

ZONE 3



A Healthier You
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Zone 3 (Rest of India excluding the locations mentioned under Zone 1 & Zone 2)

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ABOUT US

When Cigna, a global health services major with over 200 years of experience and more than 80 million customers, shakes hands with the TTK Group, an organisation with an 85 year old legacy and valuable expertise in healthcare, we get an association that makes it just a little easier for the world to live a richer, healthier life. Cigna TTK a name that can be trusted to fall back on at all times. Especially when you need it the most.

NOTES

1. The ProHealth premium is including service tax and excluding any discount or loading (if applicable). Wherever discount or loading is applicable, the Service Tax element (14%) must be excluded before applying the discount and/or loading. Arrived premium after applying the discount/loading to be added with Service Tax to calculate the final premium.
2. For premium calculation, age of eldest member would be considered, in case of floater.
3. For floater, at least 1 member of age 18 years or above is mandatory.
4. Policies with term of 2 year, discount of 7.5% will be applicable on total premium.
5. Any revision in the above rates shall be made only post approval by the IRDA.



Protect Plan

Zone 3 (Rest of India excluding
the locations mentioned under
Zone 1 & Zone 2)

Note - All Premiums are with Service Tax

INDIVIDUAL

Age	Protect-2,50,000		Protect-3,50,000		Protect-4,50,000	
	Male	Female	Male	Female	Male	Female
<1	2,804	2,405	3,089	2,622	3,386	2,827
1	2,827	2,428	3,124	2,645	3,420	2,861
2	2,850	2,451	3,158	2,679	3,454	2,896
3	2,884	2,485	3,181	2,702	3,488	2,918
4	2,907	2,508	3,215	2,736	3,523	2,953
5	2,941	2,531	3,249	2,759	3,557	2,987
6	2,964	2,554	3,283	2,793	3,591	3,021
7	2,998	2,588	3,317	2,827	3,625	3,055
8	3,021	2,611	3,340	2,850	3,659	3,089
9	3,055	2,645	3,374	2,884	3,694	3,124
10	3,078	2,668	3,409	2,918	3,728	3,158
11	3,112	2,702	3,443	2,953	3,762	3,192
12	3,135	2,725	3,477	2,987	3,796	3,226
13	3,169	2,759	3,511	3,021	3,830	3,260
14	3,203	2,782	3,545	3,044	3,876	3,295
15	3,226	2,816	3,580	3,078	3,910	3,329
16	3,260	2,839	3,614	3,112	3,944	3,363
17	3,295	2,873	3,648	3,146	3,979	3,409
18	3,329	2,907	3,682	3,181	4,024	3,443
19	3,352	2,941	3,716	3,226	4,058	3,477
20	3,409	2,987	3,785	3,272	4,127	3,545
21	3,466	3,032	3,842	3,329	4,184	3,602
22	3,511	3,089	3,899	3,386	4,252	3,659
23	3,568	3,135	3,956	3,454	4,309	3,728
24	3,625	3,192	4,024	3,511	4,378	3,785
25	3,682	3,249	4,081	3,568	4,446	3,853
26	3,739	3,306	4,150	3,625	4,514	3,922

INDIVIDUAL

Age	Protect-2,50,000		Protect-3,50,000		Protect-4,50,000	
	Male	Female	Male	Female	Male	Female
27	3,796	3,352	4,207	3,694	4,583	3,979
28	3,853	3,409	4,275	3,751	4,651	4,047
29	3,910	3,466	4,343	3,808	4,720	4,104
30	3,967	3,511	4,400	3,865	4,788	4,172
31	4,024	3,568	4,469	3,933	4,868	4,241
32	4,093	3,625	4,537	3,990	4,936	4,309
33	4,150	3,682	4,606	4,058	5,005	4,378
34	4,207	3,739	4,674	4,127	5,084	4,446
35	4,275	3,796	4,754	4,184	5,164	4,514
36	4,366	3,887	4,856	4,275	5,267	4,617
37	4,492	3,990	4,993	4,400	5,426	4,754
38	4,640	4,127	5,176	4,560	5,620	4,925
39	4,845	4,298	5,392	4,754	5,871	5,130
40	5,073	4,503	5,746	5,062	6,464	5,654
41	5,335	4,731	6,053	5,324	6,829	5,974
42	5,609	4,959	6,395	5,620	7,216	6,316
43	5,894	5,210	6,749	5,939	7,627	6,680
44	6,202	5,483	7,136	6,270	8,083	7,068
45	6,532	5,768	7,547	6,635	8,561	7,490
46	6,874	6,076	7,991	7,022	9,074	7,934
47	7,250	6,395	8,470	7,433	9,622	8,425
48	7,649	6,749	8,972	7,889	10,214	8,938
49	8,071	7,114	9,519	8,368	10,841	9,496
50	8,504	7,501	10,089	8,869	11,503	10,078
51	8,972	7,912	10,670	9,382	12,187	10,670
52	9,473	8,356	11,286	9,918	12,905	11,309
53	10,009	8,824	11,947	10,511	13,680	11,993

INDIVIDUAL

Age	Protect-2,50,000		Protect-3,50,000		Protect-4,50,000	
	Male	Female	Male	Female	Male	Female
54	10,579	9,325	12,654	11,126	14,501	12,722
55	11,195	9,861	13,406	11,799	15,390	13,498
56	11,845	10,442	14,216	12,506	16,325	14,341
57	12,540	11,047	15,071	13,270	17,328	15,230
58	13,281	11,708	15,994	14,090	18,400	16,177
59	14,068	12,415	16,975	14,957	19,551	17,203
60	14,911	13,156	18,012	15,892	20,771	18,286
61	15,937	14,079	19,300	17,032	22,264	19,619
62	17,054	15,071	20,680	18,263	23,872	21,056
63	18,251	16,131	22,162	19,585	25,604	22,606
64	19,540	17,282	23,758	21,022	27,474	24,271
65	18,035	15,994	21,911	19,426	25,319	22,412
66	19,312	17,134	23,484	20,839	27,155	24,065
67	20,509	18,206	24,966	22,173	28,888	25,627
68	21,774	19,346	26,539	23,598	30,734	27,292
69	23,131	20,577	28,226	25,114	32,695	29,070
70	24,578	21,877	30,028	26,744	34,804	30,974
71	26,129	23,279	31,943	28,477	37,039	33,003
72	27,520	24,544	33,676	30,062	39,068	34,850
73	29,002	25,889	35,522	31,738	41,222	36,811
74	30,563	27,314	37,460	33,516	43,491	38,885
75	32,216	28,819	39,512	35,397	45,885	41,074
76	33,345	29,868	40,915	36,697	47,527	42,602
77	34,508	30,951	42,374	38,053	49,225	44,186
78	35,716	32,068	43,879	39,455	50,981	45,828
79	36,970	33,242	45,429	40,915	52,805	47,527
80+	38,258	34,451	47,048	42,419	54,697	49,294

FLOATER-1 ADULT+1 KID

PROTECT			
Age	2,50,000	3,50,000	4,50,000
18	4,731	5,290	5,803
19	4,765	5,324	5,848
20	4,822	5,392	5,917
21	4,856	5,449	5,985
22	4,902	5,495	6,053
23	4,948	5,540	6,110
24	4,982	5,586	6,156
25	5,050	5,654	6,236
26	5,096	5,700	6,281
27	5,130	5,757	6,327
28	5,176	5,803	6,384
29	5,221	5,848	6,430
30	5,267	5,894	6,487
31	5,335	5,974	6,566
32	5,381	6,019	6,612
33	5,426	6,076	6,669
34	5,472	6,122	6,726
35	5,540	6,202	6,806
36	5,620	6,293	6,908
37	5,746	6,430	7,057
38	5,882	6,589	7,228
39	6,065	6,794	7,456
40	6,270	7,091	7,946
41	6,487	7,364	8,254
42	6,726	7,649	8,584
43	6,977	7,957	8,938
44	7,228	8,276	9,314
45	7,513	8,630	9,713
46	7,798	8,995	10,135
47	8,105	9,382	10,579
48	8,436	9,793	11,058
49	8,778	10,237	11,571

PROTECT			
Age	2,50,000	3,50,000	4,50,000
50	9,143	10,693	12,107
51	9,530	11,172	12,654
52	9,929	11,674	13,235
53	10,363	12,209	13,851
54	10,830	12,768	14,512
55	11,275	13,338	15,173
56	11,765	13,931	15,869
57	12,278	14,581	16,621
58	12,825	15,253	17,408
59	13,418	15,983	18,263
60	14,033	16,747	19,163
61	14,797	17,693	20,269
62	15,618	18,707	21,455
63	16,496	19,802	22,732
64	17,442	20,976	24,100
65	16,279	19,540	22,412
66	17,203	20,691	23,758
67	18,069	21,763	25,012
68	18,981	22,903	26,345
69	19,961	24,111	27,759
70	20,999	25,399	29,264
71	22,105	26,767	30,871
72	23,096	28,010	32,308
73	24,145	29,309	33,835
74	25,240	30,677	35,431
75	26,402	32,114	37,118
76	27,235	33,151	38,327
77	28,090	34,223	39,581
78	28,979	35,329	40,880
79	29,902	36,480	42,214
80+	30,860	37,677	43,605

FLOATER-1 ADULT+2 KIDS

PROTECT			
Age	2,50,000	3,50,000	4,50,000
18	6,281	7,091	7,866
19	6,304	7,114	7,889
20	6,350	7,159	7,934
21	6,384	7,193	7,969
22	6,418	7,228	8,014
23	6,452	7,273	8,048
24	6,487	7,307	8,094
25	6,566	7,399	8,185
26	6,612	7,444	8,231
27	6,646	7,490	8,288
28	6,692	7,535	8,333
29	6,737	7,581	8,379
30	6,783	7,627	8,436
31	6,863	7,729	8,527
32	6,908	7,775	8,584
33	6,954	7,820	8,630
34	7,000	7,866	8,687
35	7,079	7,969	8,789
36	7,193	8,083	8,915
37	7,319	8,242	9,086
38	7,478	8,425	9,280
39	7,672	8,641	9,519
40	7,900	8,949	10,021
41	8,128	9,234	10,351
42	8,379	9,542	10,693
43	8,641	9,861	11,058
44	8,915	10,192	11,446
45	9,200	10,545	11,856
46	9,496	10,921	12,289
47	9,815	11,320	12,745
48	10,146	11,742	13,224
49	10,511	12,198	13,748

PROTECT			
Age	2,50,000	3,50,000	4,50,000
50	10,876	12,665	14,284
51	11,263	13,144	14,843
52	11,674	13,646	15,413
53	12,050	14,125	15,971
54	12,460	14,615	16,553
55	12,893	15,151	17,168
56	13,349	15,721	17,830
57	13,828	16,325	18,536
58	14,353	16,963	19,289
59	14,900	17,636	20,075
60	15,481	18,354	20,919
61	16,188	19,243	21,956
62	16,963	20,201	23,062
63	17,784	21,215	24,259
64	18,662	22,310	25,536
65	17,522	20,908	23,894
66	18,388	21,979	25,148
67	19,186	22,960	26,300
68	20,030	24,020	27,531
69	20,930	25,126	28,831
70	21,888	26,311	30,221
71	22,891	27,577	31,681
72	23,792	28,694	32,992
73	24,749	29,868	34,371
74	25,741	31,111	35,819
75	26,790	32,410	37,346
76	27,565	33,379	38,475
77	28,363	34,382	39,649
78	29,195	35,420	40,858
79	30,062	36,491	42,112
80+	30,951	37,609	43,411

FLOATER-1 ADULT+3 KIDS

PROTECT			
Age	2,50,000	3,50,000	4,50,000
18	7,706	8,710	9,679
19	7,752	8,755	9,724
20	7,809	8,824	9,781
21	7,855	8,869	9,838
22	7,900	8,926	9,884
23	7,957	8,983	9,952
24	8,003	9,029	9,998
25	8,083	9,120	10,100
26	8,128	9,188	10,157
27	8,185	9,245	10,226
28	8,254	9,302	10,306
29	8,311	9,382	10,374
30	8,390	9,462	10,454
31	8,459	9,553	10,579
32	8,504	9,599	10,636
33	8,550	9,644	10,682
34	8,653	9,770	10,807
35	8,778	9,907	10,933
36	8,926	10,055	11,092
37	9,074	10,237	11,275
38	9,245	10,431	11,480
39	9,473	10,682	11,765
40	9,747	11,035	12,312
41	10,043	11,411	12,722
42	10,351	11,810	13,167
43	10,636	12,164	13,646
44	10,944	12,540	14,068
45	11,263	12,939	14,524
46	11,605	13,361	15,014
47	11,959	13,805	15,515
48	12,312	14,261	16,028
49	13,463	15,721	17,818

PROTECT			
Age	2,50,000	3,50,000	4,50,000
50	12,677	14,717	16,564
51	13,007	15,128	17,043
52	13,361	15,572	17,556
53	13,737	16,040	18,103
54	14,136	16,530	18,685
55	14,569	17,066	19,300
56	15,025	17,624	19,961
57	15,504	18,217	20,657
58	16,017	18,856	21,398
59	16,564	19,540	22,196
60	17,146	20,258	23,028
61	17,864	21,136	24,065
62	18,628	22,093	25,171
63	19,448	23,108	26,368
64	20,326	24,202	27,645
65	19,220	22,834	26,049
66	20,087	23,906	27,303
67	20,885	24,909	28,466
68	21,740	25,958	29,697
69	22,640	27,086	31,019
70	23,609	28,283	32,410
71	24,635	29,560	33,904
72	25,547	30,700	35,226
73	26,516	31,897	36,628
74	27,531	33,151	38,110
75	28,603	34,485	39,661
76	29,378	35,454	40,789
77	30,176	36,457	41,963
78	31,008	37,495	43,172
79	31,874	38,566	44,426
80+	32,764	39,672	45,725

FLOATER-2 ADULTS

PROTECT			
Age	2,50,000	3,50,000	4,50,000
18	4,822	5,392	5,917
19	4,868	5,438	5,974
20	4,925	5,506	6,042
21	4,993	5,575	6,110
22	5,050	5,643	6,190
23	5,119	5,723	6,270
24	5,187	5,803	6,350
25	5,255	5,882	6,430
26	5,324	5,951	6,521
27	5,404	6,031	6,601
28	5,472	6,110	6,680
29	5,540	6,190	6,772
30	5,609	6,270	6,851
31	5,677	6,350	6,931
32	5,757	6,430	7,022
33	5,825	6,509	7,102
34	5,894	6,589	7,182
35	5,962	6,669	7,273
36	6,065	6,772	7,387
37	6,179	6,908	7,535
38	6,327	7,079	7,718
39	6,532	7,307	7,969
40	6,783	7,649	8,516
41	7,057	7,991	8,903
42	7,387	8,379	9,348
43	7,741	8,869	10,055
44	8,128	9,348	10,613
45	8,539	9,861	11,218
46	8,960	10,408	11,845
47	9,428	11,001	12,529
48	9,907	11,617	13,247
49	10,431	12,289	14,022

PROTECT			
Age	2,50,000	3,50,000	4,50,000
50	10,967	12,996	14,843
51	11,548	13,714	15,686
52	12,164	14,501	16,598
53	12,814	15,322	17,567
54	13,509	16,188	18,571
55	14,250	17,100	19,642
56	15,037	18,080	20,782
57	15,869	19,118	21,991
58	16,758	20,212	23,279
59	17,704	21,386	24,647
60	18,707	22,629	26,095
61	19,870	24,077	27,782
62	21,113	25,616	29,583
63	22,435	27,257	31,510
64	23,940	29,127	33,687
65	23,484	28,568	33,037
66	25,057	30,529	35,329
67	26,630	32,479	37,597
68	27,383	33,419	38,697
69	28,135	34,360	39,797
70	29,788	36,400	42,191
71	31,532	38,578	44,734
72	33,220	40,687	47,196
73	35,009	42,898	49,784
74	36,890	45,247	52,520
75	38,726	47,538	55,199
76	40,345	49,556	57,559
77	42,043	51,665	60,021
78	43,810	53,865	62,597
79	45,372	55,814	64,877
80+	46,991	57,844	67,249

FLOATER-2 ADULTS+1 KID

PROTECT			
Age	2,50,000	3,50,000	4,50,000
18	6,498	7,330	8,105
19	6,532	7,376	8,162
20	6,601	7,433	8,231
21	6,646	7,490	8,276
22	6,692	7,535	8,333
23	6,749	7,592	8,390
24	6,783	7,649	8,447
25	6,851	7,718	8,516
26	6,908	7,775	8,584
27	6,965	7,843	8,653
28	7,022	7,900	8,721
29	7,091	7,980	8,801
30	7,159	8,060	8,881
31	7,250	8,151	8,983
32	7,319	8,231	9,063
33	7,387	8,299	9,143
34	7,456	8,379	9,223
35	7,535	8,482	9,325
36	7,649	8,607	9,462
37	7,786	8,755	9,622
38	7,946	8,938	9,815
39	8,151	9,177	10,078
40	8,402	9,519	10,613
41	8,698	9,861	11,012
42	9,017	10,260	11,446
43	9,382	10,739	12,141
44	9,758	11,218	12,688
45	10,169	11,719	13,270
46	10,591	12,255	13,897
47	11,047	12,836	14,558
48	11,525	13,441	15,265
49	12,027	14,090	16,017

PROTECT			
Age	2,50,000	3,50,000	4,50,000
50	12,551	14,774	16,804
51	13,121	15,481	17,636
52	13,703	16,222	18,491
53	14,330	17,009	19,403
54	14,991	17,830	20,360
55	15,675	18,673	21,352
56	16,405	19,574	22,401
57	17,168	20,531	23,518
58	17,989	21,557	24,715
59	18,867	22,629	25,969
60	19,790	23,780	27,314
61	20,862	25,103	28,865
62	22,002	26,528	30,518
63	23,222	28,044	32,296
64	24,670	29,834	34,394
65	24,282	29,366	33,847
66	25,810	31,259	36,047
67	27,383	33,208	38,338
68	28,169	34,006	39,125
69	29,047	35,283	40,755
70	30,734	37,392	43,217
71	32,547	39,638	45,839
72	34,303	41,827	48,393
73	36,172	44,152	51,118
74	38,167	46,626	54,002
75	40,128	49,066	56,852
76	41,781	51,129	59,280
77	43,525	53,306	61,811
78	45,349	55,575	64,467
79	46,888	57,502	66,713
80+	48,484	59,497	69,038

FLOATER-2 ADULTS+2 KIDS

PROTECT			
Age	2,50,000	3,50,000	4,50,000
18	7,866	8,892	9,872
19	7,912	8,938	9,918
20	7,969	9,006	9,986
21	8,014	9,052	10,043
22	8,060	9,109	10,089
23	8,117	9,166	10,157
24	8,162	9,211	10,203
25	8,242	9,302	10,306
26	8,299	9,371	10,363
27	8,356	9,439	10,431
28	8,425	9,496	10,511
29	8,493	9,576	10,591
30	8,561	9,656	10,670
31	8,664	9,770	10,796
32	8,732	9,850	10,876
33	8,801	9,918	10,955
34	8,869	9,998	11,035
35	8,972	10,123	11,161
36	9,109	10,260	11,320
37	9,257	10,442	11,503
38	9,439	10,648	11,719
39	9,667	10,898	12,004
40	9,941	11,263	12,563
41	10,249	11,639	12,985
42	10,591	12,050	13,441
43	10,967	12,551	14,159
44	11,366	13,042	14,729
45	11,788	13,577	15,333
46	12,232	14,136	15,983
47	12,711	14,729	16,667
48	13,201	15,356	17,396
49	13,737	16,040	18,183

PROTECT			
Age	2,50,000	3,50,000	4,50,000
50	14,284	16,735	18,981
51	14,820	17,419	19,779
52	15,390	18,137	20,623
53	15,994	18,913	21,512
54	16,644	19,711	22,447
55	17,328	20,554	23,438
56	18,046	21,455	24,487
57	18,821	22,412	25,604
58	19,642	23,427	26,790
59	20,509	24,510	28,055
60	21,432	25,650	29,389
61	22,504	26,984	30,940
62	23,644	28,397	32,604
63	24,863	29,914	34,371
64	26,311	31,703	36,469
65	25,924	31,236	35,921
66	27,451	33,128	38,122
67	29,024	35,078	40,402
68	30,039	36,092	41,416
69	30,677	37,141	42,818
70	32,365	39,239	45,269
71	34,166	41,485	47,891
72	35,921	43,662	50,445
73	37,791	45,988	53,158
74	39,775	48,450	56,031
75	41,735	50,890	58,881
76	43,388	52,953	61,298
77	45,121	55,119	63,829
78	46,945	57,388	66,473
79	48,484	59,303	68,719
80+	50,080	61,286	71,045

FLOATER-2 ADULTS+3 KIDS

PROTECT			
Age	2,50,000	3,50,000	4,50,000
18	9,633	10,921	12,164
19	9,667	10,967	12,209
20	9,724	11,035	12,278
21	9,770	11,081	12,335
22	9,827	11,138	12,380
23	9,872	11,195	12,449
24	9,918	11,240	12,494
25	10,021	11,354	12,620
26	10,078	11,423	12,688
27	10,135	11,480	12,757
28	10,203	11,548	12,825
29	10,271	11,628	12,905
30	10,340	11,708	12,985
31	10,465	11,845	13,133
32	10,534	11,924	13,213
33	10,602	11,993	13,292
34	10,670	12,073	13,372
35	10,796	12,209	13,520
36	10,944	12,380	13,703
37	11,115	12,574	13,908
38	11,320	12,802	14,159
39	11,560	13,076	14,455
40	11,856	13,475	15,037
41	12,175	13,862	15,470
42	12,540	14,284	15,960
43	12,939	14,809	16,690
44	13,361	15,333	17,282
45	13,794	15,880	17,921
46	14,261	16,462	18,582
47	14,763	17,089	19,300
48	15,276	17,727	20,041
49	15,823	18,422	20,839

PROTECT			
Age	2,50,000	3,50,000	4,50,000
50	16,382	19,141	21,660
51	16,918	19,813	22,458
52	17,488	20,543	23,290
53	18,092	21,307	24,191
54	18,730	22,105	25,114
55	19,414	22,948	26,106
56	20,144	23,849	27,155
57	20,908	24,806	28,272
58	21,728	25,821	29,458
59	22,595	26,893	30,723
60	23,518	28,044	32,057
61	24,590	29,366	33,607
62	25,730	30,791	35,272
63	26,950	32,308	37,039
64	28,397	34,097	39,125
65	28,010	33,630	38,589
66	29,537	35,511	40,789
67	31,099	37,460	43,058
68	32,114	38,475	44,072
69	32,752	39,524	45,475
70	34,439	41,610	47,914
71	36,241	43,844	50,525
72	37,985	46,033	53,078
73	39,854	48,347	55,780
74	41,827	50,798	58,653
75	43,787	53,238	61,492
76	45,440	55,290	63,897
77	47,162	57,456	66,428
78	48,986	59,713	69,073
79	50,513	61,628	71,307
80+	52,109	63,612	73,621



Plus Plan

Zone 3 (Rest of India excluding
the locations mentioned under
Zone 1 & Zone 2)

Note - All Premiums are with Service Tax

INDIVIDUAL

Age	Plus-4,50,000		Plus-5,50,000		Plus-7,50,000		Plus-10,00,000	
	Male	Female	Male	Female	Male	Female	Male	Female
<1	5,050	4,457	5,210	4,583	5,803	5,016	6,224	5,312
1	5,084	4,492	5,255	4,617	5,848	5,062	6,270	5,369
2	5,119	4,526	5,290	4,651	5,894	5,096	6,327	5,415
3	5,153	4,560	5,324	4,685	5,939	5,141	6,384	5,472
4	5,198	4,594	5,358	4,720	5,985	5,187	6,430	5,518
5	5,233	4,628	5,404	4,754	6,042	5,233	6,487	5,575
6	5,267	4,663	5,438	4,799	6,088	5,278	6,544	5,620
7	5,301	4,697	5,483	4,834	6,133	5,324	6,601	5,677
8	5,347	4,731	5,518	4,868	6,179	5,369	6,658	5,734
9	5,381	4,777	5,552	4,913	6,236	5,426	6,703	5,780
10	5,415	4,811	5,597	4,948	6,281	5,472	6,760	5,837
11	5,449	4,845	5,632	4,982	6,327	5,518	6,817	5,894
12	5,495	4,879	5,677	5,027	6,384	5,563	6,886	5,951
13	5,529	4,925	5,723	5,062	6,430	5,620	6,943	6,008
14	5,575	4,959	5,757	5,107	6,487	5,666	7,000	6,065
15	5,609	5,005	5,803	5,153	6,532	5,723	7,057	6,122
16	5,654	5,039	5,848	5,187	6,589	5,768	7,114	6,179
17	5,689	5,084	5,882	5,233	6,646	5,825	7,182	6,247
18	5,734	6,167	5,928	6,327	6,692	6,920	7,239	7,353
19	5,780	6,236	5,974	6,384	6,749	7,000	7,296	7,433
20	5,871	6,338	6,065	6,498	6,863	7,125	7,421	7,570
21	5,962	6,464	6,167	6,623	6,977	7,273	7,547	7,718
22	6,065	6,589	6,270	6,749	7,091	7,410	7,684	7,866
23	6,167	6,715	6,384	6,874	7,216	7,547	7,809	8,026
24	6,270	6,829	6,487	7,000	7,342	7,695	7,946	8,174
25	6,407	6,988	6,623	7,159	7,490	7,866	8,105	8,356
26	6,509	7,114	6,726	7,296	7,615	8,003	8,242	8,516

INDIVIDUAL

Age	Plus-4,50,000		Plus-5,50,000		Plus-7,50,000		Plus-10,00,000	
	Male	Female	Male	Female	Male	Female	Male	Female
27	6,612	7,239	6,840	7,421	7,741	8,151	8,379	8,664
28	6,715	7,364	6,943	7,547	7,866	8,288	8,516	8,812
29	6,829	7,490	7,057	7,672	7,991	8,436	8,653	8,972
30	6,965	7,638	7,193	7,832	8,151	8,607	8,824	9,154
31	7,102	7,798	7,342	7,991	8,299	8,778	8,995	9,337
32	7,239	7,957	7,478	8,151	8,459	8,960	9,166	9,530
33	7,376	8,105	7,627	8,311	8,630	9,131	9,337	9,713
34	7,513	8,265	7,763	8,470	8,960	9,496	9,701	10,100
35	7,661	8,425	7,912	8,630	9,131	9,679	9,884	10,294
36	7,843	8,618	8,105	8,835	9,348	9,907	10,123	10,545
37	8,071	8,846	8,333	9,074	9,633	10,180	10,431	10,853
38	8,345	9,120	8,618	9,348	10,078	10,613	10,921	11,320
39	8,835	9,622	9,143	9,872	10,693	11,229	11,617	11,981
40	9,565	10,328	9,907	10,602	11,628	12,118	12,654	12,973
41	10,226	10,727	10,591	11,024	12,460	12,654	13,589	13,600
42	10,933	11,161	11,320	11,480	13,361	13,247	14,592	14,273
43	11,685	11,617	12,118	11,981	14,330	13,885	15,664	15,014
44	12,494	12,130	12,962	12,517	15,367	14,581	16,826	15,812
45	13,372	12,688	13,874	13,110	16,211	15,082	18,080	16,690
46	14,182	12,814	14,729	13,270	17,100	15,276	19,437	17,282
47	14,923	13,475	15,515	13,965	18,058	16,120	20,725	18,411
48	15,721	14,170	16,348	14,695	19,072	17,020	21,934	19,483
49	16,564	14,923	17,237	15,493	20,167	17,978	23,222	20,611
50	17,419	15,675	18,137	16,279	21,272	18,958	24,533	21,774
51	18,331	16,484	19,095	17,134	22,469	20,018	25,958	23,028
52	19,312	17,351	20,132	18,046	23,746	21,147	27,474	24,373
53	20,360	18,274	21,238	19,015	25,126	22,355	29,104	25,821

INDIVIDUAL

Age	Plus-4,50,000		Plus-5,50,000		Plus-7,50,000		Plus-10,00,000	
	Male	Female	Male	Female	Male	Female	Male	Female
54	21,478	19,277	22,412	20,075	26,596	23,666	30,848	27,360
55	22,686	20,349	23,689	21,193	28,169	25,069	32,729	29,036
56	23,974	21,500	25,046	22,412	29,857	26,573	34,736	30,826
57	25,354	22,732	26,505	23,712	31,669	28,192	36,890	32,741
58	26,847	24,054	28,067	25,103	33,619	29,925	39,205	34,804
59	28,432	25,479	29,754	26,608	35,705	31,795	41,690	37,027
60	30,142	27,018	31,544	28,226	37,939	33,801	44,346	39,421
61	32,080	28,751	33,596	30,050	40,493	36,070	47,378	42,123
62	34,166	30,609	35,796	32,011	43,229	38,521	50,650	45,030
63	36,412	32,627	38,167	34,132	46,181	41,154	54,161	48,176
64	38,840	34,793	40,721	36,412	49,362	44,004	57,946	51,562
65	36,161	32,479	37,882	33,972	45,805	40,926	53,694	47,891
66	38,543	34,622	40,402	36,229	48,940	43,753	57,422	51,243
67	40,789	36,651	42,773	38,361	51,881	46,409	60,933	54,412
68	43,183	38,806	45,292	40,641	55,028	49,237	64,672	57,787
69	45,725	41,120	47,983	43,069	58,368	52,269	68,651	61,400
70	48,439	43,582	50,833	45,668	61,936	55,495	72,892	65,242
71	51,311	46,204	53,876	48,427	65,721	58,949	77,406	69,346
72	53,945	48,598	56,635	50,958	69,175	62,096	81,510	73,097
73	56,704	51,140	59,554	53,626	72,812	65,425	85,853	77,064
74	59,633	53,819	62,643	56,453	76,654	68,947	90,425	81,259
75	62,723	56,658	65,892	59,440	80,712	72,675	95,270	85,694
76	64,855	58,642	68,138	61,537	83,505	75,286	98,599	88,795
77	67,055	60,705	70,463	63,703	86,401	77,987	102,041	92,009
78	69,301	62,803	72,835	65,915	89,365	80,746	105,575	95,315
79	71,638	64,991	75,286	68,206	92,431	83,619	109,235	98,735
80+	74,043	67,249	77,828	70,589	95,612	86,594	113,020	102,281

FLOATER-1 ADULT+1 KID

PLUS				
Age	4,50,000	5,50,000	7,50,000	10,00,000
18	7,843	8,151	9,325	10,180
19	7,900	8,208	9,405	10,260
20	8,003	8,311	9,519	10,385
21	8,151	8,482	9,701	10,579
22	8,242	8,561	9,804	10,682
23	8,322	8,653	9,895	10,796
24	8,413	8,744	9,998	10,898
25	8,584	8,915	10,192	11,104
26	8,664	9,006	10,283	11,206
27	8,755	9,097	10,397	11,320
28	8,846	9,188	10,499	11,434
29	8,938	9,280	10,602	11,548
30	9,086	9,428	10,762	11,719
31	9,257	9,610	10,967	11,936
32	9,405	9,758	11,126	12,107
33	9,565	9,918	11,286	12,278
34	9,713	10,066	11,457	12,460
35	9,884	10,249	11,662	12,677
36	10,100	10,465	11,902	12,939
37	10,351	10,716	12,198	13,258
38	10,636	11,012	12,540	13,634
39	10,955	11,354	12,939	14,079
40	11,457	11,879	13,794	15,025
41	11,970	12,403	14,592	15,914
42	12,654	13,121	15,447	16,861
43	13,372	13,874	16,359	17,864
44	14,136	14,672	17,317	18,935
45	14,957	15,527	18,035	20,075
46	15,686	16,279	18,787	21,284
47	16,313	16,940	19,574	22,401
48	16,986	17,647	20,417	23,381
49	17,681	18,377	21,318	24,430

PLUS				
Age	4,50,000	5,50,000	7,50,000	10,00,000
50	18,388	19,118	22,207	25,490
51	19,141	19,904	23,188	26,642
52	19,939	20,748	24,214	27,862
53	20,737	21,592	25,251	29,081
54	21,603	22,492	26,357	30,392
55	22,515	23,450	27,542	31,795
56	23,484	24,476	28,808	33,288
57	24,533	25,570	30,153	34,884
58	25,639	26,744	31,589	36,583
59	26,824	27,987	33,128	38,407
60	28,090	29,309	34,770	40,345
61	29,515	30,826	36,628	42,556
62	31,042	32,433	38,623	44,927
63	32,684	34,166	40,766	47,458
64	34,451	36,013	43,058	50,183
65	32,501	33,949	40,447	47,059
66	34,223	35,762	42,704	49,727
67	35,842	37,460	44,802	52,223
68	37,552	39,273	47,036	54,880
69	39,376	41,188	49,408	57,695
70	41,279	43,195	51,904	60,659
71	43,309	45,326	54,560	63,806
72	45,144	47,253	56,943	66,644
73	47,059	49,282	59,462	69,643
74	49,088	51,414	62,107	72,789
75	51,220	53,660	64,889	76,095
76	52,771	55,290	66,907	78,489
77	54,367	56,966	69,004	80,974
78	55,963	58,653	71,102	83,471
79	57,616	60,386	73,268	86,070
80+	59,326	62,187	75,525	88,749

FLOATER-1 ADULT+2 KIDS

PLUS				
Age	4,50,000	5,50,000	7,50,000	10,00,000
18	10,340	10,773	12,426	13,612
19	10,374	10,796	12,460	13,657
20	10,431	10,864	12,540	13,737
21	10,499	10,944	12,620	13,828
22	10,579	11,024	12,711	13,919
23	10,670	11,104	12,814	14,033
24	10,750	11,195	12,905	14,136
25	10,978	11,423	13,156	14,398
26	11,058	11,514	13,258	14,512
27	11,149	11,594	13,349	14,615
28	11,229	11,685	13,452	14,729
29	11,320	11,776	13,555	14,831
30	11,491	11,947	13,737	15,025
31	11,719	12,175	13,999	15,299
32	11,890	12,358	14,182	15,493
33	12,073	12,529	14,375	15,686
34	12,244	12,711	14,558	15,892
35	12,472	12,939	14,820	16,165
36	12,734	13,213	15,116	16,496
37	13,030	13,520	15,470	16,872
38	13,361	13,862	15,869	17,305
39	13,737	14,250	16,325	17,807
40	14,284	14,820	17,282	18,867
41	14,854	15,413	18,194	19,882
42	15,641	16,234	19,175	20,953
43	16,473	17,089	20,201	22,093
44	17,339	18,001	21,284	23,290
45	18,251	18,947	22,036	24,556
46	19,061	19,790	22,846	25,901
47	19,733	20,497	23,678	27,098
48	20,440	21,227	24,567	28,135
49	22,401	23,222	26,961	30,905

PLUS				
Age	4,50,000	5,50,000	7,50,000	10,00,000
50	22,367	23,074	27,018	29,845
51	23,324	24,077	28,238	31,225
52	24,362	25,137	29,549	32,695
53	25,445	26,277	30,837	34,280
54	26,311	27,314	31,931	35,956
55	27,212	28,272	33,094	37,734
56	28,181	29,275	34,325	39,581
57	29,207	30,358	35,636	41,131
58	30,290	31,498	37,039	42,773
59	31,453	32,718	38,532	44,540
60	32,684	34,006	40,117	46,409
61	34,075	35,465	41,906	48,530
62	35,557	37,027	43,822	50,787
63	37,130	38,692	45,874	53,215
64	38,817	40,459	48,051	55,803
65	36,970	38,498	45,566	52,816
66	38,635	40,242	47,709	55,347
67	40,174	41,861	49,704	57,707
68	41,804	43,582	51,813	60,203
69	43,537	45,395	54,047	62,848
70	45,326	47,276	56,384	65,607
71	47,219	49,271	58,847	68,537
72	48,929	51,061	61,058	71,159
73	50,707	52,942	63,384	73,918
74	52,588	54,914	65,824	76,813
75	54,549	56,977	68,377	79,846
76	56,031	58,539	70,304	82,126
77	57,570	60,158	72,299	84,485
78	59,063	61,731	74,260	86,822
79	60,614	63,361	76,300	89,251
80+	62,210	65,048	78,398	91,759

FLOATER-1 ADULT+3 KIDS

PLUS				
Age	4,50,000	5,50,000	7,50,000	10,00,000
18	12,494	13,019	15,105	16,587
19	12,551	13,076	15,173	16,667
20	12,620	13,144	15,265	16,781
21	12,825	13,384	15,515	17,054
22	12,905	13,475	15,618	17,157
23	12,996	13,555	15,709	17,260
24	13,076	13,646	15,812	17,362
25	13,349	13,931	16,120	17,704
26	13,441	14,011	16,222	17,807
27	13,532	14,102	16,325	17,909
28	13,612	14,193	16,427	18,023
29	13,703	14,284	16,519	18,137
30	13,908	14,489	16,735	18,354
31	14,182	14,774	17,054	18,696
32	14,387	14,980	17,271	18,924
33	14,592	15,185	17,488	19,152
34	14,797	15,390	17,716	19,380
35	15,082	15,686	18,035	19,722
36	15,390	16,006	18,400	20,110
37	15,743	16,370	18,810	20,554
38	16,131	16,769	19,266	21,056
39	16,564	17,214	19,779	21,626
40	17,157	17,830	20,839	22,800
41	17,795	18,491	21,888	23,951
42	18,685	19,426	22,994	25,171
43	19,619	20,395	24,145	26,437
44	20,611	21,421	25,365	27,782
45	21,637	22,492	26,186	29,047
46	22,526	23,381	27,052	29,914
47	23,347	24,088	28,033	30,860
48	24,065	24,829	28,922	31,863
49	25,593	26,391	30,814	33,972

PLUS				
Age	4,50,000	5,50,000	7,50,000	10,00,000
50	26,596	27,428	32,080	35,408
51	27,611	28,454	33,334	36,811
52	28,420	29,492	34,337	38,315
53	29,264	30,370	35,397	39,934
54	30,153	31,304	36,514	41,633
55	31,088	32,285	37,711	43,388
56	32,091	33,334	38,977	44,870
57	33,151	34,439	40,322	46,455
58	34,268	35,625	41,758	48,142
59	35,465	36,868	43,274	49,932
60	36,742	38,201	44,905	51,847
61	38,167	39,706	46,729	54,002
62	39,695	41,302	48,689	56,305
63	41,314	43,012	50,776	58,778
64	43,046	44,825	53,010	61,412
65	41,291	42,955	50,627	58,539
66	43,001	44,745	52,828	61,138
67	44,597	46,421	54,868	63,555
68	46,284	48,199	57,046	66,120
69	48,074	50,080	59,348	68,833
70	49,921	52,018	61,731	71,660
71	51,870	54,070	64,262	74,659
72	53,626	55,917	66,542	77,360
73	55,484	57,866	68,936	80,188
74	57,422	59,907	71,455	83,174
75	59,462	62,039	74,100	86,298
76	60,979	63,635	76,049	88,612
77	62,540	65,276	78,079	91,006
78	64,034	66,850	80,039	93,343
79	65,584	68,480	82,080	95,771
80+	67,192	70,178	84,189	98,291

FLOATER-2 ADULTS

PLUS				
Age	4,50,000	5,50,000	7,50,000	10,00,000
18	8,003	8,322	9,519	10,385
19	8,060	8,379	9,599	10,465
20	8,162	8,482	9,713	10,602
21	9,371	9,690	11,161	12,198
22	9,508	9,827	11,320	12,380
23	9,644	9,975	11,491	12,574
24	9,793	10,123	11,662	12,757
25	9,998	10,328	11,902	13,007
26	10,146	10,477	12,073	13,201
27	10,283	10,636	12,244	13,395
28	10,431	10,784	12,426	13,589
29	10,579	10,933	12,608	13,783
30	10,784	11,138	12,836	14,033
31	10,990	11,354	13,064	14,284
32	11,195	11,560	13,304	14,535
33	11,400	11,765	13,532	14,786
34	11,605	11,970	13,771	15,037
35	11,810	12,187	14,011	15,299
36	12,050	12,426	14,284	15,595
37	12,323	12,711	14,615	15,960
38	12,631	13,042	14,991	16,370
39	13,019	13,429	15,458	16,895
40	13,589	14,033	16,177	17,704
41	14,125	14,592	16,849	18,445
42	14,706	15,196	17,590	19,277
43	15,470	15,994	18,548	20,360
44	15,926	16,496	19,152	21,044
45	16,439	17,032	19,813	21,797
46	16,986	17,613	20,531	22,606
47	17,579	18,251	21,307	23,484
48	18,217	18,935	22,150	24,442
49	18,593	19,357	22,675	25,046

PLUS				
Age	4,50,000	5,50,000	7,50,000	10,00,000
50	19,528	20,338	23,883	26,425
51	20,531	21,386	25,183	27,896
52	21,592	22,515	26,573	29,480
53	22,732	23,712	28,055	31,168
54	23,951	25,000	29,640	32,969
55	25,251	26,368	31,339	34,884
56	26,642	27,827	33,140	36,936
57	28,112	29,378	35,066	39,136
58	29,697	31,042	37,130	41,473
59	31,384	32,821	39,319	43,981
60	33,174	34,713	41,667	46,649
61	35,169	36,799	44,266	49,613
62	37,289	39,045	47,048	52,771
63	39,569	41,439	50,023	56,168
64	42,055	44,061	53,284	59,873
65	44,439	43,400	52,429	58,892
66	44,050	46,147	55,849	62,791
67	46,649	48,883	59,246	66,656
68	47,948	50,257	60,939	68,577
69	49,248	51,631	62,632	70,498
70	51,961	54,481	66,188	74,556
71	54,845	57,513	69,973	78,865
72	57,627	60,443	73,610	83,026
73	60,557	63,544	77,463	87,415
74	63,658	66,804	81,533	92,055
75	66,690	69,996	85,500	96,581
76	69,369	72,812	89,011	100,582
77	72,173	75,764	92,682	104,766
78	75,035	78,774	96,444	109,075
79	77,577	81,453	99,796	112,906
80+	80,210	84,235	103,261	116,861

FLOATER-2 ADULTS+1 KID

PLUS				
Age	4,50,000	5,50,000	7,50,000	10,00,000
18	10,648	11,092	12,836	14,079
19	10,705	11,149	12,905	14,159
20	10,796	11,240	13,007	14,273
21	11,981	12,426	14,421	15,846
22	12,095	12,540	14,558	15,994
23	12,221	12,665	14,706	16,142
24	12,346	12,779	14,831	16,291
25	12,574	13,007	15,071	16,541
26	12,722	13,133	15,230	16,712
27	12,871	13,270	15,379	16,883
28	13,007	13,406	15,538	17,054
29	13,156	13,555	15,709	17,248
30	13,384	13,783	15,971	17,522
31	13,646	14,045	16,256	17,830
32	13,874	14,273	16,507	18,103
33	14,102	14,512	16,769	18,377
34	14,341	14,752	17,032	18,650
35	14,592	15,002	17,328	18,970
36	14,888	15,299	17,659	19,334
37	15,208	15,629	18,035	19,745
38	15,561	15,994	18,457	20,212
39	15,983	16,439	18,970	20,771
40	16,598	17,066	19,722	21,614
41	17,168	17,647	20,417	22,390
42	17,784	18,297	21,181	23,245
43	18,571	19,106	22,162	24,339
44	19,072	19,619	22,789	25,046
45	19,608	20,178	23,461	25,798
46	20,178	20,782	24,191	26,630
47	20,805	21,432	24,977	27,520
48	21,466	22,127	25,832	28,477
49	21,877	22,572	26,368	29,093

PLUS				
Age	4,50,000	5,50,000	7,50,000	10,00,000
50	22,823	23,541	27,565	30,449
51	23,803	24,567	28,819	31,863
52	24,863	25,650	30,153	33,368
53	25,981	26,813	31,567	34,975
54	27,166	28,044	33,083	36,685
55	28,432	29,344	34,690	38,509
56	29,777	30,734	36,400	40,459
57	31,213	32,216	38,224	42,522
58	32,729	33,801	40,174	44,734
59	34,360	35,477	42,248	47,082
60	36,092	37,267	44,449	49,590
61	37,996	39,250	46,900	52,360
62	40,037	41,359	49,499	55,324
63	42,203	43,605	52,292	58,493
64	44,688	46,170	55,472	62,107
65	44,255	45,668	54,800	61,332
66	46,865	48,370	58,140	65,140
67	49,567	51,152	61,594	69,073
68	49,624	51,266	61,720	69,175
69	52,497	54,241	65,390	73,359
70	55,358	57,205	69,073	77,554
71	58,402	60,352	72,994	82,023
72	61,389	63,441	76,825	86,389
73	64,558	66,713	80,894	91,018
74	67,910	70,178	85,204	95,942
75	71,227	73,610	89,467	100,799
76	74,066	76,528	93,092	104,926
77	77,041	79,595	96,889	109,258
78	80,062	82,707	100,787	113,704
79	82,616	85,340	104,082	117,477
80+	85,261	88,076	107,502	121,376

FLOATER-2 ADULTS+2 KIDS

PLUS				
Age	4,50,000	5,50,000	7,50,000	10,00,000
18	12,745	13,281	15,413	16,929
19	12,802	13,338	15,481	17,009
20	12,882	13,418	15,572	17,123
21	14,068	14,615	16,997	18,696
22	14,182	14,729	17,123	18,833
23	14,307	14,854	17,271	18,992
24	14,432	14,968	17,396	19,129
25	14,729	15,253	17,716	19,471
26	14,866	15,379	17,864	19,631
27	15,014	15,515	18,012	19,802
28	15,162	15,652	18,183	19,973
29	15,310	15,800	18,354	20,167
30	15,561	16,063	18,639	20,474
31	15,869	16,370	18,981	20,851
32	16,131	16,633	19,277	21,147
33	16,393	16,895	19,562	21,455
34	16,655	17,168	19,847	21,763
35	16,963	17,476	20,201	22,139
36	17,305	17,830	20,600	22,572
37	17,681	18,217	21,033	23,051
38	18,092	18,639	21,523	23,575
39	18,571	19,129	22,093	24,202
40	19,243	19,813	22,903	25,114
41	19,859	20,452	23,666	25,958
42	20,531	21,147	24,499	26,881
43	21,375	22,013	25,536	28,044
44	21,934	22,595	26,220	28,808
45	22,515	23,210	26,961	29,640
46	23,153	23,860	27,748	30,529
47	23,826	24,578	28,603	31,487
48	24,556	25,331	29,515	32,513
49	26,117	26,927	31,441	34,667

PLUS				
Age	4,50,000	5,50,000	7,50,000	10,00,000
50	27,143	27,987	32,729	36,127
51	28,169	29,036	34,018	37,563
52	29,252	30,153	35,374	39,102
53	30,392	31,350	36,833	40,744
54	31,624	32,604	38,372	42,488
55	32,923	33,949	40,014	44,346
56	34,303	35,374	41,758	46,318
57	35,762	36,890	43,616	48,427
58	37,324	38,509	45,600	50,662
59	38,988	40,219	47,709	53,056
60	40,755	42,055	49,955	55,598
61	42,704	44,061	52,429	58,402
62	44,779	46,216	55,073	61,412
63	46,991	48,507	57,901	64,615
64	49,499	51,106	61,115	68,263
65	49,123	50,639	60,500	67,534
66	51,767	53,375	63,874	71,375
67	54,503	56,202	67,363	75,331
68	54,606	56,362	67,522	75,491
69	57,513	59,360	71,227	79,709
70	60,397	62,347	74,932	83,915
71	63,464	65,527	78,877	88,407
72	66,473	68,639	82,730	92,796
73	69,665	71,934	86,822	97,447
74	73,051	75,422	91,154	102,383
75	76,391	78,877	95,441	107,263
76	79,253	81,829	99,089	111,424
77	82,240	84,907	102,908	115,767
78	85,261	88,019	106,795	120,202
79	87,814	90,653	110,090	123,964
80+	90,448	93,377	113,498	127,862

FLOATER-2 ADULTS+3 KIDS

PLUS				
Age	4,50,000	5,50,000	7,50,000	10,00,000
18	15,436	16,154	18,833	20,759
19	15,493	16,211	18,901	20,839
20	15,561	16,279	18,992	20,942
21	16,758	17,476	20,417	22,515
22	16,872	17,590	20,543	22,663
23	16,997	17,716	20,691	22,823
24	17,123	17,841	20,839	22,982
25	17,465	18,206	21,238	23,404
26	17,613	18,354	21,409	23,598
27	17,750	18,502	21,580	23,780
28	17,898	18,650	21,763	23,974
29	18,046	18,799	21,934	24,168
30	18,331	19,095	22,253	24,499
31	18,696	19,460	22,663	24,943
32	18,981	19,756	22,982	25,285
33	19,277	20,041	23,302	25,616
34	19,562	20,338	23,621	25,958
35	19,927	20,714	24,031	26,402
36	20,326	21,124	24,499	26,904
37	20,759	21,557	25,000	27,451
38	21,227	22,036	25,547	28,044
39	21,751	22,595	26,186	28,739
40	22,469	23,336	27,064	29,720
41	23,153	24,031	27,884	30,632
42	23,883	24,795	28,785	31,635
43	24,772	25,730	29,902	32,878
44	25,376	26,368	30,666	33,721
45	26,026	27,041	31,475	34,633
46	26,710	27,770	32,342	35,602
47	28,557	29,663	34,599	38,133
48	29,355	30,506	35,625	39,273
49	29,891	31,088	36,320	40,060

PLUS				
Age	4,50,000	5,50,000	7,50,000	10,00,000
50	30,985	32,228	37,711	41,621
51	32,034	33,334	39,045	43,126
52	33,151	34,496	40,459	44,711
53	34,325	35,739	41,963	46,409
54	35,591	37,050	43,571	48,211
55	36,913	38,452	45,269	50,137
56	38,327	39,934	47,071	52,178
57	39,832	41,507	48,997	54,344
58	41,428	43,183	51,049	56,658
59	43,126	44,962	53,227	59,120
60	44,927	46,854	55,541	61,742
61	46,911	48,940	58,094	64,638
62	49,031	51,163	60,830	67,727
63	51,277	53,523	63,737	71,022
64	53,831	56,213	67,032	74,773
65	53,489	55,837	66,519	74,146
66	56,179	58,653	69,985	78,090
67	58,949	61,571	73,576	82,160
68	59,086	61,708	73,701	82,274
69	62,027	64,798	77,509	86,594
70	64,946	67,864	81,305	90,904
71	68,035	71,125	85,340	95,486
72	71,068	74,305	89,285	99,978
73	74,282	77,691	93,469	104,743
74	77,691	81,271	97,915	109,793
75	81,054	84,816	102,292	114,787
76	83,938	87,848	106,043	119,050
77	86,959	91,018	109,976	123,508
78	89,969	94,187	113,943	128,045
79	92,511	96,866	117,283	131,864
80+	95,156	99,647	120,760	135,831



Preferred & Premier Plan

Zone 3 (Rest of India excluding
the locations mentioned under
Zone 1 & Zone 2)

Note - All Premiums are with Service Tax

INDIVIDUAL

Age	Preferred						Premier	
	15,00,000		30,00,000		50,00,000		1,00,00,000	
	Male	Female	Male	Female	Male	Female	Male	Female
<1	18,856	17,693	21,934	19,939	23,792	21,295	27,474	23,986
1	18,924	17,750	22,048	20,053	23,940	21,432	27,679	24,179
2	18,992	17,818	22,173	20,155	24,077	21,569	27,884	24,362
3	19,061	17,887	22,287	20,269	24,225	21,706	28,090	24,556
4	19,129	17,944	22,401	20,383	24,373	21,854	28,295	24,761
5	19,198	18,012	22,526	20,497	24,521	21,991	28,500	24,955
6	19,266	18,080	22,640	20,611	24,681	22,139	28,717	25,160
7	19,334	18,149	22,766	20,725	24,829	22,287	28,933	25,365
8	19,414	18,217	22,891	20,851	24,989	22,435	29,138	25,570
9	19,483	18,286	23,017	20,965	25,137	22,583	29,355	25,775
10	19,562	18,354	23,142	21,090	25,297	22,732	29,583	25,992
11	19,631	18,434	23,267	21,215	25,456	22,880	29,800	26,197
12	19,711	18,502	23,393	21,329	25,616	23,039	30,016	26,414
13	19,779	18,582	23,518	21,455	25,775	23,199	30,244	26,642
14	19,859	18,650	23,655	21,592	25,935	23,359	30,472	26,858
15	20,018	18,810	23,860	21,797	26,186	23,598	30,780	27,166
16	20,178	18,970	24,077	22,013	26,425	23,849	31,099	27,485
17	20,338	19,129	24,305	22,230	26,676	24,100	31,418	27,793
18	20,509	23,153	24,521	26,311	26,938	28,204	31,738	31,977
19	20,668	23,404	24,738	26,619	27,189	28,546	32,057	32,376
20	21,044	23,872	25,194	27,143	27,691	29,127	32,650	33,037
21	21,443	24,339	25,661	27,702	28,204	29,720	33,265	33,721
22	21,842	24,829	26,140	28,261	28,739	30,324	33,881	34,417
23	22,253	25,319	26,630	28,819	29,275	30,928	34,519	35,123
24	22,663	25,810	27,132	29,401	29,811	31,555	35,158	35,842
25	23,131	26,368	27,679	30,028	30,415	32,228	35,853	36,617
26	23,552	26,870	28,192	30,620	30,974	32,878	36,514	37,346

INDIVIDUAL

Age	Preferred						Premier	
	15,00,000		30,00,000		50,00,000		1,00,00,000	
	Male	Female	Male	Female	Male	Female	Male	Female
27	23,986	27,383	28,705	31,202	31,544	33,505	37,187	38,076
28	24,430	27,896	29,230	31,795	32,125	34,143	37,871	38,806
29	24,875	28,420	29,765	32,399	32,707	34,793	38,566	39,558
30	25,376	29,002	30,358	33,060	33,345	35,500	39,307	40,356
31	25,878	29,583	30,951	33,721	34,006	36,218	40,071	41,165
32	26,391	30,164	31,555	34,394	34,656	36,936	40,835	41,986
33	26,915	30,769	32,171	35,078	35,329	37,666	41,621	42,818
34	27,440	31,373	32,798	35,762	36,013	38,407	42,408	43,662
35	27,976	31,977	33,425	36,457	36,697	39,159	43,206	44,517
36	28,591	32,661	34,189	37,278	37,552	40,048	44,255	45,577
37	29,298	33,413	35,112	38,213	38,600	41,097	45,554	46,843
38	30,107	34,257	36,195	39,296	39,854	42,317	47,139	48,347
39	31,019	35,180	37,460	40,527	41,325	43,730	49,031	50,126
40	32,342	36,480	39,421	42,385	43,673	45,931	52,155	52,999
41	33,505	36,765	41,097	43,115	45,657	46,934	54,754	54,538
42	34,713	37,107	42,864	43,936	47,766	48,040	57,524	56,213
43	35,990	37,495	44,745	44,848	49,989	49,259	60,477	58,060
44	37,335	37,951	46,729	45,851	52,360	50,605	63,612	60,067
45	38,749	38,464	48,826	46,968	54,880	52,075	66,952	62,267
46	39,843	38,464	50,548	46,968	56,977	52,075	69,814	62,860
47	40,983	38,543	52,360	48,188	59,189	53,979	72,835	65,539
48	42,180	39,615	54,264	49,886	61,526	56,054	76,015	68,366
49	43,423	40,744	56,270	51,676	63,988	58,243	79,378	71,353
50	44,734	41,918	58,379	53,557	66,576	60,557	82,935	74,510
51	46,113	43,149	60,602	55,552	69,312	62,996	86,697	77,862
52	47,549	44,449	62,951	57,650	72,196	65,573	90,664	81,396
53	49,066	45,817	65,425	59,861	75,240	68,297	94,848	85,135

INDIVIDUAL

Age	Preferred						Premier	
	15,00,000		30,00,000		50,00,000		1,00,00,000	
	Male	Female	Male	Female	Male	Female	Male	Female
54	50,662	47,242	68,024	62,198	78,455	71,170	99,283	89,102
55	52,326	48,758	70,771	64,661	81,841	74,214	103,957	93,298
56	54,686	50,901	73,667	67,271	85,420	77,429	108,904	97,732
57	57,194	53,181	76,722	70,019	89,194	80,826	114,137	102,429
58	59,861	55,609	79,937	72,926	93,184	84,428	119,654	107,411
59	62,689	58,186	83,334	75,992	97,390	88,225	125,491	112,666
60	65,710	60,933	86,914	79,230	101,836	92,237	131,659	118,241
61	69,073	63,988	90,972	82,867	106,875	96,752	138,647	124,511
62	72,675	67,249	95,258	86,720	112,199	101,540	146,057	131,168
63	76,528	70,737	99,796	90,801	117,842	106,624	153,923	138,236
64	80,644	74,476	104,606	95,133	123,827	112,005	162,245	145,726
65	76,540	70,931	97,025	88,544	114,422	103,843	149,203	134,406
66	80,165	74,191	101,221	92,306	119,746	108,608	156,773	141,212
67	83,562	77,258	104,960	95,657	124,488	112,894	163,533	147,322
68	87,187	80,541	108,904	99,214	129,493	117,397	170,647	153,752
69	91,052	84,041	113,054	102,965	134,748	122,162	178,125	160,535
70	95,167	87,769	117,409	106,909	140,266	127,167	185,980	167,671
71	99,545	91,759	121,991	111,070	146,080	132,445	194,233	175,184
72	103,535	95,395	125,856	114,604	150,982	136,948	201,221	181,602
73	107,741	99,248	129,869	118,286	156,089	141,622	208,483	188,282
74	112,187	103,318	134,053	122,128	161,378	146,501	216,030	195,225
75	116,873	107,627	138,385	126,118	166,885	151,563	223,862	202,441
76	120,110	110,637	140,630	128,250	169,769	154,310	228,011	206,408
77	123,451	113,761	142,899	130,405	172,676	157,081	232,218	210,421
78	126,871	116,953	145,156	132,559	175,594	159,862	236,436	214,445
79	130,416	120,259	147,448	134,748	178,535	162,678	240,700	218,527
80+	134,075	123,690	149,750	136,948	181,499	165,528	244,986	222,653

FLOATER-1 ADULT+1 KID

Age	Preferred			Premier
	15,00,000	30,00,000	50,00,000	1,00,00,000
18	26,505	32,672	36,377	43,753
19	27,428	33,972	37,905	45,737
20	28,238	34,588	38,418	46,307
21	28,614	35,021	38,885	46,843
22	29,002	35,465	39,353	47,390
23	29,389	35,910	39,832	47,948
24	29,788	36,366	40,322	48,507
25	30,335	37,004	41,017	49,328
26	30,746	37,472	41,519	49,909
27	31,156	37,951	42,043	50,513
28	31,589	38,441	42,568	51,118
29	32,011	38,931	43,092	51,733
30	32,547	39,524	43,730	52,451
31	33,128	40,219	44,483	53,329
32	33,676	40,823	45,133	54,059
33	34,223	41,439	45,782	54,800
34	34,770	42,055	46,444	55,552
35	35,386	42,773	47,230	56,464
36	36,070	43,605	48,154	57,581
37	36,822	44,563	49,225	58,892
38	37,654	45,657	50,468	60,454
39	38,578	46,888	51,893	62,255
40	39,832	48,689	54,025	65,048
41	40,789	50,092	55,689	67,192
42	41,792	51,562	57,445	69,460
43	42,841	53,124	59,303	71,866
44	43,947	54,766	61,264	74,419
45	45,098	56,487	63,338	77,121
46	46,102	58,106	65,311	79,686
47	47,515	60,181	67,784	82,946
48	49,009	62,369	70,384	86,378
49	52,383	66,473	74,955	92,557

Age	Preferred			Premier
	15,00,000	30,00,000	50,00,000	1,00,00,000
50	54,059	68,947	77,896	96,478
51	55,837	71,603	81,065	100,708
52	57,707	74,385	84,406	105,165
53	59,542	77,155	87,723	109,600
54	61,480	80,085	91,257	114,319
55	63,509	83,186	94,996	119,347
56	65,664	86,480	98,975	124,682
57	67,933	89,969	103,204	130,382
58	70,327	93,674	107,684	136,435
59	72,857	97,607	112,461	142,899
60	75,536	101,779	117,545	149,773
61	78,523	106,476	123,257	157,548
62	81,681	111,481	129,367	165,870
63	85,044	116,816	135,899	174,762
64	88,612	122,516	142,865	184,292
65	85,078	116,383	135,170	173,474
66	88,099	121,490	141,531	182,332
67	90,926	126,255	147,459	190,597
68	93,925	131,317	153,763	199,386
69	97,117	136,709	160,466	208,723
70	100,491	142,432	167,591	218,652
71	104,093	148,508	175,172	229,220
72	107,331	153,991	181,990	238,727
73	110,740	159,760	189,172	248,737
74	114,319	165,824	196,741	259,282
75	118,104	172,220	204,698	270,385
76	120,840	176,837	210,444	278,388
77	123,667	181,613	216,395	286,676
78	126,506	186,470	222,460	295,157
79	129,436	191,497	228,741	303,958
80+	132,479	196,707	235,250	313,055

FLOATER-1 ADULT+2 KIDS

Age	Preferred			Premier
	15,00,000	30,00,000	50,00,000	1,00,00,000
18	33,527	42,260	47,481	57,809
19	34,542	43,502	48,883	59,599
20	35,522	44,745	50,285	61,389
21	36,491	45,976	51,688	63,179
22	37,449	47,219	53,090	64,969
23	38,407	48,450	54,503	66,758
24	39,364	49,693	55,906	68,548
25	40,322	50,924	57,308	70,338
26	41,279	52,166	58,710	72,128
27	42,237	53,398	60,124	73,918
28	43,195	54,640	61,526	75,707
29	44,152	55,871	62,928	77,497
30	45,110	57,114	64,330	79,287
31	46,067	58,345	65,744	81,077
32	47,025	59,588	67,146	82,867
33	47,983	60,819	68,548	84,645
34	48,940	62,062	69,950	86,435
35	49,898	63,293	71,353	88,225
36	50,855	64,535	72,766	90,014
37	51,813	65,778	74,168	91,804
38	52,771	67,009	75,571	93,594
39	53,728	68,252	76,973	95,384
40	54,686	69,483	78,386	97,174
41	55,643	70,726	79,789	98,963
42	56,601	71,957	81,191	100,753
43	57,559	73,199	82,593	102,543
44	58,516	74,431	83,995	104,333
45	59,474	75,673	85,409	106,123
46	60,431	76,904	86,811	107,912
47	61,389	78,147	88,213	109,702
48	62,347	79,378	89,615	111,492
49	63,304	80,621	91,029	113,282

Age	Preferred			Premier
	15,00,000	30,00,000	50,00,000	1,00,00,000
50	64,262	81,852	92,431	115,072
51	65,926	84,280	95,315	118,879
52	67,659	86,845	98,371	122,926
53	69,483	89,547	101,608	127,213
54	71,387	92,397	105,028	131,773
55	73,405	95,418	108,642	136,595
56	75,514	98,610	112,484	141,725
57	77,737	101,984	116,554	147,174
58	80,074	105,553	120,863	152,965
59	82,536	109,337	125,434	159,110
60	85,135	113,339	130,279	165,653
61	88,008	117,819	135,728	173,029
62	91,063	122,596	141,531	180,895
63	94,289	127,669	147,710	189,297
64	97,709	133,072	154,310	198,269
65	94,335	127,167	146,889	187,815
66	97,208	131,978	152,851	196,103
67	99,875	136,435	158,392	203,798
68	102,703	141,166	164,263	211,949
69	105,689	146,182	170,487	220,601
70	108,859	151,495	177,088	229,778
71	112,210	157,126	184,087	239,514
72	115,220	162,165	190,357	248,224
73	118,378	167,466	196,935	257,366
74	121,684	173,029	203,843	266,977
75	125,161	178,866	211,105	277,077
76	127,783	183,244	216,532	284,612
77	130,484	187,769	222,163	292,421
78	133,141	192,318	227,829	300,367
79	135,899	197,026	233,711	308,598
80+	138,749	201,894	239,799	317,114

FLOATER-1 ADULT+3 KIDS

Age	Preferred			Premier
	15,00,000	30,00,000	50,00,000	1,00,00,000
18	39,501	50,377	56,932	69,916
19	40,516	51,779	58,562	72,025
20	41,542	53,192	60,203	74,123
21	42,556	54,583	61,834	76,232
22	43,571	55,997	63,464	78,329
23	44,585	57,399	65,105	80,438
24	45,600	58,801	66,747	82,536
25	46,626	60,203	68,389	84,634
26	47,641	61,617	70,019	86,754
27	48,655	63,008	71,660	88,852
28	49,670	64,421	73,291	90,949
29	50,684	65,824	74,932	93,047
30	51,699	67,226	76,562	95,167
31	52,725	68,628	78,193	97,265
32	53,740	70,042	79,834	99,362
33	54,754	71,432	81,464	101,471
34	55,769	72,846	83,106	103,580
35	56,783	74,248	84,736	105,678
36	57,809	75,650	86,378	107,787
37	58,824	77,053	88,008	109,885
38	59,839	78,455	89,661	111,994
39	60,853	79,857	91,291	114,091
40	61,868	81,271	92,921	116,200
41	62,882	82,661	94,563	118,298
42	63,908	84,075	96,193	120,395
43	64,923	85,477	97,835	122,516
44	65,938	86,868	99,465	124,613
45	66,952	88,282	101,107	126,711
46	67,967	89,684	102,737	128,809
47	68,993	91,086	104,367	130,929
48	70,007	92,488	106,009	133,027
49	71,022	93,902	107,639	135,124

Age	Preferred			Premier
	15,00,000	30,00,000	50,00,000	1,00,00,000
50	72,037	95,293	109,280	137,233
51	74,305	98,758	113,453	142,819
52	76,699	102,418	117,865	148,759
53	79,219	106,294	122,561	155,063
54	81,875	110,386	127,532	160,934
55	84,679	114,741	131,636	166,406
56	87,632	118,993	135,979	172,220
57	90,767	122,812	140,585	178,399
58	94,061	126,859	145,475	184,976
59	97,538	131,385	150,959	192,386
60	101,232	136,207	156,807	200,298
61	105,188	141,337	163,043	208,745
62	108,665	146,798	169,700	217,774
63	105,427	141,086	162,507	207,628
64	108,357	145,966	168,549	215,996
65	111,093	150,503	174,169	223,782
66	113,989	155,325	180,143	232,058
67	117,067	160,432	186,470	240,836
68	120,316	165,847	193,196	250,162
69	123,758	171,604	200,332	260,068
70	126,871	176,780	206,750	268,960
71	130,131	182,218	213,499	278,320
72	133,551	187,929	220,590	288,158
73	137,153	193,937	228,034	298,509
74	139,821	198,360	233,518	306,101
75	142,568	202,943	239,183	313,956
76	145,236	207,480	244,861	321,890
77	147,983	212,188	250,743	330,110
78	150,833	217,067	256,831	338,626
79	190,015	289,081	348,532	467,446
80+	194,951	297,517	359,089	482,220

FLOATER-2 ADULTS

Age	Preferred			Premier
	15,00,000	30,00,000	50,00,000	1,00,00,000
18	27,041	33,334	37,118	44,642
19	27,987	34,667	38,680	46,672
20	28,933	36,001	40,253	48,701
21	29,891	37,335	41,815	50,730
22	30,837	38,669	43,388	52,759
23	31,783	40,014	44,962	54,788
24	32,741	41,348	46,523	56,818
25	33,687	42,682	48,097	58,858
26	34,645	44,015	49,658	60,887
27	35,591	45,361	51,232	62,917
28	36,537	46,694	52,793	64,946
29	37,495	48,028	54,367	66,975
30	38,441	49,362	55,928	69,004
31	39,387	50,696	57,502	71,033
32	40,345	52,041	59,063	73,063
33	41,291	53,375	60,637	75,103
34	42,237	54,709	62,198	77,132
35	43,195	56,042	63,772	79,162
36	44,141	57,388	65,333	81,191
37	45,098	58,721	66,907	83,220
38	46,045	60,055	68,468	85,249
39	46,991	61,389	70,042	87,278
40	47,948	62,723	71,603	89,319
41	48,895	64,068	73,177	91,348
42	49,841	65,402	74,750	93,377
43	50,798	66,736	76,312	95,407
44	51,745	68,069	77,885	97,436
45	52,702	69,403	79,447	99,465
46	53,648	70,748	81,020	101,494
47	54,595	72,082	82,582	103,535
48	55,552	73,416	84,155	105,564
49	56,498	74,750	85,717	107,593

Age	Preferred			Premier
	15,00,000	30,00,000	50,00,000	1,00,00,000
50	57,445	76,095	87,290	109,622
51	59,793	79,732	91,702	115,596
52	62,267	83,596	96,398	121,957
53	64,900	87,712	101,414	128,763
54	67,670	92,078	106,738	136,002
55	70,612	96,729	112,415	143,720
56	73,724	101,665	118,446	151,939
57	77,018	106,909	124,864	160,706
58	80,507	112,495	131,693	170,042
59	84,200	118,423	138,966	180,006
60	88,122	124,739	146,718	190,619
61	92,420	131,693	155,268	202,361
62	96,991	139,114	164,399	214,901
63	101,859	147,026	174,135	228,308
64	107,137	155,656	184,771	242,957
65	105,860	153,398	181,921	238,921
66	110,899	161,937	192,580	253,798
67	115,892	170,430	203,159	268,573
68	118,372	174,602	208,346	275,795
69	120,851	178,775	213,533	283,016
70	126,107	187,712	224,683	298,577
71	131,693	197,209	236,527	315,107
72	137,085	206,374	247,950	331,067
73	142,774	216,053	260,023	347,928
74	148,781	226,267	272,779	365,735
75	154,652	236,254	285,239	383,131
76	159,839	245,089	296,240	398,498
77	165,266	254,300	307,732	414,550
78	170,818	263,830	319,645	431,205
79	175,765	272,289	330,212	446,014
80	180,884	281,056	341,168	461,347

FLOATER-2 ADULTS+1 KID

Age	Preferred			Premier
	15,00,000	30,00,000	50,00,000	1,00,00,000
18	34,211	43,297	48,769	59,611
19	35,249	44,699	50,399	61,720
20	36,275	46,113	52,030	63,829
21	37,301	47,515	53,660	65,938
22	38,338	48,917	55,290	68,047
23	39,364	50,331	56,920	70,156
24	40,402	51,733	58,562	72,265
25	41,428	53,147	60,192	74,362
26	42,454	54,549	61,822	76,471
27	43,491	55,951	63,452	78,580
28	44,517	57,365	65,083	80,689
29	45,543	58,767	66,713	82,798
30	46,580	60,169	68,354	84,907
31	47,606	61,583	69,985	87,016
32	48,644	62,985	71,615	89,125
33	49,670	64,399	73,245	91,223
34	50,696	65,801	74,875	93,332
35	51,733	67,203	76,505	95,441
36	52,759	68,617	78,147	97,550
37	53,785	70,019	79,777	99,659
38	54,823	71,421	81,407	101,768
39	55,849	72,835	83,038	103,877
40	56,886	74,237	84,668	105,986
41	57,912	75,650	86,298	108,083
42	58,938	77,053	87,940	110,192
43	59,975	78,455	89,570	112,301
44	61,001	79,868	91,200	114,410
45	62,039	81,271	92,830	116,519
46	63,065	82,673	94,460	118,628
47	64,091	84,086	96,091	120,737
48	65,128	85,489	97,732	122,846
49	66,154	86,902	99,362	124,944

Age	Preferred			Premier
	15,00,000	30,00,000	50,00,000	1,00,00,000
50	67,180	88,304	100,993	127,053
51	69,460	91,781	105,199	132,719
52	71,854	95,475	109,668	138,738
53	74,385	99,385	114,410	145,145
54	77,041	103,535	119,438	151,951
55	79,857	107,924	124,784	159,190
56	82,832	112,586	130,462	166,896
57	85,967	117,534	136,492	175,093
58	89,285	122,778	142,899	183,825
59	92,796	128,353	149,716	193,116
60	96,512	134,281	156,955	203,000
61	100,571	140,790	164,935	213,921
62	104,880	147,721	173,440	225,572
63	109,451	155,097	182,503	237,998
64	114,616	163,476	192,820	252,179
65	113,612	161,652	190,494	248,862
66	118,514	169,951	200,822	263,260
67	123,587	178,524	211,516	278,160
68	126,358	183,158	217,267	286,151
69	129,128	187,792	223,018	294,143
70	134,577	197,015	234,498	310,160
71	140,380	206,853	246,764	327,248
72	146,057	216,463	258,734	343,949
73	152,065	226,666	271,434	361,665
74	158,449	237,485	284,920	380,486
75	164,764	248,189	298,258	399,091
76	170,134	257,275	309,590	414,892
77	175,754	266,806	321,446	431,433
78	181,488	276,632	333,735	448,624
79	186,356	284,966	344,143	463,205
80	191,406	293,607	354,939	478,310

FLOATER-2 ADULTS+2 KIDS

Age	Preferred			Premier
	15,00,000	30,00,000	50,00,000	1,00,00,000
18	40,310	51,403	58,094	71,341
19	41,348	52,839	59,759	73,496
20	42,385	54,275	61,435	75,639
21	43,423	55,700	63,099	77,782
22	44,460	57,137	64,763	79,925
23	45,497	58,573	66,439	82,080
24	46,535	59,998	68,104	84,223
25	47,572	61,435	69,779	86,366
26	48,610	62,871	71,444	88,521
27	49,647	64,296	73,120	90,664
28	50,684	65,732	74,784	92,807
29	51,722	67,169	76,460	94,951
30	52,759	68,594	78,124	97,105
31	53,797	70,030	79,789	99,248
32	54,834	71,467	81,464	101,392
33	55,871	72,892	83,129	103,546
34	56,909	74,328	84,805	105,689
35	57,946	75,764	86,469	107,833
36	58,984	77,189	88,145	109,987
37	60,021	78,626	89,809	112,130
38	61,058	80,051	91,485	114,274
39	62,096	81,487	93,149	116,417
40	63,133	82,924	94,814	118,571
41	64,171	84,349	96,490	120,715
42	65,208	85,785	98,154	122,858
43	66,245	87,221	99,830	125,012
44	67,283	88,646	101,494	127,156
45	68,320	90,083	103,170	129,299
46	69,358	91,519	104,834	131,442
47	70,395	92,944	106,499	133,597
48	71,432	94,381	108,175	135,740
49	72,470	95,817	109,839	137,883

Age	Preferred			Premier
	15,00,000	30,00,000	50,00,000	1,00,00,000
50	73,507	97,242	111,515	140,038
51	75,821	100,776	115,767	145,738
52	78,261	104,504	120,270	151,791
53	80,837	108,460	125,058	158,232
54	83,551	112,643	130,131	165,072
55	86,412	117,078	135,512	172,357
56	89,422	121,786	141,235	180,097
57	92,614	126,779	147,311	188,339
58	95,977	132,080	153,763	197,106
59	99,533	137,701	160,615	206,443
60	103,295	143,663	167,911	216,372
61	107,411	150,218	175,936	227,339
62	111,766	157,195	184,486	239,035
63	116,394	164,627	193,595	251,518
64	121,592	173,052	203,957	265,734
65	120,658	171,285	201,689	262,485
66	125,605	179,630	212,063	276,917
67	130,724	188,237	222,779	291,840
68	133,540	192,917	228,570	299,860
69	136,355	197,596	234,361	307,880
70	141,850	206,853	245,875	323,920
71	147,687	216,725	258,164	341,031
72	153,410	226,358	270,157	357,732
73	159,463	236,584	282,880	375,470
74	165,881	247,437	296,389	394,292
75	172,231	258,164	309,749	412,908
76	177,635	267,296	321,104	428,720
77	183,301	276,849	332,994	445,284
78	189,023	286,653	345,260	462,441
79	193,891	294,975	355,646	476,987
80	198,930	303,593	366,419	492,058

FLOATER-2 ADULTS+3 KIDS

Age	Preferred			Premier
	15,00,000	30,00,000	50,00,000	1,00,00,000
18	47,652	61,663	70,099	86,834
19	48,940	63,373	72,071	89,376
20	50,228	65,083	74,032	91,918
21	51,517	66,793	75,992	94,460
22	52,805	68,503	77,953	97,014
23	54,093	70,213	79,914	99,556
24	55,381	71,923	81,875	102,098
25	56,669	73,633	83,847	104,641
26	57,958	75,343	85,808	107,183
27	59,246	77,053	87,769	109,725
28	60,534	78,763	89,729	112,279
29	61,822	80,473	91,690	114,821
30	63,110	82,183	93,662	117,363
31	64,399	83,893	95,623	119,905
32	65,687	85,603	97,584	122,447
33	66,975	87,313	99,545	124,990
34	68,263	89,023	101,506	127,543
35	69,540	90,733	103,478	130,085
36	70,828	92,443	105,439	132,628
37	72,116	94,153	107,399	135,170
38	73,405	95,863	109,360	137,712
39	74,693	97,573	111,321	140,266
40	75,981	99,283	113,293	142,808
41	77,269	100,993	115,254	145,350
42	78,557	102,703	117,215	147,892
43	79,846	104,413	119,176	150,434
44	81,134	106,123	121,136	152,977
45	82,422	107,833	123,109	155,530
46	83,710	109,543	125,069	158,072
47	84,998	111,253	127,030	160,615
48	86,287	112,963	128,991	163,157
49	87,575	114,673	130,952	165,699

Age	Preferred			Premier
	15,00,000	30,00,000	50,00,000	1,00,00,000
50	88,863	116,383	132,913	168,253
51	91,257	119,996	137,279	174,078
52	93,765	123,827	141,884	180,268
53	96,421	127,874	146,786	186,846
54	99,214	132,172	151,973	193,834
55	102,155	136,720	157,491	201,267
56	105,268	141,542	163,339	209,179
57	108,539	146,650	169,552	217,592
58	112,005	152,076	176,153	226,541
59	115,664	157,833	183,164	236,071
60	119,529	163,932	190,608	246,217
61	123,747	170,647	198,816	257,401
62	128,216	177,783	207,548	269,325
63	132,958	185,375	216,851	282,059
64	138,282	193,971	227,407	296,537
65	137,484	192,409	225,389	293,596
66	142,568	200,936	235,991	308,336
67	147,824	209,760	246,947	323,566
68	150,685	214,468	252,767	331,609
69	153,547	219,176	258,586	339,652
70	159,167	228,627	270,328	355,976
71	165,152	238,693	282,845	373,396
72	171,011	248,543	295,100	390,439
73	177,224	258,997	308,096	408,530
74	183,802	270,089	321,890	427,728
75	190,300	281,033	335,502	446,698
76	195,875	290,392	347,141	462,874
77	201,689	300,185	359,317	479,815
78	207,548	310,205	371,834	497,336
79	212,496	318,664	382,402	512,122
80	217,615	327,442	393,357	527,455



Deductible Plans

Zone 3 (Rest of India excluding
the locations mentioned under
Zone 1 & Zone 2)

Note - All Premiums are with Service Tax

DEDUCTIBLE PLANS (PROTECT PLAN)

Individual

SI	3,50,000	4,50,000	4,50,000
Deductible	1,00,000	1,00,000	2,00,000
0-35	976	1,051	986
36-45	1,764	1,983	1,791
46-50	3,016	3,525	3,080
51-55	4,822	5,768	4,941
56-60	6,624	8,005	6,797
61-64	10,553	12,904	10,847
65-74	13,343	16,370	13,721
75+	21,866	27,001	22,508

Floater-1 Adult+1 Kid

SI	3,50,000	4,50,000	4,50,000
Deductible	1,00,000	1,00,000	2,00,000
0-35	1,828	1,975	1,847
36-45	2,946	3,331	2,995
46-50	4,776	5,596	4,878
51-55	7,879	9,460	8,077
56-60	11,321	13,747	11,624
61-64	17,087	20,942	17,569
65-74	24,453	30,129	25,163
75+	36,782	45,516	37,874

Floater-1 Adult+2 Kids

SI	3,50,000	4,50,000	4,50,000
Deductible	1,00,000	1,00,000	2,00,000
0-35	2,629	2,847	2,656
36-45	3,729	4,181	3,786
46-50	5,547	6,431	5,658
51-55	8,623	10,261	8,827
56-60	12,030	14,505	12,339
61-64	17,738	21,626	18,224
65-74	25,029	30,719	25,740
75+	37,231	45,948	38,321

Floater-1 Adult+3 Kids

SI	3,50,000	4,50,000	4,50,000
Deductible	1,00,000	1,00,000	2,00,000
0-35	3,440	3,732	3,477
36-45	4,541	5,066	4,606
46-50	6,359	7,316	6,478
51-55	9,434	11,146	9,648
56-60	12,841	15,390	13,160
61-64	18,549	22,511	19,044
65-74	25,840	31,604	26,560
75+	38,042	46,833	39,141

DEDUCTIBLE PLANS (PROTECT PLAN)

Floater-2 Adults

SI	3,50,000	4,50,000	4,50,000
Deductible	1,00,000	1,00,000	2,00,000
0-35	1,828	1,975	1,847
36-45	2,946	3,331	2,995
46-50	4,776	5,596	4,878
51-55	7,879	9,460	8,077
56-60	11,321	13,747	11,624
61-64	17,087	20,942	17,569
65-74	24,453	30,129	25,163
75+	36,782	45,516	37,874

Floater-2 Adults+1 Kid

SI	3,50,000	4,50,000	4,50,000
Deductible	1,00,000	1,00,000	2,00,000
0-35	2,629	2,847	2,656
36-45	3,729	4,181	3,786
46-50	5,547	6,431	5,658
51-55	8,623	10,261	8,827
56-60	12,030	14,505	12,339
61-64	17,738	21,626	18,224
65-74	25,029	30,719	25,740
75+	37,231	45,948	38,321

Floater-2 Adults+2 Kids

SI	3,50,000	4,50,000	4,50,000
Deductible	1,00,000	1,00,000	2,00,000
0-35	2,953	3,216	2,961
36-45	4,025	4,550	4,090
46-50	5,843	6,800	5,962
51-55	8,918	10,630	9,132
56-60	12,325	14,873	12,643
61-64	18,033	21,995	18,528
65-74	25,324	31,088	26,044
75+	37,526	46,317	38,625

Floater-2 Adults+3 Kids

SI	3,50,000	4,50,000	4,50,000
Deductible	1,00,000	1,00,000	2,00,000
0-35	4,252	4,617	4,297
36-45	5,352	5,951	5,427
46-50	7,167	8,198	7,296
51-55	10,239	12,023	10,462
56-60	13,646	16,267	13,974
61-64	19,354	23,388	19,858
65-74	26,645	32,481	27,374
75+	38,847	47,711	39,955

DEDUCTIBLE PLANS (PLUS PLAN)

Individual

SI	4,50,000	5,50,000	7,50,000	4,50,000	5,50,000	7,50,000	10,00,000
Deductible	1,00,000	2,00,000	2,00,000	2,00,000	3,00,000	3,00,000	3,00,000
0-35	1,991	2,007	2,109	1,904	1,932	2,042	2,179
36-45	4,419	4,465	4,766	4,164	4,246	4,569	4,971
46-50	7,081	7,187	7,890	6,485	6,678	7,429	8,368
51-55	10,480	10,678	11,983	9,373	9,732	11,126	12,870
56-60	13,871	14,160	16,066	12,254	12,778	14,815	17,361
61-64	20,783	21,274	24,517	18,031	18,923	22,389	26,721
65-74	25,978	26,611	30,787	22,435	23,583	28,046	33,626
75+	40,799	41,873	48,956	34,789	36,737	44,308	53,770

Floater-1 Adult+1 Kid

SI	4,50,000	5,50,000	7,50,000	4,50,000	5,50,000	7,50,000	10,00,000
Deductible	1,00,000	2,00,000	2,00,000	2,00,000	3,00,000	3,00,000	3,00,000
0-35	3,462	3,493	3,696	3,290	3,346	3,563	3,833
36-45	6,672	6,752	7,283	6,221	6,367	6,935	7,644
46-50	10,582	10,754	11,885	9,622	9,934	11,143	12,654
51-55	16,340	16,670	18,852	14,489	15,089	17,420	20,334
56-60	22,663	23,170	26,518	19,822	20,743	24,321	28,793
61-64	32,818	33,623	38,942	28,305	29,768	35,452	42,557
65-74	45,930	47,117	54,947	39,286	41,440	49,808	60,269
75+	67,379	69,205	81,255	57,156	60,469	73,347	89,445

Floater-1 Adult+2 Kids

SI	4,50,000	5,50,000	7,50,000	4,50,000	5,50,000	7,50,000	10,00,000
Deductible	1,00,000	2,00,000	2,00,000	2,00,000	3,00,000	3,00,000	3,00,000
0-35	4,671	4,717	5,017	4,416	4,498	4,820	5,222
36-45	8,257	8,351	8,974	7,728	7,899	8,565	9,398
46-50	12,432	12,617	13,837	11,398	11,733	13,036	14,666
51-55	18,332	18,674	20,934	16,415	17,036	19,451	22,470
56-60	24,786	25,304	28,718	21,889	22,828	26,477	31,039
61-64	35,013	35,826	41,190	30,461	31,936	37,670	44,836
65-74	48,265	49,454	57,305	41,604	43,763	52,153	62,641
75+	69,768	71,590	83,617	59,564	62,871	75,724	91,791

DEDUCTIBLE PLANS (PLUS PLAN)

Floater-1 Adult+3 Kids

SI	4,50,000	5,50,000	7,50,000	4,50,000	5,50,000	7,50,000	10,00,000
Deductible	1,00,000	2,00,000	2,00,000	2,00,000	3,00,000	3,00,000	3,00,000
0-35	5,897	5,958	6,361	5,556	5,666	6,097	6,635
36-45	9,889	9,999	10,724	9,274	9,473	10,248	11,216
46-50	14,348	14,548	15,870	13,227	13,590	15,003	16,768
51-55	20,437	20,795	23,157	18,433	19,083	21,607	24,762
56-60	27,081	27,613	31,129	24,097	25,064	28,822	33,519
61-64	37,477	38,306	43,772	32,839	34,342	40,185	47,487
65-74	50,994	52,199	60,152	44,247	46,434	54,933	65,557
75+	72,762	74,600	86,728	62,472	65,807	78,769	94,971

Floater-2 Adults

SI	4,50,000	5,50,000	7,50,000	4,50,000	5,50,000	7,50,000	10,00,000
Deductible	1,00,000	2,00,000	2,00,000	2,00,000	3,00,000	3,00,000	3,00,000
0-35	3,462	3,493	3,696	3,290	3,346	3,563	3,833
36-45	6,672	6,752	7,283	6,221	6,367	6,935	7,644
46-50	10,582	10,754	11,885	9,622	9,934	11,143	12,654
51-55	16,340	16,670	18,852	14,489	15,089	17,420	20,334
56-60	22,663	23,170	26,518	19,822	20,743	24,321	28,793
61-64	32,818	33,623	38,942	28,305	29,768	35,452	42,557
65-74	45,930	47,117	54,947	39,286	41,440	49,808	60,269
75+	67,379	69,205	81,255	57,156	60,469	73,347	89,445

Floater-2 Adults+1 Kid

SI	4,50,000	5,50,000	7,50,000	4,50,000	5,50,000	7,50,000	10,00,000
Deductible	1,00,000	2,00,000	2,00,000	2,00,000	3,00,000	3,00,000	3,00,000
0-35	4,671	4,717	5,017	4,416	4,498	4,820	5,222
36-45	8,257	8,351	8,974	7,728	7,899	8,565	9,398
46-50	12,432	12,617	13,837	11,398	11,733	13,036	14,666
51-55	18,332	18,674	20,934	16,415	17,036	19,451	22,470
56-60	24,786	25,304	28,718	21,889	22,828	26,477	31,039
61-64	35,013	35,826	41,190	30,461	31,936	37,670	44,836
65-74	48,265	49,454	57,305	41,604	43,763	52,153	62,641
75+	69,768	71,590	83,617	59,564	62,871	75,724	91,791

DEDUCTIBLE PLANS (PLUS PLAN)

Floater-2 Adults+2 Kids

SI	4,50,000	5,50,000	7,50,000	4,50,000	5,50,000	7,50,000	10,00,000
Deductible	1,00,000	2,00,000	2,00,000	2,00,000	3,00,000	3,00,000	3,00,000
0-35	5,897	5,958	6,361	5,556	5,666	6,097	6,635
36-45	9,889	9,999	10,724	9,274	9,473	10,248	11,216
46-50	14,348	14,548	15,870	13,227	13,590	15,003	16,768
51-55	20,437	20,795	23,157	18,433	19,083	21,607	24,762
56-60	27,081	27,613	31,129	24,097	25,064	28,822	33,519
61-64	37,477	38,306	43,772	32,839	34,342	40,185	47,487
65-74	50,994	52,199	60,152	44,247	46,434	54,933	65,557
75+	72,762	74,600	86,728	62,472	65,807	78,769	94,971

Floater-2 Adults+3 Kids

SI	4,50,000	5,50,000	7,50,000	4,50,000	5,50,000	7,50,000	10,00,000
Deductible	1,00,000	2,00,000	2,00,000	2,00,000	3,00,000	3,00,000	3,00,000
0-35	7,124	7,200	7,705	6,696	6,834	7,374	8,048
36-45	11,521	11,646	12,473	10,819	11,047	11,930	13,035
46-50	16,260	16,475	17,898	15,053	15,444	16,964	18,864
51-55	22,532	22,905	25,366	20,443	21,120	23,751	27,039
56-60	29,364	29,912	33,528	26,296	27,291	31,155	35,986
61-64	39,931	40,775	46,341	35,209	36,739	42,688	50,124
65-74	53,713	54,933	62,985	46,881	49,096	57,701	68,458
75+	75,746	77,599	89,827	65,371	68,734	81,802	98,138

Premium for Reduction in Maternity Waiting Period (Optional)

Premium for Reduction in Maternity Waiting Period (without deductible plans)

Plan	Plus	Preferred	Premier
All Ages	6,592	26,019	26,019

Premium for Reduction in Maternity Waiting Period (Plus Plan with Deductible)

SI	4,50,000	5,50,000	7,50,000	4,50,000	5,50,000	7,50,000	10,00,000
Deductible	1,00,000	2,00,000	2,00,000	2,00,000	3,00,000	3,00,000	3,00,000
All Ages	1,648	494	494	494	330	330	330

Critical Illness Add-on Premium Rates With Service Tax

Individual Annual Rate per 1000 Sum assured			
Age	Premium Rate	Age	Premium Rate
18	1.83	50	15.11
19	1.83	51	15.93
20	1.83	52	17.37
21	1.87	53	19.66
22	1.92	54	21.58
23	1.96	55	23.66
24	2.03	56	25.84
25	2.10	57	28.15
26	2.19	58	30.65
27	2.29	59	33.39
28	2.37	60	36.33
29	2.47	61	39.45
30	2.54	62	42.75
31	2.63	63	46.24
32	2.77	64	49.90
33	2.92	65	53.54
34	3.08	66	57.39
35	3.30	67	61.70
36	3.59	68	66.22
37	3.93	69	71.02
38	4.29	70	76.24
39	4.75	71	80.30
40	5.27	72	84.60
41	5.87	73	89.13
42	6.54	74	93.59
43	7.27	75	98.27
44	8.09	76	103.18
45	9.00	77	108.34
46	10.05	78	113.75
47	11.26	79	119.45
48	12.62	80+	125.42
49	14.09		

Floater Annual Rate per 1000 Sum assured					
Age	1A	2A	Age	1A	2A
18	1.83	3.42	50	15.11	27.85
19	1.83	3.42	51	16.19	29.89
20	1.83	3.42	52	17.90	32.83
21	1.87	3.48	53	19.66	35.68
22	1.92	3.55	54	21.58	38.77
23	1.96	3.60	55	23.66	42.27
24	2.03	3.76	56	25.84	45.92
25	2.10	3.94	57	28.15	49.76
26	2.19	4.14	58	30.65	53.96
27	2.29	4.34	59	33.39	58.58
28	2.37	4.54	60	36.33	63.52
29	2.47	4.78	61	39.45	68.73
30	2.54	4.98	62	42.75	74.26
31	2.63	5.20	63	46.24	80.11
32	2.77	5.51	64	49.90	86.25
33	2.92	5.80	65	53.54	92.42
34	3.08	6.11	66	57.39	98.95
35	3.30	6.56	67	61.70	106.21
36	3.59	7.09	68	66.22	113.75
37	3.93	7.71	69	71.02	121.81
38	4.29	8.38	70	76.24	130.71
39	4.75	9.22	71	80.30	138.08
40	5.27	10.18	72	84.60	145.92
41	5.87	11.26	73	89.13	154.23
42	6.54	12.46	74	93.59	161.95
43	7.27	13.79	75	98.27	170.05
44	8.09	15.26	76	103.18	178.55
45	9.00	16.91	77	108.34	187.47
46	10.05	18.76	78	113.75	196.84
47	11.26	20.90	79	119.45	206.69
48	12.62	23.31	80+	125.42	217.03
49	14.09	25.90			



Useful Information

Zone 3 (Rest of India excluding
the locations mentioned under
Zone 1 & Zone 2)

DISCOUNTS

Sr. No.	Description	Percentage
1	Family	10.00%
2	Long term	7.50%

Family Discount of 10 % on covering more than 2 members of your family in an individual policy.

Long term discount of 7.5% on opting for a 2 year term.

VOLUNTARY CO-PAY

Sr. No.	Option	Discount
1	10% Co-Pay	7.50%
2	20% Co-Pay	15.00%

Voluntary Co-Pay will not be applicable on Deductible Plans and Reduction in Maternity Waiting Period Premium.

UNDERWRITING LOADING

Additional loading may apply depending on the assessment of each case.

STEPS TO CALCULATE PREMIUM

ZONE WISE PREMIUM	46
I. Individual Policy (without Deductible)	47
Base Plan Only	
Base Plan With Optional Covers	
Base Plan With Critical Illness Add-on Only	
Base Plan With Optional Covers & Critical Illness Add-on	
II Floater Policy (without Deductible)	48
Base Plan Only	
Base Plan With Optional Covers	
Base Plan With Critical Illness Add-on Only	
Base Plan With Optional Covers And Critical Illness Add-on	
III. Individual Policy (with Deductible)	50
Base Plan Only	
Base Plan With Optional Cover	
Base Plan With Critical Illness Add-on Cover	
Base Plan With Optional Cover & Critical Illness Add-on	
IV Floater Police (with Deductible)	51
Base Plan Only	
Base Plan With Optional Cover	
Base Plan With Critical Illness Add-on	
Base Plan With Optional Cover & Critical Illness Add-on Cover	

ZONE WISE PREMIUM

Premium will be calculated based on the Sum Insured opted, Age, gender, risk classification and Zone of Cover.

Default Zone of Cover will be based on Your City-Location based on your correspondence address.

Zone Classification

Zone 1: Mumbai, Thane & Navi Mumbai and Delhi & NCR

Zone 2: Bangalore, Hyderabad, Chennai, Chandigarh, Ludhiana, Kolkata, Gujarat

Zone 3: Rest of India excluding the locations mentioned under Zone 1 & Zone 2

Multiple Zones

If there are multiple insured in single proposal residing in different cities, Highest Zone among all the insured persons will be considered for the calculation of premium for all the persons.

Example:

Three (3) insured details submitted in one proposal, Mr. A (Father) resides in Cochin (Zone 3), Mrs. B (mother) resides in Kolkata (Zone 2) and Mr. C (Son) resides in Delhi (Zone 1).

Zone 1 will be taken as the Zone under the Policy and considered for calculation of premium for all members.

Age Completed Birthday

Example: Age Completed Birthday

Mr. Ashish Patro's Date of Birth is 10 Dec 1982.

Today's Date (assumed to be date on which proposal form is being filled): 31 Jan 2014

Age Completed Birthday in Years: 31 years

STEPS FOR PREMIUM CALCULATION (INDIVIDUAL POLICY)

SECTION I

(A) BASE PLAN ONLY

- Step 1- Identify Premium Booklet (basis ZONE Classification).
Separate booklet for Zone 1, 2, 3.
- Step 2- Select the Plan and Sum Insured option
- Step 3- Check premium based on insured Gender (male/female) & age
(Age Completed Birthday).

(B) BASE PLAN + REDUCTION IN MATERNITY WAITING PERIOD

- Step 1- Arrive at the base premium as per Steps in Section I (A)
- Step 2- Select the Premium applicable to your Plan from Reduction in
Maternity Waiting Period table
- Step 3- Total Premium = (Premium in Step 1 + Premium in Step 2)

(C) BASE PLAN + VOLUNTARY CO-PAY

- Step 1- Arrive at the base premium as per Steps in Section I (A)
- Step 2- Refer table for Co-pay discount & apply on Base Premium to arrive at final premium

(D) BASE PLAN + VOLUNTARY CO-PAY + REDUCTION IN MATERNITY WAITING PERIOD

- Step 1- Arrive at Premium as per Section I (C)
- Step 2- Select the Premium applicable to your plan from Reduction in Maternity Waiting
Period Table
- Step 3- Total Premium = (Premium in Step 1 + Premium in Step 2)

(E) BASE PLAN WITH CRITICAL ILLNESS ADD-ON COVER ONLY

*Critical Illness add-on cover can be opted by Insured between 18-65 years of age.

- Step 1- Arrive at Premium as per Section I (A)
- Step 2 - Identify the Premium Factor against the age of the Insured from Critical Illness
Add-on premium table
- Step 3- CI Premium = $\frac{\text{Base Sum Insured}}{1000} \times \text{Premium Factor (as per Step 2)}$
- Step 4- Total Premium = (Premium in Step 1 + Premium in Step 3)

(F) BASE PLAN + REDUCTION IN MATERNITY WAITING PERIOD + CI ADD ON

Step 1- Arrive at the premium as per Section I (B)

Step 2- Select the Premium Factor against the age of the Insured from Critical Illness Add-on premium table

Step 3- CI Premium = $\frac{\text{Base Sum Insured}}{1000} \times \text{Premium Factor (as per Step 2)}$

Step 4- Total Premium = (Premium in Step 1 + Premium in Step 3)

(G) BASE PLAN + VOLUNTARY CO-PAY + CRITICAL ILLNESS ADD ON

Step 1- Arrive at the Premium as per Section I (C)

Step 2- Select the Premium Factor against the age of the Insured from the Critical Illness Add on premium table

Step 3- CI Premium = $\frac{\text{Base Sum Insured}}{1000} \times \text{Premium Factor (as per Step 2)}$

Step 4- Total Premium = (Premium in Step 1 + Premium in Step 3)

(H) BASE PLAN + VOLUNTARY CO-PAY + REDUCTION IN MATERNITY WAITING PERIOD + CI ADD ON

Step 1- Arrive at the Premium as per Section I (D)

Step 2- Select the Premium Factor against the age of the Insured from Critical Illness Add on table

Step 3- CI Premium = $\frac{\text{Base Sum Insured}}{1000} \times \text{Premium Factor (as per Step 2)}$

Step 4- Total Premium = (Premium in Step 1 + Premium in Step 3)

STEPS FOR PREMIUM CALCULATION (FLOATER POLICY)

SECTION II

(A) BASE PLAN ONLY

Step 1- Identify Premium Booklet (basis ZONE Classification). Separate booklet for Zone 1, 2, 3.

Step 2- Select the correct combination of insured
 (1A + 1K, 1A + 2K, 1A + 3K, 2A, 2A + 1K, 2A + 2K, 2A + 3K)
 A= Adult; K= Kid

Step 3- Calculate the age of the eldest member from the combination identified in Step 2 for deriving premium (Age completed birthday)

Step 4- Select the Plan and Sum Insured option

Step 5- Value corresponding to the age identified in Step 3 and the Plan/Sum Insured in Step 4 is the Premium

(B) BASE PLAN + REDUCTION IN MATERNITY WAITING PERIOD

Step 1- Arrive at the base premium as per Steps in Section II (A)

Step 2 - Select the Premium applicable to your Plan from Reduction in Maternity Waiting Period table

Step 3 - Total Premium = (Premium in Step 1 + Premium in Step 2)

(C) BASE PLAN + VOLUNTARY CO-PAY

Step 1- Arrive at the base premium as per Steps in Section II (A)

Step 2- Refer table for Co-pay discount and apply on Base Premium to arrive at final premium

(D) BASE PLAN + VOLUNTARY CO-PAY + REDUCTION IN MATERNITY WAITING PERIOD

Step 1- Arrive at Premium as per Section II (C.)

Step 2 - Select the Premium applicable to your Plan as per Reduction in Maternity Waiting Period table

Step 3 - Total Premium = (Premium in Step 1 + Premium in Step 2)

(E) BASE PLAN WITH CRITICAL ILLNESS ADD-ON COVER ONLY

*Critical Illness add-on cover can be opted by Insured between 18-65 years of age.

Step 1- Arrive at Premium as per Section II (A)

Step 2 - Select the Premium Factor against age of the eldest member from the Critical Illness Add-on premium table (Floater)

Step 3 - CI Premium = $\frac{\text{Base Sum Insured}}{1000} \times \text{Premium Factor (as per Step 2)}$

Step 4 - Total Premium = (Premium in Step 1 + Premium in Step 3)

(F) BASE PLAN + REDUCTION IN MATERNITY WAITING PERIOD + CI ADD ON

Step 1- Arrive at premium as per Section II (B)

Step 2 - Select the Premium Factor against the age of the eldest member from the Critical Illness Add-on premium table (Floater)

Step 3 - CI Premium = $\frac{\text{Base Sum Insured}}{1000} \times \text{Premium Factor (as per Step 2)}$

Step 4 - Total Premium = (Premium in Step 1 + Premium in Step 3)

(G) BASE PLAN + VOLUNTARY CO-PAY + CRITICAL ILLNESS ADD ON

Step 1- Arrive at Premium as per Section II (C.)

Step 2- Select the Premium Factor against the age of the eldest member from the Critical Illness Add-on premium table (Floater)

Step 3- CI Premium = $\frac{\text{Base Sum Insured}}{1000} \times \text{Premium Factor (as per Step 2)}$

Step 4 - Total Premium = (Premium in Step 1 + Premium in Step 3)

(H) BASE PLAN + VOLUNTARY CO-PAY + REDUCTION IN MATERNITY WAITING PERIOD + CI ADD ON

Step 1- Arrive at Premium as per Section II (D)

Step 2- Select the Premium Factor against the age of the eldest member from the Critical Illness Add-on premium table (Floater)

Step 3- CI Premium = $\frac{\text{Base Sum Insured}}{1000} \times \text{Premium Factor (as per Step 2)}$

Step 4- Total Premium = (Premium in Step 1 + Premium in Step 3)

STEPS FOR PREMIUM CALCULATION (INDIVIDUAL POLICY)

SECTION III

(A) BASE PLAN WITH DEDUCTIBLE ONLY

Step 1- Identify Premium Booklet (basis ZONE Classification). Separate booklet for Zone 1, 2, 3.

Step 2- Select the Plan, Sum Insured and Deductible option (from Deductible section in Booklet)

Step 3- Identify the age band in which the insured belongs (Age Completed Birthday to be taken)

Step 4- Select the Premium applicable to your Plan

(B) BASE PLAN WITH DEDUCTIBLE + REDUCTION IN MATERNITY WAITING PERIOD (Applicable in PLUS Plan Only)

* Voluntary Co-pay cannot be opted under the same plan if Deductible is selected.

Step 1- Arrive at premium for Base Cover with Deductible as per Section III (A)

Step 2 - Select the Premium applicable for the Sum Insured and Deductible chosen from Reduction in Maternity Waiting Period table

Step 3 - Total Premium = (Premium in Step 1 + Premium in Step 2)

(C) BASE PLAN WITH DEDUCTIBLE AND CRITICAL ILLNESS ADD-ON COVER

*Critical Illness add-on cover can be opted by Insured between 18-65 years of age.

Step 1- Arrive at premium for Base Cover with Deductible as per Section III (A)

Step 2 - Select the Premium Factor against the age of the Insured from Critical Illness Add-on premium table (Individual)

Step 3 - CI Premium = $\frac{\text{Base Sum Insured}}{1000} \times \text{Premium Factor (as per Step 2)}$

Step 4 - Total Premium = (Premium in Step 1 + Premium in Step 3)

**(D) BASE PLAN WITH DEDUCTIBLE + REDUCTION IN MATERNITY WAITING PERIOD
(Applicable in PLUS Plan Only) + CI ADD ON**

* Voluntary Co-pay cannot be opted under the same plan if Deductible is selected.

Step 1- Arrive at premium as per Section III (B)

Step 2- Select the Premium Factor against the age of the Insured from Critical Illness Add-on premium table (Individual)

Step 3- CI Premium = $\frac{\text{Base Sum Insured}}{1000} \times \text{Premium Factor (as per Step 2)}$

Step 4- Total Premium = (Premium in Step 1 + Premium in Step 3)

STEPS FOR PREMIUM CALCULATION (FLOATER POLICY)

SECTION IV

(A) BASE PLAN WITH DEDUCTIBLE ONLY

Step 1- Identify Premium Booklet (basis ZONE Classification). Separate booklet for Zone 1, 2, 3.

Step 2- Select the correct combination of insured
(1A + 1 K, 1A + 2K, 1A + 3K, 2A, 2A + 1K, 2A + 2K, 2A + 3K)
A= Adult; K= Kid

Step 3- Calculate the age of the eldest member from the combination identified in Step 2 for deriving premium (Age completed birthday)

Step 4- Select the Plan, Sum Insured and Deductible option
(Applicable for Protect/Plus Plan only) from Deductible section in Booklet

Step 5- Select the Age Band in which the eldest member falls

Step 6- Value corresponding to the age band identified in Step 5 and the Plan, Sum Insured and Deductible in Step 4 is the Premium

**(B) BASE PLAN WITH DEDUCTIBLE + REDUCTION IN MATERNITY WAITING PERIOD
(Applicable in PLUS Plan Only)**

* Voluntary Co-pay cannot be opted under the same plan if Deductible is selected.

Step 1- Arrive at premium for Base Plan with Deductible as per Section IV (A)

Step 2 - Select the Premium applicable to your plan from Reduction in Maternity Waiting Period table

Step 3 - Total Premium = (Premium in Step 1 + Premium in Step 2)

(C) BASE PLAN WITH DEDUCTIBLE AND CRITICAL ILLNESS ADD-ON COVER

*Critical Illness add-on cover can be opted by Insured between 18-65 years of age.

Step 1- Arrive at premium for Base Plan with Deductible as per Section IV (A)

Step 2 - Select the Premium Factor against the age of the eldest member from Critical Illness Add-on premium table (Floater)

Step 3 - CI Premium = $\frac{\text{Base Sum Insured}}{1000} \times \text{Premium Factor (as per Step 2)}$

Step 4 - Total Premium = (Premium in Step 1 + Premium in Step 3)

(D.) BASE PLAN WITH DEDUCTIBLE + REDUCTION IN MATERNITY WAITING PERIOD (Applicable in PLUS Plan Only) + CI ADD ON

* Voluntary Co-pay cannot be opted under the same plan if Deductible is selected.

Step 1- Arrive at premium for Base Plan with Deductible + Reduction in Maternity Waiting Period as per Section IV (B)

Step 2 - Select the Premium Factor against the age of the eldest member from Critical Illness Add-on premium table (Floater)

Step 3 - CI Premium = $\frac{\text{Base Sum Insured}}{1000} \times \text{Premium Factor (as per Step 2)}$

Step 4 - Total Premium = (Premium in Step 1 + Premium in Step 3)



Your Health Relationship Manager Has The Answer

Be it claims assistance or guidance, contact your Health RM anytime.



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IRDA Registration No. 151

- CignaTTK ProHealth Insurance Policy UIN Number: IRDA/NL-HLT/CTTK/P-H/V-I/390/13-14
- CignaTTK Critical Illness Add On Cover UIN Number: IRDA/NL-HLT/CTTK/P-H/V-I/390/Add-on(CI)13-14
- Version Number: V1/June 2015