sending the Insured 30 days notice by registered letter at the Insured person's last known address. No refund of premium will be made except where the cancellation is on the grounds of non co-operation of the insured, in which case the refund of premium will be on pro-rata basis.

The insured may at any time cancel this policy and in such event the Company shall allow refund after retaining premium at Company's short Period rate only (table given below) provided no claim has occurred up to the date of cancellation.

PERIOD ON RISK	RATE OF PREMIUM TO BE RETAINED
Up to one month	25% of the annual premium
Exceeding one month up to 3 months	40% of the annual premium
Exceeding 3 months up to 6 months	60% of the annual premium
Exceeding 6 months up to 9 months	80% of the annual premium
Exceeding 9 months	Full annual premium

Portability

This policy is portable. If the insured is desirous of porting this policy, application in the appropriate form should be made to the Company at least 45 days before but not earlier than 60 days from the date when the renewal is due. For details contact "portability@starhealth.in" or call Telephone No: +91-044-28288869

Claims Procedure

- ★ Call the 24 hour help-line for assistance: 1800 425 2255. Inform the ID/Policy number for easy reference
- ★ In case of planned hospitalization, inform 24 hours prior to admission in the hospital
- ★ In case of emergency hospitalization, information to be given within 24 hours of hospitalization
- ★ Cashless facility can be availed in all network hospitals wherever possible
- ★ In non-network hospitals payment, must be made up-front and then reimbursement will be effected on submission of documents.

The Company

Star Health and Allied Insurance Co. Ltd., commenced its operations in 2006 with the business interests in Health Insurance, Travel and Personal Accident. As an exclusive Health Insurance Company and the first of its kind in India, the Company is committed to setting international benchmarks in service and personal caring.

Star Advantages

- ★ No Third Party Administrator, direct in-house claims settlement.
- ★ Faster and hassle free claim settlement.
- ★ Cashless hospitalization

· Prohibition of Rebates

Section 41 of Insurance Act 1938 (Prohibition of rebates): 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 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 prospectuses or tables of the insurer.

Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

❖ Free Look Period

A free look period of 15 days from the date of receipt of the policy is available to the insured to review the terms and conditions of the policy. In case the insured is not satisfied with the terms and conditions, the insured may seek cancellation of the policy and in such an event the Company shall allow refund of premium paid after adjusting the cost of pre-acceptance medical screening, stamp duty charges and proportionate risk premium for the period concerned provided no claim has been made until such cancellation.

Free look period is not applicable at the time of renewal of the policy

The information provided in this brochure is only indicative. For more details on the risk factors, terms and conditions, please read the policy wordings before concluding sale

Visit our website www.starhealth.in

"IRDAI OR ITS OFFICIALS DO NOT INVOLVE IN ACTIVITIES LIKE SALE OF ANY KIND OF INSURANCE OR FINANCIAL PRODUCTS NOR INVEST PREMIUMS. IRDAI DOES NOT ANNOUNCE ANY BONUS. THOSE RECEIVING SUCH PHONE CALLS ARE REQUESTED TO LODGE A POLICE COMPLAINT ALONG WITH DETAILS OF PHONE CALL AND NUMBER"

Buy this insurance online at www.starhealth.in and avail discount 5% Call Toll-free: 1800-425-2255 or 044-2828 8800, sms STAR to 56677 Fax Toll Free No: 1800-425-5522 ★ Email: support@starhealth.in CIN: U66010TN2005PLC056649 ★ IRDAI Regn. No: 129

FAMILY HEALTH OPTIMA Insurance plan

Unique Identification No. : IRDAI/HLT/SHAI/P-H/V.III/129/2017-18



STAR HEALTH AND ALLIED INSURANCE CO LTD
REGD & CORPORATE OFFICE: 1, New Tank Street,
Valluvar Kottam High Road, Nungambakkam, Chennai 600 034.





Single protection,

FAMILY HEALTH OPTIMA Insurance plan

UIN No. : IRDAI/HLT/SHAI/P-H/V.III/129/2017-18

A Super saver Plan covering the entire family under single sum insured. Loaded with extra benefits.

A Super Saver Policy

- ★ Single Sum Insured
- ★ Extra Benefits
- ★ Coverage for entire family
- ★ Considerable saving in premium as the family is covered under one policy.

ELIGIBIL

- ★ Any person aged between 18 years and 65 years, residing in India, can take this insurance
- ★ Beyond 65 years, It can be renewed for life time.
- ★ Child above 16 days of age can be covered as part of the family. If, at the commencement of the policy, the new born child as defined in the policy clause is less than 16 days of age, the proposer can opt to cover such child also in the same policy by paying the applicable premium in full. However, the cover for such child will commence only from the 16th day after its birth and continue till the expiry date of the policy.
- ★ Family: Proposer, spouse, dependent children from 16 days up to 25 years (Children who are economically dependent on their parents)

POLICY BENEFITS

- In-Patient Hospitalisation Benefits:
- A) Room, Boarding, Nursing Expenses as given below:-

Sum Insured Rs.	Limit Rs.
1,00,000	Un to 0.000/ non do
2,00,000	Up to 2,000/- per day
3,00,000	Up to 5,000/- per day
4,00,000	υρ το 5,000/- per day
5,00,000	
10,00,000	
15,00,000	Single Standard A/C Room
20,00,000	
25,00,000	

- B) Surgeon, Anesthetist, Medical Practitioner, Consultants & Specialist Fees.
- C) Anesthesia, Blood, Oxygen, Operation Theatre charges, cost of Pacemaker etc.
- E) Cost of Medicine and drugs
- Ambulance Charges: Emergency ambulance charges up to a sum of Rs.750/per hospitalisation and overall limit of Rs.1500/- per policy period.
- G) Air Ambulance Cover: Up to 10% of the Basic sum insured per policy period. Available for Sum Insured of Rs. 5 Lakhs and above only.
- Pre & Post Hospitalization

Pre-hospitalization medical expenses incurred up to 60 days are payable.

Post-hospitalization medical expenses incurred up to 90 days are payable.

Pre-existing Diseases : Covered after 48 months

Waiting Periods

- ★ 30 days waiting period.
- ★ 24 months waiting period for specified illness/diseases/treatments
- ★ 36 months waiting period for Assisted Reproduction Treatment.
- Day Care Procedures: All day care procedures covered.

Pre-Acceptance Medical Screening:

All persons above 50 years of age and those who declare adverse medical history in the proposal form are required to undergo pre-acceptance medical screening at the Company designated Centers The cost of such screening will be borne by the Company. The age for screening and the cost sharing are subject to change.

SPECIAL FEATURES

Domiciliary Hospitalization

Coverage for medical treatment for a period exceeding three days, for an illness/disease/injury, which in the normal course, would require care and treatment at a Hospital but is actually taken whilst confined at home under any of the following circumstances:

- The condition of the patient is such that he/she is not in a condition to be removed to a Hospital, or
 The patient takes treatment at home on account of non-availability of room
- ★ The patient takes tr in a hospital.

However, this benefit shall not cover Asthma, Bronchitis, Chronic Nephritis and Nephritic Syndrome, Diarrhoea and all types of Dysenteries including Gastroenteritis, Diabetes Mellitus and Insipidus, Epilepsy, Hypertension, Influenza, Cough and Cold, all Psychiatric or Psychosomatic Disorders, Pyrexia of unknown origin for less than 10 days, Tonsillitis and Upper Respiratory Tract infection including Laryngitis and Pharingitis, Arthritis, Gout and Rheumatism

Pre-hospitalisation and Post-hospitalisation expenses are not payable for this cover

Donor Expenses For Organ Transplantation payable where the insured is the recipient. Maximum payable under this head is 10% of the sum insured or Rupees one lakh whichever is less, subject to availability of the sum insured and provided the claim for transplantation is payable. Donor screening expenses are not payable.

Cost Of Health Check Up

Expenses incurred towards cost of health check-up up to the limits mentioned in the table given below for every claim free year provided the health checkup is done at network hospitals and the policy is in force. Payment under this benefit does not form part of the sum insured and will not impact the Bonus. If a claim is made by any of the insured persons, the health check up benefits will not be available under the policy.

Note: Payment of expenses towards cost of health check up will not prejudice the company's right to deal with a claim in case of non disclosure of material fact and/or Pre-Existing Diseases in terms of the policy

Sum Insured Rs. Limit Per Policy Period (Rs.)

1,00,000/-	Not Available
2,00,000/-	NotAvallable
3,00,000/-	Up to 750/-
4,00,000/-	Up to 1,000/-
5,00,000/-	Up to 1,500/-
10,00,000/-	Up to 2,000/-
15,00,000/-	Up to 2,500/-
20,00,000/-	Up to 3,000/-
25,00,000/-	Up to 3,500/-

10

Coverage for Newborn Baby

The coverage for New Born Baby starts from the 16th day after its birth till the expiry date of the policy and is subject to a limit of 10% of the Sum Insured or Rupees Fifty thousand, whichever is less, subject to the availability of the sum insured, provided the mother is insured under the policy for a continuous period of 12 months without break.

Note:

- Intimation about the birth of the New Born Baby should be given to the company and policy has to be endorsed for this cover to commence.
- 2. 30 days waiting shall not apply for the New Born Baby.
- All other terms, conditions and exclusions shall apply for the New Born Baby.

Emergency Domestic Medical Evacuation

Subject to limits mentioned in the table given below, the Company will reimburse reasonable and necessary expenses incurred towards transportation of the insured person from the hospital where the insured person is currently undergoing treatment to another hospital for further treatment provided:

- The medical condition of the Insured Person is a life threatening emergency,
- b. Further treatment facilities are not available in the current hospital
- The Medical Evacuation is recommended by the treating Medical Practitioner.
- d. Claim for Hospitalization is admissible under the policy.

Sum Insured Rs.	Limit per hospitalization (Rs.)
Up to 4,00,000/	Up to 5,000/-
5,00,000/- to 15,00,000/-	Up to 7,500/-
20,00,000/- and 25,00,000/-	Up to 10,000/-

Note: Payment under this benefit does not form part of the sum insured but will impact the Bonus

Compassionate travel

In the event of the insured person being hospitalized for a life threatening emergency at a place away from his usual place of residence as recorded in the policy, the Company will reimburse the transportation expenses by air incurred upto Rs.5,000/- for one immediate family member (other than the travel companion) for travel towards the place where hospital is located, provided the claim for hospitalization is admissible under the policy.

Note: This benefit is available for sum insured options of Rs.10,00,000/- and above only. Payment under this benefit does not form part of the sum insured but will impact the Bonus

* Repatriation of Mortal Remains

Following an admissible claim for hospitalization under the policy, the Company shall reimburse up to Rs.5,000/- per policy period towards the cost of repatriation of mortal remains of the insured person (including the cost of embalming and coffin charges) to the residence of the Insured as recorded in the policy. Payment under this benefit does not form part of the sum insured but will impact the Bonus

Treatment in Preferred Network Hospitals

In the event of a medical contingency requiring hospitalization, if the insured seeks advice from the Company, the Company may suggest an appropriate hospital from the network for treatment. Where the insured accepts the same and

undergoes treatment in the suggested hospital, an amount calculated at 1% of Basic Sum Insured subject to a maximum of Rs. 5,000/- per policy period is

 $\ensuremath{\text{\textbf{Note}}}$: This benefit is available for Basic Sum Insured of Rs. 3,00,000/- and above only.

Payment under this benefit does not form part of the sum insured but will impact Bonus.

Shared Accommodation

If the Insured person occupies, a shared accommodation during in-patient hospitalization, then amount as per table given below will be payable for each continuous and completed period of 24 hours of stay in such shared accommodation.

Payment under this benefit does not form part of the sum insured but will impact Bonus.

Sum Insured Rs.	Limit per day Rs.	
1,00,000/-	Net Develle	
2,00,000/-	Not Payable	
3,00,000/-		
4,00,000/-		
5,00,000/-	800/- per day	
10,00,000/-		
15,00,000/-		
20,00,000/-	4.000/	
25,00,000/-	1,000/- per day	

Note: This benefit is available for Basic Sum Insured of Rs.3,00,000/- and above only

AYUSH Treatment

Expenses incurred on treatment under Ayurveda, Unani, Sidha and Homeopathy systems of medicines in a Government Hospital or in any institute recognized by the government and/or accredited by the Quality Council of India/National Accreditation Board on Health is payable up to the limits given helow:

Sum Insured Rs.	Limit per policy period Rs.	
1,00,000/-		
2,00,000/-	Up to 10,000	
3,00,000/-	Op to 10,000	
4,00,000/-		
5,00,000/- to 15,00,000/-	Up to 15,000	
20,00,000/- and 25,00,000/	Up to 20,000	

Note: Payment under this benefit forms part of the sum insured and will impact the Bonus

Second Medical Opinion

The Insured Person is given the facility of obtaining a Medical Second Opinion from a Doctor in the Company's network of Medical Practitioners. To utilize this benefit, all medical records should be forwarded to the mail-id:

e_medicalopinion@starhealth.in

- Assisted Reproduction Treatment: The Company will reimburse medical expenses incurred on Assisted Reproduction Treatment, where indicated, for subfertility subject to:
- A waiting period of 36 months from the date of first inception of this policy with the Company for the insured person.
 The maximum liability of the Company for such treatment shall be limited to
 - Rs.1,00,000/- for Sum Insured of Rs.5,00,000/- and Rs.2,00,000/- for Sum Insured of Rs.10,00,000/- and above for every block of 36 months and payable on renewal
- For the purpose of claiming under this benefit, in- patient treatment is not mandatory.
- Automatic Restoration of Basic Sum Insured, Recharge Benefit shall not be applicable for this benefit.

Note: To be eligible for this benefit both husband and spouse should stay insured continuously without break under this policy for every block. This coverage is available only for sum insured options of Rs.5,00,000/- and above.

This benefit covers intrauterine insemination (IUI), Intra-Cytoplasmic Sperm Injection (ICSI), In-Vitro Fertilisation (IVF) and TESA/TESE (Testicular / Epididymal Sperm Aspiration / Extraction)

Additional Sum Insured for Road Traffic Accident (RTA): If the insured person meets with a Road Traffic Accident resulting in in-patient hospitalization, then the Basic sum insured shall be increased by 25% subject to a maximum of Rs. 5,00,000/The additional sum insured shall be available only once during the policy period and should be used for the particular hospitalization following RTA & cannot be carried forward.

Automatic Restoration of Basic Sum Insured and Recharge Benefit shall not apply for this benefit

Automatic Restoration of Sum Insured: There shall be automatic restoration of the Basic Sum Insured immediately upon exhaustion of the limit of coverage which has been defined during the policy period.

Such Automatic Restoration is available 3 times at 100% each time, during the policy period. Each restoration will operate only after the exhaustion of the earlier one.

It is made clear that such restored Sum Insured can be utilized only for illness / disease unrelated to the illness / diseases for which claim/s was / were made. The unutilized restored sum insured cannot be carried forward.

Note: Automatic Restoration of Basic Sum Insured is available only for sum insured options of Rs. 3.00.000/- and above

Limits for cataract surgery: Expenses incurred on treatment of Cataract is subject to the limits as per the following table

um Insured Rs.	Limit per eye Rs.	Limit per policy period Rs.
1,00,000/-	Up to 12 000/ po	r eye, per policy period
2,00,000/-	Op to 12,000/-pe	eye, per policy period
3,00,000/-	Up to 25,000/-	Up to 35,000/-
4,00,000/-	Up to 30,000/-	Up to 45,000/-
5,00,000/-	Up to 40,000/-	Up to 60,000/-
10,00,000/-		
15,00,000/-	Un to 50 000/	Un to 75 000/
20,00,000/-	Up to 50,000/-	Up to 75,000/-
25,00,000/-		

Recharge Benefit

If the limit of coverage under the policy is exhausted / exceeded during the policy period, additional indemnity upto the limits stated in the table given below would be provided once for the remaining policy period. Such additional indemnity can be utilized even for the same hospitalization or for the treatment of diseases / illness / injury / for which claim was paid / payable under the policy. This is in addition to the 'Restore' benefit available under the policy. The unutilized Recharge amount cannot be carried forward.

Sum Insured (Rs.)	Limit Rs.
100000/-	
200000/-	Not Available
300000/-	75,000/-
400000/-	1,00,000/-
500000/-	
1000000/-	
1500000/-	1,50,000/-
2000000/-	
2500000/-	

Bonus

In respect of a claim free year of Insurance, for the Basic Sum Insured options Rs.3,00,000/- and above, the insured would be entitled to benefit of bonus of 25% of the expiring Basic Sum Insured in the second year and additional 10% of the expiring Basic sum Insured for the subsequent years. The maximum allowable bonus shall not exceed 100%

The Bonus will be calculated on the expiring sum insured or on the renewed sum insured whichever is less. Bonus will be given on that part of sum insured which is continuously renewed. If the insured opts to reduce the sum insured at the subsequent renewal, the limit of indemnity by way of such Bonus shall not exceed such reduced sum insured.

Bonus shall be available only upon timely renewal without break or upon renewal within the grace period allowed. In the event of a claim, such bonus so granted will be reduced at the same rate at which it has accrued. However the Basic sum insured, will not be reduced.

Co-Payment

This policy is subject to co-payment of 20% of each and every claim amount for fresh as well as renewal policies for insured persons whose age at the time of entry is above 60 years.

Exclusions

The Company shall not be liable to make any payments under this policy in respect of any expenses what so ever incurred by the insured person in connection with or in respect of:

- Circumcision, Preputioplasty, Frenuloplasty, Preputial Dilatation and Removal of SMEGMA
- Inoculation or Vaccination (except for post–bite treatment and for medical treatment for therapeutic reasons)
- 3. Congenital External Condition / Defects / Anomalies
- Dental treatment or surgery unless necessitated due to accidental injuries and requiring hospitalization. (Dental implants are not payable)

- Convalescence, general debility, run-down condition or rest cure, Nutritional deficiency states.
- Psychiatric, mental and behavioral disorders.
- 7. Intentional self injury
- 8. Use of intoxicating substances, substance abuse, drugs / alcohol, smoking and tobacco chewing
- 9. Venereal Disease and Sexually Transmitted Diseases,
- Injury/disease directly or indirectly caused by or arising from or attributable to war, invasion, act of foreign enemy, warlike operations (whether war be declared or not)
- Injury or disease directly or indirectly caused by or contributed to by nuclear weapons/materials
- 12. All expenses arising out of any condition directly or indirectly caused due to or associated with Human T-cell Lympho Trophic Virus type III (HTLV-III) or Lymphadenopathy Associated Virus (LAV) or HIV / AIDS. It is however made clear that such of those who are positive for HIV (Human Immuno Deficiency Virus) would be entitled for expenses incurred for treatment, other than for opportunistic infections and for treatment of HIV/AIDS, provided at the time of first commencement of insurance under this policy, their CD4 count is not less than 350.
- 13. Treatment arising from or traceable to pregnancy, childbirth, family planning, miscarriage, abortion and complications of any of these (other than ectopic pregnancy).
 14. Treatment for Sub-Fertility, Assisted Conception and or other related
- complications of the same except to the extent covered under 1 S

 15. Expenses incurred on weight control services including surgical procedures
- such as Bariatric Surgery and /or medical treatment of obesity.
- Medical and / or surgical treatment of Sleep apnea, treatment for genetic and endocrine disorders.
- 17. Expenses incurred on High Intensity Focused Ultra Sound, Uterine Fibroid Embolisation, Balloon Sinoplasty, Enhanced External Counter Pulsation Therapy and related therapies, Chelation therapy, Deep Brain Stimulation, Hyperbaric Oxygen Therapy, Rotational Field Quantum Magnetic Resonance Therapy, VAX-D, Low level laser therapy, Photodynamic therapy and such other therapies similar to those mentioned herein under exclusion no.17.
- 18. Expenses incurred on Lasik Laser or other procedures Refractive Error Correction and its complications, all treatment for disorders of eye requiring intra-vitreal injections.
- 19. Charges incurred on diagnostics that are not consistent with the treatment for which the insured is admitted in the hospital / nursing home. Admission primarily for diagnostic purpose with no positive existence of sickness / disease / ailment / injury and no further treatment is indicated.
- Expenses on vitamins and tonics unless forming part of treatment for injury or disease as certified by the attending Physician of the hospital where the insured underwent treatment.
- 21. Unconventional, Untested, Unproven, Experimental therapies.
- Stem cell Therapy, Chondrocyte Implantation, Procedures using Platelet Rich plasma and Intra articular injection therapy.
- Oral Chemotherapy, Immuno therapy and Biologicals, except when administered as an in-patient, when clinically indicated and hospitalization warranted.

- All types of Cosmetic, Aesthetic treatment of any description, all treatment for erectile dysfunctions, Change of Sex.
- 25. Plastic surgery (other than as necessitated due to an accident or as a part of any illness),
- 26. Cost of spectacles and contact lens, hearing aids, walkers and crutches, wheel chairs, Nutritional Supplements, CPAP, BIPAP, Continuous Ambulatory Peritoneal Dialysis [CAPD], infusion pump and such other similar aids, Cochlear implants and procedure related hospitalization expenses

27. Hospital registration charges, admission charges, record charges, telephone

- 28. Other excluded expenses as detailed under "Other Excluded Expenses"
- Parameter 10 and Paris 1

Renewal and Grace Period

The policy will be renewed except on grounds of misrepresentation / Nondisclosure of material fact as declared in the proposal form and at the time of claim, fraud committed / moral hazard non cooperation of the insured.

There is no exit age. Lifelong renewal allowed.

charges and such other charges

renewal. If renewal is made within this 120 days period, the continuity of benefits with reference waiting periods stated will be available. Any Disease/illness contracted or injury sustained during the grace period will be deemed as Pre existing and will be subject to waiting period of 48 months.

A grace period of 120 days from the date of expiry of the policy is available for

vote:

- 1. The actual period of cover will start only from the date of receipt of premium.
- 2. Renewal premium is subject to change with prior approval from Regulator

Withdrawal of the policy

The Company reserves the right to withdraw the product with prior approval of the Competent Authority. In such an event the insured will be intimated three months in advance and the insured shall have the option to choose to be covered by an equivalent or similar policy offered by the Company.

Modification of the terms of the policy

The Company reserves the right to modify the policy terms and conditions or modify the premium of the policy with the prior approval of the Competent Authority. In such an event the insured will be intimated three months in advance

Revision in Sum Insured

Any revision in sum insured is permissible only at the time of renewal. The Insured Person can propose such revision and may be allowed subject to Company's approval and payment of appropriate premium.

Automatic Termination

The insurance under this policy with respect to each relevant insured person policy shall terminate immediately on the earlier of the following events:

* Upon the death of the Insured Person This means that, the cover for the

- surviving members of the family will continue, subject to other terms of the policy.
- ★ Upon exhaustion of the sum insured under the policy

Tax Benefits

Payment of premium by any mode other than cash for this insurance is eligible for relief under Section 80D of the Income Tax Act 1961.

❖ Cancellation

The Company may cancel this policy on grounds of misrepresentation, fraud, moral hazard, non disclosure of material fact as declared in the proposal form and/or claim form at the time of claim and non co-operation of the insured by

	do moon fo	dina madiano					
Sum Insured Options (In Lakh ₹)	3	4	5	10	15	20	25
Policy Period	1 year	ar			1 year		
Family definition (Dependent child from 16 days up to 25 years)	P+Sp+3C	+3C			P+Sp+3C		
Hospitalization-Room Rent Limit per day	Up to Rs.5,000/-	-/000'5"		Sin	Single Standard A/C Room	Room	
ICU/ Operation Theatre Charges	Act	Actual			Actual		
No. of Day Care Treatments / Procedures covered	A	All			All		
Sub-Limits for Treatment of Cataract	Applicable	sable			Applicable		
Ambulance Charges – By Road		Upto R	Rs.750/- per hospit	Upto Rs.750/- per hospitalization and overall limit of Rs.1,500/- per policy period	limit of Rs.1,500/-	- per policy period	
Air Ambulance (per policy period)	×			Up to	Up to 10% of the Sum Insured	Insured	
Pre-Hospitalization	60 days	ays			60 days		
Post-Hospitalization	90 days	ays			90 days		
Domiciliary Hospitalization – for period exceeding three days	`				>		
Organ Donor Expenses			Upto 10	Upto 10% of S.I or maximum of Rs.1,00,000/-	m of Rs.1,00,000/	ال	
	A	Additional Benefits (In-built)	fits (In-built)				
Cost of Health Check-up – (benefit payable up to in ₹) (available after every claim free year per policy)	Rs.750/-	Rs.1,000/-	Rs.1,500/-	Rs.2,000/-	Rs.2,500/-	Rs.3,000/-	Rs.3,500/-
Coverage for New Born Baby (provided if mother is insured for 12 months without break)	Upto 10%	of S.I or maxim	numof Rs.50,000/∹	subject to availabilit	y of the S.I (from 1	Upto 10% of S.I or maximumof Rs.50,000/-subject to availability of the S.I (from 16" day to till the expiry of the policy)	iry of the policy)
Emergency Domestic Medical Evacuation (per Hospitalization)	Upto Rs.5,000/-	-/000′5	For S.I - 5 /	For S.I - 5 / 10 / 15 Lakh - Upto Rs.7,500/-	Rs.7,500/-	For S.I – 20 / 25 La	For S.1 – 20 / 25 Lakh - Upto Rs.10,000/-

Family Health Optima Insurance Plan - Schedule of Benefits
3 4 5 10

Sum Insured Options (In Lakh ₹)	3	4	5	10	15	20	25
Compassionate Travel	×)	×		Up to Rs.5,000/-	Up to Rs.5,000/- Per Hospitalization	
Repatriation of Mortal Remains (benefit in ₹)				Up to Rs.5,000/- per policy period	er policy period		
Treatment in Preferred Network Hospitals (payable as lump-sum)			Up to 1% of S.I su	Up to 1% of S.I subject to a maximum of Rs.5,000/- per policy period	of Rs.5,000/- per p	olicy period	
Share Accommodation (benefit per day in ₹)		For	For S.I 3 Lakh to 15 Lakh - Rs.800/-	kh – Rs.800/-		For S.1 20 / 25 Lakh – Rs.1,000/-	akh – Rs.1,000/-
AYUSH Treatment (per policy period)	Upto Rs.10,000/-	10,000/-		Up to Rs.15,000/-		Up to Rs.20,000/-	20,000/-
Second Medical Opinion	•				>		
Assisted Reproduction Treatment (payable after a waiting period of 36 months)		· ·	Rs. 1,00,000/-		For S.I 10 Lakh to	For S.I 10 Lakh to 25 Lakh - 2,00,000/-	
Automatic Restoration of Basic Sum Insured 3 times during the policy period, 100% each time	•				>		
Recharge Benefit (Provided once during the policy period)	Rs.75,000/-	Rs.1,00,000/-			Rs.1,50,000/-		
Additional Sum Insured for Road Traffic Accident (RTA)		Up to 25%	of Sum Insured su	bject to a maximum	of Rs.5,00,000/- (c	Up to 25% of Sum Insured subject to a maximum of Rs.5,00,000/- (once in a policy period)	(
Bonus – Maximum allowable bonus is 100%		25% of Sun	Insured after first	year if claim free an	d additional 10% fo	25% of Sum Insured after first year if claim free and additional 10% for the subsequent years	SI
		Waiting Periods	Periods				
30 days - for fresh proposals excluding accidental hospitalization	>	•			>		
24 months – for specified illness / diseases	•	,			>		
48 months – for Pre-existing diseases	•	•			>		
P : Proposer; Sp : Spouse; C : Child; S.I : Sum Insured;	. Available;	X : Not Available;	able;				

				T L		LIAR	L L L	PREMIUM CHARI EXCLUDING SERVICE IAX	ם מחצי	7 10 10	\$				
Age of the oldest fa should be taken for	Age of the oldest family member covered should be taken for premium calculation.	Zone 1	means	means Mumbai, Thane, Delhi including Faridabad, Gurgaon, Ghaziabad and Noida, Ahmedabad, Baroda Surat	Delhi including I Ahmedabad	ni including Faridabad, Gurg Ahmedabad, Baroda Surat	gaon, Ghaziaba	ld and Noida,	Zone 1A		Chennai, Bangal	means Chennai, Bangalore, Pune, Nasik, Emakulam, Trivandrum and Rest of Gujarat	<, Ernakulam, Tr	ivandrum and R	est of Gujarat.
A -Adul	A -Adult, C-Child			Sum	Sum Insured in Rs.	Rs.					Sum	Sum Insured in Rs.	Rs.		
Plan Type	Age in yrs.	300000	400000	200000	1000000 1500000	1500000	2000000	2500000	300000	400000	200000	1000000	1500000	2000000	2500000
	16days-35	7,210	8,175	8,985	11,475	13,540	15,260	16,875	6,295	7,150	8,180	10,615	12,525	14,120	15,625
	36-45	7,925	8,975	9,795	12,495	14,750	16,610	18,360	6,915	7,840	8,905	11,545	13,620	15,350	16,975
	46-50	11,315	12,770	13,640	17,330	20,450	22,995	25,390	9,835	11,110	12,335	15,940	18,810	21,155	23,365
	51-55	13,630	15,455	16,855	20,690	24,640	27,610	30,395	11,855	13,470	15,115	19,025	22,670	25,405	27,975
7+4	26-60	17,545	19,840	21,470	26,280	31,235	34,995	38,520	15,230	17,250	19,200	24,105	28,665	32,120	35,360
2	61-65	22,280	25,145	27,050	33,040	39,210	43,930	48,350	19,315	21,825	24,135	30,250	35,920	40,245	44,295
	02-99	27,895	31,435	33,665	41,055	48,670	54,520	000'09	24,160	27,250	29,990	37,535	44,520	49,875	54,890
	71-75	31,150	35,080	37,495	45,695	54,145	099'09	66,750	26,960	30,390	33,380	41,755	49,500	55,450	61,025
	76-80	34,185	38,480	41,070	50,030	59,260	66,385	73,050	29,580	33,320	36,545	45,695	54,145	099'09	66,750
	above 80	36,860	41,470	44,220	53,845	63,760	71,425	78,595	31,885	35,900	39,330	49,165	58,235	65,240	71,790
	16days-35	9,400	10,625	11,465	14,595	17,225	19,385	21,415	8,180	9,260	10,395	13,450	15,875	17,870	19,750
	36-45	10,125	11,435	12,290	15,630	18,445	20,750	22,920	8,805	9,965	11,130	14,395	16,985	19,115	21,120
	46-50	13,465	15,180	16,085	20,400	24,075	27,055	29,850	11,685	13,190	14,515	18,730	22,100	24,845	27,420
	51-55	16,240	18,375	19,930	24,415	29,035	32,530	35,810	14,105	15,990	17,835	22,410	26,670	29,880	32,900
70+01	26-60	19,870	22,445	24,205	29,595	35,145	39,380	43,345	17,235	19,495	21,620	27,120	32,225	36,105	39,745
2	61-65	25,540	28,795	30,890	37,690	44,700	50,075	55,115	22,125	24,975	27,535	34,480	40,910	45,835	50,445
	02-99	31,030	34,945	37,355	45,530	53,950	60,435	66,505	26,860	30,275	33,260	41,605	49,320	55,250	60,805
	71-75	34,660	39,010	41,630	50,710	60,060	67,280	74,035	29,990	33,780	37,040	46,315	54,875	61,475	67,650
	76-80	38,050	42,805	45,620	55,540	65,765	73,670	81,065	32,910	37,050	40,575	50,710	090'09	67,280	74,035
	above 80	41,030	46,145	49,135	59,795	70,785	79,290	87,250	35,480	39,930	43,680	54,575	64,625	72,390	79,660
										ŀ					
	16days-35	12,830	14,465	15,360	19,490	23,000	25,855	28,530	11,140	12,575	13,870	17,905	21,125	23,755	26,220
	36-45	14,190	15,990	16,905	21,435	25,295	28,420	31,355	12,310	13,890	15,250	19,670	23,210	26,085	28,790

25 23,755 26,220	210 26,085 28,790	34,255 37,775	200 41,675 45,870	230 50,675 55,770	340 63,675 70,070	115 72,720 80,015	
17,905 21,125	19,670 23,210		31,335 37,200		47,980 56,840	54,820 64,915	1
13,870	15,250		25,005		38,380	43,880	1 1 1 1
12,575	13,890	18,490	22,630	27,700	35,020	40,110	1
11,140	12,310	16,420	20,035	24,560	31,095	35,645	
28,530	31,355	41,240	50,085	026,09	76,700	87,645	
25,855	28,420	37,405	45,505	55,400	69,705	79,650	
23,000	25,295	33,320	40,615	49,455	62,225	71,105	
19,490	21,435	28,235	34,230	41,720	52,540	60,065	
15,360	16,905	22,315	28,030	34,215	43,145	49,355	
14,465	15,990	21,330	26,080	31,960	40,450	46,355	
12,830	14,190	18,955	23,115	28,365	35,945	41,220	
16days-35	36-45	46-50	51-55	26-60	61-65	02-99	
				10+20	2		

10420	00-00	28,305	31,960	34,215	41,720	49,455	25,400	0/6,00	7	74,560	7,700	30,475	38,140	45,230	20,00	25,770
2	61-65	35,945	40,450	43,145	52,540	62,225	69,705	76,700	31	31,095	35,020	38,380	47,980	56,840	63,675	70,070
	02-99	41,220	46,355	49,355	60,065	71,105	79,650	87,645	35	35,645	40,110	43,880	54,820	64,915	72,720	80,015
	71-75	46,070	51,790	55,070	066,990	79,275	88,800	97,710	39	39,825	44,795	48,935	61,115	72,340	81,035	89,170
	76-80	20,600	56,865	60,405	73,455	86,900	97,340	1,07,105	43	43,730	49,170	53,655	066,990	79,275	88,800	97,710
	above 80	54,585	61,325	65,100	79,140	93,610	1,04,860	1,15,370	47	47,165	53,015	57,810	72,160	85,375	95,635	1,05,225
	16days-35	8,015	9,075	9,895	12,620	14,895	16,770	18,540	9	6,985	7,925	8,990	11,655	13,755	15,495	17,140
	36-45	9,500	10,740	11,585	14,740	17,400	19,575	21,625	ω	8,270	9,360	10,500	13,585	16,030	18,045	19,945
	46-50	13,695	15,435	16,345	20,730	24,460	27,485	30,330	7	11,885	13,410	14,750	19,025	22,450	25,240	27,855
ć	51-55	17,055	19,290	20,890	25,580	30,405	34,070	37,505	14	14,810	16,780	18,685	23,470	27,915	31,280	34,435
AZ /	26-60	21,445	24,210	26,065	31,845	37,805	42,355	46,615	18	18,595	21,020	23,265	29,165	34,640	38,810	42,720
Spoilse)	61-65	26,610	29,995	32,145	39,215	46,500	52,095	57,330	23	23,050	26,005	28,650	35,865	42,545	47,665	52,460
(popod)	02-99	31,255	35,200	37,620	45,850	54,325	098'09	66,975	27	27,055	30,490	33,495	41,895	49,660	52,635	61,225
	71-75	34,915	39,295	41,930	51,065	60,485	67,755	74,560	30	30,205	34,020	37,305	46,640	55,260	61,905	68,120
	76-80	37,645	42,350	45,145	54,965	080'59	72,905	80,220	32	32,560	36,660	40,150	50,180	59,440	66,585	73,270
	above 80	40,590	45,655	48,615	59,170	70,045	78,465	86,340	35	35,100	39,505	43,225	54,005	63,950	71,640	78,830
	16days-35	9,790	11,065	11,915	15,155	17,885	20,125	22,230	ω	8,520	9,640	10,795	13,960	16,475	18,545	20,490
	36-45	11,230	12,675	13,545	17,210	20,310	22,835	25,215	0)	9,760	11,030	12,250	15,825	18,680	21,010	23,205
2A+1C	46-50	15,490	17,445	18,380	23,290	27,485	30,870	34,050	13	13,430	15,145	16,570	21,355	25,200	28,315	31,240
	51-55	19,130	21,615	23,335	28,540	33,905	37,985	41,815	16	16,600	18,785	20,850	26,160	31,095	34,840	38,355
	26-60	23,900	26,960	28,955	35,350	41,935	46,980	51,705	20	20,710	23,390	25,825	32,350	38,395	43,020	47,350

				Zone 1								Zone 1A			
Plan Type	Age in yrs.	300000	400000	200000	1000000	1500000	2000000	2500000	300000	400000	200000	1000000	1500000	2000000	2500000
	61-65	28,520	32,135	34,400	41,945	49,720	25,700	61,295	24,695	27,850	30,640	38,345	45,475	50,945	56,065
	02-99	32,680	36,795	39,300	47,880	56,725	63,545	69,930	28,280	31,865	34,975	43,745	51,840	58,075	63,910
2A+1C	67-17	36,510	41,080	43,805	53,345	60,105	77 500	0/8///	31,580	35,560	38,905	48,710	57,700	70.765	07,17
	above 80	43,225	48,600	51,715	62,925	74,480	83,430	91,800	37,370	42.045	45,965	57,420	67,980	76.155	83.795
	16days-35	12,030	13,575	14,460	18,355	21,660	24,355	26,880	10,450	11,805	13,065	16,870	19,910	22,390	24,720
	36-45	13,305	15,000	15,905	20,175	23,805	26,755	29,520	11,550	13,035	14,355	18,520	21,855	24,570	27,120
	46-50	17,760	19,990	20,960	26,530	31,305	35,155	38,765	15,390	17,335	18,870	24,300	28,675	32,210	35,525
	51-55	21,665	24,455	26,325	32,160	38,175	42,770	47,075	18,785	21,230	23,495	29,450	34,980	39,190	43,135
2A+2C	26-60	26,570	29,950	32,105	39,160	46,435	52,025	57,255	23,015	25,970	28,610	35,815	42,490	47,600	52,390
	61-65	31,730	35,725	38,175	46,520	55,120	61,750	67,950	27,460	30,945	33,985	42,510	50,385	56,445	62,115
	66-70	36,370	40,925	43,645	53,145	62,935	70,500	77,580	31,460	35,430	38,820	48,530	57,490	64,400	70,870
	67-17	40,640	45,705	48,675	59,240	76.835	86.070	86,440	38,145	39,550	43,275	54,070	70 125	78 555	86,440
	ahove 80	48,130	54 100	57.500	69 930	82 745	92,685	1 01 985	41 600	46.785	51.080	63,290	75.495	84.570	93.055
	16davs-35	15.890	17.895	18.840	23.865	28.160	31.630	34.885	13.780	15.530	16.975	21.875	25.815	29,005	32.000
	36-45	17,595	19,805	20,770	26,290	31,025	34,840	38,415	15,245	17,175	18,700	24,085	28,420	31,920	35,205
	46-50	23,550	26,475	27,530	34,790	41,055	46,070	50,770	20,380	22,925	24,735	31,810	37,540	42,135	46,440
	51-55	28,700	32,335	34,605	42,195	50,015	56,035	61,665	24,850	28,020	30,825	38,575	45,745	51,245	56,400
(26-60	35,255	39,680	42,335	51,555	61,060	68,405	75,270	30,500	34,355	37,660	47,085	55,785	62,495	68,770
2A+3C	61-65	42,150	47,400	50,455	61,395	72,670	81,405	89,575	36,445	41,010	44,850	56,030	66,340	74,315	81,775
	02-99	48,355	54,350	22,760	70,250	83,120	93,110	1,02,445	41,795	47,000	51,315	64,080	75,835	84,950	93,475
	71-75	54,065	60,740	64,485	78,395	92,730	1,03,875	1,14,290	46,715	52,510	57,265	71,485	84,575	94,740	1,04,240
	76-80 above 80	59,390	66,710	70,760	92,690	1,09,600	1,13,920	1,25,340	51,305	57,655 62,180	62,820	78,395	92,730	1,03,875	1,14,290
				PRE	PREMIUM (CHART		EXCLUDING	IG SERVICE		TAX				
Please take	Please take the age of the	Zone 2		Coimbatore, Ir	Coimbatore, Indore City, and Rest of Kerala	Rest of Kera			Zone 3			Rest of India			
A -Adu	A -Adult, C-Child			Sum	Sum Insured in Rs.	Rs.					Sum	Sum Insured in	Rs.		
Plan Type	Age in vrs.	300000	400000	200000	1000000	1500000	2000000	2500000	300000	400000	200000	1000000	1500000	2000000	2500000
	16davs-35	6.025	6.845	7.885		12.210	13.765	15.240	5.530	6.290	7.400	9.730	11.475	12.950	14.340
	36-45	6,610	7,505	8,590	11,250	13,270	14,960	16,550	6,065	068'9	8,055	10,565	12,460	14,050	15,550
	46-50	9,390	10,620	11,925	15,515	18,305	20,595	22,750	8,590	9,720	11,140	14,515	17,125	19,275	21,295
	51-55	11,330	12,880	14,505	18,525	22,075	24,745	27,245	10,370	11,805	13,335	17,325	20,665	23,160	25,505
1A+1C	26-60	14,545	16,480	18,430	23,455	27,895	31,260	34,420	13,295	15,080	16,905	21,895	26,050	29,195	32,145
2	61-65	18,435	20,840	23,180	29,425	34,940	39,150	43,095	16,830	19,040	21,220	27,420	32,575	36,500	40,180
	02-99	23,045	26,000	28,805	36,500	43,285	48,495	53,375	21,020	23,735	26,335	33,970	40,300	45,155	49,700
	71-75	25,715	28,995	32,070	40,595	48,120	53,910	59,335	23,450	26,455	29,300	37,760	44,780	50,170	55,215
	76-80	28,210	31,785	35,110	44,420	52,635	58,965	64,895	25,715	28,995	32,070	41,305	48,955	54,850	60,365
	above 80	30,400	34,240	37,790	47,785	56,605	63,415	69,785	27,710	31,225	34,500	44,420	52,635	58,965	64,895
	16days-35	7,820	8,855	10,035	13,105	15,460	17,405	19,245	7,160	8,120	9,395	12,280	14,485	16,320	18,045
	36-45	8,415	9,525	10,750	14,020	16,535	18,615	20,570	7,700	8,725	10,055	13,125	15,485	17,440	19,275
	40-50	13,470	15.280	17 120	21.810	25.05	24,173	32,025	10,195	13 990	15,100	076.00	24.065	27 180	29 930
	56-60	16.455	18.620	20.760	26.385	31,350	35.130	38.675	15.030	17.025	19.020	24.605	29.250	32.780	36.085
1A+2C	61-65	21,110	23,835	26,445	33,530	39,785	44,575	49,060	19,265	21,765	24,190	31,220	37,060	41,520	45,705
	02-99	25,620	28,885	31,950	40,445	47,945	53,715	59,120	23,360	26,355	29,195	37,625	44,615	49,985	55,015
	71-75	28,600	32,220	35,585	45,020	53,340	59,760	65,765	26,070	29,390	32,500	41,860	49,610	55,580	61,170
	76-80	31,380	35,335	38,980	49,285	58,375	65,395	71,965	28,600	32,220	35,585	45,810	54,275	60,800	66,915
	above 80	33,825	38,080	41,970	53,040	62,805	70,360	77,425	30,825	34,715	38,305	49,285	58,375	65,395	71,965
	16days-35	10,635	12,010	13,415	17,425	20,555	23,120	25,525	9,720	10,985	12,520	16,280	19,210	21,605	23,865
	36-45	11,755	13,265	14,755	19,140	22,580	25,385	28,015	10,735	12,125	13,760	17,870	21,080	23,705	26,170
	46-50	15,665	17,645	19,440	25,140	29,660	33,315	36,740	14,295	16,110	18,100	23,425	27,640	31,050	34,250
	56-60	23.430	26.430	29.275	37.085	43.980	49,275	54,020	21.370	24.125	26.760	34.510	40.945	45.875	50.490
1A+3C	61-65	29,655	33,405	36,875	46,635	55,250	61,895	68,115	27,030	30,465	33,670	43,355	51,380	57,560	63,345
	02-99	33,985	38,250	42,160	53,280	63,090	70,675	77,775	30,965	34,870	38,475	49,505	58,635	069'59	72,290
_	1	24 00 1	10 17	11 00 1	000	10 000	10 750	00000	24 505	000	1000	104 11	110000	10 410	11 00

14-50 10-2		71-75	25,715	28,995	32,070	40,595	48,120	53,910	59,335	23,450	26,455	29,300	37,760	44,780	50,170	55,215
60-00-00-00-00-00-00-00-00-00-00-00-00-0		76-80	28,210	31,785	35,110	44,420	52,635	58,965	64,895	25,715	28,995	32,070	41,305	48,955	54,850	60,365
44-66 14-70 <th< td=""><td></td><td>above 80</td><td>30,400</td><td>34,240</td><td>37,790</td><td>47,785</td><td>56,605</td><td>63,415</td><td>69,785</td><td>27,710</td><td>31,225</td><td>34,500</td><td>44,420</td><td>52,635</td><td>58,965</td><td>64,895</td></th<>		above 80	30,400	34,240	37,790	47,785	56,605	63,415	69,785	27,710	31,225	34,500	44,420	52,635	58,965	64,895
64-65 8418 9628 10170 1420 16.25 11.00 14		16days-35	7,820	8,855	10,035	13,105	15,460	17,405	19,245	7,160	8,120	9,395	12,280	14,485	16,320	18,045
64-50 (11-60) (2-566) (1-500)		36-45	8,415	9,525	10,750	14,020	16,535	18,615	20,570	7,700	8,725	10,055	13,125	15,485	17,440	19,275
61-56 13470 15280 17,120 21,86 21,86 22,036 22,036 15,030 17,120 23,86 21,89 17,120 21,88 21,89 17,120 21,88 21,89 17,120 21,88 21,89		46-50	11,160	12,595	14,040	18,225	21,505	24,175	26,690	10,195	11,520	13,100	17,025	20,085	22,590	24,940
66-60 16,456 16,465 </td <td></td> <td>51-55</td> <td>13,470</td> <td>15,280</td> <td>17,120</td> <td>21,810</td> <td>25,955</td> <td>29,085</td> <td>32,025</td> <td>12,320</td> <td>13,990</td> <td>15,715</td> <td>20,370</td> <td>24,255</td> <td>27,180</td> <td>29,930</td>		51-55	13,470	15,280	17,120	21,810	25,955	29,085	32,025	12,320	13,990	15,715	20,370	24,255	27,180	29,930
61-65 21,110 23,836 26,446 33,550 93,756 44,575 49,000 19,256 23,176 21,100 21,100 21,100 21,100 21,100 21,100 21,100 21,100 21,100 21,100 21,200 </td <td>70+01</td> <td>26-60</td> <td>16,455</td> <td>18,620</td> <td>20,760</td> <td>26,385</td> <td>31,350</td> <td>35,130</td> <td>38,675</td> <td>15,030</td> <td>17,025</td> <td>19,020</td> <td>24,605</td> <td>29,250</td> <td>32,780</td> <td>36,085</td>	70+01	26-60	16,455	18,620	20,760	26,385	31,350	35,130	38,675	15,030	17,025	19,020	24,605	29,250	32,780	36,085
667-70 22,680 23,860 28,860 28,866 4,865 6,800 4,865 6,800 4,865 6,800 4,865 6,800 8,800	0	61-65	21,110	23,835	26,445	33,530	39,785	44,575	49,060	19,265	21,765	24,190	31,220	37,060	41,520	45,705
71-75 28 600 23,236 36,586 45,020 53,340 65,765 77,25 26,070 23,380 32,500 41,890 46,080 56,589 71,956 66,076 23,380 32,500 41,870 65,395 71,956 28,070 23,275 38,075 46,080 56,589 71,956 71,956 71,956 34,715 38,070 41,870 21,800 43,286 66,070 23,080 34,715 31,720 41,870 <td></td> <td>02-99</td> <td>25,620</td> <td>28,885</td> <td>31,950</td> <td>40,445</td> <td>47,945</td> <td>53,715</td> <td>59,120</td> <td>23,360</td> <td>26,355</td> <td>29,195</td> <td>37,625</td> <td>44,615</td> <td>49,985</td> <td>55,015</td>		02-99	25,620	28,885	31,950	40,445	47,945	53,715	59,120	23,360	26,355	29,195	37,625	44,615	49,985	55,015
Particular Par		71-75	28,600	32,220	35,585	45,020	53,340	59,760	65,765	26,070	29,390	32,500	41,860	49,610	55,580	61,170
Holays-36 10,635 12,010 13,415 14,225 23,120		76-80	31,380	35,335	38,980	49,285	58,375	65,395	71,965	28,600	32,220	35,585	45,810	54,275	60,800	66,915
36-46 11,756 12,010 13,415 17,425 23,120 25,526 9,720 10,986 12,520 16,280 19,210 21,606 36-45 11,756 19,406 13,415 17,425 19,400 13,780 14,296 13,780 17,696 13,780 14,296 13,780 14,296 13,780 14,296 13,780 14,296 13,780 14,296 13,780 14,296 13,780 14,296 13,780 14,296 13,780 14,296 13,780 14,296 13,780 14,296 13,780 14,296 13,780 14,296		above 80	33,825	38,080	41,970	53,040	62,805	70,360	77,425	30,825	34,715	38,305	49,285	58,375	65,395	71,965
36-45 11,755 12,010 13,416 17,425 20,526 23,120 25,526 10,335 12,126 16,280 16,280 16,280 16,280 16,280 16,280 10,335 12,125 12,126 16,280 16,280 27,080 28,280 28,280 28,280 28,280 28,280 28,280 28,280 28,280 28,280 28,280 28,280 28,280 28,280 28,280 28,280 28,280 28,280 28,280 </th <th></th>																
36-45 11,758 13,266 14,756 19,140 22,880 28,016 10,735 12,126 17,870 17,870 21,060 23,405 23,005 51-65 16,160 18,046 18,140 22,140 20,331 36,470 14,296 16,110 18,100 23,425 27,640 31,050 51-66 21,310 21,605 24,430 22,430 23,400 31,400 31,400 31,400 31,400 31,400 31,400 31,400 31,400 31,400 31,400 31,400 31,400 31,400 31,400 31,400 31,400 31,400 31,400 31,400		16days-35	10,635	12,010	13,415	17,425	20,555	23,120	25,525	9,720	10,985	12,520	16,280	19,210	21,605	23,865
46-50 15,665 17,645 19,440 25,140 29,660 33,315 36,740 44,620 41,226 16,110 18,100 23,425 27,640 31,056 61-65 19,120 26,436 24,015 30,475 36,180 40,540 44,620 17,455 19,740 21,865 28,309 26,430 31,620 34,015 31,260 36,180 40,275 64,270 30,485 31,770 40,345 40,345 40,345 40,345 40,345 40,346 40,345 40,345 40,346 40,345 40,345 40,345 40,345 40,345 40,345 40,345 40,345 40,346 40,345		36-45	11,755	13,265	14,755	19,140	22,580	25,385	28,015	10,735	12,125	13,760	17,870	21,080	23,705	26,170
61-55 19,120 21,605 24,015 30,475 36,180 49,275 44,620 17,456 19,740 21,980 28,370 37,786 37,786 66-60 23,430 38,405 36,280 64,275 37,085 64,380 64,275 37,085 64,380 37,282 66,280 67,280 68,186 67,180 34,510 34,510 49,560 37,890 66,280 67,285 66,280 37,890 68,280 68,180 37,980 86,280 37,980 86,280 37,980 86,280 37,980 86,280 37,980 86,280 37,980 86,280 37,980 47,180 36,280 86,280 37,980 47,180 36,280 37,980 86,280 37,980 42,171 47,020 36,480 37,980 42,171 42,280 86,280 37,980 42,171 42,280 42,171 42,280 86,280 37,980 42,171 42,280 86,280 42,140 42,140 42,140 42,140 42,140 42,140		46-50	15,665	17,645	19,440	25,140	29,660	33,315	36,740	14,295	16,110	18,100	23,425	27,640	31,050	34,250
6-6-0 23,430 29,275 37,086 49,280 49,275 64,230 21,370 24,125 26,760 34,510 40,345 46,875 46,875 46,280 61,885 68,115 27,030 30,485 38,476 46,875 46,876 46,876 46,876 46,876 46,876 46,876 46,876 46,876 67,280 66,809 77,030 86,280 94,950 30,486 38,480 42,385 61,380 77,370 86,280 94,950 40,940 46,045 60,686 66,809 77,030 86,280 94,950 40,940 46,045 60,686 67,170 40,940 46,045 60,686 67,170 40,940 46,045 60,686 77,030 86,290 94,950 40,940 46,046 60,686 77,030 86,290 94,950 40,940 46,046 60,686 77,030 86,290 94,950 40,940 46,046 60,686 60,090 77,030 86,290 94,950 77,236 62,296 60,150 77,030 </td <td></td> <td>51-55</td> <td>19,120</td> <td>21,605</td> <td>24,015</td> <td>30,475</td> <td>36,180</td> <td>40,540</td> <td>44,620</td> <td>17,455</td> <td>19,740</td> <td>21,980</td> <td>28,390</td> <td>33,720</td> <td>37,785</td> <td>41,595</td>		51-55	19,120	21,605	24,015	30,475	36,180	40,540	44,620	17,455	19,740	21,980	28,390	33,720	37,785	41,595
Heady-Sample Salada Sala	76401	26-60	23,430	26,430	29,275	37,085	43,980	49,275	54,230	21,370	24,125	26,760	34,510	40,945	45,875	50,490
66-70 33,386 38,266 42,160 53,280 70,370 77,775 30,986 34,876 38,475 49,506 66,090 70,370 78,750 86,680 34,586 34,887 42,896 56,186 65,318 73,170 76-80 41,685 42,886 51,560 65,036 70,300 78,750 86,280 37,986 42,896 56,186 56,186 66,990 73,700 86,280 43,686 42,896 56,186 66,186 71,710 10,446 71,740 80,480 71,89 86,280 71,710 40,940 40,940 40,946 40,940	000	61-65	29,655	33,405	36,875	46,635	55,250	61,895	68,115	27,030	30,465	33,670	43,355	51,380	57,560	63,345
71-75 37,965 42,715 47,025 69,396 78,750 86,660 34,565 37,965 42,715 47,025 66,316 73,710 76-80 41,685 46,880 51,560 65,095 77,030 86,290 37,965 42,715 47,025 60,445 71,545 86,290 37,965 42,715 47,025 60,445 71,545 86,290 86,290 37,965 67,165 66,045 71,546 86,290 87,170 86,290 87,170 46,045 60,665 67,165 66,040 47,186 17,10 16,705 17,10 17,290 17,10 17,290 14,186 17,10 16,705 17,290 14,186 17,10 17,290 17,290 14,670 16,465 27,10 16,465 17,10 16,465 17,10 16,465 17,10 16,465 17,10 16,465 17,10 16,465 17,10 16,465 17,10 16,465 17,10 16,465 17,10 17,290 18,460 18,460 17,10		02-99	33,985	38,250	42,160	53,280	63,090	70,675	77,775	30,965	34,870	38,475	49,505	58,635	069'59	72,290
76-80 41,685 66,880 51,560 65,095 77,030 86,290 94,960 37,986 42,715 47,025 60,445 71,545 60,446 71,545 71,545 80,150 86,290 94,960 94,960 87,986 62,095 77,030 86,290 94,960 87,986 60,80 7,585 70,115 82,985 10,140 13,236 15,400 15,100 16,705 61,25 6,960 8,135 10,665 66,095 77,030 86,290 94,960 8,135 10,140 13,236 15,400 15,100 16,705 17,235 8,205 9,490 17,100 14,185 14,186 14,186 14,186		71-75	37,965	42,715	47,025	59,390	70,300	78,750	86,660	34,585	38,930	42,895	55,165	65,315	73,170	80,515
above 80 44,955 50,540 55,555 70,115 82,955 1,02,245 1,02,245 40,940 46,045 50,655 65,095 77,030 86,290 16days-35 6,680 7,585 8,675 11,360 13,400 16,705 16,705 10,665 12,580 14,185 16,100 16,705 16,705 10,665 12,580 14,185 16,100 17,580 19,430 7,235 8,205 16,095 17,100 16,705 16,475 16,100 16,475 16,100 16,475 16,100 16,475 16,100 16,475 16,100 16,475 </td <td></td> <td>76-80</td> <td>41,685</td> <td>46,880</td> <td>51,560</td> <td>65,095</td> <td>77,030</td> <td>86,290</td> <td>94,950</td> <td>37,965</td> <td>42,715</td> <td>47,025</td> <td>60,445</td> <td>71,545</td> <td>80,150</td> <td>88,195</td>		76-80	41,685	46,880	51,560	65,095	77,030	86,290	94,950	37,965	42,715	47,025	60,445	71,545	80,150	88,195
1646ays-35 6,680 7,586 8,675 11,360 13,400 16,706 16,706 6,980 8,135 10,665 12,580 14,185 14,185 14,285 15,610 15,780 16,705 16,706 16,706 16,300 16,706 17,290 20,400 12,400 14,650 14,185 16,610 17,580 16,430 16,430 16,436 </td <td></td> <td>above 80</td> <td>44,955</td> <td>50,540</td> <td>55,555</td> <td>70,115</td> <td>82,955</td> <td>92,925</td> <td>1,02,245</td> <td>40,940</td> <td>46,045</td> <td>50,655</td> <td>65,095</td> <td>77,030</td> <td>86,290</td> <td>94,950</td>		above 80	44,955	50,540	55,555	70,115	82,955	92,925	1,02,245	40,940	46,045	50,655	65,095	77,030	86,290	94,950
36-45 7,305 8,950 10,140 13,235 15,610 17,580 19,430 7,235 8,205 9,490 12,400 14,630 16,475 46-50 11,345 12,805 14,265 18,515 21,1845 24,560 27,110 10,365 11,710 17,290 17,290 20,400 22,940 22,940 56-60 17,750 20,070 22,340 22,840 27,170 30,445 33,520 12,830 14,670 16,455 21,320 22,340 22,940 66-70 20,070 22,340 22,847 46,355 51,020 22,660 25,165 26,460 26,466 26,460 26,466 26,466 26,466 26,466 26,466 26,460 26,460 26,460 26,460 26,460 26,460 26,460 26,466 26,460 26,460 26,460 26,460 26,460 26,460 26,460 26,460 26,460 26,460 26,460 26,460 26,460 26,460 26,460 26,460		16days-35	6,680	7,585	8,675	11,360	13,400	15,100	16,705	6,125	096'9	8,135	10,665	12,580	14,185	15,700
46-50 11,345 12,805 14,265 18,515 21,846 27,110 10,365 11,710 13,310 17,290 20,400 22,940 56-60 17,750 20,070 22,340 27,170 30,445 33,520 16,205 16,455 21,320 26,380 28,440 56-60 17,750 20,070 22,340 28,370 36,695 37,755 41,560 16,205 16,455 21,320 26,446 31,420 35,210 66-70 26,805 29,090 32,175 40,730 46,385 51,020 20,600 22,465 32,465 32,465 36,465 32,465 32,465 36,375 60,175 66,225 20,600 22,600 32,175 48,280 54,980 54,980 36,486 37,465 32,465 36,375 48,280 54,980 54,980 37,385 44,925 56,370 48,280 54,720 74,25 28,260 28,465 37,465 34,926 54,980 34,485 34,926 54,		36-45	7,905	8,950	10,140	13,235	15,610	17,580	19,430	7,235	8,205	9,490	12,400	14,630	16,475	18,220
56-60 17,750 20,070 22,840 27,170 30,445 33,520 12,930 14,610 16,030 22,340 22,340 22,170 30,445 33,520 16,205 16,205 16,455 21,320 26,346 31,420 35,210 66-00 17,750 20,070 22,340 28,375 41,570 46,355 51,020 20,060 22,465 32,465 31,420 31,420 35,210 66-70 25,805 29,090 32,175 40,730 48,280 54,090 52,600 22,660 25,165 32,465 36,317 60,175 66,225 26,260 29,600 37,885 44,925 55,970 40,730 48,280 64,720 71,226 28,296 31,880 32,465 36,317 60,175 66,226 28,296 31,880 35,715 44,926 51,700 46,286 49,466 31,880 35,716 40,366 40,492 50,400 31,460 40,492 44,926 44,926 44,926 44,926		46-50	11,345	12,805	14,265	18,515	21,845	24,560	27,110	10,365	11,710	13,310	17,290	20,400	22,940	25,330
56-60 17,750 20,070 22,340 28,370 33,695 37,755 41,560 16,206 16,206 26,465 26,465 31,420 35,210 35,210 61-65 21,990 24,815 27,515 34,875 41,370 46,356 51,020 20,060 25,165 32,465 32,465 36,230 43,170 66-70 25,805 29,090 32,175 40,730 48,280 54,090 56,260 26,645 29,400 37,885 44,925 50,335 71-75 28,805 32,465 38,575 44,775 64,720 71,225 26,260 26,645 32,400 37,885 53,715 60,175 66,225 26,260 26,640 32,465 53,715 60,175 66,226 26,260 26,640 37,885 53,715 60,175 66,226 28,296 31,890 32,730 44,720 46,720 74,65 34,300 37,300 46,720 74,65 34,305 37,305 48,720 57,770 64,7	ć	51-55	14,140	16,030	17,940	22,840	27,170	30,445	33,520	12,930	14,670	16,455	21,320	25,380	28,440	31,315
66-65 21,990 24,815 24,875 41,370 46,356 51,020 20,060 25,165 32,465 38,530 43,170 66-70 25,805 29,090 32,175 46,386 54,090 59,530 23,530 25,665 29,400 37,885 44,925 50,335 71-75 28,805 32,456 35,840 45,335 53,715 60,175 66,225 26,260 29,600 32,730 42,150 49,955 50,335 76-80 31,045 34,965 38,575 48,775 67,770 64,720 71,225 28,295 31,880 35,215 46,335 59,496 69,630 7,455 30,496 34,375 61,770 64,720 7,425 36,496 34,375 61,770 64,720 7,455 8,450 34,345 37,905 48,775 61,770 61,725 30,496 34,345 37,905 48,776 61,720 69,630 7,455 8,556 11,700 16,470 18,060 18,660 11,705 </td <td>Self +</td> <td>26-60</td> <td>17,750</td> <td>20,070</td> <td>22,340</td> <td>28,370</td> <td>33,695</td> <td>37,755</td> <td>41,560</td> <td>16,205</td> <td>18,340</td> <td>20,460</td> <td>26,445</td> <td>31,420</td> <td>35,210</td> <td>38,760</td>	Self +	26-60	17,750	20,070	22,340	28,370	33,695	37,755	41,560	16,205	18,340	20,460	26,445	31,420	35,210	38,760
66-70 25,805 29,090 32,175 48,280 54,090 59,530 23,530 26,545 29,400 37,885 44,925 50,335 71-75 28,805 32,455 35,440 45,335 53,715 60,175 66,225 26,260 29,600 32,730 42,150 49,955 55,970 76-80 31,045 38,575 48,775 67,770 64,720 71,225 28,295 31,880 35,215 46,335 53,715 60,175 above 80 33,465 37,675 41,530 62,155 69,630 7,455 8,434 37,905 48,775 57,770 61,725 46,385 8,140 9,220 10,425 16,040 18,060 19,960 7,455 8,556 17,06 17,005 16,470 46,50 10,540 16,040 18,060 20,455 22,596 30,365 14,415 17,005 16,406 46,50 12,840 20,775 24,510 27,550 30,395 <td< td=""><td>Spouse)</td><td>61-65</td><td>21,990</td><td>24,815</td><td>27,515</td><td>34,875</td><td>41,370</td><td>46,355</td><td>51,020</td><td>20,060</td><td>22,660</td><td>25,165</td><td>32,465</td><td>38,530</td><td>43,170</td><td>47,515</td></td<>	Spouse)	61-65	21,990	24,815	27,515	34,875	41,370	46,355	51,020	20,060	22,660	25,165	32,465	38,530	43,170	47,515
71-75 28,805 32,455 36,840 45,335 53,715 60,175 66,225 26,260 29,600 32,730 42,150 49,955 55,970 76-80 31,045 34,965 36,775 46,775 64,720 71,225 28,295 31,880 35,215 45,335 63,715 60,175 above 80 33,465 37,675 41,530 62,165 66,630 76,620 30,495 34,345 37,905 48,775 67,770 64,720 16days-35 8,140 9,220 10,425 13,600 16,040 18,060 16,960 37,455 8,450 9,750 12,740 15,030 16,925 36-45 9,320 10,460 16,030 20,775 24,510 27,550 30,395 11,705 14,495 19,445 17,005 19,140 46-50 15,845 16,030 20,775 24,510 27,550 30,395 14,480 16,405 18,350 28,745 28,745 28,710		02-99	25,805	29,090	32,175	40,730	48,280	24,090	29,530	23,530	26,545	29,400	37,885	44,925	50,335	55,395
76-80 31,045 34,965 38,575 48,775 67,770 64,720 71,225 28,295 31,880 35,215 45,335 53,715 60,175 70,725 above 80 33,465 37,675 41,530 52,490 62,155 69,630 76,620 30,495 34,345 37,905 48,775 57,770 64,720 77,720 48,725 67,770 64,720 77,720 64,720 77,720 64,720 77,770 64,720 77,770 64,720 77,770 64,720 77,770 64,720 77,770		71-75	28,805	32,455	35,840	45,335	53,715	60,175	66,225	26,260	29,600	32,730	42,150	49,955	55,970	61,595
above 80 33,465 31,675 41,530 52,490 62,155 69,630 76,620 30,495 34,345 37,905 48,775 57,770 64,720 720 16days-35 8,140 9,220 10,425 13,600 16,040 18,960 19,960 7,455 8,455 9,550 12,740 16,030 16,925 18,180 20,455 22,595 8,525 9,650 11,065 14,415 17,005 19,140 19,140 10,140 10,240 10,240 10,240 10,240 10,240 10,240 10,240 10,140		76-80	31,045	34,965	38,575	48,775	92,770	64,720	71,225	28,295	31,880	35,215	45,335	53,715	60,175	66,225
16days-35 8,140 9,220 10,425 13,600 16,040 18,060 19,960 7,455 8,450 9,750 12,740 15,030 16,925 14,025 15,410 18,060 19,060 19,960 7,455 8,525 9,650 11,065 14,415 17,005 19,140 19,140 46-50 12,820 14,460 16,030 20,775 24,510 27,550 30,395 11,705 13,210 14,945 19,386 22,870 25,710 51-55 15,845 20,020 25,455 30,255 37,325 14,480 16,405 18,350 23,745 28,235 31,640 56-60 19,765 22,325 24,800 31,346 37,345 46,055 18,040 20,395 22,305 23,745 38,990		above 80	33,465	37,675	41,530	52,490	62,155	69,630	76,620	30,495	34,345	37,905	48,775	57,770	64,720	71,225
36-45 9,320 10,540 11,840 15,410 18,180 20,455 22,595 8,525 9,650 11,065 14,415 17,005 19,140 19,140 46-50 12,820 12,820 20,775 24,510 27,550 30,395 11,705 14,405 18,365 22,870 25,710 51-55 15,845 17,940 20,020 25,455 30,255 37,325 14,480 16,405 18,350 23,745 28,235 31,640 56-60 19,765 22,325 24,800 31,460 37,345 46,055 18,040 20,395 22,695 29,305 38,990		16days-35	8,140	9,220	10,425	13,600	16,040	18,060	19,960	7,455	8,450	9,750	12,740	15,030	16,925	18,710
46-50 12,820 14,460 16,030 20,775 24,510 27,550 30,395 11,705 13,210 14,945 19,385 22,870 25,710 51-55 15,845 17,940 20,020 25,455 30,256 33,305 37,325 14,480 16,405 18,350 23,745 28,235 31,640 56-60 19,765 22,325 24,800 31,460 37,345 46,055 18,040 20,395 22,695 29,305 34,800 38,990	(36-45	9,320	10,540	11,840	15,410	18,180	20,455	22,595	8,525	9,650	11,065	14,415	17,005	19,140	21,150
15,845 17,940 20,020 25,455 30,255 33,905 37,325 14,480 16,405 18,350 23,745 28,235 31,640 19,765 22,325 24,800 31,460 37,345 41,840 46,055 18,040 20,395 22,695 29,305 34,800 38,990	ZA+IC	46-50	12,820	14,460	16,030	20,775	24,510	27,550	30,395	11,705	13,210	14,945	19,385	22,870	25,710	28,375
19,765 22,325 24,800 31,460 37,345 41,840 46,055 18,040 20,395 22,695 29,305 34,800 38,990		51-55	15,845	17,940	20,020	25,455	30,255	33,905	37,325	14,480	16,405	18,350	23,745	28,235	31,640	34,835
		26-60	19,765	22,325	24,800	31,460	37,345	41,840	46,055	18,040	20,395	22,695	29,305	34,800	38,990	42,920

507 64.57 64.57 70.77 70

52,530 68,425 68,780 20,380 22,345 29,210 35,550 64,795 70,940 76,345 28,315 70,940 76,345 76

34,695 39,550 44,010 48,180 51,845 16,840 22,035 26,700 32,425 38,435 38,435 53,480 57,570 19,855 21,340 57,570 19,855 57,570 57

21,485 24,255 24,590 27,735 27,450 30,935 30,115 33,920 32,460 36,545 9,125 10,320 10,075 11,385 13,400 15,110 16,370 18,525 20,035 22,630 23,880 26,940 27,345 30,820 30,530 34,385 33,505 37,720 36,125 40,650 12,005 13,545 13,275 14,970 17,720 19,950 21,620 24,405 26,515 29,890 31,660 35,650 36,290 40,835 40,550 45,610 44,530 50,060

54,520 62,135 69,145 75,685 81,440 24,065 26,400 34,555 41,965 60,395 60,395 60,395 68,890 76,710 84,010 90,430 31,135 31,135 34,250 45,155 66,855 66,855 66,855 1,101,290 1,11,045 1,11,045

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