

Table of Benefits

Features	Plans		
	PLAN A	PLAN B	PLAN C
Sum insured (SI) (as Floater)	INR 6/ 7/ 8/ 9 /10 Lac	INR 15/ 20 /25 Lac	INR 30/ 40/ 50 Lac
Treatment	Allopathy, Ayurveda and Homeopathy		
In built Covers (subject to the SI)			
In patient Treatment (as Floater)	Up to SI	Up to SI	Up to SI
Pre Hospitalisation	30 days	30 days	30 days
Post Hospitalisation	60 days	60 days	60 days
Pre-existing Disease	Covered after 36 months of continuous coverage	Covered after 36 months of continuous coverage	Covered after 36 months of continuous coverage
* Room/ ICU Charges (per day per insured person)	Room - Up to 1% of SI or actual, whichever is lower ICU – Up to 2% of SI or actual, whichever is lower	Actual	Actual
** Limit for Cataract Surgery (For each eye per insured person)	Up to 15% of SI or INR 60,000 whichever is lower	Actual	Actual
Domiciliary Hospitalisation (as Floater)	Up to INR 1,00,000	Up to INR 2,00,000	Up to INR 2,00,000
Day Care Procedures (as Floater)	Up to SI	Up to SI	Up to SI
Ayurveda and Homeopathy (as Floater)	Up to SI	Up to SI	Up to SI
Organ Donor’s Medical Expenses (as Floater)	Hospitalisation, pre and post hospitalisation	Hospitalisation, pre and post hospitalisation	Hospitalisation, pre and post hospitalisation
Hospital Cash (per insured person, per day)	INR 500, max. of 5 days	INR 1,000, max. of 5 days	INR 2,000, max. of 5 days
Ambulance (per insured person, in a policy year)	Up to INR 2,500	Up to INR 4,000	Up to INR 5,000
Air Ambulance (per insured person, in a policy year)	Not covered	Up to 5% of SI	Up to 5% of SI
Medical Emergency Reunion (per insured person, in a policy year)	Not covered	No sublimit	No sublimit
Doctor’s Home Visit and Nursing Care during Post Hospitalisation (per insured person, in a policy year)	Not covered	INR 1,000 per day, max. of 10 days	INR 2,000 per day, max. of 10 days
Anti Rabies Vaccination (per insured person, in a policy year)	Up to INR 5,000	Up to INR 5,000	Up to INR 5,000
Maternity (including Baby from Birth Cover) (per insured person, in a policy year, waiting period of 2 years applies)	Up to INR 30,000 for normal delivery and INR 50,000 for caesarean section	Actual	Actual
Vaccination for New Born Baby	As part of Maternity	As part of Maternity	As part of Maternity
Infertility (per insured person, in a policy year, waiting period of 2 years applies)	Up to INR 50,000	Up to INR 1,00,000	Up to INR 1,00,000
Vaccination for Children, for male child up to 12 years and female child up to 14 years (per insured person, in a policy year)	Up to INR 1,000	Actual	Actual
Other benefits			
Medical Second Opinion (MSO) (for 160 major illness)	Up to two MSO per family for each new diagnosis of any of the major illnesses in Appendix II, in a policy year	Up to two MSO per family for each new diagnosis of any of the major illnesses in Appendix II, in a policy year	Up to two MSO per family for each new diagnosis of any of the major illnesses in Appendix II, in a policy year
Reinstatement of sum insured due to road traffic accident	Yes	Yes	Yes
Good Health Incentives			
No Claim Discount	5% discount on base premium,		
Health Check Up (as Floater)	Every 2 yrs., up to INR 5,000 irrespective of claims	Every 2 yrs., up to INR 7,500 irrespective of claims	Every 2 yrs., up to INR 10,000 irrespective of claims
Optional covers			
Pre-existing Diabetes/Hypertension (as Floater)	First year	Up to a maximum of 25% of SI	
	Second year	Up to a maximum of 50% of SI	
	Third year	Up to a maximum of 75% of SI	
Out-patient Treatment (as Floater in a policy year)	Limit of cover per family - INR 2,000/ 3,000/ 4,000/ 5,000/ 10,000/ 15,000/ 20,000/ 25,000 in addition to the SI		

***Critical Illness (per insured person in a policy year)

Benefit amount - INR 2,00,000/ 3,00,000/ 5,00,000/ 10,00,000/ 15,00,000/ 20,00,000/ 25,00,000 in addition to the SI

* The limit shall not apply if the treatment is undergone for a listed procedure in a Preferred Provider Network (PPN) as a package.

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*** Critical Illness benefit amount should not be more than the sum insured opted under the Policy

Rate chart (in INR)

Rate for senior most member (without TPA) for each policy year for Zone I (Greater Mumbai Metropolitan area, entire state of Gujarat)

SI	3m - 5	6 - 17	18 - 25	26-35	36-45	46-55	56-59	60-65	66-70	71-75	76-80	81-85	86 +
6,00,000	Only dependents		8,912	9,835	13,525	19,353	21,319	28,484	33,905	53,722	61,813	70,835	77,394
7,00,000			9,754	10,933	14,742	21,945	24,177	30,678	36,518	58,921	69,204	80,048	88,103
8,00,000			10,573	12,081	16,025	23,510	24,988	32,259	38,717	62,386	76,430	93,342	1,02,770
9,00,000			11,301	13,297	17,148	24,942	26,715	36,528	41,721	65,302	83,285	1,07,616	1,18,519
10,00,000			12,005	14,122	18,930	26,464	28,807	39,058	44,944	67,693	89,932	1,22,963	1,34,215
15,00,000			17,665	22,559	29,303	38,477	43,303	54,417	62,649	90,318	1,21,574	1,57,441	1,71,726
20,00,000			21,010	27,290	36,260	46,215	54,099	62,026	70,498	1,06,004	1,41,145	1,74,312	1,90,197
25,00,000			25,531	33,695	42,423	53,486	65,115	73,711	79,833	1,24,171	1,49,041	1,84,954	2,01,851
30,00,000			32,396	39,966	47,520	60,751	75,044	86,081	87,758	1,36,683	1,52,733	1,90,586	2,07,987
40,00,000			38,438	47,757	54,565	72,470	89,931	1,03,939	1,17,302	1,63,205	1,65,387	1,99,346	2,17,585
50,00,000			42,323	52,283	60,074	82,854	1,01,441	1,16,827	1,36,959	1,81,868	1,91,246	2,14,363	2,34,035

Service charge extra

Rate for family members (without TPA) for each policy year for Zone I (Greater Mumbai Metropolitan area, entire state of Gujarat)

SI	3m - 5	6 - 17	18 - 25	26-35	36-45	46-55	56-59	60-65	66-70	71-75	76-80	81-85	86 +
6,00,000	928	1,021	1,450	1,666	3,287	6,746	8,585	14,242	17,600	28,952	34,585	41,146	50,306
7,00,000	998	1,095	1,587	1,852	3,583	7,650	9,736	15,339	18,956	31,754	38,720	46,497	57,267
8,00,000	1,066	1,168	1,720	2,047	3,894	8,195	10,063	16,129	20,098	33,621	42,763	54,220	66,800
9,00,000	1,127	1,232	1,839	2,253	4,167	8,694	10,758	18,264	21,657	35,193	46,598	62,511	77,038
10,00,000	1,187	1,295	1,953	2,393	4,601	9,225	11,601	19,529	23,330	36,481	50,317	71,426	87,240
15,00,000	1,761	1,903	2,874	3,822	7,121	13,413	17,438	27,208	32,521	48,674	68,021	91,453	1,11,622
20,00,000	1,994	2,154	3,418	4,624	8,812	16,110	21,785	31,013	36,595	57,128	78,971	1,01,253	1,23,628
25,00,000	2,347	2,539	4,154	5,709	10,310	18,645	26,222	36,855	41,441	66,919	83,389	1,07,435	1,31,203
30,00,000	2,971	3,215	5,271	6,772	11,549	21,177	30,220	43,040	45,555	73,661	85,455	1,10,706	1,35,192
40,00,000	4,104	4,437	6,254	8,092	13,261	25,262	36,215	51,970	60,891	87,955	92,535	1,15,795	1,41,430
50,00,000	4,374	4,682	6,886	8,859	14,600	28,882	40,850	58,413	71,095	98,013	1,07,003	1,24,517	1,52,123

Service charge extra

Rate for senior most member (with TPA) for each policy year for Zone I (Greater Mumbai Metropolitan area, entire state of Gujarat)

SI	3m - 5	6 - 17	18 - 25	26-35	36-45	46-55	56-59	60-65	66-70	71-75	76-80	81-85	86 +
6,00,000	Only dependents		9,447	10,426	14,336	20,514	22,598	30,193	35,939	56,946	65,522	75,085	82,038
7,00,000			10,339	11,589	15,626	23,261	25,628	32,519	38,709	62,456	73,356	84,851	93,389
8,00,000			11,207	12,806	16,986	24,921	26,487	34,195	41,040	66,129	81,016	98,942	1,08,936
9,00,000			11,979	14,095	18,177	26,438	28,318	38,720	44,224	69,220	88,282	1,14,073	1,25,631
10,00,000			12,726	14,969	20,066	28,052	30,536	41,402	47,641	71,755	95,328	1,30,341	1,42,268
15,00,000			18,724	23,912	31,061	40,786	45,902	57,682	66,408	95,737	1,28,868	1,66,887	1,82,030
20,00,000			22,270	28,927	38,435	48,988	57,345	65,747	74,728	1,12,365	1,49,614	1,84,771	2,01,609
25,00,000			27,063	35,717	44,969	56,695	69,022	78,133	84,623	1,31,622	1,57,984	1,96,052	2,13,962
30,00,000			34,340	42,364	50,371	64,396	79,547	91,246	93,024	1,44,884	1,61,897	2,02,021	2,20,467
40,00,000			40,745	50,622	57,839	76,819	95,327	1,10,175	1,24,340	1,72,998	1,75,310	2,11,307	2,30,640
50,00,000			44,862	55,420	63,678	87,825	1,07,528	1,23,837	1,45,177	1,92,780	2,02,721	2,27,224	2,48,077

Service charge extra

Rate for family members (with TPA) for each policy year for Zone I (Greater Mumbai Metropolitan area, entire state of Gujarat)

SI	3m - 5	6 - 17	18 - 25	26-35	36-45	46-55	56-59	60-65	66-70	71-75	76-80	81-85	86 +
6,00,000	984	1,082	1,537	1,766	3,484	7,151	9,100	15,096	18,656	30,689	36,660	43,615	53,325
7,00,000	1,058	1,161	1,682	1,964	3,798	8,109	10,320	16,260	20,094	33,659	41,043	49,287	60,703
8,00,000	1,130	1,238	1,823	2,170	4,128	8,687	10,666	17,097	21,304	35,638	45,328	57,473	70,808
9,00,000	1,195	1,306	1,949	2,388	4,417	9,216	11,403	19,360	22,957	37,304	49,394	66,262	81,660
10,00,000	1,258	1,372	2,070	2,536	4,877	9,779	12,297	20,701	24,730	38,670	53,336	75,711	92,474
15,00,000	1,867	2,017	3,046	4,052	7,549	14,218	18,484	28,841	34,472	51,595	72,102	96,940	1,18,319
20,00,000	2,113	2,283	3,623	4,901	9,341	17,077	23,093	32,874	38,791	60,556	83,710	1,07,328	1,31,046
25,00,000	2,488	2,691	4,403	6,052	10,929	19,763	27,795	39,067	43,928	70,934	88,392	1,13,881	1,39,075
30,00,000	3,149	3,408	5,587	7,178	12,242	22,448	32,033	45,623	48,288	78,081	90,582	1,17,348	1,43,303
40,00,000	4,350	4,703	6,629	8,577	14,057	26,778	38,388	55,088	64,545	93,232	98,087	1,22,742	1,49,916
50,00,000	4,636	4,962	7,299	9,390	15,476	30,615	43,301	61,918	75,361	1,03,893	1,13,423	1,31,988	1,61,250

Service charge extra

Discount in premium for other zones

Zone	Region	Discount
II	National Capital Territory (NCT) Delhi and National Capital Region (# NCR), Chandigarh, Pune	4.44%
III	Chennai, Hyderabad, Bangalore, Kolkata	11.11%
IV	Rest of India	20.00%

NCR includes Gurgaon-Manesar, Alwar-Bhiwadi, Faridabad-Ballabgarh, Ghaziabad-Loni, Noida, Greater Noida, Bahadurgarh, Sonapat-Kundli Charkhi Dadri, Bhiwani, Narnaul

Rate for Critical Illness (rates per individual in INR)

Service Tax extra **Note:** Critical Illness Benefit Amount should not be more than the sum insured opted under the Policy

Service Tax extra

Service tax extra. Loading applicable on rates with/ without TPA, as opted by insured

Policy with a term of two policy years -	4% on the total premium for two years (including premium for optional covers)
Policy with a term of three policy years-	7.5% on the total premium for three years (including premium for optional covers)

Insurance is the subject matter of solicitation