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**HIT & FIT
HEALTH
INSURANCE**

my:health Suraksha

my:health Suraksha Silver Smart, Gold Smart & Platinum Smart Plans

Key features of the policy:

- ◆ Multiple sum insured options ranging from Rs. 3 Lacs to Rs. 75 Lacs available under this policy *
- ◆ Any age entry option with lifetime renewal
- ◆ Exclusive covers like Air ambulance cover, Recovery benefit, Infertility cover
- ◆ Wellness features like Fitness discount@ renewal, Health incentives for maintenance of health
- ◆ Flexi benefits like choosing room rent capping, co pay in order to avail discounts on premium
- ◆ Various discount options to like family discount, long term policy discount, loyalty discount
- ◆ Long term policy options up to 3 years with attractive premium rate
- ◆ Option to pay yearly premium in 3, 6 and 12 equal installments

Coverage

SECTION A: HOSPITALIZATION COVER

Pays for Medically necessary hospitalization of an Insured Person due to Illness or Injury sustained or contracted during the Policy Period.

1. Medical Expenses

- i. Room rent, boarding and Nursing charges
- ii. Intensive Care Unit charges
- iii. Consultation fees
- iv. Anesthesia, blood, oxygen, operation theatre charges, surgical appliances
- v. Medicines, drugs and consumables
- vi. Diagnostic procedures
- vii. The Cost of prosthetic and other devices or equipment if implanted internally during a Surgical Procedure.

Insured Person shall bear specified percentage of admissible Claim amount under each and every Claim If Optional cover of Co-payment is opted for.

a. Mental Healthcare

Pays for Medical Expenses in case of hospitalization for any Mental Illness contracted during the Policy Period in accordance with the Mental Healthcare Act 2017, subsequent amendments and other applicable laws and rules provided that:

- i. The Hospitalization is prescribed by a Medical Practitioner for Mental Illness
- ii. The Hospitalization is done in Mental Health Establishment

2. Home Healthcare

Pays for Hospitalization at home for Illnesses including but not limited to following Medically necessary treatment, if prescribed by treating Medical Practitioner. We will pay Medical Expenses incurred for treatment of such Illness where opted.

- ◆ Gastroenteritis
- ◆ Bronchopneumonia
- ◆ Respiratory tract infection
- ◆ Chemotherapy
- ◆ Pancreatitis
- ◆ Dengue
- ◆ COPD management
- ◆ Hepatitis
- ◆ Fever management

This Cover can be availed through Cashless Facility only through our network service provider

Insured Person shall bear specified percentage of admissible Claim amount under each and every Claim If Optional cover of Co-payment is opted for.

3. Domiciliary Hospitalization

Pays for Medical Expenses incurred on Domiciliary Hospitalization of the Insured Person provided that:

- i. It has been prescribed by the treating Medical Practitioner
and
- ii. the condition the Insured Person is such that he/she could not be removed to a Hospital
or
- iii. the Medical Necessary Treatment is taken at Home on account of non-availability of room in Hospital

Expenses incurred on Domiciliary Hospitalization in respect to following treatment are excluded under the Policy

- a. Asthma, Bronchitis, Tonsillitis and Upper Respiratory Tract infection including Laryngitis and Pharyngitis, Cough and Cold, Influenza,
- b. Arthritis, Gout and Rheumatism,
- c. Chronic Nephritis and Nephritic Syndrome,
- d. Diarrhoea and all type of Dysenteries including Gastroenteritis,
- e. Diabetes Mellitus and Insipidus,
- f. Epilepsy,
- g. Hypertension,
- h. Psychiatric or Psychosomatic Disorders of all kinds,
- i. Pyrexia of unknown Origin.
- j. Post Hospitalization Expenses are excluded if Insured Person opts for Domiciliary Hospitalization

Insured Person shall bear specified percentage of admissible Claim amount under each and every Claim If Optional cover of Co-payment is opted for.

4. Pre-Hospitalization cover

Pays for Medical Expenses incurred during the 60 days immediately before Hospitalization of an Insured Person, provided that such Medical Expenses are incurred for the same Illness/Injury for which subsequent Hospitalization was required and Claim under Hospitalization Cover is admissible under the Policy.

Where Insured Person has opted for *Home Healthcare* treatment Pre-Hospitalization expenses are payable up to 60 days prior to start of the Medical treatment.

Insured Person shall bear specified percentage of admissible Claim amount under each and every Claim If Optional cover of Co-payment is opted for.

5. Post-Hospitalization cover

Pays for Medical Expenses incurred upto 180 days from the day Insured Person is discharged from Hospital provided that such costs are incurred in respect of the same Illness/Injury for which the earlier Hospitalization was required and Claim under Hospitalization Cover is admissible under the Policy

Where Insured Person has opted for *Home Healthcare* treatment, Post Hospitalization expenses are payable up to 180 days post completion of the medical treatment.

Insured Person shall bear specified percentage of admissible Claim amount under each and every Claim If Optional cover of Co-payment is opted for.

6. Day Care Procedures

Pays for Medical Expenses on Hospitalization of Insured Person in Hospital or Day Care Centre for Day Care Treatment.

Insured Person shall bear specified percentage of admissible Claim amount under each and every Claim If Optional cover of Co-payment is opted for.

7. Road Ambulance

Pays for expenses incurred on Road Ambulance Services if Insured Person is required;

- i. to be transferred to the nearest Hospital following an emergency (namely a sudden, urgent, unexpected occurrence or event, bodily alteration or occasion requiring immediate medical attention)
- ii. or from one Hospital to another Hospital
- iii. of from Hospital to Home (within same City) following Hospitalization

Insured Person shall bear specified percentage of admissible Claim amount under each and every Claim If Optional cover of Co-payment is opted for.

8. Organ Donor Expenses

Pays for Medical Expenses towards organ donor's Hospitalization for harvesting of the donated organ where an Insured Person is the recipient, provided that;

- ◆ The organ donor is any person whose organ has been made available in accordance and in compliance with The Transplantation of Human Organ (amendment) Act, 2011, Transplantation of Human Organs and Tissues Rules, 2014 and other applicable laws and rules.
- ◆ Hospitalization Claim under Section A1 is admissible under the Policy
- ◆ The Organ Donor's Pre-Hospitalization and Post-Hospitalization expenses are excluded under the Policy
- ◆ Any other Medical Expenses or Hospitalization consequent to the harvesting is excluded under the Policy

Insured Person shall bear specified percentage of admissible Claim amount under each and every Claim If Optional cover of Co-payment is opted for.

9. Alternative Treatments

We will pay Medical Expenses on Hospitalization of Insured Person for following Alternative Treatments prescribed by Medical Practitioner

- ◆ Ayurvedic
- ◆ Unani
- ◆ Siddha
- ◆ Homeopathy

provided that;

- i. The procedure performed on the Insured Person cannot be carried out on Outpatient basis
- ii. The treatment has been undertaken in a government Hospital or in any institute recognized by government and/or accredited by Quality Council of India/National Accreditation Board or authorised medical council of the respective country/state as applicable
- iii. In the event of admissible Claim under this Cover, no Claim shall be admissible for Allopathic treatment of same Illness or Injury Insured Person shall bear specified percentage of admissible Claim amount under each and every Claim If Optional cover of Co-payment is opted for.

10. Air Ambulance Cover

Pays for Air Ambulance transportation in an airplane or helicopter for Emergency Care which requires immediate and rapid ambulance transportation as prescribed by a Medical Practitioner, from the site of first occurrence of the Illness/ Accident to the nearest Hospital, that ground transportation cannot provide

Exclusion:

We will not pay for return transportation to the Insured Person's home by air ambulance

11. Recovery Benefit

Pays as specified amount upon Medically necessary hospitalization of an Insured Person exceeding 10 consecutive and continuous days and for which Claim is admissible,

This benefit is not applicable if Medical treatment is taken under Home Healthcare and Domiciliary Hospitalization

12. Sum Insured Rebound

Pays an amount equivalent to the admissible Claim amount, subject to maximum of Basic Sum Insured, on subsequent Hospitalization of the Insured Person during Policy Year subject to;

- i. Total of Basic Sum Insured under Hospitalization Cover, Cumulative/Extended Cumulative Bonus (if applicable) earned and Sum Insured Rebound will be available to all Insured Persons for all claims under Section A during the current Policy Year and subject to the condition that a single claim in a Policy Year cannot exceed the sum of Basic Sum Insured and the Cumulative/Extended Cumulative Bonus (if opted) earned
- ii. In case of treatment for Chemotherapy and Dialysis, Sum Insured Rebound will be applicable only once in lifetime of Policy
 - i. This cover will be applicable annually for policies with term more than one year.
 - ii. Any unutilized amount of Sum Insured Rebound cannot be carried over to next Policy Year or Renewal Policy
 - iii. The Sum Insured Rebound can be utilized for Claims under Hospitalization Cover only.

Illustration							
Time	Claim no.	Sum Insured available	Cumulative Bonus	Admissible Claim amount	SI Rebound	Total SI Rebound till date	Payable amount
3 months	1	3,00,000	30,000	2,50,000	0	0	2,50,000
6 months	2	50,000	30,000	1,40,000	2,50,000	2,50,000	1,40,000
9 months	3	0	0	2,50,000	= 250,000 - 60,000 + 50,000 =240,000	3,00,000	2,40,000
11 months	4	0	0	70,000	0	3,00,000	0

SECTION B: RENEWAL BENEFITS

1. Cumulative Bonus

On each Renewal of the Policy with Us, 10%/ 25% of Basic Sum Insured under expiring Policy shall be applied as Cumulative Bonus in the Policy provided that;

1. There has been no claim under the Policy in expiring year under Section A
2. Cumulative Bonus will be reduced at the same rate as accrued in the event of admissible Claim under Section A of the Policy.
3. Cumulative Bonus can be accumulated upto 100% / 200% of Basic Sum Insured.
4. Cumulative Bonus applied will be applicable only to Insured Person covered under expiring Policy and who continue to remain insured on Renewal.
5. In case of multiyear policies, Cumulative Bonus that has accrued for the second and third Policy Year will be credited on Renewal. Accrued Cumulative Bonus may be utilized in case of any Claim during Policy tenure

2. Preventive Health Check-Up - Booster

Insured Person will be entitled for Health Check up every year, at our Network Service Provider as per list of tests given below irrespective of Claims made under the Policy.

List of Tests

Chest X Ray, 2D Echo/ Stress test, PSA for Males, PAP smear for Females, Medical Examination Report, Complete Blood Count Urine R, Fasting Blood Sugar, Serum Creatinine, Lipid Profile, Electro Cardio Gram

- ◆ This benefit will not be carried forward if not utilized within 60 days of Policy Anniversary/Renewal date.

3. my: Health Active

A. Fitness discount @ Renewal

Insured Person can avail discount on Renewal Premium by accumulating Healthy Weeks as per table given below.

One Healthy Week can be accumulated by;

- ◆ Recording minimum 50,000 steps in a week subject to maximum 15,000 steps per day, tracked through Your wearable device linked to Our my: health mobile app and Your Policy number
OR
- ◆ burning total of 900 calories upto maximum of 300 calories in one exercise session per day, tracked Your wearable device linked to Our my: health mobile app and Your Policy number
- ◆ Fitness discount @ Renewal is applicable for Adult Insured Persons only. Any Person covered as Child Dependent, irrespective of the Age is excluded.

Healthy Weeks Discounts	
No. of Healthy Weeks Accumulated	Discount on Renewal Premium
1-4	0.50%
5-8	1.00%
9-12	2.00%
13-16	3.00%
17-26	6.00%
27-36	7.50%
Above 36	10.00%

Steps to accumulate Healthy Weeks

Step 1 - The my: Health Mobile App must be downloaded on the mobile.

Step 2 - You can start accumulating Healthy Weeks by tracking physical activity through the Wearable device linked to Our my: health mobile app and Your Policy number

We encourage and recognize all types of exercise/fitness activities by making use of wearable devices to track and record the activities Insured Person engages in.

Application of Fitness discount @ Renewal

- ◆ Annual Policy: Discount amount accrued based on Number of accumulated Healthy Weeks during the expiring Policy Year will be applied on the Renewal Premium for expiring Policy Sum Insured and for Insured Person covered under expiring Policy
- ◆ **Multi Year Policy:**
 - Fitness discount earned on yearly basis will be accumulated till Policy End date.
 - On Renewal of the Policy, total discount amount accrued each Policy Year will be applied on Renewal Premium of subsequent year and for Insured Person covered under expiring Policy
- ◆ For Policies covering more than one Insured Person, Healthy Weeks for each Insured Person will be tracked and accrued. Such discount will be applicable on individual Renewal Premium for both Individual and Floater Sum Insured basis Policies.
- ◆ Premium will be discounted to the extent applicable to coverage corresponding to expiring Policy.
- ◆ In case of Increase in Sum Insured at Renewal, discount amount will be applied on the premium corresponding to expiring Policy Sum Insured .
- ◆ Fitness discount @ Renewal will be applied only on Renewal of Policy with Us and only if accrued.

B. Health Incentive

This Program encourages Insured Persons to maintain good health and avail incentives as listed below.

Under this Program, Insured Person having Pre-Existing Diseases or Obesity (BMI above 30) as listed under table A below, will be eligible for reduction in Medical Underwriting Loading applied on first inception of the Policy with Us provided that;

- i. Insured Person shall undergo medical tests and/or BMI check-up as listed below minimum 3 months prior to expiry of Policy Year (For Multiyear Policies) or before Renewal (For Annual Policies).
- ii. Medical test shall be done at Your own cost through our Network Provider on Our my: health mobile App.
- iii. If the test parameters are within normal limits, We will apply 50% discount on the Medical Underwriting loading applied for corresponding Pre-Existing Disease or Obesity as applicable on Renewal of the Policy with Us.
- iv. If the test parameters at subsequent Renewal are not within normal limits or Medical test reports are not submitted in accordance with i and ii above, the discount amount applied on Medical Underwriting loading will be zero

Table A	
Pre-existing Diseases	Test
Diabetes	HbA1c
Hypertension	Blood Pressure reading
Hyperlipidemia	Total Cholesterol
Cardiovascular Diseases	EKG
Hypothyroidism	Thyroid function tests
Obesity	BMI

Application of Health Incentive

- ◆ **Annual Policy:** Discount amount accrued during the expiring Policy year will be applied on the Renewal Premium corresponding to expiring Policy Sum Insured and for Insured Person covered under expiring Policy

- ◆ **Multi Year Policy:**
 - Discount amount earned on yearly basis will be accumulated till Policy End date.
 - On Renewal of the Policy, total discount amount accrued each year will be applied on Renewal Premium of subsequent year and for Insured Person covered under expiring Policy
- ◆ For Policies covering more than one Insured Person, Healthy Weeks for each Insured Person will be tracked and accrued. Such discount will be applicable on individual Renewal Premium for both Individual and Floater Sum Insured basis Policies.
- ◆ Premium will be discounted to the extent applicable to coverage corresponding to expiring Policy.
- ◆ In case of Increase in Sum Insured at Renewal, discount amount will be applied on the premium corresponding to expiring Policy Sum Insured.
- ◆ Fitness discount @ Renewal will be applied only on Renewal of Policy with Us and only if accrued.

C. Wellness services:

The services listed below are available to all Insured Person through Our Network Provider on Ourmy: health mobile app only. Availing of services under this Section will not impact the Sum Insured or the eligibility for Cumulative Bonus.

i. Health Coach:

An Insured Person will have access to Health Coaching services in areas such as:

- ◆ Disease management
- ◆ Activity and fitness
- ◆ Nutrition
- ◆ Weight management.

These services will be available through Our my: health mobile app as a chat service or as a call back facility.

ii. Wellness services:

- ◆ **Discounts:** on OPD, Pharmaceuticals, pharmacy, diagnostic centres.
- ◆ **Customer Engagement:** Monthly newsletters, Diet consultation, health tips
- ◆ **Specialized programs:** like stress management, Pregnancy Care, Work life balance management.

These services will be available through Our my: health mobile app

Disclaimer applicable to my: health Mobile app and associated services

It is agreed and understood that Our my:health mobile app and Wellness services intention is not to provide specific medical advice but rather to provide users with information to better understand their health and their diagnosed disorders. The information is not a substitute for professional medical care by a qualified doctor or other health care professional.

The information provided is general in nature and is not specific to you. You must never rely on any information obtained using this app for any medical diagnosis or recommendation for medical treatment or as an alternative to medical advice from your physician or other professional healthcare provider. If you think you may be suffering from any medical condition you should seek immediate medical attention.

Reliance on any information on this App is solely at your own risk. HDFC EGRO General Insurance Company Limited do not assume any liability towards any loss or damage arising out of or in relation to any opinion, actual or alleged errors, omissions and representations, any decision made or action taken or not taken in reliance upon the information.

SECTION C: OPTIONAL COVERS

1. Parent and Child care Cover – Booster

Pays for the expenses arising out of pregnancy, infertility treatment and childbirth as per details mentioned below:

1. Parent Care

- i. Maternity Expenses:** Medical Expenses for a delivery (including caesarean section) on Hospitalization or the lawful medical termination of pregnancy during the Policy Period.
- ii. OPD Treatment:** In Pre-natal and post-natal period up to the limit of this Cover provided Claim under Maternity Expenses is admissible under the Policy.
- iii. Infertility Treatment:** Pays for Medical Expenses incurred for infertility treatment, assisted reproductive treatments like IVF undertaken on advice of a Medical Practitioner. This cover is applicable for both Male and Female Insured Person.

2. Child Care

Pays for Child Care for **New Born Baby** under this cover if Claim for **Maternity Expenses** is admissible under the Policy.

a) **New Born baby cover:**

Pays for **Medical Expenses** towards treatment of a **New Born Baby**

b) **Vaccination Charges:**

Pays for expenses incurred on vaccination for **New Born Baby** as per National Immunization Schedule until **New Born Baby** completes 1 year of age

3. Waiting Period modification Option

Provides option to modify Waiting Period for Parent and Child Care Booster to 3 years

Exclusions applicable to this Cover.

- Pre-Hospitalization and post-Hospitalization expenses are not payable under this cover
- Expenses related to ectopic pregnancy shall not be paid under this cover and will be covered as a part of expenses under Hospitalization cover only.
- Treatment for impotency, treatment to effect infertility, surrogate or vicarious pregnancy, voluntary termination of pregnancy, procedures to assist birth control, contraceptive supplies.

2. Non-Medical Expenses cover

Pays for Non-Medical Expenses on Hospitalization of Insured Person for all admissible claims as applicable.

3. Extended Cumulative Bonus

Provides option to enhance cumulative bonus cover, however the same once opted for, cannot be opted out at subsequent Renewal.

4. Room Rent Modification Option

On availing this option, limits specified will stand modified as below for Hospitalization cover

- i. Room Rent, boarding & Nursing – limit of 1% of the Basic Sum Insured subject to maximum of Rs. 5,000 per day
- ii. Intensive care unit – limit of 2% of the Basic Sum Insured subject to maximum of Rs. 10,000 per day

Proportionate deduction:

In case expenses incurred on i and ii above exceed respective applicable limits, expenses incurred under Hospitalization Cover shall be paid in the same proportion as the admissible rate per day bears to the actual rate per day of Room Rent charges. Insured Person shall bear specified percentage of admissible Claim amount under each and every Claim. If Co-payment is opted and specified in the Schedule of Coverage in the Policy Schedule.

This cover is available for Sum Insured up to Rs. 5 Lacs only

5. Co-Payment

Provides an option such that the Co-Payment amount will be applied on each and every claim under all hospitalization covers, wherever applicable under the Policy. Once the Co-Payment option is availed by the Insured Person, it cannot be opted out of at subsequent Renewal.

WAITING PERIODS & EXCLUSIONS (ALSO APPLICABLE FOR HOSPITAL CASH OPTIONAL COVER)

1. Waiting Periods

Claims under the Policy are covered subject to waiting Period as specified below.

- i) **General waiting period:** claim arising due to condition for which appearance of signs/symptoms, consultation, investigation, treatment or admission started within 30 days from Policy Commencement Date, except for the claims arising due to an Accident.
- ii) **Waiting Period for listed illnesses and Procedures:** 24 months for all Illnesses and Surgical Procedures listed below however this waiting period will not be applicable where the underlying cause is cancer(s).

a. Illnesses

Internal Congenital diseases	Non infective Arthritis
Diseases of gall bladder including cholecystitis	Urogenital system e.g. Kidneystone, Urinary Bladder Stone
Pancreatitis	Ulcer and erosion of stomach and duodenum
All forms of Cirrhosis	Gastro Esophageal Reflux Disorder (GERD)
Perineal Abscesses	Perianal Abscesses
Cataract	Fissure/fistula in anus, Haemorrhoids including
Pilonidal sinus	Gout and rheumatism
Benign tumors, cysts, nodules, polyps including breast lumps	Osteoarthritis and osteoporosis
Polycystic ovarian diseases	Fibroids (fibromyoma)
Sinusitis, Rhinitis	Tonsillitis
Skin tumors	Benign Hyperplasia of Prostate

b. Surgical Procedures

Adenoidectomy, tonsillectomy	Tympanoplasty, Mastoidectomy
Dilatation and curettage (D&C)	Nasal concha resection
Myomectomy for fibroids	Surgery of Genito urinary system
Surgery on prostate	Cholecystectomy
Hernia	Hydrocele/Rectocele
Surgery for prolapsed inter vertebral disc	Joint replacement surgeries
Surgery for varicose veins and varicose ulcers	Surgery for Nasal septum deviation
Surgery for Perianal Abscesses	Fissurectomy, Haemorrhoidectomy, Fistulectomy, ENT surgeries

iii) Waiting Period for Pre-existing conditions:

A waiting period of 36 months shall apply for all Pre-existing Conditions declared and/or accepted at the time of applying first policy with us.

iv) Waiting Period for Parent & Child Care Cover-Booster

A waiting period of 48 months shall apply for all Claims under Parent & Child Care Cover - Booster

2. General Exclusions

No payment shall be made for any claim in respect of any Insured Person directly or indirectly for, caused by, arising from or in any way attributable to any of the following

- i) War or any act of war, invasion, act of foreign enemy, war like operations (whether war be declared or not or caused during service in the armed forces of any country), civil war, public defence, rebellion, revolution, insurrection, military or usurped acts, nuclear weapons/materials, chemical and biological weapons, radiation of any kind.

- ii) Any Insured Person committing or attempting to commit a breach of law with criminal intent, or intentional self-injury or attempted suicide or suicide while mentally sound or unsound.
- iii) Any Insured Person's participation or involvement in naval, military or air force operation, racing, diving, aviation, scuba diving, parachuting, hang-gliding, rock or mountain climbing of a professional or semi-professional nature.
- iv) The abuse or the consequences of the abuse of tobacco, intoxicants or hallucinogenic substances such as drugs and alcohol, including smoking cessation programs and the treatment of nicotine addiction or alcohol addiction programs, any other substance abuse treatment or services, or supplies.
- v) Treatment of Obesity and any weight control program.
- vi) sleep-apnoea, Parkinson and Alzheimer's disease, general debility or exhaustion ("run-down condition").
- vii) Congenital external diseases, defects or anomalies,
- viii) Stem cell harvesting, or growth hormone therapy. Venereal disease, sexually transmitted disease or Illness;
- ix) Pregnancy (including voluntary termination), miscarriage (except as a result of an Accident or Illness), maternity or birth (including caesarean section) except in the case of ectopic pregnancy.
- x) treatment to treat infertility any fertility, sub-fertility or assisted conception procedure,
- xi) Sterility, treatment whether to affect infertility, surrogate or vicarious pregnancy, birth control, contraceptive supplies or services including complications arising due to supplying services.
- xii) Dental Treatment and surgery of any kind, unless requiring Hospitalization.
- xiii) Treatment and supplies for analysis and adjustments of spinal subluxation, diagnosis and treatment by manipulation of the skeletal structure or for muscle stimulation by any means except treatment of fractures (excluding hairline fractures) and dislocations of the mandible and extremities).
- xiv) Circumcisions (unless necessitated by Illness or Injury an forming part of treatment); treatment for correction of vision due to refractive error, aesthetic or change-of-life treatments of any description such as sex transformation operations.
- xv) Plastic surgery or cosmetic surgery or treatments to change appearance unless necessary as a part of Medically Necessary Treatment certified by the attending Medical Practitioner for reconstruction following an Accident, cancer or burns.
- xvi) Experimental, investigational or Unproven treatments, devices and pharmacological regimens.
- xvii) Admission primarily for diagnostic purposes not related to Illness for which Hospitalization has been done and Conditions for which In patient Hospitalization is not warranted.
- xviii) Any Convalescence, cure, rest cure, sanatorium treatment, rehabilitation measures, private duty nursing, respite care, long-term nursing care or custodial care.
- xix) Preventive care, any physical, psychiatric or psychological examinations or testing if doesn't required Hospitalization; enteral feedings (infusion formulas via a tube into the upper gastrointestinal tract) and other nutritional and electrolyte supplements, unless certified to be required by the attending Medical Practitioner as a direct consequence of an otherwise covered claim.
- xx) Vaccination including inoculation and immunisations (Except post bite treatment),
- xxi) Non-Medical expenses such as charges for admission, discharge, registration, Items of personal comfort and convenience including but not limited to television (wherever specifically charged for), charges for access to telephone and telephone calls (wherever specifically charged for), foodstuffs (except patient's diet), cosmetics, hygiene articles, body care products and bath additive, barber or beauty service, guest service as well as similar incidental services and supplies, and medical supplies including elastic stockings, diabetic test strips, Charges related to a Hospital stay not expressly mentioned as being covered, including but not limited to, administration, documentation and filing. Full list of Non-Medical expenses is available at www.hdfcergo.com.
- xxii) Vitamins and tonics unless vitamins and tonics are certified to be required by the attending Medical Practitioner as a direct consequence of an otherwise covered claim.
- xxiii) Treatment rendered by a Medical Practitioner which is outside his discipline or the discipline for which he is licensed; treatments rendered by a Medical Practitioner who is a member of an Insured Person's family, or stays with him,
- xxiv) Treatment taken on Outpatient basis
- xxv) The provision or fitting of hearing aids, spectacles or contact lenses.
- xxvi) Any treatment and associated expenses for alopecia, baldness, wigs, or toupees, and similar products. optometric therapy.
- xxvii) Any treatment or part of a treatment that is not of a Reasonable and Customary charge, not Medically Necessary; treatments or drugs not supported by a prescription.
- xxviii) Expenses for Artificial limbs, crutches or any other external appliance and/or device used for diagnosis or treatment (except when used intra-operatively).
- xxix) Any Claim arising due to Non-disclosure of Pre-existing Illness or Material fact as sought to be declared on the Proposal form

GENERAL CONDITIONS

1. Entry Age:

Base Cover

Proposer	Adult Dependent	Child/Children
<ul style="list-style-type: none"> • Minimum Entry Age – 18 Years • Maximum Entry Age – Lifetime Entry 	<ul style="list-style-type: none"> • Minimum Entry Age – 18 Years • Maximum Entry Age – Lifetime Entry 	<ul style="list-style-type: none"> • Minimum Entry Age – 91 days • Maximum Entry Age – 25 years

Optional covers:

Proposer	Adult Dependent	Child/Children
<ul style="list-style-type: none"> • Minimum Entry Age – 18 Years • Maximum Entry Age – Lifetime Entry • Parent & Child Care Cover – Basic & Booster – Entry Age Up to 45 Years 	<ul style="list-style-type: none"> • Minimum Entry Age – 18 Years • Maximum Entry Age - Lifetime Entry • Parent & Child Care Cover – Basic & Booster – Entry Age Up to 45 Years 	<ul style="list-style-type: none"> • Minimum Entry Age – 91 days • Maximum Entry Age – 25 years

Add on Covers:**my:health Critical Illness Add on**

Proposer	Adult Dependent
• Minimum Entry Age – 18 Years	• Minimum Entry Age – 18 Years
• Maximum Entry Age – 65 years	• Maximum Entry Age – 65 years

my:health Hospital Cash Benefit Add on

Proposer	Adult Dependent	Child/Children
• Minimum Entry Age – 18 Years	• Minimum Entry Age – 18 Years	• Minimum Entry Age – 91 days
• Maximum Entry Age – Lifetime Entry	• Maximum Entry Age – Lifetime Entry	• Maximum Entry Age – 25 years

2. Type of Policy:

- ◆ Individual Sum Insured Option under base policy and my:health Critical Illness Add on
- ◆ Floater Sum Insured Option under base policy and my:health Hospital Cash Benefit Add on

3. Coverage for Dependents**◆ Individual Sum Insured Option:**

• Proposer	• Spouse
• Dependent Children	• Dependant Parents/in laws
• Grand Mother	• Grand Father
• Grand Son	• Grand Daughter
• Daughter in Law	• Son in law
• Sister	• Brother
• Sister in law	• Nephew
• Niece	• Brother in law

- ◆ **Floater Sum Insured Option:** Self, Spouse, dependent children* and dependent parents/parents in law can be covered under floater option

* Dependent children: A child is considered a dependent for insurance purposes until his 25th birthday provided he is financially dependent, on the proposer.

4. Policy period

This policy can be issued for 1 year/ 2 years/ 3 years.

5. Add on covers**my:health Critical Illness Add on**

Multiple optional plans to cover - 9/12/ 15/ 18/ 25/ 40/ 51 Critical Illnesses

- ◆ 90 days waiting period shall apply from the commencement of the policy period to all claims under the policy
- ◆ 7 days survival period shall be apply from the date of occurrence of illness, medical event or surgical procedure.

my:health Hospital Cash Benefit Add on**Provides a daily cash benefit for admissible hospitalization of Insured person**

- ◆ Hospital cash allowance for every 24 hrs. Hospitalisation in a regular hospital room, maximum upto 30 days
- ◆ 2 times of the base hospital cash benefit, for hospitalisation in ICU

6. Pre Policy Check ups

The PPC tests required will be as per the below PPC grid.

Sum Insured will be total of Base Sum Insured and optional/add-on covers which are offered on benefit basis

Pre Policy and Financial Underwriting Matrix

Sum Insured in INR	Upto 17 Yrs	18 Yrs to 45 Yrs	45 Yrs to 60 Yrs	Age >61 Yrs	Financial Underwriting
3 Lacs to 10 Lacs	NA	NA	Set 1	Set 2	Not Applicable
12.5 Lacs - 20 Lacs	NA	NA	Set 2	Set 3	Not Applicable
25 Lacs to 75 Lacs	NA	Set 1	Set 2	Set 3	Applicable

- ◆ Set 1: ME, RUA, CBC, SrCreatinine, Lipid Profile, SGPT, GGTP, SGOT, HBA1C, ECG
- ◆ Set 2 : Set 1, HBsAg, TMT/2D Echo, USG Abdomen & Pelvis, Chest X ray, CEA
- ◆ Set 3 : Set 2, PSA (Males), Pap Smear & Sonomamography (Females), Microalbumin, BUN, Sr Uric Acid, ANA

For proposals where, Single Person is to be insured, he/she shall be required to undergo Pre Policy Checkup as given below.

Sum Insured	Upto 17 Yrs	18 Yrs to 45 Yrs
Upto 20 Lacs	No Pre Policy Check required	Set 1
25 Lacs and Above	No Pre Policy Check required	Set 2

Guidelines for Pre Policy Check ups

- ◆ Pre Policy Checkup will be conducted at our Network provider
- ◆ Where ever Pre Policy Checkup is conducted at our Network provider, 100% of the Medical test charges will be reimbursed

on acceptance of proposal. In case Customer Insists on a Checkup outside our Network provider, 50% of the Medical test charges will be reimbursed on acceptance of Proposal.

- ◆ If Proposal is declined post Pre Policy Checkup, 50% of the Medical test charges will be reimbursed
- ◆ Medical Reports are considered valid for up to 3 months
- ◆ In case of any positive health declaration on the proposal form the relevant medical tests shall be advised in addition to the above grid tests

7. Premium Tier

The premium will be computed basis the city of residence provided by the **Insured Person** in the proposal form. Classification of cities would be as under:

- ◆ **Tier 1a:** Delhi and NCR region
- ◆ **Tier 1b:** Mumbai, Mumbai Suburban and Navi Mumbai, Pune, Surat, Ahmedabad, Varodara
- ◆ **Tier 2:** Rest of India

Conditions:

- i. On payment of Tier 1a premiums, an Insured Person can avail treatment all over India without any co-payment.
- ii. On payment of Tier 1b premium, an Insured Person can avail treatment at Tier1b cities and Tier 2 cities without any Co-Payment. However if an Insured Person avails a treatment in Tier 1a cities, 20% Co-Payment shall be applicable on admissible claim amount.
- iii. On payment of Tier 2 premium, an Insured Person can avail treatment at Tier 2 cities without any Co-Payment. However if an Insured Person avails a treatment in Tier 1a or Tier1b cities, 20% Co-Payment shall be applicable on admissible claim amount.
- iv. Co-Payment under ii and iii above will not be applied If an Insured Person opts for Hospitalization with Room Rent up to Rs. 2,500 per day or on Hospitalization for Medically Necessary treatment following an Accident

8. Premium Payment Option

- i. **Insured Person** shall have the option to pay **Policy** premium in total at the inception of **Policy** or in installments as per options as below:

Options	Installment Premium Option
Option 1	Annual
Option 2	Half Yearly
Option 3	Quarterly
Option 4	Monthly

- ii. No Additional charges, on the existing premium are applicable irrespective of the Installment Option selected.
- iii. Grace Period of 15 days in case of Monthly premium payment option and 30 days for half yearly and Quarterly premium payment option shall be applicable. Claim related to any Illness diagnosed during the Grace Period will not be admissible under the Policy.
- iv. If case of non-receipt of Installment Premium on the Installment due date or before expiry of the grace period, the Policy shall stand cancelled and the Premium for unexpired period will be refunded as below
 - a. When yearly payment option is chosen, cancellation grid as per 1 Year Tenure policies will be applicable
 - b. For all other Premium Payment options, 50% of current installment premium will be refunded when the current period is less than 6 months in to the Policy Year. For installment after 6 months, no refund will be payable.
 - c. No refund of any premium in case of any claim during Policy Year.

9. Discounts

Family Discount	A discount of 10% on the premium shall be offered if 2 or more of any of eligible family members are covered under an Individual Sum Insured policy with the Company
Loyalty Discount	If insured has purchased polices for more than 1 product from us, 2.5% discount of my:health Suraksha premium is offered

Total maximum discount of all mentioned above, should not exceed 20% of the total premium per policy

Other Discounts

Long term policy discount - A discount of 7.5% and 12.5% shall be offered on premium, in case a policy is Purchased for 2-year and 3-year tenure respectively with Annual Premium Payment option

This benefit is not available for instalment premium payment options.

Premium will be as per the corresponding age of that particular year.

For example: If a person of age 45 years opts for a 3 years tenure policy, then premium will be calculated with age 45, 46 and 47 i.e., 1* (36-45) and 2* (46-50)

10. Additional Benefit

- ◆ Income Tax* Benefit as per Sec 80 D of the IT Act on the premiums paid for this policy, except for Personal Accident Section.

Plans Under the policy: attached as an Annexure 1

Sr No	Covers	Silver Smart	Gold Smart	Platinum Smart
	Basic Sum Insured in Rs.	3 Lacs / 4 Lacs / 5 Lacs	7.5 Lacs / 10 Lacs / 15 Lacs	20 Lacs / 25 Lacs / 50 Lacs / 75 Lacs
Section A	Hospitalisation Cover			
1	Medical Expenses	Covered	Covered	Covered
	Room Rent	At Actual	At Actual	At Actual
	ICU	At Actuals	At Actuals	At Actuals

Sr No	Covers	Silver Smart	Gold Smart	Platinum Smart
1.a	Mental Healthcare	Covered	Covered	Covered
2	Home Healthcare*	Covered	Covered	Covered
3	Domiciliary Hospitalisation	Covered	Covered	Covered
4	Pre-Hospitalisation cover	60 days	60 days	60 days
5	Post-Hospitalisation cover	180 Days	180 Days	180 Days
6	Day Care Procedures	Covered	Covered	Covered
7	Road Ambulance	SI 3L to 5 L - Rs. 2000	SI 7.5 L to 15 L - 3,500	SI 20 L to 50 L - 3,500 Above 50 L - 15,000
8	Organ Donor Expenses	Covered	Covered	Covered
9	Alternative Treatment	Covered	Covered	Covered
10	Air Ambulance Cover	Not Covered	upto Rs. 2 lacs	upto Rs. 5 Lacs
11	Recovery Benefit	Rs. 5,000	Rs. 15,000	Rs. 25,000
12	Sum Insured Rebound	Covered	Covered	Covered
Section B	Renewal Benefits			
1	Cumulative Bonus	10% at each claim free yr, max 100%	10% at each claim free yr, max 100%	25% at each claim free yr, max 200%
2	Preventive Health Check Up-Booster	Covered	Covered	Covered
3	my:Health Active	Covered	Covered	Covered
Section C	Optional Covers			
1	Parent and Child Care Cover - Booster	Optional—Upto 15,000 for Normal Delivery and 25,000 for C section Delivery— Upto 25,000 for Normal Delivery and 40,000 for C section Delivery	Optional—Upto 15,000 for Normal Delivery and 25,000 for C section Delivery— Upto 25,000 for Normal Delivery and 40,000 for C section Delivery	Optional—Upto 25,000 for Normal Delivery and 40,000 for C section Delivery, Termination 25,000— Upto 50,000 for Normal Delivery and 75,000 for C section Delivery. Termination limit 50,000
1	Parent Care	–	–	–
i	Maternity Expenses	Covered	Covered	Covered
ii	Pre and Post Natal Expenses	Upto Parent Care Sum Insured	Upto Parent Care Sum Insured	Upto Parent Care Sum Insured
iii	Infertility Treatment	Upto 50% of Normal Delivery Sum Insured	Upto 50% of Normal Delivery Sum Insured	Upto 50% of Normal Delivery Sum Insured
2	Child Care	Covered	Covered	Covered
a	New Born Baby Cover	Upto Parent Care Sum Insured	Upto Parent Care Sum Insured	Upto Parent Care Sum Insured
b	Vaccination Charges	Rs. 5,000	Rs. 5,000	Rs. 5,000 Rs. 15,000
3	Waiting Period Modification option	Optional - 3 Yr	Optional - 3 Yr	Optional - 3 Yr
2	Non Medical Expenses cover	Optional	Optional	Optional
3	Extended Cumulative Bonus	Optional 25% subject to max 200% 50% subject to max 200%	Optional 25% subject to max 200% 50% subject to max 200%	Optional 50% subject to max 200%
4	Room Rent Modification option	Optional	Not Applicable	Not Applicable
5	Co-payment	10%/20%	15%/25%	15%/25%
	Entry Age	Any age Entry	Any age Entry	Any age Entry
	Renewal Age	Lifetime renewal	Lifetime renewal	Lifetime renewal
	Pre existing Waiting Period	3 years	3 years	3 years
	Parent and Child Care Booster - Waiting Period	4 years	4 years	4 years
	Add on Covers			
1	my:Health Critical Illness Add on	Optional	Optional	Optional
2	my:health Hospital Cash Add-on	1000, 2000 per day	3,000, 5,000 per day	3,000 5,000, 7,500 per day

* Subject to change in tax laws

• Available in select cities

PREMIUM TABLE: ATTACHED AS AN ANNEXURE 2

my:health suraksha premium rate chart – Silver smart

Tier 1a

Delhi/NCR

Premium Exclusive of GST

Sum Insured	3,00,000									
Age	1a	2a	2a 1c	2a 2c	1a 1c	1a 2c	1a 3c	2a 2p	2a 2p 2c	Additional Child
0-17	5,619	NA	NA	NA	NA	NA	NA	NA	NA	NA
18-35	7,185	10,778	12,574	14,370	8,622	9,700	10,778	17,963	22,993	1,796
36-45	8,518	12,777	14,907	17,036	10,222	11,500	12,777	21,296	27,258	2,130
46-50	11,058	16,586	19,351	22,115	13,269	14,928	16,586	27,644	35,384	2,764
51-55	14,282	21,424	24,994	28,565	17,139	19,281	21,424	35,706	45,704	2,764
56-60	16,521	24,782	28,912	33,042	19,825	22,304	24,782	41,303	52,868	2,764
61-65	22,566	33,849	39,490	45,132	27,079	30,464	33,849	56,414	72,211	2,764
66-70	28,622	42,933	50,089	57,244	34,347	38,640	42,933	71,555	91,591	2,764
71-75	36,677	55,015	64,185	73,354	44,012	49,514	55,015	91,692	117,366	2,764
76-80	36,677	55,015	64,185	73,354	44,012	49,514	55,015	91,692	117,366	2,764
>80	36,677	55,015	64,185	73,354	44,012	49,514	55,015	91,692	117,366	2,764

Premium Exclusive of GST

Sum Insured	4,00,000									
Age	1a	2a	2a 1c	2a 2c	1a 1c	1a 2c	1a 3c	2a 2p	2a 2p 2c	Additional Child
0-17	6,500	NA	NA	NA	NA	NA	NA	NA	NA	NA
18-35	8,301	12,451	14,527	16,602	9,961	11,206	12,451	20,752	26,563	2,075
36-45	9,830	14,745	17,203	19,661	11,796	13,271	14,745	24,576	31,457	2,458
46-50	12,749	19,124	22,311	25,499	15,299	17,212	19,124	31,873	40,798	3,187
51-55	16,454	24,681	28,795	32,908	19,745	22,213	24,681	41,135	52,653	3,187
56-60	19,065	28,598	33,364	38,130	22,878	25,738	28,598	47,663	61,008	3,187
61-65	26,009	39,014	45,516	52,019	31,211	35,113	39,014	65,023	83,230	3,187
66-70	32,965	49,448	57,689	65,930	39,558	44,503	49,448	82,413	105,489	3,187
71-75	42,220	63,329	73,884	84,439	50,664	56,996	63,329	105,549	135,103	3,187
76-80	42,220	63,329	73,884	84,439	50,664	56,996	63,329	105,549	135,103	3,187
>80	42,220	63,329	73,884	84,439	50,664	56,996	63,329	105,549	135,103	3,187

Premium Exclusive of GST

Sum Insured	5,00,000									
Age	1a	2a	2a 1c	2a 2c	1a 1c	1a 2c	1a 3c	2a 2p	2a 2p 2c	Additional Child
0-17	7,165	NA	NA	NA	NA	NA	NA	NA	NA	NA
18-35	9,138	13,707	15,992	18,277	10,966	12,337	13,707	22,846	29,243	2,285
36-45	10,812	16,218	18,921	21,623	12,974	14,596	16,218	27,029	34,598	2,703
46-50	14,009	21,014	24,516	28,019	16,811	18,913	21,014	35,023	44,830	3,502
51-55	18,066	27,099	31,615	36,132	21,679	24,389	27,099	45,165	57,811	3,502
56-60	20,969	31,454	36,696	41,939	25,163	28,309	31,454	52,423	67,102	3,502
61-65	28,573	42,860	50,003	57,146	34,288	38,574	42,860	71,433	91,434	3,502
66-70	36,189	54,283	63,330	72,378	43,427	48,855	54,283	90,472	115,804	3,502
71-75	46,323	69,484	81,065	92,646	55,587	62,536	69,484	115,807	148,233	3,502
76-80	46,323	69,484	81,065	92,646	55,587	62,536	69,484	115,807	148,233	3,502
>80	46,323	69,484	81,065	92,646	55,587	62,536	69,484	115,807	148,233	3,502

Tier 1b

Mumbai, Mumbai Suburban and Navi Mumbai, Pune, Surat, Varodara, Ahmedabad

Premium Exclusive of GST

Sum Insured	3,00,000									
Age	1a	2a	2a 1c	2a 2c	1a 1c	1a 2c	1a 3c	2a 2p	2a 2p 2c	Additional Child
0-17	4,556	NA	NA	NA	NA	NA	NA	NA	NA	NA
18-35	5,813	8,720	10,173	11,627	6,976	7,848	8,720	14,533	18,603	1,453
36-45	6,888	10,332	12,054	13,776	8,266	9,299	10,332	17,220	22,042	1,722
46-50	8,928	13,392	15,624	17,856	10,714	12,053	13,392	22,320	28,570	2,232
51-55	11,522	17,283	20,163	23,044	13,826	15,555	17,283	28,805	36,870	2,232
56-60	13,366	20,049	23,391	26,732	16,039	18,044	20,049	33,416	42,772	2,232
61-65	18,228	27,342	31,898	36,455	21,873	24,607	27,342	45,569	58,329	2,232
66-70	23,101	34,651	40,427	46,202	27,721	31,186	34,651	57,752	73,923	2,232
71-75	29,578	44,367	51,762	59,157	35,494	39,931	44,367	73,946	94,650	2,232
76-80	29,578	44,367	51,762	59,157	35,494	39,931	44,367	73,946	94,650	2,232
>80	29,578	44,367	51,762	59,157	35,494	39,931	44,367	73,946	94,650	2,232

Premium Exclusive of GST

Sum Insured	4,00,000									
Age	1a	2a	2a 1c	2a 2c	1a 1c	1a 2c	1a 3c	2a 2p	2a 2p 2c	Additional Child
0-17	5,277	NA	NA	NA	NA	NA	NA	NA	NA	NA
18-35	6,723	10,085	11,766	13,446	8,068	9,076	10,085	16,808	21,514	1,681
36-45	7,956	11,933	13,922	15,911	9,547	10,740	11,933	19,889	25,458	1,989
46-50	10,300	15,451	18,026	20,601	12,360	13,905	15,451	25,751	32,961	2,575
51-55	13,279	19,919	23,239	26,559	15,935	17,927	19,919	33,198	42,494	2,575
56-60	15,437	23,155	27,015	30,874	18,524	20,840	23,155	38,592	49,398	2,575
61-65	21,020	31,531	36,786	42,041	25,225	28,378	31,531	52,551	67,266	2,575
66-70	26,616	39,924	46,578	53,232	31,939	35,931	39,924	66,540	85,171	2,575
71-75	34,056	51,084	59,598	68,112	40,867	45,976	51,084	85,140	108,979	2,575
76-80	34,056	51,084	59,598	68,112	40,867	45,976	51,084	85,140	108,979	2,575
>80	34,056	51,084	59,598	68,112	40,867	45,976	51,084	85,140	108,979	2,575

Premium Exclusive of GST

Sum Insured	5,00,000									
Age	1a	2a	2a 1c	2a 2c	1a 1c	1a 2c	1a 3c	2a 2p	2a 2p 2c	Additional Child
0-17	5,826	NA	NA	NA	NA	NA	NA	NA	NA	NA
18-35	7,410	11,115	12,967	14,819	8,892	10,003	11,115	18,524	23,711	1,852
36-45	8,758	13,136	15,326	17,515	10,509	11,823	13,136	21,894	28,025	2,189
46-50	11,326	16,989	19,821	22,652	13,591	15,290	16,989	28,315	36,243	2,832
51-55	14,587	21,881	25,528	29,175	17,505	19,693	21,881	36,469	46,680	2,832
56-60	16,994	25,491	29,739	33,988	20,393	22,942	25,491	42,485	54,381	2,832
61-65	23,107	34,661	40,438	46,214	27,729	31,195	34,661	57,768	73,943	2,832
66-70	29,232	43,848	51,156	58,464	35,079	39,463	43,848	73,080	93,543	2,832
71-75	37,378	56,068	65,412	74,757	44,854	50,461	56,068	93,446	119,611	2,832
76-80	37,378	56,068	65,412	74,757	44,854	50,461	56,068	93,446	119,611	2,832
>80	37,378	56,068	65,412	74,757	44,854	50,461	56,068	93,446	119,611	2,832

Tier 2

Rest of India

Premium Exclusive of GST

Sum Insured	3,00,000									
Age	1a	2a	2a 1c	2a 2c	1a 1c	1a 2c	1a 3c	2a 2p	2a 2p 2c	Additional Child
0-17	4,192	NA	NA	NA	NA	NA	NA	NA	NA	NA
18-35	5,343	8,014	9,350	10,686	6,412	7,213	8,014	13,357	17,097	1,336
36-45	6,329	9,494	11,076	12,658	7,595	8,544	9,494	15,823	20,253	1,582
46-50	8,198	12,297	14,346	16,396	9,837	11,067	12,297	20,495	26,233	2,049
51-55	10,575	15,863	18,507	21,151	12,690	14,277	15,863	26,438	33,841	2,049
56-60	12,284	18,427	21,498	24,569	14,741	16,584	18,427	30,711	39,310	2,049
61-65	16,740	25,110	29,295	33,480	20,088	22,599	25,110	41,851	53,569	2,049
66-70	21,208	31,812	37,114	42,416	25,449	28,630	31,812	53,019	67,865	2,049
71-75	27,144	40,716	47,502	54,289	32,573	36,645	40,716	67,861	86,862	2,049
76-80	27,144	40,716	47,502	54,289	32,573	36,645	40,716	67,861	86,862	2,049
>80	27,144	40,716	47,502	54,289	32,573	36,645	40,716	67,861	86,862	2,049

Premium Exclusive of GST

Sum Insured	4,00,000									
Age	1a	2a	2a 1c	2a 2c	1a 1c	1a 2c	1a 3c	2a 2p	2a 2p 2c	Additional Child
0-17	4,858	NA	NA	NA	NA	NA	NA	NA	NA	NA
18-35	6,182	9,273	10,819	12,364	7,419	8,346	9,273	15,456	19,783	1,546
36-45	7,313	10,969	12,797	14,625	8,775	9,872	10,969	18,282	23,401	1,828
46-50	9,461	14,191	16,556	18,921	11,353	12,772	14,191	23,652	30,274	2,365
51-55	12,191	18,286	21,334	24,382	14,629	16,458	18,286	30,477	39,011	2,365
56-60	14,193	21,289	24,837	28,386	17,031	19,160	21,289	35,482	45,417	2,365
61-65	19,310	28,965	33,792	38,620	23,172	26,068	28,965	48,275	61,792	2,365
66-70	24,439	36,658	42,768	48,877	29,326	32,992	36,658	61,097	78,204	2,365
71-75	31,257	46,885	54,700	62,514	37,508	42,197	46,885	78,142	100,022	2,365
76-80	31,257	46,885	54,700	62,514	37,508	42,197	46,885	78,142	100,022	2,365
>80	31,257	46,885	54,700	62,514	37,508	42,197	46,885	78,142	100,022	2,365

Premium Exclusive of GST

Sum Insured	5,00,000									
Age	1a	2a	2a 1c	2a 2c	1a 1c	1a 2c	1a 3c	2a 2p	2a 2p 2c	Additional Child
0-17	5,366	NA	NA	NA	NA	NA	NA	NA	NA	NA
18-35	6,817	10,226	11,930	13,634	8,180	9,203	10,226	17,043	21,814	1,704
36-45	8,053	12,080	14,093	16,107	9,664	10,872	12,080	20,133	25,771	2,013
46-50	10,406	15,609	18,210	20,812	12,487	14,048	15,609	26,015	33,299	2,602
51-55	13,395	20,092	23,441	26,790	16,074	18,083	20,092	33,487	42,863	2,602
56-60	15,631	23,446	27,354	31,262	18,757	21,102	23,446	39,077	50,019	2,602
61-65	21,233	31,849	37,158	42,466	25,480	28,665	31,849	53,082	67,946	2,602
66-70	26,847	40,270	46,982	53,694	32,216	36,243	40,270	67,117	85,910	2,602
71-75	34,312	51,467	60,045	68,623	41,174	46,321	51,467	85,779	109,797	2,602
76-80	34,312	51,467	60,045	68,623	41,174	46,321	51,467	85,779	109,797	2,602
>80	34,312	51,467	60,045	68,623	41,174	46,321	51,467	85,779	109,797	2,602

my:health suraksha premium rate chart - Gold smart

Tier 1a Delhi/NCR

Premium Exclusive of GST

Sum Insured	7,50,000									
Age	1a	2a	2a 1c	2a 2c	1a 1c	1a 2c	1a 3c	2a 2p	2a 2p 2c	Additional Child
0-17	8,432	NA	NA	NA	NA	NA	NA	NA	NA	NA
18-35	10,752	16,128	18,816	21,504	12,902	14,515	16,128	26,880	34,407	2,688
36-45	12,761	19,142	22,332	25,523	15,314	17,228	19,142	31,903	40,836	3,190
46-50	16,636	24,954	29,113	33,272	19,963	22,459	24,954	41,590	53,236	4,159
51-55	21,451	32,176	37,538	42,901	25,741	28,958	32,176	53,626	68,642	4,159
56-60	24,933	37,400	43,633	49,866	29,920	33,660	37,400	62,333	79,786	4,159
61-65	33,954	50,931	59,419	67,908	40,745	45,838	50,931	84,885	1,08,652	4,159
66-70	43,010	64,515	75,267	86,020	51,612	58,063	64,515	1,07,524	1,37,631	4,159
71-75	55,024	82,536	96,292	1,10,048	66,029	74,282	82,536	1,37,560	1,76,076	4,159
76-80	55,024	82,536	96,292	1,10,048	66,029	74,282	82,536	1,37,560	1,76,076	4,159
>80	55,024	82,536	96,292	1,10,048	66,029	74,282	82,536	1,37,560	1,76,076	4,159

Premium Exclusive of GST

Sum Insured	10,00,000									
Age	1a	2a	2a 1c	2a 2c	1a 1c	1a 2c	1a 3c	2a 2p	2a 2p 2c	Additional Child
0-17	9,219	NA	NA	NA	NA	NA	NA	NA	NA	NA
18-35	11,768	17,652	20,594	23,536	14,122	15,887	17,652	29,420	37,658	2,942
36-45	13,969	20,953	24,445	27,937	16,762	18,858	20,953	34,922	44,700	3,492
46-50	18,213	27,320	31,873	36,427	21,856	24,588	27,320	45,534	58,283	4,553
51-55	23,495	35,243	41,116	46,990	28,194	31,718	35,243	58,738	75,184	4,553
56-60	27,270	40,905	47,722	54,539	32,724	36,814	40,905	68,174	87,263	4,553
61-65	37,167	55,750	65,042	74,333	44,600	50,175	55,750	92,917	1,18,934	4,553
66-70	47,099	70,648	82,423	94,198	56,519	63,584	70,648	1,17,747	1,50,717	4,553
71-75	60,281	90,422	1,05,492	1,20,563	72,338	81,380	90,422	1,50,703	1,92,900	4,553
76-80	60,281	90,422	1,05,492	1,20,563	72,338	81,380	90,422	1,50,703	1,92,900	4,553
>80	60,281	90,422	1,05,492	1,20,563	72,338	81,380	90,422	1,50,703	1,92,900	4,553

Premium Exclusive of GST

Sum Insured	15,00,000									
Age	1a	2a	2a 1c	2a 2c	1a 1c	1a 2c	1a 3c	2a 2p	2a 2p 2c	Additional Child
0-17	11,078	NA	NA	NA	NA	NA	NA	NA	NA	NA
18-35	14,167	21,250	24,792	28,334	17,000	19,125	21,250	35,417	45,334	3,542
36-45	16,819	25,229	29,433	33,638	20,183	22,706	25,229	42,048	53,821	4,205
46-50	21,937	32,906	38,390	43,874	26,325	29,615	32,906	54,843	70,199	5,484
51-55	28,322	42,483	49,564	56,644	33,986	38,235	42,483	70,805	90,631	5,484
56-60	32,786	49,179	57,376	65,572	39,343	44,261	49,179	81,966	1,04,916	5,484
61-65	44,752	67,128	78,316	89,504	53,702	60,415	67,128	1,11,880	1,43,206	5,484
66-70	56,753	85,129	99,318	1,13,506	68,103	76,616	85,129	1,41,882	1,81,609	5,484
71-75	72,694	1,09,040	1,27,214	1,45,387	87,232	98,136	1,09,040	1,81,734	2,32,619	5,484
76-80	72,694	1,09,040	1,27,214	1,45,387	87,232	98,136	1,09,040	1,81,734	2,32,619	5,484
>80	72,694	1,09,040	1,27,214	1,45,387	87,232	98,136	1,09,040	1,81,734	2,32,619	5,484

Tier 1b

Mumbai, Mumbai Suburban and Navi Mumbai, Pune, Surat, Varodara, Ahmedabad

Premium Exclusive of GST

Sum Insured	7,50,000									
Age	1a	2a	2a 1c	2a 2c	1a 1c	1a 2c	1a 3c	2a 2p	2a 2p 2c	Additional Child
0-17	6,858	NA	NA	NA	NA	NA	NA	NA	NA	NA
18-35	8,721	13,081	15,262	17,442	10,465	11,773	13,081	21,802	27,907	2,180
36-45	10,348	15,522	18,108	20,695	12,417	13,969	15,522	25,869	33,113	2,587
46-50	13,483	20,225	23,596	26,966	16,180	18,202	20,225	33,708	43,146	3,371
51-55	17,363	26,045	30,386	34,727	20,836	23,441	26,045	43,408	55,563	3,371
56-60	20,262	30,393	35,459	40,524	24,314	27,354	30,393	50,655	64,838	3,371
61-65	27,531	41,297	48,180	55,062	33,037	37,167	41,297	68,828	88,100	3,371
66-70	34,836	52,253	60,962	69,671	41,803	47,028	52,253	87,089	1,11,474	3,371
71-75	44,514	66,771	77,900	89,028	53,417	60,094	66,771	1,11,285	1,42,445	3,371
76-80	44,514	66,771	77,900	89,028	53,417	60,094	66,771	1,11,285	1,42,445	3,371
>80	44,514	66,771	77,900	89,028	53,417	60,094	66,771	1,11,285	1,42,445	3,371

Premium Exclusive of GST

Sum Insured	10,00,000									
Age	1a	2a	2a 1c	2a 2c	1a 1c	1a 2c	1a 3c	2a 2p	2a 2p 2c	Additional Child
0-17	7,490	NA	NA	NA	NA	NA	NA	NA	NA	NA
18-35	9,537	14,305	16,689	19,073	11,444	12,874	14,305	23,841	30,517	2,384
36-45	11,317	16,975	19,805	22,634	13,580	15,278	16,975	28,292	36,214	2,829
46-50	14,749	22,124	25,811	29,499	17,699	19,912	22,124	36,873	47,198	3,687
51-55	19,005	28,507	33,258	38,009	22,806	25,656	28,507	47,511	60,815	3,687
56-60	22,138	33,207	38,741	44,275	26,565	29,886	33,207	55,344	70,841	3,687
61-65	30,110	45,165	52,693	60,221	36,132	40,649	45,165	75,276	96,353	3,687
66-70	38,118	57,177	66,706	76,236	45,742	51,459	57,177	95,295	1,21,978	3,687
71-75	48,734	73,102	85,285	97,469	58,481	65,791	73,102	1,21,836	1,55,950	3,687
76-80	48,734	73,102	85,285	97,469	58,481	65,791	73,102	1,21,836	1,55,950	3,687
>80	48,734	73,102	85,285	97,469	58,481	65,791	73,102	1,21,836	1,55,950	3,687

Premium Exclusive of GST

Sum Insured	15,00,000									
Age	1a	2a	2a 1c	2a 2c	1a 1c	1a 2c	1a 3c	2a 2p	2a 2p 2c	Additional Child
0-17	8,982	NA	NA	NA	NA	NA	NA	NA	NA	NA
18-35	11,462	17,193	20,059	22,924	13,755	15,474	17,193	28,655	36,679	2,866
36-45	13,605	20,408	23,809	27,210	16,326	18,367	20,408	34,013	43,536	3,401
46-50	17,738	26,608	31,042	35,477	21,286	23,947	26,608	44,346	56,763	4,435
51-55	22,879	34,319	40,039	45,759	27,455	30,887	34,319	57,198	73,214	4,435
56-60	26,566	39,849	46,491	53,132	31,879	35,864	39,849	66,415	85,011	4,435
61-65	36,199	54,299	63,349	72,398	43,439	48,869	54,299	90,498	1,15,837	4,435
66-70	45,867	68,801	80,268	91,735	55,041	61,921	68,801	1,14,669	1,46,776	4,435
71-75	58,698	88,047	1,02,721	1,17,396	70,438	79,242	88,047	1,46,745	1,87,834	4,435
76-80	58,698	88,047	1,02,721	1,17,396	70,438	79,242	88,047	1,46,745	1,87,834	4,435
>80	58,698	88,047	1,02,721	1,17,396	70,438	79,242	88,047	1,46,745	1,87,834	4,435

Tier 2

Rest of India

Premium Exclusive of GST

Sum Insured	7,50,000									
Age	1a	2a	2a 1c	2a 2c	1a 1c	1a 2c	1a 3c	2a 2p	2a 2p 2c	Additional Child
0-17	6,318	NA	NA	NA	NA	NA	NA	NA	NA	NA
18-35	8,025	12,037	14,043	16,049	9,629	10,833	12,037	20,061	25,679	2,006
36-45	9,520	14,280	16,660	19,040	11,424	12,852	14,280	23,800	30,464	2,380
46-50	12,402	18,603	21,704	24,804	14,883	16,743	18,603	31,005	39,687	3,101
51-55	15,962	23,943	27,933	31,924	19,154	21,549	23,943	39,905	51,078	3,101
56-60	18,660	27,991	32,656	37,321	22,393	25,192	27,991	46,651	59,713	3,101
61-65	25,329	37,993	44,326	50,658	30,395	34,194	37,993	63,322	81,053	3,101
66-70	32,033	48,049	56,057	64,065	38,439	43,244	48,049	80,082	1,02,505	3,101
71-75	40,910	61,366	71,593	81,821	49,093	55,229	61,366	1,02,276	1,30,913	3,101
76-80	40,910	61,366	71,593	81,821	49,093	55,229	61,366	1,02,276	1,30,913	3,101
>80	40,910	61,366	71,593	81,821	49,093	55,229	61,366	1,02,276	1,30,913	3,101

Premium Exclusive of GST

Sum Insured	10,00,000									
Age	1a	2a	2a 1c	2a 2c	1a 1c	1a 2c	1a 3c	2a 2p	2a 2p 2c	Additional Child
0-17	6,897	NA	NA	NA	NA	NA	NA	NA	NA	NA
18-35	8,771	13,157	15,350	17,543	10,526	11,841	13,157	21,929	28,069	2,193
36-45	10,408	15,612	18,213	20,815	12,489	14,050	15,612	26,019	33,305	2,602
46-50	13,562	20,342	23,733	27,123	16,274	18,308	20,342	33,904	43,397	3,390
51-55	17,465	26,197	30,564	34,930	20,958	23,578	26,197	43,662	55,888	3,390
56-60	20,378	30,567	35,662	40,756	24,454	27,510	30,567	50,945	65,210	3,390
61-65	27,691	41,536	48,459	55,382	33,229	37,383	41,536	69,227	88,610	3,390
66-70	35,039	52,558	61,318	70,077	42,046	47,302	52,558	87,597	1,12,124	3,390
71-75	44,775	67,163	78,357	89,550	53,730	60,446	67,163	1,11,938	1,43,280	3,390
76-80	44,775	67,163	78,357	89,550	53,730	60,446	67,163	1,11,938	1,43,280	3,390
>80	44,775	67,163	78,357	89,550	53,730	60,446	67,163	1,11,938	1,43,280	3,390

Premium Exclusive of GST

Sum Insured	15,00,000									
Age	1a	2a	2a 1c	2a 2c	1a 1c	1a 2c	1a 3c	2a 2p	2a 2p 2c	Additional Child
0-17	8,263	NA	NA	NA	NA	NA	NA	NA	NA	NA
18-35	10,535	15,802	18,436	21,069	12,642	14,222	15,802	26,337	33,711	2,634
36-45	12,503	18,755	21,880	25,006	15,004	16,879	18,755	31,258	40,010	3,126
46-50	16,299	24,448	28,523	32,598	19,559	22,003	24,448	40,747	52,156	4,075
51-55	21,013	31,520	36,773	42,026	25,216	28,368	31,520	52,533	67,242	4,075
56-60	24,433	36,650	42,758	48,866	29,320	32,985	36,650	61,083	78,186	4,075
61-65	33,267	49,900	58,217	66,533	39,920	44,910	49,900	83,166	1,06,453	4,075
66-70	42,135	63,203	73,736	84,270	50,562	56,882	63,203	1,05,338	1,34,832	4,075
71-75	53,899	80,849	94,324	1,07,798	64,679	72,764	80,849	1,34,748	1,72,478	4,075
76-80	53,899	80,849	94,324	1,07,798	64,679	72,764	80,849	1,34,748	1,72,478	4,075
>80	53,899	80,849	94,324	1,07,798	64,679	72,764	80,849	1,34,748	1,72,478	4,075

my:health suraksha premium rate chart - platinum smart

Tier 1a

Delhi/NCR

Premium Exclusive of GST

Sum Insured	20,00,000									
Age	1a	2a	2a 1c	2a 2c	1a 1c	1a 2c	1a 3c	2a 2p	2a 2p 2c	Additional Child
0-17	13,382	NA	NA	NA	NA	NA	NA	NA	NA	NA
18-35	17,112	25,668	29,945	34,223	20,534	23,101	25,668	42,779	54,757	4,278
36-45	20,345	30,518	35,604	40,690	24,414	27,466	30,518	50,863	65,105	5,086
46-50	26,667	40,000	46,667	53,334	32,000	36,000	40,000	66,667	85,334	6,667
51-55	34,410	51,615	60,217	68,819	41,292	46,453	51,615	86,024	1,10,111	6,667
56-60	39,875	59,812	69,781	79,750	47,850	53,831	59,812	99,687	1,27,600	6,667
61-65	54,382	81,574	95,169	1,08,765	65,259	73,416	81,574	1,35,956	1,74,024	6,667
66-70	68,949	1,03,423	1,20,660	1,37,897	82,738	93,081	1,03,423	1,72,371	2,20,635	6,667
71-75	88,269	1,32,404	1,54,471	1,76,538	1,05,923	1,19,163	1,32,404	2,20,673	2,82,461	6,667
76-80	88,269	1,32,404	1,54,471	1,76,538	1,05,923	1,19,163	1,32,404	2,20,673	2,82,461	6,667
>80	88,269	1,32,404	1,54,471	1,76,538	1,05,923	1,19,163	1,32,404	2,20,673	2,82,461	6,667

Premium Exclusive of GST

Sum Insured	25,00,000									
Age	1a	2a	2a 1c	2a 2c	1a 1c	1a 2c	1a 3c	2a 2p	2a 2p 2c	Additional Child
0-17	15,267	NA	NA	NA	NA	NA	NA	NA	NA	NA
18-35	19,544	29,316	34,202	39,088	23,453	26,384	29,316	48,860	62,540	4,886
36-45	23,235	34,853	40,662	46,471	27,882	31,368	34,853	58,088	74,353	5,809
46-50	30,442	45,664	53,274	60,885	36,531	41,097	45,664	76,106	97,416	7,611
51-55	39,304	58,956	68,782	78,608	47,165	53,060	58,956	98,260	1,25,772	7,611
56-60	45,468	68,202	79,569	90,937	54,562	61,382	68,202	1,13,671	1,45,498	7,611
61-65	62,073	93,110	1,08,628	1,24,146	74,488	83,799	93,110	1,55,183	1,98,634	7,611
66-70	78,737	1,18,105	1,37,790	1,57,474	94,484	1,06,295	1,18,105	1,96,842	2,51,958	7,611
71-75	1,00,854	1,51,281	1,76,495	2,01,708	1,21,025	1,36,153	1,51,281	2,52,135	3,22,733	7,611
76-80	1,00,854	1,51,281	1,76,495	2,01,708	1,21,025	1,36,153	1,51,281	2,52,135	3,22,733	7,611
>80	1,00,854	1,51,281	1,76,495	2,01,708	1,21,025	1,36,153	1,51,281	2,52,135	3,22,733	7,611

Premium Exclusive of GST

Sum Insured	50,00,000									
Age	1a	2a	2a 1c	2a 2c	1a 1c	1a 2c	1a 3c	2a 2p	2a 2p 2c	Additional Child
0-17	24,241	NA	NA	NA	NA	NA	NA	NA	NA	NA
18-35	31,123	46,685	54,466	62,247	37,348	42,017	46,685	77,809	99,595	7,781
36-45	36,995	55,493	64,742	73,991	44,394	49,944	55,493	92,488	1,18,385	9,249
46-50	48,418	72,627	84,731	96,835	58,101	65,364	72,627	1,21,044	1,54,937	12,104
51-55	62,605	93,908	1,09,559	1,25,210	75,126	84,517	93,908	1,56,513	2,00,336	12,104
56-60	72,098	1,08,147	1,26,172	1,44,197	86,518	97,333	1,08,147	1,80,246	2,30,714	12,104
61-65	98,690	1,48,034	1,72,707	1,97,379	1,18,427	1,33,231	1,48,034	2,46,724	3,15,806	12,104
66-70	1,25,339	1,88,009	2,19,344	2,50,679	1,50,407	1,69,208	1,88,009	3,13,349	4,01,086	12,104
71-75	1,60,772	2,41,157	2,81,350	3,21,543	1,92,926	2,17,042	2,41,157	4,01,929	5,14,469	12,104
76-80	1,60,772	2,41,157	2,81,350	3,21,543	1,92,926	2,17,042	2,41,157	4,01,929	5,14,469	12,104
>80	1,60,772	2,41,157	2,81,350	3,21,543	1,92,926	2,17,042	2,41,157	4,01,929	5,14,469	12,104

Sum Insured	75,00,000									
Age	1a	2a	2a 1c	2a 2c	1a 1c	1a 2c	1a 3c	2a 2p	2a 2p 2c	Additional Child
0-17	29,551	NA	NA	NA	NA	NA	NA	NA	NA	NA
18-35	37,975	56,963	66,456	75,950	45,570	51,266	56,963	94,938	1,21,520	9,494
36-45	45,137	67,706	78,990	90,274	54,165	60,935	67,706	1,12,843	1,44,439	11,284
46-50	59,054	88,580	1,03,344	1,18,107	70,864	79,722	88,580	1,47,634	1,88,972	14,763
51-55	76,392	1,14,589	1,33,687	1,52,785	91,671	1,03,130	1,14,589	1,90,981	2,44,456	14,763
56-60	87,855	1,31,783	1,53,747	1,75,710	1,05,426	1,18,604	1,31,783	2,19,638	2,81,137	14,763
61-65	1,20,355	1,80,533	2,10,622	2,40,711	1,44,426	1,62,480	1,80,533	3,00,888	3,85,137	14,763
66-70	1,52,914	2,29,371	2,67,600	3,05,828	1,83,497	2,06,434	2,29,371	3,82,285	4,89,325	14,763
71-75	1,96,225	2,94,337	3,43,393	3,92,449	2,35,470	2,64,903	2,94,337	4,90,562	6,27,919	14,763
76-80	1,96,225	2,94,337	3,43,393	3,92,449	2,35,470	2,64,903	2,94,337	4,90,562	6,27,919	14,763
>80	1,96,225	2,94,337	3,43,393	3,92,449	2,35,470	2,64,903	2,94,337	4,90,562	6,27,919	14,763

Tier 1b

Mumbai, Mumbai Suburban and Navi Mumbai, Pune, Surat, Varodara, Ahmedabad

Premium Exclusive of GST

Sum Insured	20,00,000									
Age	1a	2a	2a 1c	2a 2c	1a 1c	1a 2c	1a 3c	2a 2p	2a 2p 2c	Additional Child
0-17	10,852	NA	NA	NA	NA	NA	NA	NA	NA	NA
18-35	13,847	20,771	24,232	27,694	16,616	18,694	20,771	34,618	44,311	3,462
36-45	16,466	24,699	28,815	32,932	19,759	22,229	24,699	41,165	52,691	4,116
46-50	21,599	32,399	37,799	43,199	25,919	29,159	32,399	53,998	69,118	5,400
51-55	27,840	41,761	48,721	55,681	33,409	37,585	41,761	69,601	89,089	5,400
56-60	32,367	48,551	56,643	64,734	38,841	43,696	48,551	80,918	103,575	5,400
61-65	44,059	66,089	77,104	88,119	52,871	59,480	66,089	110,148	140,990	5,400
66-70	55,810	83,715	97,668	111,620	66,972	75,344	83,715	139,525	178,592	5,400
71-75	71,377	107,065	124,909	142,753	85,652	96,358	107,065	178,442	228,405	5,400
76-80	71,377	107,065	124,909	142,753	85,652	96,358	107,065	178,442	228,405	5,400
>80	71,377	107,065	124,909	142,753	85,652	96,358	107,065	178,442	228,405	5,400

Premium Exclusive of GST

Sum Insured	25,00,000									
Age	1a	2a	2a 1c	2a 2c	1a 1c	1a 2c	1a 3c	2a 2p	2a 2p 2c	Additional Child
0-17	12,365	NA	NA	NA	NA	NA	NA	NA	NA	NA
18-35	15,799	23,699	27,649	31,599	18,959	21,329	23,699	39,499	50,558	3,950
36-45	18,786	28,179	32,875	37,572	22,543	25,361	28,179	46,965	60,115	4,696
46-50	24,630	36,945	43,102	49,260	29,556	33,250	36,945	61,575	78,816	6,157
51-55	31,769	47,654	55,596	63,538	38,123	42,888	47,654	79,423	101,661	6,157
56-60	36,857	55,286	64,500	73,714	44,229	49,757	55,286	92,143	117,943	6,157
61-65	50,233	75,349	87,908	100,466	60,280	67,814	75,349	125,582	160,745	6,157
66-70	63,667	95,501	111,418	127,335	76,401	85,951	95,501	159,168	203,736	6,157
71-75	81,479	122,218	142,588	162,958	97,775	109,997	122,218	203,697	260,733	6,157
76-80	81,479	122,218	142,588	162,958	97,775	109,997	122,218	203,697	260,733	6,157
>80	81,479	122,218	142,588	162,958	97,775	109,997	122,218	203,697	260,733	6,157

Sum Insured	50,00,000									
Age	1a	2a	2a 1c	2a 2c	1a 1c	1a 2c	1a 3c	2a 2p	2a 2p 2c	Additional Child
0-17	19,569	NA	NA	NA	NA	NA	NA	NA	NA	NA
18-35	25,095	37,642	43,916	50,189	30,114	33,878	37,642	62,737	80,303	6,274
36-45	29,831	44,747	52,205	59,663	35,798	40,272	44,747	74,579	95,461	7,458
46-50	39,059	58,589	68,354	78,118	46,871	52,730	58,589	97,648	124,989	9,765
51-55	50,474	75,711	88,329	100,947	60,568	68,140	75,711	126,184	161,516	9,765
56-60	58,234	87,351	101,909	116,468	69,881	78,616	87,351	145,584	186,348	9,765
61-65	79,626	119,439	139,345	159,252	95,551	107,495	119,439	199,065	254,803	9,765
66-70	101,077	151,615	176,884	202,153	121,292	136,453	151,615	252,691	323,445	9,765
71-75	129,577	194,365	226,759	259,153	155,492	174,928	194,365	323,941	414,645	9,765
76-80	129,577	194,365	226,759	259,153	155,492	174,928	194,365	323,941	414,645	9,765
>80	129,577	194,365	226,759	259,153	155,492	174,928	194,365	323,941	414,645	9,765

Sum Insured	75,00,000									
Age	1a	2a	2a 1c	2a 2c	1a 1c	1a 2c	1a 3c	2a 2p	2a 2p 2c	Additional Child
0-17	23,831	NA	NA	NA	NA	NA	NA	NA	NA	NA
18-35	30,595	45,892	53,541	61,189	36,714	41,303	45,892	76,487	97,903	7,649
36-45	36,367	54,551	63,642	72,734	43,640	49,096	54,551	90,918	116,375	9,092
46-50	47,597	71,395	83,295	95,194	57,116	64,256	71,395	118,992	152,310	11,899
51-55	61,541	92,312	107,697	123,082	73,849	83,081	92,312	153,853	196,932	11,899
56-60	70,882	106,323	124,044	141,765	85,059	95,691	106,323	177,206	226,823	11,899
61-65	97,018	145,526	169,781	194,035	116,421	130,974	145,526	242,544	310,456	11,899
66-70	123,211	184,817	215,620	246,423	147,854	166,336	184,817	308,029	394,277	11,899
71-75	158,036	237,053	276,562	316,071	189,643	213,348	237,053	395,089	505,714	11,899
76-80	158,036	237,053	276,562	316,071	189,643	213,348	237,053	395,089	505,714	11,899
>80	158,036	237,053	276,562	316,071	189,643	213,348	237,053	395,089	505,714	11,899

Tier 2

Rest of India

Sum Insured	20,00,000									
Age	1a	2a	2a 1c	2a 2c	1a 1c	1a 2c	1a 3c	2a 2p	2a 2p 2c	Additional Child
0-17	9,985	NA	NA	NA	NA	NA	NA	NA	NA	NA
18-35	12,728	19,092	22,273	25,455	15,273	17,182	19,092	31,819	40,729	3,182
36-45	15,136	22,704	26,488	30,272	18,163	20,433	22,704	37,839	48,434	3,784
46-50	19,862	29,792	34,758	39,723	23,834	26,813	29,792	49,654	63,557	4,965
51-55	25,588	38,382	44,779	51,176	30,706	34,544	38,382	63,970	81,882	4,965
56-60	29,793	44,689	52,138	59,586	35,752	40,221	44,689	74,482	95,338	4,965
61-65	40,520	60,780	70,910	81,039	48,624	54,702	60,780	101,299	129,663	4,965
66-70	51,305	76,958	89,784	102,610	61,566	69,262	76,958	128,263	164,176	4,965
71-75	65,585	98,377	114,773	131,169	78,702	88,539	98,377	163,962	209,871	4,965
76-80	65,585	98,377	114,773	131,169	78,702	88,539	98,377	163,962	209,871	4,965
>80	65,585	98,377	114,773	131,169	78,702	88,539	98,377	163,962	209,871	4,965

Sum Insured	25,00,000									
Age	1a	2a	2a 1c	2a 2c	1a 1c	1a 2c	1a 3c	2a 2p	2a 2p 2c	Additional Child
0-17	11,370	NA	NA	NA	NA	NA	NA	NA	NA	NA
18-35	14,516	21,773	25,402	29,031	17,419	19,596	21,773	36,289	46,450	3,629
36-45	17,260	25,890	30,205	34,521	20,712	23,301	25,890	43,151	55,233	4,315
46-50	22,637	33,955	39,615	45,274	27,164	30,560	33,955	56,592	72,438	5,659
51-55	29,186	43,778	51,075	58,371	35,023	39,401	43,778	72,964	93,394	5,659
56-60	33,905	50,857	59,333	67,809	40,685	45,771	50,857	84,761	108,495	5,659
61-65	46,173	69,260	80,803	92,346	55,408	62,334	69,260	115,433	147,754	5,659
66-70	58,500	87,751	102,376	117,001	70,201	78,976	87,751	146,251	187,201	5,659
71-75	74,836	112,254	130,963	149,671	89,803	101,028	112,254	187,089	239,474	5,659
76-80	74,836	112,254	130,963	149,671	89,803	101,028	112,254	187,089	239,474	5,659
>80	74,836	112,254	130,963	149,671	89,803	101,028	112,254	187,089	239,474	5,659

Sum Insured	50,00,000									
Age	1a	2a	2a 1c	2a 2c	1a 1c	1a 2c	1a 3c	2a 2p	2a 2p 2c	Additional Child
0-17	17,967	NA	NA	NA	NA	NA	NA	NA	NA	NA
18-35	23,028	34,541	40,298	46,055	27,633	31,087	34,541	57,569	73,688	5,757
36-45	27,375	41,063	47,906	54,750	32,850	36,956	41,063	68,438	87,600	6,844
46-50	35,850	53,776	62,738	71,701	43,020	48,398	53,776	89,626	114,721	8,963
51-55	46,314	69,471	81,050	92,628	55,577	62,524	69,471	115,785	148,205	8,963
56-60	53,480	80,220	93,590	106,960	64,176	72,198	80,220	133,700	171,136	8,963
61-65	73,089	109,634	127,906	146,179	87,707	98,671	109,634	182,723	233,886	8,963
66-70	92,757	139,136	162,325	185,515	111,309	125,223	139,136	231,894	296,824	8,963
71-75	118,880	178,321	208,041	237,761	142,657	160,489	178,321	297,201	380,417	8,963
76-80	118,880	178,321	208,041	237,761	142,657	160,489	178,321	297,201	380,417	8,963
>80	118,880	178,321	208,041	237,761	142,657	160,489	178,321	297,201	380,417	8,963

Sum Insured	75,00,000									
Age	1a	2a	2a 1c	2a 2c	1a 1c	1a 2c	1a 3c	2a 2p	2a 2p 2c	Additional Child
0-17	21,870	NA	NA	NA	NA	NA	NA	NA	NA	NA
18-35	28,064	42,096	49,112	56,128	33,677	37,887	42,096	70,160	89,805	7,016
36-45	33,360	50,040	58,380	66,720	40,032	45,036	50,040	83,400	106,752	8,340
46-50	43,669	65,503	76,420	87,337	52,402	58,953	65,503	109,172	139,740	10,917
51-55	56,449	84,674	98,786	112,898	67,739	76,206	84,674	141,123	180,637	10,917
56-60	65,063	97,594	113,860	130,125	78,075	87,835	97,594	162,657	208,201	10,917
61-65	89,016	133,523	155,777	178,031	106,819	120,171	133,523	222,539	284,850	10,917
66-70	113,027	169,541	197,798	226,054	135,633	152,587	169,541	282,568	361,687	10,917
71-75	144,942	217,412	253,648	289,883	173,930	195,671	217,412	362,354	463,813	10,917
76-80	144,942	217,412	253,648	289,883	173,930	195,671	217,412	362,354	463,813	10,917
>80	144,942	217,412	253,648	289,883	173,930	195,671	217,412	362,354	463,813	10,917

Premium Rate Chart – my:health Critical Illness Add on

Premium Exclusive of GST

9 Illness	Age Bands										
	0-17	18-35	36-45	46-50	51-55	56-60	61-65	66-70	71-75	76-80	>80
1 Year	-	1.63	5.14	11.82	23.07	34.79	51.32	74.42	107.90	107.90	107.90

Premium Exclusive of GST

12 Illness	Age Bands										
	0-17	18-35	36-45	46-50	51-55	56-60	61-65	66-70	71-75	76-80	>80
1 Year	-	1.70	5.36	12.18	23.64	35.57	52.68	76.38	110.76	110.76	110.76

Premium Exclusive of GST

15 Illness	Age Bands										
	0-17	18-35	36-45	46-50	51-55	56-60	61-65	66-70	71-75	76-80	>80
1 Year	-	1.78	5.51	12.50	24.25	36.82	55.96	81.15	117.66	117.66	117.66

Premium Exclusive of GST

18 Illness	Age Bands										
	0-17	18-35	36-45	46-50	51-55	56-60	61-65	66-70	71-75	76-80	>80
1 Year	-	1.88	5.76	12.89	24.86	37.54	56.93	82.55	119.69	119.69	119.69

Premium Exclusive of GST

25 Illness	Age Bands										
	0-17	18-35	36-45	46-50	51-55	56-60	61-65	66-70	71-75	76-80	>80
1 Year	-	2.00	6.05	13.50	26.04	39.29	59.61	86.43	125.32	125.32	125.32

Premium Exclusive of GST

40 Illness	Age Bands										
	0-17	18-35	36-45	46-50	51-55	56-60	61-65	66-70	71-75	76-80	>80
1 Year	-	2.36	6.76	14.79	28.11	42.04	63.21	91.66	132.91	132.91	132.91

Premium Exclusive of GST

51 Illness	Age Bands										
	0-17	18-35	36-45	46-50	51-55	56-60	61-65	66-70	71-75	76-80	>80
1 Year	-	2.79	8.16	18.00	34.36	51.32	76.89	111.49	161.67	161.67	161.67

*Premium rate per mille exclusive of GST

Premium = (Per mille Rate of Age band as per above premium carts) / 1000 * (Sum Insured)

For Example : 40 Years old insured want to opt the 25 illness Plan coverage for Sum Insured of Rs. 10,00,000.

Premium calculation = (6.05/1000) *10,00,000

Net Premium for Add on critical illness coverage is Rs. 6,050/-

Premium Rate Chart – my:health Hospital Cash Benefit Add on

Premium Exclusive of GST

Sum Insured	1,000 /Day									
	Age	1A	2A	2A 1C	2A 2C	1A 1C	1A 2C	1A 3C	2A 2P	2A 2P 2C
0-17	480	720	864	984	720	864	984	1,200	1,536	120
18-35	518	778	933	1,063	778	933	1,063	1,296	1,659	130
36-45	688	1,032	1,239	1,411	1,032	1,239	1,411	1,721	2,202	172
46-50	841	1,262	1,514	1,724	1,262	1,514	1,724	2,103	2,691	210
51-55	1,093	1,639	1,967	2,240	1,639	1,967	2,240	2,731	3,496	210
56-60	1,595	2,393	2,871	3,270	2,393	2,871	3,270	3,988	5,105	210
61-65	2,506	3,759	4,511	5,137	3,759	4,511	5,137	6,265	8,019	210
66-70	3,912	5,869	7,042	8,021	5,869	7,042	8,021	9,781	12,520	210

Sum Insured	1,000 /Day									
Age	1A	2A	2A 1C	2A 2C	1A 1C	1A 2C	1A 3C	2A 2P	2A 2P 2C	Additional Child
71-75	6,479	9,718	11,661	13,281	9,718	11,661	13,281	16,196	20,731	210
76-80	6,479	9,718	11,661	13,281	9,718	11,661	13,281	16,196	20,731	210
>80	6,479	9,718	11,661	13,281	9,718	11,661	13,281	16,196	20,731	210

Premium Exclusive of GST

Sum Insured	2,000/Day									
Age	1A	2A	2A 1C	2A 2C	1A 1C	1A 2C	1A 3C	2A 2P	2A 2P 2C	Additional Child
0-17	960	1,440	1,728	1,968	1,440	1,728	1,968	2,400	3,071	240
18-35	1,037	1,555	1,867	2,126	1,555	1,867	2,126	2,592	3,318	259
36-45	1,376	2,065	2,478	2,822	2,065	2,478	2,822	3,441	4,405	344
46-50	1,682	2,523	3,028	3,448	2,523	3,028	3,448	4,205	5,383	421
51-55	2,185	3,278	3,933	4,479	3,278	3,933	4,479	5,463	6,992	421
56-60	3,190	4,786	5,743	6,540	4,786	5,743	6,540	7,976	10,209	421
61-65	5,012	7,518	9,021	10,274	7,518	9,021	10,274	12,530	16,038	421
66-70	7,825	11,737	14,085	16,041	11,737	14,085	16,041	19,562	25,040	421
71-75	12,957	19,436	23,323	26,562	19,436	23,323	26,562	32,393	41,463	421
76-80	12,957	19,436	23,323	26,562	19,436	23,323	26,562	32,393	41,463	421
>80	12,957	19,436	23,323	26,562	19,436	23,323	26,562	32,393	41,463	421

Premium Exclusive of GST

Sum Insured	3,000/Day									
Age	1A	2A	2A 1C	2A 2C	1A 1C	1A 2C	1A 3C	2A 2P	2A 2P 2C	Additional Child
0-17	1,440	2,160	2,592	2,951	2,160	2,592	2,951	3,599	4,607	360
18-35	1,555	2,333	2,800	3,189	2,333	2,800	3,189	3,889	4,977	389
36-45	2,065	3,097	3,717	4,233	3,097	3,717	4,233	5,162	6,607	516
46-50	2,523	3,785	4,542	5,173	3,785	4,542	5,173	6,308	8,074	631
51-55	3,278	4,916	5,900	6,719	4,916	5,900	6,719	8,194	10,488	631
56-60	4,786	7,179	8,614	9,811	7,179	8,614	9,811	11,964	15,314	631
61-65	7,518	11,277	13,532	15,411	11,277	13,532	15,411	18,794	24,057	631
66-70	11,737	17,606	21,127	24,062	17,606	21,127	24,062	29,343	37,560	631
71-75	19,436	29,154	34,984	39,843	29,154	34,984	39,843	48,589	62,194	631
76-80	19,436	29,154	34,984	39,843	29,154	34,984	39,843	48,589	62,194	631
>80	19,436	29,154	34,984	39,843	29,154	34,984	39,843	48,589	62,194	631

Premium Exclusive of GST

Sum Insured	5,000/Day									
Age	1A	2A	2A 1C	2A 2C	1A 1C	1A 2C	1A 3C	2A 2P	2A 2P 2C	Additional Child
0-17	2,400	3,599	4,319	4,919	3,599	4,319	4,919	5,999	7,679	600
18-35	2,592	3,889	4,666	5,314	3,889	4,666	5,314	6,481	8,296	648
36-45	3,441	5,162	6,194	7,054	5,162	6,194	7,054	8,603	11,012	860
46-50	4,205	6,308	7,570	8,621	6,308	7,570	8,621	10,513	13,457	1,051
51-55	5,463	8,194	9,833	11,198	8,194	9,833	11,198	13,657	17,480	1,051
56-60	7,976	11,964	14,357	16,351	11,964	14,357	16,351	19,940	25,524	1,051
61-65	12,530	18,794	22,553	25,686	18,794	22,553	25,686	31,324	40,095	1,051
66-70	19,562	29,343	35,212	40,103	29,343	35,212	40,103	48,906	62,599	1,051
71-75	32,393	48,589	58,307	66,406	48,589	58,307	66,406	80,982	1,03,657	1,051
76-80	32,393	48,589	58,307	66,406	48,589	58,307	66,406	80,982	1,03,657	1,051
>80	32,393	48,589	58,307	66,406	48,589	58,307	66,406	80,982	1,03,657	1,051

Premium Exclusive of GST 23

Sum Insured	7,500/Day									
Age	1A	2A	2A 1C	2A 2C	1A 1C	1A 2C	1A 3C	2A 2P	2A 2P 2C	Additional Child
0-17	3,599	5,399	6,479	7,379	5,399	6,479	7,379	8,998	11,518	900
18-35	3,889	5,833	6,999	7,972	5,833	6,999	7,972	9,722	12,444	972
36-45	5,162	7,743	9,291	10,582	7,743	9,291	10,582	12,905	16,518	1,290
46-50	6,308	9,462	11,355	12,932	9,462	11,355	12,932	15,770	20,186	1,577
51-55	8,194	12,291	14,749	16,798	12,291	14,749	16,798	20,485	26,221	1,577
56-60	11,964	17,946	21,536	24,527	17,946	21,536	24,527	29,911	38,286	1,577
61-65	18,794	28,191	33,830	38,528	28,191	33,830	38,528	46,986	60,142	1,577
66-70	29,343	44,015	52,818	60,154	44,015	52,818	60,154	73,359	93,899	1,577
71-75	48,589	72,884	87,461	99,608	72,884	87,461	99,608	1,21,474	1,55,486	1,577
76-80	48,589	72,884	87,461	99,608	72,884	87,461	99,608	1,21,474	1,55,486	1,577
>80	48,589	72,884	87,461	99,608	72,884	87,461	99,608	1,21,474	1,55,486	1,577

my:health Suraksha – Premium Chart for Optional Benefit Parent and Child care Cover with Booster

Limit			18 - 35 Years in Tier 1A & Tier 1B	
Normal	C-sec	Vaccination	4 Years waiting period	3 Years waiting period
15,000	25,000	5,000	7,359	9,013
25,000	40,000	5,000	11,920	14,599
50,000	75,000	15,000	24,704	30,193

Limit			18 - 35 Years in Tier 2	
Normal	C-sec	Vaccination	4 Years waiting period	3 Years waiting period
15,000	25,000	5,000	8,055	9,806
25,000	40,000	5,000	13,102	15,950
50,000	75,000	15,000	26,689	32,491

Limit			36-45 Years in Tier 1A & Tier 1B	
Normal	C-sec	Vaccination	4 Years waiting period	3 Years waiting period
15,000	25,000	5,000	7,661	9,241
25,000	40,000	5,000	12,406	14,963
50,000	75,000	15,000	24,743	29,845

Limit			36-45 Years in Tier 2	
Normal	C-sec	Vaccination	4 Years waiting period	3 Years waiting period
15,000	25,000	5,000	7,540	9,111
25,000	40,000	5,000	12,231	14,780
50,000	75,000	15,000	24,894	30,080

Limit			46-50* Years in Tier 1A & Tier 1B	
Normal	C-sec	Vaccination	4 Years waiting period	3 Years waiting period
15,000	25,000	5,000	7,661	9,241
25,000	40,000	5,000	12,406	14,963
50,000	75,000	15,000	24,743	29,845

Limit			46-50* Years in Tier 2	
Normal	C-sec	Vaccination	4 Years waiting period	3 Years waiting period
15,000	25,000	5,000	7,540	9,111
25,000	40,000	5,000	12,231	14,780
50,000	75,000	15,000	24,894	30,080

Rates for Optional Benefits as Percentage of Loading and Discounts

Room rent modification option

Sum Insured	Percentage Discount on Base Premium	
	Tier 1a & 1b	Tier 2
300,000	12.5%	5.0%
400,000	7.5%	0.0%
500,000	5.0%	0.0%

Co-payment

Co-payment	Percentage Discount on Base Premium
10%	10%
15%	20%
20%	25%
25%	30%

Premium Rate for Non –Medical Expenses cover

Non-medical expenses cover- Premium Discount on Base Premium	5%
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Premium Rate for Extended Cumulative Bonus

Sum Insured	Extended Cumulative Bonus	
	25% to 200%	50% to 200%
300,000	5.00%	10.00%
400,000	5.00%	10.00%
500,000	5.00%	10.00%
750,000	3.50%	7.50%
1,000,000	2.50%	3.50%
1,500,000	2.50%	3.50%
2,000,000	2.50%	3.50%
2,500,000	1.00%	1.00%
5,000,000	1.00%	1.00%
7,500,000	1.00%	1.00%

ANTI REBATE WARNING

As per Section 41 of the Insurance Act 1938, as amended, the practice of rebating is prohibited, as follows: No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance policy in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer. Violations of Section 41 of the Insurance Act 1938, as amended, shall be punishable with a fine which may extend to Rs. 10 Lakhs.

Health mobile app - Disclaimer applicable to my: health Mobile app and associated services

It is agreed and understood that Our my:health mobile app and Wellness services intention is not to provide specific medical advice but rather to provide users with information to better understand their health and their diagnosed disorders. The information is not a substitute for professional medical care by a qualified doctor or other health care professional.

The information provided is general in nature and is not specific to you. You must never rely on any information obtained using this app for any medical diagnosis or recommendation for medical treatment or as an alternative to medical advice from your physician or other professional healthcare provider. If you think you may be suffering from any medical condition you should seek immediate medical attention. Reliance on any information on this App is solely at your own risk. HDFC EGRO General Insurance Company Limited do not assume any liability towards any loss or damage arising out of or in relation to any opinion, actual or alleged errors, omissions and representations, any decision made or action taken or not taken in reliance upon the information.

Renewal Fit discount - Terms and Conditions Apply.

Additional premium will be charged for optional cover.

HDFC ERGO General Insurance Company Limited



1800 2666 400



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HDFC ERGO Mobile App

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