

my: Optima Secure

Prospectus

my: Optima Secure is a unique health insurance product which covers expenses incurred on hospitalization due to Illness or Accident. Some of the innovative benefits offered are:

- Secure Benefit offers additional coverage amount equivalent to 100%/200% of the Base Sum Insured.
- Infinite Benefit offers additional coverage equivalent to 100% of the Base Sum Insured irrespective of claim, every year post 1st policy year.
- Plus Benefit offers additional coverage equivalent to 100% of the Base Sum Insured in 2 years irrespective of a claim.
- Automatic Restore Benefits restores 100% of Base Sum Insured automatically on partial or complete utilization of Sum Insured (i.e. Base Sum Insured, Secure Benefit and Plus Benefit / Cumulative Bonus / Infinite Benefit).
- Protect Benefit pays towards the Non-Medical expenses like gloves, food charges and other consumables during hospitalization.
- Global cover provides coverage for hospitalization expenses incurred outside India.
- Please refer to 'Annexure A' for details pertaining to coverages applicable to specific plans

1. Eligibility

- This Policy covers Insured Persons in the age group of 91 days and above.
- The minimum entry age for an adult is 18 years and there is no limit on maximum entry age.
- The minimum entry age for a dependent child (i.e. natural or legally adopted) is 91 days and maximum entry age is 25 years.
- Dependent Child between 91 days and upto 5 years can be insured provided either of the parent is getting insured under this Policy.
- Dependent Child more than age of 5 years and below 26 years can be insured on Individual basis wherein proposer may not be an insured.
- When the child attains the age of 25 years, he or she shall be ineligible for coverage in the subsequent renewals and will be migrated to a new Policy, with continuity benefits.
- There is no maximum cover ceasing age on renewals.
- The family includes following relationships: spouse, dependent children, parents and parents-in-law.
- In a family floater Policy, a maximum of 4 adults and a maximum of 6 dependent children can be included in a single Policy. The 4 adults can be a combination of self, spouse, parents and parents- in-law.



- In an individual Policy, a maximum of 6 adults and a maximum of 6 dependent children can be included in a single Policy. List of relationships which can be included is mentioned below:

i. Spouse	xii. Grandson
ii. Son	xiii. Granddaughter
iii. Daughter	xiv. Brother
iv. Father	xv. Sister
v. Mother	xvi. Sister-in-law
vi. Father-in-law	xvii. Brother-in-law
vii. Mother in-law	xviii. Nephew
viii. Daughter-in-law	xix. Niece
ix. Son-in-Law	
x. Grandfather	
xi. Grandmother	

- For Individual / Floater Employer – Employee policies - It is mandatory that the Employee is an Insured under the policy
- For Individual / Floater Employer – Employee policies: A maximum of 2 adults and a maximum of 6 dependent children can be included in a single Policy. The 2 adults can be a combination of
 - Employee
 - Employee’s Spouse
 The 6 dependent children can be a combination of
 - Employee’s Son(s)
 - Employee’s Daughter(s)

2. Plans & Base Sum Insured (Rs.)

- my: Optima Secure offers eight plans with following Base Sum Insured options depending on the Plan opted.

5 Lakh	7.5 Lakh	10 Lakh	15 Lakh	20 Lakh	25 Lakh	50 Lakh	75 Lakh	1 Crore	2 Crore
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- All Insured Persons in a Policy will have the same Sum Insured.
- The Policy will be issued for a period of 1, 2, 3, 4 or 5 year(s), the Sum Insured and benefits will be applicable per Policy Year basis.

HDFC ERGO General Insurance Company Limited. IRDAI Reg. No. 146. CIN: U66030MH2007PLC177117. Registered & Corporate Office: 6th Floor, Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai – 400 059. Product Name: my: Optima Secure: Product UIN: HDFHLIP26058V082526 | my: health Critical Illness - HDFHLIA22141V032122 | my:Health Hospital Cash Benefit (Add-on) - HDFHLIA21271V022021 | Unlimited Restore (Add On)- HDFHLIA2760V022627 | IPA Rider – APOPAIP19004V011920 | Optima Wellbeing (Add-on) -HDFHLIA2762V022627 | Limitless - HDFHLIA2761V022627 | ABCD Chronic Care - HDFHLIA25044V012425 | Parenthood - HDFHLIA25046V012425 | Serious Illness Booster – HDFHLIA26059V012526

2.1. Illustration for maximum amount payable in a Hospitalization Claim (Rs.)

Year 1

Plan	Optima Suraksha	Optima Secure	Optima Super Secure	Optima Secure Global	Optima Secure Global Plus	Optima Select	Optima Lite	Optima Secure +
Base Sum Insured	10,00,000	10,00,000	10,00,000	1,00,00,000	1,00,00,000	7,50,000	7,50,000	15,00,000
Secure Benefit	NIL	10,00,000	20,00,000	1,00,00,000	1,00,00,000	NIL	NIL	15,00,000
Cumulative Bonus / Plus Benefit / Infinite Benefit	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Automatic Restore Benefit	10,00,000	10,00,000	10,00,000	1,00,00,000	1,00,00,000	7,50,000 (Unlimited times)	7,50,000 (Unlimited times)	15,00,000 (Unlimited times)
Maximum permissible amount for a single Hospitalization claim in a Policy Year	10,00,000	20,00,000	30,00,000	2,00,00,000	2,00,00,000	7,50,000	7,50,000	30,00,000
Maximum permissible amount for all Hospitalization claims in a Policy Year	20,00,000	30,00,000	40,00,000	3,00,00,000 [^]	3,00,00,000 [^]	Unlimited	Unlimited	Unlimited

Year 2

Plan	Optima Suraksha	Optima Secure	Optima Super Secure	Optima Secure Global	Optima Secure Global Plus	Optima Select	Optima Lite	Optima Secure +
Base Sum Insured	10,00,000	10,00,000	10,00,000	1,00,00,000	1,00,00,000	7,50,000	7,50,000	15,00,000
Secure Benefit	NIL	10,00,000	20,00,000	1,00,00,000	1,00,00,000	NIL	NIL	15,00,000
Cumulative Bonus / Plus Benefit / Infinite Benefit	100,000	500,000	500,000	50,00,000	50,00,000	1,87,500	75,000	15,00,000
Automatic Restore Benefit	10,00,000	10,00,000	10,00,000	1,00,00,000	1,00,00,000	7,50,000 (Unlimited times)	7,50,000 (Unlimited times)	15,00,000 (Unlimited times)

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Maximum permissible amount for a single Hospitalization claim in a Policy Year	11,00,000	25,00,000	35,00,000	2,50,00,000	2,50,00,000	9,37,500	8,25,000	45,00,000
Maximum permissible amount for all Hospitalization claims in a Policy Year	21,00,000	35,00,000	45,00,000	3,50,00,000^	3,50,00,000^	Unlimited	Unlimited	Unlimited

Year 3

Plan	Optima Suraksha	Optima Secure	Optima Super Secure	Optima Secure Global	Optima Secure Global Plus	Optima Select	Optima Lite	Optima Secure +
Base Sum Insured	10,00,000	10,00,000	10,00,000	1,00,00,000	1,00,00,000	7,50,000	7,50,000	15,00,000
Secure Benefit	NIL	10,00,000	20,00,000	1,00,00,000	1,00,00,000	NIL	NIL	15,00,000
Cumulative Bonus/ Plus Benefit / Infinite Benefit	200,000	10,00,000	10,00,000	1,00,00,000	1,00,00,000	3,75,000	1,50,000	30,00,000
Automatic Restore Benefit	10,00,000	10,00,000	10,00,000	1,00,00,000	1,00,00,000	7,50,000 (Unlimited times)	7,50,000 (Unlimited times)	15,00,000 (Unlimited times)
Maximum permissible amount for a single Hospitalization claim in a Policy Year	12,00,000	30,00,000	40,00,000	3,00,00,000	3,00,00,000	11,25,000	9,00,000	60,00,000
Maximum permissible amount for all Hospitalization claims in a Policy Year	22,00,000	40,00,000	50,00,000	4,00,00,000 [^]	4,00,00,000 [^]	Unlimited	Unlimited	Unlimited

[^]Note: Maximum hospitalisation claim amount in Optima Secure Global & Optima Secure Global Plus is calculated basis claims made in India.

Note: Secure and Restore benefit are available only for claims within India

3. Base Coverage

The Covers listed below are in-built Policy benefits and shall be available to all Insured Persons in accordance with the procedures set out in this Policy and up to the Sub-limits mentioned in the Policy Schedule. Cumulative Bonus shall be available only if the Cover is specified to be applicable in the Policy Schedule.

Claims made in respect of any of these Covers will affect the eligibility for the additional Covers set out in Section 4 and Section 5 below.

3.1. Hospitalization Expenses

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The Company shall indemnify Medical Expenses necessarily incurred by the Insured Person for Hospitalization of the Insured Person during the Policy Year due to Illness or Injury, up to the Sum Insured specified in the Policy Schedule for:

- a. Room Rent, boarding, nursing expenses as provided by the Hospital / Nursing Home. Room rent limit shall be 'At Actuals' unless otherwise specified in the Policy Schedule. Intensive Care Unit (ICU) / Intensive Cardiac Care Unit (ICCU) expenses. ICU limit (including ICCU) for bed charges shall be 'At Actuals' unless otherwise specified in the Policy Schedule.
- b. Surgeon, anaesthetist, Medical Practitioner, consultants, specialist Fees during Hospitalization forming part of Hospital bill.
- c. Investigative treatments and diagnostic procedures directly related to Hospitalization.
- d. Medicines and drugs prescribed in writing by Medical Practitioner.
- e. Intravenous fluids, blood transfusion, surgical appliances, allowable consumables and/or enteral feedings. Operation theatre charges.
- f. The cost of prosthetics and other devices or equipment, if implanted internally during Surgery.

3.1.1. Other Expenses

- i. Expenses incurred on road Ambulance if the Insured Person is required to be transferred to the nearest Hospital for Emergency Care or from one Hospital to another Hospital or from Hospital to Home (within same city) following Hospitalization.
- ii. In patient Care Dental Treatment, necessitated due to disease or Injury
- iii. Plastic surgery, necessitated due to Injury
- iv. All Day Care Treatments.

Note:

- i. Expenses of Hospitalization for a minimum period of 24 consecutive hours only shall be admissible. However, the time limit shall not apply in respect of Day Care Treatment.
- ii. The Hospitalization must be for Medically Necessary Treatment, and prescribed in writing by Medical Practitioner.
- iii. Proportionate deduction on Room Rent: In case the Insured Person is admitted in a room that exceeds the category/limit stipulated in the Policy Schedule, the reimbursement/payment of Room Rent charges including all Associated Medical Expenses incurred at Hospital shall be effected in the same proportion as the admissible rate per day bears to the actual rate per day of Room Rent charges. This condition is not applicable in respect of Hospitals where differential billing for Associated Medical Expenses is not followed based on Room Rent. In case the Insured Person is admitted in an ICU / ICCU room that exceeds the category/limit

stipulated in the Policy Schedule then Proportionate deduction as stated above shall only apply on ICU / ICCU room charges for the days Insured Person was admitted in ICU / ICCU. Proportionate deduction will not apply for Associated Medical expenses incurred during the days Insured Person was admitted in ICU / ICCU.

3.2. Home Health Care

The Company shall indemnify the Medical Expenses incurred by the Insured Person on availing treatment at Home during the Policy Year, if prescribed in writing by the treating Medical Practitioner, provided that:

- a. The treatment in normal course would require In-patient Care at a Hospital, and be admissible under Section 3.1 (Hospitalization Expenses).
- b. The treatment is pre-authorized by the Company as per procedure given under Claims Procedure - Section 6.
- c. Records of the treatment administered, duly signed by the treating Medical Practitioner, are maintained for each day of the Home treatment.

This Cover is not available on reimbursement basis.

3.3. Domiciliary Hospitalization

The Company shall indemnify the Medical Expenses incurred during the Policy Year on Domiciliary Hospitalization of the Insured Person prescribed in writing by treating Medical Practitioner, provided that:

- a. the condition of the Insured Person is such that he/she could not be removed/admitted to a Hospital.
or
- b. the Medically Necessary Treatment is taken at Home on account of non-availability of room in a Hospital.

3.4. AYUSH Treatment

The Company shall indemnify the Medical Expenses incurred by the Insured Person only for Inpatient Care under Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy systems of medicines during each Policy Year up to the Sub-limit specified against this Cover in the Policy Schedule, in any AYUSH Hospital.

3.5. Pre-Hospitalization Expenses

The Company shall indemnify the Pre-Hospitalization Medical Expenses incurred by the Insured Person only if the same is related to an admissible Hospitalization under Section 3.1 (Hospitalization Expenses). Such expenses shall be indemnified if the same were incurred upto 60 days unless otherwise specified in the Policy Schedule, immediately prior to the date of admission.

3.6. Post-Hospitalization Expenses

The Company shall indemnify the Post-Hospitalization Medical Expenses incurred by the Insured Person only if the same is related to an admissible Hospitalization under Section 3.1 (Hospitalization Expenses). Such expenses shall be indemnified if the same were incurred upto 180 days unless otherwise specified in the Policy Schedule, immediately post the date of discharge from the Hospital.

3.7. Organ Donor Expenses

The Company shall indemnify the Medical Expenses covered under Section 3.1 (Hospitalization Expenses) which are incurred by the Insured Person during the Policy Year towards the organ donor's Hospitalization for harvesting of the donated organ where an Insured Person is the recipient, subject to the following conditions:

- a. The organ donor is any person whose organ has been made available in accordance and in compliance with The Transplantation of Human Organ (amendment) Act, 2011, Transplantation of Human Organs and Tissues Rules, 2014 and other applicable laws and/or regulations.
- b. Recipient Insured Person's claim under Section 3.1 (Hospitalization Expenses) is admissible under the Policy.
- c. Expenses listed below are excluded from this Cover:
 - i. The organ donor's Pre-Hospitalization Expenses and Post-Hospitalization Expenses.
 - ii. Expenses related to organ transportation or preservation.
 - iii. Any other Medical Expenses or Hospitalization consequent to the organ harvesting.

3.8. Cumulative Bonus (CB) [Applicable to 'Optima Suraksha', 'Optima Lite' and 'Optima Select' plans]

On Renewal of this Policy with the Company without a break, a sum equal to 10% (unless otherwise specified in the policy schedule) of the Base Sum Insured of the expiring Policy shall be provided as CB irrespective of any claims and shall be available under the Renewed Policy subject to the following conditions:

Notes:

- a. In case where the Policy is on individual basis as specified in the Policy Schedule, the CB shall be added and available individually to the Insured Person
- b. In case where the Policy is on floater basis, the CB shall be added and available to the family on floater basis.
- c. CB shall be available only if the Policy is renewed/ premium paid within the Grace Period.
- d. If the Insured Persons in the expiring policy are covered on an individual basis as specified in the Policy Schedule and there is an accumulated CB for such Insured Persons under the expiring policy, and such expiring policy has been Renewed on a

floater policy basis as specified in the Policy Schedule then the CB to be carried forward for credit in such Renewed Policy shall be the lowest one that is applicable among all the Insured Persons.

- e. In case of floater policies where the Insured Persons Renew their expiring policy by splitting the Sum Insured in to two or more floater policies/individual policies or in cases where the Policy is split due to the child attaining the Age of 25 years, the CB of the expiring policy shall be apportioned to such Renewed Policies in the proportion of the Sum Insured of each Renewed Policy
- f. If the Sum Insured has been reduced at the time of Renewal, the applicable CB shall be reduced in the same proportion to the Sum Insured in current Policy.
- g. If the Sum Insured under the Policy has been increased at the time of Renewal, the CB shall be calculated on the Sum Insured of the last completed Policy Year.
- h. If the Policy Period is of two/three years, any CB that has accrued for the first/second Policy Year shall be credited post completion of each Policy Year.
- i. New Insured Person added to the Policy during subsequent Renewals will be eligible for CB as per their Renewal terms.
- j. CB shall be available only if the Cover is specified to be applicable in the Policy Schedule.
- k. CB percentage and maximum accrual limit applicable shall be as specified in the Policy Schedule.

4. Optional Covers

The Covers listed below are optional covers. An optional cover is applicable to an Insured Person only if it is specified in the Policy Schedule to be in force for that Insured Person, and such optional cover will be available in accordance with the procedures set out in this Policy and up to the Sub-limits mentioned in the Policy Schedule.

Note: Please refer to 'Annexure A' for details pertaining to optional covers available with your plan opted

Key to read 'Annexure A'

- a. **'Covered'** means that particular benefit is an inbuilt feature in that particular plan and the premium of such benefits are included in the premium of the respective Plan.
- b. **'Not Covered'** means that particular benefit is NOT available either as an inbuilt feature or as an optional feature in that particular plan
- c. **'Optional'** means that particular benefit is NOT an inbuilt feature BUT can be opted by the Proposer/Policyholder either at inception or at renewal subject to Company's discretion. 'PED wait period modification' is allowed to be opted at channel level only. Individual customers will not be able to opt for the same.

4.1. Emergency Air Ambulance

The Company shall indemnify expenses incurred by the Insured Person during the Policy Year towards Ambulance transportation in an airplane or helicopter for Emergency Care which requires immediate and rapid Ambulance transportation that ground transportation cannot provide from the site of first occurrence of the Illness or Accident to the nearest Hospital. The claim is subject to a maximum of Sum Insured as specified in the Policy Schedule against this Cover, and subject to the following conditions:

- a. The air Ambulance transportation is advised in writing by a Medical Practitioner.
- b. Medically Necessary Treatment is not available at the location where the Insured Person is situated at the time of emergency.
- c. The air Ambulance provider is a registered entity in India (except Section 4.9 (Global Health Cover (Emergency Treatments Only)) and Section 4.10 (Global Health Cover (Emergency and Planned Treatments Only))
- d. The Insured Person is in India and the treatment is taken in India only. (except Section 4.9 (Global Health Cover (Emergency Treatments Only)) and Section 4.10 (Global Health Cover (Emergency and Planned Treatments Only)).
- e. No return transportation to the Insured Person's Home or elsewhere by the air Ambulance will be covered under this Cover.
- f. A claim for the same Hospitalization is admissible under Section 3.1 (Hospitalization Expenses) OR Section 4.9 (Global Health Cover (Emergency Treatments Only)) OR Section 4.10 (Global Health Cover (Emergency and Planned Treatments Only)).
- g. The amount specified in the Policy schedule against this benefit denotes the Company's maximum liability in respect to the benefit and shall not reduce the Sum Insured of the policy.

4.2. Daily Cash for Shared Room

The Company shall pay a daily cash amount as specified in Policy Schedule for each continuous and completed 24 hours of Hospitalization during the Policy Year if the Insured Person is Hospitalised in shared accommodation in a Network Provider Hospital and such Hospitalization exceeds 48 consecutive hours.

Specific Conditions:

- a. The Cover is not available for the time spent by the Insured Person in an Intensive Care Unit (ICU).
- b. We shall NOT pay any claim under this benefit until the hospitalization claim is admissible under section B-1.1 (Hospitalization Expenses).
- c. The amount specified in the Policy schedule against this benefit denotes the Company's maximum liability in respect to the benefit and shall not reduce the Sum Insured of the policy.

4.3. Protect Benefit

The Company shall indemnify the Insured Person for the Non-Medical Expenses listed under Annexure B to this Policy incurred in relation to a claim admissible as per Section 3 (Base Coverage) during the Policy Year.

Exclusion (k) of Section 10.2 – Specific Exclusions shall not apply to this Cover.

In plans where in Protect Benefit is available as an optional cover, this benefit can be opted only at inception or at renewals and once opted the same can be opted out at renewals only.

Claims under Protect Benefit shall be payable only if the same is stated to be in force in the Policy Schedule.

4.4. Plus Benefit

On Renewal of this Policy with the Company without a break, a sum equal to 50% of the Base Sum Insured under the expiring Policy will be added to the Sum Insured available under the Renewed Policy subject to the following conditions:

- a. The applicable Plus Benefit under this Cover can only be accumulated up to 100% of Base Sum Insured, and will be applicable only to the Insured Person covered under the expiring Policy and who continues to remain insured on Renewal.
- b. The applicable Plus Benefit shall be applied annually only on completion of each Policy Year, and once added, the accumulated amount will be carried forward to the subsequent Policy Year, subject to there being no Break in Policy
- c. This Cover will be applied irrespective of number of claims made under the expiring Policy.
- d. The applicable Plus Benefit under this Cover can be utilized only for claims admissible under Section 3 (Base Coverage) and Section 4.3 (Protect Benefit) of the Policy.

Notes:

- i. In case where the Policy is issued on an individual basis, the Plus Benefit shall be added and available individually to the Insured Person. In case where the Policy is on floater basis, the Plus Benefit shall be added and available to all Family Members on a floater basis.
- ii. Plus Benefit shall be available only if the Policy is renewed and due premium is received within the Grace Period.
- iii. If the Insured Persons in the expiring policy are covered on an individual basis as specified in the Policy Schedule and there is an accumulated Plus Benefit for such Insured Persons under the expiring policy, and such expiring policy has been Renewed on a floater policy basis as specified in the Policy Schedule then the Plus Benefit to be carried forward for credit in such Renewed Policy shall be the lowest one that is applicable among all the Insured Persons.

- iv. In case of floater policies where Insured Persons Renew their expiring policy by splitting the Sum Insured in to two or more floater policies/individual policies or in cases where the Policy is split due to the child attaining the Age of 25 years, the Plus Benefit of the expiring policy shall be apportioned to such Renewed Policies in the proportion of the Sum Insured of each Renewed Policy
- v. If the Sum Insured has been reduced at the time of Renewal, the applicable Plus Benefit shall be reduced in the same proportion to the Sum Insured in current Policy.
- vi. If the Sum Insured under the Policy has been increased at the time of Renewal, the Plus Benefit shall be calculated on the Sum Insured of the last completed Policy Year.
- vii. If the Policy Period is of two or three years, the Plus Benefit shall be credited post completion of each Policy Year, and will be available for any claims made in the subsequent Policy Year.
- viii. New Insured Person added to the Policy during subsequent Renewals will be eligible for the Plus Benefit as per their Renewal terms.
- ix. In plans where in Plus Benefit is available as an optional cover, this benefit can be opted only at inception or at renewals and once opted the same can be opted out only at renewals. Upon opting for this benefit, any accrued CB amount shall be carried forward to the renewed Policy and thereafter CB benefit shall cease to exist.

4.5. Secure Benefit

An additional amount as specified in the Policy Schedule will be available to the Insured Person as Sum Insured for all claims admissible under Section 3 (Base Coverage) and Section 4.3 (Protect Benefit) during the Policy Year, subject to the following conditions:

- a. This Secure Benefit shall be applied only once during each Policy Year and any unutilized amount, in whole or in part will not be carried forward to the subsequent Policy Year.
- b. The Secure Benefit can be utilized for any number of claims admissible under the Policy during the Policy Year.
- c. The Secure Benefit will be applicable only after exhaustion of Base Sum Insured.
- d. In case of family floater policy, the Secure Benefit will be available on floater basis for all Insured Persons covered under the Policy and will operate in accordance with the above conditions.

4.6. Automatic Restore Benefit

The company shall instantly add 100% of the Base Sum Insured under this benefit in the event of an admissible claim during the Policy Year due to which Sum Insured was partially or completely exhausted.

Specific Conditions applicable to Automatic Restore Benefit

- i. Automatic Restore Benefit shall be applied only once during the Policy Year unless specified otherwise in the Policy Schedule. In case 'Unlimited Times' is

- specified against this benefit in the Policy Schedule it shall mean that this benefit shall trigger every time an admissible claim is paid during the Policy Year.
- ii. The amount restored under this benefit can only be used to pay subsequent claims that arise during the remainder of the Policy Year.
 - iii. The amount restored under this benefit can only be used to pay claims that are admissible under Base Coverage (Section 3) and Protect Benefit (Section 4.3).
 - iv. A single claim in the Policy Year shall never exceed the cumulative addition of
 - a. Base Sum Insured,
 - b. Secure Benefit (if applicable and remaining during the Policy Year),
 - c. Cumulative Bonus (if applicable and remaining during the Policy Year),
 - d. Plus Benefit (if applicable and remaining during the Policy Year) AND
 - e. Infinite Benefit (if applicable and remaining during the Policy Year).
 - v. The restored Sum Insured can be used by the Insured Person who has already claimed during the Policy Year and also by any other Insured person under the Policy.
 - vi. The restored Sum Insured can be used even for the same illness for which an admissible claim has been paid during the Policy Year and also for any other Illness covered under the Policy.
 - vii. The restored Sum Insured if not utilized shall not be carried forward to subsequent Policy Years.
 - viii. In case of a family floater policy, the Automatic Restore Benefit will be available on floater basis for all Insured Persons covered under the Policy and will operate in accordance with the above conditions.

4.7. Aggregate Deductible

The Insured Person shall bear an amount equal to the Aggregate Deductible specified on Policy Schedule once in a Policy Year post which coverage shall commence under this policy for that Policy Year.

The Aggregate deductible limit can be exhausted by providing any invoices and relevant proof of one or more hospitalizations of the Insured person undertaken during the Policy Year. However, such treatments must be admissible as per terms and conditions of this policy. Coverage under the policy shall be provided post assessment of the above.

This Cover shall be subject to the following conditions:

- a. This Cover is applicable on annual aggregate basis and can be opted only at inception of the Policy or at subsequent Renewals. Aggregate Deductible can be increased at the time of Renewal.
- b. In case of Individual Policy, the entire amount of Aggregate Deductible must first be exhausted on per Insured Person basis, once in a Policy Year, before the Company pays for claims of that Insured Person in that Policy Year.

- c. In case of family floater Policy, the entire amount of Aggregate Deductible must first be exhausted by any one or more of the Insured Persons once in a Policy Year before the Company pays for claims of any Family Member covered under the Policy in that Policy Year.
- d. Preventive Health Check-up benefit will not be available under the policy if Aggregate Deductible of INR 5 Lakhs is in force.
- e. Preventive Health Check-up benefit, Secure Benefit, Cumulative Bonus / Plus Benefit / Infinite Benefit, Automatic Restore Benefit, Daily Cash for Shared Room and Unlimited Restore (Add-on) benefits will not be available under the policy if Aggregate Deductible of INR 10 Lakhs or more is in force.
- f. The Aggregate Deductible is not applicable to Sections 4.8 (E-Opinion for Critical Illness), Section 5 (Preventive Health Check Up), Sections 4.9 (Global Health Cover (Emergency Treatments Only)), Section 4.10 (Global Health Cover (Emergency and Planned Treatments Only)) and Section 4.11 (Overseas Travel Secure). Hence, coverage under Section 4.8 (E-opinion for Critical Illness), Section 5 (Preventive Health Check Up), Section 4.9 (Global Health Cover (Emergency Treatments Only)), Section 4.10 (Global Health Cover (Emergency and Planned Treatments Only)) and Section 4.11 (Overseas Travel Secure) can be availed irrespective of whether the chosen Aggregate Deductible limit is breached or not, during the Policy Year.

4.7.1. Waiver of Aggregate Deductible

The Insured Person will have the option to either reduce or waive the applicable aggregate deductible only once in the lifetime of the Policy and at Renewal, subject to underwriting and only if all the below mentioned conditions are fulfilled:

- a. Age of eldest Insured Person should be less than 50 years at the time of purchasing this Policy (with aggregate deductible)
- b. Only after completion of 5 continuous Policy Years with Us (with aggregate deductible) in this Policy and the age of eldest Insured Person covered in the Policy should be less than 61 years at the time of availing this option.
- c. Continuity benefits of waiting period accrued as per expiring Policy Year (with aggregate deductible) shall be offered even after availing this option.
- d. This option shall apply to all Insured Person(s) once selected, without any individual selection.
- e. Post availing 'Waiver of Aggregate Deductible' option, premium will be charged as per the modification made.
- f. In the event that an Aggregate Deductible is reduced OR is completely waived, at renewal, the Insured Persons shall be eligible for the benefits applicable as per the plan / Aggregate Deductible / Sum Insured applicable in the forthcoming Policy Years post renewal.



4.8. E-Opinion for Critical Illness

The company shall provide E-opinion facility to the Insured Person for a Critical Illness listed below. The E-opinion shall be from a Medical Practitioner within our network

Specific Conditions applicable to E-Opinion for Critical Illness:

- a. Benefit under this cover shall be subject to the eligible geography of the Network Provider. The Insured Person may contact the Company or refer to its website for details on eligible Network Provider(s).
- b. In case of Individual policies, this benefit can be availed by the Insured Person only once in a Policy Year
- c. In case of Family Floater and Multi-individual policies, This benefit shall be available for once in the Policy year for each Insured Person under the policy.
- d. The Insured Person is free to choose whether or not to obtain the E-Opinion for Critical Illness, and if obtained, it is the Insured Person’s sole and absolute discretion to follow the suggestion for any advice related to his/her health. It is understood and agreed that any information and documentation provided to the Company for the purpose of seeking the E-Opinion for Critical Illness shall be shared with the Network Providers.
- e. Availing this benefit shall not have any impact on the Sum Insured.

Disclaimer –E-Opinion for Critical Illness Services are being offered by Network Providers through its portal/mail/App or any other electronic form to the Policyholders/Insured Person. In no event shall the Company be liable for any direct, indirect, punitive, incidental, special, or consequential damages or any other damages whatsoever caused to the Policyholders/Insured Person while receiving the services from Network Providers or arising out of or in relation to any opinion, advice, prescription, actual or alleged errors, omissions and representations made by the Network Provider or treating Medical Practitioner.

Major Medical Illness			
1	Cancer of specified severity	27	Aplastic Anaemia
2	Open Chest CABG	28	Bacterial Meningitis
3	Kidney failure requiring regular dialysis	29	Cardiomyopathy
4	Myocardial Infarction (First Heart Attack of specified severity)	30	Other serious coronary artery disease
5	Open Heart Replacement or Repair of Heart Valves	31	Creutzfeldt-Jakob Disease (CJD)
6	Major Organ/Bone Marrow Transplantation	32	Encephalitis
7	Multiple Sclerosis with persisting symptoms	33	End Stage Lung Failure
8	Permanent Paralysis of Limbs	34	Fulminant Hepatitis

Major Medical Illness			
9	Stroke resulting in permanent symptoms	35	Eisenmenger's Syndrome
10	Benign Brain Tumour	36	Major Head Trauma
11	Coma of specified severity	37	Chronic Adrenal Insufficiency (Addison's Disease)
12	Parkinson's Disease	38	Progressive Scleroderma
13	Alzheimer's Disease	39	Progressive Supranuclear Palsy
14	Surgery of Aorta	40	Blindness
15	End Stage Liver Failure	41	Chronic Relapsing Pancreatitis
16	Deafness	42	Elephantiasis
17	Loss of Speech	43	Brain Surgery
18	Third Degree Burns	44	HIV due to blood transfusion and occupationally acquired HIV
19	Medullary Cystic Disease	45	Terminal Illness
20	Motor Neurone Disease with permanent symptoms	46	Myelofibrosis
21	Muscular Dystrophy	47	Pheochromocytoma
22	Infective Endocarditis	48	Crohn's Disease
23	Primary (Idiopathic) Pulmonary Hypertension	49	Severe Rheumatoid Arthritis
24	Dissecting Aortic Aneurysm	50	Severe Ulcerative Colitis
25	Systemic Lupus Erythematosus with Lupus Nephritis	51	Angioplasty
26	Apallic Syndrome		

4.9. Global Health Cover (Emergency Treatments Only)

On availing this cover, the below mentioned benefits shall be extended for Emergency Medical Expenses which are diagnosed and incurred outside India:

B 3.1	Hospitalization Expenses
B 3.4	AYUSH Treatment
B 3.7	Organ Donor Expenses
B 4.1	Emergency Air Ambulance
B 4.3	Protect Benefit
B 4.4	Plus Benefit
B 4.8	E Opinion for Critical Illness

A. Global Health Cover (Emergency Treatments Only) is applicable subject to following terms and conditions

- i. Our maximum liability in a Policy Year for claims under this cover shall not exceed the Base Sum Insured and Plus Benefit (if available).
- ii. Section 4.7 (Aggregate Deductible) will not be applicable for any claim under this cover. However, a Per Claim Deductible of Rs. 10,000 will apply separately for each and every claim (except Section 4.8 'E Opinion for Critical Illness') under this cover.
- iii. Claims shall normally be payable on Reimbursement basis only. Cashless facility may be arranged on case to case basis.
- iv. The treatment should be taken in a registered Hospital, as per law, rules and/ or regulations applicable to the country, where the treatment is taken.
- v. The payment of any Claim under this Benefit will be based on the rate of exchange as on the date of payment to the Hospital published by Reserve Bank of India (RBI) and shall be used for conversion of Foreign Currency into Indian Rupees for payment of Claims. If on the Insured Person's Date of Discharge, if RBI rates are not published, the exchange rate next published by RBI shall be considered for conversion.
- vi. We would not be liable to pay any claim wherein the medical treatment taken outside India has not commenced within the first 45 days of a trip.
Note: Each trip shall be deemed to start within the Policy Period and from the date Insured Person finally boards the flight (scheduled aircraft operated under a valid license for the transportation of fare paying passengers under a valid ticket) to leave from India.
- vii. There is no separate Sum Insured for this optional cover and any claim triggered under this benefit shall reduce the Sum Insured of the opted plan.

B. Specific Exclusions applicable to Global Health Cover (Emergency Treatments Only)

- i. Any Planned treatments
- ii. In case we have paid a Hospitalization claim under this benefit, Pre-hospitalization Medical Expenses and/or Post-hospitalization Medical Expenses related to the claim whether incurred overseas or within India are not payable under this Policy.
- iii. Treatment or part of treatment for any condition which is not Life threatening in nature and can be safely postponed till the Insured Person returns to India.
- iv. Medical treatment taken outside India if that is the sole reason or one of the reasons for the journey.



- v. Any treatment of orthopedic diseases or conditions except for fractures, dislocations and / or Injuries suffered during the Policy Period.
- vi. Oncological (Cancer) diseases
- vii. The Company may not be liable to make any payment under this Policy, wherein the Government of India has laid down territorial restriction.

4.10. Global Health Cover (Emergency & Planned Treatments)

On availing this cover, the below mentioned benefits shall be extended for both planned and Emergency Medical Expenses incurred outside India:

B 3.1	Hospitalization Expenses
B 3.4	AYUSH Treatment
B 3.5	Pre-Hospitalization cover
B 3.6	Post-Hospitalization cover
B 3.7	Organ Donor Expenses
B 4.1	Emergency Air Ambulance
B 4.3	Protect Benefit
B 4.4	Plus Benefit
B 4.8	E Opinion for Critical Illness

Global Health Cover (Emergency & Planned Treatments) is applicable subject to following terms and conditions

- i. Our maximum liability in a Policy Year for claims under this cover shall not exceed the Base Sum Insured and Plus Benefit (if available).
- ii. Section 4.7 (Aggregate Deductible) will not be applicable for any claim under this cover. However, a Per Claim Deductible of Rs. 10,000 will apply separately for each and every claim (except Section 4.8 ‘E Opinion for Critical Illness’) under this cover.
- iii. Claims shall normally be payable on Reimbursement basis only. Cashless facility may be arranged on case to case basis.
- iv. The treatment should be taken in a registered Hospital, as per law, rules and/ or regulations applicable to the country, where the treatment is taken.
- v. The payment of any Claim under this Benefit will be based on the rate of exchange as on the date of payment to the Hospital published by Reserve Bank of India (RBI) and shall be used for conversion of Foreign Currency into Indian Rupees for payment of Claims. If on the Insured Person’s Date of Discharge, if RBI rates are not published, the exchange rate next published by RBI shall be considered for conversion.

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- vi. The Company may not be liable to make any payment under this Policy, wherein the Government of India has laid down territorial restriction.
- vii. There is no separate Sum Insured for this optional cover and any claim triggered under this benefit shall reduce the Sum Insured of the opted plan.
- viii. Pre-hospitalization Medical Expenses and/or Post-hospitalization Medical Expenses incurred and paid overseas shall be indemnified only if the concerned hospitalization was undertaken overseas and claim for such hospitalization was admissible under 'Global Health Cover (Emergency & Planned Treatments)'.
- ix. In case we have accepted an overseas hospitalization claim under 'Global Health Cover (Emergency & Planned Treatments)' then
 - a. Pre-hospitalization Medical Expenses and/or Post-hospitalization Medical Expenses concerning such hospitalization shall be paid only if the same have been incurred and paid overseas (as per details in invoice/supporting documents).
 - b. Any Pre-hospitalization Medical Expenses and/or Post-hospitalization Medical Expense emanating from an overseas hospitalization claim but incurred in India shall not be payable under the policy.
- x. In case customer has initiated Migration or Portability, all waiting periods shall apply afresh only for planned hospitalization claims admissible under 'Global Health Cover (Emergency & Planned Treatments)'. Such waiting periods shall commence from the date 'Global Health Cover (Emergency & Planned Treatments)' has come into force. In case of forced migration initiated by the company, this clause shall not apply.

4.11. Overseas Travel Secure

- i) This optional cover can only be opted along with Optima Secure Global Plan or Optima Secure Global Plus Plan on payment of additional premium.
- ii) Claim under this benefit shall be payable upto Sum Insured and is admissible only if both the below conditions are fulfilled:
 - a. The overseas treating Medical Practitioner has advised a minimum hospitalization of 5 consecutive days and has also advised the requirement of an accompanying person during treatment.
 - b. We have accepted a claim under
 - Section 4.9 Global Health Cover (Emergency Treatments Only)

- Section 4.10 Global Health Cover (Emergency & Planned Treatments)
- iii) There is no separate Sum Insured for this optional cover and any claim triggered under this benefit shall reduce the Sum Insured of the opted plan.
- iv) We will indemnify the following expenses incurred overseas:

1. Travel Expenses

- a. We will indemnify actual expenses incurred on air tickets (most basic economy class airfare in a common carrier) for the Hospitalized Insured Person and any one accompanying person to attend to the Insured Person's medical treatment overseas.
- i) For Emergency hospitalization cases, we shall indemnify for the following travel expenses
 - For the accompanying person, two way expense incurred on air tickets from his City of Residence OR India to the airport nearest to the site of hospitalization shall be provided.
 - For the Hospitalized Insured Person, we shall only indemnify air expenses incurred to transport him from the airport nearest to the site of Hospitalization to India.
 - ii) For planned hospitalization cases, we shall indemnify for the following travel expenses
 - For the accompanying person, two way expense incurred on air tickets from his City of Residence OR India to the airport nearest to the site of hospitalization shall be provided.
 - For the Hospitalized Insured Person, we shall indemnify two way expense incurred on air tickets from India to the airport nearest to the site of hospitalization shall be provided.
 - iii) In case the accompanying person was already present in that city at the time of such hospitalization, we shall only indemnify air expenses incurred to transport him from the airport nearest to the site of Hospitalization to his City of Residence OR India.
- b. Any kind of other transportation expenses except the expense on airfare is not payable under this optional cover

Note – For Insured Person, City of Residence shall be considered as declared in the Proposal Form and mentioned in the Policy Schedule. Whereas, for accompanying person, City of Residence shall be considered as mentioned in the legal document issued by the Government of that particular country.



2. Accommodation Expenses

- a. We will also indemnify the cost of accommodation, at a place near to the site of Hospitalization, for the accompanying person, to attend to the Insured Person's medical treatment overseas.
- b. Cost of accommodation overseas shall be indemnified upto Rs. 15,000 per day, only for the days wherein the Insured person was hospitalized overseas; maximum upto 30 days in a Policy Year.
- c. Any other kind of supplementary expenses such as meals, laundry, transport are not payable under this cover.

4.12 PED wait period modification

On availing this option, Pre-existing Disease Waiting Period shall stand modified and will be as stipulated in the Policy Schedule. All other terms and Conditions of the Policy shall remain unaltered. This optional cover is allowed to be opted at channel level only and only at the time of policy inception. Policyholders will therefore not be able to opt for the same. This option once selected cannot be opted out in the lifetime of the Policy.

Below mentioned are the options available under this cover

1. *Modification of PED waiting period from 36 months (as specified under Section 10.1.a – Pre-Existing Diseases) to 24 months (2 years)*
2. *Modification of PED waiting period from 36 months (as specified under Section 10.1.a – Pre-Existing Diseases) to 12 months (1 year)*

4.13 Modification of Room Rent

On availing this option, Room Rent category shall stand modified and will be as stipulated in the Policy Schedule. Policyholders may re-configure their selection only at the time of renewals subject to Company's discretion. All other terms and conditions pertaining to coverage of Room Rent and ICU / ICCU expenses specified in Section 3.1. – Hospitalization Expenses and Section 3.1.1. – Other Expenses shall remain unaltered.

Below mentioned are the options available under this cover

1. *Modification of Room category coverage from At Actuals (as specified under Section 3.1. – Hospitalization Expenses) to upto 1% of base sum insured per day AND Modification of ICU / ICCU expenses coverage from At Actuals (as specified under Section 3.1. – Hospitalization Expenses) to upto 2% of base sum insured per day*
 - i. This option is inbuilt in Optima Lite plan where in Room rent expenses shall be covered upto 1% of base sum insured per day and ICU / ICCU expenses shall be covered 2% of base sum insured per day. The same shall also be clearly specified in Policy Schedule against Room Rent and ICU covers under Hospitalization Expenses section.
 - ii. This option shall not be available with any other plan of my:Optima Secure product.

2. *Modification of Room category coverage from At Actuals (as specified under Section 3.1. – Hospitalization Expenses) to upto Single Private room*
 - i. This option is inbuilt in Optima Select plan where in by default Room rent expenses shall be covered upto Single Private room while ICU / ICCU expenses shall be covered at Actuals. The same shall also be clearly specified in Policy Schedule against Room Rent and ICU covers under Hospitalization Expenses section.
 - ii. In Optima Secure plan, Optima Super Secure plan and Optima Secure + plan, customers may choose to be covered upto Single Private room while ICU / ICCU expenses shall be covered at Actuals. Selection of this option is subject to Company's discretion. If such option is selected by customer the same shall also be clearly specified in Policy Schedule against Room Rent and ICU covers under Hospitalization Expenses section.
 - iii. This option shall not be available with any other plan of my:Optima Secure product except those mentioned above.
3. *Modification of Room category coverage from Single Private room (default in Optima Select plan to At Actuals*
 - i. This option can be selected only by customers of Optima Select plan. By opting for this modification, Room rent expenses shall be covered at Actuals and ICU / ICCU expenses shall also be covered at Actuals. The same shall also be clearly specified in Policy Schedule against Room Rent and ICU covers under Hospitalization Expenses section.
 - ii. This option shall not be available with any other plan of my:Optima Secure product.
4. *Modification of Room category coverage from Single Private room (default in Optima Select plan) to Shared room*

- i. This option can be selected only by customers of Optima Select plan. By selecting this Room rent expenses shall be covered upto Shared room category. However, ICU / ICCU expenses shall be covered at Actuals. The same shall also be clearly specified in Policy Schedule against Room Rent and ICU covers under Hospitalization Expenses section.
- ii. This option shall not be available with any other plan of my:Optima Secure product.

4.14 Modification of Pre-Hospitalization expenses - Days

On availing this option, the days upto which Pre-hospitalization medical expenses shall stand modified and will be as stipulated against Pre-Hospitalization section in the Policy Schedule. All other terms and conditions pertaining to coverage of Pre-Hospitalization expenses (Section 3.5. – Pre-Hospitalization Expenses) shall remain unaltered.

Below mentioned is the option available under this cover

1. *Modification of Pre-Hospitalization expenses days from 60 days (as specified under Section 3.5. – Pre-Hospitalization Expenses) to 30 days*
 - i. This option is inbuilt in Optima Lite plan where in Pre-hospitalization medical expenses shall be indemnified only if the same were incurred upto 30 days immediately prior to the date of admission. The same shall also be clearly specified in Policy Schedule against Pre-Hospitalization expenses cover.
 - ii. This option shall not be available with any other plan of my:Optima Secure product except Optima Lite plan.

4.15 Modification of Post-Hospitalization expenses - Days

On availing this option, the days upto which Post-hospitalization expenses shall stand modified and will be as stipulated against Post Hospitalization section in the Policy Schedule. All other terms and conditions pertaining to coverage of Post-Hospitalization expenses (Section 3.6. – Post-Hospitalization Expenses) shall remain unaltered.

Below mentioned is the option available under this cover

1. *Modification of Post-Hospitalization expenses days from 180 days (as specified under Section 3.6. – Post-Hospitalization Expenses) to 60 days*

- i. This option is inbuilt in Optima Lite plan where in Post-hospitalization medical expenses shall be indemnified only if the same were incurred upto 60 days immediately post the date of discharge from the Hospital. The same shall also be clearly specified in Policy Schedule against Post-Hospitalization expenses cover.
- ii. This option shall not be available with any other plan of my:Optima Secure product except Optima Lite plan.

4.16 Modification of Cumulative Bonus

On availing this option, the percentage of cumulative bonus provided shall stand modified and will be as stipulated against Cumulative Bonus section in the Policy Schedule. All other terms and conditions pertaining to Cumulative Bonus (Section 3.8. – Cumulative Bonus) shall remain unaltered.

Below mentioned is the option available under this cover

1. *Modification of Cumulative bonus from 10% of Base Sum Insured upto 100% (as specified under Section 3.8. – Cumulative Bonus) to 25% of Base Sum Insured upto 100%*

- i. This option is inbuilt in Optima Select plan where in a Cumulative Bonus of 25% of Base Sum Insured upto 100% shall be provided under the plan. The same shall also be clearly specified in Policy Schedule against Cumulative Bonus section.

This option shall not be available with any other plan of my:Optima Secure product except Optima Select plan.

4.17 Infinite Benefit

[Inbuilt in 'Optima Secure +' plan & optional only for 'Optima Super Secure' plan]

On completion of each policy year, a sum equal to 100% of the expiring policy year's Base Sum Insured shall be provided as an incentive irrespective of claims and mentioned in the Policy Schedule under Infinite Benefit, subject to the

following conditions:

- a.** The accumulated Infinite benefit will be applicable only to the Insured Person(s) covered under the expiring Policy and continue to remain insured on Renewal.
- b.** Any Infinite benefit once accumulated will be carried forward to the subsequent Policy Year, subject to there being no Break in Policy.
- c.** There is no maximum limit on accumulation of Infinite benefit.
- d.** The accumulated Infinite Benefit can be utilized only for claims admissible under Section 3 (Base Coverage) and Section 4.3 (Protect Benefit) of the Policy.
- e.** Claim payout in a policy year through Infinite benefit shall never exceed the amount accumulated under Infinite benefit at the start of such policy year

Notes:

- i.** In case of individual policies, the accumulated Infinite Benefit shall be available individually to each Insured Person.
- ii.** In case of family floater policies, the accumulated Infinite Benefit shall be available to all Insured members on a floater basis.
- iii.** If the Insured Persons in the expiring policy are covered on an individual basis and there is an accumulated Infinite Benefit for such Insured Persons in the expiring policy, and such expiring policy has been Renewed on a family floater basis then the Infinite Benefit to be carried forward for credit in such Renewed Policy shall be the lowest one that is applicable among all the Insured Persons.
- iv.** In case of floater policies where Insured Persons Renew their expiring policy by splitting the Sum Insured in to two or more floater policies/individual policies or in cases where the Policy is split due to the child attaining the Age of 25 years, the Infinite Benefit of the expiring policy shall be apportioned to such Renewed Policies in the proportion of the Sum Insured of each Renewed Policy
- v.** If the Sum Insured has been reduced at the time of Renewal, the applicable Infinite Benefit shall be reduced in the same proportion to the Sum Insured in current Policy.



- vi. If the Sum Insured under the Policy has been increased at the time of Renewal, the Infinite Benefit accumulated shall be basis Base Sum Insured of the expiring Policy Year.
- vii. New Insured Person added to the Policy during subsequent Renewals will be eligible for the Infinite Benefit as per their Renewal terms.
- viii. In Optima Super Secure plan this benefit can be opted by customers only at inception or at renewal subject to Company’s discretion. Any accumulated amount in Plus benefit shall get carried forward to Infinite benefit upon selection. Either Plus Benefit or Infinite Benefit shall be applicable in any given Policy Year.

5. Renewal Benefit - Preventive Health Check-up

On completion of each Policy Year where-in this benefit was in force, the Company will indemnify the cost of a Preventive Health Check-up for the Insured Persons who were insured during the previous Policy Year, up to the amounts specified in this Cover below.

- i. This benefit is available every Policy Year post completion of the first Policy Year irrespective of the policy tenure opted. The tests must be taken only in the Policy Year where-in the Insured Person is eligible for this benefit.
- ii. This benefit does NOT carry forward if it is not claimed during the applicable Policy Year and shall not be provided if the Policy is not Renewed further.
- iii. The amount specified in the Policy schedule against this benefit denotes the Company's maximum liability in respect to the benefit and shall not reduce the Sum Insured of the policy.
- iv. This cover shall be applicable only if the same is stipulated on the Policy Schedule to be in force
- v. In plans where in Preventive Health Check-Up benefit is available as an optional cover, this benefit can be opted only at inception or at renewals and once opted the same can be opted out at renewals only.
- vi. Preventive Health Check-Up amount that Insured Person is eligible for shall be as per Base Sum insured of expiring Policy Year
For Individual Policies, the below mentioned limits are applicable for each Insured Person per Policy Year.

Base Sum Insured under the Policy	5 & 7.5 Lakhs	10 Lakhs	15 Lakhs	20, 25, 50 & 75 Lakhs	100 & 200 Lakhs
Limit of Cover	Rs. 1,500	Rs. 2,000	Rs. 4,000	Rs. 5,000	Rs. 8,000

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For Family Floater Policies, the below mentioned limits are applicable cumulatively for all Insured Persons per Policy Year.

Base Sum Insured under the Policy	5 & 7.5 Lakhs	10 Lakhs	15 Lakhs	20, 25, 50 & 75 Lakhs	100 & 200 Lakhs
Limit of Cover	Rs. 2,500	Rs. 5,000	Rs. 8,000	Rs. 10,000	Rs. 15,000

6. Add on – Covers

my:Optima Secure offers following Add on Covers:

- My: health Critical Illness Add On with Sum Insured options of Rs. 100,000 to Rs. 500,00,000 in multiples of Rs. 100,000
- My: health Hospital Cash Benefit Add On with Sum Insured options of Rs. 500/ Rs. 1000/ Rs. 1500 / Rs. 2000/ Rs. 2500 / Rs. 3000 / Rs. 5000/ Rs. 7500/ Rs. 10,000
- Individual Personal Accident Rider with Sum Insured 5 (five) times the Sum Insured of Base Plan up to a maximum of Rs 1 Crore
- Unlimited Restore (Add on): Provides unlimited restoration in a Policy Year.
- Optima Wellbeing (Add on): Covers expenses for various outpatient benefits.
- ABCD Chronic Care: Covers hospitalization expenses for Asthma, Blood pressure, Cholesterol and Diabetes just after a 30 day waiting period.
- Limitless: Specified number of claim of infinite value shall be payable in the lifetime of the policy. For claims made in India only.
- Parenthood: Covers Maternity Expenses, Embryo storage costs and IVF treatments post waiting period of 2 years.
- Serious Illness Booster: Critical Illness Add-on that works on an indemnity basis with double Sum Insured -reimbursing actual medical expenses for listed Critical Illnesses

(For in depth details on terms and conditions applicable to add-ons, Kindly refer to the Prospectus & Policy wording documents of the respective add-on available under downloads section on our website).

Coverage and Sum Insured offered under the add-on's are subject to declaration in proposal forms and internal underwriting guidelines.

7. Pre Policy Check up

Pre-Policy Check-up at our network may be required based upon the age and basic sum insured.

- We will reimburse 100% of the expenses incurred per Insured Person on the acceptance of the proposal.
- If Proposal is declined post PPC,
 - a. 100% of Medical test charges will be borne by the customer if Base Sum Insured option of INR 5,00,000 or 7,50,000 is selected

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- b. 50% of Medical test charges will be borne by the customer if Base Sum Insured option of INR 10,00,000 is selected
- c. 0% of Medical test charges will be borne by the customer if any Base Sum Insured option other than the above is selected
- In case of any adverse medical declaration on the proposal form, we may request for additional medical tests.

8. Discounts

- Online Discount: The Insured Person is eligible for 5% discount on premium in case he / she purchase the Policy online from the Company's website or the Company's mobile app or across technology platforms wherein they undertake digital marketing for the Company or assist with technology systems reducing IT costs for the Company. The subsequent Renewal of the same Policy will continue to enjoy the 5% discount, provided the Policy remains without the involvement of any other insurance agent or insurance intermediary.
- Employee Discount: A discount of 5 % on the Premium is applicable if any Insured Person is a HDFC Group employee (full time employee) / Munich Re Group employee (full time employee) at the time of enrolment, or subsequent renewal; provided that such Policy is purchased through the Company's website or the Company's mobile app and without the involvement of any insurance agent or insurance intermediary.
- Loyalty Discount: If any Insured Person has an active retail insurance Policy with premium above Rs.2,000 with the Company, a discount of 2.5% on the Policy premium will be applicable at the time of enrolment as well as subsequent renewals.
- Family Discount: The Insured Person will be entitled to receive 10% discount on the premium if two or more family members are covered under the same Policy under the individual Policy option.

The above mentioned discounts are cumulative in nature and the total discount offered under Employee discount, Online discount, Loyalty discount and Family discount shall not exceed 20%.

- Long Term Policy Discount: If the Policy Period opted is for more than one year, then Insured Persons will be entitled to receive a discount of 6%, 8%, 8% & 8% in case the Policy is purchased for 2 years, 3 years, 4 years & 5 years tenure respectively, provided that the premium is paid in advance as a single premium.
- NRI Discount - Insured Person residing overseas with declaration that they are based abroad in entirety for the Policy Year will be offered a discount of 40%, subject to the following conditions:
 - a. This is applicable in case the Insured's status is NRI for the whole year and he wishes to continue earning his PED coverage until upon his return. However,



- while in India if the Insured wishes to make a claim, he may do so by making the differential payment applicable on the policy.
- b. For Insured who have been offered NRI discount in a particular policy year and at policy renewal makes further declaration of his stay abroad for the forthcoming year the applicable NRI discount would be offered on the renewal premium. If the Insured would be based in India then no discount would be applicable upon renewal.
 - c. For Insured who have been offered NRI discount in a particular policy year and he returns to India anytime during the year, the Insured can notify the Company about the change and make payment for the additional premium (equivalent to the applicable NRI discount). If the additional premium payment hasn't been made during the year, the same would be added to the renewal premium at the policy anniversary. The policy would be renewed subject to the full premium being received by the Company. In case of long term policies, the additional premium will be recovered only for the corresponding year and not from retrospective date.
- Discount in lieu of Commission – Maximum upto 20% of the policy premium in lieu of lower commission.
 - Lifetime Discount – Get a 5% discount on base product's premium if all insured person(s) are purchasing the retail health insurance policy for the first time in their life, subject to the following conditions:
 - a. Lifetime discount is only applicable to fresh new business policies only.
 - b. Lifetime discount is not applicable in portability or migration policies.
 - c. Life time discount shall be provided only if Age of all Insured Person(s) at the time of inception of this Policy is 35 years or below.
 - d. Lifetime discount once provided shall continue for life at all subsequent renewals under this Policy only if the same was allowed at inception of this policy.
 - Aggregate Deductible Discount: If Aggregate Deductible is opted for all Insured Persons, following discount will be applicable on the Policy premium.

Plan Name	Optima Suraksha, Optima Secure, Optima Super Secure, Optima Select, Optima Lite & Optima Secure +			Optima Secure Global	Optima Secure Global Plus	
Base SI / Deductible Amount (INR)	Base SI <25 Lakhs	Base SI = 25 Lakhs	Base SI = 50 / 100 / 200 Lakhs	Base SI = 100 / 200 Lakhs	Base SI = 25 Lakhs	Base SI = 50 / 75 / 100 / 200 Lakhs

HDFC ERGO General Insurance Company Limited. IRDAI Reg. No. 146. CIN: U66030MH2007PLC177117. Registered & Corporate Office: 6th Floor, Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai – 400 059. Product Name: my: Optima Secure: Product UIN: HDFHLIP26058V082526 | my: health Critical Illness - HDFHLIA22141V032122 | my:Health Hospital Cash Benefit (Add-on) - HDFHLIA21271V022021 | Unlimited Restore (Add On)- HDFHLIA2760V022627 | IPA Rider – APOPAIP19004V011920 | Optima Wellbeing (Add-on) -HDFHLIA2762V022627 | Limitless - HDFHLIA2761V022627 | ABCD Chronic Care - HDFHLIA25044V012425 | Parenthood - HDFHLIA25046V012425 | Serious Illness Booster – HDFHLIA26059V012526



10,000	7%	5%	5%	4.55%	1.25%	1.25%
25,000	22.5%	15%	15%	14%	4%	4%
50,000	40%	30%	30%	27%	8%	8%
1,00,000	50%	40%	40%	36%	10%	10%
2,00,000	55%	45%	45%	41%	11%	11%
3,00,000	65%	55%	55%	50%	14%	14%
5,00,000	NA	62%	62%	56%	16%	16%
10,00,000	NA	80.45%	80.45%	73%	20%	20%
20,00,000	NA	NA	88%	80%	NA	22%
25,00,000	NA	NA	90%	82%	NA	23%

Note:

Wherever NA is mentioned in the table above, that particular Deductible & Sum Insured combination is not available and cannot be opted under the product.

9. Tax Benefit

Premium amount paid under this Policy qualifies for deduction under Section 80D of the Income Tax Act

10. Exclusions

The Company shall not make payment for any claim in respect of any Insured Person caused by, arising from or attributable to any of the following unless expressly stated to the contrary in the Policy:

10.1. Standard Exclusions

All the Waiting Periods and exclusions listed below shall be applicable individually for each Insured Person and claims shall be assessed accordingly.

a. Pre-Existing Diseases – Code – Excl01

- i. Expenses related to the treatment of a pre-existing disease (PED) and its direct complications shall be excluded until the expiry of 36 months (unless specified otherwise in the Policy Schedule) of continuous coverage after the date of inception of the first policy with insurer.
- ii. In case of enhancement of Sum Insured the exclusion shall apply afresh to the extent of Sum Insured increase.

- iii. If the Insured Person is continuously covered without any break as defined under the applicable norms on portability/migration stipulated by IRDAI Regulations , then waiting period for the same would be reduced to the extent of prior coverage.
 - iv. Coverage under the Policy after the expiry of 36 months for any pre-existing disease is subject to the same being declared at the time of application and accepted by Insurer.
- b. Specified Disease/Procedure waiting period- Code – Excl02**
- i. Expenses related to the treatment of the listed Conditions, surgeries/treatments shall be excluded until the expiry of 24 months of continuous coverage after the date of inception of the first Policy with us. This exclusion shall not be applicable for claims arising due to an Accident.
 - ii. In case of enhancement of sum insured the exclusion shall apply afresh to the extent of Sum Insured increase.
 - iii. If any of the specified disease/procedure falls under the waiting period specified for Pre-Existing diseases, then the longer of the two waiting periods shall apply.
 - iv. The waiting period for listed conditions shall apply even if contracted after the Policy or declared and accepted without a specific exclusion.
 - v. If the Insured Person is continuously covered without any break as defined under the applicable norms on portability stipulated by IRDAI, then waiting period for the same would be reduced to the extent of prior coverage.
 - vi. List of specific diseases/procedures is provided below:

Illnesses

	Non infective Arthritis	Pilonidal sinus
Diseases of gall bladder including cholecystitis	calculus diseases of Urogenital system e.g. Kidney stone, Urinary Bladder Stone	Benign tumors, cysts, nodules, polyps including breast lumps
Pancreatitis	Ulcer and erosion of stomach and duodenum	Polycystic ovarian diseases
All forms of Cirrhosis	Gastro Esophageal Reflux Disorder (GERD)	Sinusitis, Rhinitis
Perineal Abscesses	Perianal Abscesses	Skin tumors
Cataract and other disorders of lens and Retina	Fissure/fistula in anus, Haemorrhoids including Gout and rheumatism	Tonsillitis
Osteoarthritis and osteoporosis	Fibroids (fibromyoma)	Benign Hyperplasia of Prostate

Surgical Procedures

Adenoidectomy, tonsillectomy	Tympanoplasty, Mastoidectomy	Hernia
Dilatation and curettage (D&C)	Nasal concha resection	Surgery for prolapsed inter vertebral disc

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Myomectomy for fibroids	Surgery of Genito urinary system unless necessitated by Malignancy	Surgery for varicose veins and varicose ulcers
Surgery on prostate	Cholecystectomy	Surgery for Perianal Abscesses
Hydrocele/Rectocele	Joint replacement surgeries	Surgery for Nasal septum deviation
Ligament, Tendon and Meniscal tear	Hysterectomy	Fissurectomy, Haemorrhoidectomy, Fistulectomy, ENT surgeries
Endometriosis	Prolapsed Uterus	Rectal Prolapse
Varicocele	Retinal detachment	Glaucoma
Nasal polypectomy		

c. 30-day waiting period – Code – Excl03

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

d. Investigation & Evaluation: Code Excl04

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

e. Rest Cure, rehabilitation and respite care: Code – Excl05:

Expenses related to any admission primarily for enforced bed rest and not for receiving treatment. This also includes:

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

f. Obesity/Weight control: Code – Excl06:

Expenses related to the surgical treatment of obesity that does not fulfil all the below conditions:

- i. Surgery to be conducted is upon the advice of the Doctor
- ii. The surgery/Procedure conducted should be supported by clinical protocols
- iii. The member has to be 18 years of age or older and

- iv. Body Mass Index (BMI)
 - A. greater than or equal to 40 or
 - B. greater than or equal to 35 in conjunction with any of the following severe co-morbidities following failure of less invasive methods of weight loss:
 - 1) Obesity-related cardiomyopathy
 - 2) Coronary heart disease
 - 3) Severe sleep apnoea
 - 4) Uncontrolled type2 diabetes
- g. **Change-of-Gender treatments: Code – Excl07:** Expenses related to any treatment, including surgical management, to change characteristics of the body to those of the opposite sex.
- h. **Cosmetic or plastic Surgery: Code – Excl08:** Expenses for cosmetic or plastic surgery or any treatment to change appearance unless for reconstruction following an Accident, Burn(s) or Cancer or as part of Medically Necessary Treatment to remove a direct and immediate health risk to the insured. For this to be considered a medical necessity, it must be certified by the attending Medical Practitioner.
- i. **Hazardous or Adventure Sports: Code – Excl09:** Expenses related to any treatment necessitated due to participation as a professional in Hazardous or Adventure sports, including but not limited to, para-jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep-sea diving.
- j. **Breach of Law: Code – Excl10:** Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent.
- k. **Excluded Providers: Code – Excl11:** Expenses incurred towards treatment in any hospital or by any Medical Practitioner or any other provider specifically excluded by the Insurer and disclosed in its website/notified to the Policyholders are not admissible. However, in case of Life Threatening Situations or following an Accident, expenses up to the stage of stabilization are payable but not the complete claim.
- l. Treatment for Alcoholism, drug or substance abuse or any addictive condition and consequences thereof. **Code – Excl12.**
- m. Treatments received in health hydros, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments or where admission is arranged wholly or partly for domestic reasons. **Code – Excl13.**
- n. Dietary supplements and substances that can be purchased without prescription, including but not limited to Vitamins, minerals and organic substances unless

- prescribed by a Medical Practitioner as part of Hospitalization claim or Day Care procedure. **Code – Excl14.**
- o. **Refractive Error: Code – Excl15:** Expenses related to the treatment for correction of eye sight due to refractive error less than 7.5 dioptres.
 - p. **Unproven Treatments: Code – Excl16:** Expenses related to any unproven treatment, services and supplies for or in connection with any treatment. Unproven treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness.
 - q. **Sterility and Infertility: Code – Excl17:** Expenses related to sterility and infertility. This includes:
 - i. Any type of contraception, sterilization
 - ii. Assisted Reproduction services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI
 - iii. Gestational Surrogacy
 - iv. Reversal of sterilization.
 - r. **Maternity: Code – Excl18**
 - i. Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization) except ectopic pregnancy;
 - ii. Expenses towards miscarriage (unless due to an accident) and lawful medical termination of pregnancy during the Policy Period.

10.2. Specific Exclusions:

In addition to the foregoing general exclusions, the Company shall not be liable to make any payment under this Policy caused by or arising out of or attributable to any of the following:

- a. War or any act of war, invasion, act of foreign enemy, (whether war be declared or not or caused during service in the armed forces of any country), civil war, public defence, rebellion, revolution, insurrection, military or usurped acts, Nuclear, Chemical or Biological attack or weapons, radiation of any kind.
- b. Aggregate Deductible - Claims/claim amount falling within Aggregate Deductible limit if opted and in force, as specified in the Policy Schedule.
- c. Any Insured Person committing or attempting to commit intentional self-injury or attempted suicide or suicide.
- d. Any Insured Person's participation or involvement in naval, military or air force operation.
- e. Investigative treatment for sleep-apnoea, general debility or exhaustion ("run-down condition").
- f. Congenital external diseases, defects or anomalies.
- g. Stem cell harvesting.

- h. Investigative treatments for analysis and adjustments of spinal sub luxation, diagnosis and treatment by manipulation of the skeletal structure or for muscle stimulation by any means except treatment of fractures (excluding hairline fractures) and dislocations of the mandible and extremities.
- i. Circumcisions (unless necessitated by Illness or Injury and forming part of treatment).
- j. Vaccination including inoculation and immunisations (except post animal bite treatment).
- k. Non-Medical expenses such as food charges (other than patient's diet provided by hospital), laundry charges, attendant charges, ambulance collar, ambulance equipment, baby food, baby utility charges and other such items. Full list of Non-Medical Expenses is attached as ANNEXURE B and also available at www.hdfcergo.com.
- l. Treatment taken on outpatient basis.
- m. The provision or fitting of hearing aids, spectacles or contact lenses.
- n. Any treatment and associated expenses for alopecia, baldness including corticosteroids and topical immunotherapy wigs, toupees, hair pieces, any non-surgical hair replacement methods, optometric therapy.
- o. Expenses for Artificial limbs and/or device used for diagnosis or treatment (except when used intra-operatively), prosthesis, corrective devices external durable medical equipment of any kind, wheelchairs, crutches, and oxygen concentrator for bronchial asthma/ COPD conditions, cost of cochlear implant(s) unless necessitated by an Accident.
- p. Any treatment or part of a treatment that is not of a reasonable charge and not Medically Necessary. Drugs or treatments which are not supported by a prescription.
- q. Any permanent exclusion applied on any medical or physical condition or treatment of an Insured Person as specifically mentioned in the Policy Schedule and as specifically accepted by Policyholder/Insured Person. Such exclusions shall be applied for the condition(s) or treatment(s) that otherwise would have resulted in rejection of insurance coverage under this Policy to such Insured Person as per Company's Underwriting Policy.

11. Claims Procedure

11.1. Notification of a Claim

Notice with full particulars shall be sent to the Company as under:

- a. Within 24 hours from the date of emergency Hospitalization required or before the Insured Person's discharge from Hospital, whichever is earlier.
- b. At least 48 hours prior to admission in Hospital in case of a planned Hospitalization or decision to avail treatment under Section 3.2 (Home Health Care).

11.2. Procedure for Cashless Claims In India

- a. Treatment may be taken in a Network Provider and is subject to pre authorization by the Company.
- b. Cashless request form is available with the Network Provider.
- c. The Network Provider shall obtain the relevant information from the Insured Person / Policyholder and send a Cashless Facility request to the Company for authorization.
- d. The Company upon getting cashless request form and related medical information from the Insured Person/ Network Provider shall issue pre-authorization letter to the Network Provider after verification.
- e. At the time of discharge, the Insured Person shall verify and sign the discharge papers along with final bill, pay for non-medical and inadmissible expenses.
- f. The Company reserves the right to deny pre-authorization in case the Insured Person is unable to provide the relevant medical details.
- g. In case of denial of cashless access, the Insured Person may obtain the treatment as per treating doctor's advice and submit the claim documents to the Company for reimbursement.

11.3. Procedure for Cashless Claims Outside India

- a. You shall intimate the Claims to us through any available mode of communication as specified in the Policy, Health Card or our Website
- b. Treatment may be taken in a Network Provider and is subject to pre authorization by the Company. *Process for obtaining Pre-Authorization is mentioned below:*
 - i. **We** shall send Release of Information form to the Insured Person for signature and consent.
 - ii. After receiving the signed Release of Information form, **We** will retrieve hospitalization documents along with invoices
 - iii. If these details are not provided in full or are insufficient for **Us** to consider the request, We will request additional information or documentation
 - iv. On receipt of the complete documents **We** may
 - issue the guarantee of payment specifying the sanctioned amount, any specific limitation on the claim and non-payable items, if applicable
 - or
 - reject the request for pre-authorization specifying reasons for the rejection

11.4. Procedure for Cashless Claims in case of Home Health Care (Section 3.2)

On receipt of duly filled pre authorization form with other sufficient details to assess a cashless request, the Company will inform the Home Healthcare service provider or Network Provider, who will share the care plan and treatment cost estimation with the Company. On receipt of the complete documents the Company may:

- a. issue the authorization letter specifying the sanctioned amount, any specific limitation on the claim and non-payable items, if applicable, or
- b. reject the request for pre-authorization specifying reasons for the rejection.

11.5. Conditions for obtaining Cashless Facility within India

- a. Cashless facility can be availed only at Company's Network Provider. The complete list of Network Providers and empanelled service providers is available on Company's website and can also be obtained by contacting the Company.
- b. The Company reserves the right to modify, add or restrict any Network Provider for Cashless facility at its sole discretion. The same shall be duly updated on the Company's website. The Insured Person shall check the updated list of Network Providers before applying for cashless claim.
- c. Pre-authorization issued by the Company shall be valid for 15 days from the date of issuance (or expiry of the Policy, whichever is earlier).
- d. The Company shall make payment for the Cashless facility to the authorized amount, directly to the Network Provider.

11.6. Procedure for Reimbursement Claims

For reimbursement of claims, the Insured Person shall submit the necessary documents to the Company within the prescribed time limit as specified hereunder.

Type of Claim	Prescribed Time limit
Reimbursement of Hospitalization, Day Care Treatment or Pre-Hospitalization Expenses	Within 30 days of date of discharge from Hospital.
Reimbursement of Post-Hospitalization Expenses	Within 15 days from completion of post Hospitalization treatment.

11.7. List of documents required for a Claim

The reimbursement claim is to be supported with the following documents and submitted within the prescribed time limit.

- a. Duly Completed claim form,
- b. Photo ID and Age Proof,
- c. Copy of the Hospital's Registration Certificate/Hospital Registration number in case of Hospitalization in any non-Network Provider of the Company or certificate from Hospital authorities providing facilities available including number of beds,
- d. Discharge Card / Day Care Summary / Transfer Summary,
- e. Final Hospital bill with all original deposit and final payment receipt and refund receipt(s), if advance amount refunded,
- f. Invoice with payment receipt and implant stickers for all implants used during Surgeries e.g. lens sticker and invoice in cataract Surgery, stent invoice and sticker in Angioplasty Surgery,

- g. All previous consultation papers indicating history and treatment details for current Illness and advice for current Hospitalization,
- h. All diagnostic reports (including imaging and laboratory) along with prescription by Medical Practitioner and invoice / bill with receipt from diagnostic centre,
- i. All medicine / pharmacy bills along with prescription by Medical Practitioner,
- j. MLC / FIR Copy – in Accident cases only,
- k. History of alcohol consumption or any intoxication certified by first treating doctor in case of Accident cases,
- l. Copy of Death Summary and copy of Death Certificate (in death claims only),
- m. Copy of indoor case papers with nursing sheet detailing medical history of the Insured Person, treatment details, and patient's progress (to be submitted wherever required by the Company).
- n. Invoice for vaccination and payment receipt,
- o. Original invoices for the expenses incurred towards ambulance facility along with details of loss in our prescribed format,
- p. KYC documents (in all claims above Rs 1 lakh) of the Policyholder as per AML guidelines,
- q. Duly filled NEFT form with cancelled blank cheque (with IFSC code, A/C number, and name mentioned on cheque leaf),
- r. Legal heir/succession certificate, wherever applicable,
- s. Additional documents for claims outside India of Insured Person and Accompanying Person (as applicable) –
 - i. Passport copy with entry and exit stamps
 - ii. Flight Tickets and Boarding Pass, if applicable
 - iii. Accommodation Invoices, if applicable
 - iv. Written advice from the overseas treating Medical Practitioner for requirement of an accompanying person during treatment.
- t. Any other relevant document required by Company for assessment of the claim.

Note:

- i. The Company shall only accept bills/invoices/medical treatment related documents only in the Insured Person's name for whom the claim is submitted.
- ii. In the event of a claim lodged under the Policy and the original documents having been submitted to any other insurer, the Company shall accept the copy of the documents and claim settlement advice, duly certified by the other insurer subject to satisfaction of the Company.
- iii. If requested by the Company, at the Company's cost, the Insured Person must submit to medical examination by Medical Practitioner appointed by the Company as often as it is considered reasonable and necessary and Company's representatives must be permitted to inspect the medical and Hospitalization records pertaining to the Insured Person's treatment, and to investigate the circumstances pertaining to the claim.
- iv. Any delay in notification or submission may be condoned on merit where delay is proved to be for reasons beyond the control of the Insured Person.

12. Standard General Terms and Clauses

12.1. Disclosure of Information

The policy shall be void and all premium paid thereon shall be forfeited to the Company in the event of misrepresentation, mis-description or non-disclosure of any material fact by the Policyholder.

12.2. Condition Precedent to Admission of Liability

The terms and conditions of the policy must be fulfilled by the insured person for the Company to make any payment for claim(s) arising under the policy.

12.3. Claim Settlement (provision for Penal Interest)

- a. The Company shall (other than cashless), within 15 days from the date of receipt of intimation of claims.
- b. In the case of delay in the payment of a claim, the Company shall be liable to pay interest to the Policyholder from the date of receipt of intimation to the date of payment of claim at a rate 2% above the bank rate. (Explanation: "Bank rate" shall mean rate fixed by the Reserve Bank of India (RBI) which is prevalent as on 1 st day of the financial year in which the claim has fallen due)
- c. If requested by Us, at Our cost, the Insured Person must submit to medical examination by Our Medical Practitioner as often as We consider reasonable and necessary and We/Our representatives must be permitted to inspect the medical and Hospitalization records pertaining to the Insured Person's treatment and to investigate the circumstances pertaining to the claim.
- d. We and Our representatives must be given all reasonable co-operation in investigating the claim in order to assess Our liability and quantum in respect of the claim.
- e.

12.4. Complete Discharge

Any payment to the Policyholder, Insured Person or his/ her nominees or his/ her legal representative or assignee or to the Hospital, as the case may be, for any benefit under the Policy shall be a valid discharge towards payment of claim by the Company to the extent of that amount for the particular claim.

12.5. Multiple Policies

- a. In case of multiple policies taken by an Insured Person during a period from one or more insurers to indemnify treatment costs, the Insured Person shall have the right to require a settlement of his/her claim in terms of any of his/her policies. In all such cases the Insurer chosen by the Insured Person shall be obliged to settle the claim as long as the claim is within the limits of and according to the terms of the chosen Policy.
- b. Insured Person having multiple policies shall also have the right to prefer claims under this Policy for the amounts disallowed under any other policy / policies even if the Sum Insured is not exhausted. Then the insurer shall independently settle the claim subject to the terms and conditions of this Policy.
- c. If the amount to be claimed exceeds the Sum Insured under a single Policy, the Insured Person shall have the right to choose Insurer from whom he/she wants to claim the balance amount.
- d. Where the Insured Person has policies from more than one Insurer to cover the same risk on indemnity basis, the Insured Person shall only be indemnified the treatment costs in accordance with the terms and conditions of the chosen Policy.

12.6. Moratorium Period

After completion of sixty continuous months of coverage (including portability and migration) in health insurance policy, no policy and claim shall be contestable by the insurer on grounds of non-disclosure, misrepresentation, except on grounds of established fraud. This period of sixty continuous months is called as moratorium period. The moratorium would be applicable for the sums insured of the first policy. Wherever, the sum insured is enhanced, completion of sixty continuous months would be applicable from the date of enhancement of sums insured only on the enhanced limits.

12.7. Fraud

If any claim made by the Insured Person, is in any respect fraudulent, or if any false statement, or declaration is made or used in support thereof, or if any fraudulent means or devices are used by the Insured Person or anyone acting on his/her behalf to obtain any benefit under this Policy, all benefits under this policy and the premium paid shall be forfeited.

Any amount already paid against claims made under this Policy but which are found fraudulent later shall be repaid by all recipient(s)/Policyholder(s), who have made that particular claim, who shall be jointly and severally liable for such repayment to the Insurer. For the purpose of this clause, the expression "fraud" means any of the following acts committed by the Insured Person or by his agent or the hospital/doctor/any other party acting on behalf of the Insured Person, with intent to deceive the insurer or to induce the insurer to issue an insurance policy:

- a. the suggestion, as a fact of that which is not true and which the Insured Person does not believe to be true;
- b. the active concealment of a fact by the Insured Person having knowledge or belief of the fact;

- c. any other act fitted to deceive; and
- d. any such act or omission as the law specially declares to be fraudulent.

The Company shall not repudiate the claim and / or forfeit the Policy benefits on the ground of Fraud, if the Insured Person / beneficiary can prove that the mis-statement was true to the best of his knowledge and there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of material fact are within the knowledge of the Insurer.

12.8. Free look Period

The Free Look Period shall be applicable on new individual health insurance policies and not on renewals or at the time of porting/migrating the policy.

The insured person shall be allowed free look period of thirty days from date of receipt of the policy document to review the terms and conditions of the policy, and to return the same if not acceptable.

If the insured has not made any claim during the Free Look Period, the insured shall be entitled to:

- a. a refund of the premium paid less any expenses incurred by the Company on medical examination of the insured person and the stamp duty charges or
- b. where the risk has already commenced and the option of return of the policy is exercised by the insured person, a deduction towards the proportionate risk premium for period of cover or
- c. Where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period.

12.9. Renewal of Policy:

A health insurance policy shall be renewable except on grounds of established fraud or non-disclosure or misrepresentation by the insured, provided the policy is not withdrawn and also subject to conditions stated under Moratorium clause.

- a) Renewal of a health insurance policy shall not be denied on the ground that the insured had made a claim or claims in the preceding policy years, except for benefit based policies where the policy terminates following payment of the benefit covered under the policy like critical illness policies.
- b) The company shall condone a delay in renewal up to the grace period from the due date of renewal without considering such condonation as a break in policy.
- c) No loading shall apply on renewals based on individual claims experience



- d) The Company shall not resort to fresh underwriting unless there is an increase in sum insured. In case increase in sum insured is requested by the Policyholder, the Insurer may underwrite only to the extent of increased sum insured.
- e) Renewal premium due can be paid prior to the due date as per norms set out by the Company.

12.10. Portability

The Insured Person will have the option to port the Policy to other insurers by applying to such Insurer to port the entire policy along with all the members of the family, if any, at least 30 days before, but not earlier than 60 days from the policy renewal date as per IRDAI guidelines related to Portability. If such person is presently covered and has been continuously covered without any lapses under any health insurance policy with an Indian General/Health insurer, the proposed Insured Person will get the accrued continuity benefits in waiting periods as per IRDAI guidelines on portability.

12.11. Migration

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

12.12. Cancellation

- a. The Policyholder may cancel this Policy by giving 7 days' written notice and in such an event, the Company shall refund to the Insured a pro-rata premium for the unexpired Policy Period.
Note : For Policies where premium is paid by instalment : In case of admissible claim under the Policy, future instalment for the current Policy Year will be adjusted in the claim amount and no refund of any premium will be applicable during the Policy Year
- b. The Company may cancel the Policy at any time on grounds of established fraud or non-disclosure or misrepresentation by the Insured Person by giving 15 days' written notice. There would be no refund of premium on cancellation on grounds of established fraud or non-disclosure or misrepresentation.



- c. Refund of Policy premium in case of death of Insured Person/s: Policy premium shall be refunded proportionately for the deceased Insured Person, for the unexpired Policy Period in case of death of any Insured Person/s.
- d. Notwithstanding anything contained herein or otherwise, no refunds of premium shall be made in respect of Cancellation where, any claim has been admitted or any benefit has been availed by the Insured Person under the Policy.

12.13. Premium Payment in Instalments

If the Insured Person has opted for payment of Premium on an instalment basis i.e. Yearly, Half Yearly, Quarterly or Monthly, as mentioned in the Policy Schedule, the following Conditions shall apply (notwithstanding any terms contrary elsewhere in the Policy):

- a. Grace Period as mentioned in the table below would be given to pay the instalment premium due for the Policy

Options	Instalment Premium Option	Grace Period applicable
Option 1	Multi-Year / Yearly	30 days
Option 2	Half Yearly	30 days
Option 3	Quarterly	30 days
Option 4	Monthly	15 Days

- b. If premium is paid in instalments then coverage will be available during the grace period also. (Note: In case of non-instalment premium payment, coverage shall not be available for the period for which no premium is received).
- c. The Insured Person will get the accrued continuity benefit in respect of the “Waiting Periods”, “Specific Waiting Periods” in the event of payment of premium within the stipulated Grace Period
- d. No interest will be charged If the instalment premium is not paid on due date
- e. In case of instalment premium due not received within the Grace Period, the Policy will get cancelled
- f. In the event of a claim, all subsequent premium instalments shall immediately become due and payable
- g. The Company has the right to recover and deduct all the pending instalments from the claim amount due under the policy.

12.14. Instalment Premium payment through Auto Debit/ECS Facility

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- a. If premium payment is opted for by instalments through auto debit/ECS facility, a separate authorization form shall be submitted by Insured Person specifying the frequency chosen for premium to be debited.
- b. Where there is a change either in the terms and conditions of the coverage or Policy or in the premium rate, the ECS authorization shall be obtained afresh.
- c. The Insured Person has the option to withdraw from the ECS mode at least fifteen days prior to the due date of instalment premium payable.
- d. No additional charges will be levied or recovered in any manner from the benefits payable towards cancellation of the ECS mode.

12.15. Possibility of Revision of terms of the Policy including the Premium Rates

The Company, as per IRDAI regulations, may revise or modify the terms of the Policy including the premium rates. The Policyholder shall be notified 30 days before the changes are effected.

12.16. Withdrawal of Policy

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

12.17. Nomination

The Policyholder is required at the inception of the Policy to make a nomination for the purpose of payment of claims under the Policy in the event of death of the Policyholder. Any change of nomination shall be communicated to the Company in writing and such change shall be effective only when an endorsement on the Policy is made. In the event of death of the Policyholder, the Company will pay the nominee {as named in the Policy Schedule/Policy Certificate/Endorsement (if any)} and in case there is no subsisting nominee, to the legal heirs or legal representatives of the Policyholder whose discharge shall be treated as full and final discharge of its liability under the Policy.

12.18. Redressal of Grievance

In case of any grievance the insured person may contact the company through:

First Point of Contact	Call us at 022 6158 2020 / 022 6234 6234 / www.hdfcergo.com
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Level 1	<p>For lack of a response or if the response provided does not meet your expectation, you can:</p> <ol style="list-style-type: none"> 1. Write to The Complaints & Grievance Cell (C&G Cell) HDFC ERGO General Insurance Company Limited, D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai – 400078, Maharashtra 2. You can also write an email to grievance@hdfcergo.com 3. Call on 18002677444 (operational Monday - Saturday 9AM to 6PM)
Level 2	<p>If you're not satisfied with the resolution or if no response was received within 15 days, you can:</p> <ol style="list-style-type: none"> 1. Write to the Chief Grievance Officer HDFC ERGO General Insurance Company Limited, D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai – 400078, Maharashtra 2. You can also write an email to cgo@hdfcergo.com
Level 3	<p>In case grievance is not resolved at the above escalation levels, you can also lodge an online complaint through the website of Council for Insurance Ombudsmen (CIO) www.cioins.co.in</p>

Dedicated Helpline For	Email ID	Contact Number
Senior Citizen	seniorcitizen@hdfcergo.com	022 6158 2026
Women	-	022 6158 2055

You may also refer the Grievance Redressal Escalation matrix on our website <https://www.hdfcergo.com/customer-voice/grievances>

If Insured Person is not satisfied with the redressal of grievance through above methods, the Insured Person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017. Grievance may also be lodged at IRDAI Integrated Grievance Management System - <https://bimabharosa.irdai.gov.in>



13. Specific General Terms and Clauses

13.1. Non-Disclosure or Misrepresentation of Pre-Existing Disease

The Company may, notwithstanding and without prejudice to its rights under the standard general terms and clauses above, also exercise any of the below listed options for the purpose of continuing the health insurance coverage in case of non-disclosure or misrepresentation of Pre-Existing Diseases, subject to prior consent from Policyholder:

- a. Permanently exclude the disease/condition and continue with the Policy.
- b. Incorporate additional Waiting Period of not exceeding 3 years for the said undisclosed disease or condition from the date the non-disclosed condition was detected and continue with the Policy
- c. Levy underwriting loading from the first Policy Year of issuance of Policy or Renewal, whichever is later.

13.2. Utilization of Sum Insured

The sequence of utilization of Sum Insured in this Policy will be as follows, subject to the covers being in force and amount utilized under each of the below sections during the Policy Year;

- a. Aggregate Deductible
- b. Base Sum Insured.
- c. Secure Benefit
- d. Either of Cumulative Bonus or Plus Benefit or Infinite Benefit as applicable.
- e. Automatic Restore Benefit

A single claim in the Policy Year shall never exceed the cumulative addition of

- a. Base Sum Insured,
- b. Secure Benefit (if applicable and remaining during the Policy Year),
- c. Cumulative Bonus (if applicable and remaining during the Policy Year),
- d. Plus Benefit (if applicable and remaining during the Policy Year) AND
- e. Infinite Benefit (if applicable and remaining during the Policy Year).

Illustration for Utilization of Sum Insured

Illustration 1: Sum Insured Utilization [Applicable to Optima Secure plan]

Insured has an Optima Secure plan with Base SI of INR 5Lac. Insured has already spent 1 year with us & renewed the Policy.

Insured lodges 3 claims in the second policy year

	Available Benefit Limit			
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No. of Claim	Base Sum Insured	Secure Benefit	Plus Benefit (on 1st renewal)	Automatic Restore Benefit (once)	Claim amount	Claim amount payable	Utilization of Sum Insured
1 st	5L	5L	2.5L	0	3L	3L	3L paid from Base SI
2 nd	(5-3) 2L	5L	2.5L	5L	14L	12.5L*	2L paid from Base SI + 5L paid from Secure + 2.5L paid from Plus + 3L paid from Automatic Restore
3 rd	(2-2) 0	(5-5) 0	(2.5-2.5) 0	(5-3) 2L	3L	2L	2L paid from Automatic Restore

*A single claim in the Policy Year shall never exceed the cumulative addition of

- Base Sum Insured (in monetary terms at the start of the year),
- Secure benefit (if remaining during the Policy Year),
- Plus Benefit (if applicable and remaining during the Policy Year).

Illustration 2: Sum Insured Utilization [Applicable to Optima Lite plan]

Insured has an Optima Lite plan with Base SI of INR 7.5Lac. Insured has already spent 1 year with us & renewed the Policy.

Insured lodges 4 claims in the second policy year.

No. of Claim	Available Benefit Limit			Claim amount	Admissible claim amount	Utilization of Sum Insured
	Base Sum Insured	Cumulative Bonus	Automatic Restore Benefit (unlimited times)			
1 st	7.5L	0.75L	0	3.5L	3.5L	3.5L paid from Base SI

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2 nd	(7.5-3.5) 4L	0.75L	7.5L	10L	8.25L*	4L paid from Base SI + 0.75L paid from CB + 3.5L paid from Automatic restore
3 rd	(4-4) 0	(0.75-0.75) 0	(7.5 - 3.5 + 7.5) 11.5L	3L	3L	3L paid from Automatic Restore
4 th	0	0	(11.5 -3+7.5) 16L	12L	7.5L*	7.5L paid from Automatic Restore benefit.

*A single claim in the Policy Year shall never exceed the cumulative addition of

- Base Sum Insured (in monetary terms at the start of the year),
- Cumulative Bonus (if applicable and remaining during the Policy Year),

13.3. Geography

This Policy provides coverage throughout the territory of India, except under Section 4.8 (E-Opinion for Critical Illness). Section 4.9 Global Health Cover (Emergency Treatments Only), Section 4.10 Global Health Cover (Emergency & Planned Treatments)), Section 4.11 Overseas Travel Secure and as may be specified in the Schedule of Coverage in the Policy Schedule.

13.4. Loadings

- The Company may apply loading on the premium, specific Waiting Period or permanent exclusions, based on the declarations made in the Proposal Form and the health status, habits and lifestyle, past medical records, and the results of the pre-Policy medical examination of the persons proposed to be insured under the Policy.
- The maximum medical underwriting loading shall not exceed 100% for each condition and a total of 150% for each Insured Person.
- Loadings shall be applied from Commencement Date including subsequent Renewal(s), and on increased Sum Insured.
- Proposer shall be informed about the proposed loading with premium, specific Waiting Period or permanent exclusion (if any) through a counter offer letter and Policy will be issued only on specific acceptance within 15 days of the receipt of such counter offer letter. In case the Company does not receive any response to the

counter offer letter from the proposer within 15 days, the application shall be cancelled and any premium received shall be refunded within 7 days.

13.5. Endorsements

This Policy constitutes the complete contract of insurance. This Policy cannot be modified by anyone (including an insurance agent or broker) except the Company. Any change or modification that the Company makes will be evidenced by a written endorsement signed and stamped by the Company.

13.6. Communication & Notice

Policy and any communication related to the Policy shall be sent to through electronic modes or to the address of the following:

- a. The Policyholder's, at the address/ e-mail address specified in the Policy Schedule.
- b. To the Company, at the address specified in the Policy Schedule.
- c. Insurance agents, brokers, other person or entity is/are not authorised to receive any notice on the behalf of the Company, unless stated in writing by the Company.

14. Premium Tier

The premium payable under the Policy will be computed basis the city of residence provided by the Insured Person in the Proposal Form. Classification of cities would be as under:

- a. Tier 1: Delhi, Surat, Gurugram, Faridabad, Ghaziabad, Greater Noida.
- b. Tier 2: Mumbai, Mumbai Suburban, Thane, Navi Mumbai, Ahmedabad, Vadodara.
- c. Tier 3: Nashik, Rest of NCR, Amritsar, Ahmednagar, Mathura, Aligarh.
- d. Tier 4: Kolkata, Rest of Gujarat, Telangana, Agra, Ludhiana, Beed, Jalgaon, Indore, Gwalior.
- e. Tier 5: Rest of Maharashtra, Rest of Uttar Pradesh, Rest of Madhya Pradesh, Rest of Rajasthan, Rest of Haryana, Howrah, Hooghly, North 24 Parganas, South 24 Parganas.
- f. Tier 6: Rest of India.

No co-payment shall apply if Insured Person from a lower tier avails a treatment in higher tier. For example: Insured Person buying policy from Tier 4 can avail treatment in Tier 1 without any co-payment

15. Favourable Claims Experience Discount

This policy is eligible for a discount on premium basis Hospitalization claims (which includes either In-patient Care or Day Care treatment) made in the last 2 policy years.

a. For new buyers of Health Insurance policy where-in NO claim experience is available for all insured person(s), discount eligibility shall be as below:

Premium applicable for (policy year)	Plan applicable	1 st Year	2 nd Year	3 rd Year	4 th Year	5 th Year
Discount (%) applicable on premium of each policy year basis policy tenure opted	All plans except 'Optima Secure Global Plus' plan	21%	18%	10%	10%	10%
	For 'Optima Secure Global Plus' plan	5.25%	4.50%	2.50%	2.50%	2.50%

b. For policies wherein all Insured Persons have served only 1 year in a health insurance policy (either with HDFC ERGO or with any other insurer), discount eligibility shall be as below:

Premium applicable for (policy year)	Plan Applicable	1 st Year	2 nd Year	3 rd Year	4 th Year	5 th Year	
Discount (%) applicable on premium of each policy year basis policy tenure opted	In case of claim in last policy year	All plans except 'Optima Secure Global Plus' plan	11%	6%	6%	6%	6%
		For 'Optima Secure Global Plus' plan	2.75%	1.50%	1.50%	1.50%	1.50%
	In case of NO claim in last policy year	All plans except 'Optima Secure Global Plus' plan	18%	10%	10%	10%	10%
		For 'Optima Secure Global Plus' plan	4.50%	2.50%	2.50%	2.50%	2.50%

Note: As 'Favourable Claims Experience Discount' is calculated at policy level, hence, eligibility of discount shall be on the basis of those Insured Person(s) who have claims experience under a health insurance policy.



- c. For policies wherein any Insured Person(s) have served 2 or more years in a health insurance policy (either with HDFC ERGO or with any other insurer), discount eligibility shall be as below:

Premium applicable for (policy year)		Plan Applicable	1 st Year	2 nd Year	3 rd Year	4 th Year	5 th Year
Discount (%) applicable on premium of each policy year basis policy tenure opted	In case of claim in both last policy year & year prior to last policy year	All plans except 'Optima Secure Global Plus' plan	0%	0%	0%	0%	0%
		For 'Optima Secure Global Plus' plan	0%	0%	0%	0%	0%
	In case of claim in EITHER last policy year OR year prior to last policy year	All plans except 'Optima Secure Global Plus' plan	6%	6%	6%	6%	6%
		For 'Optima Secure Global Plus' plan	1.50%	1.50%	1.50%	1.50%	1.50%
	In case of NO claim in last policy year & NO claim in year prior to last policy year	All plans except 'Optima Secure Global Plus' plan	10%	10%	10%	10%	10%
		For 'Optima Secure Global Plus' plan	2.50%	2.50%	2.50%	2.50%	2.50%

Notes pertaining to calculation and applicability of Favourable Claims Experience Discount

- a. For calculation of Favourable Claims Experience Discount, a claim in policy year shall mean any hospitalization related claim made during the policy year irrespective of the claim amount and number of such claims.
- b. Utilization of preventive health check-up shall not be considered a claim for the purpose of calculating the favourable claims experience discount.
- c. Hospitalization claim(s) made either within India or outside India shall be

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- considered as claims for calculation of 'Favourable Claims Experience Discount'.
- d. If in a policy, an insured person is aged 60 years or above at the start of a policy year then only that insured person shall not be eligible for Favourable Claims Experience Discount for such policy year(s).
 - e. After issuance of renewal notice, if a hospitalization claim has been made in the remainder of the policy year, such claims shall be considered for calculation of 'Favourable claims experience discount' in the next renewal.
 - f. In case of any misrepresentation or non-disclosure relating to previous claim history of the Insured Persons in the proposal form or underwriting documents, the Company may recover the discounted premium offered earlier either from the Policy renewal premium or set-off against claim. The Company may also cancel the Policy in accordance with Standard General Terms & Clauses 12 (b) of the policy.

Illustration pertaining to calculation and applicability of Favourable Claims Experience Discount:

If a new customer with NO prior claims experience, aged 40 years and residing in Mumbai buys a 4-year Optima Secure + plan of Base sum insured of 10 Lakh then,

Premium applicable for	Premium Amount (₹)	Favourable claims experience discount (%)	Effective premium after discount (₹)
1st policy year	20,775	21%	16,412
2nd policy year	21,700	18%	17,794
3rd policy year	21,915	10%	19,724
4th policy year	22,130	10%	19,917
Premium for 4 Year policy tenure after Favourable claims experience discount [excl. GST] (₹)			73,847

16. Calculation of premium for Family Floater Policy:

In the Family floater policies, the eldest member of the particular family composition will pay full premium as per the individual premium based on his/her respective age.



Thereafter, a floater discount of flat 55% will be applied on the individual premiums of every additional member excluding the eldest member in the Policy.



17. Premium Computation Illustration

Illustration 1

- Plan Name – Optima Secure
- Tenure – 1 Year | Location: Delhi (Tier 1)
- All Insured persons are new buyers of health Insurance.

Age of the members insured (in Years)	Coverage opted on individual basis covering each member of the family separately (at a single point in time)			
	Premium (Rs.)	Sum Insured in Lakhs (Rs.)	Favourable claims experience discount (21%)	Premium after Discount
15	13,836	10	2,906	10,930
38	21,758	10	4,569	17,189
40	22,281	10	4,679	17,602
	57,875			45,721
Total premium (Excl. GST) for all members of the family is Rs. 45,721 , when each member is covered separately.				
Base Sum Insured available for each individual is Rs. 10 Lakhs.				

Age of the members insured (in Years)	Coverage opted on individual basis covering multiple members of the family under a single policy (Separate Sum Insured is available for each member of the family)					
	Premium (Rs.)	Favourable claims experience discount (21%)	Premium after Discount	Family Discount of 10% (if any)	Premium after discount (Rs.)	Sum Insured in Lakhs (Rs.)
15	13,836	2,906	10,930	1093	9,837	10
38	21,758	4,569	17,189	1719	15,470	10
40	22,281	4,679	17,602	1760	15,842	10
	57,875		45,721		41,149	

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Total premium (Excl. GST) for all members of the family is Rs. **41,149** , when they are covered under a single policy.
Sum Insured available for each individual is Rs. 10 Lakhs.

Age of the members insured (in Years)	Coverage opted on family floater basis with overall Sum Insured (only one Sum Insured is available for the entire family)					
	Premium (Rs.)	Favourable claims experience discount (21%)	Premium after Discount	Floater discount of 55% applied on all the members except the oldest member	Premium after discount (Rs.)	Sum Insured in Lakhs (Rs.)
15	13,836	2,906	10,930	6,011	4,919	10
38	21,758	4,569	17,189	9,454	7,735	
40	22,281	4,679	17,602	0	17,602	
			45,721		30,256	
Total premium (Excl. GST) when policy is opted on floater basis is Rs. 30,256 Sum Insured of Rs. 10 Lakhs is available for the entire family.						

Illustration 2

- Plan Name – Optima Secure +
- Tenure – 1 Year | Location: Mathura (Tier 3)
- All Insured persons are new buyers of health Insurance

Age of the members insured (in Years)	Coverage opted on individual basis covering each member of the family separately (at a single point in time)			
	Premium (Rs.)	Sum Insured in Lakhs (Rs.)	Favourable claims experience discount (21%)	Premium after discount (Rs.)
10	12,207	15	2,563	9,644
12	12,678	15	2,662	10,016
45	21,898	15	4,599	17,299
50	33,013	15	6,933	26,080
	79,796			63,039
Total premium (Excl. GST) for all members of the family is Rs. 63,039 , when each member is covered separately. Base Sum Insured available for each individual is Rs. 15 Lakhs.				

Age of the members insured (in Years)	Coverage opted on individual basis covering multiple members of the family under a single policy (Separate Sum Insured is available for each member of the family)					
	Premium (Rs.)	Favourable claims experience discount (21%)	Premium after Discount	Family Discount of 10% (if any)	Premium after discount (Rs.)	Sum Insured in Lakhs (Rs.)
10	12,207	2,563	9,644	964	8,680	15
12	12,678	2,662	10,016	1002	9,014	15
45	21,898	4,599	17,299	1730	15,569	15
50	33,013	6,933	26,080	2608	23,472	15
	79,796		63,039		56,735	

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Total premium (Excl. GST) for all members of the family is Rs. **56,735**, when they are covered under a single policy.
Base Sum Insured available for each individual is Rs. 15 Lakhs.

Age of the members insured (in Years)	Coverage opted on family floater basis with overall Sum Insured (only one Sum Insured is available for the entire family)					
	Premium (Rs.)	Favourable claims experience discount (21%)	Premium after Discount	Floater discount of 55% applied on all the members except the oldest member	Premium after discount (Rs.)	Sum Insured in Lakhs (Rs.)
10	12,207	2,563	9,644	5,304	4,340	15
12	12,678	2,662	10,016	5,509	4,507	
45	21,898	4,599	17,299	9,514	7,785	
50	33,013	6,933	26,080	0	26,080	
	79,796		63,039		42,712	

Total premium (Excl. GST) when policy is opted on floater basis is Rs. **42,712**.
Base Sum Insured of Rs. 15 Lakhs is available for the entire family.

Section 41 of Insurance Act 1938 (Prohibition of Rebates):

- No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of premium shown on the Policy, nor shall any person taking out or renewing or continuing a Policy accept any rebate, except such rebate as may be allowed in accordance with the prospectus or tables of the insurers.
- Any person making default in complying with the provision of this section shall be punishable with fine which may extend to Ten Lakh Rupees.

Disclaimer: the above is descriptive only. The actual terms and conditions can be found in the policy document. Insured's are advised to read the policy document



completely for a full description of the terms and conditions of coverage and the exclusions relating thereto.

Note: Policy Terms and Conditions & Premium rates are subject to change and shall be in compliance with applicable IRDAI guidelines and post obtaining due approvals as stated in such guidelines.



Annexure A – Schedule of Benefits

Schedule of Benefits

Section	Plans	Optima Suraksha	Optima Secure	Optima Super Secure	Optima Secure Global	Optima Secure Global Plus	Optima Select	Optima Lite	Optima Secure +
All figures in ₹	Base Sum Insured [BSI] (in Lakh)	5/10/15/20/25/50 Lakhs	5/10/15/20/25/50 / 100/200 Lakhs	10/15/20/25/50/100/200 Lakhs	100/200 Lakhs	25/50/75/100/200 Lakhs	5/7.5/10/15/20/ 25 Lakhs	5/7.5 Lakhs	5/10/15/20/25/50/ 100/200 Lakhs
	^Geography	India only	India only	India only	Worldwide including India	Worldwide including India	India only	India only	India only
3.1	Hospitalization Expenses	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered
3.1.a	Room Rent	At Actuals	At Actuals	At Actuals	At Actuals	At Actuals	Upto Single Private room	Upto 1% of base sum insured per day	At Actuals
3.1.b	ICU	At Actuals	At Actuals	At Actuals	At Actuals	At Actuals	At Actuals	Upto 2% of base sum insured per day	At Actuals
3.1.1. i.	Road Ambulance	Covered upto sum insured	Covered upto sum insured	Covered upto sum insured	Covered upto sum insured	Covered upto sum insured	Covered upto sum insured	Covered upto sum insured	Covered upto sum insured



Section	Plans	Optima Suraksha	Optima Secure	Optima Super Secure	Optima Secure Global	Optima Secure Global Plus	Optima Select	Optima Lite	Optima Secure +
3.1.1. ii.	Dental Treatment (Accidental Hospitalization Only)	Covered upto sum insured	Covered upto sum insured	Covered upto sum insured	Covered upto sum insured	Covered upto sum insured	Covered upto sum insured	Covered upto sum insured	Covered upto sum insured
3.1.1. iii.	Plastic surgery	Covered upto sum insured	Covered upto sum insured	Covered upto sum insured	Covered upto sum insured	Covered upto sum insured	Covered upto sum insured	Covered upto sum insured	Covered upto sum insured
3.1.1. iv.	Day Care Treatment	Covered upto sum insured	Covered upto sum insured	Covered upto sum insured	Covered upto sum insured	Covered upto sum insured	Covered upto sum insured	Covered upto sum insured	Covered upto sum insured
3.2	Home Healthcare	Covered upto sum insured	Covered upto sum insured	Covered upto sum insured	Covered upto sum insured (India only)	Covered upto sum insured (India only)	Covered upto sum insured	Covered upto sum insured	Covered upto sum insured
3.3	Domiciliary Hospitalization	Covered upto sum insured	Covered upto sum insured	Covered upto sum insured	Covered upto sum insured (India only)	Covered upto sum insured (India only)	Covered upto sum insured	Covered upto sum insured	Covered upto sum insured
3.4	AYUSH Treatment	Covered upto sum insured	Covered upto sum insured	Covered upto sum insured	Covered upto sum insured	Covered upto sum insured	Covered upto sum insured	Covered upto sum insured	Covered upto sum insured
3.5	Pre-Hospitalization	60 days	60 days	60 days	60 days (India only)	60 days	60 days	30 days	60 days
3.6	Post-Hospitalization	180 days	180 days	180 days	180 days (India only)	180 days	180 days	60 days	180 days



Section	Plans	Optima Suraksha	Optima Secure	Optima Super Secure	Optima Secure Global	Optima Secure Global Plus	Optima Select	Optima Lite	Optima Secure +
3.7	Organ Donor Expenses	Covered upto sum insured	Covered upto sum insured	Covered upto sum insured	Covered upto sum insured	Covered upto sum insured	Covered upto sum insured	Covered upto sum insured	Covered upto sum insured
3.8	Cumulative Bonus	10% of the Base Sum Insured maximum upto 100% post completion of each policy year irrespective of claims.	Not Covered	Not Covered	Not Covered	Not Covered	25% of the Base Sum Insured maximum upto 100% post completion of each policy year irrespective of claims	10% of the Base Sum Insured maximum upto 100% post completion of each policy year irrespective of claims	Not Covered
4.1	Emergency Air Ambulance	Covered Up to 500,000	Covered Up to 500,000	Covered Up to 500,000	Covered Up to 500,000	Covered Up to 500,000	Not Covered	Covered Up to 500,000	Covered Up to 500,000
4.2	Daily Cash for choosing Shared Accommodation	800 per day max up to 4800	800 per day max upto 4800	1000 per day max up to 6000	800 per day max upto 4800 (India only)	800 per day max upto 4800 (India only)	Not Covered	800 per day max upto 4800	800 per day max upto 4800
4.3	Protect Benefit	Not Covered	Default: Covered upto sum insured Optional: To remove benefit	Default: Covered upto sum insured Optional: To remove benefit	Covered upto sum insured	Covered upto sum insured	Optional	Optional	Default: Covered upto sum insured Optional: To remove benefit



Section	Plans	Optima Suraksha	Optima Secure	Optima Super Secure	Optima Secure Global	Optima Secure Global Plus	Optima Select	Optima Lite	Optima Secure +
4.4	Plus Benefit	Not Covered	Bonus of 50% of the Base Sum Insured, maximum upto 100%.	Bonus of 50% of the Base Sum Insured, maximum upto 100%.	Bonus of 50% of the Base Sum Insured, maximum upto 100%.	Bonus of 50% of the Base Sum Insured, maximum upto 100%.	Optional (Bonus of 50% of the Base Sum Insured, maximum upto 100%)	Optional (Bonus of 50% of the Base Sum Insured, maximum upto 100%)	Not Covered
4.5	Secure Benefit	Not Covered	Equal to 100% of Base sum insured	Equal to 200% of Base sum insured	Equal to 100% of Base sum insured (India only)	Equal to 100% of Base sum insured (India only)	Not Covered	Not Covered	Equal to 100% of Base sum insured
4.6	Automatic Restore Benefit	Equal to 100% of Base sum insured	Equal to 100% of Base sum insured	Equal to 100% of Base sum insured	Equal to 100% of Base sum insured (India only)	Equal to 100% of Base sum insured (India only)	Unlimited times	Unlimited times	Unlimited times
4.7	Aggregate Deductible# (Optional)	10K/25K/ 50K /1L /2L /3L /5L /10L /20L /25L	10K/25K/ 50K /1L /2L /3L /5L /10L /20L /25L	10K/25K/ 50K /1L /2L /3L /5L /10L /20L /25L	10K/25K/ 50K /1L /2L /3L /5L /10L /20L /25L (India only)	10K/25K/ 50K /1L /2L /3L /5L /10L /20L /25L (India only)	10K/25K/ 50K /1L /2L /3L /5L /10L	10K/ 25K/ 50K	10K/25K/ 50K /1L /2L /3L /5L /10L /20L /25L
4.8	E-Opinion for Critical Illness	In India	In India	Global	Global	Global	Not Covered	In India	In India



Section	Plans	Optima Suraksha	Optima Secure	Optima Super Secure	Optima Secure Global	Optima Secure Global Plus	Optima Select	Optima Lite	Optima Secure +
4.9	Global Health Cover (Emergency Treatments Only)	Not Covered	Not Covered	Not Covered	Covered (Outside India only)	Not Covered	Not Covered	Not Covered	Not Covered
4.10	Global Health Cover (Emergency & Planned Treatments)	Not Covered	Not Covered	Not Covered	Not Covered	Covered (Outside India only)	Not Covered	Not Covered	Not Covered
4.11	Overseas Travel Secure (Optional)	Not Covered	Not Covered	Not Covered	Covered upto sum insured (Outside India only)	Covered upto sum insured (Outside India only)	Not Covered	Not Covered	Not Covered
4.12	PED wait period modification (Optional)	1 year / 2 year	1 year / 2 year	1 year / 2 year	1 year / 2 year	1 year / 2 year	1 year / 2 year	1 year / 2 year	1 year / 2 year
4.13	Modification of Room Rent (Optional)	Not Covered	Upto Single Private room	Upto Single Private room	Not Covered	Not Covered	At Actuals OR Shared room	Not Covered	Upto Single Private room
4.17	Infinite Benefit	Not Covered	Not Covered	Optional (Bonus of 100% of the Base Sum Insured post every policy year)	Not Covered	Not Covered	Not Covered	Not Covered	Bonus of 100% of the Base Sum Insured post every policy year



Section	Plans	Optima Suraksha	Optima Secure	Optima Super Secure	Optima Secure Global	Optima Secure Global Plus	Optima Select	Optima Lite	Optima Secure +
5	Preventive Health Check-up (India only) [This is an optional cover under Optima Select plan and an inbuilt cover in all other plans]								
	Base Sum Insured	5 Lakhs	7.5 Lakhs	10 Lakhs	15 Lakhs	20 & 25 Lakhs	50 & 75 Lakhs	100 & 200 Lakhs	
	Individual Policy**	1,500	1,500	2,000	4,000	5,000	5,000	8,000	
	Floater Policy**	2,500	2,500	5,000	8,000	10,000	10,000	15,000	

Key to read above table

- a. **‘Covered’** means that particular benefit is an inbuilt feature in that particular plan- and the premium of such benefits are included in the premium of the respective Plan.
- b. **‘Not Covered’** means that particular benefit is NOT available either as an inbuilt feature or as an optional feature in that particular plan
- c. **‘Optional’** means that particular benefit is NOT an inbuilt feature BUT can be opted by the Proposer/Policyholder either at inception or at renewal subject to Company’s discretion. ‘PED wait period modification’ optional cover is allowed to be opted at channel level only. Individual customers will not be able to opt for the same.

Notes:

- a. Preventive Health Check-up benefit will not be available under the policy if Aggregate Deductible of INR 5 Lakhs is in force.
- b. Preventive Health Check-up, Secure Benefit, Cumulative Bonus / Plus Benefit / Infinite Benefit, Automatic Restore Benefit, Daily Cash for Shared Room and Unlimited Restore (Add-on) benefits will not be available under the policy if Aggregate Deductible of INR 10 Lakhs or more is in force.

HDFC ERGO General Insurance Company Limited. IRDAI Reg. No. 146. CIN: U66030MH2007PLC177117. Registered & Corporate Office: 6th Floor, Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai – 400 059. Product Name: my: Optima Secure: Product UIN: HDFHLIP26058V082526 | my: health Critical Illness - HDFHLIA22141V032122 | my:Health Hospital Cash Benefit (Add-on) - HDFHLIA21271V022021 | Unlimited Restore (Add On)- HDFHLIA2760V022627 | IPA Rider – APOPAIP19004V011920 | Optima Wellbeing (Add-on) -HDFHLIA2762V022627 | Limitless -HDFHLIA2761V022627 | ABCD Chronic Care - HDFHLIA25044V012425 | Parenthood - HDFHLIA25046V012425 | Serious Illness Booster – HDFHLIA26059V012526



- c.** **For Individual policy sum insured and limits mentioned in the table are applicable on per Insured Person per Policy Year basis and for Family Floater policy sum insured and limits apply on per policy per Policy Year basis
- d.** ^Claims shall be payable as per geography mentioned in the above table unless explicitly stated otherwise in a specific cover.
- e.** # Aggregate Deductible if opted, shall apply only for claims arising in India. However, a Per Claim Deductible of Rs. 10,000 will apply separately for each and every claim arising out of India in Global plans
- f.** 5L / 10L Deductible can only be opted with Base Sum Insured \geq 25 L
- g.** 20L / 25L Deductible can only be opted with Base Sum Insured \geq 50 L
- h.** Kindly read this document in conjunction with your Policy Schedule for in-depth clarity



Annexure B – List I - Items for which Coverage is not available in the Policy (Non-Medical Expenses)

S. No.	Item	S. No.	Item
1	Baby Food	35	Oxygen Cylinder (For Usage Outside The Hospital)
2	Baby Utilities Charges	36	Spacer
3	Beauty Services	37	Spirometre
4	Belts/ Braces	38	Nebulizer Kit
5	Buds	39	Steam Inhaler
6	Cold Pack/Hot Pack	40	Armsling
7	Carry Bags	41	Thermometer
8	Email / Internet Charges	42	Cervical Collar
9	Food Charges (Other Than Patient's Diet Provided By Hospital)	43	Splint
10	Leggings	44	Diabetic Foot Wear
11	Laundry Charges	45	Knee Braces (Long/ Short/ Hinged)
12	Mineral Water	46	Knee Immobilizer/Shoulder Immobilizer
13	Sanitary Pad	47	Lumbo Sacral Belt
14	Telephone Charges	48	Nimbus Bed Or Water Or Air Bed Charges
15	Guest Services	49	Ambulance Collar
16	Crepe Bandage	50	Ambulance Equipment
17	Diaper of any Type	51	Abdominal Binder
18	Eyelet Collar	52	Private Nurses Charges- Special Nursing Charges
19	Slings	53	Sugar Free Tablets
20	Blood Grouping and Cross Matching Of Donors Samples	54	Creams Powders Lotions (Toiletries Are Not Payable, Only Prescribed Medical Pharmaceuticals Payable)



21	Service Charges Where Nursing Charge Also Charged	55	ECG Electrodes
22	Television Charges	56	Gloves
23	Surcharges	57	Nebulisation Kit
24	Attendant Charges	58	Any Kit With No Details Mentioned [Delivery Kit, Orthokit, Recovery Kit, etc.]
25	Extra Diet of Patient (Other Than That Which Forms Part of Bed Charge)	59	Kidney Tray
26	Birth Certificate	60	Mask
27	Certificate Charges	61	Ounce Glass
28	Courier Charges	62	Oxygen Mask
29	Conveyance Charges	63	Pelvic Traction Belt
30	Medical Certificate	64	Pan Can
31	Medical Records	65	Trolley Cover
32	Photocopies Charges	66	Urometer, Urine Jug
33	Mortuary Charges	67	Ambulance
34	Walking Aids Charges	68	Vasofix Safety



Rate Chart

my:Optima Secure - Optima Secure Plan

my: Optima Secure - Optima Secure Gross Premium - Tier 1 (Delhi, Surat, Gurugram, Faridabad, Ghaziabad, Greater Noida)								
Age	Sum Insured							
	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	1,00,00,000	2,00,00,000
0	9,056	10,296	11,407	12,386	12,821	14,912	18,610	22,507
1	9,234	10,532	11,643	12,617	13,075	15,174	18,872	22,770
2	9,412	10,768	11,879	12,847	13,330	15,436	19,134	23,033
3	9,590	11,004	12,115	13,078	13,584	15,698	19,396	23,296
4	9,768	11,240	12,351	13,309	13,839	15,960	19,658	23,559
5	9,946	11,476	12,587	13,540	14,094	16,222	19,920	23,822
6	10,124	11,712	12,823	13,771	14,348	16,483	20,181	24,084
7	10,302	11,948	13,059	14,001	14,603	16,745	20,443	24,347
8	10,480	12,184	13,295	14,232	14,857	17,007	20,705	24,610
9	10,658	12,420	13,531	14,463	15,112	17,269	20,967	24,873
10	10,836	12,656	13,767	14,694	15,367	17,531	21,229	25,136
11	11,014	12,892	14,003	14,925	15,621	17,793	21,491	25,399
12	11,192	13,128	14,238	15,156	15,876	18,055	21,753	25,662
13	11,371	13,364	14,474	15,386	16,130	18,316	22,014	25,925
14	11,549	13,600	14,710	15,617	16,385	18,578	22,276	26,188
15	11,727	13,836	14,946	15,848	16,640	18,840	22,538	26,450

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16	11,905	14,072	15,182	16,079	16,894	19,102	22,800	26,713
17	12,083	14,308	15,418	16,310	17,149	19,364	23,062	26,976
18	14,329	16,396	17,246	17,505	18,285	20,356	23,360	27,187
19	14,636	16,669	17,467	17,767	18,547	20,618	23,586	27,450
20	14,943	16,941	17,687	18,029	18,809	20,880	23,811	27,713
21	15,251	17,213	17,908	18,291	19,071	21,142	24,037	27,976
22	15,558	17,485	18,128	18,552	19,333	21,404	24,262	28,239
23	15,866	17,757	18,348	18,814	19,595	21,666	24,488	28,502
24	16,173	18,030	18,569	19,076	19,856	21,928	24,714	28,765
25	16,480	18,302	18,789	19,338	20,118	22,189	24,939	29,028
26	16,788	18,574	19,010	19,600	20,380	22,451	25,165	29,291
27	17,095	18,846	19,230	19,862	20,642	22,713	25,391	29,553
28	17,402	19,119	19,451	20,124	20,904	22,975	25,616	29,816
29	17,710	19,391	19,671	20,385	21,166	23,237	25,842	30,079
30	18,017	19,663	19,892	20,647	21,428	23,499	26,068	30,342
31	18,213	19,925	20,159	20,899	21,679	23,735	26,345	30,605
32	18,409	20,187	20,426	21,150	21,931	23,971	26,622	30,868
33	18,604	20,448	20,693	21,402	22,182	24,207	26,900	31,131
34	18,800	20,710	20,960	21,653	22,434	24,443	27,177	31,394
35	18,995	20,972	21,227	21,905	22,685	24,679	27,454	31,657
36	19,165	21,234	21,613	22,213	22,885	24,915	27,732	31,868
37	19,335	21,496	21,999	22,522	23,085	25,151	28,009	32,079
38	19,505	21,758	22,385	22,830	23,284	25,386	28,287	32,290
39	19,674	22,020	22,771	23,138	23,484	25,622	28,564	32,501
40	19,844	22,281	23,157	23,447	23,684	25,858	28,841	32,712



41	20,286	23,273	23,947	24,288	24,629	26,120	29,155	33,389
42	20,459	23,504	24,229	24,540	24,932	26,330	29,417	33,755
43	20,632	23,735	24,512	24,791	25,235	26,541	29,679	34,122
44	20,805	23,965	24,794	25,043	25,539	26,751	29,940	34,488
45	20,977	24,196	25,077	25,294	25,842	26,961	30,202	34,855
46	25,266	28,319	28,578	28,666	29,447	30,942	35,233	39,892
47	26,913	30,100	31,064	31,388	32,483	35,183	39,799	45,136
48	28,560	31,881	33,551	34,110	35,520	39,423	44,364	50,381
49	30,206	33,662	36,037	36,833	38,557	43,664	48,930	55,625
50	31,853	35,444	38,523	39,555	41,594	47,904	53,495	60,869
51	33,685	37,577	40,905	42,411	44,577	51,834	58,578	66,424
52	35,517	39,710	43,288	45,268	47,561	55,764	63,661	71,979
53	37,349	41,843	45,670	48,124	50,545	59,694	68,744	77,534
54	39,181	43,976	48,053	50,981	53,529	63,624	73,827	83,089
55	41,013	46,109	50,436	53,838	56,513	67,553	78,909	88,644
56	42,363	47,735	52,844	56,709	59,642	72,156	84,096	94,198
57	43,712	49,361	55,252	59,580	62,771	76,759	89,282	99,753
58	45,062	50,987	57,661	62,451	65,899	81,361	94,469	1,05,308
59	46,411	52,613	60,069	65,322	69,028	85,964	99,655	1,10,863
60	37,719	45,433	51,498	57,137	61,003	79,170	98,175	1,13,925
61	38,676	47,827	55,700	61,872	66,144	85,365	1,05,525	1,22,325
62	40,379	51,551	59,956	66,660	71,444	91,665	1,12,875	1,30,725
63	43,039	55,275	64,212	71,448	76,744	97,965	1,20,225	1,39,125
64	45,699	58,999	68,468	76,236	82,044	1,04,265	1,27,575	1,47,525
65	48,359	62,723	72,724	81,024	87,344	1,10,565	1,34,925	1,55,925



66	50,487	66,234	76,768	85,599	92,538	1,16,865	1,42,275	1,64,325
67	53,147	69,958	81,024	90,387	97,838	1,23,165	1,49,625	1,72,725
68	55,807	73,682	85,280	95,175	1,03,138	1,29,465	1,56,975	1,81,125
69	58,467	77,406	89,536	99,963	1,08,438	1,35,765	1,64,325	1,89,525
70	61,127	81,130	93,792	1,04,751	1,13,738	1,42,065	1,71,675	1,97,925
71	62,510	84,056	97,250	1,08,741	1,18,137	1,47,525	1,79,025	2,06,325
72	65,170	87,780	1,01,506	1,13,529	1,23,437	1,53,825	1,86,375	2,14,725
73	67,830	91,504	1,05,762	1,18,317	1,28,737	1,60,125	1,93,725	2,23,125
74	70,490	95,228	1,10,018	1,23,105	1,34,037	1,66,425	2,01,075	2,31,525
75	73,150	98,952	1,14,274	1,27,893	1,39,337	1,72,725	2,08,425	2,39,925
76	75,810	1,02,676	1,18,530	1,32,681	1,44,637	1,79,025	2,15,775	2,48,325
77	78,470	1,06,400	1,22,786	1,37,469	1,49,937	1,85,325	2,23,125	2,56,725
78	81,130	1,10,124	1,27,042	1,42,257	1,55,237	1,91,625	2,30,475	2,65,125
79	83,790	1,13,848	1,31,298	1,47,045	1,60,537	1,97,925	2,37,825	2,73,525
80	86,450	1,17,572	1,35,554	1,51,833	1,65,837	2,04,225	2,45,175	2,81,925
81	86,450	1,17,572	1,35,554	1,51,833	1,65,837	2,04,225	2,45,175	2,81,925
82	86,450	1,17,572	1,35,554	1,51,833	1,65,837	2,04,225	2,45,175	2,81,925
83	86,450	1,17,572	1,35,554	1,51,833	1,65,837	2,04,225	2,45,175	2,81,925
84	86,450	1,17,572	1,35,554	1,51,833	1,65,837	2,04,225	2,45,175	2,81,925
85	86,450	1,17,572	1,35,554	1,51,833	1,65,837	2,04,225	2,45,175	2,81,925
86	86,450	1,17,572	1,35,554	1,51,833	1,65,837	2,04,225	2,45,175	2,81,925
87	86,450	1,17,572	1,35,554	1,51,833	1,65,837	2,04,225	2,45,175	2,81,925
88	86,450	1,17,572	1,35,554	1,51,833	1,65,837	2,04,225	2,45,175	2,81,925
89	86,450	1,17,572	1,35,554	1,51,833	1,65,837	2,04,225	2,45,175	2,81,925
>=90	86,450	1,17,572	1,35,554	1,51,833	1,65,837	2,04,225	2,45,175	2,81,925



my: Optima Secure - Optima Secure Gross Premium - Tier 2 (Mumbai, Mumbai Suburban, Thane, Navi Mumbai, Ahmedabad, Vadodara)

Age	Sum Insured							
	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	1,00,00,000	2,00,00,000
0	8,356	9,500	10,525	11,428	11,830	13,760	17,172	20,767
1	8,521	9,718	10,743	11,641	12,065	14,001	17,413	21,010
2	8,685	9,936	10,961	11,854	12,299	14,243	17,655	21,253
3	8,849	10,154	11,178	12,067	12,534	14,484	17,897	21,495
4	9,013	10,371	11,396	12,280	12,769	14,726	18,138	21,738
5	9,178	10,589	11,614	12,493	13,004	14,968	18,380	21,980
6	9,342	10,807	11,831	12,706	13,239	15,209	18,622	22,223
7	9,506	11,025	12,049	12,919	13,474	15,451	18,863	22,465
8	9,670	11,242	12,267	13,132	13,709	15,693	19,105	22,708
9	9,835	11,460	12,485	13,345	13,944	15,934	19,346	22,951
10	9,999	11,678	12,702	13,558	14,179	16,176	19,588	23,193
11	10,163	11,895	12,920	13,771	14,414	16,417	19,830	23,436
12	10,327	12,113	13,138	13,984	14,649	16,659	20,071	23,678
13	10,492	12,331	13,356	14,197	14,884	16,901	20,313	23,921
14	10,656	12,549	13,573	14,410	15,119	17,142	20,554	24,163
15	10,820	12,766	13,791	14,623	15,354	17,384	20,796	24,406
16	10,984	12,984	14,009	14,836	15,588	17,625	21,038	24,649
17	11,149	13,202	14,227	15,049	15,823	17,867	21,279	24,891
18	13,221	15,129	15,913	16,152	16,872	18,783	21,554	25,086
19	13,505	15,380	16,117	16,394	17,114	19,025	21,763	25,329

HDFC ERGO General Insurance Company Limited. IRDAI Reg. No. 146. CIN: U66030MH2007PLC177117. Registered & Corporate Office: 6th Floor, Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai – 400 059. Product Name: my: Optima Secure: Product UIN: HDFHLIP26058V082526 | my: health Critical Illness - HDFHLIA22141V032122 | my:Health Hospital Cash Benefit (Add-on) - HDFHLIA21271V022021 | Unlimited Restore (Add On)- HDFHLIA2760V022627 | IPA Rider – APOPAIP19004V011920 | Optima Wellbeing (Add-on) -HDFHLIA2762V022627 | Limitless -HDFHLIA2761V022627 | ABCD Chronic Care - HDFHLIA25044V012425 | Parenthood - HDFHLIA25046V012425 | Serious Illness Booster – HDFHLIA26059V012526



20	13,788	15,631	16,320	16,635	17,355	19,266	21,971	25,571
21	14,072	15,883	16,523	16,877	17,597	19,508	22,179	25,814
22	14,356	16,134	16,727	17,118	17,838	19,749	22,387	26,056
23	14,639	16,385	16,930	17,360	18,080	19,991	22,595	26,299
24	14,923	16,636	17,134	17,602	18,322	20,233	22,803	26,541
25	15,206	16,887	17,337	17,843	18,563	20,474	23,012	26,784
26	15,490	17,138	17,540	18,085	18,805	20,716	23,220	27,027
27	15,774	17,390	17,744	18,326	19,047	20,957	23,428	27,269
28	16,057	17,641	17,947	18,568	19,288	21,199	23,636	27,512
29	16,341	17,892	18,151	18,810	19,530	21,441	23,844	27,754
30	16,625	18,143	18,354	19,051	19,771	21,682	24,053	27,997
31	16,805	18,385	18,601	19,283	20,003	21,900	24,309	28,239
32	16,986	18,626	18,847	19,515	20,235	22,118	24,565	28,482
33	17,166	18,868	19,093	19,747	20,468	22,336	24,820	28,724
34	17,347	19,110	19,340	19,980	20,700	22,553	25,076	28,967
35	17,527	19,351	19,586	20,212	20,932	22,771	25,332	29,210
36	17,684	19,593	19,942	20,496	21,116	22,989	25,588	29,404
37	17,840	19,834	20,299	20,781	21,300	23,207	25,844	29,599
38	17,997	20,076	20,655	21,065	21,485	23,424	26,100	29,794
39	18,154	20,318	21,011	21,350	21,669	23,642	26,356	29,989
40	18,310	20,559	21,367	21,635	21,853	23,860	26,612	30,184
41	18,718	21,474	22,096	22,411	22,725	24,101	26,901	30,808
42	18,877	21,687	22,357	22,643	23,005	24,295	27,143	31,146
43	19,037	21,900	22,617	22,875	23,285	24,489	27,385	31,484
44	19,196	22,113	22,878	23,107	23,565	24,683	27,626	31,823



45	19,356	22,326	23,139	23,339	23,844	24,877	27,868	32,161
46	23,313	26,130	26,369	26,451	27,171	28,551	32,510	36,809
47	24,833	27,773	28,663	28,962	29,973	32,463	36,723	41,648
48	26,352	29,417	30,957	31,474	32,775	36,376	40,935	46,487
49	27,872	31,060	33,251	33,986	35,577	40,289	45,148	51,326
50	29,391	32,704	35,545	36,497	38,379	44,201	49,360	56,165
51	31,081	34,672	37,744	39,133	41,132	47,827	54,050	61,290
52	32,772	36,640	39,942	41,769	43,885	51,453	58,740	66,415
53	34,462	38,609	42,140	44,405	46,638	55,080	63,430	71,541
54	36,152	40,577	44,339	47,040	49,392	58,706	68,120	76,666
55	37,843	42,545	46,537	49,676	52,145	62,332	72,810	81,792
56	39,088	44,046	48,759	52,325	55,032	66,579	77,596	86,917
57	40,333	45,546	50,982	54,975	57,919	70,826	82,381	92,043
58	41,579	47,046	53,204	57,624	60,806	75,073	87,167	97,168
59	42,824	48,546	55,426	60,273	63,693	79,319	91,952	1,02,294
60	37,719	45,433	51,498	57,137	61,003	79,170	98,175	1,13,925
61	38,676	47,827	55,700	61,872	66,144	85,365	1,05,525	1,22,325
62	40,379	51,551	59,956	66,660	71,444	91,665	1,12,875	1,30,725
63	43,039	55,275	64,212	71,448	76,744	97,965	1,20,225	1,39,125
64	45,699	58,999	68,468	76,236	82,044	1,04,265	1,27,575	1,47,525
65	48,359	62,723	72,724	81,024	87,344	1,10,565	1,34,925	1,55,925
66	50,487	66,234	76,768	85,599	92,538	1,16,865	1,42,275	1,64,325
67	53,147	69,958	81,024	90,387	97,838	1,23,165	1,49,625	1,72,725
68	55,807	73,682	85,280	95,175	1,03,138	1,29,465	1,56,975	1,81,125
69	58,467	77,406	89,536	99,963	1,08,438	1,35,765	1,64,325	1,89,525



70	61,127	81,130	93,792	1,04,751	1,13,738	1,42,065	1,71,675	1,97,925
71	62,510	84,056	97,250	1,08,741	1,18,137	1,47,525	1,79,025	2,06,325
72	65,170	87,780	1,01,506	1,13,529	1,23,437	1,53,825	1,86,375	2,14,725
73	67,830	91,504	1,05,762	1,18,317	1,28,737	1,60,125	1,93,725	2,23,125
74	70,490	95,228	1,10,018	1,23,105	1,34,037	1,66,425	2,01,075	2,31,525
75	73,150	98,952	1,14,274	1,27,893	1,39,337	1,72,725	2,08,425	2,39,925
76	75,810	1,02,676	1,18,530	1,32,681	1,44,637	1,79,025	2,15,775	2,48,325
77	78,470	1,06,400	1,22,786	1,37,469	1,49,937	1,85,325	2,23,125	2,56,725
78	81,130	1,10,124	1,27,042	1,42,257	1,55,237	1,91,625	2,30,475	2,65,125
79	83,790	1,13,848	1,31,298	1,47,045	1,60,537	1,97,925	2,37,825	2,73,525
80	86,450	1,17,572	1,35,554	1,51,833	1,65,837	2,04,225	2,45,175	2,81,925
81	86,450	1,17,572	1,35,554	1,51,833	1,65,837	2,04,225	2,45,175	2,81,925
82	86,450	1,17,572	1,35,554	1,51,833	1,65,837	2,04,225	2,45,175	2,81,925
83	86,450	1,17,572	1,35,554	1,51,833	1,65,837	2,04,225	2,45,175	2,81,925
84	86,450	1,17,572	1,35,554	1,51,833	1,65,837	2,04,225	2,45,175	2,81,925
85	86,450	1,17,572	1,35,554	1,51,833	1,65,837	2,04,225	2,45,175	2,81,925
86	86,450	1,17,572	1,35,554	1,51,833	1,65,837	2,04,225	2,45,175	2,81,925
87	86,450	1,17,572	1,35,554	1,51,833	1,65,837	2,04,225	2,45,175	2,81,925
88	86,450	1,17,572	1,35,554	1,51,833	1,65,837	2,04,225	2,45,175	2,81,925
89	86,450	1,17,572	1,35,554	1,51,833	1,65,837	2,04,225	2,45,175	2,81,925
>=90	86,450	1,17,572	1,35,554	1,51,833	1,65,837	2,04,225	2,45,175	2,81,925



my: Optima Secure - Optima Secure Gross Premium - Tier 3 (Nashik, Rest of NCR, Amritsar, Ahmednagar, Mathura, Aligarh)

Age	Sum Insured							
	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	1,00,00,000	2,00,00,000
0	7,516	9,169	9,775	10,478	11,144	13,563	16,086	19,076
1	7,632	9,353	10,010	10,711	11,376	13,780	16,301	19,341
2	7,748	9,536	10,244	10,944	11,608	13,997	16,515	19,606
3	7,863	9,719	10,478	11,177	11,840	14,214	16,730	19,871
4	8,070	9,903	10,712	11,410	12,073	14,431	16,944	20,136
5	8,187	10,086	10,946	11,643	12,305	14,648	17,158	20,401
6	8,303	10,479	11,180	11,876	12,537	14,865	17,373	20,666
7	8,610	10,666	11,414	12,108	12,769	15,082	17,587	20,931
8	8,729	10,853	11,649	12,341	13,001	15,299	17,802	21,195
9	8,849	11,041	11,883	12,574	13,233	15,516	18,016	21,460
10	8,968	11,228	12,117	12,807	13,466	15,733	18,231	21,725
11	9,188	11,415	12,351	13,040	13,698	15,950	18,445	21,990
12	9,309	11,602	12,585	13,273	13,930	16,167	18,660	22,255
13	9,430	11,789	12,819	13,506	14,162	16,384	18,874	22,520
14	9,551	11,976	13,053	13,738	14,394	16,601	19,089	22,785
15	9,671	12,163	13,288	13,971	14,626	16,818	19,303	23,050
16	9,792	12,350	13,522	14,204	14,859	17,035	19,518	23,315
17	9,913	12,538	13,756	14,437	15,091	17,252	19,732	23,580
18	11,408	13,970	14,517	15,194	15,845	18,012	19,947	23,845
19	12,143	14,165	14,751	15,427	16,077	18,229	20,161	24,110
20	12,467	14,359	14,985	15,659	16,310	18,446	20,376	24,375
21	12,603	14,554	15,219	15,892	16,542	18,663	20,590	24,640

HDFC ERGO General Insurance Company Limited. IRDAI Reg. No. 146. CIN: U66030MH2007PLC177117. Registered & Corporate Office: 6th Floor, Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai – 400 059. Product Name: my: Optima Secure: Product UIN: HDFHLIP26058V082526 | my: health Critical Illness - HDFHLIA22141V032122 | my:Health Hospital Cash Benefit (Add-on) - HDFHLIA21271V022021 | Unlimited Restore (Add On)- HDFHLIA2760V022627 | IPA Rider – APOPAIP19004V011920 | Optima Wellbeing (Add-on)-HDFHLIA2762V022627 | Limitless -HDFHLIA2761V022627 | ABCD Chronic Care - HDFHLIA25044V012425 | Parenthood - HDFHLIA25046V012425 | Serious Illness Booster – HDFHLIA26059V012526



22	12,933	14,749	15,453	16,125	16,774	18,880	20,805	24,905
23	13,071	14,944	15,687	16,358	17,006	19,097	21,019	25,170
24	13,210	15,139	15,922	16,591	17,238	19,314	21,234	25,435
25	13,348	15,334	16,156	16,824	17,470	19,531	21,448	25,700
26	13,486	15,529	16,390	17,057	17,703	19,748	21,663	25,964
27	13,625	15,724	16,624	17,289	17,935	19,965	21,877	26,229
28	13,763	15,919	16,858	17,522	18,167	20,182	22,092	26,494
29	13,901	16,114	17,092	17,755	18,399	20,399	22,306	26,759
30	14,040	16,309	17,326	17,988	18,631	20,616	22,521	27,024
31	14,178	16,504	17,561	18,221	18,863	20,833	22,735	27,289
32	14,316	16,699	17,795	18,454	19,096	21,050	22,949	27,554
33	14,455	16,893	18,029	18,686	19,328	21,267	23,164	27,819
34	14,593	17,088	18,263	18,919	19,560	21,484	23,378	28,084
35	14,731	17,283	18,497	19,152	19,792	21,701	23,593	28,349
36	15,215	17,933	18,769	19,424	20,024	21,918	23,807	28,614
37	15,354	18,128	19,041	19,696	20,256	22,135	24,022	28,879
38	15,492	18,323	19,315	19,970	20,489	22,352	24,236	29,144
39	15,630	18,778	20,062	20,714	21,185	22,569	24,451	29,409
40	15,769	18,973	20,338	20,991	21,417	22,786	24,665	29,674
41	15,907	19,168	20,616	21,268	21,649	23,003	24,880	29,939
42	16,045	19,363	20,895	21,547	21,882	23,220	25,094	30,204
43	16,184	19,557	21,174	21,827	22,114	23,437	25,309	30,469
44	16,322	19,752	21,455	22,108	22,346	23,654	25,523	30,733
45	16,460	19,947	21,737	22,389	22,578	23,871	25,738	30,998
46	19,458	23,015	24,234	25,052	25,306	27,668	30,027	35,767



47	20,899	24,905	26,321	27,488	27,918	31,466	34,317	40,536
48	22,347	26,804	28,416	30,052	30,820	35,264	38,607	45,305
49	23,799	28,710	30,519	32,626	33,722	39,061	42,896	50,074
50	25,258	30,623	32,664	35,246	36,624	42,859	47,186	54,843
51	26,581	32,544	34,760	37,881	39,526	46,657	51,475	59,612
52	28,051	34,472	36,929	40,532	42,428	50,454	55,765	64,381
53	29,527	36,408	39,112	43,198	45,330	54,252	60,055	69,150
54	31,008	38,352	41,306	45,880	48,232	58,049	64,344	73,919
55	32,495	40,303	43,514	48,577	51,134	61,847	68,634	78,688
56	33,346	42,262	46,841	51,902	54,036	65,536	72,924	83,457
57	34,844	44,229	49,078	54,633	56,938	69,334	77,213	88,226
58	36,347	45,741	51,328	57,380	59,841	73,131	81,503	92,995
59	37,856	47,221	53,591	60,143	62,743	76,929	85,792	97,764
60	29,100	39,474	47,594	53,901	58,812	75,888	85,680	98,685
61	30,750	41,549	49,714	56,975	62,452	79,968	91,800	1,05,825
62	33,090	44,954	53,318	60,685	66,092	84,048	97,920	1,12,965
63	35,431	48,359	56,922	64,395	69,732	88,128	1,04,040	1,20,105
64	37,772	51,764	60,526	68,105	73,372	92,208	1,10,160	1,27,245
65	40,113	55,168	64,130	71,815	77,012	96,288	1,16,280	1,34,385
66	42,400	58,626	67,734	75,525	80,652	1,00,368	1,22,400	1,41,525
67	44,741	62,031	71,338	79,235	84,292	1,04,448	1,28,520	1,48,665
68	47,082	65,436	74,942	82,945	87,932	1,08,528	1,34,640	1,55,805
69	49,423	68,841	78,546	86,655	91,572	1,12,608	1,40,760	1,62,945
70	51,764	72,246	82,150	90,365	95,212	1,16,688	1,46,880	1,70,085
71	53,200	74,746	84,694	92,909	98,020	1,20,003	1,53,000	1,77,225



72	55,541	78,151	88,298	96,619	1,01,660	1,24,083	1,59,120	1,84,365
73	57,882	81,556	91,902	1,00,329	1,05,300	1,28,163	1,65,240	1,91,505
74	60,222	84,960	95,506	1,04,039	1,08,940	1,32,243	1,71,360	1,98,645
75	62,563	88,365	99,110	1,07,749	1,12,580	1,36,323	1,77,480	2,05,785
76	64,904	91,770	1,02,714	1,11,459	1,16,220	1,40,403	1,83,600	2,12,925
77	67,245	95,175	1,06,318	1,15,169	1,19,860	1,44,483	1,89,720	2,20,065
78	69,586	98,580	1,09,922	1,18,879	1,23,500	1,48,563	1,95,840	2,27,205
79	71,926	1,01,984	1,13,526	1,22,589	1,27,140	1,52,643	2,01,960	2,34,345
80	74,267	1,05,389	1,17,130	1,26,299	1,30,780	1,56,723	2,08,080	2,41,485
81	74,267	1,05,389	1,17,130	1,26,299	1,30,780	1,56,723	2,08,080	2,41,485
82	74,267	1,05,389	1,17,130	1,26,299	1,30,780	1,56,723	2,08,080	2,41,485
83	74,267	1,05,389	1,17,130	1,26,299	1,30,780	1,56,723	2,08,080	2,41,485
84	74,267	1,05,389	1,17,130	1,26,299	1,30,780	1,56,723	2,08,080	2,41,485
85	74,267	1,05,389	1,17,130	1,26,299	1,30,780	1,56,723	2,08,080	2,41,485
86	74,267	1,05,389	1,17,130	1,26,299	1,30,780	1,56,723	2,08,080	2,41,485
87	74,267	1,05,389	1,17,130	1,26,299	1,30,780	1,56,723	2,08,080	2,41,485
88	74,267	1,05,389	1,17,130	1,26,299	1,30,780	1,56,723	2,08,080	2,41,485
89	74,267	1,05,389	1,17,130	1,26,299	1,30,780	1,56,723	2,08,080	2,41,485
>=90	74,267	1,05,389	1,17,130	1,26,299	1,30,780	1,56,723	2,08,080	2,41,485



my: Optima Secure - Optima Secure Gross Premium - Tier 4 (Kolkata, Rest of Gujarat, Telangana, Agra, Ludhiana, Beed, Jalgaon, Indore, Gwalior)

Age	Sum Insured							
	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	1,00,00,000	2,00,00,000
0	7,227	8,817	9,399	10,075	10,925	13,297	15,771	18,702
1	7,338	8,993	9,625	10,299	11,153	13,510	15,981	18,962
2	7,450	9,169	9,850	10,523	11,381	13,723	16,191	19,221
3	7,561	9,346	10,075	10,747	11,608	13,935	16,401	19,481
4	7,759	9,522	10,300	10,971	11,836	14,148	16,612	19,741
5	7,872	9,698	10,525	11,195	12,063	14,361	16,822	20,001
6	7,984	10,076	10,750	11,419	12,291	14,574	17,032	20,260
7	8,279	10,256	10,975	11,643	12,519	14,786	17,243	20,520
8	8,394	10,436	11,201	11,867	12,746	14,999	17,453	20,780
9	8,508	10,616	11,426	12,090	12,974	15,212	17,663	21,040
10	8,623	10,796	11,651	12,314	13,202	15,425	17,873	21,299
11	8,834	10,976	11,876	12,538	13,429	15,637	18,084	21,559
12	8,951	11,156	12,101	12,762	13,657	15,850	18,294	21,819
13	9,067	11,336	12,326	12,986	13,884	16,063	18,504	22,079
14	9,183	11,516	12,551	13,210	14,112	16,276	18,715	22,338
15	9,299	11,695	12,776	13,434	14,340	16,488	18,925	22,598
16	9,416	11,875	13,002	13,658	14,567	16,701	19,135	22,858
17	9,532	12,055	13,227	13,882	14,795	16,914	19,345	23,118
18	10,969	13,432	13,958	14,609	15,535	17,658	19,556	23,377
19	11,676	13,620	14,184	14,833	15,762	17,871	19,766	23,637
20	11,987	13,807	14,409	15,057	15,990	18,084	19,976	23,897
21	12,118	13,995	14,634	15,281	16,217	18,297	20,186	24,157

HDFC ERGO General Insurance Company Limited. IRDAI Reg. No. 146. CIN: U66030MH2007PLC177117. Registered & Corporate Office: 6th Floor, Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai – 400 059. Product Name: my: Optima Secure: Product UIN: HDFHLIP26058V082526 | my: health Critical Illness - HDFHLIA22141V032122 | my:Health Hospital Cash Benefit (Add-on) - HDFHLIA21271V022021 | Unlimited Restore (Add On)- HDFHLIA2760V022627 | IPA Rider – APOPAIP19004V011920 | Optima Wellbeing (Add-on) -HDFHLIA2762V022627 | Limitless -HDFHLIA2761V022627 | ABCD Chronic Care - HDFHLIA25044V012425 | Parenthood - HDFHLIA25046V012425 | Serious Illness Booster – HDFHLIA26059V012526



22	12,436	14,182	14,859	15,505	16,445	18,509	20,397	24,416
23	12,569	14,369	15,084	15,729	16,673	18,722	20,607	24,676
24	12,702	14,557	15,309	15,953	16,900	18,935	20,817	24,936
25	12,835	14,744	15,534	16,177	17,128	19,148	21,028	25,196
26	12,968	14,932	15,760	16,401	17,355	19,360	21,238	25,455
27	13,101	15,119	15,985	16,624	17,583	19,573	21,448	25,715
28	13,234	15,307	16,210	16,848	17,811	19,786	21,658	25,975
29	13,367	15,494	16,435	17,072	18,038	19,999	21,869	26,235
30	13,500	15,681	16,660	17,296	18,266	20,211	22,079	26,494
31	13,633	15,869	16,885	17,520	18,494	20,424	22,289	26,754
32	13,766	16,056	17,110	17,744	18,721	20,637	22,499	27,014
33	13,899	16,244	17,335	17,968	18,949	20,850	22,710	27,274
34	14,032	16,431	17,561	18,192	19,176	21,062	22,920	27,533
35	14,165	16,619	17,786	18,416	19,404	21,275	23,130	27,793
36	14,630	17,243	18,047	18,677	19,632	21,488	23,341	28,053
37	14,763	17,431	18,309	18,939	19,859	21,701	23,551	28,313
38	14,896	17,618	18,572	19,202	20,087	21,913	23,761	28,572
39	15,029	18,056	19,290	19,918	20,770	22,126	23,971	28,832
40	15,162	18,243	19,556	20,183	20,997	22,339	24,182	29,092
41	15,295	18,430	19,823	20,450	21,225	22,552	24,392	29,352
42	15,428	18,618	20,091	20,718	21,453	22,764	24,602	29,611
43	15,561	18,805	20,360	20,987	21,680	22,977	24,813	29,871
44	15,694	18,993	20,630	21,257	21,908	23,190	25,023	30,131
45	15,827	19,180	20,901	21,528	22,135	23,403	25,233	30,391
46	18,709	22,129	23,302	24,089	24,810	27,126	29,439	35,066



47	20,095	23,948	25,308	26,430	27,370	30,849	33,644	39,742
48	21,487	25,773	27,323	28,896	30,216	34,572	37,850	44,417
49	22,884	27,605	29,345	31,371	33,061	38,295	42,055	49,092
50	24,287	29,445	31,407	33,890	35,906	42,019	46,261	53,768
51	25,559	31,292	33,423	36,424	38,751	45,742	50,466	58,443
52	26,972	33,146	35,509	38,973	41,596	49,465	54,672	63,119
53	28,391	35,008	37,607	41,537	44,441	53,188	58,877	67,794
54	29,816	36,877	39,718	44,115	47,287	56,911	63,083	72,470
55	31,246	38,753	41,841	46,709	50,132	60,634	67,288	77,145
56	32,063	40,637	45,040	49,906	52,977	64,251	71,494	81,821
57	33,503	42,528	47,190	52,532	55,822	67,974	75,699	86,496
58	34,949	43,982	49,354	55,173	58,667	71,698	79,905	91,172
59	36,400	45,405	51,530	57,830	61,512	75,421	84,110	95,847
60	29,100	39,474	47,594	53,901	58,812	75,888	85,680	98,685
61	30,750	41,549	49,714	56,975	62,452	79,968	91,800	1,05,825
62	33,090	44,954	53,318	60,685	66,092	84,048	97,920	1,12,965
63	35,431	48,359	56,922	64,395	69,732	88,128	1,04,040	1,20,105
64	37,772	51,764	60,526	68,105	73,372	92,208	1,10,160	1,27,245
65	40,113	55,168	64,130	71,815	77,012	96,288	1,16,280	1,34,385
66	42,400	58,626	67,734	75,525	80,652	1,00,368	1,22,400	1,41,525
67	44,741	62,031	71,338	79,235	84,292	1,04,448	1,28,520	1,48,665
68	47,082	65,436	74,942	82,945	87,932	1,08,528	1,34,640	1,55,805
69	49,423	68,841	78,546	86,655	91,572	1,12,608	1,40,760	1,62,945
70	51,764	72,246	82,150	90,365	95,212	1,16,688	1,46,880	1,70,085
71	53,200	74,746	84,694	92,909	98,020	1,20,003	1,53,000	1,77,225



72	55,541	78,151	88,298	96,619	1,01,660	1,24,083	1,59,120	1,84,365
73	57,882	81,556	91,902	1,00,329	1,05,300	1,28,163	1,65,240	1,91,505
74	60,222	84,960	95,506	1,04,039	1,08,940	1,32,243	1,71,360	1,98,645
75	62,563	88,365	99,110	1,07,749	1,12,580	1,36,323	1,77,480	2,05,785
76	64,904	91,770	1,02,714	1,11,459	1,16,220	1,40,403	1,83,600	2,12,925
77	67,245	95,175	1,06,318	1,15,169	1,19,860	1,44,483	1,89,720	2,20,065
78	69,586	98,580	1,09,922	1,18,879	1,23,500	1,48,563	1,95,840	2,27,205
79	71,926	1,01,984	1,13,526	1,22,589	1,27,140	1,52,643	2,01,960	2,34,345
80	74,267	1,05,389	1,17,130	1,26,299	1,30,780	1,56,723	2,08,080	2,41,485
81	74,267	1,05,389	1,17,130	1,26,299	1,30,780	1,56,723	2,08,080	2,41,485
82	74,267	1,05,389	1,17,130	1,26,299	1,30,780	1,56,723	2,08,080	2,41,485
83	74,267	1,05,389	1,17,130	1,26,299	1,30,780	1,56,723	2,08,080	2,41,485
84	74,267	1,05,389	1,17,130	1,26,299	1,30,780	1,56,723	2,08,080	2,41,485
85	74,267	1,05,389	1,17,130	1,26,299	1,30,780	1,56,723	2,08,080	2,41,485
86	74,267	1,05,389	1,17,130	1,26,299	1,30,780	1,56,723	2,08,080	2,41,485
87	74,267	1,05,389	1,17,130	1,26,299	1,30,780	1,56,723	2,08,080	2,41,485
88	74,267	1,05,389	1,17,130	1,26,299	1,30,780	1,56,723	2,08,080	2,41,485
89	74,267	1,05,389	1,17,130	1,26,299	1,30,780	1,56,723	2,08,080	2,41,485
>=90	74,267	1,05,389	1,17,130	1,26,299	1,30,780	1,56,723	2,08,080	2,41,485



my: Optima Secure - Optima Secure Gross Premium - Tier 5 (Rest of Maharashtra, Rest of Uttar Pradesh, Rest of Madhya Pradesh, Rest of Rajasthan, Rest of Haryana, Howrah, Hooghly, North 24 Parganas, South 24 Parganas)

Age	Sum Insured							
	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	1,00,00,000	2,00,00,000
0	6,718	8,196	8,737	9,366	10,156	12,361	14,660	17,385
1	6,822	8,360	8,947	9,574	10,368	12,558	14,856	17,626
2	6,925	8,524	9,156	9,782	10,579	12,756	15,051	17,868
3	7,028	8,687	9,365	9,990	10,791	12,954	15,246	18,109
4	7,213	8,851	9,575	10,198	11,002	13,152	15,442	18,351
5	7,317	9,015	9,784	10,407	11,214	13,349	15,637	18,592
6	7,422	9,367	9,993	10,615	11,426	13,547	15,833	18,834
7	7,696	9,534	10,202	10,823	11,637	13,745	16,028	19,075
8	7,802	9,701	10,412	11,031	11,849	13,943	16,224	19,317
9	7,909	9,868	10,621	11,239	12,060	14,141	16,419	19,558
10	8,016	10,036	10,830	11,447	12,272	14,338	16,615	19,799
11	8,212	10,203	11,040	11,655	12,483	14,536	16,810	20,041
12	8,320	10,370	11,249	11,863	12,695	14,734	17,006	20,282
13	8,428	10,537	11,458	12,072	12,907	14,932	17,201	20,524
14	8,536	10,705	11,667	12,280	13,118	15,129	17,397	20,765
15	8,645	10,872	11,877	12,488	13,330	15,327	17,592	21,007
16	8,753	11,039	12,086	12,696	13,541	15,525	17,788	21,248
17	8,861	11,206	12,295	12,904	13,753	15,723	17,983	21,490
18	10,197	12,486	12,975	13,580	14,441	16,415	18,178	21,731
19	10,853	12,661	13,185	13,789	14,652	16,613	18,374	21,973
20	11,143	12,835	13,394	13,997	14,864	16,810	18,569	22,214
21	11,265	13,009	13,603	14,205	15,075	17,008	18,765	22,455

HDFC ERGO General Insurance Company Limited. IRDAI Reg. No. 146. CIN: U66030MH2007PLC177117. Registered & Corporate Office: 6th Floor, Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai – 400 059. Product Name: my: Optima Secure: Product UIN: HDFHLIP26058V082526 | my: health Critical Illness - HDFHLIA22141V032122 | my:Health Hospital Cash Benefit (Add-on) - HDFHLIA21271V022021 | Unlimited Restore (Add On)- HDFHLIA2760V022627 | IPA Rider – APOPAIP19004V011920 | Optima Wellbeing (Add-on) -HDFHLIA2762V022627 | Limitless -HDFHLIA2761V022627 | ABCD Chronic Care - HDFHLIA25044V012425 | Parenthood - HDFHLIA25046V012425 | Serious Illness Booster – HDFHLIA26059V012526



22	11,560	13,183	13,813	14,413	15,287	17,206	18,960	22,697
23	11,683	13,358	14,022	14,621	15,499	17,404	19,156	22,938
24	11,807	13,532	14,231	14,829	15,710	17,602	19,351	23,180
25	11,931	13,706	14,440	15,037	15,922	17,799	19,547	23,421
26	12,054	13,880	14,650	15,246	16,133	17,997	19,742	23,663
27	12,178	14,054	14,859	15,454	16,345	18,195	19,938	23,904
28	12,302	14,229	15,068	15,662	16,556	18,393	20,133	24,146
29	12,425	14,403	15,278	15,870	16,768	18,590	20,329	24,387
30	12,549	14,577	15,487	16,078	16,980	18,788	20,524	24,629
31	12,673	14,751	15,696	16,286	17,191	18,986	20,720	24,870
32	12,796	14,926	15,905	16,494	17,403	19,184	20,915	25,111
33	12,920	15,100	16,115	16,702	17,614	19,381	21,110	25,353
34	13,043	15,274	16,324	16,911	17,826	19,579	21,306	25,594
35	13,167	15,448	16,533	17,119	18,038	19,777	21,501	25,836
36	13,600	16,029	16,776	17,361	18,249	19,975	21,697	26,077
37	13,723	16,203	17,020	17,605	18,461	20,173	21,892	26,319
38	13,847	16,377	17,264	17,850	18,672	20,370	22,088	26,560
39	13,971	16,784	17,932	18,515	19,307	20,568	22,283	26,802
40	14,094	16,958	18,179	18,762	19,519	20,766	22,479	27,043
41	14,218	17,132	18,427	19,010	19,730	20,964	22,674	27,285
42	14,342	17,307	18,676	19,259	19,942	21,161	22,870	27,526
43	14,465	17,481	18,926	19,509	20,153	21,359	23,065	27,767
44	14,589	17,655	19,177	19,760	20,365	21,557	23,261	28,009
45	14,713	17,829	19,429	20,012	20,577	21,755	23,456	28,250
46	17,392	20,571	21,661	22,392	23,063	25,216	27,365	32,597



47	18,680	22,261	23,526	24,569	25,443	28,677	31,275	36,943
48	19,974	23,958	25,399	26,861	28,088	32,138	35,184	41,289
49	21,273	25,661	27,279	29,162	30,733	35,599	39,093	45,635
50	22,576	27,372	29,196	31,504	33,377	39,060	43,003	49,981
51	23,759	29,089	31,069	33,859	36,022	42,521	46,912	54,328
52	25,073	30,812	33,008	36,228	38,667	45,981	50,822	58,674
53	26,392	32,543	34,959	38,611	41,312	49,442	54,731	63,020
54	27,716	34,280	36,921	41,009	43,957	52,903	58,640	67,366
55	29,045	36,024	38,894	43,420	46,601	56,364	62,550	71,713
56	29,805	37,775	41,868	46,391	49,246	59,726	66,459	76,059
57	31,144	39,533	43,867	48,832	51,891	63,187	70,368	80,405
58	32,488	40,885	45,878	51,288	54,536	66,648	74,278	84,751
59	33,837	42,208	47,901	53,757	57,181	70,109	78,187	89,097
60	29,100	39,474	47,594	53,901	58,812	75,888	85,680	98,685
61	30,750	41,549	49,714	56,975	62,452	79,968	91,800	1,05,825
62	33,090	44,954	53,318	60,685	66,092	84,048	97,920	1,12,965
63	35,431	48,359	56,922	64,395	69,732	88,128	1,04,040	1,20,105
64	37,772	51,764	60,526	68,105	73,372	92,208	1,10,160	1,27,245
65	40,113	55,168	64,130	71,815	77,012	96,288	1,16,280	1,34,385
66	42,400	58,626	67,734	75,525	80,652	1,00,368	1,22,400	1,41,525
67	44,741	62,031	71,338	79,235	84,292	1,04,448	1,28,520	1,48,665
68	47,082	65,436	74,942	82,945	87,932	1,08,528	1,34,640	1,55,805
69	49,423	68,841	78,546	86,655	91,572	1,12,608	1,40,760	1,62,945
70	51,764	72,246	82,150	90,365	95,212	1,16,688	1,46,880	1,70,085
71	53,200	74,746	84,694	92,909	98,020	1,20,003	1,53,000	1,77,225



72	55,541	78,151	88,298	96,619	1,01,660	1,24,083	1,59,120	1,84,365
73	57,882	81,556	91,902	1,00,329	1,05,300	1,28,163	1,65,240	1,91,505
74	60,222	84,960	95,506	1,04,039	1,08,940	1,32,243	1,71,360	1,98,645
75	62,563	88,365	99,110	1,07,749	1,12,580	1,36,323	1,77,480	2,05,785
76	64,904	91,770	1,02,714	1,11,459	1,16,220	1,40,403	1,83,600	2,12,925
77	67,245	95,175	1,06,318	1,15,169	1,19,860	1,44,483	1,89,720	2,20,065
78	69,586	98,580	1,09,922	1,18,879	1,23,500	1,48,563	1,95,840	2,27,205
79	71,926	1,01,984	1,13,526	1,22,589	1,27,140	1,52,643	2,01,960	2,34,345
80	74,267	1,05,389	1,17,130	1,26,299	1,30,780	1,56,723	2,08,080	2,41,485
81	74,267	1,05,389	1,17,130	1,26,299	1,30,780	1,56,723	2,08,080	2,41,485
82	74,267	1,05,389	1,17,130	1,26,299	1,30,780	1,56,723	2,08,080	2,41,485
83	74,267	1,05,389	1,17,130	1,26,299	1,30,780	1,56,723	2,08,080	2,41,485
84	74,267	1,05,389	1,17,130	1,26,299	1,30,780	1,56,723	2,08,080	2,41,485
85	74,267	1,05,389	1,17,130	1,26,299	1,30,780	1,56,723	2,08,080	2,41,485
86	74,267	1,05,389	1,17,130	1,26,299	1,30,780	1,56,723	2,08,080	2,41,485
87	74,267	1,05,389	1,17,130	1,26,299	1,30,780	1,56,723	2,08,080	2,41,485
88	74,267	1,05,389	1,17,130	1,26,299	1,30,780	1,56,723	2,08,080	2,41,485
89	74,267	1,05,389	1,17,130	1,26,299	1,30,780	1,56,723	2,08,080	2,41,485
>=90	74,267	1,05,389	1,17,130	1,26,299	1,30,780	1,56,723	2,08,080	2,41,485



my: Optima Secure - Optima Secure Gross Premium - Tier 6 (Rest of India)

Age	Sum Insured							
	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	1,00,00,000	2,00,00,000
0	6,447	7,865	8,384	8,987	9,746	11,861	14,068	16,682
1	6,546	8,022	8,585	9,187	9,949	12,051	14,255	16,914
2	6,645	8,179	8,786	9,387	10,152	12,241	14,443	17,146
3	6,744	8,336	8,987	9,587	10,355	12,431	14,630	17,378
4	6,921	8,494	9,188	9,786	10,558	12,620	14,818	17,609
5	7,022	8,651	9,389	9,986	10,761	12,810	15,006	17,841
6	7,122	8,988	9,589	10,186	10,964	13,000	15,193	18,073
7	7,385	9,149	9,790	10,385	11,167	13,190	15,381	18,304
8	7,487	9,309	9,991	10,585	11,370	13,379	15,568	18,536
9	7,590	9,470	10,192	10,785	11,573	13,569	15,756	18,768
10	7,692	9,630	10,393	10,985	11,776	13,759	15,943	18,999
11	7,881	9,791	10,594	11,184	11,979	13,949	16,131	19,231
12	7,984	9,951	10,794	11,384	12,182	14,139	16,319	19,463
13	8,088	10,112	10,995	11,584	12,385	14,328	16,506	19,695
14	8,192	10,272	11,196	11,784	12,588	14,518	16,694	19,926
15	8,295	10,433	11,397	11,983	12,791	14,708	16,881	20,158
16	8,399	10,593	11,598	12,183	12,994	14,898	17,069	20,390
17	8,503	10,754	11,799	12,383	13,197	15,087	17,256	20,621
18	9,785	11,982	12,451	13,032	13,857	15,752	17,444	20,853
19	10,415	12,149	12,652	13,232	14,060	15,941	17,632	21,085
20	10,693	12,316	12,853	13,431	14,263	16,131	17,819	21,316
21	10,810	12,483	13,054	13,631	14,466	16,321	18,007	21,548

HDFC ERGO General Insurance Company Limited. IRDAI Reg. No. 146. CIN: U66030MH2007PLC177117. Registered & Corporate Office: 6th Floor, Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai – 400 059. Product Name: my: Optima Secure: Product UIN: HDFHLIP26058V082526 | my: health Critical Illness - HDFHLIA22141V032122 | my:Health Hospital Cash Benefit (Add-on) - HDFHLIA21271V022021 | Unlimited Restore (Add On)- HDFHLIA2760V022627 | IPA Rider – APOPAIP19004V011920 | Optima Wellbeing (Add-on) -HDFHLIA2762V022627 | Limitless -HDFHLIA2761V022627 | ABCD Chronic Care - HDFHLIA25044V012425 | Parenthood - HDFHLIA25046V012425 | Serious Illness Booster – HDFHLIA26059V012526



22	11,093	12,651	13,254	13,831	14,669	16,511	18,194	21,780
23	11,211	12,818	13,455	14,030	14,872	16,701	18,382	22,012
24	11,330	12,985	13,656	14,230	15,075	16,890	18,569	22,243
25	11,449	13,152	13,857	14,430	15,278	17,080	18,757	22,475
26	11,567	13,319	14,058	14,630	15,481	17,270	18,945	22,707
27	11,686	13,487	14,259	14,829	15,684	17,460	19,132	22,938
28	11,805	13,654	14,459	15,029	15,887	17,649	19,320	23,170
29	11,923	13,821	14,660	15,229	16,091	17,839	19,507	23,402
30	12,042	13,988	14,861	15,428	16,294	18,029	19,695	23,633
31	12,161	14,155	15,062	15,628	16,497	18,219	19,882	23,865
32	12,279	14,323	15,263	15,828	16,700	18,409	20,070	24,097
33	12,398	14,490	15,464	16,028	16,903	18,598	20,258	24,329
34	12,516	14,657	15,664	16,227	17,106	18,788	20,445	24,560
35	12,635	14,824	15,865	16,427	17,309	18,978	20,633	24,792
36	13,050	15,381	16,098	16,660	17,512	19,168	20,820	25,024
37	13,169	15,549	16,332	16,894	17,715	19,357	21,008	25,255
38	13,288	15,716	16,567	17,129	17,918	19,547	21,195	25,487
39	13,406	16,106	17,207	17,767	18,527	19,737	21,383	25,719
40	13,525	16,273	17,444	18,004	18,730	19,927	21,571	25,950
41	13,644	16,440	17,683	18,242	18,933	20,117	21,758	26,182
42	13,762	16,607	17,922	18,481	19,136	20,306	21,946	26,414
43	13,881	16,775	18,161	18,721	19,339	20,496	22,133	26,646
44	13,999	16,942	18,402	18,962	19,542	20,686	22,321	26,877
45	14,118	17,109	18,644	19,204	19,745	20,876	22,508	27,109
46	16,689	19,740	20,785	21,488	22,131	24,197	26,260	31,280



47	17,926	21,362	22,575	23,576	24,415	27,518	30,011	35,450
48	19,167	22,990	24,373	25,776	26,953	30,839	33,763	39,621
49	20,413	24,625	26,177	27,984	29,491	34,160	37,514	43,791
50	21,664	26,266	28,016	30,231	32,029	37,481	41,265	47,962
51	22,799	27,913	29,814	32,491	34,567	40,803	45,017	52,133
52	24,060	29,567	31,675	34,765	37,105	44,124	48,768	56,303
53	25,325	31,228	33,546	37,051	39,643	47,445	52,520	60,474
54	26,596	32,895	35,429	39,352	42,180	50,766	56,271	64,644
55	27,872	34,569	37,323	41,665	44,718	54,087	60,022	68,815
56	28,601	36,249	40,176	44,517	47,256	57,313	63,774	72,986
57	29,886	37,936	42,095	46,859	49,794	60,634	67,525	77,156
58	31,175	39,233	44,024	49,215	52,332	63,956	71,277	81,327
59	32,470	40,502	45,965	51,585	54,870	67,277	75,028	85,498
60	29,100	39,474	47,594	53,901	58,812	75,888	85,680	98,685
61	30,750	41,549	49,714	56,975	62,452	79,968	91,800	1,05,825
62	33,090	44,954	53,318	60,685	66,092	84,048	97,920	1,12,965
63	35,431	48,359	56,922	64,395	69,732	88,128	1,04,040	1,20,105
64	37,772	51,764	60,526	68,105	73,372	92,208	1,10,160	1,27,245
65	40,113	55,168	64,130	71,815	77,012	96,288	1,16,280	1,34,385
66	42,400	58,626	67,734	75,525	80,652	1,00,368	1,22,400	1,41,525
67	44,741	62,031	71,338	79,235	84,292	1,04,448	1,28,520	1,48,665
68	47,082	65,436	74,942	82,945	87,932	1,08,528	1,34,640	1,55,805
69	49,423	68,841	78,546	86,655	91,572	1,12,608	1,40,760	1,62,945
70	51,764	72,246	82,150	90,365	95,212	1,16,688	1,46,880	1,70,085
71	53,200	74,746	84,694	92,909	98,020	1,20,003	1,53,000	1,77,225



72	55,541	78,151	88,298	96,619	1,01,660	1,24,083	1,59,120	1,84,365
73	57,882	81,556	91,902	1,00,329	1,05,300	1,28,163	1,65,240	1,91,505
74	60,222	84,960	95,506	1,04,039	1,08,940	1,32,243	1,71,360	1,98,645
75	62,563	88,365	99,110	1,07,749	1,12,580	1,36,323	1,77,480	2,05,785
76	64,904	91,770	1,02,714	1,11,459	1,16,220	1,40,403	1,83,600	2,12,925
77	67,245	95,175	1,06,318	1,15,169	1,19,860	1,44,483	1,89,720	2,20,065
78	69,586	98,580	1,09,922	1,18,879	1,23,500	1,48,563	1,95,840	2,27,205
79	71,926	1,01,984	1,13,526	1,22,589	1,27,140	1,52,643	2,01,960	2,34,345
80	74,267	1,05,389	1,17,130	1,26,299	1,30,780	1,56,723	2,08,080	2,41,485
81	74,267	1,05,389	1,17,130	1,26,299	1,30,780	1,56,723	2,08,080	2,41,485
82	74,267	1,05,389	1,17,130	1,26,299	1,30,780	1,56,723	2,08,080	2,41,485
83	74,267	1,05,389	1,17,130	1,26,299	1,30,780	1,56,723	2,08,080	2,41,485
84	74,267	1,05,389	1,17,130	1,26,299	1,30,780	1,56,723	2,08,080	2,41,485
85	74,267	1,05,389	1,17,130	1,26,299	1,30,780	1,56,723	2,08,080	2,41,485
86	74,267	1,05,389	1,17,130	1,26,299	1,30,780	1,56,723	2,08,080	2,41,485
87	74,267	1,05,389	1,17,130	1,26,299	1,30,780	1,56,723	2,08,080	2,41,485
88	74,267	1,05,389	1,17,130	1,26,299	1,30,780	1,56,723	2,08,080	2,41,485
89	74,267	1,05,389	1,17,130	1,26,299	1,30,780	1,56,723	2,08,080	2,41,485
>=90	74,267	1,05,389	1,17,130	1,26,299	1,30,780	1,56,723	2,08,080	2,41,485



Rate Chart

my:Optima Secure - Optima Super Secure Plan

my: Optima Secure - Optima Super Secure Gross Premium - Tier 1 (Delhi, Surat, Gurugram, Faridabad, Ghaziabad, Greater Noida)								
Age	Sum Insured							
	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	1,00,00,000	2,00,00,000
0	9,340	10,512	11,616	12,578	12,987	15,065	18,756	22,676
1	9,523	10,753	11,856	12,812	13,244	15,330	19,020	22,941
2	9,707	10,994	12,097	13,047	13,502	15,594	19,284	23,206
3	9,890	11,235	12,337	13,281	13,760	15,859	19,548	23,470
4	10,074	11,476	12,577	13,516	14,018	16,123	19,812	23,735
5	10,258	11,716	12,818	13,750	14,276	16,388	20,075	24,000
6	10,441	11,957	13,058	13,984	14,534	16,652	20,339	24,265
7	10,625	12,198	13,298	14,219	14,792	16,917	20,603	24,530
8	10,808	12,439	13,539	14,453	15,050	17,181	20,867	24,795
9	10,992	12,680	13,779	14,688	15,308	17,446	21,131	25,060
10	11,176	12,921	14,019	14,922	15,566	17,710	21,395	25,324
11	11,359	13,162	14,260	15,156	15,824	17,975	21,659	25,589
12	11,543	13,403	14,500	15,391	16,081	18,239	21,923	25,854
13	11,726	13,644	14,740	15,625	16,339	18,504	22,187	26,119
14	11,910	13,885	14,980	15,860	16,597	18,768	22,451	26,384
15	12,094	14,126	15,221	16,094	16,855	19,033	22,715	26,649



16	12,277	14,367	15,461	16,328	17,113	19,298	22,978	26,914
17	12,461	14,608	15,701	16,563	17,371	19,562	23,242	27,178
18	14,777	16,740	17,563	17,777	18,522	20,565	23,543	27,391
19	15,094	17,018	17,787	18,043	18,787	20,829	23,770	27,656
20	15,411	17,296	18,012	18,309	19,053	21,094	23,998	27,921
21	15,728	17,574	18,236	18,574	19,318	21,358	24,225	28,186
22	16,045	17,852	18,461	18,840	19,583	21,623	24,452	28,451
23	16,362	18,129	18,685	19,106	19,848	21,888	24,680	28,715
24	16,679	18,407	18,910	19,372	20,114	22,152	24,907	28,980
25	16,996	18,685	19,134	19,638	20,379	22,417	25,134	29,245
26	17,313	18,963	19,359	19,904	20,644	22,681	25,362	29,510
27	17,630	19,241	19,583	20,170	20,909	22,946	25,589	29,775
28	17,947	19,519	19,808	20,436	21,175	23,210	25,817	30,040
29	18,264	19,797	20,032	20,702	21,440	23,475	26,044	30,305
30	18,581	20,075	20,257	20,968	21,705	23,739	26,271	30,569
31	18,783	20,342	20,529	21,223	21,960	23,978	26,551	30,834
32	18,985	20,609	20,801	21,479	22,215	24,216	26,831	31,099
33	19,186	20,877	21,073	21,734	22,469	24,454	27,110	31,364
34	19,388	21,144	21,344	21,989	22,724	24,693	27,390	31,629
35	19,590	21,411	21,616	22,245	22,979	24,931	27,669	31,894
36	19,765	21,679	22,010	22,558	23,181	25,170	27,949	32,107
37	19,940	21,946	22,403	22,871	23,384	25,408	28,228	32,319
38	20,115	22,214	22,796	23,184	23,586	25,646	28,508	32,532
39	20,290	22,481	23,189	23,498	23,788	25,885	28,787	32,745
40	20,465	22,748	23,582	23,811	23,991	26,123	29,067	32,957



41	20,921	23,760	24,386	24,665	24,948	26,388	29,383	33,639
42	21,099	23,996	24,674	24,921	25,255	26,600	29,647	34,009
43	21,277	24,232	24,962	25,176	25,562	26,812	29,911	34,378
44	21,456	24,467	25,250	25,432	25,869	27,025	30,175	34,747
45	21,634	24,703	25,537	25,687	26,176	27,237	30,439	35,116
46	26,057	28,912	29,103	29,111	29,828	31,259	35,509	40,191
47	27,755	30,730	31,635	31,876	32,904	35,543	40,110	45,475
48	29,454	32,549	34,166	34,640	35,980	39,827	44,711	50,758
49	31,152	34,367	36,698	37,404	39,056	44,111	49,312	56,042
50	32,850	36,186	39,230	40,169	42,132	48,394	53,914	61,326
51	34,739	38,364	41,656	43,070	45,155	52,365	59,036	66,922
52	36,629	40,542	44,082	45,970	48,177	56,335	64,159	72,519
53	38,518	42,719	46,509	48,871	51,200	60,305	69,282	78,115
54	40,407	44,897	48,935	51,772	54,222	64,275	74,404	83,712
55	42,296	47,075	51,361	54,673	57,245	68,245	79,527	89,308
56	43,688	48,735	53,814	57,589	60,414	72,895	84,754	94,905
57	45,080	50,395	56,267	60,505	63,583	77,545	89,981	1,00,501
58	46,472	52,055	58,719	63,420	66,753	82,194	95,208	1,06,098
59	47,864	53,715	61,172	66,336	69,922	86,844	1,00,435	1,11,694
60	38,899	46,384	52,443	58,024	61,793	79,981	98,943	1,14,779
61	39,887	48,829	56,723	62,832	67,000	86,239	1,06,351	1,23,242
62	41,643	52,631	61,057	67,694	72,369	92,604	1,13,758	1,31,705
63	44,386	56,433	65,391	72,557	77,738	98,968	1,21,166	1,40,168
64	47,129	60,235	69,725	77,419	83,106	1,05,333	1,28,573	1,48,631
65	49,872	64,037	74,059	82,281	88,475	1,11,697	1,35,981	1,57,094



66	52,067	67,621	78,177	86,927	93,736	1,18,062	1,43,388	1,65,557
67	54,810	71,423	82,511	91,790	99,105	1,24,426	1,50,796	1,74,020
68	57,553	75,225	86,845	96,652	1,04,473	1,30,791	1,58,203	1,82,483
69	60,297	79,027	91,179	1,01,514	1,09,842	1,37,155	1,65,611	1,90,946
70	63,040	82,829	95,513	1,06,377	1,15,211	1,43,520	1,73,018	1,99,409
71	64,466	85,817	99,035	1,10,429	1,19,667	1,49,036	1,80,426	2,07,872
72	67,210	89,619	1,03,369	1,15,291	1,25,035	1,55,400	1,87,833	2,16,335
73	69,953	93,421	1,07,703	1,20,153	1,30,404	1,61,765	1,95,241	2,24,797
74	72,696	97,223	1,12,037	1,25,016	1,35,773	1,68,129	2,02,648	2,33,260
75	75,439	1,01,025	1,16,371	1,29,878	1,41,141	1,74,494	2,10,056	2,41,723
76	78,183	1,04,827	1,20,705	1,34,740	1,46,510	1,80,858	2,17,463	2,50,186
77	80,926	1,08,629	1,25,039	1,39,603	1,51,878	1,87,223	2,24,871	2,58,649
78	83,669	1,12,431	1,29,373	1,44,465	1,57,247	1,93,587	2,32,278	2,67,112
79	86,412	1,16,233	1,33,707	1,49,327	1,62,616	1,99,952	2,39,686	2,75,575
80	89,156	1,20,035	1,38,042	1,54,190	1,67,984	2,06,316	2,47,093	2,84,038
81	89,156	1,20,035	1,38,042	1,54,190	1,67,984	2,06,316	2,47,093	2,84,038
82	89,156	1,20,035	1,38,042	1,54,190	1,67,984	2,06,316	2,47,093	2,84,038
83	89,156	1,20,035	1,38,042	1,54,190	1,67,984	2,06,316	2,47,093	2,84,038
84	89,156	1,20,035	1,38,042	1,54,190	1,67,984	2,06,316	2,47,093	2,84,038
85	89,156	1,20,035	1,38,042	1,54,190	1,67,984	2,06,316	2,47,093	2,84,038
86	89,156	1,20,035	1,38,042	1,54,190	1,67,984	2,06,316	2,47,093	2,84,038
87	89,156	1,20,035	1,38,042	1,54,190	1,67,984	2,06,316	2,47,093	2,84,038
88	89,156	1,20,035	1,38,042	1,54,190	1,67,984	2,06,316	2,47,093	2,84,038
89	89,156	1,20,035	1,38,042	1,54,190	1,67,984	2,06,316	2,47,093	2,84,038
>=90	89,156	1,20,035	1,38,042	1,54,190	1,67,984	2,06,316	2,47,093	2,84,038



my: Optima Secure - Optima Super Secure Gross Premium - Tier 2 (Mumbai, Mumbai Suburban, Thane, Navi Mumbai, Ahmedabad, Vadodara)

Age	Sum Insured							
	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	1,00,00,000	2,00,00,000
0	8,618	9,699	10,718	11,606	11,983	13,901	17,306	20,923
1	8,787	9,922	10,940	11,822	12,221	14,145	17,550	21,167
2	8,957	10,144	11,162	12,038	12,459	14,389	17,793	21,412
3	9,126	10,366	11,383	12,255	12,697	14,633	18,037	21,656
4	9,295	10,589	11,605	12,471	12,935	14,877	18,280	21,901
5	9,465	10,811	11,827	12,687	13,173	15,121	18,524	22,145
6	9,634	11,033	12,049	12,904	13,411	15,365	18,767	22,389
7	9,804	11,255	12,270	13,120	13,649	15,609	19,011	22,634
8	9,973	11,478	12,492	13,336	13,887	15,853	19,254	22,878
9	10,142	11,700	12,714	13,552	14,125	16,097	19,498	23,123
10	10,312	11,922	12,936	13,769	14,362	16,341	19,741	23,367
11	10,481	12,145	13,157	13,985	14,600	16,586	19,985	23,611
12	10,651	12,367	13,379	14,201	14,838	16,830	20,228	23,856
13	10,820	12,589	13,601	14,417	15,076	17,074	20,472	24,100
14	10,989	12,812	13,823	14,634	15,314	17,318	20,715	24,345
15	11,159	13,034	14,044	14,850	15,552	17,562	20,959	24,589
16	11,328	13,256	14,266	15,066	15,790	17,806	21,202	24,833
17	11,498	13,478	14,488	15,282	16,028	18,050	21,446	25,078
18	13,635	15,446	16,205	16,403	17,090	18,975	21,723	25,274
19	13,927	15,702	16,412	16,648	17,335	19,219	21,933	25,518
20	14,220	15,959	16,620	16,893	17,580	19,463	22,143	25,763
21	14,512	16,215	16,827	17,139	17,825	19,708	22,352	26,007

HDFC ERGO General Insurance Company Limited. IRDAI Reg. No. 146. CIN: U66030MH2007PLC177117. Registered & Corporate Office: 6th Floor, Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai – 400 059. Product Name: my: Optima Secure: Product UIN: HDFHLIP26058V082526 | my: health Critical Illness - HDFHLIA22141V032122 | my:Health Hospital Cash Benefit (Add-on) - HDFHLIA21271V022021 | Unlimited Restore (Add On)- HDFHLIA2760V022627 | IPA Rider – APOPAIP19004V011920 | Optima Wellbeing (Add-on) -HDFHLIA2762V022627 | Limitless -HDFHLIA2761V022627 | ABCD Chronic Care - HDFHLIA25044V012425 | Parenthood - HDFHLIA25046V012425 | Serious Illness Booster – HDFHLIA26059V012526



22	14,805	16,472	17,034	17,384	18,069	19,952	22,562	26,252
23	15,097	16,728	17,241	17,629	18,314	20,196	22,772	26,496
24	15,390	16,985	17,448	17,875	18,559	20,440	22,982	26,740
25	15,682	17,241	17,655	18,120	18,804	20,684	23,192	26,985
26	15,975	17,497	17,862	18,366	19,048	20,928	23,402	27,229
27	16,267	17,754	18,070	18,611	19,293	21,172	23,611	27,473
28	16,560	18,010	18,277	18,856	19,538	21,416	23,821	27,718
29	16,852	18,267	18,484	19,102	19,783	21,660	24,031	27,962
30	17,145	18,523	18,691	19,347	20,027	21,904	24,241	28,207
31	17,331	18,770	18,942	19,583	20,262	22,124	24,499	28,451
32	17,517	19,016	19,193	19,818	20,498	22,344	24,757	28,695
33	17,703	19,263	19,444	20,054	20,733	22,564	25,015	28,940
34	17,890	19,510	19,695	20,290	20,968	22,784	25,273	29,184
35	18,076	19,756	19,946	20,525	21,203	23,004	25,531	29,429
36	18,237	20,003	20,308	20,814	21,389	23,224	25,788	29,625
37	18,399	20,250	20,671	21,103	21,576	23,444	26,046	29,821
38	18,560	20,497	21,034	21,392	21,763	23,664	26,304	30,017
39	18,722	20,743	21,397	21,681	21,950	23,884	26,562	30,214
40	18,883	20,990	21,759	21,970	22,136	24,104	26,820	30,410
41	19,304	21,924	22,501	22,759	23,019	24,348	27,112	31,039
42	19,468	22,141	22,767	22,995	23,303	24,544	27,355	31,380
43	19,633	22,359	23,032	23,230	23,586	24,740	27,599	31,720
44	19,797	22,576	23,298	23,466	23,870	24,936	27,842	32,061
45	19,962	22,794	23,563	23,702	24,153	25,132	28,086	32,402
46	24,043	26,677	26,853	26,861	27,523	28,843	32,764	37,084



47	25,610	28,355	29,189	29,412	30,361	32,796	37,010	41,960
48	27,177	30,033	31,525	31,962	33,199	36,748	41,255	46,835
49	28,744	31,711	33,861	34,513	36,037	40,701	45,501	51,710
50	30,311	33,389	36,197	37,064	38,876	44,654	49,746	56,585
51	32,054	35,398	38,436	39,740	41,664	48,317	54,473	61,749
52	33,797	37,408	40,675	42,417	44,453	51,980	59,200	66,913
53	35,541	39,417	42,914	45,094	47,242	55,644	63,926	72,077
54	37,284	41,427	45,153	47,771	50,031	59,307	68,653	77,241
55	39,027	43,436	47,391	50,447	52,820	62,970	73,380	82,405
56	40,311	44,968	49,654	53,138	55,744	67,261	78,203	87,569
57	41,596	46,500	51,917	55,828	58,669	71,551	83,026	92,733
58	42,880	48,032	54,181	58,518	61,593	75,841	87,849	97,897
59	44,164	49,563	56,444	61,208	64,517	80,132	92,672	1,03,061
60	38,899	46,384	52,443	58,024	61,793	79,981	98,943	1,14,779
61	39,887	48,829	56,723	62,832	67,000	86,239	1,06,351	1,23,242
62	41,643	52,631	61,057	67,694	72,369	92,604	1,13,758	1,31,705
63	44,386	56,433	65,391	72,557	77,738	98,968	1,21,166	1,40,168
64	47,129	60,235	69,725	77,419	83,106	1,05,333	1,28,573	1,48,631
65	49,872	64,037	74,059	82,281	88,475	1,11,697	1,35,981	1,57,094
66	52,067	67,621	78,177	86,927	93,736	1,18,062	1,43,388	1,65,557
67	54,810	71,423	82,511	91,790	99,105	1,24,426	1,50,796	1,74,020
68	57,553	75,225	86,845	96,652	1,04,473	1,30,791	1,58,203	1,82,483
69	60,297	79,027	91,179	1,01,514	1,09,842	1,37,155	1,65,611	1,90,946
70	63,040	82,829	95,513	1,06,377	1,15,211	1,43,520	1,73,018	1,99,409
71	64,466	85,817	99,035	1,10,429	1,19,667	1,49,036	1,80,426	2,07,872



72	67,210	89,619	1,03,369	1,15,291	1,25,035	1,55,400	1,87,833	2,16,335
73	69,953	93,421	1,07,703	1,20,153	1,30,404	1,61,765	1,95,241	2,24,797
74	72,696	97,223	1,12,037	1,25,016	1,35,773	1,68,129	2,02,648	2,33,260
75	75,439	1,01,025	1,16,371	1,29,878	1,41,141	1,74,494	2,10,056	2,41,723
76	78,183	1,04,827	1,20,705	1,34,740	1,46,510	1,80,858	2,17,463	2,50,186
77	80,926	1,08,629	1,25,039	1,39,603	1,51,878	1,87,223	2,24,871	2,58,649
78	83,669	1,12,431	1,29,373	1,44,465	1,57,247	1,93,587	2,32,278	2,67,112
79	86,412	1,16,233	1,33,707	1,49,327	1,62,616	1,99,952	2,39,686	2,75,575
80	89,156	1,20,035	1,38,042	1,54,190	1,67,984	2,06,316	2,47,093	2,84,038
81	89,156	1,20,035	1,38,042	1,54,190	1,67,984	2,06,316	2,47,093	2,84,038
82	89,156	1,20,035	1,38,042	1,54,190	1,67,984	2,06,316	2,47,093	2,84,038
83	89,156	1,20,035	1,38,042	1,54,190	1,67,984	2,06,316	2,47,093	2,84,038
84	89,156	1,20,035	1,38,042	1,54,190	1,67,984	2,06,316	2,47,093	2,84,038
85	89,156	1,20,035	1,38,042	1,54,190	1,67,984	2,06,316	2,47,093	2,84,038
86	89,156	1,20,035	1,38,042	1,54,190	1,67,984	2,06,316	2,47,093	2,84,038
87	89,156	1,20,035	1,38,042	1,54,190	1,67,984	2,06,316	2,47,093	2,84,038
88	89,156	1,20,035	1,38,042	1,54,190	1,67,984	2,06,316	2,47,093	2,84,038
89	89,156	1,20,035	1,38,042	1,54,190	1,67,984	2,06,316	2,47,093	2,84,038
>=90	89,156	1,20,035	1,38,042	1,54,190	1,67,984	2,06,316	2,47,093	2,84,038



my: Optima Secure - Optima Super Secure Gross Premium - Tier 3 (Nashik, Rest of NCR, Amritsar, Ahmednagar, Mathura, Aligarh)

Age	Sum Insured							
	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	1,00,00,000	2,00,00,000
0	7,752	9,361	9,955	10,641	11,288	13,702	16,212	19,219
1	7,871	9,549	10,193	10,878	11,523	13,921	16,428	19,486
2	7,990	9,736	10,432	11,114	11,759	14,140	16,644	19,753
3	8,109	9,923	10,670	11,350	11,994	14,360	16,860	20,020
4	8,322	10,110	10,909	11,587	12,229	14,579	17,077	20,287
5	8,443	10,297	11,147	11,823	12,464	14,798	17,293	20,554
6	8,563	10,699	11,385	12,060	12,699	15,017	17,509	20,820
7	8,879	10,890	11,624	12,296	12,934	15,236	17,725	21,087
8	9,002	11,081	11,862	12,533	13,170	15,456	17,941	21,354
9	9,126	11,272	12,101	12,769	13,405	15,675	18,157	21,621
10	9,249	11,463	12,339	13,006	13,640	15,894	18,374	21,888
11	9,475	11,654	12,578	13,242	13,875	16,113	18,590	22,155
12	9,600	11,845	12,816	13,479	14,110	16,333	18,806	22,422
13	9,725	12,036	13,055	13,715	14,345	16,552	19,022	22,689
14	9,849	12,227	13,293	13,952	14,581	16,771	19,238	22,956
15	9,974	12,418	13,531	14,188	14,816	16,990	19,454	23,223
16	10,099	12,609	13,770	14,425	15,051	17,210	19,670	23,490
17	10,223	12,800	14,008	14,661	15,286	17,429	19,887	23,757
18	11,765	14,262	14,783	15,430	16,050	18,196	20,103	24,024
19	12,523	14,461	15,022	15,666	16,286	18,415	20,319	24,291
20	12,857	14,660	15,260	15,902	16,521	18,635	20,535	24,558
21	12,997	14,859	15,499	16,139	16,756	18,854	20,751	24,824

HDFC ERGO General Insurance Company Limited. IRDAI Reg. No. 146. CIN: U66030MH2007PLC177117. Registered & Corporate Office: 6th Floor, Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai – 400 059. Product Name: my: Optima Secure: Product UIN: HDFHLIP26058V082526 | my: health Critical Illness - HDFHLIA22141V032122 | my:Health Hospital Cash Benefit (Add-on) - HDFHLIA21271V022021 | Unlimited Restore (Add On)- HDFHLIA2760V022627 | IPA Rider – APOPAIP19004V011920 | Optima Wellbeing (Add-on)-HDFHLIA2762V022627 | Limitless -HDFHLIA2761V022627 | ABCD Chronic Care - HDFHLIA25044V012425 | Parenthood - HDFHLIA25046V012425 | Serious Illness Booster – HDFHLIA26059V012526



22	13,338	15,058	15,737	16,375	16,991	19,073	20,967	25,091
23	13,480	15,257	15,975	16,612	17,226	19,292	21,184	25,358
24	13,623	15,456	16,214	16,848	17,461	19,511	21,400	25,625
25	13,766	15,655	16,452	17,085	17,697	19,731	21,616	25,892
26	13,908	15,854	16,691	17,321	17,932	19,950	21,832	26,159
27	14,051	16,053	16,929	17,558	18,167	20,169	22,048	26,426
28	14,194	16,252	17,168	17,794	18,402	20,388	22,264	26,693
29	14,336	16,451	17,406	18,031	18,637	20,608	22,481	26,960
30	14,479	16,650	17,644	18,267	18,872	20,827	22,697	27,227
31	14,622	16,849	17,883	18,504	19,108	21,046	22,913	27,494
32	14,764	17,048	18,121	18,740	19,343	21,265	23,129	27,761
33	14,907	17,247	18,360	18,977	19,578	21,484	23,345	28,028
34	15,050	17,446	18,598	19,213	19,813	21,704	23,561	28,295
35	15,192	17,645	18,837	19,449	20,048	21,923	23,778	28,561
36	15,692	18,309	19,113	19,725	20,284	22,142	23,994	28,828
37	15,834	18,508	19,391	20,002	20,519	22,361	24,210	29,095
38	15,977	18,707	19,670	20,280	20,754	22,581	24,426	29,362
39	16,119	19,171	20,430	21,036	21,459	22,800	24,642	29,629
40	16,262	19,370	20,712	21,317	21,695	23,019	24,858	29,896
41	16,405	19,569	20,994	21,599	21,930	23,238	25,074	30,163
42	16,547	19,768	21,278	21,882	22,165	23,458	25,291	30,430
43	16,690	19,967	21,563	22,166	22,400	23,677	25,507	30,697
44	16,833	20,166	21,849	22,451	22,635	23,896	25,723	30,964
45	16,975	20,365	22,136	22,737	22,870	24,115	25,939	31,231
46	20,067	23,497	24,678	25,441	25,634	27,952	30,262	36,035



47	21,553	25,427	26,804	27,914	28,279	31,788	34,585	40,840
48	23,046	27,365	28,937	30,518	31,219	35,625	38,909	45,645
49	24,544	29,311	31,079	33,133	34,159	39,461	43,232	50,450
50	26,049	31,264	33,263	35,793	37,098	43,298	47,555	55,254
51	27,413	33,226	35,398	38,469	40,038	47,134	51,878	60,059
52	28,929	35,194	37,607	41,161	42,978	50,971	56,201	64,864
53	30,451	37,171	39,829	43,869	45,917	54,807	60,525	69,669
54	31,979	39,155	42,065	46,592	48,857	58,644	64,848	74,473
55	33,512	41,148	44,313	49,331	51,796	62,480	69,171	79,278
56	34,389	43,147	47,701	52,708	54,736	66,207	73,494	84,083
57	35,934	45,155	49,979	55,481	57,676	70,044	77,817	88,888
58	37,485	46,699	52,270	58,271	60,615	73,880	82,141	93,692
59	39,041	48,211	54,574	61,077	63,555	77,717	86,464	98,497
60	30,011	40,301	48,468	54,738	59,574	76,665	86,350	99,425
61	31,712	42,419	50,626	57,859	63,261	80,787	92,518	1,06,618
62	34,126	45,896	54,297	61,627	66,948	84,909	98,686	1,13,812
63	36,540	49,372	57,967	65,395	70,635	89,030	1,04,854	1,21,005
64	38,954	52,848	61,637	69,162	74,322	93,152	1,11,022	1,28,199
65	41,368	56,324	65,307	72,930	78,009	97,274	1,17,190	1,35,392
66	43,727	59,854	68,977	76,697	81,696	1,01,396	1,23,358	1,42,586
67	46,141	63,331	72,647	80,465	85,383	1,05,518	1,29,526	1,49,779
68	48,556	66,807	76,317	84,232	89,071	1,09,639	1,35,693	1,56,973
69	50,970	70,283	79,988	88,000	92,758	1,13,761	1,41,861	1,64,166
70	53,384	73,759	83,658	91,768	96,445	1,17,883	1,48,029	1,71,360
71	54,865	76,312	86,248	94,351	99,289	1,21,232	1,54,197	1,78,553



72	57,279	79,788	89,919	98,119	1,02,976	1,25,354	1,60,365	1,85,747
73	59,693	83,264	93,589	1,01,886	1,06,663	1,29,475	1,66,533	1,92,940
74	62,107	86,740	97,259	1,05,654	1,10,351	1,33,597	1,72,701	2,00,134
75	64,521	90,216	1,00,929	1,09,421	1,14,038	1,37,719	1,78,869	2,07,328
76	66,935	93,692	1,04,599	1,13,189	1,17,725	1,41,841	1,85,037	2,14,521
77	69,349	97,168	1,08,269	1,16,957	1,21,412	1,45,962	1,91,204	2,21,715
78	71,763	1,00,644	1,11,939	1,20,724	1,25,099	1,50,084	1,97,372	2,28,908
79	74,177	1,04,121	1,15,610	1,24,492	1,28,786	1,54,206	2,03,540	2,36,102
80	76,592	1,07,597	1,19,280	1,28,259	1,32,473	1,58,328	2,09,708	2,43,295
81	76,592	1,07,597	1,19,280	1,28,259	1,32,473	1,58,328	2,09,708	2,43,295
82	76,592	1,07,597	1,19,280	1,28,259	1,32,473	1,58,328	2,09,708	2,43,295
83	76,592	1,07,597	1,19,280	1,28,259	1,32,473	1,58,328	2,09,708	2,43,295
84	76,592	1,07,597	1,19,280	1,28,259	1,32,473	1,58,328	2,09,708	2,43,295
85	76,592	1,07,597	1,19,280	1,28,259	1,32,473	1,58,328	2,09,708	2,43,295
86	76,592	1,07,597	1,19,280	1,28,259	1,32,473	1,58,328	2,09,708	2,43,295
87	76,592	1,07,597	1,19,280	1,28,259	1,32,473	1,58,328	2,09,708	2,43,295
88	76,592	1,07,597	1,19,280	1,28,259	1,32,473	1,58,328	2,09,708	2,43,295
89	76,592	1,07,597	1,19,280	1,28,259	1,32,473	1,58,328	2,09,708	2,43,295
>=90	76,592	1,07,597	1,19,280	1,28,259	1,32,473	1,58,328	2,09,708	2,43,295



my: Optima Secure - Optima Super Secure Gross Premium - Tier 4 (Kolkata, Rest of Gujarat, Telangana, Agra, Ludhiana, Beed, Jalgaon, Indore, Gwalior)

Age	Sum Insured							
	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	1,00,00,000	2,00,00,000
0	7,453	9,001	9,572	10,232	11,067	13,433	15,894	18,842
1	7,568	9,181	9,801	10,459	11,297	13,648	16,106	19,104
2	7,683	9,361	10,030	10,687	11,528	13,863	16,318	19,365
3	7,797	9,541	10,260	10,914	11,759	14,078	16,530	19,627
4	8,002	9,721	10,489	11,141	11,989	14,293	16,742	19,889
5	8,118	9,901	10,718	11,369	12,220	14,508	16,954	20,151
6	8,234	10,287	10,948	11,596	12,450	14,723	17,166	20,412
7	8,538	10,471	11,177	11,823	12,681	14,938	17,378	20,674
8	8,656	10,655	11,406	12,051	12,911	15,153	17,589	20,936
9	8,775	10,838	11,635	12,278	13,142	15,368	17,801	21,197
10	8,893	11,022	11,865	12,506	13,372	15,582	18,013	21,459
11	9,111	11,206	12,094	12,733	13,603	15,797	18,225	21,721
12	9,231	11,389	12,323	12,960	13,834	16,012	18,437	21,982
13	9,351	11,573	12,552	13,188	14,064	16,227	18,649	22,244
14	9,471	11,757	12,782	13,415	14,295	16,442	18,861	22,506
15	9,590	11,940	13,011	13,642	14,525	16,657	19,073	22,768
16	9,710	12,124	13,240	13,870	14,756	16,872	19,285	23,029
17	9,830	12,308	13,470	14,097	14,986	17,087	19,497	23,291
18	11,312	13,714	14,215	14,836	15,736	17,839	19,709	23,553
19	12,041	13,905	14,444	15,063	15,966	18,054	19,921	23,814
20	12,362	14,096	14,673	15,291	16,197	18,269	20,132	24,076
21	12,497	14,288	14,902	15,518	16,427	18,484	20,344	24,338

HDFC ERGO General Insurance Company Limited. IRDAI Reg. No. 146. CIN: U66030MH2007PLC177117. Registered & Corporate Office: 6th Floor, Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai – 400 059. Product Name: my: Optima Secure: Product UIN: HDFHLIP26058V082526 | my: health Critical Illness - HDFHLIA22141V032122 | my:Health Hospital Cash Benefit (Add-on) - HDFHLIA21271V022021 | Unlimited Restore (Add On)- HDFHLIA2760V022627 | IPA Rider – APOPAIP19004V011920 | Optima Wellbeing (Add-on) -HDFHLIA2762V022627 | Limitless -HDFHLIA2761V022627 | ABCD Chronic Care - HDFHLIA25044V012425 | Parenthood - HDFHLIA25046V012425 | Serious Illness Booster – HDFHLIA26059V012526



22	12,825	14,479	15,132	15,746	16,658	18,699	20,556	24,599
23	12,962	14,670	15,361	15,973	16,889	18,914	20,768	24,861
24	13,099	14,862	15,590	16,200	17,119	19,129	20,980	25,123
25	13,236	15,053	15,820	16,428	17,350	19,344	21,192	25,384
26	13,373	15,244	16,049	16,655	17,580	19,559	21,404	25,646
27	13,511	15,436	16,278	16,882	17,811	19,774	21,616	25,908
28	13,648	15,627	16,507	17,110	18,041	19,989	21,828	26,170
29	13,785	15,819	16,737	17,337	18,272	20,204	22,040	26,431
30	13,922	16,010	16,966	17,565	18,502	20,418	22,252	26,693
31	14,059	16,201	17,195	17,792	18,733	20,633	22,464	26,955
32	14,196	16,393	17,424	18,019	18,964	20,848	22,676	27,216
33	14,334	16,584	17,654	18,247	19,194	21,063	22,887	27,478
34	14,471	16,775	17,883	18,474	19,425	21,278	23,099	27,740
35	14,608	16,967	18,112	18,701	19,655	21,493	23,311	28,001
36	15,088	17,605	18,378	18,967	19,886	21,708	23,523	28,263
37	15,225	17,796	18,645	19,233	20,116	21,923	23,735	28,525
38	15,362	17,987	18,913	19,500	20,347	22,138	23,947	28,787
39	15,500	18,434	19,644	20,227	21,039	22,353	24,159	29,048
40	15,637	18,625	19,915	20,497	21,269	22,568	24,371	29,310
41	15,774	18,816	20,187	20,768	21,500	22,783	24,583	29,572
42	15,911	19,008	20,460	21,040	21,730	22,998	24,795	29,833
43	16,048	19,199	20,734	21,313	21,961	23,213	25,007	30,095
44	16,185	19,390	21,009	21,587	22,191	23,427	25,219	30,357
45	16,322	19,582	21,284	21,862	22,422	23,642	25,431	30,618
46	19,295	22,593	23,729	24,463	25,131	27,404	29,669	35,329



47	20,724	24,449	25,773	26,841	27,725	31,165	33,907	40,039
48	22,160	26,313	27,824	29,345	30,607	34,926	38,146	44,750
49	23,600	28,184	29,884	31,858	33,489	38,688	42,384	49,460
50	25,047	30,062	31,984	34,416	36,371	42,449	46,623	54,171
51	26,359	31,948	34,037	36,990	39,253	46,210	50,861	58,881
52	27,816	33,841	36,161	39,578	42,135	49,971	55,099	63,592
53	29,280	35,741	38,298	42,181	45,017	53,733	59,338	68,303
54	30,749	37,649	40,447	44,800	47,899	57,494	63,576	73,013
55	32,223	39,565	42,608	47,434	50,781	61,255	67,815	77,724
56	33,067	41,488	45,866	50,681	53,663	64,909	72,053	82,434
57	34,552	43,419	48,057	53,347	56,545	68,670	76,292	87,145
58	36,043	44,903	50,260	56,030	59,427	72,432	80,530	91,855
59	37,540	46,356	52,475	58,727	62,309	76,193	84,768	96,566
60	30,011	40,301	48,468	54,738	59,574	76,665	86,350	99,425
61	31,712	42,419	50,626	57,859	63,261	80,787	92,518	1,06,618
62	34,126	45,896	54,297	61,627	66,948	84,909	98,686	1,13,812
63	36,540	49,372	57,967	65,395	70,635	89,030	1,04,854	1,21,005
64	38,954	52,848	61,637	69,162	74,322	93,152	1,11,022	1,28,199
65	41,368	56,324	65,307	72,930	78,009	97,274	1,17,190	1,35,392
66	43,727	59,854	68,977	76,697	81,696	1,01,396	1,23,358	1,42,586
67	46,141	63,331	72,647	80,465	85,383	1,05,518	1,29,526	1,49,779
68	48,556	66,807	76,317	84,232	89,071	1,09,639	1,35,693	1,56,973
69	50,970	70,283	79,988	88,000	92,758	1,13,761	1,41,861	1,64,166
70	53,384	73,759	83,658	91,768	96,445	1,17,883	1,48,029	1,71,360
71	54,865	76,312	86,248	94,351	99,289	1,21,232	1,54,197	1,78,553



72	57,279	79,788	89,919	98,119	1,02,976	1,25,354	1,60,365	1,85,747
73	59,693	83,264	93,589	1,01,886	1,06,663	1,29,475	1,66,533	1,92,940
74	62,107	86,740	97,259	1,05,654	1,10,351	1,33,597	1,72,701	2,00,134
75	64,521	90,216	1,00,929	1,09,421	1,14,038	1,37,719	1,78,869	2,07,328
76	66,935	93,692	1,04,599	1,13,189	1,17,725	1,41,841	1,85,037	2,14,521
77	69,349	97,168	1,08,269	1,16,957	1,21,412	1,45,962	1,91,204	2,21,715
78	71,763	1,00,644	1,11,939	1,20,724	1,25,099	1,50,084	1,97,372	2,28,908
79	74,177	1,04,121	1,15,610	1,24,492	1,28,786	1,54,206	2,03,540	2,36,102
80	76,592	1,07,597	1,19,280	1,28,259	1,32,473	1,58,328	2,09,708	2,43,295
81	76,592	1,07,597	1,19,280	1,28,259	1,32,473	1,58,328	2,09,708	2,43,295
82	76,592	1,07,597	1,19,280	1,28,259	1,32,473	1,58,328	2,09,708	2,43,295
83	76,592	1,07,597	1,19,280	1,28,259	1,32,473	1,58,328	2,09,708	2,43,295
84	76,592	1,07,597	1,19,280	1,28,259	1,32,473	1,58,328	2,09,708	2,43,295
85	76,592	1,07,597	1,19,280	1,28,259	1,32,473	1,58,328	2,09,708	2,43,295
86	76,592	1,07,597	1,19,280	1,28,259	1,32,473	1,58,328	2,09,708	2,43,295
87	76,592	1,07,597	1,19,280	1,28,259	1,32,473	1,58,328	2,09,708	2,43,295
88	76,592	1,07,597	1,19,280	1,28,259	1,32,473	1,58,328	2,09,708	2,43,295
89	76,592	1,07,597	1,19,280	1,28,259	1,32,473	1,58,328	2,09,708	2,43,295
>=90	76,592	1,07,597	1,19,280	1,28,259	1,32,473	1,58,328	2,09,708	2,43,295



my: Optima Secure - Optima Super Secure Gross Premium - Tier 5 (Rest of Maharashtra, Rest of Uttar Pradesh, Rest of Madhya Pradesh, Rest of Rajasthan, Rest of Haryana, Howrah, Hooghly, North 24 Parganas, South 24 Parganas)								
Age	Sum Insured							
	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	1,00,00,000	2,00,00,000
0	6,929	8,367	8,898	9,511	10,288	12,487	14,775	17,515
1	7,035	8,535	9,111	9,723	10,502	12,687	14,972	17,758
2	7,142	8,702	9,324	9,934	10,716	12,887	15,169	18,002
3	7,248	8,869	9,537	10,145	10,930	13,087	15,366	18,245
4	7,439	9,037	9,750	10,357	11,145	13,286	15,563	18,488
5	7,546	9,204	9,963	10,568	11,359	13,486	15,760	18,732
6	7,654	9,563	10,177	10,779	11,573	13,686	15,957	18,975
7	7,936	9,733	10,390	10,991	11,788	13,886	16,154	19,218
8	8,047	9,904	10,603	11,202	12,002	14,086	16,351	19,461
9	8,157	10,075	10,816	11,413	12,216	14,285	16,548	19,705
10	8,267	10,246	11,029	11,625	12,431	14,485	16,745	19,948
11	8,469	10,417	11,242	11,836	12,645	14,685	16,942	20,191
12	8,581	10,587	11,455	12,048	12,859	14,885	17,139	20,434
13	8,692	10,758	11,668	12,259	13,074	15,085	17,336	20,678
14	8,804	10,929	11,882	12,470	13,288	15,284	17,533	20,921
15	8,915	11,100	12,095	12,682	13,502	15,484	17,730	21,164
16	9,027	11,270	12,308	12,893	13,717	15,684	17,927	21,407
17	9,138	11,441	12,521	13,104	13,931	15,884	18,124	21,651
18	10,516	12,748	13,214	13,791	14,628	16,583	18,321	21,894
19	11,193	12,926	13,427	14,003	14,842	16,783	18,518	22,137
20	11,492	13,104	13,640	14,214	15,056	16,983	18,715	22,380
21	11,617	13,282	13,853	14,425	15,271	17,182	18,912	22,624

HDFC ERGO General Insurance Company Limited. IRDAI Reg. No. 146. CIN: U66030MH2007PLC177117. Registered & Corporate Office: 6th Floor, Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai – 400 059. Product Name: my: Optima Secure: Product UIN: HDFHLIP26058V082526 | my: health Critical Illness - HDFHLIA22141V032122 | my:Health Hospital Cash Benefit (Add-on) - HDFHLIA21271V022021 | Unlimited Restore (Add On)- HDFHLIA2760V022627 | IPA Rider – APOPAIP19004V011920 | Optima Wellbeing (Add-on)-HDFHLIA2762V022627 | Limitless -HDFHLIA2761V022627 | ABCD Chronic Care - HDFHLIA25044V012425 | Parenthood - HDFHLIA25046V012425 | Serious Illness Booster – HDFHLIA26059V012526



22	11,922	13,459	14,066	14,637	15,485	17,382	19,109	22,867
23	12,049	13,637	14,279	14,848	15,699	17,582	19,306	23,110
24	12,177	13,815	14,492	15,059	15,914	17,782	19,503	23,354
25	12,304	13,993	14,705	15,271	16,128	17,982	19,700	23,597
26	12,432	14,171	14,919	15,482	16,342	18,181	19,897	23,840
27	12,559	14,349	15,132	15,694	16,556	18,381	20,094	24,083
28	12,687	14,527	15,345	15,905	16,771	18,581	20,291	24,327
29	12,814	14,705	15,558	16,116	16,985	18,781	20,488	24,570
30	12,942	14,882	15,771	16,328	17,199	18,981	20,685	24,813
31	13,069	15,060	15,984	16,539	17,414	19,180	20,882	25,056
32	13,197	15,238	16,197	16,750	17,628	19,380	21,079	25,300
33	13,324	15,416	16,410	16,962	17,842	19,580	21,276	25,543
34	13,452	15,594	16,624	17,173	18,057	19,780	21,473	25,786
35	13,579	15,772	16,837	17,384	18,271	19,979	21,670	26,029
36	14,025	16,365	17,084	17,631	18,485	20,179	21,867	26,273
37	14,153	16,543	17,332	17,878	18,700	20,379	22,064	26,516
38	14,280	16,721	17,581	18,127	18,914	20,579	22,261	26,759
39	14,408	17,136	18,261	18,802	19,557	20,779	22,458	27,003
40	14,535	17,313	18,513	19,053	19,771	20,978	22,655	27,246
41	14,663	17,491	18,765	19,305	19,986	21,178	22,852	27,489
42	14,790	17,669	19,019	19,558	20,200	21,378	23,049	27,732
43	14,918	17,847	19,274	19,812	20,414	21,578	23,246	27,976
44	15,046	18,025	19,529	20,067	20,629	21,778	23,443	28,219
45	15,173	18,203	19,786	20,323	20,843	21,977	23,640	28,462
46	17,936	21,002	22,058	22,740	23,361	25,474	27,580	32,841



47	19,265	22,727	23,958	24,950	25,772	28,970	31,519	37,220
48	20,599	24,460	25,865	27,278	28,451	32,467	35,459	41,599
49	21,938	26,199	27,780	29,615	31,130	35,963	39,399	45,977
50	23,283	27,945	29,731	31,993	33,810	39,459	43,339	50,356
51	24,502	29,698	31,640	34,385	36,489	42,956	47,279	54,735
52	25,857	31,458	33,614	36,791	39,168	46,452	51,219	59,114
53	27,218	33,224	35,601	39,211	41,847	49,949	55,159	63,492
54	28,583	34,998	37,598	41,645	44,526	53,445	59,099	67,871
55	29,954	36,779	39,608	44,094	47,205	56,942	63,039	72,250
56	30,738	38,566	42,636	47,111	49,884	60,338	66,979	76,629
57	32,119	40,361	44,672	49,590	52,563	63,834	70,919	81,008
58	33,505	41,741	46,720	52,084	55,242	67,331	74,859	85,386
59	34,896	43,092	48,780	54,592	57,921	70,827	78,799	89,765
60	30,011	40,301	48,468	54,738	59,574	76,665	86,350	99,425
61	31,712	42,419	50,626	57,859	63,261	80,787	92,518	1,06,618
62	34,126	45,896	54,297	61,627	66,948	84,909	98,686	1,13,812
63	36,540	49,372	57,967	65,395	70,635	89,030	1,04,854	1,21,005
64	38,954	52,848	61,637	69,162	74,322	93,152	1,11,022	1,28,199
65	41,368	56,324	65,307	72,930	78,009	97,274	1,17,190	1,35,392
66	43,727	59,854	68,977	76,697	81,696	1,01,396	1,23,358	1,42,586
67	46,141	63,331	72,647	80,465	85,383	1,05,518	1,29,526	1,49,779
68	48,556	66,807	76,317	84,232	89,071	1,09,639	1,35,693	1,56,973
69	50,970	70,283	79,988	88,000	92,758	1,13,761	1,41,861	1,64,166
70	53,384	73,759	83,658	91,768	96,445	1,17,883	1,48,029	1,71,360
71	54,865	76,312	86,248	94,351	99,289	1,21,232	1,54,197	1,78,553



72	57,279	79,788	89,919	98,119	1,02,976	1,25,354	1,60,365	1,85,747
73	59,693	83,264	93,589	1,01,886	1,06,663	1,29,475	1,66,533	1,92,940
74	62,107	86,740	97,259	1,05,654	1,10,351	1,33,597	1,72,701	2,00,134
75	64,521	90,216	1,00,929	1,09,421	1,14,038	1,37,719	1,78,869	2,07,328
76	66,935	93,692	1,04,599	1,13,189	1,17,725	1,41,841	1,85,037	2,14,521
77	69,349	97,168	1,08,269	1,16,957	1,21,412	1,45,962	1,91,204	2,21,715
78	71,763	1,00,644	1,11,939	1,20,724	1,25,099	1,50,084	1,97,372	2,28,908
79	74,177	1,04,121	1,15,610	1,24,492	1,28,786	1,54,206	2,03,540	2,36,102
80	76,592	1,07,597	1,19,280	1,28,259	1,32,473	1,58,328	2,09,708	2,43,295
81	76,592	1,07,597	1,19,280	1,28,259	1,32,473	1,58,328	2,09,708	2,43,295
82	76,592	1,07,597	1,19,280	1,28,259	1,32,473	1,58,328	2,09,708	2,43,295
83	76,592	1,07,597	1,19,280	1,28,259	1,32,473	1,58,328	2,09,708	2,43,295
84	76,592	1,07,597	1,19,280	1,28,259	1,32,473	1,58,328	2,09,708	2,43,295
85	76,592	1,07,597	1,19,280	1,28,259	1,32,473	1,58,328	2,09,708	2,43,295
86	76,592	1,07,597	1,19,280	1,28,259	1,32,473	1,58,328	2,09,708	2,43,295
87	76,592	1,07,597	1,19,280	1,28,259	1,32,473	1,58,328	2,09,708	2,43,295
88	76,592	1,07,597	1,19,280	1,28,259	1,32,473	1,58,328	2,09,708	2,43,295
89	76,592	1,07,597	1,19,280	1,28,259	1,32,473	1,58,328	2,09,708	2,43,295
>=90	76,592	1,07,597	1,19,280	1,28,259	1,32,473	1,58,328	2,09,708	2,43,295



my: Optima Secure - Optima Super Secure Gross Premium - Tier 6 (Rest of India)

Age	Sum Insured							
	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	1,00,00,000	2,00,00,000
0	6,649	8,029	8,538	9,127	9,872	11,983	14,178	16,807
1	6,751	8,190	8,743	9,330	10,078	12,174	14,367	17,041
2	6,853	8,350	8,947	9,533	10,283	12,366	14,556	17,274
3	6,956	8,511	9,152	9,735	10,489	12,558	14,745	17,508
4	7,138	8,672	9,356	9,938	10,695	12,750	14,934	17,741
5	7,241	8,832	9,561	10,141	10,900	12,941	15,123	17,975
6	7,345	9,176	9,765	10,344	11,106	13,133	15,312	18,208
7	7,616	9,340	9,970	10,547	11,312	13,325	15,501	18,442
8	7,721	9,504	10,174	10,750	11,517	13,516	15,690	18,675
9	7,827	9,668	10,379	10,952	11,723	13,708	15,879	18,908
10	7,933	9,832	10,583	11,155	11,929	13,900	16,068	19,142
11	8,127	9,996	10,788	11,358	12,134	14,092	16,257	19,375
12	8,234	10,160	10,992	11,561	12,340	14,283	16,446	19,609
13	8,341	10,323	11,197	11,764	12,545	14,475	16,635	19,842
14	8,448	10,487	11,402	11,966	12,751	14,667	16,824	20,076
15	8,555	10,651	11,606	12,169	12,957	14,858	17,013	20,309
16	8,662	10,815	11,811	12,372	13,162	15,050	17,202	20,542
17	8,769	10,979	12,015	12,575	13,368	15,242	17,391	20,776
18	10,091	12,233	12,680	13,234	14,037	15,913	17,580	21,009
19	10,741	12,404	12,884	13,437	14,242	16,105	17,770	21,243
20	11,027	12,574	13,089	13,640	14,448	16,296	17,959	21,476
21	11,148	12,745	13,293	13,843	14,654	16,488	18,148	21,710

HDFC ERGO General Insurance Company Limited. IRDAI Reg. No. 146. CIN: U66030MH2007PLC177117. Registered & Corporate Office: 6th Floor, Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai – 400 059. Product Name: my: Optima Secure: Product UIN: HDFHLIP26058V082526 | my: health Critical Illness - HDFHLIA22141V032122 | my:Health Hospital Cash Benefit (Add-on) - HDFHLIA21271V022021 | Unlimited Restore (Add On)- HDFHLIA2760V022627 | IPA Rider – APOPAIP19004V011920 | Optima Wellbeing (Add-on) -HDFHLIA2762V022627 | Limitless -HDFHLIA2761V022627 | ABCD Chronic Care - HDFHLIA25044V012425 | Parenthood - HDFHLIA25046V012425 | Serious Illness Booster – HDFHLIA26059V012526



22	11,440	12,916	13,498	14,045	14,859	16,680	18,337	21,943
23	11,562	13,086	13,702	14,248	15,065	16,872	18,526	22,177
24	11,685	13,257	13,907	14,451	15,271	17,063	18,715	22,410
25	11,807	13,428	14,111	14,654	15,476	17,255	18,904	22,643
26	11,929	13,598	14,316	14,857	15,682	17,447	19,093	22,877
27	12,052	13,769	14,520	15,059	15,888	17,638	19,282	23,110
28	12,174	13,940	14,725	15,262	16,093	17,830	19,471	23,344
29	12,296	14,110	14,929	15,465	16,299	18,022	19,660	23,577
30	12,419	14,281	15,134	15,668	16,505	18,214	19,849	23,811
31	12,541	14,452	15,338	15,871	16,710	18,405	20,038	24,044
32	12,663	14,623	15,543	16,074	16,916	18,597	20,227	24,277
33	12,786	14,793	15,747	16,276	17,122	18,789	20,416	24,511
34	12,908	14,964	15,952	16,479	17,327	18,981	20,605	24,744
35	13,031	15,135	16,156	16,682	17,533	19,172	20,794	24,978
36	13,459	15,704	16,394	16,919	17,739	19,364	20,983	25,211
37	13,581	15,874	16,632	17,156	17,944	19,556	21,172	25,445
38	13,703	16,045	16,871	17,394	18,150	19,747	21,361	25,678
39	13,826	16,443	17,523	18,043	18,767	19,939	21,550	25,912
40	13,948	16,614	17,765	18,284	18,972	20,131	21,739	26,145
41	14,071	16,785	18,007	18,525	19,178	20,323	21,928	26,378
42	14,193	16,955	18,250	18,768	19,384	20,514	22,117	26,612
43	14,315	17,126	18,495	19,012	19,589	20,706	22,306	26,845
44	14,438	17,297	18,740	19,256	19,795	20,898	22,495	27,079
45	14,560	17,467	18,986	19,502	20,001	21,089	22,684	27,312
46	17,211	20,153	21,167	21,821	22,417	24,445	26,465	31,514



47	18,487	21,809	22,990	23,942	24,731	27,800	30,246	35,716
48	19,767	23,471	24,820	26,176	27,302	31,155	34,027	39,918
49	21,052	25,140	26,657	28,418	29,873	34,510	37,807	44,120
50	22,342	26,816	28,530	30,700	32,443	37,865	41,588	48,322
51	23,512	28,498	30,361	32,995	35,014	41,220	45,369	52,523
52	24,813	30,187	32,256	35,304	37,585	44,575	49,150	56,725
53	26,118	31,882	34,162	37,627	40,156	47,931	52,930	60,927
54	27,428	33,584	36,079	39,962	42,727	51,286	56,711	65,129
55	28,744	35,293	38,008	42,312	45,297	54,641	60,492	69,331
56	29,496	37,008	40,914	45,208	47,868	57,900	64,273	73,533
57	30,821	38,730	42,867	47,587	50,439	61,255	68,053	77,735
58	32,151	40,054	44,832	49,979	53,010	64,610	71,834	81,937
59	33,486	41,351	46,809	52,386	55,581	67,966	75,615	86,138
60	30,011	40,301	48,468	54,738	59,574	76,665	86,350	99,425
61	31,712	42,419	50,626	57,859	63,261	80,787	92,518	1,06,618
62	34,126	45,896	54,297	61,627	66,948	84,909	98,686	1,13,812
63	36,540	49,372	57,967	65,395	70,635	89,030	1,04,854	1,21,005
64	38,954	52,848	61,637	69,162	74,322	93,152	1,11,022	1,28,199
65	41,368	56,324	65,307	72,930	78,009	97,274	1,17,190	1,35,392
66	43,727	59,854	68,977	76,697	81,696	1,01,396	1,23,358	1,42,586
67	46,141	63,331	72,647	80,465	85,383	1,05,518	1,29,526	1,49,779
68	48,556	66,807	76,317	84,232	89,071	1,09,639	1,35,693	1,56,973
69	50,970	70,283	79,988	88,000	92,758	1,13,761	1,41,861	1,64,166
70	53,384	73,759	83,658	91,768	96,445	1,17,883	1,48,029	1,71,360
71	54,865	76,312	86,248	94,351	99,289	1,21,232	1,54,197	1,78,553



72	57,279	79,788	89,919	98,119	1,02,976	1,25,354	1,60,365	1,85,747
73	59,693	83,264	93,589	1,01,886	1,06,663	1,29,475	1,66,533	1,92,940
74	62,107	86,740	97,259	1,05,654	1,10,351	1,33,597	1,72,701	2,00,134
75	64,521	90,216	1,00,929	1,09,421	1,14,038	1,37,719	1,78,869	2,07,328
76	66,935	93,692	1,04,599	1,13,189	1,17,725	1,41,841	1,85,037	2,14,521
77	69,349	97,168	1,08,269	1,16,957	1,21,412	1,45,962	1,91,204	2,21,715
78	71,763	1,00,644	1,11,939	1,20,724	1,25,099	1,50,084	1,97,372	2,28,908
79	74,177	1,04,121	1,15,610	1,24,492	1,28,786	1,54,206	2,03,540	2,36,102
80	76,592	1,07,597	1,19,280	1,28,259	1,32,473	1,58,328	2,09,708	2,43,295
81	76,592	1,07,597	1,19,280	1,28,259	1,32,473	1,58,328	2,09,708	2,43,295
82	76,592	1,07,597	1,19,280	1,28,259	1,32,473	1,58,328	2,09,708	2,43,295
83	76,592	1,07,597	1,19,280	1,28,259	1,32,473	1,58,328	2,09,708	2,43,295
84	76,592	1,07,597	1,19,280	1,28,259	1,32,473	1,58,328	2,09,708	2,43,295
85	76,592	1,07,597	1,19,280	1,28,259	1,32,473	1,58,328	2,09,708	2,43,295
86	76,592	1,07,597	1,19,280	1,28,259	1,32,473	1,58,328	2,09,708	2,43,295
87	76,592	1,07,597	1,19,280	1,28,259	1,32,473	1,58,328	2,09,708	2,43,295
88	76,592	1,07,597	1,19,280	1,28,259	1,32,473	1,58,328	2,09,708	2,43,295
89	76,592	1,07,597	1,19,280	1,28,259	1,32,473	1,58,328	2,09,708	2,43,295
>=90	76,592	1,07,597	1,19,280	1,28,259	1,32,473	1,58,328	2,09,708	2,43,295



Rate Chart

my:Optima Secure - Global Plan

my: Optima Secure - Optima Secure Global Gross Premium - Tier 1 (Delhi, Surat, Gurugram, Faridabad, Ghaziabad, Greater Noida)		
Age	Sum Insured	
	1,00,00,000	2,00,00,000
0	20,471	24,758
1	20,759	25,047
2	21,047	25,336
3	21,335	25,625
4	21,624	25,915
5	21,912	26,204
6	22,200	26,493
7	22,488	26,782
8	22,776	27,071
9	23,064	27,360
10	23,352	27,650
11	23,640	27,939
12	23,928	28,228
13	24,216	28,517
14	24,504	28,806
15	24,792	29,096
16	25,080	29,385
17	25,368	29,674

HDFC ERGO General Insurance Company Limited. IRDAI Reg. No. 146. CIN: U66030MH2007PLC177117. Registered & Corporate Office: 6th Floor, Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai – 400 059. Product Name: my: Optima Secure: Product UIN: HDFHLIP26058V082526 | my: health Critical Illness - HDFHLIA22141V032122 | my:Health Hospital Cash Benefit (Add-on) - HDFHLIA21271V022021 | Unlimited Restore (Add On)- HDFHLIA2760V022627 | IPA Rider – APOPAIP19004V011920 | Optima Wellbeing (Add-on) -HDFHLIA2762V022627 | Limitless -HDFHLIA2761V022627 | ABCD Chronic Care - HDFHLIA25044V012425 | Parenthood - HDFHLIA25046V012425 | Serious Illness Booster – HDFHLIA26059V012526



18	25,696	29,906
19	25,944	30,195
20	26,192	30,484
21	26,441	30,774
22	26,689	31,063
23	26,937	31,352
24	27,185	31,641
25	27,433	31,930
26	27,681	32,220
27	27,930	32,509
28	28,178	32,798
29	28,426	33,087
30	28,674	33,376
31	28,979	33,665
32	29,284	33,955
33	29,590	34,244
34	29,895	34,533
35	30,200	34,822
36	30,505	35,054
37	30,810	35,287
38	31,115	35,519
39	31,420	35,751
40	31,725	35,983
41	32,070	36,728
42	32,358	37,131



43	32,646	37,534
44	32,935	37,937
45	33,223	38,340
46	38,757	43,881
47	43,779	49,650
48	48,801	55,419
49	53,823	61,188
50	58,845	66,956
51	64,436	73,067
52	70,027	79,177
53	75,618	85,287
54	81,209	91,398
55	86,800	97,508
56	92,505	1,03,618
57	98,210	1,09,729
58	1,03,915	1,15,839
59	1,09,620	1,21,949
60	1,07,993	1,25,318
61	1,16,078	1,34,558
62	1,24,163	1,43,798
63	1,32,248	1,53,038
64	1,40,333	1,62,278
65	1,48,418	1,71,518
66	1,56,503	1,80,758
67	1,64,588	1,89,998



68	1,72,673	1,99,238
69	1,80,758	2,08,478
70	1,88,843	2,17,718
71	1,96,928	2,26,958
72	2,05,013	2,36,198
73	2,13,098	2,45,438
74	2,21,183	2,54,678
75	2,29,268	2,63,918
76	2,37,353	2,73,158
77	2,45,438	2,82,398
78	2,53,523	2,91,638
79	2,61,608	3,00,878
80	2,69,693	3,10,118
81	2,69,693	3,10,118
82	2,69,693	3,10,118
83	2,69,693	3,10,118
84	2,69,693	3,10,118
85	2,69,693	3,10,118
86	2,69,693	3,10,118
87	2,69,693	3,10,118
88	2,69,693	3,10,118
89	2,69,693	3,10,118
>=90	2,69,693	3,10,118



my: Optima Secure - Optima Secure Global Gross Premium - Tier 2 (Mumbai, Mumbai Suburban, Thane, Navi Mumbai, Ahmedabad, Vadodara)

Age	Sum Insured	
	1,00,00,000	2,00,00,000
0	18,889	22,844
1	19,155	23,111
2	19,421	23,378
3	19,686	23,645
4	19,952	23,911
5	20,218	24,178
6	20,484	24,445
7	20,749	24,712
8	21,015	24,979
9	21,281	25,246
10	21,547	25,512
11	21,813	25,779
12	22,078	26,046
13	22,344	26,313
14	22,610	26,580
15	22,876	26,847
16	23,141	27,113
17	23,407	27,380
18	23,710	27,595
19	23,939	27,861
20	24,168	28,128
21	24,397	28,395

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22	24,626	28,662
23	24,855	28,929
24	25,084	29,195
25	25,313	29,462
26	25,542	29,729
27	25,771	29,996
28	26,000	30,263
29	26,229	30,530
30	26,458	30,796
31	26,739	31,063
32	27,021	31,330
33	27,302	31,597
34	27,584	31,864
35	27,866	32,131
36	28,147	32,345
37	28,429	32,559
38	28,710	32,773
39	28,992	32,988
40	29,273	33,202
41	29,592	33,889
42	29,857	34,261
43	30,123	34,633
44	30,389	35,005
45	30,655	35,377
46	35,761	40,489



47	40,395	45,812
48	45,029	51,135
49	49,662	56,458
50	54,296	61,781
51	59,455	67,419
52	64,614	73,057
53	69,773	78,695
54	74,932	84,333
55	80,091	89,971
56	85,355	95,609
57	90,619	1,01,247
58	95,883	1,06,885
59	1,01,147	1,12,523
60	1,07,993	1,25,318
61	1,16,078	1,34,558
62	1,24,163	1,43,798
63	1,32,248	1,53,038
64	1,40,333	1,62,278
65	1,48,418	1,71,518
66	1,56,503	1,80,758
67	1,64,588	1,89,998
68	1,72,673	1,99,238
69	1,80,758	2,08,478
70	1,88,843	2,17,718
71	1,96,928	2,26,958



72	2,05,013	2,36,198
73	2,13,098	2,45,438
74	2,21,183	2,54,678
75	2,29,268	2,63,918
76	2,37,353	2,73,158
77	2,45,438	2,82,398
78	2,53,523	2,91,638
79	2,61,608	3,00,878
80	2,69,693	3,10,118
81	2,69,693	3,10,118
82	2,69,693	3,10,118
83	2,69,693	3,10,118
84	2,69,693	3,10,118
85	2,69,693	3,10,118
86	2,69,693	3,10,118
87	2,69,693	3,10,118
88	2,69,693	3,10,118
89	2,69,693	3,10,118
>=90	2,69,693	3,10,118



my: Optima Secure - Optima Secure Global Gross Premium - Tier 3 (Nashik, Rest of NCR, Amritsar, Ahmednagar, Mathura, Aligarh)

Age	Sum Insured	
	1,00,00,000	2,00,00,000
0	17,695	20,984
1	17,931	21,275
2	18,167	21,566
3	18,402	21,858
4	18,638	22,149
5	18,874	22,441
6	19,110	22,732
7	19,346	23,024
8	19,582	23,315
9	19,818	23,606
10	20,054	23,898
11	20,290	24,189
12	20,526	24,481
13	20,762	24,772
14	20,998	25,064
15	21,234	25,355
16	21,470	25,647
17	21,705	25,938
18	21,941	26,229
19	22,177	26,521
20	22,413	26,812
21	22,649	27,104

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22	22,885	27,395
23	23,121	27,687
24	23,357	27,978
25	23,593	28,269
26	23,829	28,561
27	24,065	28,852
28	24,301	29,144
29	24,537	29,435
30	24,773	29,727
31	25,008	30,018
32	25,244	30,310
33	25,480	30,601
34	25,716	30,892
35	25,952	31,184
36	26,188	31,475
37	26,424	31,767
38	26,660	32,058
39	26,896	32,350
40	27,132	32,641
41	27,368	32,932
42	27,604	33,224
43	27,840	33,515
44	28,076	33,807
45	28,312	34,098
46	33,030	39,344



47	37,749	44,590
48	42,467	49,836
49	47,186	55,082
50	51,904	60,328
51	56,623	65,574
52	61,342	70,819
53	66,060	76,065
54	70,779	81,311
55	75,497	86,557
56	80,216	91,803
57	84,935	97,049
58	89,653	1,02,295
59	94,372	1,07,541
60	94,248	1,08,554
61	1,00,980	1,16,408
62	1,07,712	1,24,262
63	1,14,444	1,32,116
64	1,21,176	1,39,970
65	1,27,908	1,47,824
66	1,34,640	1,55,678
67	1,41,372	1,63,532
68	1,48,104	1,71,386
69	1,54,836	1,79,240
70	1,61,568	1,87,094
71	1,68,300	1,94,948



72	1,75,032	2,02,802
73	1,81,764	2,10,656
74	1,88,496	2,18,510
75	1,95,228	2,26,364
76	2,01,960	2,34,218
77	2,08,692	2,42,072
78	2,15,424	2,49,926
79	2,22,156	2,57,780
80	2,28,888	2,65,634
81	2,28,888	2,65,634
82	2,28,888	2,65,634
83	2,28,888	2,65,634
84	2,28,888	2,65,634
85	2,28,888	2,65,634
86	2,28,888	2,65,634
87	2,28,888	2,65,634
88	2,28,888	2,65,634
89	2,28,888	2,65,634
>=90	2,28,888	2,65,634



my: Optima Secure - Optima Secure Global Gross Premium - Tier 4 (Kolkata, Rest of Gujarat, Telangana, Agra, Ludhiana, Beed, Jalgaon, Indore, Gwalior)

Age	Sum Insured	
	1,00,00,000	2,00,00,000
0	17,348	20,572
1	17,579	20,858
2	17,810	21,144
3	18,042	21,429
4	18,273	21,715
5	18,504	22,001
6	18,736	22,286
7	18,967	22,572
8	19,198	22,858
9	19,429	23,144
10	19,661	23,429
11	19,892	23,715
12	20,123	24,001
13	20,355	24,286
14	20,586	24,572
15	20,817	24,858
16	21,049	25,144
17	21,280	25,429
18	21,511	25,715
19	21,742	26,001
20	21,974	26,287
21	22,205	26,572

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22	22,436	26,858
23	22,668	27,144
24	22,899	27,429
25	23,130	27,715
26	23,362	28,001
27	23,593	28,287
28	23,824	28,572
29	24,056	28,858
30	24,287	29,144
31	24,518	29,430
32	24,749	29,715
33	24,981	30,001
34	25,212	30,287
35	25,443	30,572
36	25,675	30,858
37	25,906	31,144
38	26,137	31,430
39	26,369	31,715
40	26,600	32,001
41	26,831	32,287
42	27,062	32,572
43	27,294	32,858
44	27,525	33,144
45	27,756	33,430
46	32,382	38,573



47	37,009	43,716
48	41,635	48,859
49	46,261	54,002
50	50,887	59,145
51	55,513	64,288
52	60,139	69,431
53	64,765	74,574
54	69,391	79,717
55	74,017	84,860
56	78,643	90,003
57	83,269	95,146
58	87,895	1,00,289
59	92,521	1,05,432
60	94,248	1,08,554
61	1,00,980	1,16,408
62	1,07,712	1,24,262
63	1,14,444	1,32,116
64	1,21,176	1,39,970
65	1,27,908	1,47,824
66	1,34,640	1,55,678
67	1,41,372	1,63,532
68	1,48,104	1,71,386
69	1,54,836	1,79,240
70	1,61,568	1,87,094
71	1,68,300	1,94,948



72	1,75,032	2,02,802
73	1,81,764	2,10,656
74	1,88,496	2,18,510
75	1,95,228	2,26,364
76	2,01,960	2,34,218
77	2,08,692	2,42,072
78	2,15,424	2,49,926
79	2,22,156	2,57,780
80	2,28,888	2,65,634
81	2,28,888	2,65,634
82	2,28,888	2,65,634
83	2,28,888	2,65,634
84	2,28,888	2,65,634
85	2,28,888	2,65,634
86	2,28,888	2,65,634
87	2,28,888	2,65,634
88	2,28,888	2,65,634
89	2,28,888	2,65,634
>=90	2,28,888	2,65,634



my: Optima Secure - Optima Secure Global Gross Premium - Tier 5 (Rest of Maharashtra, Rest of Uttar Pradesh, Rest of Madhya Pradesh, Rest of Rajasthan, Rest of Haryana, Howrah, Hooghly, North 24 Parganas, South 24 Parganas)

Age	Sum Insured	
	1,00,00,000	2,00,00,000
0	16,126	19,123
1	16,341	19,389
2	16,556	19,655
3	16,771	19,920
4	16,986	20,186
5	17,201	20,451
6	17,416	20,717
7	17,631	20,983
8	17,846	21,248
9	18,061	21,514
10	18,276	21,779
11	18,491	22,045
12	18,706	22,311
13	18,921	22,576
14	19,136	22,842
15	19,351	23,107
16	19,566	23,373
17	19,781	23,639
18	19,996	23,904
19	20,211	24,170
20	20,426	24,435
21	20,641	24,701

HDFC ERGO General Insurance Company Limited. IRDAI Reg. No. 146. CIN: U66030MH2007PLC177117. Registered & Corporate Office: 6th Floor, Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai – 400 059. Product Name: my: Optima Secure: Product UIN: HDFHLIP26058V082526 | my: health Critical Illness - HDFHLIA22141V032122 | my:Health Hospital Cash Benefit (Add-on) - HDFHLIA21271V022021 | Unlimited Restore (Add On)- HDFHLIA2760V022627 | IPA Rider – APOPAIP19004V011920 | Optima Wellbeing (Add-on) -HDFHLIA2762V022627 | Limitless -HDFHLIA2761V022627 | ABCD Chronic Care - HDFHLIA25044V012425 | Parenthood - HDFHLIA25046V012425 | Serious Illness Booster – HDFHLIA26059V012526



22	20,856	24,967
23	21,071	25,232
24	21,286	25,498
25	21,501	25,763
26	21,716	26,029
27	21,931	26,295
28	22,146	26,560
29	22,361	26,826
30	22,576	27,091
31	22,792	27,357
32	23,007	27,623
33	23,222	27,888
34	23,437	28,154
35	23,652	28,419
36	23,867	28,685
37	24,082	28,951
38	24,297	29,216
39	24,512	29,482
40	24,727	29,747
41	24,942	30,013
42	25,157	30,279
43	25,372	30,544
44	25,587	30,810
45	25,802	31,075
46	30,102	35,856



47	34,402	40,637
48	38,703	45,418
49	43,003	50,199
50	47,303	54,980
51	51,603	59,760
52	55,904	64,541
53	60,204	69,322
54	64,504	74,103
55	68,805	78,884
56	73,105	83,665
57	77,405	88,445
58	81,705	93,226
59	86,006	98,007
60	94,248	1,08,554
61	1,00,980	1,16,408
62	1,07,712	1,24,262
63	1,14,444	1,32,116
64	1,21,176	1,39,970
65	1,27,908	1,47,824
66	1,34,640	1,55,678
67	1,41,372	1,63,532
68	1,48,104	1,71,386
69	1,54,836	1,79,240
70	1,61,568	1,87,094
71	1,68,300	1,94,948



72	1,75,032	2,02,802
73	1,81,764	2,10,656
74	1,88,496	2,18,510
75	1,95,228	2,26,364
76	2,01,960	2,34,218
77	2,08,692	2,42,072
78	2,15,424	2,49,926
79	2,22,156	2,57,780
80	2,28,888	2,65,634
81	2,28,888	2,65,634
82	2,28,888	2,65,634
83	2,28,888	2,65,634
84	2,28,888	2,65,634
85	2,28,888	2,65,634
86	2,28,888	2,65,634
87	2,28,888	2,65,634
88	2,28,888	2,65,634
89	2,28,888	2,65,634
>=90	2,28,888	2,65,634



my: Optima Secure - Optima Secure Global Gross Premium - Tier 6 (Rest of India)

Age	Sum Insured	
	1,00,00,000	2,00,00,000
0	15,475	18,351
1	15,681	18,606
2	15,887	18,860
3	16,093	19,115
4	16,300	19,370
5	16,506	19,625
6	16,712	19,880
7	16,919	20,135
8	17,125	20,390
9	17,331	20,645
10	17,538	20,899
11	17,744	21,154
12	17,950	21,409
13	18,157	21,664
14	18,363	21,919
15	18,569	22,174
16	18,776	22,429
17	18,982	22,683
18	19,188	22,938
19	19,395	23,193
20	19,601	23,448
21	19,807	23,703

HDFC ERGO General Insurance Company Limited. IRDAI Reg. No. 146. CIN: U66030MH2007PLC177117. Registered & Corporate Office: 6th Floor, Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai – 400 059. Product Name: my: Optima Secure: Product UIN: HDFHLIP26058V082526 | my: health Critical Illness - HDFHLIA22141V032122 | my:Health Hospital Cash Benefit (Add-on) - HDFHLIA21271V022021 | Unlimited Restore (Add On)- HDFHLIA2760V022627 | IPA Rider – APOPAIP19004V011920 | Optima Wellbeing (Add-on) -HDFHLIA2762V022627 | Limitless -HDFHLIA2761V022627 | ABCD Chronic Care - HDFHLIA25044V012425 | Parenthood - HDFHLIA25046V012425 | Serious Illness Booster – HDFHLIA26059V012526



22	20,014	23,958
23	20,220	24,213
24	20,426	24,468
25	20,633	24,722
26	20,839	24,977
27	21,045	25,232
28	21,252	25,487
29	21,458	25,742
30	21,664	25,997
31	21,871	26,252
32	22,077	26,507
33	22,283	26,761
34	22,490	27,016
35	22,696	27,271
36	22,902	27,526
37	23,109	27,781
38	23,315	28,036
39	23,521	28,291
40	23,728	28,546
41	23,934	28,800
42	24,140	29,055
43	24,347	29,310
44	24,553	29,565
45	24,759	29,820
46	28,886	34,408



47	33,012	38,995
48	37,139	43,583
49	41,265	48,171
50	45,392	52,758
51	49,518	57,346
52	53,645	61,934
53	57,771	66,521
54	61,898	71,109
55	66,025	75,697
56	70,151	80,284
57	74,278	84,872
58	78,404	89,460
59	82,531	94,047
60	94,248	1,08,554
61	1,00,980	1,16,408
62	1,07,712	1,24,262
63	1,14,444	1,32,116
64	1,21,176	1,39,970
65	1,27,908	1,47,824
66	1,34,640	1,55,678
67	1,41,372	1,63,532
68	1,48,104	1,71,386
69	1,54,836	1,79,240
70	1,61,568	1,87,094
71	1,68,300	1,94,948



72	1,75,032	2,02,802
73	1,81,764	2,10,656
74	1,88,496	2,18,510
75	1,95,228	2,26,364
76	2,01,960	2,34,218
77	2,08,692	2,42,072
78	2,15,424	2,49,926
79	2,22,156	2,57,780
80	2,28,888	2,65,634
81	2,28,888	2,65,634
82	2,28,888	2,65,634
83	2,28,888	2,65,634
84	2,28,888	2,65,634
85	2,28,888	2,65,634
86	2,28,888	2,65,634
87	2,28,888	2,65,634
88	2,28,888	2,65,634
89	2,28,888	2,65,634
>=90	2,28,888	2,65,634



Rate Chart

my:Optima Secure – Optima Global + Plan

my: Optima Secure - Optima Secure Global Plus Gross Premium - Tier 1 (Delhi, Surat, Gurugram, Faridabad, Ghaziabad, Greater Noida)					
Age	Sum Insured				
	25,00,000	50,00,000	75,00,000	1,00,00,000	2,00,00,000
0	30,943	45,214	54,573	61,977	79,088
1	31,334	45,793	55,233	62,749	80,200
2	31,722	46,370	55,891	63,522	81,311
3	32,113	46,945	56,551	64,294	82,422
4	32,504	47,523	57,209	65,065	83,534
5	32,894	48,101	57,869	65,839	84,645
6	33,285	48,677	58,529	66,611	85,757
7	33,675	49,253	59,186	67,382	86,867
8	34,065	49,830	59,847	68,155	87,979
9	34,455	50,407	60,507	68,928	89,091
10	34,846	50,984	61,165	69,699	90,202
11	35,237	51,560	61,824	70,470	91,313
12	35,628	52,137	62,484	71,244	92,426
13	36,018	52,714	63,141	72,015	93,536
14	36,405	53,288	63,801	72,788	94,649
15	36,796	53,866	64,460	73,559	95,761
16	37,187	54,443	65,118	74,331	96,871
17	37,577	55,020	65,779	75,103	97,983

HDFC ERGO General Insurance Company Limited. IRDAI Reg. No. 146. CIN: U66030MH2007PLC177117. Registered & Corporate Office: 6th Floor, Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai – 400 059. Product Name: my: Optima Secure: Product UIN: HDFHLIP26058V082526 | my: health Critical Illness - HDFHLIA22141V032122 | my:Health Hospital Cash Benefit (Add-on) - HDFHLIA21271V022021 | Unlimited Restore (Add On)- HDFHLIA2760V022627 | IPA Rider – APOPAIP19004V011920 | Optima Wellbeing (Add-on) -HDFHLIA2762V022627 | Limitless -HDFHLIA2761V022627 | ABCD Chronic Care - HDFHLIA25044V012425 | Parenthood - HDFHLIA25046V012425 | Serious Illness Booster – HDFHLIA26059V012526



18	47,817	70,787	84,681	96,481	1,26,469
19	48,309	71,505	85,598	97,417	1,27,903
20	48,800	72,228	86,515	98,350	1,29,340
21	49,290	72,950	87,434	99,288	1,30,774
22	49,783	73,673	88,351	1,00,223	1,32,210
23	50,275	74,392	89,270	1,01,158	1,33,646
24	50,766	75,114	90,187	1,02,093	1,35,080
25	51,259	75,836	91,104	1,03,029	1,36,516
26	51,751	76,556	92,024	1,03,966	1,37,952
27	52,242	77,278	92,940	1,04,900	1,39,386
28	52,733	77,999	93,858	1,05,836	1,40,822
29	53,226	78,721	94,777	1,06,771	1,42,258
30	53,718	79,442	95,695	1,07,708	1,43,693
31	54,200	80,138	96,612	1,08,695	1,45,128
32	54,682	80,833	97,589	1,09,680	1,46,564
33	55,213	81,530	98,567	1,10,670	1,47,999
34	55,694	82,224	99,543	1,11,656	1,49,436
35	56,176	82,920	1,00,521	1,12,644	1,50,869
36	59,143	87,509	1,06,224	1,19,001	1,59,644
37	59,593	88,234	1,07,238	1,20,032	1,61,099
38	60,044	88,963	1,08,256	1,21,066	1,62,553
39	60,492	89,690	1,09,271	1,22,096	1,64,011
40	60,943	90,418	1,10,286	1,23,127	1,65,466
41	61,438	91,171	1,11,185	1,24,196	1,67,388
42	61,993	91,874	1,12,083	1,25,213	1,68,999



43	62,548	92,575	1,12,979	1,26,228	1,70,610
44	63,103	93,276	1,13,879	1,27,245	1,72,222
45	63,658	93,979	1,14,776	1,28,261	1,73,832
46	68,432	1,00,088	1,21,899	1,36,559	1,80,925
47	71,785	1,05,302	1,27,618	1,42,792	1,86,637
48	75,305	1,10,620	1,33,464	1,49,169	1,92,982
49	78,833	1,14,797	1,37,924	1,53,974	1,97,544
50	81,870	1,19,371	1,42,868	1,59,326	2,03,069
51	84,466	1,23,041	1,47,091	1,64,380	2,08,034
52	89,061	1,29,773	1,55,035	1,73,661	2,18,594
53	93,301	1,35,965	1,62,320	1,82,194	2,28,257
54	96,139	1,40,010	1,66,997	1,87,761	2,34,204
55	97,927	1,42,438	1,69,711	1,91,101	2,37,398
56	1,01,073	1,47,403	1,74,690	1,97,115	2,43,921
57	1,03,867	1,51,826	1,79,010	2,02,381	2,49,547
58	1,06,407	1,55,707	1,82,669	2,06,898	2,54,274
59	1,08,492	1,59,043	1,85,670	2,10,665	2,58,105
60	99,035	1,50,411	1,82,230	2,06,999	2,58,540
61	1,03,744	1,57,484	1,90,772	2,16,700	2,70,335
62	1,10,277	1,67,346	2,02,694	2,30,241	2,86,958
63	1,16,714	1,77,062	2,14,441	2,43,585	3,03,330
64	1,23,058	1,86,632	2,26,009	2,56,725	3,19,452
65	1,29,303	1,96,056	2,37,399	2,69,663	3,35,326
66	1,45,464	2,20,696	2,67,267	3,03,598	3,77,343
67	1,51,963	2,30,506	2,79,127	3,17,069	3,93,870



68	1,58,360	2,40,161	2,90,796	3,30,323	4,10,126
69	1,62,954	2,47,048	2,99,109	3,39,762	4,21,653
70	1,69,679	2,57,202	3,11,387	3,53,708	4,38,778
71	1,78,757	2,71,009	3,28,148	3,72,750	4,62,237
72	1,85,471	2,81,148	3,40,408	3,86,674	4,79,339
73	1,92,131	2,91,208	3,52,571	4,00,491	4,96,306
74	1,96,013	2,97,001	3,59,552	4,08,418	5,05,967
75	1,99,661	3,02,440	3,66,105	4,15,858	5,15,026
76	2,03,084	3,07,529	3,72,233	4,22,817	5,23,491
77	2,06,280	3,12,273	3,77,941	4,29,297	5,31,369
78	2,09,252	3,16,672	3,83,231	4,35,304	5,38,663
79	2,15,175	3,25,595	3,94,016	4,47,551	5,53,699
80	2,21,047	3,34,448	4,04,710	4,59,699	5,68,609
81	2,21,047	3,34,448	4,04,710	4,59,699	5,68,609
82	2,21,047	3,34,448	4,04,710	4,59,699	5,68,609
83	2,21,047	3,34,448	4,04,710	4,59,699	5,68,609
84	2,21,047	3,34,448	4,04,710	4,59,699	5,68,609
85	2,21,047	3,34,448	4,04,710	4,59,699	5,68,609
86	2,21,047	3,34,448	4,04,710	4,59,699	5,68,609
87	2,21,047	3,34,448	4,04,710	4,59,699	5,68,609
88	2,21,047	3,34,448	4,04,710	4,59,699	5,68,609
89	2,21,047	3,34,448	4,04,710	4,59,699	5,68,609
>=90	2,21,047	3,34,448	4,04,710	4,59,699	5,68,609



my: Optima Secure - Optima Secure Global Plus Gross Premium - Tier 2 (Mumbai, Mumbai Suburban, Thane, Navi Mumbai, Ahmedabad, Vadodara)

Age	Sum Insured				
	25,00,000	50,00,000	75,00,000	1,00,00,000	2,00,00,000
0	29,949	44,059	53,283	60,535	77,345
1	30,321	44,617	53,926	61,287	78,436
2	30,689	45,173	54,568	62,040	79,527
3	31,060	45,729	55,211	62,791	80,618
4	31,431	46,286	55,854	63,542	81,710
5	31,802	46,844	56,497	64,296	82,800
6	32,173	47,399	57,140	65,048	83,891
7	32,543	47,955	57,781	65,798	84,982
8	32,914	48,512	58,425	66,551	86,073
9	33,284	49,069	59,068	67,303	87,164
10	33,655	49,626	59,711	68,055	88,255
11	34,026	50,181	60,353	68,805	89,346
12	34,397	50,738	60,996	69,559	90,439
13	34,767	51,295	61,637	70,309	91,528
14	35,135	51,848	62,280	71,062	92,620
15	35,507	52,406	62,922	71,813	93,712
16	35,877	52,963	63,564	72,565	94,802
17	36,247	53,520	64,209	73,317	95,893
18	46,399	69,209	83,083	94,672	1,24,363
19	46,871	69,908	83,978	95,590	1,25,777
20	47,342	70,610	84,871	96,506	1,27,194
21	47,812	71,311	85,767	97,426	1,28,607

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22	48,284	72,014	86,662	98,344	1,30,022
23	48,756	72,713	87,557	99,261	1,31,438
24	49,227	73,415	88,451	1,00,179	1,32,852
25	49,699	74,116	89,346	1,01,097	1,34,268
26	50,171	74,816	90,243	1,02,016	1,35,683
27	50,642	75,518	91,136	1,02,933	1,37,097
28	51,113	76,219	92,031	1,03,851	1,38,513
29	51,585	76,921	92,927	1,04,769	1,39,928
30	52,057	77,621	93,823	1,05,688	1,41,343
31	52,520	78,299	94,716	1,06,654	1,42,758
32	52,982	78,976	95,666	1,07,618	1,44,173
33	53,493	79,654	96,616	1,08,586	1,45,588
34	53,955	80,329	97,564	1,09,551	1,47,004
35	54,417	81,007	98,515	1,10,517	1,48,417
36	57,369	85,578	1,04,190	1,16,852	1,57,176
37	57,803	86,285	1,05,178	1,17,862	1,58,615
38	58,239	86,996	1,06,168	1,18,874	1,60,052
39	58,672	87,705	1,07,155	1,19,883	1,61,494
40	59,107	88,415	1,08,143	1,20,893	1,62,932
41	59,529	89,147	1,09,023	1,21,937	1,64,802
42	60,060	89,833	1,09,903	1,22,934	1,66,384
43	60,592	90,518	1,10,781	1,23,928	1,67,968
44	61,123	91,203	1,11,662	1,24,925	1,69,550
45	61,654	91,890	1,12,541	1,25,921	1,71,133
46	66,150	97,690	1,19,330	1,33,829	1,77,835



47	69,267	1,02,576	1,24,715	1,39,709	1,83,141
48	72,551	1,07,565	1,30,226	1,45,732	1,89,080
49	75,844	1,11,413	1,34,353	1,50,183	1,93,236
50	78,646	1,15,659	1,38,962	1,55,182	1,98,354
51	81,011	1,19,024	1,42,851	1,59,842	2,02,889
52	85,374	1,25,452	1,50,461	1,68,729	2,13,018
53	89,382	1,31,340	1,57,412	1,76,868	2,22,252
54	91,990	1,35,079	1,61,754	1,82,042	2,27,769
55	93,546	1,37,203	1,64,135	1,84,987	2,30,532
56	96,450	1,41,812	1,68,779	1,90,599	2,36,625
57	99,001	1,45,878	1,72,764	1,95,464	2,41,821
58	1,01,298	1,49,402	1,76,090	1,99,579	2,46,118
59	1,03,141	1,52,382	1,78,756	2,02,944	2,49,518
60	99,035	1,50,411	1,82,230	2,06,999	2,58,540
61	1,03,744	1,57,484	1,90,772	2,16,700	2,70,335
62	1,10,277	1,67,346	2,02,694	2,30,241	2,86,958
63	1,16,714	1,77,062	2,14,441	2,43,585	3,03,330
64	1,23,058	1,86,632	2,26,009	2,56,725	3,19,452
65	1,29,303	1,96,056	2,37,399	2,69,663	3,35,326
66	1,45,464	2,20,696	2,67,267	3,03,598	3,77,343
67	1,51,963	2,30,506	2,79,127	3,17,069	3,93,870
68	1,58,360	2,40,161	2,90,796	3,30,323	4,10,126
69	1,62,954	2,47,048	2,99,109	3,39,762	4,21,653
70	1,69,679	2,57,202	3,11,387	3,53,708	4,38,778
71	1,78,757	2,71,009	3,28,148	3,72,750	4,62,237



72	1,85,471	2,81,148	3,40,408	3,86,674	4,79,339
73	1,92,131	2,91,208	3,52,571	4,00,491	4,96,306
74	1,96,013	2,97,001	3,59,552	4,08,418	5,05,967
75	1,99,661	3,02,440	3,66,105	4,15,858	5,15,026
76	2,03,084	3,07,529	3,72,233	4,22,817	5,23,491
77	2,06,280	3,12,273	3,77,941	4,29,297	5,31,369
78	2,09,252	3,16,672	3,83,231	4,35,304	5,38,663
79	2,15,175	3,25,595	3,94,016	4,47,551	5,53,699
80	2,21,047	3,34,448	4,04,710	4,59,699	5,68,609
81	2,21,047	3,34,448	4,04,710	4,59,699	5,68,609
82	2,21,047	3,34,448	4,04,710	4,59,699	5,68,609
83	2,21,047	3,34,448	4,04,710	4,59,699	5,68,609
84	2,21,047	3,34,448	4,04,710	4,59,699	5,68,609
85	2,21,047	3,34,448	4,04,710	4,59,699	5,68,609
86	2,21,047	3,34,448	4,04,710	4,59,699	5,68,609
87	2,21,047	3,34,448	4,04,710	4,59,699	5,68,609
88	2,21,047	3,34,448	4,04,710	4,59,699	5,68,609
89	2,21,047	3,34,448	4,04,710	4,59,699	5,68,609
>=90	2,21,047	3,34,448	4,04,710	4,59,699	5,68,609



my: Optima Secure - Optima Secure Global Plus Gross Premium - Tier 3 (Nashik, Rest of NCR, Amritsar, Ahmednagar, Mathura, Aligarh)

Age	Sum Insured				
	25,00,000	50,00,000	75,00,000	1,00,00,000	2,00,00,000
0	28,190	41,941	51,197	57,484	74,945
1	28,576	42,502	51,880	58,251	75,988
2	28,964	43,064	52,562	59,016	77,028
3	29,353	43,626	53,245	59,784	78,070
4	29,740	44,189	53,927	60,550	79,110
5	30,128	44,749	54,609	61,316	80,152
6	30,513	45,312	55,292	62,083	81,191
7	30,900	45,873	55,974	62,848	82,232
8	31,289	46,435	56,658	63,616	83,274
9	31,677	46,997	57,340	64,382	84,316
10	32,064	47,560	58,022	65,148	85,354
11	32,452	48,122	58,705	65,914	86,397
12	32,838	48,683	59,388	66,681	87,438
13	33,227	49,246	60,071	67,447	88,480
14	33,614	49,809	60,754	68,213	89,518
15	34,002	50,370	61,436	68,982	90,560
16	34,389	50,931	62,118	69,747	91,601
17	34,778	51,495	62,802	70,513	92,643
18	44,526	66,351	80,788	90,943	1,19,721
19	45,013	67,066	81,656	91,921	1,21,053
20	45,501	67,780	82,526	92,899	1,22,383
21	45,986	68,495	83,393	93,875	1,23,715

HDFC ERGO General Insurance Company Limited. IRDAI Reg. No. 146. CIN: U66030MH2007PLC177117. Registered & Corporate Office: 6th Floor, Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai – 400 059. Product Name: my: Optima Secure: Product UIN: HDFHLIP26058V082526 | my: health Critical Illness - HDFHLIA22141V032122 | my:Health Hospital Cash Benefit (Add-on) - HDFHLIA21271V022021 | Unlimited Restore (Add On)- HDFHLIA2760V022627 | IPA Rider – APOPAIP19004V011920 | Optima Wellbeing (Add-on) -HDFHLIA2762V022627 | Limitless -HDFHLIA2761V022627 | ABCD Chronic Care - HDFHLIA25044V012425 | Parenthood - HDFHLIA25046V012425 | Serious Illness Booster – HDFHLIA26059V012526



22	46,474	69,211	84,263	94,854	1,25,043
23	46,961	69,927	85,132	95,832	1,26,375
24	47,450	70,642	86,000	96,812	1,27,704
25	47,936	71,356	86,868	97,787	1,29,035
26	48,424	72,072	87,737	98,765	1,30,365
27	48,911	72,787	88,606	99,745	1,31,695
28	49,399	73,502	89,475	1,00,723	1,33,025
29	49,886	74,218	90,344	1,01,700	1,34,356
30	50,374	74,934	91,212	1,02,677	1,35,685
31	50,862	75,649	92,081	1,03,656	1,37,017
32	51,349	76,364	92,950	1,04,634	1,38,347
33	51,835	77,080	93,819	1,05,612	1,39,677
34	52,322	77,793	94,687	1,06,589	1,41,006
35	52,809	78,510	95,555	1,07,567	1,42,337
36	55,762	83,005	1,01,014	1,13,762	1,50,612
37	56,271	83,754	1,01,923	1,14,784	1,52,006
38	56,780	84,502	1,02,834	1,15,810	1,53,400
39	57,355	85,253	1,03,744	1,16,835	1,54,795
40	57,864	86,002	1,04,654	1,17,860	1,56,189
41	58,375	86,752	1,05,564	1,18,884	1,57,585
42	58,882	87,501	1,06,475	1,19,909	1,58,978
43	59,392	88,250	1,07,384	1,20,934	1,60,374
44	59,901	89,000	1,08,295	1,21,959	1,61,768
45	60,412	89,749	1,09,204	1,22,985	1,63,164
46	64,044	95,039	1,15,682	1,30,160	1,70,706



47	66,980	99,285	1,20,895	1,35,898	1,76,646
48	70,062	1,03,692	1,26,302	1,41,858	1,83,100
49	72,453	1,07,041	1,30,423	1,46,357	1,87,811
50	75,116	1,10,807	1,35,051	1,51,431	1,93,389
51	77,424	1,14,025	1,39,017	1,55,754	1,98,106
52	80,358	1,18,207	1,44,149	1,61,399	2,04,607
53	82,760	1,21,573	1,48,290	1,65,919	2,09,722
54	85,626	1,25,651	1,53,298	1,71,426	2,16,136
55	88,095	1,29,118	1,57,563	1,76,088	2,21,513
56	91,295	1,33,698	1,63,191	1,82,298	2,28,880
57	94,230	1,37,880	1,68,324	1,87,947	2,35,552
58	96,265	1,40,681	1,71,783	1,91,693	2,39,849
59	97,965	1,42,972	1,74,619	1,94,731	2,43,275
60	92,482	1,39,903	1,69,563	1,92,655	2,41,983
61	96,490	1,45,914	1,76,874	2,00,960	2,52,608
62	1,02,215	1,54,563	1,87,386	2,12,903	2,67,813
63	1,07,855	1,63,080	1,97,737	2,24,661	2,82,788
64	1,13,408	1,71,465	2,07,929	2,36,243	2,97,528
65	1,18,876	1,79,719	2,17,959	2,47,639	3,12,039
66	1,34,587	2,03,689	2,47,074	2,80,721	3,53,905
67	1,40,324	2,12,354	2,57,605	2,92,686	3,69,133
68	1,45,965	2,20,875	2,67,961	3,04,453	3,84,113
69	1,49,930	2,26,822	2,75,192	3,12,666	3,94,604
70	1,55,882	2,35,820	2,86,129	3,25,093	4,10,415
71	1,64,048	2,48,247	3,01,246	3,42,270	4,32,228



72	1,69,993	2,57,234	3,12,168	3,54,678	4,48,015
73	1,75,892	2,66,148	3,23,003	3,66,988	4,63,676
74	1,79,207	2,71,100	3,29,023	3,73,829	4,72,419
75	1,82,315	2,75,733	3,34,659	3,80,230	4,80,602
76	1,85,215	2,80,048	3,39,908	3,86,193	4,88,228
77	1,87,912	2,84,048	3,44,776	3,91,723	4,95,300
78	1,90,405	2,87,740	3,49,268	3,96,824	5,01,830
79	1,95,632	2,95,625	3,58,853	4,07,715	5,15,678
80	2,00,817	3,03,443	3,68,356	4,18,511	5,29,412
81	2,00,817	3,03,443	3,68,356	4,18,511	5,29,412
82	2,00,817	3,03,443	3,68,356	4,18,511	5,29,412
83	2,00,817	3,03,443	3,68,356	4,18,511	5,29,412
84	2,00,817	3,03,443	3,68,356	4,18,511	5,29,412
85	2,00,817	3,03,443	3,68,356	4,18,511	5,29,412
86	2,00,817	3,03,443	3,68,356	4,18,511	5,29,412
87	2,00,817	3,03,443	3,68,356	4,18,511	5,29,412
88	2,00,817	3,03,443	3,68,356	4,18,511	5,29,412
89	2,00,817	3,03,443	3,68,356	4,18,511	5,29,412
>=90	2,00,817	3,03,443	3,68,356	4,18,511	5,29,412



my: Optima Secure - Optima Secure Global Plus Gross Premium - Tier 4 (Kolkata, Rest of Gujarat, Telangana, Agra, Ludhiana, Beed, Jalgaon, Indore, Gwalior)

Age	Sum Insured				
	25,00,000	50,00,000	75,00,000	1,00,00,000	2,00,00,000
0	27,971	41,674	50,902	57,168	74,570
1	28,353	42,231	51,581	57,931	75,608
2	28,736	42,789	52,259	58,692	76,643
3	29,120	43,346	52,938	59,455	77,680
4	29,503	43,905	53,617	60,217	78,714
5	29,886	44,461	54,295	60,979	79,751
6	30,266	45,020	54,974	61,741	80,785
7	30,649	45,577	55,652	62,502	81,821
8	31,033	46,134	56,332	63,266	82,857
9	31,416	46,692	57,010	64,028	83,894
10	31,799	47,250	57,688	64,790	84,927
11	32,182	47,808	58,367	65,552	85,965
12	32,564	48,365	59,046	66,314	87,001
13	32,948	48,924	59,725	67,076	88,037
14	33,331	49,483	60,404	67,838	89,071
15	33,714	50,039	61,083	68,602	90,107
16	34,097	50,596	61,761	69,363	91,143
17	34,481	51,156	62,441	70,125	92,179
18	44,214	65,996	80,423	90,551	1,19,253
19	44,697	66,707	81,287	91,525	1,20,579
20	45,180	67,417	82,153	92,499	1,21,904
21	45,661	68,128	83,016	93,470	1,23,231

HDFC ERGO General Insurance Company Limited. IRDAI Reg. No. 146. CIN: U66030MH2007PLC177117. Registered & Corporate Office: 6th Floor, Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai – 400 059. Product Name: my: Optima Secure: Product UIN: HDFHLIP26058V082526 | my: health Critical Illness - HDFHLIA22141V032122 | my:Health Hospital Cash Benefit (Add-on) - HDFHLIA21271V022021 | Unlimited Restore (Add On)- HDFHLIA2760V022627 | IPA Rider – APOPAIP19004V011920 | Optima Wellbeing (Add-on) -HDFHLIA2762V022627 | Limitless -HDFHLIA2761V022627 | ABCD Chronic Care - HDFHLIA25044V012425 | Parenthood - HDFHLIA25046V012425 | Serious Illness Booster – HDFHLIA26059V012526



22	46,144	68,840	83,882	94,445	1,24,554
23	46,627	69,552	84,747	95,419	1,25,881
24	47,111	70,262	85,612	96,394	1,27,204
25	47,593	70,972	86,476	97,365	1,28,530
26	48,076	71,684	87,341	98,339	1,29,855
27	48,559	72,395	88,206	99,315	1,31,180
28	49,042	73,106	89,071	1,00,289	1,32,504
29	49,525	73,817	89,936	1,01,262	1,33,830
30	50,008	74,528	90,800	1,02,234	1,35,154
31	50,491	75,239	91,665	1,03,209	1,36,481
32	50,974	75,950	92,530	1,04,183	1,37,806
33	51,455	76,662	93,395	1,05,156	1,39,130
34	51,937	77,370	94,259	1,06,130	1,40,455
35	52,420	78,083	95,124	1,07,104	1,41,780
36	55,368	82,574	1,00,579	1,13,294	1,50,050
37	55,872	83,319	1,01,484	1,14,312	1,51,438
38	56,377	84,063	1,02,391	1,15,334	1,52,828
39	56,938	84,810	1,03,297	1,16,354	1,54,217
40	57,443	85,555	1,04,203	1,17,375	1,55,606
41	57,949	86,299	1,05,109	1,18,395	1,56,996
42	58,452	87,044	1,06,016	1,19,416	1,58,385
43	58,957	87,789	1,06,921	1,20,437	1,59,776
44	59,462	88,535	1,07,828	1,21,458	1,61,164
45	59,968	89,280	1,08,733	1,22,479	1,62,555
46	63,546	94,495	1,15,132	1,29,569	1,70,003



47	66,431	98,667	1,20,267	1,35,224	1,75,849
48	69,456	1,02,998	1,25,595	1,41,099	1,82,210
49	71,789	1,06,273	1,29,638	1,45,514	1,86,828
50	74,396	1,09,964	1,34,187	1,50,503	1,92,311
51	76,646	1,13,108	1,38,075	1,54,742	1,96,934
52	79,524	1,17,215	1,43,129	1,60,303	2,03,342
53	81,868	1,20,506	1,47,191	1,64,739	2,08,364
54	84,677	1,24,510	1,52,121	1,70,161	2,14,683
55	87,089	1,27,902	1,56,307	1,74,739	2,19,967
56	90,232	1,32,410	1,61,857	1,80,865	2,27,240
57	93,110	1,36,517	1,66,912	1,86,430	2,33,819
58	95,088	1,39,244	1,70,292	1,90,091	2,38,022
59	96,731	1,41,460	1,73,050	1,93,045	2,41,354
60	92,482	1,39,903	1,69,563	1,92,655	2,41,983
61	96,490	1,45,914	1,76,874	2,00,960	2,52,608
62	1,02,215	1,54,563	1,87,386	2,12,903	2,67,813
63	1,07,855	1,63,080	1,97,737	2,24,661	2,82,788
64	1,13,408	1,71,465	2,07,929	2,36,243	2,97,528
65	1,18,876	1,79,719	2,17,959	2,47,639	3,12,039
66	1,34,587	2,03,689	2,47,074	2,80,721	3,53,905
67	1,40,324	2,12,354	2,57,605	2,92,686	3,69,133
68	1,45,965	2,20,875	2,67,961	3,04,453	3,84,113
69	1,49,930	2,26,822	2,75,192	3,12,666	3,94,604
70	1,55,882	2,35,820	2,86,129	3,25,093	4,10,415
71	1,64,048	2,48,247	3,01,246	3,42,270	4,32,228



72	1,69,993	2,57,234	3,12,168	3,54,678	4,48,015
73	1,75,892	2,66,148	3,23,003	3,66,988	4,63,676
74	1,79,207	2,71,100	3,29,023	3,73,829	4,72,419
75	1,82,315	2,75,733	3,34,659	3,80,230	4,80,602
76	1,85,215	2,80,048	3,39,908	3,86,193	4,88,228
77	1,87,912	2,84,048	3,44,776	3,91,723	4,95,300
78	1,90,405	2,87,740	3,49,268	3,96,824	5,01,830
79	1,95,632	2,95,625	3,58,853	4,07,715	5,15,678
80	2,00,817	3,03,443	3,68,356	4,18,511	5,29,412
81	2,00,817	3,03,443	3,68,356	4,18,511	5,29,412
82	2,00,817	3,03,443	3,68,356	4,18,511	5,29,412
83	2,00,817	3,03,443	3,68,356	4,18,511	5,29,412
84	2,00,817	3,03,443	3,68,356	4,18,511	5,29,412
85	2,00,817	3,03,443	3,68,356	4,18,511	5,29,412
86	2,00,817	3,03,443	3,68,356	4,18,511	5,29,412
87	2,00,817	3,03,443	3,68,356	4,18,511	5,29,412
88	2,00,817	3,03,443	3,68,356	4,18,511	5,29,412
89	2,00,817	3,03,443	3,68,356	4,18,511	5,29,412
>=90	2,00,817	3,03,443	3,68,356	4,18,511	5,29,412



my: Optima Secure - Optima Secure Global Plus Gross Premium - Tier 5 (Rest of Maharashtra, Rest of Uttar Pradesh, Rest of Madhya Pradesh, Rest of Rajasthan, Rest of Haryana, Howrah, Hooghly, North 24 Parganas, South 24 Parganas)					
Age	Sum Insured				
	25,00,000	50,00,000	75,00,000	1,00,00,000	2,00,00,000
0	27,199	40,735	49,866	56,055	73,250
1	27,565	41,277	50,531	56,803	74,270
2	27,932	41,820	51,195	57,549	75,287
3	28,300	42,363	51,860	58,297	76,305
4	28,667	42,907	52,526	59,044	77,321
5	29,034	43,447	53,190	59,792	78,339
6	29,398	43,991	53,855	60,539	79,356
7	29,765	44,533	54,519	61,285	80,373
8	30,133	45,076	55,185	62,034	81,391
9	30,500	45,618	55,849	62,781	82,409
10	30,867	46,161	56,514	63,528	83,424
11	31,234	46,704	57,179	64,275	84,444
12	31,600	47,246	57,844	65,023	85,461
13	31,968	47,790	58,509	65,770	86,479
14	32,335	48,334	59,174	66,517	87,494
15	32,701	48,875	59,839	67,266	88,513
16	33,068	49,417	60,504	68,013	89,530
17	33,436	49,962	61,170	68,760	90,548
18	43,117	64,750	79,138	89,170	1,17,603
19	43,584	65,446	79,988	90,130	1,18,911
20	44,051	66,140	80,840	91,089	1,20,218
21	44,515	66,836	81,689	92,045	1,21,526

HDFC ERGO General Insurance Company Limited. IRDAI Reg. No. 146. CIN: U66030MH2007PLC177117. Registered & Corporate Office: 6th Floor, Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai – 400 059. Product Name: my: Optima Secure: Product UIN: HDFHLIP26058V082526 | my: health Critical Illness - HDFHLIA22141V032122 | my:Health Hospital Cash Benefit (Add-on) - HDFHLIA21271V022021 | Unlimited Restore (Add On)- HDFHLIA2760V022627 | IPA Rider – APOPAIP19004V011920 | Optima Wellbeing (Add-on) -HDFHLIA2762V022627 | Limitless -HDFHLIA2761V022627 | ABCD Chronic Care - HDFHLIA25044V012425 | Parenthood - HDFHLIA25046V012425 | Serious Illness Booster – HDFHLIA26059V012526



22	44,982	67,533	82,542	93,005	1,22,831
23	45,449	68,230	83,393	93,965	1,24,139
24	45,917	68,925	84,244	94,925	1,25,444
25	46,383	69,620	85,094	95,881	1,26,752
26	46,850	70,317	85,945	96,840	1,28,059
27	47,317	71,013	86,796	97,801	1,29,365
28	47,784	71,709	87,647	98,760	1,30,671
29	48,251	72,405	88,499	99,718	1,31,979
30	48,718	73,101	89,349	1,00,676	1,33,285
31	49,185	73,797	90,200	1,01,636	1,34,593
32	49,651	74,493	91,051	1,02,595	1,35,899
33	50,117	75,190	91,902	1,03,553	1,37,205
34	50,583	75,883	92,752	1,04,512	1,38,512
35	51,050	76,581	93,604	1,05,471	1,39,819
36	53,982	81,057	99,045	1,11,646	1,48,070
37	54,470	81,787	99,936	1,12,650	1,49,440
38	54,958	82,516	1,00,829	1,13,657	1,50,811
39	55,471	83,248	1,01,721	1,14,662	1,52,183
40	55,960	83,977	1,02,613	1,15,669	1,53,553
41	56,450	84,707	1,03,506	1,16,674	1,54,925
42	56,937	85,437	1,04,399	1,17,679	1,56,295
43	57,426	86,167	1,05,290	1,18,685	1,57,668
44	57,915	86,898	1,06,183	1,19,692	1,59,038
45	58,404	87,627	1,07,075	1,20,698	1,60,410
46	61,794	92,580	1,13,197	1,27,491	1,67,529



47	64,498	96,489	1,18,056	1,32,849	1,73,045
48	67,322	1,00,558	1,23,108	1,38,428	1,79,075
49	69,455	1,03,570	1,26,874	1,42,545	1,83,363
50	71,860	1,06,998	1,31,147	1,47,238	1,88,517
51	73,910	1,09,879	1,34,758	1,51,180	1,92,810
52	76,586	1,13,723	1,39,536	1,56,444	1,98,888
53	78,730	1,16,751	1,43,322	1,60,583	2,03,580
54	81,337	1,20,492	1,47,975	1,65,709	2,09,569
55	83,549	1,23,621	1,51,885	1,69,989	2,14,523
56	86,491	1,27,874	1,57,158	1,75,819	2,21,466
57	89,168	1,31,718	1,61,937	1,81,087	2,27,715
58	90,945	1,34,182	1,65,041	1,84,451	2,31,588
59	92,386	1,36,135	1,67,522	1,87,108	2,34,591
60	92,482	1,39,903	1,69,563	1,92,655	2,41,983
61	96,490	1,45,914	1,76,874	2,00,960	2,52,608
62	1,02,215	1,54,563	1,87,386	2,12,903	2,67,813
63	1,07,855	1,63,080	1,97,737	2,24,661	2,82,788
64	1,13,408	1,71,465	2,07,929	2,36,243	2,97,528
65	1,18,876	1,79,719	2,17,959	2,47,639	3,12,039
66	1,34,587	2,03,689	2,47,074	2,80,721	3,53,905
67	1,40,324	2,12,354	2,57,605	2,92,686	3,69,133
68	1,45,965	2,20,875	2,67,961	3,04,453	3,84,113
69	1,49,930	2,26,822	2,75,192	3,12,666	3,94,604
70	1,55,882	2,35,820	2,86,129	3,25,093	4,10,415
71	1,64,048	2,48,247	3,01,246	3,42,270	4,32,228



72	1,69,993	2,57,234	3,12,168	3,54,678	4,48,015
73	1,75,892	2,66,148	3,23,003	3,66,988	4,63,676
74	1,79,207	2,71,100	3,29,023	3,73,829	4,72,419
75	1,82,315	2,75,733	3,34,659	3,80,230	4,80,602
76	1,85,215	2,80,048	3,39,908	3,86,193	4,88,228
77	1,87,912	2,84,048	3,44,776	3,91,723	4,95,300
78	1,90,405	2,87,740	3,49,268	3,96,824	5,01,830
79	1,95,632	2,95,625	3,58,853	4,07,715	5,15,678
80	2,00,817	3,03,443	3,68,356	4,18,511	5,29,412
81	2,00,817	3,03,443	3,68,356	4,18,511	5,29,412
82	2,00,817	3,03,443	3,68,356	4,18,511	5,29,412
83	2,00,817	3,03,443	3,68,356	4,18,511	5,29,412
84	2,00,817	3,03,443	3,68,356	4,18,511	5,29,412
85	2,00,817	3,03,443	3,68,356	4,18,511	5,29,412
86	2,00,817	3,03,443	3,68,356	4,18,511	5,29,412
87	2,00,817	3,03,443	3,68,356	4,18,511	5,29,412
88	2,00,817	3,03,443	3,68,356	4,18,511	5,29,412
89	2,00,817	3,03,443	3,68,356	4,18,511	5,29,412
>=90	2,00,817	3,03,443	3,68,356	4,18,511	5,29,412



my: Optima Secure - Optima Secure Global Plus Gross Premium - Tier 6 (Rest of India)

Age	Sum Insured				
	25,00,000	50,00,000	75,00,000	1,00,00,000	2,00,00,000
0	26,788	40,235	49,313	55,461	72,546
1	27,145	40,768	49,971	56,201	73,556
2	27,503	41,303	50,628	56,939	74,563
3	27,863	41,838	51,286	57,680	75,572
4	28,221	42,374	51,943	58,419	76,578
5	28,579	42,907	52,600	59,158	77,587
6	28,935	43,442	53,258	59,898	78,593
7	29,294	43,976	53,915	60,636	79,600
8	29,653	44,511	54,574	61,377	80,609
9	30,011	45,046	55,230	62,116	81,617
10	30,370	45,581	55,887	62,855	82,623
11	30,728	46,115	56,545	63,594	83,632
12	31,085	46,649	57,203	64,334	84,640
13	31,445	47,185	57,860	65,073	85,648
14	31,803	47,721	58,518	65,813	86,654
15	32,161	48,254	59,176	66,554	87,662
16	32,520	48,788	59,833	67,292	88,669
17	32,879	49,325	60,492	68,032	89,678
18	42,532	64,085	78,452	88,434	1,16,723
19	42,990	64,773	79,295	89,385	1,18,022
20	43,449	65,459	80,140	90,337	1,19,318
21	43,905	66,147	80,982	91,285	1,20,617

HDFC ERGO General Insurance Company Limited. IRDAI Reg. No. 146. CIN: U66030MH2007PLC177117. Registered & Corporate Office: 6th Floor, Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai – 400 059. Product Name: my: Optima Secure: Product UIN: HDFHLIP26058V082526 | my: health Critical Illness - HDFHLIA22141V032122 | my:Health Hospital Cash Benefit (Add-on) - HDFHLIA21271V022021 | Unlimited Restore (Add On)- HDFHLIA2760V022627 | IPA Rider – APOPAIP19004V011920 | Optima Wellbeing (Add-on) -HDFHLIA2762V022627 | Limitless -HDFHLIA2761V022627 | ABCD Chronic Care - HDFHLIA25044V012425 | Parenthood - HDFHLIA25046V012425 | Serious Illness Booster – HDFHLIA26059V012526



22	44,363	66,836	81,827	92,238	1,21,912
23	44,821	67,525	82,670	93,189	1,23,211
24	45,281	68,212	83,514	94,141	1,24,506
25	45,738	68,899	84,357	95,090	1,25,803
26	46,196	69,588	85,201	96,041	1,27,101
27	46,655	70,276	86,045	96,993	1,28,397
28	47,113	70,964	86,888	97,945	1,29,694
29	47,571	71,652	87,732	98,895	1,30,991
30	48,030	72,340	88,575	99,844	1,32,287
31	48,488	73,028	89,419	1,00,797	1,33,586
32	48,946	73,716	90,262	1,01,748	1,34,883
33	49,403	74,405	91,106	1,02,698	1,36,179
34	49,861	75,090	91,949	1,03,649	1,37,475
35	50,319	75,780	92,793	1,04,600	1,38,773
36	53,242	80,248	98,227	1,10,768	1,47,014
37	53,722	80,970	99,110	1,11,763	1,48,375
38	54,202	81,690	99,996	1,12,762	1,49,736
39	54,689	82,414	1,00,881	1,13,760	1,51,098
40	55,169	83,136	1,01,766	1,14,758	1,52,458
41	55,651	83,858	1,02,651	1,15,755	1,53,820
42	56,129	84,580	1,03,536	1,16,753	1,55,181
43	56,609	85,302	1,04,420	1,17,751	1,56,543
44	57,089	86,024	1,05,306	1,18,750	1,57,904
45	57,571	86,746	1,06,191	1,19,748	1,59,266
46	60,859	91,558	1,12,166	1,26,383	1,66,209



47	63,467	95,327	1,16,876	1,31,583	1,71,549
48	66,184	99,256	1,21,781	1,37,003	1,77,404
49	68,209	1,02,128	1,25,400	1,40,962	1,81,516
50	70,507	1,05,416	1,29,526	1,45,497	1,86,493
51	72,450	1,08,156	1,32,990	1,49,280	1,90,610
52	75,019	1,11,860	1,37,619	1,54,386	1,96,512
53	77,056	1,14,748	1,41,258	1,58,366	2,01,028
54	79,556	1,18,349	1,45,764	1,63,334	2,06,842
55	81,660	1,21,338	1,49,527	1,67,456	2,11,620
56	84,495	1,25,454	1,54,652	1,73,127	2,18,387
57	87,065	1,29,158	1,59,283	1,78,237	2,24,460
58	88,735	1,31,482	1,62,240	1,81,443	2,28,156
59	90,069	1,33,295	1,64,574	1,83,942	2,30,983
60	92,482	1,39,903	1,69,563	1,92,655	2,41,983
61	96,490	1,45,914	1,76,874	2,00,960	2,52,608
62	1,02,215	1,54,563	1,87,386	2,12,903	2,67,813
63	1,07,855	1,63,080	1,97,737	2,24,661	2,82,788
64	1,13,408	1,71,465	2,07,929	2,36,243	2,97,528
65	1,18,876	1,79,719	2,17,959	2,47,639	3,12,039
66	1,34,587	2,03,689	2,47,074	2,80,721	3,53,905
67	1,40,324	2,12,354	2,57,605	2,92,686	3,69,133
68	1,45,965	2,20,875	2,67,961	3,04,453	3,84,113
69	1,49,930	2,26,822	2,75,192	3,12,666	3,94,604
70	1,55,882	2,35,820	2,86,129	3,25,093	4,10,415
71	1,64,048	2,48,247	3,01,246	3,42,270	4,32,228



72	1,69,993	2,57,234	3,12,168	3,54,678	4,48,015
73	1,75,892	2,66,148	3,23,003	3,66,988	4,63,676
74	1,79,207	2,71,100	3,29,023	3,73,829	4,72,419
75	1,82,315	2,75,733	3,34,659	3,80,230	4,80,602
76	1,85,215	2,80,048	3,39,908	3,86,193	4,88,228
77	1,87,912	2,84,048	3,44,776	3,91,723	4,95,300
78	1,90,405	2,87,740	3,49,268	3,96,824	5,01,830
79	1,95,632	2,95,625	3,58,853	4,07,715	5,15,678
80	2,00,817	3,03,443	3,68,356	4,18,511	5,29,412
81	2,00,817	3,03,443	3,68,356	4,18,511	5,29,412
82	2,00,817	3,03,443	3,68,356	4,18,511	5,29,412
83	2,00,817	3,03,443	3,68,356	4,18,511	5,29,412
84	2,00,817	3,03,443	3,68,356	4,18,511	5,29,412
85	2,00,817	3,03,443	3,68,356	4,18,511	5,29,412
86	2,00,817	3,03,443	3,68,356	4,18,511	5,29,412
87	2,00,817	3,03,443	3,68,356	4,18,511	5,29,412
88	2,00,817	3,03,443	3,68,356	4,18,511	5,29,412
89	2,00,817	3,03,443	3,68,356	4,18,511	5,29,412
>=90	2,00,817	3,03,443	3,68,356	4,18,511	5,29,412



Rate Chart

my:Optima Secure - Rate Chart – Optima Lite Plan

my: Optima Secure - Optima Lite Gross Premium - Tier 1 (Delhi, Surat, Gurugram, Faridabad, Ghaziabad, Greater Noida)		
Age	Sum Insured	
	5,00,000	7,50,000
0	7,571	8,412
1	7,720	8,585
2	7,868	8,757
3	8,017	8,930
4	8,166	9,103
5	8,315	9,276
6	8,464	9,449
7	8,613	9,622
8	8,761	9,795
9	8,910	9,967
10	9,059	10,140
11	9,208	10,313
12	9,357	10,486
13	9,505	10,659
14	9,654	10,832
15	9,803	11,005
16	9,952	11,178
17	10,101	11,350

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18	11,978	13,310
19	12,235	13,540
20	12,492	13,771
21	12,749	14,001
22	13,006	14,232
23	13,263	14,462
24	13,520	14,693
25	13,777	14,923
26	14,034	15,154
27	14,291	15,384
28	14,548	15,615
29	14,805	15,845
30	15,062	16,076
31	15,225	16,306
32	15,389	16,537
33	15,553	16,767
34	15,716	16,998
35	15,880	17,228
36	16,021	17,459
37	16,163	17,689
38	16,305	17,920
39	16,447	18,150
40	16,589	18,381
41	16,959	18,842
42	17,103	19,187



43	17,248	19,533
44	17,392	19,879
45	17,537	20,225
46	21,122	22,760
47	22,499	24,316
48	23,875	25,872
49	25,252	27,427
50	26,628	28,983
51	28,160	30,482
52	29,691	31,980
53	31,223	33,478
54	32,754	34,976
55	34,286	36,474
56	35,414	37,627
57	36,542	38,779
58	37,670	39,932
59	38,799	41,084
60	31,532	35,055
61	32,332	36,714
62	33,756	39,321
63	35,979	41,927
64	38,203	44,533
65	40,427	47,140
66	42,206	49,510
67	44,429	52,116



68	46,653	54,723
69	48,877	57,329
70	51,100	59,935
71	52,257	62,305
72	54,480	64,674
73	56,704	67,044
74	58,928	69,413
75	61,151	71,783
76	63,375	74,152
77	65,599	76,522
78	67,822	78,891
79	70,046	81,261
80	72,270	83,631
81	72,270	83,631
82	72,270	83,631
83	72,270	83,631
84	72,270	83,631
85	72,270	83,631
86	72,270	83,631
87	72,270	83,631
88	72,270	83,631
89	72,270	83,631
>=90	72,270	83,631



my: Optima Secure - Optima Lite Gross Premium - Tier 2 (Mumbai, Mumbai Suburban, Thane, Navi Mumbai, Ahmedabad, Vadodara)

Age	Sum Insured	
	5,00,000	7,50,000
0	6,986	7,761
1	7,123	7,921
2	7,260	8,080
3	7,398	8,240
4	7,535	8,400
5	7,672	8,559
6	7,809	8,719
7	7,947	8,878
8	8,084	9,038
9	8,221	9,197
10	8,359	9,357
11	8,496	9,516
12	8,633	9,676
13	8,771	9,835
14	8,908	9,995
15	9,045	10,154
16	9,183	10,314
17	9,320	10,473
18	11,052	12,281
19	11,290	12,494
20	11,527	12,706
21	11,764	12,919

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22	12,001	13,132
23	12,238	13,344
24	12,475	13,557
25	12,712	13,770
26	12,949	13,982
27	13,186	14,195
28	13,424	14,408
29	13,661	14,620
30	13,898	14,833
31	14,049	15,046
32	14,200	15,258
33	14,350	15,471
34	14,501	15,684
35	14,652	15,896
36	14,783	16,109
37	14,914	16,322
38	15,045	16,534
39	15,176	16,747
40	15,307	16,960
41	15,648	17,385
42	15,781	17,704
43	15,914	18,023
44	16,048	18,342
45	16,181	18,661
46	19,489	21,001



47	20,760	22,436
48	22,030	23,872
49	23,300	25,307
50	24,570	26,743
51	25,983	28,125
52	27,396	29,508
53	28,809	30,890
54	30,222	32,273
55	31,636	33,655
56	32,677	34,718
57	33,718	35,782
58	34,759	36,845
59	35,800	37,909
60	31,532	35,055
61	32,332	36,714
62	33,756	39,321
63	35,979	41,927
64	38,203	44,533
65	40,427	47,140
66	42,206	49,510
67	44,429	52,116
68	46,653	54,723
69	48,877	57,329
70	51,100	59,935
71	52,257	62,305



72	54,480	64,674
73	56,704	67,044
74	58,928	69,413
75	61,151	71,783
76	63,375	74,152
77	65,599	76,522
78	67,822	78,891
79	70,046	81,261
80	72,270	83,631
81	72,270	83,631
82	72,270	83,631
83	72,270	83,631
84	72,270	83,631
85	72,270	83,631
86	72,270	83,631
87	72,270	83,631
88	72,270	83,631
89	72,270	83,631
>=90	72,270	83,631



my: Optima Secure - Optima Lite Gross Premium - Tier 3 (Nashik, Rest of NCR, Amritsar, Ahmednagar, Mathura, Aligarh)

Age	Sum Insured	
	5,00,000	7,50,000
0	6,283	7,175
1	6,380	7,298
2	6,477	7,422
3	6,573	7,545
4	6,746	7,668
5	6,844	7,792
6	6,941	7,915
7	7,197	8,038
8	7,297	8,162
9	7,397	8,285
10	7,497	8,408
11	7,681	8,532
12	7,782	8,655
13	7,883	8,778
14	7,984	8,902
15	8,085	9,025
16	8,186	9,148
17	8,287	9,272
18	9,537	10,197
19	10,151	10,505
20	10,422	10,813
21	10,536	11,122

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22	10,812	11,430
23	10,927	11,738
24	11,043	12,047
25	11,159	12,355
26	11,274	12,663
27	11,390	12,972
28	11,505	13,280
29	11,621	13,588
30	11,737	13,897
31	11,852	14,113
32	11,968	14,328
33	12,084	14,544
34	12,199	14,760
35	12,315	14,976
36	12,720	15,192
37	12,835	15,408
38	12,951	15,623
39	13,067	15,839
40	13,182	16,055
41	13,298	16,271
42	13,413	16,487
43	13,529	16,702
44	13,645	16,918
45	13,760	17,134
46	16,266	19,354



47	17,471	20,587
48	18,681	21,821
49	19,896	23,054
50	21,115	24,287
51	22,221	25,521
52	23,450	26,754
53	24,684	27,987
54	25,922	29,221
55	27,165	30,454
56	27,876	31,687
57	29,128	32,921
58	30,385	34,154
59	31,647	35,387
60	24,327	28,741
61	25,706	30,162
62	27,663	32,532
63	29,620	34,902
64	31,576	37,271
65	33,533	39,641
66	35,446	42,010
67	37,402	44,380
68	39,359	46,749
69	41,316	49,119
70	43,273	51,488
71	44,474	53,265



72	46,431	55,635
73	48,387	58,004
74	50,344	60,374
75	52,301	62,743
76	54,258	65,113
77	56,215	67,483
78	58,172	69,852
79	60,129	72,222
80	62,085	74,591
81	62,085	74,591
82	62,085	74,591
83	62,085	74,591
84	62,085	74,591
85	62,085	74,591
86	62,085	74,591
87	62,085	74,591
88	62,085	74,591
89	62,085	74,591
>=90	62,085	74,591



my: Optima Secure - Optima Lite Gross Premium - Tier 4 (Kolkata, Rest of Gujarat, Telangana, Agra, Ludhiana, Beed, Jalgaon, Indore, Gwalior)

Age	Sum Insured	
	5,00,000	7,50,000
0	6,042	6,899
1	6,135	7,018
2	6,228	7,136
3	6,321	7,255
4	6,486	7,374
5	6,581	7,492
6	6,675	7,611
7	6,921	7,729
8	7,017	7,848
9	7,113	7,966
10	7,209	8,085
11	7,385	8,204
12	7,483	8,322
13	7,580	8,441
14	7,677	8,559
15	7,774	8,678
16	7,871	8,797
17	7,968	8,915
18	9,170	9,805
19	9,760	10,101
20	10,021	10,398
21	10,130	10,694



22	10,396	10,990
23	10,507	11,287
24	10,618	11,583
25	10,729	11,880
26	10,841	12,176
27	10,952	12,473
28	11,063	12,769
29	11,174	13,066
30	11,285	13,362
31	11,396	13,570
32	11,508	13,777
33	11,619	13,985
34	11,730	14,192
35	11,841	14,400
36	12,230	14,607
37	12,342	14,815
38	12,453	15,022
39	12,564	15,230
40	12,675	15,437
41	12,786	15,645
42	12,898	15,853
43	13,009	16,060
44	13,120	16,268
45	13,231	16,475
46	15,641	18,610



47	16,799	19,796
48	17,963	20,981
49	19,131	22,167
50	20,303	23,353
51	21,366	24,539
52	22,548	25,725
53	23,734	26,911
54	24,925	28,097
55	26,120	29,283
56	26,804	30,468
57	28,008	31,654
58	29,216	32,840
59	30,430	34,026
60	24,327	28,741
61	25,706	30,162
62	27,663	32,532
63	29,620	34,902
64	31,576	37,271
65	33,533	39,641
66	35,446	42,010
67	37,402	44,380
68	39,359	46,749
69	41,316	49,119
70	43,273	51,488
71	44,474	53,265



72	46,431	55,635
73	48,387	58,004
74	50,344	60,374
75	52,301	62,743
76	54,258	65,113
77	56,215	67,483
78	58,172	69,852
79	60,129	72,222
80	62,085	74,591
81	62,085	74,591
82	62,085	74,591
83	62,085	74,591
84	62,085	74,591
85	62,085	74,591
86	62,085	74,591
87	62,085	74,591
88	62,085	74,591
89	62,085	74,591
>=90	62,085	74,591



my: Optima Secure - Optima Lite Gross Premium - Tier 5 (Rest of Maharashtra, Rest of Uttar Pradesh, Rest of Madhya Pradesh, Rest of Rajasthan, Rest of Haryana, Howrah, Hooghly, North 24 Parganas, South 24 Parganas)

Age	Sum Insured	
	5,00,000	7,50,000
0	5,616	6,413
1	5,703	6,524
2	5,789	6,634
3	5,876	6,744
4	6,030	6,854
5	6,117	6,965
6	6,204	7,075
7	6,433	7,185
8	6,523	7,295
9	6,612	7,405
10	6,701	7,516
11	6,865	7,626
12	6,956	7,736
13	7,046	7,846
14	7,136	7,957
15	7,227	8,067
16	7,317	8,177
17	7,407	8,287
18	8,524	9,114
19	9,073	9,390
20	9,315	9,665
21	9,417	9,941

HDFC ERGO General Insurance Company Limited. IRDAI Reg. No. 146. CIN: U66030MH2007PLC177117. Registered & Corporate Office: 6th Floor, Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai – 400 059. Product Name: my: Optima Secure: Product UIN: HDFHLIP26058V082526 | my: health Critical Illness - HDFHLIA22141V032122 | my:Health Hospital Cash Benefit (Add-on) - HDFHLIA21271V022021 | Unlimited Restore (Add On)- HDFHLIA2760V022627 | IPA Rider – APOPAIP19004V011920 | Optima Wellbeing (Add-on) -HDFHLIA2762V022627 | Limitless -HDFHLIA2761V022627 | ABCD Chronic Care - HDFHLIA25044V012425 | Parenthood - HDFHLIA25046V012425 | Serious Illness Booster – HDFHLIA26059V012526



22	9,664	10,216
23	9,767	10,492
24	9,870	10,768
25	9,974	11,043
26	10,077	11,319
27	10,181	11,594
28	10,284	11,870
29	10,387	12,146
30	10,491	12,421
31	10,594	12,614
32	10,697	12,807
33	10,801	13,000
34	10,904	13,193
35	11,007	13,386
36	11,369	13,579
37	11,472	13,772
38	11,576	13,965
39	11,679	14,157
40	11,783	14,350
41	11,886	14,543
42	11,989	14,736
43	12,093	14,929
44	12,196	15,122
45	12,299	15,315
46	14,539	17,299



47	15,616	18,402
48	16,698	19,504
49	17,783	20,606
50	18,873	21,709
51	19,862	22,811
52	20,960	23,913
53	22,063	25,016
54	23,170	26,118
55	24,281	27,220
56	24,916	28,323
57	26,036	29,425
58	27,159	30,528
59	28,287	31,630
60	24,327	28,741
61	25,706	30,162
62	27,663	32,532
63	29,620	34,902
64	31,576	37,271
65	33,533	39,641
66	35,446	42,010
67	37,402	44,380
68	39,359	46,749
69	41,316	49,119
70	43,273	51,488
71	44,474	53,265



72	46,431	55,635
73	48,387	58,004
74	50,344	60,374
75	52,301	62,743
76	54,258	65,113
77	56,215	67,483
78	58,172	69,852
79	60,129	72,222
80	62,085	74,591
81	62,085	74,591
82	62,085	74,591
83	62,085	74,591
84	62,085	74,591
85	62,085	74,591
86	62,085	74,591
87	62,085	74,591
88	62,085	74,591
89	62,085	74,591
>=90	62,085	74,591



my: Optima Secure - Optima Lite Gross Premium - Tier 6 (Rest of India)

Age	Sum Insured	
	5,00,000	7,50,000
0	5,389	6,154
1	5,472	6,260
2	5,555	6,366
3	5,638	6,472
4	5,786	6,577
5	5,870	6,683
6	5,954	6,789
7	6,173	6,895
8	6,259	7,000
9	6,345	7,106
10	6,431	7,212
11	6,588	7,318
12	6,675	7,424
13	6,761	7,529
14	6,848	7,635
15	6,935	7,741
16	7,021	7,847
17	7,108	7,952
18	8,180	8,746
19	8,706	9,010
20	8,939	9,275
21	9,036	9,539

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22	9,273	9,804
23	9,372	10,068
24	9,472	10,333
25	9,571	10,597
26	9,670	10,862
27	9,769	11,126
28	9,868	11,390
29	9,968	11,655
30	10,067	11,919
31	10,166	12,104
32	10,265	12,290
33	10,364	12,475
34	10,463	12,660
35	10,563	12,845
36	10,910	13,030
37	11,009	13,215
38	11,108	13,400
39	11,207	13,585
40	11,306	13,771
41	11,406	13,956
42	11,505	14,141
43	11,604	14,326
44	11,703	14,511
45	11,802	14,696
46	13,952	16,600



47	14,985	17,658
48	16,023	18,716
49	17,065	19,774
50	18,111	20,832
51	19,059	21,889
52	20,113	22,947
53	21,171	24,005
54	22,234	25,063
55	23,300	26,121
56	23,910	27,178
57	24,984	28,236
58	26,062	29,294
59	27,144	30,352
60	24,327	28,741
61	25,706	30,162
62	27,663	32,532
63	29,620	34,902
64	31,576	37,271
65	33,533	39,641
66	35,446	42,010
67	37,402	44,380
68	39,359	46,749
69	41,316	49,119
70	43,273	51,488
71	44,474	53,265



72	46,431	55,635
73	48,387	58,004
74	50,344	60,374
75	52,301	62,743
76	54,258	65,113
77	56,215	67,483
78	58,172	69,852
79	60,129	72,222
80	62,085	74,591
81	62,085	74,591
82	62,085	74,591
83	62,085	74,591
84	62,085	74,591
85	62,085	74,591
86	62,085	74,591
87	62,085	74,591
88	62,085	74,591
89	62,085	74,591
>=90	62,085	74,591



Rate Chart

my:Optima Secure - Optima Select Plan

my: Optima Secure - Optima Select Gross Premium - Tier 1 (Delhi, Surat, Gurugram, Faridabad, Ghaziabad, Greater Noida)						
Age	Sum Insured					
	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000
0	6,506	7,229	7,699	8,581	9,367	9,792
1	6,633	7,378	7,876	8,758	9,541	9,986
2	6,761	7,526	8,052	8,936	9,716	10,181
3	6,889	7,675	8,229	9,113	9,890	10,375
4	7,017	7,823	8,405	9,291	10,065	10,570
5	7,145	7,972	8,581	9,468	10,239	10,764
6	7,273	8,121	8,758	9,646	10,414	10,959
7	7,401	8,269	8,934	9,823	10,588	11,153
8	7,529	8,418	9,111	10,001	10,763	11,348
9	7,656	8,566	9,287	10,178	10,937	11,542
10	7,784	8,715	9,464	10,356	11,112	11,737
11	7,912	8,863	9,640	10,533	11,286	11,931
12	8,040	9,012	9,817	10,711	11,461	12,125
13	8,168	9,161	9,993	10,888	11,636	12,320
14	8,296	9,309	10,170	11,066	11,810	12,514
15	8,424	9,458	10,346	11,243	11,985	12,709
16	8,552	9,606	10,523	11,421	12,159	12,903
17	8,680	9,755	10,699	11,599	12,334	13,098

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18	10,293	11,439	12,261	12,974	13,238	13,966
19	10,514	11,637	12,464	13,139	13,436	14,166
20	10,735	11,835	12,668	13,305	13,634	14,366
21	10,955	12,033	12,871	13,471	13,832	14,566
22	11,176	12,231	13,075	13,637	14,030	14,766
23	11,397	12,429	13,279	13,803	14,228	14,966
24	11,618	12,627	13,482	13,969	14,426	15,166
25	11,839	12,825	13,686	14,134	14,624	15,366
26	12,059	13,023	13,889	14,300	14,822	15,566
27	12,280	13,221	14,093	14,466	15,020	15,766
28	12,501	13,419	14,296	14,632	15,218	15,966
29	12,722	13,618	14,500	14,798	15,416	16,166
30	12,943	13,816	14,703	14,964	15,614	16,366
31	13,083	14,014	14,899	15,164	15,804	16,558
32	13,224	14,212	15,095	15,365	15,994	16,750
33	13,364	14,410	15,291	15,566	16,185	16,942
34	13,505	14,608	15,487	15,767	16,375	17,134
35	13,645	14,806	15,682	15,968	16,565	17,326
36	13,767	15,004	15,878	16,258	16,798	17,479
37	13,889	15,202	16,074	16,549	17,031	17,631
38	14,011	15,400	16,270	16,839	17,265	17,784
39	14,133	15,598	16,466	17,130	17,498	17,936
40	14,255	15,797	16,661	17,420	17,731	18,089
41	14,572	16,193	17,403	18,014	18,368	18,811
42	14,697	16,490	17,575	18,227	18,558	19,042



43	14,821	16,787	17,748	18,439	18,748	19,274
44	14,945	17,084	17,921	18,652	18,938	19,506
45	15,069	17,381	18,093	18,864	19,128	19,737
46	18,150	19,560	21,176	21,498	21,678	22,491
47	19,333	20,897	22,508	23,368	23,737	24,810
48	20,516	22,235	23,840	25,239	25,795	27,129
49	21,699	23,572	25,172	27,109	27,854	29,448
50	22,882	24,909	26,504	28,979	29,912	31,768
51	24,198	26,196	28,099	30,771	32,073	34,047
52	25,514	27,484	29,694	32,563	34,233	36,326
53	26,830	28,772	31,289	34,356	36,393	38,605
54	28,146	30,059	32,884	36,148	38,553	40,884
55	29,462	31,347	34,479	37,940	40,714	43,163
56	30,431	32,337	35,695	39,752	42,885	45,553
57	31,401	33,328	36,911	41,564	45,056	47,942
58	32,370	34,318	38,127	43,376	47,227	50,332
59	33,340	35,309	39,343	45,187	49,398	52,722
60	27,095	30,127	33,973	38,739	43,209	46,592
61	27,783	31,553	35,764	41,901	46,789	50,519
62	29,006	33,793	38,548	45,102	50,410	54,567
63	30,917	36,032	41,333	48,304	54,031	58,615
64	32,828	38,273	44,118	51,506	57,652	62,663
65	34,739	40,513	46,902	54,707	61,272	66,711
66	36,267	42,549	49,528	57,749	64,732	70,678
67	38,178	44,790	52,313	60,950	68,353	74,726



68	40,089	47,030	55,097	64,152	71,974	78,774
69	42,000	49,269	57,882	67,353	75,595	82,821
70	43,910	51,509	60,667	70,555	79,216	86,869
71	44,904	53,546	62,855	73,156	82,233	90,229
72	46,815	55,582	65,639	76,358	85,854	94,277
73	48,726	57,619	68,424	79,559	89,475	98,325
74	50,636	59,655	71,209	82,761	93,095	1,02,373
75	52,547	61,692	73,994	85,963	96,716	1,06,421
76	54,458	63,728	76,778	89,164	1,00,337	1,10,469
77	56,369	65,764	79,563	92,366	1,03,958	1,14,517
78	58,280	67,801	82,348	95,567	1,07,579	1,18,565
79	60,191	69,837	85,132	98,769	1,11,200	1,22,613
80	62,101	71,874	87,917	1,01,971	1,14,820	1,26,661
81	62,101	71,874	87,917	1,01,971	1,14,820	1,26,661
82	62,101	71,874	87,917	1,01,971	1,14,820	1,26,661
83	62,101	71,874	87,917	1,01,971	1,14,820	1,26,661
84	62,101	71,874	87,917	1,01,971	1,14,820	1,26,661
85	62,101	71,874	87,917	1,01,971	1,14,820	1,26,661
86	62,101	71,874	87,917	1,01,971	1,14,820	1,26,661
87	62,101	71,874	87,917	1,01,971	1,14,820	1,26,661
88	62,101	71,874	87,917	1,01,971	1,14,820	1,26,661
89	62,101	71,874	87,917	1,01,971	1,14,820	1,26,661
>=90	62,101	71,874	87,917	1,01,971	1,14,820	1,26,661



my: Optima Secure - Optima Select Gross Premium - Tier 2 (Mumbai, Mumbai Suburban, Thane, Navi Mumbai, Ahmedabad, Vadodara)

Age	Sum Insured					
	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000
0	6,003	6,670	7,104	7,918	8,643	9,035
1	6,121	6,807	7,267	8,081	8,804	9,214
2	6,239	6,945	7,430	8,245	8,965	9,394
3	6,357	7,082	7,593	8,409	9,126	9,573
4	6,475	7,219	7,755	8,573	9,287	9,753
5	6,593	7,356	7,918	8,736	9,448	9,932
6	6,711	7,493	8,081	8,900	9,609	10,112
7	6,829	7,630	8,244	9,064	9,770	10,291
8	6,947	7,767	8,407	9,228	9,931	10,471
9	7,065	7,904	8,569	9,392	10,092	10,650
10	7,183	8,041	8,732	9,555	10,253	10,829
11	7,301	8,178	8,895	9,719	10,414	11,009
12	7,419	8,315	9,058	9,883	10,575	11,188
13	7,537	8,452	9,221	10,047	10,736	11,368
14	7,655	8,590	9,384	10,211	10,897	11,547
15	7,773	8,727	9,546	10,374	11,058	11,727
16	7,891	8,864	9,709	10,538	11,219	11,906
17	8,009	9,001	9,872	10,702	11,380	12,085
18	9,497	10,554	11,313	11,971	12,215	12,886
19	9,701	10,737	11,501	12,124	12,397	13,071
20	9,905	10,920	11,689	12,277	12,580	13,255
21	10,109	11,103	11,877	12,430	12,763	13,440

HDFC ERGO General Insurance Company Limited. IRDAI Reg. No. 146. CIN: U66030MH2007PLC177117. Registered & Corporate Office: 6th Floor, Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai – 400 059. Product Name: my: Optima Secure: Product UIN: HDFHLIP26058V082526 | my: health Critical Illness - HDFHLIA22141V032122 | my:Health Hospital Cash Benefit (Add-on) - HDFHLIA21271V022021 | Unlimited Restore (Add On)- HDFHLIA2760V022627 | IPA Rider – APOPAIP19004V011920 | Optima Wellbeing (Add-on) -HDFHLIA2762V022627 | Limitless -HDFHLIA2761V022627 | ABCD Chronic Care - HDFHLIA25044V012425 | Parenthood - HDFHLIA25046V012425 | Serious Illness Booster – HDFHLIA26059V012526



22	10,312	11,286	12,064	12,583	12,945	13,624
23	10,516	11,468	12,252	12,736	13,128	13,809
24	10,720	11,651	12,440	12,889	13,311	13,994
25	10,924	11,834	12,628	13,042	13,494	14,178
26	11,127	12,017	12,816	13,195	13,676	14,363
27	11,331	12,199	13,003	13,348	13,859	14,547
28	11,535	12,382	13,191	13,501	14,042	14,732
29	11,739	12,565	13,379	13,654	14,224	14,916
30	11,942	12,748	13,567	13,807	14,407	15,101
31	12,072	12,931	13,748	13,992	14,583	15,278
32	12,202	13,113	13,928	14,178	14,758	15,455
33	12,331	13,296	14,109	14,363	14,934	15,632
34	12,461	13,479	14,290	14,548	15,109	15,810
35	12,591	13,662	14,470	14,734	15,285	15,987
36	12,703	13,844	14,651	15,002	15,500	16,128
37	12,816	14,027	14,832	15,270	15,715	16,269
38	12,928	14,210	15,012	15,538	15,930	16,409
39	13,041	14,393	15,193	15,806	16,145	16,550
40	13,153	14,576	15,374	16,074	16,361	16,691
41	13,446	14,941	16,058	16,622	16,948	17,357
42	13,561	15,215	16,217	16,818	17,123	17,570
43	13,675	15,489	16,376	17,014	17,299	17,784
44	13,790	15,764	16,536	17,210	17,474	17,998
45	13,904	16,038	16,695	17,406	17,650	18,212
46	16,747	18,048	19,539	19,837	20,003	20,752



47	17,839	19,282	20,768	21,562	21,902	22,892
48	18,930	20,516	21,997	23,288	23,802	25,032
49	20,022	21,750	23,226	25,013	25,701	27,172
50	21,113	22,983	24,455	26,739	27,600	29,312
51	22,327	24,172	25,927	28,393	29,594	31,415
52	23,542	25,360	27,399	30,046	31,587	33,518
53	24,756	26,548	28,871	31,700	33,580	35,621
54	25,970	27,736	30,342	33,354	35,573	37,724
55	27,184	28,924	31,814	35,008	37,567	39,827
56	28,079	29,838	32,936	36,679	39,570	42,032
57	28,974	30,752	34,058	38,351	41,573	44,237
58	29,868	31,665	35,180	40,023	43,577	46,442
59	30,763	32,579	36,302	41,695	45,580	48,647
60	27,095	30,127	33,973	38,739	43,209	46,592
61	27,783	31,553	35,764	41,901	46,789	50,519
62	29,006	33,793	38,548	45,102	50,410	54,567
63	30,917	36,032	41,333	48,304	54,031	58,615
64	32,828	38,273	44,118	51,506	57,652	62,663
65	34,739	40,513	46,902	54,707	61,272	66,711
66	36,267	42,549	49,528	57,749	64,732	70,678
67	38,178	44,790	52,313	60,950	68,353	74,726
68	40,089	47,030	55,097	64,152	71,974	78,774
69	42,000	49,269	57,882	67,353	75,595	82,821
70	43,910	51,509	60,667	70,555	79,216	86,869
71	44,904	53,546	62,855	73,156	82,233	90,229



72	46,815	55,582	65,639	76,358	85,854	94,277
73	48,726	57,619	68,424	79,559	89,475	98,325
74	50,636	59,655	71,209	82,761	93,095	1,02,373
75	52,547	61,692	73,994	85,963	96,716	1,06,421
76	54,458	63,728	76,778	89,164	1,00,337	1,10,469
77	56,369	65,764	79,563	92,366	1,03,958	1,14,517
78	58,280	67,801	82,348	95,567	1,07,579	1,18,565
79	60,191	69,837	85,132	98,769	1,11,200	1,22,613
80	62,101	71,874	87,917	1,01,971	1,14,820	1,26,661
81	62,101	71,874	87,917	1,01,971	1,14,820	1,26,661
82	62,101	71,874	87,917	1,01,971	1,14,820	1,26,661
83	62,101	71,874	87,917	1,01,971	1,14,820	1,26,661
84	62,101	71,874	87,917	1,01,971	1,14,820	1,26,661
85	62,101	71,874	87,917	1,01,971	1,14,820	1,26,661
86	62,101	71,874	87,917	1,01,971	1,14,820	1,26,661
87	62,101	71,874	87,917	1,01,971	1,14,820	1,26,661
88	62,101	71,874	87,917	1,01,971	1,14,820	1,26,661
89	62,101	71,874	87,917	1,01,971	1,14,820	1,26,661
>=90	62,101	71,874	87,917	1,01,971	1,14,820	1,26,661



my: Optima Secure - Optima Select Gross Premium - Tier 3 (Nashik, Rest of NCR, Amritsar, Ahmednagar, Mathura, Aligarh)

Age	Sum Insured					
	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000
0	5,399	6,166	6,857	7,354	7,924	8,511
1	5,482	6,272	6,994	7,530	8,100	8,689
2	5,566	6,378	7,131	7,706	8,276	8,866
3	5,649	6,484	7,268	7,882	8,452	9,043
4	5,797	6,590	7,405	8,058	8,628	9,221
5	5,881	6,696	7,542	8,234	8,805	9,398
6	5,965	6,802	7,836	8,410	8,981	9,575
7	6,185	6,908	7,976	8,587	9,157	9,753
8	6,271	7,014	8,116	8,763	9,333	9,930
9	6,357	7,120	8,256	8,939	9,509	10,107
10	6,442	7,226	8,396	9,115	9,685	10,285
11	6,600	7,332	8,536	9,291	9,861	10,462
12	6,687	7,438	8,676	9,467	10,037	10,639
13	6,774	7,544	8,816	9,643	10,213	10,817
14	6,861	7,650	8,955	9,819	10,389	10,994
15	6,947	7,756	9,095	9,996	10,565	11,171
16	7,034	7,862	9,235	10,172	10,742	11,348
17	7,121	7,968	9,375	10,348	10,918	11,526
18	8,195	8,763	10,446	10,920	11,490	12,102
19	8,723	9,028	10,592	11,096	11,666	12,279
20	8,955	9,293	10,738	11,273	11,842	12,457
21	9,053	9,558	10,883	11,449	12,018	12,634

HDFC ERGO General Insurance Company Limited. IRDAI Reg. No. 146. CIN: U66030MH2007PLC177117. Registered & Corporate Office: 6th Floor, Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai – 400 059. Product Name: my: Optima Secure: Product UIN: HDFHLIP26058V082526 | my: health Critical Illness - HDFHLIA22141V032122 | my:Health Hospital Cash Benefit (Add-on) - HDFHLIA21271V022021 | Unlimited Restore (Add On)- HDFHLIA2760V022627 | IPA Rider – APOPAIP19004V011920 | Optima Wellbeing (Add-on) -HDFHLIA2762V022627 | Limitless -HDFHLIA2761V022627 | ABCD Chronic Care - HDFHLIA25044V012425 | Parenthood - HDFHLIA25046V012425 | Serious Illness Booster – HDFHLIA26059V012526



22	9,290	9,823	11,029	11,625	12,194	12,811
23	9,390	10,088	11,175	11,801	12,370	12,989
24	9,489	10,353	11,321	11,977	12,546	13,166
25	9,589	10,618	11,466	12,153	12,723	13,343
26	9,688	10,883	11,612	12,329	12,899	13,521
27	9,787	11,148	11,758	12,505	13,075	13,698
28	9,887	11,413	11,904	12,682	13,251	13,875
29	9,986	11,678	12,049	12,858	13,427	14,053
30	10,085	11,943	12,195	13,034	13,603	14,230
31	10,185	12,129	12,341	13,210	13,779	14,407
32	10,284	12,314	12,487	13,386	13,955	14,585
33	10,383	12,500	12,632	13,562	14,131	14,762
34	10,483	12,685	12,778	13,738	14,307	14,939
35	10,582	12,871	12,924	13,915	14,483	15,117
36	10,930	13,056	13,410	14,119	14,689	15,294
37	11,029	13,241	13,556	14,324	14,895	15,471
38	11,129	13,427	13,701	14,530	15,102	15,649
39	11,228	13,612	14,041	15,091	15,665	16,180
40	11,327	13,798	14,187	15,300	15,874	16,358
41	11,427	13,983	14,333	15,508	16,084	16,535
42	11,526	14,169	14,479	15,718	16,295	16,712
43	11,625	14,354	14,625	15,928	16,506	16,890
44	11,725	14,540	14,770	16,140	16,718	17,067
45	11,824	14,725	14,916	16,352	16,931	17,244
46	13,977	16,633	17,210	18,230	18,945	19,328



47	15,013	17,693	18,624	19,800	20,787	21,323
48	16,053	18,753	20,043	21,376	22,726	23,539
49	17,096	19,813	21,468	22,958	24,673	25,756
50	18,144	20,873	22,899	24,571	26,654	27,972
51	19,095	21,933	24,335	26,148	28,647	30,189
52	20,150	22,993	25,777	27,780	30,651	32,405
53	21,211	24,053	27,225	29,422	32,668	34,622
54	22,275	25,113	28,679	31,073	34,696	36,838
55	23,343	26,173	30,138	32,734	36,736	39,055
56	23,954	27,233	31,603	35,236	39,250	41,271
57	25,030	28,293	33,073	36,919	41,315	43,488
58	26,110	29,352	34,204	38,612	43,393	45,704
59	27,194	30,412	35,311	40,314	45,482	47,921
60	20,904	24,700	29,518	35,803	40,762	44,919
61	22,089	25,922	31,069	37,398	43,086	47,699
62	23,770	27,959	33,615	40,109	45,892	50,479
63	25,452	29,995	36,161	42,820	48,697	53,259
64	27,134	32,031	38,707	45,531	51,503	56,039
65	28,815	34,068	41,253	48,242	54,309	58,819
66	30,458	36,104	43,839	50,953	57,114	61,599
67	32,140	38,141	46,385	53,664	59,920	64,380
68	33,821	40,177	48,931	56,375	62,725	67,160
69	35,503	42,214	51,477	59,086	65,531	69,940
70	37,184	44,250	54,023	61,798	68,337	72,720
71	38,216	45,777	55,893	63,711	70,261	74,865



72	39,898	47,814	58,439	66,422	73,066	77,645
73	41,579	49,850	60,985	69,134	75,872	80,425
74	43,261	51,886	63,531	71,845	78,677	83,205
75	44,942	53,923	66,077	74,556	81,483	85,985
76	46,624	55,959	68,623	77,267	84,289	88,765
77	48,305	57,996	71,169	79,978	87,094	91,545
78	49,987	60,032	73,715	82,689	89,900	94,325
79	51,668	62,069	76,261	85,400	92,705	97,105
80	53,350	64,105	78,807	88,111	95,511	99,886
81	53,350	64,105	78,807	88,111	95,511	99,886
82	53,350	64,105	78,807	88,111	95,511	99,886
83	53,350	64,105	78,807	88,111	95,511	99,886
84	53,350	64,105	78,807	88,111	95,511	99,886
85	53,350	64,105	78,807	88,111	95,511	99,886
86	53,350	64,105	78,807	88,111	95,511	99,886
87	53,350	64,105	78,807	88,111	95,511	99,886
88	53,350	64,105	78,807	88,111	95,511	99,886
89	53,350	64,105	78,807	88,111	95,511	99,886
>=90	53,350	64,105	78,807	88,111	95,511	99,886



my: Optima Secure - Optima Select Gross Premium - Tier 4 (Kolkata, Rest of Gujarat, Telangana, Agra, Ludhiana, Beed, Jalgaon, Indore, Gwalior)

Age	Sum Insured					
	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000
0	5,192	5,929	6,593	7,071	7,619	8,344
1	5,272	6,031	6,725	7,240	7,789	8,518
2	5,351	6,133	6,857	7,409	7,958	8,692
3	5,431	6,235	6,988	7,579	8,127	8,866
4	5,574	6,337	7,120	7,748	8,297	9,040
5	5,655	6,439	7,252	7,918	8,466	9,214
6	5,735	6,541	7,535	8,087	8,635	9,388
7	5,947	6,643	7,669	8,256	8,805	9,561
8	6,029	6,745	7,804	8,426	8,974	9,735
9	6,112	6,847	7,938	8,595	9,143	9,909
10	6,195	6,948	8,073	8,764	9,312	10,083
11	6,346	7,050	8,207	8,934	9,482	10,257
12	6,430	7,152	8,342	9,103	9,651	10,431
13	6,513	7,254	8,476	9,272	9,820	10,604
14	6,597	7,356	8,611	9,442	9,990	10,778
15	6,680	7,458	8,746	9,611	10,159	10,952
16	6,764	7,560	8,880	9,780	10,328	11,126
17	6,847	7,662	9,015	9,950	10,498	11,300
18	7,880	8,426	10,044	10,500	11,048	11,865
19	8,387	8,681	10,184	10,670	11,217	12,039
20	8,611	8,936	10,325	10,839	11,387	12,212
21	8,705	9,191	10,465	11,008	11,556	12,386

HDFC ERGO General Insurance Company Limited. IRDAI Reg. No. 146. CIN: U66030MH2007PLC177117. Registered & Corporate Office: 6th Floor, Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai – 400 059. Product Name: my: Optima Secure: Product UIN: HDFHLIP26058V082526 | my: health Critical Illness - HDFHLIA22141V032122 | my:Health Hospital Cash Benefit (Add-on) - HDFHLIA21271V022021 | Unlimited Restore (Add On)- HDFHLIA2760V022627 | IPA Rider – APOPAIP19004V011920 | Optima Wellbeing (Add-on) -HDFHLIA2762V022627 | Limitless -HDFHLIA2761V022627 | ABCD Chronic Care - HDFHLIA25044V012425 | Parenthood - HDFHLIA25046V012425 | Serious Illness Booster – HDFHLIA26059V012526



22	8,933	9,445	10,605	11,178	11,725	12,560
23	9,029	9,700	10,745	11,347	11,895	12,734
24	9,124	9,955	10,885	11,516	12,064	12,908
25	9,220	10,210	11,025	11,686	12,233	13,082
26	9,315	10,465	11,166	11,855	12,403	13,256
27	9,411	10,719	11,306	12,025	12,572	13,429
28	9,506	10,974	11,446	12,194	12,741	13,603
29	9,602	11,229	11,586	12,363	12,911	13,777
30	9,697	11,484	11,726	12,533	13,080	13,951
31	9,793	11,662	11,866	12,702	13,249	14,125
32	9,889	11,840	12,006	12,871	13,418	14,299
33	9,984	12,019	12,147	13,041	13,588	14,472
34	10,080	12,197	12,287	13,210	13,757	14,646
35	10,175	12,375	12,427	13,379	13,926	14,820
36	10,510	12,554	12,894	13,576	14,124	14,994
37	10,605	12,732	13,034	13,773	14,322	15,168
38	10,701	12,911	13,174	13,971	14,521	15,342
39	10,796	13,089	13,501	14,511	15,062	15,863
40	10,892	13,267	13,642	14,711	15,263	16,037
41	10,987	13,446	13,782	14,912	15,465	16,211
42	11,083	13,624	13,922	15,114	15,668	16,385
43	11,178	13,802	14,062	15,316	15,871	16,559
44	11,274	13,981	14,202	15,519	16,075	16,732
45	11,369	14,159	14,342	15,723	16,280	16,906
46	13,440	15,994	16,548	17,529	18,217	18,949



47	14,436	17,013	17,907	19,038	19,987	20,905
48	15,435	18,032	19,272	20,554	21,852	23,078
49	16,439	19,051	20,643	22,075	23,724	25,251
50	17,446	20,070	22,018	23,626	25,629	27,424
51	18,360	21,089	23,399	25,143	27,545	29,597
52	19,375	22,109	24,786	26,712	29,472	31,770
53	20,395	23,128	26,178	28,290	31,411	33,943
54	21,418	24,147	27,576	29,878	33,361	36,116
55	22,445	25,166	28,979	31,475	35,323	38,289
56	23,033	26,185	30,387	33,881	37,740	40,462
57	24,067	27,204	31,801	35,499	39,726	42,635
58	25,106	28,224	32,888	37,126	41,724	44,808
59	26,148	29,243	33,953	38,763	43,733	46,981
60	20,904	24,700	29,518	35,803	40,762	44,919
61	22,089	25,922	31,069	37,398	43,086	47,699
62	23,770	27,959	33,615	40,109	45,892	50,479
63	25,452	29,995	36,161	42,820	48,697	53,259
64	27,134	32,031	38,707	45,531	51,503	56,039
65	28,815	34,068	41,253	48,242	54,309	58,819
66	30,458	36,104	43,839	50,953	57,114	61,599
67	32,140	38,141	46,385	53,664	59,920	64,380
68	33,821	40,177	48,931	56,375	62,725	67,160
69	35,503	42,214	51,477	59,086	65,531	69,940
70	37,184	44,250	54,023	61,798	68,337	72,720
71	38,216	45,777	55,893	63,711	70,261	74,865



72	39,898	47,814	58,439	66,422	73,066	77,645
73	41,579	49,850	60,985	69,134	75,872	80,425
74	43,261	51,886	63,531	71,845	78,677	83,205
75	44,942	53,923	66,077	74,556	81,483	85,985
76	46,624	55,959	68,623	77,267	84,289	88,765
77	48,305	57,996	71,169	79,978	87,094	91,545
78	49,987	60,032	73,715	82,689	89,900	94,325
79	51,668	62,069	76,261	85,400	92,705	97,105
80	53,350	64,105	78,807	88,111	95,511	99,886
81	53,350	64,105	78,807	88,111	95,511	99,886
82	53,350	64,105	78,807	88,111	95,511	99,886
83	53,350	64,105	78,807	88,111	95,511	99,886
84	53,350	64,105	78,807	88,111	95,511	99,886
85	53,350	64,105	78,807	88,111	95,511	99,886
86	53,350	64,105	78,807	88,111	95,511	99,886
87	53,350	64,105	78,807	88,111	95,511	99,886
88	53,350	64,105	78,807	88,111	95,511	99,886
89	53,350	64,105	78,807	88,111	95,511	99,886
>=90	53,350	64,105	78,807	88,111	95,511	99,886



my: Optima Secure - Optima Select Gross Premium - Tier 5 (Rest of Maharashtra, Rest of Uttar Pradesh, Rest of Madhya Pradesh, Rest of Rajasthan, Rest of Haryana, Howrah, Hooghly, North 24 Parganas, South 24 Parganas)

Age	Sum Insured					
	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000
0	4,826	5,512	6,129	6,573	7,083	7,757
1	4,900	5,606	6,251	6,730	7,240	7,918
2	4,975	5,701	6,374	6,888	7,398	8,080
3	5,049	5,796	6,496	7,045	7,555	8,242
4	5,181	5,891	6,619	7,203	7,712	8,403
5	5,256	5,985	6,741	7,360	7,870	8,565
6	5,331	6,080	7,004	7,517	8,027	8,726
7	5,528	6,175	7,129	7,675	8,185	8,888
8	5,605	6,270	7,254	7,832	8,342	9,050
9	5,682	6,364	7,379	7,990	8,499	9,211
10	5,758	6,459	7,504	8,147	8,657	9,373
11	5,899	6,554	7,629	8,305	8,814	9,534
12	5,977	6,649	7,754	8,462	8,971	9,696
13	6,055	6,743	7,880	8,619	9,129	9,858
14	6,132	6,838	8,005	8,777	9,286	10,019
15	6,210	6,933	8,130	8,934	9,444	10,181
16	6,287	7,028	8,255	9,092	9,601	10,342
17	6,365	7,122	8,380	9,249	9,758	10,504
18	7,325	7,833	9,337	9,761	10,270	11,029
19	7,796	8,070	9,467	9,918	10,427	11,191
20	8,005	8,307	9,598	10,076	10,585	11,352
21	8,092	8,543	9,728	10,233	10,742	11,514

HDFC ERGO General Insurance Company Limited. IRDAI Reg. No. 146. CIN: U66030MH2007PLC177117. Registered & Corporate Office: 6th Floor, Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai – 400 059. Product Name: my: Optima Secure: Product UIN: HDFHLIP26058V082526 | my: health Critical Illness - HDFHLIA22141V032122 | my:Health Hospital Cash Benefit (Add-on) - HDFHLIA21271V022021 | Unlimited Restore (Add On)- HDFHLIA2760V022627 | IPA Rider – APOPAIP19004V011920 | Optima Wellbeing (Add-on) -HDFHLIA2762V022627 | Limitless -HDFHLIA2761V022627 | ABCD Chronic Care - HDFHLIA25044V012425 | Parenthood - HDFHLIA25046V012425 | Serious Illness Booster – HDFHLIA26059V012526



22	8,304	8,780	9,858	10,391	10,900	11,676
23	8,393	9,017	9,988	10,548	11,057	11,837
24	8,482	9,254	10,119	10,705	11,214	11,999
25	8,570	9,491	10,249	10,863	11,372	12,160
26	8,659	9,728	10,379	11,020	11,529	12,322
27	8,748	9,964	10,510	11,178	11,687	12,484
28	8,837	10,201	10,640	11,335	11,844	12,645
29	8,926	10,438	10,770	11,493	12,001	12,807
30	9,015	10,675	10,900	11,650	12,159	12,968
31	9,103	10,841	11,031	11,807	12,316	13,130
32	9,192	11,007	11,161	11,965	12,473	13,292
33	9,281	11,172	11,291	12,122	12,631	13,453
34	9,370	11,338	11,421	12,280	12,788	13,615
35	9,459	11,504	11,552	12,437	12,946	13,776
36	9,769	11,670	11,986	12,620	13,129	13,938
37	9,858	11,836	12,116	12,803	13,314	14,100
38	9,947	12,001	12,247	12,987	13,499	14,261
39	10,036	12,167	12,551	13,489	14,001	14,746
40	10,125	12,333	12,681	13,675	14,188	14,908
41	10,214	12,499	12,811	13,862	14,376	15,069
42	10,302	12,665	12,941	14,049	14,565	15,231
43	10,391	12,830	13,072	14,237	14,754	15,392
44	10,480	12,996	13,202	14,426	14,943	15,554
45	10,569	13,162	13,332	14,615	15,134	15,716
46	12,493	14,867	15,382	16,294	16,934	17,614



47	13,419	15,815	16,646	17,697	18,580	19,433
48	14,348	16,762	17,915	19,106	20,313	21,453
49	15,281	17,709	19,189	20,521	22,053	23,473
50	16,218	18,657	20,468	21,962	23,824	25,493
51	17,067	19,604	21,752	23,372	25,605	27,513
52	18,011	20,552	23,041	24,831	27,397	29,533
53	18,958	21,499	24,335	26,298	29,199	31,553
54	19,910	22,446	25,634	27,774	31,012	33,573
55	20,865	23,394	26,938	29,258	32,835	35,593
56	21,411	24,341	28,247	31,495	35,083	37,613
57	22,372	25,289	29,562	32,999	36,929	39,633
58	23,338	26,236	30,572	34,512	38,785	41,653
59	24,307	27,183	31,562	36,033	40,653	43,673
60	20,904	24,700	29,518	35,803	40,762	44,919
61	22,089	25,922	31,069	37,398	43,086	47,699
62	23,770	27,959	33,615	40,109	45,892	50,479
63	25,452	29,995	36,161	42,820	48,697	53,259
64	27,134	32,031	38,707	45,531	51,503	56,039
65	28,815	34,068	41,253	48,242	54,309	58,819
66	30,458	36,104	43,839	50,953	57,114	61,599
67	32,140	38,141	46,385	53,664	59,920	64,380
68	33,821	40,177	48,931	56,375	62,725	67,160
69	35,503	42,214	51,477	59,086	65,531	69,940
70	37,184	44,250	54,023	61,798	68,337	72,720
71	38,216	45,777	55,893	63,711	70,261	74,865



72	39,898	47,814	58,439	66,422	73,066	77,645
73	41,579	49,850	60,985	69,134	75,872	80,425
74	43,261	51,886	63,531	71,845	78,677	83,205
75	44,942	53,923	66,077	74,556	81,483	85,985
76	46,624	55,959	68,623	77,267	84,289	88,765
77	48,305	57,996	71,169	79,978	87,094	91,545
78	49,987	60,032	73,715	82,689	89,900	94,325
79	51,668	62,069	76,261	85,400	92,705	97,105
80	53,350	64,105	78,807	88,111	95,511	99,886
81	53,350	64,105	78,807	88,111	95,511	99,886
82	53,350	64,105	78,807	88,111	95,511	99,886
83	53,350	64,105	78,807	88,111	95,511	99,886
84	53,350	64,105	78,807	88,111	95,511	99,886
85	53,350	64,105	78,807	88,111	95,511	99,886
86	53,350	64,105	78,807	88,111	95,511	99,886
87	53,350	64,105	78,807	88,111	95,511	99,886
88	53,350	64,105	78,807	88,111	95,511	99,886
89	53,350	64,105	78,807	88,111	95,511	99,886
>=90	53,350	64,105	78,807	88,111	95,511	99,886



my: Optima Secure - Optima Select Gross Premium - Tier 6 (Rest of India)

Age	Sum Insured					
	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000
0	4,631	5,289	5,881	6,307	6,797	7,443
1	4,702	5,380	5,999	6,458	6,948	7,599
2	4,774	5,471	6,116	6,609	7,099	7,754
3	4,845	5,562	6,234	6,760	7,250	7,909
4	4,972	5,653	6,351	6,912	7,401	8,064
5	5,044	5,744	6,469	7,063	7,552	8,219
6	5,116	5,834	6,721	7,214	7,703	8,374
7	5,305	5,925	6,841	7,365	7,854	8,529
8	5,378	6,016	6,961	7,516	8,005	8,684
9	5,452	6,107	7,081	7,667	8,156	8,839
10	5,526	6,198	7,201	7,818	8,307	8,994
11	5,661	6,289	7,321	7,969	8,458	9,149
12	5,735	6,380	7,441	8,120	8,609	9,304
13	5,810	6,471	7,561	8,271	8,760	9,459
14	5,884	6,562	7,681	8,422	8,911	9,614
15	5,959	6,653	7,801	8,573	9,062	9,770
16	6,033	6,744	7,921	8,724	9,213	9,925
17	6,108	6,835	8,041	8,875	9,364	10,080
18	7,029	7,516	8,960	9,366	9,855	10,584
19	7,481	7,744	9,085	9,518	10,006	10,739
20	7,681	7,971	9,210	9,669	10,157	10,894
21	7,765	8,198	9,335	9,820	10,308	11,049

HDFC ERGO General Insurance Company Limited. IRDAI Reg. No. 146. CIN: U66030MH2007PLC177117. Registered & Corporate Office: 6th Floor, Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai – 400 059. Product Name: my: Optima Secure: Product UIN: HDFHLIP26058V082526 | my: health Critical Illness - HDFHLIA22141V032122 | my:Health Hospital Cash Benefit (Add-on) - HDFHLIA21271V022021 | Unlimited Restore (Add On)- HDFHLIA2760V022627 | IPA Rider – APOPAIP19004V011920 | Optima Wellbeing (Add-on) -HDFHLIA2762V022627 | Limitless -HDFHLIA2761V022627 | ABCD Chronic Care - HDFHLIA25044V012425 | Parenthood - HDFHLIA25046V012425 | Serious Illness Booster – HDFHLIA26059V012526



22	7,969	8,425	9,460	9,971	10,459	11,204
23	8,054	8,653	9,585	10,122	10,610	11,359
24	8,139	8,880	9,710	10,273	10,761	11,514
25	8,224	9,107	9,835	10,424	10,912	11,669
26	8,309	9,335	9,960	10,575	11,063	11,824
27	8,395	9,562	10,085	10,726	11,214	11,979
28	8,480	9,789	10,210	10,877	11,365	12,134
29	8,565	10,016	10,335	11,028	11,516	12,289
30	8,650	10,244	10,460	11,179	11,667	12,444
31	8,736	10,403	10,585	11,330	11,818	12,600
32	8,821	10,562	10,710	11,481	11,970	12,755
33	8,906	10,721	10,835	11,633	12,121	12,910
34	8,991	10,880	10,960	11,784	12,272	13,065
35	9,076	11,039	11,085	11,935	12,423	13,220
36	9,375	11,198	11,502	12,110	12,599	13,375
37	9,460	11,357	11,627	12,286	12,776	13,530
38	9,545	11,516	11,752	12,462	12,953	13,685
39	9,630	11,676	12,044	12,944	13,436	14,150
40	9,716	11,835	12,169	13,123	13,615	14,305
41	9,801	11,994	12,294	13,302	13,795	14,460
42	9,886	12,153	12,419	13,482	13,976	14,615
43	9,971	12,312	12,544	13,662	14,157	14,771
44	10,057	12,471	12,669	13,843	14,340	14,926
45	10,142	12,630	12,794	14,025	14,522	15,081
46	11,989	14,267	14,761	15,636	16,250	16,903



47	12,877	15,176	15,974	16,982	17,829	18,647
48	13,769	16,085	17,191	18,334	19,492	20,586
49	14,664	16,994	18,414	19,692	21,162	22,524
50	15,562	17,903	19,641	21,075	22,861	24,463
51	16,378	18,812	20,873	22,428	24,571	26,401
52	17,283	19,721	22,110	23,827	26,290	28,339
53	18,192	20,630	23,351	25,235	28,019	30,278
54	19,105	21,539	24,598	26,652	29,759	32,216
55	20,022	22,449	25,849	28,076	31,509	34,155
56	20,546	23,358	27,106	30,223	33,665	36,093
57	21,468	24,267	28,367	31,666	35,436	38,031
58	22,395	25,176	29,337	33,117	37,218	39,970
59	23,325	26,085	30,287	34,578	39,010	41,908
60	20,904	24,700	29,518	35,803	40,762	44,919
61	22,089	25,922	31,069	37,398	43,086	47,699
62	23,770	27,959	33,615	40,109	45,892	50,479
63	25,452	29,995	36,161	42,820	48,697	53,259
64	27,134	32,031	38,707	45,531	51,503	56,039
65	28,815	34,068	41,253	48,242	54,309	58,819
66	30,458	36,104	43,839	50,953	57,114	61,599
67	32,140	38,141	46,385	53,664	59,920	64,380
68	33,821	40,177	48,931	56,375	62,725	67,160
69	35,503	42,214	51,477	59,086	65,531	69,940
70	37,184	44,250	54,023	61,798	68,337	72,720
71	38,216	45,777	55,893	63,711	70,261	74,865



72	39,898	47,814	58,439	66,422	73,066	77,645
73	41,579	49,850	60,985	69,134	75,872	80,425
74	43,261	51,886	63,531	71,845	78,677	83,205
75	44,942	53,923	66,077	74,556	81,483	85,985
76	46,624	55,959	68,623	77,267	84,289	88,765
77	48,305	57,996	71,169	79,978	87,094	91,545
78	49,987	60,032	73,715	82,689	89,900	94,325
79	51,668	62,069	76,261	85,400	92,705	97,105
80	53,350	64,105	78,807	88,111	95,511	99,886
81	53,350	64,105	78,807	88,111	95,511	99,886
82	53,350	64,105	78,807	88,111	95,511	99,886
83	53,350	64,105	78,807	88,111	95,511	99,886
84	53,350	64,105	78,807	88,111	95,511	99,886
85	53,350	64,105	78,807	88,111	95,511	99,886
86	53,350	64,105	78,807	88,111	95,511	99,886
87	53,350	64,105	78,807	88,111	95,511	99,886
88	53,350	64,105	78,807	88,111	95,511	99,886
89	53,350	64,105	78,807	88,111	95,511	99,886
>=90	53,350	64,105	78,807	88,111	95,511	99,886



Rate Chart

my:Optima Secure - Optima Secure + Plan

my: Optima Secure - Optima Secure + Gross Premium - Tier 1 (Delhi, Surat, Gurugram, Faridabad, Ghaziabad, Greater Noida)								
Age	Sum Insured							
	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	1,00,00,000	2,00,00,000
0	9,568	10,404	11,491	12,469	12,896	14,991	18,701	22,619
1	9,757	10,643	11,729	12,701	13,153	15,254	18,964	22,883
2	9,945	10,881	11,967	12,933	13,409	15,517	19,228	23,147
3	10,133	11,120	12,204	13,166	13,665	15,780	19,491	23,411
4	10,321	11,358	12,442	13,398	13,921	16,044	19,754	23,676
5	10,509	11,597	12,680	13,630	14,177	16,307	20,017	23,940
6	10,697	11,835	12,918	13,863	14,433	16,570	20,280	24,204
7	10,885	12,074	13,155	14,095	14,689	16,833	20,543	24,468
8	11,073	12,312	13,393	14,327	14,945	17,096	20,806	24,732
9	11,261	12,551	13,631	14,560	15,202	17,360	21,070	24,997
10	11,449	12,789	13,869	14,792	15,458	17,623	21,333	25,261
11	11,637	13,028	14,106	15,024	15,714	17,886	21,596	25,525
12	11,826	13,266	14,344	15,257	15,970	18,149	21,859	25,789
13	12,014	13,504	14,582	15,489	16,226	18,413	22,122	26,053
14	12,202	13,743	14,819	15,721	16,482	18,676	22,385	26,318
15	12,390	13,981	15,057	15,954	16,738	18,939	22,648	26,582
16	12,578	14,220	15,295	16,186	16,994	19,202	22,912	26,846
17	12,766	14,458	15,533	16,418	17,251	19,465	23,175	27,110



18	15,139	16,569	17,374	17,622	18,394	20,463	23,474	27,322
19	15,464	16,844	17,596	17,885	18,657	20,727	23,701	27,587
20	15,789	17,119	17,818	18,149	18,920	20,990	23,928	27,851
21	16,113	17,394	18,040	18,413	19,184	21,253	24,154	28,115
22	16,438	17,669	18,262	18,676	19,447	21,516	24,381	28,379
23	16,763	17,944	18,484	18,940	19,711	21,779	24,608	28,643
24	17,088	18,219	18,706	19,203	19,974	22,043	24,835	28,908
25	17,412	18,494	18,929	19,467	20,238	22,306	25,061	29,172
26	17,737	18,769	19,151	19,731	20,501	22,569	25,288	29,436
27	18,062	19,044	19,373	19,994	20,764	22,832	25,515	29,700
28	18,387	19,320	19,595	20,258	21,028	23,096	25,742	29,964
29	18,712	19,595	19,817	20,521	21,291	23,359	25,968	30,229
30	19,036	19,870	20,039	20,785	21,555	23,622	26,195	30,493
31	19,243	20,134	20,308	21,038	21,808	23,859	26,474	30,757
32	19,450	20,399	20,577	21,291	22,061	24,096	26,752	31,021
33	19,656	20,663	20,846	21,545	22,314	24,334	27,031	31,285
34	19,863	20,928	21,115	21,798	22,567	24,571	27,310	31,550
35	20,070	21,193	21,384	22,051	22,820	24,808	27,589	31,814
36	20,249	21,457	21,773	22,361	23,020	25,045	27,867	32,026
37	20,428	21,722	22,162	22,672	23,221	25,283	28,146	32,238
38	20,608	21,987	22,551	22,982	23,422	25,520	28,425	32,450
39	20,787	22,251	22,940	23,293	23,623	25,757	28,704	32,663
40	20,966	22,516	23,329	23,603	23,824	25,994	28,982	32,875
41	21,433	23,518	24,124	24,450	24,775	26,257	29,297	33,555
42	21,616	23,751	24,409	24,704	25,080	26,469	29,561	33,923



43	21,799	23,984	24,693	24,957	25,385	26,680	29,824	34,291
44	21,981	24,217	24,978	25,210	25,690	26,891	30,087	34,660
45	22,164	24,451	25,263	25,463	25,995	27,102	30,350	35,028
46	27,172	28,777	28,884	28,930	29,671	31,132	35,421	40,108
47	28,943	30,587	31,397	31,677	32,731	35,398	40,011	45,381
48	30,714	32,397	33,910	34,424	35,791	39,665	44,601	50,654
49	32,484	34,207	36,422	37,171	38,851	43,931	49,191	55,926
50	34,255	36,017	38,935	39,918	41,910	48,197	53,780	61,199
51	36,225	38,185	41,343	42,801	44,917	52,151	58,890	66,784
52	38,196	40,352	43,751	45,683	47,924	56,105	64,000	72,369
53	40,166	42,520	46,159	48,566	50,930	60,059	69,110	77,954
54	42,136	44,687	48,567	51,449	53,937	64,013	74,220	83,539
55	44,106	46,855	50,975	54,332	56,944	67,967	79,330	89,124
56	45,557	48,507	53,409	57,229	60,096	72,598	84,544	94,709
57	47,009	50,160	55,844	60,127	63,249	77,229	89,759	1,00,294
58	48,460	51,812	58,278	63,024	66,401	81,860	94,973	1,05,879
59	49,912	53,464	60,712	65,922	69,554	86,491	1,00,187	1,11,464
60	43,550	49,291	54,888	60,236	63,843	82,288	1,00,357	1,15,468
61	44,656	51,888	59,368	65,228	69,223	88,727	1,07,871	1,23,982
62	46,621	55,928	63,904	70,275	74,770	95,275	1,15,384	1,32,496
63	49,693	59,969	68,440	75,323	80,316	1,01,823	1,22,897	1,41,010
64	52,764	64,009	72,977	80,371	85,863	1,08,371	1,30,411	1,49,523
65	55,835	68,049	77,513	85,419	91,410	1,14,919	1,37,924	1,58,037
66	58,292	71,858	81,822	90,242	96,845	1,21,468	1,45,438	1,66,551
67	61,363	75,899	86,358	95,290	1,02,392	1,28,016	1,52,951	1,75,065



68	64,435	79,939	90,895	1,00,337	1,07,939	1,34,564	1,60,464	1,83,579
69	67,506	83,979	95,431	1,05,385	1,13,485	1,41,112	1,67,978	1,92,092
70	72,882	91,300	1,01,897	1,12,181	1,21,439	1,50,147	1,77,017	2,02,394
71	74,531	94,593	1,05,654	1,16,454	1,26,135	1,55,917	1,84,596	2,10,983
72	77,703	98,784	1,10,278	1,21,582	1,31,794	1,62,576	1,92,175	2,19,573
73	80,874	1,02,974	1,14,901	1,26,709	1,37,453	1,69,234	1,99,754	2,28,163
74	84,046	1,07,165	1,19,525	1,31,837	1,43,112	1,75,893	2,07,332	2,36,752
75	87,217	1,11,356	1,24,149	1,36,965	1,48,771	1,82,551	2,14,911	2,45,342
76	90,389	1,15,547	1,28,773	1,42,092	1,54,430	1,89,209	2,22,490	2,53,932
77	93,560	1,19,738	1,33,397	1,47,220	1,60,088	1,95,868	2,30,069	2,62,521
78	96,732	1,23,928	1,38,021	1,52,348	1,65,747	2,02,526	2,37,647	2,71,111
79	99,903	1,28,119	1,42,644	1,57,475	1,71,406	2,09,185	2,45,226	2,79,700
80	1,03,075	1,32,310	1,47,268	1,62,603	1,77,065	2,15,843	2,52,805	2,88,290
81	1,03,075	1,32,310	1,47,268	1,62,603	1,77,065	2,15,843	2,52,805	2,88,290
82	1,03,075	1,32,310	1,47,268	1,62,603	1,77,065	2,15,843	2,52,805	2,88,290
83	1,03,075	1,32,310	1,47,268	1,62,603	1,77,065	2,15,843	2,52,805	2,88,290
84	1,03,075	1,32,310	1,47,268	1,62,603	1,77,065	2,15,843	2,52,805	2,88,290
85	1,03,075	1,32,310	1,47,268	1,62,603	1,77,065	2,15,843	2,52,805	2,88,290
86	1,03,075	1,32,310	1,47,268	1,62,603	1,77,065	2,15,843	2,52,805	2,88,290
87	1,03,075	1,32,310	1,47,268	1,62,603	1,77,065	2,15,843	2,52,805	2,88,290
88	1,03,075	1,32,310	1,47,268	1,62,603	1,77,065	2,15,843	2,52,805	2,88,290
89	1,03,075	1,32,310	1,47,268	1,62,603	1,77,065	2,15,843	2,52,805	2,88,290
>=90	1,03,075	1,32,310	1,47,268	1,62,603	1,77,065	2,15,843	2,52,805	2,88,290



my: Optima Secure - Optima Secure + Gross Premium - Tier 2 (Mumbai, Mumbai Suburban, Thane, Navi Mumbai, Ahmedabad, Vadodara)								
Age	Sum Insured							
	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	1,00,00,000	2,00,00,000
0	8,829	9,600	10,603	11,505	11,900	13,832	17,256	20,871
1	9,002	9,820	10,822	11,719	12,136	14,075	17,499	21,114
2	9,176	10,040	11,042	11,934	12,372	14,318	17,741	21,358
3	9,350	10,260	11,261	12,148	12,609	14,561	17,984	21,602
4	9,523	10,480	11,480	12,362	12,845	14,803	18,227	21,846
5	9,697	10,700	11,700	12,577	13,081	15,046	18,470	22,089
6	9,870	10,920	11,919	12,791	13,318	15,289	18,713	22,333
7	10,044	11,140	12,138	13,005	13,554	15,532	18,955	22,577
8	10,217	11,360	12,358	13,220	13,790	15,775	19,198	22,821
9	10,391	11,580	12,577	13,434	14,027	16,018	19,441	23,065
10	10,564	11,801	12,797	13,649	14,263	16,261	19,684	23,308
11	10,738	12,021	13,016	13,863	14,499	16,504	19,927	23,552
12	10,911	12,241	13,235	14,077	14,736	16,746	20,169	23,796
13	11,085	12,461	13,455	14,292	14,972	16,989	20,412	24,040
14	11,259	12,681	13,674	14,506	15,208	17,232	20,655	24,283
15	11,432	12,901	13,893	14,721	15,444	17,475	20,898	24,527
16	11,606	13,121	14,113	14,935	15,681	17,718	21,141	24,771
17	11,779	13,341	14,332	15,149	15,917	17,961	21,383	25,015
18	13,969	15,288	16,031	16,260	16,972	18,882	21,660	25,211
19	14,268	15,542	16,236	16,503	17,215	19,124	21,869	25,454
20	14,568	15,796	16,441	16,746	17,458	19,367	22,078	25,698
21	14,868	16,050	16,646	16,989	17,701	19,610	22,287	25,942

HDFC ERGO General Insurance Company Limited. IRDAI Reg. No. 146. CIN: U66030MH2007PLC177117. Registered & Corporate Office: 6th Floor, Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai – 400 059. Product Name: my: Optima Secure: Product UIN: HDFHLIP26058V082526 | my: health Critical Illness - HDFHLIA22141V032122 | my:Health Hospital Cash Benefit (Add-on) - HDFHLIA21271V022021 | Unlimited Restore (Add On)- HDFHLIA2760V022627 | IPA Rider – APOPAIP19004V011920 | Optima Wellbeing (Add-on) -HDFHLIA2762V022627 | Limitless -HDFHLIA2761V022627 | ABCD Chronic Care - HDFHLIA25044V012425 | Parenthood - HDFHLIA25046V012425 | Serious Illness Booster – HDFHLIA26059V012526



22	15,168	16,303	16,851	17,233	17,944	19,853	22,497	26,186
23	15,467	16,557	17,056	17,476	18,187	20,096	22,706	26,429
24	15,767	16,811	17,261	17,719	18,430	20,339	22,915	26,673
25	16,067	17,065	17,465	17,962	18,673	20,582	23,124	26,917
26	16,366	17,319	17,670	18,206	18,916	20,825	23,333	27,161
27	16,666	17,572	17,875	18,449	19,159	21,068	23,543	27,405
28	16,966	17,826	18,080	18,692	19,402	21,310	23,752	27,648
29	17,265	18,080	18,285	18,935	19,645	21,553	23,961	27,892
30	17,565	18,334	18,490	19,178	19,888	21,796	24,170	28,136
31	17,756	18,578	18,738	19,412	20,122	22,015	24,427	28,380
32	17,946	18,822	18,987	19,646	20,355	22,234	24,685	28,623
33	18,137	19,066	19,235	19,879	20,589	22,453	24,942	28,867
34	18,328	19,310	19,483	20,113	20,822	22,672	25,199	29,111
35	18,518	19,555	19,731	20,347	21,056	22,891	25,456	29,355
36	18,684	19,799	20,090	20,633	21,241	23,109	25,713	29,551
37	18,849	20,043	20,449	20,920	21,427	23,328	25,971	29,746
38	19,015	20,287	20,808	21,206	21,612	23,547	26,228	29,942
39	19,180	20,531	21,167	21,493	21,797	23,766	26,485	30,138
40	19,346	20,775	21,525	21,779	21,983	23,985	26,742	30,334
41	19,777	21,700	22,260	22,561	22,860	24,228	27,033	30,961
42	19,945	21,915	22,522	22,794	23,141	24,423	27,276	31,301
43	20,114	22,130	22,785	23,028	23,423	24,618	27,519	31,641
44	20,282	22,346	23,047	23,261	23,704	24,813	27,761	31,981
45	20,451	22,561	23,310	23,495	23,986	25,007	28,004	32,320
46	25,072	26,552	26,652	26,693	27,378	28,726	32,684	37,008



47	26,706	28,223	28,970	29,228	30,201	32,662	36,919	41,873
48	28,340	29,893	31,289	31,763	33,024	36,599	41,153	46,738
49	29,974	31,563	33,607	34,298	35,848	40,535	45,388	51,604
50	31,608	33,233	35,925	36,832	38,671	44,472	49,623	56,469
51	33,425	35,233	38,147	39,492	41,445	48,120	54,338	61,622
52	35,243	37,233	40,369	42,152	44,219	51,769	59,054	66,775
53	37,061	39,233	42,591	44,812	46,994	55,417	63,769	71,929
54	38,879	41,233	44,813	47,472	49,768	59,065	68,484	77,082
55	40,697	43,233	47,035	50,132	52,542	62,714	73,199	82,235
56	42,036	44,758	49,281	52,806	55,451	66,987	78,010	87,388
57	43,375	46,283	51,527	55,479	58,360	71,260	82,821	92,542
58	44,714	47,807	53,773	58,153	61,269	75,532	87,632	97,695
59	46,054	49,332	56,019	60,826	64,178	79,805	92,443	1,02,848
60	43,550	49,291	54,888	60,236	63,843	82,288	1,00,357	1,15,468
61	44,656	51,888	59,368	65,228	69,223	88,727	1,07,871	1,23,982
62	46,621	55,928	63,904	70,275	74,770	95,275	1,15,384	1,32,496
63	49,693	59,969	68,440	75,323	80,316	1,01,823	1,22,897	1,41,010
64	52,764	64,009	72,977	80,371	85,863	1,08,371	1,30,411	1,49,523
65	55,835	68,049	77,513	85,419	91,410	1,14,919	1,37,924	1,58,037
66	58,292	71,858	81,822	90,242	96,845	1,21,468	1,45,438	1,66,551
67	61,363	75,899	86,358	95,290	1,02,392	1,28,016	1,52,951	1,75,065
68	64,435	79,939	90,895	1,00,337	1,07,939	1,34,564	1,60,464	1,83,579
69	67,506	83,979	95,431	1,05,385	1,13,485	1,41,112	1,67,978	1,92,092
70	72,882	91,300	1,01,897	1,12,181	1,21,439	1,50,147	1,77,017	2,02,394
71	74,531	94,593	1,05,654	1,16,454	1,26,135	1,55,917	1,84,596	2,10,983



72	77,703	98,784	1,10,278	1,21,582	1,31,794	1,62,576	1,92,175	2,19,573
73	80,874	1,02,974	1,14,901	1,26,709	1,37,453	1,69,234	1,99,754	2,28,163
74	84,046	1,07,165	1,19,525	1,31,837	1,43,112	1,75,893	2,07,332	2,36,752
75	87,217	1,11,356	1,24,149	1,36,965	1,48,771	1,82,551	2,14,911	2,45,342
76	90,389	1,15,547	1,28,773	1,42,092	1,54,430	1,89,209	2,22,490	2,53,932
77	93,560	1,19,738	1,33,397	1,47,220	1,60,088	1,95,868	2,30,069	2,62,521
78	96,732	1,23,928	1,38,021	1,52,348	1,65,747	2,02,526	2,37,647	2,71,111
79	99,903	1,28,119	1,42,644	1,57,475	1,71,406	2,09,185	2,45,226	2,79,700
80	1,03,075	1,32,310	1,47,268	1,62,603	1,77,065	2,15,843	2,52,805	2,88,290
81	1,03,075	1,32,310	1,47,268	1,62,603	1,77,065	2,15,843	2,52,805	2,88,290
82	1,03,075	1,32,310	1,47,268	1,62,603	1,77,065	2,15,843	2,52,805	2,88,290
83	1,03,075	1,32,310	1,47,268	1,62,603	1,77,065	2,15,843	2,52,805	2,88,290
84	1,03,075	1,32,310	1,47,268	1,62,603	1,77,065	2,15,843	2,52,805	2,88,290
85	1,03,075	1,32,310	1,47,268	1,62,603	1,77,065	2,15,843	2,52,805	2,88,290
86	1,03,075	1,32,310	1,47,268	1,62,603	1,77,065	2,15,843	2,52,805	2,88,290
87	1,03,075	1,32,310	1,47,268	1,62,603	1,77,065	2,15,843	2,52,805	2,88,290
88	1,03,075	1,32,310	1,47,268	1,62,603	1,77,065	2,15,843	2,52,805	2,88,290
89	1,03,075	1,32,310	1,47,268	1,62,603	1,77,065	2,15,843	2,52,805	2,88,290
>=90	1,03,075	1,32,310	1,47,268	1,62,603	1,77,065	2,15,843	2,52,805	2,88,290



my: Optima Secure - Optima Secure + Gross Premium - Tier 3 (Nashik, Rest of NCR, Amritsar, Ahmednagar, Mathura, Aligarh)

Age	Sum Insured							
	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	1,00,00,000	2,00,00,000
0	7,942	9,266	9,848	10,548	11,210	13,634	16,165	19,171
1	8,064	9,451	10,084	10,783	11,443	13,852	16,380	19,437
2	8,186	9,636	10,320	11,017	11,677	14,070	16,596	19,703
3	8,308	9,822	10,555	11,252	11,911	14,289	16,811	19,969
4	8,526	10,007	10,791	11,486	12,144	14,507	17,027	20,236
5	8,650	10,192	11,027	11,720	12,378	14,725	17,242	20,502
6	8,773	10,589	11,263	11,955	12,611	14,943	17,458	20,768
7	9,097	10,778	11,499	12,189	12,845	15,161	17,673	21,035
8	9,223	10,968	11,735	12,424	13,078	15,379	17,889	21,301
9	9,349	11,157	11,971	12,658	13,312	15,598	18,105	21,567
10	9,476	11,346	12,207	12,892	13,545	15,816	18,320	21,833
11	9,708	11,535	12,442	13,127	13,779	16,034	18,536	22,100
12	9,835	11,724	12,678	13,361	14,012	16,252	18,751	22,366
13	9,963	11,913	12,914	13,596	14,246	16,470	18,967	22,632
14	10,091	12,102	13,150	13,830	14,480	16,688	19,182	22,898
15	10,218	12,291	13,386	14,064	14,713	16,906	19,398	23,165
16	10,346	12,480	13,622	14,299	14,947	17,125	19,613	23,431
17	10,474	12,669	13,858	14,533	15,180	17,343	19,829	23,697
18	12,053	14,116	14,624	15,295	15,939	18,106	20,044	23,963
19	12,829	14,313	14,860	15,530	16,173	18,324	20,260	24,230
20	13,172	14,510	15,096	15,764	16,406	18,542	20,475	24,496
21	13,316	14,707	15,332	15,998	16,640	18,761	20,691	24,762

HDFC ERGO General Insurance Company Limited. IRDAI Reg. No. 146. CIN: U66030MH2007PLC177117. Registered & Corporate Office: 6th Floor, Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai – 400 059. Product Name: my: Optima Secure: Product UIN: HDFHLIP26058V082526 | my: health Critical Illness - HDFHLIA22141V032122 | my:Health Hospital Cash Benefit (Add-on) - HDFHLIA21271V022021 | Unlimited Restore (Add On)- HDFHLIA2760V022627 | IPA Rider – APOPAIP19004V011920 | Optima Wellbeing (Add-on)-HDFHLIA2762V022627 | Limitless -HDFHLIA2761V022627 | ABCD Chronic Care - HDFHLIA25044V012425 | Parenthood - HDFHLIA25046V012425 | Serious Illness Booster – HDFHLIA26059V012526



22	13,665	14,904	15,568	16,233	16,873	18,979	20,906	25,028
23	13,811	15,101	15,804	16,467	17,107	19,197	21,122	25,295
24	13,957	15,298	16,040	16,702	17,340	19,415	21,337	25,561
25	14,103	15,495	16,275	16,936	17,574	19,633	21,553	25,827
26	14,249	15,692	16,511	17,170	17,807	19,851	21,769	26,093
27	14,395	15,889	16,747	17,405	18,041	20,070	21,984	26,360
28	14,541	16,086	16,983	17,639	18,275	20,288	22,200	26,626
29	14,688	16,283	17,219	17,874	18,508	20,506	22,415	26,892
30	14,834	16,480	17,455	18,108	18,742	20,724	22,631	27,158
31	14,980	16,677	17,691	18,342	18,975	20,942	22,846	27,425
32	15,126	16,874	17,927	18,577	19,209	21,160	23,062	27,691
33	15,272	17,071	18,162	18,811	19,442	21,378	23,277	27,957
34	15,418	17,268	18,398	19,046	19,676	21,597	23,493	28,224
35	15,564	17,465	18,634	19,280	19,909	21,815	23,708	28,490
36	16,076	18,122	18,908	19,554	20,143	22,033	23,924	28,756
37	16,222	18,319	19,182	19,828	20,376	22,251	24,139	29,022
38	16,368	18,516	19,458	20,103	20,610	22,469	24,355	29,289
39	16,514	18,975	20,210	20,853	21,311	22,687	24,570	29,555
40	16,661	19,172	20,489	21,131	21,544	22,905	24,786	29,821
41	16,807	19,369	20,769	21,410	21,778	23,124	25,001	30,087
42	16,953	19,566	21,049	21,691	22,011	23,342	25,217	30,354
43	17,099	19,763	21,331	21,973	22,245	23,560	25,433	30,620
44	17,245	19,960	21,614	22,255	22,478	23,778	25,648	30,886
45	17,391	20,157	21,898	22,539	22,712	23,996	25,864	31,152
46	20,925	23,387	24,493	25,282	25,499	27,838	30,188	35,961



47	22,475	25,308	26,602	27,740	28,130	31,659	34,500	40,756
48	24,032	27,237	28,720	30,328	31,055	35,480	38,813	45,551
49	25,594	29,174	30,846	32,926	33,979	39,301	43,125	50,346
50	27,163	31,118	33,013	35,570	36,903	43,122	47,438	55,140
51	28,586	33,070	35,132	38,229	39,827	46,942	51,750	59,935
52	30,167	35,030	37,325	40,904	42,751	50,763	56,063	64,730
53	31,753	36,997	39,530	43,595	45,675	54,584	60,375	69,525
54	33,347	38,972	41,748	46,301	48,600	58,405	64,688	74,320
55	34,946	40,955	43,980	49,023	51,524	62,226	69,000	79,115
56	35,861	42,946	47,342	52,379	54,448	65,938	73,313	83,909
57	37,471	44,944	49,603	55,135	57,372	69,759	77,625	88,704
58	39,088	46,481	51,877	57,907	60,296	73,580	81,938	93,499
59	40,711	47,985	54,164	60,695	63,221	77,400	86,250	98,294
60	33,599	42,826	50,728	56,825	61,550	78,877	87,585	1,00,022
61	35,503	45,077	52,987	60,066	65,359	83,117	93,841	1,07,259
62	38,206	48,771	56,829	63,977	69,168	87,358	1,00,097	1,14,495
63	40,909	52,465	60,670	67,888	72,978	91,599	1,06,353	1,21,732
64	43,612	56,159	64,511	71,799	76,787	95,840	1,12,609	1,28,969
65	46,314	59,853	68,353	75,710	80,597	1,00,080	1,18,865	1,36,205
66	48,956	63,605	72,194	79,622	84,406	1,04,321	1,25,121	1,43,442
67	51,658	67,299	76,035	83,533	88,216	1,08,562	1,31,377	1,50,679
68	54,361	70,993	79,876	87,444	92,025	1,12,802	1,37,633	1,57,916
69	57,064	74,687	83,718	91,355	95,834	1,17,043	1,43,889	1,65,152
70	61,718	81,302	89,249	96,775	1,01,658	1,23,326	1,51,451	1,73,925
71	63,431	84,116	92,013	99,499	1,04,656	1,26,830	1,57,761	1,81,226



72	66,222	87,947	95,929	1,03,473	1,08,543	1,31,142	1,64,072	1,88,527
73	69,013	91,779	99,844	1,07,446	1,12,429	1,35,454	1,70,382	1,95,829
74	71,804	95,611	1,03,760	1,11,419	1,16,316	1,39,766	1,76,693	2,03,130
75	74,595	99,442	1,07,675	1,15,392	1,20,202	1,44,078	1,83,003	2,10,431
76	77,386	1,03,274	1,11,591	1,19,365	1,24,089	1,48,390	1,89,314	2,17,732
77	80,176	1,07,105	1,15,506	1,23,338	1,27,975	1,52,702	1,95,624	2,25,034
78	82,967	1,10,937	1,19,421	1,27,312	1,31,862	1,57,014	2,01,934	2,32,335
79	85,758	1,14,769	1,23,337	1,31,285	1,35,748	1,61,327	2,08,245	2,39,636
80	88,549	1,18,600	1,27,252	1,35,258	1,39,634	1,65,639	2,14,555	2,46,937
81	88,549	1,18,600	1,27,252	1,35,258	1,39,634	1,65,639	2,14,555	2,46,937
82	88,549	1,18,600	1,27,252	1,35,258	1,39,634	1,65,639	2,14,555	2,46,937
83	88,549	1,18,600	1,27,252	1,35,258	1,39,634	1,65,639	2,14,555	2,46,937
84	88,549	1,18,600	1,27,252	1,35,258	1,39,634	1,65,639	2,14,555	2,46,937
85	88,549	1,18,600	1,27,252	1,35,258	1,39,634	1,65,639	2,14,555	2,46,937
86	88,549	1,18,600	1,27,252	1,35,258	1,39,634	1,65,639	2,14,555	2,46,937
87	88,549	1,18,600	1,27,252	1,35,258	1,39,634	1,65,639	2,14,555	2,46,937
88	88,549	1,18,600	1,27,252	1,35,258	1,39,634	1,65,639	2,14,555	2,46,937
89	88,549	1,18,600	1,27,252	1,35,258	1,39,634	1,65,639	2,14,555	2,46,937
>=90	88,549	1,18,600	1,27,252	1,35,258	1,39,634	1,65,639	2,14,555	2,46,937



my: Optima Secure - Optima Secure + Gross Premium - Tier 4 (Kolkata, Rest of Gujarat, Telangana, Agra, Ludhiana, Beed, Jalgaon, Indore, Gwalior)

Age	Sum Insured							
	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	1,00,00,000	2,00,00,000
0	7,636	8,909	9,469	10,143	10,990	13,367	15,848	18,795
1	7,754	9,087	9,696	10,368	11,219	13,581	16,059	19,056
2	7,871	9,266	9,923	10,593	11,448	13,795	16,270	19,317
3	7,988	9,444	10,149	10,819	11,677	14,008	16,482	19,578
4	8,198	9,622	10,376	11,044	11,906	14,222	16,693	19,839
5	8,317	9,800	10,603	11,270	12,135	14,436	16,904	20,100
6	8,436	10,182	10,830	11,495	12,364	14,650	17,116	20,361
7	8,747	10,364	11,057	11,720	12,593	14,864	17,327	20,622
8	8,868	10,546	11,283	11,946	12,822	15,078	17,538	20,883
9	8,990	10,728	11,510	12,171	13,051	15,292	17,750	21,144
10	9,111	10,909	11,737	12,397	13,280	15,506	17,961	21,405
11	9,334	11,091	11,964	12,622	13,509	15,719	18,172	21,666
12	9,457	11,273	12,191	12,847	13,738	15,933	18,383	21,927
13	9,580	11,455	12,418	13,073	13,967	16,147	18,595	22,188
14	9,703	11,637	12,644	13,298	14,196	16,361	18,806	22,449
15	9,825	11,818	12,871	13,524	14,425	16,575	19,017	22,710
16	9,948	12,000	13,098	13,749	14,654	16,789	19,229	22,971
17	10,071	12,182	13,325	13,974	14,882	17,003	19,440	23,232
18	11,590	13,574	14,062	14,707	15,627	17,751	19,651	23,493
19	12,336	13,763	14,289	14,932	15,856	17,965	19,863	23,755
20	12,665	13,952	14,515	15,158	16,085	18,179	20,074	24,016
21	12,803	14,142	14,742	15,383	16,313	18,393	20,285	24,277

HDFC ERGO General Insurance Company Limited. IRDAI Reg. No. 146. CIN: U66030MH2007PLC177117. Registered & Corporate Office: 6th Floor, Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai – 400 059. Product Name: my: Optima Secure: Product UIN: HDFHLIP26058V082526 | my: health Critical Illness - HDFHLIA22141V032122 | my:Health Hospital Cash Benefit (Add-on) - HDFHLIA21271V022021 | Unlimited Restore (Add On)- HDFHLIA2760V022627 | IPA Rider – APOPAIP19004V011920 | Optima Wellbeing (Add-on) -HDFHLIA2762V022627 | Limitless -HDFHLIA2761V022627 | ABCD Chronic Care - HDFHLIA25044V012425 | Parenthood - HDFHLIA25046V012425 | Serious Illness Booster – HDFHLIA26059V012526



22	13,139	14,331	14,969	15,608	16,542	18,607	20,496	24,538
23	13,280	14,521	15,196	15,834	16,771	18,821	20,708	24,799
24	13,420	14,710	15,423	16,059	17,000	19,034	20,919	25,060
25	13,561	14,899	15,649	16,285	17,229	19,248	21,130	25,321
26	13,701	15,089	15,876	16,510	17,458	19,462	21,342	25,582
27	13,842	15,278	16,103	16,735	17,687	19,676	21,553	25,843
28	13,982	15,468	16,330	16,961	17,916	19,890	21,764	26,104
29	14,123	15,657	16,557	17,186	18,145	20,104	21,976	26,365
30	14,263	15,846	16,783	17,412	18,374	20,318	22,187	26,626
31	14,404	16,036	17,010	17,637	18,603	20,531	22,398	26,887
32	14,544	16,225	17,237	17,862	18,832	20,745	22,610	27,148
33	14,685	16,415	17,464	18,088	19,061	20,959	22,821	27,409
34	14,825	16,604	17,691	18,313	19,290	21,173	23,032	27,670
35	14,966	16,793	17,917	18,539	19,519	21,387	23,243	27,931
36	15,458	17,425	18,181	18,801	19,748	21,601	23,455	28,192
37	15,598	17,614	18,445	19,065	19,977	21,815	23,666	28,453
38	15,739	17,803	18,710	19,330	20,206	22,029	23,877	28,714
39	15,879	18,245	19,433	20,050	20,893	22,242	24,089	28,975
40	16,020	18,435	19,701	20,318	21,122	22,456	24,300	29,236
41	16,160	18,624	19,970	20,587	21,351	22,670	24,511	29,497
42	16,301	18,814	20,240	20,857	21,580	22,884	24,723	29,758
43	16,441	19,003	20,511	21,127	21,809	23,098	24,934	30,019
44	16,582	19,192	20,783	21,399	22,038	23,312	25,145	30,280
45	16,722	19,382	21,056	21,672	22,266	23,526	25,356	30,542
46	20,120	22,487	23,551	24,310	24,999	27,292	29,596	35,256



47	21,611	24,335	25,579	26,673	27,579	31,038	33,824	39,957
48	23,108	26,190	27,615	29,161	30,446	34,784	38,052	44,658
49	24,610	28,052	29,659	31,659	33,313	38,530	42,279	49,358
50	26,118	29,921	31,743	34,202	36,179	42,276	46,507	54,059
51	27,486	31,798	33,781	36,759	39,046	46,022	50,735	58,760
52	29,006	33,683	35,889	39,331	41,913	49,768	54,963	63,461
53	30,532	35,574	38,010	41,918	44,780	53,514	59,191	68,162
54	32,064	37,473	40,143	44,520	47,647	57,260	63,419	72,863
55	33,602	39,380	42,288	47,138	50,514	61,006	67,647	77,563
56	34,481	41,294	45,522	50,364	53,380	64,645	71,875	82,264
57	36,030	43,216	47,695	53,014	56,247	68,391	76,103	86,965
58	37,585	44,693	49,882	55,680	59,114	72,137	80,331	91,666
59	39,145	46,140	52,081	58,361	61,981	75,883	84,559	96,367
60	33,599	42,826	50,728	56,825	61,550	78,877	87,585	1,00,022
61	35,503	45,077	52,987	60,066	65,359	83,117	93,841	1,07,259
62	38,206	48,771	56,829	63,977	69,168	87,358	1,00,097	1,14,495
63	40,909	52,465	60,670	67,888	72,978	91,599	1,06,353	1,21,732
64	43,612	56,159	64,511	71,799	76,787	95,840	1,12,609	1,28,969
65	46,314	59,853	68,353	75,710	80,597	1,00,080	1,18,865	1,36,205
66	48,956	63,605	72,194	79,622	84,406	1,04,321	1,25,121	1,43,442
67	51,658	67,299	76,035	83,533	88,216	1,08,562	1,31,377	1,50,679
68	54,361	70,993	79,876	87,444	92,025	1,12,802	1,37,633	1,57,916
69	57,064	74,687	83,718	91,355	95,834	1,17,043	1,43,889	1,65,152
70	61,718	81,302	89,249	96,775	1,01,658	1,23,326	1,51,451	1,73,925
71	63,431	84,116	92,013	99,499	1,04,656	1,26,830	1,57,761	1,81,226



72	66,222	87,947	95,929	1,03,473	1,08,543	1,31,142	1,64,072	1,88,527
73	69,013	91,779	99,844	1,07,446	1,12,429	1,35,454	1,70,382	1,95,829
74	71,804	95,611	1,03,760	1,11,419	1,16,316	1,39,766	1,76,693	2,03,130
75	74,595	99,442	1,07,675	1,15,392	1,20,202	1,44,078	1,83,003	2,10,431
76	77,386	1,03,274	1,11,591	1,19,365	1,24,089	1,48,390	1,89,314	2,17,732
77	80,176	1,07,105	1,15,506	1,23,338	1,27,975	1,52,702	1,95,624	2,25,034
78	82,967	1,10,937	1,19,421	1,27,312	1,31,862	1,57,014	2,01,934	2,32,335
79	85,758	1,14,769	1,23,337	1,31,285	1,35,748	1,61,327	2,08,245	2,39,636
80	88,549	1,18,600	1,27,252	1,35,258	1,39,634	1,65,639	2,14,555	2,46,937
81	88,549	1,18,600	1,27,252	1,35,258	1,39,634	1,65,639	2,14,555	2,46,937
82	88,549	1,18,600	1,27,252	1,35,258	1,39,634	1,65,639	2,14,555	2,46,937
83	88,549	1,18,600	1,27,252	1,35,258	1,39,634	1,65,639	2,14,555	2,46,937
84	88,549	1,18,600	1,27,252	1,35,258	1,39,634	1,65,639	2,14,555	2,46,937
85	88,549	1,18,600	1,27,252	1,35,258	1,39,634	1,65,639	2,14,555	2,46,937
86	88,549	1,18,600	1,27,252	1,35,258	1,39,634	1,65,639	2,14,555	2,46,937
87	88,549	1,18,600	1,27,252	1,35,258	1,39,634	1,65,639	2,14,555	2,46,937
88	88,549	1,18,600	1,27,252	1,35,258	1,39,634	1,65,639	2,14,555	2,46,937
89	88,549	1,18,600	1,27,252	1,35,258	1,39,634	1,65,639	2,14,555	2,46,937
>=90	88,549	1,18,600	1,27,252	1,35,258	1,39,634	1,65,639	2,14,555	2,46,937



my: Optima Secure - Optima Secure + Gross Premium - Tier 5 (Rest of Maharashtra, Rest of Uttar Pradesh, Rest of Madhya Pradesh, Rest of Rajasthan, Rest of Haryana, Howrah, Hooghly, North 24 Parganas, South 24 Parganas)

Age	Sum Insured							
	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	1,00,00,000	2,00,00,000
0	7,098	8,282	8,802	9,428	10,216	12,426	14,732	17,471
1	7,208	8,448	9,013	9,638	10,429	12,624	14,928	17,714
2	7,317	8,613	9,224	9,847	10,642	12,823	15,125	17,957
3	7,426	8,779	9,435	10,057	10,855	13,022	15,321	18,199
4	7,621	8,944	9,646	10,266	11,068	13,221	15,517	18,442
5	7,731	9,110	9,856	10,476	11,280	13,420	15,714	18,684
6	7,842	9,465	10,067	10,686	11,493	13,618	15,910	18,927
7	8,131	9,634	10,278	10,895	11,706	13,817	16,107	19,170
8	8,244	9,803	10,489	11,105	11,919	14,016	16,303	19,412
9	8,357	9,972	10,700	11,314	12,132	14,215	16,500	19,655
10	8,470	10,141	10,911	11,524	12,345	14,414	16,696	19,898
11	8,677	10,310	11,121	11,733	12,557	14,612	16,892	20,140
12	8,791	10,479	11,332	11,943	12,770	14,811	17,089	20,383
13	8,905	10,648	11,543	12,152	12,983	15,010	17,285	20,626
14	9,019	10,817	11,754	12,362	13,196	15,209	17,482	20,868
15	9,133	10,986	11,965	12,571	13,409	15,408	17,678	21,111
16	9,248	11,155	12,176	12,781	13,622	15,606	17,875	21,354
17	9,362	11,324	12,386	12,990	13,834	15,805	18,071	21,596
18	10,773	12,618	13,072	13,671	14,526	16,501	18,267	21,839
19	11,467	12,794	13,282	13,881	14,739	16,700	18,464	22,082
20	11,773	12,970	13,493	14,090	14,952	16,899	18,660	22,324
21	11,902	13,146	13,704	14,300	15,165	17,098	18,857	22,567

HDFC ERGO General Insurance Company Limited. IRDAI Reg. No. 146. CIN: U66030MH2007PLC177117. Registered & Corporate Office: 6th Floor, Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai – 400 059. Product Name: my: Optima Secure: Product UIN: HDFHLIP26058V082526 | my: health Critical Illness - HDFHLIA22141V032122 | my:Health Hospital Cash Benefit (Add-on) - HDFHLIA21271V022021 | Unlimited Restore (Add On)- HDFHLIA2760V022627 | IPA Rider – APOPAIP19004V011920 | Optima Wellbeing (Add-on) -HDFHLIA2762V022627 | Limitless -HDFHLIA2761V022627 | ABCD Chronic Care - HDFHLIA25044V012425 | Parenthood - HDFHLIA25046V012425 | Serious Illness Booster – HDFHLIA26059V012526



22	12,214	13,322	13,915	14,509	15,377	17,296	19,053	22,810
23	12,344	13,498	14,126	14,719	15,590	17,495	19,249	23,052
24	12,475	13,674	14,337	14,928	15,803	17,694	19,446	23,295
25	12,606	13,850	14,547	15,138	16,016	17,893	19,642	23,538
26	12,736	14,026	14,758	15,347	16,229	18,092	19,839	23,780
27	12,867	14,202	14,969	15,557	16,442	18,290	20,035	24,023
28	12,997	14,378	15,180	15,766	16,655	18,489	20,232	24,266
29	13,128	14,554	15,391	15,976	16,867	18,688	20,428	24,508
30	13,259	14,730	15,602	16,185	17,080	18,887	20,624	24,751
31	13,389	14,906	15,812	16,395	17,293	19,086	20,821	24,994
32	13,520	15,082	16,023	16,604	17,506	19,284	21,017	25,236
33	13,651	15,259	16,234	16,814	17,719	19,483	21,214	25,479
34	13,781	15,435	16,445	17,023	17,932	19,682	21,410	25,722
35	13,912	15,611	16,656	17,233	18,144	19,881	21,607	25,964
36	14,369	16,198	16,900	17,477	18,357	20,080	21,803	26,207
37	14,500	16,374	17,146	17,723	18,570	20,278	21,999	26,449
38	14,630	16,550	17,392	17,969	18,783	20,477	22,196	26,692
39	14,761	16,960	18,064	18,638	19,421	20,676	22,392	26,935
40	14,892	17,137	18,314	18,887	19,634	20,875	22,589	27,177
41	15,022	17,313	18,564	19,137	19,847	21,074	22,785	27,420
42	15,153	17,489	18,814	19,388	20,060	21,272	22,982	27,663
43	15,283	17,665	19,066	19,640	20,273	21,471	23,178	27,905
44	15,414	17,841	19,319	19,892	20,486	21,670	23,374	28,148
45	15,545	18,017	19,573	20,146	20,698	21,869	23,571	28,391
46	18,703	20,904	21,892	22,598	23,238	25,370	27,511	32,773



47	20,089	22,621	23,778	24,795	25,637	28,852	31,442	37,143
48	21,480	24,345	25,670	27,108	28,302	32,334	35,372	41,513
49	22,877	26,076	27,571	29,430	30,967	35,817	39,302	45,883
50	24,279	27,814	29,508	31,793	33,632	39,299	43,232	50,252
51	25,551	29,559	31,402	34,170	36,297	42,781	47,162	54,622
52	26,964	31,311	33,362	36,561	38,961	46,263	51,093	58,992
53	28,382	33,069	35,333	38,966	41,626	49,745	55,023	63,362
54	29,806	34,834	37,316	41,385	44,291	53,228	58,953	67,731
55	31,236	36,607	39,310	43,818	46,956	56,710	62,883	72,101
56	32,053	38,386	42,316	46,817	49,621	60,092	66,813	76,471
57	33,493	40,172	44,336	49,281	52,286	63,575	70,744	80,841
58	34,938	41,546	46,369	51,759	54,951	67,057	74,674	85,210
59	36,389	42,890	48,413	54,251	57,616	70,539	78,604	89,580
60	33,599	42,826	50,728	56,825	61,550	78,877	87,585	1,00,022
61	35,503	45,077	52,987	60,066	65,359	83,117	93,841	1,07,259
62	38,206	48,771	56,829	63,977	69,168	87,358	1,00,097	1,14,495
63	40,909	52,465	60,670	67,888	72,978	91,599	1,06,353	1,21,732
64	43,612	56,159	64,511	71,799	76,787	95,840	1,12,609	1,28,969
65	46,314	59,853	68,353	75,710	80,597	1,00,080	1,18,865	1,36,205
66	48,956	63,605	72,194	79,622	84,406	1,04,321	1,25,121	1,43,442
67	51,658	67,299	76,035	83,533	88,216	1,08,562	1,31,377	1,50,679
68	54,361	70,993	79,876	87,444	92,025	1,12,802	1,37,633	1,57,916
69	57,064	74,687	83,718	91,355	95,834	1,17,043	1,43,889	1,65,152
70	61,718	81,302	89,249	96,775	1,01,658	1,23,326	1,51,451	1,73,925
71	63,431	84,116	92,013	99,499	1,04,656	1,26,830	1,57,761	1,81,226



72	66,222	87,947	95,929	1,03,473	1,08,543	1,31,142	1,64,072	1,88,527
73	69,013	91,779	99,844	1,07,446	1,12,429	1,35,454	1,70,382	1,95,829
74	71,804	95,611	1,03,760	1,11,419	1,16,316	1,39,766	1,76,693	2,03,130
75	74,595	99,442	1,07,675	1,15,392	1,20,202	1,44,078	1,83,003	2,10,431
76	77,386	1,03,274	1,11,591	1,19,365	1,24,089	1,48,390	1,89,314	2,17,732
77	80,176	1,07,105	1,15,506	1,23,338	1,27,975	1,52,702	1,95,624	2,25,034
78	82,967	1,10,937	1,19,421	1,27,312	1,31,862	1,57,014	2,01,934	2,32,335
79	85,758	1,14,769	1,23,337	1,31,285	1,35,748	1,61,327	2,08,245	2,39,636
80	88,549	1,18,600	1,27,252	1,35,258	1,39,634	1,65,639	2,14,555	2,46,937
81	88,549	1,18,600	1,27,252	1,35,258	1,39,634	1,65,639	2,14,555	2,46,937
82	88,549	1,18,600	1,27,252	1,35,258	1,39,634	1,65,639	2,14,555	2,46,937
83	88,549	1,18,600	1,27,252	1,35,258	1,39,634	1,65,639	2,14,555	2,46,937
84	88,549	1,18,600	1,27,252	1,35,258	1,39,634	1,65,639	2,14,555	2,46,937
85	88,549	1,18,600	1,27,252	1,35,258	1,39,634	1,65,639	2,14,555	2,46,937
86	88,549	1,18,600	1,27,252	1,35,258	1,39,634	1,65,639	2,14,555	2,46,937
87	88,549	1,18,600	1,27,252	1,35,258	1,39,634	1,65,639	2,14,555	2,46,937
88	88,549	1,18,600	1,27,252	1,35,258	1,39,634	1,65,639	2,14,555	2,46,937
89	88,549	1,18,600	1,27,252	1,35,258	1,39,634	1,65,639	2,14,555	2,46,937
>=90	88,549	1,18,600	1,27,252	1,35,258	1,39,634	1,65,639	2,14,555	2,46,937



my: Optima Secure - Optima Secure + Gross Premium - Tier 6 (Rest of India)

Age	Sum Insured							
	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	1,00,00,000	2,00,00,000
0	6,812	7,947	8,447	9,047	9,803	11,923	14,137	16,765
1	6,916	8,106	8,649	9,248	10,008	12,114	14,325	16,998
2	7,021	8,265	8,851	9,450	10,212	12,305	14,514	17,231
3	7,126	8,424	9,054	9,651	10,416	12,496	14,702	17,464
4	7,313	8,583	9,256	9,852	10,620	12,687	14,890	17,697
5	7,419	8,742	9,458	10,053	10,825	12,877	15,079	17,930
6	7,525	9,083	9,660	10,254	11,029	13,068	15,267	18,162
7	7,802	9,245	9,863	10,455	11,233	13,259	15,456	18,395
8	7,911	9,407	10,065	10,656	11,437	13,450	15,644	18,628
9	8,019	9,569	10,267	10,857	11,642	13,640	15,833	18,861
10	8,127	9,731	10,470	11,058	11,846	13,831	16,021	19,094
11	8,326	9,894	10,672	11,259	12,050	14,022	16,210	19,327
12	8,436	10,056	10,874	11,460	12,254	14,213	16,398	19,560
13	8,545	10,218	11,077	11,661	12,458	14,404	16,587	19,792
14	8,655	10,380	11,279	11,862	12,663	14,594	16,775	20,025
15	8,764	10,542	11,481	12,063	12,867	14,785	16,964	20,258
16	8,874	10,704	11,684	12,264	13,071	14,976	17,152	20,491
17	8,984	10,867	11,886	12,465	13,275	15,167	17,341	20,724
18	10,338	12,108	12,543	13,119	13,939	15,834	17,529	20,957
19	11,004	12,277	12,746	13,320	14,143	16,025	17,718	21,189
20	11,297	12,446	12,948	13,521	14,348	16,216	17,906	21,422
21	11,421	12,615	13,150	13,722	14,552	16,407	18,095	21,655

HDFC ERGO General Insurance Company Limited. IRDAI Reg. No. 146. CIN: U66030MH2007PLC177117. Registered & Corporate Office: 6th Floor, Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai – 400 059. Product Name: my: Optima Secure: Product UIN: HDFHLIP26058V082526 | my: health Critical Illness - HDFHLIA22141V032122 | my:Health Hospital Cash Benefit (Add-on) - HDFHLIA21271V022021 | Unlimited Restore (Add On)- HDFHLIA2760V022627 | IPA Rider – APOPAIP19004V011920 | Optima Wellbeing (Add-on)-HDFHLIA2762V022627 | Limitless -HDFHLIA2761V022627 | ABCD Chronic Care - HDFHLIA25044V012425 | Parenthood - HDFHLIA25046V012425 | Serious Illness Booster – HDFHLIA26059V012526



22	11,720	12,784	13,353	13,923	14,756	16,597	18,283	21,888
23	11,846	12,953	13,555	14,124	14,960	16,788	18,472	22,121
24	11,971	13,122	13,757	14,325	15,165	16,979	18,660	22,354
25	12,096	13,290	13,960	14,526	15,369	17,170	18,849	22,587
26	12,222	13,459	14,162	14,727	15,573	17,361	19,037	22,819
27	12,347	13,628	14,364	14,928	15,777	17,551	19,226	23,052
28	12,472	13,797	14,567	15,129	15,982	17,742	19,414	23,285
29	12,598	13,966	14,769	15,330	16,186	17,933	19,603	23,518
30	12,723	14,135	14,971	15,531	16,390	18,124	19,791	23,751
31	12,848	14,304	15,173	15,732	16,594	18,314	19,980	23,984
32	12,974	14,473	15,376	15,934	16,799	18,505	20,168	24,217
33	13,099	14,642	15,578	16,135	17,003	18,696	20,357	24,449
34	13,224	14,811	15,780	16,336	17,207	18,887	20,545	24,682
35	13,350	14,980	15,983	16,537	17,411	19,078	20,734	24,915
36	13,788	15,543	16,217	16,771	17,616	19,268	20,922	25,148
37	13,914	15,712	16,453	17,007	17,820	19,459	21,111	25,381
38	14,039	15,881	16,689	17,243	18,024	19,650	21,299	25,614
39	14,165	16,275	17,335	17,885	18,637	19,841	21,488	25,847
40	14,290	16,444	17,574	18,124	18,841	20,031	21,676	26,079
41	14,415	16,613	17,814	18,364	19,045	20,222	21,864	26,312
42	14,541	16,782	18,054	18,605	19,249	20,413	22,053	26,545
43	14,666	16,951	18,296	18,846	19,454	20,604	22,241	26,778
44	14,791	17,120	18,539	19,088	19,658	20,795	22,430	27,011
45	14,917	17,289	18,782	19,332	19,862	20,985	22,618	27,244
46	17,948	20,059	21,008	21,685	22,299	24,345	26,400	31,449



47	19,277	21,707	22,817	23,793	24,601	27,687	30,171	35,642
48	20,612	23,362	24,633	26,012	27,158	31,028	33,943	39,835
49	21,953	25,023	26,457	28,241	29,715	34,370	37,714	44,029
50	23,298	26,690	28,316	30,508	32,273	37,711	41,485	48,222
51	24,518	28,365	30,133	32,789	34,830	41,052	45,257	52,415
52	25,874	30,046	32,014	35,084	37,387	44,394	49,028	56,608
53	27,235	31,733	33,905	37,392	39,945	47,735	52,800	60,802
54	28,602	33,427	35,808	39,713	42,502	51,077	56,571	64,995
55	29,974	35,128	37,722	42,048	45,059	54,418	60,343	69,188
56	30,758	36,835	40,606	44,926	47,616	57,664	64,114	73,381
57	32,139	38,549	42,545	47,290	50,174	61,006	67,885	77,574
58	33,526	39,867	44,495	49,667	52,731	64,347	71,657	81,768
59	34,918	41,157	46,457	52,059	55,288	67,689	75,428	85,961
60	33,599	42,826	50,728	56,825	61,550	78,877	87,585	1,00,022
61	35,503	45,077	52,987	60,066	65,359	83,117	93,841	1,07,259
62	38,206	48,771	56,829	63,977	69,168	87,358	1,00,097	1,14,495
63	40,909	52,465	60,670	67,888	72,978	91,599	1,06,353	1,21,732
64	43,612	56,159	64,511	71,799	76,787	95,840	1,12,609	1,28,969
65	46,314	59,853	68,353	75,710	80,597	1,00,080	1,18,865	1,36,205
66	48,956	63,605	72,194	79,622	84,406	1,04,321	1,25,121	1,43,442
67	51,658	67,299	76,035	83,533	88,216	1,08,562	1,31,377	1,50,679
68	54,361	70,993	79,876	87,444	92,025	1,12,802	1,37,633	1,57,916
69	57,064	74,687	83,718	91,355	95,834	1,17,043	1,43,889	1,65,152
70	61,718	81,302	89,249	96,775	1,01,658	1,23,326	1,51,451	1,73,925
71	63,431	84,116	92,013	99,499	1,04,656	1,26,830	1,57,761	1,81,226



72	66,222	87,947	95,929	1,03,473	1,08,543	1,31,142	1,64,072	1,88,527
73	69,013	91,779	99,844	1,07,446	1,12,429	1,35,454	1,70,382	1,95,829
74	71,804	95,611	1,03,760	1,11,419	1,16,316	1,39,766	1,76,693	2,03,130
75	74,595	99,442	1,07,675	1,15,392	1,20,202	1,44,078	1,83,003	2,10,431
76	77,386	1,03,274	1,11,591	1,19,365	1,24,089	1,48,390	1,89,314	2,17,732
77	80,176	1,07,105	1,15,506	1,23,338	1,27,975	1,52,702	1,95,624	2,25,034
78	82,967	1,10,937	1,19,421	1,27,312	1,31,862	1,57,014	2,01,934	2,32,335
79	85,758	1,14,769	1,23,337	1,31,285	1,35,748	1,61,327	2,08,245	2,39,636
80	88,549	1,18,600	1,27,252	1,35,258	1,39,634	1,65,639	2,14,555	2,46,937
81	88,549	1,18,600	1,27,252	1,35,258	1,39,634	1,65,639	2,14,555	2,46,937
82	88,549	1,18,600	1,27,252	1,35,258	1,39,634	1,65,639	2,14,555	2,46,937
83	88,549	1,18,600	1,27,252	1,35,258	1,39,634	1,65,639	2,14,555	2,46,937
84	88,549	1,18,600	1,27,252	1,35,258	1,39,634	1,65,639	2,14,555	2,46,937
85	88,549	1,18,600	1,27,252	1,35,258	1,39,634	1,65,639	2,14,555	2,46,937
86	88,549	1,18,600	1,27,252	1,35,258	1,39,634	1,65,639	2,14,555	2,46,937
87	88,549	1,18,600	1,27,252	1,35,258	1,39,634	1,65,639	2,14,555	2,46,937
88	88,549	1,18,600	1,27,252	1,35,258	1,39,634	1,65,639	2,14,555	2,46,937
89	88,549	1,18,600	1,27,252	1,35,258	1,39,634	1,65,639	2,14,555	2,46,937
>=90	88,549	1,18,600	1,27,252	1,35,258	1,39,634	1,65,639	2,14,555	2,46,937



Rate Chart

my:Optima Secure – Optional Cover – Overseas Travel (Emergency Treatments Only)

my: Optima Secure - Optional Cover - Overseas Travel Gross Premium - Tier 1 (Delhi, Surat, Gurugram, Faridabad, Ghaziabad, Greater Noida)		
Age	Sum Insured	
	1,00,00,000	2,00,00,000
0	744	900
1	755	911
2	765	921
3	776	932
4	786	942
5	797	953
6	807	963
7	818	974
8	828	984
9	839	995
10	849	1,005
11	860	1,016
12	870	1,026
13	881	1,037
14	891	1,048
15	902	1,058
16	912	1,069
17	922	1,079



18	934	1,087
19	943	1,098
20	952	1,109
21	961	1,119
22	970	1,130
23	980	1,140
24	989	1,151
25	998	1,161
26	1,007	1,172
27	1,016	1,182
28	1,025	1,193
29	1,034	1,203
30	1,043	1,214
31	1,054	1,224
32	1,065	1,235
33	1,076	1,245
34	1,087	1,256
35	1,098	1,266
36	1,109	1,275
37	1,120	1,283
38	1,131	1,292
39	1,143	1,300
40	1,154	1,308
41	1,166	1,336
42	1,177	1,350



43	1,187	1,365
44	1,198	1,380
45	1,208	1,394
46	1,409	1,596
47	1,592	1,805
48	1,775	2,015
49	1,957	2,225
50	2,140	2,435
51	2,343	2,657
52	2,546	2,879
53	2,750	3,101
54	2,953	3,324
55	3,156	3,546
56	3,364	3,768
57	3,571	3,990
58	3,779	4,212
59	3,986	4,435
60	3,927	4,557
61	4,221	4,893
62	4,515	5,229
63	4,809	5,565
64	5,103	5,901
65	5,397	6,237
66	5,691	6,573
67	5,985	6,909



68	6,279	7,245
69	6,573	7,581
70	6,867	7,917
71	7,161	8,253
72	7,455	8,589
73	7,749	8,925
74	8,043	9,261
75	8,337	9,597
76	8,631	9,933
77	8,925	10,269
78	9,219	10,605
79	9,513	10,941
80	9,807	11,277
81	9,807	11,277
82	9,807	11,277
83	9,807	11,277
84	9,807	11,277
85	9,807	11,277
86	9,807	11,277
87	9,807	11,277
88	9,807	11,277
89	9,807	11,277
>=90	9,807	11,277



my: Optima Secure - Optional Cover - Overseas Travel Gross Premium - Tier 2 (Mumbai, Mumbai Suburban, Thane, Navi Mumbai, Ahmedabad, Vadodara)

Age	Sum Insured	
	1,00,00,000	2,00,00,000
0	687	831
1	697	840
2	706	850
3	716	860
4	726	870
5	735	879
6	745	889
7	755	899
8	764	908
9	774	918
10	784	928
11	793	937
12	803	947
13	813	957
14	822	967
15	832	976
16	842	986
17	851	996
18	862	1,003
19	871	1,013
20	879	1,023
21	887	1,033



22	895	1,042
23	904	1,052
24	912	1,062
25	920	1,071
26	929	1,081
27	937	1,091
28	945	1,100
29	954	1,110
30	962	1,120
31	972	1,130
32	983	1,139
33	993	1,149
34	1,003	1,159
35	1,013	1,168
36	1,024	1,176
37	1,034	1,184
38	1,044	1,192
39	1,054	1,200
40	1,064	1,207
41	1,076	1,232
42	1,086	1,246
43	1,095	1,259
44	1,105	1,273
45	1,115	1,286
46	1,300	1,472



47	1,469	1,666
48	1,637	1,859
49	1,806	2,053
50	1,974	2,247
51	2,162	2,452
52	2,350	2,657
53	2,537	2,862
54	2,725	3,067
55	2,912	3,272
56	3,104	3,477
57	3,295	3,682
58	3,487	3,887
59	3,678	4,092
60	3,927	4,557
61	4,221	4,893
62	4,515	5,229
63	4,809	5,565
64	5,103	5,901
65	5,397	6,237
66	5,691	6,573
67	5,985	6,909
68	6,279	7,245
69	6,573	7,581
70	6,867	7,917
71	7,161	8,253



72	7,455	8,589
73	7,749	8,925
74	8,043	9,261
75	8,337	9,597
76	8,631	9,933
77	8,925	10,269
78	9,219	10,605
79	9,513	10,941
80	9,807	11,277
81	9,807	11,277
82	9,807	11,277
83	9,807	11,277
84	9,807	11,277
85	9,807	11,277
86	9,807	11,277
87	9,807	11,277
88	9,807	11,277
89	9,807	11,277
>=90	9,807	11,277



my: Optima Secure - Optional Cover - Overseas Travel Gross Premium - Tier 3 (Nashik, Rest of NCR, Amritsar, Ahmednagar, Mathura, Aligarh)

Age	Sum Insured	
	1,00,00,000	2,00,00,000
0	643	763
1	652	774
2	661	784
3	669	795
4	678	805
5	686	816
6	695	827
7	703	837
8	712	848
9	721	858
10	729	869
11	738	880
12	746	890
13	755	901
14	764	911
15	772	922
16	781	933
17	789	943
18	798	954
19	806	964
20	815	975
21	824	986



22	832	996
23	841	1,007
24	849	1,017
25	858	1,028
26	867	1,039
27	875	1,049
28	884	1,060
29	892	1,070
30	901	1,081
31	909	1,092
32	918	1,102
33	927	1,113
34	935	1,123
35	944	1,134
36	952	1,145
37	961	1,155
38	969	1,166
39	978	1,176
40	987	1,187
41	995	1,198
42	1,004	1,208
43	1,012	1,219
44	1,021	1,229
45	1,030	1,240
46	1,201	1,431



47	1,373	1,621
48	1,544	1,812
49	1,716	2,003
50	1,887	2,194
51	2,059	2,384
52	2,231	2,575
53	2,402	2,766
54	2,574	2,957
55	2,745	3,148
56	2,917	3,338
57	3,089	3,529
58	3,260	3,720
59	3,432	3,911
60	3,427	3,947
61	3,672	4,233
62	3,917	4,519
63	4,162	4,804
64	4,406	5,090
65	4,651	5,375
66	4,896	5,661
67	5,141	5,947
68	5,386	6,232
69	5,630	6,518
70	5,875	6,803
71	6,120	7,089



72	6,365	7,375
73	6,610	7,660
74	6,854	7,946
75	7,099	8,231
76	7,344	8,517
77	7,589	8,803
78	7,834	9,088
79	8,078	9,374
80	8,323	9,659
81	8,323	9,659
82	8,323	9,659
83	8,323	9,659
84	8,323	9,659
85	8,323	9,659
86	8,323	9,659
87	8,323	9,659
88	8,323	9,659
89	8,323	9,659
>=90	8,323	9,659



my: Optima Secure - Optional Cover - Overseas Travel Gross Premium - Tier 4 (Kolkata, Rest of Gujarat, Telangana, Agra, Ludhiana, Beed, Jalgaon, Indore, Gwalior)

Age	Sum Insured	
	1,00,00,000	2,00,00,000
0	631	748
1	639	758
2	648	769
3	656	779
4	664	790
5	673	800
6	681	810
7	690	821
8	698	831
9	707	842
10	715	852
11	723	862
12	732	873
13	740	883
14	749	894
15	757	904
16	765	914
17	774	925
18	782	935
19	791	945
20	799	956
21	807	966



22	816	977
23	824	987
24	833	997
25	841	1,008
26	850	1,018
27	858	1,029
28	866	1,039
29	875	1,049
30	883	1,060
31	892	1,070
32	900	1,081
33	908	1,091
34	917	1,101
35	925	1,112
36	934	1,122
37	942	1,133
38	950	1,143
39	959	1,153
40	967	1,164
41	976	1,174
42	984	1,184
43	993	1,195
44	1,001	1,205
45	1,009	1,216
46	1,178	1,403



47	1,346	1,590
48	1,514	1,777
49	1,682	1,964
50	1,850	2,151
51	2,019	2,338
52	2,187	2,525
53	2,355	2,712
54	2,523	2,899
55	2,692	3,086
56	2,860	3,273
57	3,028	3,460
58	3,196	3,647
59	3,364	3,834
60	3,427	3,947
61	3,672	4,233
62	3,917	4,519
63	4,162	4,804
64	4,406	5,090
65	4,651	5,375
66	4,896	5,661
67	5,141	5,947
68	5,386	6,232
69	5,630	6,518
70	5,875	6,803
71	6,120	7,089



72	6,365	7,375
73	6,610	7,660
74	6,854	7,946
75	7,099	8,231
76	7,344	8,517
77	7,589	8,803
78	7,834	9,088
79	8,078	9,374
80	8,323	9,659
81	8,323	9,659
82	8,323	9,659
83	8,323	9,659
84	8,323	9,659
85	8,323	9,659
86	8,323	9,659
87	8,323	9,659
88	8,323	9,659
89	8,323	9,659
>=90	8,323	9,659



my: Optima Secure - Optional Cover - Overseas Travel Gross Premium - Tier 5 (Rest of Maharashtra, Rest of Uttar Pradesh, Rest of Madhya Pradesh, Rest of Rajasthan, Rest of Haryana, Howrah, Hooghly, North 24 Parganas, South 24 Parganas)		
Age	Sum Insured	
	1,00,00,000	2,00,00,000
0	586	695
1	594	705
2	602	715
3	610	724
4	618	734
5	625	744
6	633	753
7	641	763
8	649	773
9	657	782
10	665	792
11	672	802
12	680	811
13	688	821
14	696	831
15	704	840
16	712	850
17	719	860
18	727	869
19	735	879
20	743	889
21	751	898



22	758	908
23	766	918
24	774	927
25	782	937
26	790	947
27	798	956
28	805	966
29	813	975
30	821	985
31	829	995
32	837	1,004
33	844	1,014
34	852	1,024
35	860	1,033
36	868	1,043
37	876	1,053
38	884	1,062
39	891	1,072
40	899	1,082
41	907	1,091
42	915	1,101
43	923	1,111
44	930	1,120
45	938	1,130
46	1,095	1,304



47	1,251	1,478
48	1,407	1,652
49	1,564	1,825
50	1,720	1,999
51	1,876	2,173
52	2,033	2,347
53	2,189	2,521
54	2,346	2,695
55	2,502	2,869
56	2,658	3,042
57	2,815	3,216
58	2,971	3,390
59	3,127	3,564
60	3,427	3,947
61	3,672	4,233
62	3,917	4,519
63	4,162	4,804
64	4,406	5,090
65	4,651	5,375
66	4,896	5,661
67	5,141	5,947
68	5,386	6,232
69	5,630	6,518
70	5,875	6,803
71	6,120	7,089



72	6,365	7,375
73	6,610	7,660
74	6,854	7,946
75	7,099	8,231
76	7,344	8,517
77	7,589	8,803
78	7,834	9,088
79	8,078	9,374
80	8,323	9,659
81	8,323	9,659
82	8,323	9,659
83	8,323	9,659
84	8,323	9,659
85	8,323	9,659
86	8,323	9,659
87	8,323	9,659
88	8,323	9,659
89	8,323	9,659
>=90	8,323	9,659



my: Optima Secure - Optional Cover - Overseas Travel Gross Premium - Tier 6 (Rest of India)

Age	Sum Insured	
	1,00,00,000	2,00,00,000
0	563	667
1	570	677
2	578	686
3	585	695
4	593	704
5	600	714
6	608	723
7	615	732
8	623	741
9	630	751
10	638	760
11	645	769
12	653	779
13	660	788
14	668	797
15	675	806
16	683	816
17	690	825
18	698	834
19	705	843
20	713	853
21	720	862



22	728	871
23	735	880
24	743	890
25	750	899
26	758	908
27	765	918
28	773	927
29	780	936
30	788	945
31	795	955
32	803	964
33	810	973
34	818	982
35	825	992
36	833	1,001
37	840	1,010
38	848	1,019
39	855	1,029
40	863	1,038
41	870	1,047
42	878	1,057
43	885	1,066
44	893	1,075
45	900	1,084
46	1,050	1,251



47	1,200	1,418
48	1,351	1,585
49	1,501	1,752
50	1,651	1,918
51	1,801	2,085
52	1,951	2,252
53	2,101	2,419
54	2,251	2,586
55	2,401	2,753
56	2,551	2,919
57	2,701	3,086
58	2,851	3,253
59	3,001	3,420
60	3,427	3,947
61	3,672	4,233
62	3,917	4,519
63	4,162	4,804
64	4,406	5,090
65	4,651	5,375
66	4,896	5,661
67	5,141	5,947
68	5,386	6,232
69	5,630	6,518
70	5,875	6,803
71	6,120	7,089



72	6,365	7,375
73	6,610	7,660
74	6,854	7,946
75	7,099	8,231
76	7,344	8,517
77	7,589	8,803
78	7,834	9,088
79	8,078	9,374
80	8,323	9,659
81	8,323	9,659
82	8,323	9,659
83	8,323	9,659
84	8,323	9,659
85	8,323	9,659
86	8,323	9,659
87	8,323	9,659
88	8,323	9,659
89	8,323	9,659
>=90	8,323	9,659



Rate Chart

my:Optima Secure – Optional Cover – Overseas Travel (Emergency & Planned Treatments Only)

my: Optima Secure - Optional Cover - Overseas Travel Gross Premium - Tier 1 (Delhi, Surat, Gurugram, Faridabad, Ghaziabad, Greater Noida)					
Age	Sum Insured				
	25,00,000	50,00,000	75,00,000	1,00,00,000	2,00,00,000
0	18,887	19,826	20,348	20,870	22,821
1	19,322	20,282	20,816	21,350	23,347
2	19,757	20,739	21,285	21,831	23,873
3	20,190	21,194	21,752	22,309	24,398
4	20,625	21,651	22,221	22,791	24,924
5	21,061	22,108	22,690	23,272	25,450
6	21,495	22,564	23,158	23,752	25,974
7	21,929	23,020	23,626	24,231	26,500
8	22,364	23,476	24,093	24,711	27,025
9	22,799	23,933	24,563	25,192	27,551
10	23,233	24,389	25,030	25,672	28,076
11	23,668	24,844	25,498	26,152	28,601
12	24,103	25,301	25,967	26,633	29,127
13	24,537	25,757	26,435	27,113	29,653
14	24,971	26,213	26,903	27,593	30,179
15	25,406	26,669	27,371	28,073	30,703
16	25,841	27,126	27,840	28,554	31,229
17	26,275	27,582	28,308	29,034	31,755

HDFC ERGO General Insurance Company Limited. IRDAI Reg. No. 146. CIN: U66030MH2007PLC177117. Registered & Corporate Office: 6th Floor, Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai – 400 059. Product Name: my: Optima Secure: Product UIN: HDFHLIP26058V082526 | my: health Critical Illness - HDFHLIA22141V032122 | my:Health Hospital Cash Benefit (Add-on) - HDFHLIA21271V022021 | Unlimited Restore (Add On)- HDFHLIA2760V022627 | IPA Rider – APOPAIP19004V011920 | Optima Wellbeing (Add-on) -HDFHLIA2762V022627 | Limitless -HDFHLIA2761V022627 | ABCD Chronic Care - HDFHLIA25044V012425 | Parenthood - HDFHLIA25046V012425 | Serious Illness Booster – HDFHLIA26059V012526



18	35,909	37,694	38,686	39,678	43,390
19	36,493	38,307	39,315	40,323	44,097
20	37,077	38,921	39,945	40,970	44,803
21	37,662	39,535	40,575	41,616	45,509
22	38,247	40,149	41,205	42,262	46,216
23	38,832	40,763	41,835	42,908	46,923
24	39,415	41,375	42,464	43,553	47,630
25	40,000	41,989	43,094	44,199	48,337
26	40,585	42,603	43,724	44,845	49,042
27	41,170	43,217	44,354	45,492	49,750
28	41,755	43,831	44,984	46,138	50,456
29	42,338	44,444	45,613	46,783	51,163
30	42,923	45,057	46,243	47,429	51,870
31	43,508	45,671	46,873	48,075	52,575
32	44,093	46,285	47,503	48,721	53,283
33	44,677	46,899	48,133	49,367	53,989
34	45,262	47,513	48,763	50,014	54,697
35	45,846	48,126	49,392	50,658	55,402
36	49,074	51,515	52,870	54,226	59,302
37	49,693	52,164	53,536	54,909	60,049
38	50,311	52,813	54,203	55,593	60,797
39	50,930	53,462	54,869	56,276	61,544
40	51,547	54,110	55,534	56,958	62,290
41	52,165	54,759	56,200	57,641	63,037
42	52,782	55,407	56,865	58,323	63,784



43	53,401	56,056	57,531	59,006	64,530
44	54,018	56,704	58,196	59,688	65,278
45	54,636	57,353	58,862	60,372	66,025
46	56,387	59,191	60,749	62,306	68,140
47	54,825	57,551	59,066	60,580	66,253
48	55,295	58,045	59,572	61,100	66,823
49	54,433	57,139	58,643	60,147	65,781
50	53,784	56,458	57,944	59,430	64,999
51	54,875	57,604	59,119	60,635	66,315
52	58,105	60,994	62,599	64,204	70,217
53	61,333	64,383	66,077	67,772	74,117
54	64,563	67,773	69,557	71,340	78,018
55	67,792	71,162	73,035	74,908	81,920
56	71,021	74,553	76,515	78,476	85,820
57	74,250	77,942	79,993	82,044	89,720
58	77,479	81,332	83,472	85,613	93,622
59	80,709	84,722	86,952	89,181	97,522
60	83,938	88,111	90,430	92,749	1,01,422
61	87,650	92,009	94,430	96,851	1,05,908
62	93,334	97,975	1,00,553	1,03,131	1,12,776
63	98,907	1,03,825	1,06,558	1,09,290	1,19,510
64	1,04,369	1,09,558	1,12,441	1,15,324	1,26,109
65	1,09,720	1,15,176	1,18,206	1,21,237	1,32,573
66	1,14,960	1,20,676	1,23,852	1,27,027	1,38,905
67	1,20,089	1,26,060	1,29,377	1,32,695	1,45,102



68	1,25,106	1,31,327	1,34,783	1,38,239	1,51,164
69	1,30,610	1,37,105	1,40,713	1,44,321	1,57,814
70	1,36,058	1,42,823	1,46,582	1,50,340	1,64,396
71	1,41,451	1,48,484	1,52,392	1,56,299	1,70,912
72	1,46,788	1,54,087	1,58,142	1,62,197	1,77,361
73	1,52,070	1,59,631	1,63,832	1,68,033	1,83,742
74	1,57,296	1,65,117	1,69,462	1,73,808	1,90,057
75	1,62,465	1,70,544	1,75,032	1,79,520	1,96,304
76	1,67,580	1,75,913	1,80,542	1,85,171	2,02,484
77	1,72,640	1,81,224	1,85,993	1,90,762	2,08,597
78	1,77,643	1,86,476	1,91,384	1,96,291	2,14,643
79	1,82,592	1,91,671	1,96,715	2,01,759	2,20,621
80	1,87,484	1,96,807	2,01,986	2,07,165	2,26,533
81	1,87,484	1,96,807	2,01,986	2,07,165	2,26,533
82	1,87,484	1,96,807	2,01,986	2,07,165	2,26,533
83	1,87,484	1,96,807	2,01,986	2,07,165	2,26,533
84	1,87,484	1,96,807	2,01,986	2,07,165	2,26,533
85	1,87,484	1,96,807	2,01,986	2,07,165	2,26,533
86	1,87,484	1,96,807	2,01,986	2,07,165	2,26,533
87	1,87,484	1,96,807	2,01,986	2,07,165	2,26,533
88	1,87,484	1,96,807	2,01,986	2,07,165	2,26,533
89	1,87,484	1,96,807	2,01,986	2,07,165	2,26,533
>=90	1,87,484	1,96,807	2,01,986	2,07,165	2,26,533



my: Optima Secure - Optional Cover - Overseas Travel Gross Premium - Tier 2 (Mumbai, Mumbai Suburban, Thane, Navi Mumbai, Ahmedabad, Vadodara)

Age	Sum Insured				
	25,00,000	50,00,000	75,00,000	1,00,00,000	2,00,00,000
0	18,887	19,826	20,348	20,870	22,821
1	19,322	20,282	20,816	21,350	23,347
2	19,757	20,739	21,285	21,831	23,873
3	20,190	21,194	21,752	22,309	24,398
4	20,625	21,651	22,221	22,791	24,924
5	21,061	22,108	22,690	23,272	25,450
6	21,495	22,564	23,158	23,752	25,974
7	21,929	23,020	23,626	24,231	26,500
8	22,364	23,476	24,093	24,711	27,025
9	22,799	23,933	24,563	25,192	27,551
10	23,233	24,389	25,030	25,672	28,076
11	23,668	24,844	25,498	26,152	28,601
12	24,103	25,301	25,967	26,633	29,127
13	24,537	25,757	26,435	27,113	29,653
14	24,971	26,213	26,903	27,593	30,179
15	25,406	26,669	27,371	28,073	30,703
16	25,841	27,126	27,840	28,554	31,229
17	26,275	27,582	28,308	29,034	31,755
18	35,909	37,694	38,686	39,678	43,390
19	36,493	38,307	39,315	40,323	44,097
20	37,077	38,921	39,945	40,970	44,803
21	37,662	39,535	40,575	41,616	45,509

HDFC ERGO General Insurance Company Limited. IRDAI Reg. No. 146. CIN: U66030MH2007PLC177117. Registered & Corporate Office: 6th Floor, Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai – 400 059. Product Name: my: Optima Secure: Product UIN: HDFHLIP26058V082526 | my: health Critical Illness - HDFHLIA22141V032122 | my:Health Hospital Cash Benefit (Add-on) - HDFHLIA21271V022021 | Unlimited Restore (Add On)- HDFHLIA2760V022627 | IPA Rider – APOPAIP19004V011920 | Optima Wellbeing (Add-on) -HDFHLIA2762V022627 | Limitless -HDFHLIA2761V022627 | ABCD Chronic Care - HDFHLIA25044V012425 | Parenthood - HDFHLIA25046V012425 | Serious Illness Booster – HDFHLIA26059V012526



22	38,247	40,149	41,205	42,262	46,216
23	38,832	40,763	41,835	42,908	46,923
24	39,415	41,375	42,464	43,553	47,630
25	40,000	41,989	43,094	44,199	48,337
26	40,585	42,603	43,724	44,845	49,042
27	41,170	43,217	44,354	45,492	49,750
28	41,755	43,831	44,984	46,138	50,456
29	42,338	44,444	45,613	46,783	51,163
30	42,923	45,057	46,243	47,429	51,870
31	43,508	45,671	46,873	48,075	52,575
32	44,093	46,285	47,503	48,721	53,283
33	44,677	46,899	48,133	49,367	53,989
34	45,262	47,513	48,763	50,014	54,697
35	45,846	48,126	49,392	50,658	55,402
36	49,074	51,515	52,870	54,226	59,302
37	49,693	52,164	53,536	54,909	60,049
38	50,311	52,813	54,203	55,593	60,797
39	50,930	53,462	54,869	56,276	61,544
40	51,547	54,110	55,534	56,958	62,290
41	52,165	54,759	56,200	57,641	63,037
42	52,782	55,407	56,865	58,323	63,784
43	53,401	56,056	57,531	59,006	64,530
44	54,018	56,704	58,196	59,688	65,278
45	54,636	57,353	58,862	60,372	66,025
46	56,387	59,191	60,749	62,306	68,140



47	54,825	57,551	59,066	60,580	66,253
48	55,295	58,045	59,572	61,100	66,823
49	54,433	57,139	58,643	60,147	65,781
50	53,784	56,458	57,944	59,430	64,999
51	54,875	57,604	59,119	60,635	66,315
52	58,105	60,994	62,599	64,204	70,217
53	61,333	64,383	66,077	67,772	74,117
54	64,563	67,773	69,557	71,340	78,018
55	67,792	71,162	73,035	74,908	81,920
56	71,021	74,553	76,515	78,476	85,820
57	74,250	77,942	79,993	82,044	89,720
58	77,479	81,332	83,472	85,613	93,622
59	80,709	84,722	86,952	89,181	97,522
60	83,938	88,111	90,430	92,749	1,01,422
61	87,650	92,009	94,430	96,851	1,05,908
62	93,334	97,975	1,00,553	1,03,131	1,12,776
63	98,907	1,03,825	1,06,558	1,09,290	1,19,510
64	1,04,369	1,09,558	1,12,441	1,15,324	1,26,109
65	1,09,720	1,15,176	1,18,206	1,21,237	1,32,573
66	1,14,960	1,20,676	1,23,852	1,27,027	1,38,905
67	1,20,089	1,26,060	1,29,377	1,32,695	1,45,102
68	1,25,106	1,31,327	1,34,783	1,38,239	1,51,164
69	1,30,610	1,37,105	1,40,713	1,44,321	1,57,814
70	1,36,058	1,42,823	1,46,582	1,50,340	1,64,396
71	1,41,451	1,48,484	1,52,392	1,56,299	1,70,912



72	1,46,788	1,54,087	1,58,142	1,62,197	1,77,361
73	1,52,070	1,59,631	1,63,832	1,68,033	1,83,742
74	1,57,296	1,65,117	1,69,462	1,73,808	1,90,057
75	1,62,465	1,70,544	1,75,032	1,79,520	1,96,304
76	1,67,580	1,75,913	1,80,542	1,85,171	2,02,484
77	1,72,640	1,81,224	1,85,993	1,90,762	2,08,597
78	1,77,643	1,86,476	1,91,384	1,96,291	2,14,643
79	1,82,592	1,91,671	1,96,715	2,01,759	2,20,621
80	1,87,484	1,96,807	2,01,986	2,07,165	2,26,533
81	1,87,484	1,96,807	2,01,986	2,07,165	2,26,533
82	1,87,484	1,96,807	2,01,986	2,07,165	2,26,533
83	1,87,484	1,96,807	2,01,986	2,07,165	2,26,533
84	1,87,484	1,96,807	2,01,986	2,07,165	2,26,533
85	1,87,484	1,96,807	2,01,986	2,07,165	2,26,533
86	1,87,484	1,96,807	2,01,986	2,07,165	2,26,533
87	1,87,484	1,96,807	2,01,986	2,07,165	2,26,533
88	1,87,484	1,96,807	2,01,986	2,07,165	2,26,533
89	1,87,484	1,96,807	2,01,986	2,07,165	2,26,533
>=90	1,87,484	1,96,807	2,01,986	2,07,165	2,26,533



my: Optima Secure - Optional Cover - Overseas Travel Gross Premium - Tier 3 (Nashik, Rest of NCR, Amritsar, Ahmednagar, Mathura, Aligarh)

Age	Sum Insured				
	25,00,000	50,00,000	75,00,000	1,00,00,000	2,00,00,000
0	18,887	19,826	20,348	20,870	22,821
1	19,322	20,282	20,816	21,350	23,347
2	19,757	20,739	21,285	21,831	23,873
3	20,190	21,194	21,752	22,309	24,398
4	20,625	21,651	22,221	22,791	24,924
5	21,061	22,108	22,690	23,272	25,450
6	21,495	22,564	23,158	23,752	25,974
7	21,929	23,020	23,626	24,231	26,500
8	22,364	23,476	24,093	24,711	27,025
9	22,799	23,933	24,563	25,192	27,551
10	23,233	24,389	25,030	25,672	28,076
11	23,668	24,844	25,498	26,152	28,601
12	24,103	25,301	25,967	26,633	29,127
13	24,537	25,757	26,435	27,113	29,653
14	24,971	26,213	26,903	27,593	30,179
15	25,406	26,669	27,371	28,073	30,703
16	25,841	27,126	27,840	28,554	31,229
17	26,275	27,582	28,308	29,034	31,755
18	35,909	37,694	38,686	39,678	43,390
19	36,493	38,307	39,315	40,323	44,097
20	37,077	38,921	39,945	40,970	44,803
21	37,662	39,535	40,575	41,616	45,509

HDFC ERGO General Insurance Company Limited. IRDAI Reg. No. 146. CIN: U66030MH2007PLC177117. Registered & Corporate Office: 6th Floor, Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai – 400 059. Product Name: my: Optima Secure: Product UIN: HDFHLIP26058V082526 | my: health Critical Illness - HDFHLIA22141V032122 | my:Health Hospital Cash Benefit (Add-on) - HDFHLIA21271V022021 | Unlimited Restore (Add On)- HDFHLIA2760V022627 | IPA Rider – APOPAIP19004V011920 | Optima Wellbeing (Add-on) -HDFHLIA2762V022627 | Limitless -HDFHLIA2761V022627 | ABCD Chronic Care - HDFHLIA25044V012425 | Parenthood - HDFHLIA25046V012425 | Serious Illness Booster – HDFHLIA26059V012526



22	38,247	40,149	41,205	42,262	46,216
23	38,832	40,763	41,835	42,908	46,923
24	39,415	41,375	42,464	43,553	47,630
25	40,000	41,989	43,094	44,199	48,337
26	40,585	42,603	43,724	44,845	49,042
27	41,170	43,217	44,354	45,492	49,750
28	41,755	43,831	44,984	46,138	50,456
29	42,338	44,444	45,613	46,783	51,163
30	42,923	45,057	46,243	47,429	51,870
31	43,508	45,671	46,873	48,075	52,575
32	44,093	46,285	47,503	48,721	53,283
33	44,677	46,899	48,133	49,367	53,989
34	45,262	47,513	48,763	50,014	54,697
35	45,846	48,126	49,392	50,658	55,402
36	49,074	51,515	52,870	54,226	59,302
37	49,693	52,164	53,536	54,909	60,049
38	50,311	52,813	54,203	55,593	60,797
39	50,930	53,462	54,869	56,276	61,544
40	51,547	54,110	55,534	56,958	62,290
41	52,165	54,759	56,200	57,641	63,037
42	52,782	55,407	56,865	58,323	63,784
43	53,401	56,056	57,531	59,006	64,530
44	54,018	56,704	58,196	59,688	65,278
45	54,636	57,353	58,862	60,372	66,025
46	56,387	59,191	60,749	62,306	68,140



47	54,825	57,551	59,066	60,580	66,253
48	55,295	58,045	59,572	61,100	66,823
49	54,433	57,139	58,643	60,147	65,781
50	53,784	56,458	57,944	59,430	64,999
51	54,875	57,604	59,119	60,635	66,315
52	58,105	60,994	62,599	64,204	70,217
53	61,333	64,383	66,077	67,772	74,117
54	64,563	67,773	69,557	71,340	78,018
55	67,792	71,162	73,035	74,908	81,920
56	71,021	74,553	76,515	78,476	85,820
57	74,250	77,942	79,993	82,044	89,720
58	77,479	81,332	83,472	85,613	93,622
59	80,709	84,722	86,952	89,181	97,522
60	83,938	88,111	90,430	92,749	1,01,422
61	87,650	92,009	94,430	96,851	1,05,908
62	93,334	97,975	1,00,553	1,03,131	1,12,776
63	98,907	1,03,825	1,06,558	1,09,290	1,19,510
64	1,04,369	1,09,558	1,12,441	1,15,324	1,26,109
65	1,09,720	1,15,176	1,18,206	1,21,237	1,32,573
66	1,14,960	1,20,676	1,23,852	1,27,027	1,38,905
67	1,20,089	1,26,060	1,29,377	1,32,695	1,45,102
68	1,25,106	1,31,327	1,34,783	1,38,239	1,51,164
69	1,30,610	1,37,105	1,40,713	1,44,321	1,57,814
70	1,36,058	1,42,823	1,46,582	1,50,340	1,64,396
71	1,41,451	1,48,484	1,52,392	1,56,299	1,70,912



72	1,46,788	1,54,087	1,58,142	1,62,197	1,77,361
73	1,52,070	1,59,631	1,63,832	1,68,033	1,83,742
74	1,57,296	1,65,117	1,69,462	1,73,808	1,90,057
75	1,62,465	1,70,544	1,75,032	1,79,520	1,96,304
76	1,67,580	1,75,913	1,80,542	1,85,171	2,02,484
77	1,72,640	1,81,224	1,85,993	1,90,762	2,08,597
78	1,77,643	1,86,476	1,91,384	1,96,291	2,14,643
79	1,82,592	1,91,671	1,96,715	2,01,759	2,20,621
80	1,87,484	1,96,807	2,01,986	2,07,165	2,26,533
81	1,87,484	1,96,807	2,01,986	2,07,165	2,26,533
82	1,87,484	1,96,807	2,01,986	2,07,165	2,26,533
83	1,87,484	1,96,807	2,01,986	2,07,165	2,26,533
84	1,87,484	1,96,807	2,01,986	2,07,165	2,26,533
85	1,87,484	1,96,807	2,01,986	2,07,165	2,26,533
86	1,87,484	1,96,807	2,01,986	2,07,165	2,26,533
87	1,87,484	1,96,807	2,01,986	2,07,165	2,26,533
88	1,87,484	1,96,807	2,01,986	2,07,165	2,26,533
89	1,87,484	1,96,807	2,01,986	2,07,165	2,26,533
>=90	1,87,484	1,96,807	2,01,986	2,07,165	2,26,533



my: Optima Secure - Optional Cover - Overseas Travel Gross Premium - Tier 4 (Kolkata, Rest of Gujarat, Telangana, Agra, Ludhiana, Beed, Jalgaon, Indore, Gwalior)					
Age	Sum Insured				
	25,00,000	50,00,000	75,00,000	1,00,00,000	2,00,00,000
0	18,887	19,826	20,348	20,870	22,821
1	19,322	20,282	20,816	21,350	23,347
2	19,757	20,739	21,285	21,831	23,873
3	20,190	21,194	21,752	22,309	24,398
4	20,625	21,651	22,221	22,791	24,924
5	21,061	22,108	22,690	23,272	25,450
6	21,495	22,564	23,158	23,752	25,974
7	21,929	23,020	23,626	24,231	26,500
8	22,364	23,476	24,093	24,711	27,025
9	22,799	23,933	24,563	25,192	27,551
10	23,233	24,389	25,030	25,672	28,076
11	23,668	24,844	25,498	26,152	28,601
12	24,103	25,301	25,967	26,633	29,127
13	24,537	25,757	26,435	27,113	29,653
14	24,971	26,213	26,903	27,593	30,179
15	25,406	26,669	27,371	28,073	30,703
16	25,841	27,126	27,840	28,554	31,229
17	26,275	27,582	28,308	29,034	31,755
18	35,909	37,694	38,686	39,678	43,390
19	36,493	38,307	39,315	40,323	44,097
20	37,077	38,921	39,945	40,970	44,803
21	37,662	39,535	40,575	41,616	45,509

HDFC ERGO General Insurance Company Limited. IRDAI Reg. No. 146. CIN: U66030MH2007PLC177117. Registered & Corporate Office: 6th Floor, Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai – 400 059. Product Name: my: Optima Secure: Product UIN: HDFHLIP26058V082526 | my: health Critical Illness - HDFHLIA22141V032122 | my:Health Hospital Cash Benefit (Add-on) - HDFHLIA21271V022021 | Unlimited Restore (Add On)- HDFHLIA2760V022627 | IPA Rider – APOPAIP19004V011920 | Optima Wellbeing (Add-on) -HDFHLIA2762V022627 | Limitless -HDFHLIA2761V022627 | ABCD Chronic Care - HDFHLIA25044V012425 | Parenthood - HDFHLIA25046V012425 | Serious Illness Booster – HDFHLIA26059V012526



22	38,247	40,149	41,205	42,262	46,216
23	38,832	40,763	41,835	42,908	46,923
24	39,415	41,375	42,464	43,553	47,630
25	40,000	41,989	43,094	44,199	48,337
26	40,585	42,603	43,724	44,845	49,042
27	41,170	43,217	44,354	45,492	49,750
28	41,755	43,831	44,984	46,138	50,456
29	42,338	44,444	45,613	46,783	51,163
30	42,923	45,057	46,243	47,429	51,870
31	43,508	45,671	46,873	48,075	52,575
32	44,093	46,285	47,503	48,721	53,283
33	44,677	46,899	48,133	49,367	53,989
34	45,262	47,513	48,763	50,014	54,697
35	45,846	48,126	49,392	50,658	55,402
36	49,074	51,515	52,870	54,226	59,302
37	49,693	52,164	53,536	54,909	60,049
38	50,311	52,813	54,203	55,593	60,797
39	50,930	53,462	54,869	56,276	61,544
40	51,547	54,110	55,534	56,958	62,290
41	52,165	54,759	56,200	57,641	63,037
42	52,782	55,407	56,865	58,323	63,784
43	53,401	56,056	57,531	59,006	64,530
44	54,018	56,704	58,196	59,688	65,278
45	54,636	57,353	58,862	60,372	66,025
46	56,387	59,191	60,749	62,306	68,140



47	54,825	57,551	59,066	60,580	66,253
48	55,295	58,045	59,572	61,100	66,823
49	54,433	57,139	58,643	60,147	65,781
50	53,784	56,458	57,944	59,430	64,999
51	54,875	57,604	59,119	60,635	66,315
52	58,105	60,994	62,599	64,204	70,217
53	61,333	64,383	66,077	67,772	74,117
54	64,563	67,773	69,557	71,340	78,018
55	67,792	71,162	73,035	74,908	81,920
56	71,021	74,553	76,515	78,476	85,820
57	74,250	77,942	79,993	82,044	89,720
58	77,479	81,332	83,472	85,613	93,622
59	80,709	84,722	86,952	89,181	97,522
60	83,938	88,111	90,430	92,749	1,01,422
61	87,650	92,009	94,430	96,851	1,05,908
62	93,334	97,975	1,00,553	1,03,131	1,12,776
63	98,907	1,03,825	1,06,558	1,09,290	1,19,510
64	1,04,369	1,09,558	1,12,441	1,15,324	1,26,109
65	1,09,720	1,15,176	1,18,206	1,21,237	1,32,573
66	1,14,960	1,20,676	1,23,852	1,27,027	1,38,905
67	1,20,089	1,26,060	1,29,377	1,32,695	1,45,102
68	1,25,106	1,31,327	1,34,783	1,38,239	1,51,164
69	1,30,610	1,37,105	1,40,713	1,44,321	1,57,814
70	1,36,058	1,42,823	1,46,582	1,50,340	1,64,396
71	1,41,451	1,48,484	1,52,392	1,56,299	1,70,912



72	1,46,788	1,54,087	1,58,142	1,62,197	1,77,361
73	1,52,070	1,59,631	1,63,832	1,68,033	1,83,742
74	1,57,296	1,65,117	1,69,462	1,73,808	1,90,057
75	1,62,465	1,70,544	1,75,032	1,79,520	1,96,304
76	1,67,580	1,75,913	1,80,542	1,85,171	2,02,484
77	1,72,640	1,81,224	1,85,993	1,90,762	2,08,597
78	1,77,643	1,86,476	1,91,384	1,96,291	2,14,643
79	1,82,592	1,91,671	1,96,715	2,01,759	2,20,621
80	1,87,484	1,96,807	2,01,986	2,07,165	2,26,533
81	1,87,484	1,96,807	2,01,986	2,07,165	2,26,533
82	1,87,484	1,96,807	2,01,986	2,07,165	2,26,533
83	1,87,484	1,96,807	2,01,986	2,07,165	2,26,533
84	1,87,484	1,96,807	2,01,986	2,07,165	2,26,533
85	1,87,484	1,96,807	2,01,986	2,07,165	2,26,533
86	1,87,484	1,96,807	2,01,986	2,07,165	2,26,533
87	1,87,484	1,96,807	2,01,986	2,07,165	2,26,533
88	1,87,484	1,96,807	2,01,986	2,07,165	2,26,533
89	1,87,484	1,96,807	2,01,986	2,07,165	2,26,533
>=90	1,87,484	1,96,807	2,01,986	2,07,165	2,26,533



my: Optima Secure - Optional Cover - Overseas Travel Gross Premium - Tier 5 (Rest of Maharashtra, Rest of Uttar Pradesh, Rest of Madhya Pradesh, Rest of Rajasthan, Rest of Haryana, Howrah, Hooghly, North 24 Parganas, South 24 Parganas)

Age	Sum Insured				
	25,00,000	50,00,000	75,00,000	1,00,00,000	2,00,00,000
0	18,887	19,826	20,348	20,870	22,821
1	19,322	20,282	20,816	21,350	23,347
2	19,757	20,739	21,285	21,831	23,873
3	20,190	21,194	21,752	22,309	24,398
4	20,625	21,651	22,221	22,791	24,924
5	21,061	22,108	22,690	23,272	25,450
6	21,495	22,564	23,158	23,752	25,974
7	21,929	23,020	23,626	24,231	26,500
8	22,364	23,476	24,093	24,711	27,025
9	22,799	23,933	24,563	25,192	27,551
10	23,233	24,389	25,030	25,672	28,076
11	23,668	24,844	25,498	26,152	28,601
12	24,103	25,301	25,967	26,633	29,127
13	24,537	25,757	26,435	27,113	29,653
14	24,971	26,213	26,903	27,593	30,179
15	25,406	26,669	27,371	28,073	30,703
16	25,841	27,126	27,840	28,554	31,229
17	26,275	27,582	28,308	29,034	31,755
18	35,909	37,694	38,686	39,678	43,390
19	36,493	38,307	39,315	40,323	44,097
20	37,077	38,921	39,945	40,970	44,803
21	37,662	39,535	40,575	41,616	45,509

HDFC ERGO General Insurance Company Limited. IRDAI Reg. No. 146. CIN: U66030MH2007PLC177117. Registered & Corporate Office: 6th Floor, Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai – 400 059. Product Name: my: Optima Secure: Product UIN: HDFHLIP26058V082526 | my: health Critical Illness - HDFHLIA22141V032122 | my:Health Hospital Cash Benefit (Add-on) - HDFHLIA21271V022021 | Unlimited Restore (Add On)- HDFHLIA2760V022627 | IPA Rider – APOPAIP19004V011920 | Optima Wellbeing (Add-on) -HDFHLIA2762V022627 | Limitless -HDFHLIA2761V022627 | ABCD Chronic Care - HDFHLIA25044V012425 | Parenthood - HDFHLIA25046V012425 | Serious Illness Booster – HDFHLIA26059V012526



22	38,247	40,149	41,205	42,262	46,216
23	38,832	40,763	41,835	42,908	46,923
24	39,415	41,375	42,464	43,553	47,630
25	40,000	41,989	43,094	44,199	48,337
26	40,585	42,603	43,724	44,845	49,042
27	41,170	43,217	44,354	45,492	49,750
28	41,755	43,831	44,984	46,138	50,456
29	42,338	44,444	45,613	46,783	51,163
30	42,923	45,057	46,243	47,429	51,870
31	43,508	45,671	46,873	48,075	52,575
32	44,093	46,285	47,503	48,721	53,283
33	44,677	46,899	48,133	49,367	53,989
34	45,262	47,513	48,763	50,014	54,697
35	45,846	48,126	49,392	50,658	55,402
36	49,074	51,515	52,870	54,226	59,302
37	49,693	52,164	53,536	54,909	60,049
38	50,311	52,813	54,203	55,593	60,797
39	50,930	53,462	54,869	56,276	61,544
40	51,547	54,110	55,534	56,958	62,290
41	52,165	54,759	56,200	57,641	63,037
42	52,782	55,407	56,865	58,323	63,784
43	53,401	56,056	57,531	59,006	64,530
44	54,018	56,704	58,196	59,688	65,278
45	54,636	57,353	58,862	60,372	66,025
46	56,387	59,191	60,749	62,306	68,140



47	54,825	57,551	59,066	60,580	66,253
48	55,295	58,045	59,572	61,100	66,823
49	54,433	57,139	58,643	60,147	65,781
50	53,784	56,458	57,944	59,430	64,999
51	54,875	57,604	59,119	60,635	66,315
52	58,105	60,994	62,599	64,204	70,217
53	61,333	64,383	66,077	67,772	74,117
54	64,563	67,773	69,557	71,340	78,018
55	67,792	71,162	73,035	74,908	81,920
56	71,021	74,553	76,515	78,476	85,820
57	74,250	77,942	79,993	82,044	89,720
58	77,479	81,332	83,472	85,613	93,622
59	80,709	84,722	86,952	89,181	97,522
60	83,938	88,111	90,430	92,749	1,01,422
61	87,650	92,009	94,430	96,851	1,05,908
62	93,334	97,975	1,00,553	1,03,131	1,12,776
63	98,907	1,03,825	1,06,558	1,09,290	1,19,510
64	1,04,369	1,09,558	1,12,441	1,15,324	1,26,109
65	1,09,720	1,15,176	1,18,206	1,21,237	1,32,573
66	1,14,960	1,20,676	1,23,852	1,27,027	1,38,905
67	1,20,089	1,26,060	1,29,377	1,32,695	1,45,102
68	1,25,106	1,31,327	1,34,783	1,38,239	1,51,164
69	1,30,610	1,37,105	1,40,713	1,44,321	1,57,814
70	1,36,058	1,42,823	1,46,582	1,50,340	1,64,396
71	1,41,451	1,48,484	1,52,392	1,56,299	1,70,912



72	1,46,788	1,54,087	1,58,142	1,62,197	1,77,361
73	1,52,070	1,59,631	1,63,832	1,68,033	1,83,742
74	1,57,296	1,65,117	1,69,462	1,73,808	1,90,057
75	1,62,465	1,70,544	1,75,032	1,79,520	1,96,304
76	1,67,580	1,75,913	1,80,542	1,85,171	2,02,484
77	1,72,640	1,81,224	1,85,993	1,90,762	2,08,597
78	1,77,643	1,86,476	1,91,384	1,96,291	2,14,643
79	1,82,592	1,91,671	1,96,715	2,01,759	2,20,621
80	1,87,484	1,96,807	2,01,986	2,07,165	2,26,533
81	1,87,484	1,96,807	2,01,986	2,07,165	2,26,533
82	1,87,484	1,96,807	2,01,986	2,07,165	2,26,533
83	1,87,484	1,96,807	2,01,986	2,07,165	2,26,533
84	1,87,484	1,96,807	2,01,986	2,07,165	2,26,533
85	1,87,484	1,96,807	2,01,986	2,07,165	2,26,533
86	1,87,484	1,96,807	2,01,986	2,07,165	2,26,533
87	1,87,484	1,96,807	2,01,986	2,07,165	2,26,533
88	1,87,484	1,96,807	2,01,986	2,07,165	2,26,533
89	1,87,484	1,96,807	2,01,986	2,07,165	2,26,533
>=90	1,87,484	1,96,807	2,01,986	2,07,165	2,26,533



my: Optima Secure - Optional Cover - Overseas Travel Gross Premium - Tier 6 (Rest of India)

Age	Sum Insured				
	25,00,000	50,00,000	75,00,000	1,00,00,000	2,00,00,000
0	18,887	19,826	20,348	20,870	22,821
1	19,322	20,282	20,816	21,350	23,347
2	19,757	20,739	21,285	21,831	23,873
3	20,190	21,194	21,752	22,309	24,398
4	20,625	21,651	22,221	22,791	24,924
5	21,061	22,108	22,690	23,272	25,450
6	21,495	22,564	23,158	23,752	25,974
7	21,929	23,020	23,626	24,231	26,500
8	22,364	23,476	24,093	24,711	27,025
9	22,799	23,933	24,563	25,192	27,551
10	23,233	24,389	25,030	25,672	28,076
11	23,668	24,844	25,498	26,152	28,601
12	24,103	25,301	25,967	26,633	29,127
13	24,537	25,757	26,435	27,113	29,653
14	24,971	26,213	26,903	27,593	30,179
15	25,406	26,669	27,371	28,073	30,703
16	25,841	27,126	27,840	28,554	31,229
17	26,275	27,582	28,308	29,034	31,755
18	35,909	37,694	38,686	39,678	43,390
19	36,493	38,307	39,315	40,323	44,097
20	37,077	38,921	39,945	40,970	44,803
21	37,662	39,535	40,575	41,616	45,509

HDFC ERGO General Insurance Company Limited. IRDAI Reg. No. 146. CIN: U66030MH2007PLC177117. Registered & Corporate Office: 6th Floor, Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai – 400 059. Product Name: my: Optima Secure: Product UIN: HDFHLIP26058V082526 | my: health Critical Illness - HDFHLIA22141V032122 | my:Health Hospital Cash Benefit (Add-on) - HDFHLIA21271V022021 | Unlimited Restore (Add On)- HDFHLIA2760V022627 | IPA Rider – APOPAIP19004V011920 | Optima Wellbeing (Add-on) -HDFHLIA2762V022627 | Limitless -HDFHLIA2761V022627 | ABCD Chronic Care - HDFHLIA25044V012425 | Parenthood - HDFHLIA25046V012425 | Serious Illness Booster – HDFHLIA26059V012526



22	38,247	40,149	41,205	42,262	46,216
23	38,832	40,763	41,835	42,908	46,923
24	39,415	41,375	42,464	43,553	47,630
25	40,000	41,989	43,094	44,199	48,337
26	40,585	42,603	43,724	44,845	49,042
27	41,170	43,217	44,354	45,492	49,750
28	41,755	43,831	44,984	46,138	50,456
29	42,338	44,444	45,613	46,783	51,163
30	42,923	45,057	46,243	47,429	51,870
31	43,508	45,671	46,873	48,075	52,575
32	44,093	46,285	47,503	48,721	53,283
33	44,677	46,899	48,133	49,367	53,989
34	45,262	47,513	48,763	50,014	54,697
35	45,846	48,126	49,392	50,658	55,402
36	49,074	51,515	52,870	54,226	59,302
37	49,693	52,164	53,536	54,909	60,049
38	50,311	52,813	54,203	55,593	60,797
39	50,930	53,462	54,869	56,276	61,544
40	51,547	54,110	55,534	56,958	62,290
41	52,165	54,759	56,200	57,641	63,037
42	52,782	55,407	56,865	58,323	63,784
43	53,401	56,056	57,531	59,006	64,530
44	54,018	56,704	58,196	59,688	65,278
45	54,636	57,353	58,862	60,372	66,025
46	56,387	59,191	60,749	62,306	68,140



47	54,825	57,551	59,066	60,580	66,253
48	55,295	58,045	59,572	61,100	66,823
49	54,433	57,139	58,643	60,147	65,781
50	53,784	56,458	57,944	59,430	64,999
51	54,875	57,604	59,119	60,635	66,315
52	58,105	60,994	62,599	64,204	70,217
53	61,333	64,383	66,077	67,772	74,117
54	64,563	67,773	69,557	71,340	78,018
55	67,792	71,162	73,035	74,908	81,920
56	71,021	74,553	76,515	78,476	85,820
57	74,250	77,942	79,993	82,044	89,720
58	77,479	81,332	83,472	85,613	93,622
59	80,709	84,722	86,952	89,181	97,522
60	83,938	88,111	90,430	92,749	1,01,422
61	87,650	92,009	94,430	96,851	1,05,908
62	93,334	97,975	1,00,553	1,03,131	1,12,776
63	98,907	1,03,825	1,06,558	1,09,290	1,19,510
64	1,04,369	1,09,558	1,12,441	1,15,324	1,26,109
65	1,09,720	1,15,176	1,18,206	1,21,237	1,32,573
66	1,14,960	1,20,676	1,23,852	1,27,027	1,38,905
67	1,20,089	1,26,060	1,29,377	1,32,695	1,45,102
68	1,25,106	1,31,327	1,34,783	1,38,239	1,51,164
69	1,30,610	1,37,105	1,40,713	1,44,321	1,57,814
70	1,36,058	1,42,823	1,46,582	1,50,340	1,64,396
71	1,41,451	1,48,484	1,52,392	1,56,299	1,70,912



72	1,46,788	1,54,087	1,58,142	1,62,197	1,77,361
73	1,52,070	1,59,631	1,63,832	1,68,033	1,83,742
74	1,57,296	1,65,117	1,69,462	1,73,808	1,90,057
75	1,62,465	1,70,544	1,75,032	1,79,520	1,96,304
76	1,67,580	1,75,913	1,80,542	1,85,171	2,02,484
77	1,72,640	1,81,224	1,85,993	1,90,762	2,08,597
78	1,77,643	1,86,476	1,91,384	1,96,291	2,14,643
79	1,82,592	1,91,671	1,96,715	2,01,759	2,20,621
80	1,87,484	1,96,807	2,01,986	2,07,165	2,26,533
81	1,87,484	1,96,807	2,01,986	2,07,165	2,26,533
82	1,87,484	1,96,807	2,01,986	2,07,165	2,26,533
83	1,87,484	1,96,807	2,01,986	2,07,165	2,26,533
84	1,87,484	1,96,807	2,01,986	2,07,165	2,26,533
85	1,87,484	1,96,807	2,01,986	2,07,165	2,26,533
86	1,87,484	1,96,807	2,01,986	2,07,165	2,26,533
87	1,87,484	1,96,807	2,01,986	2,07,165	2,26,533
88	1,87,484	1,96,807	2,01,986	2,07,165	2,26,533
89	1,87,484	1,96,807	2,01,986	2,07,165	2,26,533
>=90	1,87,484	1,96,807	2,01,986	2,07,165	2,26,533



Rate Chart

my:Optima Secure – Optional Covers

Protect Benefit

When offered as an Optional Cover at the discretion of the customer

Age	Loading % by Base Sum Insured (Applicable on the Risk Premium of Plan)					
	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000
All Ages	10.00%	7.50%	7.50%	7.50%	7.50%	7.50%

Modification of Cumulative Bonus

Age	Loading % by Base Sum Insured (Applicable on the Risk Premium of Base Covers)					
	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000
All Ages	1.00%	1.00%	0.60%	0.45%	0.35%	0.30%



Plus Benefit

When offered as an Optional Cover (10% to 50% maximum upto Base Sum Insured) at the discretion of the customer

Age	Loading % by Base Sum Insured (Applicable on the Risk Premium of Plan)	
	5,00,000	7,50,000
All Ages	4.75%	4.75%

When offered as an optional cover (25% to 50% maximum upto 100% of Base Sum Insured) at the discretion of the customer

Age	Loading % by Base Sum Insured (Applicable on the Risk Premium of Plan)					
	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000
All Ages	3.71%	3.71%	2.49%	2.02%	1.74%	1.50%

Modification of Room Rent

When offered as an Optional Cover at the discretion of the customer from Single Private room as in-built

All Ages	Loading % by Base Sum Insured (Applicable on the Risk Premium of Plan)					
	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000
Shared Room	-4.20%	-3.60%	-3.60%	-3.40%	-3.10%	-3.10%
At Actuals	4.90%	4.20%	3.90%	3.60%	3.60%	3.30%



When offered as an Optional Cover at the discretion of the customer from Room Rent at Actuals upto Sum-Insured as in-built

All Ages	Loading % by Base Sum Insured (Applicable on the Risk Premium of Plan)								
	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	1,00,00,000	2,00,00,000
Single Private room	-4.00%	-3.50%	-3.25%	-3.00%	-3.00%	-2.75%	-2.50%	-2.00%	-1.50%

Modification of Pre-Hospitalization Expenses - days

All Ages	Loading % by Base Sum Insured (Applicable on the Risk Premium of Base Covers)					
	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000
30 Days	-0.50%	-0.50%	-0.50%	-0.50%	-0.50%	-0.50%

Modification of Post-Hospitalization Expenses - days

All Ages	Loading % by Base Sum Insured (Applicable on the Risk Premium of Base Covers)					
	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000
60 Days	-0.50%	-0.50%	-0.50%	-0.50%	-0.50%	-0.50%



my: Optima Secure - Wellbeing Section

Preventive Health Check-Up

When offered as an Optional Cover at the discretion of the customer in Optima Select Plan

All Ages	Risk Premium					
	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000
Individual Plan	566	566	755	1,509	1,887	1,887
Floater Plan	1,101	1,101	2,201	3,522	4,403	4,403



List II – Items That Are To Be Subsumed Into Room Charges

S. NO.	ITEM	S. NO.	ITEM
1	BABY CHARGES (UNLESS SPECIFIED/INDICATED)	19	DISINFECTANT LOTIONS
2	HAND WASH	20	LUXURY TAX
3	SHOE COVER	21	HVAC
4	CAPS	22	HOUSE KEEPING CHARGES
5	CRADLE CHARGES	23	AIR CONDITIONER CHARGES
6	COMB	24	IM IV INJECTION CHARGES
7	EAU-DE-COLOGNE / ROOM FRESHNERS	25	CLEAN SHEET
8	FOOT COVER	26	BLANKET/WARMER BLANKET
9	GOWN	27	ADMISSION KIT
10	SLIPPERS	28	DIABETIC CHART CHARGES
11	TISSUE PAPER	29	DOCUMENTATION CHARGES / ADMINISTRATIVE EXPENSES
12	TOOTH PASTE	30	DISCHARGE PROCEDURE CHARGES
13	TOOTH BRUSH	31	DAILY CHART CHARGES
14	BED PAN	32	ENTRANCE PASS / VISITORS PASS CHARGES
15	FACE MASK	33	EXPENSES RELATED TO PRESCRIPTION ON DISCHARGE
16	FLEXI MASK	34	FILE OPENING CHARGES
17	HAND HOLDER	35	INCIDENTAL EXPENSES / MISC. CHARGES (NOT EXPLAINED)
18	SPUTUM CUP	36	PATIENT IDENTIFICATION BAND / NAME TAG
		37	PULSEOXYMETER CHARGES



List III - Items That Are To Be Subsumed Into Procedure Charges

S. NO.	ITEM	S. NO.	ITEM
1	HAIR REMOVAL CREAM	13	SURGICAL DRILL
2	DISPOSABLES RAZORS CHARGES (for site preparations)	14	EYE KIT
3	EYE PAD	15	EYE DRAPE
4	EYE SHEILD	16	X-RAY FILM
5	CAMERA COVER	17	BOYLES APPARATUS CHARGES
6	DVD, CD CHARGES	18	COTTON
7	GAUSE SOFT	19	COTTON BANDAGE
8	GAUZE	20	SURGICAL TAPE
9	WARD AND THEATRE BOOKING CHARGES	21	APRON
10	ARTHROSCOPY AND ENDOSCOPY INSTRUMENTS	22	TORNIQUET
11	MICROSCOPE COVER	23	ORTHOBUNDLE, GYNAEC BUNDLE
12	SURGICAL BLADES,HARMONICSCALPEL,SHAVER		



List IV - Items That Are To Be Subsumed Into Costs Of Treatment

S. NO.	ITEM	S. NO.	ITEM
1	ADMISSION/REGISTRATION CHARGES	10	HIV KIT
2	HOSPITALISATION FOR EVALUATION/ DIAGNOSTIC PURPOSE	11	ANTISEPTIC MOUTHWASH
3	URINE CONTAINER	12	LOZENGES
4	BLOOD RESERVATION CHARGES AND ANTE NATAL BOOKING CHARGES	13	MOUTH PAINT
5	BIPAP MACHINE	14	VACCINATION CHARGES
6	CPAP/ CAPD EQUIPMENTS	15	ALCOHOL SWABES
7	INFUSION PUMP- COST	16	SCRUB SOLUTION/STERILLIUM
8	HYDROGEN PEROXIDE\SPIRIT\ DISINFECTANTS ETC	17	GLUCOMETER& STRIPS
9	NUTRITION PLANNING CHARGES - DIETICIAN CHARGES- DIET CHARGES	18	URINE BAG

Notes:

- Claims are being processed based on the applicable policy terms and conditions, even if these charges are billed separately by the health care providers.
- Items mentioned under List II, List III and List IV are allowed if these are within the scope of coverage.