



STAR HEALTH AND ALLIED INSURANCE COMPANY LIMITED

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PROSPECTUS - YOUNG STAR INSURANCE POLICY

Unique Identification No.: SHAHLIP22036V042122

★ Eligibility

- Any person aged between 18 years and 40 years can take this insurance. Lifelong renewal. Economically dependent children aged from 91 days to 25 years can be covered with one or both parents
- Family means self, spouse and economically dependent children not over 25 years of age
- In case of economically dependent children, when they complete 25 yrs of age, a separate policy has to be taken. In such an event, continuity of benefits in terms of waiting period will be provided
- Proposer plus spouse with 3 economically dependent children in total maximum of 5 can be covered under the Policy on "floater" sum insured basis
- All terms and conditions are applicable to all the members

★ Midterm Inclusion: Permissible on payment of proportionate premium subject to the following;

- a. **Newly Married / Wedded spouse and/or legally adopted child:** Intimation about the marriage/adoption should be given within 45 days from the date of marriage or date of adoption
- b. **New born baby:** Intimation about the new born baby should be given within 90 days from the date of birth. The cover for new born commences from 91st day of its birth
Special conditions:
 - a. Waiting periods as stated in the policy will be applicable from the date of inclusion of such newly married/wedded spouse, new born baby, legally adopted child
 - b. Such midterm inclusion will be subject to underwriter's approval

★ Policy Term: One year / Two year / Three year, For policies more than one year, the Basic Sum Insured is for each of the year, without any carry over benefit thereof.

★ Instalment Facility available: Premium can be paid Quarterly and Half-yearly. Premium can also be paid Annually, Biennial (Once in 2 years) and Triennial (Once in 3 years)

★ Plan Options

- There are two plans available;
- Silver Plan
 - Gold Plan

★ Sum Insured Options

- Rs.3,00,000/- (Available only on Individual sum insured basis)
- Rs.5,00,000/- , Rs.10,00,000/- ,Rs.15,00,000/-, Rs.20,00,000/-,Rs.25,00,000/-, Rs.50,00,000/-, Rs.75,00,000/- and Rs.1,00,00,000/- available for Individual and Floater basis
- If the policy is issued on floater basis, the basic sum insured, cumulative bonus and other related benefits floats amongst the insured persons

★ Benefits

1. Coverage (Applicable for both Silver and Gold Plan)

A. Room (Single Private A/C room), Boarding and Nursing Expenses as provided by the Hospital.

Note: Hospitalisation expenses which vary based on the room rent occupied by the insured person will be considered in proportion to the room rent limit / room category stated in the policy or actuals whichever is less.

B. Surgeon, Anesthetist, Medical Practitioner, Consultants, Specialist Fees.

C. Anesthesia, Blood, Oxygen, Operation Theatre charges, ICU charges, Surgical Appliances, Medicines and Drugs, Diagnostic Materials and X-ray, diagnostic imaging modalities, Dialysis, Chemotherapy, Radiotherapy, cost of Pacemaker, stent and such other similar expenses With regard to coronary stenting, the Company will pay cost of stent as per the Drug Price Control Order (DPCO) / National Pharmaceuticals Pricing Authority (NPPA) Capping.

D. Emergency Road Ambulance: Subject to an admissible hospitalization claim, Emergency Road Ambulance expenses incurred for the following are payable :-

- i. for transportation of the insured person by private ambulance service to go to hospital when this is needed for medical reasons
or
- ii. for transportation of the insured person by private ambulance service from one hospital to another hospital for better medical treatment

E. Pre-hospitalization Expenses: Medical expenses incurred up to 60 days immediately before the insured person is hospitalized

F. Post Hospitalization Expenses: Medical expenses incurred up to 90 days immediately after the insured person is discharged from the hospital.

G. All Day care procedures are covered.

H. E-Medical Opinion: The Insured Person is given the facility of obtaining "E Medical Opinion" from the Company's expert panel.

Subject to the following conditions :-

- This should be specifically requested for by the Insured Person
- This opinion is given without examining the patient, based only on the medical records submitted.
- The opinion should be only for medical reasons and not for medico-legal purposes.
- Any liability due to any errors or omission or consequences of any action taken in reliance of the opinion provided by the Medical Practitioner is outside the scope of this policy.
- Utilizing this facility alone will not amount to making a claim.

I. Cost of Health Check up: Expenses incurred towards Cost of Health check-up up to the limits mentioned in the table below on completion of each policy year (irrespective of claim), provided health check up is done at a Networked facility.

Sum Insured / Policy Type (Rs.)	Rs.3,00,000/-	Rs.5,00,000/-	Rs.10,00,000/-	Rs.15,00,000/- and above
Individual (Rs.)	1,500/-	2,000/-	3,000/-	3,500/-
Floater (Rs.)	NA	3,000/-	4,000/-	5,000/-

Note:

- 1) This benefit is payable on renewal and when the renewed policy is in force.
- 2) The maximum limit for this benefit shall not exceed the limit applicable for the renewed sum insured.
- 3) Payment under this benefit does not form part of the Basic Sum Insured.
- 4) Payment of expenses towards cost of health checkup will not prejudice the Company's right to deal with the claim in case of non-disclosure of material fact and /or pre existing diseases in terms of the policy.
- 5) The unutilized amount under this benefit cannot be carried forward.

J. Automatic Restoration of Basic Sum Insured: There shall be automatic restoration of the Basic Sum Insured once by 100% subject to the following :-

1. The automatic restoration shall be immediately upon partial/full utilization of the limit of coverage.
2. Such Restored basic sum insured can be utilized for all claims during the policy period.
3. The maximum liability of the Company in a Single claim under a policy year shall not exceed the limit of coverage.
4. The unutilized restored sum insured cannot be carried forward
5. This Benefit is not available for Modern Treatment

K. Cumulative Bonus: The insured person will be eligible for Cumulative bonus calculated at 20% of basic sum insured for each claim free year subject to a maximum of 100% of the basic sum insured.

Special Conditions

1. The Cumulative bonus will be calculated on the expiring Basic Sum Insured
2. If the insured opts to reduce the Basic Sum Insured at the subsequent renewal, the limit of indemnity by way of such Cumulative bonus shall not exceed such reduced basic sum insured.
3. In the event of a claim resulting in;
 - a. Partial utilization of Basic Sum Insured, such cumulative bonus so granted will be reduced at the same rate at which it has accrued
 - b. Full utilization of Basic Sum Insured and nil utilization of cumulative bonus accrued, such cumulative bonus so granted will be reduced at the same rate at which it has accrued
 - c. Full utilization of Basic Sum Insured and partial utilization of cumulative bonus accrued, the cumulative bonus granted on renewal will be the balance cumulative bonus available and will be reduced at the same rate at which it has accrued
 - d. Full utilization of Basic Sum Insured and full utilization of cumulative bonus accrued, the cumulative bonus on renewal will be "nil"

L. Additional Basic Sum Insured for Road Traffic Accident (RTA): If the insured person meets with a Road Traffic Accident resulting in in-patient hospitalization, then the Basic Sum Insured shall be increased by 25% subject to a maximum of Rs.10,00,000/- and subject to the following:

- It is evidenced that the insured person was wearing helmet and was either riding or travelling as pillion rider in a two wheeler at the time of accident as evidenced by Police record and Hospital record.
- The additional Basic Sum Insured shall be available only once during the policy period.
- The additional Basic Sum Insured shall be available after exhaustion of the limit of coverage.
- The additional Basic Sum Insured can be utilized only for that particular hospitalization following the Road Traffic Accident
- Automatic Restoration of Basic Sum Insured shall not apply for this benefit
- This benefit shall not be applicable for day care treatment
- The unutilized balance cannot be carried forward for the remaining policy period or for renewal
- Claim under this benefit will impact the Cumulative bonus

M. Star Wellness Program: This program intends to promote, incentivize and to reward the Insured Persons' healthy life style through various wellness activities. The wellness activities as mentioned below are designed to help the Insured person to earn wellness reward points which will be tracked and monitored by the Company. The wellness points earned by the Insured Person(s) under the wellness program, can be utilized to get discount in premium. This Wellness Program is enabled and administered online through Star Wellness Platform (digital platform).

Note: The Wellness Activities mentioned in the table below (from Serial Number 1 to 5) are applicable for the Insured person(s) aged 18 years and above only.

The following table shows the discount on renewal premium available under the Wellness Program:

Wellness Points Earned	Discount in Premium
200 to 350	2%
351 to 600	5%
601 to 750	7%
751 to 1000	10%

*In case of floater policy the weight age is given as per the following table & noted points:

Family Size	Weightage
Self, Spouse	1:1
Self, Spouse and Dependent Children (up to 18 years)	1:1:0:0
Self, Spouse and Dependent Children (aged above 18 years)	2:2:1:1

Note: In case of two year policy, total number of wellness points earned in two year period will be divided by two.

Insured will be given log-in facility, which will be linked to his/ her policy.

*Please refer the Illustrations to understand the calculation of discount in premium, weight age and the calculation in case of two year policy.

The wellness services and activities are categorized as below:

Sr.No.	Activity	Maximum number of Wellness Points that can be earned under each activity in a policy year
1.	Manage and Track Health	
	(a) Online Health Risk Assessment (HRA)	50
	(b) Preventive Risk Assessment	200
2.	Affinity to Wellness	
	(a) Participating in Walkathon, Marathon, Cyclothon and similar activities	100
	(b) Membership in a health club (for 1 year or more)	100

Sr.No.	Activity	Maximum number of Wellness Points that can be earned under each activity in a policy year
3.	Stay Active – If the Insured member achieves the step count target on mobile app	200
4(a).	Weight Management Program (for the Insured who is Overweight/ Obese)	100
4(b).	Sharing Insured Fitness Success Story through adoption of Star Wellness Program (for the Insured who is not Overweight/ Obese)	50
5(a).	Chronic Condition Management Program (for the Insured who is suffering from Chronic Condition/s - Diabetes, Hypertension, Cardiovascular Disease or Asthma)	250
5(b).	On Completion of De-Stress & Mind Body Healing Program (for the Insured who is not suffering from Chronic Condition/s - Diabetes, Hypertension, Cardiovascular Disease or Asthma)	125

Additional Wellness Services

6.	Online Chat with Doctor
7.	Medical Concierge Services
8.	Period & Fertility Tracker
9.	Digital Health Vault
10.	Wellness Content
11.	Health Quiz & Gamification
12.	Post-Operative Care
13.	Discounts from Network Providers

1. Manage and Track Health:

(a) Completion of Health Risk Assessment (HRA):

The Health Risk Assessment (HRA) questionnaire is an online tool for evaluation of health and quality of life of the Insured. It helps the Insured to introspect his/her personal lifestyle. The Insured can log into his/her account on the website www.starhealth.in and complete the HRA questionnaire. The Insured can undertake this once per policy year.

On Completion of online HRA questionnaire, the Insured earns 50 wellness points.

Note: To get the wellness points mentioned under HRA, the Insured has to complete the entire HRA within one month from the time he/she started HRA Activity.

(b) Preventive Risk Assessment:

The Insured can also earn wellness points by undergoing diagnostic / preventive tests during the policy year. These tests should include the four mandatory tests mentioned below. Insured can take these tests at any diagnostic centre at Insured's own expenses.

- If all the results of the submitted test reports are within the normal range, **Insured earns 200 wellness points.**
- If the result of any one test is not within the normal range as specified in the lab report, **Insured earns 150 wellness points.**
- If two or more test results are not within the normal range, **Insured earns 100 wellness points only.**

List of mandatory tests under Preventive Risk Assessment

- Complete Haemogram Test
- Blood Sugar (Fasting Blood Sugar (FBS) + Postprandial (PP) [or] HbA1c)
- Lipid profile (Total cholesterol, HDL, LDL, Triglycerides, Total Cholesterol / HDL Cholesterol Ratio)
- Serum Creatinine

Note: These tests reports should be submitted together and within 30 days from the date of undergoing such Health Check-Up.

2. **Affinity towards wellness:** Insured earns wellness points for undertaking any of the fitness and health related activities as given below.

List of Fitness Initiatives and Wellness points:

	Initiative	Wellness Points
a.	Participating in Walkathon, Marathon, Cyclothon and similar activities On submission of BIB Number along with the details of the entry ticket taken to participate in the event.	100
b.	Membership in a health club (for 1 year or more) - In a Gym / Yoga Centre / Zumba Classes / Aerobic Exercise / Sports Club / Pilates Classes / Swimming / Tai Chi/ Martial Arts / Gymnastics / Dance Classes	100

Note: In case if Insured is not a member of any health club, he/she should join into club within 3 months from the date of the policy risk commencement date. Insured person should submit the health club membership.

3. **Stay Active:** Insured earns wellness points on achieving the step count target on star mobile application as mentioned below:

Average number of steps per day in a policy year	Wellness Points
If the average number of steps per day in a policy year are between - 5000 and 7999	100
If the average number of steps per day in a policy year are between - 8000 and 9999	150
If the average number of steps per day in a policy year are - 10000 and above	200

Note:

- First month and last month in each policy year will not be taken into consideration for calculation of average number of steps per day under **Stay Active**.
- The mobile app must be downloaded within 30 days of the policy risk start date to avail this benefit.
- The average step count completed by an Insured member would be tracked on star wellness mobile application.

4(a) **Weight Management Program:** This Program will help the Insured persons with Over Weight and Obesity to manage their Body Mass Index (BMI) through the empanelled wellness experts who will guide the Insured in losing excess weight and maintain their BMI.

- On acceptance of the Weight Management Program, **Insured earns 50 wellness points.**
- An additional **50 wellness points will be awarded** in case if the results are achieved and maintained as mentioned below.

Sr.No.	Name of the Ailment	Values to be submitted	Criteria to get the Wellness points
1.	Obesity (If BMI is above 29)	Height & Weight (to calculate BMI)	Achieving and maintaining the BMI between 18 and 29
2.	Overweight (If BMI is between 25 and 29)	Height & Weight (to calculate BMI)	Reducing BMI by two points and maintaining the same BMI in the policy year

Values (for BMI) shall be submitted for every 2 months (up to 5 times in each policy year)

4(b) In case if the Insured is not Overweight / Obese, the Insured can submit his/her **Fitness Success Story with us, on how the Insured Started / Improved /Maintaining his/her "Active/Healthy Life Style" through adoption of Star Wellness Activities.**

On submission of the Fitness Success Story through adoption of Star Wellness Activities, Insured earns **50** wellness points.

5(a) **Chronic Condition Management Program:**

This Program will help the Insured suffering from **Diabetes, Hypertension, Cardiovascular Disease or Asthma** to track their health through the empanelled wellness experts who will guide the insured in maintaining/ improving the health condition.

- On acceptance of the Chronic Condition Management Program, **Insured earns 100 wellness points.**
- The Insured has to submit the test result values for every 3 months maximum up to 3 times in a policy year.
- If the test result values are within +/- 10% range of the values given below, for at least 2 times in a policy year, **an additional 150 wellness points will be awarded.**
- These tests reports to be submitted within 1 month from the date of undergoing the Health Check-Up

Sr.No.	Name of the Ailment	Test to be submitted	Values Criteria to get the additional Wellness points
1.	Diabetes (Insured can submit either HbA1c test value (or) Fasting Blood Sugar (FBS) Range & Postprandial test value	HbA1c	≤ 6.5
		Fasting Blood Sugar (FBS) Range & Postprandial test value	100 to 125 mg/dl below 160 mg/dl
2.	Hypertension	Measured with - BP apparatus	Systolic Range - 110 to 140 mmHg Diastolic Range - 70 to 90 mmHg
3.	Cardiovascular Disease	LDL Cholesterol & Total Cholesterol / HDL Cholesterol Ratio	100 to 159 mg/dl ≤ 4.0
4.	Asthma	PFT (Pulmonary Function Test)	FEV1 (PFC) is 75% or more FEV1/ FVC is 70% or more

5(b) In case if the Insured is not suffering from Chronic Condition/s (Diabetes, Hypertension, Cardiovascular Disease or Asthma) he/she can opt for "**De-Stress & Mind Body Healing Program**". This program helps the Insured to reduce stress caused due to internal (self-generated) & external factors and increases the ability to handle stress.

- On acceptance of De-stress & Mind Body Healing Program Insured earns **50** wellness points.
- On completion of De-stress & Mind Body Healing Program Insured earns an additional **75** wellness points.

Note: This is a 10 weeks program which insured needs to complete without any break.

6. **Virtual Consultation Service: 'Medical Consultation'** is available through our in-house Medical Practitioners/Empanelled Service providers round the clock to the insured through an online portal, mobile application as a chat service, voice call or a call back service. Consultations including on '**Diet & Nutrition**' and '**Second Medical Opinion**' is available.

7. **Medical Concierge Services:**

The Insured can also contact Star Health to avail the following services:

- Emergency assistance information such as nearest ambulance / hospital / blood bank etc.

8. **Period & Fertility Tracker:** The online easy tracking program helps every woman with their period health and fertility care. The program gives access to trackers for period and ovulation which maps out cycles for months. This helps in planning for conception prevention and tracks peak ovulation if planning pregnancy.

9. **Digital Health Vault:** A secured Personal Health records system for Insured to store/access and share health data with trusted recipients. Using this portal, Insured can store their health documents (prescriptions, lab reports, discharge summaries etc.), track health data add family members.

10. **Wellness Content:** The wellness portal provides rich collection of health articles, blogs, tips and other health and wellness content. The contents have been written by experts drawn from various fields. Insured will benefit from having one single and reliable source for learning about various health aspects and incorporating positive health changes

11. **Health Quiz & Gamification:**

- The wellness portal provides a host of Health & Wellness Quizzes. The wellness quizzes are geared towards helping the Insured to be more aware of various health choices.
- Gamification helps in creating fun and engaging health & wellness experiences. It helps to create a sense of achievement in users and increases motivation levels.

12. **Post-Operative Care:** It is done through follow up phone calls (primarily for surgical cases) for resolving their medical queries.

13. **Discounts from Network Providers:** The Insured can avail discounts on the services offered by our network providers which will be displayed in our website.

Terms and conditions under wellness activity

- Any information provided by the Insured in this regard shall be kept confidential.
- There will not be any cash redemption against the wellness reward points.
- Insured should notify and submit relevant documents, reports, receipts etc for various wellness activities within 1 month of undertaking such activity/test.
- No activity, report, document, receipt can be submitted in the last month of each policy year.
- For services that are provided through empanelled service provider, Star Health is only acting as a facilitator; hence would not be liable for any incremental costs or the services.
- All medical services are being provided by empanelled health care service provider. We ensure full due diligence before empanelment. However Insured should consult his/her doctor before availing/taking the medical advices/services. The decision to utilize these advices/services is solely at Insured person's discretion.

- We reserve the right to remove the wellness reward points if found to be achieved in unfair manner.
- Star Health, its group entities, or affiliates, their respective directors, officers, employees, agents, vendors, are not responsible or liable for, any actions, claims, demands, losses, damages, costs, charges and expenses which a Member claims to have suffered, sustained or incurred, by way of and / or on account of the Wellness Program.
- Services offered are subject to guidelines issued by IRDAI from time to time.

ILLUSTRATION OF BENEFITS:

Lets look how the Insured can avail discount on premium through the "Star Wellness Program"

Scenario – 1
A 24 year old Individual Ramesh buys **Young Star** Health Insurance Policy on 15th July, 2019 with Sum Insured of 25 Lacs, let's understand how he can earn **Wellness Points** by doing different wellness activities. Ramesh has declared that his Body Mass Index (BMI) as 25. Ramesh enrolled under the Star Wellness Program and completed the following **wellness activities**.

Sr.No.	Name of the wellness activity taken up during the policy year	Wellness Points Earned
1.	Completed Online Health Risk Assessment (HRA)	50
2.	Submitted Health Check-Up Report (one test result is not within normal range)	150
3.	Participated in Walkathon	100
4.	Attended to Yoga Classes	100
5.	Achieved 10,000 average number of steps per day during the policy year	200
6.	Ramesh accepted the Weight management program and reached 23 BMI	100
7.	Ramesh has completed De-stress & Mind Body Healing Program	125
Total Number of Wellness Points earned		825

Based on the number of Wellness Points earned Ramesh is eligible to get 10% discount on renewal premium.

Lets look how the Insured can avail discount on premium through the "Star Wellness Program"

Scenario – 2
A 26 year old Individual Suresh and his wife Lakshmi aged 25 years buy **Young Star** Health Insurance Policy (Floater Sum Insured) on 10th, July, 2019 with sum insured of 50 Lacs, let's understand how they can earn **Wellness Points** under the Floater Policy. Suresh has declared his Body Mass Index (BMI) as 26 & Lakshmi has declared her BMI as 25. Suresh and Lakshmi enrolled under the Star wellness program and completed the following **wellness activities**

Sr.No.	Name of the wellness activity taken up during the policy year	Wellness Points Earned by Suresh	Wellness Points Earned by Lakshmi
1.	Completed Online Health Risk Assessment (HRA)	50	50
2.	Submitted Health Check-Up Report	200	200
3.	Participation in Marathon	100	100
4.	Attended to Aerobic Exercise	100	100
5.	On achieving the step count target	200	150
6.	Suresh accepted the Weight management program and reached 24 BMI Lakshmi accepted the Weight management program and reached 23 BMI	100	100
7.	Suresh & Lakshmi has completed De-stress & Mind Body Healing Program	125	125
Total Number of Wellness Points earned		875	825
No of wellness points based upon weightage - 1:1		437 (875X1/2)	412 (825X1/2)

Total Number of Wellness Points earned by Suresh and Lakshmi = 849 (437+412)
Based on the no of Wellness Points earned, Suresh & Lakshmi are eligible to get 10% discount on renewal premium

Lets look how the Insured can avail discount on premium through the "Star Wellness Program"

Scenario – 3
A 35 year old Individual Umesh buys **Young Star** Health Insurance Policy for two year period, with Sum Insured of 1Crore, let's understand how he can earn **Wellness Points** by doing different wellness activities. He is suffering from Hypertension. Umesh enrolled under the Star Wellness Program and completed the following **wellness activities**

Sr.No.	Name of the wellness activity taken up during the policy year	Wellness Points Earned in the First Year	Wellness Points Earned in the Second Year
1.	Completed Online Health Risk Assessment (HRA)	50	50
2.	Submitted Health Check-Up Report	200	200
3.	Participated in Walkathon	100	100
4.	Attended to Tai Chi Classes	100	-
5.	Achieved 10,000 average number of steps per day during the policy year	200	200
6.	Submitted his fitness success story	50	50
7.	Managed Hypertension through Chronic management program	250	250
Total Number of Wellness Points earned		950	850

Total Number of Wellness Points earned by Umesh = 1800 (950+850)
Calculation of Wellness Points as per two year policy condition = 900 (1800/2)

Based on the number of Wellness Points earned, Umesh is eligible to get 10% discount on renewal premium

N. **Coverage for Modern Treatments:** The expenses payable during the entire policy period for the following treatment / procedure (either as a day care or as in-patient exceeding 24hrs of admission in the hospital) is limited to the amount mentioned in table below;

Sum Insured in Rs.	Uterine artery Embolization and HIFU,	Balloon Sinuplasty,	Deep Brain Stimulation	Oral Chemotherapy* (Sublimits including Pre and Post Hospitalisation)	Immunotherapy- Monoclonal Antibody to be given as injection	Intra Vitreal injections
	Sum Insured on Individual Basis: Limit per person, per policy period for each treatment / procedure Sum Insured on Floater Basis: Limit per policy period for each treatment / procedure Rs.					
3,00,000/-	37,500/-	15,000/-	75,000/-	37,500/-	75,000/-	15,000/-
5,00,000/-	1,25,000/-	50,000/-	2,50,000/-	1,25,000/-	2,50,000/-	50,000/-
10,00,000/-	1,50,000/-	1,00,000/-	3,00,000/-	2,00,000/-	4,00,000/-	75,000/-
15,00,000/-	1,75,000/-	1,25,000/-	4,00,000/-	2,50,000/-	5,00,000/-	1,00,000/-
20,00,000/-	2,00,000/-	1,50,000/-	4,50,000/-	2,75,000/-	5,50,000/-	1,25,000/-
25,00,000/-	2,00,000/-	1,50,000/-	5,00,000/-	3,00,000/-	6,00,000/-	1,50,000/-
50,00,000/-	2,25,000/-	1,75,000/-	6,00,000/-	4,00,000/-	7,50,000/-	1,75,000/-
75,00,000/-	2,50,000/-	2,00,000/-	7,00,000/-	5,00,000/-	9,00,000/-	2,00,000/-
1,00,00,000/-	3,00,000/-	2,00,000/-	7,50,000/-	6,00,000/-	10,00,000/-	2,00,000/-

Sum Insured in Rs.	Robotic surgeries	Stereotactic radio surgeries	Bronchical Thermoplasty	Vaporisation of the prostate (Green laser treatment or holmium laser treatment)	IONM (Intra Operative Neuro Monitoring)	Stem cell therapy: Hematopoietic stem cells for bone marrow transplant for haematological conditions
	Sum Insured on Individual Basis: Limit per person, per policy period for each treatment / procedure Sum Insured on Floater Basis: Limit per policy period for each treatment / procedure Rs.					
3,00,000/-	75,000/-	75,000/-				75,000/-
5,00,000/-	2,50,000/-	2,00,000/-				2,50,000/-
10,00,000/-	3,00,000/-	2,25,000/-				4,00,000/-
15,00,000/-	4,00,000/-	2,50,000/-				5,00,000/-
20,00,000/-	4,50,000/-	2,75,000/-				5,50,000/-
25,00,000/-	5,00,000/-	3,00,000/-				6,00,000/-
50,00,000/-	6,00,000/-	3,50,000/-				7,50,000/-
75,00,000/-	7,00,000/-	3,75,000/-				9,00,000/-
1,00,00,000/-	7,50,000/-	4,00,000/-				10,00,000/-

Up to Sum Insured

*Submit all inclusive with or without hospitalization where ever hospitalization includes pre and post hospitalization.

2. Coverage available only under Gold Plan

A. Delivery Expenses: Expenses for a Delivery including Delivery by Caesarean section (including pre-natal and post natal expenses) up-to Rs.30,000/- per delivery is payable, subject to the following :-

1. This benefit is available only for a maximum of 2 deliveries in the life time under this policy.
2. This Benefit is subject to a waiting period of 36 months from the date of first commencement of Young Star Insurance Policy and its continuous renewal thereof with the Company.
3. A waiting period of 24 months will apply afresh following a claim under this benefit.
4. Pre-hospitalisation and Post Hospitalization expenses and Hospital Cash Benefit are not applicable for this section.
5. This cover is available only when
 - i. both Self and Spouse are covered under this policy either on floater basis or on individual basis and both Self and Spouse have been covered for a continuous period of 36 months under Young Star Insurance Policy.
 - ii. the policy covering the self and spouse are in force when this benefit becomes payable.
6. Claims under this section will not reduce the Sum Insured
7. Claim under this section will impact the Cumulative bonus

B. Hospital Cash Benefit: The Company will pay a Cash Benefit of Rs 1000/- for each completed day of hospitalization subject to a maximum of 7 days per hospitalization and 14 days per policy period, provided, there is a valid claim for hospitalization under this policy.

Note :

1. This benefit is subject to 1 day Deductible.
2. Payment under this benefit does not form part of the Basic sum insured
3. Claim under this section will impact the Cumulative bonus

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

1. Pre-Existing Diseases - Code Excl 01

- A. Expenses related to the treatment of a pre-existing Disease (PED) and its direct complications shall be excluded until the expiry of 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. 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. 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;
 - i. Diseases of ENT and Thyroid
 - ii. All types of Hydrocele, Hernia, Varicocele, Piles, Fistula, and Fissure in Ano
 - iii. Diseases of Female Reproductive system
 - iv. Calculus diseases of the Gall Bladder, Kidney and Urinary Tract

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 Type2 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: Expenses related to the treatment for correction of eye sight due to refractive error less than 7.5 diopres - **Code Excl 15**

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 covered under Delivery Section – Gold plan)

- 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 Disease / 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. Venereal Disease and Sexually Transmitted Diseases (Other than HIV) - **Code Excl 23**
24. 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**
25. Injury or disease directly or indirectly caused by or contributed to by nuclear weapons/materials - **Code Excl 25**
26. 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 therapies - **Code Excl 26**
27. Unconventional, Untested, Experimental therapies - **Code Excl 27**
28. Autologous derived Stromal vascular fraction, Chondrocyte Implantation, Procedures using Platelet Rich plasma and Intra articular injection therapy and other such similar therapies - **Code Excl 28**
29. Biologicals, except when administered as an in-patient, when clinically indicated and hospitalization warranted - **Code Excl 29**
30. All treatment for Priapism and erectile dysfunctions - **Code Excl 30**
31. Inoculation or Vaccination (except for post-bite treatment and for medical treatment for therapeutic reasons) - **Code Excl 31**
32. Dental treatment or surgery unless necessitated due to accidental injuries and requiring hospitalization. (Dental implants are not payable) - **Code Excl 32**
33. Medical and / or surgical treatment of endocrine disorders - **Code Excl 33**
34. Hospital registration charges, admission charges, record charges, telephone charges and such other charges - **Code Excl 34**
35. Cost of spectacles and contact lens, hearing aids, Cochlear implants and procedure related hospitalization expenses, walkers and crutches, wheel chairs, CPAP, BIPAP, Continuous Ambulatory Peritoneal Dialysis, infusion pump and such other similar aids - **Code Excl 35**
36. Any hospitalizations which are not Medically Necessary / does not warrant Hospitalization - **Code Excl 36**
37. Other Excluded Expenses as detailed in the website www.starhealth.in - **Code Excl 37**
38. Existing disease/s, disclosed by the insured and mentioned in the policy schedule (based on insured's consent), for specified ICD codes - **Code Excl 38**

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

✦ **Claim Procedure**

Claiming process and documents to be submitted in support of claim:

A. For Cashless Treatment

- a. Call the 24 hour help-line for assistance - 1800 425 2255/1800 102 4477
- b. Inform the ID number for easy reference
- c. On admission in the hospital, produce the customer ID Card issued by the Company at the Hospital Helpdesk
- d. Obtain the Pre-authorization Form from the Hospital Help Desk, complete the Patient Information and resubmit to the Hospital Help Desk.
- e. The Treating Doctor will complete the hospitalisation/ treatment information and the hospital will fill up expected cost of treatment. This form is submitted to the Company
- f. The Company will process the request and call for additional documents / clarifications if the information furnished is inadequate.
- g. Once all the details are furnished, the Company will process the request as per the terms and conditions as well as the exclusions therein and either approve or reject the request based on the merits.
- h. In case of emergency hospitalization information to be given within 24 hours after hospitalization
- i. Cashless facility can be availed only in networked Hospitals. For details of Networked Hospitals, the insured may visit www.starhealth.in or contact the nearest branch.

In non-network hospitals payment must be made up-front and then reimbursement will be effected on submission of documents

Note: The Company reserves the right to call for additional documents wherever required. Denial of a Pre-authorization request is in no way to be construed as denial of treatment or denial of coverage. The Insured Person can go ahead with the treatment, settle the hospital bills and submit the claim for a possible reimbursement.

B. For Reimbursement claims: Time limit for submission of

Sl.No.	Type of Claim	Prescribed time limit
1	Reimbursement of hospitalization, day care and pre hospitalization expenses	Claim must be filed within 15 days from the date of discharge from the Hospital
2	Reimbursement of Post hospitalization	within 15 days after completion of 90 days from the date of discharge from hospital

C. **Notification of Claim** : Upon the happening of the event, notice with full particulars shall be sent to the Company within 24 hours from the date of occurrence of the event irrespective of whether the event is likely to give rise to a claim under the policy or not. **Note:** Conditions B and C are precedent to admission of liability under the policy. However the Company will examine and relax the time limit mentioned in these conditions depending upon the merits of the case.

D. **Documents to be submitted:** The reimbursement claim is to be supported with the following documents and submitted within the prescribed time limit.

- a. Duly completed claim form, and
- b. Pre Admission investigations and treatment papers.
- c. Discharge Summary from the hospital
- d. Cash receipts from hospital, chemists
- e. Cash receipts and reports for tests done
- f. Receipts from doctors, surgeons, anesthetist
- g. Certificate from the attending doctor regarding the diagnosis.
- h. Copy of PAN card

E. Provision of Penal Interest:

- a) The Company shall settle or reject a claim, as the case may be, within 30 days from the date of receipt of last necessary document.
- b) In the case of delay in the payment of a claim, the Company shall be liable to pay interest to the policyholder from the date of receipt of last necessary document to the date of payment of claim at a rate 2% above the bank rate.
- c) However, where the circumstances of a claim warrant an investigation in the opinion of the Company, it shall initiate and complete such investigation at the earliest, in any case not later than 30 days from the date of receipt of last necessary document- In such cases, the Company shall settle or reject the claim within 45 days from the date of receipt of last necessary document.
- d) In case of delay beyond stipulated 45 days, the Company shall be liable to pay interest to the policyholder at a rate 2% above the bank rate from the date of receipt of last necessary document to the date of payment of claim.
- e) "Bank rate" shall mean the rate fixed by the Reserve Bank of India.

✦ **Renewal:** The policy shall ordinarily be renewable except on grounds of fraud, misrepresentation by the Insured Person.

1. The Company shall endeavor to give notice for renewal. However, the Company is not under obligation to give any notice for renewal.
2. Renewal shall not be denied on the ground that the insured person had made a claim or claims in the preceding policy years.
3. Request for renewal along with requisite premium shall be received by the Company before the end of the policy period.
4. 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.
5. Coverage is not available during the grace period.
6. No loading shall apply on renewals based on individual claims experience

✦ **Special Condition:** If the Insured person avails this policy before the age of 36 years and has continuously renewed without any break, then, on completion of 40 years of age the insured person will be offered a discount of 10% on the premium applicable at renewal at the age of 40 years for the sum insured opted at the inception of this policy. This discount is available for all the subsequent renewals. The discount is not cumulative. This discount will not be given if the insured person migrates to any other policy offered by the Company.

If an individual policy is converted into family floater policy at the time of renewal, then the discount is available on the family floater policy only if the age of the insured person added under the family floater policy is less than the age of 36 years.

Note: If individual members are covered for different sum insureds, then the discount is available on the premium paid for the lowest of all the sum insureds at the first inception of the policy.

✦ **Possibility of Revision of Terms of the Policy Including the Premium Rates:** The Company, with prior approval of IRDAI, may revise or modify the terms of the policy including the premium rates. The insured person shall be notified three months before the changes are effected.

✦ **Withdrawal of the policy:**

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

- ✦ **Instalment Premium Options:** 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)
- Grace Period of 7 days would be given to pay the instalment premium due for the policy.
 - During such grace period, coverage will not be available from the due date of instalment premium till the date of receipt of premium by Company.
 - 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.
 - No interest will be charged If the instalment premium is not paid on due date
 - In case of instalment premium due not received within the grace period, the policy will get cancelled.
 - In the event of a claim, all subsequent premium instalments shall immediately become due and payable.
 - The company has the right to recover and deduct all the pending instalments from the claim amount due under the policy.
- ✦ **Revision of Basic Sum Insured** is permissible only at the time of renewal, subject to underwriter's approval. If the policy is renewed for enhanced sum insured, then **Exclusion Code- Excl 01, Exclusion Code- Excl 02 and Exclusion Code- Excl 03** will apply afresh to this enhanced sum insured (that is for the difference between the expiring basic sum insured and renewed basic sum insured) from the effective date of such enhancement.
- ✦ **Free Look Period:** The Free Look Period shall be applicable on new individual health insurance policies and not on renewals or at the time of porting/migrating the policy. The insured person shall be allowed free look period of fifteen days from date of receipt of the policy document to review the terms and conditions of the policy, and to return the same if not acceptable. If the insured has not made any claim during the Free Look Period, the insured shall be entitled to
- a refund of the premium paid less any expenses incurred by the Company on medical examination of the insured person and the stamp duty charges or
 - 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
 - Where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period;
- ✦ **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
- ✦ **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**
- The policyholder may cancel this policy by giving 15 days written notice and in such an event, the Company shall refund premium for the unexpired policy period as detailed below.

**Cancellation table applicable for Policy Term
1 Year without instalment option**

Period on risk	Rate of premium to be retained
Up to one month	22.5% of the policy premium
Exceeding one month up to 3 months	37.5% of the policy premium
Exceeding 3 months up to 6 months	57.5% of the policy premium
Exceeding 6 months up to 9 months	80% of the policy premium
Exceeding 9 months	Full of the policy premium

**Cancellation table applicable for Policy Term 1 Year with instalment option of
Half-yearly premium payment frequency**

Period on risk	Rate of premium to be retained
Up to one month	45% of the total premium received
Exceeding one month up to 4 months	87.5% of the total premium received
Exceeding 4 months up to 6 months	100% of the total premium received
Exceeding 6 months up to 7 months	65% of the total premium received
Exceeding 7 months up to 10 months	85% of the total premium received
Exceeding 10 months	100% of the total premium received

**Cancellation table applicable for Policy Term 1 Year with instalment option of
Quarterly premium payment frequency**

Period on risk	Rate of premium to be retained
Up to one month	87.5% of the total premium received
Exceeding one month up to 3 months	100% of the total premium received
Exceeding 3 months up to 4 months	87.5% of the total premium received
Exceeding 4 months up to 6 months	100% of the total premium received
Exceeding 6 months up to 7 months	85% of the total premium received
Exceeding 7 months up to 9 months	100% of the total premium received
Exceeding 9 months up to 10 months	85% of the total premium received
Exceeding 10 months	100% of the total premium received

**Cancellation table applicable for Policy Term
2 Years without instalment option**

Period on risk	Rate of premium to be retained
Up to one month	17.5% of the policy premium
Exceeding one month up to 3 months	25% of the policy premium
Exceeding 3 months up to 6 months	37.5% of the policy premium
Exceeding 6 months up to 9 months	47.5% of the policy premium
Exceeding 9 months up to 12 months	57.5% of the policy premium
Exceeding 12 months up to 15 months	67.5% of the policy premium
Exceeding 15 months up to 18 months	80% of the policy premium
Exceeding 18 months up to 21 months	90% of the policy premium
Exceeding 21 months	Full of the policy premium

**Cancellation table applicable for Policy Term 2 Years with instalment option of
Half-yearly premium payment frequency**

Period on risk	Rate of premium to be retained
Up to one month	45% of the total premium received
Exceeding one month up to 4 months	87.5% of the total premium received
Exceeding 4 months up to 6 months	100% of the total premium received
Exceeding 6 months up to 7 months	65% of the total premium received
Exceeding 7 months up to 10 months	85% of the total premium received
Exceeding 10 months up to 12 months	100% of the total premium received
Exceeding 12 months up to 15 months	90% of the total premium received
Exceeding 15 months up to 18 months	100% of the total premium received
Exceeding 18 months up to 21 months	90% of the total premium received
Exceeding 21 months	100% of the total premium received

Cancellation table applicable for Policy Term 2 Years with instalment option of Quarterly premium payment frequency

Period on risk	Rate of premium to be retained
Up to one month	87.5% of the total premium received
Exceeding one month up to 3 months	100% of the total premium received
Exceeding 3 months up to 4 months	87.5% of the total premium received
Exceeding 4 months up to 6 months	100% of the total premium received
Exceeding 6 months up to 7 months	85% of the total premium received
Exceeding 7 months up to 9 months	100% of the total premium received
Exceeding 9 months up to 10 months	85% of the total premium received
Exceeding 10 months up to 12 months	100% of the total premium received
Exceeding 12 months up to 13 months	97.5% of the total premium received
Exceeding 13 months up to 15 months	100% of the total premium received
Exceeding 15 months up to 16 months	95% of the total premium received
Exceeding 16 months up to 18 months	100% of the total premium received
Exceeding 18 months up to 19 months	95% of the total premium received
Exceeding 19 months up to 21 months	100% of the total premium received
Exceeding 21 months up to 22 months	92.5% of the total premium received
Exceeding 22 months	100% of the total premium received

Cancellation table applicable for Policy Term 3 Years without instalment option

Period on risk	Rate of premium to be retained
Up to one month	17.5% of the policy premium
Exceeding one month up to 3 months	22.5% of the policy premium
Exceeding 3 months up to 6 months	30% of the policy premium
Exceeding 6 months up to 9 months	37.5% of the policy premium
Exceeding 9 months up to 12 months	42.5% of the policy premium
Exceeding 12 months up to 15 months	50% of the policy premium
Exceeding 15 months up to 18 months	57.5% of the policy premium
Exceeding 18 months up to 21 months	65% of the policy premium
Exceeding 21 months up to 24 months	72.5% of the policy premium
Exceeding 24 months up to 27 months	80% of the policy premium
Exceeding 27 months up to 30 months	85% of the policy premium
Exceeding 30 months up to 33 months	92.5% of the policy premium
Exceeding 33 months	Full of the policy premium

Cancellation table applicable for Policy Term 3 Years with instalment option of Half-yearly premium payment frequency

Period on risk	Rate of premium to be retained
Up to one month	45% of the total premium received
Exceeding one month up to 4 months	87.5% of the total premium received
Exceeding 4 months up to 6 months	100% of the total premium received
Exceeding 6 months up to 7 months	65% of the total premium received
Exceeding 7 months up to 10 months	85% of the total premium received
Exceeding 10 months up to 12 months	100% of the total premium received
Exceeding 12 months up to 15 months	90% of the total premium received
Exceeding 15 months up to 18 months	100% of the total premium received
Exceeding 18 months up to 21 months	90% of the total premium received
Exceeding 21 months up to 24 months	100% of the total premium received
Exceeding 24 months up to 27 months	95% of the total premium received
Exceeding 27 months up to 30 months	100% of the total premium received
Exceeding 30 months up to 33 months	92.5% of the total premium received
Exceeding 33 months	100% of the total premium received

Cancellation table applicable for Policy Term 3 Years with instalment option of Quarterly premium payment frequency

Period on risk	Rate of premium to be retained
Up to one month	87.5% of the total premium received
Exceeding one month up to 3 months	100% of the total premium received
Exceeding 3 months up to 4 months	87.5% of the total premium received
Exceeding 4 months up to 6 months	100% of the total premium received
Exceeding 6 months up to 7 months	85% of the total premium received
Exceeding 7 months up to 9 months	100% of the total premium received
Exceeding 9 months up to 10 months	85% of the total premium received
Exceeding 10 months up to 12 months	100% of the total premium received
Exceeding 12 months up to 13 months	97.5% of the total premium received
Exceeding 13 months up to 15 months	100% of the total premium received
Exceeding 15 months up to 16 months	95% of the total premium received
Exceeding 16 months up to 18 months	100% of the total premium received
Exceeding 18 months up to 19 months	95% of the total premium received
Exceeding 19 months up to 21 months	100% of the total premium received
Exceeding 21 months up to 22 months	92.5% of the total premium received
Exceeding 22 months up to 24 months	100% of the total premium received
Exceeding 24 months up to 25 months	97.5% of the total premium received
Exceeding 25 months up to 27 months	100% of the total premium received
Exceeding 27 months up to 28 months	97.5% of the total premium received
Exceeding 28 months up to 30 months	100% of the total premium received
Exceeding 30 months up to 31 months	95% of the total premium received
Exceeding 31 months up to 33 months	100% of the total premium received
Exceeding 33 months up to 34 months	95% of the total premium received
Exceeding 34 months	100% of the total premium received

Notwithstanding anything contained herein or otherwise, no refunds of premium shall be made in respect of Cancellation where, any claim has been admitted or has been lodged or any benefit has been availed by the insured person under the policy.

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

✦ **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 in case of family floater policy, cover for the other surviving members of the family will continue, subject to other terms of the policy.
- ✓ Upon exhaustion of the Limit of Coverage Plus Restored Basic Sum Insured under the policy

✦ **Discounts**

Wellness Discount: 10% discount is available on the Renewal Premiums

Online Discount: 5% discount is available only for first purchase of policy through Online.

✦ **Buy this insurance:** Please contact our nearest Branch Office /our Agent or visit our website www.starhealth.in for online purchase

✦ **Relief under Sec 80D of Income Tax Act:** Insured Person is eligible for relief under Section 80-D of the IT Act in respect of the premium paid by any mode other than cash

✦ **Important Note:** IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

✦ **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 lakh rupee.

1-Year Premium Chart Excluding GST

Silver Plan – Sum Insured Rs.3,00,000/-*		Gold Plan – Sum Insured Rs.3,00,000/-*	
Age (in yrs) / Family Size	1A	Age (in yrs) / Family Size	1A
18-30	3,340	18-30	4,405
31-35	3,665	31-35	4,735
36-40	4,240	36-40	5,305
41-45	5,075	41-45	6,140
46-50	6,040	46-50	7,110
51-55	7,520	51-55	8,590
56-60	8,970	56-60	10,040
61-65	11,145	61-65	12,215
Above 65	14,410	Above 65	15,475

*3 lakhs sum insured is not applicable for floater policy

Silver Plan Sum Insured Rs.5,00,000/-								
Age (in yrs) / Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-30	4,555	7,040	8,455	10,340	7,215	9,595	11,010	12,905
31-35	5,010	7,520	8,950	10,855	7,945	10,350	11,780	13,690
36-40	5,815	8,480	10,005	12,035	9,230	11,790	13,315	15,355
41-45	6,995	9,720	11,280	13,365	11,135	13,750	15,315	17,395
46-50	8,345	11,160	12,780	14,935	13,300	16,005	17,625	19,780
51-55	10,420	13,260	14,890	17,065	16,620	19,350	20,980	23,155
56-60	12,450	15,290	16,920	19,095	19,865	22,595	24,225	26,400
61-65	15,495	18,335	19,965	22,140	24,735	27,465	29,095	31,270
Above 65	20,060	22,900	24,530	26,705	32,040	34,770	36,400	38,575

Silver Plan Sum Insured Rs.10,00,000/-								
Age (in yrs) / Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-30	6,045	9,475	11,390	13,935	9,720	12,925	14,835	17,390
31-35	6,660	10,125	12,055	14,625	10,710	13,945	15,875	18,450
36-40	7,745	11,420	13,480	16,220	12,440	15,890	17,950	20,700
41-45	9,345	13,105	15,215	18,025	15,020	18,545	20,655	23,470
46-50	11,170	15,050	17,235	20,145	17,940	21,590	23,775	26,685
51-55	13,975	17,880	20,085	23,020	22,420	26,100	28,305	31,240
56-60	16,710	20,620	22,825	25,760	26,805	30,485	32,685	35,620
61-65	20,820	24,730	26,935	29,870	33,380	37,060	39,260	42,195
Above 65	26,985	30,895	33,095	36,035	43,240	46,920	49,125	52,060

Silver Plan Sum Insured Rs.15,00,000/-								
Age (in yrs) / Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-30	7,375	11,385	13,680	16,735	11,680	15,525	17,815	20,880
31-35	8,120	12,160	14,480	17,560	12,865	16,745	19,060	22,155
36-40	9,420	13,720	16,190	19,480	14,945	19,080	21,550	24,850
41-45	11,340	15,740	18,270	21,650	18,040	22,270	24,805	28,180
46-50	13,530	18,080	20,700	24,190	21,545	25,925	28,545	32,040
51-55	16,895	21,475	24,120	27,640	26,925	31,340	33,980	37,505
56-60	20,180	24,765	27,405	30,930	32,185	36,600	39,240	42,765
61-65	25,110	29,695	32,335	35,860	40,075	44,490	47,130	50,655
Above 65	32,510	37,090	39,735	43,255	51,910	56,325	58,965	62,490

Silver Plan Sum Insured Rs.20,00,000/-								
Age (in yrs) / Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-30	8,410	12,990	15,630	19,140	13,335	17,750	20,385	23,910
31-35	9,265	13,885	16,550	20,095	14,700	19,155	21,820	25,375
36-40	10,760	15,675	18,515	22,300	17,090	21,845	24,685	28,475
41-45	12,975	18,005	20,920	24,800	20,655	25,515	28,430	32,310
46-50	15,495	20,695	23,710	27,725	24,685	29,720	32,730	36,750
51-55	19,360	24,600	27,640	31,690	30,870	35,945	38,980	43,035
56-60	23,140	28,385	31,420	35,470	36,920	41,995	45,030	49,080
61-65	28,810	34,055	37,090	41,145	45,990	51,065	54,105	58,155
Above 65	37,315	42,560	45,600	49,650	59,600	64,680	67,715	71,765

Silver Plan Sum Insured Rs.25,00,000/-

Age (in yrs) / Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-30	9,600	14,840	17,870	21,910	15,240	20,310	23,345	27,390
31-35	10,580	15,870	18,930	23,010	16,805	21,930	24,990	29,080
36-40	12,300	17,925	21,195	25,545	19,555	25,020	28,285	32,645
41-45	14,850	20,610	23,960	28,425	23,660	29,250	32,600	37,060
46-50	17,750	23,705	27,170	31,790	28,295	34,080	37,545	42,165
51-55	22,195	28,195	31,690	36,350	35,405	41,240	44,735	49,395
56-60	26,540	32,545	36,040	40,695	42,365	48,195	51,690	56,350
61-65	33,065	39,065	42,560	47,220	52,795	58,630	62,125	66,785
Above 65	42,845	48,850	52,345	57,000	68,450	74,285	77,780	82,435

Silver Plan Sum Insured Rs.50,00,000/-

Age (in yrs) / Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-30	11,425	17,670	21,310	26,160	18,155	24,240	27,880	32,735
31-35	12,600	18,905	22,580	27,475	20,040	26,180	29,855	34,755
36-40	14,665	21,380	25,295	30,520	23,340	29,890	33,805	39,035
41-45	17,730	24,605	28,625	33,980	28,265	34,975	38,990	44,350
46-50	21,210	28,320	32,475	38,020	33,830	40,770	44,930	50,470
51-55	26,540	33,710	37,900	43,490	42,365	49,360	53,555	59,145
56-60	31,760	38,925	43,120	48,710	50,710	57,710	61,900	67,490
61-65	39,585	46,755	50,945	56,535	63,230	70,230	74,425	80,015
Above 65	51,325	58,490	62,685	68,275	82,015	89,015	93,205	98,795

Silver Plan Sum Insured Rs.75,00,000/-

Age (in yrs) / Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-30	12,515	19,370	23,375	28,710	19,905	26,595	30,600	35,940
31-35	13,810	20,730	24,775	30,160	21,975	28,730	32,770	38,165
36-40	16,080	23,450	27,760	33,500	25,605	32,810	37,120	42,870
41-45	19,460	27,005	31,425	37,315	31,030	38,405	42,825	48,720
46-50	23,285	31,085	35,660	41,760	37,150	44,785	49,355	55,455
51-55	29,150	37,015	41,630	47,780	46,535	54,235	58,845	64,995
56-60	34,890	42,755	47,370	53,515	55,720	63,415	68,030	74,180
61-65	43,500	51,365	55,975	62,125	69,495	77,190	81,805	87,950
Above 65	56,410	64,280	68,890	75,040	90,155	97,850	1,02,465	1,08,610

Silver Plan Sum Insured Rs.1,00,00,000/-

Age (in yrs) / Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-30	14,320	22,180	26,780	32,915	22,795	30,580	35,085	41,230
31-35	15,810	23,740	28,390	34,580	25,175	33,035	37,585	43,785
36-40	18,420	26,865	31,820	38,425	29,350	37,725	42,585	49,200
41-45	22,310	30,960	36,040	42,820	35,590	44,070	49,155	55,930
46-50	26,710	35,655	40,915	47,925	42,630	51,405	56,665	63,680
51-55	33,455	42,475	47,780	54,850	53,425	62,275	67,580	74,650
56-60	40,055	49,075	54,380	61,450	63,985	72,835	78,140	85,210
61-65	49,955	58,975	64,280	71,350	79,825	88,675	93,980	1,01,050
Above 65	64,805	73,825	79,130	86,200	1,03,585	1,12,435	1,17,735	1,24,810

Gold Plan Sum Insured Rs.5,00,000/-

Age (in yrs) / Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-30	5,620	8,315	9,880	11,720	8,070	11,040	12,530	14,815
31-35	6,080	8,795	10,375	12,230	8,805	11,795	13,295	15,600
36-40	6,885	9,755	11,430	13,415	10,085	13,235	14,835	17,265
41-45	8,060	10,995	12,705	14,745	11,990	15,195	16,830	19,310
46-50	9,415	12,440	14,205	16,315	14,155	17,450	19,140	21,690
51-55	11,490	14,535	16,315	18,445	17,475	20,790	22,495	25,065
56-60	13,520	16,565	18,345	20,470	20,720	24,040	25,740	28,310
61-65	16,565	19,610	21,390	23,515	25,590	28,910	30,615	33,180
Above 65	21,130	24,175	25,955	28,085	32,900	36,215	37,920	40,485

Gold Plan Sum Insured Rs.10,00,000/-

Age (in yrs) / Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-30	7,110	10,755	12,810	15,310	10,575	14,370	16,355	19,300
31-35	7,730	11,400	13,480	16,005	11,565	15,390	17,390	20,365
36-40	8,815	12,700	14,905	17,600	13,300	17,335	19,465	22,610
41-45	10,415	14,380	16,635	19,405	15,875	19,990	22,170	25,380
46-50	12,240	16,330	18,660	21,525	18,795	23,035	25,290	28,595
51-55	15,040	19,160	21,510	24,400	23,275	27,545	29,820	33,150
56-60	17,780	21,900	24,250	27,135	27,660	31,930	34,205	37,535
61-65	21,890	26,010	28,355	31,245	34,235	38,505	40,780	44,110
Above 65	28,055	32,175	34,520	37,410	44,100	48,365	50,640	53,970

Gold Plan Sum Insured Rs.15,00,000/-

Age (in yrs) / Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-30	8,445	12,660	15,100	18,110	12,535	16,965	19,335	22,790
31-35	9,185	13,440	15,900	18,940	13,725	18,190	20,580	24,065
36-40	10,485	14,995	17,615	20,855	15,805	20,525	23,070	26,760
41-45	12,410	17,020	19,695	23,025	18,895	23,715	26,320	30,090
46-50	14,600	19,355	22,125	25,570	22,405	27,370	30,060	33,950
51-55	17,960	22,755	25,540	29,020	27,780	32,785	35,500	39,415
56-60	21,250	26,040	28,830	32,305	33,040	38,045	40,760	44,675
61-65	26,180	30,975	33,760	37,240	40,930	45,935	48,650	52,565
Above 65	33,575	38,370	41,160	44,635	52,765	57,770	60,485	64,400

Gold Plan Sum Insured Rs.20,00,000/-

Age (in yrs) / Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-30	9,480	14,270	17,055	20,520	14,190	19,195	21,905	25,820
31-35	10,330	15,165	17,975	21,475	15,555	20,600	23,335	27,285
36-40	11,825	16,955	19,940	23,680	17,950	23,290	26,200	30,385
41-45	14,040	19,285	22,340	26,180	21,510	26,960	29,945	34,220
46-50	16,560	21,975	25,130	29,105	25,545	31,165	34,250	38,660
51-55	20,425	25,880	29,065	33,070	31,725	37,390	40,500	44,945
56-60	24,205	29,660	32,845	36,850	37,775	43,435	46,550	50,995
61-65	29,880	35,330	38,515	42,520	46,850	52,510	55,620	60,065
Above 65	38,385	43,840	47,025	51,030	60,460	66,120	69,235	73,680

Gold Plan Sum Insured Rs.25,00,000/-

Age (in yrs) / Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-30	10,670	16,115	19,295	23,290	16,095	21,755	24,860	29,305
31-35	11,650	17,145	20,355	24,390	17,665	23,375	26,510	30,990
36-40	13,365	19,205	22,615	26,920	20,415	26,465	29,800	34,555
41-45	15,920	21,890	25,385	29,805	24,515	30,695	34,115	38,975
46-50	18,820	24,980	28,595	33,165	29,150	35,525	39,065	44,075
51-55	23,260	29,475	33,115	37,730	36,265	42,685	46,250	51,305
56-60	27,610	33,825	37,465	42,075	43,220	49,640	53,210	58,260
61-65	34,130	40,345	43,985	48,595	53,655	60,075	63,645	68,695
Above 65	43,915	50,125	53,765	58,380	69,305	75,730	79,295	84,350

Gold Plan Sum Insured Rs.50,00,000/-

Age (in yrs) / Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-30	12,490	18,950	22,735	27,540	19,010	25,685	29,395	34,645
31-35	13,670	20,185	24,005	28,855	20,895	27,625	31,370	36,670
36-40	15,730	22,655	26,720	31,895	24,195	31,330	35,325	40,945
41-45	18,800	25,885	30,050	35,360	29,120	36,415	40,505	46,260
46-50	22,275	29,595	33,900	39,400	34,685	42,215	46,445	52,385
51-55	27,610	34,985	39,325	44,870	43,220	50,805	55,070	61,055
56-60	32,825	40,205	44,545	50,090	51,565	59,155	63,420	69,405
61-65	40,655	48,030	52,370	57,915	64,090	71,675	75,940	81,925
Above 65	52,390	59,770	64,110	69,655	82,870	90,455	94,725	1,00,710

Gold Plan Sum Insured Rs.75,00,000/-

Age (in yrs) / Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-30	13,585	20,650	24,800	30,085	20,760	28,040	32,115	37,850
31-35	14,880	22,010	26,195	31,535	22,835	30,175	34,290	40,075
36-40	17,150	24,725	29,185	34,880	26,465	34,255	38,635	44,780
41-45	20,525	28,280	32,850	38,695	31,885	39,850	44,345	50,630
46-50	24,350	32,365	37,085	43,135	38,005	46,230	50,875	57,365
51-55	30,220	38,295	43,055	49,155	47,395	55,680	60,365	66,905
56-60	35,960	44,035	48,790	54,895	56,575	64,860	69,545	76,090
61-65	44,565	52,640	57,400	63,505	70,350	78,635	83,320	89,865
Above 65	57,480	65,555	70,315	76,415	91,010	99,295	1,03,980	1,10,525

Gold Plan Sum Insured Rs.1,00,00,000/-

Age (in yrs) / Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-30	15,390	23,455	28,205	34,295	23,650	32,020	36,605	43,140
31-35	16,880	25,020	29,810	35,960	26,035	34,480	39,105	45,700
36-40	19,490	28,140	33,245	39,805	30,205	39,170	44,105	51,110
41-45	23,375	32,235	37,465	44,200	36,445	45,515	50,670	57,845
46-50	27,775	36,930	42,340	49,305	43,485	52,850	58,185	65,590
51-55	34,525	43,750	49,200	56,230	54,280	63,720	69,095	76,560
56-60	41,125	50,350	55,800	62,830	64,840	74,280	79,655	87,120
61-65	51,025	60,250	65,700	72,730	80,680	90,120	95,495	1,02,960
Above 65	65,870	75,100	80,550	87,580	1,04,440	1,13,880	1,19,255	1,26,720

2-Years Premium Chart Excluding GST

Silver Plan – Sum Insured Rs.3,00,000/-*		Gold Plan – Sum Insured Rs.3,00,000/-*	
Age (in yrs) / Family Size	1A	Age (in yrs) / Family Size	1A
18-29	6,446	18-29	8,502
30	6,760	30	8,820
31-34	7,073	31-34	9,139
35	7,628	35	9,689
36-39	8,183	36-39	10,239
40	8,989	40	11,044
41-44	9,795	41-44	11,850
45	10,726	45	12,786
46-49	11,657	46-49	13,722
50	13,085	50	15,151
51-54	14,514	51-54	16,579
55	15,913	55	17,978
56-59	17,312	56-59	19,377
60	19,411	60	21,476
61-64	21,510	61-64	23,575
65	24,661	65	26,721
Above 65	27,811	Above 65	29,867

*3 lakhs sum insured is not applicable for floater policy

Silver Plan Sum Insured Rs.5,00,000/-

Age (in yrs) / Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-29	8,791	13,587	16,318	19,956	13,925	18,518	21,249	24,907
30	9,230	14,050	16,796	20,453	14,629	19,247	21,992	25,664
31-34	9,669	14,514	17,274	20,950	15,334	19,976	22,735	26,422
35	10,446	15,440	18,292	22,089	16,574	21,365	24,217	28,028
36-39	11,223	16,366	19,310	23,228	17,814	22,755	25,698	29,635
40	12,362	17,563	20,540	24,511	19,652	24,646	27,628	31,604
41-44	13,500	18,760	21,770	25,794	21,491	26,538	29,558	33,572
45	14,803	20,149	23,218	27,310	23,580	28,714	31,787	35,874
46-49	16,106	21,539	24,665	28,825	25,669	30,890	34,016	38,175
50	18,108	23,565	26,702	30,880	28,873	34,118	37,254	41,432
51-54	20,111	25,592	28,738	32,935	32,077	37,346	40,491	44,689
55	22,070	27,551	30,697	34,894	35,208	40,477	43,623	47,821
56-59	24,029	29,510	32,656	36,853	38,339	43,608	46,754	50,952
60	26,967	32,448	35,594	39,792	43,039	48,308	51,454	55,652
61-64	29,905	35,387	38,532	42,730	47,739	53,007	56,153	60,351
65	34,311	39,792	42,938	47,135	54,788	60,057	63,203	67,400
Above 65	38,716	44,197	47,343	51,541	61,837	67,106	70,252	74,450

Silver Plan Sum Insured Rs.10,00,000/-

Age (in yrs) / Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-29	11,667	18,287	21,983	26,895	18,760	24,945	28,632	33,563
30	12,260	18,914	22,624	27,560	19,715	25,930	29,635	34,586
31-34	12,854	19,541	23,266	28,226	20,670	26,914	30,639	35,609
35	13,901	20,791	24,641	29,765	22,340	28,791	32,641	37,780
36-39	14,948	22,041	26,016	31,305	24,009	30,668	34,644	39,951
40	16,492	23,667	27,691	33,046	26,499	33,230	37,254	42,624
41-44	18,036	25,293	29,365	34,788	28,989	35,792	39,864	45,297
45	19,797	27,170	31,314	36,834	31,806	38,730	42,875	48,400
46-49	21,558	29,047	33,264	38,880	34,624	41,669	45,886	51,502
50	24,265	31,777	36,014	41,654	38,947	46,021	50,257	55,898
51-54	26,972	34,508	38,764	44,429	43,271	50,373	54,629	60,293
55	29,611	37,153	41,408	47,073	47,502	54,605	58,855	64,520
56-59	32,250	39,797	44,052	49,717	51,734	58,836	63,082	68,747
60	36,216	43,763	48,018	53,683	58,079	65,181	69,427	75,091
61-64	40,183	47,729	51,985	57,649	64,423	71,526	75,772	81,436
65	46,132	53,678	57,929	63,598	73,938	81,041	85,292	90,956
Above 65	52,081	59,627	63,873	69,548	83,453	90,556	94,811	1,00,476

Silver Plan Sum Insured Rs.15,00,000/-

Age (in yrs) / Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-29	14,234	21,973	26,402	32,299	22,542	29,963	34,383	40,298
30	14,953	22,721	27,174	33,095	23,686	31,141	35,584	41,529
31-34	15,672	23,469	27,946	33,891	24,829	32,318	36,786	42,759
35	16,926	24,974	29,597	35,744	26,837	34,571	39,189	45,360
36-39	18,181	26,480	31,247	37,596	28,844	36,824	41,592	47,961
40	20,033	28,429	33,254	39,690	31,831	39,903	44,733	51,174
41-44	21,886	30,378	35,261	41,785	34,817	42,981	47,874	54,387
45	24,000	32,636	37,606	44,236	38,200	46,508	51,483	58,112
46-49	26,113	34,894	39,951	46,687	41,582	50,035	55,092	61,837
50	29,360	38,171	43,251	50,016	46,774	55,261	60,337	67,111
51-54	32,607	41,447	46,552	53,345	51,965	60,486	65,581	72,385
55	35,777	44,622	49,722	56,520	57,041	65,562	70,657	77,461
56-59	38,947	47,796	52,892	59,695	62,117	70,638	75,733	82,536
60	43,705	52,554	57,649	64,452	69,731	78,252	83,347	90,150
61-64	48,462	57,311	62,407	69,210	77,345	85,866	90,961	97,764
65	55,603	64,448	69,548	76,346	88,766	97,286	1,02,382	1,09,185
Above 65	62,744	71,584	76,689	83,482	1,00,186	1,08,707	1,13,802	1,20,606

Silver Plan Sum Insured Rs.20,00,000/-

Age (in yrs) / Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-29	16,231	25,071	30,166	36,940	25,737	34,258	39,343	46,146
30	17,056	25,934	31,054	37,862	27,054	35,613	40,728	47,560
31-34	17,881	26,798	31,942	38,783	28,371	36,969	42,113	48,974
35	19,324	28,525	33,838	40,911	30,677	39,565	44,877	51,965
36-39	20,767	30,253	35,734	43,039	32,984	42,161	47,642	54,957
40	22,904	32,501	38,055	45,452	36,424	45,702	51,256	58,658
41-44	25,042	34,750	40,376	47,864	39,864	49,244	54,870	62,358
45	27,474	37,346	43,068	50,687	43,753	53,302	59,019	66,643
46-49	29,905	39,941	45,760	53,509	47,642	57,360	63,169	70,928
50	33,635	43,710	49,553	57,335	53,611	63,367	69,200	76,993
51-54	37,365	47,478	53,345	61,162	59,579	69,374	75,231	83,058
55	41,013	51,131	56,993	64,809	65,417	75,212	81,070	88,891
56-59	44,660	54,783	60,641	68,457	71,256	81,050	86,908	94,724
60	50,132	60,255	66,112	73,933	80,008	89,803	95,665	1,03,482
61-64	55,603	65,726	71,584	79,410	88,761	98,555	1,04,423	1,12,239
65	63,811	73,933	79,796	87,617	1,01,894	1,11,694	1,17,556	1,25,373
Above 65	72,018	82,141	88,008	95,825	1,15,028	1,24,832	1,30,690	1,38,506

Silver Plan Sum Insured Rs.25,00,000/-

Age (in yrs) / Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-29	18,528	28,641	34,489	42,286	29,413	39,198	45,056	52,863
30	19,474	29,635	35,512	43,348	30,923	40,762	46,643	54,494
31-34	20,419	30,629	36,535	44,409	32,434	42,325	48,231	56,124
35	22,079	32,612	38,721	46,856	35,087	45,307	51,410	59,565
36-39	23,739	34,595	40,906	49,302	37,741	48,289	54,590	63,005
40	26,200	37,186	43,575	52,081	41,702	52,371	58,754	67,265
41-44	28,661	39,777	46,243	54,860	45,664	56,453	62,918	71,526
45	31,459	42,764	49,340	58,107	50,137	61,113	67,690	76,452
46-49	34,258	45,751	52,438	61,355	54,609	65,774	72,462	81,378
50	38,547	50,084	56,800	65,755	61,471	72,684	79,400	88,355
51-54	42,836	54,416	61,162	70,156	68,332	79,593	86,339	95,332
55	47,029	58,614	65,359	74,348	75,048	86,305	93,050	1,02,044
56-59	51,222	62,812	69,557	78,541	81,764	93,016	99,762	1,08,756
60	57,519	69,104	75,849	84,838	91,829	1,03,086	1,09,831	1,18,825
61-64	63,815	75,395	82,141	91,135	1,01,894	1,13,156	1,19,901	1,28,895
65	73,253	84,838	91,583	1,00,572	1,17,001	1,28,263	1,35,008	1,43,997
Above 65	82,691	94,281	1,01,026	1,10,010	1,32,109	1,43,370	1,50,115	1,59,100

Silver Plan Sum Insured Rs.50,00,000/-

Age (in yrs) / Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-29	22,050	34,103	41,128	50,489	35,039	46,783	53,808	63,179
30	23,184	35,295	42,354	51,758	36,858	48,655	55,714	65,128
31-34	24,318	36,487	43,579	53,027	38,677	50,527	57,620	67,077
35	26,311	38,875	46,199	55,965	41,862	54,108	61,432	71,207
36-39	28,303	41,263	48,819	58,904	45,046	57,688	65,244	75,338
40	31,261	44,376	52,033	62,243	49,799	62,595	70,247	80,467
41-44	34,219	47,488	55,246	65,581	54,551	67,502	75,251	85,596
45	37,577	51,073	58,962	69,480	59,922	73,094	80,983	91,501
46-49	40,935	54,658	62,677	73,379	65,292	78,686	86,715	97,407
50	46,079	59,859	67,912	78,657	73,528	86,975	95,038	1,05,778
51-54	51,222	65,060	73,147	83,936	81,764	95,265	1,03,361	1,14,150
55	56,260	70,093	78,184	88,973	89,817	1,03,323	1,11,414	1,22,203
56-59	61,297	75,125	83,222	94,010	97,870	1,11,380	1,19,467	1,30,256
60	68,848	82,681	90,773	1,01,561	1,09,952	1,23,462	1,31,554	1,42,342
61-64	76,399	90,237	98,324	1,09,113	1,22,034	1,35,544	1,43,640	1,54,429
65	87,728	1,01,561	1,09,653	1,20,442	1,40,161	1,53,671	1,61,763	1,72,552
Above 65	99,057	1,12,886	1,20,982	1,31,771	1,58,289	1,71,799	1,79,886	1,90,674

Silver Plan Sum Insured Rs.75,00,000/-

Age (in yrs) / Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-29	24,154	37,384	45,114	55,410	38,417	51,328	59,058	69,364
30	25,404	38,697	46,465	56,810	40,414	53,389	61,152	71,511
31-34	26,653	40,009	47,816	58,209	42,412	55,449	63,246	73,658
35	28,844	42,634	50,696	61,432	45,915	59,386	67,444	78,199
36-39	31,034	45,259	53,577	64,655	49,418	63,323	71,642	82,739
40	34,296	48,689	57,114	68,336	54,653	68,722	77,147	88,384
41-44	37,558	52,120	60,650	72,018	59,888	74,122	82,652	94,030
45	41,249	56,057	64,737	76,307	65,794	80,278	88,954	1,00,529
46-49	44,940	59,994	68,824	80,597	71,700	86,435	95,255	1,07,028
50	50,600	65,717	74,585	86,406	80,756	95,554	1,04,413	1,16,234
51-54	56,260	71,439	80,346	92,215	89,813	1,04,674	1,13,571	1,25,440
55	61,799	76,978	85,885	97,750	98,676	1,13,532	1,22,434	1,34,304
56-59	67,338	82,517	91,424	1,03,284	1,07,540	1,22,391	1,31,298	1,43,167
60	75,646	90,826	99,728	1,11,593	1,20,832	1,35,684	1,44,591	1,56,455
61-64	83,955	99,134	1,08,032	1,19,901	1,34,125	1,48,977	1,57,884	1,69,744
65	96,413	1,11,597	1,20,495	1,32,364	1,54,062	1,68,914	1,77,821	1,89,680
Above 65	1,08,871	1,24,060	1,32,958	1,44,827	1,73,999	1,88,851	1,97,757	2,09,617

Silver Plan Sum Insured Rs.1,00,00,000/-

Age (in yrs) / Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-29	27,638	42,807	51,685	63,526	43,994	59,019	67,714	79,574
30	29,075	44,313	53,239	65,133	46,291	61,388	70,127	82,039
31-34	30,513	45,818	54,793	66,739	48,588	63,758	72,539	84,505
35	33,032	48,834	58,103	70,450	52,617	68,283	77,364	89,731
36-39	35,551	51,849	61,413	74,160	56,646	72,809	82,189	94,956
40	39,304	55,801	65,485	78,401	62,667	78,932	88,529	1,01,450
41-44	43,058	59,753	69,557	82,643	68,689	85,055	94,869	1,07,945
45	47,304	64,283	74,262	87,569	75,482	92,133	1,02,116	1,15,424
46-49	51,550	68,814	78,966	92,495	82,276	99,212	1,09,363	1,22,902
50	58,059	75,395	85,591	99,178	92,693	1,09,701	1,19,896	1,33,488
51-54	64,568	81,977	92,215	1,05,861	1,03,110	1,20,191	1,30,429	1,44,075
55	70,937	88,346	98,584	1,12,230	1,13,301	1,30,381	1,40,620	1,54,265
56-59	77,306	94,715	1,04,953	1,18,599	1,23,491	1,40,572	1,50,810	1,64,455
60	86,860	1,04,268	1,14,507	1,28,152	1,38,777	1,55,857	1,66,096	1,79,741
61-64	96,413	1,13,822	1,24,060	1,37,706	1,54,062	1,71,143	1,81,381	1,95,027
65	1,10,743	1,28,152	1,38,391	1,52,036	1,76,991	1,94,071	2,04,305	2,17,955
Above 65	1,25,074	1,42,482	1,52,721	1,66,366	1,99,919	2,17,000	2,27,229	2,40,883

Gold Plan Sum Insured Rs.5,00,000/-

Age (in yrs) / Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-29	10,847	16,048	19,068	22,620	15,575	21,307	24,183	28,593
30	11,291	16,511	19,546	23,112	16,284	22,036	24,921	29,350
31-34	11,734	16,974	20,024	23,604	16,994	22,764	25,659	30,108
35	12,511	17,901	21,042	24,747	18,229	24,154	27,145	31,715
36-39	13,288	18,827	22,060	25,891	19,464	25,544	28,632	33,321
40	14,422	20,024	23,290	27,174	21,302	27,435	30,557	35,295
41-44	15,556	21,220	24,521	28,458	23,141	29,326	32,482	37,268
45	16,863	22,615	25,968	29,973	25,230	31,502	34,711	39,565
46-49	18,171	24,009	27,416	31,488	27,319	33,679	36,940	41,862
50	20,173	26,031	29,452	33,543	30,523	36,902	40,178	45,119
51-54	22,176	28,053	31,488	35,599	33,727	40,125	43,415	48,375
55	24,135	30,012	33,447	37,553	36,858	43,261	46,547	51,507
56-59	26,094	31,970	35,406	39,507	39,990	46,397	49,678	54,638
60	29,032	34,909	38,344	42,446	44,689	51,097	54,383	59,338
61-64	31,970	37,847	41,283	45,384	49,389	55,796	59,087	64,037
65	36,376	42,253	45,688	49,794	56,443	62,846	66,136	71,087
Above 65	40,781	46,658	50,093	54,204	63,497	69,895	73,186	78,136

Gold Plan Sum Insured Rs.10,00,000/-

Age (in yrs) / Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-29	13,722	20,757	24,723	29,548	20,410	27,734	31,565	37,249
30	14,321	21,380	25,370	30,219	21,365	28,718	32,564	38,277
31-34	14,919	22,002	26,016	30,890	22,320	29,703	33,563	39,304
35	15,966	23,257	27,392	32,429	23,995	31,580	35,565	41,471
36-39	17,013	24,511	28,767	33,968	25,669	33,457	37,567	43,637
40	18,557	26,132	30,436	35,710	28,154	36,019	40,178	46,310
41-44	20,101	27,753	32,106	37,452	30,639	38,581	42,788	48,983
45	21,862	29,635	34,060	39,497	33,457	41,519	45,799	52,086
46-49	23,623	31,517	36,014	41,543	36,274	44,458	48,810	55,188
50	26,325	34,248	38,764	44,318	40,598	48,810	53,181	59,584
51-54	29,027	36,979	41,514	47,092	44,921	53,162	57,553	63,980
55	31,671	39,623	44,158	49,731	49,152	57,393	61,784	68,211
56-59	34,315	42,267	46,803	52,371	53,384	61,625	66,016	72,443
60	38,282	46,233	50,764	56,337	59,729	67,970	72,361	78,787
61-64	42,248	50,199	54,725	60,303	66,074	74,315	78,705	85,132
65	48,197	56,149	60,674	66,252	75,593	83,830	88,220	94,647
Above 65	54,146	62,098	66,624	72,201	85,113	93,344	97,735	1,04,162

Gold Plan Sum Insured Rs.15,00,000/-

Age (in yrs) / Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-29	16,299	24,434	29,143	34,952	24,193	32,742	37,317	43,985
30	17,013	25,187	29,915	35,753	25,341	33,925	38,518	45,215
31-34	17,727	25,939	30,687	36,554	26,489	35,107	39,719	46,445
35	18,982	27,440	32,342	38,402	28,496	37,360	42,122	49,046
36-39	20,236	28,940	33,997	40,250	30,504	39,613	44,525	51,647
40	22,094	30,894	36,004	42,344	33,486	42,692	47,661	54,860
41-44	23,951	32,849	38,011	44,438	36,467	45,770	50,798	58,074
45	26,065	35,102	40,356	46,894	39,855	49,297	54,407	61,799
46-49	28,178	37,355	42,701	49,350	43,242	52,824	58,016	65,524
50	31,420	40,636	45,997	52,679	48,429	58,050	63,265	70,797
51-54	34,663	43,917	49,292	56,009	53,615	63,275	68,515	76,071
55	37,838	47,087	52,467	59,179	58,691	68,351	73,591	81,147
56-59	41,013	50,257	55,642	62,349	63,767	73,427	78,667	86,223
60	45,770	55,019	60,399	67,111	71,381	81,041	86,281	93,837
61-64	50,527	59,782	65,157	71,873	78,995	88,655	93,895	1,01,450
65	57,664	66,918	72,298	79,009	90,416	1,00,075	1,05,315	1,12,871
Above 65	64,800	74,054	79,439	86,146	1,01,836	1,11,496	1,16,736	1,24,292

Gold Plan Sum Insured Rs.20,00,000/-

Age (in yrs) / Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-29	18,296	27,541	32,916	39,604	27,387	37,046	42,277	49,833
30	19,117	28,405	33,804	40,525	28,704	38,402	43,657	51,246
31-34	19,937	29,268	34,692	41,447	30,021	39,758	45,037	52,660
35	21,380	30,996	36,588	43,575	32,332	42,354	47,801	55,652
36-39	22,822	32,723	38,484	45,702	34,644	44,950	50,566	58,643
40	24,960	34,972	40,800	48,115	38,079	48,491	54,180	62,344
41-44	27,097	37,220	43,116	50,527	41,514	52,033	57,794	66,045
45	29,529	39,816	45,809	53,350	45,408	56,091	61,948	70,329
46-49	31,961	42,412	48,501	56,173	49,302	60,148	66,103	74,614
50	35,691	46,180	52,298	59,999	55,266	66,156	72,134	80,679
51-54	39,420	49,948	56,095	63,825	61,229	72,163	78,165	86,744
55	43,068	53,596	59,743	67,473	67,068	77,996	84,003	92,582
56-59	46,716	57,244	63,391	71,121	72,906	83,830	89,842	98,420
60	52,192	62,715	68,862	76,592	81,663	92,587	98,594	1,07,173
61-64	57,668	68,187	74,334	82,064	90,421	1,01,344	1,07,347	1,15,925
65	65,876	76,399	82,546	90,276	1,03,554	1,14,478	1,20,485	1,29,064
Above 65	74,083	84,611	90,758	98,488	1,16,688	1,27,612	1,33,624	1,42,202

Gold Plan Sum Insured Rs.25,00,000/-

Age (in yrs) / Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-29	20,593	31,102	37,239	44,950	31,063	41,987	47,980	56,559
30	21,539	32,096	38,262	46,011	32,578	43,550	49,572	58,185
31-34	22,485	33,090	39,285	47,073	34,093	45,114	51,164	59,811
35	24,139	35,078	41,466	49,514	36,747	48,096	54,339	63,251
36-39	25,794	37,066	43,647	51,956	39,401	51,077	57,514	66,691
40	28,260	39,657	46,320	54,740	43,357	55,159	61,678	70,956
41-44	30,726	42,248	48,993	57,524	47,314	59,241	65,842	75,222
45	33,524	45,230	52,091	60,766	51,787	63,902	70,619	80,143
46-49	36,323	48,211	55,188	64,008	56,260	68,563	75,395	85,065
50	40,607	52,549	59,550	68,414	63,125	75,473	82,329	92,042
51-54	44,892	56,887	63,912	72,819	69,991	82,382	89,263	99,019
55	49,090	61,085	68,110	77,012	76,703	89,094	95,979	1,05,730
56-59	53,287	65,282	72,307	81,205	83,415	95,805	1,02,695	1,12,442
60	59,579	71,574	78,599	87,497	93,484	1,05,875	1,12,765	1,22,512
61-64	65,871	77,866	84,891	93,788	1,03,554	1,15,945	1,22,835	1,32,581
65	75,313	87,304	94,329	1,03,231	1,18,656	1,31,052	1,37,937	1,47,688
Above 65	84,756	96,741	1,03,766	1,12,673	1,33,759	1,46,159	1,53,039	1,62,796

Gold Plan Sum Insured Rs.50,00,000/-

Age (in yrs) / Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-29	24,106	36,574	43,879	53,152	36,689	49,572	56,732	66,865
30	25,244	37,765	45,104	54,421	38,508	51,444	58,638	68,819
31-34	26,383	38,957	46,330	55,690	40,327	53,316	60,544	70,773
35	28,371	41,341	48,950	58,624	43,512	56,892	64,361	74,898
36-39	30,359	43,724	51,570	61,557	46,696	60,467	68,177	79,024
40	33,321	46,841	54,783	64,901	51,449	65,374	73,176	84,153
41-44	36,284	49,958	57,997	68,245	56,202	70,281	78,175	89,282
45	39,637	53,538	61,712	72,143	61,572	75,878	83,907	95,192
46-49	42,991	57,118	65,427	76,042	66,942	81,475	89,639	1,01,103
50	48,139	62,320	70,662	81,321	75,178	89,764	97,962	1,09,470
51-54	53,287	67,521	75,897	86,599	83,415	98,054	1,06,285	1,17,836
55	58,320	72,558	80,935	91,636	91,468	1,06,111	1,14,343	1,25,894
56-59	63,352	77,596	85,972	96,674	99,520	1,14,169	1,22,401	1,33,952
60	70,908	85,147	93,523	1,04,225	1,11,607	1,26,251	1,34,482	1,46,033
61-64	78,464	92,698	1,01,074	1,11,776	1,23,694	1,38,333	1,46,564	1,58,115
65	89,788	1,04,027	1,12,403	1,23,105	1,41,816	1,56,455	1,64,692	1,76,243
Above 65	1,01,113	1,15,356	1,23,732	1,34,434	1,59,939	1,74,578	1,82,819	1,94,370

Gold Plan Sum Insured Rs.75,00,000/-

Age (in yrs) / Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-29	26,219	39,855	47,864	58,064	40,067	54,117	61,982	73,051
30	27,469	41,167	49,210	59,463	42,069	56,177	64,081	75,198
31-34	28,718	42,479	50,556	60,863	44,072	58,238	66,180	77,345
35	30,909	45,099	53,442	64,090	47,575	62,175	70,373	81,885
36-39	33,100	47,719	56,327	67,318	51,077	66,112	74,566	86,425
40	36,356	51,150	59,864	71,000	56,308	71,511	80,076	92,071
41-44	39,613	54,580	63,401	74,681	61,538	76,911	85,586	97,716
45	43,304	58,522	67,487	78,966	67,444	83,067	91,887	1,04,215
46-49	46,996	62,464	71,574	83,251	73,350	89,224	98,189	1,10,714
50	52,660	68,187	77,335	89,060	82,411	98,343	1,07,347	1,19,921
51-54	58,325	73,909	83,096	94,869	91,472	1,07,462	1,16,504	1,29,127
55	63,864	79,448	88,630	1,00,408	1,00,331	1,16,321	1,25,363	1,37,990
56-59	69,403	84,988	94,165	1,05,947	1,09,190	1,25,180	1,34,222	1,46,854
60	77,707	93,291	1,02,473	1,14,256	1,22,483	1,38,473	1,47,515	1,60,147
61-64	86,010	1,01,595	1,10,782	1,22,565	1,35,776	1,51,766	1,60,808	1,73,439
65	98,473	1,14,058	1,23,245	1,35,023	1,55,712	1,71,702	1,80,745	1,93,376
Above 65	1,10,936	1,26,521	1,35,708	1,47,481	1,75,649	1,91,639	2,00,681	2,13,313

Gold Plan Sum Insured Rs.1,00,00,000/-

Age (in yrs) / Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-29	29,703	45,268	54,436	66,189	45,645	61,799	70,648	83,260
30	31,141	46,778	55,984	67,796	47,946	64,173	73,060	85,731
31-34	32,578	48,289	57,533	69,403	50,248	66,546	75,473	88,201
35	35,097	51,299	60,848	73,113	54,272	71,072	80,298	93,422
36-39	37,616	54,310	64,163	76,824	58,296	75,598	85,123	98,642
40	41,365	58,262	68,235	81,065	64,317	81,721	91,458	1,05,142
41-44	45,114	62,214	72,307	85,306	70,339	87,844	97,793	1,11,641
45	49,360	66,744	77,012	90,232	77,132	94,922	1,05,045	1,19,115
46-49	53,606	71,275	81,716	95,159	83,926	1,02,001	1,12,297	1,26,589
50	60,120	77,856	88,336	1,01,841	94,343	1,12,490	1,22,825	1,37,175
51-54	66,633	84,438	94,956	1,08,524	1,04,760	1,22,980	1,33,353	1,47,761
55	73,002	90,807	1,01,325	1,14,893	1,14,951	1,33,170	1,43,544	1,57,951
56-59	79,371	97,176	1,07,694	1,21,262	1,25,141	1,43,360	1,53,734	1,68,142
60	88,925	1,06,729	1,17,248	1,30,815	1,40,427	1,58,646	1,69,020	1,83,427
61-64	98,478	1,16,283	1,26,801	1,40,369	1,55,712	1,73,932	1,84,305	1,98,713
65	1,12,804	1,30,613	1,41,131	1,54,699	1,78,641	1,96,860	2,07,234	2,21,641
Above 65	1,27,129	1,44,943	1,55,462	1,69,029	2,01,569	2,19,788	2,30,162	2,44,570

3-Years Premium Chart Excluding GST

Silver Plan – Sum Insured Rs.3,00,000/-*		Gold Plan – Sum Insured Rs.3,00,000/-*	
Age (in yrs) / Family Size	1A	Age (in yrs) / Family Size	1A
18-28	9,369	18-28	12,356
29	9,673	29	12,665
30	9,976	30	12,973
31-33	10,280	31-33	13,282
34	10,818	34	13,815
35	11,356	35	14,348
36-38	11,893	36-38	14,881
39	12,674	39	15,661
40	13,455	40	16,442
41-43	14,235	41-43	17,223
44	15,138	44	18,130
45	16,040	45	19,037
46-48	16,942	46-48	19,944
49	18,326	49	21,327
50	19,710	50	22,711
51-53	21,094	51-53	24,095
54	22,449	54	25,451
55	23,805	55	26,806
56-58	25,161	56-58	28,162
59	27,194	59	30,196
60	29,228	60	32,229
61-63	31,262	61-63	34,263
64	34,315	64	37,311
65	37,367	65	40,359
Above 65	40,420	Above 65	43,407

*3 lakhs sum insured is not applicable for floater policy

Silver Plan Sum Insured Rs.5,00,000/-

Age (in yrs) / Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-28	12,777	19,747	23,716	29,004	20,238	26,914	30,883	36,199
29	13,202	20,196	24,179	29,485	20,921	27,620	31,603	36,933
30	13,628	20,645	24,642	29,967	21,603	28,326	32,323	37,666
31-33	14,053	21,094	25,105	30,448	22,286	29,032	33,043	38,400
34	14,806	21,991	26,091	31,552	23,487	30,378	34,478	39,957
35	15,558	22,889	27,078	32,655	24,689	31,725	35,913	41,514
36-38	16,311	23,786	28,064	33,758	25,890	33,071	37,349	43,071
39	17,414	24,946	29,256	35,002	27,671	34,904	39,219	44,978
40	18,518	26,105	30,448	36,245	29,453	36,736	41,089	46,886
41-43	19,621	27,265	31,640	37,489	31,234	38,569	42,959	48,793
44	20,883	28,611	33,043	38,957	33,258	40,677	45,118	51,023
45	22,145	29,957	34,445	40,425	35,282	42,786	47,278	53,253
46-48	23,408	31,304	35,848	41,893	37,307	44,894	49,438	55,483
49	25,348	33,267	37,821	43,884	40,411	48,022	52,575	58,639
50	27,288	35,231	39,794	45,876	43,515	51,149	55,712	61,794
51-53	29,228	37,194	41,766	47,867	46,619	54,277	58,849	64,950
54	31,126	39,092	43,665	49,765	49,653	57,311	61,883	67,984
55	33,024	40,990	45,563	51,663	52,687	60,345	64,917	71,018
56-58	34,922	42,888	47,461	53,561	55,721	63,379	67,951	74,052
59	37,769	45,736	50,308	56,409	60,275	67,932	72,505	78,605
60	40,616	48,583	53,155	59,256	64,828	72,486	77,058	83,159
61-63	43,463	51,430	56,002	62,103	69,382	77,039	81,611	87,712
64	47,732	55,698	60,270	66,371	76,212	83,870	88,442	94,543
65	52,000	59,966	64,538	70,639	83,042	90,700	95,272	1,01,373
Above 65	56,268	64,235	68,807	74,908	89,872	97,530	1,02,102	1,08,203

Silver Plan Sum Insured Rs.10,00,000/-

Age (in yrs) / Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-28	16,956	26,577	31,949	39,088	27,265	36,255	41,612	48,779
29	17,531	27,185	32,571	39,733	28,190	37,208	42,585	49,770
30	18,106	27,793	33,193	40,378	29,116	38,162	43,557	50,761
31-33	18,681	28,401	33,814	41,023	30,042	39,116	44,529	51,752
34	19,696	29,611	35,147	42,514	31,659	40,934	46,470	53,856
35	20,710	30,822	36,479	44,006	33,277	42,753	48,410	55,960
36-38	21,725	32,033	37,811	45,497	34,894	44,571	50,350	58,064
39	23,221	33,609	39,434	47,185	37,307	47,054	52,879	60,653
40	24,717	35,184	41,056	48,872	39,719	49,536	55,408	63,243
41-43	26,213	36,760	42,678	50,560	42,131	52,019	57,937	65,833
44	27,919	38,578	44,567	52,542	44,861	54,866	60,854	68,839
45	29,625	40,397	46,455	54,525	47,592	57,713	63,772	71,845
46-48	31,332	42,215	48,344	56,507	50,322	60,560	66,689	74,851
49	33,955	44,861	51,009	59,195	54,511	64,777	70,924	79,110
50	36,577	47,507	53,674	61,883	58,699	68,994	75,160	83,369
51-53	39,200	50,153	56,338	64,571	62,888	73,211	79,396	87,628
54	41,757	52,715	58,900	67,133	66,988	77,310	83,491	91,724
55	44,314	55,277	61,462	69,695	71,088	81,410	87,586	95,819
56-58	46,872	57,839	64,024	72,257	75,188	85,510	91,681	99,914
59	50,714	61,682	67,867	76,100	81,336	91,658	97,829	1,06,062
60	54,557	65,525	71,710	79,943	87,483	97,806	1,03,977	1,12,209
61-63	58,400	69,368	75,553	83,785	93,631	1,03,953	1,10,124	1,18,357
64	64,164	75,132	81,312	89,550	1,02,850	1,13,172	1,19,348	1,27,581
65	69,929	80,896	87,072	95,314	1,12,069	1,22,392	1,28,572	1,36,805
Above 65	75,693	86,660	92,831	1,01,078	1,21,288	1,31,611	1,37,796	1,46,028

Silver Plan Sum Insured Rs.15,00,000/-

Age (in yrs) / Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-28	20,687	31,935	38,372	46,942	32,762	43,548	49,971	58,568
29	21,383	32,660	39,120	47,713	33,870	44,688	51,135	59,761
30	22,080	33,384	39,868	48,484	34,978	45,829	52,299	60,953
31-33	22,777	34,109	40,616	49,256	36,086	46,970	53,463	62,145
34	23,992	35,567	42,215	51,051	38,031	49,153	55,791	64,665
35	25,208	37,026	43,814	52,846	39,976	51,336	58,120	67,184
36-38	26,423	38,485	45,413	54,641	41,921	53,519	60,448	69,704
39	28,218	40,373	47,358	56,670	44,815	56,502	63,491	72,818
40	30,014	42,262	49,303	58,699	47,708	59,485	66,535	75,931
41-43	31,809	44,151	51,247	60,728	50,602	62,467	69,578	79,045
44	33,856	46,339	53,519	63,103	53,879	65,885	73,075	82,654
45	35,904	48,527	55,791	65,478	57,157	69,302	76,572	86,263
46-48	37,952	50,714	58,064	67,853	60,434	72,720	80,069	89,872
49	41,098	53,889	61,261	71,079	65,464	77,783	85,150	94,982
50	44,244	57,063	64,459	74,304	70,494	82,846	90,232	1,00,092
51-53	47,390	60,237	67,657	77,530	75,525	87,909	95,314	1,05,202
54	50,462	63,314	70,728	80,606	80,443	92,827	1,00,232	1,10,120
55	53,533	66,390	73,800	83,683	85,361	97,745	1,05,150	1,15,038
56-58	56,605	69,466	76,871	86,759	90,279	1,02,663	1,10,068	1,19,956
59	61,214	74,075	81,481	91,368	97,656	1,10,040	1,17,445	1,27,333
60	65,824	78,685	86,090	95,978	1,05,033	1,17,417	1,24,823	1,34,710
61-63	70,434	83,294	90,700	1,00,587	1,12,410	1,24,794	1,32,200	1,42,087
64	77,353	90,209	97,619	1,07,502	1,23,476	1,35,860	1,43,265	1,53,153
65	84,272	97,123	1,04,538	1,14,416	1,34,542	1,46,926	1,54,331	1,64,219
Above 65	91,191	1,04,037	1,11,457	1,21,330	1,45,608	1,57,992	1,65,397	1,75,284

Silver Plan Sum Insured Rs.20,00,000/-

Age (in yrs) / Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-28	23,590	36,437	43,842	53,688	37,405	49,789	57,180	67,068
29	24,389	37,274	44,702	54,581	38,681	51,102	58,522	68,437
30	25,189	38,111	45,563	55,474	39,957	52,416	59,863	69,807
31-33	25,988	38,947	46,423	56,366	41,234	53,730	61,205	71,177
34	27,386	40,621	48,260	58,428	43,468	56,245	63,884	74,075
35	28,784	42,295	50,097	60,490	45,703	58,760	66,563	76,974
36-38	30,182	43,968	51,935	62,552	47,937	61,275	69,241	79,872
39	32,253	46,147	54,183	64,889	51,271	64,707	72,743	83,458
40	34,324	48,325	56,432	67,227	54,604	68,138	76,245	87,044
41-43	36,395	50,504	58,681	69,564	57,937	71,570	79,746	90,630
44	38,751	53,019	61,289	72,299	61,705	75,501	83,767	94,781
45	41,107	55,534	63,898	75,034	65,473	79,433	87,787	98,932
46-48	43,463	58,049	66,507	77,769	69,241	83,365	91,808	1,03,084
49	47,077	61,701	70,181	81,476	75,024	89,185	97,651	1,08,960
50	50,691	65,352	73,856	85,183	80,807	95,005	1,03,495	1,14,837
51-53	54,305	69,003	77,530	88,890	86,590	1,00,826	1,09,339	1,20,713
54	57,839	72,542	81,065	92,425	92,247	1,06,482	1,14,996	1,26,365
55	61,373	76,081	84,599	95,959	97,904	1,12,139	1,20,652	1,32,017
56-58	64,908	79,620	88,133	99,493	1,03,561	1,17,796	1,26,309	1,37,669
59	70,209	84,921	93,435	1,04,799	1,12,041	1,26,276	1,34,794	1,46,155
60	75,511	90,223	98,736	1,10,106	1,20,522	1,34,757	1,43,279	1,54,640
61-63	80,812	95,524	1,04,037	1,15,412	1,29,002	1,43,237	1,51,765	1,63,125
64	88,764	1,03,476	1,11,994	1,23,364	1,41,727	1,55,967	1,64,490	1,75,850
65	96,716	1,11,429	1,19,951	1,31,316	1,54,453	1,68,697	1,77,215	1,88,575
Above 65	1,04,669	1,19,381	1,27,908	1,39,268	1,67,178	1,81,427	1,89,941	2,01,301

Silver Plan Sum Insured Rs.25,00,000/-

Age (in yrs) / Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-28	26,928	41,626	50,125	61,458	42,748	56,970	65,483	76,829
29	27,844	42,589	51,116	62,486	44,211	58,484	67,021	78,409
30	28,761	43,552	52,108	63,515	45,675	59,999	68,559	79,989
31-33	29,677	44,515	53,099	64,543	47,138	61,514	70,097	81,569
34	31,285	46,437	55,216	66,913	49,709	64,403	73,178	84,903
35	32,893	48,358	57,334	69,284	52,281	67,292	76,259	88,236
36-38	34,502	50,280	59,452	71,654	54,852	70,181	79,339	91,569
39	36,886	52,790	62,037	74,347	58,690	74,136	83,374	95,697
40	39,270	55,301	64,623	77,039	62,528	78,091	87,408	99,825
41-43	41,654	57,811	67,208	79,732	66,366	82,046	91,443	1,03,953
44	44,366	60,705	70,209	82,878	70,700	86,562	96,067	1,08,726
45	47,077	63,599	73,211	86,025	75,034	91,078	1,00,690	1,13,500
46-48	49,789	66,493	76,212	89,171	79,367	95,594	1,05,314	1,18,273
49	53,945	70,691	80,438	93,435	86,015	1,02,289	1,12,036	1,25,033
50	58,101	74,889	84,664	97,698	92,663	1,08,984	1,18,759	1,31,793
51-53	62,257	79,087	88,890	1,01,962	99,311	1,15,678	1,25,482	1,38,553
54	66,320	83,154	92,958	1,06,024	1,05,819	1,22,181	1,31,985	1,45,056
55	70,382	87,221	97,025	1,10,087	1,12,326	1,28,684	1,38,488	1,51,559
56-58	74,445	91,289	1,01,092	1,14,149	1,18,834	1,35,187	1,44,990	1,58,062
59	80,546	97,385	1,07,188	1,20,250	1,28,586	1,44,944	1,54,747	1,67,818
60	86,646	1,03,481	1,13,285	1,26,351	1,38,338	1,54,700	1,64,504	1,77,575
61-63	92,747	1,09,577	1,19,381	1,32,452	1,48,090	1,64,457	1,74,261	1,87,332
64	1,01,892	1,18,726	1,28,530	1,41,596	1,62,727	1,79,095	1,88,898	2,01,965
65	1,11,036	1,27,875	1,37,679	1,50,741	1,77,365	1,93,732	2,03,535	2,16,597
Above 65	1,20,180	1,37,024	1,46,828	1,59,885	1,92,002	2,08,369	2,18,173	2,31,230

Silver Plan Sum Insured Rs.50,00,000/-

Age (in yrs) / Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-28	32,047	49,564	59,775	73,379	50,925	67,993	78,203	91,822
29	33,146	50,719	60,962	74,608	52,687	69,807	80,050	93,710
30	34,244	51,874	62,149	75,838	54,450	71,621	81,897	95,599
31-33	35,343	53,029	63,337	77,067	56,212	73,435	83,743	97,488
34	37,274	55,343	65,875	79,914	59,298	76,904	87,437	1,01,490
35	39,205	57,657	68,414	82,762	62,383	80,373	91,130	1,05,491
36-38	41,135	59,971	70,952	85,609	65,469	83,841	94,823	1,09,493
39	44,001	62,986	74,066	88,844	70,074	88,596	99,671	1,14,463
40	46,867	66,002	77,180	92,079	74,678	93,350	1,04,519	1,19,432
41-43	49,733	69,017	80,293	95,314	79,283	98,105	1,09,367	1,24,402
44	52,986	72,491	83,893	99,091	84,487	1,03,523	1,14,921	1,30,124
45	56,240	75,964	87,493	1,02,869	89,690	1,08,942	1,20,475	1,35,846
46-48	59,494	79,438	91,092	1,06,646	94,893	1,14,360	1,26,029	1,41,568
49	64,478	84,477	96,165	1,11,761	1,02,873	1,22,392	1,34,093	1,49,679
50	69,461	89,517	1,01,237	1,16,875	1,10,854	1,30,423	1,42,157	1,57,791
51-53	74,445	94,557	1,06,310	1,21,989	1,18,834	1,38,455	1,50,222	1,65,902
54	79,325	99,433	1,11,190	1,26,870	1,26,636	1,46,262	1,58,024	1,73,704
55	84,206	1,04,309	1,16,071	1,31,751	1,34,439	1,54,069	1,65,827	1,81,507
56-58	89,087	1,09,185	1,20,952	1,36,632	1,42,242	1,61,877	1,73,630	1,89,309
59	96,403	1,16,506	1,28,268	1,43,948	1,53,948	1,73,583	1,85,340	2,01,020
60	1,03,720	1,23,827	1,35,584	1,51,264	1,65,654	1,85,289	1,97,051	2,12,731
61-63	1,11,036	1,31,148	1,42,901	1,58,581	1,77,360	1,96,995	2,08,762	2,24,442
64	1,22,013	1,42,120	1,53,878	1,69,558	1,94,924	2,14,559	2,26,321	2,42,001
65	1,32,990	1,53,092	1,64,855	1,80,534	2,12,488	2,32,123	2,43,881	2,59,561
Above 65	1,43,967	1,64,064	1,75,831	1,91,511	2,30,052	2,49,687	2,61,440	2,77,120

Silver Plan Sum Insured Rs.75,00,000/-

Age (in yrs) / Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-28	35,105	54,333	65,567	80,532	55,834	74,599	85,833	1,00,812
29	36,315	55,604	66,876	81,887	57,769	76,595	87,862	1,02,892
30	37,526	56,876	68,185	83,243	59,704	78,591	89,891	1,04,972
31-33	38,737	58,148	69,494	84,599	61,640	80,588	91,920	1,07,053
34	40,860	60,691	72,285	87,722	65,034	84,402	95,987	1,11,452
35	42,982	63,234	75,076	90,845	68,428	88,217	1,00,054	1,15,851
36-38	45,104	65,777	77,867	93,968	71,822	92,032	1,04,122	1,20,250
39	48,265	69,101	81,294	97,535	76,894	97,263	1,09,456	1,25,720
40	51,425	72,425	84,720	1,01,102	81,967	1,02,495	1,14,790	1,31,190
41-43	54,585	75,749	88,147	1,04,669	87,039	1,07,726	1,20,124	1,36,660
44	58,162	79,564	92,107	1,08,825	92,761	1,13,691	1,26,230	1,42,957
45	61,738	83,379	96,067	1,12,981	98,484	1,19,657	1,32,335	1,49,254
46-48	65,314	87,193	1,00,026	1,17,137	1,04,206	1,25,622	1,38,441	1,55,551
49	70,798	92,738	1,05,608	1,22,766	1,12,981	1,34,458	1,47,314	1,64,471
50	76,282	98,283	1,11,190	1,28,394	1,21,756	1,43,293	1,56,187	1,73,391
51-53	81,766	1,03,827	1,16,772	1,34,023	1,30,531	1,52,129	1,65,060	1,82,311
54	87,133	1,09,194	1,22,139	1,39,385	1,39,119	1,60,712	1,73,648	1,90,899
55	92,500	1,14,561	1,27,506	1,44,747	1,47,707	1,69,296	1,82,236	1,99,487
56-58	97,866	1,19,928	1,32,873	1,50,110	1,56,295	1,77,879	1,90,824	2,08,075
59	1,05,917	1,27,978	1,40,919	1,58,160	1,69,174	1,90,759	2,03,704	2,20,950
60	1,13,967	1,36,028	1,48,964	1,66,210	1,82,054	2,03,638	2,16,583	2,33,825
61-63	1,22,018	1,44,079	1,57,010	1,74,261	1,94,933	2,16,518	2,29,463	2,46,700
64	1,34,088	1,56,154	1,69,085	1,86,336	2,14,251	2,35,835	2,48,780	2,66,017
65	1,46,159	1,68,230	1,81,161	1,98,412	2,33,568	2,55,152	2,68,097	2,85,334
Above 65	1,58,230	1,80,305	1,93,236	2,10,487	2,52,885	2,74,469	2,87,414	3,04,651

Silver Plan Sum Insured Rs.1,00,00,000/-

Age (in yrs) / Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-28	40,168	62,215	75,118	92,327	63,940	85,777	98,413	1,15,650
29	41,561	63,674	76,623	93,883	66,165	88,072	1,00,751	1,18,039
30	42,954	65,132	78,129	95,440	68,391	90,368	1,03,088	1,20,428
31-33	44,347	66,591	79,634	96,997	70,616	92,663	1,05,426	1,22,817
34	46,787	69,513	82,841	1,00,592	74,520	97,048	1,10,101	1,27,880
35	49,228	72,434	86,048	1,04,187	78,423	1,01,433	1,14,776	1,32,943
36-38	51,668	75,356	89,255	1,07,782	82,327	1,05,819	1,19,451	1,38,006
39	55,305	79,185	93,201	1,11,891	88,161	1,11,751	1,25,594	1,44,299
40	58,942	83,014	97,147	1,16,001	93,996	1,17,684	1,31,737	1,50,591
41-43	62,580	86,843	1,01,092	1,20,110	99,830	1,23,616	1,37,880	1,56,884
44	66,694	91,233	1,05,650	1,24,883	1,06,412	1,30,475	1,44,902	1,64,130
45	70,808	95,622	1,10,208	1,29,656	1,12,995	1,37,333	1,51,923	1,71,376
46-48	74,922	1,00,012	1,14,767	1,34,430	1,19,577	1,44,191	1,58,945	1,78,622
49	81,228	1,06,389	1,21,185	1,40,905	1,29,670	1,54,354	1,69,151	1,88,879
50	87,535	1,12,766	1,27,604	1,47,379	1,39,764	1,64,518	1,79,356	1,99,136
51-53	93,841	1,19,142	1,34,023	1,53,854	1,49,857	1,74,681	1,89,562	2,09,393
54	1,00,012	1,25,313	1,40,194	1,60,025	1,59,731	1,84,555	1,99,436	2,19,267
55	1,06,183	1,31,484	1,46,365	1,66,196	1,69,604	1,94,429	2,09,309	2,29,140
56-58	1,12,354	1,37,655	1,52,536	1,72,367	1,79,478	2,04,302	2,19,183	2,39,014
59	1,21,611	1,46,912	1,61,792	1,81,624	1,94,288	2,19,113	2,33,993	2,53,824
60	1,30,867	1,56,168	1,71,049	1,90,880	2,09,099	2,33,923	2,48,804	2,68,635
61-63	1,40,124	1,65,425	1,80,305	2,00,137	2,23,909	2,48,733	2,63,614	2,83,445
64	1,54,009	1,79,310	1,94,190	2,14,022	2,46,125	2,70,949	2,85,825	3,05,661
65	1,67,893	1,93,194	2,08,075	2,27,906	2,68,340	2,93,165	3,08,036	3,27,876
Above 65	1,81,778	2,07,079	2,21,960	2,41,791	2,90,556	3,15,380	3,30,247	3,50,092

Gold Plan Sum Insured Rs.5,00,000/-

Age (in yrs) / Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-28	15,764	23,324	27,713	32,875	22,636	30,967	35,147	41,556
29	16,194	23,772	28,176	33,351	23,324	31,673	35,862	42,290
30	16,624	24,221	28,639	33,828	24,011	32,379	36,577	43,024
31-33	17,054	24,670	29,102	34,305	24,698	33,085	37,292	43,758
34	17,807	25,568	30,088	35,413	25,895	34,431	38,732	45,315
35	18,560	26,465	31,075	36,521	27,092	35,778	40,172	46,872
36-38	19,312	27,363	32,061	37,629	28,288	37,124	41,612	48,428
39	20,411	28,522	33,253	38,873	30,070	38,957	43,478	50,340
40	21,510	29,682	34,445	40,116	31,851	40,789	45,343	52,252
41-43	22,608	30,841	35,638	41,360	33,632	42,622	47,208	54,165
44	23,875	32,192	37,040	42,828	35,656	44,730	49,368	56,390
45	25,142	33,543	38,443	44,296	37,681	46,839	51,528	58,615
46-48	26,409	34,894	39,845	45,764	39,705	48,947	53,688	60,840
49	28,349	36,853	41,818	47,755	42,809	52,070	56,825	63,996
50	30,289	38,812	43,791	49,747	45,913	55,193	59,962	67,152
51-53	32,229	40,771	45,764	51,738	49,017	58,316	63,098	70,307
54	34,128	42,669	47,662	53,632	52,051	61,355	66,133	73,341
55	36,026	44,567	49,560	55,525	55,086	64,393	69,167	76,375
56-58	37,924	46,465	51,458	57,418	58,120	67,432	72,201	79,410
59	40,771	49,312	54,305	60,265	62,673	71,986	76,759	83,963
60	43,618	52,159	57,152	63,113	67,227	76,539	81,317	88,516
61-63	46,465	55,006	59,999	65,960	71,780	81,093	85,875	93,070
64	50,733	59,274	64,267	70,233	78,615	87,923	92,705	99,900
65	55,001	63,543	68,536	74,505	85,450	94,753	99,535	1,06,730
Above 65	59,270	67,811	72,804	78,778	92,285	1,01,583	1,06,366	1,13,560

Gold Plan Sum Insured Rs.10,00,000/-

Age (in yrs) / Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-28	19,944	30,168	35,932	42,945	29,663	40,308	45,876	54,137
29	20,523	30,771	36,559	43,594	30,589	41,262	46,844	55,132
30	21,103	31,374	37,185	44,244	31,514	42,215	47,811	56,128
31-33	21,683	31,977	37,811	44,894	32,440	43,169	48,779	57,124
34	22,697	33,193	39,144	46,385	34,062	44,988	50,719	59,223
35	23,712	34,408	40,476	47,877	35,684	46,806	52,659	61,322
36-38	24,726	35,624	41,809	49,368	37,307	48,625	54,599	63,421
39	26,222	37,194	43,426	51,056	39,714	51,107	57,129	66,011
40	27,718	38,765	45,044	52,743	42,122	53,590	59,658	68,601
41-43	29,214	40,336	46,661	54,431	44,529	56,072	62,187	71,191
44	30,920	42,159	48,555	56,413	47,260	58,919	65,104	74,197
45	32,627	43,982	50,448	58,395	49,990	61,766	68,021	77,203
46-48	34,333	45,806	52,341	60,378	52,720	64,613	70,938	80,209
49	36,951	48,452	55,006	63,066	56,909	68,830	75,174	84,468
50	39,569	51,098	57,671	65,754	61,098	73,047	79,410	88,727
51-53	42,187	53,744	60,336	68,442	65,286	77,264	83,645	92,986
54	44,749	56,306	62,897	70,999	69,386	81,364	87,745	97,086
55	47,311	58,868	65,459	73,556	73,486	85,464	91,845	1,01,186
56-58	49,873	61,430	68,021	76,114	77,586	89,564	95,945	1,05,286
59	53,716	65,272	71,859	79,957	83,734	95,711	1,02,093	1,11,433
60	57,559	69,115	75,698	83,799	89,882	1,01,859	1,08,240	1,17,581
61-63	61,401	72,958	79,536	87,642	96,029	1,08,007	1,14,388	1,23,729
64	67,166	78,722	85,300	93,407	1,05,253	1,17,226	1,23,607	1,32,948
65	72,930	84,487	91,064	99,171	1,14,477	1,26,445	1,32,826	1,42,167
Above 65	78,694	90,251	96,829	1,04,935	1,23,701	1,35,664	1,42,045	1,51,386

Gold Plan Sum Insured Rs.15,00,000/-

Age (in yrs) / Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-28	23,688	35,511	42,356	50,799	35,161	47,587	54,235	63,926
29	24,380	36,241	43,104	51,575	36,273	48,732	55,399	65,118
30	25,072	36,970	43,852	52,351	37,386	49,878	56,563	66,310
31-33	25,764	37,699	44,600	53,127	38,499	51,023	57,727	67,502
34	26,979	39,153	46,203	54,917	40,443	53,206	60,055	70,022
35	28,195	40,607	47,807	56,708	42,388	55,389	62,383	72,542
36-38	29,410	42,061	49,410	58,498	44,333	57,573	64,711	75,062
39	31,210	43,954	51,355	60,527	47,222	60,555	67,750	78,175
40	33,010	45,848	53,300	62,556	50,111	63,538	70,789	81,289
41-43	34,810	47,741	55,244	64,585	53,000	66,521	73,828	84,402
44	36,858	49,924	57,517	66,965	56,282	69,938	77,325	88,012
45	38,905	52,108	59,789	69,344	59,564	73,355	80,821	91,621
46-48	40,953	54,291	62,061	71,724	62,846	76,773	84,318	95,230
49	44,095	57,470	65,254	74,950	67,872	81,836	89,405	1,00,340
50	47,236	60,649	68,447	78,175	72,897	86,899	94,491	1,05,449
51-53	50,378	63,828	71,640	81,401	77,923	91,962	99,578	1,10,559
54	53,454	66,899	74,716	84,473	82,841	96,880	1,04,496	1,15,477
55	56,530	69,971	77,792	87,544	87,759	1,01,798	1,09,414	1,20,395
56-58	59,606	73,042	80,868	90,616	92,677	1,06,716	1,14,332	1,25,313
59	64,216	77,656	85,478	95,230	1,00,054	1,14,093	1,21,709	1,32,691
60	68,825	82,271	90,087	99,844	1,07,432	1,21,471	1,29,086	1,40,068
61-63	73,435	86,885	94,697	1,04,458	1,14,809	1,28,848	1,36,463	1,47,445
64	80,349	93,799	1,01,616	1,11,373	1,25,874	1,39,913	1,47,529	1,58,511
65	87,264	1,00,714	1,08,535	1,18,287	1,36,940	1,50,979	1,58,595	1,69,576
Above 65	94,178	1,07,628	1,15,454	1,25,201	1,48,006	1,62,045	1,69,660	1,80,642

Gold Plan Sum Insured Rs.20,00,000/-

Age (in yrs) / Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-28	26,591	40,027	47,839	57,559	39,803	53,842	61,444	72,425
29	27,386	40,864	48,699	58,452	41,079	55,156	62,781	73,795
30	28,181	41,701	49,560	59,344	42,356	56,469	64,118	75,165
31-33	28,976	42,538	50,420	60,237	43,632	57,783	65,455	76,534
34	30,373	44,211	52,257	62,299	45,871	60,298	68,133	79,433
35	31,771	45,885	54,094	64,361	48,110	62,813	70,812	82,331
36-38	33,169	47,559	55,932	66,422	50,350	65,328	73,491	85,230
39	35,240	49,737	58,176	68,760	53,678	68,760	76,993	88,816
40	37,311	51,916	60,420	71,097	57,007	72,191	80,494	92,401
41-43	39,382	54,094	62,664	73,435	60,336	75,623	83,996	95,987
44	41,738	56,610	65,272	76,170	64,108	79,554	88,021	1,00,139
45	44,095	59,125	67,881	78,905	67,881	83,486	92,046	1,04,290
46-48	46,451	61,640	70,490	81,640	71,654	87,418	96,071	1,08,441
49	50,065	65,291	74,169	85,347	77,432	93,238	1,01,915	1,14,318
50	53,678	68,942	77,848	89,054	83,210	99,059	1,07,759	1,20,194
51-53	57,292	72,593	81,527	92,761	88,989	1,04,879	1,13,603	1,26,071
54	60,826	76,128	85,062	96,296	94,645	1,10,531	1,19,259	1,31,727
55	64,361	79,662	88,596	99,830	1,00,302	1,16,183	1,24,916	1,37,384
56-58	67,895	83,196	92,130	1,03,364	1,05,959	1,21,835	1,30,573	1,43,041
59	73,201	88,498	97,432	1,08,666	1,14,444	1,30,320	1,39,053	1,51,521
60	78,507	93,799	1,02,733	1,13,967	1,22,929	1,38,805	1,47,534	1,60,002
61-63	83,813	99,101	1,08,035	1,19,269	1,31,414	1,47,291	1,56,014	1,68,482
64	91,766	1,07,058	1,15,991	1,27,225	1,44,140	1,60,016	1,68,744	1,81,212
65	99,718	1,15,014	1,23,948	1,35,182	1,56,865	1,72,741	1,81,474	1,93,942
Above 65	1,07,670	1,22,971	1,31,905	1,43,139	1,69,590	1,85,467	1,94,204	2,06,672

Gold Plan Sum Insured Rs.25,00,000/-

Age (in yrs) / Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-28	29,929	45,203	54,122	65,328	45,146	61,023	69,732	82,201
29	30,846	46,166	55,114	66,357	46,614	62,537	71,275	83,776
30	31,762	47,129	56,105	67,385	48,082	64,052	72,818	85,351
31-33	32,678	48,092	57,096	68,414	49,550	65,567	74,361	86,927
34	34,282	50,018	59,209	70,780	52,122	68,456	77,437	90,260
35	35,885	51,944	61,322	73,145	54,693	71,345	80,513	93,594
36-38	37,489	53,870	63,435	75,511	57,264	74,234	83,589	96,927
39	39,878	56,381	66,025	78,208	61,098	78,189	87,624	1,01,059
40	42,267	58,891	68,615	80,906	64,931	82,144	91,658	1,05,192
41-43	44,656	61,401	71,205	83,603	68,765	86,099	95,693	1,09,325
44	47,367	64,291	74,206	86,745	73,098	90,616	1,00,321	1,14,093
45	50,079	67,180	77,208	89,886	77,432	95,132	1,04,949	1,18,862
46-48	52,790	70,069	80,209	93,028	81,766	99,648	1,09,577	1,23,630
49	56,942	74,272	84,435	97,296	88,418	1,06,342	1,16,295	1,30,390
50	61,093	78,475	88,661	1,01,564	95,071	1,13,037	1,23,013	1,37,150
51-53	65,244	82,677	92,888	1,05,833	1,01,723	1,19,731	1,29,731	1,43,911
54	69,312	86,745	96,955	1,09,895	1,08,226	1,26,234	1,36,239	1,50,413
55	73,379	90,812	1,01,022	1,13,958	1,14,729	1,32,737	1,42,746	1,56,916
56-58	77,446	94,879	1,05,089	1,18,020	1,21,232	1,39,240	1,49,254	1,63,419
59	83,542	1,00,975	1,11,186	1,24,117	1,30,989	1,48,997	1,59,011	1,73,176
60	89,638	1,07,072	1,17,282	1,30,213	1,40,746	1,58,754	1,68,768	1,82,933
61-63	95,735	1,13,168	1,23,378	1,36,309	1,50,502	1,68,510	1,78,524	1,92,689
64	1,04,884	1,22,312	1,32,522	1,45,458	1,65,135	1,83,148	1,93,157	2,07,327
65	1,14,033	1,31,456	1,41,667	1,54,607	1,79,768	1,97,785	2,07,790	2,21,964
Above 65	1,23,182	1,40,601	1,50,811	1,63,756	1,94,401	2,12,423	2,22,422	2,36,602

Gold Plan Sum Insured Rs.50,00,000/-

Age (in yrs) / Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-28	35,034	53,155	63,772	77,250	53,323	72,046	82,453	97,179
29	36,138	54,309	64,959	78,479	55,086	73,860	84,300	99,073
30	37,241	55,464	66,147	79,709	56,848	75,674	86,146	1,00,966
31-33	38,344	56,619	67,334	80,938	58,610	77,488	87,993	1,02,859
34	40,270	58,928	69,873	83,781	61,696	80,952	91,691	1,06,856
35	42,197	61,238	72,411	86,623	64,781	84,416	95,389	1,10,854
36-38	44,123	63,547	74,950	89,465	67,867	87,881	99,087	1,14,851
39	46,993	66,567	78,063	92,705	72,472	92,635	1,03,930	1,19,820
40	49,864	69,587	81,177	95,945	77,077	97,390	1,08,773	1,24,790
41-43	52,734	72,607	84,290	99,185	81,682	1,02,144	1,13,617	1,29,759
44	55,983	76,076	87,890	1,02,962	86,885	1,07,567	1,19,170	1,35,486
45	59,232	79,545	91,490	1,06,740	92,088	1,12,990	1,24,724	1,41,213
46-48	62,481	83,014	95,090	1,10,517	97,291	1,18,413	1,30,278	1,46,940
49	67,470	88,054	1,00,162	1,15,631	1,05,272	1,26,445	1,38,343	1,55,046
50	72,458	93,093	1,05,234	1,20,746	1,13,252	1,34,476	1,46,407	1,63,153
51-53	77,446	98,133	1,10,307	1,25,860	1,21,232	1,42,508	1,54,471	1,71,259
54	82,322	1,03,014	1,15,187	1,30,741	1,29,035	1,50,315	1,62,279	1,79,067
55	87,198	1,07,894	1,20,068	1,35,622	1,36,837	1,58,123	1,70,086	1,86,874
56-58	92,074	1,12,775	1,24,949	1,40,502	1,44,640	1,65,930	1,77,893	1,94,681
59	99,395	1,20,091	1,32,265	1,47,819	1,56,351	1,77,636	1,89,599	2,06,387
60	1,06,716	1,27,408	1,39,581	1,55,135	1,68,062	1,89,342	2,01,306	2,18,093
61-63	1,14,037	1,34,724	1,46,898	1,62,452	1,79,772	2,01,048	2,13,012	2,29,800
64	1,25,010	1,45,701	1,57,875	1,73,428	1,97,332	2,18,608	2,30,576	2,47,364
65	1,35,982	1,56,678	1,68,852	1,84,405	2,14,891	2,36,167	2,48,140	2,64,928
Above 65	1,46,954	1,67,655	1,79,829	1,95,382	2,32,450	2,53,726	2,65,704	2,82,492

Gold Plan Sum Insured Rs.75,00,000/-

Age (in yrs) / Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-28	38,106	57,923	69,564	84,388	58,232	78,652	90,083	1,06,169
29	39,317	59,195	70,868	85,744	60,172	80,648	92,116	1,08,250
30	40,528	60,466	72,173	87,100	62,112	82,645	94,150	1,10,330
31-33	41,738	61,738	73,477	88,456	64,052	84,641	96,183	1,12,410
34	43,861	64,277	76,273	91,583	67,446	88,456	1,00,246	1,16,810
35	45,983	66,815	79,068	94,711	70,840	92,270	1,04,309	1,21,209
36-38	48,106	69,354	81,864	97,838	74,234	96,085	1,08,371	1,25,608
39	51,261	72,678	85,291	1,01,405	79,302	1,01,317	1,13,710	1,31,078
40	54,417	76,001	88,717	1,04,972	84,370	1,06,548	1,19,049	1,36,547
41-43	57,573	79,325	92,144	1,08,539	89,437	1,11,779	1,24,388	1,42,017
44	61,149	83,145	96,104	1,12,691	95,160	1,17,745	1,30,493	1,48,314
45	64,725	86,964	1,00,064	1,16,842	1,00,882	1,23,710	1,36,599	1,54,612
46-48	68,302	90,784	1,04,023	1,20,994	1,06,604	1,29,675	1,42,704	1,60,909
49	73,790	96,328	1,09,605	1,26,622	1,15,384	1,38,511	1,51,578	1,69,829
50	79,279	1,01,873	1,15,187	1,32,251	1,24,163	1,47,347	1,60,451	1,78,749
51-53	84,767	1,07,417	1,20,769	1,37,880	1,32,943	1,56,182	1,69,324	1,87,669
54	90,134	1,12,784	1,26,132	1,43,247	1,41,526	1,64,766	1,77,907	1,96,257
55	95,501	1,18,151	1,31,494	1,48,614	1,50,110	1,73,349	1,86,490	2,04,844
56-58	1,00,868	1,23,518	1,36,856	1,53,980	1,58,693	1,81,932	1,95,074	2,13,432
59	1,08,913	1,31,564	1,44,906	1,62,031	1,71,573	1,94,812	2,07,953	2,26,312
60	1,16,959	1,39,610	1,52,957	1,70,081	1,84,452	2,07,692	2,20,833	2,39,192
61-63	1,25,005	1,47,655	1,61,007	1,78,132	1,97,332	2,20,571	2,33,713	2,52,071
64	1,37,080	1,59,731	1,73,083	1,90,202	2,16,649	2,39,888	2,53,030	2,71,388
65	1,49,156	1,71,806	1,85,158	2,02,273	2,35,966	2,59,205	2,72,347	2,90,706
Above 65	1,61,231	1,83,882	1,97,234	2,14,344	2,55,283	2,78,522	2,91,664	3,10,023

Gold Plan Sum Insured Rs.1,00,00,000/-

Age (in yrs) / Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-28	43,169	65,791	79,115	96,197	66,338	89,816	1,02,677	1,21,008
29	44,562	67,255	80,616	97,754	68,568	92,116	1,05,015	1,23,401
30	45,955	68,718	82,116	99,311	70,798	94,416	1,07,352	1,25,795
31-33	47,348	70,181	83,617	1,00,868	73,028	96,716	1,09,690	1,28,189
34	49,789	73,098	86,829	1,04,463	76,927	1,01,102	1,14,365	1,33,247
35	52,229	76,016	90,041	1,08,058	80,826	1,05,487	1,19,040	1,38,305
36-38	54,669	78,933	93,252	1,11,653	84,725	1,09,872	1,23,715	1,43,364
39	58,302	82,762	97,198	1,15,762	90,559	1,15,804	1,29,853	1,49,661
40	61,934	86,590	1,01,144	1,19,872	96,394	1,21,737	1,35,991	1,55,958
41-43	65,567	90,419	1,05,089	1,23,981	1,02,228	1,27,670	1,42,129	1,62,255
44	69,681	94,809	1,09,647	1,28,754	1,08,811	1,34,528	1,49,156	1,69,497
45	73,795	99,199	1,14,206	1,33,527	1,15,393	1,41,386	1,56,182	1,76,738
46-48	77,909	1,03,589	1,18,764	1,38,301	1,21,975	1,48,244	1,63,209	1,83,980
49	84,220	1,09,965	1,25,178	1,44,775	1,32,069	1,58,408	1,73,410	1,94,237
50	90,531	1,16,342	1,31,592	1,51,250	1,42,162	1,68,571	1,83,611	2,04,494
51-53	96,843	1,22,719	1,38,006	1,57,725	1,52,255	1,78,735	1,93,811	2,14,751
54	1,03,014	1,28,890	1,44,177	1,63,896	1,62,129	1,88,608	2,03,685	2,24,624
55	1,09,185	1,35,061	1,50,348	1,70,067	1,72,003	1,98,482	2,13,559	2,34,498
56-58	1,15,356	1,41,232	1,56,519	1,76,238	1,81,876	2,08,355	2,23,432	2,44,372
59	1,24,612	1,50,488	1,65,776	1,85,495	1,96,687	2,23,166	2,38,243	2,59,182
60	1,33,869	1,59,745	1,75,032	1,94,751	2,11,497	2,37,976	2,53,053	2,73,992
61-63	1,43,125	1,69,001	1,84,289	2,04,008	2,26,307	2,52,787	2,67,863	2,88,803
64	1,57,005	1,82,886	1,98,173	2,17,892	2,48,523	2,75,002	2,90,079	3,11,018
65	1,70,885	1,96,771	2,12,058	2,31,777	2,70,739	2,97,218	3,12,295	3,33,234
Above 65	1,84,765	2,10,656	2,25,943	2,45,662	2,92,954	3,19,433	3,34,510	3,55,450

Premium for Midterm Inclusion

Policy Term 1 Year

Risk period	1 mth	3 mths	6 mths	9 mths	>9 mths
Refund on existing plan	77.5%	62.5%	42.5%	20.0%	NA
% to be charged on proposed plan	77.5%	62.5%	42.5%	20.0%	

Policy Term 2 Years

Risk period	1 mth	3 mths	6 mths	9 mths	12 mths	15 mths	18 mths	21 mths	>21 mths
Refund on existing plan	82.5%	75.0%	62.5%	52.5%	42.5%	32.5%	20.0%	10.0%	NA
% to be charged on proposed plan	82.5%	75.0%	62.5%	52.5%	42.5%	32.5%	20.0%	10.0%	

Policy Term 3 Years

Risk period	1 mth	3 mths	6 mths	9 mths	12 mths	15 mths	18 mths	21 mths	24 mths	27 mths	30 mths	33 mths	>33 mths
Refund on existing plan	82.5%	77.5%	70.0%	62.5%	57.5%	50.0%	42.5%	35.0%	27.5%	20.0%	15.0%	7.5%	NA
% to be charged on proposed plan	82.5%	77.5%	70.0%	62.5%	57.5%	50.0%	42.5%	35.0%	27.5%	20.0%	15.0%	7.5%	

Benefit Illustration in respect of policies offered on individual and family floater basis

Age of the Members insured (in yrs)	Coverage opted on individual basis covering each member of the family separately (at a single point of time)		Coverage opted on individual basis covering multiple members of the family under a single policy (Sum insured is available for each member of the family)				Coverage opted on family floater basis with overall Sum insured (Only one sum insured is available for the entire family)			
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, (if any)	Premium After Discount (Rs.)	Sum Insured (Rs.)	Premium or consolidated premium for all members of family (Rs.)	Floater Discount, (if any)	Premium After Discount (Rs.)	Sum Insured (Rs.)
Illustration 1 - For Silver Plan										
64	15,495	5,00,000	15,495	Nil	15,495	5,00,000	27,945	3,210	24,735	5,00,000
58	12,450	5,00,000	12,450		12,450	5,00,000				
Total Premium for all members of the family is Rs.27,945/-, when each member is covered separately. Sum insured available for each individual is Rs. 5,00,000/-			Total Premium for all members of the family is Rs.27,945/-, when they are covered under a single policy. Sum insured available for each family member is Rs.5,00,000/-				Total Premium when policy is opted on floater basis is Rs.24,735/- Sum insured of Rs.5,00,000/- is available for the entire family (2A)			
Illustration 2 - For Silver Plan										
47	8,345	5,00,000	8,345	Nil	8,345	5,00,000	19,895	3,890	16,005	5,00,000
44	6,995	5,00,000	6,995		6,995	5,00,000				
19	4,555	5,00,000	4,555		4,555	5,00,000				
Total Premium for all members of the family is Rs.19,895/-, when each member is covered separately. Sum insured available for each individual is Rs. 5,00,000/-			Total Premium for all members of the family is Rs.19,895/-, when they are covered under a single policy. Sum insured available for each family member is Rs.5,00,000/-				Total Premium when policy is opted on floater basis is Rs.16,005/- Sum insured of Rs.5,00,000/- is available for the entire family (2A+1C)			

Note: Premium rates specified in the above illustration are standard premium rates without considering any loading. Also, the premium rates are exclusive of taxes applicable.

A-Adult | C-Child