

**Annexure II: Gross Premium Rate Table - Zone 1**

**Gross Premium Rate Table for Zone 1 - Multiplier Health Insurance Plan**

(In INR)

For Zone 2, 20% discount will apply on these rates

Premium rates are based on the age of the insured person.

Individual

Ages	5 Lakhs	7.5 Lakhs	10 Lakhs	15 Lakhs	20 Lakhs	25 Lakhs
0	3,386	3,918	4,318	4,984	5,383	5,716
1	3,386	3,918	4,318	4,984	5,383	5,716
2	3,386	3,918	4,318	4,984	5,383	5,716
3	3,386	3,918	4,318	4,984	5,383	5,716
4	3,386	3,918	4,318	4,984	5,383	5,716
5	3,386	3,918	4,318	4,984	5,383	5,716
6	3,386	3,918	4,318	4,984	5,383	5,716
7	3,386	3,918	4,318	4,984	5,383	5,716
8	3,386	3,918	4,318	4,984	5,383	5,716
9	3,386	3,918	4,318	4,984	5,383	5,716
10	3,386	3,918	4,318	4,984	5,383	5,716
11	3,386	3,918	4,318	4,984	5,383	5,716
12	3,386	3,918	4,318	4,984	5,383	5,716
13	3,386	3,918	4,318	4,984	5,383	5,716
14	3,386	3,918	4,318	4,984	5,383	5,716
15	3,386	3,918	4,318	4,984	5,383	5,716
16	3,386	3,918	4,318	4,984	5,383	5,716
17	3,441	3,983	4,389	5,066	5,472	5,810
18	3,605	4,173	4,599	5,309	5,735	6,089
19	3,781	4,377	4,824	5,569	6,015	6,388
20	4,016	4,649	5,125	5,916	6,392	6,787
21	4,208	4,872	5,371	6,201	6,699	7,114
22	4,404	5,100	5,621	6,491	7,012	7,447
23	4,599	5,326	5,871	6,780	7,325	7,779
24	4,851	5,618	6,193	7,152	7,727	8,206
25	5,040	5,838	6,436	7,433	8,031	8,529
26	5,223	6,050	6,669	7,703	8,323	8,839
27	5,459	6,323	6,971	8,052	8,700	9,240
28	5,622	6,513	7,181	8,294	8,962	9,518
29	5,776	6,691	7,377	8,521	9,207	9,779
30	5,982	6,930	7,641	8,826	9,537	10,130
31	6,112	7,081	7,808	9,019	9,746	10,351
32	6,233	7,221	7,962	9,197	9,939	10,556
33	6,412	7,429	8,191	9,462	10,225	10,860
34	6,517	7,551	8,326	9,619	10,394	11,040
35	6,619	7,669	8,457	9,769	10,557	11,213
36	6,788	7,865	8,672	10,019	10,826	11,499
37	6,891	7,985	8,805	10,172	10,992	11,675
38	7,001	8,112	8,945	10,334	11,168	11,862
39	7,191	8,333	9,189	10,616	11,472	12,185
40	7,328	8,491	9,364	10,818	11,691	12,418
41	7,486	8,674	9,566	11,051	11,943	12,686
42	7,669	8,887	9,801	11,323	12,237	12,998
43	7,958	9,223	10,171	11,751	12,699	13,490
44	8,215	9,521	10,500	12,132	13,111	13,927
45	8,520	9,874	10,889	12,582	13,597	14,444
46	8,880	10,292	11,351	13,116	14,175	15,057
47	9,390	10,883	12,003	13,870	14,990	15,923
48	9,899	11,473	12,654	14,623	15,804	16,788
49	10,501	12,172	13,425	15,514	16,767	17,811
50	11,213	12,998	14,337	16,568	17,907	19,022
51	12,156	14,092	15,544	17,964	19,416	20,626
52	13,157	15,254	16,826	19,446	21,018	22,328
53	14,339	16,625	18,339	21,195	22,909	24,337
54	15,735	18,244	20,125	23,261	25,143	26,710
55	17,385	20,158	22,237	25,703	27,782	29,515
56	19,332	22,416	24,729	28,584	30,897	32,825
57	21,607	25,055	27,641	31,952	34,538	36,693
58	23,917	27,735	30,598	35,370	38,233	40,619
59	26,261	30,453	33,598	38,839	41,983	44,603
60	28,639	33,212	36,642	42,358	45,788	48,646
61	30,068	34,869	38,471	44,473	48,074	51,075
62	31,568	36,610	40,391	46,694	50,475	53,626
63	33,144	38,438	42,408	49,026	52,996	56,305
64	34,798	40,357	44,526	51,474	55,643	59,117
65	36,535	42,372	46,749	54,045	58,422	62,070
66	38,359	44,488	49,084	56,744	61,341	65,171
67	40,274	46,709	51,535	59,579	64,405	68,427
68	42,285	49,042	54,109	62,555	67,622	71,845
69	44,397	51,491	56,812	65,680	71,001	75,435
70	46,614	54,063	59,650	68,961	74,548	79,204
71	48,941	56,763	62,629	72,406	78,272	83,161
72	51,386	59,598	65,758	76,024	82,183	87,316
73	53,952	62,575	69,043	79,822	86,290	91,679
74	56,647	65,701	72,492	83,810	90,601	96,260
75	59,476	68,984	76,114	87,998	95,128	1,01,070
76	62,447	72,430	79,917	92,395	99,882	1,06,121
77	65,567	76,049	83,910	97,012	1,04,873	1,11,424
78	68,843	79,848	88,103	1,01,860	1,10,114	1,16,993
79	72,282	83,838	92,505	1,06,950	1,15,617	1,22,839
80	75,893	88,027	97,127	1,12,295	1,21,395	1,28,979
81	79,685	92,425	1,01,981	1,17,906	1,27,462	1,35,425
82	83,666	97,044	1,07,077	1,23,799	1,33,832	1,42,193
83	87,847	1,01,893	1,12,428	1,29,986	1,40,521	1,49,300
84	92,236	1,06,985	1,18,047	1,36,483	1,47,544	1,56,762
85	96,845	1,12,331	1,23,946	1,43,304	1,54,918	1,64,597

**Annexure II: Gross Premium Rate Table - Zone 1**

**Gross Premium Rate Table for Zone 1 - Multiplier Health Insurance Plan**

(In INR)

For Zone 2, 20% discount will apply on these rates

Premium rates are based on the age of the insured person.

Individual

Ages	5 Lakhs	7.5 Lakhs	10 Lakhs	15 Lakhs	20 Lakhs	25 Lakhs
18	4,790	5,556	6,131	7,089	7,664	8,143
19	4,966	5,761	6,356	7,350	7,946	8,442
20	5,201	6,033	6,657	7,697	8,322	8,842
21	5,393	6,256	6,903	7,982	8,629	9,168
22	5,589	6,483	7,154	8,272	8,942	9,501
23	5,784	6,709	7,404	8,560	9,254	9,833
24	6,036	7,002	7,726	8,933	9,658	10,261
25	6,225	7,221	7,968	9,213	9,960	10,583
26	6,408	7,433	8,202	9,484	10,253	10,894
27	6,644	7,707	8,504	9,833	10,630	11,295
28	6,807	7,896	8,713	10,074	10,891	11,572
29	6,961	8,075	8,910	10,302	11,138	11,834
30	7,167	8,314	9,174	10,607	11,467	12,184
31	7,297	8,465	9,340	10,800	11,675	12,405
32	7,418	8,605	9,495	10,979	11,869	12,611
33	7,597	8,813	9,724	11,244	12,155	12,915
34	7,702	8,934	9,859	11,399	12,323	13,093
35	7,824	9,076	10,015	11,580	12,518	13,301
36	8,050	9,338	10,304	11,914	12,880	13,685
37	8,215	9,529	10,515	12,158	13,144	13,966
38	8,407	9,752	10,761	12,442	13,451	14,292
39	8,664	10,050	11,090	12,823	13,862	14,729
40	8,869	10,288	11,352	13,126	14,190	15,077
41	9,325	10,817	11,936	13,801	14,920	15,853
42	9,610	11,148	12,301	14,223	15,376	16,337
43	9,974	11,570	12,767	14,762	15,958	16,956
44	10,232	11,869	13,097	15,143	16,371	17,394
45	10,536	12,222	13,486	15,593	16,858	17,911
46	10,896	12,639	13,947	16,126	17,434	18,523
47	11,406	13,231	14,600	16,881	18,250	19,390
48	11,915	13,821	15,251	17,634	19,064	20,256
49	12,517	14,520	16,022	18,525	20,027	21,279
50	13,229	15,346	16,933	19,579	21,166	22,489
51	14,424	16,732	18,463	21,348	23,078	24,521
52	15,426	17,894	19,745	22,830	24,682	26,224
53	16,608	19,265	21,258	24,580	26,573	28,234
54	18,004	20,885	23,045	26,646	28,806	30,607
55	19,653	22,797	25,156	29,086	31,445	33,410
56	21,600	25,056	27,648	31,968	34,560	36,720
57	24,128	27,988	30,884	35,709	38,605	41,018
58	26,437	30,667	33,839	39,127	42,299	44,943
59	28,781	33,386	36,840	42,596	46,050	48,928
60	31,159	36,144	39,884	46,115	49,854	52,970
61	32,588	37,802	41,713	48,230	52,141	55,400
62	34,340	39,834	43,955	50,823	54,944	58,378
63	35,916	41,663	45,972	53,156	57,466	61,057
64	37,570	43,581	48,090	55,604	60,112	63,869
65	39,307	45,596	50,313	58,174	62,891	66,822
66	41,131	47,712	52,648	60,874	65,810	69,923
67	43,047	49,935	55,100	63,710	68,875	73,180
68	45,057	52,266	57,673	66,684	72,091	76,597
69	47,169	54,716	60,376	69,810	75,470	80,187
70	49,386	57,288	63,214	73,091	79,018	83,956
71	51,714	59,988	66,194	76,537	82,742	87,914
72	54,158	62,823	69,322	80,154	86,653	92,069
73	56,724	65,800	72,607	83,952	90,758	96,431
74	59,419	68,926	76,056	87,940	95,070	1,01,012
75	62,249	72,209	79,679	92,129	99,598	1,05,823
76	65,220	75,655	83,482	96,526	1,04,352	1,10,874
77	68,339	79,273	87,474	1,01,142	1,09,342	1,16,176
78	71,615	83,073	91,667	1,05,990	1,14,584	1,21,746
79	75,054	87,063	96,069	1,11,080	1,20,086	1,27,592
80	78,665	91,251	1,00,691	1,16,424	1,25,864	1,33,731
81	82,457	95,650	1,05,545	1,22,036	1,31,931	1,40,177
82	86,439	1,00,269	1,10,642	1,27,930	1,38,302	1,46,946
83	90,619	1,05,118	1,15,992	1,34,116	1,44,990	1,54,052
84	95,009	1,10,210	1,21,612	1,40,613	1,52,014	1,61,515
85	99,618	1,15,557	1,27,511	1,47,435	1,59,389	1,69,351

**Annexure II: Gross Premium Rate Table - Zone 1**  
**Gross Premium Rate Table for Zone 1 - Multiplier Health Insurance Plan**  
(In INR)

For Zone 2, 20% discount will apply on these rates

Premium rates are based on the age of the insured person.

Individual

Ages	5 Lakhs	7.5 Lakhs	10 Lakhs	15 Lakhs	20 Lakhs	25 Lakhs
18	6,483	7,520	8,298	9,595	10,373	11,021
19	6,659	7,724	8,524	9,855	10,654	11,320
20	6,894	7,997	8,824	10,203	11,030	11,720
21	7,086	8,220	9,070	10,487	11,338	12,046
22	7,282	8,447	9,321	10,777	11,651	12,379
23	7,477	8,673	9,571	11,066	11,963	12,711
24	7,728	8,964	9,892	11,437	12,365	13,138
25	7,918	9,185	10,135	11,719	12,669	13,461
26	8,101	9,397	10,369	11,989	12,962	13,772
27	8,336	9,670	10,670	12,337	13,338	14,171
28	8,500	9,860	10,880	12,580	13,600	14,450
29	8,653	10,037	11,076	12,806	13,845	14,710
30	8,860	10,278	11,341	13,113	14,176	15,062
31	8,990	10,428	11,507	13,305	14,384	15,283
32	9,111	10,569	11,662	13,484	14,578	15,489
33	9,290	10,776	11,891	13,749	14,864	15,793
34	9,395	10,898	12,026	13,905	15,032	15,972
35	9,516	11,039	12,180	14,084	15,226	16,177
36	9,742	11,301	12,470	14,418	15,587	16,561
37	9,935	11,525	12,717	14,704	15,896	16,890
38	10,209	11,842	13,068	15,109	16,334	17,355
39	10,555	12,244	13,510	15,621	16,888	17,944
40	10,877	12,617	13,923	16,098	17,403	18,491
41	11,640	13,502	14,899	17,227	18,624	19,788
42	12,032	13,957	15,401	17,807	19,251	20,454
43	12,504	14,505	16,005	18,506	20,006	21,257
44	12,900	14,964	16,512	19,092	20,640	21,930
45	13,308	15,437	17,034	19,696	21,293	22,624
46	13,669	15,856	17,496	20,230	21,870	23,237
47	14,178	16,446	18,148	20,983	22,685	24,103
48	14,687	17,037	18,799	21,737	23,499	24,968
49	15,289	17,735	19,570	22,628	24,462	25,991
50	16,001	18,561	20,481	23,681	25,602	27,202
51	17,449	20,241	22,335	25,825	27,918	29,663
52	18,450	21,402	23,616	27,306	29,520	31,365
53	19,632	22,773	25,129	29,055	31,411	33,374
54	21,028	24,392	26,916	31,121	33,645	35,748
55	22,677	26,305	29,027	33,562	36,283	38,551
56	24,624	28,564	31,519	36,444	39,398	41,861
57	27,404	31,789	35,077	40,558	43,846	46,587
58	29,713	34,467	38,033	43,975	47,541	50,512
59	32,057	37,186	41,033	47,444	51,291	54,497
60	34,435	39,945	44,077	50,964	55,096	58,540
61	35,864	41,602	45,906	53,079	57,382	60,969
62	37,869	43,928	48,472	56,046	60,590	64,377
63	39,444	45,755	50,488	58,377	63,110	67,055
64	41,099	47,675	52,607	60,827	65,758	69,868
65	42,836	49,690	54,830	63,397	68,538	72,821
66	44,660	51,806	57,165	66,097	71,456	75,922
67	46,575	54,027	59,616	68,931	74,520	79,178
68	48,586	56,360	62,190	71,907	77,738	82,596
69	50,697	58,809	64,892	75,032	81,115	86,185
70	52,914	61,380	67,730	78,313	84,662	89,954
71	55,242	64,081	70,710	81,758	88,387	93,911
72	57,686	66,916	73,838	85,375	92,298	98,066
73	60,253	69,893	77,124	89,174	96,405	1,02,430
74	62,947	73,019	80,572	93,162	1,00,715	1,07,010
75	65,777	76,301	84,195	97,350	1,05,243	1,11,821
76	68,748	79,748	87,997	1,01,747	1,09,997	1,16,872
77	71,868	83,367	91,991	1,06,365	1,14,989	1,22,176
78	75,143	87,166	96,183	1,11,212	1,20,229	1,27,743
79	78,582	91,155	1,00,585	1,16,301	1,25,731	1,33,589
80	82,194	95,345	1,05,208	1,21,647	1,31,510	1,39,730
81	85,985	99,743	1,10,061	1,27,258	1,37,576	1,46,175
82	89,967	1,04,362	1,15,158	1,33,151	1,43,947	1,52,944
83	94,147	1,09,211	1,20,508	1,39,338	1,50,635	1,60,050
84	98,537	1,14,303	1,26,127	1,45,835	1,57,659	1,67,513
85	1,03,146	1,19,649	1,32,027	1,52,656	1,65,034	1,75,348

**Annexure II: Gross Premium Rate Table - Zone 1**  
**Gross Premium Rate Table for Zone 1 - Multiplier Health Insurance Plan**  
(In INR)

For Zone 2, 20% discount will apply on these rates

Premium rates are based on the age of the insured person.

Individual

Ages	5 Lakhs	7.5 Lakhs	10 Lakhs	15 Lakhs	20 Lakhs	25 Lakhs
18	8,176	9,484	10,465	12,100	13,082	13,899
19	8,352	9,688	10,691	12,361	13,363	14,198
20	8,587	9,961	10,991	12,709	13,739	14,598
21	8,779	10,184	11,237	12,993	14,046	14,924
22	8,975	10,411	11,488	13,283	14,360	15,258
23	9,170	10,637	11,738	13,572	14,672	15,589
24	9,421	10,928	12,059	13,943	15,074	16,016
25	9,611	11,149	12,302	14,224	15,378	16,339
26	9,794	11,361	12,536	14,495	15,670	16,650
27	10,029	11,634	12,837	14,843	16,046	17,049
28	10,193	11,824	13,047	15,086	16,309	17,328
29	10,346	12,001	13,243	15,312	16,554	17,588
30	10,553	12,241	13,508	15,618	16,885	17,940
31	10,683	12,392	13,674	15,811	17,093	18,161
32	10,803	12,531	13,828	15,988	17,285	18,365
33	10,982	12,739	14,057	16,253	17,571	18,669
34	11,088	12,862	14,193	16,410	17,741	18,850
35	11,209	13,002	14,348	16,589	17,934	19,055
36	11,435	13,265	14,637	16,924	18,296	19,440
37	11,628	13,488	14,884	17,209	18,605	19,768
38	11,902	13,806	15,235	17,615	19,043	20,233
39	12,275	14,239	15,712	18,167	19,640	20,868
40	12,680	14,709	16,230	18,766	20,288	21,556
41	13,719	15,914	17,560	20,304	21,950	23,322
42	14,240	16,518	18,227	21,075	22,784	24,208
43	14,819	17,190	18,968	21,932	23,710	25,192
44	15,322	17,774	19,612	22,677	24,515	26,047
45	15,838	18,372	20,273	23,440	25,341	26,925
46	16,337	18,951	20,911	24,179	26,139	27,773
47	16,951	19,663	21,697	25,087	27,122	28,817
48	17,459	20,252	22,348	25,839	27,934	29,680
49	18,061	20,951	23,118	26,730	28,898	30,704
50	18,774	21,778	24,031	27,786	30,038	31,916
51	20,473	23,749	26,205	30,300	32,757	34,804
52	21,474	24,910	27,487	31,782	34,358	36,506
53	22,656	26,281	29,000	33,531	36,250	38,515
54	24,052	27,900	30,787	35,597	38,483	40,888
55	25,702	29,814	32,899	38,039	41,123	43,693
56	27,649	32,073	35,391	40,921	44,238	47,003
57	30,680	35,589	39,270	45,406	49,088	52,156
58	32,990	38,268	42,227	48,825	52,784	56,083
59	35,333	40,986	45,226	52,293	56,533	60,066
60	37,711	43,745	48,270	55,812	60,338	64,109
61	39,140	45,402	50,099	57,927	62,624	66,538
62	41,397	48,021	52,988	61,268	66,235	70,375
63	42,973	49,849	55,005	63,600	68,757	73,054
64	44,627	51,767	57,123	66,048	71,403	75,866
65	46,364	53,782	59,346	68,619	74,182	78,819
66	48,188	55,898	61,681	71,318	77,101	81,920
67	50,103	58,119	64,132	74,152	80,165	85,175
68	52,114	60,452	66,706	77,129	83,382	88,594
69	54,225	62,901	69,408	80,253	86,760	92,183
70	56,442	65,473	72,246	83,534	90,307	95,951
71	58,770	68,173	75,226	86,980	94,032	99,909
72	61,215	71,009	78,355	90,598	97,944	1,04,066
73	63,781	73,986	81,640	94,396	1,02,050	1,08,428
74	66,476	77,112	85,089	98,384	1,06,362	1,13,009
75	69,305	80,394	88,710	1,02,571	1,10,888	1,17,819
76	72,276	83,840	92,513	1,06,968	1,15,642	1,22,869
77	75,396	87,459	96,507	1,11,586	1,20,634	1,28,173
78	78,671	91,258	1,00,699	1,16,433	1,25,874	1,33,741
79	82,111	95,249	1,05,102	1,21,524	1,31,378	1,39,589
80	85,722	99,438	1,09,724	1,26,869	1,37,155	1,45,727
81	89,514	1,03,836	1,14,578	1,32,481	1,43,222	1,52,174
82	93,495	1,08,454	1,19,674	1,38,373	1,49,592	1,58,942
83	97,676	1,13,304	1,25,025	1,44,560	1,56,282	1,66,049
84	1,02,065	1,18,395	1,30,643	1,51,056	1,63,304	1,73,511
85	1,06,674	1,23,742	1,36,543	1,57,878	1,70,678	1,81,346

**Annexure II: Gross Premium Rate Table - Zone 1**  
**Gross Premium Rate Table for Zone 1 - Multiplier Health Insurance Plan**  
(In INR)

For Zone 2, 20% discount will apply on these rates

Premium rates are based on the age of the insured person.

Individual

Ages	5 Lakhs	7.5 Lakhs	10 Lakhs	15 Lakhs	20 Lakhs	25 Lakhs
18	9,869	11,448	12,632	14,606	15,790	16,777
19	10,044	11,651	12,856	14,865	16,070	17,075
20	10,279	11,924	13,157	15,213	16,446	17,474
21	10,472	12,148	13,404	15,499	16,755	17,802
22	10,667	12,374	13,654	15,787	17,067	18,134
23	10,863	12,601	13,905	16,077	17,381	18,467
24	11,114	12,892	14,226	16,449	17,782	18,894
25	11,304	13,113	14,469	16,730	18,086	19,217
26	11,486	13,324	14,702	16,999	18,378	19,526
27	11,722	13,598	15,004	17,349	18,755	19,927
28	11,886	13,788	15,214	17,591	19,018	20,206
29	12,039	13,965	15,410	17,818	19,262	20,466
30	12,245	14,204	15,674	18,123	19,592	20,817
31	12,376	14,356	15,841	18,316	19,802	21,039
32	12,496	14,495	15,995	18,494	19,994	21,243
33	12,675	14,703	16,224	18,759	20,280	21,548
34	12,781	14,826	16,360	18,916	20,450	21,728
35	12,902	14,966	16,515	19,095	20,643	21,933
36	13,128	15,228	16,804	19,429	21,005	22,318
37	13,321	15,452	17,051	19,715	21,314	22,646
38	13,595	15,770	17,402	20,121	21,752	23,112
39	13,968	16,203	17,879	20,673	22,349	23,746
40	14,401	16,705	18,433	21,313	23,042	24,482
41	15,702	18,214	20,099	23,239	25,123	26,693
42	16,320	18,931	20,890	24,154	26,112	27,744
43	17,027	19,751	21,795	25,200	27,243	28,946
44	17,636	20,458	22,574	26,101	28,218	29,981
45	18,260	21,182	23,373	27,025	29,216	31,042
46	18,866	21,885	24,148	27,922	30,186	32,072
47	19,618	22,757	25,111	29,035	31,389	33,351
48	20,232	23,469	25,897	29,943	32,371	34,394
49	20,833	24,166	26,666	30,833	33,333	35,416
50	21,546	24,993	27,579	31,888	34,474	36,628
51	23,497	27,257	30,076	34,776	37,595	39,945
52	24,498	28,418	31,357	36,257	39,197	41,647
53	25,680	29,789	32,870	38,006	41,088	43,656
54	27,076	31,408	34,657	40,072	43,322	46,029
55	28,726	33,322	36,769	42,514	45,962	48,834
56	30,673	35,581	39,261	45,396	49,077	52,144
57	33,956	39,389	43,464	50,255	54,330	57,725
58	36,266	42,069	46,420	53,674	58,026	61,652
59	38,610	44,788	49,421	57,143	61,776	65,637
60	40,988	47,546	52,465	60,662	65,581	69,680
61	42,417	49,204	54,294	62,777	67,867	72,109
62	44,925	52,113	57,504	66,489	71,880	76,373
63	46,501	53,941	59,521	68,821	74,402	79,052
64	48,155	55,860	61,638	71,269	77,048	81,864
65	49,892	57,875	63,862	73,840	79,827	84,816
66	51,716	59,991	66,196	76,540	82,746	87,917
67	53,631	62,212	68,648	79,374	85,810	91,173
68	55,642	64,545	71,222	82,350	89,027	94,591
69	57,754	66,995	73,925	85,476	92,406	98,182
70	59,971	69,566	76,763	88,757	95,954	1,01,951
71	62,299	72,267	79,743	92,203	99,678	1,05,908
72	64,743	75,102	82,871	95,820	1,03,589	1,10,063
73	67,309	78,078	86,156	99,617	1,07,694	1,14,425
74	70,004	81,205	89,605	1,03,606	1,12,006	1,19,007
75	72,834	84,487	93,228	1,07,794	1,16,534	1,23,818
76	75,805	87,934	97,030	1,12,191	1,21,288	1,28,869
77	78,924	91,552	1,01,023	1,16,808	1,26,278	1,34,171
78	82,200	95,352	1,05,216	1,21,656	1,31,520	1,39,740
79	85,639	99,341	1,09,618	1,26,746	1,37,022	1,45,586
80	89,250	1,03,530	1,14,240	1,32,090	1,42,800	1,51,725
81	93,042	1,07,929	1,19,094	1,37,702	1,48,867	1,58,171
82	97,023	1,12,547	1,24,189	1,43,594	1,55,237	1,64,939
83	1,01,204	1,17,397	1,29,541	1,49,782	1,61,926	1,72,047
84	1,05,593	1,22,488	1,35,159	1,56,278	1,68,949	1,79,508
85	1,10,202	1,27,834	1,41,059	1,63,099	1,76,323	1,87,343

**Annexure II: Gross Premium Rate Table - Zone 1**  
**Gross Premium Rate Table for Zone 1 - Multiplier Health Insurance Plan**  
(In INR)

For Zone 2, 20% discount will apply on these rates

Premium rates are based on the age of the insured person.

Individual

Ages	5 Lakhs	7.5 Lakhs	10 Lakhs	15 Lakhs	20 Lakhs	25 Lakhs
18	5,047	5,855	6,460	7,470	8,075	8,580
19	5,223	6,059	6,685	7,730	8,357	8,879
20	5,458	6,331	6,986	8,078	8,733	9,279
21	5,721	6,636	7,323	8,467	9,154	9,726
22	6,010	6,972	7,693	8,895	9,616	10,217
23	6,283	7,288	8,042	9,299	10,053	10,681
24	6,612	7,670	8,463	9,786	10,579	11,240
25	6,880	7,981	8,806	10,182	11,008	11,696
26	7,163	8,309	9,169	10,601	11,461	12,177
27	7,475	8,671	9,568	11,063	11,960	12,708
28	7,712	8,946	9,871	11,414	12,339	13,110
29	7,959	9,232	10,188	11,779	12,734	13,530
30	8,231	9,548	10,536	12,182	13,170	13,993
31	8,423	9,771	10,781	12,466	13,477	14,319
32	8,626	10,006	11,041	12,766	13,802	14,664
33	8,857	10,274	11,337	13,108	14,171	15,057
34	9,011	10,453	11,534	13,336	14,418	15,319
35	9,184	10,653	11,756	13,592	14,694	15,613
36	9,395	10,898	12,026	13,905	15,032	15,972
37	9,539	11,065	12,210	14,118	15,262	16,216
38	9,716	11,271	12,436	14,380	15,546	16,517
39	9,948	11,540	12,733	14,723	15,917	16,912
40	10,128	11,748	12,964	14,989	16,205	17,218
41	10,722	12,438	13,724	15,869	17,155	18,227
42	10,967	12,722	14,038	16,231	17,547	18,644
43	11,327	13,139	14,499	16,764	18,123	19,256
44	11,667	13,534	14,934	17,267	18,667	19,834
45	12,101	14,037	15,489	17,909	19,362	20,572
46	12,577	14,589	16,099	18,614	20,123	21,381
47	13,224	15,340	16,927	19,572	21,158	22,481
48	13,895	16,118	17,786	20,565	22,232	23,622
49	14,726	17,082	18,849	21,794	23,562	25,034
50	15,667	18,174	20,054	23,187	25,067	26,634
51	17,407	20,192	22,281	25,762	27,851	29,592
52	18,764	21,766	24,018	27,771	30,022	31,899
53	20,418	23,685	26,135	30,219	32,669	34,711
54	22,314	25,884	28,562	33,025	35,702	37,934
55	24,555	28,484	31,430	36,341	39,288	41,744
56	27,200	31,552	34,816	40,256	43,520	46,240
57	31,169	36,156	39,896	46,130	49,870	52,987
58	34,549	40,077	44,223	51,133	55,278	58,733
59	38,145	44,248	48,826	56,455	61,032	64,847
60	41,793	48,480	53,495	61,854	66,869	71,048
61	44,511	51,633	56,974	65,876	71,218	75,669
62	48,751	56,551	62,401	72,151	78,002	82,877
63	51,184	59,373	65,516	75,752	81,894	87,013
64	53,739	62,337	68,786	79,534	85,982	91,356
65	56,422	65,450	72,220	83,505	90,275	95,917
66	59,238	68,716	75,825	87,672	94,781	1,00,705
67	62,195	72,146	79,610	92,049	99,512	1,05,732
68	65,301	75,749	83,585	96,645	1,04,482	1,11,012
69	68,561	79,531	87,758	1,01,470	1,09,698	1,16,554
70	71,985	83,503	92,141	1,06,538	1,15,176	1,22,375
71	75,579	87,672	96,741	1,11,857	1,20,926	1,28,484
72	79,354	92,051	1,01,573	1,17,444	1,26,966	1,34,902
73	83,317	96,648	1,06,646	1,23,309	1,33,307	1,41,639
74	87,478	1,01,474	1,11,972	1,29,467	1,39,965	1,48,713
75	91,848	1,06,544	1,17,565	1,35,935	1,46,957	1,56,142
76	96,436	1,11,866	1,23,438	1,42,725	1,54,298	1,63,941
77	1,01,253	1,17,453	1,29,604	1,49,854	1,62,005	1,72,130
78	1,06,311	1,23,321	1,36,078	1,57,340	1,70,098	1,80,729
79	1,11,622	1,29,482	1,42,876	1,65,201	1,78,595	1,89,757
80	1,17,199	1,35,951	1,50,015	1,73,455	1,87,518	1,99,238
81	1,23,054	1,42,743	1,57,509	1,82,120	1,96,886	2,09,192
82	1,29,202	1,49,874	1,65,379	1,91,219	2,06,723	2,19,643
83	1,35,658	1,57,363	1,73,642	2,00,774	2,17,053	2,30,619
84	1,42,436	1,65,226	1,82,318	2,10,805	2,27,898	2,42,141
85	1,49,553	1,73,481	1,91,428	2,21,338	2,39,285	2,54,240

**Annexure II: Gross Premium Rate Table - Zone 1**  
**Gross Premium Rate Table for Zone 1 - Multiplier Health Insurance Plan**  
(In INR)

For Zone 2, 20% discount will apply on these rates

Premium rates are based on the age of the insured person.

Individual

Ages	5 Lakhs	7.5 Lakhs	10 Lakhs	15 Lakhs	20 Lakhs	25 Lakhs
18	6,910	8,016	8,845	10,227	11,056	11,747
19	7,085	8,219	9,069	10,486	11,336	12,045
20	7,320	8,491	9,370	10,834	11,712	12,444
21	7,583	8,796	9,706	11,223	12,133	12,891
22	7,872	9,132	10,076	11,651	12,595	13,382
23	8,145	9,448	10,426	12,055	13,032	13,847
24	8,474	9,830	10,847	12,542	13,558	14,406
25	8,742	10,141	11,190	12,938	13,987	14,861
26	9,025	10,469	11,552	13,357	14,440	15,343
27	9,337	10,831	11,951	13,819	14,939	15,873
28	9,574	11,106	12,255	14,170	15,318	16,276
29	9,821	11,392	12,571	14,535	15,714	16,696
30	10,093	11,708	12,919	14,938	16,149	17,158
31	10,285	11,931	13,165	15,222	16,456	17,485
32	10,488	12,166	13,425	15,522	16,781	17,830
33	10,719	12,434	13,720	15,864	17,150	18,222
34	10,873	12,613	13,917	16,092	17,397	18,484
35	11,046	12,813	14,139	16,348	17,674	18,778
36	11,378	13,198	14,564	16,839	18,205	19,343
37	11,618	13,477	14,871	17,195	18,589	19,751
38	11,925	13,833	15,264	17,649	19,080	20,273
39	12,262	14,224	15,695	18,148	19,619	20,845
40	12,551	14,559	16,065	18,575	20,082	21,337
41	13,251	15,371	16,961	19,611	21,202	22,527
42	13,635	15,817	17,453	20,180	21,816	23,180
43	14,099	16,355	18,047	20,867	22,558	23,968
44	14,439	16,749	18,482	21,370	23,102	24,546
45	14,873	17,253	19,037	22,012	23,797	25,284
46	15,350	17,806	19,648	22,718	24,560	26,095
47	15,996	18,555	20,475	23,674	25,594	27,193
48	16,667	19,334	21,334	24,667	26,667	28,334
49	17,498	20,298	22,397	25,897	27,997	29,747
50	18,440	21,390	23,603	27,291	29,504	31,348
51	20,431	23,700	26,152	30,238	32,690	34,733
52	21,788	25,274	27,889	32,246	34,861	37,040
53	23,442	27,193	30,006	34,694	37,507	39,851
54	25,338	29,392	32,433	37,500	40,541	43,075
55	27,579	31,992	35,301	40,817	44,126	46,884
56	30,224	35,060	38,687	44,732	48,358	51,381
57	34,445	39,956	44,090	50,979	55,112	58,557
58	37,826	43,878	48,417	55,982	60,522	64,304
59	41,421	48,048	53,019	61,303	66,274	70,416
60	45,069	52,280	57,688	66,702	72,110	76,617
61	47,787	55,433	61,167	70,725	76,459	81,238
62	52,280	60,645	66,918	77,374	83,648	88,876
63	54,713	63,467	70,033	80,975	87,541	93,012
64	57,267	66,430	73,302	84,755	91,627	97,354
65	59,950	69,542	76,736	88,726	95,920	1,01,915
66	62,766	72,809	80,340	92,894	1,00,426	1,06,702
67	65,724	76,240	84,127	97,272	1,05,158	1,11,731
68	68,829	79,842	88,101	1,01,867	1,10,126	1,17,009
69	72,090	83,624	92,275	1,06,693	1,15,344	1,22,553
70	75,513	87,595	96,657	1,11,759	1,20,821	1,28,372
71	79,108	91,765	1,01,258	1,17,080	1,26,573	1,34,484
72	82,882	96,143	1,06,089	1,22,665	1,32,611	1,40,899
73	86,845	1,00,740	1,11,162	1,28,531	1,38,952	1,47,637
74	91,007	1,05,568	1,16,489	1,34,690	1,45,611	1,54,712
75	95,376	1,10,636	1,22,081	1,41,156	1,52,602	1,62,139
76	99,964	1,15,958	1,27,954	1,47,947	1,59,942	1,69,939
77	1,04,781	1,21,546	1,34,120	1,55,076	1,67,650	1,78,128
78	1,09,839	1,27,413	1,40,594	1,62,562	1,75,742	1,86,726
79	1,15,150	1,33,574	1,47,392	1,70,422	1,84,240	1,95,755
80	1,20,727	1,40,043	1,54,531	1,78,676	1,93,163	2,05,236
81	1,26,582	1,46,835	1,62,025	1,87,341	2,02,531	2,15,189
82	1,32,730	1,53,967	1,69,894	1,96,440	2,12,368	2,25,641
83	1,39,186	1,61,456	1,78,158	2,05,995	2,22,698	2,36,616
84	1,45,964	1,69,318	1,86,834	2,16,027	2,33,542	2,48,139
85	1,53,082	1,77,575	1,95,945	2,26,561	2,44,931	2,60,239

**Annexure II: Gross Premium Rate Table - Zone 1**  
**Gross Premium Rate Table for Zone 1 - Multiplier Health Insurance Plan**  
(In INR)

For Zone 2, 20% discount will apply on these rates

Premium rates are based on the age of the insured person.

Individual

Ages	5 Lakhs	7.5 Lakhs	10 Lakhs	15 Lakhs	20 Lakhs	25 Lakhs
18	8,772	10,176	11,228	12,983	14,035	14,912
19	8,947	10,379	11,452	13,242	14,315	15,210
20	9,182	10,651	11,753	13,589	14,691	15,609
21	9,445	10,956	12,090	13,979	15,112	16,057
22	9,735	11,293	12,461	14,408	15,576	16,550
23	10,007	11,608	12,809	14,810	16,011	17,012
24	10,336	11,990	13,230	15,297	16,538	17,571
25	10,604	12,301	13,573	15,694	16,966	18,027
26	10,887	12,629	13,935	16,113	17,419	18,508
27	11,199	12,991	14,335	16,575	17,918	19,038
28	11,436	13,266	14,638	16,925	18,298	19,441
29	11,683	13,552	14,954	17,291	18,693	19,861
30	11,955	13,868	15,302	17,693	19,128	20,324
31	12,147	14,091	15,548	17,978	19,435	20,650
32	12,350	14,326	15,808	18,278	19,760	20,995
33	12,581	14,594	16,104	18,620	20,130	21,388
34	12,735	14,773	16,301	18,848	20,376	21,650
35	12,908	14,973	16,522	19,104	20,653	21,944
36	13,240	15,358	16,947	19,595	21,184	22,508
37	13,480	15,637	17,254	19,950	21,568	22,916
38	13,787	15,993	17,647	20,405	22,059	23,438
39	14,155	16,420	18,118	20,949	22,648	24,064
40	14,534	16,859	18,604	21,510	23,254	24,708
41	15,520	18,003	19,866	22,970	24,832	26,384
42	16,044	18,611	20,536	23,745	25,670	27,275
43	16,624	19,284	21,279	24,604	26,598	28,261
44	17,081	19,814	21,864	25,280	27,330	29,038
45	17,633	20,454	22,570	26,097	28,213	29,976
46	18,260	21,182	23,373	27,025	29,216	31,042
47	18,768	21,771	24,023	27,777	30,029	31,906
48	19,439	22,549	24,882	28,770	31,102	33,046
49	20,271	23,514	25,947	30,001	32,434	34,461
50	21,212	24,606	27,151	31,394	33,939	36,060
51	23,455	27,208	30,022	34,713	37,528	39,874
52	24,812	28,782	31,759	36,722	39,699	42,180
53	26,466	30,701	33,876	39,170	42,346	44,992
54	28,363	32,901	36,305	41,977	45,381	48,217
55	30,603	35,499	39,172	45,292	48,965	52,025
56	33,248	38,568	42,557	49,207	53,197	56,522
57	37,722	43,758	48,284	55,829	60,355	64,127
58	41,102	47,678	52,611	60,831	65,763	69,873
59	44,697	51,849	57,212	66,152	71,515	75,985
60	48,345	56,080	61,882	71,551	77,352	82,187
61	51,064	59,234	65,362	75,575	81,702	86,809
62	55,808	64,737	71,434	82,596	89,293	94,874
63	58,241	67,560	74,548	86,197	93,186	99,010
64	60,796	70,523	77,819	89,978	97,274	1,03,353
65	63,478	73,634	81,252	93,947	1,01,565	1,07,913
66	66,295	76,902	84,858	98,117	1,06,072	1,12,702
67	69,252	80,332	88,643	1,02,493	1,10,803	1,17,728
68	72,357	83,934	92,617	1,07,088	1,15,771	1,23,007
69	75,618	87,717	96,791	1,11,915	1,20,989	1,28,551
70	79,041	91,688	1,01,172	1,16,981	1,26,466	1,34,370
71	82,636	95,858	1,05,774	1,22,301	1,32,218	1,40,481
72	86,410	1,00,236	1,10,605	1,27,887	1,38,256	1,46,897
73	90,374	1,04,834	1,15,679	1,33,754	1,44,598	1,53,636
74	94,535	1,09,661	1,21,005	1,39,912	1,51,256	1,60,710
75	98,904	1,14,729	1,26,597	1,46,378	1,58,246	1,68,137
76	1,03,492	1,20,051	1,32,470	1,53,168	1,65,587	1,75,936
77	1,08,309	1,25,638	1,38,636	1,60,297	1,73,294	1,84,125
78	1,13,368	1,31,507	1,45,111	1,67,785	1,81,389	1,92,726
79	1,18,679	1,37,668	1,51,909	1,75,645	1,89,886	2,01,754
80	1,24,255	1,44,136	1,59,046	1,83,897	1,98,808	2,11,234
81	1,30,111	1,50,929	1,66,542	1,92,564	2,08,178	2,21,189
82	1,36,259	1,58,060	1,74,412	2,01,663	2,18,014	2,31,640
83	1,42,714	1,65,548	1,82,674	2,11,217	2,28,342	2,42,614
84	1,49,493	1,73,412	1,91,351	2,21,250	2,39,189	2,54,138
85	1,56,610	1,81,668	2,00,461	2,31,783	2,50,576	2,66,237

**Annexure II: Gross Premium Rate Table - Zone 1**  
**Gross Premium Rate Table for Zone 1 - Multiplier Health Insurance Plan**  
(In INR)

For Zone 2, 20% discount will apply on these rates

Premium rates are based on the age of the insured person.

Individual

Ages	5 Lakhs	7.5 Lakhs	10 Lakhs	15 Lakhs	20 Lakhs	25 Lakhs
18	10,634	12,335	13,612	15,738	17,014	18,078
19	10,809	12,538	13,836	15,997	17,294	18,375
20	11,044	12,811	14,136	16,345	17,670	18,775
21	11,307	13,116	14,473	16,734	18,091	19,222
22	11,597	13,453	14,844	17,164	18,555	19,715
23	11,869	13,768	15,192	17,566	18,990	20,177
24	12,198	14,150	15,613	18,053	19,517	20,737
25	12,467	14,462	15,958	18,451	19,947	21,194
26	12,749	14,789	16,319	18,869	20,398	21,673
27	13,061	15,151	16,718	19,330	20,898	22,204
28	13,298	15,426	17,021	19,681	21,277	22,607
29	13,545	15,712	17,338	20,047	21,672	23,027
30	13,817	16,028	17,686	20,449	22,107	23,489
31	14,009	16,250	17,932	20,733	22,414	23,815
32	14,212	16,486	18,191	21,034	22,739	24,160
33	14,443	16,754	18,487	21,376	23,109	24,553
34	14,597	16,933	18,684	21,604	23,355	24,815
35	14,770	17,133	18,906	21,860	23,632	25,109
36	15,102	17,518	19,331	22,351	24,163	25,673
37	15,343	17,798	19,639	22,708	24,549	26,083
38	15,649	18,153	20,031	23,161	25,038	26,603
39	16,017	18,580	20,502	23,705	25,627	27,229
40	16,396	19,019	20,987	24,266	26,234	27,873
41	17,585	20,399	22,509	26,026	28,136	29,895
42	18,207	21,120	23,305	26,946	29,131	30,952
43	18,892	21,915	24,182	27,960	30,227	32,116
44	19,491	22,610	24,948	28,847	31,186	33,135
45	20,158	23,383	25,802	29,834	32,253	34,269
46	20,902	24,246	26,755	30,935	33,443	35,533
47	21,298	24,706	27,261	31,521	34,077	36,207
48	22,107	25,644	28,297	32,718	35,371	37,582
49	23,043	26,730	29,495	34,104	36,869	39,173
50	23,984	27,821	30,700	35,496	38,374	40,773
51	26,479	30,716	33,893	39,189	42,366	45,014
52	27,837	32,291	35,631	41,199	44,539	47,323
53	29,490	34,208	37,747	43,645	47,184	50,133
54	31,387	36,409	40,175	46,453	50,219	53,358
55	33,627	39,007	43,043	49,768	53,803	57,166
56	36,272	42,076	46,428	53,683	58,035	61,662
57	40,998	47,558	52,477	60,677	65,597	69,697
58	44,378	51,478	56,804	65,679	71,005	75,443
59	47,973	55,649	61,405	71,000	76,757	81,554
60	51,622	59,882	66,076	76,401	82,595	87,757
61	54,340	63,034	69,555	80,423	86,944	92,378
62	59,336	68,830	75,950	87,817	94,938	1,00,871
63	61,769	71,652	79,064	91,418	98,830	1,05,007
64	64,324	74,616	82,335	95,200	1,02,918	1,09,351
65	67,006	77,727	85,768	99,169	1,07,210	1,13,910
66	69,823	80,995	89,373	1,03,338	1,11,717	1,18,699
67	72,780	84,425	93,158	1,07,714	1,16,448	1,23,726
68	75,886	88,028	97,134	1,12,311	1,21,418	1,29,006
69	79,146	91,809	1,01,307	1,17,136	1,26,634	1,34,548
70	82,570	95,781	1,05,690	1,22,204	1,32,112	1,40,369
71	86,164	99,950	1,10,290	1,27,523	1,37,862	1,46,479
72	89,939	1,04,329	1,15,122	1,33,110	1,43,902	1,52,896
73	93,902	1,08,926	1,20,195	1,38,975	1,50,243	1,59,633
74	98,063	1,13,753	1,25,521	1,45,133	1,56,901	1,66,707
75	1,02,433	1,18,822	1,31,114	1,51,601	1,63,893	1,74,136
76	1,07,021	1,24,144	1,36,987	1,58,391	1,71,234	1,81,936
77	1,11,838	1,29,732	1,43,153	1,65,520	1,78,941	1,90,125
78	1,16,896	1,35,599	1,49,627	1,73,006	1,87,034	1,98,723
79	1,22,207	1,41,760	1,56,425	1,80,866	1,95,531	2,07,752
80	1,27,783	1,48,228	1,63,562	1,89,119	2,04,453	2,17,231
81	1,33,639	1,55,021	1,71,058	1,97,786	2,13,822	2,27,186
82	1,39,787	1,62,153	1,78,927	2,06,885	2,23,659	2,37,638
83	1,46,243	1,69,642	1,87,191	2,16,440	2,33,989	2,48,613
84	1,53,021	1,77,504	1,95,867	2,26,471	2,44,834	2,60,136
85	1,60,138	1,85,760	2,04,977	2,37,004	2,56,221	2,72,235

**Annexure II: Gross Premium Rate Table - Zone 1**  
**Gross Premium Rate Table for Zone 1 - Multiplier Health Insurance Plan**  
(In INR)

For Zone 2, 20% discount will apply on these rates

Premium rates are based on the age of the insured person.

Individual

Ages	5 Lakhs	7.5 Lakhs	10 Lakhs	15 Lakhs	20 Lakhs	25 Lakhs
18	12,157	14,102	15,561	17,992	19,451	20,667
19	12,333	14,306	15,786	18,253	19,733	20,966
20	12,568	14,579	16,087	18,601	20,109	21,366
21	12,830	14,883	16,422	18,988	20,528	21,811
22	13,120	15,219	16,794	19,418	20,992	22,304
23	13,393	15,536	17,143	19,822	21,429	22,768
24	13,722	15,918	17,564	20,309	21,955	23,327
25	13,990	16,228	17,907	20,705	22,384	23,783
26	14,273	16,557	18,269	21,124	22,837	24,264
27	14,585	16,919	18,669	21,586	23,336	24,795
28	14,821	17,192	18,971	21,935	23,714	25,196
29	15,069	17,480	19,288	22,302	24,110	25,617
30	15,341	17,796	19,636	22,705	24,546	26,080
31	15,532	18,017	19,881	22,987	24,851	26,404
32	15,735	18,253	20,141	23,288	25,176	26,750
33	15,967	18,522	20,438	23,631	25,547	27,144
34	16,120	18,699	20,634	23,858	25,792	27,404
35	16,294	18,901	20,856	24,115	26,070	27,700
36	16,625	19,285	21,280	24,605	26,600	28,263
37	16,866	19,565	21,588	24,962	26,986	28,672
38	17,173	19,921	21,981	25,416	27,477	29,194
39	17,540	20,346	22,451	25,959	28,064	29,818
40	17,919	20,786	22,936	26,520	28,670	30,462
41	19,277	22,361	24,675	28,530	30,843	32,771
42	19,928	23,116	25,508	29,493	31,885	33,878
43	20,695	24,006	26,490	30,629	33,112	35,182
44	21,381	24,802	27,368	31,644	34,210	36,348
45	22,166	25,713	28,372	32,806	35,466	37,682
46	23,006	26,687	29,448	34,049	36,810	39,110
47	23,720	27,515	30,362	35,106	37,952	40,324
48	24,637	28,579	31,535	36,463	39,419	41,883
49	25,711	29,825	32,910	38,052	41,138	43,709
50	26,756	31,037	34,248	39,599	42,810	45,485
51	29,504	34,225	37,765	43,666	47,206	50,157
52	30,861	35,799	39,502	45,674	49,378	52,464
53	32,515	37,717	41,619	48,122	52,024	55,276
54	34,411	39,917	44,046	50,928	55,058	58,499
55	36,652	42,516	46,915	54,245	58,643	62,308
56	39,297	45,585	50,300	58,160	62,875	66,805
57	44,274	51,358	56,671	65,526	70,838	75,266
58	47,655	55,280	60,998	70,529	76,248	81,014
59	51,250	59,450	65,600	75,850	82,000	87,125
60	54,898	63,682	70,269	81,249	87,837	93,327
61	57,616	66,835	73,748	85,272	92,186	97,947
62	62,865	72,923	80,467	93,040	1,00,584	1,06,871
63	65,298	75,746	83,581	96,641	1,04,477	1,11,007
64	67,852	78,708	86,851	1,00,421	1,08,563	1,15,348
65	70,535	81,821	90,285	1,04,392	1,12,856	1,19,910
66	73,351	85,087	93,889	1,08,559	1,17,362	1,24,697
67	76,309	88,518	97,676	1,12,937	1,22,094	1,29,725
68	79,414	92,120	1,01,650	1,17,533	1,27,062	1,35,004
69	82,674	95,902	1,05,823	1,22,358	1,32,278	1,40,546
70	86,098	99,874	1,10,205	1,27,425	1,37,757	1,46,367
71	89,693	1,04,044	1,14,807	1,32,746	1,43,509	1,52,478
72	93,467	1,08,422	1,19,638	1,38,331	1,49,547	1,58,894
73	97,430	1,13,019	1,24,710	1,44,196	1,55,888	1,65,631
74	1,01,592	1,17,847	1,30,038	1,50,356	1,62,547	1,72,706
75	1,05,961	1,22,915	1,35,630	1,56,822	1,69,538	1,80,134
76	1,10,549	1,28,237	1,41,503	1,63,613	1,76,878	1,87,933
77	1,15,366	1,33,825	1,47,668	1,70,742	1,84,586	1,96,122
78	1,20,424	1,39,692	1,54,143	1,78,228	1,92,678	2,04,721
79	1,25,735	1,45,853	1,60,941	1,86,088	2,01,176	2,13,750
80	1,31,312	1,52,322	1,68,079	1,94,342	2,10,099	2,23,230
81	1,37,167	1,59,114	1,75,574	2,03,007	2,19,467	2,33,184
82	1,43,315	1,66,245	1,83,443	2,12,106	2,29,304	2,43,636
83	1,49,771	1,73,734	1,91,707	2,21,661	2,39,634	2,54,611
84	1,56,549	1,81,597	2,00,383	2,31,693	2,50,478	2,66,133
85	1,63,667	1,89,854	2,09,494	2,42,227	2,61,867	2,78,234

**Customer level options (UIN- RSAHLIP23030V012223)**  
**Multiplier Health Insurance Plan**

**Multi-year Policy Discount**

Discount for multi-year policy period

<b>Policy Period</b>	<b>Discount</b>
1 Year	0%
2 Year	6%
3 Year	9%

**Optional covers**

<b>Cover</b>	<b>Loading</b>
<b>ABCD Benefit:</b>	
Asthma	45%
High Blood Pressure	65%
Cholesterol	35%
Diabetes	130%
Loading for all co-morbidities (excluding Asthma + High Blood Pressure + Cholesterol + Diabetes and High Blood Pressure + Cholesterol + Diabetes) will be additive respective to the loadings above	
<b>Health &amp; Wellness Plus</b>	<b>1A combination</b>
	INR 265
	<b>2A combination</b>
INR 398	
<b>Hospital Plus</b>	8%
<b>Voluntary Co-pay:</b>	
<b>Co-pay chosen</b>	<b>Discount</b>
5%	5%
10%	10%
15%	15%
20%	20%

**Premium Illustration for Multiplier Health Insurance plan (UIN- RSAHLIP23030V012223)**

**Illustration**

Sum Insured	15,00,000	
Cover	2A1C	<i>2 Adults and 1 Child</i>
Zone	Zone 1	
Age of oldest policyholder	25 years	
High Blood Pressure Cover	Yes	
Health and Wellness Plus	Yes	
Hospital Plus	Yes	
Policy period	2 Year	

**Premium Calculation**

<b>Step 1</b>	Premium for 2A1C cover with oldest member in the policy of age 25 years	12,938	
<b>Step 2</b>	Loading for High Blood Pressure	65%	
	Premium for Health and Wellness Plus	0	In-built for ABCD benefit
	Loading for Hospital Plus	8%	
<b>Step 3</b>	Discount for policy period	6%	
<b>Step 4</b>	Final Premium	21,672	$= 12938.16 * (1+65%) * (1+8%) * (1-6%) + 0$