



Why should a woman be a '+1' in a man's health insurance?

Introducing

HEALTH POWHER

A health insurance designed
specifically for women.

#DontBeAPlus1



Introducing a health insurance policy thoughtfully designed for women.

Women's bodies, health needs, and health problems are very different from men's due to differences in their body composition, hormonal fluctuations, reproductive system, and other physiological factors.

But surprisingly, most women - whether wives, mothers, or daughters - are typically added as a '+1' in a man's health insurance policy, a practice that has been common, yet it overlooks this reality.

HEALTH POWHER serves this need and offers comprehensive coverage for women-specific health issues, including reproductive health, breast health, gynaecological health, hormonal health, bone health, and mental health. It empowers women to not settle for any health insurance where they are treated as mere add-ons.

Why should you choose HEALTH POWHER?



Financial
protection



Access to
preventive care



Access to
mental health needs



Maternal and
reproductive healthcare



Healthcare services including
routine check-ups,
screenings, and treatments for
illnesses and conditions

Key Benefits



Comprehensive cover: Offers coverage for maternity-related hospitalisation expenses (delivery/miscarriage), antenatal treatment, newborn cover, congenital disorder, vaccination, and stem cell storage.



Unique features: Specifically caters to women by addressing all the healthcare problems related to the reproductive system, i.e., gynaecological illness, puberty, menopause, and voluntary sterilisation.



Enhanced coverage: Extends to treatments related to women-specific cancers and critical illnesses.



Annual health check-ups & preventive care: Packages are available to monitor overall health and prevent, treat, and cure several ailments which can end up saving a ton on future healthcare costs. (Pap Smear, Mammography, DEXA Scan, HPV Vaccination, etc.)



Additional benefits: Covers Senior Care, Nursing Care, Temporary Domestic Help, and Female-specific Value-added Services.



Eligibility

Plans		🕒 Essential	💎 Advance	★ Supreme
Sum Insured		₹5 L, ₹10 L	₹15 L, ₹20 L	₹25 L, ₹50 L, ₹75 L, ₹100 L
Age at Entry	Adult	Min - 18 years		
		Max - 65 years		
	Dependent children	Min - Day 1 Max - 25 years under Family Floater		
Relationship Covered		<u>Individual/Non-Floater</u> - Self, Live-in partner / Spouse, Dependent Children (Max up to 4), Parents, Parents-in-law.		
		<u>Family Floater</u> - Self, Live-in Partner / Spouse, Dependent Children (Max up to 4), Parents / Parents-in-law.		
Policy Term		Minimum Policy Term - 1 year		
		Maximum Policy Term - 3 years		
Premium Payment Mode		Monthly, Quarterly, Semi-annually, Annually/Single		
Policy Type		Individual / Non-floater & Family Floater		

Schedule of Benefits

Plans			 Essential	 Advance	 Supreme
Base Cover					
Medical Expense Cover	In-patient Hospitalisation		Up to the Sum Insured	Up to the Sum Insured	Up to the Sum Insured
	Room Rent Limit	Normal Room	Single Private Room	Single Private Room	Actuals
		ICU	Actuals	Actuals	Actuals
	Day Care Treatment (530 Listed Day Care Procedures)		Up to the Sum Insured	Up to the Sum Insured	Up to the Sum Insured
	Other Expenses	LASIK Surgery (One or both the eyes)	Up to ₹50,000 each policy year	Up to ₹75,000 each policy year	Up to ₹1,00,000 each policy year
			Only once during the lifetime of the policy. Covered after a waiting period of 24 months.		
		Bariatric Surgery	Up to 50% of SI, max up to ₹5 L each policy year	Up to ₹5 L each policy year	Up to ₹5 L each policy year
			Covered after a waiting period of 36 months.		
		Cataract Surgery	Up to ₹1,00,000 per eye each policy year	Up to ₹1,00,000 per eye each policy year	Up to ₹1,00,000 per eye each policy year
			Covered after a waiting period of 24 months.		
	Pre-hospitalisation Medical Expenses		Up to 30 Days	Up to 60 Days	Up to 60 Days
	Post-hospitalisation Medical Expenses		Up to 60 Days	Up to 90 Days	Up to 90 Days
	Modern Treatment Method and Advancement in Technologies		Up to the Sum Insured	Up to the Sum Insured	Up to the Sum Insured
	Cosmetic/Plastic Surgery		Up to the Sum Insured	Up to the Sum Insured	Up to the Sum Insured
	Emergency Road Ambulance (per hospitalisation event)		Up to ₹2,000	Up to ₹3,000	Up to ₹4,000

Schedule of Benefits

Plans		 Essential	 Advance	 Supreme
Base Cover				
	Emergency Air Ambulance (per policy year)	Not available	Up to ₹2,00,000	Up to ₹3,00,000
	Alternative Treatments	Up to the Sum Insured	Up to the Sum Insured	Up to the Sum Insured
		Covers Ayurveda, Yoga, Naturopathy, Siddha, Homeopathy, and Unani only.		
	Organ Donor Expenses	Up to the Sum Insured	Up to the Sum Insured	Up to the Sum Insured
	Home Health Care Expenses	Not available	Up to 20% of the Sum Insured	Up to 20% of the Sum Insured
	Restoration of Sum Insured	Not available	Available	Available
		Equal to 100% of the base Sum Insured excluding the Cumulative Bonus, if any. Available for the policy year for a second claim irrespective of the Sum Insured and Cumulative Bonus (if any) is completely or partially exhausted.		
	OPD Treatment (Each policy year irrespective of policy type)	Up to ₹2,500	Up to ₹3,500	Up to ₹5,000
		Restoration of the OPD Sum Insured available up to 200% of SI, once in a policy year, in case the available OPD SI is insufficient for covering a claim incurred towards mental/psychiatric illness.		
	Cumulative Bonus	10% of SI per annum	10% of SI per annum	10% of SI per annum
		Max up to 50% of the Base Sum Insured, for each claim-free policy year.		
	Antenatal Care (each policy year)	Up to ₹7,500	Up to ₹10,000	Up to ₹15,000
		Applicable for female insured person 18 years & above. Covered after a waiting period of 24 months.		

Schedule of Benefits

Plans		Essential	Advance	Supreme
Base Cover				
	Maternity Expenses (Normal/Cesarean Delivery)	Normal Delivery - Up to ₹50,000 Cesarean - Up to ₹75,000	Normal Delivery - Up to ₹75,000 Cesarean - Up to ₹1,25,000	Normal Delivery - Up to ₹1,25,000 Cesarean - Up to ₹2,00,000
		Waiting period of 24 months is applicable if single female insured or female insured person along with spouse are covered.		
	Pre-natal Hospitalisation	45 Days	45 Days	45 Days
		Pre-natal hospitalisation expense not covered for surrogate mother.		
	Post-natal Hospitalisation	45 Days	45 Days	45 Days
		Post-natal Hospitalisation expense not covered for surrogate mother.		
	Miscarriage & Medical Termination of Pregnancy	Up to ₹25,000	Up to ₹35,000	Up to ₹50,000
		Covered after a waiting period of 12 months. Not available for surrogate mother.		
	Newborn Baby Expenses Cover	Automatic Cover within mother's / Floater Sum Insured up to the expiry date of the policy year	Automatic Cover within mother's / Floater Sum Insured up to the expiry date of the policy year	Automatic Cover within mother's / Floater Sum Insured up to the expiry date of the policy year
	Newborn Defect	₹50,000	₹75,000	₹1,00,000
	Newborn Vaccination (Up to one year of age)	₹5,000	₹7,500	₹10,000
	Stem Cell Storage	₹15,000	₹20,000	₹20,000
		Only once during the lifetime of the policy.		

Schedule of Benefits

Plans		 Essential	 Advance	 Supreme
	Cancer Care Booster	Additional 100% of SI for female cancers. Other cancers Additional 50% of SI.	Additional 200% of SI for female cancers. Other cancers Additional 100% of SI.	Additional 200% of SI for female cancers. Other cancers Additional 100% of SI.
		Covered after a waiting period of 12 months. Only once during the lifetime of the policy. Female-specific cancers - Breast, Cervix, Uterus, Fallopian Tube, Ovary, Vagina/Vulva.		
Women Care	Infertility Expenses	Not available	Infertility - Up to ₹2,00,000	Infertility - Up to ₹3,00,000
			Cryopreservation - Up to ₹15,000	Cryopreservation - Up to ₹20,000
		Only once during the lifetime of the policy. Covered after a waiting period of 36 months. Cryopreservation for up to 36 months from the day of first retrieval of oocyte, subject to policy being continuously renewed with us.		
	Voluntary Sterilisation (Tubal Ligation)	Not available	₹50,000	₹50,000
		Only once during the lifetime of the policy. Covered after a waiting period of 36 months.		
	Senior Care (Each policy year)	Up to ₹15,000	Up to ₹20,000	Up to ₹20,000
		Covered after a waiting period of 24 months. For female insured 60 years & above.		

Schedule of Benefits

Plans		 Essential	 Advance	 Supreme
Base Cover				
	Nursing Care Expenses	Not available	₹500 per day	₹750 per day
		Maximum up to 10 days for each claim, max up to 30 days per policy year.		
	Temporary Domestic Help	₹500 per day	₹750 per day	₹1,000 per day
		Maximum up to 10 days per event, 30 days each policy year.		
	Puberty & Menopause Disorders (each policy year)	OPD Limit - Up to ₹7,500	OPD Limit - Up to ₹10,000	OPD Limit - Up to ₹15,000
		IPD - Covered up to the Sum Insured	IPD - Covered up to the Sum Insured	IPD - Covered up to the Sum Insured
		Covered after a waiting period of 24 months for IPD. No waiting period for OPD.		
	Preventive Care	Available	Available	Available
		Dexa Scan - Covered up to ₹2,500, once in the block of 4 consecutive policy year (Applicable for Insured 50 years & above) HPV Vaccination - Covered up to ₹2,000, once in the lifetime of the policy.		
Value-added Services	Wellness Benefits (Value-added Services and Wellness Reward Points)	Available	Available	Available

Optional Covers

Plans		🕒 Essential	💎 Advance	★ Supreme
Critical Care	Critical Illness	₹5 L, ₹10 L	₹5 L, ₹10 L, ₹15 L, ₹20 L	₹5 L, ₹10 L, ₹15 L, ₹20 L
		Covered after a waiting period of 90 days & survival period of 7 days.		
	E-medical Second Opinion	Available	Available	Available
Accident Care	Personal Accident Cover - (AD, PTD, PPD)	₹5 L, ₹10 L	₹5 L, ₹10 L, ₹15 L, ₹20 L	₹5 L, ₹10 L, ₹15 L, ₹20 L
		Entry age - Adult Min 18 years & Max 65 years. Child Min 3 years & Max 25 years.		
Voluntary Co-payment	Co-pay applicable on each admissible claim. Option to choose co-payment - 10% or 20% or 30%	√	√	√

Other Features



Grace Period: 15 days - in case of monthly instalment premium and 30 days - in case of quarterly / Half Yearly installment premiums due for the Policy



Premium Instalment Facility: Single; Half-yearly; Quarterly; Monthly & Annually in case of long-term policies.



Loading on Claim Experience: There will be no loading on premium for adverse claims experience.



Tax Benefit: Premium paid by any mode other than cash and demand draft is eligible for tax rebate as provided under Section 80D of the Income Tax Act.



Free Look: You will be allowed a free look period of 30 days from the date of receipt of the policy document.



Cancellation: You may cancel the policy by giving 15 days' written notice.

What Is Not Covered?

1. Injury or illness directly or indirectly caused by or arising from or attributable to war, invasion, act of foreign enemy, warlike operations (whether war is declared or not).
2. Expenses related to any treatment, including surgical management, to change characteristics of the body to those of the opposite sex.
3. 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, scuba diving, hang gliding, skydiving, and deep-sea diving.
4. Treatment for alcoholism, drug or substance abuse or any addictive condition and consequences thereof.
5. Circumcision, unless necessary for treatment of an illness or necessitated due to an accident.
6. Charges incurred in connection with the cost of spectacles and contact lenses, hearing aids, and durable medical equipment.
7. Venereal/sexually transmitted diseases other than HIV/AIDS.
8. External congenital anomaly and related illness/defect.
9. Injury or illness directly or indirectly caused by or contributed to by nuclear weapons/materials.

*The above list is indicative in nature. For complete details, please refer to the policy wordings on <https://generalcentralinsurance.com/customer-service/downloads>



Wellness Benefits

The insured person will be eligible for "wellness benefits" as per the plan in force under the policy. These wellness benefits will include value-added services and wellness reward points. These services would be conducted through our wellness partner and can be availed from our GC Insure app. The insured would have to register on the GC Insure app with his/her unique mobile number and the policy number for availing the benefits. Wellness Benefits - All insured persons above 18 years are eligible to avail the "Wellness Reward Points" under the wellness benefits.

Value-added Services - Only female insured persons above the age of 18 years can avail all the value-added services except for "health check-up" which can be availed by both male and female insured persons above the age of 18 years.

The insured person would have to register on the GCI Mobile app with his/her unique mobile number and the policy number for availing the benefits.

While availing the wellness benefits, each insured person expressly agrees that:

- a. All decisions regarding availing the wellness benefit are to be solely made by the insured person.
- b. We do not provide/assume responsibility for the wellness benefits or make any representation as to the adequacy or accuracy or quality of the same; any actual or alleged errors, omissions or representations whatsoever made by any of our wellness partners or for any consequences of any action taken or not taken in reliance thereon by the insured person or any other person.

DOWNLOAD THE GC INSURE APP TO AVAIL WELLNESS BENEFITS.

- Access to day-to-day wellness features
- Earn wellness reward points
- Get exciting discounts on health and fitness brands



DOWNLOAD NOW



A. Value-added services

Under this benefit, the eligible insured person is eligible for availing the following benefits via the GCI Mobile app:

	Psychological consultation for discussion on general mental health issues with a mental health expert (clinical psychologist).	4 teleconsultation sessions
	Gynaecologist consultation with a clinical gynaecologist during the policy year. This will include clinical support related to menstrual issues, sexual health issues, fertility, contraception, and menopause, to maintain and improve the quality of your healthy life.	4 Online / In-clinic consultations (In-clinic consultation available at network only)
	Home diagnostic services wherein the network provider shall be assigned to arrive at the doorstep of the insured person to collect samples required for prescribed diagnostic tests. Refer to Health Check-up (point no. 11) for a list of diagnostic tests against home diagnostic services can be availed except for PAP smear and Mammography.	2 times in a policy year
	Women's fitness programme (Gym) available to improve your overall well-being. We will arrange a platform to book physical gym/training sessions at nearby gyms/fitness studios.	12 fitness sessions

	Diet & nutritional session with a professional dietitian & nutrition coach to guide on general nutrition, diet, wellness, and lifestyle.	4 online consultation sessions
	Spa wellness session for releasing toxic or unhealthy substances that can affect different aspects of health.	2 spa sessions
	Face yoga sessions to guide on a series of facial exercises which help to tone and tighten the muscles of the face.	1 online session
	Fitness/Yoga membership which includes sessions on fitness workout, yoga, and meditation.	Online annual membership
	Access to health content & webinars which provide information on physical and mental wellness-related topics.	Available
	Discount on wellness products.	Available as per partner offering
	*Health Check-up Hemogram, Thyroid Function Tests (T3, T4 & TSH), Glycosylated Haemoglobin (HbA1c), Lipid Profile, Fasting Blood Sugar Level, Anti-Müllerian Hormone (AMH), Serum Calcium, Liver Function Test, Serum Phosphorus, Renal Profile, PAP Smear, Mammography, Blood Pressure and Body Mass Index (BMI)	Once in a policy year

**Every insured person from 18 years onwards is eligible for availing the health check-up. The health check-up can be conducted from the 1st year of Health PowHER with us, except for mammography and PAP smear, which shall be covered for the insured person only after completion of 12 months of continuous coverage with us. Health check-ups will be provided at our wellness partner empanelled diagnostic centres only. The check-up includes Lipid profile - Low Density Lipoproteins (LDL), Serum Triglycerides, High Density Lipoproteins (HDL), Serum Cholesterol; Liver Function Test - Serum Glutamic Oxaloacetic Transaminase (SGOT), Serum Glutamic Pyruvic Transaminase (SGPT), Bilirubin, Total Protein; Renal Function Test - Serum Creatinine, Uric Acid, Urea, Urine Routine/Microscopy. PAP smear and mammography shall be available once in a block of 2 years.*

B. Wellness Reward Points

The insured will be eligible for earning reward points under the policy. This benefit will help the insured assess his/her health status and aid in improving overall well-being. The insured would have to earn these points by performing an array of wellness activities listed below. These activities done by the insured will determine the points that can be earned.

Conditions applicable for earning the reward points:

- Age eligibility: Everyone from 18 years onwards is eligible for earning wellness points.
- There will be no limitation on the number of programs one can enroll in; however, the maximum rewards that one can earn in a single policy year will be limited to 200 per insured.
- Conditions for earning reward points, wherever offered, will be the same for all customers irrespective of the plan opted.

Details of reward points that can be accrued are listed below:

Sr. No.	Criteria	Frequency Allowed	Max. Points
1.	Stress & Happiness Index Score	2 times/year	20
2.	Expert Wellness Assessment	Once/year	40
3.	Participation in GCI organised events (as and when organised) and viewing of GCI content around wellness	As planned by GCI	20
4.	Lifestyle Disease Monitor • Hypertension - Blood Pressure • Obesity - BMI • Diabetes - HbA1c • Cardiac Health - Sr. Cholesterol, Triglycerides	Once/year	45
5.	Fitness/Healthy Lifestyle Tracking (Any one activity) - • Daily step tracking (monthly average of 10,000 steps/day) • Burning average of 300 calories per day in a month • Submission of monthly gym/yoga membership details • Participation in marathon, cyclathon, etc.	Monthly	60
6.	Additional Medical Test (Stress Test / 2D Echo)	Once/year	15
	Total Points		200

The points earned in a year will be equal to certain percentage of the applicable insured premium as per table below:

Points earned per member per year	% value of points earned
185 - 200	5%
150 -184	4%
100 -149	3%
15 - 99	2%

Conditions applicable for burning of points:

- The points earned will float among all members of the family, irrespective of the persons who have contributed to earning the points.
- Points earned in the first year can be carried forward to the 2nd or 3rd year in case of long-term policies.
- The points can be burned for the utilisation of the following benefits:
 1. Any unutilised reward points shall be applied as a discount on the premium at the time of renewal of the policy.
 2. Availing outpatient consultations through the wellness partner network clinics.
 3. Diagnostic tests, preventive tests through the wellness partner network clinics.
 4. Purchase of prescribed medicines through an online pharmacy having a tie-up with our wellness partner.
 5. Reimbursement of non-medical expenses in case of a claim under Benefit 1 (hospitalisation medical expenses)



Basis of claims payment:

- a. We shall make payment in Indian Rupees only.

Discounts and other offers:

- a. Family Discount:
A 10% family discount in case more than one insured member is covered under the same policy on an individual sum insured basis.
- b. Long-term Discount:
Applicable in case of a single payment for a policy term of more than one year.

Number of years	Discount
1 year	Nil
2 years	7.5%
3 years	10%

- c. Floater Discount:

Age Band	Floater Discount	Age Band	Floater Discount
0-17	60%	51-55	40%
18-25	55%	56-60	35%
26-30	50%	61-65	35%
31-35	45%	66-70	35%
36-40	45%	71-75	35%
41-45	40%	76-80	25%
46-50	40%	>=81	25%

The premium applicable for the Primary Insured will be the standard individual premiums from the premium table. For the remaining dependent members, floater discounts applicable to their respective premium are as per the table above.

d. Instalment Loading: The Insured has the option to pay the premium on an instalment basis. Given below are the loadings applicable to standard premiums in the case of instalments

Instalment Frequency	Loading on Standard Premiums
Monthly	5%
Quarterly	4%
Semi-annually	3%

e. Voluntary Co-payment: The Insured has an option to opt for voluntary co-payment. Given below are the discounts applicable on the standard premium in case they opted for voluntary co-payment.

Co-pay%	Discount
10%	8%
20%	15%
30%	25%



**PREMIUM TABLE: Exclusive of
Goods & Services Tax (age in completed years)**

A. Premium Table for Female

Age/SI (₹)	Essential		Advance		Supreme			
	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
0-17	8,436	10,728	12,404	13,252	15,019	18,058	20,797	22,454
18	9,185	11,634	13,639	14,546	16,658	19,918	22,852	24,626
19	10,002	12,617	14,996	15,968	18,477	21,969	25,111	27,008
20	10,891	13,683	16,488	17,528	20,493	24,232	27,592	29,620
21	11,858	14,838	18,129	19,240	22,730	26,728	30,319	32,485
22	12,912	16,092	19,933	21,120	25,211	29,480	33,315	35,627
23	14,060	17,451	21,916	23,183	27,963	32,516	36,607	39,073
24	15,309	18,925	24,097	25,449	31,015	35,865	40,224	42,852
25	16,670	20,524	26,495	27,935	34,400	39,559	44,199	46,997
26	16,837	20,733	26,726	28,189	34,691	39,932	44,647	47,489
27	17,005	20,944	26,959	28,445	34,984	40,309	45,098	47,986
28	17,175	21,157	27,194	28,703	35,280	40,689	45,555	48,488
29	17,346	21,373	27,430	28,964	35,579	41,073	46,016	48,995
30	17,519	21,591	27,669	29,227	35,879	41,461	46,481	49,507
31	17,677	21,768	27,857	29,434	36,118	41,766	46,848	49,911
32	17,836	21,946	28,046	29,642	36,357	42,074	47,218	50,317
33	17,996	22,125	28,237	29,852	36,599	42,385	47,590	50,727
34	18,158	22,306	28,429	30,063	36,842	42,697	47,965	51,140
35	18,321	22,489	28,622	30,276	37,086	43,012	48,344	51,556
36	18,476	22,697	28,830	30,504	37,346	43,342	48,736	51,986
37	18,639	22,891	29,031	30,724	37,599	43,666	49,124	52,412
38	18,803	23,086	29,233	30,946	37,853	43,992	49,515	52,842
39	19,151	23,603	29,713	31,491	38,410	44,778	50,506	53,957
40	19,506	24,131	30,201	32,044	38,976	45,578	51,518	55,094
41	19,867	24,671	30,697	32,608	39,549	46,393	52,549	56,256
42	20,235	25,222	31,201	33,181	40,131	47,222	53,601	57,442
43	20,610	25,787	31,714	33,765	40,722	48,066	54,674	58,653

44	20,838	26,197	31,979	34,093	40,959	48,529	55,339	59,439
45	21,069	26,614	32,247	34,425	41,198	48,996	56,013	60,235
46	21,303	27,037	32,517	34,760	41,438	49,468	56,694	61,042
47	21,539	27,468	32,789	35,098	41,679	49,945	57,383	61,860
48	21,777	27,905	33,064	35,440	41,922	50,426	58,081	62,688
49	22,789	29,373	34,239	36,759	43,069	52,095	60,212	65,094
50	23,848	30,918	35,456	38,127	44,247	53,821	62,420	67,592
51	24,956	32,545	36,716	39,546	45,457	55,603	64,710	70,186
52	26,115	34,257	38,021	41,018	46,701	57,444	67,083	72,879
53	27,328	36,059	39,372	42,544	47,978	59,346	69,544	75,676
54	28,370	37,630	41,068	44,274	49,945	61,860	72,548	78,974
55	29,451	39,268	42,838	46,074	51,993	64,481	75,681	82,415
56	30,573	40,978	44,684	47,947	54,125	67,212	78,949	86,006
57	31,738	42,763	46,609	49,896	56,345	70,059	82,359	89,753
58	32,948	44,625	48,618	51,925	58,655	73,026	85,916	93,664
59	34,527	46,885	51,242	54,521	61,573	76,689	90,246	98,394
60	36,181	49,260	54,007	57,248	64,637	80,535	94,795	103,364
61	37,915	51,754	56,922	60,110	67,852	84,574	99,572	108,585
62	39,732	54,376	59,994	63,116	71,228	88,816	104,590	114,069
63	41,636	57,130	63,232	66,272	74,771	93,270	109,862	119,830
64	43,448	59,864	66,380	69,622	78,203	97,662	115,113	125,598
65	45,339	62,728	69,684	73,141	81,793	102,260	120,616	131,644
66	47,312	65,730	73,153	76,838	85,547	107,075	126,382	137,980
67	49,371	68,875	76,795	80,722	89,473	112,117	132,424	144,622
68	51,520	72,171	80,618	84,803	93,580	117,396	138,755	151,584
69	54,037	75,999	85,184	89,499	98,565	123,034	145,501	158,995
70	56,677	80,031	90,009	94,455	103,815	128,944	152,575	166,768
71	59,445	84,277	95,108	99,685	109,344	135,137	159,993	174,921
72	62,349	88,747	100,495	105,206	115,169	141,627	167,772	183,473
73	65,395	93,455	106,187	111,031	121,303	148,430	175,929	192,443
74	68,222	97,515	111,382	116,716	127,715	155,673	184,599	201,968

75	71,171	101,752	116,832	122,691	134,465	163,269	193,695	211,965
76	74,248	106,172	122,548	128,972	141,572	171,236	203,240	222,456
77	77,457	110,784	128,544	135,575	149,055	179,592	213,256	233,467
78	80,806	115,597	134,833	142,515	156,933	188,356	223,764	245,023
79	85,835	122,820	143,720	152,257	167,955	201,307	239,270	262,062
80	91,178	130,494	153,192	162,665	179,752	215,148	255,850	280,285
>81	96,853	138,648	163,288	173,784	192,377	229,941	273,580	299,776

B. Premium Table for Male

Age/SI (₹)	Essential		Advance		Supreme			
	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
0-17	6,867	9,436	10,654	11,598	12,993	16,381	19,422	21,261
18	7,285	10,017	11,429	12,432	13,971	17,574	20,808	22,762
19	7,727	10,633	12,259	13,327	15,022	18,854	22,292	24,369
20	8,197	11,287	13,151	14,286	16,152	20,227	23,883	26,090
21	8,695	11,981	14,107	15,314	17,368	21,700	25,587	27,933
22	9,223	12,718	15,132	16,415	18,675	23,280	27,412	29,905
23	9,784	13,501	16,232	17,597	20,080	24,975	29,368	32,017
24	10,378	14,331	17,412	18,863	21,591	26,794	31,463	34,278
25	11,009	15,213	18,678	20,220	23,215	28,745	33,708	36,699
26	11,181	15,442	18,935	20,502	23,535	29,157	34,201	37,241
27	11,355	15,674	19,195	20,788	23,860	29,574	34,702	37,792
28	11,533	15,910	19,458	21,078	24,189	29,998	35,210	38,351
29	11,713	16,149	19,726	21,372	24,522	30,427	35,726	38,918
30	11,896	16,393	19,997	21,671	24,860	30,863	36,249	39,494
31	12,047	16,581	20,208	21,902	25,123	31,201	36,654	39,940
32	12,201	16,771	20,421	22,137	25,389	31,543	37,065	40,391
33	12,356	16,964	20,636	22,374	25,658	31,889	37,479	40,847
34	12,514	17,159	20,854	22,613	25,929	32,238	37,899	41,309
35	12,673	17,356	21,074	22,855	26,204	32,591	38,323	41,775

36	12,789	17,549	21,290	23,093	26,473	32,938	38,739	42,233
37	12,936	17,748	21,513	23,338	26,751	33,296	39,168	42,705
38	13,085	17,950	21,738	23,586	27,032	33,657	39,602	43,183
39	13,536	18,596	22,464	24,384	27,938	34,821	40,996	44,715
40	14,002	19,265	23,215	25,210	28,874	36,024	42,439	46,302
41	14,484	19,959	23,991	26,063	29,842	37,270	43,933	47,945
42	14,982	20,677	24,793	26,945	30,842	38,558	45,480	49,647
43	15,498	21,422	25,622	27,857	31,876	39,891	47,081	51,408
44	15,951	22,072	26,352	28,661	32,788	41,062	48,484	52,952
45	16,417	22,743	27,104	29,487	33,725	42,267	49,930	54,541
46	16,897	23,434	27,877	30,338	34,690	43,508	51,419	56,179
47	17,392	24,146	28,672	31,212	35,681	44,785	52,952	57,865
48	17,900	24,880	29,490	32,112	36,702	46,100	54,531	59,603
49	18,788	26,046	30,638	33,362	37,989	47,751	56,508	61,776
50	19,719	27,266	31,831	34,660	39,321	49,462	58,558	64,030
51	20,697	28,544	33,070	36,009	40,701	51,234	60,682	66,365
52	21,724	29,881	34,357	37,410	42,128	53,069	62,883	68,785
53	22,801	31,281	35,694	38,866	43,606	54,970	65,164	71,294
54	23,759	32,656	37,234	40,558	45,523	57,434	68,117	74,541
55	24,758	34,091	38,840	42,324	47,525	60,007	71,204	77,935
56	25,799	35,589	40,516	44,167	49,615	62,696	74,430	81,484
57	26,883	37,153	42,264	46,090	51,797	65,506	77,803	85,194
58	28,013	38,785	44,087	48,097	54,075	68,442	81,328	89,074
59	29,319	40,658	46,186	50,404	56,688	71,799	85,353	93,500
60	30,685	42,622	48,383	52,820	59,427	75,322	89,578	98,145
61	32,115	44,681	50,686	55,353	62,299	79,017	94,012	103,022
62	33,612	46,838	53,098	58,007	65,309	82,893	98,665	108,141
63	35,178	49,101	55,625	60,788	68,465	86,960	103,548	113,515
64	36,856	51,509	58,322	63,753	71,826	91,279	108,727	119,209
65	38,614	54,036	61,150	66,863	75,351	95,813	114,165	125,190
66	40,455	56,687	64,115	70,124	79,049	100,572	119,875	131,471

67	42,385	59,469	67,224	73,545	82,929	105,567	125,871	138,066
68	44,406	62,386	70,484	77,132	86,999	110,810	132,166	144,993
69	46,563	65,485	73,953	80,946	91,321	116,368	138,831	152,322
70	48,825	68,737	77,592	84,948	95,859	122,204	145,831	160,022
71	51,197	72,151	81,411	89,148	100,621	128,333	153,185	168,110
72	53,683	75,735	85,417	93,556	105,621	134,769	160,910	176,608
73	56,291	79,497	89,621	98,182	110,868	141,528	169,024	185,535
74	59,065	83,484	94,084	103,088	116,430	148,680	177,602	194,969
75	61,976	87,671	98,768	108,240	122,271	156,193	186,616	204,883
76	65,030	92,068	103,686	113,649	128,404	164,087	196,087	215,300
77	68,235	96,685	108,849	119,329	134,846	172,379	206,038	226,248
78	71,597	101,534	114,268	125,292	141,610	181,090	216,495	237,752
79	76,555	108,666	122,247	134,067	151,558	193,887	231,846	254,636
80	81,857	116,298	130,784	143,456	162,205	207,587	248,286	272,719
>81	87,525	124,466	139,916	153,503	173,600	222,257	265,891	292,086

C. Premium Table for Critical Care:

Age/ SI (₹)	Essential Plan		Advance Plan				Supreme Plan			
	5,00,000	10,00,000	5,00,000	10,00,000	15,00,000	20,00,000	5,00,000	10,00,000	15,00,000	20,00,000
18	1,175	2,341	1,242	2,414	3,582	4,749	1,192	2,358	3,524	4,690
19	1,227	2,445	1,370	2,600	3,822	5,042	1,264	2,482	3,700	4,918
20	1,282	2,554	1,513	2,801	4,079	5,354	1,340	2,613	3,885	5,157
21	1,340	2,668	1,670	3,017	4,353	5,685	1,420	2,750	4,079	5,408
22	1,399	2,788	1,843	3,250	4,645	6,037	1,505	2,895	4,283	5,672
23	1,462	2,912	2,035	3,501	4,957	6,410	1,595	3,047	4,497	5,948
24	1,527	3,042	2,246	3,771	5,290	6,807	1,691	3,207	4,722	6,237
25	1,595	3,178	2,479	4,062	5,645	7,228	1,793	3,375	4,958	6,541
26	1,651	3,288	2,536	4,174	5,812	7,450	1,848	3,486	5,124	6,761
27	1,708	3,402	2,594	4,289	5,984	7,679	1,906	3,600	5,295	6,989
28	1,767	3,520	2,654	4,408	6,162	7,915	1,965	3,719	5,472	7,225
29	1,829	3,643	2,715	4,530	6,344	8,158	2,027	3,841	5,655	7,469
30	1,892	3,769	2,777	4,655	6,532	8,409	2,090	3,967	5,844	7,721

31	2,005	3,995	2,896	4,887	6,877	8,866	2,204	4,194	6,183	8,173
32	2,125	4,234	3,020	5,130	7,239	9,348	2,326	4,434	6,543	8,651
33	2,252	4,487	3,149	5,386	7,621	9,856	2,453	4,688	6,923	9,157
34	2,387	4,756	3,283	5,654	8,023	10,392	2,588	4,957	7,325	9,693
35	2,530	5,040	3,424	5,936	8,447	10,957	2,730	5,240	7,751	10,261
36	2,781	5,541	3,680	6,442	9,202	11,962	2,983	5,742	8,502	11,261
37	2,984	5,944	3,876	6,838	9,799	12,760	3,184	6,144	9,104	12,064
38	3,201	6,377	4,083	7,259	10,435	13,610	3,398	6,574	9,750	12,925
39	3,561	7,093	4,457	7,991	11,524	15,057	3,761	7,294	10,826	14,359
40	3,961	7,890	4,866	8,798	12,728	16,658	4,164	8,093	12,022	15,952
41	4,406	8,776	5,313	9,686	14,058	18,429	4,609	8,980	13,350	17,721
42	4,900	9,762	5,800	10,664	15,526	20,388	5,102	9,963	14,825	19,686
43	5,451	10,858	6,332	11,740	17,147	22,555	5,647	11,055	16,462	21,870
44	6,286	12,254	6,897	12,852	18,807	24,762	6,202	12,157	18,111	24,066
45	7,250	13,829	7,512	14,070	20,628	27,185	6,811	13,368	19,925	26,482
46	8,362	15,607	8,182	15,404	22,625	29,845	7,480	14,701	21,921	29,141
47	9,644	17,614	8,912	16,864	24,815	32,766	8,215	16,166	24,116	32,067
48	11,123	19,878	9,707	18,462	27,217	35,972	9,022	17,777	26,532	35,287
49	11,709	21,252	10,388	19,922	29,455	38,987	9,797	19,328	28,860	38,391
50	12,326	22,722	11,116	21,498	31,876	42,254	10,639	21,016	31,393	41,769
51	12,975	24,293	11,896	23,198	34,497	45,795	11,553	22,850	34,147	45,445
52	13,659	25,973	12,731	25,033	37,334	49,634	12,546	24,845	37,144	49,443
53	14,379	27,769	13,624	27,014	40,404	53,794	13,624	27,014	40,404	53,794
54	15,478	29,949	14,715	29,186	43,657	58,128	14,715	29,186	43,657	58,128
55	16,661	32,301	15,893	31,533	47,172	62,812	15,893	31,533	47,172	62,812
56	17,935	34,837	17,166	34,068	50,970	67,873	17,166	34,068	50,970	67,873
57	19,306	37,573	18,541	36,808	55,075	73,341	18,541	36,808	55,075	73,341
58	20,781	40,523	20,026	39,768	59,509	79,251	20,026	39,768	59,509	79,251
59	22,266	43,473	21,504	42,711	63,918	85,125	21,504	42,711	63,918	85,125
60	23,858	46,639	23,091	45,872	68,653	91,434	23,091	45,872	68,653	91,434
61	25,563	50,035	24,796	49,268	73,739	98,211	24,796	49,268	73,739	98,211

62	27,389	53,678	26,626	52,914	79,202	105,490	26,626	52,914	79,202	105,490
63	29,347	57,586	28,591	56,831	85,070	113,309	28,591	56,831	85,070	113,309
64	31,301	61,472	30,540	60,710	90,881	121,052	30,540	60,710	90,881	121,052
65	33,385	65,620	32,620	64,855	97,089	129,324	32,620	64,855	97,089	129,324
66	35,608	70,047	34,843	69,282	103,721	138,161	34,843	69,282	103,721	138,161
67	37,979	74,774	37,217	74,012	110,807	147,602	37,217	74,012	110,807	147,602
68	40,508	79,819	39,753	79,064	118,376	157,688	39,753	79,064	118,376	157,688
69	43,029	84,836	42,268	84,075	125,882	167,689	42,268	84,075	125,882	167,689
70	45,707	90,167	44,944	89,404	133,864	178,324	44,944	89,404	133,864	178,324
71	48,552	95,834	47,788	95,070	142,352	189,634	47,788	95,070	142,352	189,634
72	51,574	101,857	50,812	101,095	151,378	201,661	50,812	101,095	151,378	201,661
73	54,784	108,258	54,028	107,503	160,977	214,451	54,028	107,503	160,977	214,451
74	57,958	114,577	57,198	113,817	170,435	227,054	57,198	113,817	170,435	227,054
75	61,317	121,265	60,555	120,502	180,449	240,397	60,555	120,502	180,449	240,397
76	64,870	128,343	64,108	127,580	191,052	254,524	64,108	127,580	191,052	254,524
77	68,630	135,834	67,869	135,074	202,278	269,482	67,869	135,074	202,278	269,482
78	72,607	143,763	71,851	143,007	214,163	285,319	71,851	143,007	214,163	285,319
79	79,345	157,179	78,584	156,418	234,252	312,086	78,584	156,418	234,252	312,086
80	86,709	171,848	85,947	171,086	256,225	341,364	85,947	171,086	256,225	341,364
>81	94,756	187,885	94,001	187,130	280,259	373,388	94,001	187,130	280,259	373,388

D. Premium for Accident Care

Premium per mille	2.2
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E. Premium Illustration:

Age of the members insured	Coverage opted on individual basis covering each member of the family separately (at a single point in time)		Coverage opted on individual basis covering multiple members of the family under a single policy (Sum insured is available for each member of the family)				Coverage opted on family floater basis with overall Sum insured (Only one sum insured is available for the entire family)			
	Premium (in ₹)	Sum insured (in ₹)	Premium (in ₹)	Discount, if any (in ₹)	Premium after discount (in ₹)	Sum insured (in ₹)	Premium or consolidated premium or all members of family (in ₹)	Floater discount if any (in ₹)	Premium after discount (in ₹)	Sum insured (in ₹)
50 years	23,848	500,000	23,848	2385	21,463	500,000	23,848	9539	14,309	500,000
42 years	20,235	500,000	20,235	2024	18,212	500,000	20,235	8094	12,141	
17 years	8,436	500,000	8,436	844	7,592	500,000	8,436	5062	3,374	
20 years	10,891	500,000	10,891	1089	9,802	500,000	10,891	5990	4,901	
27 years	17,005	500,000	17,005	1701	15,305	500,000	17,005	8503	8,503	
32 years	17,836	500,000	17,836	1784	16,052	500,000	17,836	8026	9,810	
35 years	18,321	500,000	18,321	1832	16,489	500,000	18,321	8244	10,077	
36 years	18,476	500,000	18,476	1848	16,628	500,000	18,476	8314	10,162	
40 years	18,639	500,000	18,639	1864	16,775	500,000	18,639	8388	10,251	
52 years	26,115	500,000	26,115	2612	23,504	500,000	26,115	10446	15,669	
57 years	31,738	500,000	31,738	3174	28,564	500,000	31,738	11108	20,630	
65 years	45,339	500,000	45,339	4534	40,805	500,000	45,339	15869	29,470	
70 years	56,677	500,000	56,677	5668	51,009	500,000	56,677	0	56,677	
Total Premium for all members of the family is ₹3,75,900/-, when each member is covered separately.			Total Premium for all members of the family is ₹3,38,310/-, when they are covered under a single policy.				Total Premium when policy is opted on floater basis is ₹2,43,946/-			
Sum insured available for each individual is ₹500000			Sum insured available for each family member is ₹500000				Sum insured of ₹500000 is available for the entire family.			

Note:

This is just an illustration of premium calculation.

Premiums may vary with respect to Plan and Sum Insured opted by the insured.

Premium rates specified in the above illustration are the standard premium rates for Female Insured without considering any loading and/or discounts like – Online (Website) Sales discount etc.

In case premium is paid on instalment basis, the loading will be applicable accordingly.

Premium rates are exclusive of Goods and Services Tax applicable.

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