

Optima Restore premium sheet with 18% service Tax

1. Individual Sum Insured 1A								Family Floater Sum Insured 1A+1C							
SI in INR	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	SI in INR	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
91d-17	5056	6414	7395	8863	10686	11597	14910	18-35	7793	9886	12770	15306	18453	20026	25748
18-35	6040	7664	10207	12234	14750	16008	20582	36-45	8446	10716	14136	16944	20428	22170	28504
36-45	6836	8673	11781	14121	17024	18476	23755	46-50	11752	14909	20091	24080	29032	31507	40509
46-50	9999	12686	17529	21010	25330	27489	35343	51-55	14536	18443	25224	30234	36450	39558	50860
51-55	12643	16041	22455	26915	32449	35216	45277	56-60	18251	23155	32268	38677	46629	50605	65064
56-60	16322	20708	29447	35295	42552	46180	59375	61-65	24595	31204	44357	53167	64099	69565	89440
61-65	22665	28757	41537	49787	60023	65141	83753	66-70*	33204	42127	60547	72572	87493	94955	122084
66-70*	31275	39680	57726	69190	83417	90531	116396	71-75*	39713	50385	73254	87804	105857	114882	147707
71-75*	37784	47938	70433	84422	101780	110459	142018	76-80*	47268	59972	88276	105807	127562	138439	177994
76-80*	45340	57525	85454	102426	123486	134015	172305	> 80*	54070	68602	103107	123585	148995	161700	207899
> 80*	52141	66154	100286	120203	144918	157275	202212								

Family Floater Sum Insured 1A+2C								Family Floater Sum Insured 1A+3C							
SI in INR	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	SI in INR	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
18-35	10045	12744	16063	19254	23213	25193	32390	18-35	11296	14332	17894	21448	25857	28063	36081
36-45	10516	13343	17164	20573	24804	26918	34609	36-45	11667	14802	18847	22590	27234	29557	38002
46-50	14004	17767	23385	28030	33793	36674	47152	46-50	15255	19356	25215	30223	36437	39544	50843
51-55	16971	21531	28785	34502	41595	45142	58039	51-55	18323	23248	30763	36873	44454	48244	62028
56-60	20730	26302	35896	43024	51870	56293	72378	56-60	22108	28050	37910	45439	54783	59453	76440
61-65	27075	34351	47985	57514	69340	75253	96754	61-65	28452	36099	50000	59930	72253	78413	100817
66-70*	35683	45274	64174	76919	92735	100642	129398	66-70*	37061	47022	66190	79335	95647	103802	133460
71-75*	42192	53532	76882	92151	111097	120571	155020	71-75*	43570	55279	78896	94566	114009	123731	159083
76-80*	49749	63119	91902	110154	132803	144128	185307	76-80*	51127	64867	93917	112570	135715	147288	189370
> 80*	56550	71748	106735	127932	154237	167388	215213	> 80*	57927	73496	108749	130348	157148	170548	219276

Family Floater Sum Insured 2A								Family Floater Sum Insured 2A+1C							
SI in INR	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	SI in INR	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
18-35	8457	10730	14290	17129	20650	22411	28814	18-35	10208	12952	16853	20199	24353	26430	33980
36-45	10095	12808	17357	20805	25082	27220	34998	36-45	11706	14850	19712	23627	28485	30914	39746
46-50	14362	18220	25139	30131	36326	39424	50688	46-50	16113	20444	27701	33203	40029	43443	55855
51-55	18105	22971	32092	38466	46374	50328	64709	51-55	19999	25374	34861	41785	50377	54672	70293
56-60	23089	29294	41529	49777	60011	65128	83736	56-60	25017	31741	44350	53158	64088	69553	89425
61-65	31093	39450	56770	68045	82036	89031	114468	61-65	33022	41897	59591	71427	86112	93455	120156
66-70*	42834	54346	78904	94576	114021	123743	159099	66-70*	44763	56793	81726	97957	118098	128168	164787
71-75*	53211	67511	98948	118599	142985	155177	199514	71-75*	55140	69959	101769	121981	147061	159602	205202
76-80*	64337	81627	120903	144915	174710	189607	243781	76-80*	66265	84074	123723	148295	178787	194031	249469
> 80*	74735	94821	142995	171394	206633	224253	288326	> 80*	76665	97269	145815	174776	210710	228678	294015

Family Floater Sum Insured 2A+2C								Family Floater Sum Insured 2A+3C							
SI in INR	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	SI in INR	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
18-35	12461	15810	20147	24149	29113	31596	40623	18-35	15214	19302	24173	28974	34932	37910	48741
36-45	13775	17478	22740	27257	32861	35663	45852	36-45	16306	20689	26441	31692	38208	41468	53315
46-50	18366	23301	30995	37151	44789	48609	62498	46-50	21118	26794	35021	41977	50608	54923	70616
51-55	22433	28462	38422	46052	55521	60256	77472	51-55	25409	32238	42774	51269	61810	67081	86246
56-60	27498	34888	47976	57505	69329	75240	96738	56-60	30529	38734	52410	62818	75735	82193	105676
61-65	35501	45043	63219	75774	91353	99142	127470	61-65	38533	48889	67652	81087	97759	106095	136408
66-70*	47244	59939	85353	102304	123338	133856	172101	66-70*	50274	63786	89786	107617	129745	140808	181039
71-75*	57619	73105	105396	126328	152303	165290	212516	71-75*	60651	76951	109830	131642	158709	172242	221454
76-80*	68746	87221	127350	152642	184027	199720	256782	76-80*	71777	91067	131784	157956	190433	206672	265721
> 80*	79145	100414	149442	179123	215952	234366	301327	> 80*	82175	104260	153876	184436	222358	241318	310266

For Additional child

2301	2919	3364	4033	4862	5277	6784
------	------	------	------	------	------	------

OPTIMA RESTORE - PPC GRID									
Age/ S.I.	3L	5L	10 L	>10 L	Age/ S.I.	3L	5L	10 L	>10 L
<18 Yrs	Nil	Nil	Nil	Nil	51-55 Yrs	CAT 2	CAT 2	CAT - 6	CAT - 6
18-45 Yrs	Nil	Nil	Nil	CAT - 6	56-60 Yrs	CAT 3	CAT - 6	CAT - 6	CAT - 6
46-50 Yrs	Nil	Nil	CAT - 6	CAT - 6	61-65 Yrs	CAT - 7	CAT - 7	CAT - 7	CAT - 7

2 Yr Waiting Period - OPTIMA RESTORE		
# Any Benign ear, nose and throat (ENT) disorder Example: Sinusitis, Rhinitis etc	# All ear, nose and throat (ENT) surgery Example: Adenoidectomy, Mastoidectomy, Tonsillectomy, Tympanoplasty, Septoplasty, Functional endoscopic sinus surgery (FESS)	ENT
# Internal tumors, cysts, nodules, polyps including breast lumps (each of any kind unless malignant) # Polycystic ovarian diseases	# Dilatation and curettage (D&C) # Hysterectomy for menorrhagia or fibromyoma or prolapse of uterus unless necessitated by malignancy # Myomectomy for fibroids	Gynaecological
# Non infective arthritis # Gout and Rheumatism # Age related Osteoporosis	# Joint replacement # Surgery for prolapsed inter vertebral disk	Orthopaedic
# Calculus diseases of gall bladder # Fissure/fistula in anus, hemorrhoids, pilonidal sinus # Gastric and duodenal ulcers # All forms of cirrhosis	# Surgery of gallbladder and bile duct unless necessitated by malignancy # Surgery of hernia	Gastro-intestinal
# Calculus diseases of Urogenital system Example: Kidney stone, Urinary Bladder stone etc	# Any surgery of Urogenital system unless necessitated by malignancy # Surgery on prostate # Surgery for Hydrocele	Uro-genital
# Cataract, # Internal tumors, cysts, nodules, polyps, skin tumors (each of any kind unless malignant)	# Surgery of varicose veins and varicose ulcers	Others

Individual Travel insurance

PLATINUM							GOLD						
W 6m-40	W 41-60	W 61-70	X 6m-40	X 41-60	X 61-70	W 6m-40	W 41-60	W 61-70	X 6m-40	X 41-60	X 61-70		
1-7	1657	1839	2488	1210	1302	1653	1-7	1049	1207	1889	839	944	1469
8-14	2362	2758	4163	1636	1840	2602	8-14	1469	1627	2834	1049	1154	2099
18-21	3069	3677	5839	2063	2377	3550	15-21	1574	1994	3675	1154	1364	2624
22-28	3774	4596	7515	2489	2913	4498	22-28	2099	2362	4935	1364	1679	3360
29-35	4480	5515	9191	2915	3450	5447	29-35	2414	3150	6300	1574	1942	4095
36-47	5690	7090	12065	3646	4370	7072	36-47	3255	3990	8295	1994	2414	5355
48-60	7001	8796	15177	4438	5367	8833	48-60	3780	4935	9451	2309	3150	6300
61-75	8513	10766	18769	5352	6516	10865	61-75	5250	7088	13651	2887	3780	8401
76-90	10025	12735	22361	6265	7666	12897	76-90	6195	8401	15752	3412	4515	9451
91-120	13112	16736	35152	8156	9903	23861	91-120	7560	9661	21003	4777	6195	15227
121-150	16200	20737	47944	10046	12140	34826	121-150	10553	13231	30455	5985	7875	22893
181-180	19288	24738	60735	11937	14377	45790	151-180	12601	15752	36546	7350	9451	30455

SILVER							BRONZE						
W 6m-40	W 41-60	W 61-70	X 6m-40	X 41-60	X 61-70	W 6m-40	W 41-60	W 61-70	X 6m-40	X 41-60	X 61-70		
1-7	944	1049	1679	734	839	1364	1-7	787	892	1417	524	577	944
8-14	1259	1364	2309	944	1049	1994	8-14	1049	1154	1889	734	839	1259
15-21	1364	1574	3150	1049	1259	2414	15-21	1154	1312	2519	839	944	1574
22-28	1574	1784	4200	1259	1469	3150	22-28	1364	1574	3150	1049	1154	2099
29-35	1889	2414	4784	1469	1679	3780	29-35	1679	1889	3885	1207	1364	2624
36-47	2414	3150	7001	1679	1889	4620	36-47	2204	2519	5250	1364	1522	3255
48-60	3150	3885	8663	1994	2414	5985	48-60	2939	3675	6300	1679	2099	3885
61-75	4305	5250	10606	2519	3045	7350	61-75	4095	5040	8401	2099	2519	5250
76-90	5040	6300	12706	2834	3570	9031	76-90	4830	6090	9766	2309	2729	6300
91-120	6300	7980	16907	3780	4935	12601	91-120	5460	7140	15857	3255	3675	9661
121-150	8611	11551	26254	5250	7035	17327	121-150	7350	8926	21003	4200	5145	14702
151-180	10501	13651	30455	6300	7875	22947	151-180	8401	10606	25729	4935	6195	19428

Annual Multi Trip								Senior Citizen				Asian Region -			
Annual Multi Trip	Days/Trip	W 6m-40	W 41-60	W 61-70	X 6m-40	X 41-60	X 61-70	W 71-80	X 71-80	W 71-80	X 71-80	A 6m-40	A 41-60	A 61-70	
1-7								3281	2450	2204	1469	419	524	839	
8-14								5386	3590	2910	1889	524	629	944	
18-21								6590	4235	3807	2022	629	787	1364	
22-28								8697	5371	5376	2855	787	944	1889	
29-35								10803	6507	6946	3689	1,049	1,154	2414	
36-47								13844	8129	9187	4881	1,207	1,364	2624	
48-60								17423	10076	11878	6312	1,364	1,522	3255	
61-75								21635	12347	15017	7980	1,994	2,099	3885	
76-90								26149	14780	18379	9768	2,099	2,519	5250	
91-120								36586	24153	26217	16814	2,309	2,729	6300	
121-150								52206	39597	38001	28460	3,255	3,675	9661	
181-180								67827	55040	49723	40107	4,200	5,145	14702	

Overseas Travel Medical Grid [Age above 70 Yrs]

- > Medical Examination Report > Routine Urine Analysis > Fasting Blood Sugar > ECG
 > Complete Blood Count > Lipids > SrCreatinine Note: Pls conduct medicals in any recognised Diagnostic centre

Energy premium sheet

Silver Plan with No Co-Payment					Silver Plan with 20% Co-Payment				
2 Lakhs	3 Lakhs	5 Lakhs	10 Lakhs		2 Lakhs	3 Lakhs	5 Lakhs	10 Lakhs	
9511	11755	16347	20195		7749	9493	13123	16166	
11349	13814	20742	25623		9307	11202	16683	20521	
17366	20435	28528	35241		14305	16620	22981	28237	
21088	25744	36861	45535		17429	20700	29731	36499	
27224	32356	43272	53455		22559	26428	34939	42861	
37360	45343	61523	76000		31027	37097	49720	60959	
50057	61071	83420	103052		41650	50032	67471	82678	
59563	73274	101410	125276		49640	60103	82080	100531	
77350	95155	131945	162996		64557	78136	106863	130831	
93657	115216	160138	197823		78267	94700	129771	158822	

Gold Plan with No Co-payment					Gold Plan with 20% Co-Payment				
2 Lakhs	3 Lakhs	5 Lakhs	10 Lakhs		2 Lakhs	3 Lakhs	5 Lakhs	10 Lakhs	
15064	17308	21900	25748		13302	14834	22216	21719	
16902	19367	26295	31176		14848	16755	22236	26074	
22919	25988	34081	40794		19858	22173	28534	33790	
26641	30943	42414	51088		22982	26253	35284	42053	
32777	37909	48825	59008		28112	31982	40495	48414	
42913	50896	67076	81553		36580	42650	55274	66512	
55610	66623	88973	108604		47204	55585	73024	88231	
65116	78828	106963	130829		55193	65656	87633	106084	
82903	100708	137498	168549		70113	83689	112416	139924	
99210	120769	165691	203377		83820	100253	135324	164375	