

Zone 1: 1 Adult (1A)

Gold variant	
Age Band/SI	1000000
61-65	16,986
66-70	22,622
71-75	32,845
76-80	46,932
81-85	56,250
85+	65,209

Zone 1: 1 Adult (1A)

Platinum variant				
Age Band/SI	1000000	1500000	2000000	2500000
61-65	21,590	25,578	29,071	32,632
66-70	28,513	33,808	38,457	43,213
71-75	41,028	48,719	55,485	62,420
76-80	58,670	69,644	79,322	89,276
81-85	70,144	83,299	94,901	1,06,833
85+	81,317	96,566	1,10,016	1,23,849

Zone 2: 1 Adult (1A)

Gold variant	
Age Band/SI	1000000
61-65	14,168
66-70	18,865
71-75	27,382
76-80	39,119
81-85	46,884
85+	54,351

Zone 2: 1 Adult (1A)

Platinum variant				
Age Band/SI	1000000	1500000	2000000	2500000
61-65	18,283	21,606	24,516	27,483
66-70	24,051	28,462	32,336	36,298
71-75	34,478	40,886	46,523	52,301
76-80	49,177	58,319	66,383	74,676
81-85	58,764	69,724	79,390	89,331
85+	68,123	80,829	92,034	1,03,559

Zone 1: 2 Adults (2A)

Gold variant	
Age Band/SI	1000000
61-65	23,592
66-70	31,141
71-75	43,798
76-80	63,118
81-85	78,733
85+	91,274

Zone 1: 2 Adults (2A)

Platinum variant				
Age Band/SI	1000000	1500000	2000000	2500000
61-65	29,243	35,633	41,328	46,279
66-70	38,437	46,583	53,831	60,381
71-75	53,942	65,043	74,901	84,144
76-80	77,888	93,503	1,07,358	1,20,731
81-85	97,463	1,16,796	1,33,955	1,50,666
85+	1,12,986	1,35,398	1,55,290	1,74,663

Zone 2: 2 Adults (2A)

Gold variant	
Age Band/SI	1000000
61-65	19,673
66-70	25,962
71-75	36,508
76-80	52,604
81-85	65,616
85+	76,067

Zone 2: 2 Adults (2A)

Platinum variant				
Age Band/SI	1000000	1500000	2000000	2500000
61-65	24,659	30,121	35,006	39,131
66-70	32,319	39,245	45,423	50,880
71-75	45,237	54,625	62,978	70,678
76-80	65,188	78,337	90,020	1,01,161
81-85	81,524	97,784	1,12,232	1,26,155
85+	94,509	1,13,358	1,30,107	1,46,248

Premium rates for Optional covers offered

1 Modification in Co-payment		
Co-pay option	% Loading to Base Premium	
40% Co-pay	18.50%	
30% Co-pay	37.00%	
20% Co-pay	55.50%	
0% Co-pay*	85.75%	
2 Annual Aggregate Deductible		
Deductible	Sum insured	Premium discount factor
1 Lac	5 Lac	15%
2 Lac	10 Lac	30%
3 Lac	15 Lac	55%
4 Lac	20 Lac	70%
5 Lac	25 Lac	75%

Premium rates differ by Family Combination, Sum insured, Zone and Variant.
All Premium rates and Sum insured/Deductible are in INR. Premiums are exclusive of tax. Ages are in years (age last birthday)