



1. Suitability

- a)** This policy covers persons in the age group 91 days to 65 years. The maximum entry age is restricted to 65 years. The Minimum entry age for Adult Dependent is 18 years and Maximum entry age is 65 years.
- b)** Children between 91 days and 5 years can be insured provided either parent is getting insured under this Policy.
- c)** There is no maximum cover ceasing age on renewals.
- d)** The policy will be issued for a period of 1/2/3 year period, the sum insured & benefits will be applicable on Policy Year basis.
- e)** This policy can be issued to an individual and/or family. The family includes following relationships spouse, dependent children and dependent parents and dependent in laws.
- f)** The policy offers option of covering on individual sum insured basis and on family floater basis.
- g)** A maximum of 6 members can be added in a single policy, whether on an Individual or Family floater basis.
- h)** In an individual policy, a maximum of 4 adults and a maximum of 5 children can be included in a single policy. The 4 adults can be a combination of Self, Spouse, Father, Father in law, Mother or Mother in law.
- i)** In a family floater policy, a maximum of 2 adults and a maximum of 5 children can be included in a single policy. The 2 adults can be a combination of Self, Spouse, Father, Father in law, Mother or Mother in law.
- j)** In a family floater the age of the eldest member will be considered while computing premium for the family.
- k)** In an individual policy Sum Insured of the Dependent insured members should be equal to or less than the Sum Insured of the primary insured member. In case where two or more children are covered, the Sum Insured for all the children must be same. Sum insured of Dependent Parents/Parents-in-law must be the same.

Note:

Dependents means only the family members listed below:

- i.** Your legally married spouse as long as she continues to be married to You;
- ii.** Your children Aged between 91 days and 25 years if they are unmarried
- iii.** Your natural parents or parents that have legally adopted You, provided that the parent was below 65 years at his initial participation in the Health Wallet Policy.
- iv.** Your Parent -in-law as long as Your spouse continues to be married to You and were below 65 years at his initial participation in the Health Wallet Policy.
- v.** All Dependent parents/parents-in-law must be financially dependent on You.
- vi.** An insured person who is covered as 'dependnet child' in the policy will be offered a separate individual policy at renewal with all continuity benefits on completion of 25 years.

Dependent Child means a child (natural or legally adopted), who is unmarried, aged between 91 days and 25 years, financially dependent on the primary Insured or Proposer and does not have his / her independent sources of income.

2. In-patient Benefits

Basic Sum Insured: Rs. 3Lacs; 5 Lacs; 10 Lacs; 15 Lacs; 20 Lacs; 25 Lacs; 50 Lacs on individual as well as on family floater basis.

Reserve Benefit Sum Insured: Rs. 5000; 10,000; 15,000; 20,000; 25,000 on individual and Family floater Sum Insured basis.

Optional Deductible: 2 Lac; 3Lacs; 5 Lacs & *10 Lacs (*10 Lacs deductible available for SI of 20 lacs and above)

Basic sum insured, Reserve Benefit & Optional Deductible would be available for selection in following plan options

Reserve Benefit Sum Insured	Plan / Base Sum Insured	300,000	500,000	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
	Zero Deductible	5,000	5,000	10,000	10,000	15,000	20,000	25,000
	2 Lakh Deductible	5,000	5,000	10,000	10,000	15,000	20,000	25,000
	3 Lakh Deductible	NA	5,000	5,000	10,000	10,000	15,000	15,000
	5 Lakh Deductible	NA	NA	5,000	10,000	10,000	15,000	15,000
	10 Lakh Deductible	NA	NA	NA	NA	10,000	15,000	15,000

This section of benefits is applicable when

- An insured suffers an Accident or Illness, which is covered under this Policy
- Hospitalisation is necessary & is done for treatment OR
- Day care treatment is necessary and is done OR
- Domiciliary treatment is necessary and is done

IMPORTANT: Claims made under these benefits will impact eligibility for Multiplier Benefit.

We will cover the Medical Expenses for:	In addition to the waiting periods and general exclusions, We will also not cover expenses
a. In-patient Treatment. This includes • Hospital room rent or boarding; • Nursing; • Intensive Care Unit • Medical Practitioners (Fees) • Anesthesia • Blood • Oxygen • Operation theatre • Surgical appliances;	

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	- Medicines, drugs & consumables; - Diagnostic procedures.	
b.	Pre-Hospitalisation expenses for consultations, investigations and medicines incurred upto 60 days before the date of admission to the hospital (In-patient, Day Care, or domiciliary hospitalization).	i) Claims which have NOT been admitted under In-patient Treatment, Day Care Procedures, or Domiciliary Hospitalization ii) Expenses not related to the admission and not incidental to the treatment for which the admission has taken place.
	Post-Hospitalisation expenses for consultations, investigations and medicines incurred upto 90 days after discharge from the Hospital (In-patient, Day Care or Domiciliary Treatment).	i) Claims which have NOT been admitted under In-patient Treatment, Day Care Procedures, or Domiciliary Hospitalization ii) Expenses not related to the admission and not incidental to the treatment for which the admission has taken place.
c.	Day Care Procedures Medical Expenses under 1a) Inpatient treatment on Hospitalization of Insured Person in Hospital or Day Care Centre for Day Care Treatment	i) Out-patient treatment/expenses ii) Treatment NOT taken at a Hospital.
d.	Domiciliary Treatment Medical treatment for an Illness/disease/injury which in the normal course would require care and treatment at a Hospital but is actually taken while confined at home under any of the following circumstances: - The condition of the patient is such that he/she is not in a condition to be removed to a Hospital or, - The patient takes treatment at home on account of non availability of room in a Hospital.	1. Treatment of less than 3 days (Coverage will be provided for expenses incurred in first three days only if treatment period is greater than three days).
e.	Organ Donor: Medical and surgical Expenses of the organ donor for harvesting the organ where an Insured Person is the recipient. IMPORTANT: Expenses incurred by an insured person while donating an organ is not covered.	1. Claims which have NOT been admitted under In-patient for insured member. 2. Admission not compliant under the Transplantation of Human Organs Act, 1994 (as amended). 3. The organ donor's Pre and Post-Hospitalisation expenses.
f.	Ambulance Expenses incurred on transportation of Insured Person to a Hospital for treatment in case of an Emergency, subject to Rs. 2000 per	i) Claims which have not been admitted under In-patient Treatment and Day Care Procedures.

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	Hospitalisation.	
g.	` Ayush Treatment Coverage upto Sum Insured only for Inpatient care expenses incurred on treatment taken under the below systems of medicine in an AYUSH Hospital - Ayurveda, - Unani, - Sidha, - Homeopathy, - Yoga & Naturopathy	- Claims which have NOT been admitted under In-patient Treatment. - Treatment availed outside India
h.	Recovery Benefit If the Insured Person was Hospitalised beyond 7 continuous days, a lumpsum amount, as mentioned in Schedule of Benefits, will be payable. IMPORTANT: - This benefit is payable only once per Illness/Accident per Policy Year. - This benefit is not applicable if optional Deductible is chosen	Claims which have NOT been admitted under In-patient Treatment.
i.	Worldwide Emergency Care Expense on treatment of illness or conditions first manifested during the Policy Period while travelling overseas, provided - Hospitalisation or Day Care Procedure was necessary and was done. - up to limits specified in the Schedule of benefits. - Condition has been certified as an Emergency by a Medical Practitioner, where such treatment cannot be postponed until the Insured Person has returned to India. IMPORTANT: - For the purpose of this benefit, Hospital means "Any institution established for In-patient treatment and Day Care Treatment of injury or illness and which has been registered as a Hospital or a clinic as per law rules and/or regulation applicable for the country where the treatment is taken. " - Any payment will only be on reimbursement	

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basis; c. The payment of any claim under this benefit will be based on the rate of exchange as on the date of invoice from the Hospital. The rate published by Reserve Bank of India (RBI) shall be used for conversion of foreign currency into Indian rupees for payment of claim. Where on the date of invoice, if RBI rates are not published, the exchange rate next published by RBI shall be considered for conversion; d. Our overall liability will be limited to a maximum of Rs.20 lacs; subject to Policy Sum Insured;	
Restore Benefit	
If the Basic Sum Insured and Multiplier Benefit (if any) is exhausted due to claims made and paid during the Policy Year and accepted as payable, then it is agreed that a Restore Sum Insured (equal to 100% of the Basic Sum Insured) will be <u>automatically available for the particular Policy Year</u>, provided that: a) The Restore Sum Insured will be enforceable only after the Basic Sum Insured inclusive of the Multiplier Bonus under Section 5 have been completely exhausted in that year; and b) The Restore Sum Insured can be used for claims made by the Insured Person in respect of the benefits stated in Section 2; c) The Restore Sum Insured can be used for only future claims made by the Insured Person d) No Multiplier Bonus under Section 5 will apply to the Restore Sum Insured; e) The Restore Sum Insured will only be applied once for the Insured Person during a Policy Year; f) If the Restore Sum Insured is not utilised in a Policy Year, it shall not be carried forward to any subsequent Policy Year. In case Family Floater Policy, Restore Sum Insured will be available for all Insured Persons in the Policy.	Illness/Disease (including its complication) for which a claim has already been paid to the Insured Person in the current Policy Year under In-patient Benefit. IMPORTANT: In a Family Floater the Illness or disease will be covered in case a claim is made by any other Insured Person other than the Insured Person who has already claimed for that Illness or disease.

3. Preventive Health Check-up

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At each renewal, We will reimburse expenses incurred on preventive health check-up by an Insured Person upto the amount mentioned in the table below. This benefit is available ONLY to those Insured Persons who were insured in the previous Policy Year.

IMPORTANT: This benefit does not carry forward if it is not claimed and would not be provided if Health Wallet Policy is not renewed further.

Preventive Health Check-up means a package of medical test(s) undertaken for general assessment of health status, it does not include any diagnostic or investigative medical tests for evaluation of illness or a disease.

Reserve Benefit* Sum Insured (Rs)	Plan	5000	10000	15000	20000	25000
For Non Deductible plans	Individual	Not Offered	Upto Rs 1500, per individual	Upto Rs 2500, per individual	Upto Rs 3000, per individual	Upto Rs 3500, per individual
	Family Floater	Not Offered	Upto Rs 3000, per policy	Upto Rs 5000, per policy	Upto Rs 6000, per policy	Upto Rs 7000, per policy
For Deductible plans	Individual	Not Offered	Upto Rs 1000, per individual	Upto Rs 2000 per individual	Upto Rs 2500 per individual	Upto Rs 3000 per individual
	Family Floater	Not Offered	Upto Rs 2000, per policy	Upto Rs 4000, per policy	Upto Rs 5000, per policy	Upto Rs 6000 per policy

*Reserve Benefit has been explained in Section 4 below.

4. Reserve Benefit

Sum Insured: Rs. 5000; 10,000; 15,000; 20,000; 25,000 on individual and Family floater Sum Insured basis.

Any claims made under this benefit will not be subject to In-patient Benefit Sum Insured and will not impact eligibility for a Multiplier Benefit. Sum Insured limit will apply on Individual basis in case of individual Sum Insured policy and on Family Floater basis in case of Family Floater Policy. Exclusions mentioned in Section 7.b.1.ii & Section 7.b.2.ii will not apply to this benefit.

- We will apply a 6% bonus on the un-utilized Reserve Benefit Sum Insured available at the end of the Policy Year irrespective whether claim is made on the expiring policy. This un-utilized Reserve Benefit Sum Insured plus the bonus amount will be carried forward to the next Policy Year.

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- At each renewal the 6% bonus will be applied on the balance Reserve Benefit Sum Insured, irrespective of any change in the Basic Sum Insured or Reserve Benefit Sum Insured opted.
- The Sum Insured shown in the policy schedule will be the maximum amount that can be claimed during any given Policy Year. The available Reserve Benefit in the current Policy Year will be total of un-utilized Reserve Benefit sum insured plus bonus amount and the Reserve Benefit Sum Insured of the current Policy Year.
- Bonus on the Reserve Benefit shall not accrue if the Policy is not renewed with Us within the Grace Period.
- The mentioned bonus percentage would be reviewed annually. Change if any, to the bonus percentage shall be done post seeking prior approval from the Insurance Regulatory and Development Authority of India (IRDAI).
- The claims incurred under Reserve Benefit during a Policy Year if claimed in the subsequent Policy Year(s) would be accounted in the Policy Year in which the claim amount was incurred. In such cases the Reserve Benefit Sum Insured would be suitably adjusted at the time of renewal.

An illustration of the working of the Reserve Benefit

Consider an individual who has chosen a Reserve Benefit Sum Insured of Rs. 5000 at inception of the policy.

	(A)	(B)	(C)	(D)	(E)	(F)	(G)
Policy Year	Reserve Benefit Sum Insured Opted (Rs)	Bonus for previous Year announced on or before March 31 st of the next year	Reserve Benefit Sum Insured eligible for bonus for the year (Rs) $C = F \text{ (previous year)} - E + A$	Bonus amount (Rs) $D = B \times C$	Amount claimed from Reserve Benefit Sum Insured during the year (Rs)	Reserve Benefit Sum Insured with Bonus amount by end of the year (Rs) $F = C + D$	Reserve Benefit Sum Insured available for utilization/ withdrawal (Rs) $G = F + A$
Year 1	5000	6%	5000	300	NA	5300	5000
Year 2	5000	6%	10300	618	0	10918	10300
Year 3	5000	6%	15918	955.08	0	16873.08	15918
Year 4	5000	6%	21873.08	1312.385	500	22685.46	21873.08
Year 5	5000	6%	27685.46	1661.128	0	29346.59	27685.46

At each subsequent renewal We will inform You of the amount available for Reserve Benefit in your policy schedule.



This benefit covers

i. Out-patient expenses. This includes

- Diagnostic Tests
- Vaccinations
- Pharmacy
- Consultations with a Medical Practitioner, Physiotherapist, Dietician, Speech therapist, Psychologist
- Dental expenses
- Special health foods and supplements

ii. Medical expenses incurred on inpatient and/or outpatient treatment. This includes

- Co-payment and / or Deductible for any health insurance claim
- Standard non-payable items under any health insurance claim
- Other Medical Expenses not covered under any medical insurance. Additional inpatient medical expenses after exhaustion of sum insured.

iii. Continuation of cover

If the Policy has been renewed with Us for a continuous period of 5 years, then the Insured Person has an option to pay upto 50% of the renewal premium from the accrued Reserve Benefit for subsequent year(s), in such cases the portion of renewal premium would be deducted from the accumulated Reserve Benefit Sum Insured. Provided that

- We receive a written request 30 days in advance of the renewal due date from the Insured Person(s)
- There is sufficient balance in the Health expense benefit sum insured to pay that portion of renewal premium

If the Insured Persons in the expiring Policy are covered on an individual basis and there is an accumulated reserve benefit sum insured plus bonus amount for each Insured Person under the expiring Policy, and such expiring Policy has been renewed with Us on a Family Floater basis then the reserve benefit sum insured plus bonus that will be carried forward for credit in such renewed Policy shall be the total of all the Insured Persons migrating to a family floater plan.

If the Insured Persons in the expiring Policy are covered on a Family Floater basis and such Insured Persons renew their expiring Policy with Us by splitting the Sum Insured in to two or more Family Floater/individual policies then the un-utilised reserve benefit sum insured plus bonus amount of the expiring Policy shall be apportioned to such Renewed Policies in the proportion of the Sum Insured of each renewed policy

Bonus on the reserve benefit sum insured shall not accrue if the Policy is not renewed with us within the Grace Period.



5. Renewal Incentive:

Multiplier Benefit

On Renewal of this Policy with the Company without a break, a sum equal to 50% of the Base Sum Insured of the expiring Policy shall be provided as multiplier benefit irrespective of any claims and shall be available under the Renewed Policy subject to the following conditions:

- i. The maximum multiplier bonus will not exceed 100% of the Basic Sum Insured in any Policy Year.
- ii. In Family Floater policy, the Multiplier Benefit shall be available on Family Floater basis at policy level
- iii. In Family Floater policy, the accrued Multiplier Benefit is available to all Insured Persons under the Policy.
- iv. The applicable Multiplier 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
- v. If the Insured Persons in the expiring policy are covered on individual basis and thus have accrued the multiplier bonus for each member in the expiring policy, and such expiring policy is renewed with Us on a Family Floater basis, then the multiplier bonus to be carried forward for credit in the Policy would be the lowest accrued multiplier bonus amongst all the Insured Persons from the expiring Policy.
- vi. Portability/migration benefit will be offered to the extent of sum of previous sum insured and accrued multiplier bonus, portability/migration benefit shall not apply to any other additional increased Sum Insured.
- vii. In policies with a 2/3 year Policy Period, the application of above guidelines of Multiplier Benefit shall be post completion of each policy year.

This benefit does not apply to Reserve Benefit.

6. Deductible

- i. Deductible is a cost-sharing requirement under a health insurance policy that provides that the Insurer will not be liable for eligible Medical Expenses upto a specified rupee amount as opted and mentioned in the policy schedule i.e. it is the amount upto which the insurance company will not pay for all the claims incurred in a Policy Year under the Policy.
 - The Deductible will apply on Individual basis in case of Individual Sum Insured Policy and on Family Floater basis in case of Family Floater Policy.
 - A Deductible does not reduce the Sum Insured.
 - If opted will apply to all Insured Person (s) under the Policy

For the purpose of calculation of amount we will consider eligible Medical Expenses incurred less the Deductible amount.
- ii. Claims made under covered benefits will be payable only if the aggregate of covered Medical Expenses, in respect to Hospitalisation (s) in a policy year is in excess of the Deductible

- iii. Any one illness means continuous Period of illness and it includes relapse within 45 days from the date of last consultation with the Hospital/Nursing Home where treatment may have been taken.

7. Waiting Periods and Exclusions

a) Waiting Periods

All Illnesses and treatments shall be covered subject to the waiting periods specified below:

i) 30-day waiting period: Code – Excl03

- 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.
- This exclusion shall not, however, apply if the insured person has continuous coverage for more than twelve months.
- The within referred waiting period is made applicable to the enhanced sum insured in the event of granting higher sum insured subsequently.

ii) Specific Disease/Procedure Waiting Period: Code – Excl02

- Expenses related to the treatment of the listed Conditions, surgeries/treatments as mentioned in the table below 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**.
- In case of enhancement of sum insured the exclusion shall apply afresh to the extent of **Sum Insured** increase.
- 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.
- The waiting period for listed conditions shall apply even if contracted after the Policy or declared and accepted without a specific exclusion.
- 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.
- List of specific diseases/procedure:

Organ / Organ System	Illness / diagnoses (irrespective of treatments medical or surgical)	Surgeries / procedure (irrespective of any illness / diagnosis other than cancers)
Ear, Nose & Throat (ENT)	- Sinusitis - Rhinitis - Tonsillitis	- Adenoidectomy - Mastoidectomy - Tonsillectomy - Tympanoplasty - Surgery for Nasal septum deviation

		• Surgery for Turbinate hypertrophy • Nasal concha resection • Nasal polypectomy
Gynaecological	• Cysts, polyps including breast lumps • Polycystic ovarian diseases • Fibromyoma • Adenomyosis • Endometriosis • Prolapsed Uterus	• Hysterectomy
Orthopaedic	• Non infective arthritis • Gout and Rheumatism • Osteoporosis • Ligament, Tendon and Meniscal tear • Prolapsed inter vertebral disk	• Joint replacement surgeries
Gastrointestinal	• Cholelithiasis • Cholecystitis • Pancreatitis • Fissure/fistula in anus, Hemorrhoids, Pilonidal sinus • Gastro Esophageal Reflux Disorder (GERD), Ulcer and erosion of stomach and duodenum • Cirrhosis (However Alcoholic cirrhosis is permanently excluded) • Perineal and Perianal Abscess • Rectal Prolapse	• Cholecystectomy • Surgery of hernia
Urogenital	• Calculus diseases of Urogenital system including Kidney, ureter, bladder stones • Benign Hyperplasia of prostate • Varicocele	• Surgery on prostate • Surgery for Hydrocele/ Rectocele
Eye	• Cataract • Retinal detachment	• Nil

	Glaucoma	
Others	NIL	Surgery of varicose veins and varicose ulcers
General (Applicable to all organ systems/organs whether or not described above)	Benign tumors of Non infectious etiologye.eg. cysts, nodules, polyps, lump, growth, etc	Nil

iii) Pre-existing Disease: 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 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 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) General exclusions

We will not make any payment for any claim in respect of any Insured Person arising from any of the following unless expressly stated to the contrary in this Policy:

1. Standard Exclusions

i. Non-Medical Expenses:

- (a) 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.
- (b) 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.

ii. Medical Expenses:

- i. Investigation & Evaluation: Code Excl04 :



- a) Expenses related to any admission primarily for diagnostic and evaluation purposes only are excluded.
 - b) Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment are excluded.
- ii. 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:
 - a) Expenses related to any admission primarily for diagnostic and evaluation purposes only are excluded.
 - b) Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment are excluded.
- iii. Obesity/Weight control: Code – Excl06: Expenses related to the surgical treatment of obesity that does not fulfil all the below conditions:
 - a) Surgery to be conducted is upon the advice of the doctor
 - b) The surgery/procedure conducted should be supported by clinical protocols
 - c) The member has to be 18 years of age or older and
 - d) Body Mass Index (BMI)
 - 1. Greater than or equal to 40 or,
 - 2. 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:
 - a. Obesity related cardiomyopathy
 - b. coronary heart disease
 - c. severe sleep apnoea
 - d. uncontrolled type2 diabetes
- iv. 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.
- v. 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.
- vi. Treatment for Alcoholism, drug or substance abuse or any addictive condition and consequences thereof. Code – Excl12
- vii. 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

- viii. 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
- ix. Expenses related to the treatment for correction of eye sight due to refractive error less than 7.5 dioptries. Code – Excl15
- x. Unproven Treatments– 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. Code – Excl16
- xi. 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
- xii. 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.

2. Specific Exclusions

i. Non Medical Exclusions

i. War or similar situations:

Treatment arising from or consequent upon 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 weapons/materials, chemical and biological weapons, radiation of any kind.

ii. Intentional self injury or attempted suicide while sane or insane.

ii. Medical Exclusions

- i. Aggregate Deductible - We are not liable for Claims/Claim amount falling within Aggregate Deductible limit if opted and as mentioned on the Schedule of



Coverage in the Policy Schedule.

- ii.** Any Insured Person's participation or involvement in naval, military or air force operation.
- iii.** Investigative treatment for Sleep-apnoea, General debility or exhaustion ("run-down condition").
- iv.** Congenital external diseases, defects or anomalies,
- v.** Stem cell harvesting.
- vi.** 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).
- vii.** Circumcisions (unless necessitated by Illness or Injury and forming part of treatment).
- viii.** Any Convalescence, sanatorium treatment, private duty nursing or long-term nursing care.
- ix.** Preventive care, and other nutritional and electrolyte supplements, unless certified to be required by the attending Medical Practitioner as a direct consequence of an otherwise covered claim.
- x.** Vaccination including inoculation and immunisations (Except post Animal bite treatment),
- xi.** 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 and also available at www.hdfcergohealth.com.
- xii.** Treatment taken on Outpatient basis
- xiii.** The provision or fitting of hearing aids, spectacles or contact lenses.
- xiv.** 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.
- xv.** Any treatment or part of a treatment that is not of a Reasonable and Customary charge, not Medically Necessary; treatments or drugs not supported by a prescription.
- xvi.** 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. Exhaustive list of Non-Medical expenses attached and also available on www.hdfcergo.com



- xvii.** Any Claim arising due to Non-disclosure of Pre-existing Illness or Material fact as sought to be declared on the Proposal form.
- xviii.** Prosthetic and other devices which are self-detachable /removable without surgery involving anaesthesia
- xix.** Treatment availed outside India, except for claims arising under Emergency Worldwide Care benefit
- xx.** Treatment at a healthcare facility which is NOT a Hospital.
- xxi.** Any Non allopathic treatment except to the extent of coverage provided for under 'AYUSH Treatment' benefit.
- xxii.** Dental treatment and surgery of any kind, unless requiring Hospitalisation
- xxiii.** Treatment rendered by a Medical Practitioner which is outside his discipline or the discipline for which he is licensed.
- xxiv.** Treatments rendered by a Medical Practitioner who is a member of the Insured Person's family or stays with him, however proven material costs are eligible for reimbursement in accordance with the applicable cover.
- xxv.** Admission for administration of Intraarticular or Intra-lesional injections, Supplementary medications like Zolendronic acid (Trade name Zometa, Reclast, etc.) or IV immunoglobulin infusion
- xxvi.** Any specific time bound or lifetime exclusion(s) applied by Us and specified in the Schedule and accepted by the insured.

8. Claim Procedure

i. Notification of 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.

ii. 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.

iii. 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

iv. 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.

v. 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.

vi. Claim Procedure for claims under Reserve Benefit

- The claim settlement at network centers would be on cashless basis
- In case of non network centers, the claim would be settled on reimbursement basis.
- Reimbursement amount will be credited into insured's account via NEFT.

vii. Supporting Documentation & Examination

The Insured Person or someone claiming on Your behalf shall provide Us with any documentation, medical records and information We may request to establish the circumstances of the claim, its quantum or Our liability for the claim within 15 days of the earlier of Our request or the Insured Person's discharge from Hospitalisation or completion of treatment. The Company may accept claims where documents have been provided after a delayed interval only in special circumstances and for the reasons beyond the control of the insured. Such documentation will include but is not limited to the following:

- Our claim form, duly completed and signed for on behalf of the Insured Person.
- Original Bills (including but not limited to pharmacy purchase bill, consultation bill, diagnostic bill) and any attachments thereto like receipts or prescriptions in support of any amount claimed which will then become Our property.
- All reports and records, including but not limited to all medical reports, case histories/indoor case papers, investigation reports, treatment papers, discharge summaries.
- A precise diagnosis of the treatment for which a claim is made.
- A detailed list of the individual medical services and treatments provided and a unit price for each (detailed break up).
- Prescriptions that name the Insured Person and in the case of drugs: the drugs prescribed, their price and a receipt for payment. Prescriptions must be submitted with the corresponding Doctor's invoice.
- All pre and post investigation, treatment and follow up (consultation) records pertaining to the present ailment for which claim is being made
- All investigation, treatment and follow up records pertaining to the past ailment(s) since their first diagnoses or detection
- Treating doctor's certificate regarding missing information in case histories e.g. Circumstance of injury and Alcohol or drug influence at the time of accident
- Copy of settlement letter from other insurance company or TPA



- k) Stickers and invoice of implants used during surgery
- l) Copy of MLC (Medico legal case) records and FIR (First information report), in case of claims arising out of an accident
- m) Regulatory requirements as amended from time to time, currently mandatory NEFT (to enable direct credit of claim amount in bank account) and KYC (recent ID/Address proof and photograph) requirements
- n) Legal heir certificate

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

- i. 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.
- ii. 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.
- iii. No loading shall apply on renewals based on individual claims experience
- iv. 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.
- v. Renewal premium due can be paid prior to the due date as per norms set out by the Company.

10. Withdrawal of Policy

- i. 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.
- ii. 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.

11. Possibility of Revision of Terms of the Policy Including the Premium Rates

The Company, with prior approval of IRDAI, may revise or modify the terms of the policy including the premium rates. The insured person shall be notified 30 days before the changes are effected.

12. 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 Basic Sum Insured option of INR 3,00,000 or 5,00,000 is selected
 - b. 50% of Medical test charges will be borne by the customer if Basic 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.

13. Loadings

We may apply a risk loading on the premium payable (based upon the declarations made in the proposal form and the health status of the persons proposed for insurance). The maximum risk loading applicable for an individual shall not exceed above 100% per diagnosis / medical condition and an overall risk loading of over 150% per person. These loadings are applied from Commencement Date of the policy including subsequent renewal(s) with us or on the receipt of the request of enhancement in sum insured (for the enhanced Sum Insured).

- We will inform You about the applicable risk loading or exclusion or both as the case may be through a counter offer letter. You need to revert to Us with consent and additional premium (if any), within 15 days of the receipt of such counter offer letter. In case, you neither accept the counter offer nor revert to Us within 15 days, We shall cancel Your application and refund the premium paid within next 7 days.
- The application of loading does not mean that the illness/ condition, for which loading has been applied, would be covered from inception. Any waiting period as mentioned in Section C.1. i),ii) & iii) of the policy wordings or specifically mentioned on the Policy Schedule shall be applied on illness/condition, as applicable.
- Please note that We will issue Policy only after getting Your consent and additional premium, if any.
- We will not apply any additional loading on your policy premium at renewal based on claim experience.
- Please visit our nearest branch to refer our underwriting guidelines, if required.

14. Cancellation (other than Free Look Period):

- 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.
- b. 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.
- c. The Company may cancel the policy at any time on grounds of misrepresentation non-disclosure of material facts, fraud by the insured person by giving 15 days' written notice.



There would be no refund of premium on cancellation on grounds of misrepresentation, non-disclosure of material facts or fraud.

- d.** 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
- e.** 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.
- f.** Reserve Benefit : In case Your policy is terminated in conjunction with point a) as above or is not renewed with Us in time including the grace period, then any unclaimed accumulated Reserve Benefit would be available for reimbursement for a claim over the next 12 months from the date of cancellation without any further credit of bonus amount.

15. Others

a) 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.

b) 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 30 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

- i.** 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
- ii.** 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
Where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period;

c) 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.

d) 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.

e) 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.

f) Non Disclosure or Misrepresentation:

- i. If at the time of issuance of Policy or during continuation of the Policy, the information provided to Us in the proposal form or otherwise, by You or the Insured Person or anyone acting on behalf of You or an Insured Person is found to be incorrect, incomplete, suppressed or not disclosed, wilfully or otherwise, the Policy shall be:
 - a) cancelled ab initio from the inception date or the renewal date (as the case may be), or the Policy may be modified by Us, at our sole discretion, upon 15 day notice by sending an endorsement to Your address shown in the Schedule without refunding the premium amount; and
 - b) the claim under such Policy if any, shall be prejudiced.
- ii. We may also exercise any of the below listed options for the purpose of continuing the health insurance coverage in case of Non-Disclosure/Misrepresentation of Pre-existing diseases subject to your prior consent;
 - 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 year of issuance of policy or renewal, whichever is later.

The above options will not prejudice the rights of the Company to invoke cancellation under clause c i above.

g) 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 has 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 misstatement was true to the best of his knowledge and there was no deliberate intention to suppress the fact or that such misstatement of or suppression of material fact are within the knowledge of the insurer.

h) Payment Facility:

- Online
- Cheque/ Credit Card Payment
- Electronic Clearing System

i) Renewability

- There shall be no cover ceasing age on renewal.

j) Tax Benefit:

- The premium amount paid under this policy qualifies for deduction under Section 126 of the Income Tax Act.

k) Requirement:

- Completed proposal form

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 / 011 6158 2020 / www.hdfcergo.com
Level 1	For lack of a response or if the response provided does not meet your expectation, you can: 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	If you're not satisfied with the resolution or if no response was received within 15 days, you can: 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	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

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.

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Health Wallet

Grievance may also be lodged at IRDAI Integrated Grievance Management System - <https://bimabharosa.irdai.gov.in>

16. Schedule of Benefits

Schedule of benefits - Health Wallet Individual

Basic Sum Insured per Insured Person per Policy Year (Rs. in Lakh)	3.00, 5.00, 10.00, 15.00, 20.00, 25.00 & 50.00
1a) In-patient Treatment	Covered
1b) Pre-Hospitalization	Covered, upto 60 Days
1c) Post-Hospitalization	Covered, upto 90 Days
1d) Day Care Procedures	All Day Care Procedures Covered
1e) Domiciliary Treatment	Covered
1f) Organ Donor	Covered
1g) Ambulance	Upto Rs.2,000 per Hospitalisation
1h) Ayush Treatment	Covered
1i) Recovery Benefit This benefit is not applicable if optional Deductible is chosen	Rs 10,000 for hospitalisation exceeding consecutive 7 days
1j) Worldwide Emergency Care	50% of Sum Insured upto a maximum of Rs.20 lacs
2) Restore Benefit	Equal to 100% of Basic Sum Insured
3) Preventive Health Check-up	As per grid mentioned in the benefit
4) Multiplier Benefit	50% of the Basic Sum Insured maximum upto 100% post completion of each policy year irrespective of claims
5) Reserve Benefit per Insured Person per Policy Year (Rs)	5,000; 10,000; 15,000; 20,000 & 25,000
6) Deductible (Optional) per Insured Person per Policy Year (Rs in Lakh)	2.00; 3.00; 5.00 & *10.00 *10.00 deductible available for SI of 20 lacs and above

Schedule of benefits Health Wallet - Family Floater

Basic Sum Insured per Policy per Policy Year (Rs. in Lakh)	3.00, 5.00, 10.00, 15.00, 20.00, 25.00 & 50.00
1a) In-patient Treatment	Covered
1b) Pre-Hospitalization	Covered, upto 60 Days
1c) Post-Hospitalization	Covered, upto 90 Days
1d) Day Care Procedures	All Day Care Procedures Covered
1e) Domiciliary Treatment	Covered
1f) Organ Donor	Covered

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Health Wallet

1g) Ambulance	Upto Rs.2,000 per Hospitalisation
1h) Ayush Treatment	Covered
1i) Recovery Benefit This benefit is not applicable if optional Deductible is chosen	Rs 10,000 for hospitalisation exceeding consecutive 7 days
1j) Worldwide Emergency Care	50% of Sum Insured upto a maximum of Rs.20 lacs
2) Restore Benefit	Equal to 100% of Basic Sum Insured
3) Preventive Health Check-up	As per grid mentioned in the benefit
4) Multiplier Benefit	50% of the Basic Sum Insured maximum upto 100% post completion of each policy year irrespective of claims
5) Reserve Benefit per Policy Year (Rs)	5,000; 10,000; 15,000; 20,000 & 25,000
6) Deductible (Optional) per Policy Year (Rs in Lakh)	2.00; 3.00; 5.00 & *10.00 *10.00 deductible available for SI of 20 lacs and above

Add – On Covers:

'Health wallet' offers following Add on Covers:

- Individual Personal Accident Rider: Provides Lumpsum pay out in case of Accidental Death, Permanent Total Disablement and Permanent Partial Disablement. Sum Insured shall be 5 (five) times the Sum Insured of Base Plan up to a maximum of Rs. 1 Crore
- Protector Rider: Covers expenses which are not payable under the Base Plan as per the List of Excluded items released by IRDA along with benefits such as Sum Insured protector
- Hospital daily cash rider: Daily cash benefit upto 1K/2K/3K
- Critical Advantage rider: covers planned treatment abroad for listed 8 major illness
- Unlimited Restore (Add on): Provides unlimited restoration in a Policy Year.
- Optima Wellbeing (Add on): Covers expenses for various outpatient benefits.

(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)

17. Premium Chart:

- a) The premium under individual coverage will be charged on the completed age of the individual insured member and for family floater coverage the premium will be considered on the completed age of the eldest insured member.
- b) The premium for the policy will remain the same for the Policy Period mentioned in the policy schedule.
- c) Please note that your premium at renewal may change due to a change in your age or changes in the applicable tax rate.



- d) Premium rates are subject to change with prior approval from IRDAI.
- e) The Sum Insured of the dependent insured members should be equal to or less than the Sum Insured of the Primary Insured member. In case where two or more children are covered, the Sum Insured for all the children must be same. Sum insured of all Dependent Parents and Dependent Parent in law must be same.
- f) The premium will be computed basis the city of residence provided by the insured person in the application form. The premium that would be applicable zone wise and the cities defined in each zone are as under:
 - Tier 1: Delhi, Gurgaon, Ghaziabad, Gautam Buddha Nagar, Faridabad, and Noida
 - Tier 2: Mumbai, and MMR
 - Tier 3: Gujarat, West Bengal, Rajasthan, Madhya Pradesh, Andhra Pradesh, Assam, Dehradun, Rest of Haryana, Rest of Uttar Pradesh
 - Tier 4: Rest of India

Please Note: Premium rates and policy terms and conditions are for standard healthy individuals. These may change post underwriting of proposal based on medical tests (where applicable) and information provided on the proposal form.

Section 41 of Insurance Act 1938 as amended by Insurance Laws Amendment Act, 2015 (Prohibition of Rebates):

1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out 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 the 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 published prospectuses or tables of the insurers.
2. Any person making default in complying with the provision of this section shall be liable for a penalty which may extend to ten lakh rupees.

Note: Policy Term and Conditions & Premium rates are subject to change with prior approval from IRDAI.

Disclaimer

This is only a summary of the product features. The actual benefits available are as described in the policy, and will be subject to the policy terms, conditions and exclusions. Please seek the advice of your insurance advisor if you require any further information or clarification.

Annexure I – List of 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	TROLLY COVER
32	PHOTOCOPIES CHARGES	66	UROMETER, URINE JUG
33	MORTUARY CHARGES	67	AMBULANCE
34	WALKING AIDS CHARGES	68	VASOFIX SAFETY

Annexure 2. Gross Premium exclusive of GST
1. Tier 1: Delhi, Gurgaon, Ghaziabad, Gautam Buddha Nagar, Faridabad, and Noida
A. Zero Deductible
i. 1 Adult

Age Bands/Sum Insured	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year	11077	12176	19168	20569	26952	33023	41802
18-25	13021	13980	22433	24877	30450	36357	45851
26-35	13873	15096	23878	26495	32260	38233	49124
36-45	15483	17501	25512	27373	34808	42095	53369
46-50	20220	22382	33000	36842	44651	52074	65068
51-55	24470	29100	40474	46107	55017	61188	81264
56-59	30631	36852	52512	58582	68723	78652	100665
60	22995	27363	41658	47107	56489	65294	83433
61-65	28801	35409	52948	60886	71718	81563	104419
66-70	36585	44138	64901	75169	87482	98995	126903
71-75	43637	52901	77922	91055	105000	118086	151528
76-80	50739	61810	90414	106127	121759	136348	175082
Greater Than-80	56820	69462	101072	118674	135694	151530	194662

ii. 2 Adult

Age Bands/Sum Insured	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year	0	0	0	0	0	0	0
18-25	16220	17884	27393	31345	37724	44058	55669
26-35	17387	19453	29375	33626	40338	46772	60370
36-45	19471	22737	31490	34695	43849	52065	66286
46-50	24965	28488	40084	45964	55719	64236	80489
51-55	30889	37781	50515	59278	71077	77704	103538
56-59	38321	48065	69462	77951	90143	102039	130836
60	28914	35448	51937	60496	72824	83107	106351
61-65	36880	46582	67278	79487	93550	105327	135065
66-70	47416	59071	84075	100079	116487	130557	167620
71-75	57649	71959	102495	123034	142087	158492	203650
76-80	67850	84997	120465	145287	167089	185750	238808
Greater Than-80	76095	95643	137566	164462	188641	209232	269094

iii. 1 Adult + 1 Child

Age Bands/Sum Insured	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year	0	0	0	0	0	0	0
18-25	15663	16670	24984	27654	33666	39506	50275
26-35	16992	18266	26924	29820	36079	41993	54296
36-45	18451	20823	28392	30374	38615	45805	58633
46-50	22222	24871	35594	39132	47463	55925	69385
51-55	26567	31547	42986	49236	58833	66133	85980
56-59	32277	38628	54008	60809	71674	81432	104891
60	24151	28610	42773	48808	58768	67442	86697
61-65	29768	36488	54070	62398	73465	83154	107171
66-70	38807	46668	67244	78013	90441	101892	131564
71-75	45553	55131	79805	93487	107503	120485	155785
76-80	52347	63734	91857	108171	123829	138271	178955
Greater Than-80	58470	71454	102505	120781	137816	153480	198756

iv. 1 Adult + 2 Child

Age Bands/Sum Insured	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year	0	0	0	0	0	0	0
18-25	18642	19872	28442	31435	37587	43522	55380
26-35	20435	21987	30949	34227	40668	46700	60250
36-45	21989	24929	32454	34673	43357	50725	64878
46-50	25663	28810	39442	43231	51940	60098	75314
51-55	29890	35558	46800	53348	63410	69841	91989
56-59	35450	42450	57659	64618	75845	85716	110295
60	26378	31293	45492	51718	61990	70750	90871
61-65	31760	38848	56336	64766	76101	85839	110533
66-70	40467	48652	69027	79810	92455	103891	134031
71-75	46994	56840	81167	94761	108941	121852	157430
76-80	53568	65164	92816	108950	124716	139037	179817
Greater Than-80	60128	73348	103901	121988	139161	154694	200171

v. 1 Adult + 3 Child

Age Bands/Sum Insured	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year	0	0	0	0	0	0	0
18-25	23213	23960	32920	35952	41886	47984	60754
26-35	25871	26730	36147	39473	45683	51923	66515
36-45	27620	30192	37733	40409	48577	56470	71500
46-50	31286	33981	44654	48120	57063	65554	81824
51-55	35499	40987	52160	58707	68854	75610	98873
56-59	41040	47836	63111	69906	81129	90946	116933
60	30303	35075	49552	55757	66071	74790	95998
61-65	35543	42449	60153	68521	79879	89555	115242
66-70	44090	52075	72613	83292	95936	107280	138315
71-75	50541	60156	84579	98019	112173	124966	161353
76-80	57035	68370	96063	111999	127712	141890	183397
Greater Than-80	63468	76361	106898	124735	141806	157163	203258

vi. 2 Adult + 1 Child

Age Bands/Sum Insured	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year	0	0	0	0	0	0	0
18-25	19907	21371	31180	35292	41632	47969	60653
26-35	21643	23503	33780	38222	44909	51355	66186
36-45	23860	27216	35948	39092	48583	56868	72400
46-50	29290	32832	44418	50344	60269	68849	86389
51-55	35144	41152	54880	63767	75808	82616	109614
56-59	42935	52143	74623	84335	98278	110921	142294
60	31832	38496	55136	63756	76232	86523	110688
61-65	40307	50273	71355	83799	98159	110050	141087
66-70	50841	62760	88149	104386	121091	135276	173636
71-75	61105	75681	106605	127381	146735	163254	209722
76-80	71338	88754	124613	149675	171779	190556	244935
Greater Than-80	79890	99731	142080	169236	193743	214462	275761

2 Adult + 2 Child

Age Bands/Sum Insured	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year	0	0	0	0	0	0	0
18-25	23036	24741	34900	39402	45908	52361	66253

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26-35	25259	27428	38114	43008	49910	56497	72771
36-45	27634	31600	40379	43726	53836	62383	79414
46-50	33058	37149	48838	55111	65498	74319	93365
51-55	38398	45732	58632	67805	80293	87148	115590
56-59	45499	55010	78025	89194	103652	116788	149863
60	33674	40656	57209	65911	78601	88919	113636
61-65	42146	52389	73342	85853	100408	112293	143837
66-70	53580	66079	91814	108435	125603	139996	179652
71-75	63871	79032	110304	131468	151289	168017	215793
76-80	74129	92134	128345	153799	176373	195363	251062
Greater Than-80	85538	108447	151824	180443	206187	227771	292840

viii. 2 Adult + 3 Child

Age Bands/Sum Insured	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year	0	0	0	0	0	0	0
18-25	27730	28861	39448	44038	50358	56753	71851
26-35	30665	32202	43386	48382	55089	61615	79295
36-45	33249	36917	45754	48910	59253	67827	86355
46-50	38728	42444	54267	60518	70971	80317	100374
51-55	43750	50553	63337	73608	86262	93329	123237
56-59	50882	60107	77600	89127	103382	115299	147493
60	37750	44679	61651	70439	83257	93598	119600
61-65	46260	56450	77825	90424	105110	117017	149858
66-70	57691	70136	96293	113001	130299	144715	185666
71-75	68019	83126	114825	136076	156028	172780	221865
76-80	78315	96267	132908	158449	181157	200169	257189
Greater Than-80	89714	112535	156338	185026	210881	232478	298841

ix. Additional Child Premium

Age Bands/Sum Insured	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Additional Child Premium	3947	4188	4342	4650	4968	5223	5542

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B. 2 Lakh Deductible

i. 1 Adult

Age Bands/Sum Insured	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year	7,625	8,717	15,160	16,316	22,345	28,241	36,285
18-25	8,707	10,114	17,517	19,239	24,784	30,590	39,224
26-35	9,119	10,682	18,289	20,189	25,838	31,703	41,525
36-45	9,428	11,605	18,875	20,421	27,482	34,398	44,255
46-50	10,540	14,101	23,087	25,995	33,111	40,116	51,462
51-55	12,533	17,433	27,120	31,105	39,281	45,752	62,377
56-59	15,102	22,030	34,094	38,904	48,061	57,138	75,593
60	12,091	16,956	27,941	32,076	40,531	48,679	64,069
61-65	15,178	21,744	35,075	40,840	50,335	59,348	78,629
66-70	17,430	25,697	41,332	48,680	59,520	69,928	93,204
71-75	20,311	30,783	49,325	58,532	70,734	82,447	1,10,134
76-80	23,077	35,427	56,505	67,487	81,036	94,002	1,25,940
Greater Than-80	25,723	39,652	62,719	75,074	89,736	1,03,737	1,39,177

ii. 2 Adult

Age Bands/Sum Insured	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year	-	-	-	-	-	-	-
18-25	10,494	12,277	20,767	23,685	29,672	35,871	46,300
26-35	11,091	13,070	21,851	25,072	31,231	37,519	49,653
36-45	11,540	14,343	22,637	25,352	33,539	41,251	53,555
46-50	12,885	17,155	27,495	32,136	40,465	48,413	62,478
51-55	15,644	21,811	33,357	39,890	49,837	56,882	78,188



56-59	18,996	27,776	44,519	51,780	62,198	72,956	97,086
60	15,044	21,103	34,344	41,047	51,319	60,734	80,407
61-65	19,358	27,634	44,116	53,025	64,658	75,325	1,00,384
66-70	22,978	33,542	53,407	64,864	78,468	91,068	1,22,030
71-75	27,299	40,750	64,774	79,202	94,908	1,09,465	1,46,975
76-80	31,484	47,534	75,387	92,738	1,10,550	1,27,005	1,70,941
Greater Than-80	35,305	54,653	85,841	1,05,096	1,24,721	1,42,728	1,91,822

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iii. 1 Adult + 1 Child

Age Bands/Sum Insured	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year	-	-	-	-	-	-	-
18-25	9,671	10,948	18,411	20,531	26,224	32,003	41,790
26-35	10,207	11,647	19,345	21,704	27,527	33,373	44,467
36-45	10,490	12,593	19,864	21,810	29,139	35,978	47,328
46-50	11,450	15,149	24,050	27,107	34,367	41,972	54,007
51-55	13,219	18,309	28,316	32,858	41,259	48,433	65,233
56-59	15,520	22,387	34,741	40,182	49,531	58,480	78,360
60	12,385	17,206	28,423	33,052	41,666	49,715	66,206
61-65	15,460	22,063	35,596	41,620	51,133	60,019	80,396
66-70	18,114	26,333	42,141	49,735	60,592	70,958	95,877
71-75	20,946	31,286	49,966	59,416	71,595	83,234	1,12,677
76-80	23,650	35,800	56,987	68,211	81,701	94,561	1,28,360
Greater Than-80	26,331	40,023	63,204	75,823	90,412	1,04,288	1,41,781

iv. 1 Adult + 2 Child

Age Bands/Sum Insured	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year	-	-	-	-	-	-	-
18-25	10,921	12,235	19,945	22,386	28,183	34,066	44,781
26-35	11,620	13,120	21,111	23,844	29,802	35,774	47,930
36-45	12,459	14,159	21,593	23,853	31,423	38,411	50,916
46-50	12,711	16,507	25,550	28,912	36,396	43,844	57,287
51-55	14,420	19,655	29,749	34,622	43,273	49,983	68,496

56-59	16,668	23,623	36,049	41,746	51,284	60,332	81,206
60	13,191	18,074	29,398	34,247	43,020	51,145	68,404
61-65	16,154	22,750	36,304	42,492	52,129	61,058	82,049
66-70	18,706	26,860	42,604	50,305	61,237	71,593	96,962
71-75	21,452	31,653	50,166	59,660	71,869	83,452	1,13,192
76-80	23,924	36,074	57,251	68,475	81,966	94,826	1,28,625
Greater Than-80	26,605	40,296	63,469	76,088	90,677	1,04,552	1,42,045

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v. 1 Adult + 3 Child

Age Bands/Sum Insured	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year	-	-	-	-	-	-	-
18-25	11,905	13,415	21,305	23,803	29,537	35,520	47,066
26-35	12,775	14,450	22,654	25,454	31,349	37,445	50,552
36-45	13,236	15,540	23,075	25,672	32,942	40,207	53,634
46-50	13,634	17,678	26,833	30,096	37,704	45,298	59,762
51-55	15,305	20,846	31,018	35,930	44,597	51,547	71,046
56-59	17,546	24,779	37,300	42,980	52,500	61,488	83,588
60	13,807	18,886	30,329	35,189	43,960	52,038	70,244
61-65	16,726	23,485	37,113	43,289	52,906	61,775	83,630
66-70	19,225	27,514	43,295	50,956	61,845	72,115	98,278
71-75	21,939	32,240	50,742	60,165	72,308	83,785	1,14,254
76-80	24,143	36,292	57,463	68,688	82,177	95,037	1,28,836
Greater Than-80	26,824	40,515	63,680	76,300	90,888	1,04,765	1,42,257

vi. 2 Adult + 1 Child

Age Bands/Sum Insured	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year	-	-	-	-	-	-	-
18-25	11,585	13,450	22,134	25,226	31,230	37,458	48,811
26-35	12,317	14,403	23,416	26,842	33,033	39,359	52,547
36-45	12,729	15,744	24,153	26,979	35,326	43,090	56,573
46-50	13,923	18,365	28,819	33,599	42,027	50,022	65,209
51-55	16,626	22,475	34,632	41,324	51,385	58,622	80,914



56-59	20,133	28,765	46,120	54,281	65,804	77,095	1,03,394
60	15,703	21,885	35,227	42,021	52,353	61,772	82,267
61-65	20,240	28,762	45,511	54,648	66,449	77,210	1,03,389
66-70	23,855	34,664	54,796	66,481	80,252	92,945	1,25,031
71-75	28,190	41,889	66,183	80,841	96,717	1,11,367	1,50,012
76-80	32,373	48,674	76,798	94,382	1,12,365	1,28,914	1,73,995
Greater Than-80	36,285	55,904	87,388	1,06,897	1,26,706	1,44,816	1,95,157

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vii. 2 Adult + 2 Child

Age Bands/Sum Insured	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year	-	-	-	-	-	-	-
18-25	12,905	14,847	23,844	27,306	33,430	39,783	52,162
26-35	13,814	16,006	25,384	29,242	35,585	42,058	56,471
36-45	14,220	17,468	26,108	29,246	37,962	45,947	60,722
46-50	15,310	19,962	30,674	35,838	44,548	52,748	69,223
51-55	17,799	24,126	36,047	43,059	53,385	60,733	84,198
56-59	20,987	29,537	47,247	56,423	68,249	79,892	1,07,622
60	16,319	22,494	35,848	42,774	53,201	62,644	83,648
61-65	20,828	29,323	46,062	55,317	67,190	77,947	1,04,603
66-70	24,869	35,901	56,344	68,393	82,438	95,306	1,28,506
71-75	29,219	43,142	67,751	82,777	98,929	1,13,755	1,53,527
76-80	33,404	49,930	78,373	96,327	1,14,589	1,31,315	1,77,534
Greater Than-80	39,980	60,239	92,767	1,13,412	1,34,099	1,52,947	2,06,487

viii. 2 Adult + 3 Child

Age Bands/Sum Insured	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year	-	-	-	-	-	-	-
18-25	13,989	16,085	25,299	28,855	34,935	41,269	54,666
26-35	15,018	17,401	27,033	31,000	37,299	43,756	59,349
36-45	15,723	18,929	27,706	30,866	39,677	47,675	63,750
46-50	16,314	21,264	32,151	37,392	46,148	54,648	72,127
51-55	18,664	25,144	37,079	44,712	55,117	62,669	87,360
56-59	21,869	30,670	45,412	54,613	66,229	76,997	1,04,157
60	17,040	23,483	37,056	44,075	54,563	64,016	86,131

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61-65	21,572	30,338	47,297	56,647	68,580	79,347	1,07,121
66-70	25,606	36,908	57,573	69,715	83,820	96,699	1,31,023
71-75	29,973	44,170	69,000	84,121	1,00,334	1,15,171	1,56,079
76-80	34,152	50,953	79,622	97,671	1,15,994	1,32,732	1,80,098
Greater Than-80	40,709	61,242	93,983	1,14,708	1,35,443	1,54,292	2,08,958

ix. Additional Child Premium

Age Bands/Sum Insured	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Additional Child Premium	1,385	1,462	1,555	1,593	1,720	1,975	2,612

C. 3 Lakh Deductible

i. 1 Adult

Age Bands/Sum Insured	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year	7,927	14,281	15,426	21,406	27,295	35,282
18-25	9,238	16,458	18,057	23,621	29,441	38,012
26-35	9,762	17,154	18,945	24,588	30,464	40,224
36-45	10,553	17,684	19,203	26,265	33,170	42,870
46-50	13,172	21,779	24,543	31,551	38,538	49,733
51-55	16,125	25,383	29,093	37,217	43,779	60,074
56-59	20,399	31,607	36,256	45,321	54,360	72,477
60	15,810	26,089	30,053	38,415	46,533	61,663
61-65	20,181	32,655	38,081	47,417	56,393	75,373
66-70	23,517	38,121	44,994	55,706	66,068	88,944
71-75	28,152	45,409	53,942	66,004	77,661	1,04,850
76-80	32,437	52,031	62,194	75,574	88,476	1,19,832
Greater Than-80	36,086	57,465	68,920	83,391	97,318	1,32,099

ii. 2 Adult

Age Bands/Sum Insured	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year	-	-	-	-	-	-
18-25	11,000	19,371	22,138	28,062	34,282	44,649
26-35	11,727	20,365	23,453	29,503	35,811	47,888
36-45	12,829	21,101	23,794	31,869	39,571	51,699
46-50	15,811	25,920	30,410	38,476	46,407	60,302
51-55	19,950	31,252	37,470	47,132	54,308	75,232
56-59	25,424	41,334	48,490	58,592	69,314	93,079
60	19,439	32,097	38,601	48,544	57,932	77,327
61-65	25,363	41,130	49,532	60,797	71,430	96,165
66-70	30,427	49,455	60,171	73,397	85,959	1,16,489
71-75	36,884	59,865	73,248	88,527	1,03,035	1,40,001
76-80	43,107	69,760	85,818	1,03,124	1,19,522	1,62,817
Greater Than-80	49,840	79,076	97,086	1,16,132	1,34,053	1,82,298

iii. 1 Adult + 1 Child

Age Bands/Sum Insured	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year	-	-	-	-	-	-
18-25	9,569	16,910	18,978	24,615	30,414	40,163
26-35	10,159	17,709	20,033	25,765	31,631	42,689
36-45	11,002	18,251	20,269	27,456	34,286	45,535
46-50	13,989	22,436	25,486	32,534	40,054	52,005
51-55	16,741	26,394	30,671	38,897	46,109	62,669



56-59	20,475	32,146	37,427	46,538	55,452	75,061
60	15,864	26,491	30,948	39,354	47,377	63,658
61-65	20,358	33,089	38,749	48,039	56,890	77,004
66-70	23,781	38,670	45,725	56,424	66,750	91,317
71-75	28,302	45,839	54,537	66,550	78,138	1,07,140
76-80	32,484	52,363	62,675	75,968	88,771	1,22,056
Greater Than-80	36,107	57,801	69,414	83,781	97,592	1,34,501

iv. 1 Adult + 2 Child

Age Bands/Sum Insured	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year	-	-	-	-	-	-
18-25	10,359	17,955	20,360	26,097	32,009	42,687
26-35	11,079	18,933	21,649	27,506	33,508	45,628
36-45	12,018	19,486	21,852	29,234	36,213	48,628
46-50	14,891	23,533	26,916	34,149	41,536	54,880
51-55	17,627	27,422	32,059	40,485	47,292	65,514
56-59	21,243	33,043	38,614	47,872	56,885	77,504
60	16,403	27,158	31,854	40,385	48,483	65,545
61-65	20,723	33,503	39,355	48,734	57,629	78,367
66-70	24,021	38,880	46,076	56,813	67,127	92,162
71-75	28,521	46,050	54,749	66,761	78,349	1,07,353
76-80	32,704	52,574	62,886	76,180	88,982	1,22,269
Greater Than-80	36,325	58,012	69,626	83,992	97,803	1,34,712

v. 1 Adult + 3 Child

Age Bands/Sum Insured	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year	-	-	-	-	-	-
18-25	10,742	18,467	20,938	26,653	32,651	44,180
26-35	11,526	19,531	22,324	28,161	34,270	47,361
36-45	12,511	20,089	22,781	29,899	37,104	50,492
46-50	15,330	24,071	27,397	34,735	42,234	56,627
51-55	18,059	27,929	32,619	41,041	47,824	67,299
56-59	21,619	33,489	39,077	48,308	57,132	79,110
60	16,667	27,491	32,208	40,722	48,674	66,786
61-65	20,906	33,714	39,567	48,912	57,819	79,354
66-70	24,144	38,994	46,167	56,847	67,319	92,913
71-75	28,718	46,241	54,940	66,952	78,540	1,07,543
76-80	32,901	52,764	63,078	76,371	89,173	1,22,459
Greater Than-80	36,523	58,203	69,816	84,183	97,993	1,34,903

vi. 2 Adult + 1 Child

Age Bands/Sum Insured	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year	-	-	-	-	-	-
18-25	11,551	20,096	23,049	29,008	35,267	46,560
26-35	12,370	21,215	24,522	30,619	36,975	50,107
36-45	13,537	21,959	24,808	33,003	40,756	54,083
46-50	16,458	26,690	31,348	39,491	47,471	62,498
51-55	20,108	31,970	38,367	48,110	55,487	77,398
56-59	25,839	42,283	50,320	61,430	72,661	98,589
60	19,806	32,546	39,157	49,137	58,527	78,757
61-65	26,024	42,029	50,671	62,073	72,798	98,658
66-70	31,088	50,354	61,309	74,672	87,325	1,18,986
71-75	37,551	60,772	74,395	89,814	1,04,413	1,42,523
76-80	43,780	70,676	86,976	1,04,422	1,20,914	1,65,362
Greater Than-80	50,573	80,072	98,347	1,17,545	1,35,567	1,85,067

vii. 2 Adult + 2 Child

Age Bands/Sum Insured	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year	-	-	-	-	-	-
18-25	12,439	21,303	24,638	30,711	37,102	49,422
26-35	13,409	22,623	26,376	32,614	39,126	53,485
36-45	14,691	23,395	26,602	35,110	43,085	57,707
46-50	17,592	28,118	33,185	41,570	49,752	66,069
51-55	21,269	32,990	39,732	49,700	57,204	80,279
56-59	26,213	43,002	52,021	63,382	74,951	1,02,308
60	20,124	32,902	39,665	49,709	59,126	79,876
61-65	26,279	42,305	51,085	62,527	73,250	99,602
66-70	31,964	51,542	62,873	76,470	89,297	1,22,076
71-75	38,434	61,971	75,975	91,626	1,06,403	1,45,643
76-80	44,672	71,886	88,570	1,06,252	1,22,921	1,68,510
Greater Than-80	54,216	84,804	1,04,180	1,24,195	1,42,957	1,95,653

viii. 2 Adult + 3 Child

Age Bands/Sum Insured	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year	-	-	-	-	-	-
18-25	12,892	21,922	25,359	31,425	37,810	51,145
26-35	13,933	23,340	27,212	33,446	39,952	55,483
36-45	15,277	24,126	27,408	35,979	43,962	59,896
46-50	18,174	28,856	34,025	42,448	50,894	68,251
51-55	21,603	33,332	40,635	50,658	58,372	82,668
56-59	26,619	40,765	49,761	60,913	71,642	98,481
60	20,566	33,505	40,369	50,457	59,880	81,747
61-65	26,726	42,916	51,796	63,281	74,011	1,01,485
66-70	32,411	52,152	63,582	77,223	90,058	1,23,967
71-75	38,885	62,586	76,691	92,388	1,07,171	1,47,554
76-80	45,127	72,506	89,293	1,07,020	1,23,697	1,70,442
Greater Than-80	54,637	85,380	1,04,841	1,24,889	1,43,649	1,97,478

ix. Additional Child Premium

Age Bands/Sum Insured	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Additional Child Premium	865	907	1,019	1,083	1,274	2,038

Prospectus
Health Wallet

D. 5 Lakh Deductible

i. 1 Adult

Age Bands/Sum Insured	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year	13,387	14,510	20,420	26,302	34,215
18-25	15,264	16,695	22,271	28,102	36,589
26-35	15,722	17,360	22,989	28,879	38,556
36-45	16,202	17,673	24,742	31,633	41,121
46-50	20,092	22,655	29,515	36,475	47,467
51-55	22,630	25,959	34,014	40,725	56,549
56-59	27,685	32,125	41,071	50,056	67,722
60	23,169	26,897	35,133	43,209	57,990
61-65	28,272	33,233	42,352	51,277	69,854
66-70	33,244	39,465	50,000	60,302	82,639
71-75	39,549	47,157	59,030	70,611	97,130
76-80	45,043	54,085	67,235	80,050	1,10,624
Greater Than-80	49,424	59,646	73,856	87,683	1,21,577

ii. 2 Adult

Age Bands/Sum Insured	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year	-	-	-	-	-
18-25	17,555	20,113	25,944	32,194	42,475
26-35	18,206	21,108	27,017	33,358	45,356
36-45	18,844	21,510	29,430	37,121	49,011
46-50	23,373	27,665	35,374	43,286	56,955
51-55	27,321	33,106	42,375	49,791	70,140
56-59	35,395	42,489	52,210	62,884	86,156
60	27,909	34,142	43,632	52,986	72,005
61-65	34,907	42,615	53,374	63,965	88,262
66-70	42,151	51,853	64,563	77,073	1,07,022
71-75	51,078	63,029	77,722	92,167	1,28,401
76-80	59,286	73,573	90,183	1,06,509	1,48,941
Greater Than-80	66,841	83,147	1,01,400	1,19,206	1,66,307

iii. 1 Adult + 1 Child

Age Bands/Sum Insured	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year	-	-	-	-	-
18-25	15,416	17,413	22,935	28,757	38,452
26-35	15,946	18,221	23,799	29,688	40,693
36-45	16,400	18,494	25,494	32,313	43,426
46-50	20,187	23,230	29,986	37,391	49,232
51-55	23,457	27,369	35,356	42,630	58,856
56-59	28,251	33,318	42,107	50,977	70,221
60	23,590	27,809	35,932	43,921	59,921
61-65	28,670	33,832	42,817	51,621	71,379
66-70	33,584	39,903	50,385	60,656	84,750
71-75	39,785	47,454	59,237	70,757	99,169
76-80	45,308	54,349	67,500	80,315	1,10,889
Greater Than-80	49,689	59,911	74,120	87,948	1,21,842

iv. 1 Adult + 2 Child

Age Bands/Sum Insured	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year	-	-	-	-	-
18-25	15,999	18,355	23,956	29,898	40,524
26-35	16,634	19,326	25,004	31,036	43,107
36-45	17,091	19,577	26,707	33,674	45,965
46-50	20,749	24,161	31,051	38,357	51,564
51-55	23,946	28,255	36,373	43,328	61,143
56-59	28,613	34,020	42,896	51,865	72,137
60	23,860	28,345	36,542	44,606	61,400
61-65	28,828	33,990	42,977	51,780	71,539
66-70	33,743	40,061	50,545	60,814	84,908
71-75	39,944	47,613	59,396	70,916	99,327
76-80	45,467	54,509	67,659	80,474	1,11,048
Greater Than-80	49,847	60,069	74,279	88,106	1,22,000

v. 1 Adult + 3 Child

Age Bands/Sum Insured	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year	-	-	-	-	-
18-25	16,482	18,913	24,476	30,482	41,970
26-35	17,199	19,979	25,617	31,729	44,781
36-45	17,660	20,433	27,326	34,477	47,788
46-50	21,261	24,645	31,601	38,992	53,270
51-55	24,434	28,815	36,903	44,044	62,901
56-59	28,755	34,495	43,319	52,221	73,736
60	23,965	28,708	36,868	44,881	62,635
61-65	28,934	34,388	43,363	52,145	73,424
66-70	33,849	40,167	50,650	60,921	85,014
71-75	40,049	47,718	59,502	71,022	99,434
76-80	45,572	54,614	67,764	80,579	1,11,154
Greater Than-80	49,953	60,175	74,385	88,213	1,22,106

vi. 2 Adult + 1 Child

Age Bands/Sum Insured	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year	-	-	-	-	-
18-25	18,045	20,809	26,656	32,946	44,157
26-35	18,785	21,927	27,861	34,252	47,306
36-45	19,425	22,283	30,274	38,014	51,131
46-50	23,871	28,359	36,111	44,068	58,882
51-55	27,778	33,768	43,075	50,676	72,043
56-59	36,028	43,931	54,489	65,636	91,062
60	28,177	34,536	44,033	53,387	73,258
61-65	35,539	43,500	54,357	65,036	90,467
66-70	42,784	52,738	65,545	78,144	1,09,233
71-75	51,717	63,922	78,714	93,247	1,30,633
76-80	59,930	74,472	91,183	1,07,600	1,51,195
Greater Than-80	67,542	84,127	1,02,488	1,20,391	1,68,759

vii. 2 Adult + 2 Child

Age Bands/Sum Insured	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year	-	-	-	-	-
18-25	18,772	21,934	27,873	34,303	46,543
26-35	19,631	23,240	29,285	35,841	50,122
36-45	20,292	23,557	31,794	39,753	54,173
46-50	24,726	29,657	37,595	45,754	61,861
51-55	28,270	34,640	44,118	51,867	74,384
56-59	36,277	45,095	55,837	67,297	94,152
60	28,234	34,776	44,296	53,675	74,085
61-65	35,549	43,676	54,527	65,206	91,149
66-70	43,499	53,846	66,830	79,602	1,11,815
71-75	52,439	65,041	80,010	94,719	1,33,241
76-80	60,659	75,602	92,492	1,09,085	1,53,828
Greater Than-80	69,909	87,546	1,06,641	1,25,285	1,76,845

viii. 2 Adult + 3 Child

Age Bands/Sum Insured	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year	-	-	-	-	-
18-25	19,329	22,604	28,517	34,939	48,188
26-35	20,277	24,016	30,034	36,581	52,028
36-45	20,952	24,308	32,577	40,541	56,286
46-50	25,392	30,437	38,386	46,770	63,953
51-55	28,622	35,479	44,981	52,904	76,680
56-59	34,579	43,294	53,807	64,484	90,892
60	28,779	35,429	44,969	54,352	75,885
61-65	36,098	44,336	55,207	65,889	92,958
66-70	44,048	54,506	67,509	80,284	1,13,637
71-75	52,993	65,707	80,696	95,407	1,35,084
76-80	61,218	76,274	93,184	1,09,780	1,55,690
Greater Than-80	70,447	88,178	1,07,285	1,25,923	1,78,627

ix. Additional Child Premium

Age Bands/Sum Insured	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Additional Child Premium	778	829	1,019	1,274	2,038

Prospectus
Health Wallet

E. 10 Lakh Deductible

i. 1 Adult

Age Bands/Sum Insured	20,00,000	25,00,000	50,00,000
Reserve Benefit	10,000	15,000	15,000
91 Days -17 Year	19,292	25,152	32,709
18-25	20,273	26,119	34,296
26-35	20,749	26,653	36,033
36-45	22,994	29,858	38,467
46-50	25,427	32,339	42,602
51-55	29,099	36,025	50,477
56-59	33,996	42,879	58,917
60	29,668	37,666	51,190
61-65	34,749	43,578	60,702
66-70	40,781	50,967	71,297
71-75	47,221	58,657	82,681
76-80	53,360	66,007	93,648
Greater Than-80	58,217	71,855	1,02,427

ii. 2 Adult

Age Bands/Sum Insured	20,00,000	25,00,000	50,00,000
Reserve Benefit	10,000	15,000	15,000
91 Days -17 Year	-	-	-
18-25	23,497	29,776	39,678
26-35	24,276	30,645	42,301
36-45	27,382	35,055	45,845
46-50	30,925	38,799	51,513
51-55	36,668	44,354	63,043
56-59	44,044	54,628	75,906
60	37,348	46,634	64,126
61-65	44,432	54,939	77,445
66-70	53,520	65,932	93,423
71-75	63,541	77,862	1,10,999
76-80	73,318	89,501	1,28,249
Greater Than-80	80,222	97,805	1,40,389

Prospectus
Health Wallet

iii. 1 Adult + 1 Child

Age Bands/Sum Insured	20,00,000	25,00,000	50,00,000
Reserve Benefit	10,000	15,000	15,000
91 Days -17 Year	-	-	-
18-25	20,977	26,817	36,310
26-35	21,585	27,491	38,310
36-45	23,722	30,520	41,037
46-50	25,489	32,893	44,041
51-55	30,076	37,431	52,608
56-59	35,017	43,799	61,704
60	30,457	38,377	53,343
61-65	35,026	43,739	62,225
66-70	41,221	51,386	73,685
71-75	47,598	58,987	85,154
76-80	53,676	66,251	96,200
Greater Than-80	58,551	72,103	1,05,227

iv. 1 Adult + 2 Child

Age Bands/Sum Insured	20,00,000	25,00,000	50,00,000
Reserve Benefit	10,000	15,000	15,000
91 Days -17 Year	-	-	-
18-25	21,849	27,812	38,239
26-35	22,614	28,667	40,549
36-45	24,732	31,679	43,420
46-50	26,447	33,616	46,287
51-55	30,991	38,123	54,835
56-59	35,765	44,648	63,644
60	31,034	39,032	54,841
61-65	35,425	44,186	63,366
66-70	41,395	51,553	74,421
71-75	47,756	59,146	85,313
76-80	53,835	66,410	96,359
Greater Than-80	58,710	72,261	1,05,386

Prospectus
Health Wallet

v. 1 Adult + 3 Child

Age Bands/Sum Insured	20,00,000	25,00,000	50,00,000
Reserve Benefit	10,000	15,000	15,000
91 Days -17 Year	-	-	-
18-25	21,934	27,940	39,263
26-35	22,718	28,824	41,722
36-45	24,811	31,892	44,782
46-50	26,498	33,704	47,526
51-55	31,196	38,516	55,040
56-59	35,971	44,855	63,849
60	31,194	39,192	54,999
61-65	35,585	44,344	63,524
66-70	41,553	51,712	74,579
71-75	47,915	59,304	85,471
76-80	53,993	66,568	96,518
Greater Than-80	58,868	72,419	1,05,545

vi. 2 Adult + 1 Child

Age Bands/Sum Insured	20,00,000	25,00,000	50,00,000
Reserve Benefit	10,000	15,000	15,000
91 Days -17 Year	-	-	-
18-25	23,932	30,252	41,122
26-35	24,795	31,215	43,958
36-45	27,872	35,586	47,745
46-50	31,349	39,264	53,200
51-55	37,045	44,893	64,718
56-59	45,651	56,656	80,104
60	37,534	46,817	65,252
61-65	45,070	55,662	79,354
66-70	54,158	66,653	95,346
71-75	64,186	78,590	1,12,943
76-80	73,968	90,237	1,30,212
Greater Than-80	80,929	98,605	1,42,522

Prospectus
Health Wallet

vii. 2 Adult + 2 Child

Age Bands/Sum Insured	20,00,000	25,00,000	50,00,000
Reserve Benefit	10,000	15,000	15,000
91 Days -17 Year	-	-	-
18-25	24,945	31,408	43,304
26-35	25,980	32,566	46,533
36-45	29,158	37,092	50,577
46-50	32,589	40,704	55,943
51-55	38,009	46,002	67,003
56-59	46,832	58,126	83,019
60	37,834	47,145	66,182
61-65	45,288	55,880	80,161
66-70	55,227	67,895	97,730
71-75	65,265	79,843	1,15,352
76-80	75,057	91,501	1,32,644
Greater Than-80	84,699	1,03,116	1,50,142

viii. 2 Adult + 3 Child

Age Bands/Sum Insured	20,00,000	25,00,000	50,00,000
Reserve Benefit	10,000	15,000	15,000
91 Days -17 Year	-	-	-
18-25	25,141	31,596	44,530
26-35	26,208	32,785	47,937
36-45	29,396	37,326	52,246
46-50	32,830	41,115	57,541
51-55	38,271	46,416	68,776
56-59	44,834	55,413	80,140
60	38,039	47,346	67,581
61-65	45,495	56,082	81,561
66-70	55,434	68,096	99,158
71-75	65,474	80,048	1,16,801
76-80	75,267	91,707	1,34,112
Greater Than-80	84,857	1,03,260	1,51,525

ix. Additional Child Premium

Age Bands/Sum Insured	20,00,000	25,00,000	50,00,000
Additional Child Premium	637	1,083	1,911

Prospectus
Health Wallet

2. Tier 2 : Mumbai, MMR

A. Zero Deductible

i. 1 Adult

Age Bands/Sum Insured	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year	10501	11495	18298	19566	25818	31787	40207
18-25	12260	13128	21253	23466	28985	34805	43873
26-35	13031	14138	22561	24931	30623	36503	46835
36-45	14489	16316	24041	25725	32929	39999	50678
46-50	18777	20734	30819	34297	41839	49032	61267
51-55	22624	26815	37584	42683	51223	57282	75929
56-59	28201	33832	48481	53976	63629	73090	93491
60	22995	27363	41658	47107	56489	65294	83433
61-65	28801	35409	52948	60886	71718	81563	104419
66-70	36585	44138	64901	75169	87482	98995	126903
71-75	43637	52901	77922	91055	105000	118086	151528
76-80	50739	61810	90414	106127	121759	136348	175082
Greater Than-80	56820	69462	101072	118674	135694	151530	194662

ii. 2 Adult

Age Bands/Sum Insured	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year	0	0	0	0	0	0	0
18-25	15156	16663	25743	29321	35569	41776	52760
26-35	16213	18082	27538	31385	37935	44232	57015
36-45	18099	21055	29452	32353	41113	49024	62370
46-50	23072	26261	37232	42554	51858	60041	75227
51-55	28435	34674	46674	54606	65760	72233	96091
56-59	35162	43983	63824	71509	83019	94261	120802
60	28914	35448	51937	60496	72824	83107	106351
61-65	36880	46582	67278	79487	93550	105327	135065
66-70	47416	59071	84075	100079	116487	130557	167620
71-75	57649	71959	102495	123034	142087	158492	203650
76-80	67850	84997	120465	145287	167089	185750	238808
Greater Than-80	76095	95643	137566	164462	188641	209232	269094

Prospectus
Health Wallet

iii. 1 Adult + 1 Child

Age Bands/Sum Insured	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year	0	0	0	0	0	0	0
18-25	14652	15564	23563	25979	31895	37656	47877
26-35	15855	17008	25319	27941	34080	39907	51517
36-45	17176	19322	26648	28442	36375	43357	55443
46-50	20589	22987	33167	36370	44384	52518	65176
51-55	24523	29030	39859	45516	54677	61758	80197
56-59	29691	35440	49836	55992	66300	75607	97316
60	24151	28610	42773	48808	58768	67442	86697
61-65	29768	36488	54070	62398	73465	83154	107171
66-70	38807	46668	67244	78013	90441	101892	131564
71-75	45553	55131	79805	93487	107503	120485	155785
76-80	52347	63734	91857	108171	123829	138271	178955
Greater Than-80	58470	71454	102505	120781	137816	153480	198756

iv. 1 Adult + 2 Child

Age Bands/Sum Insured	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year	0	0	0	0	0	0	0
18-25	17349	18462	26693	29403	35445	41290	52498
26-35	18971	20376	28962	31930	38234	44167	56906
36-45	20379	23039	30325	32334	40668	47811	61096
46-50	23704	26553	36650	40080	48437	56295	70543
51-55	27530	32661	43311	49238	58820	65115	85637
56-59	32563	38899	53141	59440	70077	79485	102207
60	26378	31293	45492	51718	61990	70750	90871
61-65	31760	38848	56336	64766	76101	85839	110533
66-70	40467	48652	69027	79810	92455	103891	134031
71-75	46994	56840	81167	94761	108941	121852	157430
76-80	53568	65164	92816	108950	124716	139037	179817
Greater Than-80	60128	73348	103901	121988	139161	154694	200171

Prospectus
Health Wallet

v. 1 Adult + 3 Child

Age Bands/Sum Insured	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year	0	0	0	0	0	0	0
18-25	21486	22162	30747	33492	39336	45330	57363
26-35	23892	24670	33667	36678	42773	48895	62577
36-45	25475	27803	35104	37526	45393	53011	67091
46-50	28794	31234	41368	44506	53075	61234	76435
51-55	32607	37575	48163	54089	63748	70337	91869
56-59	37623	43775	58076	64227	74860	84219	108217
60	30303	35075	49552	55757	66071	74790	95998
61-65	35543	42449	60153	68521	79879	89555	115242
66-70	44090	52075	72613	83292	95936	107280	138315
71-75	50541	60156	84579	98019	112173	124966	161353
76-80	57035	68370	96063	111999	127712	141890	183397
Greater Than-80	63468	76361	106898	124735	141806	157163	203258

vi. 2 Adult + 1 Child

Age Bands/Sum Insured	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year	0	0	0	0	0	0	0
18-25	18494	19819	29171	32893	39106	45316	57272
26-35	20065	21748	31525	35546	42073	48381	62280
36-45	22072	25110	33487	36333	45399	53371	67905
46-50	26988	30194	41155	46519	55977	64217	80568
51-55	32286	37725	50625	58670	70043	76679	101591
56-59	39339	47674	68497	77288	90383	102301	131174
60	31832	38496	55136	63756	76232	86523	110688
61-65	40307	50273	71355	83799	98159	110050	141087
66-70	50841	62760	88149	104386	121091	135276	173636
71-75	61105	75681	106605	127381	146735	163254	209722
76-80	71338	88754	124613	149675	171779	190556	244935
Greater Than-80	79890	99731	142080	169236	193743	214462	275761

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Health Wallet

vii. 2 Adult + 2 Child

Age Bands/Sum Insured	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year	0	0	0	0	0	0	0
18-25	21326	22869	32539	36614	42977	49292	62340
26-35	23338	25302	35449	39878	46600	53035	68241
36-45	25488	29078	37498	40528	50154	58364	74254
46-50	30398	34102	45156	50834	60710	69168	86883
51-55	35232	41871	54021	62325	74103	80782	107001
56-59	41660	50269	71576	81687	95247	107612	138026
60	33674	40656	57209	65911	78601	88919	113636
61-65	42146	52389	73342	85853	100408	112293	143837
66-70	53580	66079	91814	108435	125603	139996	179652
71-75	63871	79032	110304	131468	151289	168017	215793
76-80	74129	92134	128345	153799	176373	195363	251062
Greater Than-80	85538	108447	151824	180443	206187	227771	292840

viii. 2 Adult + 3 Child

Age Bands/Sum Insured	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year	0	0	0	0	0	0	0
18-25	25575	26598	36656	40811	47005	53267	67408
26-35	28232	29623	40220	44743	51288	57669	74147
36-45	30571	33891	42364	45221	55058	63291	80537
46-50	35530	38895	50070	55728	65664	74598	93228
51-55	40077	46235	58280	67577	79506	86377	113923
56-59	46533	54883	71191	81626	95003	106264	135880
60	37750	44679	61651	70439	83257	93598	119600
61-65	46260	56450	77825	90424	105110	117017	149858
66-70	57691	70136	96293	113001	130299	144715	185666
71-75	68019	83126	114825	136076	156028	172780	221865
76-80	78315	96267	132908	158449	181157	200169	257189
Greater Than-80	89714	112535	156338	185026	210881	232478	298841



ix. Additional Child Premium

Age Bands/Sum Insured	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Additional Child Premium	3573	3791	3931	4210	4497	4908	5017

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B. 2 Lakh Deductible

i. 1 Adult

Age Bands/Sum Insured	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year	7,376	8,364	14,670	15,717	21,648	27,458	35,213
18-25	8,355	9,628	16,803	18,362	23,855	29,585	37,873
26-35	8,728	10,143	17,502	19,223	24,809	30,592	39,957
36-45	9,008	10,978	18,033	19,432	26,298	33,031	42,428
46-50	10,014	13,238	21,846	24,478	31,393	38,207	48,951
51-55	11,819	16,254	25,496	29,104	36,978	43,310	58,832
56-59	14,144	20,415	31,809	36,164	44,926	53,616	70,795
60	12,091	16,956	27,941	32,076	40,531	48,679	64,069
61-65	15,178	21,744	35,075	40,840	50,335	59,348	78,629
66-70	17,430	25,697	41,332	48,680	59,520	69,928	93,204
71-75	20,311	30,783	49,325	58,532	70,734	82,447	1,10,134
76-80	23,077	35,427	56,505	67,487	81,036	94,002	1,25,940
Greater Than-80	25,723	39,652	62,719	75,074	89,736	1,03,737	1,39,177

ii. 2 Adult

Age Bands/Sum Insured	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year	-	-	-	-	-	-	-
18-25	9,973	11,587	19,745	22,387	28,280	34,364	44,279
26-35	10,513	12,305	20,726	23,643	29,692	35,857	47,314
36-45	10,920	13,457	21,438	23,896	31,781	39,235	50,846
46-50	12,137	16,003	25,836	30,037	38,050	45,718	58,923
51-55	14,634	20,217	31,142	37,056	46,534	53,384	73,144
56-59	17,669	25,617	41,246	47,819	57,723	67,935	90,251
60	15,044	21,103	34,344	41,047	51,319	60,734	80,407
61-65	19,358	27,634	44,116	53,025	64,658	75,325	1,00,384
66-70	22,978	33,542	53,407	64,864	78,468	91,068	1,22,030
71-75	27,299	40,750	64,774	79,202	94,908	1,09,46	1,46,97



						5	5
76-80	31,484	47,534	75,387	92,738	1,10,550	1,27,005	1,70,941
Greater Than-80	35,305	54,653	85,841	1,05,096	1,24,721	1,42,728	1,91,822

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iii. 1 Adult + 1 Child

Age Bands/Sum Insured	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year	-	-	-	-	-	-	-
18-25	9,228	10,384	17,613	19,532	25,159	30,863	40,196
26-35	9,713	11,016	18,458	20,594	26,339	32,103	42,619
36-45	9,969	11,873	18,928	20,689	27,797	34,461	45,209
46-50	10,838	14,187	22,717	25,485	32,530	39,888	51,255
51-55	12,439	17,047	26,579	30,691	38,768	45,736	61,417
56-59	14,522	20,738	32,395	37,320	46,256	54,831	73,300
60	12,385	17,206	28,423	33,052	41,666	49,715	66,206
61-65	15,460	22,063	35,596	41,620	51,133	60,019	80,396
66-70	18,114	26,333	42,141	49,735	60,592	70,958	95,877
71-75	20,946	31,286	49,966	59,416	71,595	83,234	1,12,677
76-80	23,650	35,800	56,987	68,211	81,701	94,561	1,28,360
Greater Than-80	26,331	40,023	63,204	75,823	90,412	1,04,288	1,41,781

iv. 1 Adult + 2 Child

Age Bands/Sum Insured	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year	-	-	-	-	-	-	-
18-25	10,360	11,549	19,001	21,211	26,932	32,731	42,904
26-35	10,993	12,350	20,057	22,531	28,397	34,277	45,755
36-45	11,751	13,290	20,494	22,539	29,865	36,664	48,457
46-50	11,980	15,416	24,075	27,118	34,366	41,582	54,224
51-55	13,526	18,266	27,876	32,287	40,591	47,139	64,371
56-59	15,562	21,857	33,579	38,736	47,844	56,507	75,876
60	13,191	18,074	29,398	34,247	43,020	51,145	68,404
61-65	16,154	22,750	36,304	42,492	52,129	61,058	82,049
66-70	18,706	26,860	42,604	50,305	61,237	71,593	96,962
71-75	21,452	31,653	50,166	59,660	71,869	83,452	1,13,192
76-80	23,924	36,074	57,251	68,475	81,966	94,826	1,28,625
Greater Than-80	26,605	40,296	63,469	76,088	90,677	1,04,552	1,42,045

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v. 1 Adult + 3 Child

Age Bands/Sum Insured	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year	-	-	-	-	-	-	-
18-25	11,250	12,617	20,232	22,493	28,158	34,047	44,972
26-35	12,038	13,554	21,453	23,988	29,798	35,789	48,128
36-45	12,455	14,541	21,834	24,185	31,240	38,289	50,918
46-50	12,815	16,476	25,236	28,190	35,550	42,898	56,465
51-55	14,328	19,344	29,025	33,472	41,790	48,555	66,680
56-59	16,356	22,904	34,712	39,853	48,945	57,554	78,033
60	13,807	18,886	30,329	35,189	43,960	52,038	70,244
61-65	16,726	23,485	37,113	43,289	52,906	61,775	83,630
66-70	19,225	27,514	43,295	50,956	61,845	72,115	98,278
71-75	21,939	32,240	50,742	60,165	72,308	83,785	1,14,254
76-80	24,143	36,292	57,463	68,688	82,177	95,037	1,28,836
Greater Than-80	26,824	40,515	63,680	76,300	90,888	1,04,765	1,42,257

vi. 2 Adult + 1 Child

Age Bands/Sum Insured	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year	-	-	-	-	-	-	-
18-25	10,961	12,648	20,983	23,781	29,691	35,801	46,551
26-35	11,623	13,511	22,144	25,245	31,322	37,522	49,933
36-45	11,996	14,725	22,810	25,369	33,398	40,899	53,578
46-50	13,077	17,098	27,034	31,361	39,464	47,175	61,395
51-55	15,524	20,818	32,296	38,354	47,935	54,960	75,612



56-59	18,698	26,512	42,696	50,083	60,987	71,681	95,961
60	15,703	21,885	35,227	42,021	52,353	61,772	82,267
61-65	20,240	28,762	45,511	54,648	66,449	77,210	1,03,389
66-70	23,855	34,664	54,796	66,481	80,252	92,945	1,25,031
71-75	28,190	41,889	66,183	80,841	96,717	1,11,367	1,50,012
76-80	32,373	48,674	76,798	94,382	1,12,365	1,28,914	1,73,995
Greater Than-80	36,285	55,904	87,388	1,06,897	1,26,706	1,44,816	1,95,157

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vii. 2 Adult + 2 Child

Age Bands/Sum Insured	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year	-	-	-	-	-	-	-
18-25	12,156	13,913	22,531	25,664	31,682	37,906	49,585
26-35	12,978	14,963	23,925	27,417	33,632	39,965	53,486
36-45	13,345	16,286	24,581	27,421	35,784	43,486	57,334
46-50	14,332	18,543	28,714	33,388	41,746	49,642	65,029
51-55	16,585	22,313	33,577	39,924	49,745	56,870	78,585
56-59	19,471	27,211	43,716	52,022	63,201	74,213	99,788
60	16,319	22,494	35,848	42,774	53,201	62,644	83,648
61-65	20,828	29,323	46,062	55,317	67,190	77,947	1,04,603
66-70	24,869	35,901	56,344	68,393	82,438	95,306	1,28,506
71-75	29,219	43,142	67,751	82,777	98,929	1,13,755	1,53,527
76-80	33,404	49,930	78,373	96,327	1,14,589	1,31,315	1,77,534
Greater Than-80	39,980	60,239	92,767	1,13,412	1,34,099	1,52,947	2,06,487

viii. 2 Adult + 3 Child

Age Bands/Sum Insured	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year	-	-	-	-	-	-	-
18-25	13,137	15,034	23,848	27,067	33,044	39,251	51,852
26-35	14,068	16,225	25,418	29,009	35,184	41,502	56,090
36-45	14,707	17,608	26,027	28,887	37,336	45,050	60,075
46-50	15,241	19,722	30,051	34,795	43,194	51,362	67,658
51-55	17,368	23,234	34,511	41,421	51,313	58,622	81,447
56-59	20,270	28,237	42,054	50,383	61,372	71,592	96,652
60	17,040	23,483	37,056	44,075	54,563	64,016	86,131
61-65	21,572	30,338	47,297	56,647	68,580	79,347	1,07,121
66-70	25,606	36,908	57,573	69,715	83,820	96,699	1,31,023
71-75	29,973	44,170	69,000	84,121	1,00,334	1,15,171	1,56,079
76-80	34,152	50,953	79,622	97,671	1,15,994	1,32,732	1,80,098
Greater Than-80	40,709	61,242	93,983	1,14,708	1,35,443	1,54,292	2,08,958

Age Bands/Sum Insured	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Additional Child Premium	1,253	1,324	1,408	1,442	1,557	1,856	2,365

Prospectus
Health Wallet

C. 3 Lakh Deductible

i. 1 Adult

Age Bands/Sum Insured	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year	7,649	13,875	14,911	20,797	26,601	34,305
18-25	8,835	15,845	17,293	22,803	28,544	36,776
26-35	9,310	16,475	18,096	23,678	29,470	38,779
36-45	10,026	16,954	18,329	25,196	31,920	41,174
46-50	12,397	20,662	23,163	29,981	36,779	47,386
51-55	15,070	23,924	27,282	35,110	41,524	56,747
56-59	18,939	29,558	33,766	42,446	51,101	67,975
60	15,810	26,089	30,053	38,415	46,533	61,663
61-65	20,181	32,655	38,081	47,417	56,393	75,373
66-70	23,517	38,121	44,994	55,706	66,068	88,944
71-75	28,152	45,409	53,942	66,004	77,661	1,04,850
76-80	32,437	52,031	62,194	75,574	88,476	1,19,832
Greater Than-80	36,086	57,465	68,920	83,391	97,318	1,32,099

ii. 2 Adult

Age Bands/Sum Insured	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year	-	-	-	-	-	-
18-25	10,431	18,482	20,986	26,822	32,927	42,784
26-35	11,089	19,381	22,177	28,127	34,311	45,716
36-45	12,086	20,048	22,485	30,269	37,714	49,166
46-50	14,786	24,410	28,474	36,249	43,902	56,954
51-55	18,533	29,237	34,865	44,085	51,054	70,468
56-59	23,488	38,363	44,840	54,459	64,638	86,624
60	19,439	32,097	38,601	48,544	57,932	77,327
61-65	25,363	41,130	49,532	60,797	71,430	96,165
66-70	30,427	49,455	60,171	73,397	85,959	1,16,489
71-75	36,884	59,865	73,248	88,527	1,03,035	1,40,001
76-80	43,107	69,760	85,818	1,03,124	1,19,522	1,62,817
Greater Than-80	49,840	79,076	97,086	1,16,132	1,34,053	1,82,298

iii. 1 Adult + 1 Child

Age Bands/Sum Insured	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year	-	-	-	-	-	-
18-25	9,136	16,254	18,126	23,702	29,425	38,724
26-35	9,670	16,978	19,081	24,744	30,527	41,010
36-45	10,433	17,468	19,295	26,274	32,930	43,586
46-50	13,136	21,256	24,017	30,870	38,152	49,443
51-55	15,628	24,839	28,710	36,630	43,632	59,096
56-59	19,008	30,046	34,826	43,547	52,090	70,314
60	15,864	26,491	30,948	39,354	47,377	63,658
61-65	20,358	33,089	38,749	48,039	56,890	77,004
66-70	23,781	38,670	45,725	56,424	66,750	91,317
71-75	28,302	45,839	54,537	66,550	78,138	1,07,140
76-80	32,484	52,363	62,675	75,968	88,771	1,22,056
Greater Than-80	36,107	57,801	69,414	83,781	97,592	1,34,501

iv. 1 Adult + 2 Child

Age Bands/Sum Insured	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year	-	-	-	-	-	-
18-25	9,851	17,200	19,377	25,044	30,869	41,009
26-35	10,503	18,086	20,544	26,320	32,226	43,670
36-45	11,353	18,586	20,728	27,883	34,674	46,386
46-50	13,953	22,249	25,311	32,333	39,493	52,045
51-55	16,430	25,770	29,967	38,068	44,703	61,672
56-59	19,703	30,857	35,900	44,755	53,387	72,525
60	16,403	27,158	31,854	40,385	48,483	65,545
61-65	20,723	33,503	39,355	48,734	57,629	78,367
66-70	24,021	38,880	46,076	56,813	67,127	92,162
71-75	28,521	46,050	54,749	66,761	78,349	1,07,353
76-80	32,704	52,574	62,886	76,180	88,982	1,22,269
Greater Than-80	36,325	58,012	69,626	83,992	97,803	1,34,712

v. 1 Adult + 3 Child

Age Bands/Sum Insured	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year	-	-	-	-	-	-
18-25	10,197	17,663	19,900	25,547	31,450	42,360
26-35	10,907	18,626	21,155	26,912	32,915	45,239
36-45	11,799	19,132	21,568	28,485	35,481	48,074
46-50	14,350	22,736	25,747	32,863	40,124	53,627
51-55	16,821	26,229	30,474	38,572	45,185	63,287
56-59	20,043	31,261	36,320	45,150	53,610	73,979
60	16,667	27,491	32,208	40,722	48,674	66,786
61-65	20,906	33,714	39,567	48,912	57,819	79,354
66-70	24,144	38,994	46,167	56,847	67,319	92,913
71-75	28,718	46,241	54,940	66,952	78,540	1,07,543
76-80	32,901	52,764	63,078	76,371	89,173	1,22,459
Greater Than-80	36,523	58,203	69,816	84,183	97,993	1,34,903

vi. 2 Adult + 1 Child

Age Bands/Sum Insured	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year	-	-	-	-	-	-
18-25	10,929	19,138	21,811	27,679	33,818	44,514
26-35	11,671	20,151	23,145	29,137	35,364	47,725
36-45	12,728	20,824	23,404	31,295	38,786	51,324
46-50	15,372	25,107	29,323	37,168	44,865	58,942
51-55	18,675	29,887	35,678	44,970	52,122	72,429
56-59	23,863	39,222	46,498	57,028	67,667	91,611
60	19,806	32,546	39,157	49,137	58,527	78,757
61-65	26,024	42,029	50,671	62,073	72,798	98,658
66-70	31,088	50,354	61,309	74,672	87,325	1,18,986
71-75	37,551	60,772	74,395	89,814	1,04,413	1,42,523
76-80	43,780	70,676	86,976	1,04,422	1,20,914	1,65,362
Greater Than-80	50,573	80,072	98,347	1,17,545	1,35,567	1,85,067

Prospectus
Health Wallet

vii. 2 Adult + 2 Child

Age Bands/Sum Insured	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year	-	-	-	-	-	-
18-25	11,734	20,230	23,250	29,220	35,479	47,105
26-35	12,611	21,426	24,822	30,943	37,311	50,782
36-45	13,772	22,124	25,027	33,203	40,895	54,605
46-50	16,398	26,400	30,986	39,050	46,930	62,174
51-55	19,727	30,810	36,913	46,409	53,676	75,037
56-59	24,202	39,873	48,037	58,795	69,740	94,978
60	20,124	32,902	39,665	49,709	59,126	79,876
61-65	26,279	42,305	51,085	62,527	73,250	99,602
66-70	31,964	51,542	62,873	76,470	89,297	1,22,076
71-75	38,434	61,971	75,975	91,626	1,06,403	1,45,643
76-80	44,672	71,886	88,570	1,06,252	1,22,921	1,68,510
Greater Than-80	54,216	84,804	1,04,180	1,24,195	1,42,957	1,95,653

viii. 2 Adult + 3 Child

Age Bands/Sum Insured	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year	-	-	-	-	-	-
18-25	12,144	20,791	23,902	29,866	36,120	48,665
26-35	13,086	22,075	25,580	31,696	38,059	52,591
36-45	14,302	22,786	25,757	33,989	41,688	56,586
46-50	16,925	27,068	31,747	39,845	47,964	64,149
51-55	20,029	31,119	37,730	47,277	54,733	77,199
56-59	24,569	37,848	45,991	56,559	66,745	91,514
60	20,566	33,505	40,369	50,457	59,880	81,747
61-65	26,726	42,916	51,796	63,281	74,011	1,01,485
66-70	32,411	52,152	63,582	77,223	90,058	1,23,967
71-75	38,885	62,586	76,691	92,388	1,07,171	1,47,554
76-80	45,127	72,506	89,293	1,07,020	1,23,697	1,70,442
Greater Than-80	54,637	85,380	1,04,841	1,24,889	1,43,649	1,97,478

Age Bands/Sum Insured	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Additional Child Premium	783	821	923	981	1,197	1,845

Prospectus
Health Wallet

D. 5 Lakh Deductible

i. 1 Adult

Age Bands/Sum Insured	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year	13,065	14,081	19,905	25,703	33,339
18-25	14,764	16,060	21,580	27,333	35,488
26-35	15,179	16,662	22,231	28,036	37,269
36-45	15,614	16,944	23,818	30,528	39,591
46-50	19,135	21,454	28,138	34,912	45,335
51-55	21,432	24,446	32,211	38,758	53,556
56-59	26,008	30,026	38,599	47,205	63,670
60	23,169	26,897	35,133	43,209	57,990
61-65	28,272	33,233	42,352	51,277	69,854
66-70	33,244	39,465	50,000	60,302	82,639
71-75	39,549	47,157	59,030	70,611	97,130
76-80	45,043	54,085	67,235	80,050	1,10,624
Greater Than-80	49,424	59,646	73,856	87,683	1,21,577

ii. 2 Adult

Age Bands/Sum Insured	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year	-	-	-	-	-
18-25	16,838	19,154	24,906	31,037	40,816
26-35	17,427	20,054	25,877	32,090	43,425
36-45	18,005	20,418	28,061	35,497	46,733
46-50	22,104	25,989	33,442	41,077	53,924
51-55	25,678	30,915	39,778	46,965	65,859
56-59	32,987	39,409	48,682	58,817	80,357
60	27,909	34,142	43,632	52,986	72,005
61-65	34,907	42,615	53,374	63,965	88,262
66-70	42,151	51,853	64,563	77,073	1,07,022
71-75	51,078	63,029	77,722	92,167	1,28,401
76-80	59,286	73,573	90,183	1,06,509	1,48,941
Greater Than-80	66,841	83,147	1,01,400	1,19,206	1,66,307

iii. 1 Adult + 1 Child

Age Bands/Sum Insured	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year	-	-	-	-	-
18-25	14,901	16,709	22,181	27,925	37,174
26-35	15,381	17,441	22,963	28,768	39,203
36-45	15,792	17,688	24,498	31,144	41,678
46-50	19,220	21,975	28,564	35,741	46,932
51-55	22,181	25,722	33,425	40,483	55,644
56-59	26,520	31,107	39,536	48,039	65,933
60	23,590	27,809	35,932	43,921	59,921
61-65	28,670	33,832	42,817	51,621	71,379
66-70	33,584	39,903	50,385	60,656	84,750
71-75	39,785	47,454	59,237	70,757	99,169
76-80	45,308	54,349	67,500	80,315	1,10,889
Greater Than-80	49,689	59,911	74,120	87,948	1,21,842

iv. 1 Adult + 2 Child

Age Bands/Sum Insured	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year	-	-	-	-	-
18-25	15,430	17,562	23,105	28,958	39,050
26-35	16,005	18,441	24,054	29,988	41,388
36-45	16,418	18,668	25,596	32,376	43,976
46-50	19,729	22,818	29,528	36,615	49,044
51-55	22,623	26,524	34,346	41,115	57,715
56-59	26,848	31,742	40,250	48,843	67,667
60	23,860	28,345	36,542	44,606	61,400
61-65	28,828	33,990	42,977	51,780	71,539
66-70	33,743	40,061	50,545	60,814	84,908
71-75	39,944	47,613	59,396	70,916	99,327
76-80	45,467	54,509	67,659	80,474	1,11,048
Greater Than-80	49,847	60,069	74,279	88,106	1,22,000

v. 1 Adult + 3 Child

Age Bands/Sum Insured	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year	-	-	-	-	-
18-25	15,866	18,068	23,576	29,487	40,359
26-35	16,516	19,033	24,609	30,615	42,904
36-45	16,933	19,443	26,156	33,103	45,625
46-50	20,192	23,255	30,026	37,190	50,588
51-55	23,065	27,031	34,825	41,763	59,306
56-59	26,976	32,172	40,633	49,165	69,115
60	23,965	28,708	36,868	44,881	62,635
61-65	28,934	34,388	43,363	52,145	73,424
66-70	33,849	40,167	50,650	60,921	85,014
71-75	40,049	47,718	59,502	71,022	99,434
76-80	45,572	54,614	67,764	80,579	1,11,154
Greater Than-80	49,953	60,175	74,385	88,213	1,22,106

vi. 2 Adult + 1 Child

Age Bands/Sum Insured	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year	-	-	-	-	-
18-25	17,282	19,783	25,550	31,717	42,338
26-35	17,952	20,796	26,640	32,899	45,190
36-45	18,531	21,118	28,825	36,305	48,651
46-50	22,555	26,617	34,109	41,785	55,668
51-55	26,092	31,515	40,413	47,766	67,582
56-59	33,560	40,714	50,744	61,308	84,798
60	28,177	34,536	44,033	53,387	73,258
61-65	35,539	43,500	54,357	65,036	90,467
66-70	42,784	52,738	65,545	78,144	1,09,233
71-75	51,717	63,922	78,714	93,247	1,30,633
76-80	59,930	74,472	91,183	1,07,600	1,51,195
Greater Than-80	67,542	84,127	1,02,488	1,20,391	1,68,759

vii. 2 Adult + 2 Child

Age Bands/Sum Insured	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year	-	-	-	-	-
18-25	17,939	20,802	26,651	32,945	44,498
26-35	18,718	21,984	27,930	34,338	47,738
36-45	19,316	22,271	30,201	37,879	51,405
46-50	23,330	27,793	35,452	43,311	58,365
51-55	26,537	32,304	41,357	48,844	69,701
56-59	33,785	41,768	51,965	62,812	87,595
60	28,234	34,776	44,296	53,675	74,085
61-65	35,549	43,676	54,527	65,206	91,149
66-70	43,499	53,846	66,830	79,602	1,11,815
71-75	52,439	65,041	80,010	94,719	1,33,241
76-80	60,659	75,602	92,492	1,09,085	1,53,828
Greater Than-80	69,909	87,546	1,06,641	1,25,285	1,76,845

viii. 2 Adult + 3 Child

Age Bands/Sum Insured	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year	-	-	-	-	-
18-25	18,444	21,408	27,234	33,521	45,988
26-35	19,302	22,687	28,608	35,008	49,464
36-45	19,913	22,950	30,910	38,592	53,318
46-50	23,932	28,499	36,168	44,231	60,258
51-55	26,856	33,063	42,138	49,783	71,779
56-59	32,249	40,137	50,127	60,265	84,644
60	28,779	35,429	44,969	54,352	75,885
61-65	36,098	44,336	55,207	65,889	92,958
66-70	44,048	54,506	67,509	80,284	1,13,637
71-75	52,993	65,707	80,696	95,407	1,35,084
76-80	61,218	76,274	93,184	1,09,780	1,55,690
Greater Than-80	70,447	88,178	1,07,285	1,25,923	1,78,627

Age Bands/Sum Insured	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Additional Child Premium	704	750	923	1,197	1,845

Prospectus
Health Wallet

E. 10 Lakh Deductible

i. 1 Adult

Age Bands/Sum Insured	20,00,000	25,00,000	50,00,000
Reserve Benefit	10,000	15,000	15,000
91 Days -17 Year	18,884	24,662	31,976
18-25	19,772	25,537	33,412
26-35	20,203	26,021	34,985
36-45	22,235	28,921	37,188
46-50	24,437	31,168	40,931
51-55	27,761	34,504	48,060
56-59	32,194	40,709	55,700
60	29,668	37,666	51,190
61-65	34,749	43,578	60,702
66-70	40,781	50,967	71,297
71-75	47,221	58,657	82,681
76-80	53,360	66,007	93,648
Greater Than-80	58,217	71,855	1,02,427

ii. 2 Adult

Age Bands/Sum Insured	20,00,000	25,00,000	50,00,000
Reserve Benefit	10,000	15,000	15,000
91 Days -17 Year	-	-	-
18-25	22,690	28,847	38,285
26-35	23,396	29,634	40,659
36-45	26,207	33,626	43,867
46-50	29,414	37,015	48,998
51-55	34,612	42,044	59,435
56-59	41,290	51,344	71,078
60	37,348	46,634	64,126
61-65	44,432	54,939	77,445
66-70	53,520	65,932	93,423
71-75	63,541	77,862	1,10,999
76-80	73,318	89,501	1,28,249
Greater Than-80	80,222	97,805	1,40,389

Prospectus
Health Wallet

iii. 1 Adult + 1 Child

Age Bands/Sum Insured	20,00,000	25,00,000	50,00,000
Reserve Benefit	10,000	15,000	15,000
91 Days -17 Year	-	-	-
18-25	20,409	26,169	35,236
26-35	20,959	26,779	37,047
36-45	22,894	29,521	39,514
46-50	24,493	31,669	42,234
51-55	28,646	35,777	49,989
56-59	33,118	41,542	58,223
60	30,457	38,377	53,343
61-65	35,026	43,739	62,225
66-70	41,221	51,386	73,685
71-75	47,598	58,987	85,154
76-80	53,676	66,251	96,200
Greater Than-80	58,551	72,103	1,05,227

iv. 1 Adult + 2 Child

Age Bands/Sum Insured	20,00,000	25,00,000	50,00,000
Reserve Benefit	10,000	15,000	15,000
91 Days -17 Year	-	-	-
18-25	21,198	27,070	36,982
26-35	21,891	27,844	39,073
36-45	23,808	30,570	41,672
46-50	25,361	32,323	44,267
51-55	29,474	36,403	52,005
56-59	33,795	42,310	59,979
60	31,034	39,032	54,841
61-65	35,425	44,186	63,366
66-70	41,395	51,553	74,421
71-75	47,756	59,146	85,313
76-80	53,835	66,410	96,359
Greater Than-80	58,710	72,261	1,05,386

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v. 1 Adult + 3 Child

Age Bands/Sum Insured	20,00,000	25,00,000	50,00,000
Reserve Benefit	10,000	15,000	15,000
91 Days -17 Year	-	-	-
18-25	21,275	27,185	37,909
26-35	21,985	27,986	40,135
36-45	23,880	30,763	42,905
46-50	25,406	32,403	45,389
51-55	29,659	36,759	52,191
56-59	33,982	42,497	60,165
60	31,194	39,192	54,999
61-65	35,585	44,344	63,524
66-70	41,553	51,712	74,579
71-75	47,915	59,304	85,471
76-80	53,993	66,568	96,518
Greater Than-80	58,868	72,419	1,05,545

vi. 2 Adult + 1 Child

Age Bands/Sum Insured	20,00,000	25,00,000	50,00,000
Reserve Benefit	10,000	15,000	15,000
91 Days -17 Year	-	-	-
18-25	23,084	29,278	39,591
26-35	23,865	30,150	42,159
36-45	26,650	34,107	45,587
46-50	29,798	37,436	50,524
51-55	34,954	42,531	60,951
56-59	42,744	53,180	74,879
60	37,534	46,817	65,252
61-65	45,070	55,662	79,354
66-70	54,158	66,653	95,346
71-75	64,186	78,590	1,12,943
76-80	73,968	90,237	1,30,212
Greater Than-80	80,929	98,605	1,42,522



vii. 2 Adult + 2 Child

Age Bands/Sum Insured	20,00,000	25,00,000	50,00,000
Reserve Benefit	10,000	15,000	15,000
91 Days -17 Year	-	-	-
18-25	24,001	30,324	41,566
26-35	24,938	31,373	44,490
36-45	27,814	35,470	48,150
46-50	30,920	38,740	53,007
51-55	35,827	43,536	63,019
56-59	43,813	54,510	77,517
60	37,834	47,145	66,182
61-65	45,288	55,880	80,161
66-70	55,227	67,895	97,730
71-75	65,265	79,843	1,15,352
76-80	75,057	91,501	1,32,644
Greater Than-80	84,699	1,03,116	1,50,142

viii. 2 Adult + 3 Child

Age Bands/Sum Insured	20,00,000	25,00,000	50,00,000
Reserve Benefit	10,000	15,000	15,000
91 Days -17 Year	-	-	-
18-25	24,178	30,495	42,677
26-35	25,144	31,572	45,761
36-45	28,030	35,682	49,661
46-50	31,139	39,112	54,454
51-55	36,064	43,910	64,624
56-59	42,005	52,054	74,911
60	38,039	47,346	67,581
61-65	45,495	56,082	81,561
66-70	55,434	68,096	99,158
71-75	65,474	80,048	1,16,801
76-80	75,267	91,707	1,34,112
Greater Than-80	84,857	1,03,260	1,51,525

Age Bands/Sum Insured	20,00,000	25,00,000	50,00,000
Additional Child Premium	577	1,018	1,730

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2. Tier 3 : Gujarat, West Bengal, Rajasthan, Madhya Pradesh, Andra Pradesh, Assam, Dehradun, Rest of Haryana, Rest of Uttar Pradesh

A. Zero Deductible

i. 1 Adult

Age Bands/Sum Insured	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year	9736	10915	18020	19407	25401	31333	39621
18-25	11291	12566	20369	21844	28179	34204	43108
26-35	11988	13528	21636	23242	29784	35883	46015
36-45	14001	15448	22485	24778	31580	38494	48745
46-50	18069	19738	30123	34040	39820	46847	58539
51-55	22278	24327	35674	40420	47365	55271	70504
56-59	27665	33194	47301	53396	62073	71391	91299
60	20539	25042	39364	44417	53481	62011	79197
61-65	25555	32253	49835	57198	67606	77101	98662
66-70	32277	40075	60923	70446	82229	93270	119518
71-75	38368	47929	73000	85180	98478	110977	142358
76-80	44501	55914	84586	99161	114022	127915	164205
Greater Than-80	49752	62772	94472	110799	126947	141997	182365

ii. 2 Adult

Age Bands/Sum Insured	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year	0	0	0	0	0	0	0
18-25	13800	15855	24506	26993	34384	40894	51636
26-35	14758	17207	26246	28967	36704	43322	55812
36-45	17426	19826	27297	31009	39149	46840	59559
46-50	22144	24913	36321	42209	49086	57029	71450
51-55	27973	31290	44134	51517	60356	69416	88521
56-59	35145	43909	62178	70703	80847	91890	117743
60	25651	32288	48897	56836	68633	78532	100454
61-65	32532	42267	63127	74451	87856	99142	127087
66-70	41631	53459	78707	93552	109132	122545	157284
71-75	50469	65009	95792	114841	132878	148456	190704
76-80	59279	76695	112459	135483	156067	173737	223314
Greater Than-80	66399	86236	128322	153270	176057	195518	251403

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iii. 1 Adult + 1 Child

Age Bands/Sum Insured	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year	0	0	0	0	0	0	0
18-25	13364	14833	22497	24054	30921	36941	46951
26-35	14447	16206	24190	25912	33056	39158	50520
36-45	16550	18226	24802	27331	34768	41600	53152
46-50	19787	21846	32392	36091	42175	49109	62154
51-55	24137	26289	37792	43056	50452	58293	74318
56-59	29123	34766	48615	55387	64658	73828	95001
60	21538	26160	40397	45996	55595	64002	82225
61-65	26390	33220	50875	58600	69227	78576	101215
66-70	34196	42343	63096	73085	84973	95957	123841
71-75	40023	49928	74746	87436	100800	113203	146307
76-80	45890	57638	85924	101057	115941	129699	167798
Greater Than-80	51177	64557	95801	112754	128915	143806	186163

iv. 1 Adult + 2 Child

Age Bands/Sum Insured	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year	0	0	0	0	0	0	0
18-25	15701	17531	25382	27065	34267	40428	51385
26-35	17158	19349	27566	29450	36985	43259	55708
36-45	19589	21657	28073	30909	38737	45719	58381
46-50	22743	25187	35759	39762	45921	53003	67117
51-55	27086	29507	41004	46521	54153	62120	79180
56-59	31927	38148	51817	58789	68313	77582	99736
60	23461	28564	42920	48694	58584	67072	86096
61-65	28111	35335	52977	60797	71671	81067	104333
66-70	35630	44121	64750	74751	86841	97811	126129
71-75	41268	51460	76009	88617	102134	114471	147833
76-80	46944	58920	86814	101779	116765	130410	168597
Greater Than-80	52610	66255	97096	113873	130163	144932	187475



v. 1 Adult + 3 Child

Age Bands/Sum Insured	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year	0	0	0	0	0	0	0
18-25	19402	20974	29116	30662	37935	44095	56053
26-35	21442	23355	31925	33662	41283	47556	61166
36-45	24423	26057	32323	35196	43107	50076	63925
46-50	27572	29570	40319	44347	50211	57279	72566
51-55	32062	33861	45521	51036	58558	66495	84747
56-59	36870	42915	56601	63512	72944	82163	105554
60	26851	31953	46685	52441	62369	70818	90851
61-65	31378	38563	56518	64280	75176	84513	108700
66-70	38759	47189	68076	77981	90070	100954	130102
71-75	44330	54431	79174	91639	105131	117359	151472
76-80	49938	61793	89826	104607	119543	133055	171918
Greater Than-80	55494	68955	99876	116421	132616	147222	190338

vi. 2 Adult + 1 Child

Age Bands/Sum Insured	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year	0	0	0	0	0	0	0
18-25	16693	18794	27665	30136	37717	44290	55966
26-35	18111	20629	29940	32657	40619	47315	60880
36-45	21194	23570	30884	34749	43113	50861	64678
46-50	25858	28596	40113	46131	52895	60891	76388
51-55	31748	34886	47812	55300	64181	73279	93434
56-59	38546	47292	65957	77270	87971	99667	127776
60	28171	35019	51864	59860	71794	81701	104477
61-65	35492	45575	66908	78451	92131	103523	132672
66-70	44589	56765	82486	97547	113402	126922	162864
71-75	53454	68345	99604	118874	137189	152873	196336
76-80	62291	80062	116307	139553	160417	178195	228997
Greater Than-80	69676	89899	132508	157698	180790	200369	257587

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vii. 2 Adult + 2 Child

Age Bands/Sum Insured	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year	0	0	0	0	0	0	0
18-25	19149	21634	30768	33409	41365	48106	60828
26-35	20959	23945	33575	36501	44904	51795	66617
36-45	24435	27234	34453	38692	47509	55478	70548
46-50	29093	32257	43980	50402	57272	65471	82228
51-55	34635	37666	50973	58702	67809	77070	98269
56-59	41266	50112	71554	81610	92679	104809	134408
60	29762	36956	53788	61859	73991	83924	107211
61-65	37080	47471	68751	80356	94217	105603	135223
66-70	46955	59740	85885	101302	117587	131300	168444
71-75	55843	71348	103035	122664	141413	157291	201967
76-80	64701	83091	119769	143378	164678	182654	234680
Greater Than-80	74554	97711	141547	168093	192331	212714	273429

viii. 2 Adult + 3 Child

Age Bands/Sum Insured	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year	0	0	0	0	0	0	0
18-25	22831	25104	34562	37099	45162	51921	65691
26-35	25219	27978	37995	40815	49341	56254	72300
36-45	29256	31678	38779	43102	52045	60035	76359
46-50	33962	36746	48731	55243	61853	70074	88096
51-55	39717	41726	55771	63592	72638	81922	104453
56-59	45347	54342	70856	80682	92443	103503	132332
60	33282	40561	57908	66059	78310	88264	112743
61-65	40633	51111	72909	84595	98578	109986	140808
66-70	50505	63376	90040	105538	121942	135677	174023
71-75	59425	75017	107228	126938	145809	161709	207599
76-80	68316	86795	124001	147691	169116	187111	240363
Greater Than-80	78160	101374	145733	172343	196686	217079	278994

ix. Additional Child Premium

Age Bands/Sum Insured	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Additional Child Premium	3063	3528	3743	3958	4304	4429	4678

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B. 2 Lakh Deductible

i. 1 Adult

Age Bands/Sum Insured	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year	7,122	8,063	14,514	15,621	21,392	27,171	34,820
18-25	8,016	9,307	16,268	17,354	23,344	29,195	37,351
26-35	8,367	9,799	16,949	18,180	24,282	30,194	39,395
36-45	8,946	10,520	17,143	18,865	25,448	32,050	41,116
46-50	9,937	12,715	21,449	24,324	30,159	36,837	47,149
51-55	11,937	14,970	24,424	27,781	34,637	42,053	55,228
56-59	14,269	20,074	31,139	35,819	43,968	52,540	69,329
60	11,354	15,715	26,640	30,476	38,680	46,599	61,237
61-65	14,122	20,006	33,258	38,605	47,773	56,495	74,741
66-70	16,139	23,549	39,060	45,876	56,294	66,309	88,260
71-75	18,722	28,106	46,475	55,015	66,693	77,920	1,03,963
76-80	21,200	32,269	53,135	63,322	76,250	88,639	1,18,624
Greater Than-80	23,572	36,056	58,899	70,357	84,320	97,667	1,30,902

ii. 2 Adult

Age Bands/Sum Insured	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year	-	-	-	-	-	-	-
18-25	9,472	11,131	18,979	20,894	27,514	33,783	43,499
26-35	9,979	11,816	19,937	22,100	28,902	35,261	46,476
36-45	10,828	12,810	20,171	23,059	30,518	37,787	48,901
46-50	12,025	15,305	25,306	29,825	36,316	43,782	56,370
51-55	14,802	18,481	29,678	35,182	43,175	51,584	68,016
56-59	18,140	25,577	40,291	47,323	56,358	66,405	88,167
60	14,000	19,431	32,580	38,796	48,685	57,782	76,390
61-65	17,868	25,285	41,643	49,906	61,058	71,315	94,919
66-70	21,113	30,580	50,261	60,888	73,868	85,917	1,14,998
71-75	24,984	37,039	60,804	74,186	89,118	1,02,981	1,38,136
76-80	28,735	43,120	70,647	86,741	1,03,626	1,19,249	1,60,363
Greater Than-80	32,159	49,498	80,344	98,206	1,16,769	1,33,833	1,79,731

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iii. 1 Adult + 1 Child

Age Bands/Sum Insured	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year	-	-	-	-	-	-	-
18-25	8,803	10,011	17,014	18,383	24,573	30,424	39,580
26-35	9,256	10,614	17,835	19,395	25,729	31,648	41,956
36-45	9,892	11,346	17,938	20,046	26,833	33,373	43,688
46-50	10,747	13,605	22,292	25,320	31,211	37,801	49,280
51-55	12,569	15,673	25,431	29,257	36,236	43,600	57,538
56-59	14,654	20,389	31,708	36,960	45,255	53,715	71,754
60	11,618	15,939	27,088	31,381	39,733	47,560	63,219
61-65	14,374	20,292	33,741	39,328	48,513	57,116	76,380
66-70	16,752	24,119	39,811	46,855	57,286	67,265	90,740
71-75	19,291	28,558	47,069	55,834	67,493	78,651	1,06,322
76-80	21,714	32,603	53,581	63,991	76,866	89,157	1,20,869
Greater Than-80	24,116	36,388	59,348	71,053	84,945	98,179	1,33,316

iv. 1 Adult + 2 Child

Age Bands/Sum Insured	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year	-	-	-	-	-	-	-
18-25	9,820	11,096	18,295	19,859	26,244	32,214	42,179
26-35	10,412	11,859	19,316	21,113	27,677	33,739	44,974
36-45	11,646	12,656	19,330	21,739	28,746	35,410	46,692
46-50	11,871	14,755	23,605	26,937	32,908	39,625	52,026
51-55	13,672	16,753	26,637	30,744	37,866	45,336	60,177
56-59	15,708	21,483	32,857	38,357	46,793	55,338	74,248
60	12,341	16,717	27,992	32,489	40,990	48,886	65,258
61-65	14,995	20,908	34,397	40,137	49,437	58,082	77,912
66-70	17,284	24,591	40,242	47,384	57,885	67,853	91,747
71-75	19,744	28,886	47,255	56,061	67,747	78,854	1,06,801
76-80	21,960	32,849	53,826	64,238	77,111	89,402	1,21,114
Greater Than-80	24,362	36,634	59,594	71,299	85,192	98,425	1,33,561

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v. 1 Adult + 3 Child

Age Bands/Sum Insured	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year	-	-	-	-	-	-	-
18-25	10,666	12,090	19,429	20,987	27,399	33,362	44,164
26-35	11,356	12,983	20,610	22,406	29,004	35,057	47,259
36-45	12,338	13,810	20,523	22,984	30,017	36,662	48,968
46-50	12,694	15,748	24,728	28,106	34,005	40,701	54,098
51-55	14,489	17,707	27,707	31,846	38,936	46,375	62,240
56-59	16,514	22,508	33,953	39,459	47,858	56,353	76,335
60	12,893	17,445	28,856	33,363	41,860	49,716	66,964
61-65	15,508	21,567	35,148	40,876	50,158	58,747	79,379
66-70	17,749	25,177	40,882	47,987	58,448	68,337	92,967
71-75	20,181	29,412	47,789	56,528	68,155	79,163	1,07,785
76-80	22,156	33,044	54,022	64,433	77,308	89,599	1,21,310
Greater Than-80	24,559	36,829	59,790	71,495	85,388	98,621	1,33,758

vi. 2 Adult + 1 Child

Age Bands/Sum Insured	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year	-	-	-	-	-	-	-
18-25	10,360	12,119	20,120	22,121	28,844	35,162	45,679
26-35	10,980	12,942	21,249	23,521	30,445	36,864	48,997
36-45	11,887	13,979	21,391	24,444	32,015	39,327	51,428
46-50	12,952	16,331	26,464	31,134	37,623	45,130	58,657
51-55	15,705	19,445	30,751	36,391	44,429	52,863	70,221
56-59	18,887	26,319	41,275	50,072	59,515	70,028	93,690
60	14,591	20,132	33,398	39,701	49,645	58,744	78,116
61-65	18,658	26,296	42,936	51,412	62,719	73,062	97,706
66-70	21,897	31,585	51,550	62,388	75,522	87,658	1,17,782
71-75	25,783	38,060	62,110	75,708	90,795	1,04,745	1,40,952
76-80	29,531	44,141	71,957	88,268	1,05,309	1,21,020	1,63,197
Greater Than-80	33,037	50,621	81,780	99,876	1,18,610	1,35,770	1,82,824

Prospectus
Health Wallet

vii. 2 Adult + 2 Child

Age Bands/Sum Insured	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year	-	-	-	-	-	-	-
18-25	11,434	13,296	21,546	23,777	30,721	37,180	48,589
26-35	12,206	14,296	22,900	25,446	32,632	39,215	52,416
36-45	13,216	15,421	22,964	26,373	34,220	41,720	54,900
46-50	14,186	17,684	28,088	33,140	39,735	47,412	62,017
51-55	16,785	20,338	31,944	37,853	46,046	54,618	72,878
56-59	19,857	27,134	43,702	51,977	61,657	72,477	97,395
60	15,143	20,678	33,974	40,398	50,431	59,552	79,397
61-65	19,184	26,798	43,448	52,032	63,406	73,745	98,832
66-70	22,807	32,693	52,986	64,162	77,549	89,848	1,21,005
71-75	26,706	39,184	63,566	77,503	92,847	1,06,960	1,44,212
76-80	30,455	45,267	73,417	90,072	1,07,371	1,23,248	1,66,480
Greater Than-80	36,348	54,506	86,769	1,05,919	1,25,467	1,43,312	1,93,334

viii. 2 Adult + 3 Child

Age Bands/Sum Insured	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year	-	-	-	-	-	-	-
18-25	12,318	14,340	22,760	25,010	32,004	38,472	50,765
26-35	13,189	15,475	24,281	26,859	34,101	40,694	54,923
36-45	14,555	16,643	24,251	27,750	35,656	43,165	57,437
46-50	15,082	18,789	29,380	34,532	41,074	48,762	64,448
51-55	17,704	21,241	33,238	39,246	47,445	56,029	75,435
56-59	20,394	27,985	41,880	49,851	59,888	69,941	94,358
60	15,790	21,565	35,096	41,606	51,695	60,825	81,698
61-65	19,852	27,709	44,594	53,265	64,695	75,045	1,01,167
66-70	23,468	33,596	54,125	65,388	78,833	91,140	1,23,338
71-75	27,382	40,104	64,724	78,748	94,149	1,08,273	1,46,579
76-80	31,125	46,185	74,576	91,318	1,08,675	1,24,561	1,68,858
Greater Than-80	37,002	55,405	87,897	1,07,121	1,26,715	1,44,561	1,95,625

Age Bands/Sum Insured	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Additional Child Premium	1,063	1,260	1,328	1,359	1,495	1,691	2,195

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Health Wallet

C. 3 Lakh Deductible

i. 1 Adult

Age Bands/Sum Insured	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year	7,412	13,745	14,830	20,574	26,347	33,947
18-25	8,570	15,384	16,413	22,353	28,197	36,299
26-35	9,022	15,997	17,181	23,212	29,115	38,261
36-45	9,641	16,184	17,827	24,430	31,022	39,956
46-50	11,928	20,305	23,024	28,854	35,515	45,702
51-55	13,921	22,959	26,085	32,968	40,363	53,364
56-59	18,630	28,957	33,454	41,568	50,105	66,599
60	14,688	24,922	28,600	36,718	44,608	59,004
61-65	18,606	31,013	36,046	45,068	53,755	71,721
66-70	21,595	36,083	42,458	52,756	62,728	84,309
71-75	25,750	42,842	50,756	62,307	73,481	99,062
76-80	29,589	48,984	58,411	71,184	83,513	1,12,958
Greater Than-80	32,859	54,025	64,649	78,434	91,713	1,24,337

ii. 2 Adult

Age Bands/Sum Insured	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year	-	-	-	-	-	-
18-25	10,055	17,815	19,663	26,141	32,403	42,064
26-35	10,683	18,690	20,799	27,422	33,772	44,938
36-45	11,543	18,934	21,734	29,120	36,382	47,348
46-50	14,165	23,927	28,278	34,650	42,103	54,550
51-55	16,989	27,905	33,143	40,987	49,378	65,625
56-59	23,452	37,494	44,385	53,199	63,213	84,656
60	17,940	30,495	36,529	46,112	55,183	73,533
61-65	23,250	38,872	46,666	57,476	67,703	91,006
66-70	27,788	46,595	56,536	69,165	81,179	1,09,858
71-75	33,574	56,250	68,664	83,198	97,017	1,31,666
76-80	39,152	65,428	80,323	96,736	1,12,309	1,52,829
Greater Than-80	45,186	74,070	90,776	1,08,803	1,25,787	1,70,897



iii. 1 Adult + 1 Child

Age Bands/Sum Insured	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year	-	-	-	-	-	-
18-25	8,849	15,762	17,147	23,200	29,044	38,167
26-35	9,357	16,463	18,054	24,221	30,131	40,407
36-45	10,015	16,641	18,735	25,426	31,956	42,188
46-50	12,621	20,879	23,869	29,676	36,247	47,604
51-55	14,417	23,811	27,415	34,325	41,670	55,463
56-59	18,698	29,431	34,498	42,632	51,063	68,863
60	14,737	25,295	29,429	37,588	45,391	60,856
61-65	18,764	31,414	36,666	45,644	54,215	73,234
66-70	21,832	36,591	43,136	53,422	63,361	86,511
71-75	25,883	43,240	51,309	62,813	73,924	1,01,188
76-80	29,632	49,292	58,857	71,549	83,786	1,15,022
Greater Than-80	32,878	54,336	65,108	78,796	91,967	1,26,564

iv. 1 Adult + 2 Child

Age Bands/Sum Insured	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year	-	-	-	-	-	-
18-25	9,515	16,634	18,248	24,465	30,428	40,360
26-35	10,135	17,489	19,351	25,712	31,766	42,969
36-45	10,865	17,633	20,043	26,914	33,569	44,776
46-50	13,386	21,839	25,149	31,028	37,724	50,009
51-55	15,127	24,678	28,584	35,611	43,063	57,765
56-59	19,377	30,218	35,559	43,803	52,318	71,003
60	15,220	25,915	30,270	38,545	46,417	62,605
61-65	19,091	31,799	37,226	46,288	54,900	74,497
66-70	22,046	36,787	43,461	53,782	63,712	87,293
71-75	26,080	43,438	51,505	63,010	74,121	1,01,384
76-80	29,829	49,488	59,054	71,746	83,982	1,15,218
Greater Than-80	33,075	54,533	65,304	78,992	92,164	1,26,759

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v. 1 Adult + 3 Child

Age Bands/Sum Insured	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year	-	-	-	-	-	-
18-25	9,837	17,061	18,706	24,939	30,892	41,656
26-35	10,512	17,991	19,894	26,272	32,316	44,478
36-45	11,277	18,119	20,588	27,471	34,104	46,337
46-50	13,757	22,310	25,675	31,519	38,192	51,472
51-55	15,473	25,106	29,057	36,060	43,261	59,208
56-59	19,710	30,609	35,974	44,184	52,534	72,411
60	15,456	26,222	30,599	38,856	46,595	63,756
61-65	19,254	31,995	37,423	46,453	55,076	75,413
66-70	22,156	36,894	43,546	53,812	63,888	87,991
71-75	26,256	43,615	51,682	63,186	74,298	1,01,561
76-80	30,005	49,664	59,229	71,922	84,158	1,15,395
Greater Than-80	33,251	54,709	65,482	79,169	92,340	1,26,937

vi. 2 Adult + 1 Child

Age Bands/Sum Insured	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year	-	-	-	-	-	-
18-25	10,519	18,419	20,388	26,948	33,258	43,723
26-35	11,226	19,404	21,658	28,378	34,787	46,871
36-45	12,136	19,624	22,598	30,069	37,372	49,344
46-50	14,713	24,601	29,119	35,501	42,994	56,388
51-55	17,488	28,510	33,899	41,779	50,196	67,378
56-59	23,695	37,953	46,488	55,683	66,142	89,481
60	18,269	30,912	37,044	46,663	55,735	74,861
61-65	23,843	39,707	47,723	58,660	68,970	93,319
66-70	28,381	47,430	57,590	70,348	82,445	1,12,174
71-75	34,172	57,091	69,729	84,391	98,295	1,34,005
76-80	39,755	66,278	81,398	97,941	1,13,600	1,55,190
Greater Than-80	45,842	74,993	91,946	1,10,113	1,27,192	1,73,465

vii. 2 Adult + 2 Child

Age Bands/Sum Insured	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year	-	-	-	-	-	-
18-25	11,268	19,426	21,652	28,401	34,852	46,209
26-35	12,103	20,585	23,146	30,087	36,661	49,813
36-45	13,101	20,780	24,122	31,833	39,322	52,377
46-50	15,676	25,851	30,763	37,240	44,904	59,378
51-55	18,047	29,369	35,049	43,064	51,619	69,708
56-59	24,135	39,860	47,996	57,393	68,148	92,739
60	18,554	31,240	37,515	47,193	56,289	75,898
61-65	24,070	39,964	48,107	59,081	69,390	94,194
66-70	29,165	48,532	59,041	72,014	84,275	1,15,040
71-75	34,963	58,205	71,193	86,075	1,00,141	1,36,899
76-80	40,555	67,400	82,876	99,638	1,15,462	1,58,111
Greater Than-80	49,109	79,384	97,357	1,16,281	1,34,046	1,83,284

viii. 2 Adult + 3 Child

Age Bands/Sum Insured	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year	-	-	-	-	-	-
18-25	11,650	19,942	22,227	29,010	35,467	47,706
26-35	12,547	21,185	23,817	30,800	37,381	51,555
36-45	13,590	21,368	24,808	32,560	40,057	54,211
46-50	16,169	26,497	31,516	37,976	45,645	61,203
51-55	18,386	30,021	35,810	43,839	52,401	71,640
56-59	24,357	37,696	45,517	55,229	65,248	89,385
60	18,950	31,802	38,168	47,886	56,989	77,632
61-65	24,471	40,530	48,766	59,781	70,096	95,941
66-70	29,564	49,096	59,700	72,713	84,979	1,16,794
71-75	35,368	58,775	71,857	86,779	1,00,853	1,38,673
76-80	40,962	67,976	83,547	1,00,351	1,16,180	1,59,903
Greater Than-80	49,486	79,917	97,969	1,16,925	1,34,687	1,84,978

Age Bands/Sum Insured	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Additional Child Premium	568	725	768	897	932	1,040

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D. 5 Lakh Deductible**i. 1 Adult**

Age Bands/Sum Insured	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year	12,962	14,013	19,716	25,483	33,018
18-25	14,389	15,329	21,200	27,035	35,063
26-35	14,797	15,908	21,842	27,734	36,808
36-45	14,990	16,526	23,154	29,734	38,492
46-50	18,828	21,333	27,148	33,789	43,804
51-55	20,640	23,444	30,377	37,746	50,514
56-59	25,517	29,764	37,844	46,334	62,432
60	22,214	25,673	33,673	41,526	55,598
61-65	26,947	31,549	40,369	49,009	66,602
66-70	31,558	37,329	47,463	57,380	78,461
71-75	37,407	44,464	55,838	66,942	91,902
76-80	42,503	50,890	63,449	75,697	1,04,418
Greater Than-80	46,566	56,047	69,590	82,777	1,14,577

ii. 2 Adult

Age Bands/Sum Insured	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year	-	-	-	-	-
18-25	16,300	18,050	24,334	30,589	40,176
26-35	16,880	18,917	25,293	31,636	42,733
36-45	17,117	19,791	27,078	34,331	45,098
46-50	21,699	25,820	32,054	39,492	51,748
51-55	24,592	29,467	37,140	45,511	61,507
56-59	32,282	39,023	47,606	57,579	78,589
60	26,610	32,392	41,557	50,595	68,598
61-65	33,101	40,251	50,591	60,778	83,676
66-70	39,821	48,820	60,971	72,936	1,01,077
71-75	48,102	59,185	73,177	86,936	1,20,907
76-80	55,714	68,964	84,734	1,00,238	1,39,959
Greater Than-80	62,721	77,847	95,138	1,12,015	1,56,065



iii. 1 Adult + 1 Child

Age Bands/Sum Insured	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year	-	-	-	-	-
18-25	14,515	15,901	21,766	27,604	36,681
26-35	14,984	16,598	22,536	28,438	38,669
36-45	15,151	17,226	23,783	30,304	40,422
46-50	18,913	21,848	27,543	34,089	45,281
51-55	21,336	24,633	31,461	38,783	52,381
56-59	26,013	30,830	38,750	47,142	64,622
60	22,604	26,519	34,415	42,186	57,388
61-65	27,316	32,104	40,801	49,328	68,016
66-70	31,874	37,735	47,820	57,709	80,419
71-75	37,626	44,739	56,031	67,078	93,793
76-80	42,749	51,135	63,694	75,943	1,04,664
Greater Than-80	46,811	56,293	69,835	83,023	1,14,822

iv. 1 Adult + 2 Child

Age Bands/Sum Insured	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year	-	-	-	-	-
18-25	15,002	16,650	22,638	28,595	38,481
26-35	15,562	17,486	23,568	29,613	40,772
36-45	15,706	18,115	24,799	31,445	42,547
46-50	19,404	22,682	28,435	35,107	47,235
51-55	21,748	25,378	32,285	39,712	54,230
56-59	26,330	31,456	39,442	47,919	66,300
60	22,854	27,015	34,980	42,821	58,760
61-65	27,463	32,251	40,948	49,476	68,164
66-70	32,022	37,882	47,967	57,856	80,566
71-75	37,774	44,887	56,178	67,226	93,940
76-80	42,896	51,282	63,841	76,090	1,04,811
Greater Than-80	46,959	56,441	69,983	83,170	1,14,970

v. 1 Adult + 3 Child

Age Bands/Sum Insured	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year	-	-	-	-	-
18-25	15,404	17,096	23,081	29,024	39,737
26-35	16,035	18,011	24,093	30,123	42,232
36-45	16,165	18,644	25,316	31,936	44,072
46-50	19,851	23,195	28,895	35,540	48,662
51-55	22,160	25,851	32,713	40,102	55,651
56-59	26,455	31,880	39,813	48,232	67,704
60	22,952	27,352	35,283	43,077	59,907
61-65	27,561	32,620	41,307	49,814	69,912
66-70	32,120	37,980	48,066	57,954	80,664
71-75	37,872	44,984	56,276	67,323	94,039
76-80	42,994	51,380	63,939	76,188	1,04,909
Greater Than-80	47,058	56,538	70,080	83,269	1,15,068

vi. 2 Adult + 1 Child

Age Bands/Sum Insured	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year	-	-	-	-	-
18-25	16,709	18,604	24,941	31,242	41,636
26-35	17,365	19,574	26,015	32,413	44,430
36-45	17,585	20,449	27,785	35,077	46,872
46-50	22,135	26,441	32,671	40,145	53,360
51-55	24,978	30,024	37,706	46,101	63,046
56-59	32,537	40,705	49,601	59,986	82,884
60	26,859	32,757	41,928	50,966	69,759
61-65	33,688	41,072	51,503	61,771	85,720
66-70	40,408	49,640	61,881	73,930	1,03,127
71-75	48,693	60,014	74,096	87,938	1,22,977
76-80	56,311	69,801	85,662	1,01,250	1,42,049
Greater Than-80	63,370	78,756	96,147	1,13,116	1,58,339



vii. 2 Adult + 2 Child

Age Bands/Sum Insured	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year	-	-	-	-	-
18-25	17,315	19,501	25,980	32,421	43,708
26-35	18,076	20,628	27,235	33,798	46,884
36-45	18,283	21,534	29,056	36,534	49,419
46-50	22,883	27,604	33,912	41,557	55,854
51-55	25,392	30,759	38,549	47,082	64,941
56-59	33,776	41,734	50,781	61,441	85,592
60	26,912	32,980	42,171	51,233	70,527
61-65	33,697	41,234	51,662	61,928	86,353
66-70	41,072	50,669	63,074	75,282	1,05,523
71-75	49,363	61,052	75,299	89,303	1,25,396
76-80	56,987	70,848	86,875	1,02,628	1,44,491
Greater Than-80	65,567	81,927	99,999	1,17,655	1,65,839

viii. 2 Adult + 3 Child

Age Bands/Sum Insured	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year	-	-	-	-	-
18-25	17,780	20,033	26,529	32,973	45,138
26-35	18,617	21,252	27,877	34,443	48,545
36-45	18,814	22,170	29,712	37,194	51,186
46-50	23,465	28,304	34,575	42,222	57,605
51-55	25,979	31,465	39,247	47,784	66,796
56-59	32,126	39,740	49,003	58,977	82,734
60	27,417	33,585	42,796	51,862	72,195
61-65	34,206	41,847	52,292	62,562	88,032
66-70	41,581	51,281	63,703	75,915	1,07,212
71-75	49,877	61,669	75,934	89,942	1,27,106
76-80	57,505	71,471	87,518	1,03,272	1,46,219
Greater Than-80	66,067	82,514	1,00,597	1,18,247	1,67,492

Age Bands/Sum Insured	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Additional Child Premium	665	709	897	1,049	1,675

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Health Wallet

E. 10 Lakh Deductible**i. 1 Adult**

Age Bands/Sum Insured	20,00,000	25,00,000	50,00,000
Reserve Benefit	10,000	15,000	15,000
91 Days -17 Year	18,734	24,482	31,707
18-25	19,496	25,313	33,071
26-35	19,923	25,794	34,610
36-45	21,690	28,249	36,269
46-50	23,726	30,327	39,731
51-55	26,401	33,722	45,603
56-59	31,644	40,046	54,717
60	28,604	36,384	49,290
61-65	33,317	41,869	58,112
66-70	38,912	48,721	67,940
71-75	44,885	55,854	78,500
76-80	50,579	62,672	88,671
Greater Than-80	55,084	68,096	96,815

ii. 2 Adult

Age Bands/Sum Insured	20,00,000	25,00,000	50,00,000
Reserve Benefit	10,000	15,000	15,000
91 Days -17 Year	-	-	-
18-25	22,247	28,488	37,746
26-35	22,945	29,272	40,070
36-45	25,364	32,600	42,446
46-50	28,329	35,734	47,191
51-55	32,523	40,854	55,766
56-59	40,450	50,343	69,607
60	35,728	44,703	61,289
61-65	42,297	52,406	73,643
66-70	50,727	62,602	88,464
71-75	60,023	73,669	1,04,766
76-80	69,091	84,463	1,20,766
Greater Than-80	75,495	92,165	1,32,025

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Health Wallet

iii. 1 Adult + 1 Child

Age Bands/Sum Insured	20,00,000	25,00,000	50,00,000
Reserve Benefit	10,000	15,000	15,000
91 Days -17 Year	-	-	-
18-25	20,096	25,919	34,822
26-35	20,638	26,524	36,594
36-45	22,299	28,803	38,422
46-50	23,779	30,444	40,937
51-55	27,193	34,467	47,326
56-59	32,538	40,852	57,159
60	29,336	37,043	51,287
61-65	33,574	42,016	59,526
66-70	39,320	49,110	70,156
71-75	45,234	56,161	80,793
76-80	50,872	62,898	91,039
Greater Than-80	55,394	68,325	99,411

iv. 1 Adult + 2 Child

Age Bands/Sum Insured	20,00,000	25,00,000	50,00,000
Reserve Benefit	10,000	15,000	15,000
91 Days -17 Year	-	-	-
18-25	20,840	26,783	36,496
26-35	21,521	27,549	38,544
36-45	23,145	29,774	40,417
46-50	24,581	31,204	42,816
51-55	27,932	35,314	49,128
56-59	33,194	41,596	58,860
60	29,872	37,651	52,677
61-65	33,944	42,431	60,584
66-70	39,481	49,266	70,838
71-75	45,382	56,308	80,941
76-80	51,020	63,045	91,186
Greater Than-80	55,541	68,473	99,559



v. 1 Adult + 3 Child

Age Bands/Sum Insured	20,00,000	25,00,000	50,00,000
Reserve Benefit	10,000	15,000	15,000
91 Days -17 Year	-	-	-
18-25	20,913	26,834	37,385
26-35	21,610	27,615	39,565
36-45	23,211	29,804	41,557
46-50	24,624	31,213	43,854
51-55	28,098	35,480	49,293
56-59	33,374	41,776	59,038
60	30,019	37,799	52,823
61-65	34,092	42,578	60,731
66-70	39,628	49,413	70,986
71-75	45,529	56,455	81,088
76-80	51,167	63,193	91,333
Greater Than-80	55,688	68,620	99,706

vi. 2 Adult + 1 Child

Age Bands/Sum Insured	20,00,000	25,00,000	50,00,000
Reserve Benefit	10,000	15,000	15,000
91 Days -17 Year	-	-	-
18-25	22,617	28,902	38,999
26-35	23,389	29,768	41,513
36-45	25,773	33,046	44,038
46-50	28,685	36,123	48,605
51-55	32,828	41,179	57,121
56-59	41,855	52,118	73,283
60	35,899	44,872	62,334
61-65	42,891	53,077	75,412
66-70	51,319	63,271	90,248
71-75	60,621	74,344	1,06,569
76-80	69,693	85,145	1,22,587
Greater Than-80	76,150	92,908	1,34,004



vii. 2 Adult + 2 Child

Age Bands/Sum Insured	20,00,000	25,00,000	50,00,000
Reserve Benefit	10,000	15,000	15,000
91 Days -17 Year	-	-	-
18-25	23,481	29,905	40,896
26-35	24,404	30,945	43,757
36-45	26,849	34,306	46,409
46-50	29,723	37,330	50,901
51-55	33,608	42,096	58,969
56-59	42,889	53,406	75,835
60	36,177	45,177	63,195
61-65	43,092	53,278	76,162
66-70	52,311	64,423	92,458
71-75	61,623	75,506	1,08,803
76-80	70,704	86,319	1,24,843
Greater Than-80	79,646	97,093	1,41,071

viii. 2 Adult + 3 Child

Age Bands/Sum Insured	20,00,000	25,00,000	50,00,000
Reserve Benefit	10,000	15,000	15,000
91 Days -17 Year	-	-	-
18-25	19,014	24,277	33,411
26-35	19,499	24,793	35,098
36-45	20,942	26,769	36,751
46-50	22,667	28,586	39,410
51-55	24,950	31,368	44,226
56-59	29,230	36,434	51,805
60	26,631	33,432	46,910
61-65	30,780	38,295	54,689
66-70	36,312	44,981	64,482
71-75	41,899	51,632	74,301
76-80	47,349	58,120	83,935
Greater Than-80	52,685	64,550	93,626

Age Bands/Sum Insured	20,00,000	25,00,000	50,00,000
Additional Child Premium	323	525	970

Prospectus
Health Wallet

2. Tier 4 : Rest of India

A. Zero Deductible

i. 1 Adult

Age Bands/Sum Insured	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year	9452	10560	17539	18843	24777	30653	38743
18-25	10913	12113	19747	21134	27389	33352	42021
26-35	11569	13017	20938	22448	28897	34930	44755
36-45	13462	14822	21736	23892	30586	37385	47322
46-50	17286	18854	28917	32599	38333	45238	56528
51-55	21242	23169	34136	38597	45425	53157	67777
56-59	26307	31504	45066	50796	59252	68312	87326
60	20539	25042	39364	44417	53481	62011	79197
61-65	25555	32253	49835	57198	67606	77101	98662
66-70	32277	40075	60923	70446	82229	93270	119518
71-75	38368	47929	73000	85180	98478	110977	142358
76-80	44501	55914	84586	99161	114022	127915	164205
Greater Than-80	49752	62772	94472	110799	126947	141997	182365

ii. 2 Adult

Age Bands/Sum Insured	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year	0	0	0	0	0	0	0
18-25	13273	15205	23637	25974	33222	39642	50039
26-35	14173	16476	25273	27831	35403	41924	53965
36-45	16681	18937	26260	29750	37702	45231	57487
46-50	21117	23720	34744	40279	47044	54809	68666
51-55	26596	29715	42089	49030	57638	66455	84714
56-59	33339	41578	59052	67066	76902	87582	112186
60	25651	32288	48897	56836	68633	78532	100454
61-65	32532	42267	63127	74451	87856	99142	127087
66-70	41631	53459	78707	93552	109132	122545	157284
71-75	50469	65009	95792	114841	132878	148456	190704
76-80	59279	76695	112459	135483	156067	173737	223314
Greater Than-80	66399	86236	128322	153270	176057	195518	251403

Prospectus
Health Wallet

iii. 1 Adult + 1 Child

Age Bands/Sum Insured	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year	0	0	0	0	0	0	0
18-25	12863	14243	21748	23212	29966	35925	45635
26-35	13880	15534	23339	24958	31973	38009	48990
36-45	15858	17433	23915	26292	33583	40304	51464
46-50	18901	20837	31050	34527	40546	47364	59927
51-55	22990	25014	36127	41075	48328	55998	71363
56-59	27678	32982	46301	52667	61682	70602	90807
60	21538	26160	40397	45996	55595	64002	82225
61-65	26390	33220	50875	58600	69227	78576	101215
66-70	34196	42343	63096	73085	84973	95957	123841
71-75	40023	49928	74746	87436	100800	113203	146307
76-80	45890	57638	85924	101057	115941	129699	167798
Greater Than-80	51177	64557	95801	112754	128915	143806	186163

iv. 1 Adult + 2 Child

Age Bands/Sum Insured	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year	0	0	0	0	0	0	0
18-25	15060	16780	24460	26043	33112	39203	49803
26-35	16429	18489	26513	28284	35668	41865	53867
36-45	18714	20659	26990	29656	37314	44177	56380
46-50	21680	23977	34216	37979	44068	51025	64593
51-55	25762	28039	39146	44333	51807	59595	75933
56-59	30314	36162	49312	55865	65119	74131	95258
60	23461	28564	42920	48694	58584	67072	86096
61-65	28111	35335	52977	60797	71671	81067	104333
66-70	35630	44121	64750	74751	86841	97811	126129
71-75	41268	51460	76009	88617	102134	114471	147833
76-80	46944	58920	86814	101779	116765	130410	168597
Greater Than-80	52610	66255	97096	113873	130163	144932	187475



v. 1 Adult + 3 Child

Age Bands/Sum Insured	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year	0	0	0	0	0	0	0
18-25	18539	20017	27970	29423	36560	42650	54191
26-35	20457	22255	30611	32244	39708	45904	58998
36-45	23259	24796	30985	33686	41422	48274	61592
46-50	26219	28098	38502	42289	48101	55044	69715
51-55	30441	32132	43392	48577	55947	63709	81167
56-59	34961	40644	53809	60306	69473	78438	100727
60	26851	31953	46685	52441	62369	70818	90851
61-65	31378	38563	56518	64280	75176	84513	108700
66-70	38759	47189	68076	77981	90070	100954	130102
71-75	44330	54431	79174	91639	105131	117359	151472
76-80	49938	61793	89826	104607	119543	133055	171918
Greater Than-80	55494	68955	99876	116421	132616	147222	190338

vi. 2 Adult + 1 Child

Age Bands/Sum Insured	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year	0	0	0	0	0	0	0
18-25	15993	17967	26606	28929	36356	42834	54110
26-35	17325	19693	28745	31300	39084	45677	58729
36-45	20224	22457	29633	33266	41428	49011	62300
46-50	24608	27182	38308	43966	50624	58440	73308
51-55	30145	33096	45546	52586	61234	70086	89333
56-59	36536	44759	62604	73240	83599	94894	121618
60	28171	35019	51864	59860	71794	81701	104477
61-65	35492	45575	66908	78451	92131	103523	132672
66-70	44589	56765	82486	97547	113402	126922	162864
71-75	53454	68345	99604	118874	137189	152873	196336
76-80	62291	80062	116307	139553	160417	178195	228997
Greater Than-80	69676	89899	132508	157698	180790	200369	257587

vii. 2 Adult + 2 Child

Age Bands/Sum Insured	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year	0	0	0	0	0	0	0
18-25	18301	20637	29523	32006	39785	46421	58680
26-35	20003	22810	32162	34913	43112	49889	64122
36-45	23271	25902	32987	36973	45561	53351	67819
46-50	27649	30624	41944	47981	54739	62746	78799
51-55	32860	35709	48518	55784	64645	73650	93879
56-59	39093	47410	67866	77320	88025	99727	127853
60	29762	36956	53788	61859	73991	83924	107211
61-65	37080	47471	68751	80356	94217	105603	135223
66-70	46955	59740	85885	101302	117587	131300	168444
71-75	55843	71348	103035	122664	141413	157291	201967
76-80	64701	83091	119769	143378	164678	182654	234680
Greater Than-80	74554	97711	141547	168093	192331	212714	273429

viii. 2 Adult + 3 Child

Age Bands/Sum Insured	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year	0	0	0	0	0	0	0
18-25	21762	23900	33090	35476	43354	50007	63252
26-35	24007	26601	36318	38968	47283	54081	69465
36-45	27803	30080	37055	41119	49825	57636	73281
46-50	32226	34844	46410	52533	59045	67073	84315
51-55	37637	39526	53029	60381	69185	78212	99692
56-59	42929	51386	67210	76448	87803	98500	125901
60	33282	40561	57908	66059	78310	88264	112743
61-65	40633	51111	72909	84595	98578	109986	140808
66-70	50505	63376	90040	105538	121942	135677	174023
71-75	59425	75017	107228	126938	145809	161709	207599
76-80	68316	86795	124001	147691	169116	187111	240363
Greater Than-80	78160	101374	145733	172343	196686	217079	278994

ix. Additional Child Premium

Age Bands/Sum Insured	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Additional Child Premium	2,879	3,218	3,563	3,851	4,046	4,270	4,552

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B. 2 Lakh Deductible

i. 1 Adult

Age Bands/Sum Insured	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year	6,995	7,880	14,243	15,284	21,008	26,740	34,230
18-25	7,835	9,049	15,892	16,913	22,843	28,643	36,610
26-35	8,165	9,511	16,532	17,689	23,725	29,582	38,531
36-45	8,710	10,189	16,714	18,333	24,821	31,327	40,149
46-50	9,641	12,253	20,763	23,465	29,250	35,828	45,821
51-55	11,521	14,373	23,559	26,715	33,459	40,730	53,415
56-59	13,714	19,171	29,872	34,272	42,232	50,589	66,672
60	11,354	15,715	26,640	30,476	38,680	46,599	61,237
61-65	14,122	20,006	33,258	38,605	47,773	56,495	74,741
66-70	16,139	23,549	39,060	45,876	56,294	66,309	88,260
71-75	18,722	28,106	46,475	55,015	66,693	77,920	1,03,963
76-80	21,200	32,269	53,135	63,322	76,250	88,639	1,18,624
Greater Than-80	23,572	36,056	58,899	70,357	84,320	97,667	1,30,902

ii. 2 Adult

Age Bands/Sum Insured	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year	-	-	-	-	-	-	-
18-25	9,203	10,763	18,440	20,241	26,763	32,956	42,389
26-35	9,680	11,408	19,341	21,375	28,069	34,346	45,188
36-45	10,478	12,342	19,561	22,277	29,588	36,720	47,468
46-50	11,604	14,688	24,388	28,637	35,038	42,357	54,490
51-55	14,214	17,674	28,498	33,673	41,487	49,691	65,438
56-59	17,352	24,344	38,476	45,087	53,880	63,624	84,382
60	14,000	19,431	32,580	38,796	48,685	57,782	76,390
61-65	17,868	25,285	41,643	49,906	61,058	71,315	94,919
66-70	21,113	30,580	50,261	60,888	73,868	85,917	1,14,998
71-75	24,984	37,039	60,804	74,186	89,118	1,02,981	1,38,136
76-80	28,735	43,120	70,647	86,741	1,03,626	1,19,249	1,60,363
Greater Than-80	32,159	49,498	80,344	98,206	1,16,769	1,33,833	1,79,731

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iii. 1 Adult + 1 Child

Age Bands/Sum Insured	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year	-	-	-	-	-	-	-
18-25	8,575	9,710	16,593	17,881	23,999	29,798	38,705
26-35	9,001	10,278	17,365	18,832	25,086	30,949	40,939
36-45	9,598	10,965	17,462	19,443	26,124	32,570	42,567
46-50	10,403	13,089	21,555	24,402	30,239	36,734	47,824
51-55	12,115	15,033	24,506	28,103	34,963	42,185	55,587
56-59	14,076	19,467	30,407	35,345	43,442	51,695	68,952
60	11,618	15,939	27,088	31,381	39,733	47,560	63,219
61-65	14,374	20,292	33,741	39,328	48,513	57,116	76,380
66-70	16,752	24,119	39,811	46,855	57,286	67,265	90,740
71-75	19,291	28,558	47,069	55,834	67,493	78,651	1,06,322
76-80	21,714	32,603	53,581	63,991	76,866	89,157	1,20,869
Greater Than-80	24,116	36,388	59,348	71,053	84,945	98,179	1,33,316

iv. 1 Adult + 2 Child

Age Bands/Sum Insured	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year	-	-	-	-	-	-	-
18-25	9,531	10,731	17,797	19,268	25,570	31,482	41,149
26-35	10,088	11,448	18,757	20,446	26,917	32,915	43,776
36-45	11,248	12,197	18,771	21,036	27,922	34,486	45,391
46-50	11,459	14,170	22,789	25,922	31,835	38,448	50,405
51-55	13,153	16,049	25,640	29,500	36,495	43,818	58,068
56-59	15,066	20,496	31,487	36,658	44,888	53,220	71,297
60	12,341	16,717	27,992	32,489	40,990	48,886	65,258
61-65	14,995	20,908	34,397	40,137	49,437	58,082	77,912
66-70	17,284	24,591	40,242	47,384	57,885	67,853	91,747
71-75	19,744	28,886	47,255	56,061	67,747	78,854	1,06,801
76-80	21,960	32,849	53,826	64,238	77,111	89,402	1,21,114
Greater Than-80	24,362	36,634	59,594	71,299	85,192	98,425	1,33,561

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v. 1 Adult + 3 Child

Age Bands/Sum Insured	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year	-	-	-	-	-	-	-
18-25	10,326	11,665	18,863	20,329	26,655	32,560	43,014
26-35	10,975	12,504	19,974	21,662	28,164	34,154	45,924
36-45	11,899	13,282	19,892	22,206	29,117	35,663	47,531
46-50	12,233	15,104	23,845	27,020	32,865	39,460	52,354
51-55	13,920	16,946	26,646	30,537	37,502	44,794	60,008
56-59	15,824	21,459	32,518	37,694	45,888	54,174	73,259
60	12,893	17,445	28,856	33,363	41,860	49,716	66,964
61-65	15,508	21,567	35,148	40,876	50,158	58,747	79,379
66-70	17,749	25,177	40,882	47,987	58,448	68,337	92,967
71-75	20,181	29,412	47,789	56,528	68,155	79,163	1,07,785
76-80	22,156	33,044	54,022	64,433	77,308	89,599	1,21,310
Greater Than-80	24,559	36,829	59,790	71,495	85,388	98,621	1,33,758

vi. 2 Adult + 1 Child

Age Bands/Sum Insured	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year	-	-	-	-	-	-	-
18-25	10,039	11,692	19,513	21,394	28,014	34,252	44,439
26-35	10,621	12,466	20,575	22,710	29,519	35,853	47,558
36-45	11,474	13,441	20,708	23,578	30,995	38,168	49,844
46-50	12,475	15,652	25,477	29,868	36,267	43,623	56,639
51-55	15,063	18,580	29,508	34,809	42,665	50,893	67,511
56-59	18,055	25,042	39,401	47,671	56,848	67,030	89,574
60	14,591	20,132	33,398	39,701	49,645	58,744	78,116
61-65	18,658	26,296	42,936	51,412	62,719	73,062	97,706
66-70	21,897	31,585	51,550	62,388	75,522	87,658	1,17,782
71-75	25,783	38,060	62,110	75,708	90,795	1,04,745	1,40,952
76-80	29,531	44,141	71,957	88,268	1,05,309	1,21,020	1,63,197
Greater Than-80	33,037	50,621	81,780	99,876	1,18,610	1,35,770	1,82,824

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vii. 2 Adult + 2 Child

Age Bands/Sum Insured	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year	-	-	-	-	-	-	-
18-25	11,048	12,799	20,854	22,951	29,778	36,150	47,175
26-35	11,774	13,739	22,126	24,521	31,575	38,063	50,772
36-45	12,723	14,797	22,187	25,392	33,068	40,417	53,108
46-50	13,635	16,923	27,003	31,753	38,252	45,768	59,798
51-55	16,078	19,419	30,629	36,184	44,185	52,543	70,008
56-59	18,966	25,807	41,683	49,462	58,861	69,332	93,057
60	15,143	20,678	33,974	40,398	50,431	59,552	79,397
61-65	19,184	26,798	43,448	52,032	63,406	73,745	98,832
66-70	22,807	32,693	52,986	64,162	77,549	89,848	1,21,005
71-75	26,706	39,184	63,566	77,503	92,847	1,06,960	1,44,212
76-80	30,455	45,267	73,417	90,072	1,07,371	1,23,248	1,66,480
Greater Than-80	36,348	54,506	86,769	1,05,919	1,25,467	1,43,312	1,93,334

viii. 2 Adult + 3 Child

Age Bands/Sum Insured	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year	-	-	-	-	-	-	-
18-25	11,879	13,780	21,995	24,111	30,985	37,364	49,220
26-35	12,698	14,848	23,425	25,848	32,956	39,453	53,129
36-45	13,983	15,945	23,397	26,686	34,417	41,776	55,492
46-50	14,477	17,963	28,218	33,062	39,511	47,038	62,084
51-55	16,943	20,267	31,845	37,494	45,501	53,869	72,412
56-59	19,472	26,608	39,970	47,464	57,198	66,948	90,202
60	15,790	21,565	35,096	41,606	51,695	60,825	81,698
61-65	19,852	27,709	44,594	53,265	64,695	75,045	1,01,167
66-70	23,468	33,596	54,125	65,388	78,833	91,140	1,23,338
71-75	27,382	40,104	64,724	78,748	94,149	1,08,273	1,46,579
76-80	31,125	46,185	74,576	91,318	1,08,675	1,24,561	1,68,858
Greater Than-80	37,002	55,405	87,897	1,07,121	1,26,715	1,44,561	1,95,625.0

Age Bands/Sum Insured	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Additional Child Premium	999	1,149	1,264	1,322	1,405	1,630	2,135

Prospectus
Health Wallet

C. 3 Lakh Deductible

i. 1 Adult

Age Bands/Sum Insured	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year	7,268	13,520	14,540	20,239	25,965	33,410
18-25	8,355	15,061	16,028	21,912	27,705	35,620
26-35	8,781	15,637	16,750	22,720	28,567	37,465
36-45	9,363	15,813	17,358	23,864	30,361	39,059
46-50	11,513	19,687	22,243	28,023	34,585	44,460
51-55	13,386	22,183	25,121	31,891	39,142	51,664
56-59	17,813	27,821	32,049	39,976	48,300	64,105
60	14,688	24,922	28,600	36,718	44,608	59,004
61-65	18,606	31,013	36,046	45,068	53,755	71,721
66-70	21,595	36,083	42,458	52,756	62,728	84,309
71-75	25,750	42,842	50,756	62,307	73,481	99,062
76-80	29,589	48,984	58,411	71,184	83,513	1,12,958
Greater Than-80	32,859	54,025	64,649	78,434	91,713	1,24,337

ii. 2 Adult

Age Bands/Sum Insured	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year	-	-	-	-	-	-
18-25	9,752	17,346	19,083	25,472	31,659	41,040
26-35	10,342	18,169	20,152	26,677	32,946	43,742
36-45	11,150	18,399	21,030	28,274	35,399	46,008
46-50	13,616	23,092	27,182	33,472	40,778	52,778
51-55	16,271	26,832	31,757	39,430	47,617	63,190
56-59	22,346	35,846	42,325	50,910	60,624	81,081
60	17,940	30,495	36,529	46,112	55,183	73,533
61-65	23,250	38,872	46,666	57,476	67,703	91,006
66-70	27,788	46,595	56,536	69,165	81,179	1,09,858
71-75	33,574	56,250	68,664	83,198	97,017	1,31,666
76-80	39,152	65,428	80,323	96,736	1,12,309	1,52,829
Greater Than-80	45,186	74,070	90,776	1,08,803	1,25,787	1,70,897

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iii. 1 Adult + 1 Child

Age Bands/Sum Insured	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year	-	-	-	-	-	-
18-25	8,618	15,416	16,718	22,708	28,501	37,377
26-35	9,095	16,075	17,571	23,668	29,523	39,483
36-45	9,715	16,242	18,211	24,800	31,239	41,157
46-50	12,165	20,227	23,037	28,796	35,273	46,248
51-55	13,852	22,983	26,371	33,167	40,371	53,637
56-59	17,877	28,266	33,030	40,976	49,201	66,234
60	14,737	25,295	29,429	37,588	45,391	60,856
61-65	18,764	31,414	36,666	45,644	54,215	73,234
66-70	21,832	36,591	43,136	53,422	63,361	86,511
71-75	25,883	43,240	51,309	62,813	73,924	1,01,188
76-80	29,632	49,292	58,857	71,549	83,786	1,15,022
Greater Than-80	32,878	54,336	65,108	78,796	91,967	1,26,564

iv. 1 Adult + 2 Child

Age Bands/Sum Insured	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year	-	-	-	-	-	-
18-25	9,244	16,236	17,753	23,897	29,802	39,438
26-35	9,827	17,040	18,790	25,070	31,060	41,891
36-45	10,513	17,176	19,441	26,199	32,755	43,590
46-50	12,883	21,129	24,241	30,067	36,661	48,510
51-55	14,520	23,798	27,470	34,375	41,680	55,800
56-59	18,516	29,006	34,028	42,077	50,381	68,246
60	15,220	25,915	30,270	38,545	46,417	62,605
61-65	19,091	31,799	37,226	46,288	54,900	74,497
66-70	22,046	36,787	43,461	53,782	63,712	87,293
71-75	26,080	43,438	51,505	63,010	74,121	1,01,384
76-80	29,829	49,488	59,054	71,746	83,982	1,15,218
Greater Than-80	33,075	54,533	65,304	78,992	92,164	1,26,759

**v. 1 Adult + 3 Child**

Age Bands/Sum Insured	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year	-	-	-	-	-	-
18-25	9,547	16,637	18,184	24,342	30,239	40,657
26-35	10,181	17,511	19,300	25,596	31,577	43,310
36-45	10,901	17,632	19,954	26,723	33,258	45,058
46-50	13,232	21,572	24,735	30,528	37,101	49,885
51-55	14,845	24,200	27,914	34,798	41,867	57,157
56-59	18,829	29,374	34,418	42,435	50,584	69,570
60	15,456	26,222	30,599	38,856	46,595	63,756
61-65	19,254	31,995	37,423	46,453	55,076	75,413
66-70	22,156	36,894	43,546	53,812	63,888	87,991
71-75	26,256	43,615	51,682	63,186	74,298	1,01,561
76-80	30,005	49,664	59,229	71,922	84,158	1,15,395
Greater Than-80	33,251	54,709	65,482	79,169	92,340	1,26,937

vi. 2 Adult + 1 Child

Age Bands/Sum Insured	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year	-	-	-	-	-	-
18-25	10,188	17,914	19,766	26,231	32,463	42,600
26-35	10,852	18,840	20,959	27,575	33,900	45,559
36-45	11,709	19,046	21,842	29,165	36,330	47,884
46-50	14,131	23,726	27,973	34,272	41,615	54,506
51-55	16,740	27,400	32,467	40,174	48,386	64,838
56-59	22,575	36,278	44,302	53,245	63,377	85,617
60	18,269	30,912	37,044	46,663	55,735	74,861
61-65	23,843	39,707	47,723	58,660	68,970	93,319
66-70	28,381	47,430	57,590	70,348	82,445	1,12,174
71-75	34,172	57,091	69,729	84,391	98,295	1,34,005
76-80	39,755	66,278	81,398	97,941	1,13,600	1,55,190
Greater Than-80	45,842	74,993	91,946	1,10,113	1,27,192	1,73,465

vii. 2 Adult + 2 Child

Age Bands/Sum Insured	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year	-	-	-	-	-	-
18-25	10,892	18,860	20,954	27,597	33,961	44,937
26-35	11,677	19,950	22,358	29,182	35,662	48,325
36-45	12,615	20,134	23,276	30,824	38,163	50,735
46-50	15,036	24,901	29,519	35,907	43,411	57,317
51-55	17,265	28,208	33,548	41,382	49,724	67,028
56-59	22,989	38,071	45,719	54,853	65,262	88,680
60	18,554	31,240	37,515	47,193	56,289	75,898
61-65	24,070	39,964	48,107	59,081	69,390	94,194
66-70	29,165	48,532	59,041	72,014	84,275	1,15,040
71-75	34,963	58,205	71,193	86,075	1,00,141	1,36,899
76-80	40,555	67,400	82,876	99,638	1,15,462	1,58,111
Greater Than-80	49,109	79,384	97,357	1,16,281	1,34,046	1,83,284

viii. 2 Adult + 3 Child

Age Bands/Sum Insured	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year	-	-	-	-	-	-
18-25	11,251	19,346	21,494	28,170	34,540	46,345
26-35	12,094	20,515	22,989	29,852	36,338	49,963
36-45	13,075	20,687	23,920	31,507	38,855	52,459
46-50	15,500	25,508	30,226	36,599	44,108	59,033
51-55	17,584	28,821	34,263	42,111	50,459	68,845
56-59	23,197	36,036	43,389	52,818	62,536	85,527
60	18,950	31,802	38,168	47,886	56,989	77,632
61-65	24,471	40,530	48,766	59,781	70,096	95,941
66-70	29,564	49,096	59,700	72,713	84,979	1,16,794
71-75	35,368	58,775	71,857	86,779	1,00,853	1,38,673
76-80	40,962	67,976	83,547	1,00,351	1,16,180	1,59,903
Greater Than-80	49,486	79,917	97,969	1,16,925	1,34,687	1,84,978

Age Bands/Sum Insured	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Additional Child Premium	518	690	748	843	899	1,011

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D. 5 Lakh Deductible**i. 1 Adult**

Age Bands/Sum Insured	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year	12,784	13,772	19,432	25,153	32,536
18-25	14,125	15,009	20,828	26,613	34,459
26-35	14,509	15,553	21,431	27,269	36,099
36-45	14,690	16,135	22,664	29,150	37,683
46-50	18,299	20,653	26,420	32,962	42,676
51-55	20,002	22,638	29,455	36,681	48,984
56-59	24,587	28,579	36,474	44,756	60,188
60	22,214	25,673	33,673	41,526	55,598
61-65	26,947	31,549	40,369	49,009	66,602
66-70	31,558	37,329	47,463	57,380	78,461
71-75	37,407	44,464	55,838	66,942	91,902
76-80	42,503	50,890	63,449	75,697	1,04,418
Greater Than-80	46,566	56,047	69,590	82,777	1,14,577

ii. 2 Adult

Age Bands/Sum Insured	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year	-	-	-	-	-
18-25	15,922	17,567	23,774	29,953	39,266
26-35	16,467	18,382	24,676	30,937	41,669
36-45	16,690	19,204	26,354	33,471	43,893
46-50	20,998	24,871	31,032	38,323	50,144
51-55	23,717	28,300	35,813	43,981	59,318
56-59	30,947	37,284	45,652	55,326	75,378
60	26,610	32,392	41,557	50,595	68,598
61-65	33,101	40,251	50,591	60,778	83,676
66-70	39,821	48,820	60,971	72,936	1,01,077
71-75	48,102	59,185	73,177	86,936	1,20,907
76-80	55,714	68,964	84,734	1,00,238	1,39,959
Greater Than-80	62,721	77,847	95,138	1,12,015	1,56,065



iii. 1 Adult + 1 Child

Age Bands/Sum Insured	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year	-	-	-	-	-
18-25	14,244	15,547	21,360	27,147	35,980
26-35	14,685	16,202	22,084	27,932	37,849
36-45	14,841	16,793	23,256	29,686	39,496
46-50	18,378	21,137	26,791	33,244	44,065
51-55	20,656	23,756	30,474	37,656	50,739
56-59	25,053	29,582	37,327	45,515	62,247
60	22,604	26,519	34,415	42,186	57,388
61-65	27,316	32,104	40,801	49,328	68,016
66-70	31,874	37,735	47,820	57,709	80,419
71-75	37,626	44,739	56,031	67,078	93,793
76-80	42,749	51,135	63,694	75,943	1,04,664
Greater Than-80	46,811	56,293	69,835	83,023	1,14,822

iv. 1 Adult + 2 Child

Age Bands/Sum Insured	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year	-	-	-	-	-
18-25	14,702	16,251	22,180	28,079	37,672
26-35	15,228	17,037	23,054	29,036	39,826
36-45	15,364	17,628	24,211	30,758	41,495
46-50	18,840	21,922	27,629	34,201	45,901
51-55	21,044	24,457	31,249	38,530	52,477
56-59	25,352	30,170	37,977	46,246	63,825
60	22,854	27,015	34,980	42,821	58,760
61-65	27,463	32,251	40,948	49,476	68,164
66-70	32,022	37,882	47,967	57,856	80,566
71-75	37,774	44,887	56,178	67,226	93,940
76-80	42,896	51,282	63,841	76,090	1,04,811
Greater Than-80	46,959	56,441	69,983	83,170	1,14,970

**v. 1 Adult + 3 Child**

Age Bands/Sum Insured	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year	-	-	-	-	-
18-25	15,080	16,670	22,596	28,482	38,853
26-35	15,673	17,530	23,547	29,515	41,198
36-45	15,795	18,125	24,698	31,220	42,928
46-50	19,260	22,404	28,062	34,608	47,243
51-55	21,431	24,901	31,651	38,896	53,813
56-59	25,468	30,569	38,326	46,539	65,144
60	22,952	27,352	35,283	43,077	59,907
61-65	27,561	32,620	41,307	49,814	69,912
66-70	32,120	37,980	48,066	57,954	80,664
71-75	37,872	44,984	56,276	67,323	94,039
76-80	42,994	51,380	63,939	76,188	1,04,909
Greater Than-80	47,058	56,538	70,080	83,269	1,15,068

vi. 2 Adult + 1 Child

Age Bands/Sum Insured	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year	-	-	-	-	-
18-25	16,307	18,088	24,344	30,568	40,638
26-35	16,924	19,000	25,354	31,669	43,265
36-45	17,130	19,823	27,018	34,173	45,560
46-50	21,408	25,455	31,612	38,937	51,659
51-55	24,080	28,824	36,345	44,536	60,765
56-59	31,186	38,865	47,527	57,589	79,415
60	26,859	32,757	41,928	50,966	69,759
61-65	33,688	41,072	51,503	61,771	85,720
66-70	40,408	49,640	61,881	73,930	1,03,127
71-75	48,693	60,014	74,096	87,938	1,22,977
76-80	56,311	69,801	85,662	1,01,250	1,42,049
Greater Than-80	63,370	78,756	96,147	1,13,116	1,58,339

vii. 2 Adult + 2 Child

Age Bands/Sum Insured	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year	-	-	-	-	-
18-25	16,876	18,931	25,321	31,676	42,586
26-35	17,591	19,991	26,502	32,970	45,571
36-45	17,787	20,842	28,213	35,542	47,955
46-50	22,111	26,549	32,779	40,264	54,005
51-55	24,469	29,515	37,138	45,458	62,547
56-59	32,351	39,832	48,637	58,957	81,961
60	26,912	32,980	42,171	51,233	70,527
61-65	33,697	41,234	51,662	61,928	86,353
66-70	41,072	50,669	63,074	75,282	1,05,523
71-75	49,363	61,052	75,299	89,303	1,25,396
76-80	56,987	70,848	86,875	1,02,628	1,44,491
Greater Than-80	65,567	81,927	99,999	1,17,655	1,65,839

viii. 2 Adult + 3 Child

Age Bands/Sum Insured	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Reserve Benefit	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year	-	-	-	-	-
18-25	17,314	19,432	25,837	32,195	43,931
26-35	18,100	20,578	27,105	33,576	47,133
36-45	18,286	21,441	28,830	36,162	49,616
46-50	22,658	27,207	33,402	40,890	55,651
51-55	25,021	30,179	37,794	46,118	64,291
56-59	30,800	37,957	46,965	56,641	79,274
60	27,417	33,585	42,796	51,862	72,195
61-65	34,206	41,847	52,292	62,562	88,032
66-70	41,581	51,281	63,703	75,915	1,07,212
71-75	49,877	61,669	75,934	89,942	1,27,106
76-80	57,505	71,471	87,518	1,03,272	1,46,219
Greater Than-80	66,067	82,514	1,00,597	1,18,247	1,67,492

Age Bands/Sum Insured	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Additional Child Premium	633	690	843	1,011	1,630

Prospectus
Health Wallet

E. 10 Lakh Deductible**i. 1 Adult**

Age Bands/Sum Insured	20,00,000	25,00,000	50,00,000
Reserve Benefit	10,000	15,000	15,000
91 Days -17 Year	18,510	24,212	31,303
18-25	19,226	24,993	32,586
26-35	19,627	25,446	34,033
36-45	21,288	27,753	35,592
46-50	23,203	29,707	38,847
51-55	25,718	32,898	44,367
56-59	30,646	38,844	52,935
60	28,604	36,384	49,290
61-65	33,317	41,869	58,112
66-70	38,912	48,721	67,940
71-75	44,885	55,854	78,500
76-80	50,579	62,672	88,671
Greater Than-80	55,084	68,096	96,815

ii. 2 Adult

Age Bands/Sum Insured	20,00,000	25,00,000	50,00,000
Reserve Benefit	10,000	15,000	15,000
91 Days -17 Year	-	-	-
18-25	21,812	27,979	36,981
26-35	22,468	28,715	39,165
36-45	24,742	31,844	41,400
46-50	27,530	34,791	45,860
51-55	31,473	39,604	53,922
56-59	38,925	48,524	66,933
60	35,728	44,703	61,289
61-65	42,297	52,406	73,643
66-70	50,727	62,602	88,464
71-75	60,023	73,669	1,04,766
76-80	69,091	84,463	1,20,766
Greater Than-80	75,495	92,165	1,32,025

Prospectus
Health Wallet

iii. 1 Adult + 1 Child

Age Bands/Sum Insured	20,00,000	25,00,000	50,00,000
Reserve Benefit	10,000	15,000	15,000
91 Days -17 Year	-	-	-
18-25	19,790	25,563	34,232
26-35	20,299	26,132	35,898
36-45	21,861	28,275	37,617
46-50	23,252	29,817	39,981
51-55	26,461	33,599	45,987
56-59	31,487	39,601	55,231
60	29,336	37,043	51,287
61-65	33,574	42,016	59,526
66-70	39,320	49,110	70,156
71-75	45,234	56,161	80,793
76-80	50,872	62,898	91,039
Greater Than-80	55,394	68,325	99,411

iv. 1 Adult + 2 Child

Age Bands/Sum Insured	20,00,000	25,00,000	50,00,000
Reserve Benefit	10,000	15,000	15,000
91 Days -17 Year	-	-	-
18-25	20,490	26,376	35,806
26-35	21,129	27,095	37,731
36-45	22,657	29,187	39,492
46-50	24,006	30,532	41,748
51-55	27,156	34,395	47,681
56-59	32,103	40,301	56,830
60	29,872	37,651	52,677
61-65	33,944	42,431	60,584
66-70	39,481	49,266	70,838
71-75	45,382	56,308	80,941
76-80	51,020	63,045	91,186
Greater Than-80	55,541	68,473	99,559

Prospectus
Health Wallet

v. 1 Adult + 3 Child

Age Bands/Sum Insured	20,00,000	25,00,000	50,00,000
Reserve Benefit	10,000	15,000	15,000
91 Days -17 Year	-	-	-
18-25	20,558	26,424	36,642
26-35	21,213	27,158	38,691
36-45	22,718	29,216	40,564
46-50	24,046	30,540	42,723
51-55	27,313	34,552	47,836
56-59	32,272	40,470	56,998
60	30,019	37,799	52,823
61-65	34,092	42,578	60,731
66-70	39,628	49,413	70,986
71-75	45,529	56,455	81,088
76-80	51,167	63,193	91,333
Greater Than-80	55,688	68,620	99,706

vi. 2 Adult + 1 Child

Age Bands/Sum Insured	20,00,000	25,00,000	50,00,000
Reserve Benefit	10,000	15,000	15,000
91 Days -17 Year	-	-	-
18-25	22,160	28,368	38,159
26-35	22,886	29,182	40,523
36-45	25,127	32,263	42,896
46-50	27,864	35,156	47,189
51-55	31,759	39,909	55,196
56-59	40,245	50,193	70,389
60	35,899	44,872	62,334
61-65	42,891	53,077	75,412
66-70	51,319	63,271	90,248
71-75	60,621	74,344	1,06,569
76-80	69,693	85,145	1,22,587
Greater Than-80	76,150	92,908	1,34,004

Prospectus
Health Wallet

vii. 2 Adult + 2 Child

Age Bands/Sum Insured	20,00,000	25,00,000	50,00,000
Reserve Benefit	10,000	15,000	15,000
91 Days -17 Year	-	-	-
18-25	22,972	29,311	39,942
26-35	23,839	30,288	42,632
36-45	26,139	33,448	45,125
46-50	28,840	36,291	49,348
51-55	32,492	40,772	56,933
56-59	41,218	51,404	72,789
60	36,177	45,177	63,195
61-65	43,092	53,278	76,162
66-70	52,311	64,423	92,458
71-75	61,623	75,506	1,08,803
76-80	70,704	86,319	1,24,843
Greater Than-80	79,646	97,093	1,41,071

viii. 2 Adult + 3 Child

Age Bands/Sum Insured	20,00,000	25,00,000	50,00,000
Reserve Benefit	10,000	15,000	15,000
91 Days -17 Year	-	-	-
18-25	18,772	24,020	32,906
26-35	19,229	24,504	34,491
36-45	20,585	26,363	36,046
46-50	22,207	28,070	38,545
51-55	24,353	30,686	43,072
56-59	28,376	35,449	50,198
60	26,631	33,432	46,910
61-65	30,780	38,295	54,689
66-70	36,312	44,981	64,482
71-75	41,899	51,632	74,301
76-80	47,349	58,120	83,935
Greater Than-80	52,685	64,550	93,626

Age Bands/Sum Insured	20,00,000	25,00,000	50,00,000
Additional Child Premium	304	506	944