

ZONE 2



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Health Insurance

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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 2 (Bangalore, Hyderabad,  
Chennai, Chandigarh, Ludhiana,  
Kolkata, Gujarat)

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	2,884	2,462	3,192	2,690	3,500	2,918
1	2,907	2,485	3,226	2,713	3,534	2,941
2	2,941	2,519	3,260	2,747	3,568	2,975
3	2,964	2,542	3,283	2,782	3,602	3,010
4	2,998	2,576	3,317	2,816	3,637	3,044
5	3,032	2,599	3,352	2,839	3,671	3,078
6	3,055	2,622	3,386	2,873	3,716	3,112
7	3,089	2,656	3,420	2,907	3,751	3,146
8	3,112	2,679	3,454	2,941	3,785	3,181
9	3,146	2,713	3,488	2,975	3,819	3,215
10	3,181	2,747	3,523	3,010	3,865	3,260
11	3,215	2,770	3,557	3,044	3,899	3,295
12	3,238	2,804	3,602	3,078	3,933	3,329
13	3,272	2,839	3,637	3,112	3,979	3,363
14	3,306	2,861	3,671	3,146	4,013	3,409
15	3,340	2,896	3,705	3,181	4,047	3,443
16	3,374	2,930	3,739	3,215	4,093	3,477
17	3,397	2,964	3,785	3,249	4,127	3,523
18	3,431	2,987	3,819	3,295	4,172	3,557
19	3,466	3,021	3,853	3,329	4,207	3,602
20	3,523	3,078	3,910	3,386	4,275	3,659
21	3,580	3,135	3,979	3,443	4,343	3,728
22	3,637	3,181	4,036	3,500	4,412	3,796
23	3,694	3,238	4,104	3,568	4,480	3,853
24	3,751	3,295	4,172	3,625	4,549	3,922
25	3,808	3,352	4,229	3,694	4,617	3,990
26	3,865	3,409	4,298	3,751	4,685	4,058

## INDIVIDUAL

Age	Protect-2,50,000		Protect-3,50,000		Protect-4,50,000	
	Male	Female	Male	Female	Male	Female
27	3,922	3,466	4,366	3,819	4,754	4,127
28	3,990	3,523	4,435	3,876	4,834	4,195
29	4,047	3,580	4,503	3,944	4,902	4,252
30	4,104	3,637	4,571	4,001	4,982	4,321
31	4,172	3,694	4,640	4,070	5,050	4,389
32	4,229	3,751	4,708	4,138	5,130	4,469
33	4,298	3,808	4,777	4,195	5,210	4,537
34	4,366	3,865	4,856	4,264	5,278	4,606
35	4,423	3,933	4,925	4,332	5,358	4,685
36	4,526	4,013	5,039	4,435	5,483	4,788
37	4,651	4,127	5,187	4,560	5,643	4,925
38	4,822	4,275	5,369	4,731	5,848	5,107
39	5,027	4,457	5,609	4,936	6,110	5,335
40	5,278	4,674	5,974	5,255	6,726	5,882
41	5,540	4,902	6,304	5,540	7,114	6,224
42	5,825	5,153	6,658	5,848	7,524	6,578
43	6,133	5,415	7,034	6,179	7,969	6,965
44	6,452	5,700	7,444	6,532	8,436	7,376
45	6,794	5,996	7,877	6,908	8,949	7,820
46	7,171	6,316	8,345	7,319	9,485	8,288
47	7,558	6,658	8,846	7,763	10,066	8,801
48	7,980	7,022	9,382	8,231	10,682	9,348
49	8,425	7,421	9,952	8,732	11,354	9,929
50	8,892	7,820	10,556	9,268	12,050	10,545
51	9,382	8,254	11,172	9,804	12,768	11,172
52	9,907	8,721	11,822	10,385	13,532	11,845
53	10,477	9,223	12,517	11,001	14,353	12,563

## INDIVIDUAL

Age	Protect-2,50,000		Protect-3,50,000		Protect-4,50,000	
	Male	Female	Male	Female	Male	Female
54	11,081	9,747	13,270	11,662	15,219	13,338
55	11,719	10,317	14,068	12,358	16,154	14,159
56	12,403	10,921	14,911	13,110	17,146	15,037
57	13,144	11,571	15,823	13,919	18,206	15,983
58	13,919	12,266	16,792	14,774	19,334	16,986
59	14,752	13,007	17,818	15,698	20,543	18,058
60	15,641	13,794	18,924	16,678	21,831	19,209
61	16,735	14,763	20,281	17,887	23,404	20,611
62	17,909	15,812	21,728	19,186	25,103	22,127
63	19,175	16,940	23,302	20,577	26,938	23,769
64	20,543	18,149	24,989	22,093	28,910	25,536
65	18,947	16,792	23,028	20,406	26,630	23,564
66	20,292	17,989	24,704	21,899	28,580	25,308
67	21,557	19,118	26,266	23,313	30,404	26,961
68	22,891	20,338	27,930	24,818	32,353	28,717
69	24,328	21,626	29,708	26,425	34,428	30,598
70	25,855	23,005	31,601	28,135	36,640	32,593
71	27,485	24,476	33,630	29,971	38,999	34,736
72	28,956	25,821	35,465	31,646	41,154	36,697
73	30,518	27,235	37,403	33,413	43,423	38,760
74	32,171	28,739	39,444	35,283	45,817	40,949
75	33,915	30,335	41,610	37,267	48,336	43,263
76	35,101	31,430	43,092	38,646	50,069	44,882
77	36,332	32,581	44,631	40,071	51,870	46,546
78	37,609	33,767	46,216	41,553	53,728	48,279
79	38,931	34,998	47,869	43,092	55,643	50,080
80+	40,299	36,263	49,567	44,688	57,638	51,938



## FLOATER-1 ADULT+1 KID

PROTECT			
Age	2,50,000	3,50,000	4,50,000
18	4,891	5,483	6,031
19	4,936	5,529	6,076
20	4,993	5,609	6,156
21	5,039	5,654	6,236
22	5,073	5,700	6,293
23	5,119	5,757	6,350
24	5,164	5,803	6,395
25	5,233	5,871	6,475
26	5,278	5,928	6,532
27	5,324	5,974	6,578
28	5,369	6,019	6,635
29	5,415	6,076	6,692
30	5,461	6,122	6,749
31	5,529	6,202	6,829
32	5,575	6,259	6,886
33	5,620	6,304	6,931
34	5,666	6,361	6,988
35	5,734	6,441	7,079
36	5,837	6,544	7,193
37	5,951	6,680	7,342
38	6,110	6,851	7,524
39	6,293	7,068	7,763
40	6,509	7,376	8,276
41	6,749	7,661	8,607
42	6,988	7,969	8,960
43	7,250	8,288	9,325
44	7,524	8,630	9,724
45	7,820	8,995	10,146
46	8,128	9,382	10,591
47	8,447	9,793	11,058
48	8,789	10,226	11,560
49	9,154	10,693	12,095

PROTECT			
Age	2,50,000	3,50,000	4,50,000
50	9,530	11,183	12,665
51	9,941	11,685	13,247
52	10,374	12,209	13,862
53	10,830	12,768	14,512
54	11,309	13,372	15,208
55	11,799	13,965	15,903
56	12,301	14,603	16,644
57	12,848	15,276	17,431
58	13,429	15,994	18,263
59	14,045	16,758	19,163
60	14,706	17,567	20,110
61	15,504	18,571	21,284
62	16,370	19,642	22,538
63	17,305	20,794	23,883
64	18,308	22,036	25,331
65	17,066	20,509	23,552
66	18,046	21,728	24,966
67	18,958	22,857	26,288
68	19,927	24,054	27,691
69	20,953	25,342	29,195
70	22,059	26,699	30,780
71	23,222	28,147	32,479
72	24,271	29,446	33,995
73	25,376	30,826	35,602
74	26,539	32,262	37,289
75	27,759	33,790	39,068
76	28,637	34,884	40,345
77	29,537	36,013	41,667
78	30,484	37,187	43,035
79	31,453	38,395	44,449
80+	32,467	39,649	45,919

## FLOATER-1 ADULT+2 KIDS

PROTECT			
Age	2,50,000	3,50,000	4,50,000
18	6,521	7,364	8,185
19	6,544	7,387	8,208
20	6,578	7,433	8,254
21	6,623	7,478	8,299
22	6,658	7,513	8,345
23	6,692	7,558	8,379
24	6,726	7,592	8,425
25	6,806	7,684	8,516
26	6,851	7,741	8,573
27	6,897	7,786	8,618
28	6,943	7,832	8,675
29	6,988	7,889	8,732
30	7,034	7,934	8,778
31	7,125	8,026	8,881
32	7,171	8,083	8,938
33	7,216	8,128	8,995
34	7,262	8,185	9,040
35	7,353	8,288	9,154
36	7,467	8,413	9,291
37	7,604	8,573	9,462
38	7,775	8,767	9,667
39	7,969	8,995	9,918
40	8,208	9,314	10,454
41	8,459	9,622	10,796
42	8,710	9,941	11,161
43	8,983	10,271	11,548
44	9,280	10,625	11,947
45	9,576	11,001	12,380
46	9,895	11,400	12,836
47	10,226	11,822	13,315
48	10,579	12,266	13,828
49	10,967	12,745	14,375

PROTECT			
Age	2,50,000	3,50,000	4,50,000
50	11,343	13,235	14,945
51	11,765	13,748	15,527
52	12,187	14,273	16,142
53	12,597	14,774	16,724
54	13,019	15,299	17,339
55	13,475	15,857	17,989
56	13,954	16,462	18,696
57	14,467	17,089	19,437
58	15,014	17,761	20,224
59	15,584	18,479	21,056
60	16,199	19,243	21,945
61	16,963	20,178	23,039
62	17,773	21,181	24,214
63	18,639	22,264	25,468
64	19,574	23,416	26,824
65	18,365	21,934	25,091
66	19,277	23,062	26,414
67	20,121	24,111	27,634
68	21,010	25,217	28,922
69	21,956	26,391	30,301
70	22,960	27,645	31,760
71	24,031	28,967	33,311
72	24,989	30,153	34,690
73	25,981	31,396	36,149
74	27,041	32,707	37,677
75	28,147	34,075	39,284
76	28,967	35,101	40,481
77	29,811	36,161	41,713
78	30,689	37,255	42,989
79	31,601	38,384	44,323
80+	32,547	39,569	45,691

## FLOATER-1 ADULT+3 KIDS

PROTECT			
Age	2,50,000	3,50,000	4,50,000
18	8,014	9,063	10,078
19	8,048	9,109	10,123
20	8,105	9,188	10,203
21	8,151	9,223	10,249
22	8,197	9,280	10,306
23	8,254	9,337	10,363
24	8,299	9,394	10,408
25	8,390	9,485	10,522
26	8,447	9,553	10,591
27	8,516	9,622	10,659
28	8,573	9,690	10,727
29	8,630	9,758	10,819
30	8,710	9,838	10,898
31	8,778	9,941	11,024
32	8,824	9,986	11,081
33	8,869	10,043	11,138
34	8,983	10,157	11,263
35	9,120	10,317	11,411
36	9,268	10,477	11,560
37	9,428	10,659	11,753
38	9,622	10,864	11,993
39	9,850	11,126	12,278
40	10,135	11,503	12,848
41	10,454	11,890	13,281
42	10,773	12,312	13,760
43	11,081	12,688	14,250
44	11,400	13,087	14,706
45	11,731	13,509	15,173
46	12,095	13,954	15,686
47	12,472	14,421	16,222
48	12,848	14,900	16,769
49	14,068	16,450	18,662

PROTECT			
Age	2,50,000	3,50,000	4,50,000
50	13,224	15,379	17,328
51	13,577	15,812	17,841
52	13,954	16,279	18,377
53	14,353	16,769	18,958
54	14,774	17,294	19,562
55	15,219	17,852	20,224
56	15,698	18,445	20,908
57	16,211	19,084	21,649
58	16,758	19,756	22,435
59	17,328	20,463	23,267
60	17,944	21,227	24,157
61	18,696	22,162	25,251
62	19,505	23,165	26,425
63	20,372	24,236	27,679
64	21,307	25,399	29,024
65	20,132	23,951	27,337
66	21,044	25,080	28,660
67	21,888	26,129	29,891
68	22,789	27,246	31,202
69	23,746	28,443	32,581
70	24,761	29,697	34,063
71	25,844	31,042	35,625
72	26,813	32,251	37,039
73	27,827	33,516	38,509
74	28,899	34,850	40,071
75	30,028	36,252	41,713
76	30,848	37,267	42,898
77	31,703	38,327	44,141
78	32,581	39,421	45,418
79	33,482	40,550	46,740
80+	34,428	41,724	48,108

## FLOATER-2 ADULTS

PROTECT			
Age	2,50,000	3,50,000	4,50,000
18	4,993	5,597	6,156
19	5,039	5,643	6,202
20	5,107	5,723	6,281
21	5,176	5,791	6,361
22	5,233	5,860	6,430
23	5,312	5,951	6,521
24	5,381	6,031	6,612
25	5,449	6,110	6,692
26	5,529	6,190	6,783
27	5,597	6,270	6,863
28	5,677	6,350	6,954
29	5,746	6,441	7,045
30	5,825	6,521	7,125
31	5,894	6,601	7,216
32	5,974	6,680	7,307
33	6,042	6,760	7,387
34	6,122	6,851	7,478
35	6,190	6,931	7,570
36	6,293	7,045	7,695
37	6,418	7,193	7,843
38	6,578	7,364	8,037
39	6,783	7,604	8,299
40	7,045	7,969	8,881
41	7,342	8,333	9,291
42	7,684	8,744	9,758
43	8,060	9,257	10,511
44	8,470	9,758	11,092
45	8,903	10,306	11,731
46	9,348	10,876	12,392
47	9,838	11,491	13,110
48	10,351	12,152	13,874
49	10,898	12,859	14,695

PROTECT			
Age	2,50,000	3,50,000	4,50,000
50	11,468	13,600	15,550
51	12,073	14,364	16,450
52	12,722	15,185	17,408
53	13,418	16,063	18,422
54	14,147	16,975	19,494
55	14,923	17,944	20,623
56	15,755	18,970	21,820
57	16,644	20,064	23,096
58	17,579	21,227	24,453
59	18,571	22,458	25,901
60	19,631	23,780	27,440
61	20,862	25,297	29,218
62	22,173	26,927	31,111
63	23,575	28,660	33,151
64	25,160	30,632	35,443
65	24,670	30,039	34,759
66	26,334	32,114	37,175
67	27,998	34,166	39,581
68	28,791	35,158	40,738
69	29,583	36,149	41,895
70	31,327	38,315	44,426
71	33,174	40,607	47,105
72	34,952	42,830	49,704
73	36,833	45,167	52,440
74	38,828	47,641	55,324
75	40,766	50,057	58,151
76	42,476	52,189	60,648
77	44,266	54,424	63,247
78	46,124	56,738	65,960
79	47,777	58,801	68,377
80+	49,499	60,944	70,874

## FLOATER-2 ADULTS+1 KID

PROTECT			
Age	2,50,000	3,50,000	4,50,000
18	6,737	7,615	8,447
19	6,783	7,661	8,493
20	6,851	7,729	8,573
21	6,897	7,786	8,618
22	6,943	7,843	8,675
23	7,000	7,900	8,744
24	7,045	7,946	8,789
25	7,114	8,026	8,869
26	7,171	8,094	8,938
27	7,228	8,151	9,006
28	7,296	8,219	9,074
29	7,364	8,299	9,166
30	7,433	8,379	9,245
31	7,524	8,482	9,348
32	7,592	8,561	9,439
33	7,672	8,641	9,519
34	7,741	8,721	9,610
35	7,832	8,824	9,713
36	7,946	8,960	9,861
37	8,094	9,120	10,032
38	8,254	9,302	10,237
39	8,470	9,553	10,511
40	8,744	9,918	11,069
41	9,052	10,283	11,491
42	9,394	10,693	11,959
43	9,770	11,206	12,688
44	10,169	11,708	13,258
45	10,602	12,244	13,885
46	11,047	12,814	14,535
47	11,525	13,418	15,242
48	12,027	14,056	15,983
49	12,563	14,740	16,769

PROTECT			
Age	2,50,000	3,50,000	4,50,000
50	13,121	15,458	17,602
51	13,714	16,211	18,479
52	14,330	16,997	19,391
53	14,991	17,830	20,349
54	15,686	18,685	21,352
55	16,416	19,585	22,401
56	17,180	20,531	23,518
57	17,989	21,546	24,692
58	18,856	22,618	25,946
59	19,779	23,758	27,280
60	20,759	24,966	28,694
61	21,888	26,368	30,335
62	23,096	27,873	32,080
63	24,385	29,469	33,949
64	25,912	31,361	36,172
65	25,502	30,871	35,591
66	27,109	32,866	37,916
67	28,774	34,930	40,333
68	29,674	35,830	41,234
69	30,529	37,118	42,887
70	32,308	39,330	45,486
71	34,223	41,701	48,245
72	36,081	44,015	50,947
73	38,053	46,466	53,819
74	40,151	49,077	56,875
75	42,226	51,653	59,884
76	43,970	53,842	62,438
77	45,805	56,134	65,105
78	47,732	58,528	67,910
79	49,362	60,557	70,281
80+	51,049	62,666	72,743

## FLOATER-2 ADULTS+2 KIDS

PROTECT			
Age	2,50,000	3,50,000	4,50,000
18	8,174	9,245	10,283
19	8,208	9,291	10,328
20	8,276	9,371	10,408
21	8,322	9,416	10,454
22	8,368	9,473	10,511
23	8,425	9,530	10,579
24	8,470	9,587	10,625
25	8,561	9,679	10,739
26	8,618	9,747	10,807
27	8,687	9,815	10,876
28	8,744	9,884	10,944
29	8,824	9,964	11,035
30	8,892	10,043	11,115
31	8,995	10,169	11,252
32	9,074	10,249	11,332
33	9,143	10,328	11,411
34	9,211	10,408	11,503
35	9,325	10,534	11,639
36	9,462	10,693	11,799
37	9,622	10,876	11,993
38	9,815	11,081	12,232
39	10,055	11,354	12,529
40	10,340	11,742	13,110
41	10,670	12,130	13,555
42	11,024	12,563	14,045
43	11,423	13,099	14,786
44	11,845	13,623	15,390
45	12,289	14,170	16,040
46	12,768	14,763	16,712
47	13,258	15,390	17,442
48	13,783	16,063	18,206
49	14,353	16,781	19,038

PROTECT			
Age	2,50,000	3,50,000	4,50,000
50	14,923	17,510	19,882
51	15,493	18,229	20,714
52	16,085	18,992	21,603
53	16,724	19,802	22,549
54	17,408	20,645	23,541
55	18,126	21,546	24,578
56	18,901	22,492	25,696
57	19,711	23,507	26,870
58	20,577	24,578	28,124
59	21,489	25,707	29,458
60	22,469	26,927	30,871
61	23,598	28,329	32,513
62	24,806	29,822	34,257
63	26,095	31,418	36,127
64	27,622	33,311	38,338
65	27,212	32,821	37,757
66	28,819	34,816	40,094
67	30,472	36,868	42,499
68	31,487	37,882	43,514
69	32,228	39,056	45,041
70	34,006	41,268	47,629
71	35,910	43,628	50,399
72	37,768	45,942	53,090
73	39,740	48,393	55,951
74	41,827	50,992	58,995
75	43,890	53,557	62,005
76	45,646	55,735	64,547
77	47,481	58,026	67,214
78	49,396	60,420	70,007
79	51,015	62,438	72,379
80+	52,702	64,547	74,830

## FLOATER-2 ADULTS+3 KIDS

PROTECT			
Age	2,50,000	3,50,000	4,50,000
18	10,009	11,366	12,677
19	10,043	11,423	12,734
20	10,112	11,491	12,802
21	10,157	11,537	12,859
22	10,203	11,594	12,916
23	10,260	11,651	12,973
24	10,306	11,708	13,030
25	10,420	11,833	13,156
26	10,477	11,890	13,224
27	10,545	11,959	13,292
28	10,602	12,027	13,372
29	10,682	12,107	13,452
30	10,750	12,187	13,543
31	10,876	12,335	13,691
32	10,944	12,415	13,783
33	11,024	12,494	13,862
34	11,092	12,574	13,954
35	11,229	12,722	14,113
36	11,389	12,905	14,296
37	11,571	13,110	14,512
38	11,776	13,349	14,774
39	12,027	13,634	15,094
40	12,346	14,045	15,698
41	12,688	14,455	16,165
42	13,064	14,911	16,678
43	13,486	15,470	17,453
44	13,931	16,006	18,069
45	14,387	16,587	18,742
46	14,877	17,203	19,437
47	15,401	17,864	20,201
48	15,949	18,548	20,987
49	16,530	19,277	21,820

PROTECT			
Age	2,50,000	3,50,000	4,50,000
50	17,111	20,030	22,697
51	17,681	20,748	23,530
52	18,274	21,500	24,419
53	18,913	22,321	25,354
54	19,597	23,153	26,345
55	20,315	24,054	27,383
56	21,079	25,000	28,489
57	21,899	26,003	29,674
58	22,754	27,075	30,917
59	23,678	28,215	32,251
60	24,647	29,423	33,664
61	25,775	30,826	35,306
62	26,984	32,319	37,050
63	28,272	33,926	38,920
64	29,800	35,807	41,131
65	29,401	35,317	40,550
66	30,997	37,312	42,875
67	32,650	39,364	45,281
68	33,664	40,379	46,295
69	34,405	41,542	47,823
70	36,184	43,753	50,399
71	38,076	46,113	53,158
72	39,923	48,416	55,849
73	41,895	50,855	58,710
74	43,981	53,455	61,742
75	46,045	56,020	64,741
76	47,789	58,186	67,283
77	49,613	60,466	69,939
78	51,528	62,860	72,732
79	53,147	64,877	75,092
80+	54,823	66,975	77,543



# Plus Plan

Zone 2 (Bangalore, Hyderabad,  
Chennai, Chandigarh, Ludhiana,  
Kolkata, Gujarat)

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	5,176	4,560	5,347	4,685	5,974	5,141	6,418	5,461
1	5,221	4,594	5,392	4,720	6,019	5,187	6,464	5,518
2	5,255	4,628	5,426	4,754	6,065	5,233	6,521	5,563
3	5,290	4,663	5,472	4,799	6,122	5,278	6,578	5,620
4	5,335	4,697	5,506	4,834	6,167	5,324	6,635	5,677
5	5,369	4,731	5,552	4,868	6,224	5,369	6,692	5,723
6	5,404	4,777	5,586	4,913	6,270	5,426	6,749	5,780
7	5,449	4,811	5,632	4,948	6,327	5,472	6,806	5,837
8	5,483	4,845	5,666	4,993	6,373	5,518	6,874	5,894
9	5,529	4,891	5,711	5,027	6,430	5,575	6,931	5,951
10	5,563	4,925	5,757	5,073	6,475	5,620	6,988	6,008
11	5,609	4,959	5,803	5,107	6,532	5,677	7,045	6,065
12	5,643	5,005	5,837	5,153	6,578	5,723	7,114	6,133
13	5,689	5,039	5,882	5,198	6,635	5,780	7,171	6,190
14	5,723	5,084	5,928	5,233	6,692	5,825	7,239	6,247
15	5,768	5,130	5,974	5,278	6,749	5,882	7,296	6,316
16	5,814	5,164	6,019	5,324	6,806	5,939	7,364	6,373
17	5,860	5,210	6,065	5,369	6,863	5,996	7,421	6,441
18	5,894	6,304	6,110	6,464	6,920	7,102	7,490	7,547
19	5,939	6,373	6,156	6,532	6,977	7,182	7,558	7,638
20	6,042	6,475	6,247	6,646	7,079	7,307	7,672	7,775
21	6,145	6,601	6,361	6,772	7,205	7,456	7,809	7,934
22	6,247	6,726	6,464	6,908	7,330	7,592	7,946	8,083
23	6,350	6,851	6,566	7,034	7,456	7,741	8,083	8,242
24	6,452	6,977	6,680	7,159	7,581	7,889	8,219	8,402
25	6,589	7,136	6,817	7,319	7,741	8,060	8,390	8,584
26	6,692	7,273	6,931	7,456	7,866	8,208	8,527	8,744

## 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	6,806	7,399	7,045	7,581	7,991	8,356	8,664	8,903
28	6,920	7,524	7,159	7,718	8,128	8,504	8,812	9,063
29	7,022	7,649	7,273	7,843	8,254	8,653	8,949	9,223
30	7,171	7,809	7,410	8,003	8,413	8,824	9,131	9,405
31	7,307	7,969	7,558	8,174	8,584	9,006	9,302	9,599
32	7,444	8,128	7,706	8,333	8,744	9,188	9,485	9,793
33	7,592	8,288	7,855	8,493	8,915	9,371	9,656	9,986
34	7,741	8,447	8,003	8,664	9,257	9,736	10,043	10,385
35	7,877	8,607	8,151	8,835	9,428	9,929	10,226	10,579
36	8,071	8,812	8,345	9,029	9,656	10,169	10,477	10,841
37	8,299	9,052	8,584	9,280	9,952	10,454	10,796	11,149
38	8,584	9,325	8,881	9,565	10,408	10,898	11,309	11,639
39	9,109	9,838	9,428	10,100	11,058	11,525	12,027	12,335
40	9,872	10,579	10,226	10,876	12,038	12,460	13,121	13,361
41	10,556	11,001	10,933	11,320	12,905	13,030	14,090	14,022
42	11,286	11,457	11,708	11,799	13,851	13,657	15,139	14,740
43	12,073	11,947	12,529	12,323	14,854	14,330	16,268	15,515
44	12,928	12,494	13,418	12,905	15,949	15,071	17,488	16,370
45	13,828	13,076	14,375	13,520	16,826	15,607	18,810	17,305
46	14,683	13,235	15,265	13,726	17,761	15,835	20,224	17,944
47	15,470	13,931	16,085	14,444	18,764	16,724	21,580	19,141
48	16,302	14,672	16,963	15,219	19,836	17,670	22,846	20,258
49	17,191	15,458	17,898	16,051	20,987	18,685	24,191	21,443
50	18,080	16,245	18,844	16,883	22,162	19,711	25,582	22,675
51	19,038	17,100	19,847	17,773	23,416	20,828	27,075	23,997
52	20,075	18,012	20,942	18,742	24,761	22,013	28,682	25,411
53	21,181	18,981	22,105	19,768	26,209	23,290	30,404	26,927

## 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	22,367	20,041	23,347	20,873	27,759	24,670	32,239	28,568
55	23,632	21,170	24,692	22,059	29,423	26,140	34,223	30,324
56	24,989	22,378	26,129	23,336	31,202	27,736	36,343	32,205
57	26,448	23,678	27,668	24,715	33,117	29,435	38,612	34,234
58	28,010	25,080	29,309	26,186	35,169	31,270	41,051	36,412
59	29,697	26,585	31,076	27,770	37,369	33,242	43,673	38,749
60	31,487	28,192	32,980	29,469	39,729	35,351	46,478	41,268
61	33,539	30,016	35,135	31,396	42,408	37,745	49,670	44,118
62	35,739	31,988	37,460	33,470	45,304	40,333	53,113	47,196
63	38,110	34,109	39,957	35,705	48,416	43,115	56,829	50,513
64	40,664	36,389	42,647	38,110	51,767	46,113	60,819	54,082
65	37,825	33,949	39,649	35,522	48,005	42,875	56,327	50,206
66	40,345	36,206	42,305	37,905	51,323	45,839	60,260	53,751
67	42,716	38,350	44,802	40,162	54,424	48,644	63,954	57,080
68	45,235	40,630	47,458	42,556	57,741	51,642	67,898	60,648
69	47,926	43,058	50,297	45,121	61,275	54,834	72,105	64,456
70	50,776	45,657	53,306	47,857	65,026	58,243	76,574	68,503
71	53,819	48,427	56,510	50,776	69,027	61,879	81,339	72,835
72	56,578	50,958	59,428	53,443	72,664	65,197	85,671	76,802
73	59,508	53,637	62,506	56,259	76,505	68,719	90,254	80,986
74	62,586	56,464	65,767	59,246	80,564	72,436	95,087	85,409
75	65,846	59,451	69,198	62,392	84,839	76,369	100,183	90,094
76	68,092	61,549	71,558	64,592	87,791	79,116	103,694	93,366
77	70,418	63,726	74,009	66,884	90,847	81,955	107,331	96,752
78	72,789	65,938	76,517	69,221	93,970	84,873	111,059	100,240
79	75,251	68,240	79,105	71,638	97,208	87,905	114,923	103,843
80+	77,805	70,634	81,795	74,157	100,559	91,052	118,925	107,593

## FLOATER-1 ADULT+1 KID

PLUS				
Age	4,50,000	5,50,000	7,50,000	10,00,000
18	8,105	8,425	9,679	10,568
19	8,162	8,493	9,747	10,648
20	8,254	8,596	9,861	10,784
21	8,607	8,949	10,237	11,161
22	8,698	9,040	10,351	11,275
23	8,789	9,131	10,454	11,389
24	8,881	9,234	10,556	11,503
25	9,063	9,405	10,750	11,708
26	9,154	9,508	10,864	11,833
27	9,245	9,599	10,978	11,947
28	9,348	9,701	11,081	12,073
29	9,439	9,804	11,195	12,187
30	9,599	9,964	11,366	12,369
31	9,781	10,146	11,571	12,586
32	9,929	10,306	11,742	12,768
33	10,089	10,465	11,924	12,950
34	10,249	10,625	12,095	13,133
35	10,431	10,819	12,301	13,361
36	10,659	11,047	12,563	13,646
37	10,921	11,309	12,871	13,976
38	11,218	11,617	13,235	14,375
39	11,560	11,981	13,657	14,843
40	12,084	12,529	14,546	15,835
41	12,574	13,042	15,356	16,735
42	13,258	13,748	16,211	17,681
43	13,976	14,501	17,123	18,707
44	14,740	15,299	18,092	19,790
45	15,550	16,154	18,799	20,942
46	16,222	16,849	19,494	22,127
47	16,883	17,545	20,326	23,290
48	17,579	18,274	21,204	24,316
49	18,787	19,517	22,618	25,593

PLUS				
Age	4,50,000	5,50,000	7,50,000	10,00,000
50	19,528	20,303	23,575	27,018
51	20,338	21,147	24,601	28,238
52	21,181	22,036	25,696	29,526
53	22,025	22,925	26,790	30,814
54	22,925	23,872	27,953	32,194
55	23,894	24,886	29,207	33,664
56	24,920	25,958	30,529	35,237
57	26,015	27,109	31,943	36,925
58	27,178	28,340	33,459	38,714
59	28,420	29,651	35,078	40,630
60	29,754	31,054	36,811	42,682
61	31,259	32,638	38,771	45,007
62	32,866	34,337	40,869	47,492
63	34,599	36,149	43,115	50,171
64	36,446	38,099	45,532	53,033
65	34,382	35,910	42,773	49,727
66	36,206	37,825	45,144	52,554
67	37,905	39,615	47,367	55,176
68	39,706	41,519	49,715	57,969
69	41,621	43,537	52,212	60,933
70	43,639	45,657	54,845	64,068
71	45,771	47,903	57,638	67,385
72	47,698	49,932	60,158	70,384
73	49,727	52,075	62,814	73,530
74	51,859	54,321	65,607	76,847
75	54,104	56,681	68,537	80,336
76	55,735	58,391	70,669	82,867
77	57,422	60,169	72,869	85,477
78	59,109	61,936	75,080	88,122
79	60,842	63,772	77,372	90,858
80+	62,654	65,675	79,754	93,685

## FLOATER-1 ADULT+2 KIDS

PLUS				
Age	4,50,000	5,50,000	7,50,000	10,00,000
18	10,864	11,332	13,076	14,330
19	10,898	11,366	13,121	14,375
20	10,967	11,434	13,201	14,467
21	11,047	11,514	13,292	14,558
22	11,138	11,605	13,395	14,660
23	11,229	11,696	13,498	14,774
24	11,320	11,799	13,600	14,888
25	11,548	12,027	13,862	15,173
26	11,639	12,130	13,965	15,287
27	11,731	12,221	14,079	15,401
28	11,822	12,312	14,182	15,515
29	11,913	12,415	14,284	15,629
30	12,095	12,586	14,478	15,835
31	12,335	12,825	14,752	16,108
32	12,506	13,019	14,945	16,313
33	12,688	13,201	15,139	16,519
34	12,871	13,384	15,333	16,724
35	13,110	13,623	15,607	17,009
36	13,384	13,908	15,914	17,351
37	13,691	14,216	16,279	17,750
38	14,045	14,581	16,701	18,206
39	14,432	14,991	17,180	18,730
40	15,002	15,584	18,183	19,847
41	15,572	16,177	19,106	20,873
42	16,348	16,986	20,087	21,968
43	17,180	17,852	21,124	23,108
44	18,046	18,753	22,219	24,328
45	18,958	19,711	22,971	25,616
46	19,711	20,486	23,712	26,927
47	20,406	21,227	24,601	28,181
48	21,147	22,002	25,525	29,264
49	23,142	24,031	27,725	31,624

PLUS				
Age	4,50,000	5,50,000	7,50,000	10,00,000
50	23,450	24,419	28,591	31,544
51	24,453	25,468	29,686	33,003
52	25,490	26,482	30,700	34,553
53	26,334	27,371	31,783	36,206
54	27,235	28,318	32,923	37,745
55	28,181	29,309	34,154	39,182
56	29,195	30,370	35,443	40,709
57	30,267	31,498	36,822	42,340
58	31,407	32,707	38,293	44,084
59	32,627	33,983	39,866	45,931
60	33,926	35,340	41,530	47,891
61	35,386	36,868	43,411	50,126
62	36,936	38,509	45,429	52,508
63	38,600	40,253	47,584	55,051
64	40,379	42,123	49,886	57,775
65	38,418	40,048	47,253	54,617
66	40,162	41,872	49,499	57,285
67	41,781	43,582	51,596	59,770
68	43,491	45,383	53,819	62,404
69	45,315	47,287	56,179	65,185
70	47,196	49,271	58,630	68,092
71	49,191	51,380	61,229	71,182
72	50,992	53,261	63,555	73,940
73	52,862	55,244	66,006	76,847
74	54,834	57,319	68,571	79,891
75	56,909	59,497	71,261	83,083
76	58,471	61,138	73,291	85,489
77	60,089	62,825	75,388	87,974
78	61,663	64,490	77,463	90,448
79	63,293	66,211	79,606	93,013
80+	64,980	67,990	81,841	95,657

## FLOATER-1 ADULT+3 KIDS

PLUS				
Age	4,50,000	5,50,000	7,50,000	10,00,000
18	12,928	13,509	15,698	17,282
19	12,985	13,566	15,778	17,362
20	13,064	13,646	15,880	17,476
21	13,463	14,068	16,313	17,921
22	13,555	14,159	16,416	18,035
23	13,646	14,250	16,519	18,149
24	13,737	14,341	16,633	18,263
25	14,022	14,638	16,952	18,605
26	14,113	14,729	17,066	18,719
27	14,204	14,831	17,168	18,833
28	14,307	14,923	17,271	18,958
29	14,398	15,014	17,385	19,072
30	14,603	15,230	17,602	19,300
31	14,900	15,527	17,932	19,654
32	15,105	15,743	18,160	19,893
33	15,310	15,949	18,388	20,121
34	15,527	16,165	18,616	20,360
35	15,823	16,473	18,947	20,714
36	16,154	16,804	19,323	21,124
37	16,507	17,180	19,756	21,592
38	16,918	17,590	20,235	22,116
39	17,362	18,058	20,771	22,697
40	17,978	18,707	21,888	23,940
41	18,616	19,369	22,948	25,114
42	19,517	20,292	24,054	26,345
43	20,452	21,272	25,228	27,634
44	21,432	22,298	26,357	28,774
45	22,640	23,530	27,166	29,720
46	23,290	24,225	28,033	30,723
47	23,986	24,943	28,967	31,806
48	24,738	25,741	29,959	32,957
49	26,288	27,349	31,795	34,918

PLUS				
Age	4,50,000	5,50,000	7,50,000	10,00,000
50	27,337	28,432	33,117	36,423
51	28,363	29,515	34,428	37,905
52	29,458	30,666	35,591	39,490
53	30,472	31,669	36,697	41,177
54	31,396	32,638	37,882	42,967
55	32,376	33,676	39,125	44,836
56	33,425	34,770	40,459	46,398
57	34,531	35,933	41,872	48,051
58	35,716	37,164	43,377	49,829
59	36,970	38,475	44,973	51,710
60	38,304	39,877	46,683	53,717
61	39,797	41,450	48,598	55,985
62	41,393	43,126	50,662	58,414
63	43,103	44,916	52,850	61,001
64	44,916	46,831	55,199	63,772
65	43,058	44,848	52,679	60,739
66	44,848	46,729	54,982	63,464
67	46,523	48,484	57,137	66,006
68	48,302	50,354	59,417	68,696
69	50,171	52,326	61,834	71,558
70	52,109	54,355	64,353	74,533
71	54,173	56,521	67,021	77,691
72	56,020	58,471	69,415	80,530
73	57,969	60,511	71,934	83,516
74	60,010	62,654	74,590	86,651
75	62,153	64,912	77,372	89,957
76	63,749	66,587	79,424	92,386
77	65,390	68,309	81,556	94,905
78	66,975	69,973	83,630	97,379
79	68,605	71,695	85,774	99,932
80+	70,292	73,473	87,997	102,589

## FLOATER-2 ADULTS

PLUS				
Age	4,50,000	5,50,000	7,50,000	10,00,000
18	8,265	8,596	9,872	10,784
19	8,333	8,664	9,941	10,864
20	8,425	8,767	10,066	11,001
21	9,644	9,975	11,297	12,198
22	9,781	10,123	11,457	12,369
23	9,929	10,271	11,639	12,563
24	10,078	10,431	11,810	12,745
25	10,283	10,636	12,038	12,996
26	10,431	10,796	12,221	13,178
27	10,591	10,944	12,392	13,372
28	10,739	11,104	12,574	13,566
29	10,887	11,263	12,745	13,760
30	11,092	11,468	12,985	13,999
31	11,309	11,685	13,213	14,250
32	11,514	11,902	13,452	14,501
33	11,719	12,107	13,680	14,752
34	11,936	12,323	13,919	15,002
35	12,141	12,540	14,159	15,253
36	12,392	12,791	14,444	15,550
37	12,665	13,076	14,774	15,914
38	12,996	13,418	15,162	16,336
39	13,384	13,828	15,641	16,861
40	13,988	14,455	16,393	17,704
41	14,546	15,037	17,077	18,479
42	15,151	15,675	17,852	19,334
43	15,949	16,496	18,856	20,463
44	16,439	17,032	19,540	21,272
45	16,975	17,602	20,292	22,162
46	17,567	18,229	21,101	23,108
47	18,194	18,913	21,979	24,134
48	18,878	19,642	22,914	25,240
49	19,300	20,098	23,609	26,117

PLUS				
Age	4,50,000	5,50,000	7,50,000	10,00,000
50	20,281	21,136	24,886	27,565
51	21,329	22,241	26,254	29,116
52	22,458	23,427	27,713	30,780
53	23,655	24,692	29,275	32,558
54	24,943	26,049	30,951	34,451
55	26,311	27,485	32,729	36,480
56	27,770	29,024	34,633	38,646
57	29,321	30,655	36,662	40,949
58	30,985	32,410	38,828	43,423
59	32,764	34,280	41,143	46,056
60	34,656	36,275	43,616	48,872
61	36,754	38,475	46,352	51,995
62	38,988	40,835	49,294	55,336
63	41,382	43,366	52,429	58,904
64	44,004	46,124	55,860	62,814
65	43,343	45,418	54,959	61,765
66	46,102	48,325	58,562	65,881
67	48,838	51,197	62,141	69,962
68	50,211	52,640	63,926	71,985
69	51,585	54,082	65,710	74,009
70	54,446	57,103	69,460	78,295
71	57,479	60,295	73,439	82,832
72	60,409	63,384	77,292	87,221
73	63,509	66,644	81,350	91,850
74	66,770	70,087	85,637	96,740
75	69,962	73,462	89,821	101,517
76	72,789	76,437	93,526	105,746
77	75,742	79,538	97,390	110,158
78	78,763	82,718	101,369	114,695
79	81,453	85,546	104,903	118,742
80+	84,235	88,475	108,574	122,926

## FLOATER-2 ADULTS+1 KID

PLUS				
Age	4,50,000	5,50,000	7,50,000	10,00,000
18	11,024	11,503	13,338	14,660
19	11,081	11,560	13,406	14,740
20	11,161	11,651	13,520	14,854
21	12,358	12,848	14,729	16,017
22	12,472	12,962	14,854	16,154
23	12,597	13,099	15,002	16,313
24	12,711	13,213	15,128	16,439
25	12,939	13,429	15,367	16,701
26	13,064	13,566	15,515	16,861
27	13,201	13,703	15,675	17,020
28	13,327	13,840	15,823	17,191
29	13,486	13,999	15,994	17,374
30	13,714	14,227	16,256	17,647
31	13,976	14,489	16,541	17,955
32	14,204	14,729	16,804	18,229
33	14,444	14,968	17,066	18,502
34	14,672	15,208	17,328	18,776
35	14,934	15,481	17,613	19,084
36	15,230	15,778	17,955	19,448
37	15,561	16,120	18,343	19,859
38	15,926	16,496	18,776	20,338
39	16,359	16,952	19,300	20,908
40	16,997	17,602	20,075	21,774
41	17,579	18,217	20,805	22,583
42	18,217	18,878	21,592	23,461
43	19,027	19,733	22,618	24,601
44	19,551	20,281	23,324	25,433
45	20,110	20,873	24,088	26,334
46	20,702	21,512	24,909	27,292
47	21,785	22,640	26,231	28,739
48	22,504	23,393	27,189	29,857
49	22,948	23,883	27,896	30,746

PLUS				
Age	4,50,000	5,50,000	7,50,000	10,00,000
50	23,929	24,920	29,173	32,182
51	24,955	25,992	30,484	33,676
52	26,038	27,132	31,886	35,260
53	27,189	28,352	33,379	36,947
54	28,420	29,640	34,964	38,749
55	29,731	31,019	36,662	40,675
56	31,122	32,479	38,464	42,716
57	32,604	34,040	40,379	44,893
58	34,189	35,705	42,431	47,219
59	35,864	37,472	44,608	49,693
60	37,654	39,353	46,934	52,337
61	39,638	41,428	49,510	55,256
62	41,747	43,651	52,246	58,379
63	43,993	46,022	55,187	61,708
64	46,558	48,724	58,539	65,527
65	46,056	48,188	57,821	64,695
66	48,758	51,026	61,343	68,708
67	51,551	53,956	64,991	72,846
68	51,665	54,082	65,105	72,960
69	54,640	57,205	68,970	77,372
70	57,604	60,329	72,857	81,784
71	60,762	63,658	76,996	86,503
72	63,840	66,907	81,031	91,109
73	67,123	70,349	85,318	95,988
74	70,589	74,009	89,866	101,175
75	74,020	77,623	94,358	106,294
76	76,950	80,701	98,188	110,660
77	80,017	83,927	102,190	115,220
78	83,129	87,210	106,294	119,905
79	85,774	89,992	109,771	123,884
80+	88,521	92,887	113,384	128,011



## FLOATER-2 ADULTS+2 KIDS

PLUS				
Age	4,50,000	5,50,000	7,50,000	10,00,000
18	13,190	13,783	16,017	17,636
19	13,247	13,840	16,097	17,716
20	13,327	13,919	16,199	17,830
21	14,512	15,116	17,396	18,992
22	14,626	15,230	17,533	19,129
23	14,752	15,367	17,681	19,289
24	14,866	15,481	17,807	19,414
25	15,151	15,766	18,115	19,745
26	15,287	15,903	18,274	19,916
27	15,413	16,040	18,422	20,075
28	15,561	16,177	18,582	20,246
29	15,709	16,336	18,753	20,429
30	15,971	16,598	19,038	20,725
31	16,279	16,918	19,391	21,101
32	16,541	17,180	19,676	21,409
33	16,804	17,453	19,973	21,706
34	17,066	17,727	20,258	22,013
35	17,385	18,046	20,611	22,390
36	17,738	18,400	21,022	22,823
37	18,126	18,799	21,466	23,313
38	18,548	19,232	21,968	23,849
39	19,038	19,745	22,549	24,499
40	19,722	20,452	23,393	25,433
41	20,360	21,124	24,179	26,300
42	21,056	21,842	25,034	27,246
43	21,922	22,754	26,117	28,454
44	22,492	23,359	26,893	29,355
45	23,108	24,008	27,725	30,324
46	23,769	24,715	28,603	31,350
47	24,476	25,456	29,560	32,456
48	25,240	26,266	30,575	33,630
49	26,824	27,907	32,444	35,636

PLUS				
Age	4,50,000	5,50,000	7,50,000	10,00,000
50	27,896	29,013	33,790	37,164
51	28,945	30,119	35,135	38,680
52	30,062	31,293	36,571	40,299
53	31,247	32,536	38,087	42,020
54	32,513	33,869	39,718	43,844
55	33,847	35,272	41,439	45,805
56	35,272	36,776	43,274	47,880
57	36,799	38,361	45,235	50,092
58	38,407	40,060	47,310	52,451
59	40,128	41,861	49,533	54,959
60	41,952	43,787	51,893	57,638
61	43,970	45,896	54,503	60,602
62	46,113	48,165	57,285	63,760
63	48,404	50,570	60,260	67,135
64	51,015	53,306	63,646	70,976
65	50,559	52,816	62,974	70,190
66	53,295	55,689	66,530	74,237
67	56,111	58,664	70,213	78,409
68	56,270	58,824	70,361	78,569
69	59,280	61,982	74,271	83,003
70	62,267	65,128	78,170	87,449
71	65,447	68,480	82,331	92,180
72	68,560	71,752	86,389	96,809
73	71,854	75,229	90,698	101,711
74	75,354	78,899	95,270	106,909
75	78,808	82,547	99,784	112,062
76	81,761	85,648	103,637	116,440
77	84,850	88,886	107,662	121,022
78	87,962	92,169	111,754	125,708
79	90,607	94,951	115,231	129,675
80+	93,343	97,835	118,834	133,790

## FLOATER-2 ADULTS+3 KIDS

PLUS				
Age	4,50,000	5,50,000	7,50,000	10,00,000
18	16,006	16,747	19,574	21,603
19	16,063	16,815	19,654	21,683
20	16,131	16,883	19,745	21,785
21	17,317	18,080	20,942	22,948
22	17,442	18,194	21,079	23,096
23	17,567	18,331	21,227	23,245
24	17,681	18,445	21,352	23,381
25	18,012	18,787	21,728	23,780
26	18,149	18,924	21,877	23,940
27	18,286	19,061	22,036	24,100
28	18,422	19,198	22,196	24,271
29	18,571	19,357	22,367	24,464
30	18,856	19,654	22,675	24,795
31	19,232	20,030	23,096	25,240
32	19,517	20,326	23,416	25,570
33	19,813	20,623	23,735	25,901
34	20,110	20,919	24,054	26,231
35	20,474	21,295	24,464	26,676
36	20,885	21,706	24,932	27,178
37	21,318	22,162	25,445	27,725
38	21,797	22,652	26,003	28,340
39	22,344	23,222	26,653	29,047
40	23,085	23,986	27,554	30,050
41	23,780	24,715	28,409	30,985
42	24,533	25,490	29,332	32,000
43	25,456	26,448	30,472	33,277
44	26,083	27,109	31,304	34,246
45	26,756	27,827	32,194	35,272
46	27,463	28,580	33,151	36,377
47	29,344	30,495	35,272	38,612
48	30,176	31,373	36,366	39,866
49	30,746	31,988	37,221	40,903

PLUS				
Age	4,50,000	5,50,000	7,50,000	10,00,000
50	31,852	33,163	38,635	42,488
51	32,935	34,291	40,003	44,038
52	34,086	35,500	41,473	45,691
53	35,306	36,776	43,024	47,435
54	36,605	38,133	44,677	49,305
55	37,985	39,581	46,432	51,289
56	39,444	41,108	48,302	53,398
57	40,994	42,739	50,297	55,643
58	42,636	44,471	52,406	58,037
59	44,392	46,307	54,663	60,591
60	46,261	48,268	57,057	63,304
61	48,313	50,422	59,713	66,302
62	50,502	52,714	62,529	69,494
63	52,828	55,165	65,539	72,903
64	55,472	57,946	68,959	76,790
65	55,051	57,490	68,343	76,049
66	57,832	60,409	71,934	80,131
67	60,694	63,407	75,650	84,337
68	60,887	63,612	75,844	84,531
69	63,931	66,804	79,777	89,011
70	66,941	69,973	83,710	93,469
71	70,156	73,348	87,883	98,222
72	73,291	76,654	91,975	102,874
73	76,608	80,142	96,296	107,798
74	80,131	83,847	100,890	113,020
75	83,608	87,518	105,427	118,184
76	86,583	90,641	109,292	122,584
77	89,695	93,902	113,339	127,178
78	92,796	97,185	117,431	131,852
79	95,441	99,955	120,908	135,820
80+	98,165	102,839	124,499	139,924



# Preferred & Premier Plan

Zone 2 (Bangalore, Hyderabad,  
Chennai, Chandigarh, Ludhiana,  
Kolkata, Gujarat)

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	19,106	17,875	22,355	20,258	24,316	21,683	28,204	24,521
1	19,175	17,944	22,481	20,372	24,476	21,831	28,420	24,727
2	19,255	18,012	22,606	20,486	24,624	21,979	28,637	24,932
3	19,323	18,080	22,732	20,600	24,784	22,127	28,853	25,137
4	19,391	18,149	22,857	20,725	24,943	22,276	29,070	25,342
5	19,471	18,217	22,982	20,839	25,091	22,424	29,298	25,547
6	19,540	18,297	23,108	20,965	25,251	22,572	29,515	25,764
7	19,619	18,365	23,245	21,090	25,422	22,732	29,743	25,981
8	19,699	18,434	23,370	21,215	25,582	22,880	29,971	26,197
9	19,768	18,514	23,495	21,341	25,741	23,039	30,199	26,414
10	19,847	18,582	23,632	21,466	25,912	23,199	30,427	26,642
11	19,927	18,662	23,769	21,592	26,072	23,359	30,666	26,870
12	20,007	18,742	23,894	21,728	26,243	23,530	30,894	27,098
13	20,087	18,821	24,031	21,854	26,414	23,689	31,133	27,326
14	20,167	18,890	24,168	21,991	26,585	23,860	31,373	27,554
15	20,326	19,061	24,396	22,219	26,836	24,111	31,692	27,884
16	20,497	19,220	24,613	22,435	27,098	24,373	32,023	28,204
17	20,668	19,391	24,841	22,663	27,360	24,624	32,353	28,534
18	20,828	23,416	25,069	26,744	27,611	28,751	32,684	32,718
19	20,999	23,666	25,297	27,052	27,884	29,093	33,014	33,140
20	21,386	24,134	25,764	27,599	28,397	29,686	33,630	33,824
21	21,785	24,613	26,243	28,158	28,922	30,290	34,257	34,519
22	22,196	25,103	26,733	28,728	29,469	30,905	34,895	35,237
23	22,606	25,604	27,235	29,309	30,016	31,532	35,557	35,956
24	23,028	26,106	27,736	29,891	30,575	32,171	36,206	36,685
25	23,495	26,665	28,295	30,529	31,190	32,855	36,925	37,483
26	23,929	27,178	28,819	31,133	31,760	33,516	37,609	38,236

## 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	24,373	27,691	29,355	31,726	32,342	34,154	38,304	38,977
28	24,818	28,215	29,891	32,330	32,935	34,804	38,999	39,729
29	25,274	28,739	30,438	32,946	33,539	35,477	39,718	40,493
30	25,775	29,332	31,031	33,619	34,200	36,195	40,481	41,314
31	26,288	29,914	31,646	34,291	34,861	36,913	41,268	42,146
32	26,813	30,518	32,262	34,975	35,534	37,654	42,055	42,989
33	27,337	31,122	32,889	35,671	36,218	38,407	42,864	43,844
34	27,873	31,726	33,516	36,366	36,913	39,159	43,673	44,711
35	28,420	32,342	34,166	37,073	37,620	39,923	44,494	45,577
36	29,047	33,037	34,952	37,905	38,498	40,835	45,577	46,660
37	29,765	33,801	35,899	38,874	39,581	41,918	46,922	47,983
38	30,598	34,656	37,016	39,980	40,880	43,172	48,575	49,544
39	31,532	35,614	38,327	41,245	42,419	44,642	50,548	51,391
40	32,912	36,959	40,379	43,195	44,870	46,934	53,819	54,389
41	34,109	37,278	42,123	43,981	46,945	48,005	56,544	56,031
42	35,363	37,654	43,970	44,859	49,134	49,191	59,440	57,821
43	36,685	38,087	45,919	45,839	51,471	50,502	62,529	59,782
44	38,076	38,578	47,994	46,922	53,945	51,938	65,824	61,925
45	39,547	39,148	50,183	48,119	56,578	53,512	69,323	64,262
46	40,687	39,227	51,995	48,256	58,778	53,990	72,333	64,991
47	41,884	39,307	53,888	49,487	61,104	55,598	75,502	67,796
48	43,126	40,424	55,894	51,266	63,555	57,787	78,854	70,771
49	44,437	41,610	58,003	53,147	66,143	60,078	82,399	73,918
50	45,817	42,841	60,215	55,130	68,867	62,506	86,138	77,246
51	47,253	44,129	62,552	57,217	71,740	65,083	90,083	80,769
52	48,769	45,497	65,014	59,428	74,773	67,784	94,267	84,485
53	50,354	46,922	67,613	61,754	77,976	70,657	98,678	88,430

## 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	52,018	48,427	70,361	64,205	81,362	73,678	103,352	92,602
55	53,774	50,000	73,245	66,804	84,930	76,882	108,277	97,025
56	56,248	52,246	76,289	69,540	88,703	80,267	113,487	101,699
57	58,870	54,629	79,504	72,436	92,682	83,847	118,993	106,647
58	61,651	57,171	82,889	75,491	96,877	87,632	124,819	111,891
59	64,615	59,861	86,469	78,717	101,312	91,633	130,975	117,443
60	67,762	62,734	90,242	82,137	105,997	95,863	137,473	123,314
61	71,296	65,938	94,517	85,967	111,298	100,628	144,848	129,926
62	75,080	69,346	99,032	90,026	116,918	105,678	152,657	136,948
63	79,116	73,006	103,820	94,335	122,869	111,025	160,945	144,392
64	83,425	76,916	108,893	98,906	129,185	116,713	169,735	152,304
65	79,093	73,188	100,901	91,952	119,267	108,106	155,975	140,368
66	82,912	76,619	105,359	95,942	124,910	113,156	163,989	147,573
67	86,492	79,857	109,315	99,499	129,926	117,694	171,137	154,037
68	90,322	83,311	113,487	103,273	135,227	122,470	178,661	160,843
69	94,403	87,005	117,887	107,240	140,790	127,509	186,572	168,013
70	98,735	90,938	122,504	111,424	146,638	132,810	194,883	175,571
71	103,364	95,144	127,349	115,835	152,783	138,407	203,604	183,517
72	107,570	98,986	131,453	119,586	157,981	143,161	211,003	190,300
73	112,005	103,045	135,706	123,485	163,373	148,120	218,686	197,368
74	116,690	107,342	140,140	127,555	168,982	153,284	226,666	204,721
75	121,638	111,880	144,734	131,784	174,808	158,654	234,954	212,359
76	125,047	115,060	147,117	134,053	177,874	161,561	239,354	216,554
77	128,569	118,355	149,534	136,344	180,964	164,502	243,812	220,807
78	132,183	121,718	151,939	138,647	184,053	167,466	248,281	225,082
79	135,922	125,218	154,367	140,961	187,177	170,453	252,795	229,402
80+	139,798	128,843	156,818	143,309	190,334	173,474	257,344	233,780

## FLOATER-1 ADULT+1 KID

Age	Preferred			Premier
	15,00,000	30,00,000	50,00,000	1,00,00,000
18	27,007	33,516	37,438	45,212
19	27,964	34,873	39,022	47,253
20	28,762	35,465	39,501	47,812
21	29,138	35,910	39,980	48,370
22	29,537	36,355	40,459	48,929
23	29,925	36,811	40,949	49,499
24	30,324	37,267	41,450	50,069
25	30,883	37,928	42,157	50,912
26	31,293	38,395	42,670	51,505
27	31,715	38,885	43,206	52,121
28	32,148	39,387	43,742	52,748
29	32,581	39,889	44,278	53,375
30	33,117	40,493	44,927	54,104
31	33,710	41,188	45,691	55,005
32	34,257	41,804	46,352	55,757
33	34,816	42,431	47,014	56,510
34	35,374	43,058	47,686	57,274
35	35,990	43,787	48,484	58,220
36	36,685	44,642	49,430	59,360
37	37,449	45,623	50,548	60,728
38	38,304	46,751	51,824	62,347
39	39,250	48,028	53,306	64,228
40	40,550	49,898	55,529	67,146
41	41,542	51,357	57,262	69,392
42	42,579	52,896	59,098	71,774
43	43,673	54,526	61,047	74,294
44	44,813	56,236	63,099	76,973
45	46,010	58,037	65,265	79,811
46	47,059	59,736	67,351	82,513
47	48,530	61,891	69,928	85,922
48	50,080	64,171	72,641	89,524
49	53,500	68,389	77,326	95,874

Age	Preferred			Premier
	15,00,000	30,00,000	50,00,000	1,00,00,000
50	55,244	70,965	80,416	99,978
51	57,091	73,735	83,722	104,413
52	59,029	76,642	87,221	109,087
53	60,944	79,526	90,698	113,738
54	62,951	82,593	94,392	118,697
55	65,071	85,842	98,302	123,964
56	67,317	89,285	102,475	129,572
57	69,677	92,933	106,898	135,546
58	72,173	96,820	111,617	141,919
59	74,818	100,936	116,622	148,702
60	77,611	105,313	121,946	155,929
61	80,723	110,238	127,954	164,103
62	84,029	115,482	134,372	172,847
63	87,541	121,091	141,223	182,218
64	91,280	127,064	148,553	192,227
65	95,252	133,411	156,372	202,972
66	99,467	140,142	164,689	214,453
67	103,925	147,267	173,514	226,670
68	108,636	154,796	182,857	239,623
69	113,609	162,739	192,728	253,412
70	118,854	171,106	203,146	268,037
71	124,381	180,007	214,121	283,508
72	130,200	189,452	225,664	299,835
73	136,331	199,461	237,785	317,028
74	142,784	210,054	250,494	335,087
75	149,569	221,251	263,801	354,012
76	156,706	233,072	277,726	373,813
77	164,215	245,537	292,289	394,500
78	172,116	258,666	307,500	416,083
79	180,429	272,479	323,369	438,572
80+	189,174	287,006	340,006	461,977

## FLOATER-1 ADULT+2 KIDS

Age	Preferred			Premier
	15,00,000	30,00,000	50,00,000	1,00,00,000
18	34,280	43,468	48,974	59,884
19	35,317	44,745	50,422	61,742
20	36,298	46,022	51,881	63,601
21	37,278	47,299	53,329	65,459
22	38,258	48,575	54,777	67,306
23	39,239	49,841	56,236	69,164
24	40,208	51,118	57,684	71,022
25	41,188	52,394	59,132	72,869
26	42,169	53,671	60,591	74,727
27	43,149	54,948	62,039	76,585
28	44,129	56,225	63,487	78,443
29	45,110	57,490	64,946	80,290
30	46,090	58,767	66,394	82,148
31	47,071	60,044	67,841	84,007
32	48,051	61,321	69,301	85,853
33	49,031	62,597	70,748	87,712
34	50,012	63,863	72,196	89,570
35	50,992	65,140	73,655	91,417
36	51,973	66,416	75,103	93,275
37	52,953	67,693	76,551	95,133
38	53,933	68,970	78,010	96,991
39	54,914	70,235	79,458	98,838
40	55,894	71,512	80,906	100,696
41	56,863	72,789	82,365	102,554
42	57,844	74,066	83,813	104,401
43	58,824	75,343	85,261	106,259
44	59,804	76,608	86,720	108,118
45	60,785	77,885	88,168	109,964
46	61,765	79,162	89,615	111,823
47	62,746	80,438	91,075	113,681
48	63,726	81,715	92,522	115,539
49	64,706	82,992	93,970	117,386

Age	Preferred			Premier
	15,00,000	30,00,000	50,00,000	1,00,00,000
50	65,687	84,257	95,429	119,244
51	67,408	86,788	98,439	123,234
52	69,198	89,467	101,631	127,475
53	71,090	92,283	105,017	131,966
54	73,085	95,258	108,596	136,743
55	75,172	98,416	112,381	141,805
56	77,360	101,745	116,394	147,185
57	79,675	105,279	120,658	152,908
58	82,114	109,007	125,172	158,984
59	84,679	112,963	129,960	165,437
60	87,381	117,158	135,044	172,300
61	90,391	121,855	140,767	180,052
62	93,571	126,859	146,855	188,328
63	96,946	132,183	153,341	197,163
64	100,525	137,849	160,273	206,591
65	96,946	131,613	152,429	195,544
66	99,967	136,675	158,722	204,299
67	102,782	141,371	164,559	212,405
68	105,746	146,365	170,738	221,000
69	108,904	151,643	177,304	230,120
70	112,233	157,240	184,270	239,799
71	115,767	163,180	191,645	250,070
72	118,936	168,492	198,257	259,247
73	122,254	174,078	205,189	268,903
74	125,742	179,938	212,473	279,038
75	129,401	186,094	220,123	289,685
76	132,160	190,711	225,857	297,643
77	135,010	195,476	231,785	305,873
78	137,815	200,275	237,770	314,252
79	140,722	205,246	243,983	322,939
80+	143,720	210,387	250,401	331,934



## FLOATER-1 ADULT+3 KIDS

Age	Preferred			Premier
	15,00,000	30,00,000	50,00,000	1,00,00,000
18	40,413	51,881	58,801	72,504
19	41,450	53,352	60,500	74,704
20	42,499	54,800	62,210	76,893
21	43,548	56,248	63,908	79,082
22	44,585	57,707	65,607	81,282
23	45,634	59,166	67,306	83,482
24	46,683	60,614	69,004	85,682
25	47,743	62,073	70,703	87,871
26	48,781	63,532	72,401	90,060
27	49,829	64,991	74,100	92,260
28	50,878	66,439	75,799	94,449
29	51,916	67,887	77,509	96,649
30	52,964	69,358	79,207	98,838
31	54,013	70,805	80,906	101,027
32	55,062	72,265	82,604	103,227
33	56,111	73,712	84,314	105,416
34	57,160	75,172	86,013	107,605
35	58,208	76,631	87,712	109,805
36	59,246	78,079	89,410	112,005
37	60,295	79,549	91,109	114,205
38	61,343	80,997	92,819	116,394
39	62,381	82,445	94,517	118,583
40	63,430	83,904	96,216	120,783
41	64,490	85,363	97,915	122,972
42	65,539	86,822	99,625	125,161
43	66,576	88,270	101,323	127,361
44	67,625	89,729	103,022	129,550
45	68,674	91,189	104,720	131,750
46	69,711	92,636	106,419	133,939
47	70,760	94,096	108,118	136,127
48	71,809	95,555	109,816	138,328
49	72,857	97,003	111,515	140,516

Age	Preferred			Premier
	15,00,000	30,00,000	50,00,000	1,00,00,000
50	73,906	98,462	113,213	142,728
51	76,266	102,076	117,591	148,576
52	78,763	105,895	122,208	154,812
53	81,385	109,953	127,121	161,435
54	84,155	114,251	131,944	167,067
55	87,073	118,811	136,230	172,801
56	90,174	122,846	140,779	178,900
57	93,423	126,836	145,601	185,387
58	96,877	131,077	150,719	192,295
59	100,514	135,820	156,476	200,081
60	104,367	140,858	162,610	208,392
61	108,072	146,239	169,165	217,273
62	111,709	151,962	176,141	226,769
63	108,277	145,920	168,538	216,041
64	111,355	151,061	174,910	224,865
65	114,239	155,838	180,827	233,084
66	117,283	160,911	187,120	241,794
67	120,509	166,303	193,800	251,062
68	123,941	172,015	200,879	260,889
69	127,566	178,068	208,403	271,331
70	130,838	183,517	215,164	280,714
71	134,269	189,251	222,266	290,575
72	137,872	195,271	229,744	300,949
73	141,656	201,609	237,599	311,870
74	144,461	206,260	243,379	319,861
75	147,356	211,082	249,352	328,138
76	150,161	215,882	255,337	336,517
77	153,068	220,852	261,539	345,203
78	156,077	225,994	267,968	354,187
79	197,790	302,362	365,119	490,633
80+	203,011	311,277	376,257	506,228

## FLOATER-2 ADULTS

Age	Preferred			Premier
	15,00,000	30,00,000	50,00,000	1,00,00,000
18	27,554	34,200	38,201	46,136
19	28,534	35,579	39,832	48,256
20	29,515	36,970	41,462	50,377
21	30,495	38,361	43,092	52,497
22	31,475	39,752	44,722	54,617
23	32,456	41,131	46,352	56,738
24	33,436	42,522	47,994	58,858
25	34,417	43,913	49,624	60,979
26	35,397	45,304	51,254	63,099
27	36,377	46,683	52,885	65,219
28	37,358	48,074	54,515	67,340
29	38,338	49,465	56,145	69,460
30	39,319	50,855	57,787	71,581
31	40,299	52,235	59,417	73,701
32	41,279	53,626	61,047	75,821
33	42,260	55,016	62,677	77,942
34	43,240	56,396	64,307	80,062
35	44,221	57,787	65,938	82,183
36	45,201	59,177	67,579	84,314
37	46,181	60,568	69,209	86,435
38	47,162	61,948	70,840	88,555
39	48,142	63,338	72,470	90,676
40	49,123	64,729	74,100	92,796
41	50,103	66,120	75,730	94,916
42	51,083	67,499	77,372	97,037
43	52,064	68,890	79,002	99,157
44	53,044	70,281	80,632	101,278
45	54,025	71,672	82,262	103,398
46	55,005	73,051	83,893	105,518
47	55,985	74,442	85,523	107,639
48	56,966	75,833	87,164	109,759
49	57,946	77,212	88,795	111,880

Age	Preferred			Premier
	15,00,000	30,00,000	50,00,000	1,00,00,000
50	58,927	78,603	90,425	114,000
51	61,378	82,411	95,053	120,270
52	63,954	86,469	99,989	126,962
53	66,701	90,778	105,245	134,110
54	69,597	95,372	110,842	141,725
55	72,675	100,240	116,793	149,842
56	75,924	105,416	123,131	158,494
57	79,367	110,933	129,880	167,717
58	83,026	116,782	137,062	177,544
59	86,891	123,017	144,712	188,020
60	91,006	129,652	152,851	199,192
61	95,509	136,960	161,846	211,550
62	100,309	144,757	171,445	224,762
63	105,404	153,079	181,693	238,876
64	110,945	162,154	192,888	254,300
65	109,600	159,760	189,878	250,048
66	114,901	168,777	201,119	265,745
67	120,167	177,737	212,291	281,329
68	122,778	182,132	217,757	288,944
69	125,389	186,527	223,223	296,560
70	130,929	195,966	234,988	312,987
71	136,823	205,975	247,483	330,429
72	142,500	215,642	259,544	347,267
73	148,508	225,857	272,278	365,062
74	154,846	236,641	285,730	383,849
75	161,036	247,175	298,874	402,203
76	166,508	256,489	310,490	418,426
77	172,220	266,213	322,609	435,355
78	178,091	276,268	335,183	452,945
79	183,312	285,194	346,343	468,574
80+	188,716	294,451	357,903	484,762

## FLOATER-2 ADULTS+1 KID

Age	Preferred			Premier
	15,00,000	30,00,000	50,00,000	1,00,00,000
18	34,975	44,563	50,342	61,799
19	36,035	46,022	52,030	63,988
20	37,096	47,481	53,728	66,188
21	38,144	48,929	55,427	68,389
22	39,205	50,388	57,114	70,577
23	40,265	51,847	58,813	72,778
24	41,325	53,306	60,500	74,966
25	42,385	54,754	62,198	77,167
26	43,445	56,213	63,897	79,355
27	44,506	57,673	65,584	81,556
28	45,566	59,132	67,283	83,744
29	46,626	60,580	68,981	85,945
30	47,686	62,039	70,669	88,133
31	48,746	63,498	72,367	90,334
32	49,807	64,957	74,054	92,522
33	50,867	66,405	75,753	94,723
34	51,927	67,864	77,452	96,911
35	52,987	69,323	79,139	99,112
36	54,036	70,771	80,837	101,300
37	55,096	72,230	82,536	103,501
38	56,156	73,690	84,223	105,689
39	57,217	75,149	85,922	107,890
40	58,277	76,597	87,609	110,078
41	59,337	78,056	89,308	112,279
42	60,397	79,515	91,006	114,467
43	61,457	80,974	92,693	116,668
44	62,518	82,422	94,392	118,856
45	63,578	83,881	96,091	121,057
46	64,638	85,340	97,778	123,245
47	65,698	86,800	99,476	125,446
48	66,758	88,247	101,164	127,634
49	67,819	89,707	102,862	129,835

Age	Preferred			Premier
	15,00,000	30,00,000	50,00,000	1,00,00,000
50	68,879	91,166	104,561	132,023
51	71,239	94,814	108,973	137,974
52	73,735	98,667	113,658	144,301
53	76,369	102,771	118,628	151,016
54	79,150	107,114	123,907	158,175
55	82,091	111,720	129,515	165,790
56	85,192	116,599	135,466	173,884
57	88,464	121,786	141,805	182,503
58	91,941	127,292	148,531	191,680
59	95,612	133,152	155,690	201,461
60	99,499	139,365	163,305	211,858
61	103,751	146,194	171,684	223,349
62	108,254	153,478	180,633	235,615
63	113,054	161,230	190,163	248,702
64	118,457	170,042	201,016	263,636
65	117,397	168,104	198,542	260,114
66	122,573	176,860	209,452	275,310
67	127,919	185,900	220,715	291,031
68	128,056	186,037	220,852	291,145
69	133,745	195,670	232,845	307,880
70	139,490	205,394	244,963	324,775
71	145,612	215,779	257,891	342,809
72	151,586	225,902	270,522	360,422
73	157,924	236,664	283,917	379,130
74	164,650	248,075	298,144	398,977
75	171,308	259,361	312,223	418,608
76	176,962	268,949	324,170	435,275
77	182,890	279,004	336,688	452,740
78	188,944	289,378	349,649	470,888
79	194,085	298,167	360,639	486,267
80+	199,409	307,287	372,039	502,204

## FLOATER-2 ADULTS+2 KIDS

Age	Preferred			Premier
	15,00,000	30,00,000	50,00,000	1,00,00,000
18	41,234	52,942	59,998	73,986
19	42,294	54,435	61,731	76,232
20	43,366	55,917	63,475	78,466
21	44,437	57,399	65,208	80,701
22	45,497	58,881	66,941	82,946
23	46,569	60,374	68,674	85,181
24	47,641	61,856	70,418	87,427
25	48,712	63,338	72,151	89,661
26	49,772	64,832	73,883	91,895
27	50,844	66,314	75,616	94,141
28	51,916	67,796	77,349	96,376
29	52,976	69,278	79,093	98,621
30	54,047	70,771	80,826	100,856
31	55,119	72,253	82,559	103,090
32	56,191	73,735	84,292	105,336
33	57,251	75,217	86,036	107,570
34	58,322	76,711	87,769	109,805
35	59,394	78,193	89,501	112,051
36	60,454	79,675	91,234	114,285
37	61,526	81,168	92,967	116,531
38	62,597	82,650	94,711	118,765
39	63,658	84,132	96,444	121,000
40	64,729	85,614	98,177	123,245
41	65,801	87,107	99,910	125,480
42	66,872	88,589	101,654	127,714
43	67,933	90,071	103,387	129,960
44	69,004	91,565	105,119	132,194
45	70,076	93,047	106,852	134,440
46	71,136	94,529	108,585	136,675
47	72,208	96,011	110,329	138,909
48	73,279	97,504	112,062	141,155
49	74,339	98,986	113,795	143,389

Age	Preferred			Premier
	15,00,000	30,00,000	50,00,000	1,00,00,000
50	75,411	100,468	115,528	145,635
51	77,828	104,162	119,985	151,609
52	80,370	108,061	124,705	157,970
53	83,049	112,199	129,721	164,730
54	85,876	116,588	135,044	171,923
55	88,852	121,239	140,687	179,573
56	92,009	126,164	146,684	187,712
57	95,327	131,396	153,068	196,376
58	98,849	136,948	159,839	205,599
59	102,566	142,842	167,044	215,403
60	106,499	149,112	174,694	225,857
61	110,797	155,998	183,130	237,394
62	115,368	163,328	192,124	249,706
63	120,213	171,125	201,712	262,838
64	125,662	179,983	212,599	277,807
65	124,659	178,102	210,193	274,364
66	129,880	186,903	221,137	289,594
67	135,261	195,977	232,435	305,326
68	135,466	196,171	232,617	305,497
69	141,189	205,827	244,644	322,244
70	146,969	215,585	256,785	339,161
71	153,136	225,994	269,735	357,208
72	159,155	236,162	282,389	374,832
73	165,528	246,947	295,819	393,539
74	172,300	258,381	310,057	413,398
75	178,991	269,701	324,148	433,029
76	184,691	279,323	336,129	449,719
77	190,654	289,389	348,669	467,183
78	196,696	299,752	361,608	485,298
79	201,826	308,530	372,575	500,642
80+	207,149	317,627	383,941	516,557

## FLOATER-2 ADULTS+3 KIDS

Age	Preferred			Premier
	15,00,000	30,00,000	50,00,000	1,00,00,000
18	48,769	63,521	72,401	90,014
19	50,069	65,254	74,396	92,614
20	51,380	66,998	76,403	95,213
21	52,691	68,742	78,409	97,812
22	53,990	70,486	80,416	100,411
23	55,301	72,230	82,422	103,022
24	56,601	73,975	84,417	105,621
25	57,912	75,707	86,423	108,220
26	59,223	77,452	88,430	110,819
27	60,523	79,196	90,436	113,419
28	61,834	80,940	92,431	116,018
29	63,133	82,684	94,438	118,628
30	64,444	84,428	96,444	121,228
31	65,755	86,161	98,450	123,827
32	67,055	87,905	100,445	126,426
33	68,366	89,650	102,452	129,025
34	69,677	91,394	104,458	131,624
35	70,976	93,138	106,465	134,235
36	72,287	94,871	108,460	136,834
37	73,587	96,615	110,466	139,433
38	74,898	98,359	112,472	142,033
39	76,209	100,103	114,479	144,632
40	77,509	101,848	116,474	147,231
41	78,820	103,592	118,480	149,842
42	80,119	105,325	120,487	152,441
43	81,430	107,069	122,493	155,040
44	82,741	108,813	124,488	157,639
45	84,041	110,557	126,494	160,238
46	85,352	112,301	128,501	162,838
47	86,651	114,046	130,507	165,448
48	87,962	115,778	132,502	168,047
49	89,273	117,523	134,509	170,647

Age	Preferred			Premier
	15,00,000	30,00,000	50,00,000	1,00,00,000
50	90,573	119,267	136,515	173,246
51	93,035	122,995	141,007	179,265
52	95,623	126,950	145,772	185,660
53	98,348	131,123	150,822	192,466
54	101,221	135,557	156,191	199,694
55	104,242	140,243	161,880	207,377
56	107,445	145,225	167,922	215,563
57	110,819	150,503	174,340	224,261
58	114,376	156,100	181,157	233,518
59	118,150	162,040	188,408	243,379
60	122,128	168,344	196,103	253,867
61	126,483	175,275	204,584	265,449
62	131,100	182,662	213,625	277,807
63	135,991	190,517	223,258	290,996
64	141,497	199,409	234,190	305,987
65	140,551	197,596	231,865	302,624
66	145,817	206,431	242,831	317,889
67	151,244	215,551	254,163	333,632
68	151,495	215,791	254,402	333,860
69	157,263	225,481	266,452	350,618
70	163,077	235,273	278,616	367,547
71	169,279	245,704	291,589	385,605
72	175,343	255,896	304,266	403,241
73	181,762	266,714	317,718	421,960
74	188,567	278,183	331,979	441,830
75	195,293	289,526	346,093	461,472
76	201,028	299,170	358,097	478,173
77	207,035	309,282	370,660	495,649
78	213,077	319,610	383,576	513,718
79	218,196	328,377	394,520	529,040
80+	223,508	337,463	405,863	544,920



# Deductible Plans

Zone 2 (Bangalore, Hyderabad,  
Chennai, Chandigarh, Ludhiana,  
Kolkata, Gujarat)

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	1,028	1,106	1,038
36-45	1,857	2,087	1,886
46-50	3,175	3,711	3,242
51-55	5,076	6,072	5,201
56-60	6,972	8,427	7,154
61-64	11,109	13,583	11,418
65-74	14,045	17,232	14,443
75+	23,017	28,422	23,693

### 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	1,925	2,079	1,944
36-45	3,101	3,507	3,152
46-50	5,027	5,890	5,135
51-55	8,294	9,958	8,502
56-60	11,916	14,471	12,236
61-64	17,987	22,045	18,494
65-74	25,740	31,715	26,487
75+	38,718	47,912	39,867

### 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	2,768	2,997	2,796
36-45	3,926	4,401	3,985
46-50	5,839	6,770	5,956
51-55	9,077	10,801	9,292
56-60	12,663	15,268	12,988
61-64	18,671	22,764	19,183
65-74	26,346	32,336	27,095
75+	39,190	48,367	40,337

### 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	3,621	3,929	3,660
36-45	4,780	5,333	4,849
46-50	6,693	7,702	6,819
51-55	9,931	11,732	10,156
56-60	13,517	16,200	13,852
61-64	19,525	23,696	20,046
65-74	27,200	33,267	27,958
75+	40,044	49,298	41,201

## 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	1,925	2,079	1,944
36-45	3,101	3,507	3,152
46-50	5,027	5,890	5,135
51-55	8,294	9,958	8,502
56-60	11,916	14,471	12,236
61-64	17,987	22,045	18,494
65-74	25,740	31,715	26,487
75+	38,718	47,912	39,867

### 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	2,768	2,997	2,796
36-45	3,926	4,401	3,985
46-50	5,839	6,770	5,956
51-55	9,077	10,801	9,292
56-60	12,663	15,268	12,988
61-64	18,671	22,764	19,183
65-74	26,346	32,336	27,095
75+	39,190	48,367	40,337

### 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	3,108	3,385	3,117
36-45	4,236	4,790	4,306
46-50	6,150	7,158	6,276
51-55	9,387	11,189	9,612
56-60	12,973	15,656	13,309
61-64	18,982	23,153	19,503
65-74	26,657	32,724	27,415
75+	39,501	48,755	40,658

### 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	4,475	4,860	4,524
36-45	5,634	6,265	5,713
46-50	7,545	8,630	7,680
51-55	10,778	12,656	11,013
56-60	14,364	17,123	14,709
61-64	20,373	24,619	20,903
65-74	28,047	34,191	28,815
75+	40,892	50,222	42,058



## 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	2,096	2,112	2,220	2,005	2,034	2,149	2,293
36-45	4,652	4,700	5,017	4,383	4,470	4,809	5,233
46-50	7,454	7,566	8,305	6,826	7,030	7,820	8,808
51-55	11,032	11,240	12,614	9,866	10,244	11,712	13,547
56-60	14,601	14,905	16,912	12,899	13,451	15,595	18,275
61-64	21,877	22,394	25,807	18,980	19,919	23,567	28,127
65-74	27,345	28,011	32,407	23,615	24,824	29,523	35,395
75+	42,947	44,076	51,532	36,620	38,671	46,639	56,600

### 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	3,645	3,677	3,890	3,463	3,522	3,750	4,035
36-45	7,023	7,108	7,667	6,548	6,702	7,300	8,047
46-50	11,139	11,320	12,511	10,129	10,456	11,729	13,320
51-55	17,200	17,548	19,844	15,252	15,883	18,337	21,404
56-60	23,856	24,390	27,914	20,866	21,835	25,601	30,309
61-64	34,545	35,393	40,991	29,795	31,334	37,317	44,796
65-74	48,348	49,597	57,839	41,354	43,621	52,430	63,441
75+	70,926	72,848	85,531	60,164	63,652	77,208	94,152

### 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	4,917	4,965	5,282	4,648	4,735	5,074	5,497
36-45	8,691	8,791	9,447	8,135	8,315	9,016	9,893
46-50	13,087	13,281	14,565	11,997	12,350	13,722	15,437
51-55	19,297	19,657	22,036	17,279	17,933	20,475	23,653
56-60	26,091	26,635	30,229	23,041	24,030	27,871	32,672
61-64	36,856	37,711	43,358	32,064	33,617	39,652	47,196
65-74	50,805	52,057	60,321	43,793	46,066	54,898	65,938
75+	73,440	75,358	88,017	62,699	66,180	79,710	96,622

## 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	6,208	6,272	6,696	5,848	5,965	6,418	6,984
36-45	10,409	10,525	11,288	9,762	9,971	10,787	11,807
46-50	15,103	15,314	16,705	13,923	14,306	15,792	17,650
51-55	21,513	21,889	24,375	19,404	20,087	22,744	26,065
56-60	28,506	29,067	32,768	25,365	26,383	30,339	35,283
61-64	39,450	40,322	46,076	34,567	36,150	42,300	49,987
65-74	53,678	54,946	63,317	46,576	48,878	57,824	69,007
75+	76,592	78,526	91,293	65,760	69,270	82,915	99,970

### 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	3,645	3,677	3,890	3,463	3,522	3,750	4,035
36-45	7,023	7,108	7,667	6,548	6,702	7,300	8,047
46-50	11,139	11,320	12,511	10,129	10,456	11,729	13,320
51-55	17,200	17,548	19,844	15,252	15,883	18,337	21,404
56-60	23,856	24,390	27,914	20,866	21,835	25,601	30,309
61-64	34,545	35,393	40,991	29,795	31,334	37,317	44,796
65-74	48,348	49,597	57,839	41,354	43,621	52,430	63,441
75+	70,926	72,848	85,531	60,164	63,652	77,208	94,152

### 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	4,917	4,965	5,282	4,648	4,735	5,074	5,497
36-45	8,691	8,791	9,447	8,135	8,315	9,016	9,893
46-50	13,087	13,281	14,565	11,997	12,350	13,722	15,437
51-55	19,297	19,657	22,036	17,279	17,933	20,475	23,653
56-60	26,091	26,635	30,229	23,041	24,030	27,871	32,672
61-64	36,856	37,711	43,358	32,064	33,617	39,652	47,196
65-74	50,805	52,057	60,321	43,793	46,066	54,898	65,938
75+	73,440	75,358	88,017	62,699	66,180	79,710	96,622

## 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	6,208	6,272	6,696	5,848	5,965	6,418	6,984
36-45	10,409	10,525	11,288	9,762	9,971	10,787	11,807
46-50	15,103	15,314	16,705	13,923	14,306	15,792	17,650
51-55	21,513	21,889	24,375	19,404	20,087	22,744	26,065
56-60	28,506	29,067	32,768	25,365	26,383	30,339	35,283
61-64	39,450	40,322	46,076	34,567	36,150	42,300	49,987
65-74	53,678	54,946	63,317	46,576	48,878	57,824	69,007
75+	76,592	78,526	91,293	65,760	69,270	82,915	99,970

### 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	7,499	7,579	8,110	7,048	7,194	7,762	8,471
36-45	12,127	12,259	13,129	11,389	11,628	12,558	13,721
46-50	17,116	17,343	18,840	15,845	16,257	17,857	19,857
51-55	23,718	24,110	26,701	21,519	22,232	25,001	28,462
56-60	30,910	31,487	35,293	27,680	28,727	32,795	37,880
61-64	42,033	42,921	48,780	37,062	38,673	44,935	52,762
65-74	56,540	57,824	66,300	49,349	51,679	60,738	72,061
75+	79,733	81,683	94,554	68,811	72,351	86,107	103,303

## 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 2 (Bangalore, Hyderabad,  
Chennai, Chandigarh, Ludhiana,  
Kolkata, Gujarat)

## 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
<b>I. Individual Policy (without Deductible) .....</b>	<b>47</b>
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	
<b>II Floater Policy (without Deductible) .....</b>	<b>48</b>
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	
<b>III. Individual Policy (with Deductible) .....</b>	<b>50</b>
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	
<b>IV Floater Police (with Deductible) .....</b>	<b>51</b>
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.



1-800-10-24462



[customercare@cignattk.in](mailto:customercare@cignattk.in)



[www.cignattkinsurance.in](http://www.cignattkinsurance.in)

### Corporate Office:

CignaTTK Health Insurance Company Limited, 10th Floor, Commerz,  
International Business Park, Oberoi Garden City, Goregaon (East),  
Mumbai - 400 063.

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