STAR SUPER SURPLUS (FLOATER) INSURANCE POLICY

EXTRA PROTECTION FOR
ENTIRE FAMILY

STAR Personal & Caring | **Health Insurance**

The Health Insurance Specialist

Star Super Surplus (Floater) Insurance Policy

Traditional health policy offer basic cover plan for the insured. But foreseeing the magnitude of health problems is as difficult as predicting a health problem itself. Sometimes ailments and related complications demand much more than what we are prepared for.

Star Health brings you Super Surplus Insurance. It offers much larger coverage than the ones offered by basic plans. So, no matter what, you are always prepared to face the most unfortunate of health eventualities.

❖ **Eligibility**
  · Any person aged between 18 years and 65 years
  · **Family:** Self, Spouse and economically dependent children aged from 91 days to 25 years
  · **Dependent Children** can be covered with either of Parent

❖ **Policy term:** 1 Year / 2 Years
  Note: Where the policy is issued for more than 1 year, the Sum Insured including Deductibles / Defined limit is for each of the year, without any carry over benefit thereof. The said benefits / covers available for the 2nd year cannot be utilized in the 1st year itself. The terms conditions and exceptions that appear in the Policy or in any Endorsement are part of the contract, must be complied with and applies to each policy year

❖ **Renewal:** Life Long Renewals

❖ **Policy Type:** Floater

❖ **Pre-acceptance Medical Screening (both Silver and Gold Plans):** No Pre-acceptance Medical Screening is required.

❖ **Day care Procedures:** All Day Care Procedures are covered.

❖ **Long Term Discount:** If the entire premium applicable for two years is paid in advance, discount available is 5%

❖ **Instalment Facility available:** Premium can be paid Quarterly and Half yearly. Premium can also be paid Annual and Biennial (Once in 2 years). For instalment mode of payment there will be loading as given below;
  Quarterly - 3% | Half-year - 2%
  Note: If premium is paid on instalment basis, long term discount of 5% is not available

❖ **Plans Offered:** Silver and Gold Plan

Sum Insured and Deductible Options for Silver Plan	
Sum Insured Rs.	**Deductible Rs.**
10,00,000/-	3,00,000/- and 5,00,000/-

Under this plan an admissible claim gets paid only when it exceeds the deductible. Amount payable is only in excess of the deductible opted for each and every hospitalization.

Deductible means the amount upto which the company will not be liable for each and every hospitalization.

Note: Deductible opted cannot be changed even at the time of renewal.

Sum Insured and Defined Limit Options for Gold Plan	
Sum Insured Rs.	**Defined Limit Rs.**
5,00,000/-, 10,00,000/-, 15,00,000/-, 20,00,000/-, 25,00,000/-, 50,00,000/-, 75,00,000/-, 1,00,00,000/-	3,00,000/-, 5,00,000/-, 10,00,000/-, 15,00,000/-, 20,00,000/-, 25,00,000/-

Under this plan an admissible claim gets paid only when the aggregate of expenses under hospitalization (single or more than one) exceeds the Defined limit opted. Amount payable is only in excess of the Defined limit*.

Defined limit means the amount upto which the company will not be liable during the policy period.

Note: Defined Limit once opted cannot be changed either during the currency of the policy or at the time of renewal

❖ **Coverage**

Silver Plan	Gold Plan
Hospitalization cover: Room, Boarding, Nursing Expenses as provided by the Hospital / Nursing Home subject to a maximum of Rs.4,000/- per day.	**Hospitalization cover:** Room (Single Private A/C room), Boarding, nursing expenses as provided by the Hospital / Nursing Home.
Surgeon, Anesthetist, Medical Practitioner, Consultants, Specialist Fees.	Surgeon, Anesthetist, Medical Practitioner, Consultants, Specialist Fees.
Anesthesia, Blood, Oxygen, Operation Theatre charges, ICU Charges, Surgical Appliances, Medicines and Drugs, Diagnostic Materials and X-ray, cost of Pacemaker and similar expenses.	Anesthesia, Blood, Oxygen, Operation Theatre charges, ICU Charges, Surgical Appliances, Medicines and Drugs, Diagnostic Materials and X-ray, cost of Pacemaker and similar expenses.
Pre-hospitalization Expenses: Medical expenses incurred up to 30 days immediately before the insured person is hospitalized.	**Pre-hospitalization Expenses:** Medical expenses incurred up to 60 days immediately before the insured person is hospitalized.
Post Hospitalization Expenses: Medical expenses incurred up to 60 days immediately after the insured person is discharged from the hospital	**Post Hospitalization Expenses:** Medical expenses incurred up to 90 days immediately after the insured person is discharged from the hospital
Coverage for Modern Treatments: Expenses are subject to the limits (For details please refer website www.starhealth.in)	**Coverage for Modern Treatments:** Expenses are subject to the limits (For details please refer website www.starhealth.in)
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	**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
	Emergency ambulance charges up-to Rs.3,000/- per policy period for transportation of the insured person to the hospital
	Air Ambulance expenses Up-to 10% of the sum insured per hospitalisation. Applicable for sum insured option of Rs.10 lacs and above.
	Facility of obtaining E-Medical Opinion

Note (Applicable for both silver and Gold Plan): Note: Hospitalisation expenses which vary based on the room rent occupied by the insured person will be considered in proportion to the room category stated in the policy 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 category.

❖ **Special Features for Gold Plan**
► **Delivery Expenses** for a Delivery including Delivery by Caesarean section (including pre-natal, post-natal expenses and lawful medical termination of pregnancy) up-to Rs.50,000/- per policy period, subject to a maximum of 2 deliveries in the entire life time of the insured person are payable while the policy is in force.
Special Conditions
1. This Benefit is subject to a waiting period of 12 months from the date of commencement of first Star Super Surplus (Floater) Insurance Policy and continuous renewal thereof with the company.
2. Pre-hospitalization and Post Hospitalization expenses are not applicable for this benefit.
3. This cover is available only when both Self and Spouse are covered under this policy
4. The policy covering the self and spouse are in force when this benefit becomes payable.
5. Claims under this section will not reduce the Sum Insured
► **Organ Donor Expenses** for organ transplantation where the insured person is the recipient are payable provided the claim for transplantation is payable and subject to the availability of the sum insured. Donor screening expenses and post-donation complications of the donor are not payable.
► **Recharge Benefit:** If the sum insured under the policy is exhausted/ exceeded during the policy period, additional indemnity up to the limits stated in the table given below would be provided once for the remaining policy period. Such additional indemnity can be utilized

even for the same hospitalization or for the treatment of diseases / illness / injury / for which claim was paid / payable under the policy. The unutilized Recharge amount cannot be carried forward. This benefit is not available for Modern Treatments

Defined Limit Rs.	Recharge Limit Rs.
3,00,000/-	50,000/-
5,00,000/-	75,000/-
10,00,000/-	1,00,000/-
15,00,000/- and above	2,50,000/-

❖ **Wellness Services:** Wellness services can be availed through "Star Health" Mobile app. For details please refer website www.starhealth.in

❖ **Waiver of Deductible (Applicable for Gold Plan):** The Proposer can opt at the beginning of 6th year before renewal of this policy or later during any successive renewal, for an Indemnity Health Insurance policy without defined limit offered by the Company (subject to underwriting) with continuity of benefits for the average sum insured of immediately preceding 5 years period subject to the following;
   a) All Insured Persons are insured with the Company under this policy before the age of 50 years and have been continuously renewed without any break
   b) No claim has been made during the immediately preceding 5 years
   c) The proposer should exercise this option for all the insured persons
   d) This policy shall not be further renewed if the option is exercised

❖ **Exclusions (Applicable for Both Silver and Gold Plan):** 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

   1. Pre-Existing Diseases - Code Excl 01
      A. **Applicable for Silver Plan:** 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.
      Applicable for Gold Plan: Expenses related to the treatment of a pre-existing Disease (PED) and its direct complications shall be excluded until the expiry of 12 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. **Applicable for Silver Plan:** 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.
      Applicable for Gold Plan: Coverage under the policy after the expiry of 12 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
      A. **Applicable for Silver Plan:** 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.
      Applicable for Gold Plan: Expenses related to the treatment of the following listed Conditions, surgeries/treatments 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. If any of the specified disease/procedure falls under the waiting period specified for pre-Existing diseases, then the longer of the two waiting periods shall apply.
      D. The waiting period for listed conditions shall apply even if contracted after the policy or declared and accepted without a specific exclusion.
      E. If the Insured Person is continuously covered without any break as defined under the applicable norms on portability stipulated by IRDAI, then waiting period for the same would be reduced to the extent of prior coverage.
      F. List of specific diseases/procedures
         1. Treatment of Cataract and diseases of the anterior and posterior chamber of the Eye, Diseases of ENT, Diseases related to Thyroid, Benign diseases of the breast.

2. Subcutaneous Benign Lumps, Sebaceous cyst, Dermoid cyst, Mucous cyst lip / cheek, Carpal Tunnel Syndrome, Trigger Finger, Lipoma, Neurofibroma, Fibroadenoma, Ganglion and similar pathology
3. All treatments (Conservative, Operative treatment) and all types of intervention for Diseases related to Tendon, Ligament, Fascia, Bones and Joint Including Arthroscopy and Arthroplasty / Joint Replacement [other than caused by accident].
4. All types of treatment for Degenerative disc and Vertebral diseases including Replacement of bones and joints and Degenerative diseases of the Musculo-skeletal system, Prolapse of Intervertebral Disc (other than caused by accident),
5. All treatments (conservative, interventional, laparoscopic and open) related to Hepato-pancreato-biliary diseases including Gall bladder and Pancreatic calculi. All types of management for Kidney and Genitourinary tract calculi.
6. All types of Hernia,
7. Desmoid Tumor, Umbilical Granuloma, Umbilical Sinus, Umbilical Fistula,
8. All treatments (conservative, interventional, laparoscopic and open) related to all Diseases of Cervix, Uterus, Fallopian tubes, Ovaries, Uterine Bleeding, Pelvic Inflammatory Diseases
9. All Diseases of Prostate, Stricture Urethra, all Obstructive Uropathies,
10. Benign Tumours of Epididymis, Spermatocele, Varicocele, Hydrocele,
11. Fistula, Fissure in Ano, Hemorrhoids, Pilonidal Sinus and Fistula, Rectal Prolapse, Stress Incontinence
12. Varicose veins and Varicose ulcers
13. All types of transplant and related surgeries.
14. Congenital Internal disease / defect

3. 30-day waiting period - Code Excl 03
A. Expenses related to the treatment of any illness within 30 days from the first policy commencement date shall be excluded except claims arising due to an accident, provided the same are covered.
B. This exclusion shall not, however, apply if the Insured Person has continuous coverage for more than twelve months.
C. The within referred waiting period is made applicable to the enhanced sum insured in the event of granting higher sum insured subsequently.

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:
1. 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.

6. 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
    2. 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 Type 2 Diabetes

7. 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.

9. **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.

10. **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.

12. 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**

15. **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**.**

17. **Sterility and Infertility -Code Excl 17:** Expenses related to sterility and infertility. This includes;
    a.   Any type of contraception, sterilization
    b.   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 (Except to the extent under Delivery expenses)**
    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

19. 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**

23. Injury/disease directly or indirectly 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 directly or indirectly 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**

27. Autologous derived Stromal vascular Fraction, Chondrocyte Implantation, Procedures using Platelet Rich plasma and Intra articular injection therapy **- Code Excl 28**

28. Biologicals, except when administered as an in-patient, when clinically indicated and hospitalization warranted **- Code Excl 29**

29. All treatment for Priapism and erectile dysfunctions, Change of Sex **- Code Excl 30**

30. Inoculation or Vaccination (except for post–bite treatment and for medical treatment for therapeutic reasons) **- Code Excl 31**

31. Dental treatment or surgery unless necessitated due to accidental injuries and requiring hospitalization (Dental implants are not payable) **- Code Excl 32**

32. Medical and / or surgical treatment of Sleep apnea, treatment for endocrine disorders **- Code Excl 33**

33. Hospital registration charges, admission charges, record charges, telephone charges and such other charges **- Code Excl 34**

34. Cochlear implants and procedure related hospitalization expenses, Cost of spectacles and contact lens(in excess of what is specifically provided), 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**

35. Expenses incurred for treatment of diseases/illness/accidental injuries which does not warrant hospitalization **- Code Excl 36**

36. Other Excluded Expenses as detailed in our website www.starhealth.in **- Code Excl 37**

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**

38. Any medical expenses incurred towards treatment of New Born Baby **- Code Excl 44**

❖ **Moratorium Period (Applicable for both Silver and Gold Plan):** 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.

❖ **Renewal:** 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

❖ **Migration:** The insured person will have the option to migrate the policy to other health insurance products/plans offered by the company by applying for migration of the Policy atleast 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:** 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 details contact "portability@starhealth.in" or call Telephone No +91-044-28288869

For Detailed Guidelines on portability, kindly refer the link
https://www.irdai.gov.in/ADMINCMS/cms/frmGuidelines_Layout.aspx?page=PageNo3987

❖ **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.

❖ **Revision in 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.

❖ **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

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

❖ **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 | Toll Free No. 1800 425 2255
Courier/Post	:	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/

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

I. For monthly instalment option: Grace Period of 15 days would be given to pay the instalment premium due for the policy.

ii. For Quarterly and Half yearly instalment option: Grace Period of 30 days would be given to pay the instalment premium due for the policy.

iii. The insured person will get the accrued continuity benefit in respect of the "Waiting Periods", "Specific Waiting Periods" in the event of payment of premium within the stipulated grace Period

iv. No interest will be charged If the instalment premium is not paid on due date

v. In case of instalment premium due not received within the grace period, the policy will get cancelled

vi. In the event of a claim, all subsequent premium instalments shall immediately become due and payable

vii. The company has the right to recover and deduct all the pending installments from the claim amount due under the policy

viii. For premium paid in instalments during the policy period, coverage is available during the grace period also

❖ **Withdrawal of the policy**

1. 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.
2. 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:** 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, the cover for the surviving members of the family will continue, subject to other terms of the policy
✓ Upon exhaustion of the sum insured under the policy

❖ **Disclosure to information norms:** The policy shall become 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.

❖ **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-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.

❖ **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, subject to admissibility of the claim
· 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)

❖ **Claim Illustration**

Scenario	Claim No.	Claim made by Family Member	Sum Insured under the Policy (Rs.)	Deductible Limit under the Policy (Rs.)	Hospitalization Amount (Rs.)	Deductible Limit applied for Claim (Rs.)	Claim Payable (Rs.)	Balance Sum Insured available for next Claim (Rs.)
Silver Plan - Illustration (Family Size: 2 Adults + 3 Children)								
	1	1			3,00,000	3,00,000	0	10,00,000
1	2	3	10,00,000	3,00,000	6,00,000	3,00,000	3,00,000	7,00,000
	3	4			9,00,000	3,00,000	6,00,000	1,00,000

Scenario	Claim No.	Claim made by Family Member	Sum Insured under the Policy (Rs.)	Defined Limit under the Policy (Rs.)	Hospitalization Amount (Rs.)	Defined Limit applied for Claim (Rs.)	Claim Payable (Rs.)	Balance Sum Insured available for next Claim (Rs.)
Gold Plan - Illustration (Family Size: 2 Adults + 3 Children)								
	1	1			3,00,000	3,00,000	0	10,00,000
1	2	3	10,00,000	3,00,000	6,00,000	0	6,00,000	4,00,000
	3	4			6,00,000	0	4,00,000	0
	1	1			6,00,000	3,00,000	3,00,000	7,00,000
2	2	4	10,00,000	3,00,000	5,00,000	0	5,00,000	2,00,000
	3	2			3,00,000	0	2,00,000	0

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

❖ **TAXES ARE SUBJECT TO CHANGES IN TAX LAWS**

❖ **Star Advantages**
- No Third Party Administrator, direct in-house claims settlement.
- Faster and hassle – free claim settlement.
- Cashless hospitalization

❖ **The Company:** Star Health and Allied Insurance Co. Ltd., commenced its operation 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.

❖ **Prohibition of Rebates:** Section 41 of Insurance Act 1938 (Prohibition of rebates): 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 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.

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Star Health And Allied Insurance Co Ltd

Insurance is the subject matter of solicitation

SILVER PLAN

Sum Insured Rs.10,00,000/-

Family size	Age in yrs	Deductible Rs.3,00,000/-	Deductible Rs.5,00,000/-
Up to 2A + 3C	91days-35	1,870	1,310
	36-45	2,200	1,540
	46-50	2,750	1,925
	51-55	3,165	2,215
	56-60	3,545	2,480
	61-65	3,970	2,780
	66-70	4,445	3,115
	71-75	4,980	3,485
	76-80	5,475	3,835
	Above 80	6,025	4,215

A - Adult | C - Child

GOLD PLAN

Defined Limit : Rs. 3,00,000

Family size	Age-band	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
1A+1C	91days-35	1,885	2,640	3,300	3,960	4,555	5,350	5,885	6,180
	36-45	2,220	3,105	3,880	4,660	5,355	6,295	6,920	7,270
	46-50	2,885	4,035	5,045	6,055	6,960	8,180	9,000	9,450
	51-55	3,460	4,845	6,055	7,265	8,355	9,815	10,795	11,335
	56-60	3,980	5,570	6,960	8,355	9,605	11,290	12,415	13,035
	61-65	4,775	6,685	8,355	10,025	11,530	13,545	14,900	15,645
	66-70	5,490	7,685	9,605	11,530	13,255	15,575	17,135	17,990
	71-75	6,315	8,840	11,050	13,255	15,245	17,910	19,705	20,690
	76-80	7,260	10,165	12,705	15,245	17,530	20,600	22,660	23,790
	Above 80	8,350	11,690	14,610	17,530	20,160	23,690	26,055	27,360

Family size	Age-band	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
1A+2C	91days-35	2,220	3,105	3,880	4,660	5,355	6,295	6,920	7,270
	36-45	2,610	3,655	4,565	5,480	6,300	7,405	8,145	8,550
	46-50	3,395	4,750	5,935	7,120	8,190	9,625	10,585	11,115
	51-55	4,070	5,700	7,120	8,545	9,830	11,545	12,700	13,335
	56-60	4,680	6,555	8,190	9,830	11,300	13,280	14,605	15,335
	61-65	5,615	7,865	9,830	11,795	13,560	15,935	17,530	18,405
	66-70	6,460	9,040	11,300	13,560	15,595	18,325	20,155	21,165
	71-75	7,430	10,400	12,995	15,595	17,935	21,075	23,180	24,340
	76-80	8,540	11,955	14,945	17,935	20,625	24,235	26,655	27,990
	Above 80	9,820	13,750	17,185	20,625	23,720	27,870	30,655	32,185

Family size	Age-band	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
1A+3C	91days-35	2,665	3,725	4,660	5,590	6,425	7,550	8,305	8,720
	36-45	3,130	4,385	5,480	6,575	7,560	8,885	9,770	10,260
	46-50	4,070	5,700	7,120	8,545	9,830	11,545	12,700	13,335
	51-55	4,885	6,840	8,545	10,255	11,795	13,855	15,240	16,005
	56-60	5,615	7,865	9,830	11,795	13,560	15,935	17,530	18,405
	61-65	6,740	9,435	11,795	14,150	16,275	19,120	21,035	22,085
	66-70	7,750	10,850	13,560	16,275	18,715	21,990	24,185	25,395
	71-75	8,915	12,475	15,595	18,715	21,520	25,285	27,815	29,205
	76-80	10,250	14,350	17,935	21,520	24,750	29,080	31,985	33,585
	Above 80	11,785	16,500	20,625	24,750	28,460	33,440	36,785	38,625

Family size	Age-band	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
2A	91days-35	2,320	3,250	4,060	4,875	5,605	6,585	7,240	7,605
	36-45	2,730	3,820	4,775	5,730	6,590	7,745	8,520	8,945
	46-50	3,550	4,970	6,210	7,450	8,570	10,065	11,075	11,625
	51-55	4,260	5,960	7,450	8,940	10,280	12,080	13,290	13,950
	56-60	4,895	6,855	8,570	10,280	11,825	13,890	15,280	16,045
	61-65	5,875	8,225	10,280	12,335	14,190	16,670	18,335	19,255
	66-70	6,755	9,460	11,825	14,190	16,315	19,170	21,085	22,140
	71-75	7,770	10,880	13,595	16,315	18,760	22,045	24,250	25,460
	76-80	8,935	12,510	15,635	18,760	21,575	25,350	27,885	29,280
	Above 80	10,275	14,385	17,980	21,575	24,810	29,155	32,070	33,670

Family size	Age-band	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
2A+1C	91days-35	2,900	4,060	5,075	6,090	7,005	8,230	9,050	9,505
	36-45	3,415	4,775	5,970	7,165	8,240	9,680	10,650	11,180
	46-50	4,435	6,210	7,760	9,315	10,710	12,585	13,840	14,535
	51-55	5,325	7,450	9,315	11,175	12,850	15,100	16,610	17,440
	56-60	6,120	8,570	10,710	12,850	14,780	17,365	19,100	20,055
	61-65	7,345	10,280	12,850	15,420	17,735	20,835	22,920	24,065
	66-70	8,445	11,825	14,780	17,735	20,395	23,960	26,360	27,675
	71-75	9,710	13,595	16,995	20,395	23,450	27,555	30,310	31,825
	76-80	11,170	15,635	19,545	23,450	26,970	31,690	34,855	36,600
	Above 80	12,845	17,980	22,475	26,970	31,015	36,440	40,085	42,090

Family size	Age-band	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
2A+2C	91days-35	3,415	4,775	5,970	7,165	8,240	9,680	10,650	11,180
	36-45	4,015	5,620	7,025	8,430	9,690	11,390	12,525	13,155
	46-50	5,220	7,305	9,130	10,955	12,600	14,805	16,285	17,100
	51-55	6,260	8,765	10,955	13,145	15,120	17,765	19,540	20,515
	56-60	7,200	10,080	12,600	15,120	17,385	20,430	22,470	23,595
	61-65	8,640	12,095	15,120	18,140	20,865	24,515	26,965	28,315
	66-70	9,935	13,910	17,385	20,865	23,990	28,190	31,010	32,560
	71-75	11,425	15,995	19,995	23,990	27,590	32,420	35,660	37,445
	76-80	13,140	18,395	22,990	27,590	31,730	37,280	41,010	43,060
	Above 80	15,110	21,155	26,440	31,730	36,485	42,870	47,160	49,515

Family size	Age-band	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
2A+3C	91days-35	4,095	5,730	7,165	8,595	9,885	11,615	12,775	13,415
	36-45	4,815	6,745	8,430	10,115	11,630	13,665	15,030	15,785
	46-50	6,260	8,765	10,955	13,145	15,120	17,765	19,540	20,515
	51-55	7,515	10,520	13,145	15,775	18,140	21,315	23,450	24,620
	56-60	8,640	12,095	15,120	18,140	20,865	24,515	26,965	28,315
	61-65	10,370	14,515	18,140	21,770	25,035	29,415	32,355	33,975
	66-70	11,925	16,690	20,865	25,035	28,790	33,825	37,210	39,070
	71-75	13,710	19,195	23,990	28,790	33,110	38,900	42,790	44,930
	76-80	15,765	22,075	27,590	33,110	38,075	44,735	49,210	51,670
	Above 80	18,130	25,385	31,730	38,075	43,785	51,445	56,590	59,420

A - Adult | C - Child

Defined Limit : Rs. 5,00,000

Family size	Age-band	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
1A+1C	91days-35	1,510	2,115	2,640	3,170	3,645	4,280	4,710	4,945
	36-45	1,775	2,485	3,105	3,725	4,285	5,035	5,540	5,815
	46-50	2,310	3,230	4,035	4,845	5,570	6,545	7,200	7,560
	51-55	2,770	3,875	4,845	5,810	6,685	7,855	8,640	9,070
	56-60	3,185	4,455	5,570	6,685	7,685	9,030	9,935	10,430
	61-65	3,820	5,350	6,685	8,020	9,225	10,835	11,920	12,515
	66-70	4,395	6,150	7,685	9,225	10,605	12,460	13,705	14,390
	71-75	5,050	7,070	8,840	10,605	12,195	14,330	15,765	16,550
	76-80	5,810	8,130	10,165	12,195	14,025	16,480	18,125	19,035
	Above 80	6,680	9,350	11,690	14,025	16,130	18,950	20,845	21,890
1A+2C	91days-35	1,775	2,485	3,105	3,725	4,285	5,035	5,540	5,815
	36-45	2,090	2,925	3,655	4,385	5,040	5,925	6,515	6,840
	46-50	2,715	3,800	4,750	5,700	6,555	7,700	8,470	8,890
	51-55	3,255	4,560	5,700	6,840	7,865	9,240	10,160	10,670
	56-60	3,745	5,245	6,555	7,865	9,040	10,625	11,685	12,270
	61-65	4,495	6,290	7,865	9,435	10,850	12,750	14,025	14,725
	66-70	5,170	7,235	9,040	10,850	12,475	14,660	16,125	16,930
	71-75	5,945	8,320	10,400	12,475	14,350	16,860	18,545	19,470
	76-80	6,835	9,565	11,955	14,350	16,500	19,385	21,325	22,390
	Above 80	7,860	11,000	13,750	16,500	18,975	22,295	24,525	25,750
1A+3C	91days-35	2,130	2,980	3,725	4,470	5,140	6,040	6,645	6,975
	36-45	2,505	3,510	4,385	5,260	6,050	7,105	7,820	8,210
	46-50	3,255	4,560	5,700	6,840	7,865	9,240	10,160	10,670
	51-55	3,910	5,470	6,840	8,205	9,435	11,085	12,195	12,805
	56-60	4,495	6,290	7,865	9,435	10,850	12,750	14,025	14,725
	61-65	5,390	7,550	9,435	11,320	13,020	15,295	16,825	17,670
	66-70	6,200	8,680	10,850	13,020	14,970	17,590	19,350	20,320
	71-75	7,130	9,980	12,475	14,970	17,215	20,230	22,255	23,365
	76-80	8,200	11,480	14,350	17,215	19,800	23,265	25,590	26,870
	Above 80	9,430	13,200	16,500	19,800	22,770	26,755	29,430	30,900
2A	91days-35	1,860	2,600	3,250	3,900	4,485	5,265	5,795	6,085
	36-45	2,185	3,060	3,820	4,585	5,275	6,195	6,815	7,155
	46-50	2,840	3,975	4,970	5,960	6,855	8,055	8,860	9,300
	51-55	3,410	4,770	5,960	7,155	8,225	9,665	10,630	11,160
	56-60	3,920	5,485	6,855	8,225	9,460	11,115	12,225	12,835
	61-65	4,700	6,580	8,225	9,870	11,350	13,335	14,670	15,405
	66-70	5,405	7,570	9,460	11,350	13,055	15,335	16,870	17,715
	71-75	6,215	8,705	10,880	13,055	15,010	17,635	19,400	20,370
	76-80	7,150	10,010	12,510	15,010	17,260	20,280	22,310	23,425
	Above 80	8,220	11,510	14,385	17,260	19,850	23,325	25,655	26,940
2A+1C	91days-35	2,320	3,250	4,060	4,875	5,605	6,585	7,240	7,605
	36-45	2,730	3,820	4,775	5,730	6,590	7,745	8,520	8,945
	46-50	3,550	4,970	6,210	7,450	8,570	10,065	11,075	11,625
	51-55	4,260	5,960	7,450	8,940	10,280	12,080	13,290	13,950
	56-60	4,895	6,855	8,570	10,280	11,825	13,890	15,280	16,045
	61-65	5,875	8,225	10,280	12,335	14,190	16,670	18,335	19,255
	66-70	6,755	9,460	11,825	14,190	16,315	19,170	21,085	22,140
	71-75	7,770	10,880	13,595	16,315	18,760	22,045	24,250	25,460
	76-80	8,935	12,510	15,635	18,760	21,575	25,350	27,885	29,280
	Above 80	10,275	14,385	17,980	21,575	24,810	29,155	32,070	33,670
2A+2C	91days-35	2,730	3,820	4,775	5,730	6,590	7,745	8,520	8,945
	36-45	3,210	4,495	5,620	6,745	7,755	9,110	10,020	10,525
	46-50	4,175	5,845	7,305	8,765	10,080	11,845	13,030	13,680
	51-55	5,010	7,015	8,765	10,520	12,095	14,210	15,635	16,415
	56-60	5,760	8,065	10,080	12,095	13,910	16,345	17,975	18,875
	61-65	6,915	9,675	12,095	14,515	16,690	19,610	21,570	22,650
	66-70	7,950	11,130	13,910	16,690	19,195	22,550	24,805	26,050
	71-75	9,140	12,795	15,995	19,195	22,075	25,935	28,530	29,955
	76-80	10,510	14,715	18,395	22,075	25,385	29,825	32,805	34,445
	Above 80	12,090	16,925	21,155	25,385	29,190	34,300	37,730	39,615
2A+3C	91days-35	3,275	4,585	5,730	6,880	7,910	9,295	10,220	10,735
	36-45	3,855	5,395	6,745	8,090	9,305	10,935	12,025	12,625
	46-50	5,010	7,015	8,765	10,520	12,095	14,210	15,635	16,415
	51-55	6,010	8,415	10,520	12,620	14,515	17,055	18,760	19,695
	56-60	6,915	9,675	12,095	14,515	16,690	19,610	21,570	22,650
	61-65	8,295	11,610	14,515	17,415	20,030	23,535	25,885	27,180
	66-70	9,540	13,355	16,690	20,030	23,030	27,060	29,770	31,255
	71-75	10,970	15,355	19,195	23,030	26,485	31,120	34,235	35,945
	76-80	12,615	17,660	22,075	26,485	30,460	35,790	39,370	41,335
	Above 80	14,505	20,305	25,385	30,460	35,030	41,155	45,275	47,535

A - Adult | C - Child

Defined Limit : Rs. 10,00,000

Family size	Age-band	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
1A+1C	91days-35	1,135	1,585	1,980	2,375	2,735	3,210	3,530	3,710
	36-45	1,335	1,865	2,330	2,795	3,215	3,775	4,155	4,360
	46-50	1,730	2,425	3,030	3,635	4,180	4,910	5,400	5,670
	51-55	2,075	2,905	3,635	4,360	5,015	5,890	6,480	6,805
	56-60	2,390	3,345	4,180	5,015	5,765	6,775	7,450	7,825
	61-65	2,865	4,010	5,015	6,015	6,920	8,130	8,940	9,385
	66-70	3,295	4,615	5,765	6,920	7,955	9,345	10,280	10,795
	71-75	3,790	5,305	6,630	7,955	9,150	10,750	11,825	12,415
	76-80	4,355	6,100	7,625	9,150	10,520	12,360	13,595	14,275
	Above 80	5,010	7,015	8,765	10,520	12,095	14,215	15,635	16,415
1A+2C	91days-35	1,335	1,865	2,330	2,795	3,215	3,775	4,155	4,360
	36-45	1,565	2,195	2,740	3,290	3,780	4,445	4,885	5,130
	46-50	2,035	2,850	3,560	4,275	4,915	5,775	6,350	6,670
	51-55	2,445	3,420	4,275	5,130	5,900	6,930	7,620	8,005
	56-60	2,810	3,935	4,915	5,900	6,780	7,970	8,765	9,205
	61-65	3,370	4,720	5,900	7,075	8,140	9,560	10,520	11,045
	66-70	3,875	5,425	6,780	8,140	9,360	10,995	12,095	12,700
	71-75	4,460	6,240	7,800	9,360	10,760	12,645	13,910	14,605
	76-80	5,125	7,175	8,970	10,760	12,375	14,540	15,995	16,795
	Above 80	5,895	8,250	10,315	12,375	14,230	16,720	18,395	19,315
1A+3C	91days-35	1,600	2,235	2,795	3,355	3,855	4,530	4,985	5,235
	36-45	1,880	2,630	3,290	3,945	4,535	5,330	5,865	6,155
	46-50	2,445	3,420	4,275	5,130	5,900	6,930	7,620	8,005
	51-55	2,930	4,105	5,130	6,155	7,075	8,315	9,145	9,605
	56-60	3,370	4,720	5,900	7,075	8,140	9,560	10,520	11,045
	61-65	4,045	5,660	7,075	8,490	9,765	11,475	12,620	13,250
	66-70	4,650	6,510	8,140	9,765	11,230	13,195	14,515	15,240
	71-75	5,350	7,485	9,360	11,230	12,915	15,175	16,690	17,525
	76-80	6,150	8,610	10,760	12,915	14,850	17,450	19,195	20,155
	Above 80	7,075	9,900	12,375	14,850	17,075	20,065	22,070	23,175
2A	91days-35	1,395	1,950	2,440	2,925	3,365	3,950	4,345	4,565
	36-45	1,640	2,295	2,865	3,440	3,955	4,650	5,110	5,370
	46-50	2,130	2,980	3,725	4,470	5,140	6,040	6,645	6,975
	51-55	2,555	3,580	4,470	5,365	6,170	7,250	7,975	8,370
	56-60	2,940	4,115	5,140	6,170	7,095	8,335	9,170	9,630
	61-65	3,525	4,935	6,170	7,405	8,515	10,005	11,005	11,555
	66-70	4,055	5,675	7,095	8,515	9,790	11,505	12,655	13,285
	71-75	4,665	6,530	8,160	9,790	11,260	13,230	14,550	15,280
	76-80	5,360	7,505	9,380	11,260	12,945	15,210	16,735	17,570
	Above 80	6,165	8,630	10,790	12,945	14,890	17,495	19,240	20,205
2A+1C	91days-35	1,740	2,440	3,045	3,655	4,205	4,940	5,430	5,705
	36-45	2,050	2,865	3,585	4,300	4,945	5,810	6,390	6,710
	46-50	2,665	3,725	4,660	5,590	6,425	7,550	8,305	8,720
	51-55	3,195	4,470	5,590	6,705	7,710	9,060	9,965	10,465
	56-60	3,675	5,140	6,425	7,710	8,870	10,420	11,460	12,035
	61-65	4,410	6,170	7,710	9,255	10,640	12,505	13,755	14,440
	66-70	5,070	7,095	8,870	10,640	12,235	14,380	15,815	16,605
	71-75	5,830	8,160	10,200	12,235	14,070	16,535	18,190	19,095
	76-80	6,700	9,380	11,725	14,070	16,185	19,015	20,915	21,960
	Above 80	7,705	10,790	13,485	16,185	18,610	21,865	24,050	25,255
2A+2C	91days-35	2,050	2,865	3,585	4,300	4,945	5,810	6,390	6,710
	36-45	2,410	3,375	4,215	5,060	5,815	6,835	7,515	7,895
	46-50	3,130	4,385	5,480	6,575	7,560	8,885	9,770	10,260
	51-55	3,760	5,260	6,575	7,890	9,070	10,660	11,725	12,310
	56-60	4,320	6,050	7,560	9,070	10,435	12,260	13,485	14,160
	61-65	5,185	7,260	9,070	10,885	12,520	14,710	16,180	16,990
	66-70	5,965	8,345	10,435	12,520	14,395	16,915	18,605	19,535
	71-75	6,855	9,600	11,995	14,395	16,555	19,450	21,395	22,465
	76-80	7,885	11,040	13,795	16,555	19,040	22,370	24,605	25,835
	Above 80	9,065	12,695	15,865	19,040	21,895	25,725	28,295	29,710
2A+3C	91days-35	2,460	3,440	4,300	5,160	5,935	6,970	7,665	8,050
	36-45	2,890	4,045	5,060	6,070	6,980	8,200	9,020	9,470
	46-50	3,760	5,260	6,575	7,890	9,070	10,660	11,725	12,310
	51-55	4,510	6,310	7,890	9,465	10,885	12,790	14,070	14,775
	56-60	5,185	7,260	9,070	10,885	12,520	14,710	16,180	16,990
	61-65	6,220	8,710	10,885	13,065	15,020	17,650	19,415	20,385
	66-70	7,155	10,015	12,520	15,020	17,275	20,295	22,325	23,445
	71-75	8,225	11,515	14,395	17,275	19,865	23,340	25,675	26,960
	76-80	9,460	13,245	16,555	19,865	22,845	26,845	29,525	31,005
	Above 80	10,880	15,230	19,040	22,845	26,270	30,870	33,955	35,655

A - Adult | C - Child

Defined Limit : Rs. 15,00,000

Family size	Age-band	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
1A+1C	91days-35	850	1,190	1,485	1,785	2,050	2,410	2,650	2,780
	36-45	1,000	1,400	1,750	2,095	2,410	2,835	3,115	3,270
	46-50	1,300	1,820	2,270	2,725	3,135	3,680	4,050	4,255
	51-55	1,560	2,180	2,725	3,270	3,760	4,420	4,860	5,105
	56-60	1,790	2,510	3,135	3,760	4,325	5,080	5,590	5,870
	61-65	2,150	3,010	3,760	4,510	5,190	6,095	6,705	7,040
	66-70	2,470	3,460	4,325	5,190	5,965	7,010	7,710	8,095
	71-75	2,845	3,980	4,975	5,965	6,860	8,060	8,870	9,310
	76-80	3,270	4,575	5,720	6,860	7,890	9,270	10,200	10,705
	Above 80	3,760	5,260	6,575	7,890	9,075	10,660	11,725	12,315
1A+2C	91days-35	1,000	1,400	1,750	2,095	2,410	2,835	3,115	3,270
	36-45	1,175	1,645	2,055	2,465	2,835	3,335	3,665	3,850
	46-50	1,530	2,140	2,670	3,205	3,685	4,330	4,765	5,005
	51-55	1,835	2,565	3,205	3,845	4,425	5,200	5,715	6,005
	56-60	2,110	2,950	3,685	4,425	5,085	5,975	6,575	6,905
	61-65	2,530	3,540	4,425	5,310	6,105	7,170	7,890	8,285
	66-70	2,910	4,070	5,085	6,105	7,020	8,245	9,070	9,525
	71-75	3,345	4,680	5,850	7,020	8,070	9,485	10,430	10,955
	76-80	3,845	5,380	6,725	8,070	9,280	10,905	11,995	12,595
	Above 80	4,420	6,190	7,735	9,280	10,675	12,540	13,795	14,485
1A+3C	91days-35	1,200	1,680	2,095	2,515	2,895	3,400	3,740	3,925
	36-45	1,410	1,975	2,465	2,960	3,405	4,000	4,400	4,620
	46-50	1,835	2,565	3,205	3,845	4,425	5,200	5,715	6,005
	51-55	2,200	3,080	3,845	4,615	5,310	6,235	6,860	7,205
	56-60	2,530	3,540	4,425	5,310	6,105	7,170	7,890	8,285
	61-65	3,035	4,245	5,310	6,370	7,325	8,605	9,465	9,940
	66-70	3,490	4,885	6,105	7,325	8,425	9,895	10,885	11,430
	71-75	4,010	5,615	7,020	8,425	9,685	11,380	12,520	13,145
	76-80	4,615	6,460	8,070	9,685	11,140	13,085	14,395	15,115
	Above 80	5,305	7,425	9,280	11,140	12,810	15,050	16,555	17,380
2A	91days-35	1,045	1,465	1,830	2,195	2,525	2,965	3,260	3,425
	36-45	1,230	1,720	2,150	2,580	2,970	3,485	3,835	4,025
	46-50	1,600	2,235	2,795	3,355	3,855	4,530	4,985	5,235
	51-55	1,920	2,685	3,355	4,025	4,630	5,440	5,980	6,280
	56-60	2,205	3,085	3,855	4,630	5,320	6,255	6,880	7,220
	61-65	2,645	3,705	4,630	5,555	6,385	7,505	8,255	8,665
	66-70	3,040	4,260	5,320	6,385	7,345	8,630	9,490	9,965
	71-75	3,500	4,895	6,120	7,345	8,445	9,920	10,915	11,460
	76-80	4,020	5,630	7,035	8,445	9,710	11,410	12,550	13,180
	Above 80	4,625	6,475	8,095	9,710	11,165	13,120	14,430	15,155
2A+1C	91days-35	1,305	1,830	2,285	2,740	3,155	3,705	4,075	4,280
	36-45	1,535	2,150	2,690	3,225	3,710	4,355	4,795	5,035
	46-50	2,000	2,795	3,495	4,190	4,820	5,665	6,230	6,540
	51-55	2,395	3,355	4,190	5,030	5,785	6,795	7,475	7,850
	56-60	2,755	3,855	4,820	5,785	6,650	7,815	8,595	9,025
	61-65	3,305	4,630	5,785	6,940	7,980	9,380	10,315	10,830
	66-70	3,800	5,320	6,650	7,980	9,180	10,785	11,860	12,455
	71-75	4,370	6,120	7,650	9,180	10,555	12,400	13,640	14,325
	76-80	5,025	7,035	8,795	10,555	12,140	14,260	15,685	16,470
	Above 80	5,780	8,095	10,115	12,140	13,960	16,400	18,040	18,940
2A+2C	91days-35	1,535	2,150	2,690	3,225	3,710	4,355	4,795	5,035
	36-45	1,810	2,530	3,160	3,795	4,365	5,125	5,640	5,920
	46-50	2,350	3,290	4,110	4,930	5,670	6,665	7,330	7,695
	51-55	2,820	3,945	4,930	5,920	6,805	7,995	8,795	9,235
	56-60	3,240	4,535	5,670	6,805	7,825	9,195	10,115	10,620
	61-65	3,890	5,445	6,805	8,165	9,390	11,030	12,135	12,740
	66-70	4,475	6,260	7,825	9,390	10,800	12,685	13,955	14,655
	71-75	5,145	7,200	9,000	10,800	12,415	14,590	16,050	16,850
	76-80	5,915	8,280	10,350	12,415	14,280	16,780	18,455	19,380
	Above 80	6,800	9,520	11,900	14,280	16,420	19,295	21,225	22,285
2A+3C	91days-35	1,845	2,580	3,225	3,870	4,450	5,230	5,750	6,040
	36-45	2,170	3,035	3,795	4,555	5,235	6,150	6,765	7,105
	46-50	2,820	3,945	4,930	5,920	6,805	7,995	8,795	9,235
	51-55	3,385	4,735	5,920	7,100	8,165	9,595	10,555	11,080
	56-60	3,890	5,445	6,805	8,165	9,390	11,030	12,135	12,740
	61-65	4,665	6,535	8,165	9,800	11,265	13,240	14,560	15,290
	66-70	5,365	7,510	9,390	11,265	12,955	15,225	16,745	17,585
	71-75	6,170	8,640	10,800	12,955	14,900	17,505	19,255	20,220
	76-80	7,095	9,935	12,415	14,900	17,135	20,135	22,145	23,255
	Above 80	8,160	11,425	14,280	17,135	19,705	23,150	25,465	26,740

A - Adult | C - Child

Defined Limit : Rs. 20,00,000

Family size	Age-band	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
1A+1C	91days-35	680	950	1,190	1,425	1,640	1,925	2,120	2,225
	36-45	800	1,120	1,400	1,680	1,930	2,265	2,495	2,620
	46-50	1,040	1,455	1,820	2,180	2,510	2,945	3,240	3,405
	51-55	1,245	1,745	2,180	2,615	3,010	3,535	3,890	4,085
	56-60	1,435	2,005	2,510	3,010	3,460	4,065	4,470	4,695
	61-65	1,720	2,410	3,010	3,610	4,150	4,880	5,365	5,635
	66-70	1,980	2,770	3,460	4,150	4,775	5,610	6,170	6,480
	71-75	2,275	3,185	3,980	4,775	5,490	6,450	7,095	7,450
	76-80	2,615	3,660	4,575	5,490	6,315	7,415	8,160	8,565
	Above 80	3,005	4,210	5,260	6,315	7,260	8,530	9,380	9,850
1A+2C	91days-35	800	1,120	1,400	1,680	1,930	2,265	2,495	2,620
	36-45	940	1,315	1,645	1,975	2,270	2,665	2,935	3,080
	46-50	1,225	1,710	2,140	2,565	2,950	3,465	3,810	4,005
	51-55	1,465	2,055	2,565	3,080	3,540	4,160	4,575	4,805
	56-60	1,685	2,360	2,950	3,540	4,070	4,780	5,260	5,525
	61-65	2,025	2,830	3,540	4,245	4,885	5,740	6,310	6,625
	66-70	2,325	3,255	4,070	4,885	5,615	6,600	7,260	7,620
	71-75	2,675	3,745	4,680	5,615	6,460	7,590	8,345	8,765
	76-80	3,075	4,305	5,380	6,460	7,425	8,725	9,600	10,080
	Above 80	3,540	4,950	6,190	7,425	8,540	10,035	11,035	11,590
1A+3C	91days-35	960	1,345	1,680	2,015	2,315	2,720	2,990	3,140
	36-45	1,130	1,580	1,975	2,370	2,725	3,200	3,520	3,695
	46-50	1,465	2,055	2,565	3,080	3,540	4,160	4,575	4,805
	51-55	1,760	2,465	3,080	3,695	4,245	4,990	5,490	5,765
	56-60	2,025	2,830	3,540	4,245	4,885	5,740	6,310	6,625
	61-65	2,430	3,400	4,245	5,095	5,860	6,885	7,575	7,950
	66-70	2,790	3,910	4,885	5,860	6,740	7,920	8,710	9,145
	71-75	3,210	4,495	5,615	6,740	7,750	9,105	10,015	10,515
	76-80	3,690	5,165	6,460	7,750	8,910	10,470	11,515	12,095
	Above 80	4,245	5,940	7,425	8,910	10,245	12,040	13,245	13,905
2A	91days-35	835	1,170	1,465	1,755	2,020	2,370	2,610	2,740
	36-45	985	1,380	1,720	2,065	2,375	2,790	3,070	3,220
	46-50	1,280	1,790	2,235	2,685	3,085	3,625	3,990	4,185
	51-55	1,535	2,150	2,685	3,220	3,705	4,350	4,785	5,025
	56-60	1,765	2,470	3,085	3,705	4,260	5,005	5,505	5,780
	61-65	2,115	2,965	3,705	4,445	5,110	6,005	6,605	6,935
	66-70	2,435	3,405	4,260	5,110	5,875	6,905	7,595	7,970
	71-75	2,800	3,920	4,895	5,875	6,755	7,940	8,730	9,170
	76-80	3,220	4,505	5,630	6,755	7,770	9,130	10,040	10,545
	Above 80	3,700	5,180	6,475	7,770	8,935	10,495	11,545	12,125
2A+1C	91days-35	1,045	1,465	1,830	2,195	2,525	2,965	3,260	3,425
	36-45	1,230	1,720	2,150	2,580	2,970	3,485	3,835	4,025
	46-50	1,600	2,235	2,795	3,355	3,855	4,530	4,985	5,235
	51-55	1,920	2,685	3,355	4,025	4,630	5,440	5,980	6,280
	56-60	2,205	3,085	3,855	4,630	5,320	6,255	6,880	7,220
	61-65	2,645	3,705	4,630	5,555	6,385	7,505	8,255	8,665
	66-70	3,040	4,260	5,320	6,385	7,345	8,630	9,490	9,965
	71-75	3,500	4,895	6,120	7,345	8,445	9,920	10,915	11,460
	76-80	4,020	5,630	7,035	8,445	9,710	11,410	12,550	13,180
	Above 80	4,625	6,475	8,095	9,710	11,165	13,120	14,430	15,155
2A+2C	91days-35	1,230	1,720	2,150	2,580	2,970	3,485	3,835	4,025
	36-45	1,445	2,025	2,530	3,035	3,490	4,100	4,510	4,735
	46-50	1,880	2,630	3,290	3,945	4,535	5,330	5,865	6,155
	51-55	2,255	3,155	3,945	4,735	5,445	6,395	7,035	7,390
	56-60	2,595	3,630	4,535	5,445	6,260	7,355	8,090	8,495
	61-65	3,110	4,355	5,445	6,535	7,510	8,825	9,710	10,195
	66-70	3,580	5,010	6,260	7,510	8,640	10,150	11,165	11,725
	71-75	4,115	5,760	7,200	8,640	9,935	11,670	12,840	13,480
	76-80	4,730	6,625	8,280	9,935	11,425	13,425	14,765	15,505
	Above 80	5,440	7,615	9,520	11,425	13,135	15,435	16,980	17,830
2A+3C	91days-35	1,475	2,065	2,580	3,095	3,560	4,185	4,600	4,830
	36-45	1,735	2,430	3,035	3,645	4,190	4,920	5,415	5,685
	46-50	2,255	3,155	3,945	4,735	5,445	6,395	7,035	7,390
	51-55	2,705	3,790	4,735	5,680	6,535	7,675	8,445	8,865
	56-60	3,110	4,355	5,445	6,535	7,510	8,825	9,710	10,195
	61-65	3,735	5,225	6,535	7,840	9,015	10,590	11,650	12,230
	66-70	4,295	6,010	7,510	9,015	10,365	12,180	13,395	14,065
	71-75	4,935	6,910	8,640	10,365	11,920	14,005	15,405	16,175
	76-80	5,680	7,950	9,935	11,920	13,710	16,105	17,715	18,605
	Above 80	6,530	9,140	11,425	13,710	15,765	18,520	20,375	21,395

A - Adult | C - Child

Defined Limit : Rs. 25,00,000								
Family size	**Age-band**	**5,00,000**	**10,00,000**	**15,00,000**	**20,00,000**	**25,00,000**	**50,00,000**	**75,00,000**	**1,00,00,000**
1A+1C	91days-35	580	810	1,010	1,215	1,395	1,640	1,800	1,890
	36-45	680	950	1,190	1,425	1,640	1,925	2,120	2,225
	46-50	885	1,235	1,545	1,855	2,130	2,505	2,755	2,895
	51-55	1,060	1,485	1,855	2,225	2,560	3,005	3,305	3,470
	56-60	1,220	1,705	2,130	2,560	2,940	3,455	3,800	3,990
	61-65	1,465	2,045	2,560	3,070	3,530	4,145	4,560	4,790
	66-70	1,680	2,355	2,940	3,530	4,060	4,770	5,245	5,505
	71-75	1,935	2,705	3,380	4,060	4,665	5,485	6,030	6,330
	76-80	2,225	3,110	3,890	4,665	5,365	6,305	6,935	7,280
	Above 80	2,555	3,580	4,470	5,365	6,170	7,250	7,975	8,375
Family size	**Age-band**	**5,00,000**	**10,00,000**	**15,00,000**	**20,00,000**	**25,00,000**	**50,00,000**	**75,00,000**	**1,00,00,000**
1A+2C	91days-35	680	950	1,190	1,425	1,640	1,925	2,120	2,225
	36-45	800	1,120	1,400	1,680	1,930	2,265	2,495	2,620
	46-50	1,040	1,455	1,820	2,180	2,510	2,945	3,240	3,405
	51-55	1,245	1,745	2,180	2,615	3,010	3,535	3,890	4,085
	56-60	1,435	2,005	2,510	3,010	3,460	4,065	4,470	4,695
	61-65	1,720	2,410	3,010	3,610	4,150	4,880	5,365	5,635
	66-70	1,980	2,770	3,460	4,150	4,775	5,610	6,170	6,480
	71-75	2,275	3,185	3,980	4,775	5,490	6,450	7,095	7,450
	76-80	2,615	3,660	4,575	5,490	6,315	7,415	8,160	8,565
	Above 80	3,005	4,210	5,260	6,315	7,260	8,530	9,380	9,850
Family size	**Age-band**	**5,00,000**	**10,00,000**	**15,00,000**	**20,00,000**	**25,00,000**	**50,00,000**	**75,00,000**	**1,00,00,000**
1A+3C	91days-35	815	1,140	1,425	1,710	1,970	2,310	2,545	2,670
	36-45	960	1,345	1,680	2,015	2,315	2,720	2,990	3,140
	46-50	1,245	1,745	2,180	2,615	3,010	3,535	3,890	4,085
	51-55	1,495	2,095	2,615	3,140	3,610	4,240	4,665	4,900
	56-60	1,720	2,410	3,010	3,610	4,150	4,880	5,365	5,635
	61-65	2,065	2,890	3,610	4,330	4,980	5,855	6,440	6,760
	66-70	2,375	3,320	4,150	4,980	5,730	6,730	7,405	7,775
	71-75	2,730	3,820	4,775	5,730	6,585	7,740	8,515	8,940
	76-80	3,140	4,390	5,490	6,585	7,575	8,900	9,790	10,280
	Above 80	3,610	5,050	6,315	7,575	8,710	10,235	11,260	11,820
Family size	**Age-band**	**5,00,000**	**10,00,000**	**15,00,000**	**20,00,000**	**25,00,000**	**50,00,000**	**75,00,000**	**1,00,00,000**
2A	91days-35	710	995	1,245	1,495	1,715	2,015	2,220	2,330
	36-45	835	1,170	1,465	1,755	2,020	2,370	2,610	2,740
	46-50	1,090	1,520	1,900	2,280	2,625	3,080	3,390	3,560
	51-55	1,305	1,825	2,280	2,740	3,150	3,700	4,070	4,270
	56-60	1,500	2,100	2,625	3,150	3,620	4,255	4,680	4,910
	61-65	1,800	2,520	3,150	3,775	4,345	5,105	5,615	5,895
	66-70	2,070	2,895	3,620	4,345	4,995	5,870	6,455	6,775
	71-75	2,380	3,330	4,160	4,995	5,745	6,750	7,420	7,795
	76-80	2,735	3,830	4,785	5,745	6,605	7,760	8,535	8,960
	Above 80	3,145	4,405	5,505	6,605	7,595	8,925	9,815	10,305
Family size	**Age-band**	**5,00,000**	**10,00,000**	**15,00,000**	**20,00,000**	**25,00,000**	**50,00,000**	**75,00,000**	**1,00,00,000**
2A+1C	91days-35	890	1,245	1,555	1,865	2,145	2,520	2,770	2,910
	36-45	1,045	1,465	1,830	2,195	2,525	2,965	3,260	3,425
	46-50	1,360	1,900	2,375	2,850	3,280	3,850	4,235	4,450
	51-55	1,630	2,280	2,850	3,420	3,935	4,620	5,085	5,340
	56-60	1,875	2,625	3,280	3,935	4,525	5,315	5,845	6,140
	61-65	2,250	3,150	3,935	4,720	5,430	6,380	7,015	7,365
	66-70	2,585	3,620	4,525	5,430	6,240	7,335	8,065	8,470
	71-75	2,975	4,160	5,200	6,240	7,180	8,435	9,275	9,740
	76-80	3,420	4,785	5,980	7,180	8,255	9,700	10,670	11,200
	Above 80	3,930	5,505	6,880	8,255	9,490	11,155	12,270	12,880
Family size	**Age-band**	**5,00,000**	**10,00,000**	**15,00,000**	**20,00,000**	**25,00,000**	**50,00,000**	**75,00,000**	**1,00,00,000**
2A+2C	91days-35	1,045	1,465	1,830	2,195	2,525	2,965	3,260	3,425
	36-45	1,230	1,720	2,150	2,580	2,970	3,485	3,835	4,025
	46-50	1,600	2,235	2,795	3,355	3,855	4,530	4,985	5,235
	51-55	1,920	2,685	3,355	4,025	4,630	5,440	5,980	6,280
	56-60	2,205	3,085	3,855	4,630	5,320	6,255	6,880	7,220
	61-65	2,645	3,705	4,630	5,555	6,385	7,505	8,255	8,665
	66-70	3,040	4,260	5,320	6,385	7,345	8,630	9,490	9,965
	71-75	3,500	4,895	6,120	7,345	8,445	9,920	10,915	11,460
	76-80	4,020	5,630	7,035	8,445	9,710	11,410	12,550	13,180
	Above 80	4,625	6,475	8,095	9,710	11,165	13,120	14,430	15,155
Family size	**Age-band**	**5,00,000**	**10,00,000**	**15,00,000**	**20,00,000**	**25,00,000**	**50,00,000**	**75,00,000**	**1,00,00,000**
2A+3C	91days-35	1,255	1,755	2,195	2,630	3,025	3,555	3,910	4,105
	36-45	1,475	2,065	2,580	3,095	3,560	4,185	4,600	4,830
	46-50	1,920	2,685	3,355	4,025	4,630	5,440	5,980	6,280
	51-55	2,300	3,220	4,025	4,830	5,555	6,525	7,175	7,535
	56-60	2,645	3,705	4,630	5,555	6,385	7,505	8,255	8,665
	61-65	3,175	4,445	5,555	6,665	7,660	9,005	9,905	10,400
	66-70	3,650	5,110	6,385	7,660	8,810	10,355	11,390	11,955
	71-75	4,195	5,875	7,345	8,810	10,135	11,905	13,095	13,750
	76-80	4,825	6,755	8,445	10,135	11,650	13,690	15,060	15,815
	Above 80	5,550	7,770	9,710	11,650	13,400	15,745	17,320	18,185

A - Adult | C - Child

STAR
Personal & Caring

Health Insurance

The Health Insurance Specialist

SILVER PLAN

Sum Insured		Rs. 10,00,000/-	
Family size	Age in yrs	Deductible Rs.3,00,000/-	Deductible Rs.5,00,000/-
Upto 2A+3C	91days-34	3,553	2,489
	35	3,867	2,708
	36-44	4,180	2,926
	45	4,703	3,292
	46-49	5,225	3,658
	50	5,619	3,933
	51-54	6,014	4,209
	55	6,375	4,460
	56-59	6,736	4,712
	60	7,139	4,997
	61-64	7,543	5,282
	65	7,994	5,600
	66-69	8,446	5,919
	70	8,954	6,270
	71-74	9,462	6,622
	75	9,932	6,954
	76-79	10,403	7,287
	80	10,925	7,648
	Above 80	11,448	8,009

A - Adult | C - Child

GOLD PLAN

Defined Limit : Rs. 3,00,000

Family size	Age-band	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
1A+1C	91days-34	3,585	5,015	6,270	7,520	8,650	10,160	11,180	11,735
	35	3,900	5,455	6,820	8,185	9,410	11,060	12,165	12,770
	36-44	4,215	5,900	7,375	8,850	10,175	11,955	13,150	13,805
	45	4,845	6,785	8,480	10,175	11,700	13,745	15,120	15,880
	46-49	5,480	7,670	9,585	11,500	13,225	15,540	17,095	17,950
	50	6,025	8,435	10,545	12,650	14,550	17,095	18,805	19,745
	51-54	6,575	9,200	11,500	13,800	15,870	18,650	20,510	21,540
	55	7,065	9,890	12,365	14,835	17,060	20,045	22,050	23,155
	56-59	7,560	10,580	13,225	15,870	18,250	21,445	23,590	24,770
	60	8,315	11,640	14,550	17,460	20,075	23,590	25,945	27,245
	61-64	9,070	12,695	15,870	19,045	21,900	25,735	28,305	29,720
	65	9,750	13,650	17,060	20,470	23,545	27,665	30,430	31,950
	66-69	10,430	14,600	18,250	21,900	25,185	29,590	32,550	34,180
	70	11,210	15,695	19,620	23,545	27,075	31,810	34,990	36,740
	71-74	11,995	16,790	20,990	25,185	28,965	34,030	37,435	39,305
	75	12,895	18,050	22,560	27,075	31,135	36,585	40,240	42,255
	76-79	13,795	19,310	24,135	28,965	33,305	39,135	43,050	45,200
	80	14,825	20,755	25,945	31,135	35,805	42,070	46,275	48,590
	Above 80	15,860	22,205	27,755	33,305	38,300	45,005	49,505	51,980

Defined Limit: Rs. 3,00,000

Family size	Age-band	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
1A+2C	91days-34	4,215	5,900	7,375	8,850	10,175	11,955	13,150	13,805
	35	4,585	6,420	8,025	9,630	11,070	13,010	14,310	15,025
	36-44	4,960	6,940	8,675	10,410	11,970	14,065	15,470	16,245
	45	5,700	7,980	9,975	11,970	13,765	16,175	17,790	18,680
	46-49	6,445	9,020	11,275	13,530	15,560	18,280	20,110	21,115
	50	7,090	9,925	12,405	14,885	17,115	20,110	22,120	23,225
	51-54	7,735	10,825	13,530	16,235	18,670	21,940	24,130	25,340
	55	8,310	11,635	14,545	17,455	20,070	23,585	25,940	27,240
	56-59	8,890	12,450	15,560	18,670	21,470	25,230	27,750	29,140
	60	9,780	13,695	17,115	20,540	23,620	27,750	30,525	32,050
	61-64	10,670	14,935	18,670	22,405	25,765	30,275	33,300	34,965
	65	11,470	16,055	20,070	24,085	27,695	32,545	35,800	37,590
	66-69	12,270	17,175	21,470	25,765	29,630	34,815	38,295	40,210
	70	13,190	18,465	23,080	27,695	31,850	37,425	41,165	43,225
	71-74	14,110	19,755	24,690	29,630	34,075	40,035	44,040	46,240
	75	15,170	21,235	26,545	31,850	36,630	43,040	47,340	49,710
	76-79	16,225	22,715	28,395	34,075	39,185	46,040	50,645	53,175
	80	17,445	24,420	30,525	36,630	42,125	49,495	54,445	57,165
	Above 80	18,660	26,125	32,655	39,185	45,060	52,945	58,240	61,155
1A+3C	91days-34	5,055	7,080	8,850	10,615	12,210	14,345	15,780	16,570
	35	5,505	7,705	9,630	11,555	13,285	15,610	17,170	18,030
	36-44	5,950	8,325	10,410	12,490	14,365	16,875	18,565	19,490
	45	6,840	9,575	11,970	14,365	16,515	19,405	21,345	22,415
	46-49	7,735	10,825	13,530	16,235	18,670	21,940	24,130	25,340
	50	8,505	11,905	14,885	17,860	20,540	24,130	26,545	27,870
	51-54	9,280	12,990	16,235	19,485	22,405	26,325	28,955	30,405
	55	9,975	13,965	17,455	20,945	24,085	28,300	31,130	32,685
	56-59	10,670	14,935	18,670	22,405	25,765	30,275	33,300	34,965
	60	11,735	16,430	20,540	24,645	28,340	33,300	36,630	38,460
	61-64	12,805	17,925	22,405	26,885	30,915	36,330	39,960	41,960
	65	13,765	19,270	24,085	28,900	33,235	39,050	42,955	45,105
	66-69	14,725	20,610	25,765	30,915	35,555	41,775	45,955	48,250
	70	15,830	22,160	27,695	33,235	38,220	44,910	49,400	51,870
	71-74	16,930	23,705	29,630	35,555	40,890	48,040	52,845	55,490
	75	18,200	25,480	31,850	38,220	43,955	51,645	56,810	59,650
	76-79	19,470	27,260	34,075	40,890	47,020	55,250	60,775	63,810
	80	20,930	29,305	36,630	43,955	50,545	59,390	65,330	68,595
	Above 80	22,390	31,350	39,185	47,020	54,075	63,535	69,890	73,385
2A	91days-34	4,410	6,170	7,715	9,255	10,645	12,505	13,755	14,445
	35	4,800	6,715	8,395	10,070	11,585	13,610	14,970	15,720
	36-44	5,185	7,260	9,075	10,890	12,520	14,715	16,185	16,995
	45	5,965	8,350	10,435	12,520	14,400	16,920	18,610	19,540
	46-49	6,740	9,435	11,795	14,155	16,280	19,125	21,040	22,090
	50	7,415	10,380	12,975	15,570	17,905	21,040	23,140	24,300
	51-54	8,090	11,325	14,155	16,985	19,535	22,950	25,245	26,505
	55	8,695	12,175	15,215	18,260	20,995	24,670	27,140	28,495
	56-59	9,305	13,025	16,280	19,535	22,460	26,395	29,030	30,485
	60	10,235	14,325	17,905	21,485	24,710	29,030	31,935	33,530
	61-64	11,165	15,625	19,535	23,440	26,955	31,670	34,835	36,580
	65	12,000	16,800	20,995	25,195	28,975	34,045	37,450	39,320
	66-69	12,835	17,974	22,468	26,961	30,999	36,423	40,062	42,066
	70	13,799	19,323	24,149	28,980	33,321	39,154	43,068	45,220
	71-74	14,763	20,672	25,831	30,999	35,644	41,886	46,075	48,374
	75	15,870	22,221	27,769	33,321	38,318	45,025	49,528	52,003
	76-79	16,977	23,769	29,707	35,644	40,993	48,165	52,982	55,632
	80	18,250	25,550	31,934	38,318	44,066	51,780	56,957	59,803
	Above 80	19,523	27,332	34,162	40,993	47,139	55,395	60,933	63,973
2A+1C	91days-34	5,510	7,715	9,640	11,570	13,305	15,630	17,195	18,055
	35	5,995	8,395	10,490	12,590	14,480	17,010	18,710	19,645
	36-44	6,480	9,075	11,340	13,610	15,650	18,390	20,230	21,240
	45	7,455	10,435	13,045	15,650	18,000	21,150	23,265	24,425
	46-49	8,425	11,795	14,745	17,695	20,345	23,905	26,295	27,610
	50	9,270	12,975	16,220	19,460	22,380	26,295	28,925	30,375
	51-54	10,110	14,155	17,695	21,230	24,415	28,685	31,555	33,135
	55	10,870	15,215	19,020	22,825	26,245	30,840	33,920	35,620
	56-59	11,630	16,280	20,345	24,415	28,075	32,990	36,290	38,105
	60	12,790	17,905	22,380	26,855	30,885	36,290	39,915	41,915
	61-64	13,955	19,535	24,415	29,300	33,690	39,590	43,545	45,725
	65	15,000	20,995	26,245	31,495	36,220	42,555	46,810	49,150
	66-69	16,045	22,460	28,075	33,690	38,745	45,525	50,080	52,580
	70	17,250	24,145	30,185	36,220	41,650	48,940	53,835	56,525
	71-74	18,450	25,830	32,290	38,745	44,555	52,355	57,590	60,470
	75	19,835	27,770	34,710	41,650	47,900	56,280	61,910	65,005
	76-79	21,220	29,705	37,130	44,555	51,240	60,205	66,225	69,540
	80	22,810	31,935	39,915	47,900	55,085	64,720	71,195	74,755
	Above 80	24,400	34,160	42,700	51,240	58,925	69,235	76,160	79,970
2A+2C	91days-34	6,480	9,075	11,340	13,610	15,650	18,390	20,230	21,240
	35	7,055	9,875	12,345	14,810	17,030	20,015	22,015	23,115
	36-44	7,625	10,675	13,345	16,010	18,415	21,635	23,800	24,990
	45	8,770	12,275	15,345	18,415	21,175	24,880	27,370	28,735
	46-49	9,915	13,875	17,345	20,815	23,935	28,125	30,935	32,485
	50	10,905	15,265	19,080	22,895	26,330	30,935	34,030	35,730
	51-54	11,895	16,650	20,815	24,975	28,725	33,750	37,125	38,980
	55	12,785	17,900	22,375	26,850	30,875	36,280	39,910	41,905
	56-59	13,680	19,150	23,935	28,725	33,030	38,810	42,690	44,825
	60	15,045	21,065	26,330	31,595	36,335	42,690	46,960	49,310
	61-64	16,415	22,980	28,725	34,465	39,635	46,575	51,230	53,790
	65	17,645	24,700	30,875	37,050	42,610	50,065	55,070	57,825
	66-69	18,875	26,425	33,030	39,635	45,580	53,560	58,915	61,860
	70	20,290	28,405	35,510	42,610	49,000	57,575	63,335	66,500
	71-74	21,705	30,390	37,985	45,580	52,420	61,590	67,750	71,140
	75	23,335	32,670	40,835	49,000	56,350	66,210	72,830	76,475
	76-79	24,965	34,945	43,685	52,420	60,280	70,830	77,915	81,810
	80	26,835	37,570	46,960	56,350	64,805	76,145	83,755	87,945
	Above 80	28,705	40,190	50,235	60,280	69,325	81,455	89,600	94,080
2A+3C	91days-34	7,780	10,890	13,610	16,330	18,780	22,070	24,275	25,490
	35	8,465	11,850	14,810	17,775	20,440	24,015	26,415	27,735
	36-44	9,150	12,810	16,010	19,215	22,095	25,960	28,560	29,985
	45	10,525	14,730	18,415	22,095	25,410	29,855	32,840	34,485
	46-49	11,895	16,650	20,815	24,975	28,725	33,750	37,125	38,980
	50	13,085	18,315	22,895	27,475	31,595	37,125	40,835	42,880
	51-54	14,275	19,980	24,975	29,970	34,465	40,500	44,550	46,775
	55	15,345	21,480	26,850	32,220	37,050	43,535	47,890	50,285
	56-59	16,415	22,980	28,725	34,465	39,635	46,575	51,230	53,790
	60	18,055	25,275	31,595	37,915	43,600	51,230	56,355	59,170
	61-64	19,695	27,575	34,465	41,360	47,565	55,885	61,475	64,550
	65	21,175	29,640	37,050	44,460	51,130	60,080	66,085	69,390
	66-69	22,650	31,710	39,635	47,565	54,700	64,270	70,695	74,230
	70	24,350	34,090	42,610	51,130	58,800	69,090	76,000	79,800
	71-74	26,050	36,465	45,580	54,700	62,905	73,910	81,300	85,365
	75	28,000	39,200	49,000	58,800	67,620	79,455	87,400	91,770
	76-79	29,955	41,935	52,420	62,905	72,340	84,995	93,495	98,170
	80	32,200	45,080	56,350	67,620	77,765	91,370	1,00,510	1,05,535
	Above 80	34,450	48,225	60,280	72,340	83,190	97,745	1,07,520	1,12,895

A - Adult | C - Child

Defined Limit: Rs. 5,00,000

Family size	Age-band	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
1A+1C	91days-34	2,865	4,010	5,015	6,015	6,920	8,130	8,945	9,390
	35	3,120	4,365	5,455	6,550	7,530	8,845	9,730	10,220
	36-44	3,370	4,720	5,900	7,080	8,140	9,565	10,520	11,045
	45	3,880	5,430	6,785	8,140	9,360	11,000	12,100	12,705
	46-49	4,385	6,135	7,670	9,200	10,580	12,435	13,675	14,360
	50	4,820	6,750	8,435	10,120	11,640	13,675	15,045	15,795
	51-54	5,260	7,360	9,200	11,040	12,695	14,920	16,410	17,230
	55	5,655	7,915	9,890	11,870	13,650	16,035	17,640	18,525
	56-59	6,050	8,465	10,580	12,695	14,600	17,155	18,870	19,815
	60	6,650	9,310	11,640	13,965	16,060	18,870	20,760	21,795
	61-64	7,255	10,160	12,695	15,235	17,520	20,585	22,645	23,775
	65	7,800	10,920	13,650	16,380	18,835	22,130	24,345	25,560
	66-69	8,345	11,680	14,600	17,520	20,150	23,675	26,040	27,345
	70	8,970	12,555	15,695	18,835	21,660	25,450	27,995	29,395
	71-74	9,595	13,435	16,790	20,150	23,170	27,225	29,945	31,445
	75	10,315	14,440	18,050	21,660	24,910	29,265	32,195	33,805
	76-79	11,035	15,450	19,310	23,170	26,645	31,310	34,440	36,160
	80	11,860	16,605	20,755	24,910	28,645	33,655	37,020	38,875
	Above 80	12,690	17,765	22,205	26,645	30,640	36,005	39,605	41,585

Defined Limit: Rs. 5,00,000

Family size	Age-band	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000	Family size	Age-band	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
1A+2C	91days-34	3,370	4,720	5,900	7,080	8,140	9,565	10,520	11,045	1A+3C	91days-34	4,045	5,665	7,080	8,495	9,770	11,475	12,625	13,255
	35	3,670	5,135	6,420	7,705	8,860	10,410	11,450	12,020		35	4,405	6,165	7,705	9,245	10,630	12,490	13,735	14,425
	36-44	3,965	5,550	6,940	8,325	9,575	11,250	12,375	12,995		36-44	4,760	6,660	8,325	9,990	11,490	13,500	14,850	15,595
	45	4,560	6,385	7,980	9,575	11,010	12,940	14,230	14,945		45	5,475	7,660	9,575	11,490	13,215	15,525	17,080	17,930
	46-49	5,155	7,215	9,020	10,825	12,450	14,625	16,090	16,895		46-49	6,185	8,660	10,825	12,990	14,935	17,550	19,305	20,270
	50	5,670	7,940	9,925	11,905	13,695	16,090	17,695	18,580		50	6,805	9,525	11,905	14,290	16,430	19,305	21,235	22,300
	51-54	6,185	8,660	10,825	12,990	14,935	17,550	19,305	20,270		51-54	7,425	10,390	12,990	15,585	17,925	21,060	23,165	24,325
	55	6,650	9,310	11,635	13,965	16,055	18,865	20,755	21,790		55	7,980	11,170	13,965	16,755	19,270	22,640	24,905	26,150
	56-59	7,115	9,960	12,450	14,935	17,175	20,185	22,200	23,310		56-59	8,535	11,950	14,935	17,925	20,610	24,220	26,640	27,975
	60	7,825	10,955	13,695	16,430	18,895	22,200	24,420	25,640		60	9,390	13,145	16,430	19,715	22,675	26,640	29,305	30,770
	61-64	8,535	11,950	14,935	17,925	20,610	24,220	26,640	27,975		61-64	10,245	14,340	17,925	21,510	24,735	29,065	31,970	33,565
	65	9,175	12,845	16,055	19,270	22,160	26,035	28,640	30,070		65	11,010	15,415	19,270	23,120	26,590	31,240	34,365	36,085
	66-69	9,815	13,740	17,175	20,610	23,705	27,850	30,635	32,170		66-69	11,780	16,490	20,610	24,735	28,445	33,420	36,765	38,600
	70	10,555	14,775	18,465	22,160	25,480	29,940	32,935	34,580		70	12,665	17,725	22,160	26,590	30,575	35,930	39,520	41,495
	71-74	11,290	15,805	19,755	23,705	27,260	32,030	35,230	36,995		71-74	13,545	18,965	23,705	28,445	32,710	38,435	42,280	44,390
	75	12,135	16,990	21,235	25,480	29,305	34,430	37,875	39,770		75	14,560	20,385	25,480	30,575	35,165	41,315	45,450	47,720
	76-79	12,980	18,175	22,715	27,260	31,350	36,835	40,515	42,540		76-79	15,580	21,810	27,260	32,710	37,615	44,200	48,620	51,050
	80	13,955	19,535	24,420	29,305	33,700	39,595	43,555	45,730		80	16,745	23,445	29,305	35,165	40,440	47,515	52,265	54,880
	Above 80	14,930	20,900	26,125	31,350	36,050	42,360	46,595	48,925		Above 80	17,915	25,080	31,350	37,615	43,260	50,830	55,910	58,705

Family size	Age-band	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000	Family size	Age-band	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
2A	91days-34	3,530	4,940	6,170	7,405	8,515	10,005	11,005	11,555	2A+1C	91days-34	4,410	6,170	7,715	9,255	10,645	12,505	13,755	14,445
	35	3,840	5,375	6,715	8,060	9,265	10,890	11,975	12,575		35	4,800	6,715	8,395	10,070	11,585	13,610	14,970	15,720
	36-44	4,150	5,810	7,260	8,710	10,020	11,770	12,945	13,595		36-44	5,185	7,260	9,075	10,890	12,520	14,715	16,185	16,995
	45	4,770	6,680	8,350	10,020	11,520	13,535	14,890	15,635		45	5,965	8,350	10,435	12,520	14,400	16,920	18,610	19,540
	46-49	5,395	7,550	9,435	11,325	13,025	15,300	16,830	17,670		46-49	6,740	9,435	11,795	14,155	16,280	19,125	21,040	22,090
	50	5,935	8,305	10,380	12,455	14,325	16,830	18,515	19,440		50	7,415	10,380	12,975	15,570	17,905	21,040	23,140	24,300
	51-54	6,470	9,060	11,325	13,590	15,625	18,360	20,195	21,205		51-54	8,090	11,325	14,155	16,985	19,535	22,950	25,245	26,505
	55	6,955	9,740	12,175	14,610	16,800	19,740	21,710	22,795		55	8,695	12,175	15,215	18,260	20,995	24,670	27,140	28,495
	56-59	7,445	10,420	13,025	15,625	17,970	21,115	23,225	24,385		56-59	9,305	13,025	16,280	19,535	22,460	26,395	29,030	30,485
	60	8,185	11,460	14,325	17,190	19,765	23,225	25,550	26,825		60	10,235	14,325	17,905	21,485	24,710	29,030	31,935	33,530
	61-64	8,930	12,500	15,625	18,750	21,565	25,335	27,870	29,265		61-64	11,165	15,625	19,535	23,440	26,955	31,670	34,835	36,580
	65	9,600	13,440	16,800	20,160	23,180	27,235	29,960	31,460		65	12,000	16,800	20,995	25,195	28,975	34,045	37,450	39,320
	66-69	10,270	14,375	17,970	21,565	24,800	29,135	32,050	33,655		66-69	12,835	17,970	22,460	26,955	30,995	36,420	40,065	42,065
	70	11,040	15,455	19,320	23,180	26,660	31,320	34,455	36,175		70	13,800	19,320	24,145	28,975	33,320	39,150	43,065	45,220
	71-74	11,810	16,535	20,665	24,800	28,515	33,505	36,860	38,700		71-74	14,760	20,665	25,830	30,995	35,645	41,885	46,070	48,375
	75	12,695	17,775	22,215	26,660	30,655	36,020	39,620	41,605		75	15,870	22,215	27,770	33,320	38,320	45,025	49,525	52,005
	76-79	13,580	19,010	23,765	28,515	32,795	38,535	42,385	44,505		76-79	16,975	23,765	29,705	35,645	40,990	48,165	52,980	55,630
	80	14,600	20,440	25,545	30,655	35,255	41,425	45,565	47,845		80	18,250	25,545	31,935	38,320	44,065	51,780	56,955	59,805
	Above 80	15,620	21,865	27,330	32,795	37,715	44,315	48,745	51,180		Above 80	19,520	27,330	34,160	40,990	47,140	55,390	60,930	63,975

Family size	Age-band	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000	Family size	Age-band	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
2A+2C	91days-34	5,185	7,260	9,075	10,890	12,520	14,715	16,185	16,995	2A+3C	91days-34	6,225	8,710	10,890	13,065	15,025	17,655	19,420	20,390
	35	5,645	7,900	9,875	11,850	13,625	16,010	17,610	18,490		35	6,770	9,480	11,850	14,220	16,350	19,210	21,135	22,190
	36-44	6,100	8,540	10,675	12,810	14,730	17,310	19,040	19,990		36-44	7,320	10,250	12,810	15,370	17,675	20,770	22,845	23,990
	45	7,015	9,820	12,275	14,730	16,940	19,905	21,895	22,990		45	8,420	11,785	14,730	17,675	20,330	23,885	26,275	27,585
	46-49	7,930	11,100	13,875	16,650	19,150	22,500	24,750	25,990		46-49	9,515	13,320	16,650	19,980	22,980	27,000	29,700	31,185
	50	8,725	12,210	15,265	18,315	21,065	24,750	27,225	28,585		50	10,470	14,655	18,315	21,980	25,275	29,700	32,670	34,305
	51-54	9,515	13,320	16,650	19,980	22,980	27,000	29,700	31,185		51-54	11,420	15,985	19,980	23,980	27,575	32,400	35,640	37,420
	55	10,230	14,320	17,900	21,480	24,700	29,025	31,925	33,525		55	12,275	17,185	21,480	25,775	29,640	34,830	38,310	40,225
	56-59	10,945	15,320	19,150	22,980	26,425	31,050	34,155	35,860		56-59	13,130	18,385	22,980	27,575	31,710	37,260	40,985	43,035
	60	12,040	16,850	21,065	25,275	29,070	34,155	37,570	39,450		60	14,445	20,220	25,275	30,330	34,880	40,985	45,085	47,335
	61-64	13,130	18,385	22,980	27,575	31,710	37,260	40,985	43,035		61-64	15,760	22,060	27,575	33,090	38,050	44,710	49,180	51,640
	65	14,115	19,760	24,700	29,640	34,090	40,055	44,060	46,260		65	16,940	23,715	29,640	35,570	40,905	48,065	52,870	55,515
	66-69	15,100	21,140	26,425	31,710	36,465	42,845	47,130	49,490		66-69	18,120	25,370	31,710	38,050	43,760	51,415	56,560	59,385
	70	16,235	22,725	28,405	34,090	39,200	46,060	50,665	53,200		70	19,480	27,270	34,090	40,905	47,040	55,275	60,800	63,840
	71-74	17,365	24,310	30,390	36,465	41,935	49,275	54,200	56,910		71-74	20,840	29,175	36,465	43,760	50,325	59,130	65,040	68,295
	75	18,670	26,135	32,670	39,200	45,080	52,970	58,265	61,180		75	22,400	31,360	39,200	47,040	54,095	63,565	69,920	73,415
	76-79	19,970	27,960	34,945	41,935	48,225	56,665	62,330	65,450		76-79	23,965	33,550	41,935	50,325	57,870	67,995	74,795	78,535
	80	21,470	30,055	37,570	45,080	51,845	60,915	67,005	70,355		80	25,760	36,065	45,080	54,095	62,210	73,095	80,405	84,425
	Above 80	22,965	32,150	40,190	48,225	55,460	65,165	71,680	75,265		Above 80	27,560	38,580	48,225	57,870	66,550	78,195	86,015	90,315

A - Adult | C - Child

Defined Limit: Rs. 10,00,000

Family size	Age-band	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
1A+1C	91days-34	2,150	3,010	3,760	4,515	5,190	6,100	6,710	7,045
	35	2,340	3,275	4,095	4,910	5,650	6,635	7,300	7,665
	36-44	2,530	3,540	4,425	5,310	6,105	7,175	7,890	8,285
	45	2,910	4,070	5,090	6,105	7,020	8,250	9,075	9,530
	46-49	3,290	4,600	5,750	6,900	7,935	9,325	10,255	10,770
	50	3,615	5,060	6,325	7,590	8,730	10,255	11,285	11,845
	51-54	3,945	5,520	6,900	8,280	9,525	11,190	12,310	12,925
	55	4,240	5,935	7,420	8,900	10,235	12,030	13,230	13,895
	56-59	4,535	6,350	7,935	9,525	10,950	12,870	14,155	14,860
	60	4,990	6,985	8,730	10,475	12,045	14,155	15,570	16,350
	61-64	5,445	7,620	9,525	11,430	13,140	15,440	16,985	17,835
	65	5,850	8,190	10,235	12,285	14,125	16,600	18,260	19,170
	66-69	6,260	8,760	10,950	13,140	15,110	17,755	19,530	20,510
	70	6,730	9,420	11,775	14,125	16,245	19,090	20,995	22,045
	71-74	7,200	10,075	12,595	15,110	17,380	20,420	22,460	23,585
	75	7,735	10,830	13,540	16,245	18,680	21,950	24,145	25,355
	76-79	8,275	11,585	14,485	17,380	19,985	23,480	25,830	27,120
	80	8,895	12,455	15,570	18,680	21,485	25,245	27,765	29,155
	Above 80	9,520	13,325	16,655	19,985	22,980	27,005	29,705	31,190

Defined Limit: Rs. 10,00,000

Family size	Age-band	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000	Family size	Age-band	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
1A+2C	91days-34	2,530	3,540	4,425	5,310	6,105	7,175	7,890	8,285	1A+3C	91days-34	3,035	4,250	5,310	6,370	7,325	8,610	9,470	9,940
	35	2,755	3,855	4,815	5,780	6,645	7,805	8,585	9,015		35	3,305	4,625	5,780	6,935	7,970	9,365	10,305	10,820
	36-44	2,975	4,165	5,205	6,245	7,185	8,440	9,285	9,745		36-44	3,570	4,995	6,245	7,495	8,620	10,125	11,140	11,695
	45	3,420	4,790	5,985	7,185	8,260	9,705	10,675	11,210		45	4,105	5,745	7,185	8,620	9,910	11,645	12,810	13,450
	46-49	3,870	5,415	6,765	8,120	9,335	10,970	12,065	12,670		46-49	4,640	6,495	8,120	9,745	11,205	13,165	14,480	15,205
	50	4,255	5,955	7,445	8,930	10,270	12,065	13,275	13,935		50	5,105	7,145	8,930	10,715	12,325	14,480	15,930	16,725
	51-54	4,640	6,495	8,120	9,745	11,205	13,165	14,480	15,205		51-54	5,570	7,795	9,745	11,690	13,445	15,795	17,375	18,245
	55	4,990	6,985	8,730	10,475	12,045	14,150	15,565	16,345		55	5,985	8,380	10,475	12,565	14,450	16,980	18,680	19,610
	56-59	5,335	7,470	9,335	11,205	12,885	15,140	16,650	17,485		56-59	6,405	8,965	11,205	13,445	15,460	18,165	19,980	20,980
	60	5,870	8,215	10,270	12,325	14,170	16,650	18,315	19,230		60	7,045	9,860	12,325	14,790	17,005	19,980	21,980	23,080
	61-64	6,405	8,965	11,205	13,445	15,460	18,165	19,980	20,980		61-64	7,685	10,755	13,445	16,130	18,550	21,800	23,975	25,175
	65	6,885	9,635	12,045	14,450	16,620	19,525	21,480	22,555		65	8,260	11,560	14,450	17,340	19,945	23,430	25,775	27,065
	66-69	7,365	10,305	12,885	15,460	17,780	20,890	22,980	24,125		66-69	8,835	12,370	15,460	18,550	21,335	25,065	27,575	28,950
	70	7,915	11,080	13,850	16,620	19,110	22,455	24,700	25,935		70	9,500	13,295	16,620	19,945	22,935	26,945	29,640	31,125
	71-74	8,465	11,855	14,815	17,780	20,445	24,020	26,425	27,745		71-74	10,160	14,225	17,780	21,335	24,535	28,825	31,710	33,295
	75	9,100	12,740	15,925	19,110	21,980	25,825	28,405	29,825		75	10,920	15,290	19,110	22,935	26,375	30,990	34,085	35,790
	76-79	9,735	13,630	17,040	20,445	23,510	27,625	30,390	31,905		76-79	11,685	16,355	20,445	24,535	28,215	33,150	36,465	38,290
	80	10,465	14,655	18,315	21,980	25,275	29,695	32,665	34,300		80	12,560	17,585	21,980	26,375	30,330	35,635	39,200	41,160
	Above 80	11,195	15,675	19,595	23,510	27,040	31,770	34,945	36,695		Above 80	13,435	18,810	23,510	28,215	32,445	38,120	41,935	44,030

Family size	Age-band	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000	Family size	Age-band	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
2A	91days-34	2,645	3,705	4,630	5,555	6,385	7,505	8,255	8,670	2A+1C	91days-34	3,305	4,630	5,785	6,945	7,985	9,380	10,320	10,835
	35	2,880	4,030	5,035	6,045	6,950	8,165	8,985	9,430		35	3,600	5,035	6,295	7,555	8,690	10,210	11,230	11,790
	36-44	3,115	4,355	5,445	6,535	7,515	8,830	9,710	10,195		36-44	3,890	5,445	6,805	8,165	9,390	11,035	12,140	12,745
	45	3,580	5,010	6,260	7,515	8,640	10,155	11,170	11,725		45	4,475	6,260	7,825	9,390	10,800	12,690	13,960	14,655
	46-49	4,045	5,665	7,080	8,495	9,770	11,475	12,625	13,255		46-49	5,055	7,080	8,850	10,615	12,210	14,345	15,780	16,570
	50	4,450	6,230	7,785	9,345	10,745	12,625	13,885	14,580		50	5,560	7,785	9,730	11,680	13,430	15,780	17,355	18,225
	51-54	4,855	6,795	8,495	10,190	11,720	13,770	15,150	15,905		51-54	6,070	8,495	10,615	12,740	14,650	17,215	18,935	19,880
	55	5,220	7,305	9,130	10,955	12,600	14,805	16,285	17,100		55	6,525	9,130	11,415	13,695	15,750	18,505	20,355	21,370
	56-59	5,585	7,815	9,770	11,720	13,480	15,835	17,420	18,290		56-59	6,980	9,770	12,210	14,650	16,845	19,795	21,775	22,865
	60	6,140	8,595	10,745	12,890	14,825	17,420	19,160	20,120		60	7,675	10,745	13,430	16,115	18,530	21,775	23,950	25,150
	61-64	6,700	9,375	11,720	14,065	16,175	19,005	20,905	21,950		61-64	8,375	11,720	14,650	17,580	20,215	23,755	26,130	27,435
	65	7,200	10,080	12,600	15,120	17,385	20,430	22,470	23,595		65	9,000	12,600	15,750	18,900	21,730	25,535	28,090	29,490
	66-69	7,705	10,785	13,480	16,175	18,600	21,855	24,040	25,240		66-69	9,630	13,480	16,845	20,215	23,250	27,315	30,050	31,550
	70	8,280	11,590	14,490	17,385	19,995	23,490	25,840	27,135		70	10,350	14,490	18,110	21,730	24,990	29,365	32,300	33,915
	71-74	8,860	12,400	15,500	18,600	21,390	25,130	27,645	29,025		71-74	11,070	15,500	19,375	23,250	26,735	31,415	34,555	36,280
	75	9,520	13,330	16,660	19,995	22,990	27,015	29,715	31,205		75	11,900	16,660	20,825	24,990	28,740	33,770	37,145	39,005
	76-79	10,185	14,260	17,825	21,390	24,595	28,900	31,790	33,380		76-79	12,730	17,825	22,280	26,735	30,745	36,125	39,735	41,725
	80	10,950	15,330	19,160	22,990	26,440	31,070	34,175	35,885		80	13,685	19,160	23,950	28,740	33,050	38,835	42,715	44,855
	Above 80	11,715	16,400	20,495	24,595	28,285	33,235	36,560	38,385		Above 80	14,640	20,495	25,620	30,745	35,355	41,545	45,695	47,980

Family size	Age-band	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000	Family size	Age-band	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
2A+2C	91days-34	3,890	5,445	6,805	8,165	9,390	11,035	12,140	12,745	2A+3C	91days-34	4,670	6,535	8,165	9,800	11,270	13,240	14,565	15,295
	35	4,235	5,925	7,405	8,890	10,220	12,010	13,210	13,870		35	5,080	7,110	8,890	10,665	12,265	14,410	15,850	16,645
	36-44	4,575	6,405	8,005	9,610	11,050	12,980	14,280	14,995		36-44	5,490	7,685	9,610	11,530	13,260	15,580	17,135	17,990
	45	5,265	7,365	9,210	11,050	12,705	14,930	16,420	17,245		45	6,315	8,840	11,050	13,260	15,245	17,915	19,705	20,690
	46-49	5,950	8,325	10,410	12,490	14,365	16,875	18,565	19,490		46-49	7,140	9,990	12,490	14,985	17,235	20,250	22,275	23,390
	50	6,545	9,160	11,450	13,740	15,800	18,565	20,420	21,440		50	7,850	10,990	13,740	16,485	18,960	22,275	24,505	25,730
	51-54	7,140	9,990	12,490	14,985	17,235	20,250	22,275	23,390		51-54	8,565	11,990	14,985	17,985	20,690	24,300	26,730	28,065
	55	7,675	10,740	13,425	16,110	18,525	21,770	23,945	25,145		55	9,205	12,890	16,110	19,335	22,230	26,125	28,735	30,170
	56-59	8,210	11,490	14,365	17,235	19,820	23,290	25,615	26,895		56-59	9,850	13,790	17,235	20,685	23,785	27,945	30,740	32,275
	60	9,030	12,640	15,800	18,960	21,800	25,615	28,180	29,585		60	10,835	15,165	18,960	22,750	26,160	30,740	33,815	35,505
	61-64	9,850	13,790	17,235	20,685	23,785	27,945	30,740	32,275		61-64	11,820	16,545	20,685	24,815	28,540	33,535	36,885	38,730
	65	10,590	14,820	18,525	22,230	25,565	30,040	33,045	34,695		65	12,705	17,785	22,230	26,680	30,680	36,050	39,655	41,635
	66-69	11,325	15,855	19,820	23,785	27,350	32,135	35,350	37,115		66-69	13,590	19,025	23,785	28,540	32,820	38,565	42,420	44,540
	70	12,175	17,045	21,305	25,565	29,400	34,545	38,000	39,900		70	14,610	20,455	25,565	30,680	35,280	41,455	45,600	47,880
	71-74	13,025	18,235	22,790	27,350	31,455	36,955	40,650	42,685		71-74	15,630	21,880	27,350	32,820	37,745	44,345	48,780	51,220
	75	14,000	19,600	24,500	29,400	33,810	39,730	43,700	45,885		75	16,800	23,520	29,400	35,280	40,575	47,675	52,440	55,075
	76-79	14,980	20,970	26,210	31,455	36,170	42,500	46,750	49,085		76-79	17,975	25,165	31,455	37,745	43,405	51,000	56,100	58,905
	80	16,100	22,540	28,175	33,810	38,885	45,685	50,255	52,770		80	19,320	27,050	33,810	40,575	46,660	54,825	60,305	63,320
	Above 80	17,225	24,115	30,140	36,170	41,595	48,875	53,760	56,450		Above 80	20,670	28,935	36,170	43,405	49,915	58,650	64,515	67,740

A - Adult | C - Child

Defined Limit: Rs. 15,00,000

Family size	Age-band	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
1A+1C	91days-34	1,615	2,260	2,820	3,385	3,895	4,575	5,030	5,285
	35	1,755	2,455	3,070	3,685	4,235	4,980	5,475	5,750
	36-44	1,900	2,655	3,320	3,985	4,580	5,380	5,920	6,215
	45	2,180	3,055	3,815	4,580	5,265	6,190	6,805	7,145
	46-49	2,465	3,450	4,315	5,175	5,955	6,995	7,695	8,080
	50	2,715	3,795	4,745	5,695	6,550	7,695	8,465	8,885
	51-54	2,960	4,140	5,175	6,210	7,145	8,395	9,230	9,695
	55	3,180	4,450	5,565	6,675	7,680	9,020	9,925	10,420
	56-59	3,405	4,765	5,955	7,145	8,215	9,650	10,615	11,145
	60	3,745	5,240	6,550	7,855	9,035	10,615	11,680	12,260
	61-64	4,085	5,715	7,145	8,570	9,855	11,580	12,740	13,375
	65	4,390	6,145	7,680	9,215	10,595	12,450	13,695	14,380
	66-69	4,695	6,570	8,215	9,855	11,335	13,320	14,650	15,380
	70	5,045	7,065	8,830	10,595	12,185	14,315	15,750	16,535
	71-74	5,400	7,555	9,445	11,335	13,035	15,315	16,845	17,690
	75	5,805	8,125	10,155	12,185	14,010	16,465	18,110	19,015
	76-79	6,210	8,690	10,865	13,035	14,990	17,610	19,375	20,340
	80	6,675	9,340	11,675	14,010	16,115	18,935	20,825	21,865
	Above 80	7,140	9,995	12,490	14,990	17,235	20,255	22,280	23,395

Defined Limit: Rs. 15,00,000

Family size	Age-band	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
1A+2C	91days-34	1,900	2,655	3,320	3,985	4,580	5,380	5,920	6,215
	35	2,065	2,890	3,610	4,335	4,985	5,855	6,440	6,765
	36-44	2,230	3,125	3,905	4,685	5,390	6,330	6,965	7,310
	45	2,565	3,595	4,490	5,390	6,195	7,280	8,005	8,405
	46-49	2,900	4,060	5,075	6,090	7,005	8,230	9,050	9,505
	50	3,190	4,465	5,585	6,700	7,705	9,050	9,955	10,455
	51-54	3,480	4,875	6,090	7,310	8,405	9,875	10,860	11,405
	55	3,740	5,240	6,545	7,855	9,035	10,615	11,675	12,260
	56-59	4,005	5,605	7,005	8,405	9,665	11,355	12,490	13,115
	60	4,405	6,165	7,705	9,210	10,630	12,490	13,740	14,425
	61-64	4,805	6,725	8,405	10,085	11,595	13,625	14,985	15,735
	65	5,165	7,225	9,035	10,840	12,465	14,645	16,110	16,915
	66-69	5,525	7,730	9,665	11,595	13,335	15,670	17,235	18,095
	70	5,935	8,310	10,390	12,465	14,335	16,845	18,525	19,455
	71-74	6,350	8,890	11,115	13,335	15,335	18,015	19,820	20,810
	75	6,825	9,555	11,945	14,335	16,485	19,370	21,305	22,370
	76-79	7,305	10,225	12,780	15,335	17,635	20,720	22,790	23,930
	Above 80	7,850	10,990	13,735	16,485	18,955	22,275	24,500	25,725
1A+3C	91days-34	2,275	3,185	3,985	4,780	5,495	6,455	7,100	7,455
	35	2,480	3,470	4,335	5,200	5,980	7,025	7,730	8,115
	36-44	2,680	3,750	4,685	5,620	6,465	7,595	8,355	8,770
	45	3,080	4,310	5,390	6,465	7,435	8,735	9,610	10,090
	46-49	3,480	4,875	6,090	7,310	8,405	9,875	10,860	11,405
	50	3,830	5,360	6,700	8,040	9,245	10,860	11,945	12,545
	51-54	4,175	5,845	7,310	8,770	10,085	11,850	13,030	13,685
	55	4,490	6,285	7,855	9,425	10,840	12,735	14,010	14,710
	56-59	4,805	6,725	8,405	10,085	11,595	13,625	14,985	15,735
	60	5,285	7,395	9,245	11,090	12,755	14,985	16,485	17,310
	61-64	5,765	8,065	10,085	12,100	13,915	16,350	17,985	18,880
	65	6,195	8,670	10,840	13,015	14,960	17,575	19,330	20,300
	66-69	6,625	9,275	11,595	13,915	16,000	18,800	20,680	21,715
	70	7,125	9,975	12,465	14,960	17,200	20,210	22,230	23,345
	71-74	7,620	10,670	13,335	16,000	18,400	21,620	23,780	24,970
	75	8,190	11,470	14,335	17,200	19,780	23,240	25,565	26,845
	76-79	8,765	12,270	15,335	18,400	21,160	24,865	27,350	28,715
	Above 80	9,420	13,190	16,485	19,780	22,745	26,730	29,400	30,870
2A	91days-34	1,985	2,780	3,475	4,165	4,790	5,630	6,190	6,500
	35	2,160	3,025	3,780	4,535	5,215	6,125	6,740	7,075
	36-44	2,335	3,270	4,085	4,900	5,635	6,620	7,285	7,650
	45	2,685	3,760	4,695	5,635	6,480	7,615	8,375	8,795
	46-49	3,035	4,250	5,310	6,370	7,325	8,610	9,470	9,940
	50	3,340	4,675	5,840	7,010	8,060	9,470	10,415	10,935
	51-54	3,640	5,095	6,370	7,645	8,790	10,330	11,360	11,930
	55	3,915	5,480	6,850	8,220	9,450	11,105	12,215	12,825
	56-59	4,190	5,860	7,325	8,790	10,110	11,880	13,065	13,720
	60	4,605	6,445	8,060	9,670	11,120	13,065	14,370	15,090
	61-64	5,025	7,035	8,790	10,550	12,130	14,255	15,680	16,460
	65	5,400	7,560	9,450	11,340	13,040	15,320	16,855	17,695
	66-69	5,780	8,090	10,110	12,130	13,950	16,390	18,030	18,930
	70	6,210	8,695	10,865	13,040	14,995	17,620	19,380	20,350
	71-74	6,645	9,300	11,625	13,950	16,040	18,850	20,735	21,770
	75	7,140	10,000	12,495	14,995	17,245	20,260	22,290	23,405
	76-79	7,640	10,695	13,370	16,040	18,450	21,675	23,845	25,035
	80	8,215	11,495	14,370	17,245	19,830	23,300	25,630	26,915
	Above 80	8,785	12,300	15,375	18,450	21,215	24,925	27,420	28,790
2A+1C	91days-34	2,480	3,475	4,340	5,210	5,990	7,035	7,740	8,125
	35	2,700	3,780	4,725	5,665	6,515	7,655	8,420	8,845
	36-44	2,920	4,085	5,105	6,125	7,045	8,275	9,105	9,560
	45	3,355	4,695	5,870	7,045	8,100	9,520	10,470	10,995
	46-49	3,795	5,310	6,635	7,965	9,155	10,760	11,835	12,425
	50	4,170	5,840	7,300	8,760	10,075	11,835	13,020	13,670
	51-54	4,550	6,370	7,965	9,555	10,990	12,910	14,200	14,910
	55	4,895	6,850	8,560	10,270	11,810	13,880	15,265	16,030
	56-59	5,235	7,325	9,155	10,990	12,635	14,845	16,330	17,150
	60	5,755	8,060	10,075	12,085	13,900	16,330	17,965	18,860
	61-64	6,280	8,790	10,990	13,185	15,165	17,815	19,595	20,575
	65	6,750	9,450	11,810	14,175	16,300	19,150	21,065	22,120
	66-69	7,220	10,110	12,635	15,165	17,435	20,490	22,535	23,665
	70	7,765	10,865	13,585	16,300	18,745	22,025	24,225	25,440
	71-74	8,305	11,625	14,530	17,435	20,050	23,560	25,915	27,210
	75	8,925	12,495	15,620	18,745	21,555	25,325	27,860	29,255
	76-79	9,550	13,370	16,710	20,050	23,060	27,095	29,805	31,295
	80	10,265	14,370	17,965	21,555	24,790	29,125	32,040	33,640
	Above 80	10,980	15,375	19,215	23,060	26,520	31,160	34,275	35,985
2A+2C	91days-34	2,920	4,085	5,105	6,125	7,045	8,275	9,105	9,560
	35	3,175	4,445	5,555	6,665	7,665	9,005	9,910	10,405
	36-44	3,435	4,805	6,005	7,205	8,285	9,735	10,710	11,245
	45	3,950	5,525	6,905	8,285	9,530	11,195	12,315	12,935
	46-49	4,460	6,245	7,805	9,370	10,775	12,660	13,925	14,620
	50	4,910	6,870	8,585	10,305	11,850	13,925	15,315	16,080
	51-54	5,355	7,495	9,370	11,240	12,925	15,190	16,705	17,540
	55	5,755	8,055	10,070	12,085	13,895	16,330	17,960	18,860
	56-59	6,155	8,620	10,775	12,925	14,865	17,465	19,215	20,175
	60	6,770	9,480	11,850	14,220	16,350	19,215	21,135	22,190
	61-64	7,390	10,340	12,925	15,510	17,840	20,960	23,055	24,210
	65	7,940	11,115	13,895	16,675	19,175	22,530	24,785	26,025
	66-69	8,495	11,895	14,865	17,840	20,515	24,105	26,515	27,840
	70	9,135	12,785	15,980	19,175	22,050	25,910	28,500	29,925
	71-74	9,770	13,675	17,095	20,515	23,590	27,720	30,490	32,015
	75	10,500	14,700	18,375	22,050	25,360	29,795	32,775	34,415
	76-79	11,235	15,730	19,660	23,590	27,130	31,875	35,060	36,815
	80	12,075	16,905	21,135	25,360	29,165	34,265	37,690	39,575
	Above 80	12,920	18,085	22,605	27,130	31,195	36,655	40,320	42,335
2A+3C	91days-34	3,500	4,900	6,125	7,350	8,455	9,930	10,925	11,470
	35	3,810	5,335	6,665	8,000	9,200	10,810	11,890	12,485
	36-44	4,120	5,765	7,205	8,650	9,945	11,685	12,850	13,495
	45	4,735	6,630	8,285	9,945	11,435	13,435	14,780	15,520
	46-49	5,355	7,495	9,370	11,240	12,925	15,190	16,705	17,540
	50	5,890	8,245	10,305	12,365	14,220	16,705	18,380	19,295
	51-54	6,425	8,995	11,240	13,490	15,510	18,225	20,050	21,050
	55	6,905	9,670	12,085	14,500	16,675	19,595	21,550	22,630
	56-59	7,390	10,340	12,925	15,510	17,840	20,960	23,055	24,210
	60	8,125	11,375	14,220	17,065	19,620	23,055	25,360	26,630
	61-64	8,865	12,410	15,510	18,615	21,405	25,150	27,665	29,050
	65	9,530	13,340	16,675	20,010	23,010	27,035	29,740	31,225
	66-69	10,195	14,270	17,840	21,405	24,615	28,925	31,815	33,405
	70	10,960	15,340	19,175	23,010	26,460	31,090	34,200	35,910
	71-74	11,725	16,410	20,515	24,615	28,310	33,260	36,585	38,415
	75	12,600	17,640	22,050	26,460	30,430	35,755	39,330	41,295
	76-79	13,480	18,875	23,590	28,310	32,555	38,250	42,075	44,180
	80	14,490	20,290	25,360	30,430	34,995	41,120	45,230	47,490
	Above 80	15,505	21,705	27,130	32,555	37,435	43,985	48,385	50,805

A - Adult | C - Child

Defined Limit: Rs. 20,00,000

Family size	Age-band	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
1A+1C	91days-34	1,290	1,805	2,260	2,710	3,115	3,660	4,025	4,225
	35	1,405	1,965	2,455	2,950	3,390	3,985	4,380	4,600
	36-44	1,520	2,125	2,655	3,185	3,665	4,305	4,735	4,970
	45	1,745	2,445	3,055	3,665	4,215	4,950	5,445	5,720
	46-49	1,975	2,760	3,450	4,140	4,765	5,595	6,155	6,465
	50	2,170	3,040	3,795	4,555	5,240	6,155	6,770	7,110
	51-54	2,370	3,315	4,140	4,970	5,715	6,715	7,385	7,755
	55	2,545	3,560	4,450	5,340	6,145	7,220	7,940	8,335
	56-59	2,725	3,810	4,765	5,715	6,570	7,720	8,495	8,920
	60	2,995	4,190	5,240	6,285	7,230	8,495	9,345	9,810
	61-64	3,265	4,575	5,715	6,860	7,885	9,265	10,190	10,700
	65	3,510	4,915	6,145	7,370	8,475	9,960	10,955	11,505
	66-69	3,755	5,260	6,570	7,885	9,070	10,655	11,720	12,305
	70	4,040	5,650	7,065	8,475	9,750	11,455	12,600	13,230
	71-74	4,320	6,045	7,555	9,070	10,430	12,255	13,480	14,150
	75	4,645	6,500	8,125	9,750	11,210	13,170	14,490	15,215
	76-79	4,965	6,955	8,690	10,430	11,990	14,090	15,500	16,275
	80	5,340	7,475	9,340	11,210	12,890	15,145	16,660	17,495
	Above 80	5,710	7,995	9,995	11,990	13,790	16,205	17,825	18,715

Defined Limit: Rs. 20,00,000

Family size	Age-band	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
1A+2C	91days-34	1,520	2,125	2,655	3,185	3,665	4,305	4,735	4,970
	35	1,655	2,315	2,890	3,470	3,985	4,685	5,155	5,410
	36-44	1,785	2,500	3,125	3,750	4,310	5,065	5,570	5,850
	45	2,055	2,875	3,595	4,310	4,955	5,825	6,405	6,725
	46-49	2,320	3,250	4,060	4,875	5,605	6,585	7,240	7,605
	50	2,555	3,575	4,465	5,360	6,165	7,240	7,965	8,365
	51-54	2,785	3,900	4,875	5,845	6,725	7,900	8,690	9,125
	55	2,995	4,190	5,240	6,285	7,225	8,490	9,340	9,805
	56-59	3,205	4,485	5,605	6,725	7,730	9,085	9,990	10,490
	60	3,525	4,930	6,165	7,395	8,505	9,990	10,990	11,540
	61-64	3,845	5,380	6,725	8,065	9,275	10,900	11,990	12,590
	65	4,130	5,780	7,225	8,670	9,975	11,715	12,890	13,535
	66-69	4,420	6,185	7,730	9,275	10,670	12,535	13,790	14,475
	70	4,750	6,650	8,310	9,975	11,470	13,475	14,820	15,565
	71-74	5,080	7,115	8,890	10,670	12,270	14,415	15,855	16,650
	75	5,460	7,645	9,555	11,470	13,190	15,495	17,045	17,895
	76-79	5,845	8,180	10,225	12,270	14,110	16,575	18,235	19,145
	80	6,280	8,795	10,990	13,190	15,165	17,820	19,600	20,580
	Above 80	6,720	9,405	11,755	14,110	16,225	19,060	20,970	22,015
1A+3C	91days-34	1,820	2,550	3,185	3,825	4,395	5,165	5,680	5,965
	35	1,985	2,775	3,470	4,160	4,785	5,620	6,185	6,490
	36-44	2,145	3,000	3,750	4,500	5,170	6,075	6,685	7,020
	45	2,465	3,450	4,310	5,170	5,950	6,990	7,685	8,070
	46-49	2,785	3,900	4,875	5,845	6,725	7,900	8,690	9,125
	50	3,065	4,290	5,360	6,430	7,395	8,690	9,560	10,035
	51-54	3,340	4,680	5,845	7,015	8,065	9,480	10,425	10,945
	55	3,590	5,030	6,285	7,540	8,670	10,190	11,210	11,770
	56-59	3,845	5,380	6,725	8,065	9,275	10,900	11,990	12,590
	60	4,225	5,915	7,395	8,875	10,205	11,990	13,190	13,850
	61-64	4,610	6,455	8,065	9,680	11,130	13,080	14,385	15,105
	65	4,955	6,940	8,670	10,405	11,965	14,060	15,465	16,240
	66-69	5,300	7,420	9,275	11,130	12,800	15,040	16,545	17,370
	70	5,700	7,980	9,975	11,965	13,760	16,170	17,785	18,675
	71-74	6,095	8,535	10,670	12,800	14,720	17,295	19,025	19,980
	75	6,555	9,175	11,470	13,760	15,825	18,595	20,455	21,475
	76-79	7,010	9,815	12,270	14,720	16,930	19,890	21,880	22,975
	80	7,535	10,550	13,190	15,825	18,200	21,385	23,520	24,695
	Above 80	8,065	11,285	14,110	16,930	19,470	22,875	25,160	26,420
2A	91days-34	1,590	2,225	2,780	3,335	3,835	4,505	4,955	5,200
	35	1,730	2,420	3,025	3,630	4,170	4,900	5,390	5,660
	36-44	1,870	2,615	3,270	3,920	4,510	5,300	5,830	6,120
	45	2,150	3,005	3,760	4,510	5,185	6,095	6,700	7,035
	46-49	2,430	3,400	4,250	5,095	5,860	6,885	7,575	7,955
	50	2,670	3,740	4,675	5,605	6,445	7,575	8,335	8,750
	51-54	2,915	4,080	5,095	6,115	7,035	8,265	9,090	9,545
	55	3,130	4,385	5,480	6,575	7,560	8,885	9,770	10,260
	56-59	3,350	4,690	5,860	7,035	8,090	9,505	10,455	10,975
	60	3,685	5,160	6,445	7,735	8,895	10,455	11,500	12,075
	61-64	4,020	5,625	7,030	8,440	9,705	11,405	12,545	13,170
	65	4,320	6,050	7,560	9,070	10,435	12,260	13,485	14,160
	66-69	4,625	6,470	8,090	9,705	11,160	13,115	14,425	15,145
	70	4,970	6,955	8,695	10,435	11,995	14,095	15,505	16,280
	71-74	5,315	7,440	9,300	11,160	12,835	15,080	16,585	17,415
	75	5,715	8,000	10,000	11,995	13,795	16,210	17,830	18,725
	76-79	6,115	8,555	10,695	12,835	14,760	17,340	19,075	20,030
	80	6,570	9,200	11,495	13,795	15,865	18,640	20,505	21,530
	Above 80	7,030	9,840	12,300	14,760	16,970	19,940	21,935	23,035
2A+1C	91days-34	1,985	2,780	3,475	4,165	4,790	5,630	6,190	6,500
	35	2,160	3,025	3,780	4,535	5,215	6,125	6,740	7,075
	36-44	2,335	3,270	4,085	4,900	5,635	6,620	7,285	7,650
	45	2,685	3,760	4,695	5,635	6,480	7,615	8,375	8,795
	46-49	3,035	4,250	5,310	6,370	7,325	8,610	9,470	9,940
	50	3,340	4,675	5,840	7,010	8,060	9,470	10,415	10,935
	51-54	3,640	5,095	6,370	7,645	8,790	10,330	11,360	11,930
	55	3,915	5,480	6,850	8,220	9,450	11,105	12,215	12,825
	56-59	4,190	5,860	7,325	8,790	10,110	11,880	13,065	13,720
	60	4,605	6,445	8,060	9,670	11,120	13,065	14,370	15,090
	61-64	5,025	7,035	8,790	10,550	12,130	14,255	15,680	16,460
	65	5,400	7,560	9,450	11,340	13,040	15,320	16,855	17,695
	66-69	5,780	8,090	10,110	12,130	13,950	16,390	18,030	18,930
	70	6,210	8,695	10,865	13,040	14,995	17,620	19,380	20,350
	71-74	6,645	9,300	11,625	13,950	16,040	18,850	20,735	21,770
	75	7,140	10,000	12,495	14,995	17,245	20,260	22,290	23,405
	76-79	7,640	10,695	13,370	16,040	18,450	21,675	23,845	25,035
	80	8,215	11,495	14,370	17,245	19,830	23,300	25,630	26,915
	Above 80	8,785	12,300	15,375	18,450	21,215	24,925	27,420	28,790
2A+2C	91days-34	2,335	3,270	4,085	4,900	5,635	6,620	7,285	7,650
	35	2,540	3,555	4,445	5,335	6,135	7,205	7,925	8,325
	36-44	2,745	3,845	4,805	5,765	6,630	7,790	8,570	8,995
	45	3,160	4,420	5,525	6,630	7,625	8,960	9,855	10,345
	46-49	3,570	4,995	6,245	7,495	8,620	10,125	11,140	11,695
	50	3,925	5,495	6,870	8,245	9,480	11,140	12,255	12,865
	51-54	4,285	5,995	7,495	8,995	10,340	12,150	13,365	14,035
	55	4,605	6,445	8,055	9,670	11,115	13,065	14,370	15,085
	56-59	4,925	6,895	8,620	10,345	11,895	13,975	15,375	16,140
	60	5,420	7,585	9,480	11,375	13,080	15,370	16,910	17,755
	61-64	5,910	8,275	10,340	12,410	14,270	16,770	18,445	19,365
	65	6,355	8,895	11,115	13,340	15,340	18,025	19,830	20,820
	66-69	6,795	9,515	11,895	14,270	16,410	19,285	21,210	22,270
	70	7,305	10,230	12,785	15,340	17,640	20,730	22,800	23,940
	71-74	7,815	10,940	13,675	16,410	18,875	22,175	24,390	25,610
	75	8,400	11,760	14,700	17,640	20,290	23,840	26,220	27,530
	76-79	8,990	12,585	15,730	18,875	21,705	25,500	28,050	29,455
	80	9,660	13,525	16,905	20,290	23,330	27,415	30,155	31,660
	Above 80	10,335	14,470	18,085	21,705	24,960	29,325	32,260	33,870
2A+3C	91days-34	2,800	3,920	4,900	5,880	6,765	7,945	8,740	9,175
	35	3,050	4,265	5,335	6,400	7,360	8,645	9,510	9,985
	36-44	3,295	4,615	5,765	6,920	7,955	9,350	10,285	10,795
	45	3,790	5,305	6,630	7,955	9,150	10,750	11,825	12,415
	46-49	4,285	5,995	7,495	8,995	10,340	12,150	13,365	14,035
	50	4,710	6,595	8,245	9,890	11,375	13,365	14,705	15,440
	51-54	5,140	7,195	8,995	10,790	12,410	14,580	16,040	16,840
	55	5,525	7,735	9,670	11,600	13,340	15,675	17,240	18,105
	56-59	5,910	8,275	10,340	12,410	14,270	16,770	18,445	19,365
	60	6,500	9,100	11,375	13,655	15,700	18,445	20,290	21,305
	61-64	7,090	9,930	12,410	14,890	17,125	20,120	22,135	23,240
	65	7,625	10,675	13,340	16,010	18,410	21,630	23,795	24,980
	66-69	8,155	11,415	14,270	17,125	19,695	23,140	25,450	26,725
	70	8,765	12,275	15,340	18,410	21,170	24,875	27,360	28,730
	71-74	9,380	13,130	16,410	19,695	22,645	26,610	29,270	30,735
	75	10,080	14,115	17,640	21,170	24,345	28,605	31,465	33,040
	76-79	10,785	15,100	18,875	22,645	26,045	30,600	33,660	35,345
	80	11,595	16,230	20,290	24,345	27,995	32,895	36,185	37,995
	Above 80	12,405	17,365	21,705	26,045	29,950	35,190	38,710	40,645

A - Adult | C - Child

Defined Limit : Rs. 25,00,000

Family size	Age-band	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
1A+1C	91days-34	1,100	1,535	1,920	2,305	2,650	3,110	3,420	3,595
	35	1,195	1,670	2,090	2,505	2,880	3,385	3,725	3,910
	36-44	1,290	1,805	2,260	2,710	3,115	3,660	4,025	4,225
	45	1,485	2,080	2,595	3,115	3,580	4,210	4,630	4,860
	46-49	1,680	2,350	2,935	3,520	4,050	4,755	5,230	5,495
	50	1,845	2,585	3,230	3,875	4,455	5,230	5,755	6,045
	51-54	2,015	2,815	3,520	4,225	4,860	5,710	6,280	6,590
	55	2,165	3,030	3,785	4,540	5,220	6,135	6,750	7,085
	56-59	2,315	3,240	4,050	4,860	5,585	6,565	7,220	7,580
	60	2,545	3,565	4,455	5,345	6,145	7,220	7,940	8,340
	61-64	2,775	3,885	4,860	5,830	6,705	7,875	8,665	9,095
	65	2,985	4,180	5,220	6,265	7,205	8,465	9,315	9,780
	66-69	3,195	4,470	5,585	6,705	7,710	9,055	9,960	10,460
	70	3,435	4,805	6,005	7,205	8,285	9,735	10,710	11,245
	71-74	3,670	5,140	6,425	7,710	8,865	10,415	11,455	12,030
	75	3,945	5,525	6,905	8,285	9,530	11,195	12,315	12,930
	76-79	4,220	5,910	7,385	8,865	10,195	11,975	13,175	13,835
	80	4,540	6,355	7,940	9,530	10,960	12,875	14,160	14,870
	Above 80	4,855	6,795	8,495	10,195	11,720	13,775	15,150	15,910

Defined Limit: Rs. 25,00,000

Family size	Age-band	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
1A+2C	91days-34	1,290	1,805	2,260	2,710	3,115	3,660	4,025	4,225
	35	1,405	1,965	2,455	2,950	3,390	3,985	4,380	4,600
	36-44	1,520	2,125	2,655	3,185	3,665	4,305	4,735	4,970
	45	1,745	2,445	3,055	3,665	4,215	4,950	5,445	5,720
	46-49	1,975	2,760	3,450	4,140	4,765	5,595	6,155	6,465
	50	2,170	3,040	3,795	4,555	5,240	6,155	6,770	7,110
	51-54	2,370	3,315	4,140	4,970	5,715	6,715	7,385	7,755
	55	2,545	3,560	4,450	5,340	6,145	7,220	7,940	8,335
	56-59	2,725	3,810	4,765	5,715	6,570	7,720	8,495	8,920
	60	2,995	4,190	5,240	6,285	7,230	8,495	9,345	9,810
	61-64	3,265	4,575	5,715	6,860	7,885	9,265	10,190	10,700
	65	3,510	4,915	6,145	7,370	8,475	9,960	10,955	11,505
	66-69	3,755	5,260	6,570	7,885	9,070	10,655	11,720	12,305
	70	4,040	5,650	7,065	8,475	9,750	11,455	12,600	13,230
	71-74	4,320	6,045	7,555	9,070	10,430	12,255	13,480	14,150
	75	4,645	6,500	8,125	9,750	11,210	13,170	14,490	15,215
	76-79	4,965	6,955	8,690	10,430	11,990	14,090	15,500	16,275
	80	5,340	7,475	9,340	11,210	12,890	15,145	16,660	17,495
	Above 80	5,710	7,995	9,995	11,990	13,790	16,205	17,825	18,715

Family size	Age-band	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
1A+3C	91days-34	1,550	2,170	2,710	3,250	3,740	4,390	4,830	5,070
	35	1,685	2,360	2,950	3,535	4,065	4,780	5,255	5,520
	36-44	1,820	2,550	3,185	3,825	4,395	5,165	5,680	5,965
	45	2,095	2,930	3,665	4,395	5,055	5,940	6,535	6,860
	46-49	2,370	3,315	4,140	4,970	5,715	6,715	7,385	7,755
	50	2,605	3,645	4,555	5,465	6,285	7,385	8,125	8,530
	51-54	2,840	3,975	4,970	5,965	6,860	8,055	8,865	9,305
	55	3,055	4,275	5,340	6,410	7,370	8,660	9,525	10,005
	56-59	3,265	4,575	5,715	6,860	7,885	9,265	10,190	10,700
	60	3,595	5,030	6,285	7,545	8,675	10,190	11,210	11,770
	61-64	3,920	5,485	6,860	8,230	9,460	11,120	12,230	12,840
	65	4,215	5,900	7,370	8,845	10,170	11,950	13,145	13,805
	66-69	4,505	6,310	7,885	9,460	10,880	12,785	14,065	14,765
	70	4,845	6,780	8,475	10,170	11,695	13,745	15,120	15,875
	71-74	5,185	7,255	9,070	10,880	12,515	14,705	16,175	16,980
	75	5,570	7,800	9,750	11,695	13,450	15,805	17,385	18,255
	76-79	5,960	8,345	10,430	12,515	14,390	16,910	18,600	19,530
	80	6,405	8,970	11,210	13,450	15,470	18,175	19,995	20,990
	Above 80	6,855	9,595	11,990	14,390	16,550	19,445	21,390	22,455

Family size	Age-band	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
2A	91days-34	1,350	1,890	2,360	2,835	3,260	3,830	4,210	4,420
	35	1,470	2,055	2,570	3,085	3,545	4,165	4,585	4,810
	36-44	1,590	2,225	2,780	3,335	3,835	4,505	4,955	5,200
	45	1,825	2,555	3,195	3,835	4,410	5,180	5,695	5,980
	46-49	2,065	2,890	3,610	4,335	4,985	5,855	6,440	6,760
	50	2,270	3,180	3,970	4,765	5,480	6,440	7,085	7,435
	51-54	2,475	3,465	4,335	5,200	5,980	7,025	7,725	8,115
	55	2,665	3,725	4,660	5,590	6,425	7,550	8,305	8,720
	56-59	2,850	3,985	4,985	5,980	6,875	8,080	8,885	9,330
	60	3,135	4,385	5,480	6,575	7,560	8,885	9,775	10,260
	61-64	3,415	4,785	5,980	7,175	8,250	9,695	10,660	11,195
	65	3,675	5,140	6,425	7,710	8,870	10,420	11,460	12,035
	66-69	3,930	5,500	6,875	8,250	9,485	11,145	12,260	12,875
	70	4,225	5,915	7,390	8,870	10,200	11,980	13,180	13,840
	71-74	4,520	6,325	7,905	9,485	10,910	12,820	14,100	14,805
	75	4,860	6,800	8,500	10,200	11,725	13,780	15,155	15,915
	76-79	5,195	7,275	9,090	10,910	12,545	14,740	16,215	17,025
	80	5,585	7,820	9,775	11,725	13,485	15,845	17,430	18,300
	Above 80	5,975	8,365	10,455	12,545	14,425	16,950	18,645	19,580

Family size	Age-band	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
2A+1C	91days-34	1,690	2,360	2,950	3,540	4,075	4,785	5,265	5,525
	35	1,835	2,570	3,210	3,855	4,430	5,205	5,730	6,015
	36-44	1,985	2,780	3,475	4,165	4,790	5,630	6,190	6,500
	45	2,285	3,195	3,995	4,790	5,510	6,475	7,120	7,475
	46-49	2,580	3,610	4,515	5,415	6,230	7,315	8,050	8,450
	50	2,840	3,970	4,965	5,955	6,850	8,050	8,855	9,295
	51-54	3,095	4,335	5,415	6,500	7,475	8,780	9,660	10,140
	55	3,330	4,660	5,820	6,985	8,035	9,440	10,380	10,900
	56-59	3,560	4,985	6,230	7,475	8,595	10,095	11,105	11,660
	60	3,915	5,480	6,850	8,220	9,450	11,105	12,215	12,825
	61-64	4,270	5,980	7,475	8,965	10,310	12,115	13,325	13,995
	65	4,590	6,425	8,035	9,640	11,085	13,025	14,325	15,040
	66-69	4,910	6,875	8,595	10,310	11,860	13,930	15,325	16,090
	70	5,280	7,390	9,240	11,085	12,745	14,975	16,475	17,300
	71-74	5,650	7,905	9,880	11,860	13,635	16,020	17,625	18,505
	75	6,070	8,500	10,625	12,745	14,660	17,225	18,945	19,895
	76-79	6,495	9,090	11,365	13,635	15,680	18,425	20,265	21,280
	80	6,980	9,775	12,215	14,660	16,855	19,805	21,785	22,875
	Above 80	7,470	10,455	13,070	15,680	18,035	21,190	23,305	24,470

Family size	Age-band	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
2A+2C	91days-34	1,985	2,780	3,475	4,165	4,790	5,630	6,190	6,500
	35	2,160	3,025	3,780	4,535	5,215	6,125	6,740	7,075
	36-44	2,335	3,270	4,085	4,900	5,635	6,620	7,285	7,650
	45	2,685	3,760	4,695	5,635	6,480	7,615	8,375	8,795
	46-49	3,035	4,250	5,310	6,370	7,325	8,610	9,470	9,940
	50	3,340	4,675	5,840	7,010	8,060	9,470	10,415	10,935
	51-54	3,640	5,095	6,370	7,645	8,790	10,330	11,360	11,930
	55	3,915	5,480	6,850	8,220	9,450	11,105	12,215	12,825
	56-59	4,190	5,860	7,325	8,790	10,110	11,880	13,065	13,720
	60	4,605	6,445	8,060	9,670	11,120	13,065	14,370	15,090
	61-64	5,025	7,035	8,790	10,550	12,130	14,255	15,680	16,460
	65	5,400	7,560	9,450	11,340	13,040	15,320	16,855	17,695
	66-69	5,780	8,090	10,110	12,130	13,950	16,390	18,030	18,930
	70	6,210	8,695	10,865	13,040	14,995	17,620	19,380	20,350
	71-74	6,645	9,300	11,625	13,950	16,040	18,850	20,735	21,770
	75	7,140	10,000	12,495	14,995	17,245	20,260	22,290	23,405
	76-79	7,640	10,695	13,370	16,040	18,450	21,675	23,845	25,035
	80	8,215	11,495	14,370	17,245	19,830	23,300	25,630	26,915
	Above 80	8,785	12,300	15,375	18,450	21,215	24,925	27,420	28,790

Family size	Age-band	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
2A+3C	91days-34	2,380	3,335	4,165	5,000	5,750	6,755	7,430	7,800
	35	2,590	3,630	4,535	5,440	6,255	7,350	8,085	8,490
	36-44	2,800	3,920	4,900	5,880	6,765	7,945	8,740	9,175
	45	3,220	4,510	5,635	6,765	7,775	9,140	10,050	10,555
	46-49	3,640	5,095	6,370	7,645	8,790	10,330	11,360	11,930
	50	4,005	5,605	7,010	8,410	9,670	11,360	12,500	13,120
	51-54	4,370	6,115	7,645	9,175	10,550	12,395	13,635	14,315
	55	4,695	6,575	8,220	9,860	11,340	13,325	14,655	15,390
	56-59	5,025	7,035	8,790	10,550	12,130	14,255	15,680	16,460
	60	5,525	7,735	9,670	11,605	13,345	15,680	17,245	18,110
	61-64	6,030	8,440	10,550	12,660	14,555	17,105	18,815	19,755
	65	6,480	9,070	11,340	13,605	15,650	18,385	20,225	21,235
	66-69	6,935	9,705	12,130	14,555	16,740	19,670	21,635	22,715
	70	7,455	10,435	13,040	15,650	17,995	21,145	23,255	24,420
	71-74	7,970	11,160	13,950	16,740	19,250	22,620	24,880	26,125
	75	8,570	11,995	14,995	17,995	20,695	24,315	26,745	28,085
	76-79	9,170	12,835	16,040	19,250	22,135	26,010	28,610	30,040
	80	9,855	13,795	17,245	20,695	23,795	27,960	30,755	32,295
	Above 80	10,545	14,760	18,450	22,135	25,455	29,910	32,905	34,550

A - Adult | C - Child

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