

## I. SALIENT FEATURES OF THE POLICY

1. Room rent, Board & Nursing Expenses as provided by the Hospital/ Nursing Home.
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3. Anaesthesia, Blood, Oxygen, Operation Theatre Charges, Surgical Appliances, Medicines & Drugs, Diagnostic Materials and X-ray, Cost of Pacemaker, prosthesis/internal implants and any Medical expenses incurred which is integral part of the operation.
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## II. DEFINITIONS

The following words or terms shall have the meaning ascribed to them wherever they appear in this Policy, and references to the singular or to the masculine shall include references to the plural and to the female wherever the context so permits:

### 1) Standard definition

The following words or terms shall have the meaning ascribed to them wherever they appear in this Policy, and references to the singular or to the masculine shall include references to the plural and to the female wherever the context so permits:

1. **Accident** is a sudden, unforeseen and involuntary event caused by external, visible and violent means.
2. **Any one illness** means continuous period of illness and includes relapse within 45 days from the date of last consultation with the Hospital/ Nursing Home where treatment was taken.
3. **AYUSH Treatment** refers to the medical and / or hospitalization treatments given under Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy systems
4. **<sup>1</sup>AYUSH Hospital:** An AYUSH Hospital is a healthcare facility wherein medical/surgical/para-surgical treatment procedures and interventions are carried out by AYUSH Medical Practitioner(s) comprising of any of the following:
  - a) Central or State Government AYUSH Hospital; or
  - b) Teaching hospital attached to AYUSH College recognized by the Central Government/Central Council of Indian Medicine/Central Council for Homeopathy; or
  - c) AYUSH Hospital, standalone or co-located with in-patient healthcare facility of any recognized system of medicine, registered with the local authorities, wherever applicable, and is under the supervision of a qualified registered AYUSH Medical Practitioner and must comply with all the following criterion:
    - i. Having at least 5 in-patient beds.
    - ii. Having qualified AYUSH Medical Practitioner in charge round the clock.
    - iii. Having dedicated AYUSH therapy sections as required and/or has equipped operation theatre where surgical procedures are to be carried out.
    - iv. Maintaining daily records of the patients and making them accessible to the insurance company's authorized representative.
5. **<sup>2</sup>AYUSH Day Care Centre** means and includes Community Health Centre (CHC), Primary Health

<sup>1</sup> Inserted definition of AYUSH Hospital

<sup>2</sup> Inserted definition of AYUSH Day Care

Centre (PHC), Dispensary, Clinic, Polyclinic or any such health centre which is registered with the local authorities, wherever applicable and having facilities for carrying out treatment procedures and medical or surgical/para-surgical interventions or both under the supervision of registered. AYUSH Medical Practitioner (s) on day care basis without in-patient services and must comply with all the following criterion:

- i. Having qualified registered AYUSH Medical Practitioner(s) in charge.
  - ii. Having dedicated AYUSH therapy sections as required and/or has equipped operation theatre where surgical procedures are to be carried out.
  - iii. Maintaining daily records of the patients and making them accessible to the insurance company's authorized representative.
6. **Cashless facility** means a facility extended by the insurer to the insured where the payments, of the costs of treatment undergone by the insured in accordance with the policy terms and conditions, are directly made to the network provider by the insurer to the extent pre-authorization is approved.
  7. **Condition Precedent** shall mean a Policy term or condition upon which the Insurer's liability under the Policy is conditional upon.
  8. **Congenital Anomaly** refers to a condition(s) which is present since birth, and which is abnormal with reference to form, structure or position.
    - a. **Internal Congenital Anomaly - Congenital Anomaly** which is not in the visible and accessible parts of the body.
    - b. **External Congenital Anomaly - Congenital Anomaly** which is in the visible and accessible parts of the body.
  9. **Co-payment** means a cost sharing requirement under a health insurance policy that provides that the policyholder/ insured will bear a specified percentage of the admissible claims amount. A co-payment does not reduce the Sum Insured.
  10. **Cumulative Bonus** means any increase or addition in the Sum Insured granted by the insurer without an associated increase in premium.
  11. **Day care centre** means any institution established for day care treatment of illness and/or injuries or a medical setup with a hospital and which has been registered with the local authorities, wherever applicable, and is under supervision of a registered and qualified medical practitioner and must comply with all minimum criterion as under -
    - a. has qualified nursing staff under its employment.
    - b. has qualified medical practitioner/s in charge.
    - c. has fully equipped operation theatre of its own where surgical procedures are carried out.
    - d. maintains daily records of patients and will make these accessible to the insurance company's authorized personnel.
  12. **Day Care treatment** means medical treatment, and/or surgical procedure which is:
    - a. undertaken under General or Local Anesthesia in a hospital/day care centre in less than 24 hrs because of technological advancement, and
    - b. which would have otherwise required hospitalization of more than 24 hours.

Treatment normally taken on an out-patient basis is not included in the scope of this definition.
  13. **Deductible** means a cost sharing requirement under a health insurance policy that provides that the insurer will not be liable for a specified rupee amount in case of indemnity policies and for a specified number of days/hours in case of hospital cash policies which will apply before any benefits are payable by the insurer. A deductible does not reduce the Sum Insured.
  14. **Dental Treatment** means a treatment related to teeth or structures supporting teeth including examinations, fillings (where appropriate), crowns, extractions and surgery.
  15. **Disclosure to information norm:** The policy shall be void and all premium paid thereon shall be forfeited to the Company in the event of misrepresentation, misdescription or non-disclosure of any material fact.
  16. **Domiciliary hospitalization** means 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:
    - i. the condition of the patient is such that he/she is not in a condition to be removed to a hospital, or
    - ii. the patient takes treatment at home on account of non-availability of room in a hospital.
  17. **Emergency care** means management for an illness or injury which results in symptoms which occur suddenly and unexpectedly and requires immediate care by a medical practitioner to prevent

death or serious long-term impairment of the insured person's health.

18. **Grace period** means the specified period of time immediately following the premium due date during which premium a payment can be made to renew or continue a policy in force without loss of continuity benefits pertaining to such as waiting periods and coverage of pre-existing diseases. Coverage need not be available for during the period for which no premium is received. The grace period for payment of the premium for all types of insurance policies shall be: fifteen days where premium payment mode is monthly and thirty days in all other cases.  
Provided the insurer shall offer coverage during the grace period, if the premium is paid in installments during policy period.
19. **Hospital:** A hospital means any institution established for in-patient care and day care treatment of illness and/or injuries and which has been registered as a hospital with the local authorities under Clinical Establishments (Registration and Regulation) Act 2010 or under enactments specified under the Schedule of Section 56(1) and the said act or complies with all minimum criteria as under:
  - i. has qualified nursing staff under its employment round the clock.
  - ii. has at least 10 in-patient beds in towns having a population of less than 10,00,000 and at least 15 in-patient beds in all other places.
  - iii. has qualified medical practitioner(s) in charge round the clock.
  - iv. has a fully equipped operation theatre of its own where surgical procedures are carried out.
  - v. maintains daily records of patients and makes these accessible to the insurance company's authorized personnel.
20. **Hospitalization** means admission in a Hospital for a minimum period of 24 consecutive '*In-patient Care*' hours except for specified procedures/ treatments, where such admission could be for a period of less than 24 consecutive hours.
21. **Illness** means a sickness or a disease or pathological condition leading to the impairment of normal physiological function and requires medical treatment.
  - a. **Acute condition** - Acute condition is a disease, illness or injury that is likely to respond quickly to treatment which aims to return the person to his or her state of health immediately before suffering the disease/ illness/ injury which leads to full recovery.
  - b. **Chronic condition** - A chronic condition is defined as a disease, illness, or injury that has one or more of the following characteristics:
    - (i) it needs ongoing or long-term monitoring through consultations, examinations, check-ups, and /or tests
    - (ii) it needs ongoing or long-term control or relief of symptoms
    - (iii) it requires rehabilitation for the patient or for the patient to be specially trained to cope with it
    - (iv) it continues indefinitely
    - (v) it recurs or is likely to recur
22. **Injury** means accidental physical bodily harm excluding Illness or disease solely and directly caused by external, violent and visible and evident means which is verified and certified by a Medical Practitioner.
23. **Inpatient Care** means treatment for which the insured person has to stay in a Hospital for more than 24 hours for a covered event.
24. **Intensive care unit** means an identified section, ward or wing of a hospital which is under the constant supervision of a dedicated medical practitioner(s), and which is specially equipped for the continuous monitoring and treatment of patients who are in a critical condition or require life support facilities and where the level of care and supervision is considerably more sophisticated and intensive than in the ordinary and other wards.
25. **ICU (Intensive Care Unit) Charges** means the amount charged by a Hospital towards ICU expenses which shall include the expenses for ICU bed, general medical support services provided to any ICU patient including monitoring devices, critical care nursing and intensivist charges.
26. **Maternity expenses means:**
  - a. medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization);
  - b. expenses towards lawful medical termination of pregnancy during the policy period.
27. **Medical Advice** means any consultation or advice from a Medical Practitioner including the issuance of any prescription or follow-up prescription.
28. **Medical expenses** means those expenses that an Insured Person has necessarily and actually

incurred for medical treatment on account of Illness or Accident on the advice of a Medical Practitioner, as long as these are no more than would have been payable if the Insured Person had not been insured and no more than other hospitals or doctors in the same locality would have charged for the same medical treatment.

- 29. Medical Practitioner** means a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within its scope and jurisdiction of license. The registered practitioner should not be the insured or close Family members.
- 30. Medically Necessary Treatment** means any treatment, tests, medication, or stay in hospital or part of a stay in hospital which:
  - i. is required for the medical management of the illness or injury suffered by the insured.
  - ii. must not exceed the level of care necessary to provide safe, adequate and appropriate medical care in scope, duration, or intensity.
  - iii. must have been prescribed by a medical practitioner.
  - iv. must conform to the professional standards widely accepted in international medical practice or by the medical community in India.
- 31. Migration** means, the right accorded to health insurance policyholders (including all members under family cover and members of group Health insurance policy), to transfer the credit gained for pre-existing conditions and time bound exclusions, with the same insurer
- 32. Network Provider** means hospitals or health care providers enlisted by an insurer, TPA or jointly by an Insurer and TPA to provide medical services to an insured by a cashless facility
- 33. New Born baby** means baby born during the Policy Period and is aged up to 90 days.
- 34. Non-Network Provider** means any hospital, day care centre or other provider that is not part of the network.
- 35. Notification of claim** means the process of intimating a claim to the insurer or TPA through any of the recognized modes of communication.
- 36. OPD treatment** means the one in which the Insured visits a clinic / hospital or associated facility like a consultation room for diagnosis and treatment based on the advice of a Medical Practitioner. The Insured is not admitted as a day care or in-patient.
- 37. Portability** means the right accorded to an individual health insurance policyholders (including all members under family cover), to transfer the credit gained for pre-existing conditions and time bound exclusions, from one insurer to another insurer.
- 38. Pre-Existing Disease** means any condition, ailment or injury or disease:
  - a) That is/are diagnosed by a physician within 36 months prior to the effective date of the policy issued by the insurer or its reinstatement, or
  - b) For which medical advice or treatment was recommended by, or received from, a Physician within 36 months prior to the effective date of the policy or its reinstatement.
- 39. Pre-hospitalization Medical Expenses** means medical expenses incurred during predefined number of days preceding the hospitalization of the Insured Person, provided that:
  - i. Such Medical Expenses are incurred for the same condition for which the Insured Person's Hospitalization was required, and
  - ii. The In-patient Hospitalization claim for such Hospitalization is admissible by the Insurance Company.
- 40. Post-hospitalization Medical Expenses** means medical expenses incurred during predefined number of days immediately after the insured person is discharged from the hospital provided that:
  - i. Such Medical Expenses are for the same condition for which the insured person's hospitalization was required, and
  - ii. The inpatient hospitalization claim for such hospitalization is admissible by the insurance company.
- 41. Qualified nurse** means a person who holds a valid registration from the Nursing Council of India or the Nursing Council of any state in India.
- 42. Reasonable and Customary charges** means the charges for services or supplies, which are the standard charges for the specific provider and consistent with the prevailing charges in the geographical area for identical or similar services, taking into account the nature of the illness / injury involved.
- 43. Renewal** means the terms on which the contract of insurance can be renewed on mutual consent



with a provision of grace period for treating the renewal continuous for the purpose of gaining credit for pre-existing diseases, time-bound exclusions and for all waiting periods.

- 44. Room Rent** means the amount charged by a Hospital towards Room and Boarding expenses and shall include the associated medical expenses.
- 45. Surgery or Surgical Procedure** means manual and / or operative procedure (s) required for treatment of an illness or injury, correction of deformities and defects, diagnosis and cure of diseases, relief from suffering and prolongation of life, performed in a hospital or day care centre by a medical practitioner.
- 46. Unproven/ Experimental treatment** means the treatment including drug experimental therapy which is not based on established medical practice in India.

## 2) Specific definition

- 47. Associated Medical Expenses** means those expenses that an Insured Person has necessarily and actually incurred for medical treatment on account of Illness or Accident on the advice of a Medical Practitioner. In case of copayment associated with room rent higher than the entitled room rent limit, Associated Medical Expenses will not include:
  - a. Cost of pharmacy and consumables.
  - b. Cost of implants and medical devices.
  - c. Cost of diagnostics.
- 48. Bank Rate** means Bank rate fixed by the Reserve Bank of India (RBI) at the beginning of the financial year in which claim has fallen due.
- 49. Dependent Child** refers to a child (natural or legally adopted), who is financially dependent on the primary insured or proposer and does not have his / her independent sources of income.
- 50. Diagnostic Centre** means the diagnostic centers which have been empanelled by Us as per the latest version of the Schedule of diagnostic centers maintained by Us, which is available to You on request.
- 51. Family** means and includes You, Your Spouse / Live-in partner, Your up to 4 dependent children up to the age of 25 years and two dependent parents in the Individual Policy.  
Or You, Your Spouse/ Live-in partner & Your up to 3 dependent children up to the age of 25 years in the Family Floater Policy
- 52. Hazardous Activities** mean recreational or occupational activities which pose high risk of injury
- 53. Live-in Relationship** shall, for the purpose herein, mean an arrangement between two unmarried adult persons, who consent to living together in a long-term relationship that is in the nature of a marriage.
- 54. Live-in Partner** shall, for the purpose herein, means either half of the two unmarried adult persons of any gender and irrespective of the sexual orientation, who have consensually chosen to reside jointly with the other adult person, in a long-term relationship and in the same residence. For the purpose of clarity, it is, hereby, mentioned that this definition shall be construed to include persons belonging to the LGBT community, wherein the scope of LGBT shall be in accordance with the standings laws of India, as may be in force from time to time.
- 55. LGBT** will mean and include a sexual orientation / gender expression as defined below
  - a) Lesbian: means a woman who has the capacity to form enduring physical, romantic, and/ or emotional attractions or sexual attraction towards other woman.
  - b) Gay: means a man who has the capacity to form enduring physical, romantic, and/ or emotional attractions or sexual attraction towards other man.
  - c) Bisexual: A person who has the capacity to form enduring physical, romantic, and/ or emotional attractions to those of the same gender or to those of opposite gender.
  - d) Transgender: means a person whose gender does not match with the gender assigned to that person at birth and includes trans-man or trans-woman (whether or not such person has undergone Sex Reassignment Surgery or hormone therapy or laser therapy or such other therapy), person with intersex variations, genderqueer and person having such socio-cultural identities as kinner, hijra, aravani and jogta
- 56. Policy** means the complete documents consisting of the Proposal, Policy wording, Schedule and Endorsements and attachments if any.
- 57. Policy Period** means the period commencing with the start date mentioned in the Schedule till the end date mentioned in the Schedule.
- 58. Policy Year** means every annual period within the Policy Period starting with the commencement

date.

- 59. Proposal form** means a form to be filled in by the prospect in written or electronic or any other format as approved by the Authority, for furnishing all material information as required by the insurer in respect of a risk, in order to enable the insurer to take informed decision in the context of underwriting the risk, and in the event of acceptance of the risk, to determine the rates, advantages, terms and conditions of the cover to be granted
- 60. Prospect** means any person who is a potential customer of an insurer and likely to enter into an insurance contract either directly with the insurer or through a distribution channel.
- 61. Prospectus** means a document either in physical or electronic or any other format issued by the insurer to sell or promote the insurance products.
- 62. Schedule** means that portion of the Policy which sets out Your personal details, the type of insurance cover in force, the period and the sum insured. Any Annexure or Endorsement to the **Schedule** shall also be a part of the Schedule.
- 63. Sum Insured** means the amount specified in the Schedule which is Our maximum, total and cumulative liability under this Policy for any and all claims arising under this Policy in a Policy Year in respect of the Insured Person(s).
- 64. We, Our, Us, Insurer, GCICL** means Generali Central Insurance Company Limited.
- 65. You, Your, Yourself** means the Insured Person shown in the Schedule.

**Please note**

- Insect and mosquito bites is not included in the scope of definition of Accident.
- Medical Expenses would include both medical treatment and/ or surgical treatment

### III. Scope of Cover

We shall pay the following Medical expenses for medically necessary treatment, Reasonable and Customary Charges incurred for Hospitalisation:

#### 1. Room rent, Board & Nursing Expenses as provided by the Hospital/ Nursing Home

- Gold (for Sums Insured ₹ 50000/-, ₹ 1 lakh and ₹ 1.5 lakhs) - up to 1% of the Sum Insured (excluding Cumulative Bonus) per day for non-ICU room. If admitted into Intensive Care Unit (ICU) up to 2% of the Sum Insured per day. All admissible claims under section III. (1) during the Policy year, shall be payable maximum up to 35% of the Sum Insured per claim.
  - Gold (for Sums Insured ₹ 2 lakhs and above) – As per actuals.
  - Platinum Plan – As per actuals.
  - Topaz and Ruby Plans – up to 1% of the Sum Insured (excluding Cumulative Bonus) per day for non-ICU room.
- i. For Topaz and Ruby Plans, in case You or insured person opts for a room with rent higher than the entitled room limit, the following co-payment will be applicable on the Associated Medical expenses (excluding pharmacy, consumables, implants, medical devices and diagnostics)

Applicable for Topaz and Ruby Plans								
Co-payment in case of admission in room with higher room rent is as below								
Sum insured	100000	200000	300000	400000	500000	600000	750000	1000000
Applicable limit on the sum insured (Excluding Cumulative Bonus)	1%	1%	1%	1%	1%	1%	1%	1%
Applicable room rent	1000	2000	3000	4000	5000	6000	7500	10000
Admission in higher room rent								
above 500 to 1000	0%	0%	0%	0%	0%	0%	0%	0%
above 1000 to 2000	10%	0%	0%	0%	0%	0%	0%	0%
above 2000 to 3000	15%	10%	0%	0%	0%	0%	0%	0%

above 3000 to 4000	20%	15%	10%	0%	0%	0%	0%	0%
above 4000 to 5000	20%	20%	15%	10%	0%	0%	0%	0%
above 5000 to 6000	25%	25%	20%	15%	10%	0%	0%	0%
above 6000 to 7000	25%	25%	25%	20%	15%	10%	0%	0%
above 7000 to 8000	25%	25%	25%	20%	20%	15%	0%	0%
above 8000 to 9000	25%	25%	25%	20%	20%	20%	10%	0%
above 9000 to 10000	25%	25%	25%	25%	20%	20%	15%	0%
above 10000	25%	25%	25%	25%	25%	25%	20%	10%

- Room, Boarding and Nursing Expenses as provided by the Hospital/ Nursing Home up to 1% of Sum Insured per day (Excluding Cumulative Bonus) or actual, whichever is lower
- During your hospital stay if at any time you are admitted in a Non-ICU room having room rent of more than the defined limit then the co-payment shall be applicable on the total Associated Medical expenses (excluding pharmacy, consumables, implants, medical devices and diagnostics)
- If a person is admitted in ICU any time during the hospitalisation and later shifted to Non-ICU room within the defined room rent limit, no co-payment shall apply and in case shifted to Non-ICU room with higher room rent limit, co-payment shall be applicable on the Associated Medical expenses (excluding pharmacy, consumables, implants, medical devices and diagnostics) applicable to Non-ICU room.
- Co-payment is not applicable in case of admission in an ICU room having room rent more than the defined limit.
- If a person is admitted only in ICU during entire hospitalisation, no co-payment shall apply.
- Copayment on Associated Medical expenses (excluding pharmacy, consumables, implants, medical devices and diagnostics) for opting a Non –ICU room with higher room rent limit is not applicable for those hospitals where differential billing based on the room category is not adopted.

## 2. Surgeon, Anaesthetist, Medical Practitioner, Consultants, Specialists Fees

- Gold (for Sums Insured ₹ 50000/-, ₹ 1 lakh and ₹ 1.5 lakhs) - up to 35% of the Sum Insured (excluding Cumulative Bonus) per claim.
- Gold (for Sums Insured ₹ 2 lakhs and above) - As per actuals.
- Platinum Plan – As per actuals.

## 3. Anaesthesia, Blood, Oxygen, Operation Theatre Charges, Surgical Appliances, Medicines & Drugs, Diagnostic Materials and X-ray, Cost of Pacemaker, prosthesis/internal implants and any Medical expenses incurred which is integral part of the operation

- Gold (for Sums Insured ₹ 50000/-, ₹ 1 lakh and ₹ 1.5 lakhs) - up to 40% of the Sum Insured (excluding Cumulative Bonus) per claim.
- Gold (for Sums Insured ₹ 2 lakhs and above) - As per actuals.
- Platinum Plan – As per actuals.

## 4. Pre-Hospitalisation Medical expenses – We shall pay for Medical expenses incurred with respect to the Insured Person for up to 60 days immediately prior to date of admission of Insured Person into the Hospital, provided that We have accepted a claim for Inpatient- Hospitalisation Expenses

- Gold and Platinum Plans – As per actuals
- Topaz and Ruby Plans – up to 1% of the Sum Insured (excluding Cumulative Bonus)

## 5. Post-Hospitalisation Medical expenses– We shall pay for Medical expenses incurred with respect to the Insured Person for up to 90 days after the date of discharge of Insured Person from the Hospital, provided that We have accepted a claim for Inpatient- Hospitalisation Expenses

- Gold and Platinum Plans – As per actuals

- b. Topaz and Ruby Plans – up to 1% of the Sum Insured (excluding Cumulative Bonus)
- 6. Day Care expenses** – We shall pay for expenses incurred under Day Care Treatment requiring less than 24 hours of Hospitalisation as per the list attached in the Policy Wordings.
- 7. Ambulance charges** - up to a maximum of amount specified in the Schedule of Benefits, per Hospitalisation will be reimbursed to **You** on producing the bills in original.
- 8. Free medical check-up** - At the end of every continuous period of 4 years during which You have held Our Health Suraksha Policy without making a claim, You may apply to Us for a free medical check-up (Physician's Consultation, ECG, Complete Blood Count, Urine Routine, Fasting blood Sugar, Post Prandial Blood Sugar, Lipid Profile, Sr. Creatinine, SGOT, SGPT, GGTP) at Our Diagnostic Center, the location of which We will specify at the time of Your application. For the avoidance of doubt, We shall not be liable for any other ancillary or peripheral costs or expenses (including but not limited to those for transportation, accommodation or sustenance).
- In case of Individual policy, the benefit will be available for all insured persons who were already covered under the Policy.
  - In case of family floater policy, the benefit will be available for two of the insured persons covered under the Policy.
- 9. Patient Care** – Available for persons above 60 years, We shall provide payment for the nursing charges by a qualified nurse if necessary and recommended by the treating physician immediately after discharge from the Hospital, up to the amount specified in the Schedule of Benefits, up to a maximum of 10 days per Hospitalisation subject to maximum of 30 days during the Policy Year. This cover is over and above the Hospitalisation sum insured.
- 10. Accidental Hospitalisation** – In case of Hospitalisation following an Accident, the limits under the Policy shall increase by 25% of the balance Sum Insured available subject to maximum of ₹ 1 Lakh irrespective of number of claims in a Policy Year.
- 11. Hospital Cash** – We shall make payments of ₹ 500/- for each completed day of Hospitalisation subject to maximum of 60 days during the Policy Year. This benefit is applicable for Platinum plan and Ruby plan with Sum Insured ₹ 6 lakhs and above. This benefit is over and above the Hospitalisation sum insured.
- 12. Accompanying Person** - We shall make payment of ₹ 500/- for each completed day of Hospitalisation for the Accompanying Person of an Insured Person provided that the Insured Person is a Dependent Child of age up to 10 years and is undergoing Medically Necessary Hospitalisation due to an Injury or Illness that occurred during the Policy Period. We will not make payment under this Benefit in respect of an Insured Person for more than 30 days in any Policy Year.  
Accompanying person means and includes mother, father, grandfather, grandmother and any immediate Family member. This benefit is over and above the Hospitalisation sum insured.
- 13. Organ Donor Expenses** – We will pay the Reasonable and Customary Charges incurred for an organ donor's treatment for the harvesting of the organ donated provided that:
- The organ donor is any person whose organ has been made available in accordance and in compliance with THE TRANSPLANTATION OF HUMAN ORGANS (AMENDMENT) BILL, 2011 and the organ donated is for the use of the Insured Person, and
  - We will not pay the donor's screening expenses or pre and post hospitalisation expenses or for any other medical treatment for the donor consequent on the harvesting
  - We have accepted claim under hospitalisation for the Insured Person and the Insured Person has been Medically Advised to undergo an organ transplant.
  - Costs directly or indirectly associated with the acquisition of the donor's organ will not be covered.
  - These expenses shall be covered under the recipient's policy.



#### 14. Recharge of Sum Insured

Recharge benefit is applicable for all plans, where the basic Sum Insured opted is 3 Lakhs and above. If the Basic Sum Insured and Cumulative Bonus (if any) is exhausted due to claims made and paid during the Policy Year, then We are in agreement to automatically re-instate the Sum Insured up to 100%, once in a policy year which is valid for that Policy Year only, subject to conditions specified below:

- a. A claim will be admissible under this Benefit only if the claim is admissible under In-patient Hospitalization or Day Care Treatment.
- b. The recharge shall be utilised only after the Sum Insured, Cumulative Bonus has been completely exhausted in that Policy Year.
- c. The recharge shall be available only for all future claims for that Insured Person during that Policy Year. (Irrespective of whether the claim is for the same ailment for which he/she has claimed).
- d. Cumulative Bonus shall not be considered while calculating the Recharge.
- e. Any unutilized recharge cannot be carried forward to any subsequent Policy Year.
- f. If the Policy is issued on Individual basis, then the recharge will be available to each insured person and can be utilised by Insured Persons who stand covered under the Policy before the Sum Insured was exhausted.
- g. If the Policy is issued on Floater basis, then the recharged sum insured will be available on Floater basis for all Insured Persons in the family.
- h. The waiting periods, the standard exclusions and the standard limits shall be applicable for the recharged sum insured.

#### IV. Exclusions

##### 1. Waiting Periods

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

##### a) Pre-Existing Disease- Excl 01

- 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 us.
- ii. In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.
- iii. If the Insured Person is continuously covered without any break as defined under the portability norms of the extant IRDAI (Health Insurance) 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 us.

##### b) Specified disease/procedure waiting period- Code- Excl02

- i. Expenses related to the treatment of the listed Conditions, surgeries/treatments shall be excluded until the expiry of 12/ 24/ 36 months of continuous coverage after the date of inception of the first policy with us. This exclusion shall not be applicable for claims arising due to an accident.
- ii. In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.
- iii. If any of the specified disease/procedure falls under the waiting period specified for pre-Existing diseases, then the longer of the two waiting periods shall apply.
- iv. The waiting period for listed conditions shall apply even if contracted after the policy or declared and accepted without a specific exclusion.
- v. If the Insured Person is continuously covered without any break as defined under the applicable norms on portability stipulated by IRDAI, then waiting period for the same would be reduced to the extent of prior coverage.
- vi. List of specific diseases/procedures:

##### i. Waiting period of 36 months:

- a. Organ transplant
- b. Joint replacement Surgery due to Degenerative condition

- c. Age related Osteoarthritis and Osteoporosis unless such joint replacement Surgery is necessitated by accidental Bodily Injury

**ii. Waiting period of 24 months:**

- a. Cataracts
- b. Benign Prostatic Hypertrophy
- c. Hernia of all types, Hydrocele
- d. Para nasal sinuses
- e. Deviated Nasal Septum, Fistulae
- f. Hemorrhoids
- g. Fissure in ano, Dysfunctional Uterine Bleeding
- h. Fibromyoma
- i. Endometriosis
- j. Hysterectomy
- k. All internal or external tumors/ cysts/ nodules/ polyps of any kind including breast lumps with exception of malignant tumor or growth
- l. Surgery for prolapsed inter vertebral disc unless arising from Accident.
- m. Surgery of Varicose Veins, Varicose Ulcers
- n. Congenital Internal Illness/ disease/ defect anomaly.

**iii. Waiting period of 12 months:**

- a. Any types of gastric or duodenal Ulcers
- b. Stones in the Urinary and Biliary systems
- c. Surgery on ears/ tonsils/ adenoids.

**iv. 30 days waiting period Excl -03**

- a. 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.
- b. This exclusion shall not, however, apply if the Insured Person has Continuous Coverage for more than twelve months.
- c. The within referred waiting period is made applicable to the enhanced sum insured in the event of granting higher sum insured subsequently.

## 2. Standard Exclusions

We will not pay for any expenses incurred by You in respect of claims arising out of or howsoever related to any of the following:

**a) Investigation & Evaluation- Code- Excl04**

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

**b) Rest Cure, rehabilitation and respite care- Code- Excl05**

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

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

**c) Obesity/ Weight Control: Code- Excl06**

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

- 1) Surgery to be conducted is upon the advice of the Doctor
- 2) The surgery/Procedure conducted should be supported by clinical protocols

- 3) The member has to be 18 years of age or older and
- 4) Body Mass Index (BMI);
  - a) greater than or equal to 40 or
  - b) greater than or equal to 35 in conjunction with any of the following severe co-morbidities following failure of less invasive methods of weight loss:
    - i. Obesity-related cardiomyopathy
    - ii. Coronary heart disease
    - iii. Severe Sleep Apnea
    - iv. Uncontrolled Type2 Diabetes
- d) 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.
- e) 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 medically necessity, it must be certified by the attending Medical Practitioner.
- f) 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 scuba diving, motor racing, parachuting, hang gliding, rock or mountain climbing etc. unless specifically agreed by the Insurance Company.
- g) 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.
- h) Excluded Providers: Code- Excl11**  
Expenses incurred towards treatment in any hospital or by any Medical Practitioner or any other provider specifically excluded by the Insurer and disclosed in its website/ notified to the policyholders are not admissible. However, in case of life threatening situations or following an accident, expenses up to the stage of stabilization are payable but not the complete claim.
- i) Code- Excl12**  
Treatment for, Alcoholism, drug or substance abuse or any addictive condition and consequences thereof.
- j) Code- Excl13**  
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 a Hospital where the Hospital has effectively become the Insured Person's home or permanent abode or where admission is arranged wholly or partly for domestic reasons.
- k) Code- Excl14**  
Dietary supplements and substances which are available naturally and 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 hospitalisation claim or day care procedures.
- l) Refractive Error: Code- Excl15**  
Expenses related to the treatment for correction of eye sight due to refractive error less than 7.5 dioptries.
- m) Unproven Treatments: Code- Excl16**  
Expenses related to any unproven treatment, services and supplies for or in connection with any treatment. Unproven treatments are treatments, procedures or supplies that lack significant

medical documentation to support their effectiveness.

**n) Birth control, Sterility and Infertility: Code- Excl17**

Expenses related to Birth Control, 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

**o) Maternity: Code Excl 18**

- i. Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean section incurred during hospitalization) except ectopic pregnancy;
- ii. Expenses towards miscarriage (unless due to an accident) and lawful medical termination of pregnancy during policy period.

**3. Specific exclusion: -**

We will not pay for any expenses incurred by You in respect of claims arising out of or howsoever related to any of the following:

- p)** Circumcision unless necessary for treatment of a disease not excluded hereunder or as may be necessitated due to an Accident.
- q)** Vaccination/ inoculation (except as post bite treatment).
- r)** Charges incurred in connection with cost of spectacles and contact lenses, hearing aids, durable medical equipment (including but not limited to cost of instrument used in the treatment of Sleep Apnea Syndrome (C.P.A.P), Continuous Peritoneal Ambulatory Dialysis (C.P.A.D) and Oxygen concentrator for Asthmatic condition, wheel chair, crutches, artificial limbs, belts, braces, stocking, Glucometer), namely that equipment used externally for the human body which can withstand repeated use; is not designed to be disposable; is used to serve a medical purpose, such cost of all appliances/devices whether for diagnosis or treatment after discharge from the Hospital.
- s)** Dental treatment or Surgery of any kind unless requiring Hospitalisation as a result of accidental Bodily Injury.
- t)** Venereal /Sexually Transmitted disease other than HIV/AIDS, intentional self-Injury.
- u)** Congenital External Illness/ disease/ defect anomaly.
- v)** <sup>3</sup>Costs incurred on all methods of treatment except AYUSH and Allopathic treatments.
- w)** Stem cell storage.
- x)** Expenses related to donor screening, treatment, excluding Surgery to remove organs from the donor in case of a transplant Surgery. We will also not pay donor's pre and post Hospitalisation expenses or any other medical treatment for the donor consequent to Surgery.
- y)** Outpatient Diagnostic, Medical and Surgical Procedures or OPD treatments, non-prescribed drugs and medical supplies, Hormone replacement therapy.
- z)** Doctor's home visit charges during pre and post Hospitalisation period, Attendant Nursing charges unless more than 60 years as specified in the Patient Care benefit Section III. (9).
- aa)** Domiciliary hospitalization/treatment
- bb)** Treatment outside India.
- cc)** Injury or Disease directly or indirectly caused by or arising from or attributable to War, Invasion, Act of Foreign Enemy, War like operations (whether war be declared or not).
- dd)** Injury or Disease directly or indirectly caused by or contributed to by nuclear weapons/ materials.
- ee)** Personal comfort and convenience items or services such as television, telephone, barber or guest service and similar incidental services and supplies.
- ff)** Standard list of excluded items as mentioned in Annexure 1 and on our website <https://generalicentralinsurance.com>
- gg)** Any specific exclusion(s) applied by Us, specified in the Schedule and accepted by the insured.

<sup>3</sup> Modified the wording to cover AYUSH treatment into the scope of the Product



## V. Eligibility

### Age limit

- Age at entry is restricted to 70 years.
- Children above age of 90 days are eligible if the parent(s) are concurrently insured with Generali Central Insurance Company Limited.
- Children will be covered as dependents up to the age of 25 years.

Minimum Policy Term	1 year
Maximum Policy Term	3 Year
Minimum Age at entry	90 Days
Maximum Age at entry	70 Years
Renewal	Lifelong

**Pre-insurance medical examination** is not required for any proposer, up to the age of 50 years, irrespective of the sums insured subject to the proposal form is clean (without health declaration).

If any of the member is of the age up to 55 years with sum insured up to ₹ 3 lacs then no pre-acceptance medical test is required.

In case the policy is issued for that particular client, the client is eligible for 100% of reimbursement of pre-insurance medical tests charges.

All pre-acceptance medical tests will have to be done in Generali Central empanelled diagnostic centers only. The reports would be valid for a period of 30 days from the date of test conducted.

We shall maintain a list of, and the fees chargeable by, institutions where such pre-insurance medical examination may be conducted, the reports from which will be accepted by Us. Such list shall be furnished to the prospective policyholder at the time of pre-insurance medical examination.

## VI. Sum Insured

1. The minimum sum insured that can be offered is ₹ 50,000/-
2. The maximum sum insured that is available is up to ₹ 10 lacs

Sums Insured Available in the product are as below:

Plans Options							
	Gold Plan			Platinum Plan	Topaz Plan		Ruby Plan
Sum Insured options (in ₹)	50,000*, 1 L*, 1.5 L*	2 L, 2.5 L	3 L, 3.5 L, 4 L, 4.5 L, 5L	6 L, 7.5 L, 8 L, 9 L, 10 L	1 L*	2L, 3 L, 4 L, 5 L	6 L, 7.5 L, 10 L
Sum Insured basis – Individual or Family Floater	Individual	Both – Individual and Family Floater			Individual	Both – Individual and Family Floater	
* Note – Sum insured of ₹ 50000, 100000, 150000 will be applicable only for Children up to age of 25 years.							

## VII. General Terms and Clauses

### I. Standard General Terms and Clauses

#### 1. Disclosure to information norm:

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

(Explanation: "Material facts" for the purpose of this policy shall mean all relevant information sought by the company in the proposal form and other connected documents to enable it to take informed decision in the context of underwriting the risk)

## 2. Condition Precedent to Admission of Liability

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

## 3. 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 45 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.

For Detailed Guidelines on portability, kindly refer the link  
<https://generalcentralinsurance.com/portability-and-migration>

## 4. 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.

For Detailed Guidelines on migration, kindly refer the link  
<https://generalcentralinsurance.com/portability-and-migration>

## 5. Free Look Period

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

The insured person shall be allowed free look period of thirty days from date of receipt of the policy document to review the terms and conditions of the policy, and to return the same if not acceptable. If the insured has not made any claim during the Free Look Period, the insured shall be entitled to

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

## 6. Multiple Policies

- i. In case of multiple policies taken by an insured person during a period from one or more insurers to indemnify treatment costs, the insured person shall have the right to require a settlement of his/her claim in terms of any of his/her policies. In all such cases the insurer chosen by the insured person shall be obliged to settle the claim as long as the claim is within the limits of and according to the terms of the chosen policy.
- ii. Insured person having multiple policies shall also have the right to prefer claims under this policy for the amounts disallowed under any other policy / policies even if the sum insured is not exhausted. Then the insurer shall independently settle the claim subject to the terms and conditions of this policy.
- iii. If the amount to be claimed exceeds the sum insured under a single policy, the insured person shall have the right to choose insurer from whom he/she wants to claim the balance amount.
- iv. Where an insured person has policies from more than one insurer to cover the same risk on indemnity basis, the insured person shall only be indemnified the treatment costs in accordance with the terms and conditions of the chosen policy.
- v. This section is not applicable to the Hospital Cash benefit payable in case of Platinum Plan and Ruby Plan.

## 7. Fraud

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

Any amount already paid against claims made under this policy but which are found fraudulent later shall be repaid by all recipient(s)/ policyholder(s), who 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.

## 8. 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.

## 9. 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.

## 10. Complete Discharge

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

## 11. Redressal of Grievance

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

Website: <https://generalicentralinsurance.com>

Toll Free: 1800-220-233 / 1860-500-3333 / 022-67837800

Email: GCicare@generalicentral.com

Courier: Grievance Redressal Cell, Generali Central Insurance Company Limited.

Lodha I –Think Techno Campus, B Wing –2nd Floor, Pokhran Road –2, Off Eastern Express Highway Behind TCS, Thane West – 400607

Insured person may also approach the grievance cell at any of the company's branches with the details of grievance.

If Insured person is not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer at [GCIGRO@generalicentral.com](mailto:GCIGRO@generalicentral.com) or call at: 7900197777

For updated details of grievance officer, kindly refer the link [generalicentralinsurance.com/customer-service/grievance-redressal](http://generalicentralinsurance.com/customer-service/grievance-redressal).

If Insured person is not satisfied with the redressal of grievance through above methods, the insured person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017.

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

## 12. Withdrawal of Policy

- 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.
- 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

## 13. 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 three months before the changes are effected.
- The premiums as shown in the brochure/ prospectus are subject to revision as and when approved by the IRDAI. However such revised premiums would be applicable only from subsequent Renewals and with due notice whenever implemented.

## II. Specific General Terms and Clauses

### 1. Condition Precedent to the contract

#### (i) Zone wise Premium payment

- Premium will be calculated based on the Sum Insured opted, Age and Zone.
- Default Zone of Cover will be based on location of Your residence.
- All Premiums are age based and will vary as per the change in age group.

#### d) Zone Classification:

Zone Classification	Areas covered
Zone 1	Mumbai, Navi Mumbai, Thane, Panvel, Pune, Delhi & NCR, Surat, Vadodara, Ahmedabad, Anand, Gandhinagar, Indore, and Bangalore.,
Zone 2	Kolkata, Chennai, Hyderabad, Trivandrum, Cochin, Rest of Gujarat.
Zone 3	Rest of India

\*Please note the Cities/Towns that fall under respective Zones shall be identified as per the updated/ latest Jurisdiction defined by Government.

#### e) Zonal Co-payment-

If the treatment is in higher zone than the policyholder's selected zone (for which policy holder has paid the premium), co-payment will be applicable as per below:

If you select Zone 1, then no co-payment will apply for treatment in Zone 1, Zone 2, or Zone 3.



If You select Zone 2, then 10% Co-payment will apply for treatment in Zone 1.

If You select Zone 3, then 20% Co-payment will apply for treatment in Zone 1 and Zone 2.

## **2. Conditions applicable during the contract**

### **I. Due Care**

Where this Policy requires You to do or not to do something, then the complete satisfaction of that requirement by You or someone claiming on Your behalf is a precondition to any obligation under this Policy. If You or someone claiming on Your behalf fails to completely satisfy that requirement, then We may refuse to consider Your claim. You will cooperate with Us at all times.

### **II. Insured**

Only those persons named, as the Insured in the Schedule shall be covered under this Policy. The details of the Insured are as provided by You. A person may be added as an insured during the Policy Period after his application has been accepted by Us, an additional premium has been paid and Our agreement to extend cover has been indicated by it issuing an endorsement confirming the addition of such person as an Insured.

### **III. Cost of pre-insurance medical examination**

We will reimburse 100% of the cost of any pre-insurance medical examination conducted at our empanelled diagnostic center, once the Proposal is accepted and the Policy is issued for that Insured Person.

### **IV. Communications**

- a) Any communications, notifications or declarations meant for Us must be in writing and delivered to Our address specified in the Schedule.
- b) Any communication meant for You will be sent by Us to Your address shown in the Schedule. You must notify Us immediately of any change in Your address.
- c) Our agents are not authorized to receive communications, notices or declarations on Our behalf.

### **V. Cancellation**

- a) The policyholder may cancel this policy by giving 7 days written notice.
- b) In case the Policyholder requests for cancellation of the Policy, where no claims are reported under the Policy, the Company shall refund premium for the unexpired policy/ instalment period as detailed below:
  - i. **Single Premium Payment (1/2/3 years Policy Term)** – There shall be refund of proportionate premium for the unexpired policy period on prorated basis.
  - ii. **Premium paid in multiple instalments (1/2/3 years Policy Term)** - There shall be refund of proportionate premium for the unexpired instalment period on prorated basis.
- c) In case the Policyholder requests for cancellation of the Policy, where there are claims reported under the Policy, then the Company shall refund premium for the unexpired/ instalment policy period as detailed below:
  - i. **Single Premium Payment**
    - 1) 1 year Policy Term - There shall be no refund of premium for the unexpired policy period.
    - 2) 2/3 years Policy Term – There shall be no refund of premium for the current Policy Year in which the claim got reported. However, the premium for the unutilized subsequent Policy Years (if any), shall be refunded.
  - ii. **Premium paid in multiple instalments –**
    - 1) 1/2/3 years Policy Term - There shall be no refund of premium for the unexpired instalment period.
- d) The Company may cancel the policy at any time on grounds of misrepresentation, non-disclosure of material facts, fraud or non-cooperation by the insured person by giving 15 days' written notice. There would be no refund of premium upon cancellation on the abovementioned grounds.
- e) In the event of death of an Insured Person, We shall refund the premium for the unutilized Policy / Instalment period based on the guidelines for various scenarios as mentioned below:

#### **Scenario 1 – In case of no claim reported under the policy-**

##### **A. Policy Term – 1 / 2 / 3 Years; Payment Mode – Single Premium Payment**

- 1) Non-Floater Policy - the corresponding premium pertaining to the deceased

insured person for the unutilized Policy period shall be refunded on pro rata basis.

- 2) Floater policy - the premium for pertaining to the deceased Insured person for the unutilized Policy Period shall be refunded on pro rata basis.

**B. Policy Term – 1 / 2 / 3 Years; Payment Mode – Multiple Instalments**

- 1) Floater / Non-Floater Policy - the instalment premium pertaining to the deceased Insured Person for the unutilized instalment period shall be refunded on pro-rata basis.

**Scenario 2 – In case of claim reported under the policy –**

**A. Policy Term – 1 Year; Payment Mode – Single Premium Payment**

- 1) Non-Floater Policy
  - i. Claims incurred by the deceased Insured Person in the current Policy Year, The premium pertaining to the deceased Insured Person for the unutilized current Policy Year shall not be refunded.
  - ii. Claims incurred by any other Insured Person, but no claims incurred by deceased Insured Person in the current Policy Year- The premium pertaining to the deceased shall be refunded on pro-rata basis.
- 2) Floater Policy - Claims incurred by the deceased Insured Person or any other Insured Person in the current Policy Year, The premium for the deceased Insured Person for the unutilized Policy Period, will not be refunded.

**B. Policy Term – 2 / 3 Years; Payment Mode – Single Premium Payment**

- 1) Non-Floater Policy
  - i. Claims incurred by the deceased Insured Person in the current Policy Year –The premium pertaining to the deceased Insured Person for the unutilized current Policy Year shall not be refunded. However, premium pertaining to the deceased Insured Person for the unutilized subsequent Policy Years (if any), shall be refunded.
  - ii. Claims incurred by any other Insured Person, but no claims incurred by deceased Insured Person in the current Policy Year- The premium pertaining to the deceased Insured Person for the unutilized Policy Period, shall be refunded on pro-rata basis.
- 2) Floater Policy - Claims incurred by the deceased Insured Person or any other Insured Person in the current Policy Year – The premium for the deceased Insured Person for the unutilized current Policy Year, will not be refunded. Premium pertaining to the deceased Insured Person for the unutilized subsequent Policy Years (if any), shall be refunded.

**C. Policy Term – 1 / 2 / 3 Years; Payment Mode – Multiple Instalments**

- 1) Non-Floater Policy
  - i. Claims incurred by the deceased Insured Person in the current Instalment Period, the instalment premium pertaining to the deceased Insured Person for the unutilized current instalment period shall not be refunded.
  - ii. Claims incurred by any other Insured Person, but no claims incurred by deceased Insured Person in the current Instalment Period –The premium pertaining to the deceased Insured Person for the unutilized instalment Period, shall be refunded on pro-rata basis.
- 2) Floater Policy - Claims incurred by the deceased Insured Person or any other Insured Person in the current Instalment Period, the instalment premium pertaining to the deceased Insured Person for the unutilized current instalment period shall not be refunded.

**VI. Policy Period**

The Policy can be issued for tenure of 1 year, 2 years and 3 years.

## VII. Territorial Limits and Law

- We cover Accidental Bodily Injury or sickness sustained by the Insured Person during the Policy Period anywhere in India.
- All medical/ surgical treatments including investigations under this policy shall have to be taken in India and admissible claims thereof shall be payable in Indian currency (Indian Rupees).
- The construction, interpretation and meaning of the provisions of this Policy shall be determined in accordance with Indian Law.
- The Policy constitutes the complete contract of insurance. No change or alteration shall be valid or effective unless approved in writing by Us, which approval shall be evidenced by an endorsement on the Schedule.

## VIII. Special Conditions applicable for Policies issued with Premium Payment on Instalment Basis.

If the insured person has opted for Payment of Premium on an instalment basis i.e. Half Yearly, Quarterly or Monthly, as mentioned in the policy Schedule/Certificate of insurance, the following Conditions shall apply (notwithstanding any terms contrary elsewhere in the policy)

- Grace Period of 15 days would be given to pay in case of monthly instalment premium and 30 days in rest installment premium due for the policy.
- The insured person will get the accrued continuity benefit in respect of the "Waiting Periods", "Specific Waiting Periods" in the event of payment of premium within the stipulated grace Period.
- No interest will be charged If the instalment premium is not paid on due date
- In case of instalment premium due not received within the grace period, the policy will get cancelled.
- In the event of a claim, all subsequent premium instalments shall immediately become due and payable.
- The company has the right to recover and deduct all the pending instalments from the claim amount due under the policy.
- The payment will be accepted through E-NACH / ACH/ ECS / any other mode approved by Government of India.
- On successful registration for the mandate/ E-NACH/ any other mode approved by Government of India, the premium shall be auto debited as per the frequency opted.
- In case of withdrawal of E-NACH/ ACH/ ECS / any other mode approved by Government of India, a written communication will be required from policyholder.
- In case there is failure in transaction in E-NACH/ ACH/ ECS mode/ any other mode approved by Government of India or the instalment premiums are not received within the grace period, the Policy will get cancelled. A fresh policy with all waiting periods would be issued.
- If the claim amount is lesser than the balance premium payable, then no claims would be payable till the applicable premium is recovered.
- Given below are the loadings applicable on Standard premiums in case of installments

Instalment frequency	Loading on standard premiums
Monthly	5%
Quarterly	4%
Half-yearly	3%

## IX. <sup>4</sup>AYUSH Coverage:

Expenses incurred on hospitalization due to accident and illnesses, under AYUSH systems of medicine shall be covered. However, all preventive and rejuvenation treatments which are non-curative in nature shall not be covered.

## 3. Conditions when a claim arises

### A. Claims Procedure

If You meet with any accidental Bodily Injury or suffer an Illness that may result in a claim, then as a condition precedent to Our liability, You must comply with the following:

<sup>4</sup> Clause number IX newly inserted to cover AYUSH treatments at par with Allopathic Treatments, wherever applicable, in the product to provide an option for the Insured Persons to choose treatment of their choice

- a) Cashless treatment is only available at a Network Provider. In order to avail cashless treatment, the following procedure must be followed by You:
  - (i) For availing cashless at a Network Provider, We must be called at Our call centre and a request for pre-authorisation must be made by way of the written form prescribed by Us.
  - (ii) After considering the request and obtaining any further information or documentation that We have sought, We may, if satisfied, send the Network Provider an authorisation letter. The authorisation letter, the ID card issued to You along with this Policy and any other information or documentation that We have specified must be produced to the Network Provider identified in the pre-authorisation letter at the time of the Insured Person's admission to the Hospital.
  - (iii) If the above procedure is followed, You will not be required to directly pay for those Medical Expenses to the Network Provider that We are liable to indemnify under this Policy. The original bills and evidence of treatment in respect of the same shall be left with the Network Provider. Pre-authorisation does not guarantee that all costs and expenses that are incurred will be covered. We reserve the right to review each claim for Medical Expenses incurred and accordingly coverage will be determined according to the terms, conditions and exclusions of this Policy. All other costs and expenses that are not covered under this Policy must be settled directly with the Network Provider and We shall have no liability in this regard.
- b) If pre-authorisation as above is denied by Us or if treatment is taken in a Hospital which is Non-Network or if You do not wish to avail cashless facility, then:
  - (i) We must be given Notification of Claim in writing immediately and in any event within 48 hours of the commencement of the Illness or Injury. You must immediately consult a Medical Practitioner and follow the advice and treatment that he/she recommends. You must take reasonable steps or measures in good faith to minimise the quantum of any claim that may be made under this Policy.
  - (ii) You must have Yourself examined by Our medical advisors if We ask, the cost for which will be borne by Us.
  - (iii) You or someone claiming on Your behalf must promptly and in any event within 15 days of discharge from a Hospital give Us the necessary documents, including written details of the quantum of any claim along with all original supporting documentation, including but not limited to the following, and other information We ask for, to investigate the claim for Our obligation to make payment for it:
    - a. The claim form specified by Us duly completed and signed by the claimant or a family member;
    - b. first consultation letter;
    - c. first prescription from the Medical Practitioner;
    - d. original vouchers;
    - e. original Hospital bills giving a detailed break up of all expense heads mentioned in the bill;
    - f. Money receipt duly signed with a revenue stamp;
    - g. birth/death certificate (as applicable);
    - h. the original Hospital discharge card;
    - i. all original laboratory and diagnostic test Reports such as X-Ray, E.C.G, USG, MRI Scan, Haemogram etc;
    - j. If medicines have been purchased in cash and if this has not been reflected in the Hospital bill, please enclose a prescription from the Medical Practitioner and the supporting medicine bill from the chemist;
    - k. If diagnostic or radiology tests have been paid for in cash and it has not been reflected in the Hospital bill, please enclose a prescription from the Medical Practitioner advising the tests, the actual test reports and the bill from the diagnostic centre for the tests.
  - (iv) In the event of Your/Insured Person's death, You/Insured Person's nominee/legal heir claiming on his/her behalf must inform Us in writing immediately and send Us a copy of the postmortem report (if any) within 14 days.
  - (v) The periods for intimation as stipulated under Section VII. II. 3. A. b (i), or submission of any documents as stipulated under Section VII. II. 3 A. b (iii) and Section VII. II. 3. A. b (iv) will be waived in case of any hardships being faced by the insured or his representative which is supported by some documentation.



c) **Claim Settlement**

- i. The Company shall settle or reject a claim, as the case may be, within 15 days from the date of receipt of last necessary document.
- ii. In the case of delay in the payment of a claim, the Company shall be liable to pay interest to the policyholder from the date of receipt of last necessary document to the date of payment of claim at a rate 2% above the bank rate.
- iii. However, where the circumstances of a claim warrant an investigation in the opinion of the Company, it shall initiate and complete such investigation at the earliest, in any case not later than 30 days from the date of receipt of last necessary document- In such cases, the Company shall settle or reject the claim within 45 days from the date of receipt of last necessary document.
- iv. In case of delay beyond stipulated 45 days, the Company shall be liable to pay interest to the policyholder at a rate 2% above the bank rate from the date of receipt of last necessary document to the date of payment of claim.  
(Explanation: "Bank rate" shall mean the rate fixed by the Reserve Bank of India (RBI) at the beginning of the financial year in which claim has fallen due)
- v. Our Claims team will scrutinize the claims on the receipt of the last necessary documents specified in Section VII. II. 3 A. b (iii) above.
- vi. In case of 'pending' claims, We will ask for submission of incomplete documents.
- vii. 'Rejected' claims will be informed to the Insured Person in writing with reason for rejection.

**B. Basis of claims payment**

a) **Claims related to Any One Illness**

All claims relating to Any One Illness shall be deemed to be part of the same original claim.

b) **Claims for Day Care Treatment**

The Day Care Treatments listed are subject to the exclusions, terms and conditions of the Policy and will not be treated as independent coverage under the Policy.

c) **Claims related to Surgery for cataracts**

For Gold and Platinum plans, Our obligation to make payment in respect of Surgery for cataracts (after the expiry of the 2-year period referred to in Exclusion IV. 1 b) iii. above, shall be restricted to 10% of the Sum Insured for each eye, subject to a minimum of Rs 15000 (or the actual incurred amount whichever is lower) and maximum of Rs 50,000/- per eye. This will be Our maximum liability irrespective of the number of Health Suraksha policies You hold.

For Topaz and Ruby plans, Our obligation to make payment in respect of Surgery for cataracts (after the expiry of the 2 year period referred to in Exclusion IV.1 b) iii. above, shall be restricted to the sub-limits table, mentioned in Annexure 4 (Sub-limits table).

d) **Disease wise sub-limits applicable under the policy**

For Topaz and Ruby Plans, Sub limits will be applicable for listed diseases as mentioned in Annexure 4 (Sub-limits table).

e) **Mandatory Sub limits for Modern Treatment Methods and Advancement in Technologies**

The Medical Expenses incurred for the below listed treatments or procedures, as inpatient or as day care treatment (inclusive of pre and post hospitalization), is restricted to 50% of the sum insured opted and Cumulative Bonus (if any), per policy period. These Sub limits are applicable for all Plans under the product.

- i. Uterine Artery Embolization and HIFU
- ii. Balloon Sinuplasty
- iii. Deep Brain stimulation
- iv. Oral chemotherapy
- v. Immunotherapy- Monoclonal Antibody to be given as injection
- vi. Intra vitreal injections
- vii. Robotic surgeries
- viii. Stereotactic radio surgeries

- ix. Bronchical Thermoplasty
- x. Vaporisation of the prostate (Green laser treatment or holmium laser treatment)
- xi. IONM - (Intra Operative Neuro Monitoring)
- xii. Stem cell therapy: Hematopoietic stem cells for bone marrow transplant for haematological conditions to be covered.

### **C. Policy Currency**

We shall make payment in Indian Rupees only.

### **D. Dispute Resolution**

Any and all disputes or differences under or in relation to this Policy shall be subject to the exclusive jurisdiction of the Indian Courts and subject to Indian law.

## **4. Conditions for renewal of the contract**

### **(i) Renewal**

The policy shall ordinarily be renewable except on grounds of fraud, misrepresentation by the insured person.

- i. The Company shall endeavor to give notice for renewal. However, the Company is not under obligation to give any notice for renewal.
- ii. Renewal shall not be denied on the ground that the insured person had made a claim or claims in the preceding policy years.
- iii. Request for renewal along with requisite premium shall be received by the Company before the end of the policy period.
- iv. At the end of the policy period, the policy shall terminate and can be renewed within the Grace Period of 30 days to maintain continuity of benefits without break in policy. Coverage is not available during the grace period.
- v. No loading shall apply on renewals based on individual claims experience
- vi. Health Suraksha Policy shall be renewable lifelong
- vii. In case of a Renewal within Grace Period of 30 days Policy will be considered as continuous for the purpose of all waiting periods and Health Check-up benefit.
- viii. For Renewal Proposal received after completion of Grace Period of 30 days, all waiting periods would apply afresh.
- ix. The brochure/ prospectus mentions the premiums as per the age slabs/ Sum Insured and the same would be charged as per the completed age at every Renewal.
- x. If any Dependent Child has completed 25 years at the time of Renewal, then such person can be covered under a separate policy. The Cumulative Bonus will be passed on to the separate policy taken by such person
- xi. No increase/ decrease in Sum Insured during the currency of the Policy. However increase/decrease in Sum Insured or change in cover, will be allowed at the time of Renewal of the Policy. You can submit a request for the changes by filling the Proposal before the expiry of the Policy
- xii. In case of enhancement of sum insured the waiting period shall apply afresh to the extent of sum insured increase.

### **(ii) Cumulative Bonus**

- a) We will provide cumulative bonus for every claim free year. We shall increase in the Sum Insured by 10% towards Cumulative Bonus for every claim free year on the basic Sum Insured up to the maximum of 50% of the sum insured.
- b) In case of a claim in the Policy, the Cumulative Bonus will get reduced by 10% for each claim year. Increase/ Reduction in cumulative bonus will depend on the claims in the previous year, but the base Sum Insured (excluding cumulative bonus amount if any) of the Policy issued by Us shall be preserved.
- c) In case You have opted for the 'Family Floater' option as specified in the Schedule, the Cumulative Bonus so applied will only be available to those Insured Persons who were Insured Persons in the claim free Policy Year and continue to be Insured Persons in the subsequent Policy Year.
- d) The Cumulative Bonus is provisional and is subject to revision if a claim is made in respect of the expiring Policy Year, which is notified after the acceptance of Renewal premium, such awarded

Cumulative Bonus shall be withdrawn.

## VIII. Mandatory Disclosures

- a) Your Health Suraksha Policy shall be renewable lifelong if renewed continuously without any break in insurance.
- b) The brochure/ prospectus mentions the premium rates as per the age slabs/ Sum Insured.
  - i. For individual plan Insured would be charged as per the completed age at every renewal.
  - ii. For Family floater plan premium would be applicable as per the completed age of the eldest member in the family at every renewal.
- c) The premiums as shown in the prospectus/ brochure are subject to revision as and when approved by the regulator. However such revised premiums would be applicable only from subsequent Renewals and with due notice whenever implemented.
- d) Renewals will not be refused or cancellation will not be invoked by US except on ground of fraud, moral hazard, misrepresentation or non-cooperation by the insured. If You prefer to cancel the Policy the cancellation will be on short period basis.
- e) There will be no loading on premium for adverse claims experience.
- f) Medical loading on premium will be applicable on basis of findings in pre-insurance medical examination.
- g) **Family discount** of 10% is applicable in case more than one family member is covered on individual sum insured basis in the same policy, except for the policy with coverage for one adult with one or more children, the family discount shall be on basis of age of the Adult as per below table. The family discount will not be applicable in case of only single person being covered at Renewal.

Family Discount (Individual policies)	
Age Bands	Discount
<=65	10.0%
66-70	7.5%
71-75	5.0%
76 & above	4.0%

- h) **Long-term discount** will be applicable as mentioned below, in case of single premium payment for policy term of more than one year.

Number of years	Discount
1 year	Nil
2 years	5%
3 years	10%

- i) **Loyalty discount**
  - i. Loyalty discount of 2.5% is applicable if the client already has a separate Retail Health insurance policy (other than Health Suraksha/ Personal Accident/ Travel) from Generali Central Insurance Company Limited
  - ii. The loyalty discount shall continue only if the insured maintains the separate health insurance policy with Us.
- j) **Web sales/Tele Sales Discount:** A discount of 15% in lieu of intermediary commissions if policy is sourced directly from the Company's website or through leads generated via Tele sales channel.
- k) **Employee discount:** We shall accord a discount of 15%, on the premium amount, against proposals received from the following categories of individuals, provided that the respective individual, at least till the date of issuance of the policy cover, continues to be in/of such capacity:
  - a. Employed with Generali Central Insurance Company Limited recorded through its official rolls/register
  - b. Employed with Generali Central Life Insurance Co. Ltd., recorded through its official rolls/register
  - c. Contracted for provision of services directly by Generali Central Insurance Company Limited., recorded through appointment/engagement letter or like document
  - d. Contracted for provision of services directly by Generali Central Life Insurance Co. Ltd., recorded through appointment/engagement letter or like document

Towards entitlement of the discount, each eligible proposer shall have to submit with Generali

Central Insurance Company Limited., alongside the proposal, a self-certified copy of the identification card or appointment/engagement letter or such document that may have been issued in favour of the proposer to evidence the relationship, which bears an identification mark/logo of the issuing entity.

Note: Either Web sales/Tele Sales Discount or Employee discount would apply in a single policy.

- l) No increase/ decrease in Sum Insured during the currency of the Policy. However increase/decrease in Sum Insured or change in cover, addition/deletion of Insured Persons, etc. will be allowed at the time of Renewal of the Policy. You can submit a request for the changes by filling the proposal form before the expiry of the Policy.
- m) Detailed exclusions are given under Section IV of the Prospectus.

## **IX. Payment of Premium**

- a) As per table annexed

## **X. This prospectus shall form part of your proposal form, hence please sign as you have noted the contents of this prospectus**

"I agree to undergo medical tests as advised by the Insurance Company. I agree to a medical underwriting loading as per underwriting guidelines of the Company."

Signature

Place

Name

Date

### **In case of any claims please contact:**

**Claims Department**

**Generali Central Health (GCH)**

**Generali Central Insurance Company Limited.**

Qubix Business Park, Building No. Block IT – 1, Ground Floor, Plot No. 2,

Blueridge Township, Near Rajiv Gandhi Infotech Park, Phase – 1,

Village Hinjawadi, Taluka Mulshi, Pune, Maharashtra - 411057.

Toll Free Number: 1800 103 8889

Toll Free Fax: 1800 103 9998

Email: GCH@generalicentral.com

## **Annexure 1**



List I – Items for which coverage is not available in the Policy

Sl No.	Item
1.	BABY FOOD
2.	BABY UTILITES CHARGES
3.	BEAUTY SERVICES
4.	BELTS/ BRACES
5.	BUDS
6.	COLD PACK/HOT PACK
7.	CARRY BAGS
8.	EMAIL / INTERNET CHARGES
9.	FOOD CHARGES (OTHER THAN PATIENT'S DIET PROVIDED BY HOSPITAL)
10.	LEGGINGS
11.	LAUNDRY CHARGES
12.	MINERAL WATER
13.	SANITARY PAD
14.	TELEPHONE CHARGES
15.	GUEST SERVICES
16.	CREPE BANDAGE
17.	DIAPER OF ANY TYPE
18.	EYELET COLLAR
19.	SLINGS
20.	BLOOD GROUPING AND CROSS MATCHING OF DONORS SAMPLES
21.	SERVICE CHARGES WHERE NURSING CHARGE ALSO CHARGED
22.	TELEVISION CHARGES
23.	SURCHARGES
24.	ATTENDANT CHARGES
25.	EXTRA DIET OF PATIENT (OTHER THAN THAT WHICH FORMS PART OF BED CHARGE)
26.	BIRTH CERTIFICATE
27.	CERTIFICATE CHARGES
28.	COURIER CHARGES
29.	CONVENYANCE CHARGES
30.	MEDICAL CERTIFICATE
31.	MEDICAL RECORDS
32.	PHOTOCOPIES CHARGES
33.	MORTUARY CHARGES
34.	WALKING AIDS CHARGES
35.	OXYGEN CYLINDER (FOR USAGE OUTSIDE THE HOSPITAL)
36.	SPACER
37.	SPIROMETRE
38.	NEBULIZER KIT
39.	STEAM INHALER
40.	ARMSLING
41.	THERMOMETER
42.	CERVICAL COLLAR
43.	SPLINT
44.	DIABETIC FOOTWEAR
45.	KNEE BRACES (LONG/ SHORT/ HINGED)
46.	KNEE IMMOBILIZER/SHOULDER IMMOBILIZER
47.	LUMBO SACRAL BELT
48.	NIMBUS BED OR WATER OR AIR BED CHARGES
49.	AMBULANCE COLLAR
50.	AMBULANCE EQUIPMENT
51.	ABDOMINAL BINDER
52.	PRIVATE NURSES CHARGES- SPECIAL NURSING CHARGES
53.	SUGAR FREE TABLETS

54.	CREAMS POWDERS LOTIONS (Toiletries are not payable, only prescribed medical pharmaceuticals payable)
55.	ECG ELECTRODES
56.	GLOVES
57.	NEBULISATION KIT
58.	ANY KIT WITH NO DETAILS MENTIONED [DELIVERY KIT, ORTHOKIT, RECOVERY KIT, ETC]
59.	KIDNEY TRAY
60.	MASK
61.	OUNCE GLASS
62.	OXYGEN MASK
63.	PELVIC TRACTION BELT
64.	PAN CAN
65.	TROLLY COVER
66.	UROMETER, URINE JUG
67.	VASOFIX SAFETY

List II – Items that are to be subsumed into room charges

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

36.	PATIENT IDENTIFICATION BAND / NAME TAG
37.	PULSEOXYMETER CHARGES

List III – Items that are to be subsumed into Procedure Charges

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

List IV – Items that are to be subsumed into cost of treatment

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

## Annexure 2: Premium rates exclusive of Goods & Services Tax (age in completed years)

### A. For Gold and Platinum Plans

Zone 1															
One Adult/Individual															
Age (in years)	50000	1 L	1.5 L	2 L	2.5 L	3 L	3.5 L	4 L	4.5 L	5 L	6 L	7.5 L	8 L	9 L	10 L
90 days-17	3,383	4,393	5,330	6,094	6,755	7,352	7,895	8,396	8,864	9,306	10,876	11,424	11,772	12,434	13,057
18-25	3,389	4,504	5,524	6,359	7,085	7,736	8,331	8,882	9,395	9,879	11,548	12,149	12,529	13,258	13,941
26-30	NA	NA	NA	6,846	7,629	8,334	8,975	9,569	10,124	10,647	12,419	13,068	13,481	14,264	15,003
31-35	NA	NA	NA	7,896	8,803	9,619	10,361	11,048	11,690	12,297	14,324	15,074	15,552	16,461	17,314
36-40	NA	NA	NA	9,000	10,039	10,974	11,822	12,608	13,342	14,036	16,303	17,161	17,708	18,745	19,722
41-45	NA	NA	NA	11,376	12,689	13,877	14,950	15,942	16,872	17,747	20,631	21,716	22,406	23,720	24,952
46-50	NA	NA	NA	14,232	15,872	17,369	18,712	19,954	21,118	22,214	25,870	27,231	28,092	29,736	31,281
51-55	NA	NA	NA	17,734	19,779	21,654	23,328	24,876	26,325	27,691	32,215	33,908	34,981	37,028	38,954
56-60	NA	NA	NA	23,911	26,673	29,233	31,490	33,581	35,539	37,383	43,465	45,747	47,197	49,961	52,562
61-65	NA	NA	NA	34,305	38,170	41,795	44,946	47,863	50,591	53,162	61,583	64,758	66,776	70,632	74,262
66-70	NA	NA	NA	43,975	48,939	53,665	57,708	61,449	64,950	68,248	79,021	83,084	85,672	90,620	95,279
71-75	NA	NA	NA	56,372	62,770	68,969	74,170	78,983	83,484	87,726	101,355	106,572	109,894	116,262	122,260
> 75	NA	NA	NA	66,185	73,672	81,018	87,097	92,723	97,983	102,939	119,200	125,288	129,168	136,617	143,632

Zone 1												
Two Adults												
Age (in years)	2 L	2.5 L	3 L	3.5 L	4 L	4.5 L	5 L	6 L	7.5 L	8 L	9 L	10 L
18-25	9,220	10,273	11,216	12,080	12,878	13,622	14,325	16,744	17,616	18,168	19,225	20,215
26-30	9,926	11,062	12,084	13,013	13,875	14,679	15,439	18,007	18,949	19,548	20,683	21,754
31-35	11,449	12,765	13,947	15,024	16,020	16,950	17,831	20,769	21,857	22,550	23,868	25,105
36-40	13,051	14,556	15,913	17,142	18,281	19,346	20,352	23,639	24,884	25,677	27,180	28,597
41-45	16,496	18,399	20,121	21,677	23,116	24,465	25,733	29,915	31,488	32,489	34,393	36,180
46-50	20,636	23,014	25,185	27,133	28,934	30,621	32,211	37,512	39,485	40,734	43,118	45,357
51-55	25,714	28,679	31,398	33,826	36,071	38,171	40,152	46,712	49,167	50,723	53,690	56,484
56-60	34,671	38,676	42,388	45,661	48,693	51,531	54,205	63,024	66,334	68,436	72,443	76,215
61-65	49,742	55,346	60,602	65,171	69,401	73,357	77,084	89,295	93,899	96,826	102,416	107,680
66-70	63,764	70,961	77,815	83,677	89,101	94,177	98,959	114,580	120,472	124,225	131,399	138,154
71-75	81,739	91,016	100,005	107,547	114,525	121,052	127,202	146,965	154,529	159,346	168,580	177,277
> 75	95,968	106,825	117,475	126,290	134,449	142,075	149,261	172,839	181,668	187,294	198,095	208,266

Zone 1												
One Adult + One Child												
Age (in years)	2 L	2.5 L	3 L	3.5 L	4 L	4.5 L	5 L	6 L	7.5 L	8 L	9 L	10 L
18-25	8,902	9,919	10,830	11,663	12,434	13,153	13,831	16,167	17,008	17,541	18,562	19,518
26-30	9,242	10,299	11,250	12,116	12,918	13,667	14,374	16,765	17,642	18,199	19,257	20,253
31-35	10,265	11,444	12,504	13,470	14,363	15,197	15,986	18,621	19,596	20,218	21,399	22,508
36-40	11,251	12,548	13,718	14,777	15,760	16,678	17,545	20,378	21,452	22,135	23,431	24,653
41-45	13,652	15,226	16,652	17,940	19,131	20,247	21,297	24,757	26,059	26,887	28,463	29,942
46-50	16,366	18,253	19,974	21,519	22,948	24,286	25,546	29,751	31,315	32,306	34,197	35,973
51-55	19,507	21,757	23,819	25,661	27,364	28,958	30,460	35,437	37,299	38,479	40,731	42,850
56-60	25,705	28,674	31,425	33,852	36,100	38,204	40,187	46,724	49,179	50,737	53,708	56,504
61-65	36,020	40,078	43,884	47,193	50,256	53,121	55,820	64,662	67,996	70,115	74,164	77,975
66-70	46,174	51,386	56,348	60,594	64,522	68,197	71,660	82,972	87,239	89,956	95,151	100,043
71-75	59,191	65,908	72,417	77,879	82,932	87,658	92,112	106,423	111,900	115,389	122,075	128,373
> 75	69,494	77,356	85,068	91,451	97,360	102,882	108,086	125,160	131,553	135,626	143,448	150,813

Zone 1												
Two Adults + One Child												
Age (in years)	2 L	2.5 L	3 L	3.5 L	4 L	4.5 L	5 L	6 L	7.5 L	8 L	9 L	10 L
18-25	11,763	13,107	14,311	15,412	16,431	17,380	18,277	21,364	22,475	23,179	24,528	25,792
26-30	12,323	13,732	15,000	16,155	17,224	18,223	19,165	22,354	23,522	24,266	25,675	27,005
31-35	13,818	15,406	16,833	18,132	19,335	20,457	21,520	25,066	26,380	27,216	28,806	30,299
36-40	15,301	17,066	18,656	20,097	21,433	22,681	23,861	27,714	29,174	30,104	31,866	33,528
41-45	18,771	20,936	22,896	24,667	26,305	27,839	29,283	34,041	35,832	36,970	39,137	41,171
46-50	22,771	25,395	27,791	29,940	31,927	33,789	35,543	41,392	43,569	44,947	47,578	50,049
51-55	27,487	30,657	33,564	36,158	38,558	40,804	42,921	49,933	52,557	54,221	57,393	60,379
56-60	36,465	40,677	44,580	48,022	51,211	54,197	57,009	66,284	69,765	71,976	76,190	80,157
61-65	51,457	57,255	62,692	67,418	71,794	75,887	79,742	92,374	97,137	100,165	105,948	111,393
66-70	65,962	73,408	80,498	86,563	92,174	97,425	102,372	118,531	124,627	128,509	135,930	142,918
71-75	84,558	94,154	103,453	111,256	118,475	125,226	131,589	152,033	159,858	164,841	174,393	183,390
> 75	99,278	110,508	121,526	130,645	139,085	146,975	154,408	178,799	187,932	193,752	204,926	215,448

Zone 1												
One Adult + Two Children												
Age (in years)	2 L	2.5 L	3 L	3.5 L	4 L	4.5 L	5 L	6 L	7.5 L	8 L	9 L	10 L
18-25	11,445	12,753	13,924	14,996	15,987	16,910	17,783	20,786	21,868	22,553	23,865	25,095
26-30	11,638	12,969	14,167	15,257	16,267	17,210	18,101	21,112	22,216	22,918	24,249	25,504
31-35	12,634	14,085	15,390	16,578	17,677	18,703	19,675	22,918	24,119	24,883	26,337	27,702
36-40	13,501	15,058	16,461	17,733	18,911	20,013	21,054	24,454	25,742	26,562	28,117	29,583
41-45	15,927	17,764	19,427	20,930	22,319	23,621	24,846	28,883	30,403	31,368	33,207	34,933
46-50	18,501	20,634	22,580	24,326	25,941	27,453	28,879	33,631	35,400	36,520	38,657	40,665

51-55	21,280	23,735	25,985	27,994	29,852	31,590	33,229	38,658	40,690	41,977	44,433	46,745
56-60	27,498	30,674	33,618	36,214	38,618	40,870	42,990	49,984	52,610	54,277	57,455	60,447
61-65	37,735	41,987	45,974	49,440	52,649	55,650	58,478	67,741	71,234	73,454	77,695	81,688
66-70	48,372	53,833	59,032	63,479	67,594	71,445	75,073	86,923	91,393	94,240	99,682	104,807
71-75	62,009	69,047	75,866	81,587	86,881	91,832	96,498	111,491	117,229	120,883	127,888	134,486
> 75	72,804	81,039	89,119	95,806	101,996	107,781	113,233	131,120	137,817	142,085	150,279	157,995

Zone 1												
Two Adults + Two Children												
Age (in years)	2 L	2.5 L	3 L	3.5 L	4 L	4.5 L	5 L	6 L	7.5 L	8 L	9 L	10 L
18-25	14,307	15,941	17,405	18,744	19,984	21,138	22,228	25,983	27,334	28,191	29,831	31,368
26-30	14,719	16,402	17,917	19,296	20,573	21,766	22,892	26,700	28,096	28,984	30,668	32,255
31-35	16,187	18,047	19,718	21,241	22,649	23,964	25,209	29,363	30,902	31,882	33,744	35,493
36-40	17,551	19,575	21,400	23,053	24,585	26,017	27,370	31,790	33,464	34,531	36,552	38,458
41-45	21,046	23,474	25,672	27,657	29,493	31,214	32,832	38,167	40,175	41,451	43,881	46,161
46-50	24,905	27,776	30,396	32,747	34,920	36,957	38,875	45,273	47,654	49,161	52,039	54,741
51-55	29,260	32,635	35,729	38,491	41,046	43,436	45,690	53,155	55,948	57,719	61,096	64,275
56-60	38,258	42,677	46,773	50,384	53,730	56,862	59,813	69,543	73,196	75,516	79,937	84,100
61-65	53,173	59,163	64,782	69,666	74,187	78,416	82,401	95,454	100,375	103,503	109,480	115,106
66-70	68,161	75,855	83,181	89,448	95,246	100,672	105,784	122,482	128,781	132,792	140,461	147,682
71-75	87,377	97,293	106,902	114,964	122,424	129,400	135,975	157,101	165,186	170,336	180,206	189,503
> 75	102,587	114,192	125,577	135,000	143,721	151,874	159,555	184,759	194,197	200,210	211,757	222,629

Zone 1												
One Adult + Three Children												
Age (in years)	2 L	2.5 L	3 L	3.5 L	4 L	4.5 L	5 L	6 L	7.5 L	8 L	9 L	10 L
18-25	13,989	15,587	17,018	18,328	19,540	20,668	21,734	25,405	26,727	27,565	29,168	30,671
26-30	14,034	15,639	17,084	18,398	19,616	20,753	21,827	25,458	26,789	27,636	29,241	30,755
31-35	15,003	16,726	18,276	19,686	20,992	22,210	23,365	27,215	28,641	29,549	31,275	32,896
36-40	15,751	17,568	19,205	20,688	22,063	23,349	24,563	28,530	30,032	30,989	32,803	34,514
41-45	18,202	20,302	22,203	23,920	25,507	26,996	28,395	33,009	34,746	35,850	37,951	39,923
46-50	20,636	23,014	25,185	27,133	28,934	30,621	32,211	37,512	39,485	40,734	43,118	45,357
51-55	23,054	25,713	28,150	30,326	32,339	34,223	35,999	41,880	44,080	45,476	48,136	50,641
56-60	29,291	32,675	35,810	38,575	41,137	43,535	45,794	53,244	56,041	57,817	61,202	64,389
61-65	39,451	43,895	48,064	51,687	55,042	58,180	61,136	70,820	74,472	76,793	81,227	85,401
66-70	50,571	56,280	61,715	66,365	70,667	74,692	78,485	90,874	95,547	98,523	104,213	109,571
71-75	64,828	72,185	79,314	85,296	90,831	96,007	100,885	116,559	122,557	126,378	133,701	140,599
> 75	76,113	84,723	93,170	100,161	106,632	112,680	118,380	137,080	144,081	148,543	157,110	165,177

Zone 1												
Two Adults + Three Children												
Age (in years)	2 L	2.5 L	3 L	3.5 L	4 L	4.5 L	5 L	6 L	7.5 L	8 L	9 L	10 L
18-25	16,850	18,775	20,499	22,077	23,536	24,896	26,180	30,602	32,194	33,203	35,135	36,945
26-30	17,115	19,072	20,834	22,437	23,922	25,309	26,619	31,047	32,670	33,703	35,660	37,506
31-35	18,556	20,688	22,604	24,349	25,964	27,471	28,898	33,660	35,424	36,547	38,682	40,687
36-40	19,801	22,085	24,143	26,008	27,737	29,353	30,879	35,866	37,755	38,957	41,238	43,389
41-45	23,322	26,012	28,447	30,647	32,681	34,588	36,382	42,293	44,518	45,932	48,625	51,152
46-50	27,040	30,157	33,001	35,553	37,913	40,124	42,207	49,153	51,739	53,375	56,499	59,434
51-55	31,034	34,613	37,895	40,824	43,534	46,069	48,460	56,376	59,339	61,217	64,799	68,170
56-60	40,051	44,678	48,965	52,746	56,249	59,527	62,616	72,803	76,627	79,056	83,684	88,042
61-65	54,888	61,072	66,871	71,913	76,581	80,946	85,059	98,533	103,613	106,842	113,011	118,819
66-70	70,360	78,302	85,864	92,334	98,319	103,920	109,197	126,433	132,935	137,076	144,992	152,446
71-75	90,195	100,431	110,350	118,673	126,373	133,574	140,361	162,168	170,515	175,830	186,019	195,616
> 75	105,896	117,876	129,628	139,355	148,357	156,773	164,702	190,719	200,461	206,669	218,588	229,811

Zone 2															
One Adult/Individual															
Age (in years)	5000 0	1 L	1.5 L	2 L	2.5 L	3 L	3.5 L	4 L	4.5 L	5 L	6 L	7.5 L	8 L	9 L	10 L
90 days-17	3,057	3,970	4,817	5,507	6,105	6,644	7,135	7,587	8,011	8,409	9,828	10,324	10,638	11,236	11,800
18-25	3,062	4,070	4,992	5,746	6,403	6,991	7,529	8,026	8,490	8,928	10,436	10,979	11,323	11,982	12,599
26-30	NA	NA	NA	6,187	6,894	7,531	8,111	8,647	9,149	9,622	11,223	11,810	12,183	12,891	13,558
31-35	NA	NA	NA	7,136	7,956	8,693	9,364	9,984	10,564	11,113	12,944	13,623	14,054	14,875	15,647
36-40	NA	NA	NA	8,134	9,072	9,917	10,684	11,394	12,057	12,684	14,733	15,509	16,003	16,940	17,823
41-45	NA	NA	NA	10,281	11,467	12,540	13,510	14,407	15,248	16,038	18,644	19,625	20,248	21,435	22,549
46-50	NA	NA	NA	12,861	14,344	15,697	16,910	18,033	19,084	20,075	23,379	24,609	25,387	26,873	28,269
51-55	NA	NA	NA	16,026	17,874	19,569	21,082	22,481	23,790	25,025	29,113	30,643	31,613	33,462	35,203
56-60	NA	NA	NA	21,609	24,105	26,418	28,458	30,348	32,117	33,783	39,279	41,342	42,652	45,150	47,501
61-65	NA	NA	NA	31,001	34,494	37,770	40,617	43,254	45,720	48,042	55,653	58,522	60,346	63,830	67,111
66-70	NA	NA	NA	39,740	44,226	48,497	52,151	55,532	58,695	61,676	71,411	75,084	77,422	81,894	86,104
71-75	NA	NA	NA	50,944	56,725	62,327	67,028	71,377	75,445	79,278	91,595	96,309	99,312	105,066	110,487
> 75	NA	NA	NA	59,812	66,578	73,216	78,710	83,794	88,548	93,026	107,721	113,223	116,730	123,462	129,801



Zone 2												
Two Adults												
Age (in years)	2 L	2.5 L	3 L	3.5 L	4 L	4.5 L	5 L	6 L	7.5 L	8 L	9 L	10 L
18-25	8,332	9,284	10,136	10,916	11,638	12,310	12,946	15,132	15,919	16,418	17,373	18,268
26-30	8,971	9,997	10,920	11,760	12,539	13,266	13,952	16,273	17,124	17,665	18,691	19,659
31-35	10,347	11,536	12,604	13,577	14,477	15,318	16,114	18,769	19,753	20,379	21,569	22,687
36-40	11,794	13,154	14,380	15,491	16,521	17,483	18,392	21,362	22,488	23,204	24,563	25,843
41-45	14,907	16,627	18,184	19,590	20,890	22,109	23,255	27,034	28,456	29,360	31,081	32,696
46-50	18,649	20,798	22,760	24,520	26,148	27,672	29,109	33,899	35,682	36,811	38,966	40,989
51-55	23,238	25,918	28,375	30,568	32,597	34,496	36,286	42,214	44,432	45,838	48,520	51,044
56-60	31,333	34,952	38,306	41,264	44,004	46,569	48,985	56,955	59,946	61,846	65,467	68,876
61-65	44,952	50,017	54,766	58,895	62,718	66,293	69,661	80,696	84,857	87,502	92,554	97,311
66-70	57,623	64,128	70,321	75,619	80,521	85,108	89,430	103,547	108,871	112,263	118,746	124,851
71-75	73,868	82,251	90,375	97,191	103,497	109,395	114,953	132,813	139,648	144,002	152,346	160,206
> 75	86,727	96,538	106,163	114,129	121,502	128,394	134,888	156,196	164,174	169,258	179,019	188,211

Zone 2												
One Adult + One Child												
Age (in years)	2 L	2.5 L	3 L	3.5 L	4 L	4.5 L	5 L	6 L	7.5 L	8 L	9 L	10 L
18-25	8,045	8,964	9,787	10,540	11,237	11,886	12,499	14,610	15,370	15,852	16,774	17,639
26-30	8,352	9,307	10,167	10,949	11,674	12,351	12,990	15,151	15,943	16,447	17,402	18,303
31-35	9,277	10,342	11,300	12,173	12,980	13,733	14,447	16,827	17,709	18,271	19,338	20,340
36-40	10,167	11,340	12,397	13,354	14,242	15,072	15,855	18,416	19,386	20,003	21,175	22,279
41-45	12,337	13,760	15,048	16,212	17,288	18,297	19,246	22,373	23,550	24,298	25,722	27,059
46-50	14,790	16,495	18,051	19,447	20,738	21,947	23,086	26,886	28,300	29,195	30,904	32,509
51-55	17,629	19,662	21,526	23,190	24,729	26,169	27,527	32,024	33,707	34,774	36,808	38,723
56-60	23,229	25,913	28,399	30,592	32,624	34,525	36,317	42,225	44,443	45,851	48,536	51,063
61-65	32,551	36,219	39,658	42,648	45,417	48,005	50,444	58,435	61,448	63,363	67,022	70,467
66-70	41,727	46,438	50,922	54,759	58,309	61,630	64,760	74,982	78,838	81,294	85,988	90,409
71-75	53,491	59,561	65,444	70,379	74,946	79,217	83,242	96,175	101,125	104,277	110,320	116,011
> 75	62,802	69,907	76,877	82,645	87,984	92,975	97,678	113,107	118,884	122,566	129,635	136,291

Zone 2												
Two Adults + One Child												
Age (in years)	2 L	2.5 L	3 L	3.5 L	4 L	4.5 L	5 L	6 L	7.5 L	8 L	9 L	10 L
18-25	10,630	11,845	12,933	13,928	14,849	15,706	16,517	19,306	20,311	20,947	22,166	23,308
26-30	11,136	12,410	13,556	14,599	15,565	16,468	17,320	20,201	21,257	21,929	23,203	24,404
31-35	12,488	13,922	15,212	16,386	17,473	18,487	19,448	22,652	23,839	24,595	26,032	27,381
36-40	13,827	15,422	16,860	18,162	19,369	20,497	21,563	25,046	26,365	27,205	28,797	30,299
41-45	16,964	18,920	20,692	22,292	23,772	25,158	26,463	30,763	32,381	33,410	35,368	37,206
46-50	20,578	22,950	25,114	27,057	28,853	30,535	32,120	37,406	39,374	40,619	42,997	45,230
51-55	24,840	27,705	30,332	32,676	34,845	36,875	38,788	45,125	47,496	49,000	51,866	54,565
56-60	32,953	36,760	40,287	43,398	46,280	48,978	51,519	59,901	63,047	65,045	68,853	72,439
61-65	46,502	51,741	56,655	60,926	64,881	68,579	72,064	83,479	87,783	90,519	95,746	100,666
66-70	59,610	66,339	72,746	78,227	83,298	88,043	92,514	107,117	112,626	116,134	122,841	129,156
71-75	76,415	85,088	93,491	100,542	107,066	113,167	118,917	137,393	144,464	148,967	157,600	165,730
> 75	89,718	99,867	109,824	118,064	125,692	132,821	139,539	161,582	169,835	175,094	185,192	194,701

Zone 2												
One Adult + Two Children												
Age (in years)	2 L	2.5 L	3 L	3.5 L	4 L	4.5 L	5 L	6 L	7.5 L	8 L	9 L	10 L
18-25	10,343	11,525	12,583	13,552	14,447	15,282	16,070	18,785	19,762	20,381	21,567	22,678
26-30	10,517	11,720	12,803	13,788	14,701	15,553	16,358	19,079	20,076	20,711	21,914	23,048
31-35	11,417	12,729	13,908	14,982	15,975	16,902	17,781	20,711	21,796	22,487	23,801	25,034
36-40	12,201	13,608	14,876	16,025	17,090	18,086	19,027	22,099	23,263	24,004	25,410	26,734
41-45	14,393	16,053	17,557	18,914	20,170	21,347	22,453	26,102	27,475	28,348	30,010	31,569
46-50	16,720	18,647	20,405	21,984	23,443	24,810	26,098	30,393	31,991	33,003	34,935	36,749
51-55	19,231	21,449	23,483	25,298	26,977	28,548	30,030	34,935	36,771	37,935	40,155	42,244
56-60	24,850	27,720	30,381	32,726	34,900	36,934	38,850	45,171	47,543	49,050	51,922	54,626
61-65	34,102	37,944	41,547	44,679	47,579	50,291	52,847	61,218	64,374	66,381	70,213	73,822
66-70	43,714	48,649	53,347	57,366	61,085	64,565	67,843	78,553	82,592	85,165	90,083	94,714
71-75	56,038	62,398	68,560	73,731	78,515	82,989	87,206	100,755	105,940	109,243	115,573	121,536
> 75	65,793	73,236	80,537	86,580	92,174	97,402	102,329	118,493	124,546	128,403	135,808	142,781

Zone 2												
Two Adults + Two Children												
Age (in years)	2 L	2.5 L	3 L	3.5 L	4 L	4.5 L	5 L	6 L	7.5 L	8 L	9 L	10 L
18-25	12,929	14,406	15,729	16,939	18,059	19,102	20,088	23,481	24,702	25,476	26,959	28,348
26-30	13,301	14,823	16,192	17,438	18,592	19,670	20,688	24,129	25,391	26,193	27,715	29,149
31-35	14,628	16,309	17,820	19,195	20,468	21,656	22,782	26,536	27,926	28,812	30,495	32,075
36-40	15,861	17,690	19,339	20,833	22,217	23,512	24,734	28,729	30,242	31,205	33,032	34,755
41-45	19,020	21,214	23,200	24,994	26,653	28,208	29,671	34,491	36,306	37,459	39,655	41,716
46-50	22,507	25,101	27,469	29,593	31,557	33,398	35,131	40,913	43,065	44,427	47,028	49,470
51-55	26,443	29,492	32,289	34,785	37,094	39,254	41,291	48,036	50,561	52,161	55,213	58,085
56-60	34,574	38,568	42,269	45,532	48,556	51,386	54,053	62,847	66,147	68,244	72,240	76,001
61-65	48,052	53,466	58,543	62,957	67,044	70,865	74,466	86,262	90,709	93,536	98,937	104,022
66-70	61,597	68,551	75,171	80,835	86,075	90,978	95,598	110,688	116,380	120,005	126,935	133,461
71-75	78,962	87,924	96,607	103,893	110,635	116,939	122,881	141,972	149,279	153,933	162,853	171,255
> 75	92,708	103,196	113,485	122,000	129,881	137,249	144,191	166,968	175,496	180,931	191,365	201,191

Zone 2												
One Adult + Three Children												
Age (in years)	2 L	2.5 L	3 L	3.5 L	4 L	4.5 L	5 L	6 L	7.5 L	8 L	9 L	10 L
18-25	12,642	14,086	15,379	16,563	17,658	18,678	19,642	22,959	24,153	24,910	26,360	27,718
26-30	12,683	14,133	15,439	16,627	17,727	18,755	19,725	23,007	24,210	24,975	26,426	27,794
31-35	13,558	15,116	16,516	17,791	18,971	20,072	21,115	24,594	25,883	26,703	28,263	29,728
36-40	14,234	15,876	17,355	18,696	19,939	21,100	22,198	25,782	27,140	28,005	29,644	31,190
41-45	16,450	18,347	20,065	21,616	23,051	24,396	25,661	29,830	31,400	32,397	34,297	36,079
46-50	18,649	20,798	22,760	24,520	26,148	27,672	29,109	33,899	35,682	36,811	38,966	40,989
51-55	20,834	23,236	25,439	27,406	29,225	30,927	32,532	37,847	39,836	41,096	43,501	45,764
56-60	26,471	29,528	32,362	34,861	37,176	39,343	41,384	48,117	50,644	52,249	55,308	58,188
61-65	35,652	39,668	43,435	46,710	49,742	52,577	55,249	64,001	67,301	69,398	73,405	77,178
66-70	45,701	50,860	55,772	59,974	63,862	67,500	70,927	82,123	86,346	89,036	94,178	99,020
71-75	58,585	65,234	71,676	77,082	82,084	86,762	91,170	105,334	110,756	114,208	120,826	127,060
> 75	68,783	76,565	84,198	90,516	96,364	101,830	106,980	123,879	130,207	134,239	141,981	149,271

Zone 2												
Two Adults + Three Children												
Age (in years)	2 L	2.5 L	3 L	3.5 L	4 L	4.5 L	5 L	6 L	7.5 L	8 L	9 L	10 L
18-25	15,227	16,967	18,525	19,951	21,270	22,498	23,659	27,655	29,094	30,005	31,751	33,387
26-30	15,467	17,236	18,828	20,276	21,618	22,872	24,055	28,057	29,524	30,457	32,226	33,895
31-35	16,769	18,696	20,427	22,004	23,464	24,825	26,116	30,419	32,013	33,028	34,957	36,769
36-40	17,894	19,958	21,818	23,504	25,066	26,526	27,906	32,412	34,119	35,206	37,267	39,211
41-45	21,076	23,507	25,708	27,696	29,534	31,257	32,878	38,220	40,231	41,509	43,943	46,226
46-50	24,436	27,253	29,823	32,130	34,262	36,260	38,143	44,420	46,756	48,235	51,059	53,710
51-55	28,045	31,280	34,245	36,893	39,342	41,633	43,793	50,948	53,625	55,322	58,559	61,605
56-60	36,194	40,375	44,250	47,667	50,832	53,795	56,587	65,793	69,248	71,443	75,626	79,564
61-65	49,602	55,191	60,432	64,988	69,206	73,151	76,868	89,044	93,635	96,554	102,129	107,378
66-70	63,584	70,762	77,596	83,442	88,851	93,913	98,681	114,258	120,134	123,876	131,030	137,766
71-75	81,510	90,760	99,724	107,245	114,204	120,712	126,845	146,552	154,095	158,899	168,106	176,779
> 75	95,699	106,525	117,145	125,935	134,071	141,676	148,842	172,354	181,157	186,767	197,538	207,681

Zone 3															
One Adult/Individual															
Age (in years)	50000	1 L	1.5 L	2 L	2.5 L	3 L	3.5 L	4 L	4.5 L	5 L	6 L	7.5 L	8 L	9 L	10 L
90 days-17	2,488	3,230	3,920	4,483	4,970	5,408	5,807	6,175	6,520	6,846	8,000	8,402	8,658	9,146	9,605
18-25	2,492	3,312	4,062	4,677	5,210	5,691	6,128	6,532	6,909	7,267	8,493	8,937	9,217	9,750	10,253
26-30	NA	NA	NA	5,036	5,612	6,129	6,602	7,037	7,446	7,831	9,135	9,613	9,915	10,493	11,034
31-35	NA	NA	NA	5,277	5,882	6,428	6,926	7,384	7,814	8,220	9,572	10,077	10,395	11,001	11,573
36-40	NA	NA	NA	6,255	6,974	7,624	8,214	8,761	9,271	9,753	11,326	11,924	12,302	13,024	13,703
41-45	NA	NA	NA	7,346	8,193	8,960	9,652	10,294	10,894	11,460	13,320	14,024	14,468	15,314	16,112
46-50	NA	NA	NA	9,302	10,374	11,352	12,229	13,041	13,802	14,519	16,908	17,798	18,361	19,435	20,444
51-55	NA	NA	NA	9,948	11,096	12,149	13,086	13,955	14,769	15,534	18,074	19,023	19,625	20,774	21,855
56-60	NA	NA	NA	13,414	14,964	16,400	17,667	18,840	19,938	20,973	24,384	25,666	26,478	28,029	29,489
61-65	NA	NA	NA	19,247	21,415	23,448	25,216	26,852	28,382	29,826	34,550	36,332	37,463	39,626	41,663
66-70	NA	NA	NA	24,670	27,456	30,106	32,375	34,475	36,439	38,289	44,332	46,612	48,065	50,841	53,455
71-75	NA	NA	NA	31,627	35,214	38,693	41,612	44,312	46,836	49,215	56,862	59,788	61,653	65,226	68,589
> 75	NA	NA	NA	37,132	41,332	45,453	48,864	52,020	54,970	57,751	66,874	70,289	72,467	76,645	80,581

Zone 3												
Two Adults												
Age (in years)	2 L	2.5 L	3 L	3.5 L	4 L	4.5 L	5 L	6 L	7.5 L	8 L	9 L	10 L
18-25	6,781	7,554	8,251	8,886	9,471	10,018	10,537	12,314	12,958	13,365	14,138	14,867
26-30	7,302	8,137	8,888	9,573	10,204	10,797	11,355	13,245	13,939	14,377	15,215	15,999
31-35	7,651	8,529	9,321	10,043	10,707	11,331	11,919	13,880	14,611	15,073	15,952	16,780
36-40	9,070	10,113	11,055	11,910	12,704	13,443	14,142	16,423	17,289	17,838	18,885	19,869
41-45	10,652	11,879	12,993	13,996	14,926	15,796	16,617	19,314	20,334	20,978	22,205	23,362
46-50	13,488	15,042	16,461	17,732	18,910	20,013	21,052	24,517	25,807	26,623	28,181	29,644
51-55	14,425	16,089	17,616	18,974	20,235	21,415	22,524	26,207	27,583	28,456	30,122	31,689
56-60	19,451	21,698	23,780	25,617	27,319	28,910	30,411	35,357	37,215	38,393	40,642	42,760
61-65	27,907	31,051	33,999	36,563	38,936	41,155	43,248	50,097	52,681	54,322	57,458	60,412
66-70	35,771	39,812	43,654	46,944	49,989	52,836	55,519	64,281	67,588	69,695	73,720	77,509
71-75	45,860	51,060	56,106	60,338	64,252	67,913	71,362	82,450	86,693	89,396	94,578	99,454
> 75	53,841	59,931	65,907	70,853	75,429	79,707	83,739	96,968	101,920	105,077	111,136	116,842

Zone 3												
One Adult + One Child												
Age (in years)	2 L	2.5 L	3 L	3.5 L	4 L	4.5 L	5 L	6 L	7.5 L	8 L	9 L	10 L
18-25	6,547	7,294	7,967	8,579	9,144	9,673	10,173	11,890	12,512	12,904	13,650	14,355
26-30	6,798	7,576	8,275	8,913	9,500	10,052	10,572	12,332	12,977	13,386	14,166	14,896

31-35	6,860	7,646	8,357	9,004	9,600	10,158	10,686	12,444	13,099	13,513	14,302	15,044
36-40	7,819	8,718	9,530	10,267	10,952	11,589	12,191	14,158	14,905	15,378	16,280	17,128
41-45	8,816	9,831	10,752	11,582	12,353	13,073	13,752	15,984	16,828	17,361	18,377	19,334
46-50	10,698	11,930	13,055	14,063	14,997	15,872	16,697	19,444	20,467	21,115	22,350	23,510
51-55	10,943	12,205	13,364	14,394	15,351	16,246	17,087	19,881	20,925	21,588	22,851	24,040
56-60	14,420	16,086	17,630	18,992	20,253	21,434	22,546	26,213	27,590	28,464	30,131	31,701
61-65	20,209	22,485	24,620	26,477	28,195	29,802	31,317	36,277	38,148	39,337	41,607	43,746
66-70	25,903	28,829	31,612	33,994	36,199	38,261	40,203	46,548	48,943	50,468	53,383	56,127
71-75	33,209	36,975	40,628	43,693	46,528	49,178	51,676	59,705	62,778	64,735	68,488	72,018
> 75	38,989	43,398	47,726	51,308	54,621	57,719	60,639	70,218	73,804	76,090	80,478	84,610

Zone 3												
Two Adults + One Child												
Age (in years)	2 L	2.5 L	3 L	3.5 L	4 L	4.5 L	5 L	6 L	7.5 L	8 L	9 L	10 L
18-25	8,652	9,638	10,528	11,337	12,084	12,782	13,443	15,712	16,533	17,052	18,038	18,969
26-30	9,064	10,102	11,033	11,884	12,667	13,403	14,096	16,442	17,303	17,848	18,888	19,861
31-35	9,234	10,293	11,249	12,120	12,923	13,675	14,385	16,751	17,634	18,191	19,252	20,252
36-40	10,634	11,857	12,961	13,963	14,894	15,760	16,580	19,255	20,270	20,914	22,141	23,294
41-45	12,122	13,518	14,785	15,926	16,985	17,975	18,909	21,978	23,139	23,872	25,268	26,584
46-50	14,884	16,598	18,164	19,566	20,866	22,083	23,230	27,053	28,476	29,378	31,096	32,710
51-55	15,420	17,198	18,831	20,283	21,631	22,892	24,078	28,015	29,485	30,419	32,200	33,875
56-60	20,457	22,820	25,010	26,942	28,732	30,406	31,984	37,186	39,140	40,379	42,744	44,971
61-65	28,870	32,122	35,172	37,824	40,279	42,574	44,739	51,825	54,497	56,195	59,439	62,495
66-70	37,005	41,184	45,160	48,563	51,713	54,658	57,433	66,498	69,919	72,098	76,262	80,182
71-75	47,441	52,821	58,040	62,418	66,468	70,255	73,823	85,293	89,683	92,479	97,839	102,883
> 75	55,698	61,998	68,180	73,296	78,030	82,455	86,627	100,311	105,434	108,700	114,968	120,871

Zone 3												
One Adult + Two Children												
Age (in years)	2 L	2.5 L	3 L	3.5 L	4 L	4.5 L	5 L	6 L	7.5 L	8 L	9 L	10 L
18-25	8,418	9,378	10,243	11,031	11,757	12,436	13,080	15,287	16,086	16,591	17,551	18,456
26-30	8,561	9,540	10,420	11,224	11,963	12,658	13,313	15,529	16,342	16,856	17,838	18,758
31-35	8,443	9,411	10,285	11,082	11,815	12,503	13,152	15,315	16,122	16,632	17,602	18,516
36-40	9,383	10,462	11,436	12,321	13,142	13,906	14,629	16,989	17,885	18,453	19,536	20,554
41-45	10,285	11,470	12,545	13,513	14,412	15,252	16,044	18,648	19,633	20,255	21,439	22,556
46-50	12,093	13,486	14,758	15,898	16,953	17,943	18,874	21,981	23,137	23,869	25,266	26,577
51-55	11,938	13,315	14,579	15,703	16,747	17,723	18,641	21,689	22,827	23,550	24,929	26,226
56-60	15,427	17,209	18,860	20,317	21,666	22,929	24,119	28,042	29,515	30,449	32,233	33,913
61-65	21,171	23,556	25,792	27,738	29,538	31,221	32,809	38,005	39,965	41,210	43,589	45,830
66-70	27,137	30,202	33,117	35,613	37,923	40,083	42,118	48,765	51,274	52,872	55,925	58,800
71-75	34,790	38,736	42,563	45,773	48,743	51,520	54,137	62,548	65,767	67,818	71,749	75,448
> 75	40,845	45,465	49,998	53,751	57,222	60,467	63,526	73,562	77,318	79,713	84,310	88,639

Zone 3												
Two Adults + Two Children												
Age (in years)	2 L	2.5 L	3 L	3.5 L	4 L	4.5 L	5 L	6 L	7.5 L	8 L	9 L	10 L
18-25	10,523	11,722	12,804	13,788	14,696	15,545	16,350	19,109	20,108	20,739	21,938	23,070
26-30	10,827	12,066	13,178	14,195	15,130	16,009	16,837	19,639	20,667	21,318	22,560	23,723
31-35	10,817	12,058	13,178	14,198	15,138	16,019	16,852	19,623	20,657	21,309	22,553	23,724
36-40	12,198	13,600	14,867	16,017	17,084	18,078	19,018	22,086	23,251	23,989	25,397	26,720
41-45	13,591	15,157	16,577	17,856	19,044	20,154	21,201	24,642	25,944	26,765	28,331	29,807
46-50	16,279	18,154	19,867	21,400	22,822	24,154	25,408	29,589	31,146	32,132	34,012	35,777
51-55	16,414	18,308	20,046	21,591	23,026	24,369	25,631	29,822	31,387	32,381	34,277	36,060
56-60	21,463	23,943	26,240	28,267	30,145	31,901	33,557	39,015	41,065	42,364	44,846	47,183
61-65	29,832	33,193	36,344	39,085	41,621	43,993	46,230	53,552	56,314	58,068	61,421	64,578
66-70	38,238	42,557	46,665	50,182	53,437	56,480	59,347	68,714	72,249	74,501	78,804	82,855
71-75	49,022	54,582	59,975	64,499	68,684	72,596	76,284	88,136	92,672	95,561	101,101	106,313
> 75	57,555	64,064	70,452	75,740	80,631	85,204	89,515	103,655	108,949	112,323	118,800	124,900

Zone 3												
One Adult + Three Children												
Age (in years)	2 L	2.5 L	3 L	3.5 L	4 L	4.5 L	5 L	6 L	7.5 L	8 L	9 L	10 L
18-25	10,289	11,462	12,519	13,482	14,370	15,200	15,986	18,684	19,661	20,278	21,451	22,557
26-30	10,323	11,505	12,565	13,535	14,427	15,264	16,054	18,726	19,706	20,327	21,511	22,620
31-35	10,026	11,176	12,214	13,159	14,030	14,847	15,618	18,187	19,145	19,750	20,903	21,988
36-40	10,947	12,205	13,342	14,374	15,332	16,224	17,068	19,821	20,866	21,529	22,792	23,980
41-45	11,754	13,108	14,337	15,443	16,470	17,430	18,336	21,312	22,438	23,148	24,502	25,779
46-50	13,488	15,042	16,461	17,732	18,910	20,013	21,052	24,517	25,807	26,623	28,181	29,644
51-55	12,933	14,424	15,794	17,011	18,142	19,200	20,194	23,496	24,729	25,513	27,006	28,411
56-60	16,433	18,331	20,090	21,642	23,080	24,424	25,692	29,871	31,440	32,435	34,335	36,125
61-65	22,133	24,627	26,965	28,999	30,880	32,640	34,300	39,732	41,781	43,083	45,570	47,913
66-70	28,370	31,575	34,622	37,232	39,647	41,905	44,032	50,981	53,604	55,275	58,467	61,473
71-75	36,371	40,496	44,497	47,854	50,959	53,862	56,598	65,391	68,757	70,900	75,010	78,877
> 75	42,702	47,532	52,271	56,194	59,823	63,216	66,414	76,905	80,833	83,337	88,142	92,668

Zone 3												
Two Adults + Three Children												
Age (in years)	2 L	2.5 L	3 L	3.5 L	4 L	4.5 L	5 L	6 L	7.5 L	8 L	9 L	10 L
18-25	12,393	13,806	15,080	16,240	17,309	18,309	19,256	22,506	23,683	24,425	25,838	27,171
26-30	12,589	14,030	15,324	16,506	17,593	18,615	19,578	22,837	24,032	24,788	26,233	27,585
31-35	12,400	13,822	15,106	16,276	17,354	18,363	19,318	22,495	23,680	24,428	25,853	27,195
36-40	13,762	15,344	16,773	18,070	19,275	20,396	21,456	24,918	26,232	27,065	28,653	30,146
41-45	15,060	16,795	18,369	19,787	21,103	22,333	23,493	27,306	28,748	29,659	31,393	33,029

46-50	17,674	19,710	21,570	23,235	24,778	26,224	27,586	32,126	33,816	34,886	36,927	38,843
51-55	17,409	19,417	21,261	22,900	24,422	25,846	27,184	31,630	33,289	34,344	36,354	38,246
56-60	22,469	25,065	27,470	29,592	31,558	33,396	35,130	40,844	42,990	44,350	46,948	49,395
61-65	30,794	34,263	37,516	40,346	42,964	45,412	47,722	55,280	58,130	59,941	63,402	66,661
66-70	39,472	43,930	48,170	51,801	55,160	58,302	61,262	70,931	74,580	76,904	81,346	85,527
71-75	50,604	56,343	61,910	66,579	70,899	74,938	78,745	90,979	95,661	98,644	104,362	109,742
> 75	59,411	66,131	72,725	78,183	83,232	87,952	92,402	106,999	112,463	115,947	122,633	128,929

## B. For Topaz and Ruby Plans:

Zone 1								
One Adult/Individual								
Age (in years)	1 L	2 L	3 L	4 L	5 L	6 L	7.5 L	10 L
90 days-17	4,042	5,607	6,838	7,892	8,840	10,441	10,967	12,533
18-25	4,145	5,850	7,196	8,347	9,387	11,085	11,663	13,384
26-30	NA	6,299	7,750	8,995	10,114	11,923	12,546	14,403
31-35	NA	7,264	8,946	10,384	11,683	13,750	14,472	16,621
36-40	NA	8,281	10,205	11,850	13,334	15,648	16,474	18,932
41-45	NA	10,467	12,906	14,985	16,860	19,805	20,848	23,954
46-50	NA	13,094	16,153	18,757	21,102	24,837	26,140	30,029
51-55	NA	16,313	20,139	23,382	26,307	30,927	32,551	37,396
56-60	NA	21,997	27,186	31,567	35,513	41,726	43,918	50,460
61-65	NA	31,560	38,868	44,991	50,504	59,121	62,169	71,291
66-70	NA	40,455	49,908	57,764	64,836	75,859	79,762	91,468
71-75	NA	51,862	64,141	74,245	83,338	97,301	102,308	117,368
> 75	NA	60,892	75,346	87,160	97,791	114,434	120,277	137,886

Zone 1							
Two Adults							
Age (in years)	2 L	3 L	4 L	5 L	6 L	7.5 L	10 L
18-25	8,482	10,433	12,103	13,610	16,073	16,911	19,407
26-30	9,134	11,238	13,043	14,666	17,289	18,191	20,885
31-35	10,533	12,972	15,057	16,940	19,937	20,984	24,101
36-40	12,007	14,797	17,183	19,334	22,689	23,887	27,452
41-45	15,176	18,714	21,728	24,447	28,717	30,230	34,734
46-50	18,986	23,421	27,198	30,598	36,014	37,903	43,543
51-55	23,654	29,202	33,904	38,146	44,844	47,199	54,225
56-60	31,896	39,420	45,772	51,494	60,502	63,681	73,167
61-65	45,762	56,358	65,238	73,230	85,725	90,145	103,372
66-70	58,660	72,367	83,758	94,013	109,996	115,655	132,628
71-75	75,199	93,005	107,655	120,840	141,087	148,347	170,183
> 75	88,293	109,252	126,382	141,797	165,929	174,402	199,935

Zone 1							
One Adult + One Child							
Age (in years)	2 L	3 L	4 L	5 L	6 L	7.5 L	10 L
18-25	8,189	10,074	11,686	13,141	15,519	16,328	18,737
26-30	8,504	10,463	12,143	13,654	16,096	16,936	19,444
31-35	9,444	11,630	13,499	15,188	17,875	18,814	21,608
36-40	10,351	12,756	14,813	16,667	19,560	20,593	23,666
41-45	12,560	15,487	17,982	20,232	23,765	25,018	28,745
46-50	15,058	18,576	21,570	24,267	28,563	30,061	34,534
51-55	17,945	22,153	25,720	28,938	34,020	35,806	41,136
56-60	23,647	29,225	33,935	38,177	44,855	47,212	54,245
61-65	33,138	40,811	47,241	53,029	62,077	65,277	74,855
66-70	42,478	52,404	60,652	68,078	79,652	83,750	96,041
71-75	54,455	67,348	77,957	87,505	102,166	107,424	123,236
> 75	63,936	79,114	91,518	102,681	120,156	126,291	144,781

Zone 1							
Two Adults + One Child							
Age (in years)	2 L	3 L	4 L	5 L	6 L	7.5 L	10 L
18-25	10,822	13,312	15,442	17,365	20,507	21,576	24,760
26-30	11,338	13,951	16,191	18,206	21,462	22,582	25,926
31-35	12,713	15,656	18,172	20,445	24,062	25,326	29,087
36-40	14,078	17,348	20,146	22,668	26,601	28,006	32,185
41-45	17,270	21,295	24,725	27,819	32,677	34,399	39,525
46-50	20,950	25,844	30,011	33,763	39,740	41,824	48,047
51-55	25,286	31,216	36,242	40,777	47,937	50,454	57,964
56-60	33,545	41,459	48,140	54,157	63,632	66,975	76,952
61-65	47,340	58,302	67,487	75,755	88,681	93,253	106,936
66-70	60,683	74,862	86,646	97,255	113,789	119,643	137,202
71-75	77,792	96,212	111,367	125,007	145,952	153,463	176,051
> 75	91,338	113,019	130,740	146,687	171,651	180,415	206,829

Zone 1							
One Adult + Two Children							
Age (in years)	2 L	3 L	4 L	5 L	6 L	7.5 L	10 L
18-25	10,529	12,952	15,025	16,896	19,953	20,993	24,091
26-30	10,708	13,176	15,292	17,194	20,269	21,327	24,485
31-35	11,623	14,314	16,615	18,693	22,000	23,155	26,594

36-40	12,421	15,307	17,775	20,001	23,472	24,711	28,399
41-45	14,653	18,068	20,979	23,604	27,726	29,187	33,536
46-50	17,022	20,999	24,384	27,432	32,288	33,982	39,038
51-55	19,576	24,167	28,058	31,569	37,113	39,061	44,876
56-60	25,296	31,264	36,302	40,840	47,985	50,506	58,029
61-65	34,716	42,755	49,491	55,554	65,033	68,386	78,420
66-70	44,501	54,899	63,540	71,320	83,445	87,738	100,615
71-75	57,048	70,555	81,669	91,672	107,031	112,539	129,104
> 75	66,981	82,881	95,876	107,570	125,878	132,305	151,675

Zone 1							
Two Adults + Two Children							
Age (in years)	2 L	3 L	4 L	5 L	6 L	7.5 L	10 L
18-25	13,161	16,190	18,781	21,120	24,941	26,241	30,114
26-30	13,543	16,663	19,339	21,746	25,635	26,973	30,967
31-35	14,892	18,340	21,288	23,950	28,187	29,668	34,073
36-40	16,148	19,899	23,108	26,001	30,513	32,124	36,918
41-45	19,363	23,876	27,722	31,191	36,638	38,569	44,316
46-50	22,914	28,267	32,825	36,928	43,465	45,745	52,551
51-55	26,917	33,230	38,580	43,407	51,030	53,709	61,704
56-60	35,195	43,498	50,507	56,821	66,761	70,269	80,736
61-65	48,918	60,245	69,737	78,280	91,637	96,362	110,501
66-70	62,706	77,358	89,534	100,496	117,582	123,631	141,775
71-75	80,385	99,419	115,079	129,174	150,817	158,578	181,920
> 75	94,382	116,787	135,098	151,577	177,373	186,429	213,724

Zone 1							
One Adult + Three Children							
Age (in years)	2 L	3 L	4 L	5 L	6 L	7.5 L	10 L
18-25	12,869	15,830	18,364	20,650	24,387	25,658	29,445
26-30	12,913	15,888	18,440	20,734	24,443	25,718	29,526
31-35	13,802	16,998	19,730	22,198	26,125	27,497	31,580
36-40	14,492	17,858	20,738	23,334	27,384	28,830	33,132
41-45	16,746	20,650	23,976	26,976	31,687	33,357	38,327
46-50	18,986	23,421	27,198	30,598	36,014	37,903	43,543
51-55	21,207	26,181	30,397	34,200	40,205	42,317	48,615
56-60	26,946	33,303	38,670	43,504	51,114	53,800	61,814
61-65	36,294	44,698	51,740	58,079	67,989	71,494	81,984
66-70	46,524	57,394	66,428	74,562	87,238	91,726	105,188
71-75	59,641	73,762	85,381	95,839	111,896	117,655	134,973
> 75	70,026	86,648	100,234	112,460	131,599	138,318	158,569

Zone 1							
Two Adults + Three Children							
Age (in years)	2 L	3 L	4 L	5 L	6 L	7.5 L	10 L
18-25	15,501	19,068	22,120	24,874	29,375	30,906	35,467
26-30	15,748	19,376	22,488	25,286	29,808	31,364	36,008
31-35	17,071	21,024	24,403	27,455	32,312	34,009	39,060
36-40	18,218	22,450	26,071	29,335	34,425	36,243	41,651
41-45	21,456	26,457	30,719	34,563	40,599	42,739	49,107
46-50	24,878	30,690	35,638	40,094	47,191	49,666	57,056
51-55	28,548	35,244	40,919	46,038	54,123	56,965	65,444
56-60	36,845	45,537	52,875	59,484	69,891	73,563	84,521
61-65	50,496	62,189	71,986	80,806	94,593	99,470	114,065
66-70	64,729	79,853	92,422	103,738	121,375	127,619	146,349
71-75	82,979	102,626	118,791	133,341	155,682	163,693	187,788
> 75	97,427	120,554	139,456	156,466	183,095	192,443	220,618

Zone 2								
One Adult/Individual								
Age (in years)	1 L	2 L	3 L	4 L	5 L	6 L	7.5 L	10 L
90 days-17	3,653	5,067	6,179	7,132	7,989	9,435	9,911	11,326
18-25	3,745	5,286	6,503	7,543	8,483	10,017	10,540	12,095
26-30	NA	5,693	7,004	8,129	9,140	10,775	11,337	13,016
31-35	NA	6,565	8,085	9,384	10,558	12,426	13,078	15,021
36-40	NA	7,483	9,222	10,709	12,050	14,141	14,888	17,109
41-45	NA	9,459	11,663	13,542	15,237	17,897	18,840	21,648
46-50	NA	11,833	14,597	16,951	19,070	22,446	23,623	27,138
51-55	NA	14,742	18,200	21,130	23,774	27,949	29,417	33,795
56-60	NA	19,879	24,568	28,527	32,093	37,708	39,689	45,601
61-65	NA	28,521	35,125	40,659	45,640	53,427	56,182	64,426
66-70	NA	36,560	45,102	52,201	58,593	68,554	72,081	82,660
71-75	NA	46,868	57,965	67,095	75,313	87,932	92,456	106,066
> 75	NA	55,028	68,091	78,767	88,374	103,415	108,695	124,608

Zone 2							
Two Adults							
Age (in years)	2 L	3 L	4 L	5 L	6 L	7.5 L	10 L
18-25	7,665	9,429	10,938	12,300	14,525	15,282	17,538
26-30	8,254	10,156	11,787	13,253	15,624	16,439	18,873



31-35	9,519	11,723	13,607	15,309	18,017	18,964	21,780
36-40	10,851	13,372	15,528	17,472	20,504	21,587	24,808
41-45	13,715	16,912	19,636	22,093	25,951	27,319	31,389
46-50	17,158	21,166	24,578	27,651	32,546	34,253	39,350
51-55	21,377	26,390	30,639	34,473	40,526	42,654	49,003
56-60	28,824	35,624	41,365	46,535	54,676	57,549	66,122
61-65	41,356	50,931	58,955	66,178	77,470	81,464	93,417
66-70	53,012	65,398	75,692	84,960	99,404	104,518	119,857
71-75	67,958	84,049	97,288	109,204	127,501	134,062	153,795
> 75	79,791	98,731	114,212	128,143	149,951	157,607	180,682

Zone 2							
One Adult + One Child							
Age (in years)	2 L	3 L	4 L	5 L	6 L	7.5 L	10 L
18-25	7,401	9,104	10,561	11,876	14,024	14,755	16,933
26-30	7,685	9,455	10,974	12,339	14,546	15,306	17,572
31-35	8,534	10,510	12,200	13,725	16,153	17,002	19,527
36-40	9,354	11,527	13,386	15,062	17,676	18,610	21,387
41-45	11,350	13,996	16,250	18,284	21,477	22,609	25,977
46-50	13,608	16,787	19,493	21,930	25,812	27,166	31,208
51-55	16,217	20,020	23,243	26,152	30,744	32,358	37,175
56-60	21,370	26,411	30,667	34,500	40,536	42,666	49,021
61-65	29,947	36,881	42,692	47,922	56,099	58,991	67,647
66-70	38,388	47,357	54,811	61,523	71,982	75,685	86,793
71-75	49,211	60,863	70,450	79,079	92,328	97,079	111,369
> 75	57,780	71,495	82,705	92,793	108,585	114,129	130,839

Zone 2							
Two Adults + One Child							
Age (in years)	2 L	3 L	4 L	5 L	6 L	7.5 L	10 L
18-25	9,780	12,030	13,955	15,693	18,532	19,498	22,376
26-30	10,247	12,607	14,632	16,452	19,395	20,407	23,429
31-35	11,488	14,149	16,422	18,476	21,745	22,887	26,286
36-40	12,722	15,677	18,206	20,485	24,040	25,309	29,086
41-45	15,607	19,244	22,344	25,140	29,531	31,087	35,719
46-50	18,932	23,356	27,121	30,512	35,913	37,797	43,420
51-55	22,851	28,210	32,752	36,850	43,321	45,596	52,383
56-60	30,315	37,467	43,504	48,942	57,504	60,526	69,542
61-65	42,782	52,688	60,988	68,460	80,141	84,273	96,639
66-70	54,840	67,653	78,302	87,889	102,831	108,122	123,990
71-75	70,301	86,947	100,643	112,970	131,897	138,685	159,098
> 75	82,542	102,136	118,150	132,562	155,122	163,042	186,913

Zone 2							
One Adult + Two Children							
Age (in years)	2 L	3 L	4 L	5 L	6 L	7.5 L	10 L
18-25	9,515	11,705	13,578	15,269	18,031	18,971	21,771
26-30	9,677	11,907	13,819	15,538	18,318	19,274	22,128
31-35	10,504	12,936	15,015	16,893	19,881	20,925	24,033
36-40	11,225	13,833	16,064	18,075	21,212	22,331	25,664
41-45	13,242	16,328	18,959	21,331	25,056	26,377	30,307
46-50	15,383	18,976	22,036	24,791	29,179	30,710	35,279
51-55	17,691	21,840	25,356	28,529	33,539	35,300	40,554
56-60	22,860	28,254	32,806	36,907	43,364	45,642	52,441
61-65	31,373	38,638	44,725	50,204	58,770	61,800	70,868
66-70	40,216	49,612	57,421	64,452	75,410	79,289	90,926
71-75	51,554	63,761	73,805	82,844	96,725	101,702	116,672
> 75	60,531	74,900	86,644	97,212	113,756	119,564	137,069

Zone 2							
Two Adults + Two Children							
Age (in years)	2 L	3 L	4 L	5 L	6 L	7.5 L	10 L
18-25	11,894	14,631	16,972	19,086	22,539	23,714	27,214
26-30	12,239	15,059	17,477	19,652	23,166	24,376	27,985
31-35	13,458	16,574	19,238	21,644	25,473	26,811	30,792
36-40	14,593	17,983	20,883	23,497	27,575	29,031	33,363
41-45	17,499	21,577	25,053	28,188	33,110	34,855	40,048
46-50	20,707	25,545	29,664	33,372	39,280	41,340	47,491
51-55	24,325	30,030	34,865	39,227	46,116	48,537	55,762
56-60	31,806	39,309	45,644	51,349	60,332	63,502	72,962
61-65	44,208	54,444	63,021	70,742	82,813	87,082	99,860
66-70	56,668	69,908	80,912	90,819	106,259	111,726	128,123
71-75	72,645	89,845	103,997	116,735	136,294	143,308	164,402
> 75	85,294	105,540	122,089	136,980	160,293	168,477	193,143

Zone 2							
One Adult + Three Children							
Age (in years)	2 L	3 L	4 L	5 L	6 L	7.5 L	10 L
18-25	11,630	14,306	16,595	18,662	22,038	23,187	26,609
26-30	11,670	14,358	16,664	18,737	22,089	23,242	26,683
31-35	12,473	15,361	17,830	20,060	23,609	24,849	28,539
36-40	13,096	16,138	18,741	21,087	24,747	26,053	29,941

41-45	15,134	18,661	21,667	24,379	28,636	30,145	34,636
46-50	17,158	21,166	24,578	27,651	32,546	34,253	39,350
51-55	19,165	23,660	27,470	30,906	36,334	38,242	43,934
56-60	24,351	30,096	34,946	39,314	46,192	48,619	55,861
61-65	32,799	40,394	46,758	52,486	61,442	64,610	74,090
66-70	42,044	51,868	60,032	67,382	78,837	82,893	95,059
71-75	53,898	66,659	77,159	86,610	101,121	106,325	121,975
> 75	63,282	78,304	90,582	101,631	118,927	124,999	143,300

Zone 2							
Two Adults + Three Children							
Age (in years)	2 L	3 L	4 L	5 L	6 L	7.5 L	10 L
18-25	14,009	17,232	19,990	22,479	26,546	27,930	32,052
26-30	14,231	17,510	20,322	22,851	26,938	28,344	32,540
31-35	15,427	19,000	22,053	24,811	29,200	30,734	35,299
36-40	16,464	20,288	23,560	26,510	31,110	32,753	37,640
41-45	19,390	23,910	27,761	31,235	36,690	38,623	44,378
46-50	22,482	27,735	32,206	36,233	42,647	44,883	51,562
51-55	25,799	31,850	36,978	41,605	48,911	51,479	59,142
56-60	33,297	41,152	47,783	53,756	63,160	66,479	76,382
61-65	45,634	56,200	65,054	73,024	85,484	89,892	103,081
66-70	58,496	72,163	83,522	93,749	109,687	115,330	132,256
71-75	74,988	92,743	107,352	120,501	140,690	147,930	169,705
> 75	88,045	108,945	126,027	141,399	165,463	173,911	199,373

Zone 3								
One Adult/Individual								
Age (in years)	1 L	2 L	3 L	4 L	5 L	6 L	7.5 L	10 L
90 days-17	2,972	4,124	5,030	5,805	6,503	7,679	8,067	9,221
18-25	3,047	4,302	5,292	6,140	6,904	8,153	8,578	9,845
26-30	NA	4,632	5,701	6,616	7,439	8,769	9,228	10,593
31-35	NA	4,855	5,979	6,942	7,809	9,190	9,673	11,109
36-40	NA	5,754	7,091	8,235	9,266	10,873	11,447	13,155
41-45	NA	6,760	8,332	9,677	10,886	12,788	13,462	15,467
46-50	NA	8,557	10,557	12,260	13,792	16,232	17,086	19,628
51-55	NA	9,153	11,299	13,118	14,758	17,350	18,263	20,980
56-60	NA	12,342	15,252	17,710	19,922	23,410	24,638	28,309
61-65	NA	17,706	21,806	25,241	28,334	33,167	34,877	39,997
66-70	NA	22,697	28,000	32,407	36,373	42,559	44,748	51,317
71-75	NA	29,096	35,984	41,653	46,755	54,588	57,398	65,847
> 75	NA	34,161	42,271	48,898	54,863	64,199	67,478	77,357

Zone 3							
Two Adults							
Age (in years)	2 L	3 L	4 L	5 L	6 L	7.5 L	10 L
18-25	6,238	7,674	8,903	10,010	11,822	12,438	14,275
26-30	6,717	8,267	9,592	10,787	12,715	13,380	15,359
31-35	7,040	8,669	10,065	11,323	13,325	14,026	16,108
36-40	8,343	10,282	11,940	13,435	15,766	16,598	19,075
41-45	9,801	12,081	14,032	15,785	18,543	19,519	22,427
46-50	12,408	15,308	17,777	19,998	23,537	24,775	28,460
51-55	13,272	16,383	19,022	21,400	25,157	26,481	30,420
56-60	17,895	22,116	25,679	28,888	33,944	35,726	41,048
61-65	25,674	31,619	36,600	41,084	48,092	50,572	57,996
66-70	32,911	40,600	46,990	52,742	61,711	64,885	74,409
71-75	42,190	52,177	60,397	67,795	79,152	83,227	95,478
> 75	49,533	61,293	70,903	79,551	93,089	97,843	112,167

Zone 3							
One Adult + One Child							
Age (in years)	2 L	3 L	4 L	5 L	6 L	7.5 L	10 L
18-25	6,023	7,409	8,596	9,665	11,415	12,009	13,783
26-30	6,253	7,697	8,931	10,043	11,838	12,457	14,300
31-35	6,311	7,772	9,024	10,152	11,947	12,575	14,441
36-40	7,192	8,864	10,293	11,582	13,591	14,308	16,444
41-45	8,112	9,998	11,612	13,063	15,346	16,154	18,561
46-50	9,840	12,141	14,099	15,860	18,667	19,649	22,572
51-55	10,068	12,429	14,430	16,234	19,085	20,089	23,078
56-60	13,267	16,396	19,038	21,417	25,165	26,486	30,432
61-65	18,591	22,897	26,503	29,751	34,825	36,621	41,997
66-70	23,832	29,400	34,027	38,192	44,687	46,986	53,882
71-75	30,551	37,784	43,735	49,093	57,317	60,268	69,140
> 75	35,869	44,385	51,343	57,606	67,409	70,852	81,225

Zone 3							
Two Adults + One Child							
Age (in years)	2 L	3 L	4 L	5 L	6 L	7.5 L	10 L
18-25	7,959	9,791	11,359	12,772	15,084	15,869	18,213
26-30	8,338	10,262	11,908	13,391	15,784	16,610	19,067
31-35	8,496	10,463	12,148	13,666	16,082	16,928	19,440

36-40	9,781	12,055	13,999	15,752	18,484	19,460	22,364
41-45	11,153	13,747	15,967	17,962	21,101	22,212	25,521
46-50	13,691	16,892	19,616	22,067	25,972	27,338	31,404
51-55	14,187	17,513	20,333	22,876	26,892	28,307	32,518
56-60	18,821	23,260	27,008	30,382	35,700	37,574	43,171
61-65	26,559	32,709	37,862	42,501	49,750	52,316	59,995
66-70	34,046	42,000	48,610	54,560	63,839	67,122	76,975
71-75	43,645	53,977	62,479	70,133	81,882	86,096	98,771
> 75	51,241	63,407	73,348	82,294	96,299	101,217	116,035

Zone 3							
One Adult + Two Children							
Age (in years)	2 L	3 L	4 L	5 L	6 L	7.5 L	10 L
18-25	7,744	9,526	11,052	12,427	14,676	15,440	17,720
26-30	7,875	9,692	11,246	12,647	14,908	15,687	18,008
31-35	7,768	9,566	11,107	12,494	14,703	15,477	17,774
36-40	8,630	10,637	12,352	13,898	16,310	17,170	19,733
41-45	9,463	11,664	13,548	15,241	17,904	18,846	21,654
46-50	11,124	13,724	15,938	17,929	21,102	22,212	25,516
51-55	10,984	13,559	15,742	17,710	20,820	21,915	25,176
56-60	14,193	17,540	20,366	22,911	26,921	28,334	32,555
61-65	19,477	23,987	27,765	31,167	36,483	38,365	43,997
66-70	24,967	30,800	35,647	40,011	46,815	49,223	56,448
71-75	32,006	39,583	45,818	51,431	60,046	63,137	72,432
> 75	37,577	46,498	53,788	60,349	70,619	74,226	85,092

Zone 3							
Two Adults + Two Children							
Age (in years)	2 L	3 L	4 L	5 L	6 L	7.5 L	10 L
18-25	9,680	11,908	13,815	15,533	18,345	19,300	22,150
26-30	9,959	12,257	14,223	15,995	18,854	19,839	22,774
31-35	9,952	12,257	14,230	16,008	18,839	19,830	22,773
36-40	11,219	13,828	16,058	18,068	21,202	22,321	25,652
41-45	12,505	15,413	17,902	20,139	23,658	24,904	28,614
46-50	14,975	18,475	21,456	24,135	28,406	29,901	34,349
51-55	15,102	18,643	21,645	24,351	28,627	30,133	34,616
56-60	19,746	24,404	28,336	31,876	37,456	39,422	45,295
61-65	27,444	33,800	39,124	43,918	51,408	54,060	61,995
66-70	35,180	43,400	50,231	56,379	65,967	69,360	79,541
71-75	45,099	55,776	64,562	72,471	84,611	88,966	102,063
> 75	52,949	65,520	75,792	85,037	99,509	104,591	119,903

Zone 3							
One Adult + Three Children							
Age (in years)	2 L	3 L	4 L	5 L	6 L	7.5 L	10 L
18-25	9,464	11,643	13,508	15,188	17,938	18,871	21,658
26-30	9,496	11,687	13,562	15,251	17,977	18,917	21,715
31-35	9,224	11,360	13,189	14,837	17,460	18,379	21,107
36-40	10,069	12,409	14,411	16,215	19,028	20,032	23,021
41-45	10,815	13,331	15,483	17,418	20,461	21,538	24,747
46-50	12,408	15,308	17,777	19,998	23,537	24,775	28,460
51-55	11,899	14,688	17,054	19,186	22,555	23,742	27,274
56-60	15,118	18,684	21,695	24,405	28,677	30,182	34,679
61-65	20,362	25,077	29,027	32,584	38,142	40,109	45,996
66-70	26,102	32,200	37,268	41,829	48,943	51,461	59,014
71-75	33,461	41,382	47,901	53,768	62,776	66,007	75,724
> 75	39,285	48,612	56,233	63,092	73,829	77,600	88,960

Zone 3							
Two Adults + Three Children							
Age (in years)	2 L	3 L	4 L	5 L	6 L	7.5 L	10 L
18-25	11,400	14,025	16,271	18,295	21,607	22,731	26,088
26-30	11,580	14,253	16,539	18,599	21,923	23,069	26,482
31-35	11,409	14,050	16,313	18,351	21,596	22,732	26,106
36-40	12,658	15,600	18,116	20,384	23,921	25,183	28,941
41-45	13,857	17,080	19,838	22,317	26,216	27,596	31,708
46-50	16,258	20,059	23,295	26,204	30,841	32,464	37,293
51-55	16,018	19,773	22,957	25,827	30,362	31,960	36,714
56-60	20,672	25,548	29,664	33,370	39,211	41,269	47,418
61-65	28,330	34,890	40,386	45,334	53,067	55,804	63,995
66-70	36,315	44,800	51,851	58,198	68,095	71,597	82,107
71-75	46,554	57,575	66,644	74,808	87,340	91,836	105,355
> 75	54,657	67,634	78,237	87,780	102,719	107,965	123,771

\*Premiums exclusive of Goods & Services Tax.

\*\*Age in completed years

\*\*\* For Family Floater, premium would applicable as per the age of the eldest member in the family.

\*\*\*\* The premiums above are subject to revision as and when approved by the regulator. However, such revised premiums would be applicable only from subsequent renewals and with due notice whenever implemented.

### Annexure 3: Schedule of Benefits

			Plans Options						
			Gold Plan			Platinum Plan	Topaz Plan		Ruby Plan
A	Eligibility	Sum Insured options (in ₹)	50,000* 1,00,000* 1,50,000*	2,00,000 2,50,000	3,00,000 3,50,000 4,00,000 4,50,000 5,00,000	6,00,000 7,50,000 8,00,000 9,00,000 10,00,000	1,00,000*	2,00,000 3,00,000 4,00,000 5,00,000	6,00,000 7,50,000 10,00,000
		Entry age of Proposer	18 years – 70 years	18 years – 70 years	18 years – 70 years	18 years – 70 years	18 years – 70 years	18 years – 70 years	18 years – 70 years
		Entry age of Child	90 days – 25 years	90 days – 25 years	90 days – 25 years	90 days – 25 years	90 days – 25 years	90 days – 25 years	90 days – 25 years
		Maximum Renewal Age	Lifelong	Lifelong	Lifelong	Lifelong	Lifelong	Lifelong	Lifelong
		Individual/ Family Floater SI Options	Individual	Both	Both	Both	Individual	Both	Both
		Policy Term	1/ 2/ 3 years	1/ 2/ 3 years	1/ 2/ 3 years	1/ 2/ 3 years	1/ 2/ 3 years	1/ 2/ 3 years	1/ 2/ 3 years
		Family Definition – Individual SI	S+Sp/Lp +4C+2P	S+Sp/Lp +4C+2P	S+Sp/Lp +4C+2P	S+Sp/Lp+ 4C+2P	S+Sp/Lp +4C+2P	S+Sp/Lp +4C+2P	S+Sp/Lp+4 C+2P
		Family Definition – Family Floater SI	Not Applicable	S+Sp/Lp +3C	S+Sp/Lp +3C	S+Sp/Lp+ 3C	Not Applicable	S+Sp/Lp +3C	S+Sp/Lp+3 C
B	Hospitalisation Benefits	Hospitalisation	Up to SI	Up to SI	Up to SI	Up to SI	Up to SI	Up to SI	Up to SI
		Room Rent Limit	1% of SI per day for non ICU and 2% of SI per day for ICU up to 35% of the SI per claim	As per actuals	As per actuals	As per actuals	1% of the SI per day for non ICU room	1% of the SI per day for non ICU room	1% of the SI per day for non ICU room
		Surgeon, Anaesthetist, Medical Practitioner, Consultants, Specialists Fees	up to 35% of the SI per claim	As per actuals	As per actuals	As per actuals	As per the co-payment clause for room rent	As per the co-payment clause for room rent	As per the co-payment clause for room rent
		Anaesthesia, Blood, Oxygen, Operation Theatre Charges, Surgical Appliances, Medicines & Drugs, Diagnostic Materials and X-ray, Cost of	up to 40% of the SI per claim	As per actuals	As per actuals	As per actuals	As per the co-payment clause for room rent	As per the co-payment clause for room rent	As per the co-payment clause for room rent

		Pacemaker, prosthesis/ internal implants and any Medical expenses incurred which is integral part of the operation							
		Day Care Treatment	Covered	Covered	Covered	Covered	Covered	Covered	Covered
		Pre-Hospitalisation	60 days, as actuals	60 days, as actuals	60 days, as actuals	60 days, as actuals	Medical Expenses up to 1% of Sum Insured up to maximum 60 days	Medical Expenses up to 1% of Sum Insured up to maximum 60 days	Medical Expenses up to 1% of Sum Insured up to maximum 60 days
		Post-Hospitalisation	90 days, as actuals	90 days, as actuals	90 days, as actuals	90 days, as actuals	Medical Expenses up to 1% of Sum Insured up to maximum 90 days	Medical Expenses up to 1% of Sum Insured up to maximum 90 days	Medical Expenses up to 1% of Sum Insured up to maximum 90 days
		Cumulative Bonus - 10% for every claim free year to Max 50%	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable
		Hospital cash benefit	Not Applicable	Not Applicable	Not Applicable	₹ 500/- per day, up to 60 days	Not Applicable	Not Applicable	₹ 500/- per day , up to 60 days
		Patient Care (Above 60 years) - Per day Benefit	₹ 500/- per day, maximum up to 10 days and 30 days in a policy period	₹ 500/- per day, maximum up to 10 days and 30 days in a policy period	₹ 500/- per day, maximum up to 10 days and 30 days in a policy period	₹ 500/- per day, maximum up to 10 days and 30 days in a policy period	₹ 350/- per day, maximum up to 10 days and 30 days in a policy period	₹ 350/- per day, maximum up to 10 days and 30 days in a policy period	₹ 350/- per day, maximum up to 10 days and 30 days in a policy period
		Accidental Hospitalisation – 25% increase subject to Maximum of ₹ 1 lacs irrespective of number of claims in a Policy period	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable



		Accompanying Person - ₹ 500/- per day for child up to 10 years, maximum up to 30 days in a Policy Year	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable		
		Organ donor expenses	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable		
C	Sublimit for Specified procedure's	Mandatory Sub limits for Modern Treatment Methods and Advancement in Technologies	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable		
D	Recharge Benefit	Recharge Benefit	Not Applicable	Not Applicable	Applicable	Applicable	Not Applicable	Applicable for Sum Insured 3 L and above	Applicable		
E	Ambulance	Ambulance charges	₹ 2000 per hospitalization	₹ 2000 per hospitalization	₹ 2000 per hospitalization	₹ 2000 per hospitalization	₹ 750/- per hospitalization and overall limit of ₹ 1500/- per policy period	₹ 750/- per hospitalization and overall limit of ₹ 1500/- per policy period	₹ 750/- per hospitalization and overall limit of ₹ 1500/- per policy period		
F	Discount	Family discount of 10% is applicable in case more than one family member is covered on individual sum insured basis in the same policy, except for the policy with coverage for one adult with one or more children, the family discount shall be on basis of age of the Adult as per below table:	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable		
		<table><tr><td>Age Bands</td><td>Discount</td></tr></table>	Age Bands	Discount							
Age Bands	Discount										

		<table><tr><td>&lt;=65</td><td>10.0%</td><td></td></tr><tr><td>66-70</td><td>7.5%</td><td></td></tr><tr><td>71-75</td><td>5.0%</td><td></td></tr><tr><td>76 &amp; above</td><td>4.0%</td><td></td></tr></table>	<=65	10.0%		66-70	7.5%		71-75	5.0%		76 & above	4.0%								
		<=65	10.0%																		
		66-70	7.5%																		
		71-75	5.0%																		
		76 & above	4.0%																		
	Long term Discount (on single premium payment) – 5% for 2 year policy and 10% for 3 year policy	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable													
	Loyalty Discount – 2.5% discount if the client already has a separate Retail Health insurance policy (other than Health Suraksha/ Personal Accident /Travel) from Generali Central Insurance Company Limited The loyalty discount shall continue only if the insured maintains the separate health insurance policy with us	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable													
G	Premium instalment option (monthly, quarterly, half yearly) with Loading	Option of paying premium on instalment basis. Available for 1 year, 2 years and 3 years policy terms	Available	Available	Available	Available	Available	Available	Available												
H	Waiting Periods	Pre-existing Disease- 36 months	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable												
		30 day - fresh proposals excluding Accidental Hospitalization	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable												

		1 year Waiting Period for listed conditions	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable
		2 years Waiting Period for listed conditions	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable
		3 years Waiting Period - Joint Replacement and Organ Transplant	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable
I	Zone wise pricing	Zone wise pricing	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable
J	Disease wise Sublimits	Applicable for specific ailments	Not Applicable except for Cataract	Not Applicable except for Cataract	Not Applicable except for Cataract	Not Applicable except for Cataract	Applicable as per sub-limits table	Applicable as per sub-limits table	Applicable as per sub-limits table
K	Free Medical Check up	Medical Check-up - At the end of every continuous period of 4 claim free years	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable
<p>* Note – Sum insured of ₹ 50000, 100000, 150000 will be applicable only for Children up to age of 25 years.</p> <p>SI: Sum insured, S: Self, Sp: Spouse, Lp: Live-in partner, C: Child, P: Parent</p>									

#### Annexure 4: Sub-limits table

##### Sub-limits table applicable for Topaz and Ruby Plans

The Medical Expenses incurred during hospitalization (inclusive of pre and post hospitalization) due to the below listed treatments shall be limited to actual expenses or up to the Sub limits (whichever is less). All values are in INR.

Procedure/ Treatment	Topaz Plan	Topaz Plan	Topaz Plan	Ruby Plan
	1,00,000	2,00,000 3,00,000	4,00,000 5,00,000	6,00,000 7,50,000 10,00,000
Cataract surgery (per eye)	10000	20000	30000	40000
Hysterectomy	20000	35000	45000	55000
Gall Bladder removal	20000	35000	45000	55000
Surgery on piles	15000	20000	30000	40000
Surgery Fissure, Fistula, Sinus	15000	20000	30000	40000
Surgery of Deviated Nasal Septum correction	15000	20000	30000	40000
Angiography invasive	10000	15000	20000	30000
Percutaneous Transluminal Coronary Angioplasty (PTCA)	40000	80000	120000	150000
Appendectomy	20000	30000	40000	50000
Hernia	20000	30000	40000	50000
Surgery of renal stone/ Lithotripsy	20000	30000	40000	50000
Prostate Surgery TURP	30000	75000	100000	120000
Coronary Artery Bypass Grafting (CABG)	80000	100000	150000	200000
Total Knee Replacement (per knee)	40000	80000	120000	150000
Total Hip Replacement (per hip)	40000	80000	120000	150000
Tonsillectomy/ Adenoidectomy	15000	25000	35000	45000
Transplant surgery (this includes total cost of organ donor surgery, recipient surgery and hospitalization)	80000	100000	150000	200000
Dialysis (policy limit)	10000	15000	20000	30000



**Generali Central Insurance Company Limited (Formerly known as Future Generali India Insurance Company Limited)** | Registered Office: Unit No. 801 & 802, 8th Floor, Tower C, Embassy 247 Park, LBS Marg, Vikhroli (West), Mumbai – 400083 | IRDAI Regn. No.: 132 | CIN: U66030MH2006PLC165287 | Website: [www.generalicentralinsurance.com](http://www.generalicentralinsurance.com) | Email ID: gccicare@generalicentral.com | Toll-free Phone: 1800 220 233 / 1860 500 3333/ 022 6783 7800  
**ISO No.: GCH/HP/FHR/PRS/001**