

Exclusive of Taxes

Zone 1

Age Band	5 Lacs	7 Lacs	10 Lacs	15 Lacs	20 Lacs	25 Lacs	50 Lacs	75 Lacs	1 Cr	6 Cr
0-4	4,503	4,569	5,082	6,086	6,632	7,095	8,218	9,366	10,442	16,782
5-17	3,403	3,457	3,849	4,615	5,035	5,394	6,257	7,131	7,949	12,778
18-35	7,394	7,508	8,352	10,008	11,005	11,878	13,720	15,600	17,392	27,962
36-40	9,292	9,449	10,528	12,634	13,855	14,925	17,274	19,686	21,892	35,198
41-45	10,572	10,748	11,986	14,397	15,742	16,898	19,586	22,315	24,817	39,900
46-50	13,155	13,388	14,945	17,966	19,665	21,131	24,526	28,023	31,069	49,954
51-55	16,634	16,945	18,932	22,783	24,962	26,852	31,214	35,672	39,532	63,560
56-60	22,535	22,977	25,698	30,955	33,951	36,117	42,052	48,049	53,248	85,614
61-65	31,974	32,635	36,535	44,052	48,368	51,320	59,858	68,380	75,778	121,842
66-70	41,868	42,752	47,840	57,634	63,289	68,255	79,662	90,897	100,669	161,508
71-75	58,335	59,637	66,826	80,626	88,655	95,735	111,992	127,791	141,555	227,243
76-80	74,835	76,592	85,931	103,809	114,289	123,566	144,885	165,311	183,134	294,095
80+	94,205	96,403	108,152	130,655	143,829	155,483	182,212	207,874	230,305	369,945

1A1C

Age Band	5 Lacs	7 Lacs	10 Lacs	15 Lacs	20 Lacs	25 Lacs	50 Lacs	75 Lacs	1 Cr	6 Cr
18-35	8,052	8,174	9,092	11,761	13,115	14,113	16,509	18,786	20,944	33,667
36-40	9,736	9,897	11,023	14,245	15,812	17,006	19,873	22,648	25,203	40,519
41-45	10,947	11,123	12,399	16,020	17,721	19,020	22,226	25,321	28,177	45,300
46-50	14,738	14,985	16,713	20,784	23,093	24,842	29,077	33,178	36,844	59,237
51-55	17,854	18,170	20,282	25,172	27,940	30,080	35,209	40,186	44,603	71,711
56-60	23,523	23,960	26,772	33,441	37,062	39,544	46,288	52,835	58,625	94,258
61-65	32,655	33,301	37,249	45,940	50,831	54,077	63,311	72,270	80,165	128,893
66-70	44,320	45,224	50,573	62,084	68,564	73,949	86,534	98,695	109,387	175,524
71-75	60,055	61,356	68,712	84,291	93,071	100,498	117,772	134,341	148,892	239,038
76-80	75,791	77,525	86,930	106,637	117,783	127,328	149,482	170,512	188,977	303,489
80+	95,133	97,309	109,120	133,733	147,603	159,548	187,170	213,487	236,603	380,067

1A2C

Age Band	5 Lacs	7 Lacs	10 Lacs	15 Lacs	20 Lacs	25 Lacs	50 Lacs	75 Lacs	1 Cr	6 Cr
18-35	10,707	10,868	12,087	15,715	17,646	18,960	22,316	25,404	28,321	45,525
36-40	11,501	11,688	13,015	16,898	18,886	20,295	23,847	27,176	30,253	48,638
41-45	12,276	12,470	13,896	18,030	20,089	21,559	25,318	28,843	32,108	51,618
46-50	18,556	18,858	21,022	26,476	29,669	31,933	37,552	42,817	47,589	76,513
51-55	21,902	22,275	24,849	31,206	34,913	37,603	44,197	50,408	55,998	90,031
56-60	27,891	28,389	31,700	39,951	44,587	47,667	55,991	63,868	70,924	114,032
61-65	37,173	37,883	42,346	52,674	58,615	62,479	73,347	83,682	92,888	149,347
66-70	47,739	48,685	54,418	67,269	74,630	80,498	94,397	107,629	119,362	191,568
71-75	63,532	64,874	72,618	89,564	99,242	107,159	125,768	143,426	159,036	255,352
76-80	80,459	82,260	92,196	113,595	125,826	136,009	159,852	182,304	202,123	324,623
80+	98,860	101,080	113,307	139,367	154,184	166,650	195,687	223,164	247,407	397,438

2A

Age Band	5 Lacs	7 Lacs	10 Lacs	15 Lacs	20 Lacs	25 Lacs	50 Lacs	75 Lacs	1 Cr	6 Cr
18-35	9,767	9,917	11,033	14,160	16,369	17,669	21,105	23,996	26,753	43,011
36-40	12,445	12,652	14,092	18,108	20,888	22,510	26,931	30,678	34,133	54,879

Rate Chart – Supreme Healthcare Policy



41-45	14,106	14,337	15,986	20,563	23,652	25,409	30,447	34,692	38,581	62,028
46-50	17,426	17,730	19,788	24,412	28,084	30,171	36,204	41,340	45,864	73,741
51-55	23,324	23,755	26,536	32,392	37,301	40,118	48,213	55,096	61,064	98,178
56-60	32,374	33,002	36,903	45,501	52,452	55,920	67,312	76,914	85,235	137,045
61-65	47,149	48,115	53,855	65,972	76,134	80,821	97,454	111,332	123,378	198,375
66-70	65,131	66,499	74,415	90,827	104,846	112,713	136,017	155,230	171,937	275,942
71-75	89,224	91,192	102,151	124,788	144,208	155,682	188,242	214,790	237,913	381,856
76-80	117,691	120,424	135,065	165,219	191,170	206,632	250,425	285,729	316,523	508,241
80+	149,067	152,548	171,134	209,406	242,340	261,979	317,525	362,246	401,323	644,594

2A1C

Age Band	5 Lacs	7 Lacs	10 Lacs	15 Lacs	20 Lacs	25 Lacs	50 Lacs	75 Lacs	1 Cr	6 Cr
18-35	12,422	12,611	14,028	18,114	20,900	22,516	26,912	30,614	34,131	54,869
36-40	14,804	15,047	16,757	21,629	24,928	26,837	32,118	36,588	40,722	65,471
41-45	16,386	16,649	18,559	23,963	27,557	29,598	35,467	40,410	44,956	72,277
46-50	21,245	21,603	24,097	30,105	34,659	37,263	44,679	50,979	56,610	91,017
51-55	27,372	27,861	31,104	38,426	44,274	47,642	57,201	65,318	72,459	116,498
56-60	36,742	37,431	41,831	52,010	59,977	64,043	77,014	87,947	97,535	156,818
61-65	51,667	52,697	58,953	72,706	83,918	89,223	107,490	122,744	136,101	218,829
66-70	68,778	70,193	78,518	96,341	111,222	119,601	144,228	164,559	182,351	292,692
71-75	93,036	95,052	106,440	130,532	150,848	162,849	196,786	224,499	248,749	399,281
76-80	121,107	123,877	138,895	170,411	197,171	213,106	258,122	294,471	326,290	523,950
80+	152,198	155,710	174,637	214,200	247,879	267,954	324,617	370,297	410,325	659,071

2A2C

Age Band	5 Lacs	7 Lacs	10 Lacs	15 Lacs	20 Lacs	25 Lacs	50 Lacs	75 Lacs	1 Cr	6 Cr
18-35	15,076	15,305	17,023	22,069	25,431	27,364	32,719	37,232	41,508	66,726
36-40	17,163	17,442	19,422	25,151	28,968	31,164	37,305	42,498	47,311	76,062
41-45	18,665	18,961	21,132	27,363	31,462	33,787	40,488	46,129	51,331	82,525
46-50	25,063	25,476	28,406	35,797	41,234	44,354	53,153	60,618	67,355	108,293
51-55	31,420	31,966	35,672	44,460	51,246	55,166	66,190	75,539	83,855	134,819
56-60	39,054	39,767	44,421	55,594	64,127	68,557	82,381	94,030	104,343	167,763
61-65	54,780	55,847	62,449	77,454	89,410	95,185	114,589	130,803	145,103	233,301
66-70	70,458	71,880	80,379	99,079	114,393	123,041	148,286	169,152	187,513	301,008
71-75	94,028	96,033	107,506	132,302	152,896	165,059	199,345	227,381	252,017	404,559
76-80	121,876	124,625	139,695	171,866	198,847	214,907	260,165	296,764	328,907	528,176
80+	152,860	156,346	175,310	215,505	249,381	269,565	326,427	372,325	412,649	662,823

Zone 2

Age Band	5 Lacs	7 Lacs	10 Lacs	15 Lacs	20 Lacs	25 Lacs	50 Lacs	75 Lacs	1 Cr	6 Cr
0-4	3,465	3,585	3,985	4,772	5,202	5,565	6,446	7,346	8,189	13,162
5-17	2,618	2,712	3,018	3,620	3,949	4,231	4,908	5,592	6,234	10,022
18-35	5,688	5,888	6,551	7,849	8,631	9,317	10,762	12,235	13,642	21,931
36-40	7,148	7,411	8,257	9,909	10,866	11,705	13,549	15,440	17,171	27,606
41-45	8,631	8,957	9,989	11,998	13,118	14,082	16,322	18,597	20,680	33,249
46-50	10,740	11,157	12,454	14,972	16,388	17,609	20,438	23,352	25,891	41,628
51-55	13,578	14,120	15,777	18,986	20,802	22,377	26,011	29,728	32,943	52,968
56-60	18,395	19,148	21,415	25,795	28,292	30,097	35,043	40,042	44,374	71,346
61-65	26,102	27,197	30,446	36,709	40,306	42,766	49,882	56,983	63,149	101,535

Rate Chart – Supreme Healthcare Policy



66-70	34,178	35,628	39,866	48,028	52,742	56,880	66,385	75,748	83,891	134,589
71-75	47,620	49,698	55,688	67,188	73,880	79,780	93,328	106,492	117,963	189,369
76-80	61,091	63,828	71,609	86,508	95,240	102,972	120,738	137,758	152,611	245,080
80+	76,902	80,335	90,126	108,880	119,857	129,569	151,843	173,229	191,920	308,288

1A1C

Age Band	5 Lacs	7 Lacs	10 Lacs	15 Lacs	20 Lacs	25 Lacs	50 Lacs	75 Lacs	1 Cr	6 Cr
18-35	6,194	6,411	7,131	9,224	10,286	11,069	12,949	14,734	16,427	26,406
36-40	7,489	7,762	8,645	11,173	12,401	13,337	15,588	17,763	19,767	31,779
41-45	8,936	9,269	10,333	13,351	14,768	15,849	18,521	21,102	23,480	37,749
46-50	12,032	12,488	13,928	17,321	19,245	20,702	24,231	27,648	30,703	49,364
51-55	14,575	15,141	16,901	20,977	23,284	25,066	29,340	33,489	37,168	59,760
56-60	19,202	19,967	22,310	27,867	30,885	32,953	38,573	44,030	48,855	78,550
61-65	26,658	27,752	31,040	38,282	42,359	45,064	52,758	60,225	66,805	107,412
66-70	36,181	37,687	42,143	51,736	57,137	61,625	72,111	82,246	91,156	146,269
71-75	49,024	51,131	57,259	70,242	77,560	83,749	98,144	111,951	124,077	199,198
76-80	61,871	64,605	72,442	88,864	98,152	106,107	124,570	142,093	157,480	252,908
80+	77,660	81,090	90,933	111,445	123,002	132,956	155,974	177,907	197,169	316,723

1A2C

Age Band	5 Lacs	7 Lacs	10 Lacs	15 Lacs	20 Lacs	25 Lacs	50 Lacs	75 Lacs	1 Cr	6 Cr
18-35	8,236	8,523	9,480	12,326	13,839	14,872	17,504	19,925	22,213	35,706
36-40	8,847	9,167	10,208	13,253	14,812	15,916	18,705	21,314	23,729	38,146
41-45	10,022	10,392	11,581	15,026	16,742	17,965	21,098	24,037	26,755	43,014
46-50	15,149	15,716	17,519	22,064	24,725	26,611	31,293	35,681	39,657	63,760
51-55	17,879	18,562	20,708	26,005	29,094	31,336	36,830	42,008	46,665	75,028
56-60	22,767	23,658	26,416	33,291	37,156	39,722	46,659	53,224	59,105	95,028
61-65	30,346	31,570	35,288	43,894	48,846	52,065	61,122	69,735	77,407	124,457
66-70	38,972	40,572	45,347	56,057	62,192	67,083	78,664	89,691	99,468	159,640
71-75	51,862	54,063	60,514	74,636	82,703	89,300	104,808	119,522	132,530	212,794
76-80	65,682	68,551	76,831	94,662	104,854	113,342	133,212	151,919	168,435	270,520
80+	80,702	84,233	94,422	116,140	128,486	138,875	163,072	185,971	206,172	331,199

2A

Age Band	5 Lacs	7 Lacs	10 Lacs	15 Lacs	20 Lacs	25 Lacs	50 Lacs	75 Lacs	1 Cr	6 Cr
18-35	7,513	7,777	8,653	11,106	12,838	13,858	16,554	18,821	20,984	33,735
36-40	9,573	9,922	11,052	14,203	16,382	17,653	21,124	24,061	26,772	43,042
41-45	11,516	11,949	13,323	17,137	19,710	21,174	25,372	28,911	32,149	51,689
46-50	14,226	14,776	16,490	20,344	23,404	25,143	30,170	34,450	38,220	61,450
51-55	19,039	19,795	22,114	26,993	31,085	33,432	40,176	45,915	50,886	81,817
56-60	26,426	27,502	30,753	37,916	43,710	46,599	56,092	64,096	71,031	114,206
61-65	38,490	40,097	44,879	54,975	63,445	67,350	81,211	92,777	102,816	165,313
66-70	53,169	55,417	62,011	75,688	87,372	93,928	113,347	129,359	143,280	229,951
71-75	72,835	75,995	85,124	103,989	120,174	129,736	156,870	178,992	198,261	318,213
76-80	96,075	100,354	112,554	137,682	159,307	172,194	208,689	238,106	263,768	423,535
80+	121,687	127,123	142,611	174,506	201,948	218,316	264,604	301,874	334,435	537,162

2A1C

Age Band	5 Lacs	7 Lacs	10 Lacs	15 Lacs	20 Lacs	25 Lacs	50 Lacs	75 Lacs	1 Cr	6 Cr
18-35	9,555	9,890	11,002	14,207	16,391	17,661	21,109	24,011	26,770	43,035

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Rate Chart – Supreme Healthcare Policy



36-40	11,387	11,801	13,142	16,965	19,550	21,047	25,193	28,696	31,940	51,349
41-45	13,376	13,875	15,467	19,971	22,965	24,664	29,556	33,677	37,462	60,229
46-50	17,344	18,003	20,081	25,088	28,884	31,053	37,232	42,482	47,174	75,847
51-55	22,344	23,216	25,920	32,022	36,895	39,702	47,666	54,433	60,382	97,084
56-60	29,992	31,193	34,859	43,341	49,981	53,368	64,178	73,290	81,280	130,684
61-65	42,178	43,916	49,127	60,587	69,931	74,352	89,574	102,287	113,418	182,359
66-70	56,146	58,495	65,431	80,283	92,686	99,668	120,190	137,133	151,959	243,909
71-75	75,947	79,212	88,699	108,775	125,707	135,708	163,990	187,082	207,291	332,735
76-80	98,864	103,232	115,746	142,010	164,308	177,590	215,104	245,392	271,907	436,626
80+	124,243	129,757	145,530	178,501	206,564	223,295	270,513	308,583	341,936	549,227

2A2C

Age Band	5 Lacs	7 Lacs	10 Lacs	15 Lacs	20 Lacs	25 Lacs	50 Lacs	75 Lacs	1 Cr	6 Cr
18-35	11,597	12,002	13,351	17,309	19,945	21,463	25,664	29,202	32,557	52,334
36-40	13,202	13,679	15,233	19,727	22,718	24,440	29,261	33,332	37,107	59,656
41-45	15,237	15,802	17,611	22,804	26,220	28,155	33,739	38,442	42,774	68,769
46-50	20,461	21,231	23,672	29,832	34,363	36,962	44,295	50,515	56,129	90,243
51-55	25,649	26,638	29,727	37,050	42,706	45,971	55,157	62,951	69,878	112,351
56-60	31,879	33,140	37,018	46,327	53,439	57,130	68,650	78,359	86,954	139,805
61-65	44,719	46,541	52,041	64,543	74,508	79,320	95,490	109,002	120,920	194,419
66-70	57,518	59,901	66,982	82,565	95,329	102,535	123,571	140,960	156,260	250,839
71-75	76,757	80,029	89,587	110,251	127,414	137,550	166,122	189,484	210,015	337,132
76-80	99,492	103,855	116,413	143,221	165,704	179,090	216,806	247,302	274,088	440,147
80+	124,783	130,288	146,090	179,588	207,816	224,638	272,021	310,273	343,873	552,353

Optional Coverage

- Smart Select
Discount 15%

- Room Rent Modification

Room Category	Discount
Single Private Room	10.00%
Twin Sharing Room	22.50%

- PED Wait Period Modification

Loading

Age-Band / Wait Period	1 year	2 year
00-04	1.50%	1.00%
05-17	3.00%	2.00%
18-35	4.50%	3.00%
36-55	13.50%	9.00%
56-60	18.00%	12.00%
61-70	25.50%	17.00%
71-75	30.00%	20.00%
76+	33.00%	22.00%

- Named Ailment Wait Period Modification

Rate Chart – Supreme Healthcare Policy

Loading

Age-Band	1 Year
00-04	3.00%
May-17	4.50%
18-35	8.25%
36-40	27.00%
41-55	33.00%
56-60	42.00%
61-65	48.00%
66-70	51.00%
71-75	57.00%
76+	60.00%

5 Instant Cover

Wait Periods (Months)	Loading
36	19.00%
24	17.50%
12	15.00%

6 Deductible

Discount

Age-Band / SI	5 Lacs	7 Lacs	10 Lacs	15 Lacs	20 Lacs	25 Lacs	50 Lacs	75 Lacs	1 Cr	6 Cr
10,000	15%	12%	10%	7%	7%	6%	5%	5%	5%	4%
25,000	19%	16%	12%	9%	9%	8%	7%	7%	7%	6%
50,000	23%	19%	15%	11%	11%	10%	9%	9%	8%	8%
100,000	27%	22%	17%	13%	12%	12%	11%	10%	10%	9%
200,000	31%	25%	20%	15%	15%	14%	13%	13%	12%	12%
500,000	44%	36%	30%	24%	23%	23%	22%	21%	21%	20%
1,000,000	68%	56%	46%	37%	36%	35%	34%	32%	31%	30%

7 Co-payment

Co-Payment	Discount %
5%	4%
10%	8%
20%	16%
30%	24%
50%	40%

8 New-Born Cover

Premium

Rate 20%

9 Plus Benefit

Premium rate will pro-rated on the base premium for the additional sum insured opted.

10 Cumulative Bonus Super

Loading

Age Band / SI	Less Than 50L	50L to 1Cr	Above 1Cr
00-45	10.00%	7.50%	5.00%
46+	15.00%	15.00%	12.50%

Rate Chart – Supreme Healthcare Policy

11 Annual Health check-up

Age-Band/ SI	Less Than 15L	15L and above
00-17	62	62
18-35	622	829
36-45	640	854
46-55	823	1098
56+	1098	1463

12 Be-Fit Benefit

Premium 649

13 Wellness Benefit

Premium 32

14 Air Ambulance Premium

432

15 Women Care

Age Band	10,000	25,000	50,000
18-35	2,655	2,914	3,631
36+	4,212	4,668	5,678

16 Mental Health Wellbeing

Limit	10,000	25,000	50,000
Premium	1,755	2,015	2,248

17 Claim Shield

Loading 3.25%

18 Inflation Shield

	5 Lacs	7 Lacs	10 Lacs	15 Lacs	20 Lacs	25 Lacs	50 Lacs	75 Lacs	1 Cr	6 Cr
Loading	3%	3%	11%	11%	10%	7%	7%	7%	3%	3%

19 Additional Sum Insured for Defined critical Illness

Age-Band	5 Lacs	7 Lacs	10 Lacs	15 Lacs	20 Lacs	25 Lacs	50 Lacs	75 Lacs	1 Cr	6 Cr
0-04	615	862	1154	1615	1846	2115	1923	1154	769	385
May-17	615	862	1154	1615	1846	2115	1923	1154	769	385
18-35	2234	3128	4189	5865	6703	7680	6982	4189	2792	1397
36-40	3762	5266	7065	10320	11926	12614	11468	6880	4588	2866
41-45	4518	6326	8486	12400	16532	15706	14466	9645	6200	3445
46-50	5037	7051	9482	13332	17777	16888	15555	10369	6666	3703
51-55	5643	7900	10622	14937	19915	18920	17426	11617	7469	4978
56-60	6740	9437	12688	17843	23791	23791	21808	13878	9912	5948
61-65	8766	12272	16558	23377	31169	29222	26786	19480	12175	7305
66-70	8865	12411	16745	23640	31520	29551	27088	19700	12312	7388
71-75	9308	13032	18617	24823	33097	33614	31028	20685	15514	10343
76-80	10317	14443	19548	26063	34751	35294	32580	21720	16289	10860
80+	10317	14443	19548	26063	34751	35294	32580	21720	16289	10860

Rate Chart – Supreme Healthcare Policy



20	Home Modification Premium	115
21	Nursing Care Loading	5%

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