

HDFC ERGO Group Health Insurance Rate charts

Gross Premium (Excl. GST) for Base Covers: Individual i.e. 1 Adult

Sum Insured	Age-Band										
	0-17	18-35	36-45	46-50	51-55	56-60	61-65	66-70	71-75	76-80	>80
50,000	1,423	1,952	2,347	3,639	4,365	5,240	7,335	9,904	13,368	17,379	21,028
1,00,000	1,580	2,167	2,609	4,043	4,852	5,821	8,151	11,003	14,853	19,309	23,365
1,50,000	1,685	2,312	2,783	4,313	5,175	6,209	8,695	11,737	15,845	20,597	24,923
2,00,000	1,791	2,456	2,956	4,583	5,500	6,599	9,237	12,472	16,835	21,885	26,483
2,50,000	1,895	2,600	3,131	4,851	5,821	6,987	9,780	13,201	17,823	23,171	28,035
3,00,000	2,000	2,744	3,303	5,120	6,144	7,372	10,321	13,935	18,811	24,455	29,588
3,50,000	2,249	3,088	3,716	5,759	6,911	8,295	11,612	15,676	21,161	27,511	33,288
4,00,000	2,501	3,431	4,128	6,400	7,680	9,216	12,901	17,417	23,513	30,568	36,987
4,50,000	2,751	3,773	4,541	7,039	8,447	10,136	14,192	19,160	25,864	33,623	40,684
5,00,000	3,000	4,116	4,953	7,680	9,216	11,060	15,481	20,900	28,215	36,680	44,383
5,50,000	3,181	4,364	5,252	8,140	9,769	11,723	16,411	22,156	29,909	38,881	47,045
6,00,000	3,361	4,611	5,551	8,601	10,321	12,387	17,340	23,409	31,603	41,083	49,709
6,50,000	3,540	4,859	5,847	9,061	10,875	13,049	18,269	24,663	33,295	43,283	52,373
7,00,000	3,720	5,104	6,144	9,521	11,427	13,713	19,196	25,916	34,988	45,484	55,036
7,50,000	3,901	5,351	6,440	9,983	11,980	14,376	20,125	27,171	36,680	47,685	57,697
8,00,000	4,081	5,599	6,739	10,443	12,532	15,040	21,055	28,425	38,373	49,885	60,361
8,50,000	4,260	5,847	7,035	10,905	13,087	15,703	21,983	29,680	40,065	52,087	63,025
9,00,000	4,440	6,093	7,333	11,365	13,640	16,367	22,912	30,933	41,760	54,288	65,688
9,50,000	4,621	6,339	7,629	11,827	14,192	17,032	23,841	32,187	43,453	56,489	68,349
10,00,000	4,801	6,587	7,928	12,287	14,745	17,695	24,771	33,440	45,145	58,689	71,013
15,00,000	6,552	8,991	10,817	16,771	20,127	24,147	33,808	45,643	61,616	80,101	96,920
20,00,000	8,252	11,323	13,625	21,123	25,349	30,413	42,581	57,487	77,605	1,00,888	1,22,069
25,00,000	9,901	13,588	16,349	25,347	30,419	36,495	51,096	68,983	93,124	1,21,063	1,46,480

50,00,000	14,903	20,449	24,605	38,148	45,780	54,924	76,900	1,03,817	1,40,151	1,82,197	2,20,451
75,00,000	16,603	22,781	27,412	42,500	51,003	61,189	85,672	1,15,661	1,56,140	2,02,984	2,45,601
1,00,00,000	18,403	25,252	30,385	47,108	56,533	67,824	94,961	1,28,201	1,73,069	2,24,992	2,72,231
2,00,00,000	21,503	29,507	35,504	55,044	66,056	79,251	1,10,960	1,49,800	2,02,227	2,62,896	3,18,092
3,00,00,000	24,001	32,936	39,629	61,440	73,733	88,460	1,23,855	1,67,208	2,25,728	2,93,449	3,55,060
4,00,00,000	26,001	35,680	42,932	66,560	79,877	95,832	1,34,176	1,81,143	2,44,539	3,17,903	3,84,648
5,00,00,000	27,561	37,821	45,508	70,555	84,671	1,01,583	1,42,227	1,92,011	2,59,211	3,36,977	4,07,727

## Optional Covers

### Pre-Existing Disease Waiting Period Modification Option

Loading % (Applicable on Premium for Base Covers)	
PED Waiting Period from 3 Years to 2 Years	15%
PED Waiting Period from 3 Years to 1 Year	25%
PED Waiting Period from 3 Years to 0 Years	35%

### Specific Illness Waiting Period Modification Option

Loading/Discount % (Applicable on Premium for Base Covers)	
Specific Illness Waiting Period from 1 Year to 2 Years	-10%
Specific Illness Waiting Period from 1 Year to 0 Years	10%

*Negative Sign Indicates Discount*

Modification of General Waiting Period

Loading % (Applicable on Premium for Base Covers)	
General Waiting Period from 30 Days to 0 Days	2.0%
General Waiting Period from 30 Days to 7 Days	1.5%
General Waiting Period from 30 Days to 15 Days	1.0%

Modification of Pre and Post Hospitalization Medical Expenses

Pre Hospitalization Days	Loading/Discount % (Applicable on Premium for Base Covers)	Loading/Discount % (Applicable on Premium for Base Covers)
15	-0.15%	-0.25%
30	0.00%	-0.35%
60	0.50%	0.00%
90	0.65%	0.50%
180	0.75%	0.85%

*Negative Sign Indicates Discount*

*Overall Loading for the combination chosen will be additive*

*Ex: For Pre & Post Hospitalisation Days of 60 & 90 days respectively - Loading will be 1% (i.e. 0.5%+0.5%)*

Room Rent and ICU Modification Option

Options	Sub-Limit	Discount % (Applicable on Premium for Base Covers) by Sum Insured														
		50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000	5,50,000	6,00,000	6,50,000	7,00,000	7,50,000
1	1% of SI upto 3,000 for Normal & 2% of SI upto 6,000 for ICU	38.2%	23.3%	22.3%	20.0%	17.0%	13.2%	14.7%	16.2%	17.5%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%
2	1% of SI upto 5,000 for Normal & 2% of SI upto 10,000 for ICU	38.2%	23.3%	22.3%	20.0%	17.0%	13.2%	5.5%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
3	1% of SI for Normal & 2% of SI for ICU	38.2%	23.3%	22.3%	20.0%	17.0%	13.2%	5.5%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
4	1.5% of SI upto 3,000 for Normal & 3% of SI upto 6,000 for ICU	22.3%	0.0%	0.0%	0.0%	6.4%	13.2%	14.7%	16.2%	17.5%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%
5	1.5% of SI upto 5,000 for Normal & 3% of SI upto 10,000 for ICU	22.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
6	1.5% of SI for Normal & 3% of SI for ICU	22.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
7	2% of SI upto 3,000 for Normal & 4% of SI upto 6,000 for ICU	6.4%	0.0%	0.0%	0.0%	6.4%	13.2%	14.7%	16.2%	17.5%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%
8	2% of SI upto 5,000 for Normal & 4% of SI upto 10,000 for ICU	6.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
9	2% of SI for Normal & 4% of SI for ICU	6.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10	Restiction in Absolute ₹ amount: 3,000 for Normal & 6,000 for ICU	0.0%	0.0%	0.0%	0.0%	6.4%	13.2%	14.7%	16.2%	17.5%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%
11	Restiction in Absolute ₹ amount: 5,000 for Normal & 10,000 for ICU	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
12	Restiction in Absolute ₹ amount for Normal Room to 5,000 and no restriction for ICU	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
13	Restiction to General Room category for Normal room and upto INR 5,000 for ICU in Absolute amount	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

Options	Sub-Limit	Discount % (Applicable on Premium for Base Covers) by Sum Insured														
		8,00,000	8,50,000	9,00,000	9,50,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000	2,00,00,000	3,00,00,000	4,00,00,000	5,00,00,000
1	1% of SI upto 3,000 for Normal & 2% of SI upto 6,000 for ICU	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%
2	1% of SI upto 5,000 for Normal & 2% of SI upto 10,000 for ICU	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
3	1% of SI for Normal & 2% of SI for ICU	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
4	1.5% of SI upto 3,000 for Normal & 3% of SI upto 6,000 for ICU	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%
5	1.5% of SI upto 5,000 for Normal & 3% of SI upto 10,000 for ICU	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
6	1.5% of SI for Normal & 3% of SI for ICU	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
7	2% of SI upto 3,000 for Normal & 4% of SI upto 6,000 for ICU	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%
8	2% of SI upto 5,000 for Normal & 4% of SI upto 10,000 for ICU	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
9	2% of SI for Normal & 4% of SI for ICU	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10	Restiction in Absolute ₹ amount: 3,000 for Normal & 6,000 for ICU	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%
11	Restiction in Absolute ₹ amount: 5,000 for Normal & 10,000 for ICU	0.0%	0.0%	0.0%	0.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
12	Restiction in Absolute ₹ amount for Normal Room to 5,000 and no restriction for ICU	0.0%	0.0%	0.0%	0.0%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%
13	Restiction to General Room category for Normal room and upto INR 5,000 for ICU in Absolute amount	0.0%	0.0%	0.0%	0.0%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%

Road  
Ambulance  
Modification  
Option

Road Ambulance Sub-Limit	Loading/Discount % (Applicable on Premium for Base Covers)
0	-1.50%
5,000	1.75%
10,000	2.00%
At Actuals	2.25%

*Negative Sign Indicates Discount*

Hospital  
Cash

Age-Band	Gross Premium for ₹1,000/day for Maximum Upto 180 days
0-17	239
18-35	315
36-45	381
46-50	445
51-55	511
56-60	673
61-65	1,063
66-70	1,569
71-75	2,660
76-80	3,456

>80	4,176
Pre Day Benefit Range for Hospital Cash	₹50 to ₹5,000 (in multiples of ₹50)

**To calculate Gross Premium for any other Per Day Benefit: Multiply the above mentioned Gross Premium (based on selected Age-Band) by the factor of (Selected Per Day Benefit / 1000)**

Ex: Gross Premium for ₹100 per day for max 180 days for insured in the age-band 36-45 =  
 $45 = 381 * (100/1000) = ₹38$

Hospital Cash	5	7	10	15	30	60	90	180
Limit in Number of Days	80.00%	82.00%	85.00%	90.23%	96.77%	99.26 %	99.85%	100.00%

Illustration: Gross Premium for ₹2000 per day for max 30 days for insured in the age-band 36-45 =  
 $381 * (2000/1000) * 96.77\% = ₹737$

Time deductible modification option	Relativity
In Hours	100.0%
0 Hours	96.5%
24 Hours	90.0%

*Note: Waiting period modification option in respect to PED, Specific Illness and General will also be applicable here in illness section and the loading/(discount) % will remain consistent to the already filed optional covers under base coverage*

**Preventive Health Check Up**

Option	Details	Individual
1	At the end of a block of 3 continuous claim free years	3.50%
2	At every renewal irrespective of claim status	3.75%

Preventive Health Check Up benefit amount (₹)	500 to 1500	2000 to 3000	3500 to 4000	4500 to 5500	6000 to 7500	8000 to 10000
Utilization Percentage	100%	95%	90%	85%	80%	75%

***Illustration:***

Benefit Amount (A)	2,500
Family Composition	1 Adult
Benefit Payable At	At the end of a block of 3 continuous claim free years
Frequency (B)	3.50%
Utilization % (C)	95%
Risk Premium (D = A*B*C)	83
Gross Premium (Excl. GST)	111

**Co-Payment**

Co-Payment	Discount % (Applicable on Premium for Base Covers) by Sum Insured										
	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000	>= 5,50,000
5%	4.10%	4.58%	4.71%	4.85%	4.88%	4.90%	4.93%	4.95%	4.98%	5.00%	5.00%
10%	8.30%	9.20%	9.45%	9.70%	9.75%	9.80%	9.85%	9.90%	9.95%	10.00%	10.00%
15%	12.60%	13.90%	14.25%	14.60%	14.70%	14.80%	14.85%	14.90%	14.90%	14.90%	20.00%
20%	17.00%	18.60%	19.05%	19.50%	19.65%	19.80%	19.85%	19.90%	19.90%	19.90%	25.00%
25%	21.50%	23.38%	23.94%	24.50%	24.63%	24.75%	24.81%	24.88%	24.88%	24.88%	35.00%
30%	26.20%	28.20%	28.80%	29.40%	29.55%	29.70%	29.80%	29.90%	29.90%	29.90%	50.00%

## AYUSH Treatment

AYUSH Treatment Covered Upto % of Base Sum Insured	Loading % (Applicable on Premium for Base Covers)
10%	1.50%
20%	2.00%
25%	2.25%
50%	2.50%
100%	3.50%

## Deletion of Domiciliary Hospitalization

Discount % (Applicable on Premium for Base Covers)	1.50%
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## Second Opinion for Major Illnesses

Loading % (Applicable on Premium for Base Covers)	2.00%
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### Restore Benefit

Base Sum Insured	Loading % (Applicable on Premium for Base Covers)		
	Single Restore	Double Restore	Unlimited Restore
50,000	35.00%	46.50%	50.00%
1,00,000	24.00%	32.00%	39.00%
1,50,000	18.50%	25.00%	33.50%
2,00,000	13.00%	17.00%	28.00%
2,50,000	9.00%	12.00%	24.00%
3,00,000	5.00%	6.50%	10.00%
3,50,000	5.00%	6.50%	10.00%
4,00,000	5.00%	6.25%	10.00%
4,50,000	5.00%	6.25%	10.00%
5,00,000	5.00%	6.25%	6.75%
5,50,000	5.00%	6.25%	6.75%
6,00,000	4.50%	5.50%	6.00%
6,50,000	4.50%	5.50%	6.00%
7,00,000	4.00%	5.00%	5.50%
7,50,000	3.50%	4.50%	5.00%
8,00,000	3.50%	4.50%	5.00%
8,50,000	3.50%	4.50%	5.00%
9,00,000	3.50%	4.50%	5.00%
9,50,000	3.50%	4.50%	5.00%

10,00,000	3.50%	4.50%	5.00%
15,00,000	2.50%	3.00%	3.50%
20,00,000	2.50%	3.00%	3.50%
25,00,000	2.50%	3.00%	3.50%
50,00,000	1.75%	2.00%	2.50%
75,00,000	1.50%	1.75%	2.25%
1,00,00,000	1.25%	1.50%	2.00%
2,00,00,000	1.00%	1.25%	1.75%
3,00,00,000	1.00%	1.25%	1.75%
4,00,00,000	1.00%	1.25%	1.75%
5,00,00,000	1.00%	1.25%	1.75%

**Cumulative Bonus**

Base Sum Insured	Loading % (Applicable on Premium for Base Covers) for Option 1: 10% every Year, Max 50%	Loading % (Applicable on Premium for Base Covers) for Option 2: 10% every Year, Max 100%	Loading % (Applicable on Premium for Base Covers) for Option 3: 50% every Year, Max 100%	Loading % (Applicable on Premium for Base Covers) for Option 4: 50% every, Max 200%
50,000	3.00%	4.00%	7.50%	9.00%
1,00,000	2.50%	3.50%	6.00%	7.00%
1,50,000	2.50%	3.50%	6.00%	7.00%
2,00,000	2.50%	3.50%	6.00%	7.00%
2,50,000	2.50%	3.50%	6.00%	7.00%
3,00,000	2.50%	3.50%	6.00%	7.00%
3,50,000	2.50%	3.50%	6.00%	7.00%

4,00,000	2.50%	3.50%	6.00%	7.00%
4,50,000	2.50%	3.50%	6.00%	7.00%
5,00,000	2.50%	2.75%	4.50%	5.50%
5,50,000	2.50%	2.75%	4.50%	5.50%
6,00,000	2.50%	2.75%	4.50%	5.50%
6,50,000	2.50%	2.75%	4.50%	5.50%
7,00,000	2.50%	2.75%	4.50%	5.50%
7,50,000	2.50%	2.75%	4.50%	5.50%
8,00,000	1.00%	1.25%	2.50%	4.00%
8,50,000	1.00%	1.25%	2.50%	4.00%
9,00,000	1.00%	1.25%	2.50%	4.00%
9,50,000	1.00%	1.25%	2.50%	4.00%
10,00,000	1.00%	1.25%	2.50%	4.00%
15,00,000	1.00%	1.25%	2.50%	3.50%
20,00,000	1.00%	1.25%	2.00%	3.00%
25,00,000	1.00%	1.25%	1.50%	2.50%
50,00,000	1.00%	1.25%	1.50%	1.75%
75,00,000	1.00%	1.25%	1.50%	1.75%
1,00,00,000	1.00%	1.25%	1.50%	1.75%
2,00,00,000	1.00%	1.25%	1.50%	1.75%
3,00,00,000	1.00%	1.25%	1.50%	1.75%
4,00,00,000	1.00%	1.25%	1.50%	1.75%
5,00,00,000	1.00%	1.25%	1.50%	1.75%

Maternity Cover

Option	Waiting Period Options for Maternity Cover	Discount (%) (To be applied on the Maternity Cover Gross Premium in respect of Nil Waiting Period)
1	0 Years	0.00%
2	9 Months	23.22%
3	1 Year	30.95%
4	2 Years	52.62%
5	3 Years	71.04%
6	4 Years	86.69%

Gross Premium for Maternity Cover: Normal Delivery by Waiting Period			
Maternity Sum Insured: Normal Delivery	Option 1: 0 Years WP	Option 2: 9 Months WP	Op
10,000	107	81	
15,000	160	123	
20,000	213	164	
25,000	267	205	
30,000	320	245	
35,000	373	287	
40,000	413	317	
45,000	461	353	
50,000	501	385	
60,000	601	461	
75,000	747	573	
1,00,000	885	680	

Gross Premium for Maternity Cover: Caesarean Section by Waiting Period			
Maternity Sum Insured: Caesarean Section	Option 1: 0 Years WP	Option 2: 9 Months WP	Op
10,000	160	123	
15,000	240	184	
20,000	320	245	
25,000	400	307	
30,000	480	368	
35,000	560	429	
40,000	640	492	
45,000	720	553	
50,000	800	615	
60,000	921	708	
75,000	1,140	876	
1,00,000	1,440	1,105	

*Final Premium for Maternity Expenses will be equal to the Premium for Normal Delivery (Based on the opted limit) + Premium for C-Sec Delivery*

### Infertility Treatment

	Loading % (Applicable on Premium for Base Covers)
Infertility Treatment Covered Upto Base Sum Insured	7.50%
Infertility Treatment Covered Upto Maternity Cover Limit	5.00%

**Pre and Post Natal Expenses**

Loading % (Applicable on Premium for Base Covers)	3.00%
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**Baby Cover from Day 1**

Loading % (Applicable on Premium for Base Covers)	6.00%
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**OPD Cover**

Gross Premium for OPD Cover by Type of Services Offered	
Outpatient Benefit Limit	All Types of Services
500	375
1,000	751
1,500	1,125
2,000	1,500
2,500	1,875
3,000	2,251
3,500	2,625
4,000	3,000
4,500	3,375
5,000	3,751

**Personal Accident Cover**

Rate per mille	
Accidental Death	0.41

Rate per mille	
Permanent Disablement - Table A	0.12
Permanent Disablement - Table B	0.17
Permanent Disablement - Table C	0.21
Permanent Disablement - Table D	0.25

Risk/Occupation Class	Description	Relativity
Risk Class 1	Administrative / managing functions, accountants, doctors, lawyers, architects, teachers and similar occupations	1.00
Risk Class 2	Manual labour, garage mechanic, machine operator, paid driver (car / truck / heavy vehicles) cash carrying employee, builder, contractor, veterinary doctor and similar occupation	1.25
Risk Class 3	Workers in underground mines, electric installations with high tension supply, Jockey, circus performers, big game hunters, mountaineers, professional river rafters and similar occupations	1.75

### Aggregate Deductible

Aggregate Deductible (INR)	Discount % by Aggregate Deductible for All Ages	
	For Base Sum Insured < = 20,00,000	For Base Sum Insured > 20,00,000
25,000	25%	15%
50,000	40%	30%
1,00,000	50%	40%
2,00,000	55%	45%
3,00,000	65%	55%
5,00,000	72%	62%
10,00,000*	80%	75%
20,00,000*	85%	82%
25,00,000*	Not Applicable	85%
50,00,000*	Not Applicable	90%

\*Preventive health check-up, Secure Benefit, Cumulative Bonus, Inflation Protector and Restore Benefit will not be offered for plans with Aggregate Deductible > 50,00,000.

Note: The above discount percentages will be applicable on the total plan premium

#### Corporate Buffer

Option	Loading % (To be Applicable on the Corporate Buffer Limit)	
	With Parents	Without Parents
1	25%	15%
2	27%	17%
3	35%	25%
4	40%	30%

#### Disease Capping

Discount % (Applicable on Premium for Base Covers) for applying sub-limit on Disease Category I	
Sub-Limit	Discount %
25,000	5.00%
50,000	4.00%
1,00,000	3.00%
1,50,000	2.00%
2,00,000	1.00%
2,50,000	0.75%
3,00,000	0.50%
5,00,000	0.25%

Discount % (Applicable on Premium for Base Covers) for applying sub-limit on Disease Category II	
Sub-Limit	Discount %
25,000	5.00%
50,000	3.00%
75,000	1.00%
1,00,000	0.50%

#### Double Sum Insured for Critical Illness

Age-Band	Gross Premium														
	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000	5,50,000	6,00,000	6,50,000	7,00,000	
0-17	13	27	37	47	57	65	72	77	83	88	92	96	100	103	
18-35	53	107	147	188	227	263	288	312	331	349	367	384	399	411	
36-45	107	213	295	376	453	525	575	623	663	699	733	768	797	821	
46-50	187	373	515	657	793	919	1,007	1,091	1,159	1,223	1,284	1,344	1,396	1,437	
51-55	247	493	681	868	1,048	1,213	1,329	1,440	1,532	1,616	1,696	1,776	1,844	1,900	

56-60	367	733	1,012	1,291	1,559	1,804	1,976	2,141	2,277	2,401	2,521	2,640	2,741	2,824
61-65	520	1,040	1,435	1,831	2,211	2,559	2,803	3,037	3,229	3,407	3,575	3,744	3,887	4,004
66-70	673	1,347	1,859	2,371	2,861	3,313	3,629	3,932	4,181	4,411	4,629	4,848	5,033	5,185
71-75	808	1,616	2,231	2,844	3,435	3,976	4,355	4,719	5,017	5,292	5,555	5,817	6,040	6,221
76-80	969	1,939	2,676	3,413	4,121	4,771	5,227	5,663	6,021	6,351	6,667	6,981	7,248	7,465
>80	1,164	2,327	3,211	4,096	4,945	5,724	6,272	6,795	7,225	7,621	7,999	8,377	8,697	8,959

**Critical Illness (Benefit Based)**

Age-Band	Gross Premium															
	7,50,000	8,00,000	8,50,000	9,00,000	9,50,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000	2,00,00,000	3,00,00,000	4,00,00,000	5,00,00,000
0-17	105	107	108	109	111	112	140	160	173	240	255	340	507	760	1,013	1,267
18-35	420	427	433	439	444	448	560	640	693	960	1,020	1,360	2,027	3,040	4,053	5,067
36-45	840	853	865	876	887	896	1,120	1,280	1,387	1,920	2,040	2,720	4,053	6,080	8,107	10,133
46-50	1,471	1,493	1,515	1,533	1,552	1,568	1,960	2,240	2,427	3,360	3,570	4,760	7,093	10,640	14,187	17,733
51-55	1,943	1,973	2,003	2,027	2,051	2,072	2,591	2,960	3,207	4,440	4,718	6,290	9,373	14,060	18,747	23,433
56-60	2,888	2,933	2,976	3,013	3,048	3,080	3,851	4,400	4,767	6,600	7,013	9,350	13,933	20,900	27,867	34,833
61-65	4,095	4,160	4,221	4,273	4,323	4,368	5,460	6,240	6,760	9,360	9,945	13,260	19,760	29,640	39,520	49,400
66-70	5,303	5,387	5,465	5,533	5,597	5,656	7,071	8,080	8,753	12,120	12,878	17,170	25,587	38,380	51,173	63,967
71-75	6,363	6,464	6,559	6,640	6,716	6,787	8,484	9,696	10,504	14,544	15,453	20,604	30,704	46,056	61,408	76,760
76-80	7,636	7,757	7,871	7,967	8,060	8,144	10,181	11,635	12,605	17,453	18,544	24,725	36,845	55,267	73,690	92,112
>80	9,163	9,308	9,445	9,560	9,672	9,773	12,217	13,963	15,125	20,944	22,252	29,670	44,214	66,321	88,428	1,10,534

**Critical Illness (Benefit Based)**

Age-Band	Gross Premium																							
	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000	5,50,000	6,00,000	6,50,000	7,00,000	7,50,000	8,00,000	8,50,000	9,00,000	9,50,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
0-17	20	40	60	80	100	120	140	160	180	200	220	240	260	280	300	320	340	360	380	400	600	800	1,000	2,000
18-35	80	160	240	320	400	480	560	640	720	800	880	960	1,040	1,120	1,200	1,280	1,360	1,440	1,520	1,600	2,400	3,200	4,000	8,000
36-45	200	400	600	800	1,000	1,200	1,400	1,600	1,800	2,000	2,200	2,400	2,600	2,800	3,000	3,200	3,400	3,600	3,800	4,000	6,000	8,000	10,000	20,000
46-50	396	792	1,188	1,584	1,980	2,376	2,772	3,168	3,564	3,960	4,356	4,752	5,148	5,544	5,940	6,336	6,732	7,128	7,524	7,920	11,880	15,840	19,800	39,600
51-55	511	1,020	1,531	2,040	2,551	3,060	3,571	4,080	4,591	5,100	5,611	6,120	6,631	7,140	7,651	8,160	8,671	9,180	9,691	10,200	15,300	20,400	25,500	51,000
56-60	1,172	2,343	3,515	4,687	5,857	7,029	8,200	9,372	10,544	11,715	12,887	14,059	15,229	16,401	17,572	18,744	19,916	21,087	22,259	23,431	35,145	46,860	58,575	1,17,151
61-65	1,925	3,852	5,777	7,703	9,629	11,555	13,480	15,405	17,332	19,257	21,183	23,109	25,035	26,960	28,887	30,812	32,737	34,663	36,589	38,515	57,772	77,029	96,287	1,92,573
66-70	2,504	5,007	7,511	10,013	12,517	15,021	17,524	20,028	22,531	25,035	27,537	30,041	32,545	35,048	37,552	40,055	42,559	45,063	47,565	50,069	75,104	1,00,139	1,25,173	2,50,345
71-75	2,879	5,757	8,637	11,516	14,395	17,273	20,153	23,032	25,911	28,789	31,669	34,548	37,427	40,305	43,184	46,064	48,943	51,821	54,700	57,580	86,369	1,15,159	1,43,948	2,87,897
76-80	3,167	6,333	9,500	12,668	15,835	19,001	22,168	25,335	28,501	31,669	34,836	38,003	41,169	44,336	47,503	50,669	53,837	57,004	60,171	63,337	95,007	1,26,675	1,58,344	3,16,687
>80	3,484	6,967	10,451	13,935	17,417	20,901	24,385	27,868	31,352	34,836	38,319	41,803	45,287	48,769	52,253	55,737	59,220	62,704	66,188	69,671	1,04,507	1,39,343	1,74,177	3,48,356

**Air Ambulance (India Only)**

Age-Band	Gross Premium
0-17	160
18-35	160
36-45	160
46-50	347
51-55	347
56-60	560
61-65	560
66-70	560
71-75	560

76-80	560
>80	560

Air Ambulance (Outside India Only)

Age-Band	Incremental Gross Premium
0-17	48
18-35	48
36-45	48
46-50	104
51-55	104
56-60	168
61-65	168
66-70	168
71-75	168
76-80	168
>80	168

Home Healthcare

Age-Band	Gross Premium (SI = INR 5,00,000)
0-17	147
18-35	193
36-45	235
46-50	399
51-55	432

56-60	507
61-65	892
66-70	1,196
71-75	1,607
76-80	3,132
>80	3,785

Sum Insured	50,000	1,00,000	3,00,000	5,00,000	10,00,000	25,00,000	50,00,000	1,00,00,000	2,00,00,000	3,00,00,000	4,00,00,000	5,00,00,000
Multiplying Factor	0.83	0.90	0.95	1.00	1.15	1.25	1.35	1.50	1.63	1.75	1.85	1.94

Multiplying Factor will be multiplied to base premium i.e. 193 for age band 18-35 \* 0.83 for INR 50,000 Sum Insured

Convalescence benefit

Age-Band	Gross Rate per mille
0-17	1.47
18-35	1.94
36-45	2.35
46-50	2.66
51-55	2.88
56-60	3.38
61-65	4.46
66-70	5.98
71-75	8.04
76-80	10.44
>80	12.62

Minimum number of days of hospitalisation (days)	5	7	10
Multiplying Factor	16.67	6.67	1.00

Multiplying Factor will be multiplied to base premium i.e. 1.94 for age band 18-35 \* 1 for 10 days of benefit

Home Nursing benefit

Number of days of benefit/ Sum Insured	Gross Premium (SI = INR 5,000)
0-17	103
18-35	136
36-45	164
46-50	232
51-55	252
56-60	296
61-65	468
66-70	628
71-75	844
76-80	1,461
>80	1,767

Sum Insured	1,000	2,000	3,000	4,000	5,000	10,000	15,000	20,000
Multiplying Factor	0.33	0.67	0.83	0.93	1.00	1.50	1.83	2.08

Multiplying Factor will be multiplied to base premium i.e. 136 for age band 18-35 \* 0.33 \* 0.71 for INR 1,000 Sum Insured payable for maximum 7 days

Max number of days	Relativity
7	0.71
15	1.00
30	1.71

### Protect Benefit

Age-Band	Gross Premium (Applicable for Sum Insured >= 5,00,000)
0-17	600
18-35	600
36-45	600
46-50	733
51-55	733
56-60	733
61-65	1,000
66-70	1,000
71-75	1,000
76-80	1,333
>80	1,333

Inflation  
Protector

-

Sum Insured	Loading % by Base Sum Insured (Applicable on the Gross Premium of Base Covers)
50,000	6.50%
1,00,000	5.00%
1,50,000	5.00%
2,00,000	5.00%
2,50,000	5.00%
3,00,000	5.00%
3,50,000	5.00%
4,00,000	5.00%
4,50,000	5.00%
5,00,000	4.00%
5,50,000	4.00%
6,00,000	4.00%
6,50,000	4.00%
7,00,000	4.00%
7,50,000	4.00%
8,00,000	2.25%
8,50,000	2.25%
9,00,000	2.25%
9,50,000	2.25%
10,00,000	2.25%
15,00,000	2.25%
20,00,000	1.75%

25,00,000	1.25%
50,00,000	1.25%
75,00,000	1.25%
1,00,00,000	1.25%
2,00,00,000	1.25%
3,00,00,000	1.25%
4,00,00,000	1.25%
5,00,00,000	1.25%

Compassionate  
Visit

Age-Band	Gross Premium (SI = INR 40,000)
0-17	215
18-35	283
36-45	343
46-50	389
51-55	421
56-60	493
61-65	652
66-70	875
71-75	1,175
76-80	1,527
>80	1,844

Sum Insured	5,000	10,000	20,000	40,000	50,000	1,00,000
Multiplying Factor	0.17	0.33	0.67	1.00	1.33	2.00

Multiplying Factor will be multiplied to base premium i.e. 283 for age band 18-35 \* 0.17 for INR 5,000 Sum Insured

**Global Emergency Hospitalization cover  
(outside India Only)**

Age-Band/Sum Insured	Gross Premium							
	25,00,000	50,00,000	75,00,000	1,00,00,000	2,00,00,000	3,00,00,000	4,00,00,000	5,00,00,000
0-17	991	1,491	1,660	1,840	2,151	2,400	2,600	2,756
18-35	1,359	2,045	2,279	2,525	2,951	3,293	3,568	3,783
36-45	1,635	2,460	2,741	3,039	3,551	3,963	4,293	4,551
46-50	2,535	3,815	4,249	4,711	5,504	6,144	6,656	7,056
51-55	3,041	4,577	5,100	5,653	6,605	7,373	7,988	8,467
56-60	3,649	5,492	6,119	6,783	7,925	8,847	9,583	10,159
61-65	5,109	7,689	8,567	9,496	11,096	12,385	13,417	14,223
66-70	6,899	10,381	11,567	12,820	14,980	16,721	18,115	19,201
71-75	9,312	14,015	15,613	17,307	20,223	22,573	24,453	25,921
76-80	12,107	18,220	20,299	22,499	26,289	29,345	31,791	33,697
>80	14,648	22,045	24,560	27,223	31,809	35,505	38,465	40,773

**Global Hospitalization cover (outside India Only)**

Age-Band/Sum Insured	Gross Premium							
	25,00,000	50,00,000	75,00,000	1,00,00,000	2,00,00,000	3,00,00,000	4,00,00,000	5,00,00,000
0-17	2,499	3,761	4,191	4,644	5,427	6,057	6,563	6,956
18-35	3,429	5,161	5,749	6,373	7,447	8,312	9,005	9,545
36-45	7,044	10,601	11,812	13,092	15,297	17,076	18,499	19,608
46-50	14,581	21,944	24,448	27,099	31,664	35,344	38,289	40,587
51-55	19,893	29,940	33,356	36,972	43,201	48,221	52,240	55,375
56-60	23,868	35,920	40,019	44,357	51,829	57,853	62,675	66,435
61-65	41,464	62,404	69,523	77,061	90,044	1,00,508	1,08,884	1,15,417
66-70	66,844	1,00,599	1,12,076	1,24,228	1,45,156	1,62,025	1,75,527	1,86,059
71-75	1,04,904	1,57,880	1,75,892	1,94,963	2,27,808	2,54,283	2,75,473	2,92,001
76-80	1,36,377	2,05,245	2,28,661	2,53,453	2,96,152	3,30,571	3,58,117	3,79,605
>80	1,65,009	2,48,337	2,76,669	3,06,668	3,58,331	3,99,975	4,33,305	4,59,304

#### Road Ambulance cover (Outside India Only)

	Loading % for all Sum Insured (Applicable on the Gross Premium of Global Covers)				
	When Attached with Global Emergency Hospitalization cover		When attached with Global Hospitalization cover		
	Age	35,000	At Actuals	35,000	At Actuals
All Ages		7.50%	9.00%	1.00%	1.75%

#### Credit link cover (policy tenure upto 5yrs)

Tenure	Upto 1 year	2 years	3 years	4 years	5 years
Discount % by Base Sum Insured (Applicable on the Gross Premium of final plan)	0.0%	2.5%	5.0%	7.5%	10.0%

Note: Discount % for intermediate loan tenure (which could also be weighted average loan tenure basis information provided by the group for that particular portfolio) can be derived using linear interpolation.

**Secure Benefit**

Base Sum Insured	Loading % by Base Sum Insured (Applicable on the Gross Premium of Base Covers)
5,00,000	7.50%
5,50,000	7.50%
6,00,000	7.50%
6,50,000	7.50%
7,00,000	7.00%
7,50,000	7.00%
8,00,000	7.00%
8,50,000	5.50%
9,00,000	5.50%
9,50,000	5.50%
10,00,000	5.00%
15,00,000	4.00%
20,00,000	4.00%
25,00,000	3.00%
50,00,000	2.00%
75,00,000	1.75%
1,00,00,000	1.00%
2,00,00,000	1.00%
3,00,00,000	1.00%
4,00,00,000	1.00%
5,00,00,000	1.00%

**Vector Borne Disease cover (Indemnity)**

Sum Insured	Gross Premium		
	Dengue only	Malaria Only	All VBDs
30,000	196	36	277
50,000	295	53	420
75,000	345	63	503
1,00,000	396	72	584
2,00,000	451	81	719
2,50,000	501	91	819
3,00,000	524	95	879
4,00,000	549	97	976
5,00,000	565	100	1,059

Optional covers under Vector Borne Disease cover (Indemnity)

**Outpatient Treatment Expenses**

Outpatient Treatment Benefit	Gross Premium		
	Dengue Fever only	Malaria only	Vector Borne Diseases (All)
Indemnity (All SI)	19	5	23

**Recovery Benefit**

Recovery Benefit	Gross Premium
Dengue Fever only	1.87
Malaria only	0.93
Vector Borne Diseases (All)	2.80

**Waiting Period Modification Option**

Waiting Period Modification Option (days)	Loading % by Base Sum Insured (Applicable on the Gross Premium of Vector Borne Disease (Indemnity) Cover)
7	10%
15	5%
30	0%

Vector Borne Disease cover (Lumpsum Benefit)

Disease	Gross Rate		
	Dengue Fever only	Malaria only	Vector Borne Diseases (All)
Lumpsum (All SI)	0.6552%	0.1316%	0.9266%

**Optional covers under Vector Borne Disease cover (Lumpsum)**

**Outpatient Treatment Expenses**

Outpatient Treatment Benefit	Gross Rate		
	Dengue Fever only	Malaria only	Vector Borne Diseases (All)
Benefit (upto INR 10,000 SI)	0.3246%	0.0657%	0.4280%
Benefit (Above INR 10,000 SI)	0.1623%	0.0329%	0.2140%

**Recovery Benefit**

Recovery Benefit	Gross Premium
Dengue Fever only	1.87
Malaria only	0.93
Vector Borne Diseases (All)	2.80

**Waiting Period Modification Option**

Waiting Period Options	Loading % by Base Sum Insured (Applicable on the Gross Premium of Vector Borne Disease (Lumpsum) Cover)
7	10%

15	5%
30	0%

**Vector Borne Disease cover (Per Day Benefit)**

Disease	Gross Rate		
	Dengue Fever only	Malaria only	Vector Borne Diseases (All)
Per Day Benefit (All SI)	3.5765%	0.6573%	4.5648%

**Optional covers under Vector Borne Disease cover (Per Day Benefit)**

**Time Deductible**

Time Deductible	Discount % by Base Sum Insured (Applicable on the Gross Premium of Vector Borne Disease (Per day benefit) Cover)
1 day deductible	2.5%
2 day deductible	10.0%

**Annual Aggregate Days limit**

Annual Aggregate Days limit	Loading % by Base Sum Insured (Applicable on the Gross Premium of Vector Borne Disease (Per day benefit) Cover)
10	0%

15	20%
25	40%
30	50%

**ICU Multiplier**

ICU Multiplier	Loading % by Base Sum Insured (Applicable on the Gross Premium of Vector Borne Disease (Per day benefit) Cover)
1	0%
2	6%
3	12%
4	18%
5	24%

**Recovery Benefit**

Recovery Benefit	Gross Premium
Dengue Fever only	1.87
Malaria only	0.93
Vector Borne Diseases (All)	2.80

**Waiting Period Modification Option**

Waiting Period Options	Loading % by Base Sum Insured (Applicable on the Gross Premium of Vector Borne Disease (Per day benefit) Cover)
7	10%
15	5%
30	0%

**Loss of Income - TTD (Injury only)**

	1 Week	2 Weeks	3 Weeks	4 Weeks	5 Weeks	6 Weeks	7 to 52 Weeks	53 to 104 Weeks
Gross Rate per mille of weekly benefit	10.00	20.00	30.01	40.01	45.01	50.01	55.01	60.01

Weekly Deductible Modification	Discount % by Base Sum Insured (Applicable on the Gross Premium of Loss of Income - TTD (Injury Only) Cover)
1 week	10%
2 weeks	15%
3 weeks	25%
4 weeks	40%

**Loss of Income - TTD (Illness only)**

	1 Week	2 Weeks	3 Weeks	4 Weeks	5 Weeks	6 Weeks	7 to 52 Weeks	53 to 104 Weeks
Gross Rate per mille of weekly benefit	10.00	20.00	30.01	40.01	50.01	60.01	65.03	70.03

Weekly Deductible Modification	Discount % by Base Sum Insured (Applicable on the Gross Premium of Loss of Income - TTD (Illness Only) Cover)
1 week	5%
2 weeks	15%
3 weeks	20%
4 weeks	35%

*Note: Waiting period modification option in respect to PED, Specific Illness and General will also be applicable here and the loading/(discount) % will remain consistent to the already filed optional covers under base coverage*

#### Loss of Income - TTD (Illness OR Injury)

	1 Week	2 Weeks	3 Weeks	4 Weeks	5 Weeks	6 Weeks	7 to 52 Weeks	53 to 104 Weeks
Gross Rate per mille of weekly benefit	16.00	32.00	48.02	64.02	76.02	88.02	96.03	104.03

Weekly Deductible Modification	Discount % by Base Sum Insured (Applicable on the Gross Premium of Loss of Income - TTD (Injury or Illness) Cover)
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1 week	7.5%
2 weeks	15.0%
3 weeks	22.5%
4 weeks	37.5%

*Note: Waiting period modification option in respect to PED, Specific Illness and General will also be applicable here in illness section and the loading/(discount) % will remain consistent to the already filed optional covers under base coverage*

#### Repatriation of Mortal Remains

Rate per mille	
Repatriation of Mortal Remains	0.41

Risk/Occupation Class	Description	Relativity
Risk Class 1	Administrative / managing functions, accountants, doctors, lawyers, architects, teachers and similar occupations	1.00
Risk Class 2	Manual labour, garage mechanic, machine operator, paid driver (car / truck / heavy vehicles) cash carrying employee, builder, contractor, veterinary doctor and similar occupation	1.25
Risk Class 3	Workers in underground mines, electric installations with high tension supply, Jockey, circus performers, big game hunters, mountaineers, professional river rafters and similar occupations	1.75

**Funeral Expenses**

		Rate per mille
Funeral Expenses		0.59

Risk/Occupation Class	Description	Relativity
Risk Class 1	Administrative / managing functions, accountants, doctors, lawyers, architects, teachers and similar occupations	1.00
Risk Class 2	Manual labour, garage mechanic, machine operator, paid driver (car / truck / heavy vehicles) cash carrying employee, builder, contractor, veterinary doctor and similar occupation	1.25
Risk Class 3	Workers in underground mines, electric installations with high tension supply, Jockey, circus performers, big game hunters, mountaineers, professional river rafters and similar occupations	1.75

**Dependent Child Education Benefit**

		Rate per mille
Dependent Child Education Benefit		0.59

Risk/Occupation Class	Description	Relativity
Risk Class 1	Administrative / managing functions, accountants, doctors, lawyers, architects, teachers and similar occupations	1.00
Risk Class 2	Manual labour, garage mechanic, machine operator, paid driver (car / truck / heavy vehicles) cash carrying employee, builder, contractor, veterinary doctor and similar occupation	1.25
Risk Class 3	Workers in underground mines, electric installations with high tension supply, Jockey, circus performers, big game hunters, mountaineers, professional river rafters and similar occupations	1.75

**Mobility**

**Extension**

**- Benefit**

Rate per mille

Mobility Extension - Benefit	0.22
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Risk/Occupation Class	Description	Relativity
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Risk Class 1	Administrative / managing functions, accountants, doctors, lawyers, architects, teachers and similar occupations	1.00
Risk Class 2	Manual labour, garage mechanic, machine operator, paid driver (car / truck / heavy vehicles) cash carrying employee, builder, contractor, veterinary doctor and similar occupation	1.25
Risk Class 3	Workers in underground mines, electric installations with high tension supply, Jockey, circus performers, big game hunters, mountaineers, professional river rafters and similar occupations	1.75

**Preferred Provider Network**

Co-payment	Discount % (Applicable on Premium for Base Covers)
10%	14%
20%	20%
30%	27%

*Note: Prices shall vary depending upon group characteristics and are subject to product filing*