



Future Health Suraksha

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 **FUTURE
GENERALI**
TOTAL INSURANCE SOLUTIONS

Always within reach.

Your health is your most important asset and with Future Health Suraksha, we ensure that you will never have to go too far to protect it. Our network of hospitals across the nation will handle any medical problem that arises. It's our way of protecting you even against the unpredictable.

Benefits

- In-house Cashless settlement
- Innovative covers offered
- Quick settlement of claims
- No-claim cumulative bonus

Family Definition and Sum Insured eligibility

- Individual – Self, Spouse, up to 4 Dependent children (Unmarried and up to the age of 25 years) and Dependent parents
- Family Floater – Family Floater means the Sum Insured shall be floating over the insured members.
Here your family means Self, Spouse and up to 3 Dependent children (Unmarried and up to the age of 25 years).
The eldest age will be considered for premium calculation.

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

Age eligibility - age 90 days to 70 years

- Age of entry: 90 days – 70 years and renewed lifelong
- Children from 90 days – 25 years

Sums Insured Available in the product are as below

		Plans Options						
		Gold Plan			Platinum Plan	Topaz Plan		Ruby Plan
Sum Insured options (in ₹)		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	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	
Family Definition	Individual SI basis	S+Sp+4C+2P						
	Family Floater SI basis	Not Applicable	S+Sp+3C			Not Applicable	S+Sp+3C	
a) Sum Insured of ₹ 50000, 100000, 150000 from Zone A /Zone B /Zone C will be applicable for Children up to age of 25 years. b) Sum Insured of ₹ 100000, 150000 from Zone C will be applicable for Rural Areas only. SI : Sum Insured, S: Self, Sp: Spouse, C: Child, P: Parent								

Pre-insurance medical examination

If you and your family members are up to the age of 50 years then no pre-insurance medical examination test is required, irrespective of the Sum 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 lakh then no pre-acceptance medical test is required.

- Insured is eligible for 100% reimbursement of pre-insurance medical tests charges, subject to policy issuance and 64 VB compliance.
- All pre-insurance medical tests will have to be done at the Future Generali empanelled diagnostic centers only.
- The test reports would be valid for a period of 30 days from the date of test conducted.
- Underwriting loading on the standard premium rates will be applicable based on health status of the proposed Insured person. It will take into consideration the adverse health conditions declared on the proposal form and findings of medical tests conducted.
- In case of Individual or Family Floater policy, the loading of premium will be applicable on the particular Insured's premium.

Free-Look Period

1. 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.
2. The insured person will be allowed free look period of fifteen 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.
3. 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 persons 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 on cover or;
 - iii. Where only a part of the risk has commenced, such proportionate risk premium commensurate with the insurance coverage during such period.

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	90 days – 25 years
		Maximum Renewal Age	Lifelong	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+4C+2P	S+Sp+4C+2P	S+Sp+4C+2P	S+Sp+4C+2P	S+Sp+4C+2P	S+Sp+4C+2P	S+Sp+4C+2P	
		Family Definition – Family Floater SI	Not Applicable	S+Sp+3C	S+Sp+3C	S+Sp+3C	Not Applicable	S+Sp+3C	S+Sp+3C	
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	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 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

		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 lakh 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

		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
		4 years Waiting Period - Mental illness and psychiatric illness	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable
		4 years Waiting Period - HIV/AIDS	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable
		4 years Waiting Period - Behavioural and Neuro developmental disorders	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	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

* Note –

a) Sum Insured of ₹ 50000, 100000, 150000 from Zone A/Zone B/Zone C will be applicable only for Children up to age of 25 years.

b) Sum Insured of ₹ 100000, 150000 from Zone C will be applicable for Rural Areas only.

SI : Sum Insured, S: Self, Sp: Spouse, C: Child, P: Parent

Exclusions

- Any condition, ailment, injury or related condition(s) for which you have been diagnosed, received medical treatment, had signs and / or symptoms, prior to the inception of your first policy until 48 months from the date of inception.
- Any disease contracted during the first 30 days from the commencement of the policy.
- Organ transplant, Joint replacement Surgery due to degenerative conditions shall be covered after a waiting period of 36 months.
- Diseases like Cataract, Hernia and Tumour shall be covered after a waiting period of 24 months.
- Diseases / surgeries like Gallstones, Renal stones shall be covered after a waiting period of 12 months.
- Costs incurred on all methods of treatment including AYUSH treatments except Allopathic.
- Congenital External Illness/ disease/ defect/ anomaly.
- Expenses incurred towards treatment of illness or injury arising out of alcohol use/ misuse or abuse of alcohol, narcotic substance or drugs (Whether prescribed or not).

*The above list is indicative in nature, please refer to policy wordings for complete details.

Other Benefits

1. Subject to no-claim, cumulative bonus of 10% on the basic Sum Insured will be provided up to a maximum of 50% of the Sum Insured.
2. 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:

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

3. Long term discount is applicable in case the policy term is more than 1 year and in case of single payment of premium.

Long-term discount (Applicable in case of single payment for more than 1 year)	
Policy Term	Discount
1 year	Nil
2 years	5%
3 years	10%

4. Loyalty discount of 2.5% is applicable in case you already have a separate health insurance policy (other than Future Health Suraksha/Personal Accident/Travel) from Future Generali India Insurance Co. Ltd.
5. Recharge of Sum Insured is available if Sum Insured and Cumulative Bonus (if any) is exhausted during the Policy Year.
6. Portability can be offered as per the Portability guidelines.
7. Migration can be offered as per the Migration guidelines.

Instalment Facility

1. Option for payment of premium on an instalment basis is available for 1 year, 2 years and 3 years policy terms.
2. Loadings on standard premium will be applicable in case instalment facility is opted.

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

Loading on Claim Experience

There will be no loading on premium for adverse claims experience.

Tax benefit

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

Zone wise Premium payment

- a) Premium will be calculated based on the Sum Insured opted, Age and Zone.
- b) Default Zone of Cover will be based on location of Your residence.
- c) All Premiums are age based and will vary each year as per the change in age group.
- d) Zone Classification:

Zone Classification	Areas covered
Zone A	Mumbai, Navi Mumbai, Thane, Panvel, Delhi & NCR, Gujarat, Bangalore, Kolkata, Chennai, Hyderabad, Pune
Zone B	Nagpur, Chandigarh, Lucknow, Ludhiana, Jalandhar, Jaipur, Bhopal, Indore, Coimbatore, Mangalore, Mysore
Zone C	Rest of Location

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

Premium Table - (Premium and Sum Insured in ₹, without Goods and Services Tax)

A. For Gold and Platinum Plans

GOLD AND PLATINUM															
ZONE - A															
One Adult/Individual															
Age (in years)	50000	100000	150000	200000	250000	300000	350000	400000	450000	500000	600000	750000	800000	900000	1000000
90 days-17	1728	2244	2723	3113	3451	3756	4033	4289	4528	4754	5556	5836	6014	6352	6670
18-25	1731	2301	2822	3248	3619	3952	4256	4537	4799	5047	5899	6206	6401	6773	7122
26-30	NA	NA	NA	3497	3897	4257	4585	4888	5172	5439	6344	6676	6887	7287	7664
31-35	NA	NA	NA	4034	4497	4914	5293	5644	5972	6282	7317	7701	7945	8409	8845
36-40	NA	NA	NA	4598	5128	5606	6039	6441	6816	7170	8328	8767	9046	9576	10075
41-45	NA	NA	NA	5812	6482	7089	7637	8144	8619	9066	10539	11094	11446	12117	12747
46-50	NA	NA	NA	7270	8108	8873	9559	10194	10788	11348	13216	13911	14351	15191	15980
51-55	NA	NA	NA	9059	10104	11062	11917	12708	13448	14146	16457	17322	17870	18916	19900
56-60	NA	NA	NA	12215	13626	14934	16087	17155	18155	19097	22204	23370	24111	25523	26852
61-65	NA	NA	NA	17525	19499	21351	22961	24451	25845	27158	31460	33082	34113	36083	37937
66-70	NA	NA	NA	22465	25001	27415	29481	31392	33180	34865	40368	42444	43766	46294	48674
71-75	NA	NA	NA	28798	32066	35233	37890	40349	42648	44815	51778	54443	56140	59393	62457
> 76	NA	NA	NA	33811	37636	41388	44494	47368	50055	52587	60894	64004	65986	69792	73375

Two Adults													
Age (in years)	200000	250000	300000	350000	400000	450000	500000	600000	750000	800000	900000	1000000	
18-25	4710	5248	5730	6171	6579	6959	7318	8554	8999	9281	9821	10327	
26-30	5071	5651	6173	6648	7088	7499	7887	9199	9680	9986	10566	11113	
31-35	5849	6521	7125	7675	8184	8659	9109	10610	11166	11520	12193	12825	
36-40	6667	7436	8129	8757	9339	9883	10397	12076	12712	13117	13885	14609	
41-45	8427	9399	10279	11074	11809	12498	13146	15282	16086	16597	17570	18483	
46-50	10542	11757	12866	13861	14781	15643	16455	19163	20171	20809	22027	23171	
51-55	13136	14651	16040	17280	18427	19500	20512	23863	25117	25912	27428	28855	
56-60	17712	19758	21654	23326	24875	26325	27691	32196	33887	34961	37008	38935	
61-65	25411	28274	30959	33293	35454	37475	39379	45617	47969	49464	52320	55009	
66-70	32574	36251	39752	42747	45518	48111	50554	58534	61544	63461	67126	70577	

71-75	41757	46496	51088	54941	58506	61840	64982	75078	78942	81403	86120	90563
> 76	49026	54572	60013	64516	68684	72580	76251	88296	92806	95680	101198	106394

One Adult + One Child												
Age_ (in years)	200000	250000	300000	350000	400000	450000	500000	600000	750000	800000	900000	1000000
18-25	4547	5067	5533	5958	6352	6719	7066	8259	8688	8961	9482	9971
26-30	4721	5261	5747	6190	6599	6982	7343	8564	9013	9297	9837	10346
31-35	5244	5846	6388	6881	7337	7764	8167	9512	10011	10329	10932	11499
36-40	5748	6410	7008	7549	8051	8520	8963	10410	10959	11308	11970	12594
41-45	6974	7778	8507	9164	9773	10343	10879	12647	13313	13735	14540	15296
46-50	8361	9324	10204	10993	11723	12406	13050	15198	15998	16504	17470	18377
51-55	9965	11114	12168	13109	13979	14793	15561	18103	19054	19657	20808	21890
56-60	13131	14648	16054	17294	18442	19517	20529	23869	25123	25919	27437	28866
61-65	18401	20474	22419	24109	25674	27137	28516	33033	34736	35819	37887	39834
66-70	23588	26251	28786	30955	32962	34839	36608	42386	44566	45954	48609	51108
71-75	30238	33669	36995	39785	42366	44780	47056	54367	57165	58947	62363	65580
> 76	35502	39518	43457	46719	49736	52558	55216	63939	67204	69285	73282	77044

Two Adults + One Child												
Age_ (in years)	200000	250000	300000	350000	400000	450000	500000	600000	750000	800000	900000	1000000
18-25	6009	6695	7311	7874	8393	8878	9337	10913	11481	11842	12530	13176
26-30	6295	7015	7663	8253	8798	9310	9790	11419	12017	12397	13117	13795
31-35	7060	7870	8600	9263	9877	10451	10994	12805	13477	13904	14716	15479
36-40	7817	8718	9530	10266	10950	11587	12189	14158	14904	15378	16279	17128
41-45	9590	10695	11697	12601	13438	14221	14959	17389	18305	18886	19993	21033
46-50	11632	12973	14197	15294	16310	17261	18157	21146	22258	22962	24306	25568
51-55	14041	15661	17146	18471	19697	20844	21926	25508	26849	27699	29320	30845
56-60	18628	20780	22774	24533	26161	27686	29123	33861	35639	36769	38923	40949
61-65	26288	29249	32027	34442	36677	38768	40737	47190	49623	51170	54125	56906
66-70	33698	37502	41123	44222	47088	49770	52298	60552	63666	65649	69441	73011

71-75	43197	48099	52850	56835	60524	63972	67223	77667	81665	84210	89090	93686
> 76	50717	56454	62082	66741	71052	75083	78881	91341	96006	98979	104688	110063

One Adult + Two Children												
Age_ (in years)	200000	250000	300000	350000	400000	450000	500000	600000	750000	800000	900000	1000000
18-25	5846	6514	7114	7661	8167	8638	9085	10618	11171	11522	12191	12820
26-30	5945	6625	7237	7795	8310	8792	9246	10785	11349	11708	12388	13029
31-35	6454	7195	7862	8469	9030	9555	10051	11707	12322	12712	13454	14152
36-40	6897	7692	8409	9059	9662	10224	10755	12492	13151	13569	14364	15113
41-45	8137	9075	9925	10692	11402	12067	12692	14755	15532	16024	16964	17846
46-50	9451	10540	11535	12427	13252	14024	14752	17181	18084	18656	19748	20774
51-55	10871	12125	13274	14300	15250	16138	16975	19748	20786	21444	22699	23880
56-60	14047	15670	17174	18500	19728	20878	21962	25535	26876	27728	29351	30880
61-65	19278	21449	23486	25257	26896	28430	29874	34606	36390	37524	39691	41731
66-70	24712	27501	30157	32429	34531	36498	38352	44405	46688	48143	50923	53541
71-75	31678	35273	38756	41679	44384	46913	49297	56956	59887	61754	65332	68703
> 76	37192	41400	45527	48943	52105	55061	57846	66983	70404	72585	76771	80713

Two Adults + Two Children												
Age_ (in years)	200000	250000	300000	350000	400000	450000	500000	600000	750000	800000	900000	1000000
18-25	7308	8143	8892	9576	10208	10798	11356	13273	13964	14402	15239	16025
26-30	7519	8379	9153	9858	10509	11120	11694	13640	14353	14807	15667	16478
31-35	8270	9219	10074	10851	11570	12243	12878	15000	15787	16287	17238	18132
36-40	8966	10000	10932	11776	12560	13291	13982	16240	17096	17640	18673	19646
41-45	10752	11992	13115	14128	15066	15945	16772	19497	20524	21175	22416	23582
46-50	12723	14189	15528	16728	17840	18879	19859	23128	24344	25114	26584	27965
51-55	14947	16672	18252	19663	20968	22189	23341	27154	28581	29486	31211	32835
56-60	19544	21802	23894	25739	27448	29048	30555	35526	37392	38578	40837	42963
61-65	27164	30223	33094	35590	37899	40060	42095	48763	51277	52875	55929	58802
66-70	34821	38752	42493	45696	48658	51429	54041	62570	65788	67837	71756	75445

71-75	44637	49702	54611	58730	62541	66104	69463	80256	84387	87017	92059	96808
> 76	52407	58336	64151	68966	73420	77585	81510	94386	99206	102278	108178	113731

One Adult + Three Children

Age_ (in years)	200000	250000	300000	350000	400000	450000	500000	600000	750000	800000	900000	1000000
18-25	7146	7962	8694	9363	9981	10558	11103	12978	13653	14082	14901	15668
26-30	7169	7989	8727	9399	10020	10603	11150	13005	13686	14118	14938	15711
31-35	7665	8544	9337	10057	10724	11347	11936	13902	14632	15096	15977	16806
36-40	8047	8974	9811	10568	11272	11928	12548	14574	15342	15831	16758	17631
41-45	9299	10371	11342	12219	13030	13790	14506	16862	17750	18314	19387	20395
46-50	10542	11757	12866	13861	14781	15643	16455	19163	20171	20809	22027	23171
51-55	11777	13135	14381	15492	16520	17482	18390	21394	22519	23231	24591	25870
56-60	14963	16692	18294	19707	21015	22240	23394	27200	28628	29536	31266	32894
61-65	20154	22424	24554	26405	28119	29722	31232	36179	38044	39230	41495	43628
66-70	25835	28751	31527	33903	36101	38157	40095	46423	48811	50331	53238	55975
71-75	33118	36876	40518	43574	46401	49045	51537	59545	62609	64561	68302	71826
> 76	38883	43281	47596	51168	54473	57563	60475	70028	73605	75884	80261	84381

Two Adults + Three Children

Age_ (in years)	200000	250000	300000	350000	400000	450000	500000	600000	750000	800000	900000	1000000
18-25	8607	9590	10473	11278	12023	12717	13375	15632	16446	16963	17948	18873
26-30	8743	9743	10643	11463	12220	12930	13598	15860	16690	17218	18218	19160
31-35	9480	10568	11548	12439	13263	14034	14763	17195	18097	18671	19761	20786
36-40	10116	11282	12333	13286	14170	14995	15774	18322	19287	19901	21067	22165
41-45	11915	13288	14532	15656	16695	17669	18585	21605	22743	23464	24840	26131
46-50	13813	15405	16859	18162	19369	20497	21561	25110	26431	27267	28863	30362
51-55	15853	17682	19359	20855	22239	23534	24756	28800	30314	31273	33103	34825
56-60	20460	22824	25014	26946	28735	30410	31987	37192	39145	40386	42751	44977
61-65	28040	31198	34162	36738	39122	41352	43453	50336	52931	54581	57733	60699
66-70	35944	40002	43864	47170	50227	53088	55784	64589	67910	70026	74070	77878

71-75	46077	51306	56373	60624	64558	68237	71704	82845	87109	89824	95029	99931
> 76	54098	60218	66221	71190	75789	80088	84139	97430	102406	105578	111667	117400

GOLD AND PLATINUM

ZONE - B

One Adult/Individual

Age_ (in years)	50000	100000	150000	200000	250000	300000	350000	400000	450000	500000	600000	750000	800000	900000	1000000
90days-17	1382	1795	2178	2490	2761	3005	3226	3431	3623	3803	4445	4669	4811	5082	5336
18-25	1385	1840	2257	2599	2895	3162	3405	3629	3839	4038	4719	4965	5121	5418	5697
26-30	NA	NA	NA	2798	3118	3406	3668	3910	4137	4351	5076	5341	5510	5830	6131
31-35	NA	NA	NA	3227	3597	3931	4234	4515	4778	5026	5853	6161	6356	6727	7076
36-40	NA	NA	NA	3679	4102	4485	4831	5153	5453	5736	6662	7014	7237	7661	8060
41-45	NA	NA	NA	4650	5186	5671	6109	6515	6895	7253	8431	8875	9157	9693	10198
46-50	NA	NA	NA	5816	6487	7098	7647	8155	8630	9078	10573	11129	11481	12153	12784
51-55	NA	NA	NA	7247	8083	8850	9533	10166	10759	11317	13166	13857	14296	15133	15920
56-60	NA	NA	NA	9772	10901	11947	12870	13724	14524	15277	17764	18696	19288	20418	21482
61-65	NA	NA	NA	14020	15600	17081	18369	19561	20676	21726	25168	26466	27291	28866	30349
66-70	NA	NA	NA	17972	20001	21932	23584	25114	26544	27892	32294	33956	35013	37036	38939
71-75	NA	NA	NA	23039	25652	28187	30312	32279	34118	35852	41422	43554	44912	47515	49965
> 76	NA	NA	NA	27049	30108	33111	35595	37894	40044	42069	48716	51203	52789	55833	58700

Two Adults

Age_ (in years)	200000	250000	300000	350000	400000	450000	500000	600000	750000	800000	900000	1000000
18-25	3769	4198	4585	4937	5262	5567	5855	6843	7199	7425	7856	8261
26-30	4057	4521	4939	5319	5670	5999	6309	7360	7744	7990	8454	8890
31-35	4679	5216	5700	6139	6547	6928	7288	8487	8933	9216	9754	10260
36-40	5335	5948	6503	7005	7472	7907	8317	9660	10170	10494	11108	11687
41-45	6743	7520	8223	8858	9447	9998	10517	12225	12869	13278	14055	14787
46-50	8433	9406	10292	11088	11825	12514	13163	15331	16137	16647	17622	18537
51-55	10508	11720	12833	13823	14741	15601	16410	19091	20093	20729	21943	23084
56-60	14169	15806	17323	18662	19900	21060	22152	25758	27109	27968	29606	31149

61-65	20329	22620	24767	26635	28363	29980	31503	36494	38376	39572	41856	44006
66-70	26059	29001	31801	34197	36415	38489	40443	46826	49236	50769	53702	56462
71-75	33407	37195	40871	43952	46805	49471	51985	60062	63153	65122	68897	72449
> 76	39221	43657	48011	51613	54946	58064	61000	70638	74244	76544	80958	85115

One Adult + One Child												
Age_ (in years)	200000	250000	300000	350000	400000	450000	500000	600000	750000	800000	900000	1000000
18-25	3639	4053	4427	4767	5081	5375	5653	6607	6951	7169	7585	7976
26-30	3777	4209	4598	4952	5279	5585	5874	6853	7210	7439	7871	8277
31-35	4195	4676	5110	5504	5870	6211	6534	7609	8009	8263	8745	9199
36-40	4599	5128	5606	6039	6441	6816	7170	8328	8768	9046	9576	10075
41-45	5580	6223	6805	7331	7818	8274	8704	10117	10650	10988	11632	12238
46-50	6688	7460	8163	8794	9378	9925	10440	12159	12798	13203	13976	14702
51-55	7972	8891	9735	10486	11183	11835	12449	14483	15243	15726	16646	17512
56-60	10505	11719	12843	13835	14753	15613	16423	19096	20098	20735	21949	23093
61-65	14721	16380	17935	19287	20539	21710	22812	26426	27789	28656	30309	31866
66-70	18871	21001	23029	24763	26370	27871	29287	33909	35654	36764	38888	40886
71-75	24191	26935	29596	31828	33893	35824	37645	43493	45732	47158	49891	52463
> 76	28401	31613	34767	37375	39789	42046	44172	51152	53763	55428	58625	61635

Two Adults + One Child												
Age_ (in years)	200000	250000	300000	350000	400000	450000	500000	600000	750000	800000	900000	1000000
18-25	4808	5356	5850	6299	6714	7102	7470	8730	9185	9474	10023	10539
26-30	5036	5612	6131	6602	7038	7447	7832	9137	9614	9918	10494	11036
31-35	5647	6295	6879	7410	7901	8362	8796	10243	10782	11123	11772	12383
36-40	6254	6973	7625	8213	8760	9270	9751	11325	11924	12303	13024	13702
41-45	7673	8557	9357	10080	10750	11377	11967	13911	14644	15109	15993	16827
46-50	9306	10379	11357	12235	13048	13808	14525	16917	17806	18370	19445	20454
51-55	11233	12529	13718	14776	15757	16676	17541	20407	21478	22159	23456	24676
56-60	14902	16624	18219	19627	20929	22149	23297	27090	28511	29414	31137	32760

61-65	21030	23400	25622	27554	29342	31014	32589	37752	39699	40937	43299	45524
66-70	26958	30002	32898	35376	37671	39816	41838	48441	50934	52520	55554	58409
71-75	34559	38478	42281	45468	48419	51177	53778	62133	65331	67368	71273	74948
> 76	40574	45162	49667	53393	56841	60066	63104	73074	76805	79184	83750	88050

One Adult + Two Children

Age_ (in years)	200000	250000	300000	350000	400000	450000	500000	600000	750000	800000	900000	1000000
18-25	4678	5211	5692	6129	6532	6910	7268	8494	8937	9218	9752	10255
26-30	4757	5301	5790	6236	6647	7033	7397	8629	9080	9367	9911	10423
31-35	5163	5755	6290	6774	7224	7645	8042	9365	9858	10170	10763	11322
36-40	5519	6153	6728	7247	7730	8180	8604	9993	10521	10856	11492	12090
41-45	6510	7260	7939	8553	9121	9653	10154	11803	12425	12820	13570	14277
46-50	7561	8433	9227	9941	10602	11219	11801	13745	14468	14925	15799	16619
51-55	8696	9700	10620	11440	12199	12911	13580	15799	16628	17155	18160	19104
56-60	11238	12536	13739	14801	15783	16703	17569	20429	21500	22181	23481	24704
61-65	15422	17160	18789	20206	21517	22744	23899	27685	29113	30020	31753	33384
66-70	19769	22001	24125	25942	27625	29198	30681	35523	37352	38514	40740	42833
71-75	25343	28217	31006	33343	35507	37530	39437	45564	47909	49403	52267	54962
> 76	29754	33119	36422	39155	41683	44048	46276	53588	56323	58068	61416	64570

Two Adults + Two Children

Age_ (in years)	200000	250000	300000	350000	400000	450000	500000	600000	750000	800000	900000	1000000
18-25	5848	6514	7115	7661	8165	8638	9086	10618	11171	11522	12191	12818
26-30	6016	6704	7323	7886	8407	8895	9355	10913	11483	11847	12535	13182
31-35	6615	7374	8059	8680	9256	9795	10303	11999	12630	13030	13790	14506
36-40	7174	7999	8746	9420	10048	10633	11185	12991	13677	14112	14939	15717
41-45	8603	9594	10491	11302	12053	12756	13418	15597	16419	16940	17932	18866
46-50	10178	11352	12422	13382	14271	15103	15887	18503	19476	20092	21268	22372
51-55	11958	13337	14603	15729	16774	17752	18673	21724	22864	23588	24969	26268
56-60	15635	17442	19115	20592	21958	23238	24443	28422	29914	30861	32669	34371

61-65	21731	24180	26476	28472	30320	32048	33675	39010	41022	42301	44742	47041
66-70	27857	31002	33995	36555	38927	41143	43233	50056	52632	54270	57406	60355
71-75	35710	39761	43690	46984	50032	52883	55571	64204	67509	69614	73648	77446
> 76	41926	46667	51322	55172	58736	62068	65207	75510	79365	81823	86541	90985

One Adult + Three Children

Age_ (in years)	200000	250000	300000	350000	400000	450000	500000	600000	750000	800000	900000	1000000
18-25	5718	6369	6956	7491	7984	8446	8884	10382	10923	11266	11920	12533
26-30	5736	6392	6982	7519	8016	8481	8920	10406	10949	11296	11952	12569
31-35	6131	6834	7469	8045	8579	9078	9549	11121	11706	12076	12781	13444
36-40	6438	7179	7849	8454	9018	9543	10038	11659	12275	12665	13407	14105
41-45	7440	8298	9074	9774	10424	11032	11605	13490	14200	14651	15509	16317
46-50	8433	9406	10292	11088	11825	12514	13163	15331	16137	16647	17622	18537
51-55	9421	10508	11505	12393	13216	13987	14712	17116	18014	18585	19673	20696
56-60	11971	13354	14635	15766	16812	17792	18714	21761	22903	23628	25012	26315
61-65	16123	17940	19643	21124	22495	23777	24985	28943	30436	31385	33196	34901
66-70	20668	23001	25222	27122	28881	30526	32076	37138	39049	40265	42591	44780
71-75	26495	29500	32415	34859	37121	39236	41230	47635	50087	51649	54642	57460
> 76	31106	34624	38078	40934	43578	46051	48379	56023	58883	60707	64208	67505

Two Adults + Three Children

Age_ (in years)	200000	250000	300000	350000	400000	450000	500000	600000	750000	800000	900000	1000000
18-25	6887	7672	8379	9023	9617	10173	10701	12505	13157	13571	14358	15097
26-30	6995	7795	8515	9170	9775	10343	10878	12690	13353	13775	14575	15328
31-35	7583	8453	9238	9950	10610	11228	11811	13755	14478	14937	15808	16629
36-40	8094	9024	9867	10628	11337	11997	12619	14656	15431	15921	16854	17732
41-45	9533	10631	11626	12523	13356	14135	14869	17284	18194	18772	19871	20906
46-50	11050	12325	13486	14529	15495	16397	17248	20089	21145	21814	23091	24290
51-55	12682	14145	15488	16683	17791	18828	19805	23041	24250	25018	26483	27860
56-60	16368	18259	20011	21557	22988	24328	25589	29755	31316	32307	34200	35982

61-65	22432	24960	27330	29390	31298	33082	34762	40269	42346	43666	46186	48558
66-70	28755	32002	35091	37734	40182	42470	44627	51670	54330	56021	59258	62302
71-75	36862	41043	45099	48499	51646	54589	57363	66275	69686	71859	76024	79944
> 76	43278	48173	52978	56952	60630	64070	67310	77946	81925	84462	89333	93920

GOLD AND PLATINUM

ZONE - C

One Adult/Individual

Age_ (in years)	50000	100000	150000	200000	250000	300000	350000	400000	450000	500000	600000	750000	800000	900000	1000000
90days-17	1296	1683	2042	2335	2589	2817	3025	3217	3396	3566	4167	4377	4510	4764	5003
18-25	1298	1725	2116	2436	2714	2964	3192	3402	3599	3785	4424	4655	4801	5079	5341
26-30	NA	1856	2278	2623	2923	3193	3439	3666	3879	4079	4758	5007	5165	5466	5748
31-35	NA	2138	2626	3025	3372	3685	3970	4233	4479	4712	5487	5776	5959	6306	6634
36-40	NA	2434	2992	3449	3846	4204	4529	4831	5112	5378	6246	6575	6784	7182	7556
41-45	NA	3076	3782	4359	4861	5317	5727	6108	6464	6800	7904	8321	8585	9087	9560
46-50	NA	3846	4729	5453	6081	6655	7169	7645	8091	8511	9912	10433	10764	11393	11985
51-55	NA	4791	5893	6794	7578	8297	8937	9531	10086	10609	12343	12991	13403	14187	14925
56-60	NA	6455	7943	9161	10220	11200	12065	12867	13616	14323	16653	17528	18083	19142	20139
61-65	NA	9353	11439	13144	14625	16013	17221	18338	19383	20369	23595	24812	25585	27062	28453
66-70	NA	11980	14658	16848	18751	20561	22110	23544	24885	26149	30276	31833	32825	34721	36506
71-75	NA	15329	18778	21599	24049	26425	28418	30262	31986	33611	38833	40832	42105	44545	46842
> 76	NA	18018	22057	25359	28227	31041	33371	35526	37541	39440	45671	48003	49490	52344	55031

Two Adults

Age_ (in years)	200000	250000	300000	350000	400000	450000	500000	600000	750000	800000	900000	1000000
18-25	3532	3935	4298	4628	4933	5219	5488	6415	6750	6961	7365	7744
26-30	3803	4238	4630	4987	5316	5625	5915	6899	7260	7489	7926	8335
31-35	4386	4889	5343	5757	6138	6495	6832	7956	8375	8641	9144	9619
36-40	5001	5577	6096	6567	7005	7412	7798	9057	9534	9837	10414	10956
41-45	6321	7048	7710	8304	8857	9373	9860	11461	12065	12448	13176	13862
46-50	7907	8817	9650	10395	11085	11732	12341	14372	15128	15608	16520	17378

51-55	9851	10988	12031	12959	13820	14625	15383	17897	18837	19434	20571	21641
56-60	13283	14819	16240	17494	18657	19743	20768	24147	25416	26220	27756	29202
61-65	19059	21206	23219	24970	26590	28105	29535	34213	35977	37098	39240	41257
66-70	24430	27189	29813	32060	34139	36083	37916	43900	46158	47596	50345	52934
71-75	31319	34871	38316	41206	43880	46380	48736	56308	59206	61052	64590	67921
> 76	36771	40929	45009	48388	51513	54434	57188	66223	69604	71761	75899	79795

One Adult + One Child												
Age_ (in years)	200000	250000	300000	350000	400000	450000	500000	600000	750000	800000	900000	1000000
18-25	3410	3800	4150	4469	4763	5039	5299	6194	6517	6721	7111	7477
26-30	3541	3946	4311	4643	4949	5237	5507	6423	6759	6973	7379	7760
31-35	3933	4384	4791	5161	5503	5823	6126	7133	7509	7747	8198	8624
36-40	4311	4808	5255	5661	6039	6390	6723	7808	8219	8480	8978	9445
41-45	5231	5833	6380	6872	7330	7757	8160	9485	9985	10302	10904	11472
46-50	6271	6993	7653	8244	8792	9305	9788	11399	11998	12379	13102	13783
51-55	7473	8336	9127	9831	10484	11095	11670	13577	14290	14743	15606	16418
56-60	9848	10987	12040	12970	13832	14637	15397	17902	18843	19439	20578	21649
61-65	13801	15356	16814	18082	19255	20352	21387	24775	26053	26864	28415	29876
66-70	17690	19689	21589	23216	24721	26129	27456	31790	33425	34466	36457	38331
71-75	22679	25251	27746	29839	31775	33585	35292	40775	42874	44210	46772	49184
> 76	26627	29638	32593	35040	37302	39418	41412	47955	50403	51965	54961	57783

Two Adults + One Child												
Age_ (in years)	200000	250000	300000	350000	400000	450000	500000	600000	750000	800000	900000	1000000
18-25	4507	5021	5483	5905	6294	6658	7002	8184	8612	8882	9396	9881
26-30	4721	5261	5747	6190	6599	6982	7342	8564	9013	9297	9839	10346
31-35	5294	5901	6449	6948	7408	7838	8246	9602	10108	10428	11036	11610
36-40	5863	6538	7147	7699	8213	8690	9143	10618	11178	11533	12209	12845
41-45	7192	8021	8773	9450	10078	10666	11220	13042	13730	14165	14994	15774
46-50	8725	9730	10648	11470	12232	12946	13618	15859	16693	17222	18229	19176

51-55	10531	11746	12860	13852	14773	15633	16444	19132	20136	20775	21990	23134
56-60	13971	15586	17080	18399	19622	20764	21843	25396	26730	27577	29192	30712
61-65	19716	21938	24020	25832	27507	29075	30554	35393	37218	38378	40593	42680
66-70	25272	28127	30842	33165	35316	37328	39224	45414	47750	49238	52082	54759
71-75	32399	36074	39638	42627	45393	47979	50417	58250	61248	63158	66818	70263
> 76	38039	42341	46562	50057	53289	56312	59160	68507	72005	74235	78516	82547

One Adult + Two Children

Age_ (in years)	200000	250000	300000	350000	400000	450000	500000	600000	750000	800000	900000	1000000
18-25	4385	4885	5335	5746	6124	6478	6813	7963	8379	8642	9142	9614
26-30	4459	4969	5428	5846	6232	6594	6934	8089	8512	8781	9292	9772
31-35	4840	5395	5896	6352	6773	7166	7539	8779	9242	9534	10090	10614
36-40	5174	5769	6306	6794	7247	7668	8067	9369	9863	10176	10773	11334
41-45	6103	6805	7444	8018	8551	9050	9520	11066	11649	12019	12722	13384
46-50	7089	7905	8652	9320	9939	10518	11064	12886	13563	13993	14811	15581
51-55	8153	9094	9956	10724	11437	12103	12731	14812	15589	16084	17024	17910
56-60	10535	11753	12880	13875	14797	15658	16471	19151	20157	20795	22013	23160
61-65	14458	16088	17614	18943	20172	21321	22406	25955	27293	28144	29768	31298
66-70	18533	20626	22617	24321	25898	27374	28764	33304	35016	36108	38193	40157
71-75	23759	26454	29068	31260	33288	35185	36972	42716	44915	46316	49000	51526
> 76	27895	31050	34145	36708	39079	41295	43384	50238	52803	54439	57578	60534

Two Adults + Two Children

Age_ (in years)	200000	250000	300000	350000	400000	450000	500000	600000	750000	800000	900000	1000000
18-25	5481	6107	6669	7182	7655	8098	8516	9954	10474	10802	11428	12017
26-30	5639	6284	6865	7394	7882	8340	8770	10230	10765	11105	11752	12358
31-35	6201	6913	7554	8139	8678	9182	9660	11248	11841	12216	12927	13600
36-40	6726	7500	8198	8832	9420	9968	10487	12180	12821	13229	14005	14734
41-45	8064	8993	9836	10595	11300	11958	12580	14622	15394	15882	16811	17686
46-50	9543	10642	11646	12546	13379	14159	14894	17346	18258	18837	19938	20974

51-55	11210	12504	13690	14746	15726	16642	17505	20366	21435	22115	23409	24626
56-60	14658	16352	17920	19304	20587	21786	22917	26645	28045	28933	30627	32222
61-65	20373	22669	24820	26693	28424	30044	31572	36572	38459	39657	41946	44102
66-70	26114	29064	31870	34271	36493	38572	40531	46928	49341	50879	53818	56584
71-75	33478	37276	40959	44048	46906	49578	52097	60191	63290	65263	69045	72605
> 76	39306	43752	48114	51725	55065	58189	61132	70790	74405	76710	81133	85298

One Adult + Three Children

Age_ (in years)	200000	250000	300000	350000	400000	450000	500000	600000	750000	800000	900000	1000000
18-25	5359	5971	6521	7022	7484	7918	8327	9733	10241	10562	11174	11750
26-30	5377	5992	6546	7050	7515	7952	8362	9754	10264	10588	11205	11783
31-35	5748	6407	7002	7543	8043	8510	8953	10425	10974	11322	11981	12605
36-40	6036	6731	7357	7926	8454	8946	9412	10931	11506	11872	12569	13223
41-45	6974	7778	8507	9163	9773	10342	10880	12646	13314	13736	14539	15296
46-50	7907	8817	9650	10395	11085	11732	12341	14372	15128	15608	16520	17378
51-55	8832	9851	10786	11618	12390	13112	13792	16046	16888	17424	18443	19403
56-60	11222	12520	13720	14780	15762	16680	17546	20400	21472	22152	23449	24670
61-65	15116	16819	18415	19804	21089	22290	23424	27134	28534	29423	31121	32721
66-70	19375	21564	23645	25427	27076	28618	30071	34817	36608	37749	39929	41982
71-75	24839	27656	30389	32681	34801	36784	38653	44658	46957	48421	51227	53868
> 76	29163	32461	35697	38377	40855	43172	45356	52522	55203	56914	60196	63286

Two Adults + Three Children

Age_ (in years)	200000	250000	300000	350000	400000	450000	500000	600000	750000	800000	900000	1000000
18-25	6455	7192	7855	8459	9015	9537	10030	11724	12336	12723	13459	14154
26-30	6558	7308	7983	8598	9165	9698	10198	11895	12518	12913	13665	14370
31-35	7109	7924	8660	9330	9948	10526	11073	12894	13574	14004	14819	15590
36-40	7588	8461	9249	9964	10628	11246	11832	13741	14465	14925	15800	16623
41-45	8936	9965	10900	11740	12521	13251	13940	16203	17058	17599	18628	19598
46-50	10361	11554	12645	13621	14526	15373	16171	18833	19823	20452	21647	22772

51-55	11890	13262	14520	15640	16679	17651	18566	21600	22734	23455	24827	26119
56-60	15345	17119	18760	20209	21552	22807	23991	27894	29359	30289	32063	33733
61-65	21030	23400	25621	27554	29341	31013	32590	37752	39699	40936	43299	45525
66-70	26957	30002	32898	35376	37670	39816	41838	48442	50933	52520	55554	58410
71-75	34558	38478	42280	45469	48419	51178	53778	62133	65331	67368	71272	74947
> 76	40574	45163	49666	53394	56842	60066	63104	73074	76805	79184	83750	88050

B. For Topaz and Ruby Plans

ZONE - A								
Topaz Plan						Ruby Plan		
One Adult/Individual								
Age_ (in years)	1,00,000	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,50,000	10,00,000
90 days-17	1,863	2,615	3,193	3,689	4,184	5,000	5,252	6,003
18-25	1,910	2,728	3,359	3,902	4,441	5,309	5,585	6,410
26-30	NA	2,937	3,618	4,204	4,786	5,710	6,008	6,898
31-35	NA	3,389	4,177	4,854	5,528	6,585	6,931	7,961
36-40	NA	3,862	4,765	5,539	6,310	7,495	7,890	9,068
41-45	NA	4,882	6,026	7,004	7,978	9,485	9,985	11,472
46-50	NA	6,107	7,542	8,767	9,986	11,894	12,520	14,382
51-55	NA	7,610	9,403	10,929	12,448	14,811	15,590	17,910
56-60	NA	10,261	12,694	14,753	16,805	19,984	21,033	24,167
61-65	NA	14,721	18,148	21,028	23,899	28,314	29,774	34,143
66-70	NA	18,871	23,303	26,997	30,681	36,331	38,200	43,807
71-75	NA	24,190	29,948	34,700	39,437	46,600	48,999	56,211
> 76	NA	28,401	35,180	40,736	46,277	54,805	57,604	66,038

Two Adults							
Age_ (in years)	200000	300000	400000	500000	600000	750000	1000000
18-25	3956	4871	5658	6440	7699	8099	9294
26-30	4260	5247	6096	6941	8279	8712	10002
31-35	4913	6056	7038	8016	9549	10049	11543

36-40	5600	6910	8032	9149	10868	11441	13148
41-45	7079	8737	10156	11568	13754	14477	16635
46-50	8855	10936	12712	14480	17247	18154	20854
51-55	11034	13634	15847	18051	21477	22605	25970
56-60	14878	18406	21393	24368	28976	30498	35042
61-65	21345	26315	30490	34654	41055	43172	49508
66-70	27362	33789	39145	44488	52681	55390	63519
71-75	35076	43425	50315	57184	67570	71048	81507
> 76	41182	51011	59068	67101	79466	83525	95755

One Adult + One Child							
Age_ (in years)	200000	300000	400000	500000	600000	750000	1000000
18-25	3819	4703	5463	6218	7433	7819	8974
26-30	3966	4885	5675	6462	7708	8112	9311
31-35	4405	5430	6310	7187	8561	9010	10349
36-40	4828	5957	6924	7887	9369	9863	11335
41-45	5858	7231	8405	9574	11382	11982	13766
46-50	7023	8673	10082	11484	13678	14398	16539
51-55	8371	10343	12022	13694	16293	17149	19701
56-60	11030	13646	15860	18066	21482	22611	25979
61-65	15457	19056	22080	25094	29730	31262	35851
66-70	19814	24468	28347	32215	38147	40109	45997
71-75	25400	31446	36435	41409	48930	51449	59022
> 76	29822	36938	42773	48590	57545	60484	69340

Two Adults + One Child							
Age_ (in years)	200000	300000	400000	500000	600000	750000	1000000
18-25	5048	6214	7218	8217	9822	10333	11858
26-30	5288	6514	7566	8615	10277	10815	12416
31-35	5930	7310	8494	9675	11525	12129	13931
36-40	6566	8101	9417	10726	12742	13414	15415
41-45	8056	9942	11557	13164	15650	16475	18930

46-50	9771	12067	14027	15978	19031	20032	23011
51-55	11794	14574	16939	19295	22957	24164	27761
56-60	15648	19358	22498	25628	30475	32075	36854
61-65	22082	27223	31542	35849	42471	44661	51215
66-70	28306	34955	40496	46022	54497	57299	65710
71-75	36285	44923	52051	59156	69900	73499	84317
> 76	42602	52770	61105	69415	82207	86405	99057

One Adult + Two Children							
Age_ (in years)	200000	300000	400000	500000	600000	750000	1000000
18-25	4911	6047	7024	7995	9556	10054	11538
26-30	4994	6151	7147	8136	9707	10214	11726
31-35	5421	6683	7766	8845	10536	11090	12737
36-40	5793	7148	8309	9464	11243	11836	13602
41-45	6835	8436	9806	11169	13280	13979	16061
46-50	7939	9805	11397	12982	15463	16276	18697
51-55	9132	11283	13115	14938	17773	18707	21492
56-60	11799	14598	16966	19327	22982	24188	27792
61-65	16194	19963	23131	26289	31145	32751	37558
66-70	20758	25633	29697	33750	39965	42019	48187
71-75	26610	32943	38170	43381	51260	53898	61833
> 76	31241	38698	44810	50904	60285	63364	72642

Two Adults + Two Children							
Age_ (in years)	200000	300000	400000	500000	600000	750000	1000000
18-25	6139	7558	8779	9993	11946	12568	14423
26-30	6316	7780	9038	10291	12276	12918	14830
31-35	6947	8563	9950	11333	13500	14208	16319
36-40	7531	9292	10802	12304	14616	15386	17681
41-45	9032	11148	12957	14759	17547	18472	21224
46-50	10687	13199	15342	17476	20815	21910	25169
51-55	12555	15514	18032	20540	24439	25723	29552

56-60	16417	20310	23605	26888	31973	33653	38667
61-65	22818	28130	32593	37044	43887	46149	52922
66-70	29250	36119	41846	47556	56313	59209	67901
71-75	37495	46419	53785	61127	72230	75948	87127
> 76	44022	54528	63141	71729	84947	89285	102358

One Adult + Three Children							
Age_ (in years)	200000	300000	400000	500000	600000	750000	1000000
18-25	6003	7390	8584	9771	11680	12288	14101
26-30	6022	7418	8617	9812	11705	12317	14140
31-35	6439	7936	9223	10504	12512	13169	15125
36-40	6759	8339	9694	11042	13117	13808	15868
41-45	7811	9641	11206	12765	15176	15975	18356
46-50	8855	10936	12712	14480	17247	18154	20854
51-55	9893	12224	14207	16183	19255	20267	23283
56-60	12569	15550	18073	20587	24480	25765	29605
61-65	16929	20871	24182	27484	32561	34240	39265
66-70	21701	26798	31047	35284	41781	43930	50378
71-75	27819	34440	39905	45353	53591	56348	64643
> 76	32662	40457	46847	53218	63025	66245	75943

Two Adults + Three Children							
Age_ (in years)	200000	300000	400000	500000	600000	750000	1000000
18-25	7230	8902	10340	11770	14069	14801	16986
26-30	7344	9047	10509	11966	14274	15021	17244
31-35	7963	9816	11406	12991	15476	16287	18707
36-40	8497	10483	12186	13881	16490	17358	19949
41-45	10009	12352	14358	16355	19445	20469	23518
46-50	11603	14330	16657	18974	22599	23788	27326
51-55	13317	16455	19126	21785	25920	27283	31343
56-60	17186	21262	24712	28149	33473	35231	40479
61-65	23554	29038	33645	38239	45302	47638	54629

66-70	30193	37284	43195	49090	58130	61119	70090
71-75	38705	47917	55520	63100	74561	78398	89938
> 76	45442	56288	65179	74042	87687	92165	105660

ZONE - B								
Topaz Plan						Ruby Plan		
One Adult/Individual								
Age_ Grouping	1,00,000	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,50,000	10,00,000
90days - 17	1,490	2,092	2,554	2,951	3,347	4,001	4,202	4,802
18-25	1,527	2,183	2,688	3,121	3,553	4,247	4,469	5,127
26-30	NA	2,350	2,895	3,363	3,829	4,568	4,807	5,518
31-35	NA	2,711	3,341	3,883	4,423	5,268	5,545	6,368
36-40	NA	3,090	3,812	4,432	5,048	5,996	6,313	7,254
41-45	NA	3,906	4,820	5,603	6,383	7,588	7,988	9,178
46-50	NA	4,885	6,033	7,013	7,989	9,516	10,016	11,506
51-55	NA	6,087	7,523	8,743	9,959	11,849	12,471	14,328
56-60	NA	8,208	10,155	11,803	13,444	15,988	16,826	19,334
61-65	NA	11,777	14,519	16,822	19,119	22,651	23,819	27,314
66-70	NA	15,096	18,642	21,598	24,545	29,065	30,560	35,045
71-75	NA	19,353	23,959	27,760	31,550	37,280	39,199	44,969
> 76	NA	22,721	28,144	32,589	37,021	43,844	46,083	52,830

Two Adults							
Age_ (in years)	200000	300000	400000	500000	600000	750000	1000000
18-25	3166	3897	4525	5152	6159	6479	7435
26-30	3408	4198	4876	5552	6624	6970	8001
31-35	3930	4845	5630	6413	7638	8040	9234
36-40	4481	5528	6426	7319	8694	9153	10518
41-45	5664	6990	8124	9255	11003	11582	13308
46-50	7084	8748	10170	11583	13798	14523	16683
51-55	8827	10908	12677	14441	17182	18084	20776
56-60	11902	14725	17114	19494	23182	24398	28034

61-65	17076	21052	24392	27723	32845	34538	39605
66-70	21890	27031	31317	35590	42143	44312	50816
71-75	28062	34740	40252	45747	54056	56838	65204
> 76	32946	40809	47254	53680	63574	66820	76604

One Adult + One Child							
Age_ (in years)	200000	300000	400000	500000	600000	750000	1000000
18-25	3057	3763	4370	4975	5946	6256	7178
26-30	3173	3908	4540	5169	6168	6489	7449
31-35	3524	4344	5048	5750	6848	7208	8279
36-40	3863	4765	5539	6310	7495	7891	9068
41-45	4687	5784	6723	7660	9105	9585	11014
46-50	5618	6939	8065	9187	10943	11518	13232
51-55	6696	8275	9617	10955	13035	13719	15761
56-60	8824	10917	12688	14452	17186	18088	20784
61-65	12366	15245	17664	20075	23783	25010	28679
66-70	15852	19575	22678	25773	30518	32089	36797
71-75	20320	25157	29148	33128	39144	41159	47217
> 76	23857	29552	34219	38871	46037	48387	55472

Two Adults + One Child							
Age_ (in years)	200000	300000	400000	500000	600000	750000	1000000
18-25	4039	4973	5774	6574	7857	8267	9485
26-30	4230	5211	6053	6892	8223	8653	9932
31-35	4743	5847	6795	7740	9219	9704	11145
36-40	5253	6481	7534	8581	10193	10732	12332
41-45	6445	7953	9245	10531	12520	13180	15144
46-50	7817	9653	11221	12782	15225	16025	18409
51-55	9436	11660	13551	15436	18366	19330	22208
56-60	12518	15486	17999	20501	24381	25660	29484
61-65	17665	21779	25234	28678	33977	35729	40972
66-70	22645	27963	32397	36817	43597	45841	52568

71-75	29030	35939	41640	47325	55920	58798	67453
> 76	34082	42217	48883	55532	65767	69125	79245

One Adult + Two Children							
Age_ (in years)	200000	300000	400000	500000	600000	750000	1000000
18-25	3930	4838	5618	6396	7645	8043	9230
26-30	3996	4922	5716	6509	7766	8172	9381
31-35	4337	5347	6213	7077	8429	8872	10190
36-40	4636	5719	6648	7572	8994	9469	10881
41-45	5468	6748	7844	8936	10623	11183	12849
46-50	6351	7843	9118	10385	12371	13021	14957
51-55	7305	9027	10491	11950	14219	14965	17194
56-60	9440	11678	13573	15461	18386	19350	22234
61-65	12954	15971	18505	21031	24917	26202	30046
66-70	16606	20506	23758	26999	31971	33617	38550
71-75	21288	26355	30536	34705	41008	43118	49466
> 76	24993	30959	35847	40723	48229	50691	58113

Two Adults + Two Children							
Age_ (in years)	200000	300000	400000	500000	600000	750000	1000000
18-25	4912	6048	7022	7996	9556	10054	11536
26-30	5053	6225	7230	8232	9822	10335	11864
31-35	5557	6850	7960	9067	10799	11367	13055
36-40	6026	7434	8641	9843	11692	12309	14145
41-45	7227	8917	10366	11808	14037	14777	16979
46-50	8550	10559	12273	13981	16653	17528	20135
51-55	10045	12413	14426	16432	19552	20578	23641
56-60	13133	16248	18884	21510	25580	26923	30934
61-65	18254	22505	26075	29634	35109	36920	42337
66-70	23400	28896	33477	38045	45050	47369	54320
71-75	29996	37137	43028	48902	57784	60758	69701
> 76	35218	43624	50513	57382	67959	71429	81887

One Adult + Three Children							
Age_ (in years)	200000	300000	400000	500000	600000	750000	1000000
18-25	4803	5913	6866	7818	9344	9831	11280
26-30	4818	5935	6894	7850	9365	9854	11312
31-35	5150	6349	7378	8403	10009	10535	12100
36-40	5408	6672	7755	8833	10493	11048	12695
41-45	6250	7713	8965	10212	12141	12780	14685
46-50	7084	8748	10170	11583	13798	14523	16683
51-55	7914	9779	11366	12947	15404	16213	18626
56-60	10056	12440	14458	16468	19585	20613	23684
61-65	13543	16697	19346	21987	26049	27392	31411
66-70	17361	21439	24838	28227	33424	35144	40302
71-75	22256	27553	31924	36282	42872	45078	51714
> 76	26129	32366	37477	42574	50421	52995	60755

Two Adults + Three Children							
Age_ (in years)	200000	300000	400000	500000	600000	750000	1000000
18-25	5785	7122	8271	9417	11255	11841	13587
26-30	5876	7238	8407	9573	11421	12018	13795
31-35	6370	7852	9125	10394	12380	13030	14966
36-40	6799	8387	9750	11105	13190	13888	15959
41-45	8008	9882	11486	13085	15556	16375	18815
46-50	9282	11463	13326	15178	18080	19031	21861
51-55	10653	13165	15300	17428	20737	21825	25074
56-60	13749	17009	19770	22518	26780	28184	32384
61-65	18843	23231	26916	30591	36242	38111	43702
66-70	24154	29827	34557	39272	46503	48897	56072
71-75	30964	38334	44416	50479	59648	62717	71950
> 76	36354	45031	52142	59233	70151	73733	84528

ZONE - C**Topaz Plan****Ruby Plan****One Adult/Individual**

Age_ (in years)	1,00,000	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,50,000	10,00,000
90days - 17	1,397	1,961	2,394	2,767	3,138	3,750	3,939	4,503
18-25	1,432	2,046	2,519	2,926	3,331	3,982	4,190	4,807
26-30	1,540	2,203	2,714	3,153	3,590	4,282	4,506	5,173
31-35	1,775	2,541	3,132	3,640	4,147	4,938	5,198	5,971
36-40	2,020	2,897	3,573	4,155	4,733	5,621	5,918	6,800
41-45	2,553	3,662	4,519	5,253	5,984	7,114	7,489	8,604
46-50	3,192	4,581	5,657	6,575	7,490	8,921	9,390	10,787
51-55	3,977	5,707	7,052	8,197	9,336	11,109	11,692	13,433
56-60	5,358	7,695	9,520	11,066	12,604	14,988	15,775	18,125
61-65	7,763	11,041	13,611	15,771	17,925	21,236	22,331	25,608
66-70	9,943	14,152	17,477	20,248	23,011	27,248	28,650	32,855
71-75	12,723	18,143	22,461	26,025	29,578	34,950	36,749	42,158
> 76	14,955	21,302	26,385	30,552	34,707	41,104	43,203	49,528

Two Adults

Age_ (in years)	200000	300000	400000	500000	600000	750000	1000000
18-25	2967	3653	4242	4829	5774	6075	6970
26-30	3195	3936	4572	5205	6209	6534	7502
31-35	3684	4542	5279	6012	7160	7538	8657
36-40	4201	5182	6024	6862	8151	8581	9860
41-45	5310	6554	7617	8677	10315	10859	12476
46-50	6642	8203	9533	10860	12935	13615	15640
51-55	8275	10226	11885	13537	16107	16953	19477
56-60	11158	13804	16045	18276	21732	22874	26282
61-65	16010	19736	22867	25991	30792	32379	37131
66-70	20521	25341	29360	33366	39510	41542	47641
71-75	26308	32569	37737	42888	50677	53285	61129
> 76	30888	38258	44301	50325	59601	62644	71816

One Adult + One Child

Age_ (in years)	200000	300000	400000	500000	600000	750000	1000000
18-25	2864	3528	4096	4663	5575	5865	6729
26-30	2974	3664	4256	4846	5781	6083	6984
31-35	3304	4072	4733	5391	6420	6758	7762
36-40	3621	4467	5194	5916	7027	7397	8501
41-45	4394	5423	6304	7181	8537	8987	10325
46-50	5268	6505	7561	8613	10259	10798	12405
51-55	6277	7758	9016	10270	12219	12861	14776
56-60	8272	10234	11896	13549	16112	16959	19484
61-65	11593	14292	16559	18821	22298	23448	26888
66-70	14860	18351	21260	24161	28611	30083	34498
71-75	19050	23584	27327	31057	36698	38587	44266
> 76	22367	27704	32080	36443	43160	45363	52005

Two Adults + One Child

Age_ (in years)	200000	300000	400000	500000	600000	750000	1000000
18-25	3786	4661	5413	6162	7366	7751	8893
26-30	3966	4885	5675	6461	7708	8112	9311
31-35	4447	5482	6371	7256	8642	9097	10449
36-40	4925	6075	7063	8046	9556	10060	11561
41-45	6041	7457	8667	9874	11738	12357	14197
46-50	7329	9051	10520	11984	14273	15024	17258
51-55	8846	10931	12705	14471	17219	18122	20821
56-60	11736	14518	16875	19222	22856	24057	27641
61-65	16561	20417	23656	26888	31854	33496	38412
66-70	21228	26216	30372	34517	40873	42975	49283
71-75	27215	33692	39038	44367	52425	55123	63237
> 76	31953	39578	45829	52061	61656	64805	74292

One Adult + Two Children							
Age_ (in years)	200000	300000	400000	500000	600000	750000	1000000
18-25	3683	4535	5267	5995	7167	7541	8653
26-30	3746	4614	5360	6102	7280	7661	8795
31-35	4066	5012	5825	6634	7901	8318	9553
36-40	4346	5360	6232	7099	8432	8877	10201
41-45	5127	6327	7354	8378	9959	10484	12046
46-50	5955	7354	8548	9736	11597	12207	14023
51-55	6849	8463	9836	11203	13331	14030	16119
56-60	8849	10948	12725	14494	17236	18141	20844
61-65	12145	14972	17348	19717	23360	24564	28168
66-70	15568	19224	22272	25312	29974	31514	36141
71-75	19958	24708	28628	32535	38444	40424	46373
> 76	23432	29023	33608	38178	45214	47523	54481

Two Adults + Two Children							
Age_ (in years)	200000	300000	400000	500000	600000	750000	1000000
18-25	4604	5669	6583	7494	8959	9427	10815
26-30	4737	5835	6779	7718	9207	9689	11122
31-35	5209	6421	7463	8501	10123	10657	12240
36-40	5650	6968	8101	9229	10962	11539	13261
41-45	6774	8361	9718	11070	13160	13855	15917
46-50	8016	9899	11506	13107	15611	16432	18877
51-55	9416	11637	13524	15404	18329	19292	22163
56-60	12313	15232	17705	20167	23981	25241	29000
61-65	17113	21097	24445	27783	32915	34613	39692
66-70	21936	27090	31384	35667	42235	44407	50926
71-75	28122	34815	40339	45845	54172	56961	65345
> 76	33017	40897	47356	53796	63711	66965	76768

One Adult + Three Children

Age_ (in years)	200000	300000	400000	500000	600000	750000	1000000
18-25	4502	5543	6436	7328	8760	9217	10575
26-30	4517	5564	6463	7359	8779	9238	10605
31-35	4828	5952	6917	7879	9383	9877	11345
36-40	5070	6253	7270	8283	9838	10355	11901
41-45	5858	7231	8405	9574	11381	11983	13766
46-50	6642	8203	9533	10860	12935	13615	15640
51-55	7419	9168	10655	12137	14441	15199	17463
56-60	9426	11662	13555	15440	18360	19325	22203
61-65	12697	15653	18137	20613	24421	25681	29449
66-70	16275	20098	23285	26462	31335	32947	37784
71-75	20865	25831	29929	34015	40192	42261	48481
> 76	24497	30342	35135	39913	47270	49683	56957

Two Adults + Three Children

Age_ (in years)	200000	300000	400000	500000	600000	750000	1000000
18-25	5422	6677	7753	8826	10552	11102	12739
26-30	5509	6786	7882	8974	10706	11266	12933
31-35	5972	7361	8555	9744	11605	12217	14031
36-40	6374	7862	9140	10412	12367	13019	14961
41-45	7506	9265	10768	12267	14583	15352	17638
46-50	8703	10748	12492	14230	16950	17841	20495
51-55	9988	12342	14344	16338	19440	20461	23507
56-60	12890	15946	18535	21112	25105	26423	30360
61-65	17665	21778	25233	28679	33977	35729	40973
66-70	22644	27963	32396	36817	43598	45840	52569
71-75	29029	35938	41640	47325	55920	58798	67452
> 76	34082	42216	48884	55532	65767	69125	79245

*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.

Basis of claims payment

- a) We shall make payment in Indian Rupees only.
- b) Claims related to Surgery for cataracts (after the expiry of the 2 year waiting period)
 - i. For Gold and Platinum plans, Our liability shall be restricted to 10% of the Sum Insured for each eye, subject to a minimum of ₹ 15000 (or the actual incurred amount whichever is lower) and maximum of ₹ 50,000 per eye. This will be Our maximum liability irrespective of the number of Future Health Suraksha policies You hold.
 - ii. For Topaz and Ruby plans, Our obligation shall be restricted to the sub-limits table.
- c) Disease wise sub-limits applicable under the policy - For Topaz and Ruby Plans, Sub-limits will be applicable for listed diseases as mentioned in the sub-limits table.

Sub-limits table applicable for Topaz and Ruby Plans

The Medical Expenses incurred during hospitalisation (inclusive of pre and post hospitalisation) 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 hospitalisation)	80000	100000	150000	200000
Dialysis (policy limit)	10000	15000	20000	30000

d) Co-payments are applicable in case of admission in room with higher room rent than the eligible limit in case of Topaz and Ruby Plans

If you are suffering from an illness / disease or if you meet with an accident which requires hospitalisation, please contact us on the following:

Claims Department

Future Generali Health (FGH)

Future Generali India Insurance Co. Ltd.,
Office No. 3, 3rd Floor, "A" Building, G-O-Square
S. No. 249 & 250, Aundh Hinjewadi Link Road, Wakad, Pune - 411 057.

Toll Free Number: 1800 103 8889 / 1800 209 1016

Toll Free Fax: 1800 103 9998 / 1800 209 1017

Email: fgh@futuregenerali.in

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Premium Illustration in respect of policies offered on individual and family floater basis

Future Health Suraksha – Gold Plan, Zone A

Age of the members insured	Coverage opted on individual basis covering each member of the family separately (at a single point in time)		Coverage opted on individual basis covering multiple members of the family under a single policy (Sum insured is available for each member of the family)				Coverage opted on family floater basis with overall Sum insured (Only one sum insured is available for the entire family)			
	Premium (₹)	Sum insured (₹)	Premium (₹)	Discount, if any	Premium after discount (₹)	Sum insured (₹)	Premium or consolidated premium for all members of family (₹)	Floater discount, if any	Premium after discount (₹)	Sum insured (₹)
50 years	11,348	500000	11,348	1,135	10,213	500000	35,262	13,701	21,561	500000
42 years	9,066	500000	9,066	907	8,159	500000				
20 years	5,047	500000	5,047	505	4,542	500000				
18 years	5,047	500000	5,047	505	4,542	500000				
16 years	4,754	500000	4,754	475	4,279	500000				
Total Premium for all members of the family is ₹ 35,262/-, when each member is covered separately.			Total Premium for all members of the family is ₹ 31,736/-, when they are covered under a single policy.				Total Premium when policy is opted on floater basis is ₹ 21,561/-.			
Sum insured available for each individual is ₹ 500000.			Sum insured available for each family member is ₹ 500000.				Sum insured of ₹ 500000 is available for the entire family.			

Note

- This is just an illustration of premium calculation.
- Premiums may vary with respect to Zones, Plan and Sum Insured opted by the insured.
- Premium rates specified in the above illustration are the standard premium rates without considering any loading and/or discounts like – Loyalty discount, Online (Website) Sales discount etc.
- In case premium is paid on instalment basis, the loading will be applicable accordingly.
- Premium rates are exclusive of Goods and Services Tax applicable.

Call us at: 1800-220-233 | 1860-500-3333 | 022-67837800 | Website: <https://general.futuregenerali.in>

Future Generali India Insurance Company Limited (IRDAI Regn. No. 132), (CIN: U66030MH2006PLC165287)

Regd. and Corp. Office: Regd. & Corp. Office: 801 & 802, 8th floor, Tower C, Embassy 247 Park, L.B.S. Marg, Vikhroli (W), Mumbai - 400083.

Fax No: 022 4097 6900 | Email: fgcare@futuregenerali.in

ARN: FG-NL/PD/MKTG/ENG/HEALTHTOTALOCT2020-001BRO

UIN: FGIHLIP21156V022021

ISO Ref. No.: FGH/UW/RET/201/03

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