	2,467	2,109	2,265	2,336	2,853
36 to 40	3,620	3,379	3,171	3,050	2,709	2,319	2,487	2,563	3,124
41 to 45	4,638	4,317	4,052	3,885	3,455	2,950	3,166	3,260	3,965
46 to 50	5,763	5,369	5,047	4,817	4,280	3,664	3,910	4,033	4,893
51 to 55	7,269	6,772	6,360	6,047	5,376	4,596	4,902	5,050	6,119
56 to 60	11,145	10,366	9,741	9,213	8,193	7,008	7,466	7,656	9,258
61 to 65	16,885	15,652	14,718	13,850	12,325	10,552	11,208	11,458	13,828
66 to 70	28,110	25,959	24,416	22,853	20,327	17,414	18,465	18,759	22,584
> 70	61,958	56,823	53,467	49,500	44,067	37,770	39,901	40,049	48,030

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

Plan- Floater- 2 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	1,000	1,063	1,134	1,208	1,364	1,427	1,487	1,612	1,663	2,044	2,623	2,868	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 / 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	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	30,764	34,621	38,153	
41 to 45	17,482	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	27,653	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 / 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	4,751	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	16,801	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 / 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	4,327	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 / 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	1,559	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 / 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	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 / 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	6,111	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	10,122	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 / 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	3,572	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	33,882	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 / 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	6,972	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 / 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	2,504	2,332	2,178	2,140	1,893	1,619	1,756	1,804	2,212	2,212
26 to 30	3,248	3,032	2,843	2,768	2,459	2,099	2,264	2,332	2,861	2,861
31 to 35	3,965	3,694	3,464	3,351	2,977	2,545	2,734	2,819	3,444	3,444
36 to 40	4,370	4,078	3,828	3,680	3,269	2,799	3,001	3,094	3,769	3,769
41 to 45	5,598	5,210	4,891	4,689	4,171	3,560	3,821	3,934	4,785	4,785
46 to 50	6,956	6,479	6,091	5,814	5,165	4,421	4,720	4,867	5,906	5,906
51 to 55	8,774	8,173	7,676	7,299	6,489	5,546	5,917	6,095	7,385	7,385
56 to 60	13,452	12,512	11,758	11,120	9,888	8,458	9,010	9,240	11,175	11,175
61 to 65	20,380	18,892	17,763	16,717	14,875	12,735	13,527	13,829	16,690	16,690
66 to 70	33,928	31,332	29,470	27,583	24,534	21,018	22,287	22,641	27,257	27,257
> 70	74,782	68,584	64,533	59,745	53,187	45,587	48,159	48,337	57,972	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 / 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- 2 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	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 / 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	5,764	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	49,889	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	71,893	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 / 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	5,231	5,508	5,845	6,174	6,828	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	20,868	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 / 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	1,918	1,789	1,676	1,636	1,459	1,241	1,341	1,386	1,386	1,705
26 to 30	2,495	2,327	2,184	2,124	1,884	1,607	1,741	1,792	1,792	2,201
31 to 35	3,036	2,833	2,659	2,574	2,280	1,947	2,100	2,168	2,168	2,645
36 to 40	3,352	3,123	2,935	2,827	2,511	2,144	2,306	2,379	2,379	2,900
41 to 45	4,286	3,994	3,752	3,601	3,194	2,730	2,924	3,020	3,020	3,672
46 to 50	5,332	4,967	4,663	4,463	3,960	3,391	3,623	3,731	3,731	4,534
51 to 55	6,718	6,260	5,883	5,599	4,974	4,252	4,545	4,679	4,679	5,673
56 to 60	10,299	9,582	9,000	8,518	7,572	6,484	6,897	7,087	7,087	8,573
61 to 65	15,565	14,452	13,587	12,799	11,387	9,748	10,356	10,610	10,610	12,799
66 to 70	25,856	23,931	22,506	21,083	18,753	16,061	17,034	17,350	17,350	20,895
> 70	56,766	52,206	49,124	45,537	40,541	34,749	36,709	37,009	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 / 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	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 / 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	7,425	7,635	7,850	8,064	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	10,312	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 / 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	4,304	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	10,212	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	30,566	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
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	1,349	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	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	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	1,47,297	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 - 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	38,864	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	2,353						
26 to 30	3,454	3,225	3,024	2,943	2,615	2,232	2,408	2,481	3,043						
31 to 35	4,217	3,928	3,684	3,564	3,167	2,706	2,907	2,998	3,663						
36 to 40	4,648	4,338	4,071	3,915	3,477	2,977	3,192	3,290	4,009						
41 to 45	5,953	5,541	5,202	4,986	4,436	3,787	4,064	4,184	5,089						
46 to 50	7,399	6,891	6,479	6,183	5,494	4,702	5,019	5,177	6,281						
51 to 55	9,332	8,694	8,165	7,763	6,901	5,898	6,293	6,482	7,854						
56 to 60	14,307	13,308	12,506	11,826	10,518	8,996	9,583	9,828	11,885						
61 to 65	21,676	20,093	18,893	17,780	15,821	13,545	14,388	14,708	17,751						
66 to 70	36,085	33,324	31,343	29,336	26,094	22,355	23,705	24,080	28,990						
> 70	79,537	72,944	68,636	63,544	56,568	48,485	51,221	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	19,902	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	15,890	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 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	3,202	2,983	2,785	2,737	2,422	2,071	2,246	2,307	2,829
26 to 30	4,154	3,877	3,636	3,540	3,146	2,685	2,895	2,983	3,658
31 to 35	5,071	4,725	4,430	4,286	3,807	3,255	3,496	3,606	4,404
36 to 40	5,588	5,215	4,895	4,706	4,180	3,580	3,838	3,957	4,820
41 to 45	7,159	6,663	6,255	5,997	5,334	4,553	4,886	5,032	6,119
46 to 50	8,895	8,286	7,790	7,435	6,606	5,654	6,036	6,224	7,554
51 to 55	11,220	10,452	9,816	9,334	8,300	7,093	7,567	7,795	9,443
56 to 60	17,204	16,001	15,036	14,221	12,646	10,817	11,524	11,817	14,290
61 to 65	26,064	24,160	22,717	21,379	19,024	16,286	17,300	17,686	21,344
66 to 70	43,391	40,070	37,688	35,276	31,376	26,879	28,502	28,955	34,859
> 70	95,636	87,711	82,530	76,407	68,020	58,300	61,590	61,817	74,140

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

Plan- Floater- 3 Adults + 3 Children - 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	1,544	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	7,869
31 to 35	2,413	2,601	2,776	2,952	3,303	3,461	3,610	3,891	4,009	4,904	6,312	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	33,966	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	31,858	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 - 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	2,504	2,332	2,178	2,140	1,893	1,619	1,756	1,804	2,212	2,212
26 to 30	3,248	3,032	2,843	2,768	2,459	2,099	2,264	2,332	2,861	2,861
31 to 35	3,965	3,694	3,464	3,351	2,977	2,545	2,734	2,819	3,444	3,444
36 to 40	4,370	4,078	3,828	3,680	3,269	2,799	3,001	3,094	3,769	3,769
41 to 45	5,598	5,210	4,891	4,689	4,171	3,560	3,821	3,934	4,785	4,785
46 to 50	6,956	6,479	6,091	5,814	5,165	4,421	4,720	4,867	5,906	5,906
51 to 55	8,774	8,173	7,676	7,299	6,489	5,546	5,917	6,095	7,385	7,385
56 to 60	13,452	12,512	11,758	11,120	9,888	8,458	9,010	9,240	11,175	11,175
61 to 65	20,380	18,892	17,763	16,717	14,875	12,735	13,527	13,829	16,690	16,690
66 to 70	33,928	31,332	29,470	27,583	24,534	21,018	22,287	22,641	27,257	27,257
> 70	74,782	68,584	64,533	59,745	53,187	45,587	48,159	48,337	57,972	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	31,858	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	60,821	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	10,970	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 / 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	8,493	8,926	9,359	9,792	10,225	15,137	20,050	24,963	29,876	34,789	39,702
26 to 30	8,542	9,121	9,687	10,246	10,805	11,364	11,923	12,482	13,041	19,564	26,087	32,610	39,133	45,656	52,179
31 to 35	10,215	10,939	11,632	12,325	13,018	13,711	14,404	15,097	15,790	23,973	32,156	40,339	48,522	56,705	64,888
36 to 40	11,237	11,989	12,757	13,525	14,293	15,061	15,829	16,597	17,365	26,548	35,731	44,914	54,097	63,280	72,463
41 to 45	14,389	15,384	16,365	17,349	18,332	19,315	20,298	21,281	22,264	33,947	45,630	57,313	69,000	80,687	92,374
46 to 50	17,610	18,883	20,097	21,325	22,553	23,781	25,009	26,237	27,465	42,148	56,831	71,514	86,197	100,880	115,563
51 to 55	25,698	27,279	28,802	30,362	31,922	33,482	35,042	36,602	38,162	58,345	78,528	98,711	118,894	139,077	159,260
56 to 60	37,713	40,172	42,453	44,854	47,255	49,656	52,057	54,458	56,859	86,042	115,225	144,408	173,591	202,774	231,957
61 to 65	44,689	47,546	50,211	53,127	55,992	58,857	61,722	64,587	67,452	102,635	137,818	173,001	208,184	243,367	278,550
66 to 70	70,708	75,349	79,485	84,342	89,199	93,956	98,713	103,470	108,227	162,410	216,593	270,776	324,959	379,142	433,325
> 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 / 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	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 / 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	1,375	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	1,912	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	2,306	2,472	2,628	2,941	3,082	3,214	3,465	3,570	4,367	5,621	6,160	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 / 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	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	62,864	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	1,07,296	1,12,222	1,38,247	1,48,459	1,59,358	1,70,111	1,93,956	2,18,154	
66 to 70	1,35,877	1,41,587	1,47,118	1,53,437	1,59,402	1,65,589	1,72,018	1,78,784	2,16,736	2,28,131	2,40,660	2,53,369	2,86,024	3,08,024	
> 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 / 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	6,464	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	47,610	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 / 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	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 / 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	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	76,163

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 / 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	1,586	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	3,066	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 / 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	12,861	13,208	13,573	14,808	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	18,822	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 / 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	7,498	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
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