

Arogya Supreme

PROSPECTUS

Your greatest wealth is your health & everybody has differing levels of control over their own wellbeing. Life follows no fixed plan and sudden illnesses, or accidental injury can sometimes leave you financially hurt and highly stressed. SBI General Insurance Company Limited (herein after the "Company", "We", "Our", "Us") introduce the Arogya Supreme product which protects you and your family, if you and your family members are Hospitalized during Policy Period and helps you to reduce your financial stress.

• Key Features of the Policy

1. Comprehensive Policy with 20 Basic Covers and 8 Optional covers
2. Multiple Sum Insured range from 1Lac to 5Cr available under the Policy.
3. Long term Policy options are available up to 3 years.
4. Flexi benefit option of co-pay is available to avail discount in premium.
5. Exclusive covers like Domestic air ambulance cover, Compassionate Benefit, Recovery benefit and E-Opinion cover.
6. NCB Protector optional cover is available to protect Cumulative Bonus and Enhanced Cumulative Bonus
7. Preventive Health Check-up cover is available as Renewal Benefit.
8. Options to pay yearly premium in Monthly, Half yearly and Annually.
9. Various discount options like family discount, loyalty discount, online policy discount, long term policy discount

• Age Criteria & Eligibility

	Minimum	Maximum
Adult	18 yrs.	65 yrs.
Child	91 days	25 yrs.

- Family includes Self, Spouse, Dependent Children, Dependent Parents or Dependent Parents-in-Law.
- Renewal age is lifelong.

• Type of Policy

- Individual basis
- Individual Family basis
- Family Floater Basis

• Plan

You have option to choose any plan from below as per Your requirement.

- Pro
- Plus
- Premium

• Scope of Cover

We will pay under below listed Covers On Medically Necessary Hospitalization of an Insured Person due to Illness or Injury sustained or contracted during the Policy Period. The payment is subject to Sum Insured and limits including Cumulative Bonus / Enhanced Cumulative Bonus, if applicable as specified on the Schedule of Coverage in the Policy Schedule subject to otherwise terms and conditions of the Policy.

A. Hospitalization Covers

1. In-patient Hospitalization Treatment:

If You are hospitalized for a minimum of 24 hours on the advice of Medical Practitioner as defined under the Policy due to Illness or Accidental Bodily Injury, sustained or contracted during the Policy Period, then We will pay You below listed covers up to Sum Insured as specified in Policy Schedule.

- a) Room rent and boarding expenses as provided by the Hospital/Nursing home subject to below limits
- 1% of base Sum Insured (excluding cumulative / enhanced cumulative bonus)
 - OR
 - Single private Air-Conditioned room
 - OR
 - At actuals up to Sum Insured
- b) Intensive Care Unit Expenses
- 2% of the base Sum Insured (excluding cumulative / enhanced cumulative bonus)
 - OR
 - up to actual ICU/ICCU expenses as provided by Hospital
 - OR
 - At actual up to Sum Insured
- c) Nursing Expenses as provided by the Hospital
- d) Surgeon, Anesthetist, Medical Practitioner, Consultants, Specialist Fees
- e) Anesthesia, blood, oxygen, operation theatre charges, surgical appliances
- f) Consultation fees including Telemedicine by Medical Practitioner
- g) Medicines, drugs, and consumables
- h) Diagnostic procedures
- i) The Cost of prosthetic and other devices or equipment if implanted internally during a Surgical Procedure.

Conditions

- i. The Hospitalization is medically necessary and follows the written advice of a Medical Practitioner.
- ii. If You are admitted in an ICU category those specified in the Policy Schedule of this Policy, then proportionate deductions shall not be applicable on the total Associated Medical Expenses in the proportion of the ICU Charges.
- iii. In case of admission to a room at rates exceeding the limits as mentioned under 1.a and 1.b, the reimbursement of all other Associated Medical Expenses incurred at the Hospital, shall be payable in the same proportion as the admissible rate per day bears to the actual rate per day of room rent charges.
- iv. Proportionate deductions shall not apply in respect of the Hospitals which do not follow differential billings or for those expenses in respect of which differential billing is not adopted based on the room category.
- v. Insured Person shall bear specified percentage of admissible Claim amount under each and every Claim If Co-payment cover under C.6 is opted and specified in the Policy Schedule.

Sum Insured options available:

Plan	Pro	Plus	Premium
Sum Insured Limit	1,00,000	6,00,000	25,00,000
	2,00,000	7,50,000	30,00,000
	3,00,000	10,00,000	35,00,000
	4,00,000	12,50,000	40,00,000
	5,00,000	15,00,000	45,00,000
		17,50,000	50,00,000
		20,00,000	75,00,000
			1,00,00,000
			1,50,00,000
			2,00,00,000
			2,50,00,000
			3,00,00,000
			3,50,00,000
			4,00,00,000
			4,50,00,000
5,00,00,000			

2. Mental Healthcare

If You are hospitalized for any Mental Illness contracted during the Policy Period, We will pay Medical Expenses - upto the limit as specified in Policy Schedule, under Section C.1 in accordance with The Mental Health Care Act, 2017, subsequent amendments and other applicable laws and Rules provided that;

- i. The Hospitalization is prescribed by a Medical Practitioner for Mental Illness
- ii. The Hospitalization is done in Mental Health Establishment

Sub-limit:

- a. The following disorders / conditions shall be covered only up to 10% of Base Sum Insured or ₹50,000, whichever is lower. This sub-limit shall apply for all the following disorders / conditions on cumulative basis.
- b. Pre-hospitalization and Post-hospitalization Medical Expenses are also covered within the overall benefit sub-limit as specified above in point (a).

Disorder / Condition	Description
Severe Depression	Severe depression is characterized by a persistent feeling of sadness or a lack of interest in outside stimuli. It affects the way one feels, thinks, and behaves.
Schizophrenia	Schizophrenia is mental disorder, that distorts the way a person thinks, acts, expresses emotions, perceives reality, and relates to others. Schizophrenia result in combination of hallucinations, delusions, and extremely disordered thinking and behaviour that impairs daily functioning,
Bipolar Disorder	Bipolar disorder is a mental illness that brings severe high and low moods and changes in sleep, energy, thinking, and behaviour. It includes periods of extreme mood swings with emotional highs and lows.
Post-traumatic stress disorder	Post-traumatic stress disorder is an anxiety disorder caused by very stressful, frightening, or distressing events. It includes flashbacks, nightmares, severe anxiety and uncontrollable thoughts about the event.
Eating disorder	Eating disorder is a mental condition where people experience severe disturbances in their eating behaviours and related thoughts and emotions.
Generalized anxiety disorder	Generalized Anxiety Disorder is a mental health disorder characterized by a perpetual state of worry, fear, apprehension, inability to relax.
Obsessive compulsive disorders	Obsessive-compulsive disorder is an anxiety disorder in which people have recurring, unwanted thoughts, ideas or sensations (obsessions) that make them feel driven to do something repetitively (compulsions).
Panic disorders	Panic disorder is an anxiety disorder characterized by reoccurring unexpected panic attacks with sudden periods of intense fear. It may include palpitations, sweating, shaking, shortness of breath, numbness, or a feeling that something terrible is going to happen.
Personality disorders	Personality disorder is a type of mental disorder in which people have a rigid and unhealthy pattern of thinking, functioning and behaving. It includes trouble in perceiving and relating to situations and people.
Conversion disorders	Conversion disorder is a type of mental disorder where mental or emotional distress causes physical symptoms without the existence of an actual physical condition.
Dissociative disorders	Dissociative disorders are mental disorders that involve experiencing a disconnection and lack of continuity between thoughts, memories, surroundings, actions and identity
*ICD codes for the above disorders / conditions are provided below.	

What is not covered:

- a. Treatment related to intentional self-inflicted Injury or attempted suicide by any means.
- b. Treatment and complications related to disorders of intoxication, dependence, abuse, and withdrawal caused by drugs and other substances such as alcohol, opioids or nicotine.

ICD Codes	Disorder / Condition
F33.0, F33.1, F33.2, F33.4, F33.5, F33.6, F33.7, F33.8, F33.9, O90.6, F34.1, F32.81, F32.0, F32.1, F32.2, F32.4, F32.5, F32.6, F32.7, 32.8, F32.9, F33.9, F30.0, F30.1, F30.2, F30.4, F30.5, F30.6, F30.7, F30.8, F30.9, F32.3, F33.3, F43.21, F32.8, F33.40, F32.9	Severe Depression
F20.0, F20.1, F20.2, F20.3, F20.5, F21, F22, F23, F24, F20.8, F25.0, F25.1, F25.8, F25.9	Schizophrenia
F31.0, F31.1, F31.2, F31.4, F31.5, F31.6, F31.7, F31.8, F31.9	Bipolar Disorder
F43.0, F43.1, F43.2, F43.8, F43.9	Post-traumatic stress disorder
F40.1, F41.0, F40.2, F40.8, F40.9, F41.1, F41.3, F41.8	Generalized anxiety disorder
F50.0, F50.2, F50.8, F98.3, F98.21, F50.8	Eating disorder
F42	Obsessive compulsive disorders
F41.1, F40.1, F60.7, F93.0, F94.0	Panic disorders
F60.0, F60.1, F60.2, F60.3, F60.4, F60.8, F60.6, F60.7, F60.5	Personality disorders
F44.4, F44.5, F44.6, F44.7	Conversion disorders
F44.5, F44.8, F48.1, F44.1, F44.2	Dissociative disorders

Insured Person shall bear specified percentage of admissible Claim amount under each and every Claim If Co-payment under C.6 is opted and specified in the Policy Schedule.

3. HIV / AIDS Cover

If You are diagnosed with HIV during the Policy Period and require Hospitalization under Section C.1 in accordance with the Human Immunodeficiency Virus and Acquired Immune Deficiency Syndrome (Prevention and Control) Act, 2017 and amendments thereafter, then We will pay medical expenses up to the Sum Insured as specified in Policy Schedule.

- Medical Expenses which arise from or are in way related to Human Immunodeficiency Virus (HIV) and/ or HIV related illness and including Acquired Immune Deficiency Syndrome (AIDS) being maintained throughout or AIDS Related Complex (ARC) and/or any mutant the period, derivative or variations thereof.
- Medical Expenses as listed in Section C.1

Conditions

- Claim under Section C.1 is admissible under the Policy
- Any Expenses taken at OPD for the treatment on HIV/AIDS shall be excluded
- HIV /AIDS Cover shall be examined and confirmed by Medical Practitioner
- The stage of AIDS experienced by You shall be the first incidence during the Policy Period

Insured Person shall bear specified percentage of admissible Claim amount under each and every Claim If Co-payment under C.6 is opted and specified in the Policy Schedule.

4. Genetic Disorder

If You are hospitalized due to any genetic disorder illness, We will pay Medical Expenses as listed in A.1 maximum up to Rs. 1,00,000/- subjects to claim under A.1 is admissible under the Policy. Waiting period for this cover shall be applied as mentioned in waiting period. Insured Person shall not bear specified percentage of admissible Claim amount under each and every Claim If Co-payment cover under C.6 is opted and specified in the Policy Schedule.

5. Internal Congenital Anomaly

If You are hospitalized due to any Internal Congenital diseases, We will pay Medical Expenses of 25% of Sum Insured as listed in A.1 subject to claim under A.1 is admissible under the Policy. Waiting period for this cover shall be applied as mentioned in waiting period.

Insured Person shall not bear specified percentage of admissible Claim amount under each and every Claim If Co-payment cover under C.6 is opted and specified in the Policy Schedule.

6. Bariatric Surgery Cover

If You are hospitalized on the advice of a Medical Practitioner because of conditions mentioned below which required You to undergo Bariatric Surgery during the Policy Period, then We will pay You, Medical Expenses as listed in A.1 related to Bariatric Surgery

Eligibility:

For adults aged 18 years or older, presence of severe documented in contemporaneous clinical records, defined as any of the following:

Body Mass Index (BMI);

- a) greater than or equal to 40 or
- b) 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:
 - i. Obesity-related cardiomyopathy
 - ii. Coronary heart disease
 - iii. Severe Sleep Apnea
 - iv. Uncontrolled Type 2 Diabetes

Conditions

- i. Our maximum liability will be restricted to up to Sum Insured
- ii. Bariatric surgery performed for Cosmetic reasons is excluded.
- iii. The indication for the procedure should be found appropriate by two qualified surgeons and the Insured shall obtain prior approval for cashless treatment from the Company.
- iv. Standard Exclusion H. A. III. (Obesity / Weight Control) shall not be applicable to the extent of Sum Insured covered under this benefit. Insured Person shall not bear specified percentage of admissible Claim amount under each and every Claim If Co-payment cover under C.6 is opted and specified in the Policy Schedule.

7. Advance Procedures:

We will pay Medically necessary Expenses either as In-Patient Hospitalization or as part of Day Care Treatment up to 25% of Sum Insured as specified in the Policy Schedule, incurred on Advance Procedures as below and not limited to the following:

- i. Uterine Artery Embolization and HIFU
- ii. Balloon Sinuplasty
- iii. Deep Brain Stimulation
- iv. Oral Chemotherapy (covered as OPD also)
- v. Immunotherapy - Monoclonal Antibody to be given as injection
- vi. Intra Vitreal Injections
- vii. Robotic Surgeries
- viii. Stereotactic Radio Surgeries
- ix. Bronchical Thermoplasty
- x. Vaporisation of the Prostrate (Green laser treatment or holmium laser treatment)
- xi. IONM (Intra Operative Neuro Monitoring)
- xii. Stem Cell Therapy (Hematopoietic stem cells for bone marrow transplant for haematological conditions to be covered)

Insured Person shall not bear specified percentage of admissible Claim amount under each and every Claim If Co-payment cover under C.6 is opted and specified in the Policy Schedule.

8. Cataract Treatment

We will pay Medical Expenses incurred for treatment of Cataract as specified in the Policy Schedule, per eye including cost of lens during Policy Year, subject to claim admissible under the Policy. Waiting period for this cover shall be applied as mentioned in waiting period.

Insured Person shall not bear specified percentage of admissible Claim amount under each and every Claim If Co-payment cover under C.6 is opted and specified in the Policy Schedule.

Sum Insured options available:

Plan	Pro	Plus / Premium
Sum Insured limit	₹50,000/- per eye	₹1,00,000/- per eye

9. Pre-Hospitalization Cover:

We will pay Medical Expenses incurred by You up to the days as specified in Policy Schedule immediately before Your Hospitalization, provided that such Medical Expenses are incurred for same Illness/Injury for which subsequent hospitalization was required and claim under A.1 – Inpatient Hospitalization or A.11 – Domiciliary Hospitalization or A.12-Day Care Treatment is admissible under the Policy.

We will pay expenses on reimbursement basis for the above cover.

Insured Person shall bear specified percentage of admissible Claim amount under each and every Claim If Co-payment cover under C.6 is opted and specified in the Policy Schedule.

Sum Insured options available:		
Plan	Pro	Plus / Premium
No of Days	30 days	60 days

10. Post-Hospitalization Cover:

We will pay Medical Expenses incurred by You up to the days as specified in Policy Schedule from the date of Your discharge from Hospital, provided that such costs are incurred in respect of the same Illness/Injury for which earlier Hospitalization was required and claim under A.1 – In-patient Hospitalization or A.11 – Domiciliary Hospitalization or A.12-Day Care Treatment is admissible under the Policy.

We will pay expenses on reimbursement basis for the above cover.

Insured Person shall bear specified percentage of admissible Claim amount under each and every Claim If Co-payment cover under C.6 is opted and specified in the Policy Schedule.

Sum Insured options available:			
Plan	Pro	Plus	Premium
No of Days	60 days	90 days	180 days

11. Domiciliary Hospitalization:

We will pay the Medical Expenses up to the Sum Insured as specified in the Policy Schedule, incurred on Domiciliary Hospitalization.

Condition

- It has been prescribed by the treating Medical Practitioner and
- the condition the Insured Person is such that he/she could not be removed to a Hospital or
- the Medical Necessary Treatment is taken at Home on account of non-availability of room in Hospital or
- The Medical Practitioner advises the Insured Person to undergo treatment at home and continuous active line of treatment with monitoring of the health status by a Medical Practitioner for each day during treatment of Insured Person. All treatment records and chart should be duly signed by the Medical Practitioner.

Expenses incurred on Domiciliary Hospitalization in respect to following treatment are excluded under the Policy

- Asthma, Bronchitis, Tonsillitis and Upper Respiratory Tract infection including Laryngitis and Pharyngitis, Cough and Cold, Influenza, at every sub-title,
- Arthritis, Gout and Rheumatism,
- Chronic Nephritis and Nephritic Syndrome,
- Diarrhea and all type of Dysenteries including Gastroenteritis,
- Diabetes Mellitus and Insipidus,
- Epilepsy,
- Hypertension,
- Psychiatric or Psychosomatic Disorders of all kinds,
- Pyrexia of unknown Origin.

Insured Person shall bear specified percentage of admissible Claim amount under each and every Claim If Co-payment cover under C.6 is opted and specified in the Policy Schedule.

12. Day Care Treatment

We will pay for the Medical Expenses under A.1 on hospitalization of Insured Person in Hospital or Day Care center for Day Care Treatment but not in the Outpatient department.

Insured Person shall bear specified percentage of admissible Claim amount under each and every Claim If Co-payment cover under C.6 is opted and specified in the Policy Schedule.

Note: For Indicative Day Care Procedures list refer Policy Wording.

13. Road Ambulance

We will pay for Road Ambulance services as specified in Policy Schedule, if You required;

- to be transferred to the nearest Hospital in an emergency
- or from one Hospital to another Hospital
- of from Hospital to Home

Provided that claim under A.1 to A.8, A.12, A.14 or A.15, is admissible under the Policy.

Insured Person shall bear specified percentage of admissible Claim amount under each and every Claim If Co-payment cover under C.6 is opted and specified in the Policy Schedule.

Sum Insured options available:			
Plan	Pro	Plus	Premium
Sum Insured limit	₹3,000/- per hospitalization	₹5,000/- per hospitalization	₹7,000/- per hospitalization

14. Organ Donor Expenses

We will pay Medical Expenses up to the Sum Insured as specified in the Policy Schedule, towards organ donor's Hospitalization for harvesting of the donated organ where an Insured Person is the recipient, provided that;

Condition

- The organ donor is any person whose organ has been made available in accordance and in compliance with The Transplantation of Human Organs (Amendment) Bill, 2011, Transplantation of Human Organs and Tissues Rules, 2014 and other applicable laws and rules and the organ donated is for the use of the Insured Person, and
- Inpatient Hospitalization claim is admissible for the Insured Person under A.1- In-Patient Hospitalization Treatment.
- The Organ Donor's Pre-Hospitalization and Post-Hospitalization expenses are excluded under the Policy.
- Any other Medical Expenses or Hospitalization consequent to the harvesting is excluded under the Policy.

Insured Person shall bear specified percentage of admissible Claim amount under each and every Claim If Co-payment cover under C.6 is opted and specified in the Policy Schedule.

15. Alternative Treatment / AYUSH

We will pay Medical Expenses up to the Sum Insured as specified in the Policy Schedule, as listed under A.1 on Your Hospitalization in Hospital or AYUSH Hospital or AYUSH Day Care Centre for following Alternative Treatments prescribed by Medical Practitioner.

- o Ayurvedic
- o Unani
- o Siddha
- o Homeopathy

Condition

- The treatment cannot be taken on outpatient basis,
- The treatment has been undertaken in government Hospital or AYUSH Hospital or AYUSH Day Care Centre as defined in definition Section of Policy Wording
- Treatment taken is within India.
- In the event of admissible of claim under this cover, no claim shall be payable under A.1 for Allopathic treatment of same Illness/Injury.
- In the event of admissible of claim under this cover, no claim shall be payable for Post-Hospitalization and Pre-Hospitalization for Allopathic treatment of same Illness / Injury.

Insured Person shall bear specified percentage of admissible Claim amount under each and every Claim If Co-payment as mentioned in C.6 is opted and specified in the Policy Schedule.

16. Recovery Benefit

We will pay lump sum amount as specified in the Policy Schedule upon Your Medically Necessary Hospitalization exceeding 10 consecutive and continuous days, provided that, claim is admissible under A.1 to A.7, A.14 or A.15

- This Benefit is over and above base Sum Insured.
- This Benefit amount will not reduce the Sum Insured.
- This is available per Hospitalization of each Insured Person.

Insured Person shall not bear specified percentage of admissible Claim amount under each and every Claim If Co-payment as mentioned in C.6 is opted and specified in the Policy Schedule.

Sum Insured options available:			
Plan	Pro	Plus	Premium
Sum Insured limit	₹5,000/- per hospitalization	₹10,000/- per hospitalization	₹15,000/- per hospitalization

17. Domestic Emergency Assistance Services (including Air Ambulance)

We will provide the Emergency medical assistance as below when You are travelling within India 150 kilometers or more away from Your residential address as mentioned in the Policy Schedule for domestic services.

A) Emergency Medical Evacuation: When an adequate medical facility is not available in the proximity of the Insured Person, as determined by the Emergency service provider, the consulting Medical Practitioner and the Medical Practitioner attending to the Insured Person, transportation under appropriate medical supervision will be arranged, through an appropriate mode of transport to the nearest medical facility which is able to provide the required care.

B) Medical Repatriation (Transportation): When medically necessary, as determined by Us and the consulting Medical Practitioner, transportation under medical supervision shall be provided in respect of the Insured Person to the residential address as mentioned in the Policy Schedule, provided that the Insured Person is medically cleared for travel via commercial carrier and provided further that the transportation can be accomplished without compromising the Insured Person's medical condition.

We will not provide services in the following instances:

- Travel undertaken specifically for securing medical treatment.
- Injuries resulting from participation in acts of war or insurrection.
- Commission of an unlawful act(s).
- Attempt at suicide.
- Incidents involving the use of drugs unless prescribed by a Medical Practitioner.
- Transfer of the Insured Person from one medical facility to another medical facility of similar capabilities which provides a similar level of care.

We will not evacuate or repatriate an Insured Person in the following instances:

- Without medical authorization.
- With mild lesions, simple injuries such as sprains, simple fractures, or mild sickness which can be treated by local Medical Practitioner and do not prevent the Insured Person from continuing his/her trip or returning home.
- With a pregnancy beyond the end of the 28th week and will not evacuate or repatriate a child born while the Insured Person was traveling beyond the 28th week.
- With mental or nervous disorders unless Hospitalized.

Conditions

- No claims for reimbursement of expenses incurred for services arranged by Insured Person will be allowed unless agreed by Us or Our authorized representative.
- We will pay expenses if claim is admissible under this cover of the Policy.
- Please call our call center as specified in the Policy Schedule with details on the name of the Insured Person and/ or Policyholder and Policy number for availing this Benefit.
- Claim would be reimbursed up to the actual expenses subject to a maximum of Sum Insured as specified in the Policy Schedule.

Insured Person shall not bear specified percentage of admissible Claim amount under each and every Claim If Co-payment as mentioned in C.6 is opted and specified in the Policy Schedule.

The above cover is available under Plan Arogya Supreme-Plus and Premium only.

Sum Insured options available:			
Plan	Pro	Plus	Premium
Sum Insured limit	Not Available	up to 5 Lacs	up to 10 Lacs

18. Sum Insured Refill

We will refill 100% Basic Sum Insured on complete or partial utilization of Your existing Policy Sum Insured including Cumulative Bonus or Enhanced Cumulative Bonus (if applicable) during the Policy Year. The total amount (Basic Sum Insured, Cumulative Bonus and Enhanced Cumulative Bonus and Sum Insured Refill) will be available to all Insured Person for all claims under A.1 during the current Policy Year.

Conditions:

- Single claim in a Policy Year cannot exceed the sum of Basic Sum Insured and Cumulative / Enhanced Cumulative Bonus earned (if applicable)
- Sum Insured Refill is available only once during Policy Year.
- A claim is admissible under this Benefit only if the claim is admissible under A.1- In-patient Hospitalization Treatment.
- If the Refilled Sum Insured is not utilized in a Policy Year, it will expire.
- This benefit will not be considered while calculating the Cumulative Bonus / Enhanced Cumulative Bonus
- In case of an Individual Policy, refill is available to each Insured Person and can be utilized by Insured Persons who stand covered under the Policy before the Sum Insured was exhausted.
- If the Policy is issued on a floater basis, the Sum Insured Refill will be available on a floater basis for all Insured Persons in the family.

Insured Person shall not bear specified percentage of admissible Claim amount under each and every Claim If Co-payment as mentioned in C.6 is opted and specified in the Policy Schedule.

19. Compassionate Visit

In the event of Hospitalization exceeding 5 days, the cost of economy class air ticket up to 1% of Sum Insured or maximum up to Rs 20,000/- whichever is lower as specified in Policy Schedule, incurred by the Insured Persons "immediate family member" while travelling to place of Hospitalization from the place of origin / residence and back will be reimbursed.

"Immediate family member" would mean spouse, children, and dependent parent.

Condition

- This benefit is applicable in the event of the Insured Person being Hospitalized at a place away from his usual place of residence as mentioned in Policy Schedule.
- This benefit is available for only one Immediate Family Member.
- This benefit is not applicable if Medical Treatment is taken under A. 11 – Domiciliary Hospitalization
- Sum Insured limit of this cover is over and above of the base Sum Insured.
- This benefit amount will not reduce the Sum Insured.
- This is available per Hospitalization of each Insured Person.
- This benefit will cover only on reimbursement basis.

Insured Person shall not bear specified percentage of admissible Claim amount under each and every Claim If Co-payment under C.6 is opted and specified in the Policy Schedule.

Note: This cover is applicable only to Arogya Supreme – Plus and Arogya Supreme-Premium plan

20. E-Opinion

You may choose E-Opinion on Your medical condition occurring during the Policy Period. We will facilitate E-Opinion from Our panel of Medical Practitioner under this cover.

Condition:

It is agreed and understood that the E- Opinion will be based only on the information and documentation provided to Us, which will be shared with the Medical Practitioner and is subject to the conditions specified below:

- You may have option to choose E-Opinion from the list of Specialist as provided by Us on Our Website.
- It is agreed and understood that You are free to choose whether or not to obtain the expert opinion, and if obtained then whether or not to act on it.
- Appointments to avail of this benefit shall be requested through Our Website or through calling Our call center on the toll-free number specified in the Policy Schedule.
- Under this benefit, We are only providing You with access to an E-opinion and We shall not be deemed to substitute Your visit or consultation to an independent Medical Practitioner
- The E-Opinion provided under this benefit shall be limited to the covered Illness and not be valid for any medico legal purposes.
- We do not assume any liability towards any loss or damage arising out of or in relation to any opinion, advice, prescription, actual or alleged errors, omissions and representations made by the Medical Practitioner.

Insured Person shall not bear specified percentage of admissible Claim amount under each and every Claim If Co-payment under C.6 is opted and specified in the Policy Schedule.

E-Opinion options available

Plan	Pro	Plus	Premium
No of E-Opinion	4 E-Opinion during the Policy Period		Unlimited

B. Renewal Benefit

1. Preventive Health Check-Up:

You will be eligible for a preventive health check-up as listed below at every year from 1st renewal year during which You have held Our Arogya Supreme Policy irrespective of claims made under the Policy.

Sum Insured	Test	
1Lac to 5 Lac	Hematology:	CBC + Hemoglobin
	Diabetes Profile:	Fasting Blood Sugar or random Blood Sugar
	Lipid Profile:	Total Cholesterol
	Liver Function:	SGOT + SGPT
	Kidney / Renal Function:	Bun and Creatinine
6Lac to 20 Lac	Hematology:	CBC + Hemoglobin
	Diabetes Profile:	Fasting Blood Sugar or random Blood Sugar
	Lipid Profile:	Total Cholesterol + HDL + LDL + Triglycerides
	Liver Function:	SGOT + SGPT + Bilirubin Total
	Kidney / Renal Function:	Bun and Creatinine + Uric Acid
	Thyroid:	TSH
25Lacs and above	Haematology:	CBC + ESR + Haemoglobin + PS
	Diabetes Profile:	Fasting Blood Sugar + HbA1c
	Lipid Profile:	Total Cholesterol + HDL Cholesterol + LDL Cholesterol + Triglycerides
	Liver Function Tests:	SGOT + SGPT + Bilirubin Total
	Kidney / Renal Function:	Bun and Creatinine + Uric Acid
	Thyroid Profile:	T3+ T4+ TSH
	Urine Analysis:	Urine Complete Analysis
	Iron Deficiency:	Iron Profile
	Thyroid:	TSH

Reference of Test

- BUN - Blood Urea Nitrogen
- CBC – Complete Blood Count
- ESR - Erythrocyte sedimentation rate
- HDL – High Density Lipoprotein

- Hba1c - Glycated haemoglobin test
- LDL – Low Density Lipoprotein
- PS - Peripheral Smear
- SGOT - Serum glutamic oxaloacetic transaminase
- SGPT - Serum glutamic pyruvic transaminase
- TSH – Thyroid Stimulating Hormone

Other terms and Conditions applicable to this Benefit

- This benefit cannot be carried forward if not utilized.
- For Family Floater, this cover will be applicable only to two (2) eldest members of the Family who are aged 18 years and above on the start date of Policy. For Individual, this cover will be applicable to each Insured Person who are aged above 18 years.
- This cover is applicable only to Insured Person covered under expiring Policy and who continue to remain insured in the subsequent Policy Year/renewal.
- Eligibility to avail this benefit, only if the Arogya Supreme Policy is renewed with Us.
- Availing of Claim under this Cover will not impact the Sum Insured or the eligibility for Cumulative Bonus / Enhanced Cumulative Bonus
- The listed health check-ups shall be arranged by Us only on cashless basis through Our Network Providers. The request for the same can be raised through offline by sending the request on the dedicated email address or through Our Website or through calling Our call center on the toll-free number specified in the Policy Schedule.
- We do not assume any liability towards any loss or damage arising out of or in relation to any opinion, actual or alleged errors, omissions and representation made by Service Providers in relation to the health check-up.

2. Cumulative Bonus

On each Renewal of the Policy with Us, We will pay 15% of Basic Sum Insured under expiring Policy as Cumulative Bonus in the Policy provided that;

- There has no claim under the Policy in expiring Policy Year under Section C
- Cumulative Bonus will be reduced at the same rate as accrued in the event of admissible claim under Section C of the Policy.
- Cumulative Bonus can be accumulated up to 100% of Basic Sum Insured
- Cumulative Bonus applied will be applicable only to Insured Person covered under the expiring Policy and who continue to remain insured in Renewal.
- In case where the policy is on floater basis, the Cumulative Bonus shall be added and available to the family on floater basis, provided no claim has been reported from any member of the family. Cumulative Bonus shall reduce in case of claim from any of the insured Persons.
- In case of floater policies where insured Persons Renew their expiring policy by splitting the Sum insured in to two or more floater policies/individual policies or in cases where the policy is split due to the child attaining the age of 25 years. the Cumulative Bonus of the expiring policy shall be apportioned to such Renewed Policies in the proportion of the Sum Insured of each Renewed Policy.
- Cumulative Bonus shall be available only if the Policy is renewed / premium paid within the Grace Period.
- In case of multi-year policies, Cumulative Bonus that has accrued for the second and third Policy Year will be credited on Renewal. Accrued Cumulative Bonus may be utilized in case of any Claim during Policy Year.

C. OPTIONAL COVERS:

In consideration of payment of additional premium or reduction in the premium as applicable, it is hereby and agreed that We will pay/restrict the Sum Insured/expenses under below listed covers subject to all other terms, conditions, exclusion, and waiting period applicable to the Policy.

The below covers are optional and applicable only if opted for and up to the Sum Insured or limits mentioned in Policy Schedule.

1. Hospital Cash Benefit

We will pay per day Sum Insured up to maximum Number of days and in manner as specified in the Policy Schedule, if the Medically Necessary Hospitalization exceeds 24 hours, provided that, the claim is admissible under Section C.1 under this Policy.

Condition:

- A deductible of 24 hours shall apply under this Benefit; thus, the benefits shall become payable only after the completion of the first 24 hours of Hospitalization of the Insured Person.
- In case of ICU hospitalization, We will pay per day Sum Insured maximum of 2 times of Hospital Cash Limit as specified in Policy Schedule

- iii. Benefits under this Section shall be available on an individual basis to each eligible Insured Person up to the limits specified in the Policy Schedule irrespective of the type of Policy.
- iv. Payment under this benefit will not reduce the base sum insured mentioned in policy Schedule.
- v. This benefit will be applicable each year for policies with term more than 1 year.
- vi. This cover is on benefit basis and no cashless facility will be extended for this cover.

Insured Person shall not bear specified percentage of admissible Claim amount under each and every Claim If Co-payment under C.6 is opted and specified in the Policy Schedule.

Hospital Cash Benefit options available:

Option	1	2	3	4
Benefit Amount	₹500/-	₹1,000/-	₹2,500/-	₹5,000/-
Number of days	5 days	10 days	15 days	45 days

2. Major Illness Benefit

We will pay 100% of Sum Insured or maximum up to ₹25,00,000/- whichever is lower as specified in the Policy Schedule, If the Insured Person who is aged 18 years or above covered under this Policy suffers from Major Illness as listed below (defined in Definition Section A.37), whose diagnosis first occurs after the applicable Waiting Period from commencement of the first Policy with Us.

List of Major Illness

1	Cancer of specified severity	16	Major head Trauma
2	Open Chest CABG	17	Apallic Syndrome
3	Open Heart Replacement or Repair OF Heart Valves	18	Alzheimer's Disease
4	Myocardial Infarction (First Heart Attack of specific severity)	19	Blindness
5	Primary (Idiopathic) Pulmonary Hypertension	20	Major Organ / Bone Marrow Transplant
6	End Stage Lung Failure	21	Third Degree Burns
7	Surgery of Aorta	22	Deafness
8	Stroke Resulting In Permanent Symptoms	23	Loss of Speech
9	Permanent Paralysis Of Limbs	24	Aplastic Anaemia
10	Multiple Sclerosis With Persisting Symptoms	25	Bacterial Meningitis
11	Benign Brain Tumor Benign Brain Tumor	26	Loss Of Independent Existence
12	Parkinson's Disease	27	Kidney Failure Requiring Regular Dialysis
13	Brain Surgery	28	End Stage Liver Failure
14	Motor Neuron Disease with Permanent Symptoms	29	Encephalitis
15	Coma Of Specified Severity	30	Fulminant Viral Hepatitis

Survival Period

Claim under this Cover is payable only if Insured Person survives 30 days from the diagnosis, fulfillment of the definition of the Major illness covered and with confirmatory diagnosis of the conditions covered while the Insured Person is alive (A claim would not be admitted if the diagnosis is made post-mortem)

Condition:

- i. The coverage under this benefit shall cease to exist upon occurrence of any one Major Illness covered for which Claim is admitted by the Company.
- ii. Benefits under this Section shall be available on an individual basis to each eligible Insured Person above the age of 18 years up to the limits specified in the Policy Schedule irrespective of the type of Policy.
- iii. Any Pre-existing Major illness will not be covered.

Insured Person shall not bear specified percentage of admissible Claim amount under each and every Claim If Co-payment under C.6 is opted and specified in the Policy Schedule.

3. Additional Sum Insured for Accidental Hospitalization

We will provide an additional 1.5 times, or 2 times of base Sum Insured towards Medical Expenses incurred for In- Patient Hospitalization Treatment as given in Section C.1, as specified in the Policy Schedule. This cover applicable only an Emergency caused solely and directly due to an Accident-causing Injury, of the Insured Person who is Hospitalized for the treatment of such Injury.

Provided that,

- This Benefit shall be utilized only after base Sum Insured has been completely exhausted.
- This benefit shall be available only once during the Policy Year.
- This benefit shall be available only for such Insured Person for whom Accidental Hospitalization claim is accepted under this Policy.
- Sum Insured Refill will not apply to this cover.

Insured Person shall bear specified percentage of admissible Claim amount under each and every Claim If Co-payment under C.6 is opted and specified in the Policy Schedule.

4. Enhanced Cumulative Bonus

On availing of this option, Cumulative Bonus percentage mentioned under B.2 – Cumulative Bonus will stand modified by 25% or 50% maximum up to 200% of basic Sum Insured as specified in Policy Schedule subject to;

- Once the Extended Cumulative Bonus benefit is availed by the Insured Person, it cannot be opted out at subsequent renewal.
- All other terms, condition of Renewal Benefit B-2 shall remain unaltered.

Enhanced Cumulative Bonus Options available:

Plan	Pro	Plus	Premium
Limit of Enhanced Cumulative Bonus	25% up to a maximum of 200%	50% up to a maximum of 200%	50% up to a maximum of 200%

5. No Claim Bonus Protector

On availing of this option, We will protect the percentage of Cumulative Bonus and Enhanced Cumulative bonus as specified in the Policy Schedule at subsequent renewal.

Provided that,

- Claim amount shall not be exceeding 50,000 in expiring Policy.
- You are eligible to avail this option only at inception of the Policy.

6. Co-Payment

On availing this option, 10% or 20% Co-Payment as specified in the Policy Schedule, shall be applied on each and every admissible claim after Deductible wherever applicable under this Policy, once the Co-Payment option is availed by the Insured Person, it cannot be opted out of at subsequent Renewal.

7. Any Room Upgrade

On availing this option at inception, the Insured Person shall be eligible to upgrade the room type category, eligibility to any Room in a hospital excluding suite and above.

Provided that claim under A.1 is admissible under the Policy.

Note: This option is available for Sum Insured 5 Lacs to 20 Lacs only

8. Deductible

The Insured Person shall bear on his/her own account an amount equal to the opted deductible specified in the Policy Schedule for any admissible claim amount.

Condition:

- Our liability to make payment under the Policy in respect of any claim made in the Policy Year will only commence once the deductible has been exhausted.
- You may opt for deductible only at the inception of the Policy.
- Deductible under this section shall not apply to any claim under Section A.2 (Mental Healthcare), A.3 (HIV/AIDS Cover), A.4 (Genetic Disorder), A.5 (Internal Congenital Anomaly), A.7 (Advance Procedure), A.8 (Cataract Treatment), A.13 (Road Ambulance), A.16 (Recovery Benefit), A.17 (Domestic Emergency Assistance Services), A.19 (Compassionate Visit), A.20 (E-Opinion).
- A Deductible does not reduce the Sum Insured.

Note: On availing of this cover at inception Insured Person is eligible for discount on premium as below.

Deductible 10K							
Sum Insured	0-18	19-35	36-45	46-55	56-60	61-65	66-70
100,000	62%	42%	36%	33%	32%	31%	31%
200,000	46%	30%	27%	25%	23%	23%	20%
300,000	41%	27%	22%	20%	20%	19%	16%
400,000	39%	26%	19%	18%	18%	17%	16%
500,000	31%	23%	18%	16%	16%	15%	13%
600,000	28%	21%	17%	15%	15%	14%	12%
750,000	25%	20%	15%	13%	13%	13%	10%
1,000,000	22%	18%	13%	12%	12%	11%	9%
1,250,000	20%	16%	12%	11%	11%	10%	8%
1,500,000	19%	15%	11%	10%	10%	9%	7%
1,750,000	17%	15%	11%	9%	9%	9%	7%
2,000,000	16%	14%	10%	9%	9%	8%	6%
2,500,000	15%	13%	9%	8%	8%	7%	5%
3,000,000	14%	12%	8%	7%	7%	7%	5%
3,500,000	13%	11%	8%	7%	7%	6%	5%
4,000,000	12%	11%	7%	6%	6%	6%	4%
4,500,000	11%	10%	7%	6%	6%	6%	4%
5,000,000	11%	10%	7%	6%	6%	6%	4%
7,500,000	9%	9%	6%	5%	5%	5%	3%
10,000,000	8%	8%	5%	4%	4%	4%	3%
15,000,000	6%	7%	4%	3%	4%	3%	2%
20,000,000	6%	6%	4%	3%	3%	3%	2%
25,000,000	5%	6%	3%	3%	3%	3%	2%
30,000,000	5%	5%	3%	3%	3%	2%	1%
35,000,000	4%	5%	3%	2%	3%	2%	1%
40,000,000	4%	5%	3%	2%	2%	2%	1%
45,000,000	4%	5%	3%	2%	2%	2%	1%
50,000,000	4%	4%	3%	2%	2%	2%	1%

Deductible 25K							
Sum Insured	0-18	19-35	36-45	46-55	56-60	61-65	66-70
100,000	88%	75%	69%	65%	65%	65%	67%
200,000	77%	60%	55%	51%	49%	49%	43%
300,000	72%	56%	47%	43%	43%	43%	37%
400,000	72%	53%	41%	39%	40%	38%	36%
500,000	59%	49%	39%	36%	35%	34%	29%
600,000	56%	47%	36%	34%	33%	32%	27%
750,000	53%	44%	34%	31%	30%	29%	24%
1,000,000	49%	41%	30%	28%	27%	26%	21%
1,250,000	46%	39%	28%	26%	25%	24%	19%
1,500,000	43%	37%	26%	24%	23%	22%	17%
1,750,000	42%	35%	25%	23%	22%	21%	16%
2,000,000	40%	34%	24%	22%	21%	20%	15%
2,500,000	38%	32%	22%	20%	19%	18%	13%
3,000,000	36%	31%	20%	18%	18%	17%	12%
3,500,000	34%	30%	19%	17%	17%	16%	11%
4,000,000	33%	29%	18%	17%	16%	15%	11%
4,500,000	32%	28%	18%	16%	15%	14%	10%
5,000,000	31%	27%	17%	15%	15%	14%	9%

Deductible 25K

Sum Insured	0-18	19-35	36-45	46-55	56-60	61-65	66-70
7,500,000	28%	24%	15%	13%	12%	12%	8%
10,000,000	26%	23%	13%	12%	11%	10%	7%
15,000,000	23%	20%	11%	10%	10%	9%	6%
20,000,000	21%	19%	10%	9%	9%	8%	5%
25,000,000	20%	18%	10%	8%	8%	7%	4%
30,000,000	19%	17%	9%	8%	7%	7%	4%
35,000,000	18%	16%	8%	7%	7%	6%	4%
40,000,000	17%	16%	8%	7%	7%	6%	3%
45,000,000	17%	15%	8%	7%	6%	6%	3%
50,000,000	16%	15%	7%	7%	6%	6%	3%

• Waiting Period and Exclusions

1. Waiting Periods

We are not liable to make any payment under the policy in connection with or in respect of following expenses till the expiry of waiting period mentioned below:

I) First Thirty Days Waiting Period (Code-Excl 03):

- Expenses related to the treatment of any Illness within 30 days from the first Policy Commencement Date shall be excluded excepts claims arising due to an accident, provided the same are covered.
- This exclusion shall not, however, apply if the Insured Person has continuous coverage for more than twelve (12) months.
- The within referred waiting period is made applicable to the enhanced Sum Insured in the event of granting higher Sum Insured subsequently.

Note: The above waiting period shall not be applicable for claims arising due to COVID-19, Major Illness-Benefit, Hypertension, Diabetes and Cardiac Condition. Waiting period specific to these ailments are mentioned below in IV, V, VI.

II) Specified diseases and Procedures Waiting Period (Code-Excl 02):

- Expenses related to the treatment of listed Conditions; Surgeries/treatments shall be excluded until the expiry of 24 months of continuous coverage after the date of inception of the first Policy with Us. This exclusion shall not be applicable for claims arising due to an accident.
- In case of enhancement of Sum Insured the exclusion shall apply afresh to the extent of Sum Insured increase.
- If any of the specified disease / procedures falls under the waiting period specified for Pre-Existing Diseases, then the longer of the two waiting periods shall apply.
- The waiting period for listed conditions shall apply even if contracted after the Policy or declared and accepted without a specific exclusion.
- If the Insured Person is continuously covered without any break as defined under the applicable norms of Portability stipulated by IRDAI, then waiting period for the same would be reduced to the extent of prior coverage.

i. Illnesses

Internal Congenital diseases	Non infective Arthritis
Diseases of gall bladder including cholecystitis	Urogenital system e.g. Kidneystone, Urinary Bladder Stone
Pancreatitis	Ulcer and erosion of stomach and duodenum
All forms of Cirrhosis	Gastro Esophageal Reflux Disorder (GERD)
Perineal Abscesses	Perianal Abscesses
Cataract	Fissure/fistula in anus, Hemorrhoids including
Pilonidal sinus	Gout and rheumatism
Benign tumors, cysts, nodules, polyps including breast lumps	Osteoarthritis and osteoporosis
Polycystic ovarian diseases	Fibroids (fibromyoma)
Sinusitis, Rhinitis	Tonsillitis
Skin tumors	Benign Hyperplasia of Prostate
Genetic Disorder	

ii. Surgical Procedures

Adenoidectomy, tonsillectomy	Tympanoplasty, Mastoidectomy
Dilatation and curettage (D&C)	Nasal concha resection
Myomectomy for fibroids	Surgery of Genito urinary system
Surgery on prostate	Cholecystectomy
Hernia	Hydrocele/Rectocele
Surgery for prolapsed inter vertebral disc	Joint replacement surgeries
Surgery for varicose veins and varicose ulcers	Surgery for Nasal septum deviation
Surgery for Perianal Abscesses	Fissurectomy, Haemorrhoidectomy, Fistulectomy, ENT surgeries

III) Pre-Existing Diseases (Code-Excl01):

- Expenses related to the treatment of a Pre-Existing Diseases (PED) and its direct complications shall be excluded until the expiry of 36 months of continuous coverage after the date of inception of the first Policy with Us.
- In case of enhancement of Sum Insured the exclusion shall apply afresh to the extent of Sum Insured increase.
- 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.
- Coverage under the Policy after expiry of 36 months for any Pre-Existing Disease is subject to the same being declared at the time of application and accepted by Us.

IV) Hypertension, Diabetes, Cardiac Condition: A waiting period of 90 days shall apply for all claims of Hypertension, Diabetes, Cardiac Condition except if these diseases are pre-existing and disclosed at the time of Policy.

V) Major Illness-Benefit: A waiting period of 90 days shall apply for all claims under Major Illness Benefit

VI) COVID 19 – A waiting period of 15 days shall apply for all claims of COVID 19.

2. Standard Exclusions

We will not make any payment for any claim in respect of any Insured Person directly or indirectly for, caused by, arising from or in any way attributable to any of the following unless expressly stated to the contrary in this Policy:

I. Investigation and Evaluation (Code-Excl 04):

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

II. Rest Cure, rehabilitation, and respite care (Code- Excl 05)

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

- Custodial care either at home or in a nursing facility for personal care such as help with activities of daily living such as bathing, dressing, moving around either by skilled nurses or assistant or non-skilled persons.
- Any services for people who are terminally ill to address physical, social, emotional, and spiritual needs.

III. Obesity / Weight Control (Code- Excl 06)

Expenses related to the surgical treatment of obesity that does not fulfil all the below conditions:

- Surgery to be conducted is upon the advice of the Doctor
- The surgery/Procedure conducted should be supported by clinical protocols
- The member has to be 18 years of age or older and
- Body Mass Index (BMI);
 - greater than or equal to 40 or
 - greater than or equal to 35 in conjunction with any of the following severe co-morbidities following failure of less invasive methods of weight loss:
 - Obesity-related cardiomyopathy
 - Coronary heart disease
 - Severe Sleep Apnea
 - Uncontrolled Type 2 Diabetes

IV. 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. However, such exclusion shall not be applicable to respective Insured Person to comply with Transgender Persons (Protection of Rights) Act, 2019.

V. 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.

VI. 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.

VII. 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.

VIII. Excluded Providers (Code-Excl 11)

Expenses incurred towards treatment in any hospital or by any Medical Practitioner or any other provider specifically excluded by Us 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.

IX. Treatment for alcoholism, drug or substance abuse or any addictive condition and consequences thereof (Code- Excl 12)

X. 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)

XI. 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 Procedures. (Code- Excl 14)

XII. Refractive Error (Code-Excl 15)

Expenses related to the treatment for correction of eye-sight due to refractive error less than 7.5 dioptries

XIII. 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.

XIV. Sterility and Infertility (Code-Excl 17)

Expenses related to sterility and infertility. This includes:

- i. Any type of contraception, sterilization
- ii. Assisted Reproduction services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI
- iii. Gestational Surrogacy
- iv. Reversal of sterilization

XV. Maternity (Code-Excl 18)

Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during Hospitalization) except ectopic pregnancy;

Expenses towards miscarriage (unless due to an accident) and lawful medical termination of pregnancy during the Policy Period.

XVI. War (whether declared or not) and war like occurrence or invasion, acts of foreign enemies, hostilities, civil war, rebellion, revolutions, insurrections, mutiny, military or usurped power, seizure, capture, arrest, restraints and detainment of all kinds.

XVII. Nuclear, chemical or biological attack or weapons, contributed to, caused by, resulting from or from any other cause or event contributing concurrently or in any other sequence to the loss, claim or expense. For the purpose of this exclusion:

- a) Nuclear attack or weapons means the use of any nuclear weapon or device or waste or combustion of nuclear fuel or the emission, discharge, dispersal, release or escape of fissile/ fusion material emitting a level of radioactivity capable of causing any Illness, incapacitating disablement or death.
- b) Chemical attack or weapons means the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical compound which, when suitably distributed, is capable of causing any Illness, incapacitating disablement or death.

- c) Biological attack or weapons means the emission, discharge, dispersal, release or escape of any pathogenic (disease producing) micro-organisms and/or biologically produced toxins (including genetically modified organisms and chemically synthesized toxins) which are capable of causing any illness, incapacitating disablement or death.

XVIII. Treatment taken outside India.

XIX. Circumcision unless necessary for treatment of a disease, illness or injury not excluded hereunder, or, as may be necessitated due to an accident XX. Convalescence, general debility, "run-down" condition, rest cure, external congenital anomaly.

XXI. Vaccination or inoculation except as part of post-bite treatment for animal bite. XXII. Medical practitioner's home visit expenses during Pre and Post hospitalization period, attendant nursing expenses.

XXIII. Dental treatment and surgery of any kind, unless requiring inpatient Hospitalization.

XXIV. An Insured Person committing or attempting to commit a breach of law with criminal intent, intentional self-Injury, or attempted suicide while sane or insane.

XXV. Any treatment taken on outpatient basis except specific conditions which can be taken on outpatient basis only and claims are approved by the Company.

XXVI. All Non-Medical Expenses as per Annexure-2 of the Policy.

XXVII. In respect of the existing diseases, disclosed by the insured and mentioned in the policy schedule (based on insured's consent), policyholder is not entitled to get the coverage for specified ICD codes.

• Period of Insurance

The policy can be issued for a tenure of 1 / 2 / 3 Years.

• Premium Rates

As per Rating Chart attached.

• Rating Factors

- Age of the Insured Person
- Sum Insured
- Plan Type
- Address of Insured Person

• Discount and Loading

Discount Type	Discount % on Premium
Online Discount / Direct business discount	10%
Additional Family Member Discount (Non-Floater Basis)	5% for 2 or more adult members
Loyalty discount	2.5%
*Employee discount	5%
Policy Tenure Discount	2 years Policy: 4%
	3 years Policy: 6%
Regional Discount	For Zone 2 region: 30%
Co-Pay Discount	10% Co-Pay: 15% discount
	20% Co-Pay: 30% discount

*Employee discount is applicable only for permanent employee of SBI Group of companies.

Loading Type	Loading % on Premium
Premium Payment Mode Loading	Monthly or Quarterly – 2%

• 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 (3) months before the changes are affected.

• Alterations In The Policy

The Proposal Form, Certificate, and Policy Schedule constitute the complete contract of insurance. This Policy constitutes the complete contract of insurance between the Policyholder and Us. No change or alteration will be effective or valid unless approved in writing which will be evidenced by a written endorsement, signed, and stamped by Us. All endorsement requests will be made by the Policy Holder and/or the Insured Person only. This Policy cannot be changed by anyone (including an insurance agent or broker) except Us.

• Moratorium Period

After completion of sixty continuous months of coverage (including portability and migration) in health insurance Policy, no Policy and claim shall be contestable by the Insurer on grounds of non-disclosure, misrepresentation, except on grounds of established fraud. This period of sixty continuous months is called as moratorium period. The moratorium would be applicable for the Sums Insured of the first Policy. Wherever, the Sum Insured is enhanced, completion of sixty continuous months would be applicable from the date of enhancement of Sums Insured only on the enhanced limits.

• Revision And Modification Of The Policy Product

- Any revision or modification will be done with the approval of the Authority. We shall notify You about revision /modification in the Policy including premium payable thereunder. Such information shall be given to You at least ninety (90) days prior to the effective date of modification or revision coming into effect.
- Existing Policy will continue to remain in force till its expiry, and revision will be applicable only from the date of next renewal. Credit of continuity/waiting periods for all the previous policy years would be extended in the new policy on Renewal with Us.

• Withdrawal Of The Product

- 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.
- 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.

• Premium Payment In Installment

If the Insured Person has opted for Payment of Premium on an instalment basis i.e. Single, Half Yearly, Quarterly or Monthly, as mentioned in the Policy Schedule/Certificate of Insurance, the following Conditions shall apply (notwithstanding any terms contrary elsewhere in the Policy)

- Grace Period would be given to pay the instalment premium due for the Policy. In case of monthly instalment option, a Grace Period of 15 days is applicable. Whereas, in case of Single, Half Yearly, Quarterly instalment options, a Grace Period of 30 days is applicable.
- During such Grace Period, coverage will 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 Sum Insured, No Claim Bonus, Specific Waiting Periods, Waiting Periods for Pre-existing Diseases, Moratorium period etc 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.

Option	Installment Premium Option
Option 1	Half yearly
Option 2	Quarterly
Option 3	Monthly
Option 4	Single

• Premium Zones

For the purpose of Policy issuance, the premium will be computed basis the city of residence provided by the Insured Person in the proposal form. Classification of cities would be as under:

Zone 1 – Mumbai & MMR/Pune/Ahmadabad/Delhi & NCR/ Kolkata/ Chennai/ Bangalore / Hyderabad

Zone 2 - Rest of India

Note: Insured Person of any zone can be availed Pan-India Treatment without any Co-Pay.

• Sequence Of Sum Insured Utilisation

The utilization of Sum Insured and limits thereof as applicable across various Benefits shall be as follows:

- Sum Insured
- Accumulated Cumulative Bonus / Enhanced Cumulative Bonus (as applicable)
- Refill of Sum Insured

In the aforesaid sequence of utilization of Sum Insured, in case insured person has utilized a specific limit or is not eligible for a specific limit, then may choose to utilize from the next available limit in the given sequence as may be applicable.

• Cancellation Of Policy

a) Cancellation by you -

The Policyholder may cancel his/her Policy at any time during the term, by giving 7 days' notice in writing. The Insurer shall

- refund proportionate premium for unexpired Policy Period, if the term of Policy upto one year and there is no Claim (s) made during the Policy Period.
- refund premium for the unexpired Policy Period, in respect of policies with term more than 1 year and risk coverage for such Policy years has not commenced.

b) Cancellation by Us

We reserve the right to cancel this Policy from inception immediately upon becoming aware of any misrepresentation, fraud, non-disclosure of material facts or non-cooperation by or on behalf of You. No refund of premium shall be allowed in such cases.

c) Free Look Period

- Every Policyholder of new individual health insurance policies except those with tenure of less than a year, shall be provided a free look period of 30 days beginning from the date of receipt of policy document, whether received electronically or otherwise, to review the terms and conditions of such Policy.
- In the event a Policyholder disagrees to any of the Policy terms or conditions, or otherwise and has not made any claim, he shall have the option to return the Policy to the insurer for cancellation, stating the reasons for the same.
- Irrespective of the reasons mentioned, the Policyholder shall be entitled to a refund of the premium paid subject only to a deduction of a proportionate risk premium for the period of cover and the expenses, if any, incurred by the insurer on medical examination of the proposer and stamp duty charges.
- A request received by insurer for cancellation of the Policy during free look period shall be processed and premium shall be refunded within 7 days of receipt of such request, as stated at sub regulation (3) above.

• Underwriting And Loadings

- We may apply a risk loading (additional premium) on the premium payable (excluding statutory levies and taxes) based on the details of the Insured Person, including the health status, habits and lifestyle, past medical records, declarations on the Proposal Form and the results of the pre-Policy medical examination.
- The maximum risk loading applicable for an individual shall not exceed above 100% per Insured Person. Loadings will be applied from the Inception Date of the first Policy including subsequent Renewals. There will be no loadings based on individual claims experience on Renewals for the Policies Renewed with Us continuously without any break.
- We will inform You about the applicable risk loading through a counteroffer letter and We will only issue the Policy once We receive your consent and applicable additional premium. In case, You neither accept the counter offer nor revert to Us within 10 working days, We shall cancel Your application and refund the premium paid.
- Your Policy shall not be issued unless We receive Your consent.

• Pre-Policy Medical Examination

Pre-policy medical check-up may be required for Sum Insured 50Lac and above, if You are aged above 45 years and You are suffering from an existing medical condition (as disclosed in proposal form), additional medical check-up may be applied for understanding the complete health condition.

Below process shall be applied as per Our medical underwriting suggestion:

- Medical tests will be facilitated by Us through Tele MER and full cost of all such tests will be borne by Us for all accepted or rejected proposals.

OR

You may undergo for medical tests as suggested by Us. In case of acceptance of Your proposal by Us then We will reimburse 50% of the cost incurred by You for such medical test.

• Claim Process:

On the occurrence of any vector borne disease that may give rise to a claim under this Policy, the claim procedures set out below shall be followed.

Procedures	Cashless Hospitalization	Reimbursement Claims
Claim Intimation	You shall intimate the Claims to us through any available mode of communication as specified in the Policy, Health Card or our Website or Our TPAs Website	
Claim Intimation timelines	Within 24 hours of the Emergency Hospitalization At least 72 hours prior to the planned Hospitalization	Within 48 hours of admission or before discharge from the Hospital, whichever is earlier.
Particulars to be provided to us for Claim notification	1. Policy Number 2. Name of the Insured Person(s) named in the Policy schedule / Certificate of Insurance availing treatment, 3. Nature of disease/illness/injury, 4. Name and address of the attending Medical Practitioner Hospital 5. Date and time of event if applicable 6. Date of admission	
Particulars to be provided for preauthorization	1. Policy Number 2. Name of the Insured person(s) named in the Policy schedule availing treatment 3. Nature of disease/Illness/Injury 4. Name and address of the attending 5. Medical Practitioner/ Hospital 6. Date of admission & probable date of discharge 7. Approximate Claim Expenses 8. Treatment Details 9. Claim Form / Pre-Authorization Request form 10. Any other relevant information as required 11. cKYC Form and KYC Documents	Not Applicable
Process for obtaining Pre-Authorization	I. If the particulars are not provided in full or are insufficient for us to consider the request in Pre-defined Claim Form, We will request additional information or documentation II. On receipt of duly filled pre authorization form from the Network Provider along with other sufficient details to assess the request, We may:- <ul style="list-style-type: none"> Issue the authorization letter specifying the sanctioned amount any specific limitation on the claim and non-payable items, if applicable or Reject the request for preauthorization specifying reasons for the rejection. 	Not Applicable
List of Documents	Not Applicable	As listed below

• List of Documents for Reimbursement Claims:

1. Duly filled and signed claim form
2. Certified copy of Hospital discharge Summary
3. Certified copy of final hospital bill, pharmacy bills, Investigation labs bills
4. All original reports of Investigations done
5. Self-attested Copy of PAN card & Aadhar card, photo id & address Proof of the nominee / beneficiary (Driving license / Passport / Election Card, etc) for address mentioned in claim form with cKYC Form
6. Beneficiary bank account / NEFT details: Cancelled cheque or copy of first page of bank passbook showing account holder's name, Account number, IFSC code, Branch name etc.
7. Certified copy of Death certificate issued by municipal authority (in case of death of insured)
8. KYC details and Documents

• List of Documents for Major Illness Benefit Cover

1. Duly filled and signed claim form
2. Certified copy of first hospital consultation & first diagnostic report
3. Certified copies of hospital treatment records, investigation reports and follow up details with Medical assessment certificate (if applicable)
4. In case of death, certified copy of death certificate, Medical certificate of cause of death
5. Duly filled and signed Central KYC Registry form (applicable for benefit of Rs 1,00,000 & above)
6. Self-attested Copy of PAN card & Aadhar card, photo id & address Proof of the nominee / beneficiary (Pan card / Driving license / Passport / Aadhar Card / Election Card, etc) for address mentioned in claim form (applicable for benefit of Rs 1,00,000 & above)
7. Beneficiary bank account / NEFT details: Cancelled cheque or copy of first page of bank passbook showing account holder's name, Account number, IFSC code, Branch name etc.

• List of Documents for Hospital Daily Cash Cover

1. Duly filled and signed claim form
2. Certified copy of Hospital discharge Summary with pre & post hospitalization consultation details (if any)
3. Certified copy of Diagnostic report confirming diagnosis.
4. Certified copy of final hospital bill with detailed break up
5. Duly filled and signed Central KYC Registry form (applicable only in case of benefit above Rs 1 Lakh)
6. Self-attested Copy of PAN card & Aadhar card, photo id & address Proof of the nominee / beneficiary (Pan card / Driving license / Passport / Aadhar Card / Election Card, etc) for address mentioned in claim form (applicable only in case of benefit above Rs 1 Lakh)
7. Beneficiary (Primary Insured) bank account / NEFT details: Cancelled cheque or copy of first page of bank passbook showing account holder's name, Account number, IFSC code, Branch name etc.

Note:

- Case specific additional documents may be requested if required for justified claim decision & processing.
- Certified copies of document meaning documents attested by any vested authority (e.g. Notarized Documents, attested from Gazetted officer, SBI Branch Manager, Special Executive officer, any officer who is having authority of attestation of documents).

• Claim Document Submission Address

All claim related documents needs to be sent to below address.

Please do mention appropriate claim number on claim documents dispatched.

Accident & Health claims team

SBI General Insurance Co Ltd,
3rd & 4th Floor, Lotus Park, Plot No 18-19,
Road No. 16, Wagle Industrial Estate, Thane – 400604

• Conditions for obtaining Cashless Facility:

- i. Cashless Facility can be availed only at Our Network Providers. The complete list of Network Providers and empanelled Service providers are available on Our Website and can be obtained by Contacting Our TPA.
- ii. We reserve the right to modify, add or restrict any Network Provider for Cashless Facilities at Our sole discretion. The same shall be duly updated on Our website. You shall check the updated list of Network Providers before applying for Cashless Claim.

- iii. Pre-authorization is valid for 15 days from date of issuance and if all the details of the Hospitalization/treatment, including dates, Hospital and locations match with the details as per Cashless authorized.
- iv. We will make payment for the Cashless authorized amount directly to the Network Provider.
- v. If the claim is not notified to Us within the specified time limits, then We shall be provided the reasons for the delay in writing. We will condone such delay on merits where the delay has been proved to be for reasons beyond the claimant's control.

• Claim documents submission:

In case of any Claim, the list of documents as mentioned above shall be provided by the Policy Holder/ Insured Person to Company within 30 days of date of discharge from hospital.

• Scrutiny and Investigation of Claim:

We will scrutinize the claim based on submission of above claim documents by you and if any deficiency in document we will intimate You in writing within 7 days from the date of submission of claim documents. We will 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.

• Claim Assessment

We will pay fixed amounts as specified in the applicable Sections in accordance with the terms of this Policy. We are not liable to make any payments that are not specified in the Policy.

• Condonation of delay:

If the claim is not notified/ or submitted to Us within the specified time limits, then We shall be provided the reasons for the delay in writing. We will condone such delay on merits where the delay has been proved to be for reasons beyond the claimant's control.

• Claim Settlement

- i. The Company shall settle or reject a claim within 30 days from the date of receipt of last necessary document.
- ii. In the case of delay in the payment of a claim, the Company shall be liable to pay interest to the Insured Person from the date of receipt of last necessary document to the date of payment of claim at a rate 2% above the bank rate.
- iii. 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.
- iv. In case of delay beyond stipulated 45 days, the Company shall be liable to pay interest to the Insured Person at a rate 2% above the bank rate from the date of receipt of last necessary document to the date of payment of claim.

(Explanation: Bank Rate means Bank rate fixed by the Reserve Bank of India (RBI) which is prevalent as on 1st day of the financial year in which the claim has fallen due.)

• Fraud

If any claim made by the Insured Person, is any respect of fraudulent, or if any false statement, or declaration is made or used in support thereof, or if any fraudulent means or devices are used by the insured person or anyone acting on his/her behalf to obtain any benefit under this policy, all benefits under this policy and the premium paid shall be forfeited.

Any amount already paid against claims made under this Policy, but which are found fraudulent later shall be repaid by all Insured Person who has made that particular claim, who shall be jointly and severally liable for such repayment to Us.

The Company shall not repudiate the claim and / or forfeit the policy benefits on the ground of Fraud, if the Insured Person / beneficiary can prove that the misstatement was true to the best of his knowledge and there was no deliberate intention to suppress the fact or that such misstatement of or suppression of material fact are within the knowledge of the Company.

• Complete Discharge

Any payment to the Policyholder / Insured Person or his/her nominees or his/her legal representative or assignee or to the Hospital, as the case may be, for any benefit under the Policy shall be valid discharge towards payment of claim by the Company to the extent of that amount for the particular claim.

• Payment of Claim

All claims under the Policy shall be payable in Indian currency only.

• TPA Facilitator

You may have option to choose TPA facility for settlement of claim as listed below. We will arrange claim process as stated in Policy through Our below TPA service provider.

1. Paramount Health Services and Insurance TPA Private Limited
2. Medi Assist India TPA Pvt. Ltd.

Note: The contact details of the TPA as specified in Policy Schedule and health card.

• Renewal Process

- i. The Policy shall ordinarily be renewable provided the product is not withdrawn, except on grounds of established fraud or non-disclosure or misrepresentation by the Insured Person.
- ii. The Company shall endeavor to give notice for Renewal. However, the Company is not under obligation to give any notice for Renewal.
- iii. Renewal shall not be denied on the ground that the Insured Person had made a Claim or Claims in the preceding Policy years.
- iv. Request for Renewal along with the requisite premium shall be received by the Company before the end of the Policy Period
- v. 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. Coverage is not available during the Grace Period.
- vi. No loading shall apply on Renewals based on individual Claims experience.

• Migration

The Insured Person will have the option to migrate the Policy to other health insurance products/plans offered by the Company by applying for Migration of the Policy at least 30 days before the Policy Renewal date as per IRDAI guidelines on Migration. If such person is presently covered and has been continuously covered without any lapses under any health insurance product/plan offered by the Company, the Insured Person is entitled to transfer the credits gained to the extent of the Sum Insured, No Claim Bonus, Specific Waiting Periods, Waiting Period for Pre-existing Diseases, Moratorium Period etc. in the previous Policy to the Migrated Policy.

For Detailed Guidelines on Migration, kindly refer the link-

<https://content.sbigeneral.in/uploads/c6a2844dd65446019b130ffbae1fa20f.pdf>

• 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 is entitled to transfer the credits gained to the extent of the Sum Insured, No Claim Bonus, Specific Waiting Periods, Waiting Period for Pre-existing Diseases, Moratorium Period, etc. from the existing Insurer to the acquiring Insurer in the previous Policy.

For Detailed Guidelines on Portability, kindly refer the link-

<https://content.sbigeneral.in/uploads/c6a2844dd65446019b130ffbae1fa20f.pdf>

• Anti Rebating Warning

As per Section 41 of the Insurance Act 1938, as amended, the practice of rebating is prohibited, as follows:

1. 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 prospectus or tables of the insurer
2. Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to Ten Lakh rupees

• Grievance Redressal Procedure

Stage 1: If you are dissatisfied with the resolution provided above or for lack of response, you may write to head.customercare@sbigeneral.in. We will look into the matter and decide the same expeditiously within 14 days from the date of receipt of your complaint.

For Senior Citizens: Senior Citizens can reach us at seniorcitizengrievances@sbigeneral.in; Toll free number 1800 102 1111 (Available 24/7)
For agents and intermediaries 1800 22 1111 (Available 24/7)

Stage 2: In case, you are not satisfied with the decision/resolution communicated by the above office, or have not received any response within 14 days, you may send your Appeal addressed to the Grievance Redressal Officer at : gro@sbigeneral.in or contact at 022-45138021.

Address: Grievance Redressal Officer, 9th Floor, A & B Wing, Fulcrum Building, Sahar Road, Andheri (East), Mumbai 400 099. List of Grievance Redressal Officers at Branch:

<https://content.sbigeneral.in/uploads/0449cac1bcd144bbb160d3f6b714fbbd.pdf/>

Stage 3: In case, you are not satisfied with the decision/resolution communicated by the above office, or have not received any response within 14 days, you may Register your complaint with IRDAI on the below given link

<https://bimabharosa.irdai.gov.in/Home/Home>

Stage 4: If your grievance remains unresolved from the date of filing your first complaint or is partially resolved, you may approach the Insurance Ombudsman falling in your jurisdiction for Redressal of your Grievance. The details of the Insurance Ombudsman can be accessed

CONTACT US

For any product or service related information or assistance, here's how you can reach Us.

Contact details for Policy Servicing	Contact details for Claim Servicing
SBI General Insurance Company Limited, Address: 9th Floor, Wing A & B, Fulcrum, Sahar Road, Andheri (East), Mumbai – 400 099. Email: customer.care@sbigeneral.in ; seniorcitizengrievances@sbigeneral.in (for Senior Citizens) Toll free number 1800 102 1111 (Available 24/7) For agents and intermediaries 1800 22 1111 (Available 24/7) Website: www.sbigeneral.in Fax No: 1800227244, 18001027244	Accident & Health claims team, SBI General Insurance Company Limited, Address: 9th Floor, Westport, Pan Card Club Road, Baner, Pune, Maharashtra – 411 045. Email: sbig.health@sbigeneral.in Toll Free number: 1800 210 3366, 1800 210 6366 Website: www.sbigeneral.in Fax No: +91 20 49334525

DISCLAIMER

THE ABOVE IS DESCRIPTIVE ONLY. THE ACTUAL TERMS AND CONDITIONS CAN BE FOUND IN THE POLICY DOCUMENT. PROSPECTS ARE ADVISED TO READ THE POLICY DOCUMENT COMPLETELY FOR A FULL DESCRIPTION OF THE TERMS AND CONDITIONS OF COVERAGE AND THE EXCLUSIONS RELATING THERETO BEFORE CONCLUDE THE SALE. IRDAI Reg No. 144

Annexure attached to this Prospectus:

Annexure – I- Benefit Illustration in respect of individual and family floater basis

Annexure – II- Rate Chart

Annexure – I – Benefit Illustration in respect of individual and family floater basis

Age of the members insured	Coverage opted on individual basis covering each member of the family separately (at a single point in 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 (₹)	Sum Insured (₹)	Premium (₹)	Discount, if any Family member discount)	Premium after Discount (₹)	Sum Insured (₹)	Premium or consolidate d premium for all members of family (₹)	Floater discount if any	Premium after discount (₹)	Sum Insured (₹)	
	35 yrs	5982	500000	5982	5%	5683	500000	38903	0	38903	500000
	30 yrs	5982	500000	5982	5%	5683	500000				
	15 yrs	3736	500000	3736	5%	3549	500000				
	10 yrs	3736	500000	3736	5%	3549	500000				
	60 yrs	15956	500000	15956	5%	15158	500000				
55 yrs	10986	500000	10986	5%	10437	500000					
Total Premium for all members of the Family is ₹46,378/- when each member is covered separately. Sum Insured available for each individual is ₹5,00,000/-			Total Premium for all members of the Family is ₹44,059/- when they are covered under a single policy. Sum Insured available for each family member is ₹5,00,000/-				Total Premium when policy is opted on floater basis is ₹38,903/- Sum Insured of ₹5,00,000/- is available for the entire family.				

Note:

- Premium rates are specified in the above illustration is standard premium rates without considering any loading. Also, the premium rates are exclusive of taxes applicable.
- The above illustration is for Pro Plan.
- Family size is considered 6 = 2 A + 2 Dependent Child + 2 Dependent Parents.
- Illustration is given for Sum Insured 5 Lac
- Premium is calculated for Zone 2 for illustration purpose.

Age of the members insured	Coverage opted on individual basis covering each member of the family separately (at a single point in 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 (₹)	Sum Insured (₹)	Premium (₹)	Discount, if any Family member discount)	Premium after Discount (₹)	Sum Insured (₹)	Premium or consolidated premium for all members of family (₹)	Floater discount if any	Premium after discount (₹)	Sum Insured (₹)	
	35 yrs	9322	1500000	9322	5%	8856	1500000	62424	0	62424	1500000
	30 yrs	9322	1500000	9322	5%	8856	1500000				
	15 yrs	5875	1500000	5875	5%	5581	1500000				
	10 yrs	5875	1500000	5875	5%	5581	1500000				
	60 yrs	25147	1500000	25147	5%	23890	1500000				
55 yrs	17338	1500000	17338	5%	16471	1500000					
Total Premium for all members of the Family is ₹72,879 /- when each member is covered separately. Sum Insured available for each individual is ₹15,00,000/-			Total Premium for all members of the Family is ₹69,235 /- when they are covered under a single policy. Sum Insured available for each family member is ₹15,00,000/-				Total Premium when policy is opted on floater basis is ₹62,424/- Sum Insured of ₹15,00,000/- is available for the entire family.				

Note:

- Premium rates are specified in the above illustration is standard premium rates without considering any loading. Also, the premium rates are exclusive of taxes applicable.
- The above illustration is for Plus Plan.
- Family size is considered 6 = 2 Adult + 2 Dependent Child + 2 Dependent Parents.
- Illustration is given for Sum Insured 15 Lac
- Premium is calculated for Zone 2 for illustration purpose.

Age of the members insured	Coverage opted on individual basis covering each member of the family separately (at a single point in 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 (₹)	Sum Insured (₹)	Premium (₹)	Discount, if any Family member discount)	Premium after Discount (₹)	Sum Insured (₹)	Premium or consolidated premium for all members of family (₹)	Floater discount if any	Premium after discount (₹)	Sum Insured (₹)	
	35 yrs	12004	2500000	12004	5%	11404	2500000	79409	0	79409	2500000
	30 yrs	12004	2500000	12004	5%	11404	2500000				
	15 yrs	7583	2500000	7583	5%	7204	2500000				
	10 yrs	7583	2500000	7583	5%	7204	2500000				
	60 yrs	32016	2500000	32016	5%	30415	2500000				
55 yrs	22139	2500000	22139	5%	21032	2500000					
Total Premium for all members of the Family is ₹93,329 /- when each member is covered separately. Sum Insured available for each individual is ₹25,00,000/-			Total Premium for all members of the Family is ₹88,663 /- when they are covered under a single policy. Sum Insured available for each family member is ₹25,00,000/-				Total Premium when policy is opted on floater basis is ₹79,409/- Sum Insured of ₹25,00,000/- is available for the entire family.				

Note:

- Premium rates are specified in the above illustration is standard premium rates without considering any loading. Also, the premium rates are exclusive of taxes applicable.
- The above illustration is for Premium Plan.
- Family size is considered 6 = 2 Adult + 2 Dependent Child + 2 Dependent Parents.
- Illustration is given for Sum Insured 25 Lac
- Premium is calculated for Zone 2 for illustration purpose.

Annexure II – Rate Card

Zone 1

Plan – PRO

Individual Plan					
Age Band	100000	200000	300000	400000	500000
3m-18Y	2,133	3,095	4,297	5,010	5,337
19Y-35Y	3,522	5,108	7,016	8,067	8,546
36Y-45Y	4,079	6,064	8,420	9,694	10,272
46Y-55Y	5,695	9,000	12,794	14,778	15,694
56Y-60Y	8,229	13,106	18,674	21,507	22,794
61Y-65Y	9,803	16,207	23,436	27,089	28,766
66Y-70Y	13,117	21,802	31,601	36,478	38,697
71Y-75Y	15,580	25,956	37,663	43,448	46,068
75Y +	18,528	30,935	44,929	51,804	54,906

Floater Plan 1A +1C					
Age Band	100000	200000	300000	400000	500000
3m-18Y	-	-	-	-	-
19Y-35Y	4,943	7,264	10,106	11,746	12,502
36Y-45Y	5,522	8,246	11,548	13,420	14,282
46Y-55Y	7,019	10,980	15,624	18,164	19,345
56Y-60Y	9,40714,838		21,143	24,477	26,004
61Y-65Y	10,825	17,677	25,522	29,619	31,511
66Y-70Y	13,907	22,880	33,116	38,351	40,746
71Y-75Y	16,198	26,744	38,753	44,833	47,602
75Y +	18,940	31,374	45,511	52,604	55,822

Floater Plan 1A + 2C					
Age Band	100000	200000	300000	400000	500000
3m-18Y	-	-	-	-	-
19Y-35Y	6,515	9,675	13,570	15,855	16,913
36Y-45Y	7,156	10,752	15,148	17,690	18,866
46Y-55Y	8,669	13,509	19,258	22,474	23,972
56Y-60Y	11,056	17,367	24,777	28,787	30,632
61Y-65Y	12,475	20,207	29,156	33,929	36,138
66Y-70Y	15,557	25,410	36,749	42,661	45,374
71Y-75Y	17,848	29,274	42,387	49,143	52,229
75Y +	20,590	33,904	49,145	56,915	60,449

Floater Plan 1A + 3C					
Age Band	100000	200000	300000	400000	500000
3m-18Y	-	-	-	-	-
19Y-35Y	8,088	12,087	17,034	19,964	21,324
36Y-45Y	8,791	13,259	18,747	21,960	23,450
46Y-55Y	10,318	16,039	22,892	26,784	28,599
56Y-60Y	12,706	19,897	28,411	33,097	35,259
61Y-65Y	14,125	22,736	32,790	38,239	40,765
66Y-70Y	17,207	27,940	40,383	46,971	50,001
71Y-75Y	19,497	31,804	46,021	53,453	56,857
75Y +	22,239	36,434	52,778	61,225	65,076

Floater Plan 2A

Age Band	100000	200000	300000	400000	500000
3m-18Y	-	-	-	-	-
19Y-35Y	5,705	8,220	11,281	13,029	13,834
36Y-45Y	6,579	9,729	13,508	15,613	16,581
46Y-55Y	9,040	14,304	20,361	23,604	25,122
56Y-60Y	12,632	20,334	29,124	33,680	35,784
61Y-65Y	14,892	25,038	36,460	42,329	45,067
66Y-70Y	20,195	33,990	49,525	57,352	60,957
71Y-75Y	24,138	40,640	59,226	68,507	72,754
75Y +	28,855	48,605	70,851	81,876	86,895

Floater Plan 2A + 1C

Age Band	100000	200000	300000	400000	500000
3m-18Y	-	-	-	-	-
19Y-35Y	7,057	10,258	14,201	16,512	17,584
36Y-45Y	7,974	11,832	16,519	19,205	20,448
46Y-55Y	10,411	16,362	23,306	27,122	28,912
56Y-60Y	13,961	22,321	31,966	37,080	39,448
61Y-65Y	16,177	26,951	39,193	45,603	48,599
66Y-70Y	21,413	35,791	52,094	60,438	64,290
71Y-75Y	25,307	42,357	61,674	71,453	75,939
75Y +	29,965	50,223	73,154	84,656	89,904

Floater Plan 2A + 2C

Age Band	100000	200000	300000	400000	500000
3m-18Y	-	-	-	-	-
19Y-35Y	8,384	12,254	17,058	19,923	21,257
36Y-45Y	9,343	13,889	19,464	22,722	24,236
46Y-55Y	11,755	18,375	26,186	30,565	32,623
56Y-60Y	15,263	24,264	34,742	40,404	43,033
61Y-65Y	17,434	28,818	41,860	48,801	52,050
66Y-70Y	22,604	37,546	54,598	63,449	67,543
71Y-75Y	26,449	44,030	64,057	74,325	79,045
75Y +	31,048	51,796	75,392	87,360	92,832

Floater Plan 2A + 3C

Age Band	100000	200000	300000	400000	500000
3m-18Y	-	-	-	-	-
19Y-35Y	9,766	14,345	20,054	23,492	25,098
36Y-45Y	10,780	16,062	22,577	26,431	28,228
46Y-55Y	13,205	20,568	29,328	34,310	36,652
56Y-60Y	16,713	26,457	37,885	44,149	47,062
61Y-65Y	18,885	31,011	45,002	52,546	56,079
66Y-70Y	24,055	39,739	57,740	67,194	71,572
71Y-75Y	27,899	46,223	67,199	78,070	83,074
75Y +	32,499	53,989	78,534	91,105	96,862

Floater Plan 3A

Age Band	100000	200000	300000	400000	500000
3m-18Y	-	-	-	-	-
19Y-35Y	7,778	11,474	15,975	18,555	19,748
36Y-45Y	8,381	12,487	17,460	20,284	21,588
46Y-55Y	9,636	14,809	20,936	24,338	25,922
56Y-60Y	11,730	18,171	25,731	29,818	31,701
61Y-65Y	13,621	21,805	31,267	36,290	38,614
66Y-70Y	16,054	26,039	37,515	43,505	46,264
71Y-75Y	20,465	33,845	49,049	56,861	60,468
75Y +	22,794	37,778	54,789	63,462	67,450

Floater Plan 3A + 1C

Age Band	100000	200000	300000	400000	500000
3m-18Y	-	-	-	-	-
19Y-35Y	9,095	13,455	18,811	21,941	23,394
36Y-45Y	9,745	14,538	20,395	23,788	25,363
46Y-55Y	10,994	16,847	23,851	27,822	29,676
56Y-60Y	13,067	20,173	28,594	33,242	35,392
61Y-65Y	14,926	23,753	34,052	39,623	42,208
66Y-70Y	17,326	27,932	40,218	46,745	49,760
71Y-75Y	21,675	35,632	51,598	59,924	63,777
75Y +	23,975	39,515	57,266	66,441	70,670

Floater Plan 3A + 2C

Age Band	100000	200000	300000	400000	500000
3m-18Y	-	-	-	-	-
19Y-35Y	10,478	15,545	21,806	25,510	27,235
36Y-45Y	11,182	16,710	23,508	27,498	29,354
46Y-55Y	12,444	19,040	26,993	31,566	33,705
56Y-60Y	14,517	22,366	31,737	36,987	39,421
61Y-65Y	16,376	25,946	37,194	43,368	46,237
66Y-70Y	18,776	30,125	43,360	50,489	53,789
71Y-75Y	23,126	37,825	54,740	63,668	67,806
75Y +	25,425	41,708	60,408	70,186	74,700

Floater Plan 3A + 3C

Age Band	100000	200000	300000	400000	500000
3m-18Y	-	-	-	-	-
19Y-35Y	11,860	17,636	24,801	29,080	31,076
36Y-45Y	12,619	18,883	26,620	31,207	33,346
46Y-55Y	13,895	21,233	30,136	35,311	37,734
56Y-60Y	15,968	24,560	34,879	40,732	43,450
61Y-65Y	17,827	28,139	40,336	47,113	50,267
66Y-70Y	20,227	32,318	46,502	54,234	57,818
71Y-75Y	24,576	40,018	57,882	67,413	71,835
75Y +	26,876	43,901	63,550	73,931	78,729

Floater Plan 4A

Age Band	100000	200000	300000	400000	500000
3m-18Y	-	-	-	-	-
19Y-35Y	9,807	14,655	20,563	23,958	25,532
36Y-45Y	10,822	16,384	23,106	26,916	28,679
46Y-55Y	13,248	20,893	29,863	34,799	37,107
56Y-60Y	16,756	26,782	38,419	44,637	47,518
61Y-65Y	19,701	32,639	47,435	55,217	58,843
66Y-70Y	24,686	41,182	59,970	69,662	74,141
71Y-75Y	30,957	52,123	76,079	88,279	93,909
75Y +	35,557	59,890	87,415	1,01,315	1,07,696

Floater Plan 4A + 1C

Age Band	100000	200000	300000	400000	500000
3m-18Y	-	-	-	-	-
19Y-35Y	11,190	16,745	23,558	27,528	29,373
36Y-45Y	12,259	18,557	26,219	30,625	32,671
46Y-55Y	14,698	23,086	33,005	38,543	41,137
56Y-60Y	18,207	28,975	41,561	48,382	51,547
61Y-65Y	21,151	34,832	50,577	58,962	62,872
66Y-70Y	26,136	43,375	63,112	73,407	78,170
71Y-75Y	32,408	54,316	79,222	92,024	97,938
75Y +	37,007	62,083	90,557	1,05,059	1,11,725

Floater Plan 4A + 2C

Age Band	100000	200000	300000	400000	500000
3m-18Y	-	-	-	-	-
19Y-35Y	12,572	18,836	26,554	31,098	33,214
36Y-45Y	13,696	20,729	29,331	34,335	36,662
46Y-55Y	16,149	25,280	36,147	42,288	45,166
56Y-60Y	19,657	31,168	44,703	52,127	55,576
61Y-65Y	22,602	37,025	53,719	62,706	66,901
66Y-70Y	27,587	45,568	66,254	77,152	82,199
71Y-75Y	33,858	56,509	82,364	95,768	1,01,967
75Y +	38,457	64,276	93,699	1,08,804	1,15,754

Floater Plan 4A + 3C

Age Band	100000	200000	300000	400000	500000
3m-18Y	-	-	-	-	-
19Y-35Y	13,955	20,927	29,549	34,667	37,055
36Y-45Y	15,133	22,902	32,444	38,045	40,654
46Y-55Y	17,599	27,473	39,289	46,033	49,195
56Y-60Y	21,107	33,361	47,845	55,871	59,605
61Y-65Y	24,052	39,218	56,861	66,451	70,930
66Y-70Y	29,037	47,761	69,396	80,896	86,228
71Y-75Y	35,309	58,702	85,506	99,513	1,05,996
75Y +	39,908	66,469	96,841	1,12,549	1,19,784

Plan – Plus

Individual Plan							
Age Band	600000	750000	1000000	1250000	1500000	1750000	2000000
3m-18Y	5,971	6,448	6,970	7,782	8,393	8,495	8,754
19Y-35Y	9,692	10,402	11,170	12,393	13,318	13,457	13,840
36Y-45Y	11,633	12,499	13,430	14,925	16,058	16,225	16,691
46Y-55Y	17,742	19,107	20,563	22,945	24,768	25,037	25,773
56Y-60Y	25,711	27,709	29,865	33,306	35,924	36,332	37,423
61Y-65Y	32,477	35,052	37,814	42,278	45,694	46,219	47,622
66Y-70Y	43,568	47,005	50,672	56,655	61,231	61,902	63,760
71Y-75Y	51,805	55,881	60,219	67,328	72,766	73,544	75,740
75Y +	61,675	66,518	71,662	80,122	86,593	87,500	90,102

Floator Plan 1A + 1C							
Age Band	600000	750000	1000000	1250000	1500000	1750000	2000000
3m-18Y	-	-	-	-	-	-	-
19Y-35Y	14,179	15,273	16,454	18,350	19,791	20,016	20,610
36Y-45Y	16,183	17,437	18,789	20,967	22,625	22,879	23,560
46Y-55Y	21,891	23,615	25,459	28,470	30,776	31,128	32,062
56Y-60Y	29,369	31,686	34,191	38,194	41,243	41,727	42,996
61Y-65Y	35,614	38,469	41,537	46,492	50,285	50,879	52,439
66Y-70Y	45,930	49,586	53,495	59,862	64,735	65,464	67,448
71Y-75Y	53,591	57,842	62,376	69,790	75,463	76,292	78,590
75Y +	62,770	67,734	73,017	81,688	88,322	89,272	91,947

Floator Plan 1A + 2C							
Age Band	600000	750000	1000000	1250000	1500000	1750000	2000000
3m-18Y	-	-	-	-	-	-	-
19Y-35Y	19,175	20,691	22,327	24,965	26,975	27,292	28,118
36Y-45Y	21,374	23,068	24,892	27,842	30,091	30,441	31,363
46Y-55Y	27,131	29,298	31,620	35,409	38,313	38,761	39,939
56Y-60Y	34,609	37,370	40,352	45,133	48,780	49,360	50,873
61Y-65Y	40,855	44,153	47,698	53,432	57,822	58,512	60,315
66Y-70Y	51,170	55,269	59,656	66,802	72,271	73,097	75,324
71Y-75Y	58,832	63,525	68,536	76,729	82,999	83,925	86,466
75Y +	68,010	73,417	79,178	88,627	95,858	96,905	99,823

Floator Plan 1A + 3C							
Age Band	600000	750000	1000000	1250000	1500000	1750000	2000000
3m-18Y	-	-	-	-	-	-	-
19Y-35Y	24,170	26,109	28,200	31,580	34,160	34,568	35,627
36Y-45Y	26,566	28,698	30,996	34,716	37,557	38,003	39,166
46Y-55Y	32,371	34,981	37,781	42,348	45,849	46,394	47,815
56Y-60Y	39,849	43,053	46,512	52,072	56,317	56,993	58,749
61Y-65Y	46,095	49,836	53,859	60,371	65,358	66,145	68,192
66Y-70Y	56,410	60,953	65,817	73,741	79,808	80,730	83,201
71Y-75Y	64,072	69,209	74,697	83,668	90,536	91,558	94,343
75Y +	73,251	79,101	85,339	95,566	1,03,395	1,04,538	1,07,700

Floator Plan 2A

Age Band	600000	750000	1000000	1250000	1500000	1750000	2000000
3m-18Y	-	-	-	-	-	-	-
19Y-35Y	15,804	16,968	18,224	20,244	21,779	22,014	22,646
36Y-45Y	18,900	20,313	21,831	24,289	26,160	26,442	27,206
46Y-55Y	28,545	30,758	33,117	36,996	39,979	40,430	41,629
56Y-60Y	40,612	43,809	47,250	52,804	57,061	57,741	59,503
61Y-65Y	51,173	55,293	59,704	66,898	72,439	73,314	75,578
66Y-70Y	68,921	74,419	80,278	89,901	97,299	98,408	1,01,401
71Y-75Y	82,105	88,626	95,559	1,06,984	1,15,759	1,17,040	1,20,573
75Y +	97,897	1,05,645	1,13,867	1,27,453	1,37,882	1,39,370	1,43,552

Floator Plan 2A + 1C

Age Band	600000	750000	1000000	1250000	1500000	1750000	2000000
3m-18Y	-	-	-	-	-	-	-
19Y-35Y	20,060	21,589	23,240	25,901	27,928	28,246	29,079
36Y-45Y	23,291	25,080	27,006	30,125	32,504	32,871	33,843
46Y-55Y	32,850	35,434	38,194	42,723	46,206	46,741	48,145
56Y-60Y	44,777	48,333	52,164	58,349	63,091	63,853	65,814
61Y-65Y	55,189	59,657	64,446	72,251	78,260	79,217	81,673
66Y-70Y	72,715	78,545	84,763	94,967	1,02,811	1,03,996	1,07,173
71Y-75Y	85,735	92,574	99,853	1,11,836	1,21,040	1,22,396	1,26,106
75Y +	1,01,330	1,09,381	1,17,932	1,32,049	1,42,886	1,44,447	1,48,798

Floator Plan 2A + 2C

Age Band	600000	750000	1000000	1250000	1500000	1750000	2000000
3m-18Y	-	-	-	-	-	-	-
19Y-35Y	24,231	26,119	28,157	31,448	33,958	34,357	35,388
36Y-45Y	27,593	29,753	32,079	35,847	38,725	39,175	40,353
46Y-55Y	37,067	40,014	43,168	48,335	52,308	52,926	54,532
56Y-60Y	48,853	52,762	56,975	63,779	68,996	69,839	71,996
61Y-65Y	59,117	63,926	69,084	77,488	83,957	84,993	87,639
66Y-70Y	76,421	82,574	89,144	99,916	1,08,197	1,09,459	1,12,816
71Y-75Y	89,276	96,426	1,04,044	1,16,572	1,26,196	1,27,626	1,31,510
75Y +	1,04,673	1,13,020	1,21,894	1,36,530	1,47,766	1,49,398	1,53,915

Floator Plan 2A + 3C

Age Band	600000	750000	1000000	1250000	1500000	1750000	2000000
3m-18Y	-	-	-	-	-	-	-
19Y-35Y	28,590	30,851	33,292	37,237	40,250	40,733	41,970
36Y-45Y	32,123	34,670	37,415	41,864	45,264	45,801	47,193
46Y-55Y	41,639	44,978	48,555	54,409	58,909	59,615	61,436
56Y-60Y	53,425	57,725	62,361	69,853	75,597	76,528	78,901
61Y-65Y	63,689	68,889	74,471	83,562	90,558	91,681	94,544
66Y-70Y	80,993	87,538	94,531	1,05,990	1,14,798	1,16,148	1,19,721
71Y-75Y	93,849	1,01,390	1,09,431	1,22,646	1,32,797	1,34,314	1,38,415
75Y +	1,09,245	1,17,984	1,27,281	1,42,604	1,54,367	1,56,087	1,60,820

Floator Plan 3A

Age Band	600000	750000	1000000	1250000	1500000	1750000	2000000
3m-18Y	-	-	-	-	-	-	-
19Y-35Y	22,478	24,192	26,036	29,022	31,296	31,644	32,574
36Y-45Y	24,552	26,433	28,455	31,735	34,235	34,614	35,634
46Y-55Y	29,446	31,734	34,183	38,184	41,248	41,714	42,955
56Y-60Y	35,940	38,746	41,774	46,633	50,338	50,922	52,458
61Y-65Y	43,762	47,226	50,945	56,971	61,581	62,297	64,187
66Y-70Y	52,348	56,492	60,927	68,153	73,686	74,522	76,774
71Y-75Y	68,300	73,727	79,508	89,003	96,295	97,378	1,00,319
75Y +	76,097	82,130	88,547	99,110	1,07,218	1,08,404	1,11,665

Floator Plan 3A + 1C

Age Band	600000	750000	1000000	1250000	1500000	1750000	2000000
3m-18Y	-	-	-	-	-	-	-
19Y-35Y	26,619	28,689	30,919	34,530	37,284	37,712	38,840
36Y-45Y	28,839	31,089	33,510	37,438	40,435	40,898	42,122
46Y-55Y	33,711	36,366	39,213	43,858	47,418	47,967	49,412
56Y-60Y	40,135	43,302	46,723	52,217	56,409	57,076	58,812
61Y-65Y	47,849	51,666	55,769	62,415	67,502	68,299	70,385
66Y-70Y	56,324	60,813	65,622	73,454	79,452	80,367	82,811
71Y-75Y	72,067	77,823	83,961	94,033	1,01,768	1,02,929	1,06,052
75Y +	79,766	86,119	92,886	1,04,012	1,12,553	1,13,815	1,17,254

Floator Plan 3A + 2C

Age Band	600000	750000	1000000	1250000	1500000	1750000	2000000
3m-18Y	-	-	-	-	-	-	-
19Y-35Y	30,978	33,421	36,054	40,319	43,576	44,089	45,422
36Y-45Y	33,369	36,006	38,847	43,454	46,974	47,524	48,962
46Y-55Y	38,283	41,329	44,599	49,932	54,019	54,656	56,316
56Y-60Y	44,707	48,266	52,109	58,290	63,010	63,765	65,717
61Y-65Y	52,421	56,630	61,156	68,488	74,103	74,988	77,290
66Y-70Y	60,896	65,777	71,009	79,527	86,053	87,056	89,716
71Y-75Y	76,640	82,786	89,348	1,00,107	1,08,369	1,09,617	1,12,956
75Y +	84,338	91,083	98,273	1,10,086	1,19,154	1,20,503	1,24,159

Floator Plan 3A + 3C

Age Band	600000	750000	1000000	1250000	1500000	1750000	2000000
3m-18Y	-	-	-	-	-	-	-
19Y-35Y	35,336	38,152	41,189	46,109	49,869	50,465	52,004
36Y-45Y	37,898	40,924	44,183	49,471	53,513	54,150	55,802
46Y-55Y	42,855	46,293	49,986	56,006	60,620	61,344	63,221
56Y-60Y	49,279	53,229	57,496	64,364	69,611	70,453	72,622
61Y-65Y	56,993	61,593	66,542	74,562	80,704	81,676	84,195
66Y-70Y	65,469	70,741	76,396	85,601	92,654	93,745	96,620
71Y-75Y	81,212	87,750	94,734	1,06,180	1,14,970	1,16,306	1,19,861
75Y +	88,911	96,047	1,03,660	1,16,159	1,25,755	1,27,192	1,31,064

Floator Plan 4A

Age Band	600000	750000	1000000	1250000	1500000	1750000	2000000
3m-18Y	-	-	-	-	-	-	-
19Y-35Y	29,007	31,259	33,680	37,612	40,610	41,068	42,292
36Y-45Y	32,556	35,094	37,818	42,253	45,639	46,150	47,527
46Y-55Y	42,076	45,406	48,961	54,802	59,287	59,967	61,774
56Y-60Y	53,862	58,153	62,768	70,245	75,975	76,880	79,239
61Y-65Y	66,708	72,099	77,869	87,298	94,549	95,680	98,633
66Y-70Y	83,835	90,571	97,753	1,09,551	1,18,618	1,19,981	1,23,647
71Y-75Y	1,06,007	1,14,506	1,23,542	1,38,458	1,49,934	1,51,626	1,56,235
75Y +	1,21,404	1,31,100	1,41,392	1,58,416	1,71,504	1,73,398	1,78,640

Floator Plan 4A + 1C

Age Band	600000	750000	1000000	1250000	1500000	1750000	2000000
3m-18Y	-	-	-	-	-	-	-
19Y-35Y	33,365	35,991	38,815	43,401	46,903	47,445	48,874
36Y-45Y	37,085	40,011	43,155	48,270	52,178	52,777	54,367
46Y-55Y	46,648	50,369	54,348	60,875	65,888	66,656	68,679
56Y-60Y	58,435	63,117	68,155	76,319	82,576	83,569	86,143
61Y-65Y	71,280	77,063	83,256	93,372	1,01,150	1,02,368	1,05,538
66Y-70Y	88,408	95,534	1,03,139	1,15,625	1,25,219	1,26,670	1,30,552
71Y-75Y	1,10,579	1,19,470	1,28,928	1,44,532	1,56,535	1,58,314	1,63,140
75Y +	1,25,976	1,36,064	1,46,778	1,64,490	1,78,105	1,80,087	1,85,545

Floator Plan 4A + 2C

Age Band	600000	750000	1000000	1250000	1500000	1750000	2000000
3m-18Y	-	-	-	-	-	-	-
19Y-35Y	37,724	40,722	43,950	49,191	53,195	53,821	55,456
36Y-45Y	41,615	44,929	48,491	54,287	58,717	59,403	61,208
46Y-55Y	51,221	55,333	59,735	66,949	72,489	73,345	75,583
56Y-60Y	63,007	68,081	73,541	82,393	89,176	90,257	93,048
61Y-65Y	75,853	82,027	88,643	99,445	1,07,751	1,09,057	1,12,442
66Y-70Y	92,980	1,00,498	1,08,526	1,21,698	1,31,820	1,33,359	1,37,457
71Y-75Y	1,15,151	1,24,434	1,34,315	1,50,605	1,63,136	1,65,003	1,70,044
75Y +	1,30,548	1,41,027	1,52,165	1,70,563	1,84,706	1,86,775	1,92,449

Floator Plan 4A + 3C

Age Band	600000	750000	1000000	1250000	1500000	1750000	2000000
3m-18Y	-	-	-	-	-	-	-
19Y-35Y	42,083	45,454	49,085	54,981	59,488	60,197	62,038
36Y-45Y	46,145	49,846	53,827	60,304	65,256	66,029	68,048
46Y-55Y	55,793	60,297	65,121	73,022	79,090	80,033	82,488
56Y-60Y	67,579	73,044	78,928	88,466	95,777	96,946	99,953
61Y-65Y	80,425	86,990	94,029	1,05,519	1,14,352	1,15,746	1,19,347
66Y-70Y	97,553	1,05,462	1,13,913	1,27,772	1,38,421	1,40,047	1,44,361
71Y-75Y	1,19,724	1,29,398	1,39,701	1,56,679	1,69,737	1,71,692	1,76,949
75Y +	1,35,121	1,45,991	1,57,552	1,76,637	1,91,307	1,93,464	1,99,354

Plan – Premium

Individual Plan

Age Band	25000 00	30000 00	35000 00	40000 00	45000 00	50000 00	75000 00	100000 00	150000 00	200000 00	250000 00	300000 00	350000 00	400000 00	450000 00	500000 00
3m-18Y	10,833	12,190	13,306	14,033	14,706	16,292	17,970	19,273	21,286	22,849	24,146	25,263	26,250	27,138	27,948	28,694
19Y-35Y	17,149	19,223	20,934	22,042	23,070	24,986	27,527	29,501	32,548	34,916	36,879	38,571	40,066	41,411	42,636	43,765
36Y-45Y	20,616	23,162	25,262	26,621	27,882	30,015	33,124	35,539	39,268	42,165	44,567	46,637	48,467	50,112	51,612	52,993
46Y-55Y	31,628	35,710	39,080	41,255	43,273	45,869	50,823	54,672	60,614	65,231	69,059	72,358	75,273	77,894	80,285	82,486
56Y-60Y	45,737	51,575	56,402	59,531	62,434	65,855	73,040	78,621	87,238	93,932	99,484	1,04,267	1,08,494	1,12,296	1,15,762	1,18,955
61Y-65Y	58,165	65,777	72,071	76,142	79,920	84,159	93,475	1,00,711	1,11,884	1,20,564	1,27,762	1,33,965	1,39,445	1,44,375	1,48,870	1,53,009
66Y-70Y	77,739	87,999	96,482	1,01,962	1,07,047	1,12,506	1,25,003	1,34,711	1,49,700	1,61,344	1,71,001	1,79,322	1,86,674	1,93,288	1,99,317	2,04,870
71Y-75Y	92,273	1,04,498	1,14,606	1,21,129	1,27,183	1,33,548	1,48,404	1,59,946	1,77,765	1,91,608	2,03,089	2,12,981	2,21,722	2,29,584	2,36,752	2,43,354
75Y +	1,09,691	1,24,273	1,36,330	1,44,107	1,51,324	1,58,775	1,76,463	1,90,205	2,11,420	2,27,902	2,41,571	2,53,348	2,63,755	2,73,117	2,81,651	2,89,512

Floator Plan 1A + 1C

Age Band	25000 00	30000 00	35000 00	40000 00	45000 00	50000 00	75000 00	100000 00	150000 00	200000 00	250000 00	300000 00	350000 00	400000 00	450000 00	500000 00
3m-18Y	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19Y-35Y	25,376	28,577	31,211	32,913	34,492	36,923	40,806	43,823	48,480	52,098	55,098	57,684	59,968	62,023	63,896	65,622
36Y-45Y	28,965	32,654	35,691	37,653	39,473	42,129	46,599	50,072	55,435	59,600	63,055	66,032	68,662	71,029	73,185	75,172
46Y-55Y	39,273	44,403	48,632	51,359	53,890	56,964	63,166	67,984	75,422	81,201	85,994	90,123	93,772	97,054	1,00,046	1,02,803
56Y-60Y	52,515	59,283	64,871	68,490	71,847	75,693	83,984	90,425	1,00,369	1,08,094	1,14,501	1,20,022	1,24,899	1,29,287	1,33,287	1,36,971
61Y-65Y	64,025	72,443	79,396	83,891	88,062	92,669	1,02,941	1,10,922	1,23,243	1,32,815	1,40,753	1,47,593	1,53,637	1,59,073	1,64,029	1,68,594
66Y-70Y	82,229	93,110	1,02,099	1,07,904	1,13,290	1,19,032	1,32,263	1,42,542	1,58,412	1,70,740	1,80,965	1,89,775	1,97,560	2,04,562	2,10,946	2,16,826
71Y-75Y	95,747	1,08,455	1,18,955	1,25,730	1,32,018	1,38,602	1,54,028	1,66,012	1,84,514	1,98,887	2,10,808	2,21,079	2,30,155	2,38,319	2,45,762	2,52,617
75Y +	1,11,946	1,26,846	1,39,159	1,47,100	1,54,469	1,62,063	1,80,122	1,94,152	2,15,813	2,32,641	2,46,596	2,58,621	2,69,247	2,78,805	2,87,518	2,95,544

Floator Plan 1A + 2C

Age Band	25000 00	30000 00	35000 00	40000 00	45000 00	50000 00	75000 00	100000 00	150000 00	200000 00	250000 00	300000 00	350000 00	400000 00	450000 00	500000 00
3m-18Y	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19Y-35Y	34,499	38,947	42,606	44,966	47,156	50,158	55,528	59,700	66,142	71,146	75,296	78,872	82,032	84,874	87,465	89,852
36Y-45Y	38,446	43,431	47,533	50,178	52,633	55,882	61,899	66,573	73,790	79,396	84,045	88,052	91,592	94,776	97,679	1,00,353
46Y-55Y	48,843	55,282	60,585	64,002	67,174	70,848	78,610	84,640	93,950	1,01,183	1,07,182	1,12,350	1,16,917	1,21,026	1,24,771	1,28,220
56Y-60Y	62,085	70,162	76,824	81,133	85,132	89,577	99,428	1,07,081	1,18,897	1,28,077	1,35,689	1,42,249	1,48,045	1,53,259	1,58,011	1,62,389
61Y-65Y	73,596	83,322	91,349	96,535	1,01,347	1,06,552	1,18,385	1,27,578	1,41,771	1,52,797	1,61,941	1,69,820	1,76,782	1,83,045	1,88,754	1,94,012
66Y-70Y	91,799	1,03,989	1,14,052	1,20,547	1,26,575	1,32,915	1,47,707	1,59,198	1,76,940	1,90,722	2,02,153	2,12,002	2,20,705	2,28,534	2,35,670	2,42,244
71Y-75Y	1,05,318	1,19,334	1,30,908	1,38,374	1,45,303	1,52,485	1,69,472	1,82,668	2,03,042	2,18,869	2,31,996	2,43,307	2,53,301	2,62,291	2,70,486	2,78,035
75Y +	1,21,517	1,37,725	1,51,112	1,59,743	1,67,754	1,75,946	1,95,566	2,10,808	2,34,341	2,52,623	2,67,784	2,80,848	2,92,392	3,02,776	3,12,242	3,20,962

Floator Plan 1A + 3C

Age Band	25000 00	30000 00	35000 00	40000 00	45000 00	50000 00	75000 00	100000 00	150000 00	200000 00	250000 00	300000 00	350000 00	400000 00	450000 00	500000 00
3m-18Y	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19Y-35Y	43,622	49,318	54,001	57,019	59,820	63,393	70,251	75,578	83,804	90,194	95,494	1,00,061	1,04,096	1,07,725	1,11,034	1,14,082
36Y-45Y	47,927	54,208	59,374	62,703	65,793	69,636	77,198	83,074	92,144	99,191	1,05,035	1,10,071	1,14,521	1,18,523	1,22,172	1,25,533
46Y-55Y	58,414	66,161	72,538	76,646	80,459	84,731	94,054	1,01,296	1,12,478	1,21,165	1,28,370	1,34,578	1,40,063	1,44,997	1,49,495	1,53,638
56Y-60Y	71,656	81,041	88,778	93,777	98,416	1,03,460	1,14,872	1,23,738	1,37,425	1,48,059	1,56,877	1,64,476	1,71,190	1,77,230	1,82,736	1,87,807
61Y-65Y	83,166	94,201	1,03,302	1,09,178	1,14,632	1,20,435	1,33,829	1,44,234	1,60,299	1,72,779	1,83,129	1,92,047	1,99,928	2,07,016	2,13,478	2,19,430
66Y-70Y	1,01,370	1,14,868	1,26,006	1,33,191	1,39,859	1,46,798	1,63,151	1,75,854	1,95,468	2,10,705	2,23,341	2,34,229	2,43,851	2,52,505	2,60,395	2,67,662
71Y-75Y	1,14,888	1,30,213	1,42,862	1,51,018	1,58,587	1,66,369	1,84,915	1,99,324	2,21,570	2,38,852	2,53,184	2,65,534	2,76,446	2,86,262	2,95,211	3,03,453
75Y +	1,31,087	1,48,604	1,63,066	1,72,387	1,81,038	1,89,830	2,11,010	2,27,464	2,52,869	2,72,605	2,88,973	3,03,076	3,15,538	3,26,748	3,36,967	3,46,379

Floator Plan 2A

Age Band	25000 00	30000 00	35000 00	40000 00	45000 00	50000 00	75000 00	100000 00	150000 00	200000 00	250000 00	300000 00	350000 00	400000 00	450000 00	500000 00
3m-18Y	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19Y-35Y	27,993	31,411	34,226	36,043	37,730	41,217	45,361	48,581	53,552	57,413	60,616	63,375	65,814	68,007	70,006	71,848
36Y-45Y	33,544	37,720	41,161	43,381	45,442	49,279	54,335	58,263	64,327	69,039	72,946	76,313	79,288	81,964	84,403	86,650
46Y-55Y	51,030	57,665	63,138	66,665	69,938	74,417	82,427	88,649	98,256	1,05,719	1,11,909	1,17,242	1,21,955	1,26,194	1,30,058	1,33,618
56Y-60Y	72,682	82,079	89,841	94,857	99,512	1,05,280	1,16,729	1,25,623	1,39,355	1,50,023	1,58,871	1,66,494	1,73,230	1,79,289	1,84,813	1,89,901
61Y-65Y	92,295	1,04,531	1,14,640	1,21,164	1,27,219	1,34,296	1,49,154	1,60,697	1,78,518	1,92,363	2,03,845	2,13,739	2,22,481	2,30,344	2,37,513	2,44,116
66Y-70Y	1,23,615	1,40,088	1,53,701	1,62,477	1,70,623	1,79,652	1,99,601	2,15,098	2,39,025	2,57,613	2,73,028	2,86,311	2,98,048	3,08,606	3,18,231	3,27,096
71Y-75Y	1,46,878	1,66,494	1,82,706	1,93,153	2,02,849	2,13,327	2,37,051	2,55,482	2,83,937	3,06,043	3,24,377	3,40,174	3,54,132	3,66,688	3,78,135	3,88,678
75Y +	1,74,746	1,98,134	2,17,466	2,29,917	2,41,474	2,53,690	2,81,945	3,03,895	3,37,785	3,64,113	3,85,948	4,04,762	4,21,386	4,36,341	4,49,973	4,62,530

Floator Plan 2A + 1C

Age Band	25000 00	30000 00	35000 00	40000 00	45000 00	50000 00	75000 00	100000 00	150000 00	200000 00	250000 00	300000 00	350000 00	400000 00	450000 00	500000 00
3m-18Y	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19Y-35Y	35,811	40,301	43,993	46,375	48,585	52,562	57,982	62,192	68,693	73,743	77,932	81,540	84,729	87,598	90,213	92,621
36Y-45Y	41,611	46,893	51,240	54,042	56,644	60,985	67,358	72,308	79,951	85,889	90,814	95,057	98,806	1,02,179	1,05,253	1,08,085
46Y-55Y	58,950	66,670	73,033	77,132	80,936	85,911	95,212	1,02,439	1,13,596	1,22,263	1,29,451	1,35,645	1,41,118	1,46,041	1,50,529	1,54,663
56Y-60Y	80,354	90,803	99,427	1,04,997	1,10,166	1,16,414	1,29,115	1,38,982	1,54,216	1,66,051	1,75,865	1,84,322	1,91,795	1,98,517	2,04,645	2,10,289
61Y-65Y	99,706	1,12,957	1,23,899	1,30,958	1,37,510	1,45,050	1,61,118	1,73,600	1,92,872	2,07,844	2,20,261	2,30,960	2,40,413	2,48,917	2,56,669	2,63,810
66Y-70Y	1,30,634	1,48,070	1,62,472	1,71,755	1,80,371	1,89,840	2,10,934	2,27,322	2,52,623	2,72,278	2,88,579	3,02,625	3,15,036	3,26,201	3,36,378	3,45,753
71Y-75Y	1,53,606	1,74,146	1,91,115	2,02,048	2,12,195	2,23,094	2,47,917	2,67,201	2,96,974	3,20,104	3,39,286	3,55,815	3,70,420	3,83,557	3,95,534	4,06,565
75Y +	1,81,127	2,05,391	2,25,440	2,38,352	2,50,337	2,62,953	2,92,250	3,15,010	3,50,149	3,77,448	4,00,088	4,19,596	4,36,833	4,52,339	4,66,474	4,79,494

Floator Plan 2A + 2C

Age Band	25000 00	30000 00	35000 00	40000 00	45000 00	50000 00	75000 00	100000 00	150000 00	200000 00	250000 00	300000 00	350000 00	400000 00	450000 00	500000 00
3m-18Y	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19Y-35Y	43,480	49,020	53,574	56,509	59,234	63,690	70,361	75,544	83,545	89,761	94,916	99,358	1,03,283	1,06,814	1,10,033	1,12,997
36Y-45Y	49,523	55,889	61,124	64,498	67,629	72,466	80,130	86,083	95,275	1,02,415	1,08,337	1,13,440	1,17,949	1,22,005	1,25,702	1,29,108
46Y-55Y	66,714	75,497	82,732	87,391	91,716	97,177	1,07,745	1,15,955	1,28,632	1,38,479	1,46,647	1,53,684	1,59,902	1,65,496	1,70,595	1,75,292
56Y-60Y	87,870	99,349	1,08,817	1,14,930	1,20,602	1,27,321	1,41,249	1,52,068	1,68,773	1,81,751	1,92,513	2,01,787	2,09,981	2,17,352	2,24,071	2,30,261
61Y-65Y	1,06,959	1,21,205	1,32,962	1,40,545	1,47,583	1,55,577	1,72,829	1,86,231	2,06,923	2,22,998	2,36,329	2,47,816	2,57,966	2,67,097	2,75,420	2,83,087
66Y-70Y	1,37,496	1,55,874	1,71,047	1,80,826	1,89,902	1,99,800	2,22,015	2,39,272	2,65,917	2,86,616	3,03,783	3,18,575	3,31,645	3,43,402	3,54,120	3,63,993
71Y-75Y	1,60,178	1,81,620	1,99,327	2,10,735	2,21,323	2,32,634	2,58,530	2,78,647	3,09,707	3,33,837	3,53,849	3,71,092	3,86,328	4,00,033	4,12,528	4,24,036
75Y +	1,87,350	2,12,470	2,33,218	2,46,580	2,58,982	2,71,988	3,02,302	3,25,851	3,62,209	3,90,455	4,13,881	4,34,065	4,51,901	4,67,944	4,82,570	4,96,042

Floator Plan 2A + 3C

Age Band	25000 00	30000 00	35000 00	40000 00	45000 00	50000 00	75000 00	100000 00	150000 00	200000 00	250000 00	300000 00	350000 00	400000 00	450000 00	500000 00
3m-18Y	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19Y-35Y	51,480	58,115	63,567	67,080	70,340	75,298	83,274	89,470	99,037	1,06,469	1,12,632	1,17,943	1,22,636	1,26,857	1,30,706	1,34,250
36Y-45Y	57,837	65,340	71,509	75,483	79,172	84,529	93,548	1,00,555	1,11,373	1,19,778	1,26,748	1,32,754	1,38,060	1,42,834	1,47,186	1,51,194
46Y-55Y	75,105	85,038	93,215	98,480	1,03,367	1,09,353	1,21,290	1,30,564	1,44,882	1,56,006	1,65,231	1,73,180	1,80,203	1,86,521	1,92,281	1,97,586
56Y-60Y	96,261	1,08,890	1,19,300	1,26,018	1,32,253	1,39,498	1,54,794	1,66,677	1,85,024	1,99,277	2,11,097	2,21,282	2,30,282	2,38,378	2,45,758	2,52,555
61Y-65Y	1,15,351	1,30,746	1,43,445	1,51,634	1,59,234	1,67,754	1,86,374	2,00,840	2,23,174	2,40,524	2,54,913	2,67,312	2,78,268	2,88,123	2,97,107	3,05,382
66Y-70Y	1,45,887	1,65,414	1,81,530	1,91,914	2,01,553	2,11,977	2,35,560	2,53,881	2,82,168	3,04,143	3,22,367	3,38,071	3,51,946	3,64,428	3,75,807	3,86,287
71Y-75Y	1,68,570	1,91,161	2,09,811	2,21,824	2,32,974	2,44,811	2,72,075	2,93,256	3,25,958	3,51,363	3,72,433	3,90,587	4,06,629	4,21,059	4,34,214	4,46,331
75Y +	1,95,742	2,22,010	2,43,701	2,57,669	2,70,633	2,84,165	3,15,847	3,40,460	3,78,460	4,07,982	4,32,465	4,53,561	4,72,202	4,88,970	5,04,256	5,18,336

Floator Plan 3A

Age Band	25000 00	30000 00	35000 00	40000 00	45000 00	50000 00	75000 00	100000 00	150000 00	200000 00	250000 00	300000 00	350000 00	400000 00	450000 00	500000 00
3m-18Y	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19Y-35Y	40,053	45,110	49,272	51,955	54,446	59,640	65,741	70,481	77,799	83,485	88,200	92,262	95,852	99,081	1,02,025	1,04,737
36Y-45Y	43,776	49,339	53,919	56,871	59,612	65,039	71,750	76,963	85,012	91,265	96,451	1,00,919	1,04,868	1,08,420	1,11,657	1,14,640
46Y-55Y	52,652	59,462	65,072	68,687	72,042	77,799	86,007	92,384	1,02,230	1,09,879	1,16,222	1,21,688	1,26,518	1,30,863	1,34,823	1,38,471
56Y-60Y	64,158	72,371	79,147	83,529	87,594	94,014	1,04,030	1,11,811	1,23,824	1,33,156	1,40,896	1,47,565	1,53,457	1,58,758	1,63,590	1,68,041
61Y-65Y	78,446	88,683	97,132	1,02,589	1,07,653	1,15,005	1,27,451	1,37,120	1,52,048	1,63,646	1,73,263	1,81,551	1,88,873	1,95,460	2,01,465	2,06,996
66Y-70Y	93,743	1,06,072	1,16,250	1,22,819	1,28,916	1,37,232	1,52,192	1,63,813	1,81,756	1,95,695	2,07,255	2,17,216	2,26,017	2,33,934	2,41,152	2,47,800
71Y-75Y	1,22,281	1,38,550	1,51,988	1,60,651	1,68,691	1,78,333	1,98,026	2,13,325	2,36,945	2,55,295	2,70,513	2,83,626	2,95,212	3,05,635	3,15,136	3,23,888
75Y +	1,36,041	1,54,173	1,69,150	1,78,803	1,87,762	1,98,263	2,20,193	2,37,229	2,63,533	2,83,967	3,00,914	3,15,516	3,28,419	3,40,026	3,50,606	3,60,352

Floator Plan 3A + 1C

Age Band	25000 00	30000 00	35000 00	40000 00	45000 00	50000 00	75000 00	100000 00	150000 00	200000 00	250000 00	300000 00	350000 00	400000 00	450000 00	500000 00
3m-18Y	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19Y-35Y	47,669	53,769	58,786	62,019	65,020	70,691	78,035	83,740	92,549	99,392	1,05,067	1,09,957	1,14,278	1,18,165	1,21,708	1,24,972
36Y-45Y	51,662	58,305	63,771	67,292	70,561	76,482	84,479	90,692	1,00,284	1,07,736	1,13,917	1,19,242	1,23,947	1,28,180	1,32,038	1,35,592
46Y-55Y	60,500	68,385	74,877	79,059	82,940	89,188	98,677	1,06,049	1,17,431	1,26,273	1,33,606	1,39,924	1,45,508	1,50,530	1,55,108	1,59,325
56Y-60Y	71,882	81,154	88,798	93,737	98,320	1,05,224	1,16,500	1,25,260	1,38,785	1,49,292	1,58,005	1,65,513	1,72,148	1,78,115	1,83,556	1,88,567
61Y-65Y	85,981	97,251	1,06,547	1,12,548	1,18,117	1,25,941	1,39,617	1,50,241	1,66,644	1,79,387	1,89,955	1,99,061	2,07,107	2,14,345	2,20,943	2,27,021
66Y-70Y	1,01,082	1,14,418	1,25,421	1,32,520	1,39,108	1,47,884	1,64,042	1,76,594	1,95,973	2,11,028	2,23,514	2,34,272	2,43,779	2,52,330	2,60,125	2,67,306
71Y-75Y	1,29,252	1,46,478	1,60,699	1,69,865	1,78,373	1,88,452	2,09,282	2,25,465	2,50,450	2,69,860	2,85,958	2,99,828	3,12,084	3,23,109	3,33,160	3,42,417
75Y +	1,42,838	1,61,903	1,77,644	1,87,788	1,97,203	2,08,129	2,31,168	2,49,067	2,76,701	2,98,169	3,15,974	3,31,315	3,44,871	3,57,065	3,68,181	3,78,420

Floator Plan 3A + 2C

Age Band	25000 00	30000 00	35000 00	40000 00	45000 00	50000 00	75000 00	100000 00	150000 00	200000 00	250000 00	300000 00	350000 00	400000 00	450000 00	500000 00
3m-18Y	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19Y-35Y	55,669	62,864	68,779	72,590	76,127	82,298	90,947	97,666	1,08,040	1,16,099	1,22,783	1,28,542	1,33,631	1,38,208	1,42,381	1,46,225
36Y-45Y	59,975	67,757	74,156	78,278	82,103	88,545	97,898	1,05,164	1,16,383	1,25,099	1,32,327	1,38,555	1,44,059	1,49,009	1,53,522	1,57,679
46Y-55Y	68,892	77,926	85,360	90,148	94,591	1,01,364	1,12,222	1,20,658	1,33,681	1,43,799	1,52,190	1,59,420	1,65,809	1,71,556	1,76,795	1,81,620
56Y-60Y	80,274	90,695	99,281	1,04,826	1,09,972	1,17,400	1,30,045	1,39,869	1,55,035	1,66,818	1,76,589	1,85,009	1,92,449	1,99,141	2,05,242	2,10,861
61Y-65Y	94,373	1,06,792	1,17,030	1,23,636	1,29,768	1,38,117	1,53,162	1,64,850	1,82,895	1,96,913	2,08,539	2,18,557	2,27,408	2,35,371	2,42,629	2,49,315
66Y-70Y	1,09,474	1,23,958	1,35,904	1,43,609	1,50,759	1,60,061	1,77,587	1,91,202	2,12,224	2,28,554	2,42,098	2,53,768	2,64,080	2,73,356	2,81,812	2,89,600
71Y-75Y	1,37,644	1,56,019	1,71,182	1,80,954	1,90,024	2,00,628	2,22,828	2,40,074	2,66,701	2,87,387	3,04,542	3,19,324	3,32,385	3,44,135	3,54,846	3,64,712
75Y +	1,51,230	1,71,444	1,88,127	1,98,877	2,08,854	2,20,305	2,44,714	2,63,676	2,92,952	3,15,696	3,34,558	3,50,811	3,65,172	3,78,090	3,89,867	4,00,714

Floator Plan 3A + 3C

Age Band	25000 00	30000 00	35000 00	40000 00	45000 00	50000 00	75000 00	100000 00	150000 00	200000 00	250000 00	300000 00	350000 00	400000 00	450000 00	500000 00
3m-18Y	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19Y-35Y	63,668	71,959	78,773	83,161	87,233	93,906	1,03,860	1,11,593	1,23,532	1,32,807	1,40,499	1,47,127	1,52,983	1,58,252	1,63,054	1,67,478
36Y-45Y	68,289	77,209	84,541	89,263	93,645	1,00,607	1,11,317	1,19,637	1,32,482	1,42,461	1,50,738	1,57,869	1,64,170	1,69,838	1,75,006	1,79,765
46Y-55Y	77,284	87,467	95,844	1,01,236	1,06,242	1,13,541	1,25,768	1,35,266	1,49,932	1,61,325	1,70,774	1,78,916	1,86,110	1,92,581	1,98,481	2,03,915
56Y-60Y	88,666	1,00,236	1,09,764	1,15,915	1,21,623	1,29,577	1,43,591	1,54,477	1,71,286	1,84,344	1,95,174	2,04,505	2,12,750	2,20,167	2,26,928	2,33,156
61Y-65Y	1,02,765	1,16,333	1,27,513	1,34,725	1,41,419	1,50,293	1,66,707	1,79,458	1,99,145	2,14,439	2,27,123	2,38,052	2,47,710	2,56,397	2,64,316	2,71,610
66Y-70Y	1,17,866	1,33,499	1,46,387	1,54,698	1,62,410	1,72,237	1,91,132	2,05,811	2,28,474	2,46,081	2,60,682	2,73,264	2,84,381	2,94,381	3,03,498	3,11,895
71Y-75Y	1,46,036	1,65,560	1,81,665	1,92,043	2,01,675	2,12,804	2,36,373	2,54,683	2,82,952	3,04,913	3,23,126	3,38,820	3,52,687	3,65,161	3,76,532	3,87,006
75Y +	1,59,622	1,80,984	1,98,610	2,09,966	2,20,505	2,32,481	2,58,259	2,78,284	3,09,203	3,33,222	3,53,142	3,70,306	3,85,473	3,99,116	4,11,553	4,23,009

Floator Plan 4A

Age Band	25000 00	30000 00	35000 00	40000 00	45000 00	50000 00	75000 00	100000 00	150000 00	200000 00	250000 00	300000 00	350000 00	400000 00	450000 00	500000 00
3m-18Y	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19Y-35Y	51,858	58,518	63,998	67,529	70,807	77,692	85,709	91,937	1,01,553	1,09,023	1,15,218	1,20,556	1,25,273	1,29,516	1,33,384	1,36,947
36Y-45Y	58,230	65,759	71,958	75,950	79,656	86,942	96,004	1,03,044	1,13,913	1,22,357	1,29,360	1,35,394	1,40,726	1,45,522	1,49,895	1,53,922
46Y-55Y	75,502	85,461	93,668	98,952	1,03,856	1,11,771	1,23,751	1,33,058	1,47,428	1,58,592	1,67,850	1,75,827	1,82,876	1,89,217	1,94,998	2,00,322
56Y-60Y	96,658	1,09,313	1,19,753	1,26,490	1,32,742	1,41,915	1,57,255	1,69,171	1,87,570	2,01,863	2,13,716	2,23,930	2,32,955	2,41,073	2,48,474	2,55,291
61Y-65Y	1,20,302	1,36,338	1,49,574	1,58,108	1,66,029	1,76,760	1,96,161	2,11,233	2,34,504	2,52,581	2,67,574	2,80,492	2,91,907	3,02,175	3,11,536	3,20,158
66Y-70Y	1,50,671	1,70,838	1,87,491	1,98,221	2,08,180	2,20,815	2,45,179	2,64,107	2,93,330	3,16,032	3,34,860	3,51,083	3,65,418	3,78,313	3,90,068	4,00,896
71Y-75Y	1,90,182	2,15,772	2,36,909	2,50,521	2,63,155	2,77,800	3,08,678	3,32,666	3,69,702	3,98,474	4,22,336	4,42,897	4,61,065	4,77,408	4,92,306	5,06,029
75Y +	2,17,354	2,46,621	2,70,800	2,86,366	3,00,815	3,17,154	3,52,449	3,79,869	4,22,204	4,55,093	4,82,369	5,05,871	5,26,638	5,45,319	5,62,348	5,78,034

Floator Plan 4A + 1C

Age Band	25000 00	30000 00	35000 00	40000 00	45000 00	50000 00	75000 00	100000 00	150000 00	200000 00	250000 00	300000 00	350000 00	400000 00	450000 00	500000 00
3m-18Y	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19Y-35Y	59,858	67,613	73,992	78,100	81,913	89,299	98,621	1,05,863	1,17,044	1,25,730	1,32,934	1,39,141	1,44,626	1,49,560	1,54,057	1,58,200
36Y-45Y	66,543	75,211	82,343	86,936	91,198	99,004	1,09,423	1,17,516	1,30,012	1,39,720	1,47,771	1,54,708	1,60,838	1,66,352	1,71,378	1,76,008
46Y-55Y	83,894	95,002	1,04,151	1,10,041	1,15,507	1,23,947	1,37,296	1,47,667	1,63,679	1,76,118	1,86,434	1,95,323	2,03,177	2,10,243	2,16,684	2,22,617
56Y-60Y	1,05,050	1,18,853	1,30,236	1,37,579	1,44,393	1,54,092	1,70,800	1,83,780	2,03,820	2,19,389	2,32,300	2,43,426	2,53,256	2,62,099	2,70,160	2,77,586
61Y-65Y	1,28,694	1,45,879	1,60,057	1,69,197	1,77,680	1,88,937	2,09,707	2,25,842	2,50,754	2,70,108	2,86,158	2,99,988	3,12,209	3,23,201	3,33,222	3,42,453
66Y-70Y	1,59,063	1,80,379	1,97,974	2,09,310	2,19,831	2,32,992	2,58,725	2,78,716	3,09,580	3,33,558	3,53,444	3,70,579	3,85,719	3,99,339	4,11,754	4,23,191
71Y-75Y	1,98,574	2,25,313	2,47,392	2,61,610	2,74,806	2,89,976	3,22,223	3,47,275	3,85,953	4,16,001	4,40,921	4,62,393	4,81,366	4,98,434	5,13,992	5,28,323
75Y +	2,25,746	2,56,162	2,81,283	2,97,455	3,12,466	3,29,330	3,65,995	3,94,478	4,38,455	4,72,619	5,00,953	5,25,367	5,46,939	5,66,345	5,84,035	6,00,329

Floator Plan 4A + 2C

Age Band	25000 00	30000 00	35000 00	40000 00	45000 00	50000 00	75000 00	100000 00	150000 00	200000 00	250000 00	300000 00	350000 00	400000 00	450000 00	500000 00
3m-18Y	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19Y-35Y	67,857	76,708	83,985	88,671	93,020	1,00,907	1,11,533	1,19,789	1,32,535	1,42,437	1,50,650	1,57,726	1,63,978	1,69,603	1,74,730	1,79,453
36Y-45Y	74,856	84,663	92,728	97,921	1,02,741	1,11,067	1,22,841	1,31,988	1,46,111	1,57,082	1,66,181	1,74,021	1,80,949	1,87,181	1,92,862	1,98,095
46Y-55Y	92,286	1,04,543	1,14,634	1,21,130	1,27,158	1,36,123	1,50,842	1,62,276	1,79,929	1,93,644	2,05,018	2,14,819	2,23,479	2,31,269	2,38,370	2,44,911
56Y-60Y	1,13,442	1,28,394	1,40,719	1,48,668	1,56,044	1,66,268	1,84,345	1,98,389	2,20,071	2,36,915	2,50,885	2,62,922	2,73,557	2,83,125	2,91,847	2,99,880
61Y-65Y	1,37,085	1,55,419	1,70,541	1,80,286	1,89,331	2,01,113	2,23,252	2,40,451	2,67,005	2,87,634	3,04,742	3,19,484	3,32,510	3,44,227	3,54,909	3,64,747
66Y-70Y	1,67,454	1,89,920	2,08,457	2,20,399	2,31,482	2,45,168	2,72,270	2,93,324	3,25,831	3,51,085	3,72,028	3,90,075	4,06,021	4,20,365	4,33,441	4,45,485
71Y-75Y	2,06,965	2,34,853	2,57,875	2,72,699	2,86,458	3,02,152	3,35,768	3,61,883	4,02,204	4,33,527	4,59,505	4,81,889	5,01,668	5,19,459	5,35,679	5,50,618
75Y +	2,34,138	2,65,703	2,91,766	3,08,544	3,24,117	3,41,507	3,79,540	4,09,087	4,54,706	4,90,145	5,19,537	5,44,862	5,67,240	5,87,370	6,05,721	6,22,624

Floator Plan 4A + 3C

Age Band	25000 00	30000 00	35000 00	40000 00	45000 00	50000 00	75000 00	100000 00	150000 00	200000 00	250000 00	300000 00	350000 00	400000 00	450000 00	500000 00
3m-18Y	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19Y-35Y	75,857	85,803	93,978	99,241	1,04,127	1,12,514	1,24,446	1,33,715	1,48,027	1,59,145	1,68,366	1,76,311	1,83,331	1,89,646	1,95,403	2,00,706
36Y-45Y	83,170	94,114	1,03,113	1,08,906	1,14,283	1,23,129	1,36,260	1,46,461	1,62,210	1,74,445	1,84,592	1,93,335	2,01,061	2,08,010	2,14,346	2,20,181
46Y-55Y	1,00,678	1,14,084	1,25,118	1,32,218	1,38,809	1,48,300	1,64,387	1,76,884	1,96,180	2,11,170	2,23,602	2,34,315	2,43,780	2,52,294	2,60,056	2,67,206
56Y-60Y	1,21,833	1,37,935	1,51,203	1,59,757	1,67,696	1,78,444	1,97,890	2,12,997	2,36,322	2,54,441	2,69,469	2,82,417	2,93,859	3,04,151	3,13,533	3,22,175
61Y-65Y	1,45,477	1,64,960	1,81,024	1,91,375	2,00,982	2,13,289	2,36,797	2,55,060	2,83,256	3,05,160	3,23,327	3,38,980	3,52,811	3,65,253	3,76,595	3,87,042
66Y-70Y	1,75,846	1,99,461	2,18,941	2,31,487	2,43,133	2,57,344	2,85,815	3,07,933	3,42,082	3,68,611	3,90,613	4,09,570	4,26,322	4,41,390	4,55,127	4,67,780
71Y-75Y	2,15,357	2,44,394	2,68,359	2,83,788	2,98,109	3,14,329	3,49,313	3,76,492	4,18,454	4,51,053	4,78,089	5,01,385	5,21,969	5,40,485	5,57,365	5,72,913
75Y +	2,42,529	2,75,244	3,02,249	3,19,633	3,35,768	3,53,683	3,93,085	4,23,696	4,70,956	5,07,672	5,38,121	5,64,358	5,87,542	6,08,396	6,27,407	6,44,919

Zone 2

Plan – Pro

Individual Plan					
Age Band	100000	200000	300000	400000	500000
3m-18Y	1,493	2,167	3,008	3,507	3,736
19Y-35Y	2,465	3,576	4,911	5,647	5,982
36Y-45Y	2,855	4,245	5,894	6,786	7,191
46Y-55Y	3,986	6,300	8,956	10,344	10,986
56Y-60Y	5,761	9,174	13,072	15,055	15,956
61Y-65Y	6,862	11,345	16,405	18,962	20,136
66Y-70Y	9,182	15,261	22,121	25,535	27,088
71Y-75Y	10,906	18,170	26,364	30,414	32,248
75Y +	12,970	21,654	31,450	36,263	38,434

Floator Plan 1A +1C					
Age Band	100000	200000	300000	400000	500000
3m-18Y	-	-	-	-	-
19Y-35Y	3,460	5,085	7,074	8,222	8,752
36Y-45Y	3,865	5,772	8,083	9,394	9,997
46Y-55Y	4,913	7,686	10,937	12,715	13,541
56Y-60Y	6,585	10,386	14,800	17,134	18,203
61Y-65Y	7,577	12,374	17,866	20,733	22,057
66Y-70Y	9,735	16,016	23,181	26,846	28,522
71Y-75Y	11,338	18,721	27,127	31,383	33,321
75Y +	13,258	21,962	31,858	36,823	39,075

Floator Plan 1A + 2C					
Age Band	100000	200000	300000	400000	500000
3m-18Y	-	-	-	-	-
19Y-35Y	4,561	6,773	9,499	11,098	11,839
36Y-45Y	5,009	7,527	10,603	12,383	13,206
46Y-55Y	6,068	9,457	13,481	15,732	16,780
56Y-60Y	7,740	12,157	17,344	20,151	21,442
61Y-65Y	8,732	14,145	20,409	23,750	25,296
66Y-70Y	10,890	17,787	25,725	29,863	31,762
71Y-75Y	12,493	20,492	29,671	34,400	36,561
75Y +	14,413	23,733	34,401	39,840	42,314

Floator Plan 1A + 3C					
Age Band	100000	200000	300000	400000	500000
3m-18Y	-	-	-	-	-
19Y-35Y	5,662	8,461	11,924	13,975	14,927
36Y-45Y	6,153	9,281	13,123	15,372	16,415
46Y-55Y	7,223	11,228	16,024	18,749	20,019
56Y-60Y	8,894	13,928	19,888	23,168	24,681
61Y-65Y	9,887	15,916	22,953	26,767	28,536
66Y-70Y	12,045	19,558	28,268	32,880	35,001
71Y-75Y	13,648	22,263	32,215	37,417	39,800
75Y +	15,568	25,504	36,945	42,857	45,553

Floator Plan 2A

Age Band	100000	200000	300000	400000	500000
3m-18Y	-	-	-	-	-
19Y-35Y	3,993	5,754	7,897	9,120	9,684
36Y-45Y	4,605	6,810	9,456	10,929	11,607
46Y-55Y	6,328	10,013	14,253	16,523	17,586
56Y-60Y	8,843	14,234	20,387	23,576	25,049
61Y-65Y	10,425	17,527	25,522	29,630	31,547
66Y-70Y	14,137	23,793	34,667	40,147	42,670
71Y-75Y	16,897	28,448	41,458	47,955	50,928
75Y +	20,199	34,024	49,596	57,313	60,826

Floator Plan 2A + 1C

Age Band	100000	200000	300000	400000	500000
3m-18Y	-	-	-	-	-
19Y-35Y	4,940	7,181	9,941	11,558	12,308
36Y-45Y	5,582	8,282	11,563	13,443	14,314
46Y-55Y	7,288	11,453	16,314	18,985	20,239
56Y-60Y	9,773	15,625	22,376	25,956	27,614
61Y-65Y	11,324	18,865	27,435	31,922	34,019
66Y-70Y	14,989	25,053	36,466	42,307	45,003
71Y-75Y	17,715	29,650	43,172	50,017	53,158
75Y +	20,976	35,156	51,208	59,259	62,932

Floator Plan 2A + 2C

Age Band	100000	200000	300000	400000	500000
3m-18Y	-	-	-	-	-
19Y-35Y	5,868	8,578	11,941	13,946	14,880
36Y-45Y	6,540	9,723	13,625	15,905	16,965
46Y-55Y	8,228	12,863	18,330	21,396	22,836
56Y-60Y	10,684	16,985	24,320	28,283	30,123
61Y-65Y	12,204	20,173	29,302	34,161	36,435
66Y-70Y	15,823	26,282	38,219	44,414	47,280
71Y-75Y	18,514	30,821	44,840	52,027	55,331
75Y +	21,734	36,258	52,774	61,152	64,983

Floator Plan 2A + 3C

Age Band	100000	200000	300000	400000	500000
3m-18Y	-	-	-	-	-
19Y-35Y	6,836	10,041	14,038	16,445	17,568
36Y-45Y	7,546	11,243	15,804	18,502	19,759
46Y-55Y	9,244	14,398	20,530	24,017	25,656
56Y-60Y	11,699	18,520	26,519	30,904	32,943
61Y-65Y	13,219	21,708	31,502	36,782	39,256
66Y-70Y	16,838	27,818	40,418	47,036	50,101
71Y-75Y	19,530	32,356	47,039	54,649	58,152
75Y +	22,749	37,793	54,974	63,773	67,803

Floator Plan 3A

Age Band	100000	200000	300000	400000	500000
3m-18Y	-	-	-	-	-
19Y-35Y	5,444	8,032	11,183	12,989	13,824
36Y-45Y	5,867	8,741	12,222	14,198	15,112
46Y-55Y	6,745	10,366	14,655	17,036	18,146
56Y-60Y	8,211	12,720	18,011	20,873	22,191
61Y-65Y	9,534	15,263	21,887	25,403	27,030
66Y-70Y	11,238	18,228	26,260	30,453	32,385
71Y-75Y	14,326	23,691	34,334	39,802	42,328
75Y +	15,956	26,444	38,352	44,423	47,215

Floator Plan 3A + 1C

Age Band	100000	200000	300000	400000	500000
3m-18Y	-	-	-	-	-
19Y-35Y	6,367	9,418	13,167	15,358	16,376
36Y-45Y	6,822	10,176	14,276	16,652	17,754
46Y-55Y	7,696	11,793	16,696	19,475	20,773
56Y-60Y	9,147	14,121	20,016	23,270	24,774
61Y-65Y	10,448	16,627	23,836	27,736	29,546
66Y-70Y	12,128	19,552	28,153	32,721	34,832
71Y-75Y	15,173	24,942	36,119	41,947	44,644
75Y +	16,782	27,660	40,086	46,509	49,469

Floator Plan 3A + 2C

Age Band	100000	200000	300000	400000	500000
3m-18Y	-	-	-	-	-
19Y-35Y	7,335	10,882	15,264	17,857	19,065
36Y-45Y	7,827	11,697	16,455	19,248	20,548
46Y-55Y	8,711	13,328	18,895	22,096	23,593
56Y-60Y	10,162	15,657	22,216	25,891	27,595
61Y-65Y	11,463	18,162	26,036	30,358	32,366
66Y-70Y	13,143	21,087	30,352	35,343	37,652
71Y-75Y	16,188	26,477	38,318	44,568	47,464
75Y +	17,798	29,195	42,285	49,130	52,290

Floator Plan 3A + 3C

Age Band	100000	200000	300000	400000	500000
3m-18Y	-	-	-	-	-
19Y-35Y	8,302	12,345	17,361	20,356	21,753
36Y-45Y	8,833	13,218	18,634	21,845	23,342
46Y-55Y	9,726	14,863	21,095	24,718	26,414
56Y-60Y	11,177	17,192	24,415	28,512	30,415
61Y-65Y	12,479	19,697	28,235	32,979	35,187
66Y-70Y	14,159	22,622	32,552	37,964	40,473
71Y-75Y	17,203	28,012	40,518	47,189	50,285
75Y +	18,813	30,731	44,485	51,751	55,110

Floator Plan 4A

Age Band	100000	200000	300000	400000	500000
3m-18Y	-	-	-	-	-
19Y-35Y	6,865	10,258	14,394	16,771	17,872
36Y-45Y	7,576	11,469	16,174	18,841	20,075
46Y-55Y	9,274	14,625	20,904	24,359	25,975
56Y-60Y	11,729	18,747	26,893	31,246	33,262
61Y-65Y	13,791	22,847	33,204	38,652	41,190
66Y-70Y	17,280	28,827	41,979	48,764	51,898
71Y-75Y	21,670	36,486	53,256	61,795	65,736
75Y +	24,890	41,923	61,190	70,920	75,387

Floator Plan 4A + 1C

Age Band	100000	200000	300000	400000	500000
3m-18Y	-	-	-	-	-
19Y-35Y	7,833	11,722	16,491	19,270	20,561
36Y-45Y	8,581	12,990	18,353	21,438	22,869
46Y-55Y	10,289	16,161	23,103	26,980	28,796
56Y-60Y	12,745	20,283	29,093	33,868	36,083
61Y-65Y	14,806	24,382	35,404	41,273	44,010
66Y-70Y	18,295	30,362	44,179	51,385	54,719
71Y-75Y	22,685	38,021	55,455	64,417	68,556
75Y +	25,905	43,458	63,390	73,541	78,208

Floator Plan 4A + 2C

Age Band	100000	200000	300000	400000	500000
3m-18Y	-	-	-	-	-
19Y-35Y	8,801	13,185	18,587	21,768	23,250
36Y-45Y	9,587	14,510	20,532	24,035	25,664
46Y-55Y	11,304	17,696	25,303	29,602	31,616
56Y-60Y	13,760	21,818	31,292	36,489	38,903
61Y-65Y	15,821	25,917	37,603	43,894	46,831
66Y-70Y	19,311	31,897	46,378	54,006	57,539
71Y-75Y	23,701	39,557	57,655	67,038	71,377
75Y +	26,920	44,993	65,589	76,163	81,028

Floator Plan 4A + 3C

Age Band	100000	200000	300000	400000	500000
3m-18Y	-	-	-	-	-
19Y-35Y	9,768	14,649	20,684	24,267	25,938
36Y-45Y	10,593	16,031	22,711	26,631	28,458
46Y-55Y	12,319	19,231	27,502	32,223	34,437
56Y-60Y	14,775	23,353	33,492	39,110	41,724
61Y-65Y	16,836	27,452	39,803	46,516	49,651
66Y-70Y	20,326	33,432	48,578	56,627	60,360
71Y-75Y	24,716	41,092	59,854	69,659	74,197
75Y +	27,935	46,528	67,789	78,784	83,849

Plan – Plus

Individual Plan							
Age Band	600000	750000	1000000	1250000	1500000	1750000	2000000
3m-18Y	4,180	4,514	4,879	5,448	5,875	5,946	6,128
19Y-35Y	6,784	7,281	7,819	8,675	9,322	9,420	9,688
36Y-45Y	8,143	8,749	9,401	10,447	11,240	11,358	11,684
46Y-55Y	12,419	13,375	14,394	16,061	17,338	17,526	18,041
56Y-60Y	17,998	19,396	20,905	23,314	25,147	25,432	26,196
61Y-65Y	22,734	24,536	26,470	29,595	31,986	32,353	33,335
66Y-70Y	30,498	32,903	35,470	39,658	42,862	43,331	44,632
71Y-75Y	36,264	39,117	42,154	47,130	50,936	51,481	53,018
75Y +	43,173	46,563	50,163	56,085	60,615	61,250	63,071

Floator Plan 1A +1C							
Age Band	600000	750000	1000000	1250000	1500000	1750000	2000000
3m-18Y	-	-	-	-	-	-	-
19Y-35Y	9,926	10,691	11,518	12,845	13,854	14,011	14,427
36Y-45Y	11,328	12,206	13,152	14,677	15,837	16,016	16,492
46Y-55Y	15,324	16,530	17,822	19,929	21,543	21,789	22,444
56Y-60Y	20,558	22,181	23,933	26,736	28,870	29,209	30,097
61Y-65Y	24,930	26,928	29,076	32,545	35,200	35,615	36,707
66Y-70Y	32,151	34,710	37,447	41,904	45,314	45,825	47,213
71Y-75Y	37,514	40,489	43,663	48,853	52,824	53,404	55,013
75Y +	43,939	47,414	51,112	57,181	61,825	62,490	64,363

Floator Plan 1A + 2C							
Age Band	600000	750000	1000000	1250000	1500000	1750000	2000000
3m-18Y	-	-	-	-	-	-	-
19Y-35Y	13,422	14,483	15,629	17,476	18,883	19,104	19,683
36Y-45Y	14,962	16,147	17,425	19,489	21,064	21,309	21,954
46Y-55Y	18,992	20,509	22,134	24,786	26,819	27,133	27,957
56Y-60Y	24,226	26,159	28,246	31,593	34,146	34,552	35,611
61Y-65Y	28,598	30,907	33,389	37,402	40,475	40,958	42,221
66Y-70Y	35,819	38,688	41,759	46,761	50,590	51,168	52,727
71Y-75Y	41,182	44,468	47,975	53,710	58,099	58,747	60,526
75Y +	47,607	51,392	55,424	62,039	67,101	67,833	69,876

Floator Plan 1A + 3C							
Age Band	600000	750000	1000000	1250000	1500000	1750000	2000000
3m-18Y	-	-	-	-	-	-	-
19Y-35Y	16,919	18,276	19,740	22,106	23,912	24,198	24,939
36Y-45Y	18,596	20,089	21,697	24,301	26,290	26,602	27,416
46Y-55Y	22,660	24,487	26,447	29,644	32,095	32,476	33,471
56Y-60Y	27,894	30,137	32,559	36,451	39,422	39,895	41,125
61Y-65Y	32,266	34,885	37,701	42,260	45,751	46,302	47,734
66Y-70Y	39,487	42,667	46,072	51,619	55,866	56,511	58,241
71Y-75Y	44,850	48,446	52,288	58,568	63,375	64,091	66,040
75Y +	51,275	55,371	59,737	66,896	72,376	73,176	75,390

Floator Plan 2A

Age Band	600000	750000	1000000	1250000	1500000	1750000	2000000
3m-18Y	-	-	-	-	-	-	-
19Y-35Y	11,063	11,878	12,757	14,171	15,245	15,410	15,852
36Y-45Y	13,230	14,219	15,282	17,002	18,312	18,509	19,044
46Y-55Y	19,982	21,531	23,182	25,897	27,986	28,301	29,141
56Y-60Y	28,429	30,666	33,075	36,963	39,942	40,418	41,652
61Y-65Y	35,821	38,705	41,793	46,829	50,707	51,320	52,905
66Y-70Y	48,245	52,094	56,195	62,931	68,110	68,885	70,980
71Y-75Y	57,474	62,038	66,892	74,889	81,031	81,928	84,401
75Y +	68,528	73,952	79,707	89,217	96,518	97,559	1,00,487

Floator Plan 2A + 1C

Age Band	600000	750000	1000000	1250000	1500000	1750000	2000000
3m-18Y	-	-	-	-	-	-	-
19Y-35Y	14,042	15,112	16,268	18,131	19,549	19,772	20,355
36Y-45Y	16,304	17,556	18,904	21,088	22,753	23,010	23,690
46Y-55Y	22,995	24,804	26,736	29,906	32,344	32,719	33,702
56Y-60Y	31,344	33,833	36,515	40,845	44,163	44,697	46,070
61Y-65Y	38,633	41,760	45,112	50,576	54,782	55,452	57,171
66Y-70Y	50,901	54,981	59,334	66,477	71,967	72,797	75,021
71Y-75Y	60,015	64,802	69,897	78,285	84,728	85,677	88,274
75Y +	70,931	76,566	82,553	92,435	1,00,020	1,01,113	1,04,159

Floator Plan 2A + 2C

Age Band	600000	750000	1000000	1250000	1500000	1750000	2000000
3m-18Y	-	-	-	-	-	-	-
19Y-35Y	16,962	18,283	19,710	22,013	23,770	24,050	24,772
36Y-45Y	19,315	20,827	22,455	25,093	27,107	27,423	28,247
46Y-55Y	25,947	28,010	30,218	33,835	36,616	37,048	38,172
56Y-60Y	34,197	36,933	39,882	44,645	48,297	48,887	50,397
61Y-65Y	41,382	44,748	48,359	54,242	58,770	59,495	61,347
66Y-70Y	53,495	57,802	62,401	69,941	75,738	76,621	78,971
71Y-75Y	62,493	67,499	72,831	81,601	88,337	89,338	92,057
75Y +	73,271	79,114	85,326	95,571	1,03,436	1,04,579	1,07,740

Floator Plan 2A + 3C

Age Band	600000	750000	1000000	1250000	1500000	1750000	2000000
3m-18Y	-	-	-	-	-	-	-
19Y-35Y	20,013	21,595	23,305	26,066	28,175	28,513	29,379
36Y-45Y	22,486	24,269	26,191	29,305	31,685	32,061	33,035
46Y-55Y	29,147	31,484	33,988	38,086	41,236	41,730	43,006
56Y-60Y	37,398	40,408	43,653	48,897	52,918	53,569	55,231
61Y-65Y	44,582	48,222	52,130	58,493	63,391	64,177	66,181
66Y-70Y	56,695	61,276	66,172	74,193	80,358	81,303	83,805
71Y-75Y	65,694	70,973	76,602	85,852	92,958	94,020	96,890
75Y +	76,472	82,588	89,097	99,823	1,08,057	1,09,261	1,12,574

Floator Plan 3A

Age Band	600000	750000	1000000	1250000	1500000	1750000	2000000
3m-18Y	-	-	-	-	-	-	-
19Y-35Y	15,734	16,934	18,225	20,315	21,907	22,151	22,802
36Y-45Y	17,186	18,503	19,919	22,214	23,964	24,230	24,944
46Y-55Y	20,612	22,214	23,928	26,729	28,874	29,200	30,068
56Y-60Y	25,158	27,122	29,242	32,643	35,236	35,646	36,721
61Y-65Y	30,633	33,058	35,662	39,879	43,107	43,608	44,931
66Y-70Y	36,643	39,545	42,649	47,707	51,580	52,165	53,742
71Y-75Y	47,810	51,609	55,656	62,302	67,407	68,165	70,223
75Y +	53,268	57,491	61,983	69,377	75,053	75,883	78,165

Floator Plan 3A + 1C

Age Band	600000	750000	1000000	1250000	1500000	1750000	2000000
3m-18Y	-	-	-	-	-	-	-
19Y-35Y	18,633	20,082	21,643	24,171	26,099	26,399	27,188
36Y-45Y	20,187	21,762	23,457	26,206	28,304	28,628	29,485
46Y-55Y	23,597	25,456	27,449	30,701	33,192	33,577	34,588
56Y-60Y	28,094	30,311	32,706	36,552	39,486	39,953	41,169
61Y-65Y	33,494	36,166	39,038	43,690	47,251	47,809	49,270
66Y-70Y	39,427	42,569	45,936	51,418	55,616	56,257	57,968
71Y-75Y	50,447	54,476	58,773	65,823	71,238	72,050	74,236
75Y +	55,836	60,284	65,020	72,808	78,787	79,670	82,078

Floator Plan 3A + 2C

Age Band	600000	750000	1000000	1250000	1500000	1750000	2000000
3m-18Y	-	-	-	-	-	-	-
19Y-35Y	21,684	23,394	25,238	28,224	30,504	30,862	31,795
36Y-45Y	23,358	25,205	27,193	30,418	32,882	33,267	34,274
46Y-55Y	26,798	28,931	31,220	34,952	37,813	38,259	39,421
56Y-60Y	31,295	33,786	36,476	40,803	44,107	44,635	46,002
61Y-65Y	36,695	39,641	42,809	47,942	51,872	52,491	54,103
66Y-70Y	42,627	46,044	49,706	55,669	60,237	60,939	62,801
71Y-75Y	53,648	57,951	62,543	70,075	75,858	76,732	79,070
75Y +	59,037	63,758	68,791	77,060	83,408	84,352	86,911

Floator Plan 3A + 3C

Age Band	600000	750000	1000000	1250000	1500000	1750000	2000000
3m-18Y	-	-	-	-	-	-	-
19Y-35Y	24,735	26,707	28,832	32,276	34,908	35,325	36,403
36Y-45Y	26,529	28,647	30,928	34,630	37,459	37,905	39,062
46Y-55Y	29,999	32,405	34,990	39,204	42,434	42,941	44,255
56Y-60Y	34,496	37,261	40,247	45,055	48,727	49,317	50,835
61Y-65Y	39,895	43,115	46,580	52,193	56,493	57,173	58,936
66Y-70Y	45,828	49,518	53,477	59,921	64,858	65,621	67,634
71Y-75Y	56,849	61,425	66,314	74,326	80,479	81,414	83,903
75Y +	62,237	67,233	72,562	81,311	88,028	89,034	91,745

Floator Plan 4A

Age Band	600000	750000	1000000	1250000	1500000	1750000	2000000
3m-18Y	-	-	-	-	-	-	-
19Y-35Y	20,305	21,881	23,576	26,328	28,427	28,748	29,604
36Y-45Y	22,789	24,566	26,473	29,577	31,947	32,305	33,269
46Y-55Y	29,453	31,784	34,273	38,361	41,501	41,977	43,242
56Y-60Y	37,704	40,707	43,938	49,172	53,182	53,816	55,467
61Y-65Y	46,696	50,470	54,509	61,109	66,184	66,976	69,043
66Y-70Y	58,685	63,400	68,427	76,686	83,033	83,987	86,553
71Y-75Y	74,205	80,155	86,479	96,921	1,04,954	1,06,138	1,09,364
75Y +	84,983	91,770	98,974	1,10,891	1,20,053	1,21,379	1,25,048

Floator Plan 4A + 1C

Age Band	600000	750000	1000000	1250000	1500000	1750000	2000000
3m-18Y	-	-	-	-	-	-	-
19Y-35Y	23,356	25,193	27,171	30,381	32,832	33,211	34,212
36Y-45Y	25,960	28,008	30,208	33,789	36,525	36,944	38,057
46Y-55Y	32,654	35,259	38,044	42,613	46,121	46,659	48,075
56Y-60Y	40,904	44,182	47,708	53,423	57,803	58,498	60,300
61Y-65Y	49,896	53,944	58,279	65,360	70,805	71,658	73,876
66Y-70Y	61,885	66,874	72,198	80,937	87,654	88,669	91,386
71Y-75Y	77,405	83,629	90,250	1,01,172	1,09,574	1,10,820	1,14,198
75Y +	88,183	95,245	1,02,745	1,15,143	1,24,673	1,26,061	1,29,881

Floator Plan 4A + 2C

Age Band	600000	750000	1000000	1250000	1500000	1750000	2000000
3m-18Y	-	-	-	-	-	-	-
19Y-35Y	26,407	28,506	30,765	34,434	37,237	37,674	38,819
36Y-45Y	29,130	31,450	33,944	38,001	41,102	41,582	42,845
46Y-55Y	35,855	38,733	41,814	46,864	50,742	51,341	52,908
56Y-60Y	44,105	47,657	51,479	57,675	62,424	63,180	65,134
61Y-65Y	53,097	57,419	62,050	69,612	75,426	76,340	78,710
66Y-70Y	65,086	70,349	75,968	85,189	92,274	93,351	96,220
71Y-75Y	80,606	87,104	94,020	1,05,424	1,14,195	1,15,502	1,19,031
75Y +	91,384	98,719	1,06,515	1,19,394	1,29,294	1,30,743	1,34,715

Floator Plan 4A + 3C

Age Band	600000	750000	1000000	1250000	1500000	1750000	2000000
3m-18Y	-	-	-	-	-	-	-
19Y-35Y	29,458	31,818	34,359	38,487	41,642	42,138	43,427
36Y-45Y	32,301	34,892	37,679	42,213	45,680	46,220	47,633
46Y-55Y	39,055	42,208	45,585	51,116	55,363	56,023	57,742
56Y-60Y	47,306	51,131	55,250	61,926	67,044	67,862	69,967
61Y-65Y	56,298	60,893	65,821	73,863	80,046	81,022	83,543
66Y-70Y	68,287	73,823	79,739	89,440	96,895	98,033	1,01,053
71Y-75Y	83,807	90,578	97,791	1,09,675	1,18,816	1,20,184	1,23,864
75Y +	94,585	1,02,194	1,10,286	1,23,646	1,33,915	1,35,425	1,39,548

Plan – Premium

Individual Plan

Age Band	25000 00	30000 00	35000 00	40000 00	45000 00	50000 00	75000 00	100000 00	150000 00	200000 00	250000 00	300000 00	350000 00	400000 00	450000 00	500000 00
3m-18Y	7,583	8,533	9,314	9,823	10,295	11,404	12,579	13,491	14,900	15,994	16,902	17,684	18,375	18,997	19,564	20,085
19Y-35Y	12,004	13,456	14,654	15,429	16,149	17,490	19,269	20,651	22,784	24,441	25,815	27,000	28,046	28,987	29,845	30,636
36Y-45Y	14,431	16,214	17,684	18,635	19,517	21,011	23,187	24,878	27,488	29,516	31,197	32,646	33,927	35,078	36,128	37,095
46Y-55Y	22,139	24,997	27,356	28,878	30,291	32,108	35,576	38,270	42,430	45,661	48,341	50,650	52,691	54,526	56,199	57,740
56Y-60Y	32,016	36,103	39,481	41,671	43,704	46,099	51,128	55,035	61,067	65,752	69,639	72,987	75,946	78,607	81,034	83,268
61Y-65Y	40,716	46,044	50,449	53,300	55,944	58,912	65,432	70,498	78,319	84,395	89,434	93,775	97,612	1,01,063	1,04,209	1,07,106
66Y-70Y	54,417	61,599	67,538	71,373	74,933	78,754	87,502	94,298	1,04,790	1,12,941	1,19,701	1,25,525	1,30,672	1,35,301	1,39,522	1,43,409
71Y-75Y	64,591	73,148	80,224	84,790	89,028	93,484	1,03,883	1,11,962	1,24,435	1,34,126	1,42,162	1,49,086	1,55,205	1,60,709	1,65,726	1,70,348
75Y +	76,784	86,991	95,431	1,00,875	1,05,926	1,11,143	1,23,524	1,33,143	1,47,994	1,59,531	1,69,099	1,77,344	1,84,629	1,91,182	1,97,156	2,02,658

Floator Plan 1A +1C

Age Band	25000 00	30000 00	35000 00	40000 00	45000 00	50000 00	75000 00	100000 00	150000 00	200000 00	250000 00	300000 00	350000 00	400000 00	450000 00	500000 00
3m-18Y	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19Y-35Y	17,763	20,004	21,848	23,039	24,145	25,846	28,564	30,676	33,936	36,468	38,569	40,378	41,978	43,416	44,727	45,935
36Y-45Y	20,275	22,858	24,984	26,357	27,631	29,490	32,620	35,051	38,804	41,720	44,139	46,222	48,064	49,720	51,230	52,621
46Y-55Y	27,491	31,082	34,042	35,951	37,723	39,875	44,216	47,589	52,796	56,841	60,196	63,086	65,640	67,938	70,033	71,962
56Y-60Y	36,760	41,498	45,410	47,943	50,293	52,985	58,789	63,298	70,259	75,666	80,151	84,015	87,430	90,501	93,301	95,880
61Y-65Y	44,818	50,710	55,577	58,724	61,644	64,868	72,059	77,645	86,270	92,970	98,527	1,03,315	1,07,546	1,11,351	1,14,821	1,18,016
66Y-70Y	57,560	65,177	71,469	75,532	79,303	83,322	92,584	99,779	1,10,888	1,19,518	1,26,675	1,32,842	1,38,292	1,43,194	1,47,662	1,51,778
71Y-75Y	67,023	75,919	83,269	88,011	92,413	97,021	1,07,819	1,16,208	1,29,160	1,39,221	1,47,566	1,54,755	1,61,109	1,66,824	1,72,033	1,76,832
75Y +	78,362	88,792	97,411	1,02,970	1,08,128	1,13,444	1,26,086	1,35,906	1,51,069	1,62,848	1,72,617	1,81,035	1,88,473	1,95,163	2,01,263	2,06,880

Floator Plan 1A + 2C

Age Band	25000 00	30000 00	35000 00	40000 00	45000 00	50000 00	75000 00	100000 00	150000 00	200000 00	250000 00	300000 00	350000 00	400000 00	450000 00	500000 00
3m-18Y	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19Y-35Y	24,149	27,263	29,824	31,476	33,009	35,111	38,870	41,790	46,299	49,802	52,707	55,210	57,422	59,412	61,226	62,896
36Y-45Y	26,912	30,402	33,273	35,125	36,843	39,118	43,329	46,601	51,653	55,577	58,832	61,636	64,114	66,343	68,375	70,247
46Y-55Y	34,190	38,697	42,409	44,802	47,022	49,593	55,027	59,248	65,765	70,828	75,027	78,645	81,842	84,718	87,340	89,754
56Y-60Y	43,460	49,113	53,777	56,793	59,592	62,704	69,600	74,957	83,228	89,654	94,983	99,574	1,03,631	1,07,281	1,10,608	1,13,673
61Y-65Y	51,517	58,326	63,944	67,574	70,943	74,587	82,870	89,305	99,240	1,06,958	1,13,359	1,18,874	1,23,748	1,28,131	1,32,128	1,35,809
66Y-70Y	64,260	72,792	79,837	84,383	88,602	93,040	1,03,395	1,11,439	1,23,858	1,33,506	1,41,507	1,48,402	1,54,494	1,59,974	1,64,969	1,69,571
71Y-75Y	73,722	83,534	91,636	96,862	1,01,712	1,06,740	1,18,630	1,27,867	1,42,129	1,53,209	1,62,397	1,70,315	1,77,310	1,83,604	1,89,340	1,94,625
75Y +	85,062	96,408	1,05,779	1,11,820	1,17,428	1,23,162	1,36,896	1,47,566	1,64,039	1,76,836	1,87,449	1,96,594	2,04,675	2,11,943	2,18,570	2,24,673

Floator Plan 1A + 3C

Age Band	25000 00	30000 00	35000 00	40000 00	45000 00	50000 00	75000 00	100000 00	150000 00	200000 00	250000 00	300000 00	350000 00	400000 00	450000 00	500000 00
3m-18Y	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19Y-35Y	30,536	34,523	37,800	39,913	41,874	44,375	49,175	52,905	58,663	63,136	66,846	70,042	72,867	75,408	77,724	79,857
36Y-45Y	33,549	37,946	41,562	43,892	46,055	48,745	54,039	58,151	64,501	69,434	73,525	77,050	80,165	82,966	85,520	87,873
46Y-55Y	40,890	46,312	50,777	53,652	56,321	59,312	65,838	70,907	78,735	84,816	89,859	94,204	98,044	1,01,498	1,04,647	1,07,547
56Y-60Y	50,159	56,729	62,144	65,644	68,891	72,422	80,410	86,616	96,198	1,03,641	1,09,814	1,15,133	1,19,833	1,24,061	1,27,915	1,31,465
61Y-65Y	58,216	65,941	72,312	76,425	80,242	84,305	93,680	1,00,964	1,12,209	1,20,945	1,28,190	1,34,433	1,39,949	1,44,911	1,49,435	1,53,601
66Y-70Y	70,959	80,408	88,204	93,234	97,901	1,02,759	1,14,205	1,23,098	1,36,827	1,47,493	1,56,339	1,63,961	1,70,695	1,76,754	1,82,276	1,87,363
71Y-75Y	80,422	91,149	1,00,003	1,05,712	1,11,011	1,16,458	1,29,441	1,39,527	1,55,099	1,67,196	1,77,229	1,85,874	1,93,512	2,00,384	2,06,647	2,12,417
75Y +	91,761	1,04,023	1,14,146	1,20,671	1,26,727	1,32,881	1,47,707	1,59,225	1,77,008	1,90,823	2,02,281	2,12,153	2,20,876	2,28,723	2,35,877	2,42,466

Floator Plan 2A

Age Band	25000 00	30000 00	35000 00	40000 00	45000 00	50000 00	75000 00	100000 00	150000 00	200000 00	250000 00	300000 00	350000 00	400000 00	450000 00	500000 00
3m-18Y	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19Y-35Y	19,595	21,988	23,958	25,230	26,411	28,852	31,753	34,007	37,486	40,189	42,431	44,363	46,069	47,605	49,004	50,294
36Y-45Y	23,481	26,404	28,813	30,367	31,809	34,495	38,034	40,784	45,029	48,327	51,062	53,419	55,501	57,375	59,082	60,655
46Y-55Y	35,721	40,365	44,197	46,665	48,957	52,092	57,699	62,054	68,779	74,003	78,336	82,069	85,368	88,336	91,041	93,532
56Y-60Y	50,877	57,455	62,889	66,400	69,658	73,696	81,710	87,936	97,549	1,05,016	1,11,209	1,16,546	1,21,261	1,25,502	1,29,369	1,32,931
61Y-65Y	64,607	73,172	80,248	84,815	89,053	94,007	1,04,408	1,12,488	1,24,963	1,34,654	1,42,692	1,49,617	1,55,736	1,61,241	1,66,259	1,70,881
66Y-70Y	86,530	98,061	1,07,591	1,13,734	1,19,436	1,25,757	1,39,721	1,50,569	1,67,317	1,80,329	1,91,120	2,00,418	2,08,634	2,16,024	2,22,762	2,28,967
71Y-75Y	1,02,814	1,16,545	1,27,894	1,35,207	1,41,994	1,49,329	1,65,936	1,78,837	1,98,756	2,14,230	2,27,064	2,38,122	2,47,893	2,56,682	2,64,694	2,72,075
75Y +	1,22,323	1,38,694	1,52,226	1,60,942	1,69,032	1,77,583	1,97,362	2,12,727	2,36,450	2,54,879	2,70,164	2,83,333	2,94,970	3,05,438	3,14,981	3,23,771

Floator Plan 2A + 1C

Age Band	25000 00	30000 00	35000 00	40000 00	45000 00	50000 00	75000 00	100000 00	150000 00	200000 00	250000 00	300000 00	350000 00	400000 00	450000 00	500000 00
3m-18Y	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19Y-35Y	25,068	28,210	30,795	32,462	34,010	36,794	40,587	43,535	48,085	51,620	54,552	57,078	59,310	61,318	63,149	64,835
36Y-45Y	29,128	32,825	35,868	37,830	39,650	42,690	47,150	50,616	55,966	60,122	63,570	66,540	69,164	71,525	73,677	75,660
46Y-55Y	41,265	46,669	51,123	53,992	56,655	60,137	66,649	71,707	79,517	85,584	90,616	94,952	98,783	1,02,229	1,05,370	1,08,264
56Y-60Y	56,248	63,562	69,599	73,498	77,116	81,490	90,381	97,288	1,07,951	1,16,235	1,23,106	1,29,026	1,34,257	1,38,962	1,43,251	1,47,202
61Y-65Y	69,794	79,070	86,729	91,671	96,257	1,01,535	1,12,783	1,21,520	1,35,011	1,45,491	1,54,183	1,61,672	1,68,289	1,74,242	1,79,669	1,84,667
66Y-70Y	91,444	1,03,649	1,13,730	1,20,229	1,26,260	1,32,888	1,47,654	1,59,125	1,76,836	1,90,595	2,02,006	2,11,838	2,20,525	2,28,340	2,35,465	2,42,027
71Y-75Y	1,07,524	1,21,902	1,33,780	1,41,433	1,48,536	1,56,166	1,73,542	1,87,041	2,07,882	2,24,073	2,37,500	2,49,070	2,59,294	2,68,490	2,76,874	2,84,596
75Y +	1,26,789	1,43,774	1,57,808	1,66,846	1,75,236	1,84,067	2,04,575	2,20,507	2,45,104	2,64,214	2,80,062	2,93,717	3,05,783	3,16,637	3,26,532	3,35,646

Floator Plan 2A + 2C

Age Band	25000 00	30000 00	35000 00	40000 00	45000 00	50000 00	75000 00	100000 00	150000 00	200000 00	250000 00	300000 00	350000 00	400000 00	450000 00	500000 00
3m-18Y	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19Y-35Y	30,436	34,314	37,502	39,556	41,464	44,583	49,253	52,881	58,482	62,833	66,441	69,551	72,298	74,770	77,023	79,098
36Y-45Y	34,666	39,122	42,787	45,149	47,341	50,726	56,091	60,258	66,692	71,691	75,836	79,408	82,564	85,403	87,992	90,376
46Y-55Y	46,700	52,848	57,913	61,174	64,201	68,024	75,422	81,169	90,042	96,936	1,02,653	1,07,579	1,11,931	1,15,847	1,19,416	1,22,704
56Y-60Y	61,509	69,544	76,172	80,451	84,421	89,125	98,874	1,06,448	1,18,141	1,27,225	1,34,759	1,41,251	1,46,987	1,52,146	1,56,850	1,61,183
61Y-65Y	74,871	84,844	93,073	98,382	1,03,308	1,08,904	1,20,980	1,30,362	1,44,846	1,56,098	1,65,430	1,73,471	1,80,577	1,86,968	1,92,794	1,98,161
66Y-70Y	96,247	1,09,111	1,19,733	1,26,578	1,32,931	1,39,860	1,55,410	1,67,491	1,86,142	2,00,632	2,12,648	2,23,002	2,32,152	2,40,382	2,47,884	2,54,795
71Y-75Y	1,12,124	1,27,134	1,39,529	1,47,514	1,54,926	1,62,844	1,80,971	1,95,053	2,16,795	2,33,686	2,47,694	2,59,764	2,70,430	2,80,023	2,88,769	2,96,825
75Y +	1,31,145	1,48,729	1,63,253	1,72,606	1,81,288	1,90,392	2,11,611	2,28,096	2,53,547	2,73,319	2,89,716	3,03,846	3,16,330	3,27,561	3,37,799	3,47,229

Floator Plan 2A + 3C

Age Band	25000 00	30000 00	35000 00	40000 00	45000 00	50000 00	75000 00	100000 00	150000 00	200000 00	250000 00	300000 00	350000 00	400000 00	450000 00	500000 00
3m-18Y	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19Y-35Y	36,036	40,680	44,497	46,956	49,238	52,708	58,292	62,629	69,326	74,528	78,843	82,560	85,845	88,800	91,494	93,975
36Y-45Y	40,486	45,738	50,057	52,838	55,420	59,170	65,484	70,389	77,961	83,844	88,723	92,928	96,642	99,984	1,03,030	1,05,836
46Y-55Y	52,574	59,527	65,251	68,936	72,357	76,547	84,903	91,395	1,01,418	1,09,204	1,15,662	1,21,226	1,26,142	1,30,565	1,34,597	1,38,310
56Y-60Y	67,383	76,223	83,510	88,213	92,577	97,648	1,08,356	1,16,674	1,29,517	1,39,494	1,47,768	1,54,898	1,61,197	1,66,864	1,72,030	1,76,789
61Y-65Y	80,745	91,522	1,00,412	1,06,144	1,11,464	1,17,428	1,30,462	1,40,588	1,56,222	1,68,367	1,78,439	1,87,118	1,94,787	2,01,686	2,07,975	2,13,767
66Y-70Y	1,02,121	1,15,790	1,27,071	1,34,340	1,41,087	1,48,384	1,64,892	1,77,717	1,97,517	2,12,900	2,25,657	2,36,650	2,46,363	2,55,100	2,63,065	2,70,401
71Y-75Y	1,17,999	1,33,813	1,46,867	1,55,277	1,63,082	1,71,367	1,90,453	2,05,279	2,28,171	2,45,954	2,60,703	2,73,411	2,84,640	2,94,741	3,03,950	3,12,432
75Y +	1,37,019	1,55,407	1,70,591	1,80,368	1,89,443	1,98,915	2,21,093	2,38,322	2,64,922	2,85,587	3,02,725	3,17,493	3,30,541	3,42,279	3,52,979	3,62,835

Floator Plan 3A

Age Band	25000 00	30000 00	35000 00	40000 00	45000 00	50000 00	75000 00	100000 00	150000 00	200000 00	250000 00	300000 00	350000 00	400000 00	450000 00	500000 00
3m-18Y	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19Y-35Y	28,037	31,577	34,490	36,369	38,112	41,748	46,019	49,337	54,460	58,439	61,740	64,584	67,097	69,357	71,418	73,316
36Y-45Y	30,643	34,538	37,743	39,810	41,728	45,527	50,225	53,874	59,509	63,886	67,516	70,644	73,407	75,894	78,160	80,248
46Y-55Y	36,856	41,623	45,550	48,081	50,429	54,459	60,205	64,669	71,561	76,915	81,356	85,182	88,563	91,604	94,376	96,930
56Y-60Y	44,910	50,660	55,403	58,470	61,316	65,810	72,821	78,268	86,677	93,209	98,627	1,03,295	1,07,420	1,11,130	1,14,513	1,17,629
61Y-65Y	54,912	62,078	67,992	71,812	75,357	80,504	89,216	95,984	1,06,434	1,14,552	1,21,284	1,27,085	1,32,211	1,36,822	1,41,026	1,44,897
66Y-70Y	65,620	74,250	81,375	85,974	90,241	96,063	1,06,534	1,14,669	1,27,229	1,36,986	1,45,078	1,52,051	1,58,212	1,63,754	1,68,806	1,73,460
71Y-75Y	85,597	96,985	1,06,391	1,12,456	1,18,084	1,24,833	1,38,618	1,49,327	1,65,862	1,78,706	1,89,359	1,98,538	2,06,648	2,13,944	2,20,595	2,26,721
75Y +	95,229	1,07,921	1,18,405	1,25,162	1,31,434	1,38,784	1,54,135	1,66,060	1,84,473	1,98,777	2,10,640	2,20,861	2,29,893	2,38,018	2,45,424	2,52,246

Floator Plan 3A + 1C

Age Band	25000 00	30000 00	35000 00	40000 00	45000 00	50000 00	75000 00	100000 00	150000 00	200000 00	250000 00	300000 00	350000 00	400000 00	450000 00	500000 00
3m-18Y	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19Y-35Y	33,368	37,638	41,150	43,414	45,514	49,484	54,625	58,618	64,784	69,574	73,547	76,970	79,995	82,716	85,196	87,481
36Y-45Y	36,163	40,814	44,640	47,105	49,393	53,537	59,136	63,485	70,199	75,415	79,742	83,469	86,763	89,726	92,427	94,915
46Y-55Y	42,350	47,870	52,414	55,341	58,058	62,432	69,074	74,234	82,201	88,391	93,524	97,947	1,01,855	1,05,371	1,08,576	1,11,528
56Y-60Y	50,318	56,808	62,158	65,616	68,824	73,657	81,550	87,682	97,149	1,04,504	1,10,604	1,15,859	1,20,503	1,24,681	1,28,489	1,31,997
61Y-65Y	60,187	68,076	74,583	78,783	82,682	88,158	97,732	1,05,169	1,16,651	1,25,571	1,32,968	1,39,343	1,44,975	1,50,042	1,54,660	1,58,914
66Y-70Y	70,757	80,092	87,795	92,764	97,376	1,03,519	1,14,829	1,23,615	1,37,181	1,47,720	1,56,460	1,63,991	1,70,645	1,76,631	1,82,088	1,87,114
71Y-75Y	90,476	1,02,535	1,12,489	1,18,906	1,24,861	1,31,916	1,46,498	1,57,826	1,75,315	1,88,902	2,00,170	2,09,880	2,18,459	2,26,176	2,33,212	2,39,692
75Y +	99,987	1,13,332	1,24,351	1,31,451	1,38,042	1,45,690	1,61,818	1,74,347	1,93,691	2,08,719	2,21,182	2,31,920	2,41,409	2,49,945	2,57,727	2,64,894

Floator Plan 3A + 2C

Age Band	25000 00	30000 00	35000 00	40000 00	45000 00	50000 00	75000 00	100000 00	150000 00	200000 00	250000 00	300000 00	350000 00	400000 00	450000 00	500000 00
3m-18Y	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19Y-35Y	38,968	44,005	48,146	50,813	53,289	57,609	63,663	68,367	75,628	81,270	85,948	89,979	93,542	96,746	99,667	1,02,358
36Y-45Y	41,983	47,430	51,909	54,794	57,472	61,981	68,529	73,615	81,468	87,569	92,629	96,989	1,00,841	1,04,306	1,07,465	1,10,375
46Y-55Y	48,224	54,548	59,752	63,103	66,214	70,955	78,556	84,460	93,577	1,00,659	1,06,533	1,11,594	1,16,066	1,20,089	1,23,756	1,27,134
56Y-60Y	56,192	63,487	69,497	73,378	76,980	82,180	91,032	97,908	1,08,525	1,16,773	1,23,613	1,29,506	1,34,714	1,39,399	1,43,669	1,47,603
61Y-65Y	66,061	74,754	81,921	86,545	90,837	96,682	1,07,213	1,15,395	1,28,026	1,37,839	1,45,977	1,52,990	1,59,186	1,64,760	1,69,841	1,74,521
66Y-70Y	76,632	86,771	95,133	1,00,526	1,05,531	1,12,042	1,24,311	1,33,842	1,48,557	1,59,988	1,69,469	1,77,638	1,84,856	1,91,349	1,97,268	2,02,720
71Y-75Y	96,351	1,09,213	1,19,827	1,26,668	1,33,017	1,40,440	1,55,979	1,68,052	1,86,691	2,01,171	2,13,179	2,23,527	2,32,670	2,40,894	2,48,392	2,55,298
75Y +	1,05,861	1,20,011	1,31,689	1,39,214	1,46,198	1,54,214	1,71,299	1,84,573	2,05,066	2,20,987	2,34,191	2,45,568	2,55,620	2,64,663	2,72,907	2,80,500

Floator Plan 3A + 3C

Age Band	25000 00	30000 00	35000 00	40000 00	45000 00	50000 00	75000 00	100000 00	150000 00	200000 00	250000 00	300000 00	350000 00	400000 00	450000 00	500000 00
3m-18Y	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19Y-35Y	44,568	50,371	55,141	58,212	61,063	65,734	72,702	78,115	86,472	92,965	98,349	1,02,989	1,07,088	1,10,776	1,14,138	1,17,235
36Y-45Y	47,802	54,046	59,179	62,484	65,552	70,425	77,922	83,746	92,737	99,723	1,05,516	1,10,508	1,14,919	1,18,887	1,22,504	1,25,836
46Y-55Y	54,099	61,227	67,090	70,866	74,369	79,478	88,037	94,687	1,04,952	1,12,928	1,19,542	1,25,241	1,30,277	1,34,807	1,38,937	1,42,740
56Y-60Y	62,066	70,165	76,835	81,140	85,136	90,704	1,00,513	1,08,134	1,19,900	1,29,041	1,36,622	1,43,153	1,48,925	1,54,117	1,58,850	1,63,209
61Y-65Y	71,936	81,433	89,259	94,308	98,993	1,05,205	1,16,695	1,25,621	1,39,402	1,50,108	1,58,986	1,66,637	1,73,397	1,79,478	1,85,021	1,90,127
66Y-70Y	82,506	93,449	1,02,471	1,08,288	1,13,687	1,20,566	1,33,792	1,44,068	1,59,932	1,72,257	1,82,478	1,91,285	1,99,067	2,06,067	2,12,449	2,18,327
71Y-75Y	1,02,225	1,15,892	1,27,166	1,34,430	1,41,173	1,48,963	1,65,461	1,78,278	1,98,066	2,13,439	2,26,188	2,37,174	2,46,881	2,55,612	2,63,572	2,70,904
75Y +	1,11,735	1,26,689	1,39,027	1,46,976	1,54,353	1,62,737	1,80,781	1,94,799	2,16,442	2,33,255	2,47,200	2,59,215	2,69,831	2,79,381	2,88,087	2,96,106

Floator Plan 4A

Age Band	25000 00	30000 00	35000 00	40000 00	45000 00	50000 00	75000 00	100000 00	150000 00	200000 00	250000 00	300000 00	350000 00	400000 00	450000 00	500000 00
3m-18Y	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19Y-35Y	36,300	40,963	44,799	47,271	49,565	54,384	59,996	64,356	71,087	76,316	80,653	84,389	87,691	90,661	93,369	95,863
36Y-45Y	40,761	46,032	50,370	53,165	55,759	60,859	67,203	72,131	79,739	85,650	90,552	94,776	98,508	1,01,866	1,04,926	1,07,745
46Y-55Y	52,851	59,823	65,568	69,266	72,699	78,239	86,626	93,141	1,03,200	1,11,014	1,17,495	1,23,079	1,28,013	1,32,452	1,36,498	1,40,225
56Y-60Y	67,661	76,519	83,827	88,543	92,920	99,341	1,10,078	1,18,420	1,31,299	1,41,304	1,49,601	1,56,751	1,63,069	1,68,751	1,73,932	1,78,704
61Y-65Y	84,211	95,436	1,04,702	1,10,676	1,16,220	1,23,732	1,37,313	1,47,863	1,64,152	1,76,807	1,87,302	1,96,345	2,04,335	2,11,523	2,18,075	2,24,111
66Y-70Y	1,05,470	1,19,587	1,31,244	1,38,755	1,45,726	1,54,571	1,71,626	1,84,875	2,05,331	2,21,222	2,34,402	2,45,758	2,55,793	2,64,819	2,73,048	2,80,627
71Y-75Y	1,33,127	1,51,040	1,65,836	1,75,365	1,84,209	1,94,460	2,16,074	2,32,866	2,58,792	2,78,932	2,95,636	3,10,028	3,22,746	3,34,185	3,44,614	3,54,220
75Y +	1,52,148	1,72,635	1,89,560	2,00,456	2,10,570	2,22,008	2,46,715	2,65,909	2,95,543	3,18,565	3,37,658	3,54,110	3,68,647	3,81,723	3,93,644	4,04,624

Floator Plan 4A + 1C

Age Band	25000 00	30000 00	35000 00	40000 00	45000 00	50000 00	75000 00	100000 00	150000 00	200000 00	250000 00	300000 00	350000 00	400000 00	450000 00	500000 00
3m-18Y	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19Y-35Y	41,900	47,329	51,794	54,670	57,339	62,509	69,035	74,104	81,931	88,011	93,054	97,399	1,01,238	1,04,692	1,07,840	1,10,740
36Y-45Y	46,580	52,648	57,640	60,855	63,839	69,303	76,596	82,261	91,008	97,804	1,03,440	1,08,296	1,12,586	1,16,446	1,19,965	1,23,206
46Y-55Y	58,726	66,501	72,906	77,028	80,855	86,763	96,107	1,03,367	1,14,575	1,23,282	1,30,504	1,36,726	1,42,224	1,47,170	1,51,679	1,55,832
56Y-60Y	73,535	83,197	91,165	96,305	1,01,075	1,07,864	1,19,560	1,28,646	1,42,674	1,53,572	1,62,610	1,70,398	1,77,279	1,83,469	1,89,112	1,94,310
61Y-65Y	90,086	1,02,115	1,12,040	1,18,438	1,24,376	1,32,256	1,46,795	1,58,089	1,75,528	1,89,075	2,00,311	2,09,992	2,18,546	2,26,241	2,33,256	2,39,717
66Y-70Y	1,11,344	1,26,265	1,38,582	1,46,517	1,53,882	1,63,094	1,81,107	1,95,101	2,16,706	2,33,491	2,47,411	2,59,405	2,70,004	2,79,537	2,88,228	2,96,233
71Y-75Y	1,39,001	1,57,719	1,73,175	1,83,127	1,92,365	2,02,983	2,25,556	2,43,092	2,70,167	2,91,201	3,08,644	3,23,675	3,36,956	3,48,904	3,59,795	3,69,826
75Y +	1,58,022	1,79,314	1,96,898	2,08,218	2,18,726	2,30,531	2,56,196	2,76,135	3,06,918	3,30,833	3,50,667	3,67,757	3,82,857	3,96,441	4,08,824	4,20,230

Floator Plan 4A + 2C

Age Band	25000 00	30000 00	35000 00	40000 00	45000 00	50000 00	75000 00	100000 00	150000 00	200000 00	250000 00	300000 00	350000 00	400000 00	450000 00	500000 00
3m-18Y	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19Y-35Y	47,500	53,696	58,790	62,070	65,114	70,635	78,073	83,852	92,775	99,706	1,05,455	1,10,408	1,14,785	1,18,722	1,22,311	1,25,617
36Y-45Y	52,399	59,264	64,910	68,545	71,918	77,747	85,989	92,392	1,02,278	1,09,958	1,16,327	1,21,815	1,26,664	1,31,027	1,35,003	1,38,666
46Y-55Y	64,600	73,180	80,244	84,791	89,011	95,286	1,05,589	1,13,593	1,25,951	1,35,551	1,43,513	1,50,373	1,56,435	1,61,888	1,66,859	1,71,438
56Y-60Y	79,409	89,876	98,504	1,04,067	1,09,231	1,16,388	1,29,042	1,38,872	1,54,050	1,65,841	1,75,619	1,84,045	1,91,490	1,98,187	2,04,293	2,09,916
61Y-65Y	95,960	1,08,794	1,19,378	1,26,200	1,32,532	1,40,779	1,56,276	1,68,316	1,86,903	2,01,344	2,13,320	2,23,639	2,32,757	2,40,959	2,48,436	2,55,323
66Y-70Y	1,17,218	1,32,944	1,45,920	1,54,279	1,62,037	1,71,618	1,90,589	2,05,327	2,28,082	2,45,759	2,60,420	2,73,052	2,84,214	2,94,255	3,03,409	3,11,840
71Y-75Y	1,44,876	1,64,397	1,80,513	1,90,889	2,00,520	2,11,507	2,35,038	2,53,318	2,81,543	3,03,469	3,21,653	3,37,322	3,51,167	3,63,622	3,74,975	3,85,433
75Y +	1,63,896	1,85,992	2,04,236	2,15,981	2,26,882	2,39,055	2,65,678	2,86,361	3,18,294	3,43,102	3,63,676	3,81,404	3,97,068	4,11,159	4,24,005	4,35,837

Floator Plan 4A + 3C

Age Band	25000 00	30000 00	35000 00	40000 00	45000 00	50000 00	75000 00	100000 00	150000 00	200000 00	250000 00	300000 00	350000 00	400000 00	450000 00	500000 00
3m-18Y	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19Y-35Y	53,100	60,062	65,785	69,469	72,889	78,760	87,112	93,601	1,03,619	1,11,401	1,17,856	1,23,417	1,28,332	1,32,752	1,36,782	1,40,494
36Y-45Y	58,219	65,880	72,179	76,234	79,998	86,191	95,382	1,02,522	1,13,547	1,22,111	1,29,214	1,35,335	1,40,742	1,45,607	1,50,042	1,54,127
46Y-55Y	70,474	79,858	87,582	92,553	97,167	1,03,810	1,15,071	1,23,819	1,37,326	1,47,819	1,56,522	1,64,020	1,70,646	1,76,606	1,82,039	1,87,044
56Y-60Y	85,283	96,555	1,05,842	1,11,830	1,17,387	1,24,911	1,38,523	1,49,098	1,65,425	1,78,109	1,88,628	1,97,692	2,05,701	2,12,905	2,19,473	2,25,523
61Y-65Y	1,01,834	1,15,472	1,26,717	1,33,962	1,40,687	1,49,302	1,65,758	1,78,542	1,98,279	2,13,612	2,26,329	2,37,286	2,46,968	2,55,677	2,63,616	2,70,929
66Y-70Y	1,23,092	1,39,622	1,53,258	1,62,041	1,70,193	1,80,141	2,00,071	2,15,553	2,39,457	2,58,028	2,73,429	2,86,699	2,98,425	3,08,973	3,18,589	3,27,446
71Y-75Y	1,50,750	1,71,076	1,87,851	1,98,651	2,08,676	2,20,030	2,44,519	2,63,544	2,92,918	3,15,737	3,34,662	3,50,969	3,65,378	3,78,340	3,90,155	4,01,039
75Y +	1,69,771	1,92,671	2,11,574	2,23,743	2,35,038	2,47,578	2,75,160	2,96,587	3,29,669	3,55,370	3,76,685	3,95,051	4,11,279	4,25,877	4,39,185	4,51,443

Optional Covers

Hospital Cash Benefit

Daily Allowance	500/ 1000	1000/ 2000	2500/ 5000	5000/ 10000	500/ 1000	1000/ 2000	2500/ 5000	5000/ 10000	500/ 1000	1000/ 2000	2500/ 5000	5000/ 10000	500/ 1000	1000/ 2000	2500/ 5000	5000/ 10000
Days	5	5	5	5	10	10	10	10	15	15	15	15	45	45	45	45
3m-18Y	41	82	206	412	45	91	226	453	46	92	230	460	51	101	254	507
19Y-35Y	49	97	243	486	54	109	272	543	56	112	280	560	67	134	336	671
36Y-45Y	59	117	294	587	68	135	338	675	70	141	352	705	91	182	455	911
46Y-55Y	85	171	427	855	102	203	509	1,017	108	216	540	1,079	154	307	769	1,537
56Y-60Y	130	260	651	1,302	156	311	778	1,555	164	328	821	1,641	227	453	1,133	2,266
61Y-65Y	183	367	917	1,833	228	456	1,139	2,278	244	488	1,220	2,441	370	739	1,848	3,696
66Y-70Y	297	594	1,486	2,972	374	747	1,868	3,736	401	803	2,006	4,013	616	1,233	3,082	6,163
71Y-75Y	305	610	1,524	3,048	396	793	1,982	3,964	420	840	2,101	4,202	632	1,264	3,160	6,321
75Y +	305	610	1,524	3,048	396	793	1,982	3,964	420	840	2,101	4,202	632	1,264	3,160	6,321

Major Illness Benefit

Age\ Additional SI	1,00,000	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,50,000	10,00,000	12,50,000	15,00,000	17,50,000	20,00,000	25,00,000
3m-18Y													
19Y-35Y	145	290	436	581	726	871	1,089	1,452	1,816	2,179	2,542	2,905	3,631
36Y-45Y	428	855	1,283	1,710	2,138	2,565	3,206	4,275	5,344	6,413	7,482	8,550	10,688
46Y-55Y	1,172	2,344	3,516	4,688	5,860	7,032	8,789	11,719	14,649	17,579	20,509	23,438	29,298
56Y-60Y	2,293	4,585	6,878	9,171	11,464	13,756	17,195	22,927	28,659	34,391	40,123	45,854	57,318
61Y-65Y	3,422	6,843	10,265	13,686	17,108	20,529	25,662	34,216	42,769	51,323	59,877	68,431	85,539
66Y-70Y													
71Y-75Y													
75Y +													

Additional Sum Insured for Accidental Hospitalization

Sum Insured	Premium 1.5x	Premium 2x
1,00,000	131	163
2,00,000	39	39
3,00,000	27	27
4,00,000	22	22
5,00,000	18	18
6,00,000	15	15
7,50,000	13	13
10,00,000	10	10
12,50,000	8	8
15,00,000	7	7
17,50,000	6	6
20,00,000	6	6
25,00,000	5	5
30,00,000	5	5
35,00,000	5	5
40,00,000	5	5
45,00,000	5	5
50,00,000	5	5

Sum Insured	Premium 1.5x	Premium 2x
75,00,000	5	5
1,00,00,000	5	5
1,50,00,000	5	5
2,00,00,000	5	5
2,50,00,000	5	5
3,00,00,000	5	5
3,50,00,000	5	5
4,00,00,000	5	5
4,50,00,000	5	5
5,00,00,000	5	5

Enhanced Cumulative Bonus

Sum Insured	Premium 1.5x	Premium 2x
1,00,000	119	
2,00,000	107	
3,00,000	100	
4,00,000	96	
5,00,000	93	
6,00,000		261
7,50,000		262
10,00,000		263
12,50,000		264
15,00,000		265
17,50,000		266
20,00,000		266
25,00,000		267
30,00,000		268

Sum Insured	Premium 1.5x	Premium 2x
35,00,000		269
40,00,000		269
45,00,000		270
50,00,000		270
75,00,000		272
1,00,00,000		274
1,50,00,000		276
2,00,00,000		277
2,50,00,000		278
3,00,00,000		279
3,50,00,000		280
4,00,00,000		280
4,50,00,000		281
5,00,00,000		281

No Claim Bonus Protector

Sum Insured	Loading
1,00,000	166
2,00,000	148
3,00,000	138
4,00,000	131
5,00,000	127
6,00,000	123
7,50,000	118
10,00,000	113
12,50,000	109
15,00,000	105
17,50,000	103
20,00,000	100
25,00,000	97
30,00,000	94

Sum Insured	Loading
35,00,000	91
40,00,000	89
45,00,000	87
50,00,000	86
75,00,000	80
1,00,00,000	76
1,50,00,000	71
2,00,00,000	68
2,50,00,000	66
3,00,00,000	64
3,50,00,000	62
4,00,00,000	61
4,50,00,000	59
5,00,00,000	58

Co-Payment

Co-pay	Discount
10%	15.0%
20%	30.0%

Any Room Upgrade

Sum Insured	Loading
5,00,000	7.0%
6,00,000	7.0%
7,50,000	7.0%
10,00,000	7.0%

Sum Insured	Loading
12,50,000	7.0%
15,00,000	7.0%
17,50,000	7.0%
20,00,000	7.0%

Deductible

Deductible_10 K							
Sum Insured	0-17	18-35	36-45	46-55	56-60	61-65	66-70
1,00,000	62%	42%	36%	33%	32%	31%	31%
2,00,000	46%	30%	27%	25%	23%	23%	20%
3,00,000	41%	27%	22%	20%	20%	19%	16%
4,00,000	39%	26%	19%	18%	18%	17%	16%
5,00,000	31%	23%	18%	16%	16%	15%	13%
6,00,000	28%	21%	17%	15%	15%	14%	12%
7,50,000	25%	20%	15%	13%	13%	13%	10%
10,00,000	22%	18%	13%	12%	12%	11%	9%
12,50,000	20%	16%	12%	11%	11%	10%	8%
15,00,000	19%	15%	11%	10%	10%	9%	7%
17,50,000	17%	15%	11%	9%	9%	9%	7%
20,00,000	16%	14%	10%	9%	9%	8%	6%
25,00,000	15%	13%	9%	8%	8%	7%	5%
30,00,000	14%	12%	8%	7%	7%	7%	5%
35,00,000	13%	11%	8%	7%	7%	6%	5%
40,00,000	12%	11%	7%	6%	6%	6%	4%
45,00,000	11%	10%	7%	6%	6%	6%	4%
50,00,000	11%	10%	7%	6%	6%	6%	4%
75,00,000	9%	9%	6%	5%	5%	5%	3%
1,00,00,000	8%	8%	5%	4%	4%	4%	3%
1,50,00,000	6%	7%	4%	3%	4%	3%	2%
2,00,00,000	6%	6%	4%	3%	3%	3%	2%
2,50,00,000	5%	6%	3%	3%	3%	3%	2%
3,00,00,000	5%	5%	3%	3%	3%	2%	1%
3,50,00,000	4%	5%	3%	2%	3%	2%	1%
4,00,00,000	4%	5%	3%	2%	2%	2%	1%
4,50,00,000	4%	5%	3%	2%	2%	2%	1%
5,00,00,000	4%	4%	3%	2%	2%	2%	1%

Deductible_25K							
Sum Insured	0-17	18-35	36-45	46-55	56-60	61-65	66-70
1,00,000	88%	75%	69%	65%	65%	65%	67%
2,00,000	77%	60%	55%	51%	49%	49%	43%
3,00,000	72%	56%	47%	43%	43%	43%	37%
4,00,000	72%	53%	41%	39%	40%	38%	36%
5,00,000	59%	49%	39%	36%	35%	34%	29%
6,00,000	56%	47%	36%	34%	33%	32%	27%
7,50,000	53%	44%	34%	31%	30%	29%	24%
10,00,000	49%	41%	30%	28%	27%	26%	21%
12,50,000	46%	39%	28%	26%	25%	24%	19%
15,00,000	43%	37%	26%	24%	23%	22%	17%
17,50,000	42%	35%	25%	23%	22%	21%	16%
20,00,000	40%	34%	24%	22%	21%	20%	15%
25,00,000	38%	32%	22%	20%	19%	18%	13%
30,00,000	36%	31%	20%	18%	18%	17%	12%
35,00,000	34%	30%	19%	17%	17%	16%	11%
40,00,000	33%	29%	18%	17%	16%	15%	11%
45,00,000	32%	28%	18%	16%	15%	14%	10%
50,00,000	31%	27%	17%	15%	15%	14%	9%

Deductible_25K							
Sum Insured	0-17	18-35	36-45	46-55	56-60	61-65	66-70
75,00,000	28%	24%	15%	13%	12%	12%	8%
1,00,00,000	26%	23%	13%	12%	11%	10%	7%
1,50,00,000	23%	20%	11%	10%	10%	9%	6%
2,00,00,000	21%	19%	10%	9%	9%	8%	5%
2,50,00,000	20%	18%	10%	8%	8%	7%	4%
3,00,00,000	19%	17%	9%	8%	7%	7%	4%
3,50,00,000	18%	16%	8%	7%	7%	6%	4%
4,00,00,000	17%	16%	8%	7%	7%	6%	3%
4,50,00,000	17%	15%	8%	7%	6%	6%	3%
5,00,00,000	16%	15%	7%	7%	6%	6%	3%