

# STAR SUPER SURPLUS (FLOATER) INSURANCE POLICY



## EXTRA PROTECTION FOR ENTIRE FAMILY



# Star Super Surplus (Floater) Insurance Policy

Unique Identification No.: SHAHLIP22034V062122

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

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

## ❖ **Eligibility**

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

## ❖ **Policy term: 1 Year / 2 Years**

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

## ❖ **Renewal:** Life Long Renewals

## ❖ **Policy Type:** Floater

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

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

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

**Instalment Facility available:** Premium can be paid Quarterly and Half yearly. Premium can also be paid Annual and Biennial (Once in 2 years). For instalment mode of payment there will be loading as given below;

**Quarterly - 3% | Half-year - 2%**

**Note:** If premium is paid on instalment basis, long term discount of 5% is not available

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

### Sum Insured and Deductible Options for Silver Plan

Sum Insured Rs.	Deductible Rs.
10,00,000/-	3,00,000/- and 5,00,000/-

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

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

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

### Sum Insured and Defined Limit Options for Gold Plan

Sum Insured Rs.	Defined Limit Rs.
5,00,000/-, 10,00,000/-, 15,00,000/-, 20,00,000/-, 25,00,000/-, 50,00,000/-, 75,00,000/-, 1,00,00,000/-	3,00,000/-, 5,00,000/-, 10,00,000/-, 15,00,000/-, 20,00,000/-, 25,00,000/-

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

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

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

❖ **Coverage**

Silver Plan	Gold Plan
<b>Hospitalization cover:</b> Room, Boarding, Nursing Expenses as provided by the Hospital / Nursing Home subject to a maximum of Rs.4,000/- per day.	<b>Hospitalization cover:</b> Room (Single Private A/C room), Boarding, nursing expenses as provided by the Hospital / Nursing Home.
Surgeon, Anesthetist, Medical Practitioner, Consultants, Specialist Fees.	Surgeon, Anesthetist, Medical Practitioner, Consultants, Specialist Fees.
Anesthesia, Blood, Oxygen, Operation Theatre charges, ICU Charges, Surgical Appliances, Medicines and Drugs, Diagnostic Materials and X-ray, cost of Pacemaker and similar expenses.	Anesthesia, Blood, Oxygen, Operation Theatre charges, ICU Charges, Surgical Appliances, Medicines and Drugs, Diagnostic Materials and X-ray, cost of Pacemaker and similar expenses.
<b>Pre-hospitalization Expenses:</b> Medical expenses incurred up to 30 days immediately before the insured person is hospitalized.	<b>Pre-hospitalization Expenses:</b> Medical expenses incurred up to 60 days immediately before the insured person is hospitalized.
<b>Post Hospitalization Expenses:</b> Medical expenses incurred up to 60 days immediately after the insured person is discharged from the hospital	<b>Post Hospitalization Expenses:</b> Medical expenses incurred up to 90 days immediately after the insured person is discharged from the hospital
<b>Coverage for Modern Treatments:</b> Expenses are subject to the limits (For details please refer website <a href="http://www.starhealth.in">www.starhealth.in</a> )	<b>Coverage for Modern Treatments:</b> Expenses are subject to the limits (For details please refer website <a href="http://www.starhealth.in">www.starhealth.in</a> )
<b>AYUSH Treatment:</b> Medical expenses for Inpatient Hospitalization incurred on treatment under Ayurveda, Unani, Sidha and Homeopathy systems of medicines in a AYUSH Hospital is payable up to the sum insured. Note : Claims under Yoga and Naturopathy system of treatment will be payable subject to prior approval from the company	<b>AYUSH Treatment:</b> Medical expenses for Inpatient Hospitalization incurred on treatment under Ayurveda, Unani, Sidha and Homeopathy systems of medicines in a AYUSH Hospital is payable up to the sum insured. Note : Claims under Yoga and Naturopathy system of treatment will be payable subject to prior approval from the company
	<b>Emergency ambulance charges</b> up-to Rs.3,000/- per policy period for transportation of the insured person to the hospital
	<b>Air Ambulance expenses</b> Up-to 10% of the sum insured per hospitalisation. Applicable for sum insured option of Rs.10 lacs and above.
	Facility of obtaining E-Medical Opinion

**Note (Applicable for both silver and Gold Plan):** Note: Hospitalisation expenses which vary based on the room rent occupied by the insured person will be considered in proportion to the room category stated in the policy or actuals whichever is less. Proportionate deductions are not applied in respect of the hospitals which do not follow differential billing or for those expenses in respect of which differential billing is not adopted based on the room category.

❖ **Special Features for Gold Plan**

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

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

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

- ❖ **Wellness Services:** Wellness services can be availed through "Star Health" Mobile app. For details please refer website [www.starhealth.in](http://www.starhealth.in)
- ❖ **Waiver of Deductible (Applicable for Gold Plan):** The Proposer can opt at the beginning of 6<sup>th</sup> year before renewal of this policy or later during any successive renewal, for an Indemnity Health Insurance policy without defined limit offered by the Company (subject to underwriting) with continuity of benefits for the average sum insured of immediately preceding 5 years period subject to the following;
  - a) All Insured Persons are insured with the Company under this policy before the age of 50 years and have been continuously renewed without any break
  - b) No claim has been made during the immediately preceding 5 years
  - c) The proposer should exercise this option for all the insured persons
  - d) This policy shall not be further renewed if the option is exercised
- ❖ **Exclusions (Applicable for Both Silver and Gold Plan):** The Company shall not be liable to make any payments under this policy in respect of any expenses what so ever incurred by the insured person in connection with or in respect of

#### 1. Pre-Existing Diseases - Code Excl 01

- A. **Applicable for Silver Plan:** Expenses related to the treatment of a pre-existing Disease (PED) and its direct complications shall be excluded until the expiry of 36 months of continuous coverage after the date of inception of the first policy with insurer.
- Applicable for Gold Plan:** Expenses related to the treatment of a pre-existing Disease (PED) and its direct complications shall be excluded until the expiry of 12 months of continuous coverage after the date of inception of the first policy with insurer.
- B. In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.
- C. If the Insured Person is continuously covered without any break as defined under the applicable norms on portability stipulated by IRDAI, then waiting period for the same would be reduced to the extent of prior coverage.
- D. **Applicable for Silver Plan:** Coverage under the policy after the expiry of 36 months for any pre-existing disease is subject to the same being declared at the time of application and accepted by Insurer.
- Applicable for Gold Plan:** Coverage under the policy after the expiry of 12 months for any pre-existing disease is subject to the same being declared at the time of application and accepted by Insurer.

#### 2. Specified disease / procedure waiting period - Code Excl 02

- A. **Applicable for Silver Plan:** Expenses related to the treatment of the following listed Conditions, surgeries/treatments shall be excluded until the expiry of 24 months of continuous coverage after the date of inception of the first policy with us. This exclusion shall not be applicable for claims arising due to an accident.
- Applicable for Gold Plan:** Expenses related to the treatment of the following listed Conditions, surgeries/treatments shall be excluded until the expiry of 12 months of continuous coverage after the date of inception of the first policy with us. This exclusion shall not be applicable for claims arising due to an accident.
- B. In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.
- C. If any of the specified disease/procedure falls under the waiting period specified for pre-Existing diseases, then the longer of the two waiting periods shall apply.
- D. The waiting period for listed conditions shall apply even if contracted after the policy or declared and accepted without a specific exclusion.
- E. If the Insured Person is continuously covered without any break as defined under the applicable norms on portability stipulated by IRDAI, then waiting period for the same would be reduced to the extent of prior coverage.
- F. List of specific diseases/procedures
  1. Treatment of Cataract and diseases of the anterior and posterior chamber of the Eye, Diseases of ENT, Diseases related to Thyroid, Benign diseases of the breast.

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

**3. 30-day waiting period - Code Excl 03**

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

**4. Investigation & Evaluation - Code Excl 04**

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

**5. Rest Cure, rehabilitation and respite care - Code Excl 05:** Expenses related to any admission primarily for enforced bed rest and not for receiving treatment. This also includes:

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

**6. Obesity/ Weight Control - Code Excl 06:** Expenses related to the surgical treatment of obesity that does not fulfill all the below conditions:

- A. Surgery to be conducted is upon the advice of the Doctor
- B. The surgery/Procedure conducted should be supported by clinical protocols
- C. The member has to be 18 years of age or older and
- D. Body Mass Index (BMI);
  1. greater than or equal to 40 or
  2. greater than or equal to 35 in conjunction with any of the following severe co-morbidities following failure of less invasive methods of weight loss:
    - a. Obesity-related cardiomyopathy
    - b. Coronary heart disease
    - c. Severe Sleep Apnea
    - d. Uncontrolled Type2 Diabetes

**7. Change-of-Gender treatments - Code Excl 07:** Expenses related to any treatment, including surgical management, to change characteristics of the body to those of the opposite sex.

**8. Cosmetic or plastic Surgery - Code Excl 08:** Expenses for cosmetic or plastic surgery or any treatment to change appearance unless for reconstruction following an Accident,

Burn(s) or Cancer or as part of medically necessary treatment to remove a direct and immediate health risk to the insured. For this to be considered a medical necessity, it must be certified by the attending Medical Practitioner.

9. **Hazardous or Adventure sports - Code Excl 09:** Expenses related to any treatment necessitated due to participation as a professional in hazardous or adventure sports, including but not limited to, para-jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hang gliding, sky diving, deep-sea diving.
10. **Breach of law - Code Excl 10:** Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent.
11. **Excluded Providers - Code Excl 11:** Expenses incurred towards treatment in any hospital or by any Medical Practitioner or any other provider specifically excluded by the Insurer and disclosed in its website / notified to the policyholders are not admissible. However, in case of life threatening situations or following an accident, expenses up to the stage of stabilization are payable but not the complete claim.
12. Treatment for Alcoholism, drug or substance abuse or any addictive condition and consequences thereof - **Code Excl 12**
13. Treatments received in health hydros, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments or where admission is arranged wholly or partly for domestic reasons - **Code Excl 13**
14. Dietary supplements and substances that can be purchased without prescription, including but not limited to Vitamins, minerals and organic substances unless prescribed by a medical practitioner as part of hospitalization claim or day care procedure - **Code Excl 14**
15. **Refractive Error - Code Excl 15:** Expenses related to the treatment for correction of eye sight due to refractive error less than 7.5 dioptres.
16. **Unproven Treatments - Code Excl 16:** Expenses related to any unproven treatment, services and supplies for or in connection with any treatment. Unproven treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness.
17. **Sterility and Infertility -Code Excl 17:** Expenses related to sterility and infertility. This includes:
  - a. Any type of contraception, sterilization
  - b. Assisted Reproduction services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI
  - c. Gestational Surrogacy
  - d. Reversal of sterilization
18. **Maternity:-Code Excl 18 (Except to the extent under Delivery expenses)**
  - a. Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization) except ectopic pregnancy
  - b. Expenses towards miscarriage (unless due to an accident) and lawful medical termination of pregnancy during the policy period
19. Circumcision(unless necessary for treatment of a disease not excluded under this policy or necessitated due to an accident), Preputioplasty, Frenuloplasty, Preputial Dilatation and Removal of SMEGMA - **Code Excl 19**
20. Congenital External Condition / Defects / Anomalies - **Code Excl 20**
21. Convalescence, general debility, run-down condition, Nutritional deficiency states - **Code Excl 21**
22. Intentional self injury - **Code Excl 22**
23. Injury/disease directly or indirectly caused by or arising from or attributable to war, invasion, act of foreign enemy, warlike operations (whether war be declared or not) - **Code Excl 24**
24. Injury or disease directly or indirectly caused by or contributed to by nuclear weapons/materials - **Code Excl 25**
25. Expenses incurred on Enhanced External Counter Pulsation Therapy and related therapies, Chelation therapy, Hyperbaric Oxygen Therapy, Rotational Field Quantum Magnetic Resonance Therapy, VAX-D, Low level laser therapy, Photodynamic therapy and such other similar therapies - **Code Excl 26**
26. Unconventional, Untested, Experimental therapies - **Code Excl 27**

27. Autologous derived Stromal vascular Fraction, Chondrocyte Implantation, Procedures using Platelet Rich plasma and Intra articular injection therapy - **Code Excl 28**
28. Biologicals, except when administered as an in-patient, when clinically indicated and hospitalization warranted - **Code Excl 29**
29. All treatment for Priapism and erectile dysfunctions, Change of Sex - **Code Excl 30**
30. Inoculation or Vaccination (except for post-bite treatment and for medical treatment for therapeutic reasons) - **Code Excl 31**
31. Dental treatment or surgery unless necessitated due to accidental injuries and requiring hospitalization (Dental implants are not payable) - **Code Excl 32**
32. Medical and / or surgical treatment of Sleep apnea, treatment for endocrine disorders - **Code Excl 33**
33. Hospital registration charges, admission charges, record charges, telephone charges and such other charges - **Code Excl 34**
34. Cochlear implants and procedure related hospitalization expenses, Cost of spectacles and contact lens(in excess of what is specifically provided), hearing aids, Cochlear implants and procedures, walkers and crutches, wheel chairs, CPAP, BIPAP, Continuous Ambulatory Peritoneal Dialysis, infusion pump and such other similar aids - **Code Excl 35**
35. Expenses incurred for treatment of diseases/illness/accidental injuries which does not warrant hospitalization - **Code Excl 36**
36. Other Excluded Expenses as detailed in our website [www.starhealth.in](http://www.starhealth.in) - **Code Excl 37**
37. Existing disease/s, disclosed by the Insured and mentioned in the policy schedule under Permanent Exclusion (based on Insured's consent) - **Code Excl 38**
38. Any medical expenses incurred towards treatment of New Born Baby - **Code Excl 44**

❖ **Moratorium Period (Applicable for both Silver and Gold Plan):** After completion of sixty continuous months of coverage (including portability and migration) under the health insurance policy no look back to be applied. This period of sixty months is called as moratorium period. The moratorium would be applicable for the sums insured of the first policy and subsequently completion of sixty continuous months would be applicable from date of enhancement of sums insured only on the enhanced limits. After the expiry of Moratorium Period no health insurance claim shall be contestable except for proven fraud, nondisclosure, misrepresentation and exclusions specified in the policy contract. The policies would however be subject to all limits, sub limits, co-payments, deductibles as per the policy contract.

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

1. Renewal shall not be denied on the ground that the insured person had made a claim or claims in the preceding policy years.
2. Request for renewal along with requisite premium shall be received by the Company before the end of the policy period.
3. At the end of the policy period, the policy shall terminate and can be renewed within the Grace Period of 30 days to maintain continuity of benefits without break in policy.
4. Coverage is not available during the grace period.
5. No loading shall apply on renewals based on individual claims experience

❖ **Migration:** The insured person will have the option to migrate the policy to other health insurance products/plans offered by the company by applying for migration of the Policy atleast 30 days before the policy renewal date as per IRDAI guidelines on Migration. If such person is presently covered and has been continuously covered without any lapses under any health insurance product/plan offered by the company, the insured person will get the accrued continuity benefits in waiting periods as per IRDAI guidelines on migration

❖ **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 30 days before, but not earlier than 60 days from the policy renewal date as per IRDAI guidelines related to portability. If such person is presently covered and has been continuously covered without any lapses under any health insurance policy with an Indian General/Health insurer, the proposed insured person will get the accrued continuity benefits in waiting periods as per IRDAI guidelines on portability. For details contact "portability@starhealth.in" or call Telephone No +91-044-28288869

- ❖ **Possibility of Revision of Terms of the Policy Including the Premium Rates:** The Company, may revise or modify the terms of the policy including the premium rates as per the extant Guidelines. The insured person shall be notified thirty days before the changes are effected.
- ❖ **Revision in sum insured:** Any Revision in sum insured is permissible only at the time of Renewal. The insured person can propose such revision and may be allowed subject to company's approval and payment of appropriate premium.
- ❖ **Free Look Period:** The Free Look Period shall be applicable on new individual health insurance policies and not on renewals or at the time of porting/migrating the policy. The insured person shall be allowed free look period of thirty days from date of receipt of the policy document whether electronically or otherwise to review the terms and conditions of the policy, and to return the same if not acceptable. If the insured has not incurred any claim during the Free Look Period, the insured shall be entitled to
  - i. a refund of the premium paid less any expenses incurred by the Company on medical examination of the insured person
  - ii. where the risk has already commenced and the option of return of the policy is exercised by the insured person, a deduction towards the proportionate risk premium for period of cover or
  - iii. where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period
- ❖ **Redressal of Grievance:** Incase of any grievance the insured person may contact the Company through
 

Website	:	www.starhealth.in
E-mail	:	gro@starhealth.in, grievances@starhealth.in
Ph. No.	:	044-69006900   Toll Free No. 1800 425 2255
Senior Citizens may call at 044-69007500   Toll Free No. 1800 425 2255		
Courier/Post	:	4th Floor, Balaji Complex, No.15, Whites Lane, Whites Road, Royapettah, Chennai-600014

 Insured person may also approach the grievance cell at any of the company's branches with the details of grievance.
 If Insured person is not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer at 044-43664600.
 For updated details of grievance officer, kindly refer the link <https://www.starhealth.in/grievance-redressal>
 If Insured person is not satisfied with the redressal of grievance through above methods, the insured person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017, as amended from time to time.
 Grievance may also be lodged at IRDAI Integrated Grievance Management System - <https://bimabharosa.irdai.gov.in/>
- ❖ **Premium Payment in Instalments:** If the insured person has opted for Payment of Premium on an instalment basis i.e. Half Yearly or Quarterly, as mentioned in the policy Schedule/Certificate of Insurance, the following Conditions shall apply (notwithstanding any terms contrary elsewhere in the policy);
  - i. For monthly instalment option: Grace Period of 15 days would be given to pay the instalment premium due for the policy.
  - ii. For Quarterly and Half yearly instalment option: Grace Period of 30 days would be given to pay the instalment premium due for the policy.
  - iii. The insured person will get the accrued continuity benefit in respect of the "Waiting Periods", "Specific Waiting Periods" in the event of payment of premium within the stipulated grace Period
  - iv. No interest will be charged If the instalment premium is not paid on due date
  - v. In case of instalment premium due not received within the grace period, the policy will get cancelled
  - vi. In the event of a claim, all subsequent premium instalments shall immediately become due and payable
  - vii. The company has the right to recover and deduct all the pending installments from the claim amount due under the policy
  - viii. For premium paid in instalments during the policy period, coverage is available during the grace period also
- ❖ **Withdrawal of the policy**

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

- ❖ **Automatic Expiry:** The insurance under this policy with respect to each relevant Insured Person shall expire immediately on the earlier of the following events;
  - ✓ Upon the death of the Insured Person. This also means that, the cover for the surviving members of the family will continue, subject to other terms of the policy
  - ✓ Upon exhaustion of the sum insured under the policy
- ❖ **Disclosure to information norms:** The policy shall become void and all premium paid thereon shall be forfeited to the Company, in the event of mis-representation, mis description or non-disclosure of any material fact by the policy holder.

- ❖ **Cancellation**

- i. The Policyholder may cancel his policy any time during the term by giving 7 days written notice. In such an event, The Company shall
  - a. refund proportionate premium for unexpired policy period, if policy term is upto one year and there is no claim (s) made during the policy period.
  - b. refund premium for the unexpired policy period, in respect of policies with policy term more than 1 year and risk coverage for such policy years has not commenced.
- ii. The Company may cancel the policy at any time on grounds of misrepresentation, non-disclosure of material facts, fraud by the Insured Person by giving 15 days' written notice. There would be no refund of premium on cancellation on grounds of misrepresentation, non-disclosure of material facts or fraud

**Note:** Incase of long term policies the refund will be given after adjusting the long term discount availed by the insured/ policyholder.

- ❖ **Claims Procedure**

- For assistance call 24 hours help-line 044-69006900 or Toll Free No. 1800 425 2255. Senior Citizens may call at 044-40020888
- In case of Planned hospitalization inform 24 hours prior to admission in the hospital.
- In case of emergency hospitalization information to be given within 24 hours after hospitalization
- Cashless facility wherever possible in network hospital
- In non-network hospitals payment must be made up-front and then reimbursement will be effected on submission of documents, subject to admissibility of the claim
- KYC (Identity proof with Address) of the proposer, as per AML Guidelines
- NEFT documents viz., Customer name, Bank Account No., Name of the Bank, IFSC code
- CKYC No. of the proposer (if available)

- ❖ **Claim Illustration**

Scenario	Claim No.	Claim made by Family Member	Sum Insured under the Policy (Rs.)	Deductible Limit under the Policy (Rs.)	Hospitalization Amount (Rs.)	Deductible Limit applied for Claim (Rs.)	Claim Payable (Rs.)	Balance Sum Insured available for next Claim (Rs.)
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**Silver Plan - Illustration (Family Size: 2 Adults + 3 Children)**

1	1	1	10,00,000	3,00,000	3,00,000	3,00,000	0	10,00,000
	2	3			6,00,000	3,00,000	3,00,000	7,00,000
	3	4			9,00,000	3,00,000	6,00,000	1,00,000

**Gold Plan - Illustration (Family Size: 2 Adults + 3 Children)**

1	1	1	10,00,000	3,00,000	3,00,000	3,00,000	0	10,00,000
	2	3			6,00,000	0	6,00,000	4,00,000
	3	4			6,00,000	0	4,00,000	0
2	1	1	10,00,000	3,00,000	6,00,000	3,00,000	3,00,000	7,00,000
	2	4			5,00,000	0	5,00,000	2,00,000
	3	2			3,00,000	0	2,00,000	0

- ❖ **Tax Benefit:** Payment of premium by any mode other than cash of this insurance is eligible for relief under Section 80D of the Income Tax Act 1961
- ❖ **TAXES ARE SUBJECT TO CHANGES IN TAX LAWS**
- ❖ **StarAdvantages**
  - No Third Party Administrator, direct in-house claims settlement.
  - Faster and hassle – free claim settlement.
  - Cashless hospitalization
- ❖ **The Company:** Star Health and Allied Insurance Co. Ltd., commenced its operation in 2006 as India's first Standalone Health Insurance provider. As an exclusive Health Insurer, the company is providing sterling services in Health, Personal Accident & Overseas Travel Insurance and is committed to setting international benchmarks in service and personal caring.
- ❖ **Prohibition of Rebates:** Section 41 of Insurance Act 1938 (Prohibition of rebates): No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakhs rupees.



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## Star Health And Allied Insurance Co Ltd

Registered Office : No. 1, New Tank Street, Valluvar Kottam High Road, Nungambakkam, Chennai - 600 034. Phone : 044 - 2828 8800

Corporate Office : No. 148, Acropolis, Dr. Radha Krishnan Salai, Mylapore, Chennai - 600 004. Phone : 044 - 4788 6666

Customer Care Number: 044 69006900 | Toll free: 1800 425 2255

Chat: +91 9597652225 | sms: STAR to 56677 | Email: [support@starhealth.in](mailto:support@starhealth.in)  
CIN: L66010TN2005PLC056649 | IRDAI Regn. No: 129

## SILVER PLAN

Sum Insured Rs.10,00,000/-

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

A - Adult | C - Child

## GOLD PLAN

Defined Limit : Rs. 3,00,000

Family size	Age-band	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
1A+1C	91days-35	1,885	2,640	3,300	3,960	4,555	5,350	5,885	6,180
	36-45	2,220	3,105	3,880	4,660	5,355	6,295	6,920	7,270
	46-50	2,885	4,035	5,045	6,055	6,960	8,180	9,000	9,450
	51-55	3,460	4,845	6,055	7,265	8,355	9,815	10,795	11,335
	56-60	3,980	5,570	6,960	8,355	9,605	11,290	12,415	13,035
	61-65	4,775	6,685	8,355	10,025	11,530	13,545	14,900	15,645
	66-70	5,490	7,685	9,605	11,530	13,255	15,575	17,135	17,990
	71-75	6,315	8,840	11,050	13,255	15,245	17,910	19,705	20,690
	76-80	7,260	10,165	12,705	15,245	17,530	20,600	22,660	23,790
	Above 80	8,350	11,690	14,610	17,530	20,160	23,690	26,055	27,360
Family size	Age-band	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
1A+2C	91days-35	2,220	3,105	3,880	4,660	5,355	6,295	6,920	7,270
	36-45	2,610	3,655	4,565	5,480	6,300	7,405	8,145	8,550
	46-50	3,395	4,750	5,935	7,120	8,190	9,625	10,585	11,115
	51-55	4,070	5,700	7,120	8,545	9,830	11,545	12,700	13,335
	56-60	4,680	6,555	8,190	9,830	11,300	13,280	14,605	15,335
	61-65	5,615	7,865	9,830	11,795	13,560	15,935	17,530	18,405
	66-70	6,460	9,040	11,300	13,560	15,595	18,325	20,155	21,165
	71-75	7,430	10,400	12,995	15,595	17,935	21,075	23,180	24,340
	76-80	8,540	11,955	14,945	17,935	20,625	24,235	26,655	27,990
	Above 80	9,820	13,750	17,185	20,625	23,720	27,870	30,655	32,185
Family size	Age-band	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
1A+3C	91days-35	2,665	3,725	4,660	5,590	6,425	7,550	8,305	8,720
	36-45	3,130	4,385	5,480	6,575	7,560	8,885	9,770	10,260
	46-50	4,070	5,700	7,120	8,545	9,830	11,545	12,700	13,335
	51-55	4,885	6,840	8,545	10,255	11,795	13,855	15,240	16,005
	56-60	5,615	7,865	9,830	11,795	13,560	15,935	17,530	18,405
	61-65	6,740	9,435	11,795	14,150	16,275	19,120	21,035	22,085
	66-70	7,750	10,850	13,560	16,275	18,715	21,990	24,185	25,395
	71-75	8,915	12,475	15,595	18,715	21,520	25,285	27,815	29,205
	76-80	10,250	14,350	17,935	21,520	24,750	29,080	31,985	33,585
	Above 80	11,785	16,500	20,625	24,750	28,460	33,440	36,785	38,625
Family size	Age-band	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
2A	91days-35	2,320	3,250	4,060	4,875	5,605	6,585	7,240	7,605
	36-45	2,730	3,820	4,775	5,730	6,590	7,745	8,520	8,945
	46-50	3,550	4,970	6,210	7,450	8,570	10,065	11,075	11,625
	51-55	4,260	5,960	7,450	8,940	10,280	12,080	13,290	13,950
	56-60	4,895	6,855	8,570	10,280	11,825	13,890	15,280	16,045
	61-65	5,875	8,225	10,280	12,335	14,190	16,670	18,335	19,255
	66-70	6,755	9,460	11,825	14,190	16,315	19,170	21,085	22,140
	71-75	7,770	10,880	13,595	16,315	18,760	22,045	24,250	25,460
	76-80	8,935	12,510	15,635	18,760	21,575	25,350	27,885	29,280
	Above 80	10,275	14,385	17,980	21,575	24,810	29,155	32,070	33,670
Family size	Age-band	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
2A+1C	91days-35	2,900	4,060	5,075	6,090	7,005	8,230	9,050	9,505
	36-45	3,415	4,775	5,970	7,165	8,240	9,680	10,650	11,180
	46-50	4,435	6,210	7,760	9,315	10,710	12,585	13,840	14,535
	51-55	5,325	7,450	9,315	11,175	12,850	15,100	16,610	17,440
	56-60	6,120	8,570	10,710	12,850	14,780	17,365	19,100	20,055
	61-65	7,345	10,280	12,850	15,420	17,735	20,835	22,920	24,065
	66-70	8,445	11,825	14,780	17,735	20,395	23,960	26,360	27,675
	71-75	9,710	13,595	16,995	20,395	23,450	27,555	30,310	31,825
	76-80	11,170	15,635	19,545	23,450	26,970	31,690	34,855	36,600
	Above 80	12,845	17,980	22,475	26,970	31,015	36,440	40,085	42,090
Family size	Age-band	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
2A+2C	91days-35	3,415	4,775	5,970	7,165	8,240	9,680	10,650	11,180
	36-45	4,015	5,620	7,025	8,430	9,690	11,390	12,525	13,155
	46-50	5,2							

**Defined Limit : Rs. 5,00,000**

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

**Defined Limit : Rs. 15,00,000**

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

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

## SILVER PLAN

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

A - Adult | C - Child

## GOLD PLAN

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

Defined Limit: Rs. 3,00,000

Family size	Age-band	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000	Family size	Age-band	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
1A+2C	91days-34	4,215	5,900	7,375	8,850	10,175	11,955	13,150	13,805	1A+3C	91days-34	5,055	7,080	8,850	10,615	12,210	14,345	15,780	16,570
	35	4,585	6,420	8,025	9,630	11,070	13,010	14,310	15,025		35	5,505	7,705	9,630	11,555	13,285	15,610	17,170	18,030
	36-44	4,960	6,940	8,675	10,410	11,970	14,065	15,470	16,245		36-44	5,950	8,325	10,410	12,490	14,365	16,875	18,565	19,490
	45	5,700	7,980	9,975	11,970	13,765	16,175	17,790	18,680		45	6,840	9,575	11,970	14,365	16,515	19,405	21,345	22,415
	46-49	6,445	9,020	11,275	13,530	15,560	18,280	20,110	21,115		46-49	7,735	10,825	13,530	16,235	18,670	21,940	24,130	25,340
	50	7,090	9,925	12,405	14,885	17,115	20,110	22,120	23,225		50	8,505	11,905	14,885	17,860	20,540	24,130	26,545	27,870
	51-54	7,735	10,825	13,530	16,235	18,670	21,940	24,130	25,340		51-54	9,280	12,990	16,235	19,485	22,405	26,325	28,955	30,405
	55	8,310																	

## Defined Limit: Rs. 5,00,000

Family size	Age-band	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	30,00,000	35,00,000	40,00,000	45,00,000	50,00,000	55,00,000	60,00,000	65,00,000	70,00,000	75,00,000	80,00,000		
1A+1C	91days-34	2,865	4,010	5,015	6,015	6,920	8,130	8,945	9,390	9,550	9,730	10,220	10,450	11,045	12,100	12,705	13,675	14,360	
	35	3,120	4,365	5,455	6,550	7,530	8,845	9,730	10,220	10,580	12,435	13,675	15,045	15,795	16,410	17,230	18,870	19,815	
	36-44	3,370	4,720	5,900	7,080	8,140	9,360	11,000	12,100	13,640	13,675	15,045	15,795	16,410	17,230	18,870	19,815	21,795	
	45	3,880	5,430	6,785	8,140	9,360	11,000	12,100	13,640	13,675	15,045	15,795	16,410	17,230	18,870	19,815	21,795	23,775	
	46-49	4,385	6,135	7,670	9,200	11,040	12,695	14,600	15,800	16,060	18,870	20,585	22,645	23,775	24,345	25,560	26,040	27,345	
	50	4,820	6,750	8,435	10,120	11,640	13,965	16,060	18,870	20,585	22,645	23,775	24,345	25,560	26,040	27,345	28,995	29,395	
	51-54	5,260	7,360	9,200	11,040	12,695	14,600	15,800	16,060	18,870	20,585	22,645	23,775	24,345	25,560	26,040	27,345	28,995	31,445
	55	5,655	7,915	9,890	11,870	13,650	16,035	17,640	18,870	20,585	22,645	23,775	24,345	25,560	26,040	27,345	28,995	31,445	
	56-59	6,050	8,465	10,580	12,695	14,600	15,800	16,060	18,870	20,585	22,645	23,775	24,345	25,560	26,040	27,345	28,995	31,445	
	60	6,650	9,310	11,640	13,965	16,060	18,870	20,585	22,645	23,775	24,345	25,560	26,040	27,345	28,995	31,445	33,805		
	61-64	7,255	10,160	12,695	15,235	17,520	20,585	22,645	23,775	24,345	25,560	26,040	27,345	28,995	31,445	33,805	34,440	36,160	
	65	7,800	10,920	13,650	16,380	18,835	22,130	24,345	25,560	26,040	27,345	28,995	31,445	33,805	34,440	36,160	38,875		
	66-69	8,345	11,680	14,600	17,520	20,150	23,675	26,040	27,345	28,995	31,445	33,805	34,440	36,160	38,875	39,605	41,585		
	70	8,970	12,555	15,695	18,835	21,660	24,910	29,265	30,640	32,195	34,440	36,160	38,875	39,605	41,585	41,585	41,585		
	71-74	9,595	13,435	16,790	20,150	23,170	27,225	29,945	30,640	32,195	34,440	36,160	38,875	39,605	41,585	41,585	41,585		
	75	10,315	14,440	18,050	21,660	24,910	29,265	30,640	32,195	34,440	36,160	38,875	39,605	41,585	41,585	41,585	41,585		
	76-79	11,035	15,450	19,310	23,170	26,645	31,310	34,440	36,160	38,875	40,440	42,640	44,840	46,040	48,240	50,440	52,625	54,880	
	80	11,860	16,605	20,755	24,910	28,645	33,655	36,160	38,875	40,440	42,640	44,840	46,040	48,240	50,440	52,625	54,880		
	Above 80	12,690	17,765	22,205	26,645	30,640	36,005	39,605	41,585	43,455	45,635	47,815	49,995	51,175	53,355	55,535	57,715	59,895	

## Defined Limit: Rs. 5,00,000

Family size	Age-band	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	30,00,000	35,00,000	40,00,000	45,00,000	50,00,000	55,00,000	60,00,000	65,00,000	70,00,000	75,00,000	80,00,000	
1A+2C	91days-34	3,370	4,720	5,900	7,080	8,140	9,565	10,520	11,045	12,695	15,235	17,520	20,585	22,645	23,775	24,345	25,560	26,040
	35	3,670	5,135	6,420	7,705	8,860	10,410	11,450	12,020	13,650	16,380	18,835	21,130	22,130	24,345	25,560	26,040	
	36-44	3,965	5,550	6,940	8,325	9,575	11,250	12,375	13,995	15,695	18,835	20,150	23,675	26,040	27,345	28,995	31,445	
	45	4,560	6,385	7,980	9,575	11,010	12,940	14,230	14,945	16,090	18,835	20,150	23,675	26,040	27,345	28,995	31,445	
	46-49	5,155	7,215	9,020	10,825	12,450	14,625	16,090	16,895	18,835	20,150	23,675	26,040	27,345	28,995	31,445	33,805	
	50	5,670	7,940	9,925	11,905	13,695	16,090	17,695	18,580	19,310	21,170	23,170	27,225	29,945	31,445	33,805	34,440	
	55	6,650	9,310	11,635	13,965	16,055	18,865	20,755	22,170	24,910	26,645	31,310	34,440	36,160	38,875	39,605	41,585	
	56-59	7,115	9,960	12,450	14,935	17,175	20,185	22,200	23,310	25,170	27,225	29,945	31,310	34,440	36,160	38,875	39,605	
	60	7,825	10,955	13,695	16,430	18,895	22,200	24,420	25,640	27,225	29,945	31,310	34,440	36,160	38,875	39,605	41,585	
	61-64	8,535	11,950	14,935	17,925	20,610	24,220	26,640	27,975	29,945	31,310	34,440	36,160	38,875	39,605	41,585	41,585	
	65	9,175	12,845	16,055	19,270	22,160	26,035	28,640	30,070	31,310	34,440	36,160	38,875	39,605	41,585	41,585	41,585	
	66-69	9,815	13,740	17,175	20,610	23,705	27,850	30,635	32,170	34,440	36,160	38,875	39,605	41,585	41,585	41,585	41,585	
	70	10,555	14,775	18,465	22,160	25,480	29,945	32,935	34,580									

## Defined Limit: Rs. 15,00,000

Family size	Age-band	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	30,00,000	35,00,000	40,00,000	45,00,000	50,00,000	55,00,000	60,00,000	65,00,000	70,00,000	75,00,000	80,00,000
1A+1C	91days-34	1,615	2,260	2,820	3,385	3,895	4,575	5,030	5,285	5,475	5,750	6,215	6,805	7,145	7,695	8,080	8,885
	35	1,755	2,455	3,070	3,685	4,235	4,980	5,475	5,750	5,920	6,215	6,805	7,145	7,695	8,080	8,885	9,695
	36-44	1,900	2,655	3,320	3,985	4,580	5,265	6,190	6,805	7,145	7,695	8,465	8,885	9,230	9,695	10,420	11,145
	45	2,180	3,055	3,815	4,580	5,175	5,955	6,190	6,805	7,145	7,695	8,465	8,885	9,230	9,695	10,420	11,145
	46-49	2,465	3,450	4,315	5,175	5,955	6,995	7,695	8,465	8,885	9,230	9,695	10,420	11,145	11,680	12,260	13,375
	50	2,715	3,795	4,745	5,695	6,550	7,415	8,215	9,020	9,650	10,615	11,680	12,260	13,375	13,740	14,380	15,380
	51-54	2,960	4,140	5,175	6,210	7,145	8,395	9,230	9,695	10,615	11,680	12,260	13,375	13,740	14,380	15,380	16,535
	55	3,180	4,450	5,565	6,675	7,680	9,020	9,925	10,420	11,680	12,260	13,375	14,380	15,380	16,845	17,690	19,015
	56-59	3,405	4,765	5,955	7,145	8,215	9,650	10,615	11,680	12,260	13,375	14,380	15,380	16,845	17,690	19,015	20,340
	60	3,745	5,240	6,550	7,855	9,035	10,615	11,680	12,260	13,375	14,380	15,380	16,845	17,690	19,015	20,285	21,865
	61-64	4,085	5,715	7,145	8,570	9,855	11,580	12,740	13,740	14,380	15,380	16,845	17,690	19,015	20,285	21,865	23,395
	65	4,390	6,145	7,680	9,215	10,595	12,450	13,695	14,380	15,380	16,845	17,690	19,015	20,285	21,865	23,395	24,970
	66-69	4,695	6,570	8,215	9,855	11,335	13,320	14,315	15,315	16,845	17,690	19,015	20,285	21,865	23,395	24,970	25,565
	70	5,045	7,065	8,830	10,595	12,185	14,010	16,465	18,110	19,015	20,285	21,865	23,395	24,970	25,565	26,845	27,350
	71-74	5,400	7,555	9,445	11,335	13,035	15,315	16,845	17,690	19,015	20,285	21,865	23,395	24,970	25,565	26,845	27,350
	75	5,805	8,125	10,155	12,185	14,010	16,465	18,110	19,015	20,285	21,865	23,395	24,970	25,565	26,845	27,350	28,715
	76-79	6,210	8,690	10,865	13,035	15,315	17,690	19,780	21,160	22,745	24,735	26,730	29,400	30,870	31,450	33,025	33,025
	80	6,675	9,340	11,675	14,010	16,115	18,935	20,285	22,255	24,235	26,220	28,280	31,450	33,025	33,025	33,025	33,025
	Above 80	7,140	9,995	12,490	14,990	17,235	20,255	22,280	24,235	26,220	28,280	31,450	33,025	33,025	33,025	33,025	33,025

## Defined Limit: Rs. 15,00,000

Family size	Age-band	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	30,00,000	35,00,000	40,00,000	45,00,000	50,00,000	55,00,000	60,00,000	65,00,000	70,00,000	75,00,000	80,00,000
1A+2C	91days-34	1,900	2,655	3,320	3,985	4,580	5,380	5,920	6,215	6,455	7,100	7,455	8,455	9,100	9,455	10,100	10,400
	35	2,065	2,890	3,610	4,335	4,985	5,855	6,440	6,765	6,915	7,230	7,455	8,455	9,115	9,455	10,100	10,400
	36-44	2,230	3,125	3,905	4,685	5,390	6,330	6,965	7,310	7,680	8,065	8,455	9,355	9,770	10,090	10,400	10,700
	45	2,565	3,595	4,490	5,390	6,195	7,280	8,005	8,405	8,805	9,215	9,645	10,090	10,400	10,700	11,090	11,400
	46-49	2,900	4,060	5,075	6,090	7,005	8,230	9,050	9,505	10,090	10,595	11,335	12,185	13,320	14,315	15,315	16,535
	50	3,190	4,465	5,585	6,700	7,705	9,050	9,955	10,455	11,335	12,185	13,035	14,315	15,315	16,845	17,690	19,015
	51-54	3,480	4,875	6,090	7,310	8,405	9,875	10,860	11,405	12,185	13,035	14,315	15,315	16,845	17,690	19,015	20,340
	55	3,740	5,240	6,545	7,855	9,035	10,615	11,675	12,185	13,035	14,315	15,315	16,845	17,690	19,015	20,285	21,865
	56-59	4,005	5,605	7,005	8,405	9,665	11,355	12,490	13,115	14,315	15,315	16,845	17,690	19,015	20,285	21,865	23,395
	60	4,405	6,165	7,705	9,245	10,630	12,490	13,740	14,425	15,315	16,845	17,690	19,015	20,285	21,865	23,395	24,970
	61-64	4,805	6,725	8,405	10,085	11,595	13,625	14,985	15,735	16,845	17,690	19,015	20,285	21,865	23,395	24,970	25,565
	65	5,165	7,225	9,035	10,840	12,465	14,645	16,110	16,915	17,690	19,015	20,285	21,865	23,395	24,970	25,565	26,845
	66-69	5,525	7,730	9,665	11,595	13,335	15,670	17,235	18,095	19,015	20,285	21,865	23,395	24,970	25,565	26,845	27,350
	70	5,935	8,310	10,390	12,465	14,335	16,845	18,525	19,455	20,285	21,865	23,395	24,970	25,565	26,845	27,350	28,715
	7																

Defined Limit : Rs. 25,00,000

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

Defined Limit: Rs. 25,00,000

Family size	Age-band	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000	Family size	Age-band	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
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1A+2C	91days-34	1,290	1,805	2,260	2,710	3,115	3,660	4,025	4,225	1A+3C	91days-34	1,550	2,170	2,710	3,250	3,740	4,390	4,830	5,070
	35	1,405	1,965	2,455	2,950	3,390	3,985	4,380	4,600		35	1,685	2,360	2,950	3,535	4,065	4,780	5,255	5,520
	36-44	1,520	2,125	2,655	3,185	3,665	4,305	4,735	4,970		36-44	1,820	2,550	3,185	3,825	4,395	5,165	5,680	5,965
	45	1,745	2,445	3,055	3,665	4,215	4,950	5,445	5,720		45	2,095	2,930	3,665	4,395	5,055	5,940	6,535	6,860
	46-49	1,975	2,760	3,450	4,140	4,765	5,595	6,155	6,465		46-49	2,370	3,315	4,140	4,970	5,715	6,715	7,385	7,755
	50	2,170	3,040	3,795	4,555	5,240	6,155	6,770	7,110		50	2,605	3,645	4,555	5,465	6,285	7,385	8,125	8,530
	51-54	2,370	3,315	4,140	4,970	5,715	6,715	7,385	7,755		51-54	2,840	3,975	4,970	5,965	6,860	8,055	8,865	9,305
	55	2,545	3,560	4,450	5,340	6,145	7,220	7,940	8,335		55	3,055	4,275	5,340	6,410	7,370	8,660	9,525	10,005
	56-59	2,725	3,810	4,765	5,715	6,570	7,720	8,495	8,920		56-59	3,265	4,575	5,715	6,860	7,885	9,265	10,190	10,700
	60	2,995	4,190	5,240	6,285	7,230	8,495	9,810	60	3,595	5,030	6,285	7,545	8,675	10,190	11,210	11,770		
	61-64	3,265	4,575	5,715	6,860	7,885	9,265	10,190	10,700	61-64	3,920	5,485	6,860	8,230	9,460	11,120	12,230	12,840	
	65	3,510	4,915	6,145	7,370	8,475	9,960	10,955	11,505	65	4,215	5,900	7,370	8,845	10,170	11,950	13,145	13,805	
	66-69	3,755	5,260	6,570	7,885	9,070	10,655	11,720	12,305	66-69	4,505	6,310	7,885	9,460	10,880	12,785	14,065	14,765	
	70	4,040	5,650	7,065	8,475	9,750	11,455	12,600	13,230	70	4,845	6,780	8,475	10,170	11,695	13,745	15,120	15,875	
	71-74	4,320	6,045	7,555	9,070	10,430	12,255	13,480	14,150	71-74	5,185	7,255	9,070	10,880	12,515	14,705	16,175	16,980	
	75	4,645	6,500	8,125	9,750	11,210	13,170	14,490	15,215	75	5,570	7,800	9,750	11,695	13,450	15,805	17,385	18,255	
	76-79	4,965	6,955	8,690	10,430	11,990	14,090	15,500	16,275	76-79	5,960	8,345	10,430	12,515	14,390	16,910	18,600	19,530	
	80	5,340	7,475	9,340	11,210	12,890	15,145	16,660	17,495	80	6,405	8,970	11,210	13,450	15,470	18,175	19,995	20,990	
	Above 80	5,710	7,995	9,995	11,990	13,790	16,205	17,825	18,715	Above 80	6,855	9,595	11,990	14,390	16,550	19,445	21,390	22,455	

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