

Health Pulse

Classic								
1 Adult Family Combination (1A)								
Proposer Age \ Sum insured	3,00,000	4,00,000	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000
18-35	5121	5699	6547	7404	7975	8789	9376	9835
36-40	5781	6433	7393	8361	9006	9928	10590	11110
41-45	6808	7576	8707	9849	10609	11696	12478	13089
46-50	9354	10406	11951	13511	14552	16038	17107	17946
51-55	12213	13592	15613	18668	20031	21978	23378	24476
56-60	15829	17505	19963	22450	24108	26475	28178	29513
61-65	20782	23023	26307	29631	31847	35012	37288	39072
66-70	26241	29102	33296	37543	40374	44417	47325	49605
71-75	32350	35907	41122	46401	49921	54947	58563	61397
76-80	39907	44325	50800	57356	61728	67970	72460	75979
81-84	42934	47697	54678	61745	66459	73187	78029	81822
85+	42934	47697	54678	61745	66459	73187	78029	81822

Classic								
1 Adult + 1 Child Family Combination (1A+1C)								
Proposer Age \ Sum insured	3,00,000	4,00,000	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000
18-35	6186	6885	7915	8952	9643	10631	11341	11898
36-40	7153	7961	9153	10353	11154	12297	13119	13764
41-45	8233	9164	10535	11919	12841	14158	15105	15847
46-50	10767	11980	13763	15563	16765	18479	19712	20679
51-55	13753	15306	17588	20905	22442	24638	26216	27454
56-60	17845	19752	22550	25379	27265	29959	31896	33414
61-65	23206	25722	29415	33151	35641	39196	41755	43759
66-70	30257	33578	38447	43374	46660	51350	54725	57369
71-75	37881	42068	48212	54427	58572	64490	68747	72083
76-80	44458	49396	56636	63963	68849	75825	80843	84776
81-84	47682	52987	60765	68638	73887	81382	86775	91000
85+	47682	52987	60765	68638	73887	81382	86775	91000

Classic								
1 Adult + 2 Children Family Combination (1A+2C)								
Proposer Age \ Sum insured	3,00,000	4,00,000	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000
18-35	8334	9278	10670	12072	13007	14341	15300	16052
36-40	9676	10773	12390	14019	15104	16655	17771	18645
41-45	11132	12396	14254	16129	17379	19164	20448	21454
46-50	14130	15727	18075	20446	22027	24284	25908	27180
51-55	17630	19627	22561	26533	28509	31330	33359	34949
56-60	22001	24382	27878	31412	33767	37131	39551	41446
61-65	27589	30606	35037	39514	42501	46763	49830	52234
66-70	34889	38737	44386	50097	53906	59344	63256	66321
71-75	42628	47358	54299	61320	66000	72684	77492	81260
76-80	49205	54685	62723	70855	76277	84019	89590	93953
81-84	52430	58277	66853	75529	81315	89576	95520	100177
85+	52430	58277	66853	75529	81315	89576	95520	100177

Classic								
1 Adult + 3 Children Family Combination (1A+3C)								
Proposer Age \ Sum insured	3,00,000	4,00,000	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000
18-35	10,456	11,644	13,395	15,156	16,332	18,009	19,216	20,161
36-40	12,097	13,471	15,496	17,535	18,895	20,837	22,233	23,328
41-45	13,968	15,555	17,892	20,248	21,818	24,060	25,674	26,939
46-50	17,410	19,382	22,282	25,208	27,160	29,946	31,951	33,521
51-55	21,445	23,877	27,453	32,071	34,478	37,914	40,386	42,323
56-60	26,157	29,011	33,207	37,444	40,269	44,303	47,204	49,478
61-65	31,974	35,492	40,658	45,879	49,359	54,330	57,905	60,708
66-70	39,520	43,897	50,324	56,819	61,151	67,337	71,786	75,273
71-75	47,376	52,649	60,387	68,211	73,429	80,879	86,238	90,438
76-80	53,954	59,975	68,812	77,747	83,706	92,214	98,335	1,03,131
81-84	57,178	63,567	72,941	82,422	88,745	97,771	1,04,265	1,09,354
85+	57,178	63,567	72,941	82,422	88,745	97,771	1,04,265	1,09,354

Classic								
1 Adult + 4 Children Family Combination (1A+4C)								
Proposer Age \ Sum insured	3,00,000	4,00,000	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000
18-35	12567	13996	16104	18224	19637	21656	23108	24246
36-40	14434	16075	18494	20930	22554	24872	26541	27848
41-45	16721	18622	21422	24245	26127	28813	30746	32262
46-50	20607	22944	26382	29850	32163	35465	37840	39703
51-55	25185	28043	32247	37500	40329	44368	47275	49552
56-60	30313	33642	38535	43476	46771	51475	54859	57511
61-65	36358	40377	46280	52242	56219	61897	65981	69181
66-70	44151	49057	56262	63543	68397	75329	80317	84224
71-75	52125	57939	66475	75104	80858	89073	94983	99615
76-80	58702	65265	74899	84640	91135	100408	107081	112308
81-84	61927	68857	79028	89315	96173	105965	113011	118531
85+	61927	68857	79028	89315	96173	105965	113011	118531

Classic								
2 Adults Family Combination (2A)								
Proposer Age \ Sum insured	3,00,000	4,00,000	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000
18-35	6720	7472	8577	9693	10436	11499	12263	12862
36-40	7259	8073	9269	10475	11280	12429	13256	13904
41-45	8467	9417	10816	12227	13168	14511	15477	16235
46-50	11883	13207	15154	17121	18431	20304	21651	22706
51-55	16627	18493	21232	24002	25847	30505	32402	33888
56-60	23841	26302	29911	33562	35996	39472	41974	43933
61-65	31830	35200	40142	45144	48479	53240	56665	59351
66-70	42594	47191	53931	60751	65299	71794	76465	80126
71-75	56719	62924	72021	81230	87371	96138	102445	107388
76-80	72534	80541	92277	104159	112082	123395	131534	137910
81-84	84748	94147	107921	121867	131167	144444	153998	161483
85+	85868	95393	109354	123490	132916	146375	156057	163644

Classic								
2 Adults + 1 Child Family Combination (2A+1C)								
Proposer Age \ Sum insured	3,00,000	4,00,000	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000
18-35	8103	9014	10353	11704	12603	13889	14815	15539
36-40	8950	9957	11438	12932	13928	15349	16373	17174
41-45	10293	11453	13158	14879	16025	17664	18843	19766
46-50	13416	14917	17123	19349	20834	22955	24479	25675
51-55	18004	20029	23000	26004	28006	32886	34943	36556
56-60	25060	27660	31475	35334	37906	41579	44222	46292
61-65	32027	35420	40399	45434	48793	53587	57036	59739
66-70	43726	48453	55385	62399	67075	73753	78557	82321
71-75	59399	65911	75459	85121	91565	100766	107384	112570
76-80	75181	83490	95673	108004	116226	127966	136412	143030
81-84	87350	97045	111258	125646	135241	148939	158794	166516
85+	90616	100684	115443	130383	140345	154569	164803	172821

Classic								
2 Adults + 2 Children Family Combination (2A+2C)								
Proposer Age \ Sum insured	3,00,000	4,00,000	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000
18-35	9828	10936	12567	14210	15305	16869	17995	18877
36-40	10961	12197	14017	15852	17075	18821	20078	21062
41-45	12612	14036	16132	18246	19656	21667	23115	24250
46-50	16124	17934	20594	23280	25071	27629	29468	30909
51-55	21179	23565	27071	30612	32974	38365	40790	42691
56-60	28491	31483	35875	40315	43275	47501	50543	52925
61-65	35673	39482	45075	50728	54497	59880	63753	66787
66-70	47625	52797	60383	68058	73175	80482	85737	89857
71-75	63577	70566	80816	91187	98102	107976	115080	120646
76-80	79597	88410	101334	114413	123135	135587	144546	151565
81-84	91979	102203	117194	132366	142483	156928	167321	175464
85+	95365	105974	121530	137275	147774	162764	173548	181998

Classic								
2 Adults + 3 Children Family Combination (2A+3C)								
Proposer Age \ Sum insured	3,00,000	4,00,000	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000
18-35	11529	12830	14749	16681	17969	19808	21131	22168
36-40	12890	14347	16493	18655	20097	22155	23636	24796
41-45	14880	16563	19041	21540	23205	25584	27295	28636
46-50	18765	20877	23981	27114	29204	32187	34333	36014
51-55	24301	27044	31074	35145	37859	43754	46542	48727
56-60	31923	35307	40275	45296	48644	53424	56863	59557
61-65	39320	43545	49750	56021	60202	66173	70468	73834
66-70	51524	57141	65383	73717	79275	87210	92919	97392
71-75	67756	75221	86173	97252	104640	115188	122775	128722
76-80	84013	93330	106996	120823	130043	143208	152679	160100
81-84	96609	107361	123130	139086	149727	164919	175848	184412
85+	100112	111264	127618	144167	155202	170959	182294	191176

Classic								
2 Adults + 4 Children Family Combination (2A+4C)								
Proposer Age \ Sum insured	3,00,000	4,00,000	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000
18-35	13217	14713	16916	19134	20613	22725	24245	25435
36-40	14753	16423	18883	21361	23014	25374	27071	28400
41-45	17081	19015	21864	24735	26650	29384	31351	32892
46-50	21339	23745	27282	30851	33231	36630	39074	40991
51-55	27363	30454	34999	39587	42647	49036	52180	54643
56-60	35355	39129	44675	50278	54013	59347	63184	66190
61-65	42965	47608	54425	61314	65908	72466	77185	80882
66-70	55422	61483	70381	79376	85374	93939	100100	104928
71-75	71933	79877	91531	103318	111177	122398	130472	136798
76-80	88428	98250	112658	127233	136952	150829	160812	168634
81-84	101237	112519	129065	145806	156969	172908	184374	193360
85+	104860	116554	133706	151060	162631	179153	191039	200353

Premium rates for Base product are based on age of the eldest member in the family (Proposer) and differ by Family Combination, Sum insured and Plan. All Premium rates and Sum insured are in INR. Premium are exclusive of applicable taxes. Proposer ages are in years (age last birthday).

Pan India coverage; however, for treatment in Delhi NCR, Mumbai (including Navi Mumbai and Thane), Kolkata and Gujrat State, a co-payment of 20% will be applicable

Enhanced								
1 Adult Family Combination (1A)								
Proposer Age \ Sum insured	3,00,000	4,00,000	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000
18-35	6637	7387	8491	9605	10346	11406	12168	12766
36-40	7496	8343	9591	10849	11687	12886	13747	14422
41-45	8830	9829	11299	12782	13771	15185	16200	16997
46-50	12122	13489	15497	17525	18879	20810	22200	23289
51-55	15839	17630	20259	23926	25699	28228	30049	31475
56-60	20239	22417	25614	28845	31001	34078	36292	38027
61-65	26678	29590	33860	38181	41062	45176	48136	50455
66-70	33773	37492	42946	48466	52148	57402	61184	64147
71-75	41716	46341	53120	59982	64559	71092	75793	79476
76-80	51539	57283	65701	74224	79907	88022	93860	98435
81-84	55475	61667	70741	79929	86056	94805	101098	106030
85+	55475	61667	70741	79929	86056	94805	101098	106030

Enhanced								
1 Adult + 1 Child Family Combination (1A+1C)								
Proposer Age \ Sum insured	3,00,000	4,00,000	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000
18-35	8022	8931	10269	11617	12515	13799	14723	15446
36-40	9278	10330	11878	13439	14480	15965	17035	17873
41-45	10682	11893	13676	15473	16673	18385	19616	20582
46-50	13958	15534	17853	20193	21755	23983	25587	26842
51-55	17840	19859	22826	26834	28832	31686	33740	35348
56-60	22860	25339	28976	32654	35105	38607	41126	43099
61-65	29828	33100	37902	42756	45994	50617	53942	56548
66-70	38995	43311	49643	56048	60319	66417	70804	74242
71-75	48905	54350	62336	70417	75804	83497	89032	93368
76-80	57456	63875	73288	82812	89164	98233	104757	109870
81-84	61647	68544	78656	88890	95714	105457	112467	117960
85+	61647	68544	78656	88890	95714	105457	112467	117960

Enhanced								
1 Adult + 2 Children Family Combination (1A+2C)								
Proposer Age \ Sum insured	3,00,000	4,00,000	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000
18-35	10813	12040	13850	15673	16888	18623	19870	20848
36-40	12559	13985	16087	18205	19616	21632	23082	24218
41-45	14452	16094	18510	20948	22573	24893	26563	27870
46-50	18329	20406	23459	26540	28596	31529	33640	35294
51-55	22880	25476	29290	34151	36720	40386	43025	45093
56-60	28262	31358	35903	40495	43558	47930	51076	53541
61-65	35528	39450	45209	51030	54911	60453	64440	67564
66-70	45015	50019	57363	64788	69739	76808	81894	85878
71-75	55078	61227	70250	79376	85461	94150	100401	105299
76-80	63628	70752	81201	91772	98822	108886	116127	121801
81-84	67821	75422	86570	97849	105371	116111	123837	129890
85+	67821	75422	86570	97849	105371	116111	123837	129890

Enhanced								
1 Adult + 3 Children Family Combination (1A+3C)								
Proposer Age \ Sum insured	3,00,000	4,00,000	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000
18-35	13573	15116	17393	19683	21211	23391	24960	26189
36-40	15707	17493	20125	22776	24543	27068	28883	30306
41-45	18138	20202	23239	26302	28343	31259	33356	35000
46-50	22593	25157	28927	32732	35268	38890	41496	43538
51-55	27840	31001	35649	41351	44480	48947	52160	54679
56-60	33664	37377	42830	48337	52010	57254	61027	63983
61-65	41227	45801	52517	59303	63829	70290	74939	78581
66-70	51037	56727	65082	73526	79158	87198	92983	97515
71-75	61250	68104	78164	88336	95119	104803	111770	117229
76-80	69801	77629	89115	100733	108479	119539	127497	133731
81-84	73993	82299	94485	106810	115028	126763	135205	141821
85+	73993	82299	94485	106810	115028	126763	135205	141821

Enhanced								
1 Adult + 4 Children Family Combination (1A+4C)								
Proposer Age \ Sum insured	3,00,000	4,00,000	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000
18-35	16317	18174	20914	23670	25508	28131	30020	31499
36-40	18744	20877	24022	27188	29300	32314	34483	36182
41-45	21717	24189	27829	31499	33945	37438	39951	41920
46-50	26749	29788	34257	38766	41773	46066	49154	51573
51-55	32701	36418	41881	48408	52086	57337	61114	64075
56-60	39068	43396	49756	56180	60463	66579	70978	74425
61-65	46927	52150	59825	67576	72746	80126	85437	89597
66-70	57057	63435	72801	82266	88578	97589	104072	109152
71-75	67422	74982	86078	97296	104776	115456	123140	129160
76-80	75974	84506	97030	109692	118136	130192	138865	145662
81-84	80165	89176	102398	115770	124686	137416	146575	153751
85+	80165	89176	102398	115770	124686	137416	146575	153751

Enhanced								
2 Adults Family Combination (2A)								
Proposer Age \ Sum insured	3,00,000	4,00,000	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000
18-35	8695	9672	11110	12560	13526	14907	15900	16678
36-40	9397	10454	12009	13578	14625	16117	17193	18034
41-45	10966	12203	14020	15854	17078	18823	20080	21065
46-50	15368	17091	19621	22177	23881	26315	28067	29439
51-55	21537	23963	27524	31123	33524	38972	41437	43370
56-60	30316	33515	38207	42953	46118	50636	53888	56434
61-65	40701	45081	51508	58009	62345	68534	72987	76478
66-70	54695	60671	69432	78299	84212	92654	98727	103487
71-75	73058	81124	92950	104921	112904	124301	132501	138926
76-80	93617	104026	119282	134729	145028	159735	170315	178606
81-84	109495	121713	139619	157749	169839	187100	199519	209250
85+	110950	123334	141483	159860	172114	189609	202197	212059

Enhanced								
2 Adults + 1 Child Family Combination (2A+1C)								
Proposer Age \ Sum insured	3,00,000	4,00,000	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000
18-35	10494	11677	13419	15174	16344	18014	19217	20159
36-40	11594	12903	14829	16770	18065	19913	21244	22286
41-45	13341	14848	17065	19302	20793	22923	24455	25655
46-50	17362	19314	22181	25075	27006	29761	31744	33298
51-55	23328	25960	29822	33727	36330	42068	44742	46838
56-60	31900	35279	40240	45256	48600	53375	56811	59502
61-65	40956	45367	51841	58387	62753	68985	73469	76982
66-70	56166	62311	71323	80440	86519	95201	101445	106339
71-75	76540	85006	97418	109980	118357	130317	138921	145663
76-80	97057	107859	123696	139726	150416	165678	176658	185261
81-84	112877	125480	143958	162663	175134	192942	205754	215794
85+	117123	130211	149398	168819	181771	200262	213565	223990

Enhanced								
2 Adults + 2 Children Family Combination (2A+2C)								
Proposer Age \ Sum insured	3,00,000	4,00,000	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000
18-35	12735	14175	16296	18431	19856	21890	23352	24499
36-40	14208	15815	18182	20567	22157	24427	26061	27341
41-45	16355	18207	20931	23680	25512	28128	30009	31485
46-50	20882	23235	26694	30186	32513	35837	38229	40103
51-55	27455	30557	35114	39718	42787	49191	52343	54814
56-60	36362	40250	45960	51732	55580	61074	65028	68125
61-65	45696	50650	57918	65269	70169	77166	82200	86144
66-70	61235	67957	77821	87797	94449	103948	110781	116136
71-75	81972	91058	104383	117865	126855	139691	148926	156162
76-80	102798	114255	131056	148059	159397	175585	187231	196357
81-84	118895	132186	151675	171398	184550	203330	216840	227425
85+	123296	137089	157311	177780	191428	210915	224935	235920

Enhanced								
2 Adults + 3 Children Family Combination (2A+3C)								
Proposer Age \ Sum insured	3,00,000	4,00,000	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000
18-35	14947	16639	19133	21644	23318	25710	27429	28777
36-40	16718	18612	21400	24211	26085	28762	30687	32195
41-45	19304	21492	24714	27961	30127	33219	35443	37186
46-50	24315	27060	31096	35169	37886	41764	44554	46739
51-55	31514	35080	40320	45610	49139	56197	59821	62661
56-60	40822	45220	51680	58208	62559	68773	73245	76747
61-65	50437	55931	63997	72149	77585	85347	90932	95307
66-70	66303	73604	84319	95154	102379	112695	120117	125931
71-75	87404	97109	111348	125750	135354	149065	158931	166661
76-80	108538	120651	138417	156393	168378	185492	197804	207452
81-84	124913	138892	159391	180134	193966	213716	227924	239058
85+	129468	143965	165226	186739	201086	221568	236304	247851

Enhanced								
2 Adults + 4 Children Family Combination (2A+4C)								
Proposer Age \ Sum insured	3,00,000	4,00,000	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000
18-35	17142	19085	21949	24833	26757	29502	31477	33024
36-40	19139	21311	24508	27730	29878	32945	35151	36881
41-45	22165	24680	28383	32116	34605	38159	40716	42719
46-50	27661	30788	35387	40028	43122	47539	50718	53208
51-55	35493	39513	45421	51386	55363	63064	67149	70352
56-60	45284	50191	57400	64683	69539	76473	81462	85370
61-65	55177	61212	70074	79030	85001	93528	99662	104469
66-70	71371	79251	90818	102511	110309	121442	129451	135728
71-75	92836	103161	118312	133635	143853	158441	168936	177159
76-80	114279	127047	145778	164725	177360	195400	208377	218547
81-84	130931	145596	167107	188870	203382	224102	239009	250690
85+	135640	150842	173140	195699	210742	232221	247673	259782

Premium rates for Base product are based on age of the eldest member in the family (Proposer) and differ by Family Combination, Sum insured and Plan. All Premium rates and Sum insured are in INR. Premium are exclusive of applicable taxes. Proposer ages are in years (age last birthday).

Pan India coverage; No co-payment applicable

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