

ZONE 1



A Healthier You  
**STARTS NOW!**



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Zone 1 (Mumbai, Thane & Navi Mumbai and Delhi & NCR)

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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 1 (Mumbai, Thane &  
Navi Mumbai and Delhi NCR)

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	3,078	2,622	3,420	2,873	3,773	3,135
1	3,112	2,645	3,466	2,907	3,808	3,169
2	3,146	2,679	3,500	2,941	3,853	3,203
3	3,169	2,713	3,534	2,975	3,887	3,238
4	3,203	2,736	3,568	3,010	3,933	3,283
5	3,238	2,770	3,614	3,044	3,967	3,317
6	3,272	2,804	3,648	3,089	4,013	3,363
7	3,306	2,839	3,682	3,124	4,058	3,397
8	3,340	2,873	3,728	3,158	4,093	3,431
9	3,374	2,907	3,762	3,192	4,138	3,477
10	3,409	2,930	3,808	3,238	4,184	3,523
11	3,443	2,964	3,842	3,272	4,218	3,557
12	3,477	2,998	3,887	3,317	4,264	3,602
13	3,523	3,032	3,922	3,352	4,309	3,648
14	3,557	3,078	3,967	3,397	4,355	3,682
15	3,591	3,112	4,001	3,431	4,389	3,728
16	3,625	3,146	4,047	3,477	4,435	3,773
17	3,659	3,181	4,093	3,511	4,480	3,819
18	3,705	3,215	4,127	3,557	4,526	3,865
19	3,739	3,260	4,172	3,602	4,571	3,910
20	3,796	3,317	4,241	3,659	4,651	3,979
21	3,853	3,374	4,309	3,728	4,720	4,047
22	3,922	3,431	4,378	3,796	4,788	4,127
23	3,979	3,488	4,446	3,865	4,868	4,195
24	4,047	3,557	4,514	3,933	4,948	4,275
25	4,115	3,614	4,594	4,001	5,027	4,343
26	4,172	3,682	4,663	4,070	5,096	4,423

## INDIVIDUAL

Age	Protect-2,50,000		Protect-3,50,000		Protect-4,50,000	
	Male	Female	Male	Female	Male	Female
27	4,241	3,739	4,742	4,138	5,176	4,492
28	4,309	3,808	4,811	4,207	5,255	4,571
29	4,378	3,865	4,891	4,286	5,335	4,640
30	4,446	3,933	4,959	4,355	5,426	4,720
31	4,514	3,990	5,039	4,423	5,506	4,799
32	4,583	4,058	5,119	4,503	5,586	4,879
33	4,651	4,127	5,198	4,571	5,677	4,959
34	4,720	4,195	5,278	4,651	5,757	5,039
35	4,799	4,264	5,358	4,720	5,848	5,119
36	4,902	4,355	5,483	4,834	5,985	5,233
37	5,050	4,480	5,643	4,982	6,167	5,392
38	5,233	4,651	5,860	5,164	6,395	5,597
39	5,461	4,845	6,122	5,392	6,692	5,860
40	5,746	5,096	6,532	5,757	7,387	6,475
41	6,042	5,358	6,897	6,076	7,820	6,863
42	6,361	5,643	7,296	6,430	8,276	7,262
43	6,703	5,939	7,729	6,806	8,778	7,695
44	7,068	6,259	8,185	7,205	9,302	8,162
45	7,456	6,601	8,675	7,638	9,872	8,664
46	7,866	6,965	9,200	8,105	10,477	9,200
47	8,311	7,353	9,758	8,596	11,126	9,781
48	8,778	7,763	10,363	9,131	11,833	10,397
49	9,280	8,208	11,001	9,701	12,574	11,058
50	9,804	8,664	11,685	10,306	13,361	11,765
51	10,363	9,166	12,369	10,921	14,170	12,483
52	10,955	9,690	13,110	11,582	15,037	13,247
53	11,594	10,260	13,897	12,278	15,949	14,068

## INDIVIDUAL

Age	Protect-2,50,000		Protect-3,50,000		Protect-4,50,000	
	Male	Female	Male	Female	Male	Female
54	12,266	10,864	14,740	13,030	16,929	14,934
55	12,996	11,503	15,629	13,828	17,978	15,869
56	13,771	12,198	16,587	14,683	19,095	16,872
57	14,592	12,928	17,613	15,595	20,292	17,944
58	15,470	13,714	18,707	16,576	21,569	19,084
59	16,416	14,558	19,870	17,624	22,925	20,303
60	17,419	15,458	21,113	18,742	24,373	21,614
61	18,639	16,564	22,629	20,110	26,152	23,210
62	19,961	17,750	24,271	21,580	28,067	24,932
63	21,386	19,027	26,038	23,176	30,130	26,790
64	22,925	20,406	27,941	24,886	32,353	28,796
65	21,136	18,867	25,730	22,982	29,788	26,562
66	22,652	20,224	27,611	24,681	31,977	28,557
67	24,065	21,512	29,366	26,277	34,029	30,427
68	25,582	22,891	31,247	27,987	36,229	32,422
69	27,189	24,350	33,254	29,811	38,566	34,553
70	28,910	25,924	35,386	31,760	41,063	36,833
71	30,746	27,599	37,666	33,847	43,719	39,273
72	32,410	29,127	39,729	35,750	46,136	41,496
73	34,166	30,734	41,918	37,757	48,689	43,844
74	36,024	32,444	44,221	39,889	51,391	46,330
75	37,985	34,257	46,660	42,146	54,241	48,963
76	39,330	35,511	48,336	43,708	56,191	50,798
77	40,709	36,811	50,057	45,338	58,208	52,691
78	42,146	38,156	51,847	47,014	60,306	54,663
79	43,639	39,558	53,705	48,758	62,472	56,704
80+	45,178	41,006	55,621	50,570	64,718	58,824



## FLOATER-1 ADULT+1 KID

PROTECT			
Age	2,50,000	3,50,000	4,50,000
18	5,301	5,962	6,578
19	5,347	6,019	6,635
20	5,404	6,099	6,726
21	5,449	6,156	6,806
22	5,495	6,202	6,874
23	5,540	6,259	6,931
24	5,597	6,316	6,988
25	5,666	6,395	7,068
26	5,711	6,441	7,125
27	5,768	6,498	7,193
28	5,814	6,555	7,250
29	5,871	6,612	7,307
30	5,917	6,669	7,364
31	5,996	6,749	7,456
32	6,042	6,806	7,513
33	6,099	6,863	7,581
34	6,145	6,920	7,638
35	6,224	7,011	7,729
36	6,327	7,136	7,855
37	6,464	7,285	8,026
38	6,635	7,478	8,242
39	6,840	7,718	8,504
40	7,091	8,060	9,086
41	7,353	8,390	9,451
42	7,627	8,721	9,838
43	7,923	9,086	10,260
44	8,231	9,473	10,705
45	8,550	9,884	11,172
46	8,903	10,317	11,674
47	9,268	10,773	12,209
48	9,644	11,263	12,768
49	10,055	11,788	13,372

PROTECT			
Age	2,50,000	3,50,000	4,50,000
50	10,488	12,335	14,011
51	10,944	12,905	14,660
52	11,423	13,498	15,356
53	11,947	14,136	16,085
54	12,483	14,797	16,872
55	13,030	15,470	17,659
56	13,600	16,188	18,491
57	14,216	16,940	19,380
58	14,866	17,750	20,326
59	15,561	18,616	21,329
60	16,302	19,528	22,401
61	17,214	20,657	23,712
62	18,183	21,865	25,126
63	19,232	23,165	26,642
64	20,360	24,556	28,272
65	18,970	22,846	26,266
66	20,075	24,214	27,862
67	21,101	25,490	29,355
68	22,184	26,836	30,940
69	23,347	28,283	32,627
70	24,590	29,811	34,417
71	25,901	31,453	36,320
72	27,075	32,912	38,030
73	28,318	34,462	39,843
74	29,629	36,092	41,747
75	31,008	37,802	43,742
76	32,000	39,034	45,178
77	33,014	40,310	46,672
78	34,075	41,621	48,211
79	35,169	42,989	49,807
80+	36,309	44,403	51,471

## FLOATER-1 ADULT+2 KIDS

PROTECT			
Age	2,50,000	3,50,000	4,50,000
18	7,079	8,037	8,949
19	7,102	8,060	8,983
20	7,148	8,117	9,040
21	7,193	8,151	9,086
22	7,228	8,197	9,131
23	7,273	8,242	9,177
24	7,307	8,288	9,211
25	7,399	8,390	9,325
26	7,444	8,436	9,382
27	7,501	8,493	9,439
28	7,547	8,550	9,496
29	7,592	8,607	9,553
30	7,638	8,653	9,610
31	7,741	8,767	9,724
32	7,786	8,824	9,781
33	7,843	8,881	9,850
34	7,889	8,938	9,907
35	7,991	9,040	10,021
36	8,117	9,188	10,180
37	8,276	9,371	10,363
38	8,459	9,576	10,602
39	8,687	9,838	10,887
40	8,949	10,203	11,480
41	9,234	10,545	11,867
42	9,519	10,898	12,278
43	9,827	11,275	12,711
44	10,146	11,674	13,167
45	10,488	12,095	13,646
46	10,841	12,540	14,159
47	11,218	13,019	14,695
48	11,617	13,509	15,276
49	12,038	14,056	15,892

PROTECT			
Age	2,50,000	3,50,000	4,50,000
50	12,472	14,615	16,530
51	12,939	15,173	17,191
52	13,429	15,778	17,875
53	13,874	16,336	18,525
54	14,364	16,929	19,220
55	14,866	17,556	19,961
56	15,413	18,229	20,748
57	15,994	18,947	21,580
58	16,598	19,711	22,469
59	17,260	20,520	23,416
60	17,944	21,375	24,419
61	18,799	22,424	25,650
62	19,711	23,552	26,972
63	20,691	24,772	28,386
64	21,740	26,072	29,902
65	20,383	24,407	27,964
66	21,409	25,673	29,446
67	22,355	26,847	30,814
68	23,359	28,101	32,273
69	24,430	29,423	33,824
70	25,559	30,837	35,465
71	26,767	32,330	37,221
72	27,839	33,664	38,771
73	28,967	35,055	40,413
74	30,153	36,537	42,134
75	31,396	38,087	43,947
76	32,319	39,227	45,292
77	33,277	40,424	46,683
78	34,268	41,656	48,119
79	35,283	42,932	49,613
80+	36,355	44,255	51,163

## FLOATER-1 ADULT+3 KIDS

PROTECT			
Age	2,50,000	3,50,000	4,50,000
18	8,710	9,907	11,035
19	8,755	9,952	11,092
20	8,824	10,032	11,172
21	8,881	10,089	11,240
22	8,926	10,146	11,297
23	8,995	10,214	11,366
24	9,040	10,271	11,423
25	9,143	10,374	11,525
26	9,211	10,442	11,605
27	9,268	10,522	11,685
28	9,337	10,591	11,765
29	9,394	10,670	11,867
30	9,496	10,773	11,959
31	9,565	10,864	12,084
32	9,610	10,921	12,152
33	9,667	10,978	12,209
34	9,793	11,115	12,358
35	9,941	11,286	12,517
36	10,112	11,468	12,688
37	10,306	11,674	12,916
38	10,499	11,913	13,167
39	10,762	12,198	13,498
40	11,081	12,631	14,147
41	11,446	13,064	14,626
42	11,788	13,532	15,162
43	12,130	13,954	15,709
44	12,494	14,398	16,211
45	12,871	14,866	16,747
46	13,281	15,367	17,328
47	13,691	15,892	17,921
48	14,113	16,427	18,536
49	15,493	18,172	20,668

PROTECT			
Age	2,50,000	3,50,000	4,50,000
50	14,546	16,975	19,163
51	14,934	17,465	19,745
52	15,356	17,989	20,349
53	15,812	18,536	20,999
54	16,291	19,129	21,683
55	16,792	19,756	22,424
56	17,339	20,429	23,199
57	17,909	21,136	24,031
58	18,514	21,899	24,920
59	19,163	22,697	25,855
60	19,859	23,552	26,858
61	20,714	24,613	28,090
62	21,614	25,741	29,412
63	22,595	26,950	30,826
64	23,644	28,249	32,342
65	22,321	26,630	30,438
66	23,359	27,896	31,931
67	24,305	29,081	33,311
68	25,319	30,347	34,781
69	26,402	31,681	36,355
70	27,542	33,106	38,008
71	28,762	34,610	39,775
72	29,845	35,967	41,359
73	30,997	37,392	43,024
74	32,205	38,897	44,779
75	33,470	40,470	46,626
76	34,394	41,621	47,971
77	35,351	42,818	49,362
78	36,343	44,050	50,798
79	37,369	45,326	52,292
80+	38,429	46,649	53,842

## FLOATER-2 ADULTS

PROTECT			
Age	2,50,000	3,50,000	4,50,000
18	5,415	6,088	6,715
19	5,461	6,145	6,772
20	5,529	6,224	6,863
21	5,609	6,304	6,943
22	5,677	6,384	7,022
23	5,757	6,475	7,125
24	5,837	6,566	7,216
25	5,917	6,658	7,319
26	5,996	6,749	7,410
27	6,076	6,840	7,513
28	6,167	6,931	7,604
29	6,247	7,022	7,706
30	6,327	7,114	7,798
31	6,407	7,205	7,900
32	6,487	7,296	7,991
33	6,578	7,387	8,094
34	6,658	7,478	8,185
35	6,737	7,570	8,288
36	6,851	7,695	8,425
37	6,988	7,855	8,596
38	7,171	8,060	8,812
39	7,399	8,322	9,109
40	7,695	8,732	9,758
41	8,026	9,131	10,226
42	8,413	9,599	10,750
43	8,835	10,180	11,582
44	9,291	10,750	12,255
45	9,770	11,354	12,962
46	10,283	12,004	13,714
47	10,830	12,700	14,512
48	11,400	13,429	15,367
49	12,016	14,227	16,291

PROTECT			
Age	2,50,000	3,50,000	4,50,000
50	12,654	15,059	17,260
51	13,338	15,926	18,274
52	14,068	16,849	19,346
53	14,854	17,841	20,497
54	15,675	18,867	21,694
55	16,553	19,950	22,971
56	17,488	21,113	24,328
57	18,491	22,344	25,764
58	19,540	23,655	27,292
59	20,657	25,046	28,922
60	21,854	26,528	30,643
61	23,233	28,238	32,650
62	24,715	30,073	34,793
63	26,288	32,034	37,084
64	28,078	34,246	39,672
65	27,531	33,584	38,897
66	29,412	35,910	41,621
67	31,270	38,224	44,323
68	32,171	39,341	45,629
69	33,071	40,459	46,934
70	35,032	42,898	49,784
71	37,107	45,486	52,805
72	39,113	47,983	55,723
73	41,234	50,616	58,801
74	43,480	53,409	62,062
75	45,657	56,134	65,242
76	47,584	58,528	68,047
77	49,601	61,036	70,976
78	51,699	63,658	74,043
79	53,557	65,983	76,756
80+	55,495	68,389	79,572

## FLOATER-2 ADULTS+1 KID

PROTECT			
Age	2,50,000	3,50,000	4,50,000
18	7,330	8,311	9,245
19	7,376	8,368	9,302
20	7,444	8,447	9,382
21	7,501	8,504	9,451
22	7,558	8,561	9,508
23	7,615	8,630	9,576
24	7,661	8,687	9,633
25	7,741	8,767	9,713
26	7,809	8,835	9,793
27	7,877	8,915	9,872
28	7,934	8,983	9,952
29	8,014	9,074	10,043
30	8,094	9,166	10,135
31	8,197	9,280	10,260
32	8,276	9,359	10,351
33	8,356	9,451	10,442
34	8,436	9,542	10,534
35	8,539	9,656	10,659
36	8,664	9,804	10,819
37	8,824	9,975	11,012
38	9,017	10,192	11,240
39	9,257	10,477	11,548
40	9,553	10,887	12,187
41	9,895	11,297	12,643
42	10,283	11,753	13,167
43	10,705	12,323	13,988
44	11,161	12,893	14,638
45	11,639	13,486	15,333
46	12,141	14,125	16,074
47	12,677	14,809	16,861
48	13,247	15,527	17,693
49	13,851	16,302	18,582

PROTECT			
Age	2,50,000	3,50,000	4,50,000
50	14,467	17,111	19,528
51	15,139	17,955	20,509
52	15,846	18,833	21,535
53	16,587	19,779	22,618
54	17,374	20,748	23,746
55	18,183	21,751	24,932
56	19,049	22,823	26,186
57	19,961	23,963	27,508
58	20,942	25,171	28,922
59	21,979	26,459	30,427
60	23,074	27,816	32,011
61	24,350	29,401	33,858
62	25,707	31,088	35,830
63	27,155	32,889	37,939
64	28,876	35,021	40,436
65	28,420	34,462	39,786
66	30,233	36,708	42,408
67	32,102	39,034	45,121
68	33,003	40,048	46,136
69	34,075	41,496	48,005
70	36,092	43,993	50,924
71	38,236	46,660	54,036
72	40,333	49,271	57,080
73	42,556	52,041	60,317
74	44,916	54,971	63,749
75	47,253	57,878	67,146
76	49,225	60,340	70,019
77	51,289	62,917	73,028
78	53,466	65,618	76,186
79	55,290	67,910	78,865
80+	57,194	70,270	81,635

## FLOATER-2 ADULTS+2 KIDS

PROTECT			
Age	2,50,000	3,50,000	4,50,000
18	8,892	10,112	11,263
19	8,938	10,157	11,320
20	9,006	10,237	11,400
21	9,063	10,294	11,468
22	9,109	10,351	11,525
23	9,177	10,420	11,594
24	9,223	10,477	11,651
25	9,325	10,591	11,765
26	9,394	10,659	11,845
27	9,462	10,739	11,924
28	9,530	10,807	12,004
29	9,610	10,898	12,107
30	9,690	10,990	12,198
31	9,815	11,126	12,346
32	9,884	11,218	12,437
33	9,964	11,297	12,529
34	10,043	11,389	12,620
35	10,169	11,537	12,768
36	10,328	11,708	12,950
37	10,511	11,913	13,178
38	10,716	12,152	13,441
39	10,978	12,449	13,771
40	11,309	12,893	14,432
41	11,674	13,327	14,923
42	12,073	13,805	15,470
43	12,529	14,410	16,313
44	12,996	14,991	16,997
45	13,498	15,618	17,716
46	14,033	16,279	18,479
47	14,592	16,986	19,289
48	15,173	17,738	20,155
49	15,812	18,548	21,090

PROTECT			
Age	2,50,000	3,50,000	4,50,000
50	16,450	19,380	22,048
51	17,089	20,178	22,982
52	17,773	21,044	23,986
53	18,491	21,956	25,057
54	19,255	22,903	26,163
55	20,075	23,917	27,337
56	20,930	24,977	28,591
57	21,854	26,117	29,914
58	22,823	27,326	31,327
59	23,860	28,614	32,821
60	24,955	29,971	34,417
61	26,231	31,555	36,263
62	27,588	33,242	38,236
63	29,036	35,044	40,333
64	30,757	37,175	42,830
65	30,301	36,617	42,180
66	32,114	38,863	44,802
67	33,972	41,177	47,515
68	34,987	42,191	48,530
69	35,944	43,639	50,388
70	37,962	46,124	53,295
71	40,094	48,792	56,407
72	42,191	51,391	59,451
73	44,403	54,150	62,666
74	46,763	57,080	66,097
75	49,088	59,975	69,483
76	51,061	62,426	72,344
77	53,124	65,003	75,354
78	55,290	67,693	78,500
79	57,114	69,985	81,168
80+	59,006	72,344	83,938

## FLOATER-2 ADULTS+3 KIDS

PROTECT			
Age	2,50,000	3,50,000	4,50,000
18	10,910	12,449	13,919
19	10,955	12,506	13,976
20	11,024	12,574	14,056
21	11,081	12,631	14,125
22	11,138	12,700	14,182
23	11,195	12,768	14,250
24	11,240	12,814	14,307
25	11,366	12,950	14,455
26	11,434	13,030	14,535
27	11,503	13,099	14,603
28	11,571	13,178	14,695
29	11,651	13,270	14,786
30	11,731	13,361	14,877
31	11,879	13,520	15,048
32	11,959	13,612	15,139
33	12,038	13,691	15,242
34	12,118	13,783	15,333
35	12,266	13,954	15,515
36	12,437	14,147	15,721
37	12,643	14,387	15,971
38	12,882	14,649	16,256
39	13,167	14,980	16,610
40	13,509	15,436	17,305
41	13,897	15,892	17,818
42	14,330	16,405	18,388
43	14,797	17,032	19,266
44	15,299	17,636	19,961
45	15,812	18,286	20,714
46	16,370	18,981	21,500
47	16,952	19,722	22,355
48	17,567	20,486	23,233
49	18,217	21,307	24,179

PROTECT			
Age	2,50,000	3,50,000	4,50,000
50	18,878	22,162	25,160
51	19,517	22,971	26,095
52	20,189	23,826	27,098
53	20,908	24,738	28,158
54	21,671	25,684	29,264
55	22,481	26,687	30,449
56	23,347	27,759	31,692
57	24,259	28,899	33,014
58	25,240	30,096	34,428
59	26,266	31,384	35,921
60	27,371	32,741	37,517
61	28,637	34,325	39,364
62	29,993	36,013	41,336
63	31,453	37,814	43,434
64	33,163	39,934	45,919
65	32,707	39,387	45,281
66	34,519	41,621	47,903
67	36,377	43,936	50,605
68	37,392	44,950	51,608
69	38,350	46,387	53,466
70	40,345	48,883	56,373
71	42,488	51,539	59,474
72	44,574	54,127	62,506
73	46,786	56,875	65,721
74	49,134	59,804	69,141
75	51,460	62,689	72,515
76	53,420	65,140	75,377
77	55,484	67,705	78,375
78	57,638	70,395	81,521
79	59,462	72,675	84,178
80+	61,355	75,035	86,936



# Plus Plan

Zone 1 (Mumbai, Thane &  
Navi Mumbai and Delhi NCR)

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	5,472	4,777	5,666	4,913	6,373	5,426	6,863	5,791
1	5,518	4,811	5,711	4,959	6,418	5,483	6,931	5,848
2	5,563	4,856	5,757	5,005	6,475	5,529	6,988	5,905
3	5,609	4,891	5,803	5,039	6,532	5,586	7,057	5,974
4	5,643	4,936	5,848	5,084	6,589	5,643	7,114	6,031
5	5,689	4,970	5,894	5,130	6,646	5,689	7,182	6,088
6	5,734	5,016	5,939	5,176	6,703	5,746	7,250	6,156
7	5,780	5,062	5,985	5,221	6,760	5,803	7,307	6,213
8	5,825	5,107	6,031	5,255	6,817	5,860	7,376	6,281
9	5,860	5,141	6,076	5,301	6,874	5,917	7,444	6,350
10	5,905	5,187	6,122	5,347	6,931	5,974	7,513	6,407
11	5,951	5,233	6,167	5,404	7,000	6,031	7,581	6,475
12	5,996	5,278	6,224	5,449	7,057	6,088	7,649	6,544
13	6,042	5,324	6,270	5,495	7,114	6,145	7,718	6,612
14	6,099	5,369	6,316	5,540	7,182	6,213	7,786	6,680
15	6,145	5,415	6,361	5,586	7,239	6,270	7,855	6,749
16	6,190	5,461	6,418	5,643	7,307	6,327	7,934	6,817
17	6,236	5,506	6,464	5,689	7,364	6,395	8,003	6,886
18	6,281	6,601	6,521	6,783	7,433	7,501	8,071	8,014
19	6,338	6,680	6,566	6,863	7,490	7,592	8,151	8,105
20	6,441	6,794	6,680	6,988	7,615	7,729	8,288	8,254
21	6,544	6,931	6,794	7,125	7,752	7,877	8,425	8,425
22	6,658	7,057	6,908	7,262	7,877	8,037	8,573	8,584
23	6,772	7,193	7,022	7,399	8,014	8,185	8,721	8,755
24	6,886	7,330	7,136	7,535	8,151	8,345	8,869	8,926
25	7,022	7,490	7,285	7,695	8,322	8,527	9,052	9,120
26	7,148	7,627	7,410	7,843	8,459	8,687	9,200	9,291

## 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	7,262	7,763	7,524	7,980	8,596	8,846	9,359	9,462
28	7,376	7,900	7,649	8,117	8,732	9,006	9,508	9,633
29	7,501	8,037	7,775	8,254	8,881	9,154	9,667	9,804
30	7,649	8,197	7,923	8,425	9,052	9,348	9,850	9,998
31	7,798	8,368	8,083	8,596	9,223	9,530	10,043	10,203
32	7,946	8,539	8,231	8,767	9,405	9,724	10,237	10,408
33	8,094	8,698	8,390	8,938	9,576	9,918	10,431	10,613
34	8,254	8,869	8,550	9,120	9,952	10,317	10,830	11,035
35	8,402	9,040	8,710	9,291	10,135	10,511	11,035	11,252
36	8,607	9,257	8,915	9,508	10,385	10,762	11,309	11,525
37	8,858	9,508	9,177	9,770	10,705	11,081	11,662	11,867
38	9,177	9,815	9,508	10,089	11,206	11,560	12,221	12,403
39	9,736	10,374	10,100	10,659	11,924	12,244	13,007	13,144
40	10,579	11,172	10,978	11,503	13,007	13,270	14,227	14,284
41	11,332	11,651	11,753	12,004	13,965	13,908	15,299	15,025
42	12,130	12,164	12,597	12,551	15,002	14,615	16,462	15,846
43	12,996	12,734	13,509	13,156	16,120	15,390	17,704	16,724
44	13,931	13,338	14,489	13,805	17,317	16,234	19,061	17,693
45	14,934	14,011	15,538	14,512	18,297	16,849	20,520	18,753
46	15,880	14,250	16,530	14,797	19,346	17,168	22,093	19,528
47	16,747	15,014	17,442	15,595	20,463	18,160	23,598	20,851
48	17,670	15,835	18,422	16,462	21,660	19,220	25,012	22,093
49	18,662	16,712	19,460	17,385	22,937	20,349	26,528	23,438
50	19,665	17,602	20,520	18,320	24,259	21,500	28,090	24,806
51	20,748	18,559	21,660	19,323	25,661	22,754	29,765	26,288
52	21,899	19,574	22,880	20,395	27,178	24,088	31,567	27,884
53	23,142	20,680	24,179	21,557	28,808	25,525	33,493	29,583

## 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	24,464	21,854	25,582	22,800	30,541	27,064	35,568	31,418
55	25,889	23,119	27,086	24,134	32,410	28,728	37,780	33,391
56	27,417	24,476	28,694	25,570	34,417	30,506	40,162	35,511
57	29,059	25,946	30,427	27,109	36,560	32,422	42,727	37,791
58	30,814	27,508	32,273	28,762	38,863	34,485	45,463	40,242
59	32,695	29,195	34,257	30,541	41,336	36,697	48,404	42,875
60	34,713	31,008	36,389	32,444	43,993	39,068	51,562	45,703
61	37,016	33,060	38,817	34,610	47,014	41,770	55,153	48,917
62	39,490	35,272	41,428	36,936	50,263	44,665	59,029	52,372
63	42,157	37,654	44,243	39,455	53,762	47,800	63,202	56,099
64	45,019	40,231	47,264	42,157	57,536	51,175	67,693	60,112
65	41,827	37,472	43,879	39,239	53,295	47,515	62,620	55,746
66	44,654	40,014	46,865	41,918	57,011	50,855	67,055	59,725
67	47,310	42,408	49,670	44,449	60,511	54,013	71,216	63,475
68	50,149	44,973	52,657	47,150	64,228	57,376	75,650	67,488
69	53,170	47,709	55,849	50,035	68,206	60,967	80,370	71,763
70	56,384	50,627	59,234	53,113	72,424	64,809	85,409	76,334
71	59,804	53,740	62,837	56,384	76,927	68,890	90,767	81,202
72	62,917	56,590	66,120	59,383	81,020	72,629	95,646	85,660
73	66,200	59,599	69,586	62,563	85,340	76,585	100,787	90,368
74	69,665	62,780	73,245	65,915	89,912	80,769	106,225	95,350
75	73,336	66,154	77,110	69,460	94,723	85,192	111,971	100,616
76	75,856	68,503	79,766	71,934	98,040	88,282	115,915	104,299
77	78,478	70,942	82,525	74,510	101,471	91,485	120,008	108,118
78	81,145	73,450	85,340	77,132	104,994	94,768	124,214	112,039
79	83,915	76,038	88,259	79,868	108,642	98,188	128,558	116,098
80+	86,788	78,728	91,280	82,696	112,427	101,722	133,061	120,316

## FLOATER-1 ADULT+1 KID

PLUS				
Age	4,50,000	5,50,000	7,50,000	10,00,000
18	8,698	9,063	10,465	11,457
19	8,767	9,131	10,545	11,560
20	8,869	9,234	10,682	11,708
21	9,223	9,610	11,069	12,095
22	9,325	9,713	11,172	12,221
23	9,416	9,804	11,286	12,335
24	9,519	9,907	11,400	12,460
25	9,701	10,100	11,617	12,688
26	9,804	10,203	11,731	12,814
27	9,907	10,306	11,845	12,939
28	10,009	10,408	11,970	13,076
29	10,112	10,511	12,084	13,201
30	10,271	10,682	12,266	13,395
31	10,465	10,876	12,483	13,623
32	10,625	11,047	12,665	13,817
33	10,784	11,206	12,848	14,011
34	10,955	11,377	13,030	14,204
35	11,149	11,571	13,258	14,444
36	11,389	11,822	13,532	14,752
37	11,662	12,107	13,862	15,116
38	11,981	12,449	14,261	15,550
39	12,358	12,836	14,717	16,063
40	12,939	13,441	15,698	17,146
41	13,486	14,011	16,587	18,137
42	14,227	14,786	17,522	19,186
43	15,014	15,607	18,536	20,315
44	15,846	16,484	19,597	21,512
45	16,735	17,419	20,383	22,789
46	17,476	18,194	21,170	24,100
47	18,206	18,958	22,093	25,388
48	18,981	19,768	23,074	26,539
49	20,269	21,090	24,578	28,078

PLUS				
Age	4,50,000	5,50,000	7,50,000	10,00,000
50	21,101	21,968	25,650	29,492
51	21,991	22,903	26,801	30,848
52	22,937	23,894	28,021	32,296
53	23,883	24,886	29,241	33,733
54	24,886	25,946	30,541	35,283
55	25,958	27,075	31,931	36,925
56	27,098	28,283	33,425	38,692
57	28,318	29,560	35,009	40,573
58	29,629	30,940	36,708	42,579
59	31,019	32,399	38,509	44,722
60	32,513	33,972	40,447	47,025
61	34,189	35,739	42,647	49,624
62	36,001	37,643	45,007	52,429
63	37,928	39,683	47,527	55,427
64	40,003	41,872	50,240	58,642
65	37,666	39,387	47,116	54,914
66	39,706	41,542	49,784	58,072
67	41,610	43,548	52,269	61,024
68	43,639	45,668	54,902	64,159
69	45,782	47,937	57,707	67,488
70	48,040	50,308	60,659	70,999
71	50,434	52,839	63,806	74,727
72	52,600	55,119	66,633	78,090
73	54,868	57,513	69,608	81,635
74	57,262	60,032	72,743	85,363
75	59,782	62,689	76,038	89,285
76	61,617	64,604	78,432	92,123
77	63,509	66,599	80,894	95,053
78	65,402	68,594	83,391	98,029
79	67,363	70,657	85,979	101,107
80+	69,392	72,800	88,658	104,299

## FLOATER-1 ADULT+2 KIDS

PLUS				
Age	4,50,000	5,50,000	7,50,000	10,00,000
18	11,708	12,232	14,193	15,595
19	11,742	12,266	14,239	15,652
20	11,810	12,346	14,330	15,743
21	11,902	12,426	14,421	15,846
22	11,993	12,517	14,535	15,960
23	12,084	12,620	14,638	16,085
24	12,187	12,722	14,752	16,199
25	12,426	12,973	15,025	16,496
26	12,517	13,064	15,139	16,621
27	12,620	13,167	15,253	16,747
28	12,722	13,270	15,367	16,872
29	12,814	13,372	15,481	16,997
30	13,007	13,555	15,686	17,203
31	13,247	13,805	15,971	17,510
32	13,441	13,999	16,177	17,716
33	13,623	14,193	16,370	17,932
34	13,805	14,375	16,576	18,149
35	14,056	14,638	16,861	18,457
36	14,353	14,934	17,203	18,821
37	14,683	15,276	17,590	19,243
38	15,059	15,664	18,046	19,745
39	15,481	16,108	18,571	20,315
40	16,108	16,758	19,665	21,546
41	16,724	17,408	20,680	22,675
42	17,579	18,297	21,763	23,872
43	18,479	19,232	22,891	25,137
44	19,426	20,224	24,100	26,482
45	20,429	21,272	24,932	27,896
46	21,250	22,139	25,764	29,355
47	22,025	22,937	26,733	30,734
48	22,834	23,792	27,759	31,931
49	24,909	25,901	30,062	34,417

PLUS				
Age	4,50,000	5,50,000	7,50,000	10,00,000
50	25,445	26,539	31,190	34,553
51	26,551	27,702	32,251	36,184
52	27,508	28,625	33,379	37,928
53	28,443	29,617	34,576	39,729
54	29,435	30,655	35,853	41,234
55	30,495	31,772	37,221	42,841
56	31,624	32,946	38,657	44,551
57	32,821	34,211	40,208	46,364
58	34,097	35,545	41,838	48,302
59	35,443	36,970	43,594	50,365
60	36,890	38,475	45,452	52,577
61	38,509	40,196	47,561	55,062
62	40,253	42,020	49,807	57,730
63	42,112	43,970	52,223	60,591
64	44,095	46,056	54,800	63,635
65	41,872	43,696	51,813	60,055
66	43,810	45,748	54,332	63,053
67	45,623	47,652	56,681	65,824
68	47,538	49,658	59,166	68,765
69	49,567	51,790	61,799	71,888
70	51,676	54,013	64,547	75,149
71	53,911	56,373	67,465	78,614
72	55,917	58,482	70,076	81,715
73	58,026	60,694	72,823	84,964
74	60,238	63,019	75,696	88,384
75	62,552	65,459	78,717	91,975
76	64,296	67,294	80,986	94,666
77	66,109	69,198	83,334	97,447
78	67,876	71,068	85,671	100,229
79	69,711	72,994	88,088	103,113
80+	71,615	75,001	90,596	106,100

## FLOATER-1 ADULT+3 KIDS

PLUS				
Age	4,50,000	5,50,000	7,50,000	10,00,000
18	13,976	14,638	17,100	18,878
19	14,045	14,695	17,180	18,970
20	14,125	14,786	17,294	19,095
21	14,546	15,219	17,750	19,562
22	14,638	15,322	17,864	19,676
23	14,740	15,413	17,978	19,802
24	14,831	15,515	18,080	19,927
25	15,128	15,823	18,434	20,292
26	15,230	15,926	18,548	20,417
27	15,333	16,028	18,662	20,543
28	15,424	16,131	18,776	20,668
29	15,527	16,234	18,890	20,794
30	15,743	16,450	19,118	21,033
31	16,051	16,758	19,471	21,409
32	16,268	16,975	19,699	21,649
33	16,484	17,203	19,939	21,888
34	16,701	17,419	20,167	22,139
35	17,009	17,738	20,531	22,515
36	17,362	18,092	20,930	22,960
37	17,750	18,491	21,398	23,461
38	18,183	18,947	21,911	24,031
39	18,662	19,448	22,492	24,670
40	19,334	20,144	23,712	26,026
41	20,030	20,873	24,875	27,314
42	20,999	21,888	26,095	28,660
43	22,025	22,948	27,371	30,085
44	23,096	24,065	28,557	31,282
45	24,385	25,388	29,469	32,353
46	25,126	26,163	30,461	33,493
47	25,912	26,995	31,521	34,713
48	26,756	27,884	32,638	36,024
49	28,420	29,606	34,610	38,156

PLUS				
Age	4,50,000	5,50,000	7,50,000	10,00,000
50	29,572	30,814	36,081	39,809
51	30,723	32,023	37,517	41,473
52	31,909	33,220	38,669	43,240
53	32,878	34,234	39,900	45,110
54	33,904	35,306	41,200	47,128
55	34,998	36,446	42,590	48,963
56	36,149	37,666	44,061	50,696
57	37,381	38,954	45,634	52,543
58	38,692	40,322	47,310	54,515
59	40,082	41,781	49,100	56,624
60	41,564	43,331	50,992	58,858
61	43,229	45,087	53,135	61,389
62	45,007	46,945	55,427	64,102
63	46,900	48,952	57,878	66,998
64	48,929	51,083	60,500	70,099
65	46,808	48,826	57,638	66,656
66	48,803	50,912	60,215	69,700
67	50,673	52,873	62,620	72,538
68	52,645	54,948	65,162	75,548
69	54,731	57,148	67,864	78,740
70	56,897	59,428	70,680	82,080
71	59,200	61,845	73,667	85,614
72	61,275	64,022	76,357	88,795
73	63,441	66,302	79,173	92,146
74	65,721	68,708	82,137	95,657
75	68,126	71,227	85,249	99,351
76	69,905	73,097	87,552	102,076
77	71,740	75,023	89,935	104,891
78	73,519	76,893	92,272	107,684
79	75,354	78,831	94,688	110,557
80+	77,258	80,837	97,196	113,544

## FLOATER-2 ADULTS

PLUS				
Age	4,50,000	5,50,000	7,50,000	10,00,000
18	8,881	9,245	10,682	11,696
19	8,949	9,314	10,762	11,799
20	9,052	9,428	10,898	11,947
21	10,271	10,659	12,141	13,156
22	10,420	10,807	12,312	13,338
23	10,579	10,967	12,506	13,543
24	10,739	11,138	12,688	13,748
25	10,955	11,354	12,939	14,011
26	11,115	11,525	13,121	14,216
27	11,275	11,685	13,315	14,421
28	11,446	11,856	13,509	14,626
29	11,605	12,016	13,703	14,843
30	11,822	12,244	13,942	15,105
31	12,038	12,460	14,193	15,367
32	12,255	12,688	14,432	15,629
33	12,472	12,916	14,683	15,892
34	12,700	13,133	14,934	16,154
35	12,916	13,361	15,185	16,427
36	13,178	13,634	15,493	16,747
37	13,486	13,942	15,846	17,146
38	13,828	14,307	16,268	17,602
39	14,261	14,752	16,792	18,183
40	14,923	15,436	17,624	19,106
41	15,527	16,074	18,388	19,961
42	16,199	16,781	19,232	20,908
43	17,077	17,693	20,349	22,162
44	17,647	18,308	21,136	23,096
45	18,263	18,970	21,991	24,100
46	18,935	19,688	22,914	25,183
47	19,665	20,463	23,917	26,345
48	20,452	21,307	24,989	27,611
49	20,976	21,877	25,821	28,648

PLUS				
Age	4,50,000	5,50,000	7,50,000	10,00,000
50	22,082	23,039	27,257	30,278
51	23,256	24,282	28,785	32,011
52	24,510	25,604	30,427	33,869
53	25,855	27,018	32,182	35,864
54	27,292	28,534	34,052	37,996
55	28,819	30,142	36,047	40,265
56	30,449	31,863	38,179	42,693
57	32,194	33,698	40,459	45,292
58	34,063	35,659	42,887	48,062
59	36,047	37,757	45,486	51,015
60	38,167	39,991	48,268	54,184
61	40,527	42,465	51,346	57,684
62	43,035	45,121	54,640	61,435
63	45,725	47,948	58,163	65,447
64	48,667	51,049	62,016	69,848
65	47,914	50,251	60,990	68,662
66	51,004	53,500	65,037	73,279
67	54,082	56,738	69,061	77,873
68	55,615	58,351	71,056	80,142
69	57,148	59,964	73,051	82,411
70	60,363	63,350	77,269	87,221
71	63,772	66,952	81,749	92,329
72	67,066	70,418	86,070	97,253
73	70,543	74,089	90,641	102,463
74	74,214	77,953	95,464	107,969
75	77,805	81,738	100,172	113,339
76	80,986	85,078	104,333	118,093
77	84,303	88,567	108,688	123,052
78	87,700	92,158	113,168	128,170
79	90,721	95,338	117,146	132,719
80+	93,856	98,644	121,273	137,438

## FLOATER-2 ADULTS+1 KID

PLUS				
Age	4,50,000	5,50,000	7,50,000	10,00,000
18	11,902	12,437	14,501	15,983
19	11,959	12,506	14,592	16,085
20	12,061	12,608	14,706	16,211
21	13,258	13,805	15,914	17,385
22	13,384	13,931	16,063	17,533
23	13,509	14,068	16,211	17,693
24	13,634	14,182	16,348	17,841
25	13,862	14,421	16,598	18,103
26	13,999	14,569	16,758	18,274
27	14,147	14,706	16,929	18,457
28	14,284	14,854	17,089	18,628
29	14,444	15,014	17,271	18,833
30	14,683	15,265	17,545	19,118
31	14,957	15,538	17,852	19,448
32	15,196	15,789	18,126	19,733
33	15,447	16,040	18,400	20,018
34	15,686	16,291	18,673	20,303
35	15,960	16,564	18,981	20,645
36	16,279	16,895	19,346	21,033
37	16,621	17,248	19,756	21,478
38	17,020	17,659	20,224	21,991
39	17,488	18,149	20,794	22,618
40	18,183	18,867	21,649	23,575
41	18,821	19,528	22,447	24,464
42	19,517	20,269	23,324	25,433
43	20,417	21,193	24,442	26,699
44	21,010	21,831	25,262	27,645
45	21,649	22,515	26,129	28,660
46	22,333	23,245	27,064	29,754
47	23,507	24,464	28,500	31,339
48	24,316	25,319	29,594	32,593
49	24,863	25,924	30,449	33,653

PLUS				
Age	4,50,000	5,50,000	7,50,000	10,00,000
50	25,969	27,086	31,863	35,260
51	27,098	28,272	33,334	36,925
52	28,318	29,549	34,895	38,703
53	29,606	30,905	36,560	40,584
54	30,974	32,342	38,338	42,602
55	32,433	33,881	40,231	44,745
56	33,983	35,511	42,248	47,036
57	35,636	37,255	44,392	49,476
58	37,403	39,113	46,683	52,087
59	39,284	41,086	49,134	54,857
60	41,291	43,195	51,733	57,821
61	43,502	45,520	54,617	61,093
62	45,862	48,005	57,695	64,592
63	48,382	50,662	60,979	68,343
64	51,254	53,694	64,741	72,618
65	50,673	53,067	63,931	71,672
66	53,705	56,259	67,876	76,163
67	56,829	59,542	71,968	80,815
68	56,954	59,668	72,082	80,929
69	60,272	63,167	76,426	85,876
70	63,601	66,667	80,780	90,847
71	67,146	70,406	85,432	96,136
72	70,612	74,054	89,969	101,312
73	74,282	77,930	94,780	106,807
74	78,181	82,034	99,887	112,632
75	82,046	86,093	104,937	118,389
76	85,329	89,547	109,235	123,291
77	88,760	93,172	113,738	128,421
78	92,272	96,866	118,366	133,699
79	95,258	100,001	122,276	138,179
80+	98,336	103,261	126,346	142,819



## FLOATER-2 ADULTS+2 KIDS

PLUS				
Age	4,50,000	5,50,000	7,50,000	10,00,000
18	14,261	14,934	17,453	19,266
19	14,330	14,991	17,533	19,357
20	14,410	15,082	17,647	19,483
21	15,607	16,291	18,856	20,657
22	15,732	16,416	18,992	20,805
23	15,869	16,553	19,152	20,965
24	15,983	16,667	19,289	21,101
25	16,279	16,975	19,619	21,455
26	16,416	17,111	19,779	21,626
27	16,564	17,260	19,939	21,808
28	16,712	17,408	20,110	21,991
29	16,872	17,567	20,303	22,196
30	17,134	17,852	20,600	22,504
31	17,465	18,183	20,976	22,903
32	17,738	18,457	21,272	23,222
33	18,012	18,742	21,569	23,541
34	18,286	19,015	21,877	23,860
35	18,616	19,357	22,253	24,259
36	18,992	19,745	22,686	24,727
37	19,403	20,167	23,165	25,251
38	19,859	20,634	23,701	25,832
39	20,383	21,181	24,339	26,528
40	21,136	21,956	25,262	27,565
41	21,831	22,686	26,129	28,523
42	22,595	23,473	27,064	29,572
43	23,541	24,464	28,261	30,905
44	24,191	25,160	29,138	31,920
45	24,886	25,901	30,073	33,014
46	25,639	26,699	31,088	34,177
47	26,437	27,542	32,159	35,420
48	27,303	28,454	33,299	36,754
49	29,002	30,210	35,317	38,931

PLUS				
Age	4,50,000	5,50,000	7,50,000	10,00,000
50	30,176	31,441	36,822	40,618
51	31,350	32,672	38,315	42,317
52	32,593	33,972	39,911	44,118
53	33,904	35,363	41,610	46,033
54	35,317	36,833	43,423	48,085
55	36,811	38,407	45,349	50,263
56	38,395	40,071	47,401	52,588
57	40,082	41,849	49,579	55,062
58	41,884	43,742	51,904	57,695
59	43,799	45,748	54,389	60,511
60	45,839	47,891	57,023	63,509
61	48,085	50,263	59,941	66,815
62	50,491	52,782	63,065	70,361
63	53,044	55,484	66,394	74,134
64	55,963	58,550	70,178	78,443
65	55,427	57,969	69,415	77,543
66	58,482	61,184	73,405	82,080
67	61,651	64,513	77,520	86,765
68	61,811	64,672	77,680	86,914
69	65,174	68,206	82,057	91,895
70	68,525	71,740	86,435	96,889
71	72,094	75,502	91,097	102,201
72	75,582	79,173	95,657	107,388
73	79,276	83,060	100,491	112,906
74	83,197	87,187	105,621	118,742
75	87,073	91,280	110,694	124,522
76	90,379	94,757	115,015	129,436
77	93,845	98,393	119,529	134,588
78	97,345	102,087	124,146	139,855
79	100,320	105,222	128,056	144,335
80+	103,409	108,471	132,115	148,964

## FLOATER-2 ADULTS+3 KIDS

PLUS				
Age	4,50,000	5,50,000	7,50,000	10,00,000
18	17,351	18,194	21,375	23,655
19	17,419	18,263	21,455	23,746
20	17,499	18,343	21,557	23,860
21	18,696	19,551	22,777	25,034
22	18,821	19,676	22,914	25,183
23	18,947	19,813	23,062	25,354
24	19,072	19,927	23,199	25,490
25	19,426	20,292	23,598	25,912
26	19,562	20,440	23,758	26,083
27	19,711	20,577	23,929	26,266
28	19,859	20,737	24,100	26,448
29	20,018	20,896	24,282	26,653
30	20,315	21,204	24,613	26,995
31	20,702	21,592	25,046	27,463
32	20,999	21,899	25,376	27,816
33	21,307	22,207	25,707	28,158
34	21,603	22,515	26,049	28,500
35	22,002	22,914	26,494	28,979
36	22,424	23,359	26,984	29,515
37	22,891	23,837	27,531	30,107
38	23,404	24,362	28,135	30,769
39	23,997	24,977	28,842	31,544
40	24,795	25,810	29,834	32,638
41	25,559	26,596	30,757	33,676
42	26,380	27,451	31,772	34,793
43	27,383	28,500	33,026	36,195
44	28,090	29,252	33,972	37,289
45	28,853	30,050	34,975	38,452
46	29,651	30,905	36,047	39,683
47	31,635	32,935	38,304	42,077
48	32,570	33,915	39,535	43,491
49	33,242	34,656	40,538	44,699

PLUS				
Age	4,50,000	5,50,000	7,50,000	10,00,000
50	34,474	35,944	42,100	46,455
51	35,671	37,198	43,628	48,176
52	36,947	38,532	45,258	50,012
53	38,304	39,957	46,991	51,961
54	39,740	41,462	48,826	54,047
55	41,268	43,069	50,787	56,259
56	42,887	44,768	52,873	58,607
57	44,608	46,580	55,085	61,115
58	46,444	48,507	57,445	63,794
59	48,393	50,548	59,964	66,633
60	50,479	52,736	62,643	69,665
61	52,759	55,130	65,596	73,017
62	55,199	57,695	68,742	76,597
63	57,798	60,431	72,116	80,416
64	60,751	63,532	75,947	84,759
65	60,260	62,996	75,217	83,904
66	63,361	66,257	79,241	88,475
67	66,553	69,620	83,391	93,184
68	66,758	69,814	83,585	93,389
69	70,144	73,382	87,997	98,393
70	73,519	76,939	92,397	103,398
71	77,121	80,723	97,094	108,733
72	80,632	84,417	101,665	113,943
73	84,349	88,339	106,522	119,472
74	88,293	92,488	111,674	125,332
75	92,192	96,592	116,770	131,134
76	95,532	100,092	121,102	136,070
77	99,009	103,751	125,639	141,235
78	102,509	107,445	130,245	146,501
79	105,473	110,569	134,155	150,959
80+	108,551	113,806	138,202	155,587



# Preferred & Premier Plan

Zone 1 (Mumbai, Thane &  
Navi Mumbai and Delhi NCR)

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	19,699	18,308	23,359	20,987	25,559	22,606	29,936	25,798
1	19,779	18,388	23,495	21,113	25,730	22,766	30,187	26,015
2	19,859	18,468	23,632	21,250	25,912	22,925	30,427	26,243
3	19,939	18,536	23,780	21,375	26,083	23,085	30,666	26,482
4	20,018	18,616	23,917	21,512	26,266	23,256	30,917	26,710
5	20,110	18,696	24,054	21,649	26,437	23,427	31,168	26,950
6	20,189	18,776	24,202	21,785	26,619	23,598	31,418	27,189
7	20,269	18,856	24,350	21,922	26,801	23,769	31,669	27,428
8	20,360	18,935	24,499	22,070	26,984	23,951	31,931	27,679
9	20,440	19,027	24,647	22,207	27,166	24,122	32,182	27,930
10	20,531	19,106	24,795	22,355	27,349	24,305	32,444	28,181
11	20,623	19,198	24,943	22,492	27,542	24,487	32,707	28,432
12	20,702	19,277	25,091	22,640	27,725	24,670	32,969	28,682
13	20,794	19,369	25,240	22,789	27,919	24,852	33,231	28,945
14	20,885	19,460	25,399	22,948	28,112	25,046	33,505	29,207
15	21,067	19,631	25,639	23,176	28,386	25,319	33,858	29,560
16	21,238	19,802	25,878	23,416	28,671	25,593	34,223	29,914
17	21,421	19,984	26,117	23,666	28,945	25,878	34,576	30,278
18	21,592	24,020	26,368	27,759	29,230	30,016	34,941	34,496
19	21,774	24,282	26,608	28,101	29,515	30,392	35,306	34,952
20	22,173	24,761	27,098	28,660	30,062	31,008	35,956	35,671
21	22,583	25,262	27,611	29,241	30,632	31,646	36,640	36,412
22	23,005	25,764	28,124	29,834	31,202	32,296	37,324	37,164
23	23,438	26,266	28,648	30,438	31,783	32,946	38,019	37,928
24	23,872	26,790	29,184	31,054	32,365	33,607	38,726	38,703
25	24,362	27,360	29,765	31,715	33,014	34,337	39,490	39,547
26	24,806	27,896	30,313	32,342	33,630	35,021	40,219	40,345

## 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	25,262	28,420	30,871	32,969	34,246	35,693	40,949	41,131
28	25,730	28,956	31,441	33,596	34,873	36,377	41,701	41,929
29	26,197	29,503	32,011	34,234	35,511	37,073	42,465	42,739
30	26,722	30,096	32,638	34,930	36,195	37,825	43,286	43,605
31	27,246	30,700	33,277	35,625	36,902	38,589	44,118	44,471
32	27,793	31,316	33,926	36,332	37,609	39,353	44,962	45,361
33	28,329	31,931	34,576	37,061	38,338	40,139	45,817	46,261
34	28,888	32,558	35,249	37,780	39,068	40,926	46,672	47,173
35	29,446	33,197	35,921	38,521	39,809	41,724	47,549	48,097
36	30,107	33,904	36,754	39,398	40,755	42,693	48,712	49,259
37	30,871	34,713	37,768	40,413	41,918	43,844	50,183	50,673
38	31,749	35,614	38,977	41,599	43,320	45,201	51,984	52,372
39	32,752	36,628	40,402	42,967	44,996	46,786	54,161	54,389
40	34,246	38,076	42,659	45,087	47,720	49,305	57,798	57,707
41	35,534	38,475	44,563	46,022	49,989	50,559	60,808	59,599
42	36,902	38,942	46,592	47,059	52,406	51,938	64,022	61,663
43	38,327	39,467	48,735	48,199	54,982	53,443	67,442	63,908
44	39,843	40,071	51,004	49,465	57,707	55,108	71,090	66,359
45	41,439	40,293	53,420	50,855	60,614	56,920	74,978	69,027
46	42,704	40,516	55,427	51,277	63,076	57,741	78,329	70,076
47	44,015	41,120	57,547	52,588	65,664	59,474	81,886	73,211
48	45,395	42,362	59,770	54,572	68,400	61,902	85,637	76,540
49	46,854	43,662	62,119	56,658	71,284	64,467	89,593	80,051
50	48,370	45,030	64,592	58,870	74,339	67,180	93,788	83,779
51	49,966	46,466	67,203	61,195	77,554	70,053	98,211	87,712
52	51,653	47,971	69,962	63,658	80,951	73,085	102,896	91,895
53	53,420	49,556	72,857	66,257	84,531	76,289	107,844	96,307

## 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	55,279	51,232	75,924	69,004	88,316	79,675	113,088	100,993
55	57,228	52,987	79,162	71,900	92,317	83,266	118,617	105,940
56	59,953	55,461	82,570	74,966	96,547	87,050	124,465	111,196
57	62,848	58,083	86,173	78,215	101,004	91,063	130,655	116,747
58	65,926	60,876	89,969	81,635	105,712	95,315	137,188	122,630
59	69,209	63,863	93,982	85,249	110,694	99,796	144,096	128,866
60	72,698	67,032	98,211	89,080	115,949	104,549	151,403	135,466
61	76,608	70,577	102,999	93,377	121,912	109,896	159,691	142,888
62	80,803	74,362	108,083	97,937	128,216	115,562	168,481	150,788
63	85,283	78,421	113,453	102,782	134,908	121,581	177,794	159,167
64	90,083	82,764	119,153	107,912	141,998	127,965	187,678	168,059
65	85,192	78,546	110,192	100,126	130,872	118,309	172,220	154,652
66	89,490	82,411	115,243	104,652	137,256	124,043	181,283	162,803
67	93,514	86,047	119,734	108,699	142,956	129,185	189,377	170,111
68	97,823	89,946	124,477	112,974	148,952	134,600	197,881	177,829
69	102,406	94,096	129,470	117,488	155,257	140,311	206,830	185,945
70	107,285	98,519	134,702	122,242	161,880	146,330	216,224	194,484
71	112,484	103,250	140,209	127,247	168,845	152,669	226,096	203,479
72	117,215	107,570	144,860	131,510	174,739	158,072	234,464	211,162
73	122,208	112,142	149,693	135,945	180,861	163,693	243,162	219,154
74	127,486	116,975	154,721	140,562	187,211	169,541	252,179	227,476
75	133,049	122,083	159,942	145,373	193,811	175,628	261,550	236,117
76	136,880	125,651	162,667	147,961	197,300	178,946	266,555	240,882
77	140,847	129,356	165,425	150,583	200,822	182,297	271,616	245,716
78	144,917	133,152	168,173	153,216	204,356	185,672	276,689	250,572
79	149,123	137,085	170,954	155,872	207,913	189,080	281,819	255,485
80+	153,490	141,166	173,759	158,563	211,516	192,535	286,995	260,456

## FLOATER-1 ADULT+1 KID

Age	Preferred			Premier
	15,00,000	30,00,000	50,00,000	1,00,00,000
18	28,181	35,500	39,923	48,689
19	29,218	36,993	41,564	50,798
20	29,971	37,517	42,066	51,391
21	30,370	37,985	42,568	51,973
22	30,769	38,441	43,069	52,565
23	31,168	38,920	43,582	53,170
24	31,578	39,398	44,095	53,774
25	32,159	40,082	44,859	54,663
26	32,581	40,573	45,395	55,301
27	33,014	41,086	45,942	55,940
28	33,448	41,599	46,501	56,601
29	33,904	42,123	47,071	57,262
30	34,439	42,750	47,743	58,037
31	35,055	43,480	48,553	58,995
32	35,614	44,118	49,237	59,782
33	36,184	44,768	49,932	60,580
34	36,754	45,418	50,627	61,378
35	37,392	46,181	51,471	62,369
36	38,110	47,082	52,474	63,612
37	38,920	48,131	53,660	65,083
38	39,820	49,328	55,051	66,838
39	40,835	50,707	56,647	68,890
40	42,237	52,759	59,098	72,128
41	43,309	54,367	61,013	74,624
42	44,426	56,054	63,042	77,258
43	45,611	57,832	65,185	80,074
44	46,854	59,713	67,442	83,049
45	48,165	61,708	69,848	86,207
46	49,328	63,601	72,173	89,262
47	50,924	65,972	75,012	93,035
48	52,600	68,468	78,010	97,025
49	56,168	72,926	82,992	103,797

Age	Preferred			Premier
	15,00,000	30,00,000	50,00,000	1,00,00,000
50	58,049	75,753	86,389	108,346
51	60,067	78,797	90,049	113,259
52	62,176	82,000	93,913	118,446
53	64,250	85,192	97,766	123,622
54	66,451	88,567	101,848	129,128
55	68,776	92,158	106,202	134,999
56	71,227	95,965	110,819	141,246
57	73,815	100,012	115,744	147,904
58	76,562	104,310	120,977	155,006
59	79,469	108,881	126,540	162,575
60	82,536	113,738	132,468	170,647
61	85,967	119,210	139,160	179,778
62	89,615	125,047	146,319	189,559
63	93,503	131,282	153,957	200,024
64	97,641	137,940	162,142	211,242
65	93,423	130,633	152,965	198,360
66	96,991	136,686	160,512	208,882
67	100,331	142,329	167,546	218,675
68	103,877	148,337	175,024	229,106
69	107,650	154,709	182,970	240,187
70	111,652	161,492	191,417	251,974
71	115,904	168,709	200,412	264,514
72	119,734	175,207	208,495	275,800
73	123,770	182,035	217,022	287,679
74	128,011	189,240	225,994	300,196
75	132,479	196,821	235,433	313,375
76	135,717	202,293	242,250	322,882
77	139,057	207,959	249,307	332,709
78	142,432	213,727	256,511	342,798
79	145,920	219,701	263,978	353,252
80+	149,534	225,891	271,708	364,070

## FLOATER-1 ADULT+2 KIDS

Age	Preferred			Premier
	15,00,000	30,00,000	50,00,000	1,00,00,000
18	35,978	46,284	52,474	64,763
19	37,016	47,641	54,036	66,781
20	38,053	49,009	55,598	68,788
21	39,091	50,377	57,160	70,794
22	40,117	51,733	58,721	72,812
23	41,154	53,101	60,295	74,818
24	42,180	54,458	61,856	76,836
25	43,217	55,826	63,418	78,842
26	44,243	57,194	64,980	80,860
27	45,281	58,550	66,542	82,867
28	46,307	59,918	68,104	84,873
29	47,344	61,286	69,665	86,891
30	48,370	62,643	71,239	88,897
31	49,408	64,011	72,800	90,915
32	50,434	65,379	74,362	92,921
33	51,471	66,736	75,924	94,939
34	52,497	68,104	77,486	96,946
35	53,534	69,472	79,048	98,963
36	54,560	70,828	80,609	100,970
37	55,598	72,196	82,171	102,976
38	56,624	73,564	83,744	104,994
39	57,661	74,921	85,306	107,000
40	58,687	76,289	86,868	109,018
41	59,725	77,657	88,430	111,025
42	60,751	79,013	89,992	113,042
43	61,788	80,381	91,553	115,049
44	62,814	81,749	93,115	117,055
45	63,851	83,106	94,688	119,073
46	64,889	84,474	96,250	121,079
47	65,915	85,842	97,812	123,097
48	66,952	87,199	99,374	125,104
49	67,978	88,567	100,936	127,121

Age	Preferred			Premier
	15,00,000	30,00,000	50,00,000	1,00,00,000
50	69,016	89,935	102,497	129,128
51	70,874	92,705	105,826	133,551
52	72,823	95,635	109,349	138,248
53	74,875	98,747	113,077	143,241
54	77,041	102,030	117,032	148,542
55	79,321	105,496	121,228	154,174
56	81,715	109,178	125,674	160,147
57	84,246	113,077	130,393	166,520
58	86,914	117,203	135,398	173,280
59	89,718	121,581	140,722	180,473
60	92,693	126,221	146,365	188,134
61	95,999	131,442	152,726	196,787
62	99,499	136,994	159,509	206,021
63	103,216	142,910	166,736	215,882
64	107,171	149,203	174,454	226,427
65	103,124	142,158	165,596	213,967
66	106,510	147,847	172,664	223,805
67	109,645	153,113	179,219	232,913
68	112,974	158,711	186,173	242,581
69	116,508	164,639	193,538	252,829
70	120,236	170,932	201,358	263,716
71	124,192	177,601	209,657	275,264
72	127,748	183,563	217,079	285,581
73	131,465	189,833	224,865	296,423
74	135,375	196,411	233,050	307,823
75	139,479	203,319	241,657	319,793
76	142,557	208,495	248,087	328,730
77	145,749	213,853	254,744	337,987
78	148,907	219,256	261,482	347,426
79	152,179	224,854	268,470	357,208
80+	155,564	230,645	275,709	367,331



## FLOATER-1 ADULT+3 KIDS

Age	Preferred			Premier
	15,00,000	30,00,000	50,00,000	1,00,00,000
18	42,488	55,415	63,202	78,637
19	43,719	57,114	65,162	81,214
20	44,962	58,801	67,135	83,779
21	46,181	60,500	69,095	86,344
22	47,413	62,187	71,079	88,920
23	48,644	63,886	73,040	91,485
24	49,886	65,573	75,012	94,061
25	51,118	67,271	76,973	96,626
26	52,337	68,959	78,945	99,191
27	53,580	70,657	80,917	101,768
28	54,811	72,344	82,889	104,333
29	56,042	74,032	84,850	106,909
30	57,274	75,719	86,822	109,474
31	58,505	77,417	88,795	112,039
32	59,736	79,105	90,767	114,616
33	60,979	80,803	92,728	117,181
34	62,210	82,490	94,688	119,757
35	63,430	84,189	96,672	122,322
36	64,672	85,876	98,633	124,887
37	65,903	87,575	100,605	127,463
38	67,135	89,262	102,566	130,028
39	68,377	90,961	104,538	132,605
40	69,597	92,648	106,510	135,170
41	70,828	94,346	108,482	137,735
42	72,071	96,034	110,443	140,311
43	73,302	97,732	112,415	142,876
44	74,533	99,419	114,388	145,453
45	75,753	101,118	116,360	148,006
46	76,996	102,805	118,321	150,571
47	78,227	104,504	120,293	153,148
48	79,458	106,191	122,254	155,713
49	80,701	107,890	124,237	158,289

Age	Preferred			Premier
	15,00,000	30,00,000	50,00,000	1,00,00,000
50	81,920	109,577	126,198	160,854
51	84,520	113,578	131,032	167,386
52	87,244	117,808	136,173	174,329
53	90,117	122,288	141,622	181,716
54	93,149	127,053	147,413	189,571
55	96,364	132,115	153,569	197,938
56	99,761	137,473	160,113	206,842
57	103,352	143,161	167,067	216,315
58	107,149	149,215	174,466	226,415
59	111,173	155,633	182,343	237,154
60	115,425	162,461	190,711	247,939
61	120,099	169,450	198,166	257,845
62	125,047	175,811	205,941	268,459
63	121,752	168,982	197,357	256,352
64	125,195	174,739	204,493	266,258
65	128,421	180,109	211,139	275,481
66	131,818	185,786	218,196	285,274
67	135,432	191,828	225,686	295,682
68	139,262	198,235	233,643	306,728
69	143,321	205,029	242,090	318,459
70	146,969	211,151	249,671	329,004
71	150,811	217,569	257,651	340,085
72	154,846	224,329	266,042	351,747
73	159,076	231,431	274,865	364,013
74	162,211	236,653	281,341	372,997
75	165,448	242,056	288,044	382,288
76	168,606	247,460	294,793	391,727
77	171,878	253,046	301,781	401,497
78	175,264	258,837	309,008	411,620
79	219,974	337,736	408,439	551,236
80+	225,845	347,780	420,979	568,792

## FLOATER-2 ADULTS

Age	Preferred			Premier
	15,00,000	30,00,000	50,00,000	1,00,00,000
18	28,751	36,229	40,732	49,681
19	29,811	37,745	42,522	52,018
20	30,860	39,262	44,312	54,355
21	31,909	40,766	46,090	56,692
22	32,969	42,283	47,880	59,029
23	34,018	43,787	49,670	61,366
24	35,066	45,304	51,460	63,703
25	36,127	46,808	53,238	66,040
26	37,175	48,325	55,028	68,377
27	38,224	49,841	56,818	70,714
28	39,284	51,346	58,596	73,051
29	40,333	52,862	60,386	75,388
30	41,382	54,367	62,176	77,725
31	42,442	55,883	63,965	80,062
32	43,491	57,388	65,744	82,399
33	44,540	58,904	67,534	84,736
34	45,600	60,420	69,323	87,073
35	46,649	61,925	71,102	89,410
36	47,698	63,441	72,892	91,747
37	48,758	64,946	74,681	94,084
38	49,807	66,462	76,471	96,421
39	50,855	67,967	78,250	98,758
40	51,916	69,483	80,039	101,095
41	52,964	70,999	81,829	103,432
42	54,013	72,504	83,608	105,769
43	55,073	74,020	85,397	108,106
44	56,122	75,525	87,187	110,443
45	57,171	77,041	88,977	112,780
46	58,220	78,546	90,755	115,117
47	59,280	80,062	92,545	117,454
48	60,329	81,567	94,335	119,791
49	61,378	83,083	96,113	122,128

Age	Preferred			Premier
	15,00,000	30,00,000	50,00,000	1,00,00,000
50	62,438	84,599	97,903	124,465
51	65,117	88,817	103,056	131,453
52	67,967	93,320	108,539	138,932
53	70,988	98,108	114,399	146,912
54	74,180	103,204	120,635	155,416
55	77,577	108,619	127,270	164,491
56	81,168	114,388	134,338	174,158
57	84,976	120,521	141,862	184,475
58	89,023	127,053	149,876	195,476
59	93,309	133,996	158,426	207,206
60	97,869	141,394	167,523	219,724
61	102,874	149,557	177,578	233,563
62	108,197	158,266	188,317	248,372
63	113,863	167,557	199,785	264,184
64	120,031	177,703	212,325	281,489
65	118,492	175,001	208,916	276,678
66	124,454	185,136	221,559	294,348
67	130,370	195,214	234,122	311,893
68	133,300	200,156	240,272	320,460
69	136,230	205,097	246,422	329,027
70	142,466	215,699	259,658	347,518
71	149,078	226,963	273,714	367,148
72	155,473	237,850	287,280	386,095
73	162,211	249,329	301,610	406,114
74	169,336	261,459	316,749	427,272
75	176,301	273,315	331,546	447,929
76	182,457	283,792	344,611	466,180
77	188,875	294,724	358,256	485,241
78	195,487	306,056	372,404	505,054
79	201,358	316,111	384,978	522,644
80+	207,446	326,530	398,008	540,884

## FLOATER-2 ADULTS+1 KID

Age	Preferred			Premier
	15,00,000	30,00,000	50,00,000	1,00,00,000
18	36,708	47,504	54,013	66,918
19	37,837	49,088	55,849	69,323
20	38,965	50,662	57,695	71,729
21	40,094	52,235	59,542	74,134
22	41,222	53,819	61,389	76,540
23	42,351	55,393	63,236	78,945
24	43,480	56,966	65,083	81,350
25	44,608	58,539	66,918	83,756
26	45,748	60,124	68,765	86,161
27	46,877	61,697	70,612	88,567
28	48,005	63,270	72,458	90,972
29	49,134	64,855	74,305	93,377
30	50,263	66,428	76,141	95,783
31	51,391	68,001	77,987	98,188
32	52,520	69,574	79,834	100,594
33	53,648	71,159	81,681	102,999
34	54,777	72,732	83,528	105,404
35	55,906	74,305	85,375	107,810
36	57,046	75,890	87,210	110,215
37	58,174	77,463	89,057	112,621
38	59,303	79,036	90,904	115,026
39	60,431	80,621	92,750	117,431
40	61,560	82,194	94,597	119,825
41	62,689	83,767	96,433	122,231
42	63,817	85,340	98,279	124,636
43	64,946	86,925	100,126	127,042
44	66,074	88,498	101,973	129,447
45	67,203	90,071	103,820	131,852
46	68,332	91,656	105,667	134,258
47	69,472	93,229	107,502	136,663
48	70,600	94,802	109,349	139,069
49	71,729	96,387	111,196	141,474

Age	Preferred			Premier
	15,00,000	30,00,000	50,00,000	1,00,00,000
50	72,857	97,960	113,042	143,879
51	75,445	101,996	117,933	150,503
52	78,181	106,271	123,143	157,559
53	81,077	110,808	128,660	165,049
54	84,132	115,619	134,531	173,041
55	87,370	120,737	140,779	181,534
56	90,790	126,164	147,413	190,585
57	94,403	131,932	154,459	200,218
58	98,234	138,054	161,971	210,478
59	102,292	144,563	169,951	221,399
60	106,590	151,483	178,444	233,039
61	111,298	159,110	187,815	245,898
62	116,303	167,227	197,801	259,635
63	121,615	175,879	208,460	274,295
64	127,623	185,717	220,601	291,031
65	126,403	183,517	217,797	287,052
66	132,217	193,355	230,063	304,141
67	138,214	203,524	242,729	321,833
68	138,362	203,661	242,854	321,936
69	144,746	214,491	256,352	340,769
70	151,187	225,424	269,986	359,784
71	158,061	237,086	284,521	380,076
72	164,776	248,486	298,726	399,889
73	171,901	260,570	313,796	420,934
74	179,447	273,406	329,802	443,278
75	186,926	286,106	345,625	465,359
76	193,276	296,890	359,066	484,112
77	199,933	308,176	373,145	503,766
78	206,750	319,861	387,748	524,195
79	212,542	329,768	400,129	541,523
80+	218,538	340,039	412,954	559,478

## FLOATER-2 ADULTS+2 KIDS

Age	Preferred			Premier
	15,00,000	30,00,000	50,00,000	1,00,00,000
18	43,354	56,544	64,490	80,245
19	44,608	58,277	66,496	82,867
20	45,874	59,998	68,503	85,489
21	47,128	61,731	70,509	88,111
22	48,382	63,452	72,527	90,733
23	49,636	65,185	74,533	93,355
24	50,901	66,907	76,540	95,977
25	52,155	68,639	78,546	98,599
26	53,409	70,361	80,552	101,221
27	54,674	72,094	82,570	103,843
28	55,928	73,815	84,577	106,465
29	57,182	75,548	86,583	109,087
30	58,448	77,269	88,589	111,709
31	59,702	79,002	90,607	114,331
32	60,956	80,723	92,614	116,953
33	62,221	82,456	94,620	119,575
34	63,475	84,178	96,626	122,197
35	64,729	85,910	98,644	124,819
36	65,995	87,632	100,651	127,441
37	67,249	89,365	102,657	130,063
38	68,503	91,086	104,663	132,685
39	69,768	92,819	106,670	135,307
40	71,022	94,540	108,688	137,929
41	72,276	96,273	110,694	140,551
42	73,541	97,994	112,700	143,173
43	74,795	99,727	114,707	145,795
44	76,049	101,449	116,725	148,417
45	77,303	103,181	118,731	151,027
46	78,569	104,903	120,737	153,649
47	79,823	106,636	122,744	156,271
48	81,077	108,357	124,750	158,893
49	82,342	110,090	126,768	161,515

Age	Preferred			Premier
	15,00,000	30,00,000	50,00,000	1,00,00,000
50	83,596	111,811	128,774	164,137
51	86,241	115,892	133,711	170,806
52	89,023	120,213	138,955	177,886
53	91,952	124,784	144,518	185,421
54	95,053	129,641	150,423	193,435
55	98,336	134,805	156,704	201,974
56	101,802	140,277	163,385	211,060
57	105,461	146,080	170,476	220,727
58	109,337	152,258	178,022	231,032
59	113,441	158,813	186,059	241,999
60	117,785	165,779	194,598	253,684
61	122,550	173,440	204,003	266,589
62	127,600	181,613	214,046	280,372
63	132,970	190,323	224,751	295,078
64	139,023	200,195	236,926	311,847
65	137,872	198,064	234,202	307,937
66	143,720	207,936	246,502	325,060
67	149,762	218,139	259,190	342,764
68	149,956	218,321	259,373	342,923
69	156,385	229,186	272,893	361,756
70	162,872	240,141	286,539	380,783
71	169,780	251,837	301,108	401,086
72	176,529	263,260	315,324	420,911
73	183,688	275,378	330,418	441,955
74	191,281	288,238	346,446	464,299
75	198,793	300,960	362,281	486,392
76	205,189	311,767	375,744	505,145
77	211,869	323,087	389,834	524,799
78	218,686	334,750	404,415	545,194
79	224,466	344,633	416,773	562,487
80+	230,451	354,882	429,575	580,397

## FLOATER-2 ADULTS+3 KIDS

Age	Preferred			Premier
	15,00,000	30,00,000	50,00,000	1,00,00,000
18	51,437	68,047	78,044	97,880
19	52,828	69,916	80,210	100,719
20	54,207	71,797	82,388	103,546
21	55,586	73,667	84,554	106,385
22	56,977	75,548	86,720	109,212
23	58,357	77,417	88,886	112,051
24	59,736	79,298	91,063	114,878
25	61,127	81,168	93,229	117,705
26	62,506	83,038	95,395	120,544
27	63,897	84,919	97,561	123,371
28	65,276	86,788	99,739	126,209
29	66,656	88,669	101,905	129,037
30	68,047	90,539	104,071	131,875
31	69,426	92,408	106,237	134,702
32	70,805	94,289	108,403	137,541
33	72,196	96,159	110,580	140,368
34	73,576	98,040	112,746	143,195
35	74,966	99,910	114,912	146,034
36	76,346	101,791	117,078	148,861
37	77,725	103,660	119,255	151,700
38	79,116	105,530	121,421	154,527
39	80,495	107,411	123,587	157,366
40	81,875	109,280	125,753	160,193
41	83,266	111,161	127,931	163,031
42	84,645	113,031	130,097	165,859
43	86,036	114,901	132,263	168,686
44	87,415	116,782	134,429	171,524
45	88,795	118,651	136,606	174,352
46	90,185	120,532	138,772	177,190
47	91,565	122,402	140,938	180,017
48	92,944	124,283	143,104	182,856
49	94,335	126,152	145,282	185,683

Age	Preferred			Premier
	15,00,000	30,00,000	50,00,000	1,00,00,000
50	95,714	128,022	147,448	188,522
51	98,405	132,137	152,418	195,214
52	101,232	136,504	157,696	202,327
53	104,207	141,121	163,305	209,897
54	107,354	146,023	169,256	217,957
55	110,683	151,221	175,583	226,529
56	114,194	156,739	182,297	235,649
57	117,899	162,587	189,434	245,362
58	121,820	168,800	197,026	255,702
59	125,981	175,412	205,097	266,714
60	130,370	182,423	213,682	278,434
61	135,181	190,141	223,144	291,384
62	140,288	198,360	233,233	305,212
63	145,703	207,115	243,983	319,975
64	151,802	217,033	256,204	336,767
65	150,708	214,958	253,547	332,937
66	156,602	224,876	265,871	350,094
67	162,689	235,114	278,593	367,798
68	162,940	235,353	278,833	368,026
69	169,393	246,229	292,364	386,870
70	175,925	257,230	306,044	405,908
71	182,879	268,949	320,625	426,212
72	189,662	280,394	334,864	446,036
73	196,855	292,535	349,980	467,092
74	204,493	305,417	366,020	489,436
75	212,040	318,163	381,877	511,529
76	218,470	329,004	395,352	530,294
77	225,196	340,347	409,477	549,959
78	231,990	351,986	424,012	570,308
79	237,758	361,859	436,346	587,556
80+	243,743	372,085	449,126	605,443



# Deductible Plans

Zone 1 (Mumbai, Thane &  
Navi Mumbai and Delhi NCR)

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	1,111	1,196	1,122
36-45	2,008	2,256	2,039
46-50	3,432	4,012	3,505
51-55	5,488	6,564	5,622
56-60	7,538	9,110	7,734
61-64	12,009	14,684	12,344
65-74	15,184	18,629	15,615
75+	24,883	30,726	25,614

### 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	2,081	2,248	2,102
36-45	3,353	3,791	3,408
46-50	5,435	6,368	5,551
51-55	8,966	10,765	9,191
56-60	12,883	15,644	13,228
61-64	19,445	23,832	19,993
65-74	27,827	34,286	28,635
75+	41,857	51,796	43,099

### 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	2,992	3,240	3,023
36-45	4,244	4,758	4,308
46-50	6,313	7,319	6,439
51-55	9,813	11,677	10,046
56-60	13,689	16,506	14,042
61-64	20,185	24,610	20,738
65-74	28,482	34,958	29,291
75+	42,368	52,288	43,608

### 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	3,915	4,247	3,957
36-45	5,167	5,765	5,242
46-50	7,236	8,326	7,372
51-55	10,736	12,684	10,979
56-60	14,613	17,513	14,975
61-64	21,108	25,617	21,672
65-74	29,405	35,965	30,225
75+	43,291	53,295	44,542

## 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	2,081	2,248	2,102
36-45	3,353	3,791	3,408
46-50	5,435	6,368	5,551
51-55	8,966	10,765	9,191
56-60	12,883	15,644	13,228
61-64	19,445	23,832	19,993
65-74	27,827	34,286	28,635
75+	41,857	51,796	43,099

### 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	2,992	3,240	3,023
36-45	4,244	4,758	4,308
46-50	6,313	7,319	6,439
51-55	9,813	11,677	10,046
56-60	13,689	16,506	14,042
61-64	20,185	24,610	20,738
65-74	28,482	34,958	29,291
75+	42,368	52,288	43,608

### 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	3,360	3,660	3,369
36-45	4,580	5,178	4,655
46-50	6,649	7,739	6,785
51-55	10,148	12,096	10,392
56-60	14,025	16,926	14,388
61-64	20,521	25,030	21,085
65-74	28,818	35,377	29,638
75+	42,704	52,708	43,954

### 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	4,838	5,254	4,890
36-45	6,091	6,773	6,176
46-50	8,156	9,330	8,303
51-55	11,652	13,682	11,906
56-60	15,529	18,511	15,902
61-64	22,024	26,616	22,598
65-74	30,321	36,963	31,152
75+	44,207	54,294	45,468



## 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	2,266	2,284	2,400	2,167	2,199	2,324	2,479
36-45	5,029	5,081	5,424	4,738	4,832	5,199	5,657
46-50	8,058	8,179	8,979	7,380	7,600	8,454	9,522
51-55	11,926	12,151	13,636	10,666	11,074	12,662	14,646
56-60	15,785	16,114	18,283	13,945	14,541	16,859	19,757
61-64	23,650	24,210	27,900	20,519	21,534	25,478	30,408
65-74	29,563	30,283	35,035	25,530	26,837	31,916	38,265
75+	46,429	47,650	55,711	39,590	41,806	50,421	61,189

### 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	3,940	3,975	4,206	3,744	3,808	4,054	4,362
36-45	7,592	7,684	8,288	7,079	7,246	7,892	8,699
46-50	12,043	12,238	13,525	10,950	11,304	12,680	14,400
51-55	18,594	18,970	21,453	16,488	17,171	19,824	23,140
56-60	25,790	26,367	30,177	22,557	23,605	27,677	32,766
61-64	37,346	38,263	44,315	32,210	33,875	40,343	48,428
65-74	52,268	53,618	62,529	44,707	47,158	56,681	68,585
75+	76,676	78,754	92,466	65,042	68,813	83,468	101,786

### 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	5,316	5,367	5,710	5,025	5,119	5,485	5,942
36-45	9,396	9,503	10,213	8,794	8,989	9,747	10,695
46-50	14,148	14,358	15,746	12,970	13,352	14,835	16,689
51-55	20,862	21,251	23,823	18,680	19,387	22,135	25,571
56-60	28,206	28,795	32,680	24,910	25,978	30,131	35,321
61-64	39,844	40,769	46,874	34,664	36,343	42,867	51,023
65-74	54,924	56,278	65,212	47,344	49,801	59,349	71,284
75+	79,395	81,468	95,154	67,782	71,546	86,173	104,456

## 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	6,711	6,781	7,239	6,322	6,448	6,938	7,550
36-45	11,253	11,378	12,203	10,553	10,780	11,662	12,764
46-50	16,328	16,556	18,059	15,052	15,466	17,073	19,082
51-55	23,257	23,664	26,352	20,977	21,716	24,588	28,178
56-60	30,817	31,423	35,425	27,422	28,522	32,799	38,144
61-64	42,648	43,591	49,812	37,370	39,081	45,729	54,040
65-74	58,030	59,402	68,451	50,352	52,841	62,512	74,602
75+	82,802	84,893	98,695	71,091	74,887	89,637	108,076

### 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	3,940	3,975	4,206	3,744	3,808	4,054	4,362
36-45	7,592	7,684	8,288	7,079	7,246	7,892	8,699
46-50	12,043	12,238	13,525	10,950	11,304	12,680	14,400
51-55	18,594	18,970	21,453	16,488	17,171	19,824	23,140
56-60	25,790	26,367	30,177	22,557	23,605	27,677	32,766
61-64	37,346	38,263	44,315	32,210	33,875	40,343	48,428
65-74	52,268	53,618	62,529	44,707	47,158	56,681	68,585
75+	76,676	78,754	92,466	65,042	68,813	83,468	101,786

### 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	5,316	5,367	5,710	5,025	5,119	5,485	5,942
36-45	9,396	9,503	10,213	8,794	8,989	9,747	10,695
46-50	14,148	14,358	15,746	12,970	13,352	14,835	16,689
51-55	20,862	21,251	23,823	18,680	19,387	22,135	25,571
56-60	28,206	28,795	32,680	24,910	25,978	30,131	35,321
61-64	39,844	40,769	46,874	34,664	36,343	42,867	51,023
65-74	54,924	56,278	65,212	47,344	49,801	59,349	71,284
75+	79,395	81,468	95,154	67,782	71,546	86,173	104,456

## 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	6,711	6,781	7,239	6,322	6,448	6,938	7,550
36-45	11,253	11,378	12,203	10,553	10,780	11,662	12,764
46-50	16,328	16,556	18,059	15,052	15,466	17,073	19,082
51-55	23,257	23,664	26,352	20,977	21,716	24,588	28,178
56-60	30,817	31,423	35,425	27,422	28,522	32,799	38,144
61-64	42,648	43,591	49,812	37,370	39,081	45,729	54,040
65-74	58,030	59,402	68,451	50,352	52,841	62,512	74,602
75+	82,802	84,893	98,695	71,091	74,887	89,637	108,076

### 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	8,107	8,194	8,768	7,620	7,777	8,391	9,158
36-45	13,110	13,253	14,194	12,312	12,571	13,576	14,834
46-50	18,503	18,749	20,367	17,130	17,575	19,305	21,467
51-55	25,641	26,065	28,866	23,264	24,034	27,028	30,770
56-60	33,416	34,040	38,154	29,925	31,056	35,454	40,951
61-64	45,441	46,401	52,735	40,067	41,809	48,578	57,040
65-74	61,125	62,513	71,676	53,350	55,870	65,663	77,904
75+	86,198	88,306	102,221	74,391	78,217	93,089	111,679

## 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 1 (Mumbai, Thane &  
Navi Mumbai and Delhi NCR)

## 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 I:** Mumbai, Thane & Navi Mumbai and Delhi & NCR

**Zone II:** Bangalore, Hyderabad, Chennai, Chandigarh, Ludhiana, Kolkata, Gujarat

**Zone III:** Rest of India excluding the locations mentioned under Zone I & Zone II

### 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 III), Mrs. B (mother) resides in Kolkata (Zone II) and Mr. C (Son) resides in Delhi (Zone I).

Zone I 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 I, II, III.
- 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 I, II, III.

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 I/ III/ III.

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 I, II, III.

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



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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