

# Diabetes Safe Insurance Policy



Be safe with Diabetes Safe

# **DIABETES SAFE INSURANCE POLICY**

# Unique Identification No.: SHAHLIP23081V082223

Here is some sweet news for Diabetics! Star Health brings you Diabetes Safe Insurance Policy that covers not just complications of Diabetes (both Type I and Type II) but also regular hospitalization, Personal Accident and Outpatient Expenses as well!

# C Eligibility

- Any person with Type I or Type II Diabetes Mellitus aged between 18 years and 65 years
- Floater policy can be taken only for a family
- Family means Self and Spouse only provided at-least either of the person is having Diabetes Mellitus
- Renewal: Life long
- Policy Term: 1 year / 2 year / 3 year. For policies more than one year, the Basic Sum Insured is for each year, without any carry over benefit thereof
- Instalment Facility available: Premium can be paid Half-yearly and also be paid Annual, Biennial (Once in 2 years) and Triennial (Once In 3 years)

For instalment mode of payment, there will be loading as given below:

♦ Half Yearly: 2%

Note: If Instalment facility is opted for 2 year and 3 year term policies, the full premium applicable for 2 year or 3 year terms should be paid half yearly within the expiry of the first year.

## Plans and Sum Insured Options

Section	Plan A	Plan B	Sum Insured Type	Sum Insured Rs.	
1.	Covers Hospitalization Expenses due to complications of Diabetes without any waiting period.	Covers Hospitalization Expenses due to complications of Diabetes after a waiting period of 12 months			
2.	Covers Hospitalization Expenses arising out of Accidents and Non Diabetes. Subject to 30 days, 24 months specified diseases and 36 months Pre-existing Disease waiting period	Same as Plan A	Individual / Floater	Rs.3,00,000/-, Rs.4,00,000/-, Rs.5,00,000/- and Rs.10,00,000/-	
3.	Out Patient Medi	cal Expenses			
4.	Coverage for Mode	ern Treatments			
5.	Personal Accident Cover for chosen insure				

Change of Plan: Change of plan is not allowed even at the time of renewals at any time in future.

# O Pre-acceptance Medical Screening

Plan A	Plan B
Pre-acceptance medical screening applicable.	Not applicable

# Coverage

#### Section 1: Covers Hospitalization Expenses due to complications of Diabetes; Applicable for both Plan A and Plan B

- 1. Room (Single Standard A/c room), Boarding and nursing charges
- Surgeon's fees. Consultant's fees and/or Anesthetist's fees
- 3. Cost of Blood. Oxygen. diagnostic expenses and ICU charges
- 4. Cost of medicines and drugs
- 5. Emergency Ambulance charges up-to a sum of Rs.2000/-per policy period for transportation of insured to the hospital

Note: Expenses relating to Associated Medical Expenses will be considered in proportion to the eligible room rent/room category stated in the policy schedule or actuals whichever is less. 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 rent.

 AYUSH Treatment: Medical expenses for Inpatient Hospitalization incurred on treatment under Ayurveda, Unani, Sidha and Homeopathy systems of medicines in a AYUSH Hospital is payable up to the sum insured. Note : Claims under Yoga and Naturopathy system of treatment will be payable subject to

prior approval from the company

# Special Features under this section

- Donor expenses for Kidney transplantation surgery
- Dialysis expenses @ Rs.1000/ per sitting payable up to 24 months, commencing from the month in which the need for dialysis is recommended, provided policy is in force
- Cost of artificial limbs due to amputation up-to 10% of Sum Insured provided the claim for such amputation is admissible under the policy

# Important Note for this section

- Claims directly or indirectly relating to any Cardio Vascular System, Renal System, Diseases of eye (excluding Cataract), Foot Ulcer, Diabetic Peripheral Vascular Diseases and other complications of diabetes are eligible to be payable under Section 1 only
- Sublimits for diseases relating to Cardio Vascular System; (For Plan B only);

Sum Insured (Rs.)	Limit per policy period (Rs.)
3,00,000/-	2,00,000/-
4,00,000/-	2,50,000/-
5,00,000/-	3,00,000/-
10,00,000/-	4,00,000/-

#### Section 2: Covers Hospitalization Expenses due to Accident and Non Diabetes; Applicable for both Plan A and Plan B

- 1. Room (Single Standard A/c room), Boarding and nursing charges
- 2. Surgeon's fees, Consultant's fees and/or Anesthetist's fees
- 3. Cost of Blood, Oxygen, diagnostic expenses and ICU charges
- 4. Cost of medicines and drugs
- Emergency Ambulance charges up-to a sum of Rs.2000/-per policy period for transportation of insured to the hospital

Note: Expenses relating to Associated Medical Expenses will be considered in proportion to the eligible room rent/room category stated in the policy schedule or actuals whichever is less. 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 rent.

- Automatic Restoration of Basic Sum Insured by 100% upon exhaustion of the Basic Sum Insured
- 7. Sub-limits for Cataract

Sum Insured (Rs.)	Cataract Limits (Rs.)
3,00,000/- to 5,00,000/-	20,000/- per eye per hospitalization and 30,000/- per policy period
10,00,000/-	30,000/- per eye per hospitalization and 40,000/- per policy period

- Pre Hospitalization upto 30 days prior to the date of hospitalization.
- Post Hospitalization upto 60 days after discharge from the hospital not exceeding 7% of the hospitalization expenses or Rs 5000/- per hospitalization whichever is less.
- Day care procedures: All Day care procedures Covered.
- AYUSH Treatment: Medical expenses for Inpatient Hospitalization incurred on treatment under Ayurveda, Unani, Sidha and Homeopathy systems of medicines in a AYUSH Hospital is payable up to the sum insured.

Note : Claims under Yoga and Naturopathy system of treatment will be payable subject to prior approval from the company

# Section 3: Outpatient Expenses

Out Patient Expenses incurred at Networked Facility under the following heads provided the policy is in force;

- The Cost of Fasting and Post Prandial and HbA1C tests once every six months up to Rs.750/- per event up to Rs.1500/- per policy period
- b. Other expenses like medical consultation, other diagnostics, medicines and drugs up to the limits given below per policy period

Note: Payment of any claim under this section shall not be construed as a waiver of Company's right to repudiate any claim on grounds of non disclosure of material fact or pre-existing disease, for hospitalization expenses under hospitalization provisions of the policy contract.

2

Applicable for Plan A									
Individual									
Sum Insured Rs.	3,00,000 4,00,000		5,00,000	10,00,000					
Limit of OP Benefit	1,000/-	2,500/-	3,500/-	5,500/-					
		Floater							
Sum Insured Rs.      3,00,000      4,00,000      5,00,000      10,00,0									
Limit of OP Benefit	2,000/-	3,500/-	5,500/-	7,500/-					
	Applic	able for Plan B							
	In	dividual							
Sum Insured Rs.	3,00,000	4,00,000	5,00,000	10,00,000					
Limit of OP Benefit	500/-	2,000/-	3,000/-	5,000/-					
		Floater							
Sum Insured Rs.	3,00,000	4,00,000	5,00,000	10,00,000					
Limit of OP Benefit	1,500/-	3,000/-	5,000/-	7,000/-					

Networked Facility means hospitals, day care centers, clinics, diagnostic centers that the Company has mutually agreed with to provide medical services. Details available in our website: www.starhealth.in and subject to change from time to time.

This benefit forms part of Sum Insured.

- Section 4: Coverage for Modern Treatments: Expenses are subject to the limits. (For details please refer website: www.starhealth.in)
- Section 5: Personal Accident: Provides Accidental Death cover for the chosen Insured Person. Note: At any point of time only one person will be eligible to be covered under this Section.

#### Exclusions

The Company shall not be liable to make any payments under this policy in respect of any expenses what so ever incurred by the insured person in connection with or in respect of;

## Standard Exclusions

## 1. Pre-Existing Diseases Applicable for Section 2 and Section 4 under Plan A and Plan B -Code Excl 01

- 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 insurer
- 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 (Health Insurance) Regulations, 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 Insurer

# 2. Specified disease / procedure waiting period - Code Excl 02 Applicable for Section 1 under Plan B

- A. Expenses related to the treatment of following listed systems shall be excluded until the expiry of 12 months of continuous coverage after the date of inception of the first policy with us. This exclusion shall not be applicable for claims arising due to an accident
- B. In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase
- C. The waiting period for listed conditions shall apply even if contracted after the policy or declared and accepted without a specific exclusion
- D. List of Systems: Cardio Vascular System, Renal System, Diseases of eye, Diabetic Peripheral Vascular Diseases and Foot Ulcer

# Applicable for Section 2 and Section 4 under Plan A and Plan B

A. Expenses related to the treatment of the following listed Conditions, surgeries/treatments shall be excluded until the expiry of 24 months of continuous coverage after the date of inception of the first policy with us. This exclusion shall not be applicable for claims arising due to an accident

3

- 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 preexisting 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
- F. List of specific diseases/procedures;
  - a. Cataract and diseases of the Anterior and Posterior Chamber of the Eye, Retinal detachment, Glaucoma, Diseases of ENT, Diseases related to Thyroid, Prolapse of intervertebral disc (other than caused by accident), Varicose veins and Varicose ulcers, all Diseases of Prostrate, Stricture Urethra, all Obstructive Uropathies, benign prostatic hypertrophy, stapedectomy, all types of Hernia, Epididymal Cyst, Benign Tumours of Epididymis, Spermatocele, Varicocoel, Hydrocele, Fistula / Fissure in ano, Hemorrhoids, Pilonidal Sinus and Fistula, Rectal Prolapse, Stress Incontinence, and Congenital Internal disease / defect
  - b. Desmoid Tumour of anterior abdominal wall, Gall Bladder and Pancreatic diseases and All treatments (conservative, interventional, laparoscopic and open) for Hepato pancreato biliary diseases including gall bladder and pancreatic calculi. All types of management for kidney calculi and genitourinary tract calculi
  - c. All treatments (conservative, interventional, laparoscopic and open) related to all Diseases of Uterus, Fallopian Tubes, Cervix and Ovaries, Uterine Bleeding, Pelvic Inflammatory Diseases, Benign breast diseases, Umbilical Sinus, Umbilical Fistula
  - Conservative, operative treatment of all types of intervention for diseases related to tendon, ligament, Fascia, bones and joint including Arthroscopy and Arthroplasty [other than caused by accident]
  - e. Degenerative disc and vertebral diseases including Replacement of bones and joints and degenerative diseases of the musculo-skeletal system
  - f. Subcutaneous benign lumps, sebaceous cyst, dermoid cyst, Mucous Cyst lip/cheek, Carpel Tunnel Syndrome, Trigger Finger, lipoma, neurofibroma, ganglion and similar pathology
  - g. Any transplant and related surgery

#### 3. 30-days waiting period - Code Excl 03

#### Applicable for Section 1 under Plan B

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

## Applicable for Section 2 and Section 4 under Plan A and Plan B

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

#### 4. Investigation & Evaluation - Code Excl 04

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

# 5. Rest Cure, rehabilitation and respite care - Code Excl 05

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

- 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
- 2. Any services for people who are terminally ill to address physical, social, emotional and spiritual needs

- Obesity/ Weight Control Code Excl 06: Expenses related to the surgical treatment of obesity that does not fulfill all the below conditions;
  - A. Surgery to be conducted is upon the advice of the Doctor
  - B. The surgery/Procedure conducted should be supported by clinical protocols
  - C. The member has to be 18 years of age or older and
  - D. Body Mass Index (BMI);
    - 1. greater than or equal to 40 or
    - 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:
      - a. Obesity-related cardiomyopathy
      - b. Coronary heart disease
      - c. Severe Sleep Apnea
      - d. Uncontrolled Type2 Diabetes
- Change-of-Gender treatments Code Excl 07: Expenses related to any treatment, including surgical management, to change characteristics of the body to those of the opposite sex.
- 8. Cosmetic or plastic Surgery Code Excl 08: 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 Excl 09: 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 Excl 10: Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent.
- 11. Excluded Providers Code Excl 11: 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 Excl 12
- 13. Treatments received in health hydros, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments or where admission is arranged wholly or partly for domestic reasons Code Excl 13
- 14. 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 Excl 14
- Refractive Error Code Excl 15: Expenses related to the treatment for correction of eye sight due to refractive error less than 7.5 dioptres.
- 16. Unproven Treatments Code Excl 16: 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 Excl 17: Expenses related to sterility and infertility. This includes;
  - a. Any type of contraception, sterilization
  - Assisted Reproduction services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI
  - c. Gestational Surrogacy
  - d. Reversal of sterilization

## 18. Maternity - Code Excl 18

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

# Specific Exclusions

Circumcision (unless necessary for treatment of a disease not excluded under this policy or

necessitated due to an accident), Preputioplasty, Frenuloplasty, Preputial Dilatation and Removal of SMEGMA-Code Excl 19

- 20. Congenital External Condition / Defects / Anomalies Code Excl 20
- 21. Convalescence, general debility, run-down condition, Nutritional deficiency states Code- Excl 21
- 22. Intentional self-injury Code Excl 22
- Injury/disease caused by or arising from or attributable to war, invasion, act of foreign enemy, warlike operations (whether war be declared or not) - Code Excl 24
- 24. Injury or disease caused by or contributed to by nuclear weapons/ materials Code Excl 25
- 25. Expenses incurred on Enhanced External Counter Pulsation Therapy and related therapies, Chelation therapy, Hyperbaric Oxygen Therapy, Rotational Field Quantum Magnetic Resonance Therapy, VAX-D, Low level laser therapy, Photodynamic therapy and such other similar therapies - Code Excl 26
- 26. Unconventional, Untested, Experimental therapies Code Excl 27
- Artificial Pancreas, Chondrocyte Implantation, Procedures using Platelet Rich plasma and Intra articular injection therapy - Code Excl 28
- Biologicals, except when administered as an in-patient, when clinically indicated and hospitalization warranted - Code Excl 29
- Inoculation or Vaccination (except for post-bite treatment and for medical treatment for therapeutic reasons) - Code Excl 31
- Hospital registration charges, admission charges, record charges, telephone charges and such other charges - Code Excl 34
- 31. Cost of spectacles and contact lens, hearing aids, Cochlear implants and procedures, walkers and crutches, wheel chairs, CPAP, BIPAP, Continuous Ambulatory Peritoneal Dialysis, infusion pump and such other similar aids Code Excl 35
- Any hospitalization which are not medically necessary / does not warrant hospitalization -Code Excl 36
- 33. Other Excluded Expenses as detailed in the website www.starhealth.in Code Excl 37
- Existing disease/s, disclosed by the Insured and mentioned in the policy schedule under Permanent Exclusion (based on Insured's consent) - Code Excl 38

## Note: Exclusion nos. 15, 17, 18, 29, 31 are not applicable for Section 3

#### **Exclusions applicable for Section 5**

- Any claim relating to events occurring before the commencement of the cover or otherwise outside the Period of Insurance - Code-Sec 5- Excl 01
- Code Sec 5 Excl 02 Any claim arising out of Accident of the Insured Person from

   Intentional selfiniury / suicide or attempted suicide or
  - b. Whilst under the influence of intoxicating liquor or drugs or
  - c. Self endangerment unless in self defense or to save human life
- Any claim arising out of suicide or attempted suicide self inflicted injuries, or sexually transmitted conditions, anxiety, stress, depression, venereal disease (Other than HIV) -Code - Sec 5 - Excl 03
- 4. Insured Person engaging in Air Travel unless he/she flies as a fare-paying passenger on an aircraft properly licensed to carry passengers. For the purpose of this exclusion Air Travel means being in or on or boarding an aircraft for the purpose of flying therein or alighting there from Code-Sec 5- Excl 04
- Accidents that are results of war and warlike occurrence or invasion, acts of foreign enemies, hostilities, civil war, rebellion, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power, seizure capture arrest restraints detainments of all kings princes and people of whatever nation, condition or quality whatsoever-Code-Sec 5-Excl 05
- Participation in riots, confiscation or nationalization or requisition of or destruction of or damage to property by or under the order of any government or local authority - Code-Sec5- Excl 06
- Any claim resulting or arising from or any consequential loss directly or indirectly caused by or contributed to or arising from - Code-Sec5-Excl 07

6

- Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or from any nuclear waste from combustion (including any self sustaining process of nuclear fission) of nuclear fuel
- b. Nuclear weapons material

- c. The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof
- d. Nuclear, chemical and biological terrorism
- Any claim arising out of sporting activities in so far as they involve the training or participation in competitions of professional or semi-professional sports persons - Code-Sec5- Excl 08
- 9. Participation in Hazardous Sport / Hazardous Activities Code-Sec5- Excl 09
- Persons who are physically challenged, unless specifically agreed and endorsed in the policy - Code-Sec5- Excl 10
- Any loss arising out of the Insured Person's actual or attempted commission of or willful, participation in an illegal act or any violation or attempted violation of the law - Code-Sec5- Excl 11
- Any claim arising out of an accident related to pregnancy or childbirth, infirmity, whether directly or indirectly - Code-Sec5- Excl 12

# Moratorium Period

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

# Migration (Applicable only for Section 2 and Section 4)

The insured person will have the option to migrate the policy to other health insurance products/plans offered by the company by applying for migration of the Policy at least 30 days before the policy renewal date as per IRDAI guidelines on Migration. If such person is presently covered and has been continuously covered without any lapses under any health insurance product/plan offered by the company, the insured person will get the accrued continuity benefits in waiting periods as per IRDAI guidelines on migration.

# For Detailed Guidelines on migration, kindly refer the link

https://www.irdai.gov.in/ADMINCMS/cms/frmGuidelines\_Layout.aspx?page=PageNo3987

# Portability (Applicable only for Section 2 and Section 4)

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

# For Detailed Guidelines on portability, kindly refer the link

https://www.irdai.gov.in/ADMINCMS/cms/frmGuidelines\_Layout.aspx?page=PageNo3987

# Renewal of policy

The policy shall ordinarily be renewable except on grounds of fraud, misrepresentation by the Insured Person;

- 1. Renewal shall not be denied on the ground that the insured person had made a claim or claims in the preceding policy years
- 2. Request for renewal along with requisite premium shall be received by the Company before the end of the policy period
- 3. At the end of the policy period, the policy shall terminate and can be renewed within the Grace Period of 30 days to maintain continuity of benefits without break in policy
- 4. Coverage is not available during the grace period
- 5. 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, may revise or modify the terms of the policy including the premium rates as per the extant Guidelines. The insured person shall be notified thirty days before the changes are effected

# Premium Payment in Instalments

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

7

- 1. For monthly instalment option: Grace Period of 15 days would be given to pay the instalment premium due for the policy.
- 2. For Quarterly and Half yearly instalment option: Grace Period of 30 days would be given to pay the instalment premium due for the policy.
- The insured person will get the accrued continuity benefit in respect of the "Waiting Periods", "Specific Waiting Periods" in the event of payment of premium within the stipulated grace Period
- $4. \qquad \hbox{No interest will be charged If the instalment premium is not paid on due date}$
- 5. In case of instalment premium due not received within the grace period, the policy will get cancelled
- 6. In the event of a claim, all subsequent premium instalments shall immediately become due and payable
- 7. The company has the right to recover and deduct all the pending installments from the claim amount due under the policy
- 8. For premium paid in instalments during the policy period, coverage is available during the grace period also.

# Note

- In case of policy cancellation due to non-payment of the instalment within grace period, Company will refund the premium as per the cancellation table.
- If Instalment facility is opted for 2 year and 3 year term policies, the full premium applicable for 2 year or 3 year terms should be paid half yearly within the expiry of the first year.

# Free Look Period

The Free Look Period shall be applicable on new individual health insurance policies and not on renewals or at the time of porting/migrating the policy.

The insured person shall be allowed free look period of thirty days from date of receipt of the policy document whether electronically or otherwise to review the terms and conditions of the policy, and to return the same if not acceptable.

If the insured has not incurred any claim during the Free Look Period, the insured shall be entitled to

- i. a refund of the premium paid less any expenses incurred by the Company on medical examination of the insured person and the stamp duty charges or
- ii. where the risk has already commenced and the option of return of the policy is exercised by the insured person, a deduction towards the proportionate risk premium for period of cover or
- iii. where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period

# **Revision of Sum Insured**

Any revision in sum insured is permissible only at the time of renewal. The Insured Person can propose such revision and may be allowed subject to Company's approval and payment of appropriate premium.

# Withdrawal of policy

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

# Automatic Expiry of the Policy

The insurance under this policy with respect to each relevant Insured Person shall expire immediately on the earlier of the following events;

- Upon the death of the Insured Person. This also means that in case of family floater policy, the cover for the surviving members of the family will continue, subject to other terms of the policy
- $\checkmark$  Upon exhaustion of Basic Sum Insured under the policy as a whole

# Cancellation

- i. The Policyholder may cancel his policy any time during the term by giving 7 days written notice. In such an event, The Company shall
  - a. refund proportionate premium for unexpired policy period, if policy term is upto one year and there is no claim (s) made during the policy period.
  - b. refund premium for the unexpired policy period, in respect of policies with policy term more than 1 year and risk coverage for such policy years has not commenced.
- ii. The Company may cancel the policy at any time on grounds of misrepresentation, non-

8

disclosure of material facts, fraud by the Insured Person by giving 15 days' written notice. There would be no refund of premium on cancellation on grounds of misrepresentation, non-disclosure of material facts or fraud

Note: Incase of long term policies the refund will be given after adjusting the long term discount availed by the insured/ policyholder.

## **Disclosure of Information**

The policy shall be void and all premium paid thereon shall be forfeited to the Company, in the event of mis-representation, mis description or non-disclosure of any material fact by the policy holder.

#### **Claims Procedure**

- For assistance call 24 hours help-line 044-69006900 or Toll Free No. 1800 425 2255. Senior Citizens may call at 044-40020888.
- In case of planned hospitalization, inform 24 hours prior to admission in the hospital
- In case of emergency hospitalization information to be given within 24 hours after hospitalization
- Cashless facility wherever possible in network hospital
- In non-network hospitals payment must be made up-front and then reimbursement will be effected on submission of documents
- Claim under Section 3 shall be on reimbursement bases only
- KYC (Identity proof with Address) of the proposer, as per AML Guidelines
- NEFT documents viz., Customer name, Bank Account No., Name of the Bank, IFSC code
- CKYC No. of the proposer (if available)

# Tax Benefit

Payment of premium by any mode other than cash for this insurance is eligible for relief under Section 80D of the Income Tax Act 1961.

# TAXES ARE SUBJECT TO CHANGES IN TAX LAWS

## **Redressal of Grievance**

Incase of any grievance the insured person may contact the Company through

- Website : www.starhealth.in
- E-mail : gro@starhealth.in, grievances@starhealth.in
- Ph. No. : 044-69006900 | Toll Free No. 1800 425 2255 Senior Citizens may call at 044-69007500
- Courier : 4th Floor, Balaji Complex, No.15, Whites Lane, Whites Road, Royapettah, Chennai-600014

Insured person may also approach the grievance cell at any of the company's branches with the details of grievance.

If Insured person is not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer at 044-43664600.

For updated details of grievance officer, kindly refer the link https://www.starhealth.in/grievance-redressal

If Insured person is not satisfied with the redressal of grievance through above methods, the insured person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017.

Grievance may also be lodged at IRDAI Integrated Grievance Management System - https://bimabharosa.irdai.gov.in/

# The Company

Star Health and Allied Insurance Co. Ltd., commenced its operations in 2006 as India's first Standalone Health Insurance provider. As an exclusive Health Insurer, the Company is providing sterling services in Health, Personal Accident & Overseas Travel Insurance and is committed to setting international benchmarks in service and personal caring.

#### Star Advantages

- No Third Party Administrator, direct in-house claims settlement
- ♦ Faster and hassle free claim settlement
- Cashless hospitalization (wherever applicable)

#### Prohibition of Rebates: (Section 41 of Insurance Act 1938)

No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew 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 the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such

q

rebate as may be allowed in accordance with the published prospectuses or tables of the insurer. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakhs rupees.

Personal & Caring Insuranc

The Health Insurance Specialist

The information provided in this brochure is only indicative. For more details on the risk factors, terms and conditions, please read the policy wordings before concluding sale Or

Visit our website www.starhealth.in

IRDAI OR ITS OFFICIALS DO NOT INVOLVE IN ACTIVITIES LIKE SELLING INSURANCE POLICIES, ANNOUNCING BONUS OR INVESTMENT OF PREMIUMS. PUBLIC RECEIVING SUCH PHONE CALLS ARE REQUESTED TO LODGE A POLICE COMPLAINT

# **Diabetes Safe Insurance Policy**

Unique Identification No.: SHAHLIP23081V082223

Buy this Insurance Online at www.starhealth.in and avail 5% discount for first purchase and its renewals

Registered Office : No. I, New Tank Street, Valluvar Kottam High Road, Nungambakkam, Chennai - 600 034. Phone : 044 - 2828 8800 Corporate Office : No. 148, Acropolis, Dr. Radha Krishnan Salai, Mylapore, Chennai - 600 004. Phone : 044 - 4788 6666 Customer Care Number: 044 69006900 | Toll free: 1800 425 2255 Chat: +91 9597652225 | sms: STAR to 56677 | Email: support@starhealth.in CIN: L66010TN2005PLC056649 | IRDAI Regn. No: 129



Insurance is the subject matter of solicitation

Premium Ch	Premium Chart - One Year Policy Term Premium in (Rs.) Excluding Tax									
	Policy Type		Individu	al Policy			Floater	Policy		
	Age-band	3,00,000	4,00,000	5,00,000	10,00,000	3,00,000	4,00,000	5,00,000	10,00,000	
	18-30	12,231	13,454	14,142	17,002	17,123	18,836	19,798	23,803	
	31-35	13,799	15,179	15,954	19,182	19,318	21,250	22,336	26,854	
	36-40	15,514	17,066	17,938	21,566	21,720	23,892	25,113	30,192	
	41-45	17,500	19,250	20,233	24,326	24,499	26,949	28,327	34,057	
Plan A	46-50	19,878	21,866	22,983	27,632	27,829	30,612	32,177	38,685	
Fidii A	51-55	22,772	25,049	26,329	31,655	31,881	35,069	36,861	44,317	
	56-60	26,304	28,934	30,413	37,245	36,826	40,508	42,579	51,975	
	61-65	30,597	33,657	P e 37,205	48,370	42,836	e 47,119	51,820	67,365	
	66-70	35,773	43,275	49,765	64,700	50,083	60,200	69,230	90,000	
	71-75	44,500	55,625	63,970	83,160	61,840	77,300	88,900	1,15,570	
	76-80	55,585	69,485	79,910	1,03,880	77,205	96,510	1,10,990	1,44,290	
	Above 80	67,930	84,910	97,650	1,26,945	94,300	1,17,880	1,35,560	1,76,230	
	Policy Type		Individu	al Policy		Floater Policy				
	Age-band	3,00,000	4,00,000	5,00,000	10,00,000	3,00,000	4,00,000	5,00,000	10,00,000	
	18-30	13,590	14,949	16,070	18,481	19,026	20,929	22,498	25,873	
	31-35	15,332	16,865	18,130	20,850	21,465	23,611	25,382	29,189	
	36-40	17,238	18,962	20,384	23,441	24,133	26,546	28,537	32,818	
	41-45	19,444	21,388	22,993	26,441	27,222	29,944	32,190	37,018	
Plan B	46-50	22,087	24,295	26,117	30,045	30,921	34,013	36,564	42,049	
Fiall D	51-55	25,302	27,832	29,920	38,210	35,423	38,965	41,888	52,975	
	56-60	29,227	32,149	36,970	48,060	40,917	45,009	51,250	66,630	
	61-65	35,995	44,995	51,750	67,275	49,910	62,390	71,750	93,275	
	66-70	47,565	59,455	68,375	88,890	65,950	82,435	94,805	1,23,245	
	71-75	57,850	72,310	alt 83,160 S U	a (1,08,115 P	C / 80,210	1,00,260	1,15,300	1,49,895	
	76-80	74,560	93,200	1,07,185	1,39,340	1,03,380	1,29,225	1,48,615	1,93,200	
	Above 80	89,985	1,12,480	1,29,350	1,68,160	1,24,765	1,55,960	1,79,355	2,33,165	

# Premium Chart - Two Years Policy Term

# Premium in (Rs.) Excluding Tax

	Policy Type		Individua	Individual Policy			Floater Policy				
	Age-band	3,00,000	4,00,000	5,00,000	10,00,000	3,00,000	4,00,000	5,00,000	10,00,000		
	18-29	23,239	25,563	26,869	32,304	32,534	35,788	37,617	45,226		
	30	24,650	27,115	28,501	34,266	34,510	37,961	39,901	47,972		
	31-34	26,218	28,839	30,313	36,445	36,705	40,375	42,439	51,023		
	35	27,761	30,538	32,098	38,591	38,866	42,753	44,938	54,027		
	36-39	29,477	32,424	34,082	40,975	41,267	45,394	47,714	57,366		
	40	31,264	34,390	36,148	43,460	43,769	48,146	50,607	60,843		
	41-44	33,249	36,574	38,444	46,220	46,549	51,204	53,821	64,707		
	45	35,390	38,929	40,918	49,195	49,546	54,500	57,286	68,873		
	46-49	37,768	41,545	43,668	52,501	52,875	58,163	61,136	73,502		
	50	40,373	44,410	₽ ∈ 46,680 a	8 (56,122) g	56,522	62,174	65,352	78,571		
A	51-54	43,267	47,593	50,026	60,145	60,573	66,631	70,036	84,202		
	55	46,445	51,090	53,701	65,176	65,024	71,526	75,182	91,095		
	56-59	49,978	54,975	57,785	70,766	69,969	76,965	80,899	98,753		
	60	53,841	59,225	63,898	80,778	75,378	82,915	89,217	1,12,604		
	61-64	58,134	63,947	70,690	91,903	81,388	89,526	98,458	1,27,994		
	65	62,793	72,604	81,994	1,06,600	87,910	1,01,299	1,14,127	1,48,365		
	66-69	67,969	82,223	94,554	1,22,930	95,157	1,14,380	1,31,537	1,71,000		
	70	75,823	93,338	1,07,338	1,39,544	1,05,739	1,29,770	1,49,240	1,94,013		
	71-74	84,550	1,05,688	1,21,543	1,58,004	1,17,496	1,46,870	1,68,910	2,19,583		
	75	94,527	1,18,162	1,35,889	1,76,652	1,31,325	1,64,159	1,88,791	2,45,431		
	76-79	1,05,612	1,32,022	1,51,829	1,97,372	1,46,690	1,83,369	2,10,881	2,74,151		
	80	1,16,722	1,45,904	1,67,795	2,18,131	1,62,075	2,02,602	2,32,994	3,02,897		
	Above80	1,29,067	1,61,329	1,85,535	2,41,196	1,79,170	2,23,972	2,57,564	3,34,837		
	Policy Type	1 . 1	Individua			Floater Policy					
	Age-band	3,00,000	4,00,000	5,00,000	10,00,000	3,00,000	4,00,000	5,00,000	10,00,000		
	18-29	25,821	28,403	Pe <sub>30,533</sub> a	& C <sub>35,113</sub> g	36,149	e 39,764	42,747	49,159		
	30	27,389	30,128	alt 32,387 SU	an 37,245 S p	C 1 38,344	42,179	45,342	52,143		
	31-34	29,131	32,044	34,447	39,614	40,783	44,861	48,226	55,460		
	35	30,846	33,931	36,475	41,947	43,184	47,503	51,066	58,726		
	36-39	32,752	36,027	38,729	44,539	45,853	50,438	54,221	62,354		
	40	34,737	38,211	41,077	47,239	48,632	53,496	57,508	66,134		
	41-44	36,944	40,638	43,686	50,239	51,721	56,893	61,160	70,334		
	45	39,322	43,254	46,498	53,482	55,051	60,556	65,098	74,862		
	46-49	41,965	46,161	49,623	57,086	58,751	64,626	69,472	79,893		
	50	44,859	49,344	53,045	64,434	62,802	69,082	74,263	89,727		
В	51-54	48,074	52,881	56,847	72,599	67,304	74,034	79,586	1,00,653		
	55	51,606	56,767	63,193	81,464	72,248	79,473	88,013	1,12,942		
	56-59	55,531	61,084	70,243	91,314	77,743	85,517	97,375	1,26,597		
	60	61,622	72,645	83,545	1,08,608	85,836	1,01,160	1,15,825	1,50,578		
	61-64	68,391	85,491	98,325	1,27,823	94,829	1,18,541	1,36,325	1,77,223		
	65	78,804	98,505	1,13,288	1,47,276	1,09,265	1,36,582	1,57,075	2,04,196		
	66-69	90,374	1,12,965	1,29,913	1,68,891	1,25,305	1,56,627	1,80,130	2,34,166		
	70	99,630	1,24,534	1,43,219	1,86,194	1,38,139	1,72,669	1,98,575	2,58,151		
	71-74	1,09,915	1,37,389	1,58,004	2,05,419	1,52,399	1,90,494	2,19,070	2,84,801		
	75	1,24,954	1,56,190	1,79,627	2,33,521	1,73,252	2,16,563	2,49,054	3,23,775		
	76-79	1,41,664	1,77,080	2,03,652	2,64,746	1,96,422	2,45,528	2,82,369	3,67,080		
	80	1,55,547	1,94,432	2,23,600	2,90,684	2,15,669	2,69,589	3,10,035	4,03,049		
	Above80	1,70,972	2,13,712	2,45,765	3,19,504	2,37,054	2,96,324	3,40,775	4,43,014		

Plan A

Plan B

Premium Chart - Three Years Policy Term Premium in (Rs.) Excluding Tax										
	Policy Type		Individu	al Policy			Floater	Policy		
	Age-band	3,00,000	4,00,000	5,00,000	10,00,000	3,00,000	4,00,000	5,00,000	10,00,000	
	18-28	33,941	37,335	39,243	47,181	47,517	52,269	54,941	66,054	
	29	35,332	38,866	40,852	49,115	49,465	54,412	57,193	68,762	
	30	36,724	40,396	42,461	51,050	51,413	56,555	59,445	71,469	
	31-33	38,292	42,121	44,274	53,229	53,608	58,969	61,983	74,521	
	34	39,814 41,336	43,795 45,470	46,034 47,794	55,345 57,461	55,740 57,871	61,313 63,658	64,447 66,912	77,483 80,446	
	36-38	43,052	47,357	49,777	59,846	60,272	66,299	69,688	83,784	
	39	44,814	49,295	51,815	62,295	62,739	69,013	72,541	87,213	
	40	46,576	51,233	53,852	64,745	65,206	71,727	75,393	90,643	
	41-43	48,561	53,418	56,148	67,505	67,986	74,785	78,607	94,507	
	44	50,672	55,739	58,588	70,439	70,941	78,035	82,024	98,615	
	45	52,783	58,061	61,029	73,373	73,896	81,286	85,440	1,02,723	
	46-48	55,161	60,678	63,779	76,680	77,226	84,949	89,290	1,07,351	
	49	57,730	63,503	66,748	80,250	80,822	88,904	93,448	1,12,350	
	50	60,298	66,328	69,718	83,820	84,417	92,859	97,605	1,17,348	
Plan A	51-53	63,192 66,327	69,511 72,959	73,064 76,688	87,843 92,804	88,469 92,857	97,316 1,02,143	1,02,290	1,22,980 1,29,776	
	54 55	69,461	72,939	80,313	92,804	92,837	1,02,143	1,07,364 1,12,438	1,29,770	
	56-58	72,993	80,293	84,397	1,03,355	1,02,191	1,12,410	1,18,155	1,44,231	
	59	76,803	84,484	90,424	1,13,228	1,07,525	1,18,277	1,26,357	1,57,889	
	60	80,613	88,675	96,452	1,23,102	1,12,859	1,24,145	1,34,559	1,71,548	
	61-63	84,906	93,397	1,03,244	1,34,227	1,18,869	1,30,756	1,43,801	1,86,938	
	64	89,500	1,01,933	1,14,391	1,48,720	1,25,300	1,42,365	1,59,252	2,07,026	
	65	94,094	1,10,470	1,25,538	1,63,213	1,31,732	1,53,974	1,74,703	2,27,115	
	66-68	99,271	1,20,088	1,38,098	1,79,543	1,38,979	1,67,055	1,92,113	2,49,750	
	69	1,07,016	1,31,049	1,50,705	1,95,926	1,49,414	1,82,231	2,09,570	2,72,443	
	70	1,14,761	1,42,009	1,63,312	2,12,309	1,59,849	1,97,408	2,27,028	2,95,137	
	71-73 74	1,23,488 1,33,325	1,54,359 1,66,660	1,77,517 1,91,664	2,30,769 2,49,158	1,71,606 1,85,242	2,14,508 2,31,556	2,46,698 2,66,302	3,20,707 3,46,196	
	74	1,43,163	1,78,961	2,05,810	2,49,130	1,98,879	2,48,605	2,85,907	3,71,685	
	76-78	1,54,248	1,92,821	2,21,750	2,88,267	2,14,244	2,67,815	3,07,997	4,00,405	
	79	1,65,205	2,06,511	2,37,495	3,08,737	2,29,416	2,86,781	3,29,803	4,28,752	
	80	1,76,161	2,20,200	2,53,239	3,29,207	2,44,588	3,05,747	3,51,609	4,57,098	
	Above80	1,88,506	2,35,625	2,70,979	3,52,272	2,61,683	3,27,117	3,76,179	4,89,038	
	Dell's The	Individual Policy				Floater Policy				
	Policy Type		Individu	al Policy			Floater	r Policy		
	Age-band	3,00,000	4,00,000	5,00,000	10,00,000	3,00,000	4,00,000	5,00,000	10,00,000	
	Age-band 18-28	37,712	<b>4,00,000</b> 41,483	<b>5,00,000</b> 44,595	51,284	52,797	<b>4,00,000</b> 58,077	<b>5,00,000</b> 62,433	71,798	
	Age-band 18-28 29	37,712 39,258	<b>4,00,000</b> 41,483 43,184	<b>5,00,000</b> 44,595 46,423	51,284 53,386	52,797 54,962	<b>4,00,000</b> 58,077 60,458	<b>5,00,000</b> 62,433 64,992	71,798 74,741	
	Age-band 18-28 29 30	37,712 39,258 40,804	<b>4,00,000</b> 41,483 43,184 44,885	<b>5,00,000</b> 44,595 46,423 48,251	51,284 53,386 55,489	52,797 54,962 57,126	<b>4,00,000</b> 58,077 60,458 62,839	<b>5,00,000</b> 62,433 64,992 67,551	71,798 74,741 77,684	
	Age-band 18-28 29 30 31-33	37,712 39,258 40,804 42,546	<b>4,00,000</b> 41,483 43,184 44,885 46,801	<b>5,00,000</b> 44,595 46,423 48,251 50,311	51,284 53,386 55,489 57,858	52,797 54,962 57,126 59,565	<b>4,00,000</b> 58,077 60,458 62,839 65,521	<b>5,00,000</b> 62,433 64,992 67,551 70,435	71,798 74,741 77,684 81,001	
	Age-band 18-28 29 30 31-33 34	37,712 39,258 40,804 42,546 44,238	4,00,000        41,483        43,184        44,885        46,801        48,661	<b>5,00,000</b> 44,595 46,423 48,251 50,311 52,311	51,284 53,386 55,489 57,858 60,158	52,797 54,962 57,126 59,565 61,933	4,00,000 58,077 60,458 62,839 65,521 68,126	<b>5,00,000</b> 62,433 64,992 67,551 70,435 73,236	71,798 74,741 77,684 81,001 84,221	
	Age-band 18-28 29 30 31-33 34 35	37,712 39,258 40,804 42,546 44,238 45,929	4,00,000        41,483        43,184        44,885        46,801        48,661        50,522	<b>5,00,000</b> 44,595 46,423 48,251 50,311 52,311 54,311	51,284 53,386 55,489 57,858 60,158 62,458	52,797 54,962 57,126 59,565 61,933 64,301	4,00,000        58,077        60,458        62,839        65,521        68,126        70,731	<b>5,00,000</b> 62,433 64,992 67,551 70,435 73,236 76,036	71,798 74,741 77,684 81,001 84,221 87,441	
	Age-band 18-28 29 30 31-33 34 35 36-38	37,712 39,258 40,804 42,546 44,238 45,929 47,835	4,00,000        41,483        43,184        44,885        46,801        48,661        50,522        52,619	<b>5,00,000</b> 44,595 46,423 48,251 50,311 52,311 54,311 56,565	51,284 53,386 55,489 57,858 60,158 62,458 65,050	52,797 54,962 57,126 59,565 61,933 64,301 66,969	4,00,000        58,077        60,458        62,839        65,521        68,126        70,731        73,666	5,00,000        62,433        64,992        67,551        70,435        73,236        76,036        79,191	71,798 74,741 77,684 81,001 84,221 87,441 91,070	
	Age-band 18-28 29 30 31-33 34 35	37,712 39,258 40,804 42,546 44,238 45,929 47,835 49,793	4,00,000        41,483        43,184        44,885        46,801        48,661        50,522        52,619        54,772	<b>5,00,000</b> 44,595 46,423 48,251 50,311 52,311 54,311 56,565 58,880	51,284 53,386 55,489 57,858 60,158 62,458 65,050 67,712	52,797 54,962 57,126 59,565 61,933 64,301 66,969 69,710	4,00,000        58,077        60,458        62,839        65,521        68,126        70,731        73,666        76,681	<b>5,00,000</b> 62,433 64,992 67,551 70,435 73,236 76,036 79,191 82,432	71,798 74,741 77,684 81,001 84,221 87,441 91,070 94,797	
	Age-band 18-28 29 30 31-33 34 35 36-38 39	37,712 39,258 40,804 42,546 44,238 45,929 47,835	4,00,000        41,483        43,184        44,885        46,801        48,661        50,522        52,619	<b>5,00,000</b> 44,595 46,423 48,251 50,311 52,311 54,311 56,565	51,284 53,386 55,489 57,858 60,158 62,458 65,050	52,797 54,962 57,126 59,565 61,933 64,301 66,969	4,00,000        58,077        60,458        62,839        65,521        68,126        70,731        73,666	5,00,000        62,433        64,992        67,551        70,435        73,236        76,036        79,191	71,798 74,741 77,684 81,001 84,221 87,441 91,070	
	Age-band 18-28 29 30 31-33 34 35 36-38 39 40	37,712 39,258 40,804 42,546 44,238 45,929 47,835 49,793 51,751	4,00,000        41,483        43,184        44,885        46,801        48,661        50,522        52,619        54,772        56,926	<b>5,00,000</b> 44,595 46,423 48,251 50,311 52,311 54,311 56,565 58,880 61,196	51,284 53,386 55,489 57,858 60,158 62,458 65,050 67,712 70,375	52,797 54,962 57,126 59,565 61,933 64,301 66,969 69,710 72,451	4,00,000        58,077        60,458        62,839        65,521        68,126        70,731        73,666        76,681        79,697	5,00,000        62,433        64,992        67,551        70,435        73,236        76,036        79,191        82,432        85,674	71,798 74,741 77,684 81,001 84,221 87,441 91,070 94,797 98,525	
	Age-band 18-28 29 30 31-33 34 35 36-38 39 40 41-43	37,712 39,258 40,804 42,546 44,238 45,929 47,835 49,793 51,751 53,957	4,00,000        41,483        43,184        44,885        46,801        48,661        50,522        52,619        54,772        56,926        59,353	<b>5,00,000</b> 44,595 46,423 48,251 50,311 52,311 54,311 56,565 58,880 61,196 63,804	51,284 53,386 55,489 57,858 60,158 62,458 65,050 67,712 70,375 73,375	52,797 54,962 57,126 59,565 61,933 64,301 66,969 69,710 72,451 75,540	4,00,000      58,077      60,458      62,839      65,521      68,126      70,731      73,666      76,681      79,697      83,094	<b>5,00,000</b> 62,433 64,992 67,551 70,435 73,236 76,036 79,191 82,432 85,674 89,326	71,798 74,741 77,684 81,001 84,221 87,441 91,070 94,797 98,525 1,02,725	
	Age-band 18-28 29 30 31-33 34 35 36-38 39 40 41-43 44	37,712 39,258 40,804 42,546 44,238 45,929 47,835 49,793 51,751 53,957 56,302	4,00,000        41,483        43,184        44,885        46,801        48,661        50,522        52,619        54,772        56,926        59,353        61,933	<b>5,00,000</b> 44,595 46,423 48,251 50,311 52,311 54,311 56,565 58,880 61,196 63,804 66,578	51,284 53,386 55,489 57,858 60,158 62,458 65,050 67,712 70,375 73,375 76,573	52,797 54,962 57,126 59,565 61,933 64,301 66,969 69,710 72,451 75,540 78,823	4,00,000        58,077        60,458        62,839        65,521        68,126        70,731        73,666        76,681        79,697        83,094        86,706	5,00,000        62,433        64,992        67,551        70,435        73,236        76,036        79,191        82,432        85,674        89,326        93,209	71,798 74,741 77,684 81,001 84,221 87,441 91,070 94,797 98,525 1,02,725 1,07,190	
	Age-band 18-28 29 30 31-33 34 35 36-38 39 40 41-43 44 45	37,712 39,258 40,804 42,546 44,238 45,929 47,835 49,793 51,751 53,957 56,302 58,648	4,00,000        41,483        43,184        44,885        46,801        48,661        50,522        52,619        54,772        56,926        59,353        61,933        64,513	<b>5,00,000</b> 44,595 46,423 48,251 50,311 52,311 54,311 56,565 58,880 61,196 63,804 66,578 69,351	51,284 53,386 55,489 57,858 60,158 62,458 65,050 67,712 70,375 73,375 76,573 79,771	52,797 54,962 57,126 59,565 61,933 64,301 66,969 69,710 72,451 75,540 78,823 82,107	4,00,000        58,077        60,458        62,839        65,521        68,126        70,731        73,666        76,681        79,697        83,094        86,706        90,318	<b>5,00,000</b> 62,433 64,992 67,551 70,435 73,236 76,036 79,191 82,432 85,674 89,326 93,209 97,091	71,798 74,741 77,684 81,001 84,221 87,441 91,070 94,797 98,525 1,02,725 1,02,725 1,07,190 1,11,655	
	Age-band        18-28        29        30        31-33        34        35        36-38        39        40        41-43        44        45        46-48	37,712 39,258 40,804 42,546 44,238 45,929 47,835 49,793 51,751 53,957 56,302 58,648 61,290	4,00,000        41,483        43,184        44,885        46,801        48,661        50,522        52,619        54,772        56,926        59,353        61,933        64,513        67,420	<b>5,00,000</b> 44,595 46,423 48,251 50,311 52,311 54,311 56,565 58,880 61,196 63,804 66,578 69,351 72,476	51,284 53,386 55,489 57,858 60,158 62,458 65,050 67,712 70,375 73,375 73,375 76,573 79,771 83,375	52,797 54,962 57,126 59,565 61,933 64,301 66,969 69,710 72,451 75,540 78,823 82,107 85,807	4,00,000        58,077        60,458        62,839        65,521        68,126        70,731        73,666        76,681        79,697        83,094        86,706        90,318        94,387	5,00,000        62,433        64,992        67,551        70,435        73,236        76,036        79,191        82,432        85,674        89,326        93,209        97,091        1,01,466	71,798 74,741 77,684 81,001 84,221 87,441 91,070 94,797 98,525 1,02,725 1,02,725 1,07,190 1,11,655 1,16,686	
Plan B	Age-band        18-28        29        30        31-33        34        35        36-38        39        40        41-43        44        45        46-48        49	37,712 39,258 40,804 42,546 44,238 45,929 47,835 49,793 51,751 53,957 56,302 58,648 61,290 64,144	4,00,000        41,483        43,184        44,885        46,801        48,661        50,522        52,619        54,772        56,926        59,353        61,933        64,513        67,420        70,559	<b>5,00,000</b> 44,595 46,423 48,251 50,311 52,311 54,311 56,565 58,880 61,196 63,804 66,578 69,351 72,476 75,850	51,284 53,386 55,489 57,858 60,158 62,458 65,050 67,712 70,375 73,375 76,573 79,771 83,375 90,621	52,797 54,962 57,126 59,565 61,933 64,301 66,969 69,710 72,451 75,540 78,823 82,107 85,807 89,802	4,00,000      58,077      60,458      62,839      65,521      68,126      70,731      73,666      76,681      79,697      83,094      86,706      90,318      94,387      98,782	5,00,000        62,433        64,992        67,551        70,435        73,236        76,036        79,191        82,432        85,674        89,326        93,209        97,091        1,01,466        1,06,191	71,798 74,741 77,684 81,001 84,221 87,441 91,070 94,797 98,525 1,02,725 1,07,190 1,11,655 1,16,686 1,26,383	
Plan B	Age-band        18-28        29        30        31-33        34        35        36-38        39        40        41-43        44        45        46-48        49        50        51-53        54	37,712 39,258 40,804 42,546 44,238 45,929 47,835 49,793 51,751 53,957 56,302 58,648 61,290 64,144 66,998 70,213 73,696	4,00,000        41,483        43,184        44,885        46,801        48,661        50,522        52,619        54,772        56,926        59,353        61,933        64,513        67,420        70,559        73,698        77,235        81,066	<b>5,00,000</b> 44,595 46,423 48,251 50,311 52,311 54,311 56,565 58,880 61,196 63,804 66,578 69,351 72,476 75,850 79,225 83,027 89,284	51,284 53,386 55,489 57,858 60,158 62,458 65,050 67,712 70,375 73,375 76,573 79,771 83,375 90,621 97,868 1,06,033 1,14,775	52,797 54,962 57,126 59,565 61,933 64,301 66,969 69,710 72,451 75,540 78,823 82,107 85,807 89,802 93,797 98,299 1,03,175	4,00,000        58,077        60,458        62,839        65,521        68,126        70,731        73,666        76,681        79,697        83,094        86,706        90,318        94,387        98,782        1,03,177        1,08,129        1,13,492	5,00,000        62,433        64,992        67,551        70,435        73,236        76,036        79,191        82,432        85,674        89,326        93,209        97,091        1,01,466        1,06,191        1,10,915        1,16,238        1,24,547	71,798      74,741      77,684      81,001      84,221      87,441      91,070      94,797      98,525      1,02,725      1,07,190      1,11,655      1,16,686      1,26,383      1,36,080      1,47,006      1,59,124	
Plan B	Age-band        18-28        29        30        31-33        34        35        36-38        39        40        41-43        44        45        46-48        49        50        51-53        54        55	37,712 39,258 40,804 42,546 44,238 45,929 47,835 49,793 51,751 53,957 56,302 58,648 61,290 64,144 66,998 70,213 73,696 77,179	4,00,000        41,483        43,184        44,885        46,801        48,661        50,522        52,619        54,772        56,926        59,353        61,933        64,513        67,420        70,559        73,698        77,235        81,066        84,897	5,00,000        44,595        46,423        48,251        50,311        52,311        54,311        56,565        58,880        61,196        63,804        66,578        69,351        72,476        75,850        79,225        83,027        89,284        95,541	51,284 53,386 55,489 57,858 60,158 62,458 65,050 67,712 70,375 73,375 76,573 79,771 83,375 90,621 97,868 1,06,033 1,14,775 1,23,517	52,797 54,962 57,126 59,565 61,933 64,301 66,969 69,710 72,451 75,540 78,823 82,107 85,807 89,802 93,797 98,299 1,03,175 1,08,051	4,00,000        58,077        60,458        62,839        65,521        68,126        70,731        73,666        76,681        79,697        83,094        86,706        90,318        94,387        98,782        1,03,177        1,08,129        1,13,492        1,18,856	5,00,000        62,433        64,992        67,551        70,435        73,236        76,036        79,191        82,432        85,674        89,326        93,209        97,091        1,01,466        1,06,191        1,16,238        1,24,547        1,32,856	71,798      74,741      77,684      81,001      84,221      87,441      91,070      94,797      98,525      1,02,725      1,07,190      1,11,655      1,16,686      1,26,383      1,36,080      1,47,006      1,59,124      1,71,243	
Plan B	Age-band        18-28        29        30        31-33        34        35        36-38        39        40        41-43        44        45        46-48        49        50        51-53        54        55        56-58	37,712 39,258 40,804 42,546 44,238 45,929 47,835 49,793 51,751 53,957 56,302 58,648 61,290 64,144 66,998 70,213 73,696 77,179 81,104	4,00,000        41,483        43,184        44,885        46,801        48,661        50,522        52,619        54,772        56,926        59,353        61,933        64,513        67,420        70,559        73,698        77,235        81,066        84,897        89,214	5,00,000        44,595        46,423        48,251        50,311        52,311        54,311        56,565        58,880        61,196        63,804        66,578        69,351        72,476        75,850        79,225        83,027        89,284        95,541        1,02,592	51,284 53,386 55,489 57,858 60,158 62,458 65,050 67,712 70,375 73,375 76,573 79,771 83,375 90,621 97,868 1,06,033 1,14,775 1,23,517 1,33,367	52,797 54,962 57,126 59,565 61,933 64,301 66,969 69,710 72,451 75,540 78,823 82,107 85,807 85,807 89,802 93,797 98,299 1,03,175 1,08,051 1,13,545	4,00,000        58,077        60,458        62,839        65,521        68,126        70,731        73,666        76,681        79,697        83,094        86,706        90,318        94,387        98,782        1,03,177        1,08,129        1,13,492        1,18,856        1,24,900	5,00,000        62,433        64,992        67,551        70,435        73,236        76,036        79,191        82,432        85,674        89,326        93,209        97,091        1,01,466        1,06,191        1,10,915        1,16,238        1,24,547        1,32,856        1,42,219	71,798 74,741 77,684 81,001 84,221 87,441 91,070 94,797 98,525 1,02,725 1,07,190 1,11,655 1,16,686 1,26,383 1,36,080 1,47,006 1,59,124 1,71,243 1,84,898	
Plan B	Age-band        18-28        29        30        31-33        34        35        36-38        39        40        41-43        44        45        46-48        49        50        51-53        54        55        56-58        59	37,712 39,258 40,804 42,546 44,238 45,929 47,835 49,793 51,751 53,957 56,302 58,648 61,290 64,144 66,998 70,213 73,696 77,179 81,104 87,111	4,00,000        41,483        43,184        44,885        46,801        48,661        50,522        52,619        54,772        56,926        59,353        61,933        64,513        67,420        70,559        73,698        77,235        81,066        84,897        89,214        1,00,615	<b>5,00,000</b> 44,595 46,423 48,251 50,311 52,311 54,311 56,565 58,880 61,196 63,804 66,578 69,351 72,476 75,850 79,225 83,027 89,284 95,541 1,02,592 1,15,709	51,284 53,386 55,489 57,858 60,158 62,458 65,050 67,712 70,375 73,375 76,573 79,771 83,375 90,621 97,868 1,06,033 1,14,775 1,23,517 1,33,367 1,50,420	52,797 54,962 57,126 59,565 61,933 64,301 66,969 69,710 72,451 75,540 78,823 82,107 85,807 89,802 93,797 98,299 1,03,175 1,08,051 1,13,545 1,21,526	4,00,000        58,077        60,458        62,839        65,521        68,126        70,731        73,666        76,681        79,697        83,094        86,706        90,318        94,387        98,782        1,03,177        1,08,129        1,13,492        1,18,856        1,24,900        1,40,326	5,00,000        62,433        64,992        67,551        70,435        73,236        76,036        79,191        82,432        85,674        89,326        93,209        97,091        1,01,466        1,06,191        1,16,238        1,24,547        1,32,856        1,42,219        1,60,413	71,798      74,741      77,684      81,001      84,221      87,441      91,070      94,797      98,525      1,02,725      1,07,190      1,11,655      1,16,686      1,26,383      1,36,080      1,47,006      1,59,124      1,71,243      1,84,898      2,08,546	
Plan B	Age-band        18-28        29        30        31-33        34        35        36-38        39        40        41-43        44        45        46-48        49        50        51-53        54        55        56-58        59        60	37,712 39,258 40,804 42,546 44,238 45,929 47,835 49,793 51,751 53,957 56,302 58,648 61,290 64,144 66,998 70,213 73,696 77,179 81,104 87,111 93,118	4,00,000        41,483        43,184        44,885        46,801        48,661        50,522        52,619        54,772        56,926        59,353        61,933        64,513        67,420        70,559        73,698        77,235        81,066        84,897        89,214        1,00,615        1,12,015	5,00,000        44,595        46,423        48,251        50,311        52,311        54,311        56,565        58,880        61,196        63,804        66,578        69,351        72,476        75,850        79,225        83,027        89,284        95,541        1,02,592        1,15,709        1,28,826	51,284 53,386 55,489 57,858 60,158 62,458 65,050 67,712 70,375 73,375 76,573 79,771 83,375 90,621 97,868 1,06,033 1,14,775 1,23,517 1,33,367 1,50,420 1,67,473	52,797 54,962 57,126 59,565 61,933 64,301 66,969 69,710 72,451 75,540 78,823 82,107 85,807 89,802 93,797 98,299 1,03,175 1,08,051 1,13,545 1,21,526 1,29,508	4,00,000        58,077        60,458        62,839        65,521        68,126        70,731        73,666        76,681        79,697        83,094        86,706        90,318        94,387        98,782        1,03,177        1,08,129        1,13,492        1,14,856        1,24,900        1,40,326        1,55,751	5,00,000        62,433        64,992        67,551        70,435        73,236        76,036        79,191        82,432        85,674        89,326        93,209        97,091        1,01,466        1,06,191        1,16,238        1,24,547        1,32,856        1,42,219        1,60,413        1,78,606	71,798 74,741 77,684 81,001 84,221 87,441 91,070 94,797 98,525 1,02,725 1,07,190 1,11,655 1,16,686 1,26,383 1,36,080 1,47,006 1,59,124 1,71,243 1,84,898 2,08,546 2,32,193	
Plan B	Age-band        18-28        29        30        31-33        34        35        36-38        39        40        41-43        44        45        46-48        49        50        51-53        54        55        56-58        59	37,712 39,258 40,804 42,546 44,238 45,929 47,835 49,793 51,751 53,957 56,302 58,648 61,290 64,144 66,998 70,213 73,696 77,179 81,104 87,111	4,00,000        41,483        43,184        44,885        46,801        48,661        50,522        52,619        54,772        56,926        59,353        61,933        64,513        67,420        70,559        73,698        77,235        81,066        84,897        89,214        1,00,615	5,00,000        44,595        46,423        48,251        50,311        52,311        54,311        56,565        58,880        61,196        63,804        66,578        69,351        72,476        75,850        79,225        83,027        89,284        95,541        1,02,592        1,15,709        1,28,826        1,43,606	51,284 53,386 55,489 57,858 60,158 62,458 65,050 67,712 70,375 73,375 76,573 79,771 83,375 90,621 97,868 1,06,033 1,14,775 1,23,517 1,33,367 1,50,420 1,67,473 1,86,688	52,797 54,962 57,126 59,565 61,933 64,301 66,969 69,710 72,451 75,540 78,823 82,107 85,807 89,802 93,797 98,299 1,03,175 1,08,051 1,13,545 1,21,526	4,00,000        58,077        60,458        62,839        65,521        68,126        70,731        73,666        76,681        79,697        83,094        86,706        90,318        94,387        98,782        1,03,177        1,08,129        1,13,492        1,18,856        1,24,900        1,40,326	5,00,000        62,433        64,992        67,551        70,435        73,236        76,036        79,191        82,432        85,674        89,326        93,209        97,091        1,01,466        1,06,191        1,16,238        1,24,547        1,32,856        1,42,219        1,60,413	71,798      74,741      77,684      81,001      84,221      87,441      91,070      94,797      98,525      1,02,725      1,07,190      1,11,655      1,16,686      1,26,383      1,36,080      1,47,006      1,59,124      1,71,243      1,84,898      2,08,546      2,32,193      2,58,838	
Plan B	Age-band        18-28        29        30        31-33        34        35        36-38        39        40        41-43        44        45        46-48        49        50        51-53        54        55        56-58        59        60        61-63	37,712 39,258 40,804 42,546 44,238 45,929 47,835 49,793 51,751 53,957 56,302 58,648 61,290 64,144 66,998 70,213 73,696 77,179 81,104 87,111 93,118 99,886	4,00,000        41,483        43,184        44,885        46,801        48,661        50,522        52,619        54,772        56,926        59,353        61,933        64,513        67,420        70,559        73,698        77,235        81,066        84,897        89,214        1,00,615        1,12,015        1,24,861	5,00,000        44,595        46,423        48,251        50,311        52,311        54,311        56,565        58,880        61,196        63,804        66,578        69,351        72,476        75,850        79,225        83,027        89,284        95,541        1,02,592        1,15,709        1,28,826	51,284 53,386 55,489 57,858 60,158 62,458 65,050 67,712 70,375 73,375 76,573 79,771 83,375 90,621 97,868 1,06,033 1,14,775 1,23,517 1,33,367 1,50,420 1,67,473	52,797 54,962 57,126 59,565 61,933 64,301 66,969 69,710 72,451 75,540 78,823 82,107 85,807 89,802 93,797 98,299 1,03,175 1,08,051 1,13,545 1,21,526 1,29,508 1,38,500	4,00,000        58,077        60,458        62,839        65,521        68,126        70,731        73,666        76,681        79,697        83,094        86,706        90,318        94,387        98,782        1,03,177        1,08,129        1,13,492        1,18,856        1,24,900        1,40,326        1,55,751        1,73,132	5,00,000        62,433        64,992        67,551        70,435        73,236        76,036        79,191        82,432        85,674        89,326        93,209        97,091        1,01,466        1,06,191        1,16,238        1,24,547        1,32,856        1,42,219        1,60,413        1,78,606        1,99,106	71,798 74,741 77,684 81,001 84,221 87,441 91,070 94,797 98,525 1,02,725 1,07,190 1,11,655 1,16,686 1,26,383 1,36,080 1,47,006 1,59,124 1,71,243 1,84,898 2,08,546 2,32,193	
Plan B	Age-band        18-28        29        30        31-33        34        35        36-38        39        40        41-43        44        45        46-48        49        50        51-53        54        55        56-58        59        60        61-63        64	37,712 39,258 40,804 42,546 44,238 45,929 47,835 49,793 51,751 53,957 56,302 58,648 61,290 64,144 66,998 70,213 73,696 77,179 81,104 87,111 93,118 99,886 1,10,155	4,00,000        41,483        43,184        44,885        46,801        48,661        50,522        52,619        54,772        56,926        59,353        61,933        64,513        67,420        70,559        73,698        77,235        81,066        84,897        89,214        1,00,615        1,12,015        1,24,861        1,37,694	5,00,000        44,595        46,423        48,251        50,311        52,311        54,311        56,565        58,880        61,196        63,804        66,578        69,351        72,476        75,850        79,225        83,027        89,284        95,541        1,02,592        1,15,709        1,28,826        1,43,606        1,58,361	51,284 53,386 55,489 57,858 60,158 62,458 65,050 67,712 70,375 73,375 76,573 79,771 83,375 90,621 97,868 1,06,033 1,14,775 1,23,517 1,33,367 1,50,420 1,67,473 1,86,688 2,05,871	52,797 54,962 57,126 59,565 61,933 64,301 66,969 69,710 72,451 75,540 78,823 82,107 85,807 89,802 93,797 98,299 1,03,175 1,08,051 1,13,545 1,21,526 1,29,508 1,38,500 1,52,736	4,00,000        58,077        60,458        62,839        65,521        68,126        70,731        73,666        76,681        79,697        83,094        86,706        90,318        94,387        98,782        1,03,177        1,08,129        1,13,492        1,18,856        1,24,900        1,40,326        1,55,751        1,73,132        1,90,922	5,00,000        62,433        64,992        67,551        70,435        73,236        76,036        79,191        82,432        85,674        89,326        93,209        97,091        1,01,466        1,06,191        1,16,238        1,24,547        1,32,856        1,42,219        1,60,413        1,78,606        1,99,106        2,19,568	71,798 74,741 77,684 81,001 84,221 87,441 91,070 94,797 98,525 1,02,725 1,07,190 1,11,655 1,16,686 1,26,383 1,36,080 1,47,006 1,59,124 1,71,243 1,84,898 2,08,546 2,32,193 2,58,838 2,85,437	
Plan B	Age-band        18-28        29        30        31-33        34        35        36-38        39        40        41-43        44        45        46-48        49        50        51-53        54        55        56-58        59        60        61-63        64        65	37,712 39,258 40,804 42,546 44,238 45,929 47,835 49,793 51,751 53,957 56,302 58,648 61,290 64,144 66,998 70,213 73,696 77,179 81,104 87,111 93,118 99,886 1,10,155 1,20,423	4,00,000        41,483        43,184        44,885        46,801        48,661        50,522        52,619        54,772        56,926        59,353        61,933        64,513        67,420        70,559        73,698        77,235        81,066        84,897        89,214        1,00,615        1,12,015        1,24,861        1,37,694        1,50,528	5,00,000        44,595        46,423        48,251        50,311        52,311        54,311        56,565        58,880        61,196        63,804        66,578        69,351        72,476        75,850        79,225        83,027        89,284        95,541        1,02,592        1,15,709        1,28,826        1,43,606        1,58,361        1,73,116	51,284 53,386 55,489 57,858 60,158 62,458 65,050 67,712 70,375 73,375 76,573 79,771 83,375 90,621 97,868 1,06,033 1,14,775 1,23,517 1,33,367 1,50,420 1,67,473 1,86,688 2,05,871 2,25,055	52,797 54,962 57,126 59,565 61,933 64,301 66,969 69,710 72,451 75,540 78,823 82,107 85,807 89,802 93,797 98,299 1,03,175 1,08,051 1,13,545 1,21,526 1,29,508 1,38,500 1,52,736 1,66,971	4,00,000        58,077        60,458        62,839        65,521        68,126        70,731        73,666        76,681        79,697        83,094        86,706        90,318        94,387        98,782        1,03,177        1,08,129        1,13,492        1,18,856        1,24,900        1,40,326        1,55,751        1,73,132        1,90,922        2,08,712	5,00,000        62,433        64,992        67,551        70,435        73,236        76,036        79,191        82,432        85,674        89,326        93,209        97,091        1,01,466        1,06,191        1,10,915        1,16,238        1,24,547        1,32,856        1,42,219        1,60,413        1,78,606        1,99,106        2,19,568        2,40,029	71,798      74,741      77,684      81,001      84,221      87,441      91,070      94,797      98,525      1,02,725      1,07,190      1,11,655      1,16,686      1,26,383      1,36,080      1,47,006      1,59,124      1,71,243      1,84,898      2,08,546      2,32,193      2,58,838      2,85,437      3,12,035	
Plan B	Age-band        18-28        29        30        31-33        34        35        36-38        39        40        41-43        44        45        46-48        49        50        51-53        54        55        56-58        59        60        61-63        64        65        66-68	37,712 39,258 40,804 42,546 44,238 45,929 47,835 49,793 51,751 53,957 56,302 58,648 61,290 64,144 66,998 70,213 73,696 77,179 81,104 87,111 93,118 99,886 1,10,155 1,20,423 1,31,993	4,00,000        41,483        43,184        44,885        46,801        48,661        50,522        52,619        54,772        56,926        59,353        61,933        64,513        67,420        70,559        73,698        77,235        81,066        84,897        89,214        1,00,615        1,12,015        1,24,861        1,37,694        1,50,528        1,64,988	5,00,000        44,595        46,423        48,251        50,311        52,311        54,311        56,565        58,880        61,196        63,804        66,578        69,351        72,476        75,850        79,225        83,027        89,284        95,541        1,02,592        1,15,709        1,28,826        1,43,606        1,58,361        1,73,116        1,89,741	51,284 53,386 55,489 57,858 60,158 62,458 65,050 67,712 70,375 73,375 76,573 79,771 83,375 90,621 97,868 1,06,033 1,14,775 1,23,517 1,33,367 1,50,420 1,67,473 1,86,688 2,05,871 2,25,055 2,46,670	52,797 54,962 57,126 59,565 61,933 64,301 66,969 69,710 72,451 75,540 78,823 82,107 85,807 89,802 93,797 98,299 1,03,175 1,08,051 1,13,545 1,21,526 1,29,508 1,38,500 1,52,736 1,66,971 1,83,011	4,00,000        58,077        60,458        62,839        65,521        68,126        70,731        73,666        76,681        79,697        83,094        86,706        90,318        94,387        98,782        1,03,177        1,08,129        1,13,492        1,13,492        1,40,326        1,55,751        1,73,132        1,90,922        2,08,712        2,28,757	5,00,000        62,433        64,992        67,551        70,435        73,236        76,036        79,191        82,432        85,674        89,326        93,209        97,091        1,01,466        1,06,191        1,16,238        1,24,547        1,32,856        1,42,219        1,60,413        1,78,606        1,99,106        2,19,568        2,40,029        2,63,084	71,798      74,741      77,684      81,001      84,221      87,441      91,070      94,797      98,525      1,02,725      1,07,190      1,11,655      1,16,686      1,26,383      1,36,080      1,47,006      1,59,124      1,71,243      1,84,898      2,08,546      2,32,193      2,58,838      2,85,437      3,12,035      3,42,005	
Plan B	Age-band        18-28        29        30        31-33        34        35        36-38        39        40        41-43        44        45        46-48        49        50        51-53        54        55        56-58        59        60        61-63        64        65        66-68        69	37,712 39,258 40,804 42,546 44,238 45,929 47,835 49,793 51,751 53,957 56,302 58,648 61,290 64,144 66,998 70,213 73,696 77,179 81,104 87,111 93,118 99,886 1,10,155 1,20,423 1,31,993 1,41,121	4,00,000        41,483        43,184        44,885        46,801        48,661        50,522        52,619        54,772        56,926        59,353        61,933        64,513        67,420        70,559        73,698        77,235        81,066        84,897        89,214        1,00,615        1,12,015        1,24,861        1,37,694        1,50,528        1,64,988        1,76,396	5,00,000        44,595        46,423        48,251        50,311        52,311        54,311        56,565        58,880        61,196        63,804        66,578        69,351        72,476        75,850        79,225        83,027        89,284        95,541        1,02,592        1,15,709        1,28,826        1,43,606        1,58,361        1,73,116        1,89,741        2,02,862	51,284 53,386 55,489 57,858 60,158 62,458 65,050 67,712 70,375 73,375 76,573 79,771 83,375 90,621 97,868 1,06,033 1,14,775 1,23,517 1,33,367 1,50,420 1,67,473 1,86,688 2,05,871 2,25,055 2,46,670 2,63,732	52,797 54,962 57,126 59,565 61,933 64,301 66,969 69,710 72,451 75,540 78,823 82,107 85,807 89,802 93,797 98,299 1,03,175 1,08,051 1,13,545 1,21,526 1,29,508 1,38,500 1,52,736 1,66,971 1,83,011 1,95,667	4,00,000        58,077        60,458        62,839        65,521        68,126        70,731        73,666        76,681        79,697        83,094        86,706        90,318        94,387        98,782        1,03,177        1,08,129        1,13,492        1,13,492        1,40,326        1,55,751        1,73,132        1,90,922        2,08,712        2,28,757        2,44,577	5,00,000        62,433        64,992        67,551        70,435        73,236        76,036        79,191        82,432        85,674        89,326        93,209        97,091        1,01,466        1,06,191        1,10,915        1,16,238        1,24,547        1,32,856        1,42,219        1,60,413        1,78,606        1,99,106        2,40,029        2,63,084        2,81,273	71,798      74,741      77,684      81,001      84,221      87,441      91,070      94,797      98,525      1,02,725      1,07,190      1,11,655      1,16,686      1,26,383      1,36,080      1,47,006      1,59,124      1,71,243      1,84,898      2,08,546      2,32,193      2,58,838      2,85,437      3,12,035      3,42,005      3,65,657	
Plan B	Age-band        18-28        29        30        31-33        34        35        36-38        39        40        41-43        44        45        46-48        49        50        51-53        54        55        56-58        59        60        61-63        64        65        66-68        69        70	37,712 39,258 40,804 42,546 44,238 45,929 47,835 49,793 51,751 53,957 56,302 58,648 61,290 64,144 66,998 70,213 73,696 77,179 81,104 87,111 93,118 99,886 1,10,155 1,20,423 1,31,993 1,41,121 1,50,249	4,00,000        41,483        43,184        44,885        46,801        48,661        50,522        52,619        54,772        56,926        59,353        61,933        64,513        67,420        70,559        73,698        77,235        81,066        84,897        89,214        1,00,615        1,12,015        1,24,861        1,37,694        1,50,528        1,64,988        1,76,396        1,87,805	5,00,000        44,595        46,423        48,251        50,311        52,311        54,311        56,565        58,880        61,196        63,804        66,578        69,351        72,476        75,850        79,225        83,027        89,284        95,541        1,02,592        1,15,709        1,28,826        1,43,606        1,58,361        1,73,116        1,89,741        2,02,862        2,15,984	51,284 53,386 55,489 57,858 60,158 62,458 65,050 67,712 70,375 73,375 76,573 79,771 83,375 90,621 97,868 1,06,033 1,14,775 1,23,517 1,33,367 1,50,420 1,67,473 1,86,688 2,05,871 2,25,055 2,46,670 2,63,732 2,80,794	52,797 54,962 57,126 59,565 61,933 64,301 66,969 69,710 72,451 75,540 78,823 82,107 85,807 89,802 93,797 98,299 1,03,175 1,08,051 1,13,545 1,21,526 1,29,508 1,38,500 1,52,736 1,66,971 1,83,011 1,95,667 2,08,323	4,00,000        58,077        60,458        62,839        65,521        68,126        70,731        73,666        76,681        79,697        83,094        86,706        90,318        94,387        98,782        1,03,177        1,08,129        1,13,492        1,18,856        1,24,900        1,40,326        1,55,751        1,73,132        1,90,922        2,08,712        2,28,757        2,44,577        2,60,397	5,00,000        62,433        64,992        67,551        70,435        73,236        76,036        79,191        82,432        85,674        89,326        93,209        97,091        1,01,466        1,06,191        1,16,238        1,24,547        1,32,856        1,42,219        1,60,413        1,78,606        1,99,106        2,40,029        2,63,084        2,81,273        2,99,463	71,798      74,741      77,684      81,001      84,221      87,441      91,070      94,797      98,525      1,02,725      1,07,190      1,11,655      1,16,686      1,26,383      1,36,080      1,47,006      1,59,124      1,71,243      1,84,898      2,08,546      2,32,193      2,58,838      2,85,437      3,12,035      3,42,005      3,65,657      3,89,309	
Plan B	Age-band        18-28        29        30        31-33        34        35        36-38        39        40        41-43        44        45        46-48        49        50        51-53        54        55        56-58        59        60        61-63        64        65        66-68        69        70        71-73	37,712 39,258 40,804 42,546 44,238 45,929 47,835 49,793 51,751 53,957 56,302 58,648 61,290 64,144 66,998 70,213 73,696 77,179 81,104 87,111 93,118 99,886 1,10,155 1,20,423 1,31,993 1,41,121 1,50,249 1,60,534	4,00,000        41,483        43,184        44,885        46,801        48,661        50,522        52,619        54,772        56,926        59,353        61,933        64,513        67,420        70,559        73,698        77,235        81,066        84,897        89,214        1,00,615        1,12,015        1,24,861        1,37,694        1,50,528        1,64,988        1,76,396        1,87,805        2,00,660	5,00,000        44,595        46,423        48,251        50,311        52,311        54,311        56,565        58,880        61,196        63,804        66,578        69,351        72,476        75,850        79,225        83,027        89,284        95,541        1,02,592        1,15,709        1,28,826        1,43,606        1,58,361        1,73,116        1,89,741        2,02,862        2,15,984        2,30,769	51,284 53,386 55,489 57,858 60,158 62,458 65,050 67,712 70,375 73,375 76,573 79,771 83,375 90,621 97,868 1,06,033 1,14,775 1,23,517 1,33,367 1,50,420 1,67,473 1,86,688 2,05,871 2,25,055 2,46,670 2,63,732 2,80,794 3,00,019	52,797 54,962 57,126 59,565 61,933 64,301 66,969 69,710 72,451 75,540 78,823 82,107 85,807 89,802 93,797 98,299 1,03,175 1,08,051 1,13,545 1,21,526 1,29,508 1,38,500 1,52,736 1,66,971 1,83,011 1,95,667 2,08,323 2,22,583	4,00,000        58,077        60,458        62,839        65,521        68,126        70,731        73,666        76,681        79,697        83,094        86,706        90,318        94,387        98,782        1,03,177        1,08,129        1,13,492        1,13,492        1,13,492        1,73,132        1,90,922        2,08,712        2,28,757        2,44,577        2,60,397        2,78,222	5,00,000        62,433        64,992        67,551        70,435        73,236        76,036        79,191        82,432        85,674        89,326        93,209        97,091        1,01,466        1,06,191        1,16,238        1,24,547        1,32,856        1,42,219        1,60,413        1,78,606        1,99,106        2,40,029        2,63,084        2,81,273        2,99,463        3,19,958	71,798      74,741      77,684      81,001      84,221      87,441      91,070      94,797      98,525      1,02,725      1,07,190      1,11,655      1,16,686      1,26,383      1,36,080      1,47,006      1,59,124      1,71,243      1,84,898      2,08,546      2,32,193      2,58,838      2,85,437      3,12,035      3,42,005      3,65,657      3,89,309      4,15,959	
Plan B	Age-band        18-28        29        30        31-33        34        35        36-38        39        40        41-43        44        45        46-48        49        50        51-53        54        55        56-58        59        60        61-63        64        65        66-68        69        70        71-73        74        75        76-78	37,712 39,258 40,804 42,546 44,238 45,929 47,835 49,793 51,751 53,957 56,302 58,648 61,290 64,144 66,998 70,213 73,696 77,179 81,104 87,111 93,118 99,886 1,10,155 1,20,423 1,31,993 1,41,121 1,50,249 1,60,534 1,75,364 1,90,194 2,06,904	4,00,000        41,483        43,184        44,885        46,801        48,661        50,522        52,619        54,772        56,926        59,353        61,933        64,513        67,420        70,559        73,698        77,235        81,066        84,897        89,214        1,00,615        1,12,015        1,24,861        1,37,694        1,50,528        1,64,988        1,76,396        1,87,805        2,00,660        2,19,200        2,37,740        2,58,630	5,00,000        44,595        46,423        48,251        50,311        52,311        54,311        56,565        58,880        61,196        63,804        66,578        69,351        72,476        75,850        79,225        83,027        89,284        95,541        1,02,592        1,15,709        1,28,826        1,43,606        1,58,361        1,73,116        1,89,741        2,02,862        2,15,984        2,30,769        2,52,091        2,73,413        2,97,438	51,284 53,386 55,489 57,858 60,158 62,458 65,050 67,712 70,375 73,375 76,573 79,771 83,375 90,621 97,868 1,06,033 1,14,775 1,23,517 1,33,367 1,50,420 1,67,473 1,86,688 2,05,871 2,25,055 2,46,670 2,63,732 2,80,794 3,00,019 3,27,731 3,55,444 3,86,669	52,797 54,962 57,126 59,565 61,933 64,301 66,969 69,710 72,451 75,540 78,823 82,107 85,807 89,802 93,797 98,299 1,03,175 1,08,051 1,13,545 1,21,526 1,29,508 1,38,500 1,52,736 1,66,971 1,83,011 1,95,667 2,08,323 2,22,583 2,43,146 2,63,710 2,86,880	4,00,000        58,077        60,458        62,839        65,521        68,126        70,731        73,666        76,681        79,697        83,094        86,706        90,318        94,387        98,782        1,03,177        1,08,129        1,13,492        1,13,492        1,13,492        1,73,132        1,90,922        2,08,712        2,28,757        2,44,577        2,60,397        2,78,222        3,03,928        3,29,634        3,58,599	5,00,000        62,433        64,992        67,551        70,435        73,236        76,036        79,191        82,432        85,674        89,326        93,209        97,091        1,01,466        1,06,191        1,10,915        1,16,238        1,24,547        1,32,856        1,42,219        1,60,413        1,78,606        1,99,106        2,40,029        2,63,084        2,81,273        2,99,463        3,19,958        3,49,525	71,798      74,741      77,684      81,001      84,221      87,441      91,070      94,797      98,525      1,02,725      1,07,190      1,11,655      1,16,686      1,26,383      1,36,080      1,47,006      1,59,124      1,71,243      1,84,898      2,08,546      2,32,193      2,58,838      2,85,437      3,42,005      3,65,657      3,89,309      4,15,959      4,54,392	
Plan B	Age-band      18-28      29      30      31-33      34      35      36-38      39      40      41-43      44      45      46-48      49      50      51-53      54      55      56-58      59      60      61-63      64      65      66-68      69      70      71-73      74      75      76-78      79	37,712      39,258      40,804      42,546      44,238      45,929      47,835      49,793      51,751      53,957      56,302      58,648      61,290      64,144      66,998      70,213      73,696      77,179      81,104      87,111      93,118      99,886      1,10,155      1,20,423      1,31,993      1,41,121      1,50,249      1,60,534      1,75,364      1,90,194      2,06,904      2,20,594	4,00,000        41,483        43,184        44,885        46,801        48,661        50,522        52,619        54,772        56,926        59,353        61,933        64,513        67,420        70,559        73,698        77,235        81,066        84,897        89,214        1,00,615        1,12,015        1,24,861        1,37,694        1,50,528        1,64,988        1,76,396        1,87,805        2,00,660        2,19,200        2,37,740        2,58,630        2,75,741	5,00,000        44,595        46,423        48,251        50,311        52,311        54,311        56,565        58,880        61,196        63,804        66,578        69,351        72,476        75,850        79,225        83,027        89,284        95,541        1,02,592        1,15,709        1,28,826        1,43,606        1,58,361        1,73,116        1,89,741        2,02,862        2,15,984        2,30,769        2,52,091        2,73,413        2,97,438        3,17,110	51,284 53,386 55,489 57,858 60,158 62,458 65,050 67,712 70,375 73,375 76,573 79,771 83,375 90,621 97,868 1,06,033 1,14,775 1,23,517 1,33,367 1,50,420 1,67,473 1,86,688 2,05,871 2,25,055 2,46,670 2,63,732 2,80,794 3,00,019 3,27,731 3,55,444 3,86,669 4,12,246	52,797 54,962 57,126 59,565 61,933 64,301 66,969 69,710 72,451 75,540 78,823 82,107 85,807 89,802 93,797 98,299 1,03,175 1,08,051 1,13,545 1,21,526 1,29,508 1,38,500 1,52,736 1,66,971 1,83,011 1,95,667 2,08,323 2,22,583 2,43,146 2,63,710 2,86,880 3,05,859	4,00,000      58,077      60,458      62,839      65,521      68,126      70,731      73,666      76,681      79,697      83,094      86,706      90,318      94,387      98,782      1,03,177      1,08,129      1,13,492      1,13,492      1,13,492      1,73,132      1,90,922      2,08,712      2,28,757      2,44,577      2,60,397      2,78,222      3,03,928      3,29,634      3,58,599      3,82,327	5,00,000        62,433        64,992        67,551        70,435        73,236        76,036        79,191        82,432        85,674        89,326        93,209        97,091        1,01,466        1,06,191        1,16,238        1,24,547        1,32,856        1,42,219        1,60,413        1,78,606        1,99,106        2,40,029        2,63,084        2,81,273        2,99,463        3,19,958        3,49,525        3,79,092        4,12,407        4,39,688	71,798      74,741      77,684      81,001      84,221      87,441      91,070      94,797      98,525      1,02,725      1,07,190      1,11,655      1,16,686      1,26,383      1,36,080      1,47,006      1,59,124      1,71,243      1,84,898      2,08,546      2,32,193      2,58,838      2,85,437      3,12,035      3,42,005      3,65,657      3,89,309      4,15,959      4,54,392      4,92,825      5,36,130      5,71,599	
Plan B	Age-band        18-28        29        30        31-33        34        35        36-38        39        40        41-43        44        45        46-48        49        50        51-53        54        55        56-58        59        60        61-63        64        65        66-68        69        70        71-73        74        75        76-78	37,712 39,258 40,804 42,546 44,238 45,929 47,835 49,793 51,751 53,957 56,302 58,648 61,290 64,144 66,998 70,213 73,696 77,179 81,104 87,111 93,118 99,886 1,10,155 1,20,423 1,31,993 1,41,121 1,50,249 1,60,534 1,75,364 1,90,194 2,06,904	4,00,000        41,483        43,184        44,885        46,801        48,661        50,522        52,619        54,772        56,926        59,353        61,933        64,513        67,420        70,559        73,698        77,235        81,066        84,897        89,214        1,00,615        1,12,015        1,24,861        1,37,694        1,50,528        1,64,988        1,76,396        1,87,805        2,00,660        2,19,200        2,37,740        2,58,630	5,00,000        44,595        46,423        48,251        50,311        52,311        54,311        56,565        58,880        61,196        63,804        66,578        69,351        72,476        75,850        79,225        83,027        89,284        95,541        1,02,592        1,15,709        1,28,826        1,43,606        1,58,361        1,73,116        1,89,741        2,02,862        2,15,984        2,30,769        2,52,091        2,73,413        2,97,438	51,284 53,386 55,489 57,858 60,158 62,458 65,050 67,712 70,375 73,375 76,573 79,771 83,375 90,621 97,868 1,06,033 1,14,775 1,23,517 1,33,367 1,50,420 1,67,473 1,86,688 2,05,871 2,25,055 2,46,670 2,63,732 2,80,794 3,00,019 3,27,731 3,55,444 3,86,669	52,797 54,962 57,126 59,565 61,933 64,301 66,969 69,710 72,451 75,540 78,823 82,107 85,807 89,802 93,797 98,299 1,03,175 1,08,051 1,13,545 1,21,526 1,29,508 1,38,500 1,52,736 1,66,971 1,83,011 1,95,667 2,08,323 2,22,583 2,43,146 2,63,710 2,86,880	4,00,000        58,077        60,458        62,839        65,521        68,126        70,731        73,666        76,681        79,697        83,094        86,706        90,318        94,387        98,782        1,03,177        1,08,129        1,13,492        1,13,492        1,13,492        1,73,132        1,90,922        2,08,712        2,28,757        2,44,577        2,60,397        2,78,222        3,03,928        3,29,634        3,58,599	5,00,000        62,433        64,992        67,551        70,435        73,236        76,036        79,191        82,432        85,674        89,326        93,209        97,091        1,01,466        1,06,191        1,10,915        1,16,238        1,24,547        1,32,856        1,42,219        1,60,413        1,78,606        1,99,106        2,40,029        2,63,084        2,81,273        2,99,463        3,19,958        3,49,525        3,79,092        4,12,407	71,798      74,741      77,684      81,001      84,221      87,441      91,070      94,797      98,525      1,02,725      1,07,190      1,11,655      1,16,686      1,26,383      1,36,080      1,47,006      1,59,124      1,71,243      1,84,898      2,08,546      2,32,193      2,58,838      2,85,437      3,12,035      3,42,005      3,65,657      3,89,309      4,15,959      4,54,392      4,92,825      5,36,130	

Benefit Illustration in respect of Policies offered on Individual and Family Floater Basis										
Age	Coverage opted on inc each member of th (at a single p	Coverage opted on individual basis covering multiple members of the family under a single policy (Sum insured is available for each member of the family)				Coverage opted on family floater basis with overall Sum insured (Only one sum insured is available for the entire family)				
of the Members insured (in yrs)	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, (if any)	Premium After Discount (Rs.)	Sum Insured (Rs.)	Premium or consolidated premium for all members of family (Rs.)	Floater Discount, (if any)	Premium After Discount (Rs.)	Sum Insured (Rs.)
				IIIt	stration - 1					
64	37,205	5,00,000	37,205	Nil	37,205	5,00,000	67,618	15,798	51.820	5,00,000
58	30,413	5,00,000	30,413	NII	30,413	5,00,000	a th	15,790	51,020	3,00,000
wh	ium for all members of th en each member is cove ed available for each indi	red separately.	when they are covered under a single policy.				Total Premium when policy is opted on floater basis is <b>Rs.51,820</b> /-, Sum insured of <b>Rs.5,00,000</b> /- is available for the entire family ( <b>2A</b> )			
				IIIt	stration - 2	opecia				
47	22,983	5,00,000	22,983	A121	22,983	5,00,000	42.040	44.020	20.477	5 00 000
44	20,233	5,00,000	20,233	Nil	20,233	5,00,000	43,216	11,039	32,177	5,00,000
wh	ium for all members of the neach member is cove a cove available for each indi	Total Premium for all members of the family is <b>Rs.43,216/-</b> , when they are covered under a single policy. Sum insured available for each family member is <b>Rs.5,00,000/-</b>						oted on floater bas available for the e		
Note: I	Premium rates specified	d in the above illustration	n are standard	premium rates	without consid	ering any loadi	ng. Also, the prei	mium rates are e	xclusive of taxes	applicable.
										A - Adult