

Star Health Gain Insurance Policy

Unique Identification No.: SHAHLIP18088V021718

❖ Features

- Complete flexibility in choosing Sum Insured you need , premium you wish to pay and family size you would like to opt for
- Ideal for your health care needs and a perfect Tax Saver

❖ Eligibility

- Any person aged between 18 years and 65 years, residing in India, can take this insurance.
- **Family** : Proposer, spouse, dependent children from 91 days up to 25 years (children those who are economically dependent on their parents)

❖ Policy Term: 1 year

❖ Sum Insured Type options: Individual and Floater

❖ Premium / Sum Insured Options (Excluding Tax)

Options	Premium Rs.	Sum Insured Rs.				
Option 1	15,000/-	1,00,000/-	2,00,000/-	3,00,000/-	4,00,000/-	5,00,000/-
Option 2	20,000/-					
Option 3	25,000/-					
Option 4	30,000/-					
Out-Patient benefit will vary depending on the premium and sum insured options. Please refer the Out Patient benefit chart for details.						

❖ Coverage:

Section I	In-patient Hospitalisation
Section II	Outpatient expenses* *Your selection of Sum Insured & Premium shall decide your outpatient expenses limit

❖ Section I: In-patient Hospitalisation

- Room, Boarding, Nursing Expenses all inclusive as provided by the Hospital / Nursing Home up to 1% of the sum insured per day.
- Surgeon, Anaesthetist, Medical Practitioner, Consultants, Specialist fee
- Anaesthesia, Blood, Oxygen, Operation Theatre charges, diagnostic materials , Cost of Pacemaker and such other similar expenses
- Cost of medicines , drugs,
- Emergency Ambulance charges for transporting the patient to the hospital upto a sum of Rs.750/- per hospitalization and overall limit of Rs.1500/- per policy period.

Note: Expenses relating to (a) to (c) as stated above will be considered in proportion to the eligible room category

❖ Day Care Procedures: All day care procedures are covered.

❖ Limits for Cataract : Expenses incurred on treatment of Cataract is subject to the limits as per the following table

Sum Insured Rs.	Limit per eye (in Rs.)	Limit per policy period (in Rs.)
1,00,000/- and 2,00,000/-	Up to 12,000/- per eye, per policy period	
3,00,000/-	Up to 25,000/-	Up to 35,000/-
4,00,000/-	Up to 30,000/-	Up to 45,000/-
5,00,000/-	Up to 40,000/-	Up to 60,000/-

❖ Pre hospitalization: Medical expenses incurred up to 30 days prior to the date of admission in to hospital are payable

❖ Post hospitalization: Medical expenses incurred up to 60 days after discharge from the hospital are payable.

❖ Waiting Periods:

- 30 days waiting period (not applicable for Accidents)
- 24 months waiting period for specified illness/ diseases/ treatments
- 48 months waiting period for pre existing diseases.

❖ Co-payment: 20% of each and every claim if you are aged above 60 years during the first inception of this policy. Such co-payment shall be applicable for renewals also

If your age is up to 60 years during first inception of this policy then Co-payment condition shall not be applicable.

❖ EXCLUSIONS:

1. Circumcision, Preputioplasty, Frenuloplasty, Preputial Dilatation and Removal of SMEGMA
2. Congenital External Condition / Defects / Anomalies
3. Convalescence, general debility, run-down condition or rest cure, Nutritional deficiency states.
4. Psychiatric, mental and behavioral disorders.
5. Intentional self injury
6. Use of intoxicating substances, substances abuse, drugs / alcohol, smoking and tobacco chewing
7. Venereal Disease and Sexually Transmitted Diseases,
8. Injury/disease directly or indirectly caused by or arising from or attributable to war, invasion, act of foreign enemy, warlike operations (whether war be declared or not)
9. Injury or disease directly or indirectly caused by or contributed to by nuclear weapons/materials
10. All expenses arising out of any condition directly or indirectly caused due to or associated with

Human T-cell Lympho Tropic Virus type III (HTLV-III) or Lymphadenopathy Associated Virus (LAV) or HIV / AIDS. It is however made clear that such of those who are positive for HIV (Human Immuno Deficiency Virus) would be entitled for expenses incurred for treatment, other than for opportunistic infections and for treatment of HIV/AIDS, provided at the time of first commencement of insurance under this policy, their CD4 count is not less than 350.

11. Expenses incurred on weight control services including surgical procedures such as Bariatric Surgery and /or medical treatment of obesity.
12. Expenses incurred on High Intensity Focused Ultra Sound, Uterine Fibroid Embolisation, Balloon Sinoplasty, Enhanced External Counter Pulsation Therapy and related therapies, Chelation therapy, Deep Brain Stimulation, Hyperbaric Oxygen Therapy, Rotational Field Quantum Magnetic Resonance Therapy, VAX-D, Low level laser therapy, Photodynamic therapy and such other therapies similar to those mentioned herein under exclusion no 12.
13. Charges incurred on diagnostics that are not consistent with the treatment for which the insured is admitted in the hospital / nursing home. Admission primarily for diagnostic purpose with no positive existence of sickness / disease / ailment / injury and no further treatment is indicated.
14. Expenses on vitamins and tonics unless forming part of treatment for injury or disease as certified by the attending Physician of the hospital where the insured underwent treatment.
15. Unconventional, Untested, Unproven, Experimental therapies.
16. Stem cell Therapy, Chondrocyte Implantation, Procedures using Platelet Rich plasma and Intra articular injection therapy.
17. Oral Chemotherapy, Immuno therapy and Biologicals, except when administered as an in-patient, when clinically indicated and hospitalization warranted.
18. All types of Cosmetic, Aesthetic treatment of any description, all treatment for erectile dysfunctions, Change of Sex.
19. Plastic surgery (other than as necessitated due to an accident or as a part of any illness),
20. Hospital record charges and such other charges
21. Inoculation or Vaccination (except for post-bite treatment and for medical treatment for therapeutic reasons.
22. Dental treatment or surgery unless necessitated due to accidental injuries and requiring hospitalization. (Dental implants are not payable).
23. Treatment arising from or traceable to pregnancy, childbirth, family planning, miscarriage, abortion and complications of any of these (other than ectopic pregnancy).
24. Treatment for Sub-Fertility, Assisted Conception and or other related complications of the same.
25. Medical and / or surgical treatment of Sleep apnea, treatment for genetic and endocrine disorders.
26. Expenses incurred on Lasik Laser or other procedures Refractive Error Correction and its complications, all treatment for disorders of eye requiring intra-vitreous injections.
27. Cochlear implants and procedure related hospitalization expenses
28. Expenses incurred for treatment of diseases / illness / accidental injuries by systems of medicine other than allopathy.
29. Hospital registration charges, admission charges, telephone charges and such other charges
30. Any hospitalizations which are not Medically Necessary
31. Other Excluded Expenses as detailed in the website www.starhealth.in

Note: Exclusion Nos.21 to Nos.28 are not applicable for Section II.

❖ Section II: Outpatient Benefit: Covers cost of treatment incurred as an outpatient at any Networked Facility in India. The unutilized amount under this benefit can be carried forward to the next policy year on renewal. The maximum period of such carry over shall be limited to one immediately succeeding year only.

Note for Section II: Admission of a claim under this section II will not prejudice the Company's right to reject a claim under Section I.

❖ Free-look Period: A free look period of 15 days from the date of receipt of the policy by the insured is available to the insured to review the terms and conditions of the policy. In case the insured is not satisfied with the terms and conditions, the insured may seek cancellation of the policy and in such an event the Company may allow refund of premium paid after adjusting stamp duty charges and proportionate risk premium for the period concerned provided no claim has been made until such cancellation.

Free look Period is not applicable at the time of renewal of the policy

❖ Renewal and Grace Period: The policy can be renewed except on grounds of misrepresentation / Non-disclosure of material fact as declared in the proposal form and at the time of claim, fraud committed / moral hazard or non cooperation of the insured.

A grace period of 30 days from the date of expiry of the policy is available for renewal. If renewal is made within this 30 days period, the continuity of benefits with reference to waiting will be allowed.

Any Disease / illness contracted or injury sustained during the grace period will be deemed as Pre existing and will be subject to waiting period of 48 months from the date of payment of renewal premium.

- Note:**
1. The actual period of cover will start only from the date of payment of premium.
 2. Renewal premium is subject to change with prior approval from Regulator

❖ Withdrawal: The Company reserves the right to withdraw the product with prior approval of the Competent Authority. In such an event the insured will be intimated three months in advance and the insured shall have the option to choose to be covered by an equivalent or similar policy offered by the Company.

❖ Modification of the terms of the policy: The Company reserves the right to modify the policy terms and conditions or modify the premium of the policy with the prior approval of the Competent Authority. In such an event the insured will be intimated three months in advance

❖ Revision of Sum insured: Reduction or enhancement of sum insured is permissible only at the time of renewal.

Enhancement of sum insured is subject to no claim being lodged or paid under this policy, Both the acceptance for enhancement and the amount of enhancement will be at the discretion of the Company. Where the sum insured is enhanced, the amount of such additional sum insured including

the respective sublimits shall be subject to the following terms

A Waiting period as under shall apply afresh from the date of such enhancement for the increase in the sum insured, that is, the difference between the expiring policy sum insured and the increased current sum insured.

- i) First 30 days as under waiting period
- ii) 24 months with continuous coverage without break (with grace period) in respect of diseases / treatments falling under waiting period
- iii) 48 months of continuous coverage without break (with grace period) in respect of Pre-Existing diseases.
- iv) 48 months of continuous coverage without break (with grace period) for diseases / conditions diagnosed / treated irrespective of whether any claim is made or not in the immediately preceding three policy periods

The above applies to each relevant insured person

❖ **Automatic Termination:** The insurance under this policy with respect to each relevant insured person shall terminate immediately on the earlier of the following events:

- ✓ Upon the death of the Insured Person This also means that in case of family floater policy, cover for the other surviving members of the family will continue, subject to other terms of the policy subject to other terms of the policy.
- ✓ Upon exhaustion of the sum insured under the policy

❖ **Tax Benefits:** Payment of premium by any mode other than cash for this insurance is eligible for relief under Section 80D of the Income Tax Act 1961.

❖ **Cancellation:** The Company may cancel this policy on grounds of misrepresentation, fraud, moral hazard, non disclosure of material fact as declared in the proposal form and/or claim form at the time of claim and non co-operation of the insured by sending the Insured 30 days notice by registered letter at the Insured person's last known address. No refund of premium will be made except where the cancellation is on the grounds of non co-operation of the insured, in which case the refund of premium will be on pro-rata basis. The insured may at any time cancel this policy and in such event the Company shall allow refund after retaining premium at Company's short Period rate only (table given below) provided no claim has occurred up to the date of cancellation

Period on risk	Rate of premium to be retained
Up to one month	25% of the annual premium
Exceeding one month up to 3 months	40% of the annual premium
Exceeding 3 months up to 6 months	60% of the annual premium
Exceeding 6 months up to 9 months	80% of the annual premium
Exceeding 9 months	Full annual premium

❖ **Portability:** This policy is portable. If the insured is desirous of porting this policy, application in the appropriate form should be made to the Company at least 45 days before but not earlier than 60 days from the date when the renewal is due. For details contact "portability@starhealth.in" or call Telephone No +91-044-28288869

❖ **Claims Procedure**

- Call the 24 hour help-line for assistance - 1800 425 2255 / 1800 102 4477
- In case of planned hospitalization, inform 24 hours prior to admission in the hospital.
- In case of emergency hospitalization information to be given within 24 hours after hospitalization.
- Cashless facility wherever possible in network hospital
- In non-network hospitals payment must be made up-front and then reimbursement will be effected on submission of documents.

❖ **StarAdvantages**

- No Third Party Administrator, direct in-house claims settlement.
- Faster and hassle-free claim settlement.
- Cashless hospitalization

❖ **The Company**

Star Health and Allied Insurance Co. Ltd., commenced its operations in 2006 with the business interests in Health Insurance, Travel and Personal Accident. As an exclusive Health Insurance Company and the first of its kind in India, the Company is committed to setting international benchmarks in service and personal caring.

❖ **Prohibition of rebates**

(Section 41 of the Insurance Act) 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 relation 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 rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.

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.

The information provided in this brochure is only indicative.

For more details on the risk factors, terms and conditions, please read the policy wordings before concluding sale

Or

Visit our website www.starhealth.in

"IRDAI OR ITS OFFICIALS DO NOT INVOLVE IN ACTIVITIES LIKE SALE OF ANY KIND OF INSURANCE OR FINANCIAL PRODUCTS NOR INVEST PREMIUMS. IRDAI DOES NOT ANNOUNCE ANY BONUS. THOSE RECEIVING SUCH PHONE CALLS ARE REQUESTED TO LODGE A POLICE COMPLAINT ALONG WITH DETAILS OF PHONE CALL AND NUMBER"

Star Health Gain Insurance Policy

Unique Identification No.: SHAHLIP18088V021718

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STAR HEALTH AND ALLIED INSURANCE CO LTD

Regd. & Corporate Office: 1, New Tank Street, Valluvar Kottam High Road, Nungambakkam, Chennai - 600 034.

Insurance is the subject matter of solicitation

BRO / GAIN / V.7 / 2017 - 18



OUT PATIENT BENEFIT CHART

Family Size	Sum Insured / Age in Yrs	Option 1 : Premium Rs. 15,000/- excluding tax					Option 2 : Premium Rs. 20,000/- excluding tax				
		1,00,000	2,00,000	3,00,000	4,00,000	5,00,000	1,00,000	2,00,000	3,00,000	4,00,000	5,00,000
1A	3mths-35	10,865	10,480	9,855	9,175	8,635	15,865	15,480	14,855	14,175	13,635
	36-45	10,410	9,990	9,310	8,575	7,990	15,410	14,990	14,310	13,575	12,990
	46-55	9,670	9,190	7,955	7,135	6,480	14,670	14,190	12,955	12,135	11,480
	56-60	8,085	7,480	6,055	5,045	4,230	13,085	12,480	11,055	10,045	9,230
	61-65	6,305	5,550	3,915	2,685	1,695	11,305	10,550	8,915	7,685	6,695
	66-70	4,745	3,870	2,045	NA	NA	9,745	8,870	7,045	5,630	4,485
	71-75	3,215	2,215	NA	NA	NA	8,215	7,215	5,205	3,610	2,310
	76-80	2,045	NA	NA	NA	NA	7,045	5,950	3,795	2,060	NA
	above 80	NA	NA	NA	NA	NA	5,755	4,555	2,245	NA	NA
1A+1C	3mths-35	9,840	9,375	8,625	7,825	7,185	14,840	14,375	13,625	12,825	12,185
	36-45	9,275	8,765	7,945	7,075	6,380	14,275	13,765	12,945	12,075	11,380
	46-55	8,350	7,765	6,370	5,390	4,605	13,350	12,765	11,370	10,390	9,605
	56-60	6,370	5,625	3,995	2,775	1,795	11,370	10,625	8,995	7,775	6,795
	61-65	4,140	3,215	1,315	NA	NA	9,140	8,215	6,315	4,830	3,625
	66-70	2,195	1,115	NA	NA	NA	7,195	6,115	3,980	2,260	NA
	71-75	NA	NA	NA	NA	NA	5,285	4,045	1,685	NA	NA
	76-80	NA	NA	NA	NA	NA	3,820	2,460	NA	NA	NA
	above 80	NA	NA	NA	NA	NA	2,205	NA	NA	NA	NA
1A+2C	3mths-35	8,940	8,405	7,545	6,635	5,905	13,940	13,405	12,545	11,635	10,905
	36-45	8,275	7,680	6,740	5,750	4,955	13,275	12,680	11,740	10,750	9,955
	46-55	7,185	6,505	4,975	3,855	2,950	12,185	11,505	9,975	8,855	7,950
	56-60	4,860	3,990	2,175	NA	NA	9,860	8,990	7,175	5,775	4,645
	61-65	2,235	1,155	NA	NA	NA	7,235	6,155	4,025	2,310	NA
	66-70	NA	NA	NA	NA	NA	4,945	3,680	1,280	NA	NA
	71-75	NA	NA	NA	NA	NA	2,695	1,250	NA	NA	NA
	76-80	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	above 80	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1A+3C	3mths-35	6,840	6,130	5,020	3,855	2,920	11,840	11,130	10,020	8,855	7,920
	36-45	5,935	5,155	3,935	2,665	1,640	10,935	10,155	8,935	7,665	6,640
	46-55	4,470	3,570	1,710	NA	NA	9,470	8,570	6,710	5,265	4,090
	56-60	1,325	NA	NA	NA	NA	6,325	5,175	2,935	1,110	NA
	61-65	NA	NA	NA	NA	NA	2,785	1,345	NA	NA	NA
	66-70	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	71-75	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	76-80	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	above 80	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

A=Adult, C=Child, 2A = Self + Spouse, NA : Policy Not Available

Amount in Rs.

OUT PATIENT BENEFIT CHART

Family Size	Sum Insured / Age in Yrs	Option 3 : Premium Rs. 25,000/- excluding tax					Option 4 : Premium Rs. 30,000/- excluding tax				
		1,00,000	2,00,000	3,00,000	4,00,000	5,00,000	1,00,000	2,00,000	3,00,000	4,00,000	5,00,000
1A	3mths-35	20,865	20,480	19,855	19,175	18,635	25,865	25,480	24,855	24,175	23,635
	36-45	20,410	19,990	19,310	18,575	17,990	25,410	24,990	24,310	23,575	22,990
	46-55	19,670	19,190	17,955	17,135	16,480	24,670	24,190	22,955	22,135	21,480
	56-60	18,085	17,480	16,055	15,045	14,230	23,085	22,480	21,055	20,045	19,230
	61-65	16,305	15,550	13,915	12,685	11,695	21,305	20,550	18,915	17,685	16,695
	66-70	14,745	13,870	12,045	10,630	9,485	19,745	18,870	17,045	15,630	14,485
	71-75	13,215	12,215	10,205	8,610	7,310	18,215	17,215	15,205	13,610	12,310
	76-80	12,045	10,950	8,795	7,060	5,645	17,045	15,950	13,795	12,060	10,645
	above 80	10,755	9,555	7,245	5,355	3,815	15,755	14,555	12,245	10,355	8,815
1A+1C	3mths-35	19,840	19,375	18,625	17,825	17,185	24,840	24,375	23,625	22,825	22,185
	36-45	19,275	18,765	17,945	17,075	16,380	24,275	23,765	22,945	22,075	21,380
	46-55	18,350	17,765	16,370	15,390	14,605	23,350	22,765	21,370	20,390	19,605
	56-60	16,370	15,625	13,995	12,775	11,795	21,370	20,625	18,995	17,775	16,795
	61-65	14,140	13,215	11,315	9,830	8,625	19,140	18,215	16,315	14,830	13,625
	66-70	12,195	11,115	8,980	7,260	5,865	17,195	16,115	13,980	12,260	10,865
	71-75	10,285	9,045	6,685	4,735	3,145	15,285	14,045	11,685	9,735	8,145
	76-80	8,820	7,460	4,920	2,795	1,065	13,820	12,460	9,920	7,795	6,065
	above 80	7,205	5,715	2,985	NA	NA	12,205	10,715	7,985	5,665	3,775
1A+2C	3mths-35	18,940	18,405	17,545	16,635	15,905	23,940	23,405	22,545	21,635	20,905
	36-45	18,275	17,680	16,740	15,750	14,955	23,275	22,680	21,740	20,750	19,955
	46-55	17,185	16,505	14,975	13,855	12,950	22,185	21,505	19,975	18,855	17,950
	56-60	14,860	13,990	12,175	10,775	9,645	19,860	18,990	17,175	15,775	14,645
	61-65	12,235	11,155	9,025	7,310	5,915	17,235	16,155	14,025	12,310	10,915
	66-70	9,945	8,680	6,280	4,290	2,665	14,945	13,680	11,280	9,290	7,665
	71-75	7,695	6,250	3,575	1,315	NA	12,695	11,250	8,575	6,315	4,470
	76-80	5,970	4,385	1,505	NA	NA	10,970	9,385	6,505	4,035	2,020
	above 80	4,075	2,330	NA	NA	NA	9,075	7,330	4,225	1,530	NA
1A+3C	3mths-35	16,840	16,130	15,020	13,855	12,920	21,840	21,130	20,020	18,855	17,920
	36-45	15,935	15,155	13,935	12,665	11,640	20,935	20,155	18,935	17,665	16,640
	46-55	14,470	13,570	11,710	10,265	9,090	19,470	18,570	16,710	15,265	14,090
	56-60	11,325	10,175	7,935	6,110	4,630	16,325	15,175	12,935	11,110	9,630
	61-65	7,785	6,345	3,680	1,430	NA	12,785	11,345	8,680	6,430	4,600
	66-70	4,695	3,005	NA	NA	NA	9,695	8,005	4,970	2,350	NA
	71-75	1,660	NA	NA	NA	NA	6,660	4,720	1,325	NA	NA
	76-80	NA	NA	NA	NA	NA	4,330	2,205	NA	NA	NA
	above 80	NA	NA	NA	NA	NA	1,770	NA	NA	NA	NA

A=Adult, C=Child, 2A = Self + Spouse, NA : Policy Not Available

Amount in Rs.

OUT PATIENT BENEFIT CHART

Family Size	Sum Insured / Age in Yrs	Option 1 : Premium Rs. 15,000/- excluding tax					Option 2 : Premium Rs. 20,000/- excluding tax				
		1,00,000	2,00,000	3,00,000	4,00,000	5,00,000	1,00,000	2,00,000	3,00,000	4,00,000	5,00,000
2A	3mths-35	8,665	8,105	7,210	6,270	5,510	13,665	13,105	12,210	11,270	10,510
	36-45	7,965	7,350	6,370	5,345	4,520	12,965	12,350	11,370	10,345	9,520
	46-55	6,830	6,120	4,545	3,380	2,440	11,830	11,120	9,545	8,380	7,440
	56-60	4,395	3,485	1,620	NA	NA	9,395	8,485	6,620	5,160	3,980
	61-65	1,650	NA	NA	NA	NA	6,650	5,520	3,320	1,535	NA
	66-70	NA	NA	NA	NA	NA	4,255	2,930	NA	NA	NA
	71-75	NA	NA	NA	NA	NA	1,900	NA	NA	NA	NA
	76-80	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	above 80	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2A+1C	3mths-35	7,090	6,405	5,325	4,190	3,280	12,090	11,405	10,325	9,190	8,280
	36-45	6,220	5,460	4,275	3,040	2,040	11,220	10,460	9,275	8,040	7,040
	46-55	4,800	3,925	2,105	NA	NA	9,800	8,925	7,105	5,700	4,560
	56-60	1,755	NA	NA	NA	NA	6,755	5,635	3,450	1,675	NA
	61-65	NA	NA	NA	NA	NA	3,325	1,925	NA	NA	NA
	66-70	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	71-75	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	76-80	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	above 80	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2A+2C	3mths-35	5,705	4,905	3,660	2,360	1,310	10,705	9,905	8,660	7,360	6,310
	36-45	4,680	3,795	2,425	1,005	NA	9,680	8,795	7,425	6,005	4,850
	46-55	3,010	1,990	NA	NA	NA	8,010	6,990	4,955	3,330	2,015
	56-60	NA	NA	NA	NA	NA	4,425	3,115	NA	NA	NA
	61-65	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	66-70	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	71-75	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	76-80	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	above 80	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2A+3C	3mths-35	2,470	1,410	NA	NA	NA	7,470	6,410	4,775	3,085	1,715
	36-45	1,085	NA	NA	NA	NA	6,085	4,910	3,110	1,255	NA
	46-55	NA	NA	NA	NA	NA	3,830	2,470	NA	NA	NA
	56-60	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	61-65	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	66-70	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	71-75	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	76-80	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	above 80	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

A=Adult, C=Child, 2A = Self + Spouse, NA : Policy Not Available

Amount in Rs.

OUT PATIENT BENEFIT CHART

Family Size	Sum Insured / Age in Yrs	Option 3 : Premium Rs. 25,000/- excluding tax					Option 4 : Premium Rs. 30,000/- excluding tax				
		1,00,000	2,00,000	3,00,000	4,00,000	5,00,000	1,00,000	2,00,000	3,00,000	4,00,000	5,00,000
2A	3mths-35	18,665	18,105	17,210	16,270	15,510	23,665	23,105	22,210	21,270	20,510
	36-45	17,965	17,350	16,370	15,345	14,520	22,965	22,350	21,370	20,345	19,520
	46-55	16,830	16,120	14,545	13,380	12,440	21,830	21,120	19,545	18,380	17,440
	56-60	14,395	13,485	11,620	10,160	8,980	19,395	18,485	16,620	15,160	13,980
	61-65	11,650	10,520	8,320	6,535	5,085	16,650	15,520	13,320	11,535	10,085
	66-70	9,255	7,930	5,445	3,375	1,685	14,255	12,930	10,445	8,375	6,685
	71-75	6,900	5,390	2,620	NA	NA	11,900	10,390	7,620	5,265	3,340
	76-80	5,095	3,435	NA	NA	NA	10,095	8,435	5,450	2,880	NA
	above 80	3,110	1,290	NA	NA	NA	8,110	6,290	3,065	NA	NA
2A+1C	3mths-35	17,090	16,405	15,325	14,190	13,280	22,090	21,405	20,325	19,190	18,280
	36-45	16,220	15,460	14,275	13,040	12,040	21,220	20,460	19,275	18,040	17,040
	46-55	14,800	13,925	12,105	10,700	9,560	19,800	18,925	17,105	15,700	14,560
	56-60	11,755	10,635	8,450	6,675	5,235	16,755	15,635	13,450	11,675	10,235
	61-65	8,325	6,925	4,330	2,145	NA	13,325	11,925	9,330	7,145	5,360
	66-70	5,330	3,690	NA	NA	NA	10,330	8,690	5,735	3,190	1,110
	71-75	2,390	NA	NA	NA	NA	7,390	5,510	2,200	NA	NA
	76-80	NA	NA	NA	NA	NA	5,135	3,070	NA	NA	NA
	above 80	NA	NA	NA	NA	NA	2,650	NA	NA	NA	NA
2A+2C	3mths-35	15,705	14,905	13,660	12,360	11,310	20,705	19,905	18,660	17,360	16,310
	36-45	14,680	13,795	12,425	11,005	9,850	19,680	18,795	17,425	16,005	14,850
	46-55	13,010	11,990	9,955	8,330	7,015	18,010	16,990	14,955	13,330	12,015
	56-60	9,425	8,115	5,650	3,600	1,925	14,425	13,115	10,650	8,600	6,925
	61-65	5,390	3,755	NA	NA	NA	10,390	8,755	5,805	3,265	1,195
	66-70	1,870	NA	NA	NA	NA	6,870	4,950	1,575	NA	NA
	71-75	NA	NA	NA	NA	NA	3,410	1,205	NA	NA	NA
	76-80	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	above 80	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2A+3C	3mths-35	12,470	11,410	9,775	8,085	6,715	17,470	16,410	14,775	13,085	11,715
	36-45	11,085	9,910	8,110	6,255	4,750	16,085	14,910	13,110	11,255	9,750
	46-55	8,830	7,470	4,935	2,810	1,080	13,830	12,470	9,935	7,810	6,080
	56-60	3,995	2,245	NA	NA	NA	8,995	7,245	4,125	1,420	NA
	61-65	NA	NA	NA	NA	NA	3,545	1,355	NA	NA	NA
	66-70	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	71-75	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	76-80	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	above 80	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

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Amount in Rs.