

CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITEDRegistered Office: 2nd Floor, "DARE House", 2, N.S.C. Bose Road, Chennai – 600 001.

Toll free: 1800 208 9100, T: +91 (0) 44 4044 5400, F: +91 (0) 44 4044 5550

E: customercare@cholams.murugappa.com; website: www.cholainsurance.com

IRDA Regn. No.123; PAN AABCC6633K CIN U66030TN2001PLC047977



FLEXI HEALTH
CHOHLIP24145V052425
Prospectus

Flexi Health is a comprehensive health insurance designed to provide financial protection to the insured from soaring medical costs.

1. Persons who can be covered:

- This Insurance is available to persons aged between 03 months and 65 years (Completed age) at the commencement date of this policy.
- The Maximum entry age for Children under the policy is 26 Years. Children between 03 months and 18 years can be insured provided either parent is getting insured under this policy.
- The Proposer should be minimum 18 years on the Commencement date of the policy.
- Insured can avail cover for all family members (Self, Spouse, Children, dependent Parents, dependent Parents in Laws and dependent Siblings) on Individual Sum Insured Basis. Each covered person will have an independent Sum Insured limit within the same policy.
- Self, Spouse and Children upto a maximum of 6 members can be covered on Family Floater basis. Single Sum insured floats among the family members covered under the policy.
- Coverage of Self/Proposer is mandatory under Family Floater Cover and is not mandatory under Individual Cover.

2. Policy Tenure:

- This policy can be availed for a policy term of 1 Year / 2 Years / 3 Years.
- Lifelong Renewability

3. Coverage Options:

- **Individual Cover**
 - Insured can avail cover for all family members (Self, Spouse, Children, dependent Parents, dependent Parents in Laws and dependent Siblings) on Individual Sum Insured Basis.
 - Each covered person will have an independent Sum Insured limit within the same policy.
 - Coverage of Self/Proposer is not mandatory under Individual Cover.
- **Family Floater Cover**
 - Self, Spouse and Children upto a maximum of 6 members can be covered on Family Floater basis.
 - Single Sum insured floats among the family members covered under the policy.
 - Coverage of Self/Proposer is mandatory under Family Floater Cover.

4. Sum Insured Options:

Sum Insured means the amount shown in the policy schedule which shall be our maximum liability under Policy Coverage section of the policy. In relation to individual policy it is our maximum liability for each Insured Person for any and all benefits claimed for during the Annual Period (i.e., per annum for multi year tenure) within the policy period and in relation to a Family Floater it is our maximum liability for any and all claims made by You and all of Your Dependents during the Annual Period (i.e., per annum for multi year tenure) within the Policy Period.

Sum Insured (in Rs.) options available under the policy	Rs.50,000/- 1 Lakh 2 Lakhs 3 Lakhs 5 Lakhs 7.5 Lakhs
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	10 Lakhs
	15 Lakhs
	20 Lakhs
	25 Lakhs

5. Schedule of Benefits:

Sum Insured (SI) Options		Rs. 50,000/-, 1/2/3/5/7.5/10/15/20/25 Lakhs
Basic Covers		
1	In patient Hospitalisation Expenses	Covered
2	Pre-Hospitalisation Expenses	Upto 30 days
3	Post-Hospitalisation Expenses	Upto 60 days
4	Day Care Procedures	Covered
5	AYUSH Coverage	Covered
6	Domiciliary Hospitalisation Cover	Covered
7	Organ Donor Hospitalisation Expenses	Covered
8	Emergency Ambulance Expenses	upto 1% of SI subject to a maximum of Rs.2,000/- per hospitalisation
9	New born Baby Cover	Coverage from Day one
Additional Covers (Over and above the basic Sum Insured)		
1	Sum Insured Restoration for unrelated claims (Applicable for SI Rs.3 lakhs & above)	<ul style="list-style-type: none"> - Sum Insured Restoration upto 100% for unrelated claims in the event of exhaustion or insufficient Sum Insured & Cumulative Bonus. - This benefit will not be applicable for claims due Road Traffic Accidents.
2	Recharge Benefit for related claims (Applicable for SI Rs.3 lakhs & above)	<ul style="list-style-type: none"> - Additional Indemnity upto defined limits for related claims. (Hospitalisation for which claims have already been admitted under the policy). - This benefit will not be applicable for claims due to Road Traffic Accidents.
3	Additional Sum Insured for claims due to Road Traffic Accident (RTA) (Applicable for SI Rs.3 lakhs & above)	<ul style="list-style-type: none"> - Upto 25% of SI subject to a maximum of Rs.3 lakhs once during the policy period. - Restoration and Recharge benefit will not be applicable for claims due to Road Traffic Accidents.
4	Daily Care Benefit	<ul style="list-style-type: none"> - Daily Benefit of Rs.500/- per day towards accompanying person expenses upto a maximum of 10 days per policy period.
5	Compassionate Travel	<ul style="list-style-type: none"> - Reimbursement of travel expenses upto a maximum of Rs.5000/- per policy year (per annum in case of multi-year tenure) by air incurred to visit the hospitalized insured by an immediate family member for a life threatening emergency medical condition.
6	Repatriation of Mortal Remains	<ul style="list-style-type: none"> - Upto Rs.3,000/- subject to an admissible claim under the policy
7	Medical Second Opinion	<ul style="list-style-type: none"> - Reimbursement of the cost of obtaining Specialist Medical Opinion up to a maximum of Rs.25,000/-

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Sublimits	
Room Rent limits	<ul style="list-style-type: none"> - Upto Rs.2000/- per day for Sum Insured Rs.50,000/-, Rs.1 Lakh & Rs. 2 Lakhs. - No Room limit for Sum Insured above Rs.2 Lakhs
Co-payment	<ul style="list-style-type: none"> - A Co-payment of 20% shall be applied on each and every admissible claim in case of treatment taken in a hospital from Tier 1 location and the premium has been paid for Tier 2 location - This Co-payment shall not be applicable to any claim under following covers Daily Care Benefit, Compassionate Travel, Repatriation of Mortal Remains and Medical Second Opinion
Waiting Periods	
30 Days Waiting Period	Applicable
2 Yr Waiting Period	Applicable
Pre-existing Disease	36 Months
Renewal Benefits	
Cumulative Bonus	10% - 50%
Reduction in Cumulative Bonus	10%
Health Checkup	Once in two claim free years upto defined limits

6. POLICY COVERAGE

Upon the happening of the events under sections Basic and Additional covers below during the policy period, we will indemnify the Insured in respect of medically necessary costs as detailed below, up to the limit of Indemnity defined in the Schedule of Benefits and as per the General Conditions in Section 6 of this policy.

1. BASIC COVERS		
Benefits		Coverage & Specific Conditions
1.1	In Patient Hospitalisation Expenses	<p>This Policy will indemnify for medically necessary inpatient treatment expenses, under different heads mentioned below, incurred during the policy period towards Hospitalisation for the disease, illness (including Mental illness), medical condition or injury contracted or sustained by the insured person during the Policy Period as stated in the policy Schedule subject to terms, conditions and exclusions mentioned in the Policy.</p> <ul style="list-style-type: none"> a. Room, Boarding charges as provided by the Hospital/Nursing Home in normal rooms or in ICU b. Nursing Expenses incurred during In-Patient Hospitalisation c. Surgeon, Anaesthetist, Medical Practitioner, Consultants & Specialist Fees d. Hospital miscellaneous (medical costs) services (such as laboratory, x-ray, and diagnostic tests) e. Anaesthesia, Blood, Oxygen, Operation Theatre Charges, Surgical Appliances, and Medicines & Drugs, Diagnostic Materials and Cost

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		<p>of Pacemaker, prosthetic and other devices implanted internally during a surgical procedure.</p> <p>For Sum Insured Rs.50,000/-, Rs. 1 Lakh and 2 Lakhs, the maximum room rent allowed is Rs.2000/-per day.</p>
1.2	Pre Hospitalisation Expenses	<p>This Policy will pay for medical expenses incurred upto the number of days as mentioned in the Schedule of benefits prior to the date of Hospitalisation provided that</p> <ol style="list-style-type: none"> The expenses were incurred after the first 30 day waiting period as mentioned in Exclusion no 5.iii Such Medical Expenses are incurred for the same condition for which the Insured Person's Hospitalisation was required, and The Inpatient Hospitalisation claim for such Hospitalisation is admissible by Us <p>Payment under this benefit will reduce the Sum Insured.</p>
1.3	Post Hospitalisation Expenses	<p>This Policy will pay for medical expenses incurred upto the number of days as mentioned in the Schedule of benefits from the date of discharge from the hospital provided that</p> <ol style="list-style-type: none"> Such Medical Expenses are incurred for the same condition for which the Insured Person's Hospitalisation was required, and The Inpatient Hospitalisation claim for such Hospitalisation is admissible by Us <p>Payment under this benefit will reduce the Sum Insured.</p>
1.4	Day Care Procedures	<p>This Policy will pay for Medical Expenses incurred as a Day Care Procedure/Treatment per Annexure 1 that requires less than 24 hours of Hospitalisation, upto Sum Insured stated in the policy schedule if it is performed in a network hospital. In case the procedure is performed in a non network hospital, the same must be pre-authorised by us.</p> <p>Pre-authorisation has to be obtained 72 hours prior to the date of admission in case of planned admission and within 24 hours in case of emergency admission.</p> <p>Payment under this benefit will reduce the Sum Insured.</p>
1.5	AYUSH Coverage	<p>This policy will pay for Hospitalisation expenses that require more than 24 hours of Hospitalisation and Day care procedures for illness or accidental bodily injury for non-allopathic treatments given under Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy systems upto Sum insured stated in the policy schedule. The treatment should have been undergone in AYUSH Hospital / AYUSH Day care centre as defined in the policy.</p>

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		Payment under this benefit will reduce the Sum Insured.
1.6	Domiciliary Hospitalisation	<p>This policy will reimburse the Medical Expenses incurred by an Insured Person for medical treatment taken at his/her home which would otherwise have required Hospitalisation provided:</p> <p>a) on the advice of the attending Medical Practitioner, the Insured Person could not be transferred to a Hospital or</p> <p>b) a Hospital bed was unavailable, and provided that:</p> <ol style="list-style-type: none"> The condition for which the medical treatment is required continues for at least 3 days, in which case the Policy pays reasonable cost of necessary medical treatment for the entire period Pre-hospitalisation and Post hospitalisation expenses will be covered under this benefit in accordance with Section 6.1.2 and 6.1.3 respectively. No payment will be made under this benefit if the condition for which the Insured Person requires medical treatment towards following ailments: <ol style="list-style-type: none"> Asthma, Bronchitis, Tonsillitis and Upper Respiratory Tract infection including Laryngitis and Pharyngitis, Cough and Cold, Influenza Arthritis, Gout and Rheumatism, Chronic Nephritis and Nephritic Syndrome, Diarrhoea and all type of Dysenteries including Gastroenteritis, Diabetes Mellitus and Insupidus, Epilepsy, Hypertension, Pyrexia of unknown Origin. <p>Cashless facility will not be available for such a claim. Payment under this benefit will reduce the Sum Insured.</p>
1.7	Organ Donor Hospitalisation Expenses	<p>This policy will pay for medical expenses incurred on a legal Organ Donor's treatment for the harvesting of the organ donated. We will not pay for Donor's pre and post Hospitalisation expenses or any other medical treatment consequent to the harvesting.</p> <p>Payment under this benefit will reduce the Sum Insured.</p>
1.8	Emergency Ambulance Expenses	<p>This policy will pay for ambulance expenses, as mentioned in the Schedule of benefits, incurred to transfer the insured person following an emergency to the nearest Hospital with adequate facilities, provided that:</p> <p>a. The ambulance service is offered by a healthcare or an ambulance service provider.</p>

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		<p>b. We have accepted the inpatient hospitalisation claim under section 6.1.1 above.</p> <p>Payment under this benefit will reduce the Sum Insured.</p>
1.9	New Born Baby Cover	<p>This policy will pay for the Inpatient hospitalisation medical expenses incurred for the New Born Baby from Day one till policy expiry date mentioned in the policy schedule subject to a limit of 10% of Sum Insured subject to a maximum of Rs.50,000/- whichever is less within Mother's Sum Insured provided that</p> <ol style="list-style-type: none"> 1. The mother is covered under the policy for a period of 12 months continuously without break. 2. Intimation about the birth of the New Born Baby is given to us and the baby is included and endorsed under the policy for the cover to commence. 3. Routine Vaccinations for the baby are not admissible under this cover. 4. 30 days waiting period shall not apply for the New Born Baby cover 5. All other terms, conditions and exclusions shall apply for the New Born Baby cover. <p>In case of Family Floater, the floater Sum Insured will be considered upto the limits stated above for New Born Baby cover.</p> <p>Payment under this benefit will reduce the Sum Insured.</p>

The total amount payable under the policy per year for all sections under 6.1 as above put together shall not exceed the sum insured for you shown in the policy schedule.

2 ADDITIONAL COVERS (Over and Above the Basic Sum Insured)

Benefits		Coverage & Specific Conditions
2.1	<p>Sum Insured Restoration for unrelated claims (applicable for Sum Insured 3 Lakhs and above)</p>	<p>This policy will provide for a 100% restoration of Sum Insured during that policy year, provided that:</p> <ol style="list-style-type: none"> a. The Sum Insured and earned Cumulative Bonus is insufficient or exhausted as a result of previous claims during the policy year. b. The Restored Sum Insured shall not be available for claims towards an Illness/ disease/ Injury (including its complications) for which a claim has been paid during the policy year for the same Insured Person. c. The Restored Sum Insured will be available only for claims made by Insured Persons in respect of future claims that become payable under basic Inpatient Hospitalisation Expenses cover and shall not apply to the first claim in the Policy Year.

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CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITEDRegistered Office: 2nd Floor, "DARE House", 2, N.S.C. Bose Road, Chennai – 600 001.

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IRDA Regn. No.123; PAN AABCC6633K CIN U66030TN2001PLC047977



FLEXI HEALTH
CHOHLIP24145V052425
Prospectus

	(applicable for Sum Insured 3 Lakhs and above)	<ul style="list-style-type: none"> The additional Sum Insured will be available on exhaustion of the Basic Sum Insured and Cumulative Bonus under the policy. This cover will be available only once during the policy year and can be utilized only for that particular hospitalisation due to RTA. Sum Insured Restoration and Recharge Benefit will not be applicable for this benefit. <p>The unutilized amount under this benefit cannot be carried forward.</p>
2.4	Daily Care Benefit	<p>This policy will pay daily cash benefit as mentioned in the Schedule of benefits towards accompanying person expenses, for each and every completed 24 hours of hospitalisation up to a maximum of 10 days per policy year.</p> <p>For a claim to be admissible under this benefit, we should have accepted an inpatient Hospitalisation claim under Section 6.1.1 above.</p> <p>Claim payment under this cover does not form part of the sum insured but will impact Cumulative Bonus.</p>
2.5	Compassionate Travel	<p>In the event of the hospitalisation of the insured for a Life threatening Medical Emergency at a place away from his usual place of residence as recorded in the policy, the policy will reimburse the transportation expenses incurred for air travel upto the maximum limit mentioned in the Schedule of Benefits for one of the immediate family member (other than the travel companion) to travel to the hospital, provided the claim for Hospitalisation is admissible under the policy.</p> <p>The benefit amount mentioned in the Schedule of Benefits will be maximum limit applicable per policy year (per annum in case of multi-year tenure).</p> <p>In relation to individual policy it is our maximum liability for each Insured Person per policy year (i.e., per annum for multi year tenure) and in relation to a Family Floater it is our maximum liability for the all the Insured Persons covered under the policy per policy year (i.e., per annum for multi year tenure).</p> <p>For the purpose of this cover, Life Threatening Medical Emergency means a medical condition potentially fatal which could result in death of the life of the Insured.</p> <p>Immediate family member shall mean and include the Insured Person's Spouse, children (including adopted and step children) and parents.</p>

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		<p>The scope of this cover is within the boundaries of India.</p> <p>This benefit will be available only on reimbursement basis.</p> <p>Claim payment under this cover does not form part of the sum insured but will impact Cumulative Bonus.</p>
2.6	Repatriation of Mortal Remains	<p>This policy will reimburse the actual expenses subject to the maximum limit mentioned in the Schedule of Benefits incurred for transportation of mortal remains of the Insured Person from the hospital to the residence and/or cremation and/or burial ground subject to an admissible claim under basic Inpatient Hospitalisation cover.</p> <p>This benefit will be available only on reimbursement basis.</p> <p>Claim payment under this cover does not form part of the sum insured but will impact Cumulative Bonus.</p>
2.7	Medical Second Opinion	<p>This policy will reimburse the cost of obtaining Medical Second Opinion from a Specialist Medical Practitioner for illness (including Mental Illness) or injury upto a maximum limit as mentioned in the Schedule of Benefits subject to an admissible claim under basic Inpatient Hospitalisation cover. This will not cover cost of additional tests, diagnostic reports etc. This can be availed once in a policy period (per annum in case of multi-year tenure).</p> <p>In the case of Family floater policy, the benefit mentioned in the Schedule of Benefits will represent our maximum liability for any and all claims made by Insured person(s) during the policy period. Cashless facility will not be available for such a claim.</p> <p>Claim payment under this cover does not form part of the sum insured but will impact Cumulative Bonus.</p>
2.8	Co-Payment	<p>In case the insured has availed treatment in a hospital from Tier 1 location and the premium has been paid for Tier 2 location, then a co-payment of 20% shall be applied on each and every admissible claim. This Co-payment shall not be applicable to any claim under sections- Daily Care Benefit, Compassionate Travel, Repatriation of Mortal Remains and Medical Second Opinion.</p>

3. RENEWAL BENEFITS

3.1	Cumulative Bonus	If the insured has not made a claim in a policy year (per annum in case of multi-year tenure) and has renewed the policy with us without a break,
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		<p>we will increase the Sum Insured under each subsequent policy by a percentage of the expiring policy Sum Insured as mentioned in the schedule of benefits. The maximum cumulative bonus shall at no time exceed 50% of the policy Sum Insured.</p> <p>In the case of Individual Sum Insured, the cumulative bonus will be applicable to all family members who have not made a claim during the expiring policy year.</p> <p>In the case of a floater Sum Insured, cumulative bonus will be applicable only if none of the family members have made a claim under the previous policy year.</p> <p>In case of Multi year tenure, any increase in the cumulative bonus will be determined at the start of every new policy year and the same will be reflected on the policy schedule only at the time of renewal of the policy.</p>
3.2	Reduction in Cumulative Bonus	<p>In the event of a claim during a policy year (per annum in case of multi-year tenure), the claim free bonus in any subsequently renewed policies shall be reduced by a percentage as mentioned in the Schedule of Benefits.</p> <p>Such a reduction of cumulative bonus will not reduce the Sum Insured under the policy.</p> <p>In case of multi year tenure, any decrease in the cumulative bonus will be determined at the start of every new policy year and the same will be reflected on the policy schedule only at the time of renewal of the policy.</p>
3.3	Health Check-up	<p>All Insured Persons under this policy will be eligible for a Health Check-up upto the limits defined below after two continuous claim free policy years.</p> <p>In case of family floater policy,</p> <ol style="list-style-type: none"> All the members of a family floater policy are eligible for a Health Check up. If any of the members have made a claim under this Policy, the health check-up benefit will not be offered under the policy for any members. The limits defined below will be the maximum amount payable for any one or all the Insured Persons towards the Health Checkup. <p>The medical check up can be availed on Cashless basis in the Hospital/Diagnostic Centres empanelled with the Insurer or on Reimbursement basis at the option of the Insured.</p>

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On reimbursement basis, the Insured should submit the copy of the reports and original payment receipt within 30 days from the last date of undergoing the Health Check-Up.

Payment under this benefit does not form part of the Sum Insured and will not impact the Bonus.

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	Benefit Limit
Rs. 1 / 2 Lakhs	Rs.500/-
Rs.3 Lakhs	Rs.750/-
Rs. 5 Lakhs	Rs.1000/-
Rs.7.5 / 10 Lakhs	Rs.2500/-
Rs.15/20 Lakhs	Rs.3000/-
Rs.25 Lakhs	Rs.3500/-

7. Pre-Policy Health Checkup:

The proposer is required to submit the following for purchasing this policy

- Completed Proposal Form and Proof of Date of Birth.
- The acceptance of proposal in respect of persons above the age of 50 years or with adverse health history shall be based on the medical reports.
- Our designated Service Provider will contact the persons falling within the above criteria for Pre-Policy Health Check up and arrange for the Medical Check up at the Diagnostic Centres on Cashless basis. The various medical reports required are as under:

Package 1 (upto Sum Insured 10 Lakhs)	Package 2 (For Sum Insured above 10 Lakhs)
MER	MER
CBC with ESR	CBC with ESR
ECG	RUA
HbA1C	HbA1C
T Cholesterol	Lipid profile
SGPT	LFT with GGT
RFT	RFT
	CXR
	USG-ABDOMEN

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Abbreviation	Medical test Name
MER	Medical Examination Report
CBC	Complete Blood Count
ESR	Erythrocyte Sedimentation rate
ECG	Electro Cardio Gram
LFT	Liver Function Test
RFT	Renal Function Test
CXR	Chest X-Ray
USG	Ultra Sono Gram
TMT	Treadmill Test
HbA1c	Haemoglobin A 1c
T Cholesterol	Total Cholesterol
SGPT	Serum Glutamic Pyruvic Transaminase
RUA	Routine Urine Analysis
GGT	Gamma Glutamyl Transferase Test
S Creatinine	Serum Creatinine

In case the reports are normal, the proposal can be accepted as per normal rates and terms. In case the result in any of these tests are not normal, the same will be sent for medical opinion of the company doctor and based on the opinion, a suitable specific permanent exclusion may be included in the policy.

These specific exclusions would be subject to the waiting period applicable to Pre-existing diseases or conditions of the policy.

Note:

1. Each medical examination report confirming the good health of the proposer shall necessarily contain the qualified practicing medical professional's name, signature, contact number (in case of an emergency) and registration number.
2. A qualified practicing medical professional (minimum qualification of MBBS required) shall perform the medical examination. For this purpose, practicing means practicing as a general medical practitioner or physician
3. Reports from unregistered diagnostic labs and other entities will not be admissible.
4. Any medical examination report and test report would only be valid for 30 days from date of report.

8. Cost of Pre Policy Health Check up:

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- Pre Policy Health Check up for the proposed customers will be arranged by our Designated Service Provider on Cashless basis.
- No cost will be collected from the Customers towards the same.
- In case after undergoing the Pre Policy Health Check up, the Proposal gets rejected by us or Insured decides not to take the policy, the expenses incurred by the Insurer for the purpose of Pre Policy Health Check up may be deducted from the Insured's premium and the balance premium would be refunded.

9. Premium Payment & Applicability of Section 80-D:

- In case of floater option, the premium chargeable is based on the highest of the ages of all the insured persons and the scheme applicable based on number of persons covered. Taxed as applicable is to be charged on the premium.
- The premium paid for covering Self, Spouse, Dependent Children and Dependent Parents is eligible for deduction under Section 80D of Income Tax Act.
- AML norms as per IRDA guidelines currently in force shall be insisted upon.

Premium Payment Options**a. Premium Payment Modes available under the policy:**

The proposer shall have the following options to pay the premium:

1. Single Premium payment prior to commencement of cover
or
2. Payment of premium on Monthly, Quarterly, Half-Yearly and Annual modes

This option shall be made at the time of proposing for insurance and the opted mode will be shown on the policy schedule.

Mode of Premium payment can be changed only at the time of renewal.

b. Specific Conditions applicable to other than single premium payment mode:

1. This mode is applicable for One, Two and Three year policy Terms.
2. In the event of proposer opting for other than single payment mode, the premium payable for the first 3 Months from the date of commencement of cover has to be paid upfront by way of Cheque/Direct Debit mode in favour of "Cholamandalam MS General Insurance Company Limited" and Debit Mandate to be submitted for the balance premium applicable for the policy period.
3. The premium should be paid on or before the due date as opted and specified in the Policy Schedule and not later than the grace period mentioned below. We condone this delay and continue the policy with continuity benefits:

Premium Payment mode	Grace Period from due date for premium payment
Monthly	15 days
Quarterly	30 days
Half-Yearly	30 days
Annual	30 days

4. The policy will be in force during the grace period and any claim arising during the grace period will be payable subject to policy terms and conditions.

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5. In the event of two successive premium payment defaults, the policy will terminate effective from the original payment due date. The premium paid hereon shall be forfeited to the Company. Thereafter the insured can only avail a fresh policy with all applicable waiting periods.
6. In case the premium is received after the grace period expiry and before subsequent premium payment due date, the policy stands revived with continuity benefits.
7. Any premium payment received after the Grace Period and before subsequent premium due date will be accepted by Us subject to an additional amount of Rs.500/- towards administrative charges.
8. No refund/paid up will be payable on cancellation of the policy by the Insured during the premium default period.
9. Due date for premium payments and payment mode chosen will be as shown in the Policy Schedule.
10. The following conditions will apply in the event of claims under the policy (notwithstanding any terms contrary elsewhere in the policy):
 - a. In case of any hospitalisation claim, an amount equivalent to the balance of the premium payable in the policy year (balance premium for the policy year in case of a long-term policy) would be recoverable from the admissible claim amount payable in respect of the Insured Person in case of Individual Policy or in respect of the family in case of Family floater policy.
 - b. If the claim amount is less than the balance premium payable, then no claims will be payable till the applicable premium is recovered.

10. Waiting Periods & Exclusions:

a. Waiting Periods:

i. Pre-Existing Diseases – Code – Excl01:

- a) Expenses related to the treatment of a Pre-Existing Disease(PED) and its direct complications shall be excluded until the expiry of 36 months of continuous coverage after the date of inception of the first policy with insurer.
- b) In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.
- c) If the Insured Person is continuously covered without any break as defined under the norms on portability stipulated by IRDAI, then waiting period for the same would be reduced to the extent of prior coverage.
- d) Coverage under the policy after the expiry of 36 months for any pre-existing disease is subject to the same being declared at the time of application and accepted by Insurer.

ii. Specified disease/procedure waiting period – Code – Excl02:

- a) Expenses related to the treatment of the listed Conditions, surgeries/treatments shall be excluded until the expiry of first 24 months of continuous coverage after the date of inception of the first policy with us. This exclusion shall not be applicable for claims arising due to an accident.
- b) In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.
- c) If any of the specified disease/procedure falls under the waiting period specified for Pre-Existing diseases, then the longer of the two waiting periods shall apply.
- d) The waiting period for listed conditions shall apply even if contracted after the policy or declared and accepted without a specific exclusion.
- e) If the Insured Person is continuously covered without any break as defined under the applicable norms on portability stipulated by IRDAI, then waiting period for the same would be reduced to the extent of prior coverage.

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- f) List of specific diseases/procedures are as below
- a. Congenital Internal Anomaly(except for coverage under New born baby cover)
 - b. Treatment of diseases on ears/ tonsils /adenoids /paranasal sinuses / Deviated Nasal Septum
 - c. Cataract
 - d. Benign Prostatic Hypertrophy
 - e. Myomectomy, Hysterectomy unless because of malignancy
 - f. All types of Hernia
 - g. Hydrocele
 - h. Varicose Veins and Varicose Ulcers
 - i. Rheumatism and arthritis of any kind
 - j. Stones in the Urinary and Biliary Systems
 - k. Any type of benign Cyst/ Nodules/ Polyps/ Tumours/ Breast Lumps unless malignant
 - l. Intervertebral Disc Prolapse, and Degenerative Disc / vertebral Disorders
 - m. Dilatation and curettage (D&C)
 - n. Joint replacement Surgery unless because of accident
 - o. ENT disorders & Surgery
 - p. Spondylosis / Spondylitis and other Degenerative Disc Disorders
 - q. Ligament, Tendon and Meniscal tear
 - r. Genetic Disorders

iii. 30-day waiting period – Code – Excl03

- a) Expenses related to the treatment of any illness within 30 days from the first policy commencement date shall be excluded except claims arising due to an accident, provided the same are covered.
- b) This exclusion shall not, however, apply if the Insured Person has continuous coverage for more than twelve months.
- c) The within referred waiting period is made applicable to the enhanced sum insured in the event of granting higher sum insured subsequently.

b. Exclusions

The policy does not cover any losses caused directly due to the following:

1. Investigation & Evaluation – Code – Excl04:

- a. Expenses related to any admission primarily for diagnostics and evaluation purposes only are excluded
- b. Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment are excluded.

2. Rest Cure, rehabilitation and respite care – code – Excl05:

- a) Expenses related to any admission primarily for enforced bed rest and not for receiving treatment. This also includes:
 - i. Custodial care either at home or in a nursing facility for personal care such as help with activities of daily living such as bathing, dressing, moving around either by skilled nurses or assistant or non-skilled persons.
 - ii. Any services for people who are terminally ill to address physical, social, emotional and spiritual needs.

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- 3. Obesity/Weight Control: Code – Excl06:** Expenses related to the surgical treatment of obesity that does not fulfil all the below conditions:
- 1) Surgery to be conducted is upon the advice of the Doctor
 - 2) The surgery/Procedure conducted should be supported by clinical protocols
 - 3) The member has to be 18 years of age or older and
 - 4) Body Mass Index (BMI);
 - a) Greater than or equal to 40 or
 - b) Greater than or equal to 35 in conjunction with any of the following severe co-morbidities following failure of less invasive methods of weight loss:
 - i. Obesity-related cardiomyopathy
 - ii. Coronary heart disease
 - iii. Severe sleep Apnea
 - iv. Uncontrolled Type2 Diabetes
- 4. Change-of-Gender treatments::** Expenses related to any treatment, including surgical management, to change characteristics of the body to those of the opposite sex. **Code – Excl07**
- 5. Cosmetic or plastic Surgery::** Expenses for cosmetic or plastic surgery or any treatment to change appearance unless for reconstruction following an Accident, Burn(s) or Cancer or as part of medically necessary treatment to remove a direct and immediate health risk to the insured. For this to be considered a medical necessity, it must be certified by the attending Medical Practitioner. **Code – Excl08**
- 6. Hazardous or Adventure sports:** Expenses related to any treatment, necessitated due to participation as a professional in hazardous or adventure sports, including but not limited to, para-jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep-sea diving. **Code – Excl09**
- 7. Breach of law:** Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent. **Code – Excl 10**
- 8. Excluded Providers: Code-Excl11:** Expenses incurred towards treatment in any hospital or by any Medical Practitioner or any other provider specifically excluded by the Insurer and disclosed in its website/notified to the policyholders are not admissible. However, in case of life threatening situations following an accident, expenses upto the stage of stabilization are payable but not the complete claim.
- 9. Treatment for Alcoholism, drug or substance abuse or any addictive condition and consequences thereof. Excl12**
- 10. Treatments received in health hydros, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments or where admission is arranged wholly or partly for domestic reasons. Code-Excl13**
- 11. Dietary supplements and substances that can be purchased without prescription, including but not limited to vitamins, minerals and organic substances unless prescribed by a medical practitioner as part of hospitalisation claim or day care procedure. Code – Excl14**
- 12. Refractive Error: Code –**Expenses related to the treatment for correction of eye sight due to refractive. **Excl15:**
- 13. Unproven Treatments:** Expenses related to any unproven treatment, services and supplies for or in connection with any treatment. Unproven treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness. **Code – Excl16**
- 14. Sterility and Infertility: Code – Excl17:** Expenses related to Sterility and infertility. This includes:
- (i) Any type of contraception, sterilization
 - (ii) Assisted Reproduction services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI

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(iii) Gestational Surrogacy

(iv) Reversal of sterilization

15. Maternity: Code – Excl18:

- i. Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalisation) except ectopic pregnancy;
- ii. Expenses towards miscarriage (unless due to an accident) and lawful medical termination of pregnancy during the policy period.

16. War or any act of war, invasion, acts of foreign enemies, hostilities whether war be declared or not, civil war, revolution, insurrection, mutiny, martial law.

17. intentional self-injury or attempted suicide whether sane or insane.

18. All expenses caused by ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.

19. Any travel or transportation costs or expenses excluding ambulance charges.

20. Circumcisions (unless necessitated by illness or injury and forming part of treatment).

21. Vaccination or inoculation unless forming a part of post-animal bite treatment.

22. Sexually transmitted disease or illness.

23. Durable medical equipment (including but not limited to wheelchairs, crutches, artificial limbs and the like), (namely that equipment used externally from the human body which can withstand repeated use; is not designed to be disposable; is used to serve a medical purpose; is generally not useful in the absence of a Illness or Injury and is usable outside of a Hospital) unless required for the treatment of Illness or Accidental Bodily Injury.

24. Any external congenital diseases, defects or anomalies.

25. Expenses incurred for any dental treatment or surgery of a corrective, cosmetic or aesthetic nature unless it requires hospitalisation and is carried out under general anaesthesia and is necessitated by Illness or Accidental Bodily Injury.

26. Any expenses incurred towards hearing aids, eyeglasses or contact lenses.

27. Independent personal comfort and convenience items or services which are non-medical in nature and are charged separately unless they form part of the room rent.

28. 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 shares the same residence as an Insured Person or who is a member of the Insured Person's family like spouse, daughter, son, father, mother, father in law, mother in law & siblings.

29. Treatment other than Allopathy and AYUSH.

30. Claims arising out of the treatment / operation undertaken to cure impotence or to improve potency.

31. Non medical Expenses incurred during Hospitalisation. The list of such Non medical Expenses is placed at Annexure 2 of policy wordings.

11. Claim Procedure:**A. HOSPITALISATION CLAIM:****a. Claim Procedure**

If You happen to suffer Accidental Bodily Injury or is diagnosed with an Illness which gives rise to or may give rise to a claim, then it is a condition precedent to our liability that You shall immediately :

- a. Give us intimation of the claim irrespective of notice provided to any other insurer for the same illness in case you are holding multiple insurance policies.
- b. Expeditiously give or arrange for us to be provided with any and all information and documentation in respect of the claim and/or our liability for it that may be requested by the us

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Type of hospitalization	Claim Intimation - Turn Around Time	
Cashless - Admission in Network Hospital	Planned Hospitalization: pre-authorization has to be obtained 72 hours prior to the date of planned admission	Emergency Hospitalization: within 48 hours of an emergency admission
Reimbursement - Admission in Non - Network Hospital (E mail: customercare@cholams.murugappa.com) or phone (@ Toll free no. 1800-208-9100)	Planned Hospitalization - Claim intimation has to be given to us on email or at the Toll free Number within 48 hours for planned hospitalization	Emergency Hospitalization: Claim intimation has to be given to us on email or at the Toll free Number within 24 hours of an emergency hospitalization

b. Procedure for Cashless claims:

Obtain our pre-authorization for any medical treatment in any of our network hospitals as well as identified list of hospitals by GIC for common empanelment through anywhere cashless facility. Insured can view or download the updated Hospital Network from the Company's website www.cholainsurance.com as well as Chola MS mobile application

In case of planned admission, pre-authorization has to be obtained 72 hours prior to the date of admission and within 48 hours of an emergency admission. Pre-authorization request shall, if we are satisfied as to the validity of the claim, specify:

1. the treatment authorized;
2. the place at which it has been authorized, and
3. Any other conditions applicable to either.

c. Procedure for submission of Reimbursement Claims

1. Upon Hospitalization, the insured Person or his/her dependents shall provide us with fully particularized details of the quantum of any claim to be reimbursed and any and all other information and documentation in respect of the claim and/or our liability for it sought by our In-House Claims team at the earliest possible opportunity not exceeding 30 days from date of discharge.
2. We shall be under no obligation to pay or arrange to make payment for any claim until and unless it is satisfied as to the validity and quantum of Your claim.
3. The Insured shall obtain and furnish to the Company all copy of bills, receipts and any other documentation upon which a claim is based. 'Except in cases where a fraud is suspected, ordinarily no document not listed in the policy terms and conditions shall be deemed 'necessary'. The expenses towards doctors' fees for any additional medical examination required by us, at the time of claim shall be borne by us.
4. We shall only make payment (unless already paid direct to the service provider/hospital) to You or your Nominee.
5. Insured hereby acknowledge and agree that the payment of any claim by or on behalf of us shall not constitute on the part of us any guarantee or assurance as to the quality or effectiveness of any medical treatment obtained by You, it being agreed and recognized by You that we are not in any way responsible or liable for the availability or quality of any service (medical or otherwise) rendered by any institution (including a Network Hospital) whether pre-authorized or not.

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d. Claim documentation:

Following documents are to be submitted for processing of the claim along with the duly filled & signed claim form by the insured / nominee in addition to the documents listed in the table:

- KYC of the Insured and KYC of the nominee / legal heir in case of death claim under the policy.
- Account details with proof for NEFT of the Insured and of nominee / legal heir in case of death claim under the policy i.e. cancelled cheque, passbook copy has to be submitted with the below listed claim documents.
- Proof of identity and residence of the beneficiary for claims exceeding Rs 1 Lakh

Covers	Documents
In-Patient Hospitalization Expenses /AYUSH /Day care Procedure/Home Care Treatment	<ul style="list-style-type: none"> - Original Discharge summary in the hospital letter head with the seal and sign of the doctor with complete details of diagnosis, treatment given, treatment advised etc. - Original Main bill from the hospital with cost wise break up - Original payment receipt (Receipt should have Serial No) - Original investigation reports (such as X Ray, Lab Reports, Scan reports etc.) These are required for supporting the ailment, hence all reports taken prior / at the time or after the hospitalization are required. - All pharmacy bills should be accompanied with relevant prescriptions. Bills should contain date and patient name. If pharmacy is charged in the Main Hospital bill, then proper itemized break up of those medicines should be obtained from the hospital. - Implant stickers or invoice where ever applicable - In case of Road traffic accident (RTA), copy of FIR and/or Medico legal Certificate (MLC) would be required.
Compassionate Travel	<ul style="list-style-type: none"> • Documents as stated above and • Original ticket issued by common carrier for travelling from the place of residence to the place where the insured is hospitalised.

There is no TPA tie –up envisaged for this product. Any arrangement in future will be disclosed in the Policy to the Policyholders.

- e. **Chola MS Excluded Hospitals:** Please refer our website www.cholainsurance.com or Chola MS app for latest list of excluded hospitals of Chola MS, as we will not consider / pay any claim from these hospitals. However, in case of life-threatening situations or following an accident, expenses incurred for the treatment up to the stage of stabilization are payable but not the complete claim. For more details call us at 1800-208-9100 or Mail: customercare@cholams.murugappa.com

c. Claim Settlement (provision for penal interest):

- i. The Company shall settle or reject a claim ,as the case may be, within 30 days from the date of receipt of last necessary document
- ii. In case of delay in the payment of a claim, the Company shall be liable to pay interest to the policyholder from the date of receipt of last necessary document to the date of payment of claim at a rate 2% above the bank rate.

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- iii. However, where the circumstances of a claim warrant an investigation in the opinion of the Company, it shall initiate and complete such investigation at the earliest, in any case not later than 30 days from the date of receipt of last necessary document. In such cases, the Company shall settle or reject the claim within 45 days from the date of receipt of last necessary document.
- iv. In case of delay beyond stipulated 45 days, the Company shall be liable to pay interest to the policyholder at a rate 2% above the bank rate from the date of receipt of last necessary document to the date of payment of claim.

(Explanation: "Bank rate" shall mean the rate fixed by the Reserve Bank of India (RBI) at the beginning of the Financial Year in which claim has fallen due)

Chola MS customer support operates 24 /7 basis and the contact details are as followed for any queries / grievances:

Toll Free Phone No : **1800-208-9100**

Email ID: customercare@cholams.murugappa.com

Address of Chola MS Health Claims Office:

Cholamandalam MS General Insurance Company Limited

Chola MS HELP – Health Claims Department

New No.2, Old No. 234, Parry House,

3rd Floor, N. S. C. Bose Road

Chennai - 600001

Customer Care Toll Free No: 1800-208-9100

E-Mail: customercare@cholams.murugappa.com

12. Free Look Period:

Every policyholder of new individual health insurance policies, except for those policies with tenure of less than a year, shall be provided a free look period of 30 days beginning from the date of receipt of policy document, whether received electronically or otherwise, to review the terms and conditions of such policy and to return the same if not acceptable.

Free Look Period shall not be applicable on renewals or at the time of porting/migrating the policy.

If the insured has not made any claim during the Free Look Period, the insured shall be entitled to

- i. a refund of premium paid less any expenses incurred by the company on medical examination of the insured person and the stamp duty charges, where the risk has not commenced or
- ii. where the risk has already commenced and the option of return of the policy is exercised by the insured person, a deduction towards the proportionate risk premium for period of cover, expenses if any incurred by the Company on medical examination of the policyholder and stamp duty charges or
- iii. Where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period, expenses if any incurred by the Company on medical examination of the policyholder and stamp duty charges

13. Renewal of Policy:

The health insurance policy shall be renewable except on grounds of established fraud or non-disclosure or misrepresentation by the insured, provided the policy is not withdrawn and also subject to Moratorium clause of the policy.

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- i. The Company shall endeavor to give notice for renewal. However, the Company is not under obligation to give any notice for renewal.
- ii. Renewal shall not be denied on the ground that the insured person had made a claim or claims in the preceding policy years.
- iii. Request for renewal along with requisite premium shall be received by the Company before the end of the policy period.
- iv. At the end of the policy period, the policy shall terminate and can be renewed within the Grace Period of 30 days to maintain continuity of benefits without break in policy. Coverage is not available during the grace period.
- v. No loading shall apply on renewals based on individual claims experience

14. Possibility of Revision of Terms of the Policy including the Premium Rates:

The company may revise or modify the terms of the policy including the premium rates with prior approval of the Product Management Committee, of the Company. The insured person shall be notified three months before the changes are effected.

15. Withdrawal of the Product

1. In the likelihood of this product being withdrawn in future, the company will intimate the insured person about the same 90 days prior to expiry of the policy.
2. Insured person will have the option to migrate to similar health insurance product available with the company at the time of renewal with all the accrued continuity benefits to the extent of Sum Insured, cumulative bonus if any, Specific waiting periods, waiting period for pre-existing disease in the previous policy, moratorium period, provided the policy was renewed continuously without a break.

16. Sum Insured Enhancement

Sum Insured can be enhanced only at the time of renewal subject to reported claim status and health condition of the insured. If you decide to increase the sum insured at the time of renewal, the Sum Insured revision is subject to written application and our acceptance. The coverage for the increased sum insured shall be as if a new policy is issued for the additional sum insured. The additional Sum Insured will be available subject to 30 days, 2 years and 3 years waiting periods as per waiting periods 5.i, 5.ii and 5.iii as per policy wordings.

17. Portability:

The insured person will have the option to port the policy to other insurers by applying to such insurer to port the entire policy along with all the members of the family, if any, at least 45 days before, but not earlier than 60 days from the policy renewal date. If such person is presently covered and has been continuously covered without any lapses under any Health insurance policy with an Indian General/Health insurer, the proposed insured person will get the accrued continuity benefits to the extent of Sum Insured, cumulative bonus if any, Specific waiting periods, waiting period for pre-existing disease in the previous policy, moratorium period, provided the policy was renewed continuously without a break.

18. Migration

The insured person will have the option to migrate the policy to other health insurance products/plans offered by the company by applying for migration of the policy atleast 30 days before the policy renewal date. If such person is presently covered and has been continuously covered without any lapses under any health insurance product/plan offered by the company, the insured person will get the accrued continuity benefits to the extent of Sum Insured, cumulative bonus if any, Specific waiting periods, waiting period for pre-existing disease in the previous policy, moratorium period, provided the policy was renewed continuously without a break.

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19. Moratorium Period

After completion of sixty continuous months of coverage (including portability and migration) in health insurance policy, no policy and claim shall be contestable by the insurer on grounds of non-disclosure, misrepresentation, except on grounds of established fraud. This period of sixty continuous months is called as moratorium period. The moratorium would be applicable for the sums insured of the first policy. Wherever the sum insured is enhanced, completion of sixty continuous months would be applicable from the date of enhancement of sums insured only on the enhanced limits.

20. Cancellation of cover:

i. The policyholder may cancel this policy at any time during the term, by giving 7 days written notice in writing and in such an event, the Company shall

- a. refund proportionate premium for the unexpired policy period, if the term of policy upto one year and there is no claim(s) made during the policy period
- b. refund premium for the unexpired policy period, in respect of policies with term more than 1 year and risk coverage for such policy years has not commenced

Minimum premium of Rs.250/-per policy will be retained by us towards administrative charges.

Notwithstanding anything contained herein or otherwise, no refunds of premium shall be made in respect of Cancellation where, any claim has been admitted or has been lodged or any benefit has been availed by the insured person under the policy.

ii. The Company may cancel the policy at any time on grounds of misrepresentation, non-disclosure of material facts, fraud by the insured person by giving 15 days written notice. There would be no refund of premium on cancellation on grounds of misrepresentation, non-disclosure of material facts or fraud.

21. Disclosure of Information:

The policy shall be void and all premium paid thereon shall be forfeited to the Company in the event of misrepresentation, mis description or non-disclosure of any material fact by the policyholder.

(Explanation: "Material facts" for the purpose of this policy shall mean all relevant information sought by the company in the proposal form and other connected documents to enable it to take informed decision in the context of underwriting the risk)

22. Multiple Policies:

- i. In case of multiple policies taken by an insured person during a period from one or more insurers to indemnify treatment costs, the insured person shall have the right to require a settlement of his/her claim in terms of any of his/her policies. In all such cases the insurer chosen by the insured person shall be treated as the Primary Insurer and shall be obliged to settle the claim as long as the claim is within the limits of and according to the terms of the chosen policy.
- ii. Insured person having multiple policies shall also have the right to prefer claims under this policy for the amounts disallowed under any other policy/policies even if the sum insured is not exhausted. Then the insurer shall independently settle the claim subject to the terms and conditions of this policy.
- iii. If the amount to be claimed exceeds the sum insured under a single policy, the Primary Insurer shall seek the details of other available policies of the policyholder and shall coordinate with other Insurers to ensure settlement of the balance amount as per the policy conditions.

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- iv. Where an insured person has policies from more than one insurer to cover the same risk on indemnity basis, the insured person shall only indemnified the treatment costs in accordance with the terms and conditions of the chosen policy.

This clause is not applicable for Renewal Benefit 4.3 of the Policy.

23. Territorial Limits:

The Insurer's liability to make any payment towards illness or accidental injury shall be to make payment within India and in Indian Rupees only for medical services or procedures rendered in or undertaken within India.

24. Underwriting Loading

Risk loading may be applied on premium payable (excluding taxes and cess) based on the details of the Insured Persons, including the health status, habits and lifestyle, past medical records, declarations on the Proposal Form and results of the Pre-Policy medical check-up. The maximum risk loading for an individual shall not exceed 100%.

These loadings are applicable from commencement date of policy including subsequent renewal(s). A specific exclusion may be applied on a medical condition/disease depending on the medical test done based on the Proposed Insured person's medical history and declarations as part of special conditions on the Policy.

These loadings may only be applied if the proposal is accepted with the declared illness/ with the deviated value of medical test report, at the time of underwriting and only if the proposed policyholder accepts these loadings being applied for the underlying illness/condition at the time of underwriting.

25. Nomination:

The policyholder is required at the inception of the policy and at the time of renewal to make a nomination for the purpose of payment of claims under the policy in the event of death of the policyholder. Any change of nomination shall be communicated to the company in writing and such change shall be effective only when an endorsement on the policy is made. In the event of death of the policyholder, the Company will pay the nominee (as named in the Policy Schedule/Policy Certificate/Endorsement (if any)) and in case there is no subsisting nominee, to the legal heirs or legal representatives of the policyholder whose discharge shall be treated as full and final discharge of its liability under the policy.

26. Premium Details:**Loading applicable for different premium payment modes**

Mode	Loading
Single Premium Payment	0%
Annual	0%
Half yearly	2%
Quarterly	3%
Monthly	4%

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Discount applicable for Single Premium payment for long term policies

Mode	Discount
1 Year	0.00%
2 Year Policy Term	5.00%
3 Year Policy Term	10.00%

Discount in lieu of intermediation

Intermediation Channel	Discount
Direct	15%

Premium based on Location

- **Tier 1 Locations:** Mumbai, Chennai, Bengaluru, Kolkotta, New Delhi, Gurgaon, Hyderabad, Ahmedabad
- **Tier 2 Locations:** Rest of India excluding Tier 1 Locations

Premium in Rs.(Excl GST) for a term of One Year

TIER 1										
Age/SI	50000	100000	200000	300000	500000	750000	100000 0	150000 0	200000 0	2500000
1 Adult										
91 days - 18	3,887	4,376	5,209	5,887	6,870	7,787	8,598	9,701	10,580	11,460
19	3,979	4,480	5,332	6,027	7,034	7,973	8,803	9,932	10,832	11,733
20	4,066	4,579	5,452	6,163	7,193	8,154	9,004	10,159	11,082	12,003
21	4,154	4,678	5,571	6,299	7,353	8,336	9,206	10,388	11,332	12,275
22	4,241	4,778	5,691	6,435	7,514	8,519	9,408	10,618	11,583	12,547
23	4,330	4,878	5,812	6,572	7,675	8,703	9,612	10,848	11,835	12,821
24	4,498	5,069	6,043	6,835	7,984	9,055	10,002	11,290	12,318	13,345
25	4,587	5,170	6,164	6,974	8,146	9,240	10,207	11,523	12,572	13,621
26	4,680	5,275	6,290	7,117	8,313	9,430	10,417	11,759	12,831	13,902

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27	4,769	5,377	6,412	7,256	8,477	9,616	10,623	11,993	13,087	14,179
28	4,859	5,479	6,535	7,396	8,641	9,803	10,831	12,228	13,343	14,458
29	4,950	5,581	6,658	7,536	8,806	9,991	11,039	12,464	13,601	14,738
30	5,040	5,684	6,782	7,677	8,972	10,180	11,248	12,701	13,860	15,019
31	5,131	5,787	6,906	7,818	9,138	10,369	11,457	12,938	14,120	15,301
32	5,222	5,891	7,031	7,960	9,304	10,559	11,668	13,176	14,380	15,583
33	5,313	5,995	7,156	8,102	9,472	10,749	11,879	13,416	14,642	15,867
34	5,405	6,099	7,281	8,245	9,639	10,941	12,091	13,656	14,904	16,152
35	5,497	6,204	7,407	8,388	9,808	11,132	12,303	13,896	15,167	16,438
36	5,592	6,311	7,536	8,536	9,980	11,328	12,520	14,141	15,434	16,727
37	5,685	6,417	7,663	8,680	10,150	11,521	12,734	14,383	15,699	17,015
38	5,778	6,522	7,790	8,825	10,320	11,715	12,949	14,627	15,966	17,304
39	5,872	6,628	7,918	8,971	10,491	11,910	13,164	14,871	16,233	17,594
40	5,965	6,735	8,046	9,116	10,663	12,105	13,381	15,116	16,501	17,885
41	6,060	6,842	8,175	9,263	10,835	12,301	13,598	15,362	16,770	18,177
42	6,154	6,949	8,304	9,410	11,007	12,498	13,816	15,609	17,040	18,470
43	6,249	7,057	8,433	9,557	11,181	12,695	14,035	15,857	17,311	18,764
44	6,344	7,165	8,563	9,705	11,354	12,893	14,254	16,105	17,582	19,059
45	6,439	7,273	8,694	9,854	11,529	13,092	14,474	16,355	17,855	19,355
46	6,537	7,384	8,827	10,007	11,708	13,295	14,698	16,608	18,131	19,654
47	6,754	7,629	9,121	10,342	12,100	13,741	15,192	17,166	18,741	20,316
48	7,157	8,085	9,667	10,961	12,825	14,565	16,104	18,197	19,867	21,537

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49	7,582	8,567	10,244	11,616	13,592	15,437	17,068	19,287	21,058	22,829
50	8,032	9,075	10,853	12,308	14,402	16,358	18,087	20,439	22,316	24,193
51	8,509	9,615	11,499	13,047	15,264	17,335	19,166	21,659	23,648	25,637
52	9,011	10,183	12,180	13,819	16,169	18,363	20,304	22,946	25,054	27,161
53	9,542	10,783	12,898	14,636	17,125	19,450	21,506	24,305	26,538	28,771
54	10,102	11,417	13,658	15,498	18,135	20,598	22,776	25,741	28,107	30,472
55	10,694	12,086	14,460	16,409	19,202	21,811	24,118	27,258	29,764	32,269
56	11,320	12,795	15,309	17,387	20,339	23,098	25,539	28,864	31,517	34,170
57	11,980	13,542	16,203	18,404	21,530	24,451	27,036	30,556	33,365	36,174
58	12,677	14,331	17,148	19,477	22,787	25,880	28,617	32,344	35,318	38,292
59	13,412	15,163	18,146	20,611	24,115	27,389	30,286	34,231	37,380	40,528
60	14,189	16,042	19,199	21,808	25,517	28,982	32,049	36,224	39,557	42,889
61	15,011	16,972	20,313	23,104	27,017	30,676	33,917	38,334	41,859	45,385
62	15,876	17,951	21,487	24,440	28,581	32,452	35,882	40,556	44,286	48,017
63	16,790	18,985	22,725	25,850	30,231	34,328	37,956	42,901	46,848	50,796
64	17,754	20,076	24,033	27,338	31,973	36,307	40,146	45,377	49,553	53,729
65	18,771	21,227	25,413	28,908	33,812	38,397	42,457	47,991	52,408	56,825
66	19,847	22,445	26,872	30,635	35,795	40,625	44,910	50,758	55,426	60,097
67	20,980	23,727	28,409	32,387	37,845	42,954	47,485	53,669	58,606	63,546
68	22,175	25,080	30,031	34,237	40,009	45,411	50,202	56,741	61,962	67,185
69	23,436	26,508	31,742	36,188	42,292	48,003	53,069	59,983	65,503	71,025
70	24,766	28,013	33,547	38,246	44,700	50,739	56,094	63,404	69,240	75,078

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71	26,172	29,605	35,455	40,566	47,332	53,675	59,314	67,029	73,192	79,360
72	27,652	31,281	37,464	42,865	50,018	56,722	62,682	70,837	77,351	83,870
73	29,213	33,048	39,583	45,289	52,851	59,937	66,236	74,854	81,739	88,629
74	30,860	34,912	41,818	47,846	55,840	63,327	69,984	79,092	86,367	93,649
75	32,596	36,879	44,176	50,543	58,992	66,904	73,938	83,561	91,249	98,943
76	34,427	38,952	46,662	53,388	62,316	70,676	78,108	88,275	96,398	1,04,528
77	36,358	41,138	49,284	56,387	65,822	74,654	82,505	93,247	1,01,829	1,10,417
78	38,394	43,444	52,048	59,550	69,519	78,849	87,143	98,490	1,07,556	1,16,629
79	40,541	45,875	54,964	62,886	73,417	83,272	92,033	1,04,019	1,13,595	1,23,179
80	42,804	48,438	58,037	66,402	77,528	87,936	97,190	1,09,849	1,19,964	1,30,085
> 80	45,190	51,140	61,278	70,109	81,861	92,854	1,02,627	1,15,996	1,26,678	1,37,368
1Adult+1 Child										
91 days - 18	5,636	6,345	7,553	8,536	9,962	11,291	12,467	14,066	15,341	16,617
19	5,730	6,451	7,679	8,679	10,128	11,480	12,676	14,301	15,599	16,895
20	5,815	6,547	7,796	8,813	10,286	11,660	12,875	14,528	15,847	17,165
21	5,898	6,643	7,911	8,944	10,441	11,838	13,072	14,751	16,091	17,430
22	5,980	6,736	8,025	9,074	10,594	12,012	13,266	14,971	16,331	17,692
23	6,061	6,829	8,136	9,201	10,744	12,184	13,456	15,187	16,568	17,949
24	6,253	7,047	8,399	9,501	11,097	12,586	13,903	15,693	17,122	18,550

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25	6,330	7,135	8,507	9,624	11,242	12,751	14,086	15,901	17,349	18,797
26	6,412	7,227	8,617	9,750	11,389	12,919	14,271	16,110	17,578	19,045
27	6,487	7,313	8,720	9,868	11,529	13,078	14,448	16,311	17,798	19,284
28	6,560	7,397	8,822	9,984	11,666	13,235	14,622	16,508	18,014	19,519
29	6,632	7,479	8,922	10,098	11,800	13,388	14,792	16,702	18,226	19,749
30	6,703	7,560	9,020	10,210	11,932	13,539	14,960	16,892	18,434	19,975
31	6,773	7,639	9,116	10,320	12,062	13,687	15,124	17,078	18,638	20,197
32	6,841	7,717	9,210	10,427	12,189	13,832	15,285	17,261	18,838	20,414
33	6,907	7,793	9,302	10,533	12,313	13,974	15,443	17,440	19,034	20,627
34	6,973	7,868	9,393	10,636	12,435	14,113	15,597	17,616	19,226	20,836
35	7,037	7,941	9,481	10,737	12,554	14,250	15,748	17,787	19,414	21,041
36	7,102	8,015	9,571	10,841	12,675	14,387	15,900	17,959	19,602	21,244
37	7,163	8,085	9,655	10,937	12,789	14,517	16,045	18,123	19,781	21,439
38	7,223	8,153	9,738	11,031	12,900	14,644	16,186	18,283	19,957	21,630
39	7,310	8,252	9,858	11,168	13,061	14,828	16,390	18,514	20,210	21,905
40	7,397	8,351	9,977	11,304	13,222	15,010	16,592	18,744	20,461	22,177
41	7,484	8,450	10,096	11,440	13,381	15,192	16,794	18,972	20,711	22,449
42	7,569	8,547	10,214	11,574	13,539	15,372	16,994	19,199	20,959	22,718
43	7,655	8,644	10,331	11,708	13,696	15,552	17,193	19,425	21,206	22,986
44	7,739	8,741	10,447	11,840	13,852	15,730	17,390	19,649	21,451	23,252
45	7,824	8,837	10,563	11,972	14,008	15,907	17,587	19,871	21,694	23,517
46	7,910	8,934	10,680	12,109	14,166	16,086	17,785	20,095	21,939	23,782

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47	8,138	9,193	10,991	12,462	14,580	16,557	18,306	20,685	22,583	24,481
48	8,588	9,702	11,600	13,154	15,390	17,478	19,324	21,837	23,841	25,845
49	9,023	10,194	12,190	13,823	16,175	18,370	20,311	22,952	25,059	27,166
50	9,478	10,709	12,807	14,523	16,995	19,302	21,342	24,118	26,333	28,548
51	9,956	11,250	13,454	15,265	17,859	20,282	22,425	25,341	27,669	29,995
52	10,453	11,812	14,128	16,031	18,756	21,301	23,553	26,617	29,062	31,507
53	10,973	12,401	14,833	16,831	19,694	22,367	24,732	27,951	30,519	33,087
54	11,516	13,015	15,570	17,668	20,674	23,482	25,965	29,345	32,042	34,738
55	12,084	13,658	16,339	18,542	21,699	24,646	27,253	30,801	33,633	36,464
56	12,679	14,331	17,146	19,474	22,780	25,869	28,604	32,327	35,299	38,270
57	13,298	15,032	17,986	20,428	23,898	27,140	30,010	33,917	37,036	40,154
58	13,945	15,764	18,863	21,425	25,066	28,468	31,478	35,578	38,850	42,121
59	14,754	16,679	19,960	22,672	26,527	30,128	33,315	37,654	41,118	44,581
60	15,608	17,646	21,119	23,989	28,069	31,880	35,253	39,847	43,512	47,178
61	16,512	18,669	22,344	25,415	29,719	33,744	37,308	42,167	46,045	49,923
62	17,464	19,746	23,635	26,884	31,439	35,698	39,470	44,611	48,715	52,819
63	18,469	20,883	24,998	28,435	33,254	37,761	41,752	47,191	51,533	55,875
64	19,529	22,084	26,436	30,072	35,171	39,938	44,160	49,915	54,508	59,102
65	20,648	23,350	27,955	31,799	37,194	42,236	46,703	52,790	57,648	62,507
66	21,832	24,690	29,559	33,698	39,374	44,688	49,401	55,833	60,969	66,106
67	23,078	26,100	31,250	35,626	41,630	47,249	52,233	59,036	64,467	69,900
68	24,392	27,588	33,034	37,660	44,010	49,952	55,222	62,416	68,158	73,904

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69	25,779	29,158	34,916	39,807	46,521	52,804	58,376	65,982	72,054	78,128
70	27,242	30,815	36,902	42,071	49,170	55,813	61,704	69,744	76,164	82,585
71	28,789	32,565	39,000	44,623	52,065	59,043	65,245	73,732	80,511	87,295
72	30,417	34,409	41,210	47,151	55,020	62,394	68,951	77,921	85,086	92,257
73	32,134	36,353	43,541	49,818	58,136	65,930	72,860	82,340	89,913	97,492
74	33,945	38,404	46,000	52,631	61,424	69,660	76,983	87,001	95,004	1,03,013
75	35,856	40,566	48,593	55,598	64,891	73,594	81,332	91,918	1,00,374	1,08,838
76	37,870	42,847	51,328	58,727	68,547	77,743	85,918	97,103	1,06,038	1,14,981
77	39,994	45,252	54,212	62,026	72,404	82,119	90,756	1,02,572	1,12,012	1,21,459
78	42,233	47,788	57,253	65,505	76,471	86,733	95,857	1,08,339	1,18,312	1,28,292
79	44,595	50,462	60,460	69,174	80,759	91,599	1,01,237	1,14,421	1,24,955	1,35,496
80	47,084	53,281	63,841	73,042	85,280	96,730	1,06,909	1,20,834	1,31,960	1,43,094
> 80	49,709	56,254	67,406	77,120	90,048	1,02,140	1,12,890	1,27,595	1,39,346	1,51,105
1Adult+2 Child										
91 days - 18	7,385	8,314	9,897	11,185	13,053	14,796	16,336	18,431	20,103	21,774
19	7,480	8,422	10,025	11,331	13,223	14,988	16,549	18,671	20,365	22,058
20	7,563	8,516	10,140	11,463	13,379	15,167	16,747	18,897	20,612	22,326
21	7,643	8,607	10,251	11,590	13,530	15,339	16,939	19,114	20,850	22,586

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FLEXI HEALTH
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Prospectus

22	7,719	8,695	10,358	11,712	13,675	15,505	17,123	19,324	21,080	22,836
23	7,793	8,780	10,461	11,830	13,814	15,665	17,301	19,527	21,302	23,077
24	8,007	9,024	10,756	12,167	14,211	16,118	17,803	20,096	21,926	23,755
25	8,073	9,100	10,849	12,273	14,337	16,263	17,965	20,280	22,127	23,973
26	8,143	9,179	10,944	12,383	14,465	16,408	18,125	20,461	22,325	24,189
27	8,204	9,248	11,029	12,480	14,580	16,540	18,272	20,629	22,509	24,389
28	8,261	9,314	11,109	12,573	14,690	16,666	18,412	20,788	22,684	24,579
29	8,315	9,377	11,186	12,660	14,794	16,785	18,545	20,940	22,850	24,760
30	8,366	9,436	11,258	12,743	14,893	16,898	18,671	21,083	23,008	24,931
31	8,415	9,491	11,326	12,821	14,986	17,005	18,790	21,219	23,156	25,093
32	8,460	9,543	11,390	12,895	15,073	17,105	18,902	21,346	23,296	25,245
33	8,502	9,592	11,449	12,963	15,155	17,199	19,006	21,465	23,427	25,388
34	8,540	9,636	11,504	13,027	15,230	17,286	19,104	21,576	23,548	25,520
35	8,576	9,678	11,555	13,086	15,300	17,367	19,193	21,678	23,661	25,643
36	8,612	9,719	11,606	13,145	15,370	17,445	19,280	21,777	23,769	25,760
37	8,641	9,753	11,648	13,194	15,428	17,512	19,355	21,863	23,863	25,863
38	8,667	9,784	11,685	13,238	15,480	17,573	19,423	21,940	23,948	25,956
39	8,749	9,876	11,798	13,366	15,632	17,746	19,615	22,158	24,187	26,215
40	8,829	9,968	11,908	13,492	15,781	17,916	19,804	22,372	24,421	26,470
41	8,908	10,057	12,017	13,616	15,927	18,083	19,989	22,582	24,652	26,720
42	8,985	10,146	12,124	13,738	16,071	18,247	20,171	22,789	24,878	26,966
43	9,061	10,232	12,228	13,858	16,212	18,408	20,350	22,992	25,100	27,208

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FLEXI HEALTH
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44	9,135	10,317	12,331	13,975	16,350	18,567	20,526	23,192	25,319	27,445
45	9,208	10,400	12,432	14,091	16,486	18,722	20,699	23,388	25,533	27,678
46	9,283	10,485	12,534	14,210	16,625	18,878	20,871	23,583	25,746	27,909
47	9,523	10,758	12,861	14,582	17,061	19,374	21,420	24,204	26,425	28,646
48	10,019	11,319	13,534	15,346	17,955	20,391	22,545	25,476	27,814	30,152
49	10,464	11,822	14,136	16,030	18,757	21,302	23,553	26,616	29,060	31,503
50	10,924	12,343	14,760	16,738	19,587	22,246	24,598	27,797	30,350	32,903
51	11,403	12,884	15,409	17,483	20,454	23,228	25,683	29,023	31,689	34,354
52	11,895	13,442	16,077	18,242	21,343	24,239	26,801	30,288	33,071	35,853
53	12,404	14,018	16,768	19,027	22,263	25,285	27,958	31,596	34,500	37,402
54	12,930	14,614	17,482	19,838	23,213	26,365	29,154	32,948	35,977	39,004
55	13,474	15,229	18,219	20,675	24,195	27,481	30,388	34,345	37,502	40,659
56	14,037	15,866	18,983	21,560	25,221	28,641	31,669	35,791	39,081	42,370
57	14,616	16,521	19,768	22,453	26,266	29,830	32,984	37,279	40,706	44,133
58	15,212	17,197	20,578	23,373	27,345	31,056	34,340	38,812	42,381	45,950
59	16,095	18,196	21,775	24,733	28,938	32,866	36,343	41,077	44,856	48,633
60	17,027	19,250	23,038	26,170	30,620	34,778	38,458	43,469	47,468	51,467
61	18,013	20,366	24,375	27,725	32,420	36,811	40,700	46,000	50,231	54,462
62	19,052	21,541	25,784	29,328	34,297	38,943	43,058	48,667	53,143	57,620
63	20,148	22,782	27,271	31,020	36,277	41,193	45,547	51,482	56,218	60,955
64	21,304	24,091	28,840	32,806	38,368	43,569	48,175	54,453	59,463	64,475
65	22,525	25,473	30,496	34,690	40,575	46,076	50,948	57,589	62,889	68,190

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FLEXI HEALTH
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Prospectus

66	23,816	26,934	32,247	36,762	42,954	48,751	53,892	60,909	66,512	72,116
67	25,175	28,473	34,091	38,865	45,414	51,545	56,982	64,403	70,328	76,255
68	26,610	30,096	36,037	41,084	48,011	54,493	60,242	68,090	74,355	80,622
69	28,123	31,809	38,090	43,425	50,750	57,604	63,683	71,980	78,604	85,231
70	29,719	33,616	40,257	45,896	53,640	60,886	67,313	76,085	83,088	90,093
71	31,406	35,526	42,546	48,679	56,799	64,410	71,177	80,435	87,830	95,231
72	33,182	37,537	44,957	51,437	60,022	68,067	75,219	85,005	92,821	1,00,644
73	35,056	39,658	47,500	54,347	63,421	71,924	79,483	89,825	98,087	1,06,355
74	37,031	41,895	50,182	57,416	67,008	75,993	83,981	94,910	1,03,641	1,12,378
75	39,115	44,254	53,011	60,652	70,790	80,285	88,725	1,00,274	1,09,499	1,18,732
76	41,313	46,742	55,994	64,065	74,779	84,811	93,729	1,05,931	1,15,678	1,25,433
77	43,630	49,366	59,140	67,665	78,986	89,584	99,006	1,11,897	1,22,195	1,32,501
78	46,073	52,133	62,458	71,460	83,422	94,618	1,04,572	1,18,188	1,29,067	1,39,954
79	48,649	55,050	65,956	75,463	88,100	99,926	1,10,440	1,24,823	1,36,315	1,47,814
80	51,365	58,125	69,645	79,682	93,033	1,05,524	1,16,628	1,31,819	1,43,956	1,56,102
> 80	54,228	61,368	73,533	84,131	98,234	1,11,425	1,23,152	1,39,195	1,52,014	1,64,841
1Adult+3 Child										
91 days - 18	8,746	9,846	11,720	13,246	15,458	17,521	19,345	21,826	23,806	25,785

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19	8,833	9,945	11,838	13,380	15,615	17,699	19,542	22,048	24,048	26,047
20	8,905	10,027	11,939	13,496	15,753	17,857	19,718	22,249	24,269	26,287
21	8,972	10,104	12,034	13,606	15,882	18,007	19,884	22,438	24,476	26,514
22	9,034	10,176	12,122	13,707	16,004	18,146	20,040	22,616	24,671	26,726
23	9,092	10,243	12,205	13,802	16,117	18,276	20,185	22,781	24,852	26,923
24	9,311	10,494	12,508	14,149	16,526	18,744	20,704	23,371	25,498	27,625
25	9,358	10,548	12,575	14,226	16,618	18,850	20,823	23,506	25,647	27,787
26	9,407	10,603	12,642	14,304	16,710	18,954	20,938	23,636	25,790	27,942
27	9,444	10,646	12,696	14,367	16,784	19,040	21,034	23,747	25,911	28,075
28	9,476	10,684	12,743	14,421	16,850	19,117	21,120	23,845	26,020	28,194
29	9,528	10,744	12,817	14,507	16,952	19,233	21,250	23,993	26,182	28,371
30	9,576	10,800	12,886	14,586	17,046	19,341	21,371	24,131	26,334	28,536
31	9,620	10,851	12,949	14,659	17,133	19,442	21,483	24,259	26,474	28,689
32	9,661	10,898	13,007	14,726	17,213	19,534	21,586	24,376	26,603	28,829
33	9,697	10,940	13,059	14,786	17,286	19,618	21,679	24,483	26,721	28,958
34	9,729	10,978	13,106	14,841	17,351	19,693	21,764	24,580	26,827	29,074
35	9,758	11,012	13,148	14,889	17,409	19,760	21,839	24,666	26,922	29,177
36	9,787	11,045	13,188	14,938	17,465	19,824	21,909	24,746	27,010	29,273
37	9,807	11,069	13,219	14,973	17,509	19,874	21,966	24,811	27,082	29,351
38	9,823	11,088	13,243	15,003	17,544	19,916	22,013	24,865	27,142	29,417
39	9,894	11,169	13,342	15,115	17,677	20,068	22,182	25,058	27,352	29,646
40	9,962	11,247	13,437	15,224	17,806	20,216	22,346	25,244	27,556	29,868

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FLEXI HEALTH
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Prospectus

41	10,029	11,323	13,529	15,330	17,931	20,359	22,505	25,424	27,754	30,083
42	10,093	11,396	13,618	15,432	18,052	20,497	22,658	25,599	27,945	30,291
43	10,154	11,467	13,704	15,530	18,168	20,630	22,806	25,767	28,130	30,492
44	10,214	11,535	13,787	15,625	18,281	20,758	22,949	25,930	28,308	30,685
45	10,271	11,601	13,867	15,716	18,389	20,882	23,087	26,086	28,479	30,872
46	10,329	11,667	13,946	15,812	18,498	21,005	23,223	26,240	28,647	31,054
47	10,570	11,940	14,275	16,185	18,936	21,504	23,775	26,864	29,330	31,795
48	11,093	12,532	14,984	16,990	19,879	22,576	24,961	28,205	30,795	33,383
49	11,525	13,021	15,570	17,656	20,660	23,464	25,943	29,316	32,008	34,699
50	11,968	13,522	16,171	18,338	21,460	24,373	26,949	30,454	33,251	36,048
51	12,424	14,038	16,789	19,048	22,286	25,309	27,983	31,622	34,527	37,430
52	12,886	14,562	17,417	19,762	23,122	26,259	29,035	32,812	35,827	38,840
53	13,358	15,096	18,058	20,490	23,975	27,230	30,109	34,027	37,153	40,279
54	13,941	15,755	18,848	21,388	25,027	28,425	31,431	35,523	38,787	42,051
55	14,543	16,437	19,665	22,316	26,115	29,662	32,800	37,071	40,479	43,886
56	15,169	17,146	20,514	23,299	27,254	30,951	34,222	38,677	42,232	45,787
57	15,814	17,876	21,389	24,293	28,419	32,275	35,687	40,334	44,042	47,750
58	16,480	18,630	22,293	25,321	29,623	33,644	37,202	42,047	45,913	49,779
59	17,436	19,712	23,589	26,794	31,350	35,605	39,372	44,501	48,594	52,686
60	18,446	20,854	24,958	28,350	33,172	37,677	41,663	47,092	51,424	55,756
61	19,514	22,063	26,407	30,036	35,122	39,879	44,092	49,834	54,417	59,000
62	20,639	23,337	27,933	31,772	37,155	42,188	46,646	52,722	57,572	62,422

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63	21,827	24,680	29,543	33,605	39,301	44,626	49,343	55,772	60,903	66,034
64	23,080	26,099	31,243	35,539	41,566	47,199	52,190	58,991	64,419	69,847
65	24,402	27,596	33,037	37,581	43,956	49,916	55,194	62,388	68,130	73,872
66	25,801	29,179	34,934	39,825	46,533	52,813	58,383	65,985	72,054	78,126
67	27,273	30,845	36,932	42,104	49,199	55,840	61,730	69,770	76,188	82,609
68	28,827	32,604	39,040	44,508	52,011	59,034	65,263	73,764	80,551	87,341
69	30,466	34,460	41,265	47,044	54,979	62,404	68,990	77,978	85,154	92,333
70	32,195	36,417	43,611	49,720	58,110	65,960	72,923	82,425	90,012	97,601
71	34,023	38,486	46,091	52,736	61,532	69,778	77,108	87,138	95,149	1,03,167
72	35,947	40,665	48,703	55,724	65,023	73,739	81,487	92,088	1,00,556	1,09,031
73	37,977	42,963	51,458	58,876	68,707	77,918	86,107	97,311	1,06,260	1,15,218
74	40,117	45,386	54,364	62,200	72,591	82,326	90,980	1,02,819	1,12,277	1,21,743
75	42,375	47,942	57,428	65,706	76,689	86,975	96,119	1,08,630	1,18,624	1,28,626
76	44,755	50,638	60,660	69,404	81,011	91,878	1,01,540	1,14,758	1,25,318	1,35,886
77	47,265	53,480	64,069	73,304	85,568	97,050	1,07,257	1,21,221	1,32,378	1,43,543
78	49,912	56,477	67,663	77,415	90,374	1,02,503	1,13,286	1,28,037	1,39,823	1,51,617
79	52,703	59,637	71,453	81,751	95,442	1,08,254	1,19,643	1,35,225	1,47,674	1,60,132

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FLEXI HEALTH
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Prospectus

80	55,645	62,969	75,448	86,323	1,00,78 6	1,14,31 7	1,26,34 7	1,42,80 3	1,55,95 3	1,69,111
> 80	58,747	66,482	79,661	91,142	1,06,42 0	1,20,71 0	1,33,41 5	1,50,79 5	1,64,68 2	1,78,578
1Adult+4 Child										
91 days - 18	9,912	11,158	13,283	15,012	17,519	19,857	21,925	24,736	26,980	29,223
19	9,987	11,244	13,385	15,128	17,654	20,011	22,094	24,928	27,189	29,449
20	10,043	11,309	13,466	15,222	17,767	20,141	22,239	25,094	27,371	29,648
21	10,093	11,367	13,538	15,306	17,868	20,257	22,370	25,243	27,536	29,828
22	10,137	11,419	13,602	15,381	17,957	20,361	22,486	25,376	27,682	29,988
23	10,174	11,463	13,658	15,445	18,035	20,452	22,588	25,493	27,811	30,128
24	10,391	11,710	13,958	15,790	18,442	20,917	23,105	26,080	28,454	30,828
25	10,413	11,737	13,993	15,830	18,492	20,975	23,170	26,156	28,539	30,920
26	10,436	11,764	14,026	15,870	18,539	21,028	23,229	26,223	28,612	31,001
27	10,445	11,776	14,042	15,890	18,565	21,059	23,265	26,266	28,660	31,053
28	10,448	11,780	14,050	15,901	18,579	21,077	23,286	26,291	28,688	31,085
29	10,493	11,833	14,115	15,976	18,669	21,181	23,403	26,424	28,835	31,245
30	10,534	11,880	14,174	16,044	18,751	21,276	23,508	26,545	28,967	31,389
31	10,570	11,922	14,227	16,105	18,824	21,360	23,602	26,653	29,086	31,519
32	10,601	11,959	14,272	16,158	18,888	21,434	23,686	26,748	29,192	31,634
33	10,627	11,990	14,311	16,204	18,943	21,499	23,758	26,831	29,283	31,735
34	10,648	12,015	14,344	16,242	18,990	21,553	23,819	26,901	29,361	31,820
35	10,665	12,035	14,370	16,273	19,027	21,597	23,869	26,959	29,425	31,890

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IRDA Regn. No.123; PAN AABCC6633K CIN U66030TN2001PLC047977



FLEXI HEALTH
CHOHLIP24145V052425
Prospectus

36	10,681	12,054	14,394	16,304	19,062	21,636	23,913	27,009	29,479	31,949
37	10,688	12,063	14,406	16,319	19,082	21,660	23,940	27,041	29,515	31,989
38	10,690	12,066	14,412	16,327	19,092	21,673	23,955	27,059	29,536	32,013
39	10,745	12,130	14,490	16,416	19,199	21,795	24,091	27,214	29,706	32,197
40	10,797	12,190	14,563	16,501	19,299	21,910	24,219	27,360	29,866	32,372
41	10,847	12,247	14,633	16,580	19,394	22,019	24,340	27,498	30,018	32,537
42	10,893	12,300	14,698	16,655	19,483	22,121	24,454	27,628	30,160	32,692
43	10,935	12,349	14,758	16,725	19,566	22,217	24,561	27,749	30,294	32,837
44	10,975	12,395	14,815	16,790	19,643	22,306	24,660	27,862	30,418	32,972
45	11,011	12,437	14,866	16,850	19,715	22,388	24,751	27,967	30,533	33,097
46	11,048	12,479	14,917	16,912	19,786	22,468	24,840	28,067	30,642	33,216
47	11,279	12,741	15,233	17,271	20,207	22,947	25,370	28,667	31,298	33,928
48	11,809	13,340	15,951	18,086	21,162	24,032	26,571	30,025	32,781	35,537
49	12,283	13,878	16,595	18,818	22,019	25,007	27,650	31,245	34,114	36,982
50	12,771	14,430	17,257	19,569	22,900	26,009	28,758	32,498	35,483	38,467
51	13,275	15,000	17,939	20,353	23,812	27,042	29,899	33,788	36,891	39,994
52	13,787	15,580	18,635	21,144	24,739	28,096	31,065	35,107	38,332	41,556
53	14,313	16,175	19,348	21,954	25,688	29,175	32,259	36,457	39,807	43,157
54	14,951	16,897	20,213	22,937	26,840	30,485	33,709	38,097	41,598	45,099
55	15,613	17,646	21,111	23,957	28,035	31,843	35,212	39,797	43,455	47,113
56	16,301	18,426	22,045	25,037	29,288	33,261	36,776	41,564	45,384	49,204
57	17,012	19,230	23,009	26,133	30,572	34,720	38,391	43,390	47,379	51,368

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FLEXI HEALTH
CHOHLIP24145V052425
Prospectus

58	17,748	20,063	24,007	27,268	31,902	36,232	40,063	45,281	49,445	53,609
59	18,777	21,228	25,404	28,856	33,761	38,344	42,400	47,924	52,331	56,739
60	19,865	22,458	26,878	30,531	35,724	40,575	44,868	50,714	55,379	60,044
61	21,015	23,761	28,438	32,346	37,824	42,946	47,484	53,667	58,603	63,539
62	22,227	25,132	30,081	34,216	40,013	45,433	50,235	56,778	62,001	67,224
63	23,506	26,579	31,816	36,190	42,324	48,059	53,139	60,062	65,588	71,114
64	24,855	28,106	33,646	38,273	44,763	50,830	56,204	63,528	69,374	75,220
65	26,279	29,718	35,578	40,472	47,337	53,755	59,440	67,187	73,371	79,555
66	27,786	31,423	37,621	42,889	50,113	56,876	62,874	71,061	77,597	84,135
67	29,371	33,218	39,773	45,342	52,983	60,135	66,479	75,137	82,049	88,964
68	31,045	35,112	42,043	47,931	56,012	63,575	70,283	79,438	86,747	94,059
69	32,810	37,111	44,439	50,663	59,208	67,205	74,297	83,977	91,705	99,436
70	34,672	39,219	46,966	53,545	62,580	71,034	78,532	88,765	96,935	1,05,109
71	36,640	41,447	49,637	56,792	66,265	75,145	83,039	93,841	1,02,468	1,11,103
72	38,713	43,793	52,449	60,010	70,025	79,411	87,755	99,172	1,08,291	1,17,418
73	40,898	46,267	55,416	63,405	73,992	83,911	92,730	1,04,796	1,14,434	1,24,081
74	43,203	48,877	58,546	66,985	78,175	88,658	97,978	1,10,729	1,20,914	1,31,108
75	45,634	51,630	61,846	70,761	82,588	93,665	1,03,513	1,16,986	1,27,749	1,38,521
76	48,198	54,533	65,327	74,743	87,242	98,946	1,09,351	1,23,586	1,34,958	1,46,339

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FLEXI HEALTH
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Prospectus

77	50,901	57,594	68,997	78,942	92,150	1,04,515	1,15,508	1,30,546	1,42,561	1,54,584
78	53,752	60,821	72,868	83,371	97,326	1,10,388	1,22,000	1,37,886	1,50,579	1,63,280
79	56,757	64,225	76,949	88,040	1,02,784	1,16,581	1,28,847	1,45,627	1,59,034	1,72,450
80	59,925	67,813	81,252	92,963	1,08,539	1,23,111	1,36,066	1,53,788	1,67,949	1,82,119
> 80	63,266	71,596	85,789	98,153	1,14,606	1,29,996	1,43,678	1,62,394	1,77,350	1,92,315
2 Adult										
91 days - 18	5,830	6,564	7,813	8,831	10,305	11,681	12,897	14,551	15,871	17,190
19	5,968	6,719	7,999	9,041	10,550	11,959	13,204	14,897	16,249	17,599
20	6,099	6,868	8,177	9,244	10,790	12,231	13,506	15,239	16,622	18,005
21	6,230	7,017	8,357	9,448	11,029	12,505	13,809	15,582	16,997	18,412
22	6,362	7,166	8,537	9,653	11,270	12,779	14,113	15,927	17,374	18,821
23	6,494	7,317	8,718	9,859	11,512	13,054	14,418	16,272	17,752	19,231
24	6,747	7,604	9,064	10,253	11,975	13,582	15,003	16,935	18,477	20,018
25	6,881	7,756	9,246	10,460	12,219	13,860	15,311	17,284	18,858	20,432
26	7,020	7,913	9,435	10,675	12,470	14,144	15,625	17,639	19,246	20,852
27	7,154	8,065	9,618	10,884	12,715	14,424	15,935	17,990	19,630	21,269
28	7,289	8,219	9,802	11,093	12,962	14,705	16,246	18,343	20,015	21,687
29	7,424	8,372	9,987	11,304	13,209	14,987	16,558	18,696	20,402	22,107
30	7,560	8,526	10,173	11,515	13,457	15,270	16,872	19,051	20,790	22,528

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FLEXI HEALTH
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Prospectus

31	7,696	8,681	10,359	11,727	13,707	15,553	17,186	19,407	21,179	22,951
32	7,833	8,836	10,546	11,940	13,957	15,838	17,502	19,765	21,570	23,375
33	7,970	8,992	10,734	12,153	14,207	16,124	17,818	20,123	21,962	23,801
34	8,108	9,149	10,922	12,367	14,459	16,411	18,136	20,483	22,356	24,228
35	8,246	9,306	11,111	12,582	14,712	16,699	18,455	20,845	22,751	24,657
36	8,389	9,467	11,304	12,804	14,970	16,992	18,780	21,211	23,151	25,091
37	8,528	9,625	11,494	13,020	15,225	17,282	19,101	21,575	23,549	25,523
38	8,667	9,784	11,685	13,238	15,480	17,573	19,423	21,940	23,948	25,956
39	8,808	9,943	11,877	13,456	15,737	17,865	19,747	22,307	24,349	26,391
40	8,948	10,102	12,069	13,675	15,994	18,158	20,071	22,674	24,751	26,828
41	9,089	10,263	12,262	13,894	16,252	18,452	20,397	23,043	25,155	27,266
42	9,231	10,424	12,456	14,115	16,511	18,747	20,724	23,414	25,560	27,705
43	9,373	10,585	12,650	14,336	16,771	19,043	21,052	23,785	25,966	28,146
44	9,516	10,747	12,845	14,558	17,032	19,340	21,381	24,158	26,374	28,589
45	9,659	10,910	13,041	14,780	17,293	19,638	21,712	24,532	26,783	29,033
46	9,806	11,076	13,240	15,011	17,561	19,942	22,047	24,911	27,197	29,482
47	10,131	11,444	13,682	15,513	18,150	20,611	22,787	25,749	28,112	30,474
48	10,735	12,128	14,501	16,442	19,238	21,848	24,156	27,296	29,801	32,306
49	11,374	12,850	15,366	17,424	20,388	23,155	25,602	28,931	31,587	34,243
50	12,048	13,613	16,280	18,461	21,604	24,536	27,130	30,659	33,474	36,290
51	12,764	14,423	17,249	19,570	22,896	26,002	28,749	32,489	35,472	38,456
52	13,517	15,275	18,269	20,729	24,254	27,545	30,456	34,418	37,580	40,742

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FLEXI HEALTH
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Prospectus

53	14,313	16,175	19,348	21,954	25,688	29,175	32,259	36,457	39,807	43,157
54	15,153	17,125	20,487	23,247	27,203	30,897	34,164	38,611	42,160	45,708
55	16,040	18,130	21,690	24,614	28,803	32,716	36,177	40,887	44,646	48,403
56	16,981	19,193	22,963	26,081	30,509	34,647	38,309	43,295	47,275	51,254
57	17,970	20,313	24,305	27,606	32,295	36,676	40,554	45,834	50,048	54,262
58	19,015	21,496	25,722	29,216	34,181	38,820	42,925	48,515	52,977	57,438
59	20,119	22,744	27,218	30,917	36,173	41,083	45,429	51,347	56,069	60,792
60	21,284	24,063	28,798	32,712	38,275	43,473	48,073	54,336	59,335	64,333
61	22,517	25,458	30,469	34,656	40,525	46,014	50,875	57,501	62,789	68,077
62	23,815	26,927	32,230	36,660	42,871	48,679	53,823	60,834	66,429	72,025
63	25,185	28,477	34,088	38,775	45,347	51,492	56,934	64,352	70,272	76,193
64	26,630	30,114	36,050	41,007	47,960	54,461	60,219	68,066	74,329	80,593
65	28,156	31,841	38,120	43,363	50,719	57,595	63,685	71,986	78,611	85,237
66	29,770	33,668	40,308	45,952	53,692	60,938	67,365	76,136	83,139	90,145
67	31,469	35,591	42,614	48,581	56,768	64,431	71,227	80,504	87,909	95,318
68	33,262	37,620	45,046	51,355	60,013	68,116	75,303	85,112	92,943	1,00,778
69	35,153	39,761	47,613	54,282	63,438	72,005	79,604	89,975	98,255	1,06,538
70	37,148	42,020	50,321	57,370	67,051	76,108	84,141	95,106	1,03,859	1,12,616
71	39,258	44,407	53,182	60,849	70,998	80,513	88,971	1,00,544	1,09,787	1,19,039
72	41,478	46,921	56,196	64,297	75,027	85,083	94,024	1,06,256	1,16,026	1,25,806

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FLEXI HEALTH
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Prospectus

73	43,820	49,572	59,374	67,934	79,277	89,905	99,354	1,12,282	1,22,608	1,32,943
74	46,289	52,369	62,727	71,770	83,759	94,991	1,04,976	1,18,638	1,29,551	1,40,473
75	48,894	55,318	66,264	75,815	88,487	1,00,356	1,10,907	1,25,342	1,36,874	1,48,415
76	51,641	58,428	69,993	80,082	93,474	1,06,014	1,17,162	1,32,413	1,44,598	1,56,792
77	54,537	61,708	73,926	84,581	98,732	1,11,980	1,23,758	1,39,871	1,52,744	1,65,626
78	57,591	65,166	78,073	89,326	1,04,278	1,18,273	1,30,714	1,47,735	1,61,334	1,74,943
79	60,811	68,812	82,445	94,328	1,10,126	1,24,908	1,38,050	1,56,028	1,70,393	1,84,768
80	64,206	72,657	87,056	99,603	1,16,291	1,31,905	1,45,785	1,64,773	1,79,945	1,95,128
> 80	67,785	76,710	91,917	1,05,164	1,22,792	1,39,281	1,53,940	1,73,994	1,90,017	2,06,052
2 Adult+1 Child										
91 days - 18	7,579	8,533	10,157	11,480	13,397	15,185	16,766	18,916	20,632	22,347
19	7,719	8,690	10,345	11,693	13,645	15,467	17,077	19,267	21,015	22,762
20	7,848	8,837	10,522	11,894	13,883	15,737	17,377	19,608	21,387	23,166
21	7,975	8,982	10,697	12,094	14,118	16,006	17,675	19,945	21,757	23,568
22	8,101	9,125	10,870	12,292	14,351	16,272	17,970	20,280	22,123	23,965
23	8,226	9,268	11,042	12,488	14,582	16,535	18,262	20,611	22,486	24,359
24	8,502	9,581	11,421	12,919	15,089	17,114	18,904	21,338	23,281	25,223

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FLEXI HEALTH
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Prospectus

25	8,624	9,720	11,589	13,110	15,315	17,371	19,189	21,662	23,635	25,608
26	8,752	9,865	11,762	13,308	15,546	17,633	19,479	21,990	23,993	25,996
27	8,871	10,001	11,926	13,496	15,767	17,886	19,760	22,308	24,341	26,374
28	8,990	10,136	12,090	13,682	15,986	18,136	20,037	22,622	24,685	26,748
29	9,107	10,270	12,251	13,866	16,203	18,384	20,312	22,934	25,026	27,118
30	9,223	10,402	12,411	14,048	16,418	18,629	20,584	23,242	25,364	27,485
31	9,338	10,533	12,569	14,229	16,631	18,871	20,853	23,547	25,698	27,847
32	9,452	10,663	12,726	14,407	16,841	19,111	21,119	23,849	26,028	28,206
33	9,564	10,791	12,880	14,584	17,049	19,349	21,382	24,148	26,355	28,561
34	9,675	10,917	13,033	14,758	17,255	19,584	21,643	24,443	26,678	28,912
35	9,785	11,043	13,185	14,931	17,458	19,816	21,900	24,736	26,998	29,260
36	9,899	11,171	13,339	15,109	17,665	20,051	22,160	25,029	27,319	29,608
37	10,006	11,293	13,487	15,277	17,864	20,277	22,412	25,315	27,631	29,947
38	10,112	11,414	13,633	15,444	18,060	20,502	22,660	25,597	27,940	30,282
39	10,246	11,567	13,817	15,654	18,307	20,783	22,972	25,950	28,326	30,702
40	10,380	11,719	14,000	15,863	18,553	21,063	23,283	26,302	28,711	31,120
41	10,513	11,871	14,183	16,071	18,798	21,343	23,593	26,653	29,096	31,537
42	10,646	12,022	14,366	16,279	19,043	21,621	23,902	27,004	29,479	31,953
43	10,779	12,173	14,548	16,486	19,286	21,899	24,210	27,353	29,861	32,368
44	10,911	12,323	14,729	16,693	19,530	22,177	24,517	27,701	30,242	32,782
45	11,043	12,473	14,910	16,899	19,772	22,453	24,824	28,049	30,622	33,194
46	11,178	12,626	15,094	17,113	20,020	22,734	25,134	28,399	31,004	33,609

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Prospectus

47	11,515	13,008	15,552	17,633	20,630	23,428	25,902	29,268	31,954	34,639
48	12,166	13,745	16,434	18,634	21,803	24,761	27,376	30,935	33,775	36,614
49	12,814	14,478	17,312	19,631	22,971	26,088	28,844	32,595	35,588	38,580
50	13,494	15,247	18,233	20,677	24,196	27,481	30,385	34,338	37,491	40,644
51	14,211	16,057	19,204	21,788	25,491	28,949	32,008	36,171	39,493	42,814
52	14,959	16,904	20,218	22,940	26,841	30,483	33,705	38,090	41,589	45,087
53	15,744	17,792	21,282	24,149	28,257	32,092	35,485	40,103	43,788	47,472
54	16,567	18,724	22,399	25,417	29,742	33,781	37,353	42,215	46,095	49,974
55	17,430	19,701	23,569	26,747	31,300	35,551	39,312	44,430	48,515	52,598
56	18,339	20,729	24,800	28,167	32,949	37,418	41,373	46,759	51,057	55,355
57	19,288	21,803	26,088	29,630	34,663	39,366	43,528	49,195	53,718	58,241
58	20,283	22,929	27,437	31,164	36,460	41,408	45,787	51,750	56,509	61,267
59	21,460	24,261	29,033	32,978	38,584	43,822	48,458	54,770	59,807	64,844
60	22,702	25,667	30,718	34,893	40,827	46,371	51,278	57,959	63,291	68,622
61	24,018	27,155	32,501	36,967	43,227	49,081	54,267	61,334	66,975	72,616
62	25,402	28,722	34,378	39,104	45,729	51,924	57,411	64,889	70,858	76,827
63	26,864	30,376	36,361	41,360	48,370	54,924	60,730	68,642	74,957	81,273
64	28,406	32,122	38,453	43,741	51,158	58,092	64,233	72,604	79,285	85,966
65	30,033	33,964	40,661	46,254	54,100	61,435	67,931	76,785	83,852	90,920
66	31,755	35,912	42,996	49,016	57,272	65,001	71,856	81,212	88,682	96,155
67	33,567	37,964	45,455	51,820	60,552	68,726	75,976	85,870	93,770	1,01,673
68	35,479	40,128	48,049	54,779	64,014	72,657	80,323	90,786	99,139	1,07,496

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FLEXI HEALTH
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Prospectus

69	37,497	42,412	50,787	57,901	67,667	76,805	84,911	95,973	1,04,805	1,13,641
70	39,625	44,821	53,676	61,194	71,521	81,182	89,751	1,01,446	1,10,783	1,20,124
71	41,875	47,368	56,727	64,906	75,731	85,880	94,902	1,07,247	1,17,107	1,26,975
72	44,243	50,049	59,942	68,583	80,029	90,756	1,00,292	1,13,340	1,23,762	1,34,193
73	46,741	52,877	63,333	72,463	84,562	95,899	1,05,978	1,19,767	1,30,782	1,41,806
74	49,375	55,860	66,909	76,554	89,343	1,01,324	1,11,975	1,26,547	1,38,188	1,49,838
75	52,154	59,006	70,681	80,870	94,387	1,07,046	1,18,301	1,33,698	1,45,999	1,58,309
76	55,083	62,323	74,659	85,421	99,705	1,13,081	1,24,972	1,41,241	1,54,238	1,67,244
77	58,173	65,821	78,854	90,220	1,05,315	1,19,446	1,32,009	1,49,195	1,62,927	1,76,668
78	61,430	69,510	83,277	95,281	1,11,230	1,26,158	1,39,429	1,57,584	1,72,090	1,86,606
79	64,865	73,400	87,942	1,00,617	1,17,467	1,33,235	1,47,253	1,66,430	1,81,753	1,97,086
80	68,486	77,500	92,860	1,06,243	1,24,044	1,40,698	1,55,504	1,75,758	1,91,942	2,08,137
> 80	72,304	81,824	98,045	1,12,175	1,30,978	1,48,567	1,64,203	1,85,593	2,02,685	2,19,788
2 Adult+2 Child										
91 days - 18	9,329	10,502	12,501	14,129	16,488	18,689	20,635	23,281	25,393	27,504
19	9,470	10,661	12,691	14,345	16,740	18,975	20,950	23,637	25,781	27,924

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20	9,596	10,805	12,866	14,544	16,976	19,244	21,249	23,976	26,152	28,328
21	9,719	10,946	13,037	14,739	17,206	19,507	21,541	24,308	26,516	28,723
22	9,840	11,084	13,204	14,930	17,431	19,765	21,827	24,633	26,872	29,110
23	9,958	11,219	13,367	15,117	17,652	20,016	22,107	24,951	27,219	29,487
24	10,256	11,558	13,777	15,584	18,203	20,645	22,804	25,741	28,085	30,427
25	10,367	11,685	13,931	15,760	18,410	20,883	23,068	26,041	28,413	30,784
26	10,483	11,817	14,089	15,941	18,622	21,122	23,333	26,341	28,741	31,140
27	10,588	11,937	14,235	16,108	18,819	21,348	23,584	26,625	29,052	31,478
28	10,691	12,054	14,377	16,270	19,011	21,567	23,828	26,902	29,356	31,808
29	10,790	12,168	14,515	16,428	19,197	21,781	24,065	27,172	29,651	32,129
30	10,886	12,278	14,649	16,582	19,379	21,988	24,295	27,434	29,938	32,441
31	10,980	12,385	14,779	16,730	19,555	22,189	24,519	27,688	30,216	32,743
32	11,071	12,489	14,905	16,875	19,725	22,385	24,736	27,934	30,486	33,037
33	11,158	12,589	15,027	17,014	19,890	22,574	24,946	28,173	30,747	33,321
34	11,243	12,686	15,145	17,149	20,050	22,756	25,149	28,404	31,000	33,596
35	11,325	12,780	15,259	17,280	20,204	22,933	25,345	28,627	31,245	33,862
36	11,408	12,875	15,374	17,413	20,360	23,109	25,540	28,847	31,486	34,124
37	11,484	12,962	15,479	17,534	20,503	23,273	25,722	29,054	31,713	34,371
38	11,557	13,045	15,580	17,650	20,640	23,430	25,897	29,254	31,931	34,608
39	11,685	13,191	15,757	17,851	20,877	23,701	26,197	29,593	32,303	35,012
40	11,812	13,335	15,931	18,050	21,112	23,968	26,494	29,930	32,672	35,412
41	11,937	13,478	16,104	18,248	21,344	24,233	26,788	30,263	33,036	35,809

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42	12,062	13,620	16,276	18,443	21,574	24,496	27,079	30,594	33,398	36,201
43	12,185	13,761	16,445	18,636	21,802	24,756	27,368	30,921	33,756	36,590
44	12,307	13,899	16,613	18,828	22,028	25,013	27,653	31,244	34,110	36,975
45	12,428	14,037	16,779	19,017	22,251	25,268	27,936	31,565	34,461	37,356
46	12,551	14,177	16,947	19,214	22,479	25,526	28,220	31,886	34,812	37,737
47	12,900	14,572	17,422	19,753	23,111	26,244	29,016	32,787	35,795	38,804
48	13,598	15,362	18,367	20,826	24,368	27,674	30,597	34,574	37,748	40,921
49	14,255	16,105	19,258	21,838	25,553	29,021	32,087	36,260	39,589	42,918
50	14,940	16,880	20,187	22,892	26,788	30,425	33,641	38,017	41,508	44,999
51	15,657	17,692	21,158	24,006	28,086	31,896	35,266	39,853	43,513	47,172
52	16,401	18,533	22,167	25,151	29,428	33,421	36,953	41,761	45,597	49,433
53	17,175	19,410	23,217	26,345	30,826	35,010	38,711	43,749	47,769	51,788
54	17,981	20,322	24,311	27,587	32,281	36,664	40,542	45,819	50,030	54,240
55	18,821	21,272	25,449	28,880	33,796	38,387	42,447	47,974	52,384	56,793
56	19,698	22,264	26,637	30,254	35,390	40,190	44,438	50,223	54,839	59,455
57	20,606	23,292	27,870	31,655	37,031	42,055	46,502	52,557	57,388	62,220
58	21,551	24,362	29,152	33,112	38,738	43,996	48,648	54,984	60,040	65,096
59	22,801	25,777	30,848	35,039	40,996	46,561	51,486	58,193	63,545	68,897
60	24,121	27,271	32,638	37,074	43,379	49,269	54,483	61,581	67,246	72,911
61	25,519	28,852	34,532	39,277	45,929	52,149	57,659	65,167	71,161	77,154
62	26,990	30,517	36,527	41,548	48,587	55,169	60,999	68,945	75,286	81,629
63	28,543	32,274	38,633	43,945	51,393	58,357	64,526	72,932	79,642	86,353

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64	30,181	34,129	40,856	46,475	54,355	61,722	68,248	77,141	84,240	91,339
65	31,910	36,087	43,202	49,144	57,481	65,274	72,177	81,584	89,093	96,602
66	33,740	38,157	45,683	52,079	60,851	69,063	76,347	86,288	94,225	1,02,164
67	35,665	40,336	48,296	55,059	64,337	73,022	80,724	91,237	99,631	1,08,027
68	37,697	42,636	51,053	58,202	68,015	77,198	85,343	96,460	1,05,336	1,14,215
69	39,840	45,063	53,961	61,519	71,896	81,606	90,218	1,01,972	1,11,356	1,20,743
70	42,102	47,623	57,030	65,019	75,991	86,256	95,360	1,07,787	1,17,707	1,27,632
71	44,492	50,328	60,273	68,962	80,465	91,248	1,00,834	1,13,950	1,24,426	1,34,911
72	47,008	53,177	63,688	72,870	85,031	96,428	1,06,560	1,20,423	1,31,497	1,42,580
73	49,662	56,182	67,291	76,991	89,847	1,01,893	1,12,601	1,27,253	1,38,956	1,50,669
74	52,461	59,351	71,091	81,339	94,927	1,07,657	1,18,973	1,34,456	1,46,824	1,59,203
75	55,413	62,694	75,099	85,924	1,00,286	1,13,736	1,25,694	1,42,054	1,55,124	1,68,204
76	58,526	66,218	79,325	90,759	1,05,937	1,20,149	1,32,783	1,50,068	1,63,877	1,77,697
77	61,809	69,935	83,782	95,859	1,11,897	1,26,911	1,40,259	1,58,520	1,73,109	1,87,710
78	65,270	73,855	88,482	1,01,236	1,18,182	1,34,043	1,48,143	1,67,433	1,82,845	1,98,269
79	68,919	77,987	93,438	1,06,905	1,24,809	1,41,563	1,56,457	1,76,832	1,93,112	2,09,404

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Prospectus

80	72,767	82,344	98,663	1,12,883	1,31,797	1,49,492	1,65,223	1,86,743	2,03,938	2,21,145
> 80	76,823	86,938	1,04,172	1,19,186	1,39,164	1,57,852	1,74,466	1,97,193	2,15,353	2,33,525
2 Adult+3 Child										
91 days - 18	10,689	12,033	14,324	16,189	18,893	21,415	23,644	26,677	29,096	31,515
19	10,823	12,184	14,504	16,394	19,132	21,685	23,943	27,014	29,464	31,913
20	10,938	12,316	14,665	16,578	19,349	21,935	24,220	27,329	29,809	32,289
21	11,049	12,443	14,820	16,755	19,559	22,175	24,487	27,633	30,142	32,651
22	11,155	12,565	14,968	16,925	19,761	22,406	24,744	27,925	30,462	32,999
23	11,257	12,682	15,111	17,088	19,954	22,627	24,991	28,205	30,770	33,334
24	11,561	13,028	15,530	17,567	20,518	23,271	25,705	29,016	31,657	34,298
25	11,651	13,133	15,657	17,713	20,691	23,470	25,926	29,267	31,933	34,598
26	11,747	13,241	15,787	17,863	20,866	23,668	26,146	29,516	32,205	34,893
27	11,828	13,335	15,902	17,995	21,023	23,848	26,346	29,744	32,455	35,165
28	11,905	13,424	16,011	18,119	21,171	24,018	26,535	29,960	32,692	35,423
29	12,003	13,535	16,146	18,275	21,355	24,229	26,769	30,226	32,983	35,740
30	12,096	13,642	16,277	18,424	21,532	24,431	26,995	30,482	33,264	36,045
31	12,186	13,745	16,402	18,568	21,702	24,626	27,212	30,728	33,534	36,339
32	12,272	13,844	16,522	18,705	21,865	24,813	27,419	30,965	33,793	36,621
33	12,354	13,938	16,637	18,837	22,021	24,992	27,619	31,191	34,042	36,891
34	12,432	14,028	16,747	18,963	22,171	25,163	27,809	31,408	34,279	37,150
35	12,507	14,113	16,851	19,083	22,313	25,326	27,990	31,614	34,506	37,396

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36	12,583	14,200	16,956	19,206	22,456	25,488	28,169	31,817	34,727	37,637
37	12,649	14,277	17,050	19,314	22,584	25,635	28,333	32,003	34,931	37,859
38	12,712	14,349	17,138	19,415	22,704	25,773	28,487	32,179	35,124	38,069
39	12,830	14,483	17,301	19,601	22,923	26,023	28,764	32,493	35,469	38,443
40	12,945	14,615	17,460	19,783	23,138	26,268	29,036	32,802	35,807	38,811
41	13,058	14,744	17,617	19,961	23,349	26,509	29,304	33,105	36,139	39,171
42	13,169	14,871	17,770	20,137	23,556	26,746	29,566	33,403	36,465	39,526
43	13,279	14,995	17,921	20,309	23,759	26,978	29,824	33,696	36,785	39,874
44	13,385	15,117	18,069	20,478	23,958	27,205	30,076	33,982	37,099	40,215
45	13,490	15,237	18,214	20,643	24,153	27,428	30,324	34,264	37,407	40,549
46	13,597	15,358	18,360	20,815	24,352	27,653	30,572	34,544	37,713	40,881
47	13,947	15,755	18,835	21,356	24,986	28,374	31,371	35,447	38,700	41,953
48	14,671	16,574	19,817	22,471	26,292	29,858	33,013	37,304	40,728	44,152
49	15,316	17,305	20,692	23,464	27,456	31,182	34,477	38,960	42,537	46,114
50	15,984	18,060	21,598	24,492	28,661	32,552	35,992	40,674	44,409	48,144
51	16,678	18,846	22,538	25,572	29,918	33,976	37,566	42,452	46,351	50,249
52	17,392	19,653	23,507	26,672	31,206	35,441	39,187	44,285	48,353	52,421
53	18,129	20,488	24,507	27,808	32,538	36,955	40,862	46,179	50,423	54,665
54	18,992	21,464	25,676	29,137	34,095	38,724	42,819	48,393	52,841	57,287
55	19,890	22,481	26,895	30,521	35,716	40,568	44,859	50,700	55,360	60,020
56	20,830	23,544	28,168	31,992	37,424	42,500	46,992	53,109	57,991	62,872
57	21,804	24,647	29,490	33,495	39,184	44,501	49,205	55,612	60,725	65,837

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58	22,819	25,795	30,867	35,059	41,017	46,584	51,510	58,219	63,572	68,925
59	24,142	27,293	32,662	37,100	43,407	49,300	54,515	61,616	67,283	72,950
60	25,540	28,875	34,558	39,255	45,931	52,168	57,687	65,204	71,202	77,200
61	27,020	30,549	36,563	41,588	48,630	55,217	61,050	69,001	75,346	81,693
62	28,578	32,312	38,676	43,992	51,445	58,414	64,587	73,000	79,715	86,431
63	30,221	34,173	40,906	46,530	54,416	61,790	68,321	77,222	84,327	91,432
64	31,957	36,137	43,260	49,208	57,552	65,353	72,263	81,679	89,195	96,712
65	33,788	38,209	45,744	52,035	60,862	69,114	76,423	86,383	94,334	1,02,285
66	35,724	40,401	48,370	55,143	64,431	73,126	80,838	91,364	99,767	1,08,174
67	37,763	42,709	51,137	58,297	68,121	77,317	85,473	96,604	1,05,491	1,14,382
68	39,914	45,144	54,056	61,626	72,016	81,739	90,364	1,02,134	1,11,532	1,20,933
69	42,184	47,714	57,136	65,138	76,125	86,406	95,524	1,07,970	1,17,906	1,27,846
70	44,578	50,424	60,385	68,844	80,461	91,330	1,00,970	1,14,127	1,24,631	1,35,140
71	47,109	53,289	63,818	73,019	85,198	96,615	1,06,765	1,20,652	1,31,745	1,42,847
72	49,773	56,305	67,435	77,156	90,032	1,02,100	1,12,828	1,27,507	1,39,232	1,50,967
73	52,583	59,487	71,249	81,520	95,132	1,07,886	1,19,225	1,34,738	1,47,130	1,59,532
74	55,547	62,842	75,273	86,123	1,00,511	1,13,989	1,25,972	1,42,365	1,55,461	1,68,568

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FLEXI HEALTH
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Prospectus

75	58,673	66,381	79,516	90,978	1,06,185	1,20,427	1,33,088	1,50,411	1,64,249	1,78,098
76	61,969	70,114	83,991	96,098	1,12,169	1,27,216	1,40,594	1,58,896	1,73,517	1,88,150
77	65,444	74,049	88,711	1,01,497	1,18,479	1,34,377	1,48,510	1,67,845	1,83,292	1,98,751
78	69,109	78,199	93,687	1,07,191	1,25,134	1,41,927	1,56,857	1,77,282	1,93,601	2,09,932
79	72,973	82,575	98,934	1,13,194	1,32,151	1,49,890	1,65,660	1,87,234	2,04,472	2,21,721
80	77,047	87,188	1,04,467	1,19,524	1,39,550	1,58,285	1,74,942	1,97,728	2,15,935	2,34,154
> 80	81,342	92,052	1,10,300	1,26,197	1,47,351	1,67,138	1,84,729	2,08,792	2,28,021	2,47,262
2 Adult+4 Child										
91 days - 18	11,855	13,346	15,887	17,955	20,954	23,751	26,224	29,587	32,270	34,953
19	11,977	13,483	16,051	18,142	21,171	23,997	26,496	29,894	32,605	35,316
20	12,076	13,598	16,191	18,303	21,363	24,218	26,741	30,174	32,912	35,650
21	12,170	13,706	16,324	18,456	21,544	24,425	26,973	30,437	33,202	35,965
22	12,258	13,807	16,448	18,598	21,714	24,621	27,190	30,685	33,474	36,261
23	12,339	13,901	16,563	18,732	21,873	24,803	27,393	30,917	33,728	36,539
24	12,640	14,245	16,980	19,207	22,434	25,444	28,105	31,725	34,613	37,501
25	12,706	14,322	17,075	19,317	22,565	25,595	28,274	31,917	34,825	37,731
26	12,776	14,402	17,171	19,428	22,695	25,743	28,438	32,103	35,028	37,951
27	12,830	14,464	17,249	19,518	22,803	25,868	28,577	32,262	35,203	38,143

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FLEXI HEALTH
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Prospectus

28	12,877	14,519	17,318	19,598	22,899	25,979	28,702	32,405	35,360	38,314
29	12,968	14,623	17,445	19,744	23,072	26,177	28,922	32,656	35,635	38,614
30	13,054	14,722	17,565	19,883	23,237	26,366	29,132	32,895	35,897	38,899
31	13,135	14,816	17,680	20,014	23,393	26,544	29,331	33,122	36,146	39,170
32	13,212	14,904	17,788	20,138	23,540	26,714	29,520	33,336	36,382	39,426
33	13,284	14,987	17,889	20,255	23,679	26,873	29,697	33,539	36,604	39,668
34	13,351	15,065	17,985	20,365	23,809	27,023	29,864	33,729	36,813	39,896
35	13,414	15,137	18,073	20,467	23,931	27,163	30,021	33,907	37,008	40,109
36	13,478	15,210	18,162	20,572	24,052	27,300	30,172	34,079	37,197	40,313
37	13,531	15,272	18,238	20,659	24,157	27,421	30,306	34,232	37,365	40,496
38	13,579	15,328	18,307	20,739	24,252	27,531	30,430	34,373	37,519	40,665
39	13,681	15,444	18,449	20,901	24,444	27,750	30,673	34,649	37,822	40,994
40	13,780	15,558	18,587	21,059	24,630	27,963	30,910	34,918	38,117	41,314
41	13,876	15,668	18,720	21,212	24,811	28,170	31,139	35,179	38,403	41,625
42	13,969	15,774	18,850	21,360	24,986	28,370	31,362	35,433	38,680	41,927
43	14,060	15,878	18,975	21,504	25,156	28,564	31,578	35,678	38,949	42,219
44	14,147	15,977	19,096	21,642	25,320	28,752	31,787	35,915	39,209	42,502
45	14,231	16,073	19,213	21,776	25,479	28,934	31,989	36,144	39,460	42,775
46	14,316	16,171	19,331	21,916	25,640	29,115	32,189	36,371	39,707	43,043
47	14,656	16,556	19,793	22,442	26,257	29,817	32,966	37,250	40,668	44,086
48	15,387	17,383	20,784	23,567	27,574	31,315	34,623	39,124	42,715	46,306
49	16,075	18,161	21,717	24,626	28,815	32,726	36,184	40,889	44,643	48,396

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50	16,787	18,968	22,683	25,723	30,101	34,187	37,801	42,718	46,641	50,563
51	17,529	19,807	23,688	26,876	31,444	35,709	39,483	44,618	48,716	52,813
52	18,293	20,672	24,724	28,054	32,823	37,277	41,217	46,580	50,859	55,137
53	19,084	21,566	25,797	29,272	34,251	38,900	43,012	48,610	53,076	57,542
54	20,002	22,606	27,042	30,686	35,908	40,784	45,097	50,967	55,651	60,335
55	20,959	23,689	28,341	32,162	37,637	42,749	47,271	53,426	58,337	63,247
56	21,962	24,823	29,699	33,731	39,458	44,810	49,546	55,995	61,142	66,289
57	23,002	26,001	31,111	35,335	41,337	46,946	51,909	58,668	64,062	69,455
58	24,086	27,228	32,581	37,007	43,296	49,172	54,372	61,453	67,104	72,754
59	25,484	28,810	34,477	39,161	45,819	52,039	57,543	65,039	71,021	77,003
60	26,959	30,479	36,478	41,435	48,482	55,066	60,892	68,826	75,158	81,489
61	28,521	32,246	38,594	43,898	51,332	58,284	64,442	72,834	79,532	86,231
62	30,165	34,107	40,824	46,436	54,303	61,660	68,176	77,056	84,144	91,232
63	31,900	36,071	43,178	49,115	57,439	65,223	72,117	81,512	89,012	96,512
64	33,732	38,144	45,663	51,942	60,750	68,984	76,277	86,217	94,150	1,02,085
65	35,665	40,332	48,285	54,926	64,243	72,954	80,668	91,182	99,574	1,07,967
66	37,709	42,646	51,057	58,206	68,010	77,188	85,329	96,440	1,05,310	1,14,184
67	39,861	45,082	53,977	61,536	71,906	81,612	90,221	1,01,971	1,11,352	1,20,737
68	42,132	47,652	57,059	65,050	76,017	86,281	95,384	1,07,809	1,17,728	1,27,652
69	44,528	50,364	60,310	68,757	80,354	91,206	1,00,831	1,13,968	1,24,456	1,34,948

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Prospectus

70	47,055	53,226	63,740	72,668	84,931	96,403	1,06,579	1,20,467	1,31,555	1,42,648
71	49,726	56,249	67,364	77,075	89,931	1,01,983	1,12,696	1,27,355	1,39,064	1,50,783
72	52,538	59,433	71,181	81,443	95,034	1,07,772	1,19,097	1,34,591	1,46,967	1,59,354
73	55,505	62,792	75,208	86,049	1,00,417	1,13,880	1,25,848	1,42,223	1,55,304	1,68,395
74	58,633	66,334	79,455	90,908	1,06,095	1,20,322	1,32,970	1,50,275	1,64,098	1,77,932
75	61,932	70,069	83,934	96,033	1,12,084	1,27,117	1,40,482	1,58,767	1,73,374	1,87,992
76	65,412	74,009	88,658	1,01,437	1,18,400	1,34,284	1,48,405	1,67,723	1,83,157	1,98,603
77	69,080	78,163	93,639	1,07,136	1,25,061	1,41,842	1,56,760	1,77,170	1,93,475	2,09,793
78	72,949	82,543	98,892	1,13,146	1,32,085	1,49,812	1,65,572	1,87,131	2,04,357	2,21,594
79	77,027	87,162	1,04,431	1,19,482	1,39,492	1,58,217	1,74,863	1,97,636	2,15,831	2,34,039
80	81,327	92,032	1,10,271	1,26,164	1,47,302	1,67,079	1,84,661	2,08,713	2,27,931	2,47,162
> 80	85,861	97,165	1,16,428	1,33,208	1,55,537	1,76,423	1,94,991	2,20,392	2,40,689	2,60,999

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FLEXI HEALTH
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Prospectus

TIER 2										
Age/SI	50000	100000	200000	300000	500000	750000	1000000	1500000	2000000	2500000
1 Adult										
91 days - 18	3,291	3,698	4,392	4,958	5,777	6,541	7,217	8,135	8,869	9,602
19	3,369	3,786	4,496	5,075	5,914	6,697	7,388	8,329	9,080	9,830
20	3,441	3,868	4,596	5,189	6,047	6,848	7,556	8,519	9,287	10,056
21	3,514	3,951	4,696	5,302	6,180	7,000	7,724	8,710	9,496	10,282
22	3,588	4,034	4,796	5,416	6,314	7,152	7,893	8,901	9,705	10,509
23	3,661	4,118	4,896	5,530	6,449	7,305	8,063	9,093	9,915	10,737
24	3,802	4,278	5,089	5,749	6,706	7,599	8,388	9,462	10,318	11,174
25	3,876	4,362	5,190	5,865	6,842	7,753	8,559	9,655	10,530	11,404
26	3,954	4,450	5,295	5,985	6,982	7,912	8,735	9,854	10,746	11,639
27	4,029	4,535	5,398	6,101	7,118	8,068	8,907	10,049	10,960	11,870
28	4,104	4,620	5,500	6,217	7,255	8,224	9,080	10,245	11,174	12,103
29	4,179	4,706	5,603	6,334	7,393	8,380	9,253	10,441	11,389	12,336
30	4,254	4,791	5,706	6,452	7,531	8,538	9,428	10,638	11,604	12,570
31	4,330	4,877	5,810	6,570	7,669	8,695	9,602	10,836	11,821	12,805
32	4,406	4,964	5,914	6,688	7,808	8,854	9,778	11,035	12,038	13,041
33	4,483	5,050	6,018	6,806	7,948	9,013	9,954	11,234	12,256	13,277
34	4,559	5,137	6,123	6,926	8,088	9,172	10,131	11,435	12,475	13,515
35	4,636	5,225	6,228	7,045	8,228	9,332	10,308	11,635	12,694	13,753
36	4,716	5,315	6,336	7,169	8,372	9,495	10,489	11,839	12,917	13,995

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FLEXI HEALTH
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Prospectus

37	4,793	5,403	6,441	7,289	8,514	9,657	10,667	12,042	13,139	14,235
38	4,871	5,491	6,548	7,410	8,656	9,818	10,846	12,245	13,360	14,476
39	4,949	5,580	6,654	7,531	8,798	9,981	11,026	12,448	13,583	14,718
40	5,027	5,668	6,761	7,653	8,941	10,144	11,207	12,653	13,807	14,960
41	5,106	5,758	6,868	7,775	9,085	10,307	11,388	12,858	14,031	15,204
42	5,184	5,847	6,976	7,898	9,229	10,471	11,569	13,064	14,256	15,448
43	5,263	5,937	7,084	8,021	9,373	10,636	11,752	13,270	14,482	15,693
44	5,343	6,027	7,192	8,144	9,518	10,801	11,935	13,478	14,708	15,939
45	5,422	6,117	7,301	8,268	9,664	10,967	12,119	13,686	14,936	16,186
46	5,504	6,210	7,413	8,396	9,813	11,136	12,305	13,897	15,166	16,436
47	5,686	6,416	7,659	8,676	10,141	11,508	12,718	14,363	15,676	16,988
48	6,025	6,798	8,117	9,195	10,748	12,198	13,480	15,225	16,617	18,009
49	6,382	7,202	8,600	9,743	11,390	12,927	14,287	16,136	17,612	19,087
50	6,760	7,629	9,111	10,323	12,068	13,698	15,139	17,099	18,663	20,227
51	7,161	8,082	9,653	10,942	12,790	14,515	16,042	18,119	19,777	21,434
52	7,583	8,559	10,223	11,589	13,547	15,376	16,993	19,195	20,951	22,707
53	8,028	9,063	10,825	12,273	14,348	16,285	17,998	20,331	22,192	24,052
54	8,498	9,594	11,461	12,995	15,193	17,245	19,060	21,531	23,502	25,473
55	8,995	10,156	12,134	13,758	16,086	18,259	20,182	22,799	24,887	26,975
56	9,522	10,751	12,845	14,577	17,037	19,336	21,371	24,141	26,352	28,563
57	10,076	11,377	13,595	15,429	18,034	20,468	22,622	25,556	27,897	30,237
58	10,661	12,039	14,387	16,328	19,086	21,663	23,944	27,049	29,528	32,006

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59	11,278	12,737	15,222	17,277	20,197	22,925	25,339	28,627	31,251	33,874
60	11,930	13,474	16,105	18,279	21,370	24,257	26,813	30,293	33,070	35,846
61	12,620	14,254	17,038	19,364	22,625	25,674	28,375	32,056	34,993	37,932
62	13,346	15,075	18,021	20,483	23,933	27,160	30,018	33,912	37,021	40,130
63	14,113	15,942	19,059	21,663	25,314	28,728	31,752	35,873	39,162	42,451
64	14,922	16,857	20,155	22,909	26,772	30,383	33,582	37,941	41,421	44,901
65	15,775	17,822	21,311	24,223	28,310	32,130	35,514	40,125	43,806	47,487
66	16,679	18,844	22,533	25,669	29,969	33,994	37,565	42,438	46,328	50,220
67	17,629	19,919	23,820	27,135	31,684	35,941	39,717	44,870	48,985	53,101
68	18,632	21,053	25,179	28,683	33,493	37,995	41,988	47,437	51,788	56,140
69	19,689	22,250	26,612	30,316	35,403	40,163	44,384	50,146	54,746	59,348
70	20,805	23,512	28,123	32,039	37,418	42,450	46,913	53,004	57,867	62,732
71	21,985	24,846	29,721	33,981	39,619	44,905	49,604	56,033	61,169	66,308
72	23,227	26,251	31,404	35,904	41,865	47,452	52,419	59,215	64,643	70,076
73	24,536	27,732	33,178	37,933	44,235	50,140	55,389	62,571	68,308	74,050
74	25,917	29,295	35,050	40,073	46,734	52,974	58,521	66,111	72,174	78,242
75	27,374	30,943	37,024	42,330	49,370	55,964	61,825	69,845	76,252	82,663
76	28,910	32,680	39,105	44,710	52,150	59,117	65,310	73,783	80,552	87,327
77	30,529	34,512	41,300	47,220	55,082	62,442	68,985	77,936	85,088	92,245
78	32,236	36,444	43,615	49,866	58,173	65,948	72,860	82,316	89,871	97,432
79	34,036	38,481	46,055	52,657	61,433	69,646	76,947	86,935	94,915	1,02,901
80	35,934	40,629	48,628	55,599	64,870	73,544	81,256	91,805	1,00,234	1,08,669

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Prospectus

> 80	37,935	42,893	51,341	58,701	68,494	77,655	85,799	96,940	1,05,842	1,14,750
1Adult+1 Child										
91 days - 18	4,772	5,362	6,369	7,188	8,376	9,484	10,464	11,796	12,859	13,922
19	4,851	5,451	6,475	7,309	8,516	9,643	10,639	11,994	13,075	14,155
20	4,921	5,532	6,572	7,420	8,647	9,793	10,805	12,182	13,281	14,380
21	4,990	5,611	6,668	7,529	8,776	9,940	10,969	12,368	13,484	14,600
22	5,058	5,689	6,762	7,636	8,903	10,085	11,130	12,551	13,684	14,818
23	5,126	5,765	6,855	7,742	9,028	10,228	11,288	12,730	13,881	15,032
24	5,285	5,946	7,073	7,992	9,322	10,563	11,660	13,152	14,342	15,532
25	5,349	6,020	7,162	8,093	9,442	10,700	11,812	13,325	14,531	15,738
26	5,417	6,097	7,255	8,199	9,565	10,840	11,966	13,499	14,722	15,945
27	5,479	6,168	7,341	8,297	9,681	10,972	12,113	13,666	14,905	16,144
28	5,540	6,237	7,425	8,393	9,795	11,102	12,258	13,830	15,085	16,339
29	5,600	6,305	7,508	8,488	9,906	11,230	12,400	13,991	15,261	16,530
30	5,658	6,372	7,589	8,581	10,016	11,355	12,539	14,149	15,434	16,718
31	5,716	6,438	7,669	8,672	10,123	11,478	12,675	14,304	15,604	16,903
32	5,772	6,503	7,747	8,761	10,229	11,598	12,809	14,456	15,770	17,084
33	5,827	6,566	7,823	8,848	10,332	11,716	12,940	14,605	15,933	17,261
34	5,881	6,627	7,898	8,934	10,433	11,832	13,068	14,751	16,093	17,434
35	5,934	6,688	7,971	9,018	10,532	11,945	13,194	14,893	16,249	17,604
36	5,989	6,750	8,046	9,104	10,633	12,059	13,320	15,036	16,405	17,774
37	6,039	6,807	8,116	9,184	10,727	12,167	13,441	15,173	16,555	17,936

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IRDA Regn. No.123; PAN AABCC6633K CIN U66030TN2001PLC047977



FLEXI HEALTH
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Prospectus

38	6,089	6,864	8,184	9,262	10,820	12,273	13,558	15,306	16,701	18,095
39	6,161	6,947	8,284	9,376	10,954	12,426	13,728	15,498	16,911	18,323
40	6,234	7,029	8,384	9,490	11,087	12,578	13,896	15,689	17,120	18,551
41	6,305	7,111	8,482	9,602	11,220	12,729	14,064	15,879	17,328	18,776
42	6,377	7,192	8,580	9,714	11,351	12,879	14,230	16,068	17,535	19,001
43	6,448	7,273	8,678	9,825	11,482	13,029	14,396	16,256	17,740	19,224
44	6,518	7,353	8,775	9,936	11,612	13,177	14,561	16,443	17,944	19,445
45	6,588	7,433	8,871	10,045	11,742	13,324	14,724	16,628	18,147	19,666
46	6,660	7,514	8,969	10,160	11,874	13,474	14,889	16,815	18,351	19,887
47	6,852	7,731	9,229	10,455	12,220	13,868	15,325	17,307	18,889	20,471
48	7,230	8,158	9,740	11,034	12,898	14,638	16,177	18,270	19,940	21,610
49	7,595	8,571	10,234	11,595	13,554	15,384	17,001	19,202	20,958	22,714
50	7,977	9,003	10,751	12,181	14,241	16,163	17,864	20,177	22,023	23,868
51	8,378	9,456	11,293	12,802	14,964	16,983	18,769	21,199	23,139	25,078
52	8,796	9,929	11,858	13,444	15,715	17,836	19,712	22,266	24,303	26,340
53	9,232	10,422	12,449	14,114	16,500	18,728	20,698	23,380	25,520	27,660
54	9,688	10,937	13,066	14,815	17,320	19,659	21,729	24,545	26,793	29,040
55	10,164	11,476	13,711	15,547	18,177	20,633	22,806	25,763	28,122	30,481
56	10,664	12,041	14,387	16,327	19,082	21,657	23,935	27,038	29,514	31,990
57	11,184	12,629	15,090	17,126	20,017	22,719	25,111	28,367	30,965	33,564
58	11,727	13,242	15,825	17,960	20,994	23,829	26,338	29,754	32,481	35,207
59	12,406	14,010	16,744	19,005	22,216	25,217	27,873	31,490	34,376	37,261

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FLEXI HEALTH
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60	13,123	14,821	17,715	20,107	23,507	26,683	29,494	33,322	36,376	39,431
61	13,882	15,679	18,742	21,301	24,887	28,242	31,212	35,261	38,493	41,725
62	14,681	16,583	19,824	22,531	26,326	29,876	33,019	37,304	40,723	44,143
63	15,524	17,536	20,965	23,829	27,845	31,601	34,927	39,460	43,078	46,696
64	16,414	18,543	22,170	25,200	29,449	33,421	36,940	41,736	45,563	49,391
65	17,353	19,605	23,442	26,646	31,141	35,343	39,065	44,138	48,187	52,236
66	18,346	20,728	24,786	28,235	32,965	37,394	41,321	46,681	50,961	55,242
67	19,392	21,911	26,202	29,849	34,852	39,535	43,688	49,357	53,883	58,411
68	20,495	23,158	27,696	31,552	36,843	41,795	46,187	52,181	56,967	61,754
69	21,658	24,474	29,273	33,348	38,943	44,179	48,823	55,161	60,221	65,283
70	22,886	25,863	30,936	35,243	41,159	46,694	51,604	58,304	63,654	69,005
71	24,184	27,331	32,693	37,379	43,581	49,395	54,564	61,637	67,285	72,939
72	25,550	28,876	34,544	39,495	46,052	52,197	57,661	65,136	71,107	77,083
73	26,990	30,506	36,496	41,726	48,658	55,153	60,928	68,828	75,139	81,455
74	28,509	32,224	38,555	44,080	51,408	58,271	64,374	72,722	79,391	86,066
75	30,111	34,037	40,726	46,563	54,307	61,560	68,008	76,830	83,877	90,930
76	31,800	35,948	43,016	49,181	57,365	65,028	71,841	81,161	88,608	96,059
77	33,582	37,964	45,430	51,942	60,590	68,686	75,883	85,730	93,597	1,01,470
78	35,460	40,089	47,976	54,853	63,991	72,543	80,146	90,548	98,858	1,07,175
79	37,440	42,329	50,661	57,923	67,577	76,610	84,642	95,628	1,04,407	1,13,191
80	39,527	44,692	53,491	61,159	71,357	80,899	89,381	1,00,985	1,10,257	1,19,535
> 80	41,728	47,182	56,475	64,571	75,344	85,420	94,379	1,06,633	1,16,426	1,26,224

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FLEXI HEALTH
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Prospectus

1Adult+2 Child										
91 days - 18	6,252	7,027	8,345	9,419	10,976	12,428	13,711	15,457	16,850	18,243
19	6,333	7,117	8,453	9,542	11,119	12,589	13,890	15,659	17,070	18,481
20	6,401	7,195	8,548	9,651	11,248	12,737	14,054	15,845	17,275	18,703
21	6,466	7,270	8,640	9,756	11,372	12,880	14,213	16,026	17,473	18,919
22	6,529	7,343	8,728	9,857	11,492	13,017	14,366	16,200	17,664	19,127
23	6,590	7,412	8,813	9,954	11,608	13,150	14,513	16,368	17,847	19,327
24	6,767	7,614	9,058	10,234	11,937	13,526	14,931	16,842	18,366	19,890
25	6,822	7,677	9,135	10,322	12,042	13,646	15,064	16,994	18,533	20,072
26	6,880	7,743	9,214	10,413	12,148	13,767	15,198	17,145	18,698	20,251
27	6,929	7,800	9,284	10,493	12,243	13,876	15,320	17,284	18,851	20,417
28	6,976	7,854	9,350	10,569	12,334	13,980	15,436	17,416	18,995	20,575
29	7,021	7,905	9,413	10,642	12,420	14,079	15,546	17,541	19,133	20,725
30	7,062	7,954	9,472	10,710	12,501	14,172	15,650	17,660	19,263	20,866
31	7,102	7,999	9,528	10,774	12,578	14,260	15,748	17,772	19,386	21,000
32	7,138	8,041	9,580	10,834	12,649	14,343	15,840	17,877	19,502	21,126
33	7,172	8,081	9,629	10,890	12,716	14,420	15,926	17,975	19,610	21,244
34	7,204	8,117	9,674	10,942	12,779	14,492	16,006	18,067	19,710	21,354
35	7,232	8,151	9,715	10,990	12,836	14,558	16,080	18,151	19,803	21,455
36	7,262	8,185	9,757	11,040	12,893	14,623	16,152	18,233	19,893	21,552
37	7,286	8,212	9,791	11,080	12,941	14,678	16,214	18,303	19,971	21,637
38	7,306	8,236	9,821	11,115	12,984	14,728	16,269	18,367	20,041	21,714

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FLEXI HEALTH
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Prospectus

39	7,374	8,313	9,915	11,222	13,110	14,871	16,429	18,548	20,239	21,929
40	7,440	8,389	10,006	11,326	13,233	15,012	16,586	18,726	20,434	22,141
41	7,505	8,464	10,096	11,429	13,355	15,151	16,740	18,901	20,625	22,349
42	7,569	8,537	10,185	11,530	13,474	15,288	16,891	19,073	20,814	22,554
43	7,632	8,608	10,272	11,630	13,591	15,422	17,040	19,242	20,999	22,755
44	7,694	8,679	10,357	11,727	13,706	15,553	17,186	19,408	21,180	22,952
45	7,754	8,748	10,441	11,823	13,819	15,682	17,329	19,570	21,358	23,146
46	7,816	8,818	10,526	11,923	13,935	15,813	17,473	19,733	21,536	23,339
47	8,018	9,046	10,799	12,234	14,299	16,227	17,932	20,252	22,103	23,953
48	8,435	9,518	11,363	12,873	15,048	17,078	18,873	21,315	23,264	25,212
49	8,807	9,939	11,868	13,446	15,719	17,840	19,716	22,268	24,304	26,340
50	9,194	10,376	12,391	14,039	16,413	18,629	20,589	23,255	25,382	27,509
51	9,596	10,830	12,934	14,663	17,139	19,451	21,496	24,280	26,501	28,722
52	10,009	11,298	13,494	15,298	17,883	20,296	22,431	25,337	27,655	29,974
53	10,436	11,781	14,073	15,955	18,652	21,170	23,398	26,430	28,849	31,268
54	10,878	12,281	14,671	16,634	19,447	22,074	24,397	27,560	30,083	32,606
55	11,334	12,796	15,288	17,335	20,268	23,007	25,429	28,726	31,357	33,988
56	11,807	13,331	15,928	18,076	21,126	23,977	26,500	29,935	32,676	35,418
57	12,292	13,880	16,586	18,823	22,001	24,971	27,599	31,178	34,034	36,890
58	12,793	14,446	17,264	19,593	22,903	25,996	28,732	32,459	35,434	38,408
59	13,534	15,284	18,267	20,732	24,236	27,510	30,407	34,352	37,501	40,649
60	14,316	16,168	19,325	21,935	25,644	29,109	32,175	36,351	39,683	43,016

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FLEXI HEALTH
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Prospectus

61	15,144	17,105	20,446	23,237	27,150	30,809	34,050	38,467	41,992	45,518
62	16,016	18,090	21,626	24,579	28,720	32,592	36,021	40,695	44,425	48,156
63	16,935	19,131	22,871	25,996	30,377	34,473	38,102	43,047	46,994	50,941
64	17,906	20,228	24,186	27,490	32,126	36,460	40,298	45,530	49,705	53,881
65	18,930	21,387	25,573	29,068	33,972	38,556	42,617	48,150	52,567	56,984
66	20,014	22,613	27,040	30,802	35,962	40,793	45,077	50,925	55,594	60,264
67	21,155	23,903	28,584	32,563	38,020	43,129	47,660	53,844	58,782	63,721
68	22,358	25,264	30,214	34,420	40,192	45,594	50,385	56,925	62,146	67,368
69	23,627	26,699	31,934	36,380	42,484	48,195	53,261	60,175	65,695	71,217
70	24,966	28,214	33,748	38,447	44,901	50,939	56,295	63,605	69,440	75,278
71	26,382	29,816	35,665	40,777	47,543	53,886	59,525	67,240	73,402	79,570
72	27,872	31,501	37,684	43,085	50,238	56,943	62,903	71,058	77,571	84,091
73	29,444	33,279	39,814	45,520	53,082	60,167	66,467	75,085	81,969	88,860
74	31,101	35,154	42,060	48,088	56,081	63,569	70,226	79,333	86,609	93,890
75	32,849	37,131	44,428	50,796	59,244	67,156	74,190	83,814	91,502	99,196
76	34,691	39,216	46,926	53,652	62,580	70,940	78,372	88,540	96,663	1,04,792
77	36,635	41,415	49,560	56,664	66,098	74,930	82,782	93,524	1,02,106	1,10,694
78	38,683	43,733	52,338	59,840	69,808	79,138	87,432	98,780	1,07,846	1,16,918
79	40,843	46,178	55,266	63,188	73,720	83,575	92,336	1,04,322	1,13,898	1,23,481
80	43,121	48,755	58,354	66,719	77,844	88,253	97,507	1,10,166	1,20,281	1,30,402
> 80	45,521	51,471	61,609	70,441	82,193	93,186	1,02,959	1,16,327	1,27,010	1,37,699
1Adult+3 Child										

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FLEXI HEALTH
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91 days - 18	7,404	8,321	9,883	11,154	12,998	14,717	16,237	18,305	19,954	21,603
19	7,478	8,404	9,982	11,267	13,129	14,866	16,402	18,491	20,157	21,823
20	7,536	8,472	10,065	11,363	13,243	14,997	16,548	18,657	20,340	22,022
21	7,591	8,535	10,143	11,452	13,350	15,120	16,685	18,813	20,511	22,209
22	7,642	8,593	10,215	11,536	13,450	15,235	16,813	18,959	20,672	22,384
23	7,688	8,648	10,282	11,613	13,542	15,341	16,932	19,096	20,822	22,548
24	7,870	8,855	10,534	11,901	13,882	15,730	17,364	19,586	21,359	23,131
25	7,907	8,899	10,588	11,964	13,957	15,817	17,461	19,697	21,481	23,265
26	7,948	8,945	10,644	12,029	14,033	15,903	17,557	19,806	21,600	23,394
27	7,977	8,979	10,687	12,079	14,094	15,974	17,636	19,896	21,700	23,503
28	8,002	9,009	10,725	12,124	14,148	16,036	17,706	19,977	21,789	23,600
29	8,044	9,058	10,785	12,193	14,231	16,132	17,813	20,099	21,923	23,747
30	8,083	9,103	10,842	12,258	14,309	16,221	17,913	20,213	22,048	23,883
31	8,119	9,145	10,893	12,318	14,380	16,304	18,005	20,318	22,164	24,010
32	8,152	9,183	10,940	12,372	14,445	16,379	18,089	20,415	22,270	24,126
33	8,181	9,217	10,983	12,422	14,505	16,448	18,166	20,503	22,367	24,231
34	8,207	9,247	11,021	12,466	14,558	16,510	18,235	20,582	22,455	24,327
35	8,229	9,274	11,054	12,505	14,605	16,564	18,296	20,653	22,533	24,412
36	8,253	9,301	11,087	12,545	14,652	16,617	18,355	20,719	22,605	24,491
37	8,268	9,320	11,111	12,574	14,686	16,658	18,401	20,772	22,664	24,555
38	8,281	9,335	11,131	12,597	14,715	16,691	18,439	20,816	22,713	24,609
39	8,339	9,401	11,212	12,690	14,825	16,817	18,579	20,975	22,888	24,799

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FLEXI HEALTH
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40	8,395	9,466	11,291	12,780	14,932	16,940	18,715	21,130	23,057	24,983
41	8,450	9,529	11,367	12,868	15,035	17,058	18,847	21,280	23,221	25,162
42	8,502	9,589	11,441	12,952	15,135	17,173	18,974	21,424	23,380	25,334
43	8,553	9,647	11,512	13,033	15,232	17,283	19,097	21,564	23,533	25,501
44	8,602	9,703	11,580	13,112	15,325	17,389	19,215	21,699	23,681	25,662
45	8,649	9,757	11,646	13,187	15,414	17,492	19,329	21,828	23,823	25,816
46	8,697	9,812	11,712	13,266	15,505	17,594	19,442	21,956	23,963	25,968
47	8,899	10,041	11,986	13,578	15,871	18,011	19,903	22,478	24,532	26,586
48	9,338	10,537	12,581	14,252	16,660	18,907	20,895	23,599	25,756	27,913
49	9,701	10,948	13,072	14,810	17,313	19,650	21,716	24,527	26,770	29,013
50	10,072	11,368	13,575	15,381	17,982	20,410	22,557	25,478	27,808	30,139
51	10,455	11,800	14,093	15,976	18,673	21,193	23,421	26,454	28,874	31,294
52	10,843	12,239	14,619	16,573	19,373	21,987	24,300	27,448	29,960	32,471
53	11,239	12,688	15,155	17,182	20,087	22,799	25,198	28,463	31,068	33,673
54	11,728	13,240	15,817	17,933	20,966	23,798	26,303	29,713	32,433	35,153
55	12,233	13,812	16,502	18,711	21,877	24,833	27,447	31,006	33,846	36,686
56	12,759	14,406	17,213	19,534	22,830	25,910	28,637	32,349	35,312	38,274
57	13,300	15,018	17,945	20,366	23,804	27,018	29,861	33,733	36,824	39,913
58	13,859	15,650	18,703	21,226	24,812	28,162	31,127	35,164	38,386	41,608
59	14,661	16,558	19,789	22,460	26,256	29,802	32,941	37,215	40,626	44,036
60	15,509	17,516	20,936	23,763	27,781	31,534	34,857	39,380	42,990	46,600
61	16,406	18,530	22,150	25,174	29,412	33,376	36,887	41,672	45,492	49,311

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IRDA Regn. No.123; PAN AABCC6633K CIN U66030TN2001PLC047977



FLEXI HEALTH
CHOHLIP24145V052425
Prospectus

62	17,350	19,598	23,428	26,627	31,113	35,308	39,023	44,086	48,127	52,169
63	18,347	20,725	24,777	28,162	32,908	37,346	41,277	46,634	50,910	55,186
64	19,398	21,914	26,201	29,781	34,803	39,498	43,657	49,324	53,847	58,371
65	20,508	23,169	27,704	31,490	36,803	41,769	46,168	52,163	56,948	61,733
66	21,682	24,497	29,293	33,369	38,959	44,192	48,834	55,169	60,227	65,286
67	22,918	25,894	30,966	35,276	41,189	46,723	51,632	58,331	63,680	69,031
68	24,221	27,369	32,732	37,288	43,541	49,394	54,584	61,668	67,324	72,982
69	25,596	28,924	34,595	39,411	46,024	52,211	57,699	65,190	71,170	77,152
70	27,047	30,565	36,560	41,651	48,643	55,184	60,986	68,905	75,227	81,552
71	28,581	32,300	38,637	44,175	51,505	58,376	64,485	72,843	79,519	86,201
72	30,195	34,126	40,825	46,675	54,425	61,688	68,145	76,979	84,036	91,098
73	31,897	36,052	43,131	49,313	57,505	65,181	72,006	81,342	88,800	96,265
74	33,693	38,083	45,565	52,095	60,754	68,866	76,078	85,944	93,826	1,01,714
75	35,586	40,225	48,131	55,029	64,181	72,753	80,373	90,799	99,127	1,07,462
76	37,582	42,484	50,837	58,123	67,795	76,852	84,903	95,918	1,04,718	1,13,525
77	39,687	44,866	53,690	61,386	71,606	81,174	89,680	1,01,317	1,10,614	1,19,919
78	41,907	47,378	56,699	64,826	75,625	85,733	94,718	1,07,011	1,16,833	1,26,661
79	44,247	50,026	59,872	68,454	79,863	90,540	1,00,031	1,13,015	1,23,390	1,33,772
80	46,714	52,817	63,217	72,279	84,331	95,608	1,05,632	1,19,346	1,30,304	1,41,269
> 80	49,315	55,761	66,744	76,311	89,042	1,00,951	1,11,538	1,26,021	1,37,594	1,49,174
1Adult+4 Child										
91 days - 18	8,391	9,430	11,201	12,642	14,731	16,679	18,402	20,745	22,615	24,484

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FLEXI HEALTH
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Prospectus

19	8,455	9,502	11,286	12,739	14,844	16,808	18,544	20,906	22,790	24,674
20	8,500	9,555	11,352	12,816	14,936	16,914	18,663	21,042	22,940	24,837
21	8,540	9,601	11,410	12,884	15,018	17,010	18,770	21,165	23,075	24,985
22	8,574	9,642	11,462	12,944	15,091	17,094	18,865	21,274	23,196	25,117
23	8,604	9,677	11,506	12,996	15,154	17,168	18,948	21,369	23,301	25,232
24	8,782	9,882	11,755	13,281	15,492	17,554	19,377	21,856	23,835	25,813
25	8,799	9,902	11,782	13,313	15,531	17,600	19,430	21,918	23,903	25,888
26	8,817	9,924	11,809	13,345	15,569	17,644	19,478	21,973	23,964	25,954
27	8,823	9,932	11,821	13,361	15,589	17,668	19,506	22,007	24,002	25,996
28	8,823	9,933	11,825	13,367	15,599	17,681	19,522	22,026	24,024	26,021
29	8,859	9,976	11,878	13,429	15,673	17,766	19,617	22,135	24,144	26,152
30	8,892	10,014	11,926	13,484	15,739	17,843	19,704	22,234	24,253	26,272
31	8,920	10,047	11,968	13,533	15,799	17,912	19,781	22,323	24,351	26,379
32	8,945	10,076	12,005	13,576	15,851	17,973	19,849	22,401	24,437	26,473
33	8,965	10,101	12,036	13,613	15,896	18,025	19,908	22,469	24,512	26,555
34	8,982	10,121	12,061	13,643	15,933	18,069	19,957	22,526	24,576	26,624
35	8,994	10,136	12,082	13,667	15,963	18,104	19,997	22,572	24,627	26,681
36	9,007	10,151	12,101	13,692	15,991	18,136	20,033	22,613	24,672	26,730
37	9,011	10,157	12,110	13,704	16,006	18,155	20,054	22,638	24,700	26,762
38	9,011	10,158	12,113	13,708	16,013	18,164	20,066	22,653	24,717	26,780
39	9,056	10,211	12,177	13,782	16,101	18,265	20,178	22,780	24,857	26,933
40	9,099	10,260	12,237	13,852	16,184	18,360	20,284	22,901	24,990	27,078

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FLEXI HEALTH
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Prospectus

41	9,139	10,306	12,294	13,917	16,262	18,450	20,384	23,016	25,115	27,214
42	9,176	10,349	12,347	13,979	16,335	18,534	20,478	23,123	25,233	27,343
43	9,211	10,389	12,397	14,036	16,403	18,612	20,566	23,223	25,343	27,463
44	9,243	10,427	12,443	14,089	16,467	18,685	20,647	23,316	25,446	27,574
45	9,272	10,461	12,485	14,138	16,525	18,753	20,723	23,402	25,540	27,678
46	9,302	10,495	12,527	14,190	16,584	18,819	20,796	23,485	25,631	27,776
47	9,496	10,715	12,791	14,489	16,936	19,219	21,238	23,986	26,178	28,370
48	9,941	11,217	13,392	15,172	17,735	20,127	22,243	25,121	27,418	29,714
49	10,339	11,668	13,932	15,784	18,452	20,942	23,144	26,141	28,531	30,921
50	10,748	12,131	14,486	16,413	19,189	21,779	24,070	27,188	29,675	32,161
51	11,171	12,609	15,058	17,070	19,952	22,644	25,025	28,266	30,852	33,437
52	11,601	13,095	15,641	17,732	20,728	23,525	26,000	29,368	32,055	34,742
53	12,042	13,594	16,238	18,410	21,521	24,427	26,998	30,496	33,288	36,079
54	12,578	14,199	16,963	19,233	22,486	25,523	28,209	31,866	34,784	37,701
55	13,133	14,827	17,715	20,087	23,485	26,659	29,466	33,286	36,335	39,383
56	13,711	15,481	18,497	20,991	24,534	27,844	30,774	34,763	37,947	41,130
57	14,307	16,156	19,305	21,909	25,608	29,064	32,123	36,289	39,613	42,937
58	14,925	16,854	20,141	22,859	26,720	30,328	33,521	37,869	41,339	44,809
59	15,789	17,831	21,311	24,188	28,276	32,095	35,475	40,078	43,751	47,424
60	16,702	18,863	22,546	25,591	29,918	33,960	37,538	42,410	46,297	50,185
61	17,668	19,956	23,854	27,110	31,675	35,944	39,725	44,878	48,991	53,104
62	18,685	21,106	25,230	28,676	33,506	38,024	42,025	47,477	51,830	56,182

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FLEXI HEALTH
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63	19,758	22,319	26,683	30,328	35,440	40,219	44,452	50,222	54,826	59,432
64	20,890	23,600	28,217	32,072	37,480	42,536	47,015	53,118	57,990	62,861
65	22,085	24,951	29,835	33,913	39,634	44,982	49,719	56,175	61,328	66,482
66	23,350	26,381	31,546	35,936	41,956	47,592	52,590	59,413	64,859	70,308
67	24,681	27,886	33,348	37,990	44,357	50,317	55,603	62,818	68,578	74,341
68	26,084	29,474	35,250	40,157	46,891	53,193	58,783	66,412	72,503	78,596
69	27,565	31,149	37,256	42,443	49,564	56,228	62,138	70,204	76,644	83,087
70	29,128	32,917	39,373	44,855	52,385	59,429	65,678	74,205	81,014	87,825
71	30,779	34,785	41,610	47,573	55,467	62,867	69,445	78,446	85,636	92,832
72	32,518	36,751	43,965	50,266	58,612	66,433	73,387	82,901	90,500	98,106
73	34,351	38,825	46,449	53,106	61,929	70,195	77,544	87,599	95,631	1,03,670
74	36,284	41,013	49,070	56,102	65,428	74,164	81,930	92,555	1,01,043	1,09,538
75	38,323	43,320	51,833	59,262	69,118	78,349	86,556	97,783	1,06,752	1,15,729
76	40,473	45,752	54,747	62,594	73,010	82,763	91,434	1,03,296	1,12,773	1,22,257
77	42,740	48,317	57,820	66,108	77,115	87,419	96,579	1,09,111	1,19,123	1,29,143
78	45,131	51,022	61,061	69,813	81,443	92,328	1,02,004	1,15,243	1,25,820	1,36,404
79	47,651	53,874	64,478	73,720	86,007	97,504	1,07,726	1,21,709	1,32,881	1,44,062
80	50,308	56,880	68,080	77,839	90,818	1,02,962	1,13,758	1,28,527	1,40,327	1,52,136
> 80	53,108	60,050	71,878	82,181	95,892	1,08,717	1,20,118	1,35,715	1,48,178	1,60,649
2 Adult										
91 days - 18	4,936	5,547	6,589	7,436	8,665	9,811	10,825	12,203	13,303	14,402
19	5,053	5,679	6,745	7,613	8,871	10,045	11,082	12,494	13,620	14,745

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FLEXI HEALTH
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20	5,162	5,802	6,894	7,783	9,071	10,272	11,334	12,779	13,931	15,083
21	5,271	5,927	7,043	7,953	9,271	10,500	11,587	13,065	14,244	15,423
22	5,381	6,052	7,194	8,124	9,471	10,729	11,840	13,352	14,558	15,764
23	5,492	6,177	7,344	8,295	9,673	10,958	12,094	13,640	14,873	16,106
24	5,703	6,417	7,633	8,624	10,059	11,398	12,582	14,193	15,477	16,762
25	5,814	6,543	7,785	8,797	10,263	11,630	12,839	14,483	15,795	17,107
26	5,931	6,675	7,943	8,977	10,473	11,868	13,102	14,780	16,119	17,458
27	6,043	6,802	8,096	9,151	10,677	12,101	13,360	15,073	16,439	17,806
28	6,156	6,930	8,250	9,326	10,883	12,336	13,620	15,367	16,761	18,154
29	6,268	7,058	8,404	9,501	11,089	12,571	13,880	15,662	17,083	18,504
30	6,382	7,187	8,559	9,678	11,296	12,806	14,141	15,958	17,407	18,855
31	6,495	7,316	8,714	9,854	11,504	13,043	14,404	16,255	17,731	19,208
32	6,609	7,446	8,870	10,032	11,712	13,280	14,667	16,553	18,057	19,561
33	6,724	7,576	9,027	10,210	11,922	13,519	14,931	16,852	18,384	19,916
34	6,839	7,706	9,184	10,388	12,132	13,758	15,196	17,152	18,712	20,272
35	6,954	7,837	9,341	10,568	12,342	13,998	15,462	17,453	19,042	20,630
36	7,074	7,972	9,503	10,753	12,559	14,243	15,733	17,759	19,376	20,992
37	7,190	8,104	9,662	10,934	12,771	14,485	16,001	18,063	19,708	21,352
38	7,306	8,236	9,821	11,115	12,984	14,728	16,269	18,367	20,041	21,714
39	7,423	8,369	9,981	11,297	13,198	14,971	16,539	18,672	20,375	22,076
40	7,541	8,503	10,142	11,479	13,412	15,215	16,810	18,979	20,710	22,440
41	7,658	8,636	10,302	11,663	13,627	15,461	17,082	19,287	21,046	22,805

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42	7,777	8,771	10,464	11,846	13,843	15,707	17,354	19,595	21,384	23,172
43	7,895	8,905	10,626	12,031	14,060	15,953	17,628	19,905	21,723	23,539
44	8,014	9,040	10,789	12,216	14,278	16,201	17,902	20,216	22,063	23,908
45	8,134	9,176	10,952	12,402	14,496	16,450	18,178	20,528	22,404	24,279
46	8,257	9,315	11,119	12,595	14,720	16,704	18,458	20,845	22,749	24,653
47	8,529	9,624	11,489	13,014	15,212	17,263	19,076	21,544	23,513	25,482
48	9,037	10,197	12,175	13,793	16,123	18,297	20,221	22,837	24,925	27,013
49	9,573	10,804	12,900	14,615	17,085	19,391	21,430	24,204	26,418	28,631
50	10,140	11,444	13,666	15,484	18,103	20,547	22,708	25,649	27,995	30,341
51	10,742	12,124	14,479	16,413	19,185	21,773	24,063	27,179	29,665	32,151
52	11,374	12,839	15,334	17,384	20,321	23,064	25,490	28,792	31,427	34,061
53	12,042	13,594	16,238	18,410	21,521	24,427	26,998	30,496	33,288	36,079
54	12,748	14,391	17,192	19,493	22,789	25,867	28,590	32,296	35,254	38,210
55	13,493	15,234	18,200	20,637	24,129	27,389	30,273	34,198	37,330	40,462
56	14,283	16,126	19,268	21,866	25,556	29,004	32,056	36,212	39,528	42,844
57	15,114	17,066	20,393	23,143	27,051	30,702	33,933	38,333	41,845	45,356
58	15,991	18,058	21,580	24,491	28,629	32,494	35,916	40,574	44,292	48,009
59	16,917	19,105	22,833	25,915	30,295	34,387	38,009	42,940	46,876	50,811
60	17,895	20,211	24,157	27,418	32,055	36,386	40,219	45,439	49,604	53,769
61	18,930	21,381	25,557	29,047	33,937	38,511	42,562	48,083	52,490	56,897
62	20,020	22,613	27,032	30,724	35,900	40,740	45,026	50,869	55,532	60,195
63	21,169	23,913	28,589	32,494	37,971	43,092	47,627	53,809	58,742	63,677

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64	22,383	25,286	30,232	34,363	40,157	45,575	50,373	56,912	62,132	67,352
65	23,663	26,734	31,966	36,335	42,465	48,195	53,271	60,188	65,709	71,230
66	25,018	28,266	33,800	38,503	44,953	50,991	56,347	63,656	69,492	75,330
67	26,443	29,878	35,730	40,703	47,526	53,911	59,575	67,305	73,477	79,651
68	27,948	31,579	37,768	43,025	50,240	56,993	62,982	71,156	77,682	84,210
69	29,534	33,374	39,917	45,475	53,104	60,244	66,576	75,219	82,119	89,022
70	31,208	35,268	42,185	48,059	56,126	63,674	70,369	79,506	86,800	94,098
71	32,978	37,269	44,582	50,971	59,429	67,357	74,406	84,050	91,753	99,463
72	34,840	39,376	47,105	53,856	62,798	71,178	78,629	88,822	96,964	1,05,114
73	36,805	41,599	49,767	56,900	66,352	75,209	83,083	93,856	1,02,462	1,11,075
74	38,876	43,942	52,575	60,110	70,101	79,461	87,782	99,167	1,08,261	1,17,362
75	41,061	46,414	55,535	63,495	74,055	83,946	92,738	1,04,768	1,14,377	1,23,995
76	43,364	49,020	58,658	67,065	78,225	88,675	97,965	1,10,675	1,20,828	1,30,990
77	45,793	51,769	61,950	70,830	82,623	93,663	1,03,477	1,16,905	1,27,632	1,38,368
78	48,354	54,667	65,422	74,800	87,260	98,922	1,09,290	1,23,474	1,34,807	1,46,148
79	51,054	57,722	69,083	78,985	92,150	1,04,469	1,15,420	1,30,402	1,42,373	1,54,352
80	53,901	60,943	72,943	83,399	97,306	1,10,317	1,21,884	1,37,707	1,50,351	1,63,003
> 80	56,902	64,339	77,012	88,051	1,02,741	1,16,482	1,28,698	1,45,409	1,58,762	1,72,124
2Adult+1 Child										
91 days - 18	6,417	7,211	8,565	9,667	11,265	12,755	14,072	15,864	17,294	18,723
19	6,535	7,344	8,723	9,846	11,473	12,991	14,333	16,158	17,615	19,070
20	6,642	7,466	8,870	10,014	11,671	13,217	14,583	16,442	17,925	19,407

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IRDA Regn. No.123; PAN AABCC6633K CIN U66030TN2001PLC047977



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21	6,747	7,586	9,016	10,180	11,866	13,440	14,831	16,723	18,232	19,741
22	6,852	7,706	9,160	10,344	12,060	13,661	15,076	17,001	18,537	20,072
23	6,956	7,824	9,303	10,507	12,253	13,880	15,320	17,277	18,839	20,400
24	7,185	8,085	9,618	10,866	12,675	14,362	15,854	17,883	19,501	21,120
25	7,287	8,201	9,757	11,026	12,863	14,576	16,091	18,152	19,796	21,440
26	7,394	8,322	9,902	11,191	13,056	14,796	16,334	18,426	20,095	21,764
27	7,493	8,435	10,039	11,347	13,240	15,006	16,567	18,691	20,385	22,079
28	7,592	8,547	10,175	11,502	13,422	15,214	16,798	18,952	20,672	22,390
29	7,689	8,658	10,309	11,655	13,603	15,420	17,026	19,212	20,955	22,698
30	7,786	8,768	10,442	11,807	13,781	15,624	17,253	19,468	21,236	23,003
31	7,881	8,877	10,574	11,957	13,958	15,825	17,476	19,722	21,514	23,305
32	7,975	8,984	10,704	12,105	14,133	16,025	17,698	19,973	21,789	23,604
33	8,069	9,091	10,832	12,252	14,306	16,223	17,917	20,222	22,061	23,899
34	8,161	9,196	10,959	12,397	14,477	16,418	18,134	20,468	22,330	24,192
35	8,252	9,300	11,085	12,540	14,646	16,611	18,348	20,711	22,596	24,481
36	8,347	9,407	11,214	12,689	14,819	16,807	18,565	20,956	22,864	24,771
37	8,436	9,509	11,337	12,829	14,984	16,996	18,774	21,193	23,124	25,054
38	8,524	9,609	11,458	12,967	15,148	17,182	18,981	21,428	23,381	25,333
39	8,636	9,736	11,611	13,142	15,353	17,416	19,241	21,722	23,702	25,682
40	8,747	9,863	11,764	13,316	15,558	17,650	19,499	22,016	24,023	26,031
41	8,858	9,989	11,917	13,490	15,762	17,883	19,758	22,308	24,343	26,378
42	8,969	10,115	12,068	13,663	15,966	18,115	20,015	22,600	24,663	26,725

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43	9,080	10,241	12,220	13,835	16,169	18,347	20,272	22,891	24,981	27,070
44	9,190	10,366	12,371	14,008	16,372	18,577	20,528	23,181	25,298	27,415
45	9,300	10,491	12,522	14,179	16,574	18,808	20,783	23,471	25,615	27,759
46	9,413	10,619	12,675	14,358	16,781	19,042	21,042	23,763	25,934	28,105
47	9,695	10,939	13,059	14,793	17,291	19,622	21,684	24,489	26,727	28,965
48	10,242	11,557	13,798	15,632	18,272	20,737	22,917	25,882	28,249	30,615
49	10,786	12,172	14,534	16,466	19,250	21,847	24,144	27,270	29,764	32,258
50	11,357	12,817	15,306	17,342	20,275	23,012	25,433	28,726	31,355	33,982
51	11,959	13,498	16,120	18,273	21,359	24,241	26,790	30,259	33,027	35,795
52	12,587	14,208	16,970	19,238	22,489	25,524	28,209	31,863	34,779	37,694
53	13,246	14,953	17,862	20,251	23,674	26,870	29,697	33,546	36,616	39,687
54	13,937	15,735	18,797	21,312	24,916	28,282	31,259	35,311	38,544	41,777
55	14,662	16,554	19,778	22,426	26,220	29,763	32,897	37,162	40,566	43,969
56	15,425	17,417	20,810	23,615	27,601	31,325	34,621	39,109	42,690	46,272
57	16,222	18,317	21,888	24,840	29,034	32,953	36,422	41,145	44,914	48,682
58	17,057	19,262	23,018	26,124	30,537	34,661	38,310	43,279	47,245	51,210
59	18,045	20,379	24,356	27,643	32,315	36,680	40,543	45,803	50,001	54,199
60	19,088	21,558	25,767	29,246	34,192	38,812	42,900	48,468	52,911	57,354
61	20,192	22,807	27,261	30,983	36,200	41,079	45,400	51,289	55,990	60,691
62	21,354	24,121	28,834	32,772	38,293	43,456	48,028	54,260	59,234	64,208
63	22,581	25,508	30,495	34,661	40,503	45,965	50,803	57,396	62,659	67,922
64	23,875	26,971	32,247	36,654	42,835	48,613	53,731	60,706	66,274	71,842

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FLEXI HEALTH
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65	25,241	28,516	34,097	38,757	45,296	51,408	56,822	64,200	70,089	75,979
66	26,686	30,150	36,053	41,070	47,950	54,391	60,103	67,900	74,125	80,352
67	28,206	31,870	38,113	43,417	50,694	57,505	63,547	71,792	78,375	84,961
68	29,811	33,685	40,286	45,893	53,590	60,792	67,181	75,900	82,861	89,824
69	31,503	35,599	42,579	48,506	56,645	64,260	71,015	80,234	87,594	94,956
70	33,289	37,619	44,997	51,263	59,868	67,919	75,060	84,806	92,587	1,00,371
71	35,176	39,754	47,554	54,369	63,390	71,848	79,366	89,653	97,870	1,06,094
72	37,163	42,001	50,246	57,447	66,985	75,924	83,871	94,744	1,03,429	1,12,121
73	39,258	44,372	53,085	60,693	70,776	80,223	88,622	1,00,113	1,09,293	1,18,480
74	41,468	46,872	56,079	64,117	74,775	84,758	93,634	1,05,778	1,15,478	1,25,187
75	43,798	49,508	59,238	67,728	78,992	89,542	98,921	1,11,752	1,22,003	1,32,261
76	46,255	52,288	62,568	71,536	83,440	94,587	1,04,496	1,18,053	1,28,884	1,39,723
77	48,846	55,220	66,080	75,552	88,131	99,907	1,10,376	1,24,698	1,36,141	1,47,592
78	51,578	58,311	69,784	79,786	93,077	1,05,517	1,16,577	1,31,706	1,43,794	1,55,891
79	54,458	61,570	73,689	84,251	98,293	1,11,433	1,23,115	1,39,096	1,51,864	1,64,642
80	57,494	65,006	77,806	88,958	1,03,793	1,17,671	1,30,009	1,46,888	1,60,374	1,73,870
> 80	60,695	68,628	82,146	93,921	1,09,591	1,24,248	1,37,278	1,55,103	1,69,347	1,83,599
2Adult+2 Child										
91 days - 18	7,898	8,876	10,542	11,898	13,864	15,698	17,320	19,525	21,285	23,044
19	8,017	9,010	10,702	12,079	14,076	15,938	17,584	19,823	21,610	23,396
20	8,121	9,129	10,846	12,245	14,271	16,161	17,832	20,105	21,918	23,731
21	8,223	9,246	10,988	12,407	14,462	16,380	18,075	20,381	22,221	24,060

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22	8,323	9,360	11,126	12,565	14,649	16,594	18,313	20,651	22,516	24,381
23	8,421	9,471	11,261	12,720	14,832	16,803	18,545	20,914	22,805	24,695
24	8,668	9,753	11,602	13,108	15,290	17,326	19,125	21,573	23,525	25,478
25	8,760	9,858	11,730	13,254	15,463	17,523	19,344	21,821	23,798	25,774
26	8,857	9,968	11,862	13,405	15,639	17,723	19,566	22,072	24,072	26,071
27	8,944	10,068	11,983	13,544	15,803	17,910	19,773	22,308	24,330	26,352
28	9,028	10,164	12,100	13,678	15,962	18,092	19,976	22,538	24,582	26,626
29	9,110	10,258	12,214	13,809	16,116	18,269	20,173	22,762	24,827	26,893
30	9,190	10,349	12,325	13,936	16,267	18,441	20,364	22,979	25,066	27,152
31	9,267	10,438	12,433	14,059	16,412	18,608	20,549	23,190	25,297	27,403
32	9,341	10,523	12,537	14,178	16,554	18,770	20,729	23,394	25,521	27,647
33	9,414	10,606	12,638	14,294	16,690	18,926	20,903	23,592	25,738	27,883
34	9,483	10,686	12,735	14,405	16,822	19,078	21,072	23,784	25,948	28,111
35	9,550	10,763	12,829	14,513	16,950	19,224	21,234	23,969	26,151	28,332
36	9,620	10,842	12,925	14,624	17,080	19,371	21,397	24,153	26,351	28,550
37	9,682	10,914	13,012	14,724	17,198	19,506	21,548	24,324	26,540	28,755
38	9,742	10,982	13,095	14,820	17,312	19,637	21,693	24,489	26,721	28,952
39	9,848	11,103	13,242	14,987	17,509	19,862	21,942	24,772	27,030	29,288
40	9,954	11,223	13,387	15,153	17,704	20,084	22,189	25,052	27,337	29,621
41	10,058	11,342	13,531	15,317	17,897	20,305	22,434	25,330	27,641	29,951
42	10,161	11,460	13,673	15,479	18,089	20,523	22,676	25,605	27,942	30,278
43	10,264	11,577	13,814	15,640	18,278	20,740	22,916	25,877	28,239	30,601

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44	10,365	11,692	13,953	15,799	18,466	20,954	23,154	26,146	28,534	30,922
45	10,465	11,806	14,092	15,957	18,651	21,166	23,389	26,413	28,826	31,239
46	10,568	11,923	14,232	16,121	18,841	21,381	23,626	26,681	29,119	31,556
47	10,861	12,254	14,629	16,572	19,370	21,981	24,291	27,433	29,940	32,447
48	11,447	12,917	15,421	17,471	20,422	23,177	25,613	28,927	31,572	34,216
49	11,999	13,541	16,168	18,318	21,414	24,303	26,859	30,336	33,110	35,884
50	12,573	14,191	16,946	19,200	22,447	25,478	28,158	31,804	34,714	37,623
51	13,176	14,872	17,761	20,134	23,534	26,708	29,517	33,339	36,389	39,439
52	13,800	15,578	18,605	21,093	24,656	27,984	30,928	34,934	38,131	41,327
53	14,450	16,313	19,485	22,092	25,826	29,313	32,397	36,595	39,945	43,294
54	15,127	17,078	20,401	23,132	27,043	30,696	33,927	38,325	41,834	45,343
55	15,831	17,874	21,355	24,214	28,311	32,136	35,520	40,126	43,801	47,475
56	16,568	18,707	22,351	25,365	29,645	33,645	37,185	42,005	45,852	49,699
57	17,330	19,569	23,383	26,537	31,018	35,205	38,910	43,956	47,982	52,008
58	18,123	20,466	24,457	27,757	32,446	36,827	40,704	45,984	50,198	54,411
59	19,173	21,652	25,878	29,371	34,335	38,972	43,077	48,666	53,126	57,586
60	20,281	22,905	27,378	31,074	36,329	41,237	45,582	51,497	56,218	60,939
61	21,454	24,232	28,965	32,920	38,462	43,646	48,237	54,495	59,489	64,484
62	22,689	25,628	30,637	34,821	40,686	46,172	51,030	57,651	62,936	68,221
63	23,992	27,102	32,401	36,827	43,034	48,837	53,978	60,983	66,575	72,167
64	25,367	28,657	34,263	38,945	45,512	51,651	57,089	64,501	70,416	76,332
65	26,818	30,298	36,228	41,180	48,127	54,621	60,373	68,213	74,470	80,728

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66	28,354	32,034	38,306	43,636	50,947	57,790	63,860	72,144	78,758	85,374
67	29,969	33,862	40,495	46,130	53,862	61,100	67,518	76,279	83,274	90,271
68	31,674	35,790	42,804	48,762	56,939	64,592	71,379	80,643	88,039	95,439
69	33,472	37,824	45,240	51,538	60,185	68,277	75,453	85,248	93,068	1,00,891
70	35,369	39,970	47,810	54,467	63,610	72,164	79,751	90,107	98,374	1,06,644
71	37,375	42,239	50,526	57,767	67,352	76,338	84,326	95,256	1,03,987	1,12,724
72	39,486	44,627	53,386	61,037	71,171	80,669	89,112	1,00,665	1,09,893	1,19,129
73	41,712	47,145	56,403	64,486	75,199	85,237	94,161	1,06,371	1,16,123	1,25,884
74	44,060	49,801	59,584	68,124	79,448	90,056	99,486	1,12,389	1,22,696	1,33,011
75	46,535	52,602	62,940	71,961	83,929	95,138	1,05,103	1,18,737	1,29,628	1,40,528
76	49,146	55,556	66,479	76,007	88,655	1,00,498	1,11,027	1,25,431	1,36,939	1,48,455
77	51,899	58,671	70,210	80,274	93,639	1,06,151	1,17,274	1,32,492	1,44,650	1,56,817
78	54,802	61,956	74,145	84,773	98,895	1,12,112	1,23,863	1,39,938	1,52,781	1,65,634
79	57,862	65,418	78,294	89,517	1,04,436	1,18,398	1,30,810	1,47,789	1,61,356	1,74,932
80	61,088	69,069	82,668	94,518	1,10,280	1,25,025	1,38,135	1,56,068	1,70,397	1,84,736
> 80	64,489	72,918	87,280	99,791	1,16,440	1,32,013	1,45,858	1,64,797	1,79,931	1,95,074
2Adult+3 Child										
91 days - 18	9,050	10,170	12,079	13,633	15,886	17,988	19,846	22,372	24,389	26,404
19	9,162	10,297	12,230	13,805	16,086	18,215	20,096	22,655	24,697	26,738
20	9,257	10,406	12,363	13,957	16,267	18,421	20,326	22,916	24,983	27,050
21	9,348	10,510	12,490	14,103	16,440	18,620	20,547	23,168	25,259	27,350
22	9,435	10,611	12,613	14,244	16,607	18,811	20,760	23,410	25,525	27,639

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23	9,519	10,707	12,730	14,379	16,767	18,994	20,964	23,642	25,780	27,916
24	9,771	10,994	13,078	14,776	17,235	19,529	21,558	24,317	26,518	28,718
25	9,845	11,080	13,183	14,896	17,378	19,694	21,741	24,525	26,746	28,967
26	9,925	11,170	13,292	15,021	17,524	19,859	21,924	24,732	26,973	29,213
27	9,991	11,247	13,386	15,130	17,653	20,008	22,089	24,921	27,180	29,438
28	10,054	11,319	13,475	15,232	17,775	20,148	22,246	25,099	27,376	29,652
29	10,134	11,411	13,587	15,361	17,928	20,322	22,440	25,320	27,618	29,915
30	10,211	11,499	13,695	15,484	18,074	20,490	22,626	25,532	27,851	30,168
31	10,284	11,584	13,798	15,603	18,215	20,651	22,806	25,736	28,075	30,412
32	10,355	11,665	13,897	15,716	18,349	20,806	22,978	25,932	28,290	30,646
33	10,422	11,742	13,992	15,825	18,479	20,954	23,143	26,120	28,495	30,870
34	10,486	11,816	14,082	15,929	18,602	21,096	23,300	26,299	28,692	31,084
35	10,547	11,886	14,168	16,028	18,719	21,230	23,450	26,470	28,880	31,289
36	10,611	11,958	14,255	16,130	18,838	21,365	23,599	26,639	29,064	31,489
37	10,665	12,021	14,332	16,218	18,943	21,486	23,734	26,793	29,233	31,673
38	10,716	12,080	14,405	16,302	19,043	21,600	23,862	26,938	29,393	31,847
39	10,813	12,191	14,539	16,456	19,224	21,808	24,092	27,200	29,679	32,158
40	10,909	12,300	14,671	16,607	19,403	22,012	24,318	27,456	29,960	32,463
41	11,003	12,407	14,801	16,755	19,578	22,212	24,540	27,709	30,236	32,764
42	11,095	12,513	14,929	16,901	19,750	22,408	24,759	27,956	30,508	33,058
43	11,185	12,616	15,054	17,044	19,918	22,601	24,973	28,199	30,774	33,347
44	11,273	12,717	15,176	17,184	20,084	22,790	25,183	28,438	31,035	33,631

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45	11,360	12,816	15,296	17,321	20,246	22,975	25,388	28,671	31,291	33,909
46	11,449	12,917	15,418	17,464	20,412	23,162	25,595	28,905	31,546	34,186
47	11,742	13,249	15,816	17,917	20,942	23,765	26,262	29,659	32,370	35,080
48	12,351	13,937	16,639	18,850	22,034	25,006	27,635	31,211	34,065	36,918
49	12,892	14,549	17,372	19,682	23,008	26,113	28,859	32,595	35,576	38,556
50	13,452	15,182	18,130	20,542	24,016	27,259	30,126	34,027	37,140	40,252
51	14,036	15,842	18,919	21,447	25,068	28,450	31,442	35,514	38,763	42,011
52	14,635	16,519	19,730	22,368	26,147	29,675	32,797	37,045	40,436	43,825
53	15,253	17,219	20,568	23,319	27,261	30,941	34,197	38,628	42,164	45,700
54	15,977	18,037	21,548	24,431	28,563	32,421	35,833	40,478	44,184	47,890
55	16,731	18,890	22,568	25,590	29,920	33,962	37,538	42,406	46,290	50,173
56	17,520	19,782	23,636	26,822	31,349	35,579	39,322	44,420	48,488	52,555
57	18,338	20,707	24,743	28,080	32,821	37,252	41,172	46,511	50,772	55,032
58	19,189	21,669	25,896	29,390	34,355	38,993	43,099	48,689	53,150	57,611
59	20,300	22,926	27,400	31,098	36,354	41,265	45,611	51,528	56,251	60,973
60	21,474	24,253	28,988	32,902	38,466	43,663	48,263	54,527	59,525	64,523
61	22,716	25,657	30,669	34,856	40,725	46,213	51,075	57,700	62,988	68,277
62	24,023	27,136	32,439	36,869	43,080	48,888	54,032	61,042	66,638	72,234
63	25,403	28,696	34,307	38,993	45,565	51,710	57,153	64,571	70,491	76,412
64	26,859	30,343	36,278	41,236	48,189	54,690	60,447	68,295	74,558	80,822
65	28,396	32,080	38,359	43,602	50,958	57,834	63,925	72,225	78,851	85,477
66	30,021	33,919	40,559	46,203	53,943	61,189	67,616	76,388	83,391	90,396

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67	31,732	35,854	42,877	48,844	57,031	64,694	71,490	80,766	88,172	95,581
68	33,537	37,895	45,321	51,630	60,288	68,391	75,578	85,387	93,218	1,01,053
69	35,441	40,049	47,901	54,570	63,725	72,293	79,892	90,263	98,543	1,06,826
70	37,450	42,321	50,622	57,671	67,352	76,409	84,443	95,407	1,04,161	1,12,918
71	39,574	44,723	53,498	61,165	71,314	80,829	89,287	1,00,860	1,10,103	1,19,355
72	41,808	47,252	56,526	64,627	75,358	85,414	94,354	1,06,587	1,16,357	1,26,136
73	44,166	49,918	59,720	68,280	79,623	90,251	99,700	1,12,628	1,22,954	1,33,289
74	46,651	52,731	63,089	72,132	84,121	95,353	1,05,338	1,19,000	1,29,913	1,40,835
75	49,273	55,697	66,642	76,194	88,866	1,00,735	1,11,286	1,25,721	1,37,253	1,48,794
76	52,037	58,824	70,389	80,478	93,870	1,06,410	1,17,558	1,32,810	1,44,994	1,57,188
77	54,952	62,122	74,340	84,996	99,147	1,12,395	1,24,173	1,40,286	1,53,158	1,66,041
78	58,025	65,600	78,507	89,760	1,04,712	1,18,707	1,31,149	1,48,169	1,61,768	1,75,377
79	61,265	69,266	82,900	94,783	1,10,580	1,25,362	1,38,504	1,56,483	1,70,847	1,85,222
80	64,681	73,132	87,531	1,00,078	1,16,767	1,32,380	1,46,260	1,65,249	1,80,421	1,95,603
> 80	68,282	77,207	92,414	1,05,661	1,23,290	1,39,779	1,54,438	1,74,491	1,90,515	2,06,549
2Adult+4 Child										
91 days - 18	10,037	11,279	13,397	15,120	17,619	19,950	22,011	24,813	27,049	29,285
19	10,139	11,395	13,534	15,277	17,802	20,157	22,239	25,070	27,330	29,589
20	10,221	11,489	13,650	15,410	17,960	20,338	22,441	25,302	27,584	29,865
21	10,297	11,577	13,758	15,535	18,109	20,510	22,632	25,520	27,823	30,126
22	10,368	11,659	13,860	15,652	18,248	20,670	22,812	25,724	28,048	30,371
23	10,434	11,736	13,954	15,761	18,379	20,821	22,979	25,916	28,258	30,600

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24	10,683	12,021	14,299	16,156	18,845	21,353	23,571	26,587	28,994	31,400
25	10,737	12,083	14,377	16,245	18,952	21,477	23,709	26,746	29,168	31,590
26	10,794	12,149	14,457	16,338	19,060	21,600	23,846	26,900	29,337	31,774
27	10,837	12,199	14,519	16,411	19,148	21,702	23,960	27,031	29,481	31,931
28	10,875	12,243	14,575	16,476	19,227	21,793	24,062	27,148	29,611	32,072
29	10,949	12,329	14,679	16,596	19,369	21,957	24,244	27,356	29,838	32,320
30	11,019	12,410	14,779	16,710	19,505	22,112	24,418	27,553	30,055	32,557
31	11,085	12,486	14,873	16,818	19,633	22,260	24,582	27,741	30,261	32,781
32	11,148	12,558	14,961	16,920	19,755	22,400	24,738	27,919	30,456	32,993
33	11,207	12,626	15,045	17,016	19,869	22,531	24,885	28,086	30,640	33,194
34	11,261	12,689	15,123	17,106	19,977	22,655	25,023	28,243	30,813	33,382
35	11,312	12,748	15,195	17,190	20,077	22,770	25,151	28,390	30,974	33,558
36	11,365	12,809	15,269	17,277	20,177	22,884	25,277	28,533	31,131	33,728
37	11,408	12,859	15,330	17,348	20,263	22,983	25,388	28,659	31,270	33,879
38	11,447	12,904	15,387	17,413	20,341	23,073	25,489	28,775	31,397	34,018
39	11,531	13,000	15,504	17,548	20,500	23,255	25,691	29,005	31,649	34,292
40	11,613	13,094	15,618	17,678	20,654	23,432	25,887	29,228	31,893	34,558
41	11,692	13,185	15,728	17,805	20,804	23,603	26,078	29,444	32,131	34,816
42	11,769	13,273	15,835	17,927	20,949	23,769	26,263	29,655	32,361	35,066
43	11,843	13,358	15,939	18,046	21,090	23,930	26,442	29,858	32,584	35,309
44	11,915	13,440	16,039	18,161	21,226	24,086	26,615	30,055	32,800	35,544
45	11,984	13,519	16,136	18,272	21,357	24,236	26,782	30,245	33,008	35,771

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46	12,055	13,600	16,233	18,388	21,491	24,387	26,948	30,433	33,214	35,994
47	12,339	13,923	16,620	18,828	22,006	24,973	27,597	31,167	34,016	36,864
48	12,953	14,616	17,451	19,770	23,109	26,226	28,983	32,734	35,726	38,718
49	13,530	15,269	18,232	20,656	24,147	27,406	30,288	34,209	37,337	40,465
50	14,128	15,945	19,042	21,575	25,223	28,628	31,640	35,737	39,007	42,275
51	14,752	16,650	19,884	22,541	26,347	29,902	33,046	37,325	40,740	44,154
52	15,393	17,375	20,752	23,526	27,501	31,213	34,496	38,965	42,531	46,096
53	16,056	18,125	21,650	24,546	28,695	32,570	35,997	40,661	44,383	48,105
54	16,827	18,997	22,694	25,731	30,082	34,145	37,739	42,631	46,535	50,437
55	17,630	19,905	23,782	26,966	31,528	35,788	39,557	44,686	48,778	52,870
56	18,472	20,857	24,920	28,280	33,052	37,512	41,459	46,834	51,123	55,412
57	19,345	21,844	26,102	29,623	34,625	39,298	43,435	49,067	53,562	58,056
58	20,255	22,873	27,334	31,023	36,263	41,160	45,493	51,394	56,103	60,812
59	21,428	24,200	28,922	32,826	38,374	43,557	48,145	54,391	59,376	64,361
60	22,667	25,600	30,599	34,730	40,603	46,089	50,944	57,556	62,832	68,108
61	23,978	27,083	32,373	36,793	42,987	48,781	53,912	60,906	66,488	72,070
62	25,358	28,643	34,241	38,917	45,473	51,603	57,033	64,434	70,340	76,247
63	26,814	30,290	36,213	41,160	48,097	54,583	60,328	68,158	74,407	80,657
64	28,351	32,028	38,294	43,526	50,866	57,728	63,806	72,089	78,700	85,312
65	29,973	33,863	40,490	46,024	53,789	61,047	67,476	76,238	83,231	90,225
66	31,689	35,803	42,813	48,770	56,940	64,589	71,373	80,631	88,023	95,418
67	33,495	37,846	45,259	51,557	60,199	68,288	75,462	85,253	93,071	1,00,891

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68	35,400	40,001	47,839	54,498	63,638	72,191	79,777	90,131	98,397	1,06,667
69	37,410	42,274	50,562	57,601	67,266	76,309	84,330	95,277	1,04,017	1,12,761
70	39,530	44,672	53,434	60,875	71,093	80,654	89,134	1,00,707	1,09,947	1,19,191
71	41,772	47,208	56,470	64,563	75,276	85,319	94,247	1,06,463	1,16,220	1,25,986
72	44,131	49,877	59,667	68,218	79,544	90,159	99,596	1,12,508	1,22,821	1,33,144
73	46,619	52,692	63,038	72,073	84,046	95,265	1,05,239	1,18,885	1,29,785	1,40,694
74	49,243	55,660	66,594	76,139	88,795	1,00,651	1,11,191	1,25,611	1,37,130	1,48,659
75	52,010	58,791	70,345	80,427	93,803	1,06,331	1,17,468	1,32,706	1,44,878	1,57,060
76	54,928	62,092	74,300	84,949	99,085	1,12,322	1,24,089	1,40,188	1,53,049	1,65,921
77	58,005	65,574	78,471	89,718	1,04,656	1,18,640	1,31,071	1,48,079	1,61,667	1,75,266
78	61,249	69,244	82,868	94,746	1,10,529	1,25,302	1,38,435	1,56,401	1,70,755	1,85,120
79	64,669	73,115	87,505	1,00,048	1,16,723	1,32,327	1,46,199	1,65,176	1,80,339	1,95,512
80	68,275	77,195	92,394	1,05,638	1,23,254	1,39,734	1,54,386	1,74,429	1,90,444	2,06,470
> 80	72,076	81,496	97,548	1,11,532	1,30,139	1,47,544	1,63,018	1,84,185	2,01,099	2,18,024

1. Illustration on calculation of premium rates, incorporating all loadings and discounts, as applicable.**Illustration 1**

Policy Details				
Policy Type	Individual			
Tier	Tier 2			
Term	3 years			
Mode of Premium Payment	Half-yearly			
Number of Members in the Family	6 members			
Business Channel	Direct			
Member	Year 1 Age	Year 2 Age	Year 3 Age	Base Sum Insured

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Self	40	41	42	3,00,000
Spouse	35	36	37	3,00,000
Father	65	66	67	5,00,000
Mother	60	61	62	5,00,000
Child 1	12	13	14	3,00,000
Child 2	10	11	12	3,00,000

Office Premium Calculation - Individual Basis			
Year	Year 1	Year 2	Year 3
Self	7,653	7,775	7,898
Spouse	7,045	7,169	7,289
Father	28,310	29,969	31,684
Mother	21,370	22,625	23,933
Child 1	4,958	4,958	4,958
Child 2	4,958	4,958	4,958
Total Office Premium Per-Year	74,293	77,452	80,719
Total Office Premium (T1)	74293 + 77452 + 80719 = 2,32,464		
Discount for Family Size			
Total Office Premium (T2)	2,32,464 x (1 - 0.0%) = 2,32,464		
Long Term Discount	0%		
Loading for Mode of Premium Payment	2.0%		
Total Office Premium (T3)	2,32,464 x (1 - 0.0% + 2.0%) = 2,37,113		
Discount in-lieu-of Intermediation	15%		
Final Office Premium	2,37,113 x (1 - 15.0%) = 2,01,546		

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Illustration 2

Policy Details			
Policy Type	Floater		
Sum Insured	25,00,000		
Tier	Tier 1		
Number of Members in the Family	6		
Term	1 year		
Mode of Premium Payment	Single		
Number of Members in the Family	6		
Business Channel	Intermediary		
Member	Age - Year 1	Age - Year 2	Age - Year 3
Self	40	-	-
Spouse	35	-	-
Child 1	15	-	-
Child 2	12	-	-
Child 3	10	-	-
Child 4	8	-	-

Office Premium Calculation - Floater Basis	
Year	Year 1
Premium of Oldest Member	17,885
Floater factor for Spouse (50% of Self)	8943
Floater factor for Child 1 (24% of Self)	4292
Floater factor for Child 2 (24% of Self)	4292
Floater factor for Child 3 (19% of Self)	3398
Floater factor for Child 4 (14% of Self)	2504
Total Office Premium Per-Year	41,314
Total Office Premium (T1)	$41,314 + 0 + 0 = 41,314$
Long Term Discount	0
Loading for Mode of Premium Payment	$41,314 \times (1 - 0.0\%) = 41,314$
Total Office Premium (T3)	0.0%
Discount in-lieu-of Intermediation	0.0%
Final Office Premium	$41,314 \times (1 - 0.0\% + 0.0\%) = 41,314$

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BENEFIT ILLUSTRATION:

Benefit Illustration in respect of policies offered on individual and family floater basis											
FLEXI HEALTH, Policy Period - ONE Year, Tier -1, Single Premium Payment Mode											
Age of the members insured	Coverage opted on individual basis covering each member of the family separately (at a single point in time)		Coverage opted on individual basis covering multiple members of the family under a single policy (sum insured is available for each member of the family)				Coverage opted on family floater basis with overall sum insured (Only one sum insured is available for the entire family)				
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or consolidated premium for all members of family (Rs.)	Floater discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	
	18	6,870	5 Lakhs	6,870	NIL	6,870	5 Lakhs	32,281	NIL	32,281	5 Lakhs
	23	7,675	5 Lakhs	7,675	NIL	7,675	5 Lakhs				
	48	12,825	5 Lakhs	12,825	NIL	12,825	5 Lakhs				
	54	18,135	5 Lakhs	18,135	NIL	18,135	5 Lakhs				
Total premium for all members of the family is Rs. 45,505/-, when each member is covered separately.			Total premium for all members of the family is Rs.45,505/-, when they are covered under a single policy.				Total premium when policy is opted on floater basis is Rs.32,281/-				
Sum Insured available for each individual is Rs.5 Lakhs			Sum Insured available for each family member is Rs.5 Lakhs				Sum Insured of Rs.5 Lakhs is available for the entire family.				
Note: Premium rates specified in the above illustration shall be standard premium rates without considering any loading. Also, the premium rates shall be exclusive of taxes applicable.											

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Medical Second Opinion-Add-on Cover

UIN: CHOHLIA19048V011920

(on payment of additional premium)

Medical Second Opinion is defined as a review of diagnosis and / or treatment plan requested by the patient from a healthcare provider, other than his primary physician or institution.

Medical Second Opinion cover helps the Insured to remove the geographic barriers to care and benefit from the recommendations and advice provided to improve their health and their health care from the World Leading Medical Centers.

Second opinions are frequently recommended by the medical community and can offer patients peace of mind, especially when dealing with serious medical conditions or new treatments. Also, those who live in remote areas can receive expert second opinions in spite of distance or mobility. Medical second opinions can be a life-saving tool to help patients:

- Confirm a medical diagnosis and treatment options
- Consider a different diagnosis
- Discuss preventive measures
- Learn about the best treatment options

1. Suitability

1. It is agreed and understood that this Add On Cover can only be bought along with the Underlying Plan and cannot be bought in isolation or as a separate product.
2. The Add On Cover is subject to the terms and conditions stated below and the Policy terms, conditions and applicable endorsements of the Underlying Plan.
3. The Add On Cover shall be available under your policy only if the same is specifically opted on payment of applicable premium and specified in the Policy Schedule.
4. All applicable Terms and Conditions of the Underlying Policy shall apply to the Add on Cover.
5. Entry Age for this cover will be the age limit applicable for the Base Health Insurance Policy.
6. Lifelong renewal along with the underlying policy.
7. This Add-on cover will be issued for the policy term applicable for the Base Health Insurance Policy.

2. Applicability

On opting for the Medical Second Opinion cover by paying applicable premium, the same will be applicable for all the Individual Insured members under the base Individual or Family Floater policy. The proposer will not have an option to exclude the insured members from this cover.

3. Coverage

In the event of any Insured Person, being diagnosed with any Medical Condition during the Policy Year, he or she can obtain the Medical Second Opinion from the World's Leading Medical Centers (WLMC) tied up with our Service Provider.

On the basis of the Diagnosis, a choice of 3 world leading medical centers will be provided to the Insured, from which the Insured will have an option to select one center.

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All the medical records pertaining to the Insured's diagnosis will be collected by the Service Provider from the Insured and will be submitted to the Clinical Team of the WLMC selected by him/her. The clinical team will review the medical records received by them and provide a detailed Medical Second Opinion to the Insured with recommendations.

3. a. Specific Conditions:

The coverage under this policy is subject to the following special conditions

1. This policy shall not provide medical second opinion in respect of illnesses for which the Insured member is undergoing treatment at the time of taking the policy.
2. Medical Second Opinion should be specifically requested for by the Insured.
3. The Insured is free to choose whether or not to obtain the Second Opinion and, if obtained under this cover, then whether or not to act on it.
4. This opinion is given based only on the medical records submitted without examining the patient, who is covered under the policy.
5. This benefit is for additional information purposes only and does not and should not be deemed to substitute the Insured's visit or consultation to an independent Medical Practitioner.
6. Any Medical Second Opinion provided hereunder shall not be valid for any medico-legal purposes or any insurance claim purposes.
7. Medical Second Opinion under this cover is facilitated by the Service Provider from the WLMC and not provided by the Company.
8. The Company does not make any representation as to the adequacy or accuracy of the Medical Second Opinion or the Insured's or any other person's reliance on the same or the use to which the Second Opinion is put.
9. The Company is not liable for any claims due to any errors or omission or consequences of any action taken or not taken in reliance of the Medical Second Opinion provided under this cover.
10. Utilizing this facility alone will not amount to making a claim under any health insurance policy.
11. No medical Second Opinion can be availed during the break in insurance

3. b. Specific Exclusions

The Service Provider will not facilitate Medical Second Opinion with the WLMC in the following circumstances where the

1. Insured has not received a diagnosis.
2. Insured has not been evaluated by an attending physician within the last 12 months.
3. Physical Evaluation of the Insured is required.
4. Condition of the Insured is acute or emergency in nature. Medical Second Opinion for the Insured in such cases can be initiated or the process can be continued after the patient is stabilised.

4. Procedure to obtain Medical Second Opinion

In order to obtain the Medical Second opinion,

- Insured has to contact the Service Provider through the Toll Free number mentioned on the Policy Schedule and provide the
 - Clinical information details,
 - Authorisation to collect medical records from the hospital or attending physician or health care provider and
 - Consent to share the medical records with the WLMC for review and provide Medical Second Opinion by email.

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- Based on the Clinical information shared by the Insured, Service Provider will give a choice of 3 World Leading Medical Centers to the Insured, from which the Insured will have an option to choose one WLMC to obtain the Medical Second Opinion.
- WLMC selected by the Insured will review the medical records and write a detailed report with recommendations (Medical Second Opinion).
- Medical Second Opinion received from the WLMC will be sent through secured email to the Insured by the Service Provider with translated version, if required.

In addition to the Medical Second Opinion, the Service Provider will also arrange to send a casebook by courier to the Insured Person's address within 10 days from the date of providing medical second opinion by email.

The casebook will consist of the following documents

- The Insured's Medical Second Opinion (Original and translated Version if necessary)
- Medical Records shared by the Insured with the Service Provider
- WLMC and expert physician biographies
- Related journal articles referenced by the expert physician(s)

On the request of the Insured, the Service Provider will organize for a follow up session and a communication bridge between local attending physician of the Insured and WLMC team where questions/ clarifications can be raised or sought by the Insured or the attending physician of the Insured. This service will be paid for by the Service Provider.

5. Territorial Limits

The Insured can avail Medical Second Opinion from the World Leading Medical Centers under this policy.

6. Service Provider

The Service under this Add-on cover is provided by MediGuide International, an independent Company not affiliated to us. Cholamandalam MS General Insurance Company has entered into an agreement with 'MediGuide International, LLC' and 'MediGuide India Services Private Limited' to provide Medical Second Opinion program through the WLMC empanelled with MediGuide International, LLC. 'MediGuide India' provides local administrative support in India for MediGuide Medical Second Opinion program and necessary assistance to the members who have availed the Add-on cover to obtain the Medical Second Opinion on payment of applicable premium.

7. Disclaimer

The Insured hereby understands and agrees that the Services provided under the Medical Second Opinion cover is not independent treatment or diagnosis and should not be solely relied upon as such by the Insured and those Physicians who provide the medical services contemplated by this Policy do not have the benefit of information that would be obtained by examining the Insured in person and observing his or her physical condition. Therefore, the Physician may not be aware of facts or information that would affect his or her opinion of the diagnosis or treatment alternatives or options. The Insured further understands that no warranty or guarantee has been made concerning any particular result or cure of the disease, medical condition, or incapacity.

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It is also hereby agreed and recognized by the Insured, that the selection of the WLMC is at the sole discretion of the Insured and that the Insurer is not responsible in any way or liable for the availability or quality of any Medical Second Opinion rendered by any World's Leading Medical Centers.

8. Premium (Excluding GST):

Premium per person per annum

Age	Premium per person
0-17	211
18-25	174
26-30	188
31-35	202
36-40	218
41-45	249
46-50	316
51-55	414
56-60	718
61-65	1031
66-70	1508
71-75	1546
76-80	1585
81-85	1625
86-90	1666
91-95	1708
95 Above	1751

- a. If a policyholder aged 45 chooses "**Medical Second Opinion**" policy, his premium would be equal to Rs. 249
- b. If a policyholder aged 45 chooses "**Medical Second Opinion**" with 2 year term policy the premium to be paid would be calculated as follows

Premium for 1st year (age 45) =249
 Premium for 2nd year (age 46) =316
 Number of Years =2
 Premium to the customer = (249+316) =565
- c. If a policyholder aged 45 chooses "**Medical Second Opinion**" with 3 year term policy the premium to be paid would be calculated as follows

Premium for 1st year (age 45) =249
 Premium for 2nd year (age 46) =316
 Premium for 3rd year (age 47) =316
 Number of Years =3
 Premium to the customer = (249+316+316) =881

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Discounts**Long Term Discount:**

Policy Term	Long term discount
1 Year	0.00%
2 Year	3.5%
3 Year	6.5%

FLEXI OP CARE ADD ON COVER
(UIN: CHOHLIA23045V012223)

(In case you opt for the Flexi OP Care Add On Cover, to avail the benefits please download the digital platform from the link <https://vsyt.me/o/d>)

The Proposer shall have an option to avail Flexi OP Care-Add-on Cover, on payment of additional premium along with Flexi Health

OPD treatment means the one in which the Insured visits a clinic / hospital or associated facility like a consultation room for diagnosis and treatment based on the advice of a Medical Practitioner. The Insured is not admitted as a day care or in-patient. Minor illness or injuries require you to visit the doctor, buy medicines or diagnose through a lab test and these costs may seem lower than cost of major illness or admission in hospital. But as a matter of fact, Outpatient (OP) costs account for more than half of the healthcare costs in India. OP costs are frequent and can significantly impact your savings accumulated over a long time.

To address this issue, Chola MS has designed an add-on cover that gives you a seamless experience with

- Unlimited In person and Teleconsultations from Network Facility
- Prescribed Diagnostics
- Dental OPD
- Discounted health check-ups
- Discounted pharmacy
- Cashless claim process
- Integrated Network of OP service providers

1. Suitability

- a. It is hereby agreed and understood that this Add on Cover can be bought only along with the Base Policy and cannot be bought in isolation or as a separate product.
- b. The Add on Cover is subject to the terms and conditions stated below and the Policy terms, conditions and applicable endorsements of the Base Policy.
- c. The Add on Cover shall be available under your policy only if the same is specifically opted on payment of applicable premium and specified in the Policy Schedule.
- d. The coverage under the Add-on cover will be on Individual basis

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- e. The Add-on cover cannot be opted during mid-term of Base Policy
- f. Lifelong renewal along with the Base Policy
- g. Any discount and loading applicable, if any on Base Policy will not be applicable on this Add-on cover
- h. The list of Health Insurance Products for which the Add-on cover benefit option is available, is placed at Annexure 1.

2. Persons Covered:

Insured persons who have opted for the Company's Base Policy as defined, can buy this Add-on for insured himself/herself and or his/her family members as listed below and covered under the Base Policy.

- i. Legally wedded spouse
- ii. Children upto 4 (i.e. natural or legally adopted) and
- iii. Parents/ Parents in law

3. Entry Age:

The Add-on cover shall follow the Entry age as applicable under the Base Product

4. Tenure:

This Add-on cover shall be issued for a term of 1 or 2 or 3 years as per the tenure of the Base Policy. ie. If Base Policy is for one year, then the Add-on shall be for 1 year and if Base policy is for two years, then the Add-on shall be for 2 years etc.

5. Specific condition:

This add-on cover can be only availed during the first policy purchase and not allowed during renewal of the Base Health Policy, already held by the Policyholder.

6. Applicability:

On opting for the 'Flexi OP Care' by paying applicable premium, the same will be applicable for all the Insured members covered under the Base Individual or Family Floater policy.

7. Coverage

During every Policy Year under the Add-on, Insured Person will be eligible for coverage as per the plan selected from the below table. Plan opted at policy level shall be applicable separately for each Insured Person covered under this Add on, even if the Base Policy is Individual Sum Insured plan or floater plan. This cover will be applicable each year for Add-on cover period, more than one year.

Benefits applicable for Individual Insured will be based on the Plan opted under the Add-on cover.

Coverage / Plan			Flexi OP Care 1	Flexi OP Care 2	Flexi OP Care 3	Flexi OP Care 4
BASE COVERS	Out-Patient (OPD) Consultation	Tele-consultation	Not Available	Not Available	Unlimited no. of Tele-consultations with General Practitioner from Network Facility	Unlimited no. of Tele-consultations with General Practitioner from Network Facility including Dental consultations

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		In-person consultation	Unlimited no. of in-person consultations from Network Facility upto a maximum of Rs. 600/- per consultation on cashless basis	Unlimited no. of in-person consultations from Network Facility upto a maximum of Rs. 600/- per consultation on cashless basis including Dental	Unlimited no. of in-person consultations from Network Facility upto a maximum of Rs. 600/- per consultation on cashless basis	Unlimited no. of in-person consultations from Network Facility upto a maximum of Rs. 600/- per consultation on cashless basis including Dental
		Prescription Diagnostics	Upto a Maximum of Rs.600/- followed by each consultation from Network Facility on cashless basis	Upto a Maximum of Rs.600/- followed by each consultation from Network Facility on cashless basis	Upto a Maximum of Rs.600/- followed by each consultation from Network Facility on cashless basis	Upto a Maximum of Rs.600/- followed by each consultation from Network Facility on cashless basis
VALUE ADDED SERVICES	Discounted Pharmacy		Not Available	Not Available	Discount as applicable on every purchase of pharmacy from the Network Facility on the Digital platform	Discount as applicable on every purchase of pharmacy from the Network Facility on the Digital platform
	Discounted Health Checkups		Not Available	Not Available	Discount on Health Check up's as applicable from the Network Facility on the Digital platform	Discount on Health Check up's as applicable from the Network Facility on the Digital platform

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	Dental Benefits	Not Available	1. Dental cleaning from the Network facility 2. One IOPA X-ray (if prescribed) from the Network Facility 3. Discount as applicable on all treatment procedures from the Network facility on the Digital platform	Not Available	1. Dental cleaning from the Network facility 2. One IOPA X-ray (if prescribed) from the Network Facility 3. Discount as applicable on all treatment procedures from the Network facility on the Digital platform
	Vision Benefits	Not Available	Lenskart Gold Membership	Not Available	Lenskart Gold Membership
WELLNESS SERVICES	Daily Health Management & Fitness programs	Step Tracking, Calorie Counter, Sleep Tracking, Personalized Fitness programs; Mental Health Podcasts across an array of topics such as Yoga, Meditation, Mindfulness, Dance Fitness, Specialist Medical Sessions etc.			

Note:

1. Tele-consultations also include Covid Risk assessment.
2. The Benefits and services availed under this Add on Cover is purely based on the Insured Person's own discretion and at own risk. The services provided under the various covers are via third party health service providers/ network providers/ and the Insurer is not responsible for liability arising out of the services provided by these third parties.

COVERAGE

Out-Patient services (OPD) listed under Base Cover of this Add-on, can be availed only on cashless basis on the digital platform subject to waiting periods, exclusions, terms and conditions of the Add-on cover.

The listed covers, Value Added Services and Wellness Services shall be provided through our Service Provider subject to availability at the time of appointment.

A. BASE COVERS:

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1. **OPD Consultation:** If at any time during the policy period, the Insured Person suffers from any illness/injury, he or she can avail Out-Patient Tele-consultation or In-Person Consultation upto the limit as mentioned under this Add-on, from a General Medical Practitioner in the network, listed on the Digital Platform of the respective service provider's application.

The scope of cover under this benefit shall be restricted to charges incurred towards Doctor Consultation. No other charges shall be covered.

2. **Prescribed Diagnostics:** If at any time during the policy period, the Insured Person suffers from any illness / injury, he or she can avail Outpatient diagnostic tests on cashless basis upto the limit as mentioned under this Add-on, from the Network facility on the Digital platform of the respective service provider's application.

Specific Conditions applicable to Prescribed Diagnostics:

Insured Person has to upload the Prescription of the Medical Practitioner for the respective diagnostic tests to avail this service.

The cost of only those diagnostic test prescribed by doctors from the Network Facility on the Digital Platform shall be admissible following Tele-consultation/In-Person Consultation availed through the app. No other charges shall be admissible under the cover.

Specific Exclusions applicable to Prescribed Diagnostics:

Genetic studies shall be excluded from the scope of this cover.

B. VALUE ADDED SERVICES:

The Insured shall be eligible to avail the Value Added Services as listed below on the Digital platform, during the policy period:

3. **Discounted Pharmacy:** Purchase of Medicines at his/her own expense from the Network facility on the Digital platform and avail discount as applicable on every purchase.
Prescription from the Medical Practitioner is mandatory for every Pharmacy Purchase under the cover.
4. **Discounted health check-ups:** Avail Health check-ups from the Network Facility on the Digital platform at his/her own expense with a discount as applicable at the time of the Health Checkup.
5. **Dental Benefits:** Following services relating to dental can be availed on cashless basis from the network facility on the Digital platform, during the policy period:

- Dental cleaning (prophylactic teeth cleaning) once in a policy year from the Network facility
- IOPA X-ray- which shows the entire root and a dentist can look for infections, widened pdl space, bone loss (horizontal/ vertical) or bony defect can be availed (if prescribed) once in a policy year from the Network Facility as prescribed by the dentist
- Discounts can be availed on all treatment procedures as prescribed by the dentist from the Network facility on the Digital platform

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C. WELLNESS SERVICES:

The Insured Person shall be eligible to avail the following wellness services on the Digital platform of the respective service provider's application, during the policy period:

6. Daily Health Management:

- Step Tracking
- Calorie Counter
- Sleep Tracking

7. Fitness Program: Personalized Fitness programs & Mental Health Podcasts across an array of topics such as Yoga, Meditation, Mindfulness, Dance Fitness, Specialist Medical Sessions etc.**Specific Conditions applicable to the Add-on Cover:**

1. All the consultations, diagnostic tests & pharmacy expenses are covered only if they are scheduled via the Digital Platform.
2. Any consultation done outside of the portal, will not be covered
3. Any amount over and above the limits as mentioned in the Schedule of Benefits has to be borne by the Insured.
4. Only those persons named as insured Persons in the Add-on cover shall be covered.
5. Utilizing this facility alone will not amount to making a claim under any health insurance policy
6. No OP Services under the Add-on can be availed during the break in insurance

WAITING PERIOD & GENERAL EXCLUSIONS:**A. WAITING PERIOD:****15-day waiting period- Code- Excl03:**

- a) Expenses related to the treatment of any illness within 15 days from the first policy commencement date shall be excluded except claims arising due to an accident, provided the same are covered.
- b) This exclusion shall not, however, apply if the Insured Person has Continuous Coverage for more than twelve months.

B. GENERAL EXCLUSIONS:

The add-on does not cover any expenses incurred directly, caused by, arising from or in any way attributable to any of the following:

i. STANDARD EXCLUSIONS:**1. Rest Cure, rehabilitation and respite care – code – Excl05:**

- a) Expenses related to any admission primarily for enforced bed rest and not for receiving treatment. This also includes:
 - i. Custodial care either at home or in a nursing facility for personal care such as help with activities of daily living such as bathing, dressing, moving around either by skilled nurses or assistant or non-skilled persons.
 - ii. Any services for people who are terminally ill to address physical, social, emotional and spiritual needs.

ii. SPECIFIC EXCLUSIONS:

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- a. Tele-consultation, In person consultation and Prescription Diagnostics taken outside the Digital platform is not covered under the Add-on cover
- b. If the Tele-consultation, In Person Consultation and Prescription Diagnostics is not availed in the policy year during the Policy Period, the benefit cannot be carried forward to the subsequent policy year during the policy period.
- c. Disease arising out of involvement in illegal activities or substance abuse.
- d. Treatment other than Allopathy and AYUSH
- e. Inpatient treatments & day-care procedures are not covered under the policy.
- f. No medical equipment and associated consumables will be covered under the policy (Example – BP Machine, Thermometer, Syringes, Nebulizer, Hot Water Bags, etc.)
- g. Vitamins and tonics used for the treatment of injury or disease will not be covered
- h. Food, Food Supplements or Dietary Pills (Example – Horlicks, Glucose, Whey Protein, etc.).
- i. Non-Medical Expenses - Registration Fee, Admission Fee, Telephone Charges, Cafeteria Charges, etc.
- j. Consultation with Nutritionists - Available only online through the digital platform
- k. Physiotherapy and any other therapies are not covered

GENERAL CONDITIONS:

The Add on Cover is subject to the terms and conditions stated below and the Policy terms, conditions and applicable endorsements of the Base Policy.

1. Notification:

- a. Any and all notices and declarations for the attention of the Insurer shall be in writing and shall be delivered to the Insurer's address as specified in the Policy Schedule.
- b. Any and all notices and declarations for the attention of any or all of the insured Persons shall be in writing and shall be sent to the Policyholder's address as specified in the Policy Schedule.

2. Claims procedure:

- a. Cashless facility is available only at Network facility on the Digital platform. The Service Provider reserves the right to modify, add or restrict any Network Provider Cashless facility at their sole discretion.
- b. Claims under the Add-on will be adjudicated only on cashless basis via the Digital platform and are subject to the terms, conditions, waiting periods and exclusions of the Add-on cover.
- c. Wherever the services availed exceed the eligibility as applicable under the Add-on for the respective Insured, the difference shall have to be paid directly to the Network Provider by the Insured person/claimant.
- d. The diagnostics and Pharmacy services shall only be covered for prescriptions by a Network Medical Practitioner through the Digital Platform.

Steps to avail the cashless cover:

Step 1: Insured person shall receive an activation SMS or WhatsApp message with the link to download the Digital Platform

Step 1: Start downloading the Digital platform of the Service Provider as per the link shared or as mentioned in the Policy Schedule

Step 2: Insured person has to sign up from his/her registered mobile number and verify with One Time Password (OTP).

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Step 3: The app will display the details of benefits available for the insured and his/her family and then they can choose the service such as Teleconsultation, Physical Consultation, Diagnostics, Pharmacy purchase as required. Insured Person shall have to raise a request through Digital platform and the appointment details shall be available on the platform.

3. Territorial Limits:

The Add-on cover is applicable within the territorial boundaries of India.

4. Transfer:

Benefits under this Add-on cover is not transferrable to anyone else.

5. Validity of the Cover:

The Add-on cover for the Insured will terminate at the earliest of the following occurrence

- The expiry date mentioned in the Policy schedule
- In case of death of the Insured
- The date of cancellation of this Add-on cover by either Policy holder or Insurer in accordance with the terms and conditions of the Base policy.

6. Disclaimer:

The Service under this add-on is provided by Visit Health Private Limited (Visit Health), an independent Company not affiliated to us. Chola Mandalam MS General Insurance Company has entered into an agreement with Visit Health Private Limited, to provide OP services through the Network Facility with Visit Health. Visit Health provides the digital platform and connect the Network Facilities such as hospitals, day, diagnostic centers, Pharmacies and provide necessary services to the Insured Persons who have availed this add-on on payment of applicable premium

In the event of any change in the Service Provider or inclusion of a new Service Provider in future, the same shall be disclosed in the policy to the Policyholders.

Premium applicable for Flexi OP Care Add On Cover (Excluding GST):

Premium per person per annum

Policy Period: One Year

Premium in Rs. (per member, per year) – excluding GST			
Flexi OP Care 1	Flexi OP Care 2	Flexi OP Care 3	Flexi OP Care 4
₹ 265	₹ 399	₹ 1,199	₹ 1,332

Discounts:

Discount in Lieu of Intermediation	
Intermediation Channel	Discount (%) on Premium
Direct	15.00%

Long Term Discount	
Term	Discount (%)
1 year	0.00%

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Long Term Discount	
Term	Discount (%)
2 years	5.00%
3 years	10.00%

ILLUSTRATION

Plan	Flexi OP Care 2
Premium per member	₹ 399
Number of Members Covered	4
Policy Term	3
Total Premium for 3 years for 4 members	3 x 4 x 399 = ₹ 4,788.00
Long Term Discount	₹ 4,788.00 x 10.00% = ₹ 478.80
Total Premium after Long-Term Discount	4,788.00 - 478.80 = ₹ 4,309.20
Direct Sale Discount	15.00% x 4,309.20 = ₹ 646.38
Final Premium	4,309.20 - 646.38 = ₹ 3,662.82

Section 11 – Home Care Treatment (Retail) –Add on Cover
(on payment of additional premium)
UIN:CHOHLIA22201V012122

GENERAL CONDITIONS

1. It is agreed and understood that this Add On Cover can only be bought along with the Underlying Plan and cannot be bought in isolation or as a separate product.
2. The Add On Cover is subject to the terms and conditions stated below and the Policy terms, exclusions, conditions and applicable endorsements of the Underlying Plan.
3. The Add On Cover shall be available under your policy only if the same is specifically opted on payment of applicable premium and specified in the Policy Schedule.
4. All applicable Terms, Exclusions and Conditions of the Underlying Policy shall apply to the Add on Cover.
5. The list of Health Insurance Products for which the Add-on cover benefit option is available, is placed at Annexure 2.

SUM INSURED

- a. Daily limit options – Rs.1000/- to Rs. 10,000/- per day in multiples of Rs.500/-
- b. Number of days – 5 / 7 / 10 / 15 / 20 / 25 / 30 / 45 / 60 days per annum

PERSONS COVERED

- Proposer can cover Self, Spouse, upto 4 children, Parents and Parents-in-law

TYPE OF COVER

CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

Registered Office: 2nd Floor, "DARE House", 2, N.S.C. Bose Road, Chennai – 600 001.

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- a. This add-on cover can be availed on Individual or Family floater basis
- b. On Individual basis, it is our maximum liability for each Insured Person for any and all benefits claimed for during the Annual Period (i.e. per annum for multi-year tenure) within the policy period, unless otherwise specified and
- c. In relation to a Family Floater, it is our maximum liability for any and all claims made by all the Insured persons during the Annual Period (i.e. per annum for multi-year tenure) within the Policy period, unless otherwise specified.
- d. Sum Insured Restoration, if any available under Base Policy shall not be applicable for Home care Treatment under this Add-on cover.

TENURE & ENTRY AGE:

- Add-on cover shall follow the tenure and Entry age as applicable under the Base Product

COVERAGE**Homecare Treatment:**

This Add-on cover will reimburse the Reasonable and Customary charges medical expenses upto the daily limit as opted and mentioned in the Policy Schedule/Certificate towards Homecare Treatment for the following medical conditions during the policy period upto the maximum number of days opted and mentioned in the policy schedule/certificate per annum, subject to the specific conditions mentioned below.

1. Gastroenteritis
2. Chemotherapy
3. Pancreatitis
4. Dengue
5. Chronic obstructive pulmonary disease management
6. Hepatitis
7. COVID-19

Specific Conditions:

- a. The treatment in normal course would require care and In-patient treatment at a hospital but is actually taken at home, provided that:
 - i. The Medical Practitioner advises the Insured person in writing to undergo treatment at home
 - ii. There is a continuous active line of treatment with monitoring of the health status by a medical practitioner for each day through the duration of the home care treatment.
 - iii. Daily monitoring chart including records of treatment administered duly signed by the treating doctor is maintained.
 - iv. This add on cover shall reimburse the following medical expenses incurred during Home care treatment subject to the terms, conditions, waiting periods and exclusions applicable under the Base policy, to which the Add-on cover is linked with.
 - a. Diagnostic tests undergone at home or at diagnostics centre as prescribed by the Medical practitioner
 - b. Medicines prescribed in writing
 - c. Consultation charges of the medical practitioner
 - d. Nursing charges related to medical staff
 - e. Medical procedures limited to parenteral administration of medicines
 - f. Consumables as listed in Annexure 1 of this cover

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- b. Pre-hospitalisation and Post hospitalisation expenses shall not be payable under this cover.
c. Claim under this cover shall be on Reimbursement basis.

GENERAL CONDITIONS**Claim Procedure:**

If You happen to suffer Accidental Bodily Injury or is diagnosed with an Illness which gives rise to or may give rise to a claim, then it is a condition precedent to our liability that You shall immediately :

- a. Give us notice of the claim irrespective of notice provided to any other insurer for the same illness in case you are holding multiple insurance policies.
b. Expeditiously give or arrange for us to be provided with any and all information and documentation in respect of the claim and/or our liability for it that may be requested by the Us
c. Claim intimation has to be given to us in writing or mail (E mail: customercare@cholams.murugappa.com) or phone (@ Toll free no. 1800-208-9100) within seven days from the date of hospitalization/injury/death.

Claim documentation submission:

Claim documents as applicable for the In-patient hospitalization cover under the Base policy to be submitted with 30 days of completion of the treatment.

Territorial Limits

The Insurer's liability to make any payment towards illness or accidental injury shall be to make payment within India and in Indian Rupees only for medical services or procedures rendered in or undertaken within India.

Premium in Rs (Excl. GST)**Policy Term – One Year**

Maximum Number of Days of Home Care Treatment: 5 days per annum										
Per-Day Limit	0 to 17 yrs	18 to 25 yrs	26 to 35 yrs	36 to 45 yrs	46 to 50 yrs	51 to 55 yrs	56 to 60 yrs	61 to 65 yrs	66 to 70 yrs	>=71 yrs
1,000	15.90	19.12	22.98	27.63	33.23	39.95	48.03	57.75	69.43	83.47
1,500	23.87	28.68	34.48	41.47	49.85	59.93	72.05	86.62	104.13	125.20
2,000	31.82	38.25	45.98	55.28	66.47	79.90	96.07	115.50	138.85	166.93
2,500	39.77	47.82	57.48	69.10	83.08	99.88	120.08	144.37	173.57	208.67
3,000	47.72	57.37	68.97	82.92	99.70	119.85	144.10	173.23	208.28	250.40
3,500	55.67	66.93	80.47	96.75	116.32	139.83	168.12	202.12	242.98	292.13
4,000	63.63	76.50	91.97	110.57	132.92	159.82	192.13	230.98	277.70	333.87

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Maximum Number of Days of Home Care Treatment: 5 days per annum										
Per-Day Limit	0 to 17 yrs	18 to 25 yrs	26 to 35 yrs	36 to 45 yrs	46 to 50 yrs	51 to 55 yrs	56 to 60 yrs	61 to 65 yrs	66 to 70 yrs	>=71 yrs
4,500	71.58	86.05	103.47	124.38	149.53	179.78	216.15	259.87	312.42	375.60
5,000	79.53	95.62	114.95	138.20	166.15	199.77	240.17	288.73	347.13	417.33
5,500	85.30	102.55	123.28	148.22	178.20	214.25	257.57	309.67	372.30	447.60
6,000	90.67	109.00	131.05	157.55	189.42	227.73	273.78	329.15	395.73	475.77
6,500	95.63	114.98	138.23	166.18	199.80	240.22	288.80	347.20	417.42	501.85
7,000	100.22	120.48	144.85	174.13	209.35	251.70	302.60	363.80	437.38	525.85
7,500	104.38	125.50	150.88	181.40	218.08	262.18	315.22	378.97	455.60	547.75
8,000	108.17	130.03	156.33	187.97	225.97	271.67	326.62	392.68	472.10	567.58
8,500	111.55	134.10	161.22	193.83	233.03	280.17	336.83	404.95	486.85	585.32
9,000	114.53	137.68	165.53	199.02	239.27	287.65	345.83	415.78	499.87	600.97
9,500	117.12	140.80	169.27	203.50	244.67	294.15	353.63	425.17	511.15	614.53
10,000	119.30	143.43	172.43	207.30	249.23	299.63	360.25	433.10	520.70	626.00

Maximum Number of Days of Home Care Treatment: 7 days per annum										
Per-Day Limit	0 to 17 yrs	18 to 25 yrs	26 to 35 yrs	36 to 45 yrs	46 to 50 yrs	51 to 55 yrs	56 to 60 yrs	61 to 65 yrs	66 to 70 yrs	>=71 yrs
1,000	16.90	20.32	24.43	29.37	35.30	42.45	51.03	61.35	73.77	88.68
1,500	25.35	30.48	36.65	44.05	52.97	63.67	76.55	92.03	110.65	133.03
2,000	33.80	40.63	48.85	58.73	70.62	84.90	102.07	122.72	147.53	177.37
2,500	42.25	50.80	61.07	73.42	88.27	106.12	127.58	153.38	184.42	221.72
3,000	50.70	60.95	73.28	88.10	105.92	127.35	153.10	184.07	221.30	266.05

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Maximum Number of Days of Home Care Treatment: 7 days per annum										
Per-Day Limit	0 to 17 yrs	18 to 25 yrs	26 to 35 yrs	36 to 45 yrs	46 to 50 yrs	51 to 55 yrs	56 to 60 yrs	61 to 65 yrs	66 to 70 yrs	>=71 yrs
3,500	59.15	71.12	85.50	102.78	123.58	148.57	178.62	214.75	258.18	310.40
4,000	67.60	81.27	97.72	117.47	141.23	169.80	204.13	245.42	295.07	354.73
4,500	76.05	91.43	109.93	132.15	158.88	191.02	229.65	276.10	331.95	399.08
5,000	84.50	101.60	122.13	146.85	176.53	212.25	255.17	306.78	368.83	443.42
5,500	90.63	108.97	131.00	157.48	189.33	227.63	273.67	329.02	395.57	475.57
6,000	96.33	115.82	139.23	167.40	201.25	241.97	290.90	349.73	420.47	505.50
6,500	101.62	122.17	146.87	176.58	212.28	255.23	306.85	368.90	443.52	533.22
7,000	106.47	128.00	153.90	185.02	222.43	267.43	321.52	386.55	464.72	558.72
7,500	110.92	133.33	160.32	192.73	231.72	278.57	334.92	402.65	484.08	581.98
8,000	114.92	138.17	166.12	199.70	240.10	288.65	347.03	417.22	501.60	603.05
8,500	118.52	142.48	171.30	205.95	247.60	297.67	357.88	430.27	517.28	621.90
9,000	121.68	146.30	175.88	211.45	254.22	305.63	367.45	441.77	531.12	638.52
9,500	124.43	149.60	179.85	216.23	259.95	312.53	375.73	451.73	543.10	652.93
10,000	126.75	152.38	183.22	220.27	264.82	318.37	382.75	460.17	553.23	665.13

Maximum Number of Days of Home Care Treatment: 10 days per annum										
Per-Day Limit	0 to 17 yrs	18 to 25 yrs	26 to 35 yrs	36 to 45 yrs	46 to 50 yrs	51 to 55 yrs	56 to 60 yrs	61 to 65 yrs	66 to 70 yrs	>=71 yrs
1,000	18.88	22.72	27.30	32.82	39.47	47.45	57.03	68.57	82.45	99.12
1,500	28.33	34.07	40.95	49.23	59.20	71.17	85.55	102.87	123.67	148.68
2,000	37.78	45.42	54.60	65.65	78.92	94.88	114.08	137.15	164.88	198.23

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Maximum Number of Days of Home Care Treatment: 10 days per annum										
Per-Day Limit	0 to 17 yrs	18 to 25 yrs	26 to 35 yrs	36 to 45 yrs	46 to 50 yrs	51 to 55 yrs	56 to 60 yrs	61 to 65 yrs	66 to 70 yrs	>=71 yrs
2,500	47.22	56.77	68.25	82.07	98.65	118.60	142.60	171.43	206.12	247.80
3,000	56.67	68.13	81.90	98.47	118.38	142.33	171.12	205.72	247.33	297.35
3,500	66.12	79.48	95.55	114.88	138.12	166.05	199.63	240.02	288.55	346.92
4,000	75.55	90.83	109.20	131.30	157.85	189.77	228.15	274.30	329.77	396.47
4,500	85.00	102.18	122.87	147.70	177.58	213.50	256.67	308.58	371.00	446.03
5,000	94.45	113.55	136.52	164.12	197.32	237.22	285.20	342.87	412.22	495.58
5,500	101.28	121.78	146.40	176.02	211.62	254.42	305.87	367.73	442.10	531.52
6,000	107.67	129.43	155.62	187.10	224.93	270.43	325.12	390.87	469.93	564.97
6,500	113.57	136.53	164.15	197.35	237.27	285.25	342.95	412.30	495.68	595.95
7,000	119.00	143.07	172.00	206.78	248.62	298.90	359.35	432.02	519.40	624.43
7,500	123.95	149.03	179.17	215.40	258.97	311.35	374.32	450.02	541.03	650.45
8,000	128.45	154.42	185.65	223.20	268.35	322.62	387.87	466.30	560.62	674.00
8,500	132.45	159.25	191.45	230.18	276.73	332.70	399.98	480.88	578.13	695.07
9,000	136.00	163.50	196.57	236.33	284.13	341.58	410.68	493.73	593.60	713.65
9,500	139.07	167.20	201.02	241.67	290.53	349.30	419.95	504.88	606.98	729.75
10,000	141.67	170.32	204.77	246.18	295.97	355.82	427.78	514.30	618.33	743.38

Maximum Number of Days of Home Care Treatment: 15 days per annum										
Per-Day Limit	0 to 17 yrs	18 to 25 yrs	26 to 35 yrs	36 to 45 yrs	46 to 50 yrs	51 to 55 yrs	56 to 60 yrs	61 to 65 yrs	66 to 70 yrs	>=71 yrs
1,000	19.88	23.90	28.73	34.55	41.53	49.93	60.03	72.18	86.78	104.33

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Maximum Number of Days of Home Care Treatment: 15 days per annum										
Per-Day Limit	0 to 17 yrs	18 to 25 yrs	26 to 35 yrs	36 to 45 yrs	46 to 50 yrs	51 to 55 yrs	56 to 60 yrs	61 to 65 yrs	66 to 70 yrs	>=71 yrs
1,500	29.82	35.85	43.10	51.83	62.32	74.92	90.07	108.28	130.17	156.50
2,000	39.77	47.82	57.48	69.10	83.08	99.88	120.08	144.37	173.57	208.67
2,500	49.70	59.77	71.85	86.38	103.85	124.85	150.10	180.47	216.95	260.83
3,000	59.65	71.72	86.22	103.65	124.62	149.82	180.12	216.55	260.35	313.00
3,500	69.58	83.67	100.58	120.93	145.38	174.78	210.15	252.65	303.73	365.17
4,000	79.53	95.62	114.95	138.20	166.15	199.77	240.17	288.73	347.13	417.33
4,500	89.47	107.57	129.32	155.48	186.93	224.73	270.18	324.83	390.52	469.50
5,000	99.42	119.52	143.70	172.75	207.70	249.70	300.20	360.92	433.92	521.67
5,500	106.62	128.18	154.12	185.28	222.75	267.80	321.97	387.08	465.37	559.48
6,000	113.33	136.25	163.82	196.93	236.77	284.67	342.23	411.45	494.67	594.70
6,500	119.55	143.72	172.80	207.73	249.75	300.27	361.00	434.00	521.78	627.30
7,000	125.27	150.60	181.05	217.67	261.70	314.62	378.25	454.75	546.73	657.30
7,500	130.48	156.87	188.60	226.75	272.60	327.73	394.02	473.70	569.52	684.70
8,000	135.20	162.55	195.42	234.95	282.47	339.60	408.28	490.85	590.12	709.47
8,500	139.43	167.63	201.53	242.28	291.30	350.20	421.03	506.18	608.57	731.65
9,000	143.15	172.12	206.92	248.77	299.08	359.57	432.28	519.72	624.83	751.20
9,500	146.38	176.00	211.58	254.38	305.83	367.68	442.05	531.45	638.93	768.17
10,000	149.12	179.28	215.53	259.13	311.55	374.55	450.30	541.38	650.87	782.50

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Maximum Number of Days of Home Care Treatment: 20 days per annum										
Per-Day Limit	0 to 17 yrs	18 to 25 yrs	26 to 35 yrs	36 to 45 yrs	46 to 50 yrs	51 to 55 yrs	56 to 60 yrs	61 to 65 yrs	66 to 70 yrs	>=71 yrs
1,000	20.88	25.10	30.18	36.28	43.62	52.43	63.05	75.80	91.12	109.55
1,500	31.32	37.65	45.27	54.42	65.42	78.65	94.57	113.68	136.68	164.33
2,000	41.75	50.20	60.35	72.55	87.23	104.87	126.08	151.58	182.25	219.10
2,500	52.20	62.75	75.43	90.70	109.03	131.10	157.60	189.48	227.80	273.88
3,000	62.63	75.30	90.53	108.83	130.85	157.32	189.13	227.38	273.37	328.65
3,500	73.07	87.85	105.62	126.98	152.65	183.53	220.65	265.27	318.93	383.43
4,000	83.52	100.40	120.70	145.12	174.47	209.75	252.17	303.17	364.48	438.20
4,500	93.95	112.95	135.78	163.25	196.27	235.97	283.68	341.07	410.05	492.98
5,000	104.38	125.50	150.88	181.40	218.08	262.18	315.22	378.97	455.60	547.75
5,500	111.95	134.60	161.82	194.55	233.88	281.20	338.07	406.43	488.63	587.47
6,000	119.00	143.07	172.00	206.78	248.62	298.90	359.35	432.02	519.40	624.43
6,500	125.52	150.92	181.43	218.13	262.23	315.28	379.05	455.70	547.87	658.67
7,000	131.53	158.13	190.10	228.55	274.78	330.35	397.17	477.50	574.07	690.17
7,500	137.00	164.72	198.03	238.08	286.23	344.12	413.72	497.38	597.98	718.93
8,000	141.97	170.68	205.20	246.70	296.58	356.57	428.68	515.38	619.63	744.95
8,500	146.40	176.02	211.60	254.40	305.85	367.72	442.08	531.50	638.98	768.22
9,000	150.32	180.72	217.27	261.20	314.03	377.55	453.90	545.70	656.08	788.77
9,500	153.70	184.80	222.17	267.10	321.12	386.07	464.15	558.02	670.88	806.57
10,000	156.58	188.25	226.32	272.08	327.12	393.28	472.82	568.45	683.42	821.63

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Maximum Number of Days of Home Care Treatment: 25 days per annum										
Per-Day Limit	0 to 17 yrs	18 to 25 yrs	26 to 35 yrs	36 to 45 yrs	46 to 50 yrs	51 to 55 yrs	56 to 60 yrs	61 to 65 yrs	66 to 70 yrs	>=71 yrs
1,000	21.37	25.70	30.90	37.15	44.65	53.68	64.55	77.60	93.28	112.17
1,500	32.07	38.55	46.33	55.72	66.98	80.53	96.82	116.40	139.93	168.23
2,000	42.75	51.40	61.78	74.28	89.32	107.37	129.08	155.20	186.58	224.32
2,500	53.43	64.25	77.23	92.85	111.63	134.22	161.37	194.00	233.23	280.40
3,000	64.12	77.08	92.68	111.43	133.97	161.05	193.63	232.80	279.87	336.48
3,500	74.82	89.93	108.13	130.00	156.28	187.90	225.90	271.58	326.52	392.55
4,000	85.50	102.78	123.58	148.57	178.62	214.75	258.17	310.38	373.17	448.63
4,500	96.18	115.63	139.02	167.13	200.95	241.58	290.45	349.18	419.82	504.72
5,000	106.87	128.48	154.47	185.72	223.27	268.43	322.72	387.98	466.45	560.80
5,500	114.62	137.80	165.67	199.18	239.47	287.88	346.12	416.12	500.27	601.45
6,000	121.83	146.47	176.10	211.72	254.53	306.02	367.90	442.30	531.77	639.30
6,500	128.52	154.50	185.75	223.32	268.48	322.78	388.07	466.55	560.92	674.35
7,000	134.65	161.88	194.63	234.00	281.32	338.22	406.62	488.87	587.73	706.60
7,500	140.27	168.63	202.75	243.75	293.05	352.32	423.57	509.23	612.22	736.05
8,000	145.35	174.73	210.08	252.57	303.65	365.07	438.90	527.67	634.38	762.68
8,500	149.88	180.20	216.65	260.47	313.13	376.47	452.62	544.15	654.20	786.52
9,000	153.90	185.02	222.43	267.43	321.52	386.53	464.72	558.70	671.70	807.55
9,500	157.37	189.20	227.47	273.47	328.77	395.27	475.20	571.32	686.85	825.77
10,000	160.30	192.73	231.70	278.57	334.92	402.65	484.08	581.98	699.68	841.20

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Maximum Number of Days of Home Care Treatment: 30 days per annum										
Per-Day Limit	0 to 17 yrs	18 to 25 yrs	26 to 35 yrs	36 to 45 yrs	46 to 50 yrs	51 to 55 yrs	56 to 60 yrs	61 to 65 yrs	66 to 70 yrs	>=71 yrs
1,000	21.87	26.30	31.62	38.00	45.70	54.93	66.05	79.40	95.47	114.77
1,500	32.80	39.45	47.42	57.02	68.53	82.40	99.07	119.10	143.18	172.15
2,000	43.75	52.58	63.23	76.02	91.38	109.87	132.08	158.80	190.92	229.53
2,500	54.68	65.73	79.03	95.02	114.23	137.33	165.12	198.50	238.65	286.92
3,000	65.62	78.88	94.83	114.02	137.08	164.80	198.13	238.20	286.38	344.30
3,500	76.55	92.03	110.65	133.02	159.93	192.27	231.15	277.90	334.12	401.68
4,000	87.48	105.18	126.45	152.03	182.77	219.73	264.18	317.60	381.85	459.07
4,500	98.42	118.33	142.25	171.03	205.62	247.20	297.20	357.32	429.57	516.45
5,000	109.35	131.47	158.07	190.03	228.47	274.67	330.22	397.02	477.30	573.83
5,500	117.28	141.00	169.52	203.82	245.03	294.58	354.17	425.80	511.90	615.43
6,000	124.67	149.88	180.20	216.63	260.45	313.13	376.45	452.58	544.13	654.17
6,500	131.50	158.10	190.07	228.52	274.73	330.30	397.10	477.40	573.95	690.03
7,000	137.78	165.65	199.17	239.43	287.87	346.08	416.08	500.23	601.40	723.03
7,500	143.53	172.57	207.45	249.42	299.87	360.50	433.42	521.07	626.47	753.17
8,000	148.72	178.80	214.97	258.45	310.72	373.55	449.10	539.93	649.13	780.42
8,500	153.37	184.38	221.68	266.52	320.42	385.23	463.13	556.80	669.42	804.80
9,000	157.47	189.32	227.62	273.65	328.98	395.53	475.52	571.70	687.32	826.33
9,500	161.03	193.60	232.75	279.82	336.42	404.45	486.25	584.60	702.83	844.98
10,000	164.03	197.22	237.10	285.05	342.70	412.00	495.33	595.52	715.95	860.75

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Maximum Number of Days of Home Care Treatment: 45 days per annum										
Per-Day Limit	0 to 17 yrs	18 to 25 yrs	26 to 35 yrs	36 to 45 yrs	46 to 50 yrs	51 to 55 yrs	56 to 60 yrs	61 to 65 yrs	66 to 70 yrs	>=71 yrs
1,000	22.37	26.90	32.33	38.87	46.73	56.18	67.55	81.20	97.63	117.38
1,500	33.55	40.33	48.50	58.30	70.10	84.27	101.32	121.82	146.45	176.07
2,000	44.73	53.78	64.67	77.73	93.47	112.37	135.08	162.42	195.27	234.75
2,500	55.92	67.23	80.83	97.18	116.83	140.45	168.87	203.02	244.08	293.43
3,000	67.10	80.68	97.00	116.62	140.20	168.55	202.63	243.62	292.88	352.13
3,500	78.28	94.12	113.17	136.05	163.57	196.63	236.42	284.22	341.70	410.82
4,000	89.47	107.57	129.32	155.48	186.93	224.73	270.18	324.83	390.52	469.50
4,500	100.65	121.02	145.48	174.92	210.28	252.82	303.95	365.43	439.33	528.18
5,000	111.85	134.47	161.65	194.35	233.65	280.92	337.73	406.03	488.15	586.88
5,500	119.95	144.22	173.38	208.43	250.60	301.28	362.22	435.47	523.55	629.43
6,000	127.50	153.28	184.28	221.57	266.37	320.23	385.02	462.88	556.50	669.05
6,500	134.48	161.68	194.38	233.70	280.97	337.80	406.12	488.25	587.00	705.72
7,000	140.92	169.42	203.68	244.88	294.40	353.95	425.53	511.60	615.07	739.47
7,500	146.80	176.48	212.17	255.08	306.68	368.70	443.27	532.92	640.70	770.28
8,000	152.10	182.87	219.85	264.32	317.77	382.05	459.32	552.20	663.88	798.15
8,500	156.85	188.58	226.72	272.58	327.70	393.98	473.67	569.47	684.63	823.10
9,000	161.05	193.62	232.78	279.87	336.47	404.52	486.33	584.68	702.93	845.10
9,500	164.68	198.00	238.03	286.18	344.07	413.65	497.30	597.88	718.80	864.18
10,000	167.77	201.70	242.48	291.53	350.48	421.37	506.60	609.05	732.23	880.32

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Maximum Number of Days of Home Care Treatment: 60 days per annum										
Per-Day Limit	0 to 17 yrs	18 to 25 yrs	26 to 35 yrs	36 to 45 yrs	46 to 50 yrs	51 to 55 yrs	56 to 60 yrs	61 to 65 yrs	66 to 70 yrs	>=71 yrs
1,000	22.87	27.48	33.05	39.73	47.77	57.43	69.05	83.02	99.80	119.98
1,500	34.30	41.23	49.57	59.60	71.65	86.15	103.57	124.52	149.70	179.98
2,000	45.73	54.98	66.10	79.47	95.53	114.87	138.10	166.02	199.60	239.97
2,500	57.17	68.72	82.62	99.33	119.42	143.58	172.62	207.53	249.50	299.97
3,000	68.60	82.47	99.15	119.20	143.32	172.30	207.13	249.03	299.40	359.95
3,500	80.03	96.22	115.67	139.07	167.20	201.02	241.67	290.53	349.30	419.95
4,000	91.47	109.97	132.20	158.93	191.08	229.73	276.18	332.05	399.20	479.93
4,500	102.90	123.70	148.72	178.80	214.97	258.43	310.72	373.55	449.10	539.93
5,000	114.33	137.45	165.25	198.67	238.85	287.15	345.23	415.05	499.00	599.92
5,500	122.62	147.42	177.23	213.07	256.17	307.98	370.27	445.15	535.18	643.42
6,000	130.33	156.70	188.38	226.48	272.28	327.35	393.57	473.17	568.87	683.92
6,500	137.48	165.28	198.72	238.90	287.22	345.30	415.15	499.10	600.05	721.40
7,000	144.05	173.18	208.22	250.32	300.95	361.82	435.00	522.97	628.73	755.90
7,500	150.05	180.40	216.88	260.75	313.48	376.90	453.12	544.77	654.93	787.40
8,000	155.48	186.93	224.73	270.18	324.83	390.53	469.52	564.48	678.63	815.90
8,500	160.35	192.77	231.77	278.63	334.98	402.73	484.18	582.12	699.85	841.38
9,000	164.63	197.93	237.95	286.08	343.95	413.50	497.13	597.68	718.57	863.88
9,500	168.35	202.40	243.33	292.53	351.70	422.83	508.35	611.17	734.78	883.38
10,000	171.48	206.17	247.87	298.00	358.27	430.73	517.85	622.58	748.50	899.88

FLOATER PREMIUM RATES

CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITEDRegistered Office: 2nd Floor, "DARE House", 2, N.S.C. Bose Road, Chennai – 600 001.

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For Spouse:

The premium rate for insured and spouse under floater policy is calculated with a floater factor of 50% i.e. the premium rate for insured and spouse under the floater policy is 1.5 times that of eldest (between the primary insured and spouse) insured's premium rate.

For Children:

The premium rate for insured and one child under a floater policy is calculated with the following floater factors:

Age	Child 1	Child 2	Child 3	Child 4
0 to 17 yrs	-	-	-	-
18 to 25 yrs	40%	40%	30%	25%
26 to 35 yrs	30%	30%	25%	20%
36 to 45 yrs	25%	25%	20%	15%
46 to 50 yrs	20%	20%	15%	10%
51 to 55 yrs	15%	15%	10%	10%
56 to 60 yrs	10%	10%	10%	10%
61 to 65 yrs	10%	10%	10%	10%
66 to 70 yrs	10%	10%	10%	10%
>=71 yrs	10%	10%	10%	10%

The floater factors are applied on the age of the eldest (between the primary insured and spouse) insured's premium rate.

For Parents/Parents-in-Law:

The premium rate for parents/parents-in-law under a floater policy is calculated as 70% of the rate of the respective member under individual sum insured basis.

DISCOUNTS/LOADINGS

Discount in Lieu of Intermediation	
Intermediation Channel	Discount (%) on Premium
Direct	15%

Family Discount for Individual Policy	
Size of the Family	Discount (%)
1	0
2	5%
3-5	7.5%
>5	10%

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Long Term Discount	
Term	Discount % on Premium
1	No Discount
2	5%
3	10%

ILLUSTRATIONS

Illustration 1			
Base Policy Individual / Family Floater	Individual		
Per-Day Limit	₹ 6,000		
Term (as per the underlying base policy)	3 years		
Maximum number of days payable	10 days		
Number of Members	3		
Intermediary Channel	Direct		
Year	1	2	3
Age			
Self	29	30	31
Spouse	25	26	27
Parent 1	57	58	59
Office Premium for 10 days option for a per-day limit of ₹ 6,000			
Self	₹ 155.62	₹ 155.62	₹ 155.62
Spouse	₹ 129.43	₹ 155.62	₹ 155.62
Parent 1	₹ 325.12	₹ 325.12	₹ 325.12
Total Office Premium Per-Year	₹ 610.17	₹ 636.35	₹ 636.35
Long Term Discount	-	5.00%	10.00%
Total Office Premium Per-Year after Long Term Discount	₹ 610.17	₹ 604.53	₹ 572.72
Total Office Premium for the 3 years (T1)	610.17 + 604.53 + 572.72 = 1,787.41		
Discount Based on Family Size	1,787.41 * -7.50% = -134.06		
Total Office Premium for the 3 years (T2)	1,787.41 -134.06 = 1,653.36		
Discount in-lieu-of Intermediation	1,653.36 * -15.00% = -248.00		
Final Office Premium (T)	1,653.36 -248.00 = 1,405.35		

Illustration 2	
Base Policy Individual / Family Floater	Family Floater
Per-Day Limit	₹ 7,500
Term (as per the underlying base policy)	3 years
Maximum number of days payable	45 days
Number of Members	5
Intermediary Channel	Direct

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Year	1	2	3
Age			
Self	34	35	36
Spouse	35	36	37
Child 1	7	8	9
Child 2	5	6	7
Parent 1	59	60	61
Office Premium for 45 days option for a per-day limit of ₹ 7,500			
Spouse	₹ 212.17	₹ 255.08	₹ 255.08
Self	212.17 * 50.00% = 106.08	255.08 * 50.00% = 127.54	255.08 * 50.00% = 127.54
Child 1	212.17 * 30.00% = 63.65	255.08 * 25.00% = 63.77	255.08 * 25.00% = 63.77
Child 2	212.17 * 30.00% = 63.65	255.08 * 25.00% = 63.77	255.08 * 25.00% = 63.77
Parent 1	443.27 * 70.00% = 310.29	443.27 * 70.00% = 310.29	532.92 * 70.00% = 373.04
Total Office Premium Per-Year	₹ 755.84	₹ 820.45	₹ 883.21
Long Term Discount	-	5.00%	10.00%
Total Office Premium Per-Year after Long Term Discount	₹ 755.84	₹ 779.43	₹ 794.89
Total Office Premium for the 3 years (T1)	755.84 + 779.43 + 794.89 = 2,330.15		
Discount Based on Family Size	Not Applicable		
Total Office Premium for the 3 years (T2)	2,330.15		
Discount in-lieu-of Intermediation	2,330.15 * -15.00% = -349.52		
Final Office Premium (T)	2,330.15 -349.52 = 1,980.63		

Annexure 1 (attached to and forming part of Add-on cover wordings)

Sl. No.	Annexure 1 - List of Consumables covered under the policy
1	BELTS/ BRACES
2	COLD PACK/HOT PACK

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3	CARRY BAGS
4	LEGGINGS
5	SANITARY PAD
6	CREPE BANDAGE
7	DIAPER OF ANY TYPE
8	EYELET COLLAR
9	SLINGS
10	SERVICE CHARGES WHERE NURSING CHARGE ALSO CHARGED
11	SURCHARGES
12	MEDICAL CERTIFICATE
13	MEDICAL RECORDS
14	WALKING AIDS CHARGES
15	SPIROMETRE
16	STEAM INHALER
17	THERMOMETER
18	CERVICAL COLLAR
19	SPLINT
20	DIABETIC FOOT WEAR
21	LUMBO SACRAL BELT
22	NIMBUS BED OR WATER OR AIR BED CHARGES
23	ABDOMINAL BINDER
24	SUGAR FREE TABLETS
25	ECG ELECTRODES
26	KIDNEY TRAY
27	OUNCE GLASS
28	PELVIC TRACTION BELT
29	PAN CAN
30	TROLLY COVER
31	UROMETER, URINE JUG
32	PULSE OXYMETER CHARGES
33	Glucometer & Strips
34	URINE BAG

29. Mechanism for Grievance Redressal:

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As an esteemed customer of our **Company**, the **Insured** can contact us to register complaint/ grievance, if any, including servicing of policy, claims etc. with regard to the **insurance policy** issued. The contact details of our office are given below for Your reference.

If any Grievances / issues on Health insurance related claims pertaining to Senior Citizens, Insured can register the complaint / grievance in 'Senior Citizen Channel' which shall be processed on Fast Track Basis by dedicated personnel.

Cholamandalam MS General Insurance Company Limited

Customer services

Address : H.O: Dare House 2nd floor, No 2 N.S.C. Bose Road, Chennai 600 001.

Toll free : 1800 208 9100

SMS : "CHOLA" to 56677* (premium SMS charges apply)

E-MAIL : customercare@cholams.murugappa.com

WEBSITE : www.cholainsurance.com

If You have not received any reply from us within 3 days from the date of the lodgement of complaint or if You are not satisfied with the reply of the Company, you can contact the IRDA Grievance Call Centre at the toll free no. 155255 or email at complaints@irda.gov.in for registering the grievance or the nearest Insurance Ombudsman.

Section 41. Of Insurance Act, 1938

Prohibition of Rebates: (1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take 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.

(2) 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.

Insurance is the subject matter of the solicitation.