

Premium Chart for Yuva Bharat Health Policy - Basic Plan Premium Per Member (Excluding GST)

**Zone 1 : Delhi, National Capital Region (NCR), Mumbai, Mumbai Suburban, Thane and Navi Mumbai,
Surat, Ahmedabad and Vadodara**

Zone 2 : Rest of India

Yuva Bharat Basic -Annual Premium - Zone -1						Yuva Bharat Basic -Annual Premium – Zone 2 (Rest of India)					
Age Band/ Sum Insured	500000	1000000	1500000	2500000	5000000	Age Band/ Sum Insured	500000	1000000	1500000	2500000	5000000
3months-17	3,269	4,296	5,254	6,937	10,344	3months-17	2,675	3,515	4,298	5,675	8,464
18-30	4,712	6,240	7,668	10,174	15,246	18-30	3,856	5,106	6,274	8,324	12,474
31-35	5,731	7,614	9,374	12,462	18,709	31-35	4,689	6,230	7,670	10,196	15,307
36-40	7,267	9,687	11,945	15,909	23,931	36-40	5,945	7,925	9,773	13,017	19,580
41-45	9,602	12,837	15,855	21,152	31,870	41-45	7,856	10,503	12,973	17,306	26,076
46-50	12,246	16,410	20,295	27,114	40,906	46-50	10,020	13,426	16,605	22,184	33,468
51-55	15,827	21,240	26,291	35,154	53,083	51-55	12,949	17,378	21,511	28,762	43,431
56-60	20,235	27,200	33,697	45,095	68,154	56-60	16,556	22,254	27,571	36,896	55,762
61-65	27,459	36,945	45,793	61,315	92,715	61-65	22,467	30,227	37,467	50,167	75,857
66 & Above	31,074	41,822	51,846	69,432	1,05,004	66 & Above	25,424	34,218	42,420	56,808	85,912

Yuva Bharat Basic -Half Yearly Premium - Zone -1						Yuva Bharat Basic -Half Yearly Premium - Zone 2 (Rest of India)					
Age Band/ Sum Insured	500000	1000000	1500000	2500000	5000000	Age Band/ Sum Insured	500000	1000000	1500000	2500000	5000000
3months-17	1,699	2,231	2,727	3,599	5,364	3months-17	1,391	1,826	2,232	2,945	4,390
18-30	2,446	3,238	3,978	5,276	7,904	18-30	2,003	2,650	3,256	4,318	6,468
31-35	2,974	3,950	4,862	6,462	9,698	31-35	2,434	3,233	3,979	5,288	7,936
36-40	3,770	5,024	6,194	8,247	12,404	36-40	3,085	4,111	5,068	6,749	10,149
41-45	4,980	6,656	8,219	10,964	16,517	41-45	4,075	5,447	6,726	8,971	13,515
46-50	6,350	8,507	10,520	14,053	21,198	46-50	5,196	6,961	8,608	11,499	17,345
51-55	8,205	11,009	13,626	18,218	27,507	51-55	6,714	9,009	11,150	14,907	22,507
56-60	10,489	14,097	17,463	23,369	35,316	56-60	8,583	11,535	14,290	19,121	28,895
61-65	14,232	19,146	23,730	31,772	48,041	61-65	11,645	15,666	19,417	25,997	39,307
66 & Above	16,104	21,673	26,866	35,978	54,408	66 & Above	13,177	17,733	21,983	29,437	44,516

Yuva Bharat Basic -Quarterly Premium - Zone -1						Yuva Bharat Basic -Quarterly Premium - Zone 2 (Rest of India)					
Age Band/ Sum Insured	500000	1000000	1500000	2500000	5000000	Age Band/ Sum Insured	500000	1000000	1500000	2500000	5000000
3months-17	868	1,139	1,392	1,836	2,736	3months-17	711	933	1,140	1,503	2,239
18-30	1,249	1,652	2,029	2,691	4,030	18-30	1,023	1,353	1,661	2,203	3,298
31-35	1,518	2,015	2,480	3,295	4,944	31-35	1,243	1,650	2,030	2,697	4,046
36-40	1,923	2,562	3,158	4,205	6,323	36-40	1,574	2,097	2,585	3,441	5,174
41-45	2,540	3,394	4,191	5,589	8,419	41-45	2,079	2,778	3,430	4,574	6,889
46-50	3,238	4,337	5,363	7,163	10,804	46-50	2,650	3,549	4,389	5,862	8,841
51-55	4,183	5,612	6,946	9,286	14,019	51-55	3,424	4,593	5,684	7,598	11,471
56-60	5,347	7,186	8,901	11,910	17,998	56-60	4,376	5,880	7,284	9,746	14,726
61-65	7,254	9,758	12,094	16,192	24,482	61-65	5,936	7,985	9,896	13,249	20,031
66 & Above	8,209	11,046	13,692	18,335	27,726	66 & Above	6,717	9,039	11,204	15,002	22,686

Yuva Bharat Basic -Monthly Premium - Zone -1						Yuva Bharat Basic -Monthly Premium - Zone 2 (Rest of India)					
Age Band/ Sum Insured	500000	1000000	1500000	2500000	5000000	Age Band/ Sum Insured	500000	1000000	1500000	2500000	5000000
3months-17	301	393	478	628	932	3months-17	248	323	393	516	764
18-30	430	566	693	917	1,368	18-30	354	465	569	752	1,121
31-35	521	688	845	1,120	1,677	31-35	428	565	693	918	1,374
36-40	657	873	1,074	1,427	2,142	36-40	540	716	881	1,170	1,755
41-45	866	1,154	1,423	1,895	2,850	41-45	710	946	1,166	1,552	2,333
46-50	1,101	1,472	1,818	2,426	3,655	46-50	903	1,206	1,490	1,987	2,992
51-55	1,420	1,902	2,353	3,142	4,740	51-55	1,164	1,558	1,927	2,573	3,880
56-60	1,813	2,434	3,012	4,028	6,083	56-60	1,485	1,993	2,467	3,297	4,978
61-65	2,457	3,302	4,090	5,473	8,271	61-65	2,012	2,703	3,348	4,480	6,769
66 & Above	2,779	3,736	4,629	6,196	9,366	66 & Above	2,275	3,059	3,790	5,072	7,665

Premium Chart for Yuva Bharat Health Policy – Gold Plan Premium Per Member (Excluding GST)

**Zone 1 : Delhi, National Capital Region (NCR), Mumbai, Mumbai Suburban, Thane and Navi Mumbai,
Surat, Ahmedabad and Vadodara**

Zone 2 : Rest of India

Yuva Bharat Gold -Annual Premium - Zone -1						Yuva Bharat Gold -Annual Premium - Zone 2 (Rest of India)					
Age Band/ Sum Insured	500000	1000000	1500000	2500000	5000000	Age Band/ Sum Insured	500000	1000000	1500000	2500000	5000000
3months-17	3,770	4,800	5,763	7,697	11,591	3months-17	3,084	3,928	4,715	6,297	9,483
18-30	5,426	7,164	8,801	11,971	18,554	18-30	4,440	5,862	7,201	9,795	15,180
31-35	6,453	8,546	10,517	14,269	22,032	31-35	5,279	6,992	8,605	11,675	18,026
36-40	7,998	10,633	13,103	17,736	27,281	36-40	6,544	8,699	10,721	14,512	22,321
41-45	10,966	14,419	17,651	23,934	36,803	41-45	8,972	11,797	14,441	19,582	30,111
46-50	13,559	17,930	22,019	29,779	45,608	46-50	11,093	14,670	18,015	24,365	37,316
51-55	17,166	22,789	28,047	37,863	57,842	51-55	14,045	18,645	22,947	30,979	47,326
56-60	21,463	28,619	35,305	47,566	72,466	56-60	17,561	23,415	28,886	38,918	59,290
61-65	28,734	38,420	47,462	63,868	97,138	61-65	23,510	31,434	38,832	52,256	79,476
66& Above	32,349	43,296	53,514	71,985	1,09,427	66& Above	26,467	35,424	43,784	58,897	89,531

Yuva Bharat Gold -Half Yearly Premium - Zone -1						Yuva Bharat Gold -Half Yearly Premium - Zone 2 (Rest of India)					
Age Band/ Sum Insured	500000	1000000	1500000	2500000	5000000	Age Band/ Sum Insured	500000	1000000	1500000	2500000	5000000
3months-17	1,958	2,492	2,991	3,993	6,010	3months-17	1,603	2,040	2,448	3,267	4,918
18-30	2,816	3,717	4,565	6,207	9,618	18-30	2,305	3,042	3,736	5,080	7,870
31-35	3,348	4,433	5,454	7,398	11,420	31-35	2,740	3,628	4,463	6,054	9,344
36-40	4,149	5,514	6,794	9,194	14,139	36-40	3,395	4,512	5,560	7,524	11,570
41-45	5,686	7,475	9,150	12,405	19,073	41-45	4,653	6,117	7,487	10,150	15,606
46-50	7,030	9,295	11,413	15,433	23,635	46-50	5,752	7,606	9,339	12,629	19,338
51-55	8,899	11,812	14,536	19,622	29,973	51-55	7,282	9,665	11,894	16,055	24,525
56-60	11,125	14,833	18,297	24,649	37,550	56-60	9,103	12,136	14,971	20,168	30,723
61-65	14,892	19,910	24,595	33,095	50,332	61-65	12,186	16,291	20,124	27,079	41,182
66& Above	16,765	22,437	27,731	37,300	56,699	66& Above	13,718	18,358	22,689	30,520	46,391

Yuva Bharat Gold -Quarterly Premium - Zone -1						Yuva Bharat Gold -Quarterly Premium - Zone 2 (Rest of India)					
Age Band/ Sum Insured	500000	1000000	1500000	2500000	5000000	Age Band/ Sum Insured	500000	1000000	1500000	2500000	5000000
3months-17	1,000	1,272	1,526	2,037	3,065	3months-17	819	1,042	1,250	1,667	2,509
18-30	1,437	1,896	2,328	3,165	4,903	18-30	1,177	1,553	1,906	2,591	4,013
31-35	1,709	2,261	2,781	3,772	5,821	31-35	1,399	1,851	2,277	3,087	4,764
36-40	2,116	2,812	3,464	4,687	7,207	36-40	1,733	2,302	2,835	3,836	5,898
41-45	2,900	3,812	4,665	6,324	9,721	41-45	2,374	3,119	3,817	5,175	7,954
46-50	3,585	4,739	5,818	7,867	12,046	46-50	2,934	3,878	4,761	6,437	9,856
51-55	4,537	6,021	7,409	10,001	15,275	51-55	3,713	4,927	6,063	8,183	12,499
56-60	5,671	7,560	9,326	12,562	19,136	56-60	4,641	6,187	7,631	10,279	15,658
61-65	7,591	10,148	12,535	16,866	25,649	61-65	6,212	8,304	10,257	13,801	20,987
66& Above	8,545	11,435	14,133	19,009	28,894	66& Above	6,992	9,357	11,564	15,554	23,641

Yuva Bharat Gold -Monthly Premium - Zone -1						Yuva Bharat Gold -Monthly Premium - Zone 2 (Rest of India)					
Age Band/ Sum Insured	500000	1000000	1500000	2500000	5000000	Age Band/ Sum Insured	500000	1000000	1500000	2500000	5000000
3months-17	346	438	523	696	1,043	3months-17	285	360	430	571	855
18-30	493	648	794	1,077	1,663	18-30	406	532	652	883	1,363
31-35	585	771	947	1,281	1,973	31-35	480	633	777	1,050	1,616
36-40	723	957	1,177	1,590	2,441	36-40	593	785	965	1,303	1,999
41-45	987	1,295	1,583	2,143	3,289	41-45	809	1,061	1,297	1,755	2,693
46-50	1,218	1,608	1,972	2,663	4,074	46-50	998	1,317	1,615	2,181	3,335
51-55	1,539	2,040	2,509	3,384	5,164	51-55	1,261	1,671	2,055	2,770	4,227
56-60	1,922	2,560	3,156	4,248	6,467	56-60	1,575	2,096	2,584	3,478	5,293
61-65	2,570	3,433	4,239	5,701	8,665	61-65	2,105	2,811	3,470	4,666	7,091
66& Above	2,892	3,868	4,778	6,424	9,760	66& Above	2,368	3,166	3,911	5,258	7,987

Premium Chart for Yuva Bharat Health Policy – Platinum Plan Premium Per Member (Excluding GST)

Zone 1 : Delhi, National Capital Region (NCR), Mumbai, Mumbai Suburban, Thane and Navi Mumbai, Surat, Ahmedabad and Vadodara

Zone 2 : Rest of India

Yuva Bharat Platinum -Annual Premium - Zone -1						Yuva Bharat Platinum -Annual Premium - Zone 2 (Rest of India)					
Age Band/ Sum Insured	500000	1000000	1500000	2500000	5000000	Age Band/ Sum Insured	500000	1000000	1500000	2500000	5000000
3months-17	3,840	4,871	5,833	7,791	11,707	3months-17	3,142	3,985	4,773	6,375	9,579
18-30	7,033	8,773	10,409	13,718	20,517	18-30	5,755	7,178	8,517	11,224	16,787
31-35	8,060	10,154	12,124	16,017	23,995	31-35	6,594	8,308	9,920	13,105	19,633
36-40	9,606	12,240	14,710	19,484	29,245	36-40	7,860	10,014	12,036	15,942	23,927
41-45	12,574	16,026	19,259	25,682	38,766	41-45	10,288	13,112	15,757	21,012	31,718
46-50	15,071	19,443	23,531	31,424	47,455	46-50	12,331	15,908	19,253	25,710	38,827
51-55	18,678	24,301	29,559	39,508	59,689	51-55	15,282	19,883	24,185	32,324	48,837
56-60	22,800	29,956	36,641	49,019	74,098	56-60	18,654	24,510	29,979	40,107	60,626
61-65	30,071	39,756	48,798	65,321	98,770	61-65	24,603	32,528	39,926	53,445	80,812
66& Above	33,685	44,634	54,850	73,438	1,11,059	66& Above	27,561	36,518	44,878	60,086	90,867

Yuva Bharat Platinum -Half Yearly Premium - Zone -1						Yuva Bharat Platinum -Half Yearly Premium - Zone 2 (Rest of India)					
Age Band/ Sum Insured	500000	1000000	1500000	2500000	5000000	Age Band/ Sum Insured	500000	1000000	1500000	2500000	5000000
3months-17	1,995	2,529	3,027	4,042	6,070	3months-17	1,633	2,070	2,478	3,308	4,968
18-30	3,649	4,550	5,398	7,112	10,635	18-30	2,987	3,724	4,418	5,820	8,702
31-35	4,181	5,266	6,286	8,303	12,437	31-35	3,421	4,309	5,145	6,795	10,177
36-40	4,982	6,347	7,626	10,100	15,157	36-40	4,077	5,193	6,241	8,265	12,402
41-45	6,520	8,308	9,983	13,311	20,090	41-45	5,335	6,798	8,169	10,891	16,438
46-50	7,813	10,078	12,196	16,286	24,591	46-50	6,394	8,247	9,980	13,325	20,121
51-55	9,682	12,595	15,320	20,474	30,930	51-55	7,923	10,306	12,535	16,752	25,307
56-60	11,818	15,525	18,989	25,402	38,395	56-60	9,670	12,704	15,537	20,784	31,415
61-65	15,585	20,603	25,287	33,848	51,178	61-65	12,752	16,858	20,691	27,695	41,874
66& Above	17,457	23,130	28,423	38,053	57,545	66& Above	14,284	18,925	23,256	31,136	47,083

Yuva Bharat Platinum -Quarterly Premium - Zone -1						Yuva Bharat Platinum -Quarterly Premium - Zone 2 (Rest of India)					
Age Band/ Sum Insured	500000	1000000	1500000	2500000	5000000	Age Band/ Sum Insured	500000	1000000	1500000	2500000	5000000
3months-17	1,019	1,291	1,545	2,062	3,096	3months-17	834	1,057	1,265	1,688	2,534
18-30	1,862	2,321	2,753	3,627	5,421	18-30	1,524	1,900	2,253	2,968	4,437
31-35	2,133	2,686	3,206	4,233	6,340	31-35	1,746	2,198	2,624	3,465	5,188
36-40	2,541	3,236	3,888	5,149	7,726	36-40	2,080	2,649	3,183	4,214	6,322
41-45	3,325	4,236	5,089	6,785	10,239	41-45	2,721	3,467	4,165	5,552	8,379
46-50	3,984	5,138	6,217	8,301	12,533	46-50	3,260	4,205	5,088	6,792	10,255
51-55	4,936	6,420	7,809	10,435	15,763	51-55	4,039	5,254	6,390	8,539	12,898
56-60	6,024	7,913	9,678	12,946	19,567	56-60	4,930	6,476	7,919	10,593	16,010
61-65	7,944	10,501	12,888	17,250	26,080	61-65	6,500	8,592	10,545	14,114	21,339
66& Above	8,898	11,788	14,485	19,393	29,325	66& Above	7,281	9,646	11,853	15,868	23,994

Yuva Bharat Platinum -Monthly Premium - Zone -1						Yuva Bharat Platinum -Monthly Premium - Zone 2 (Rest of India)					
Age Band/ Sum Insured	500000	1000000	1500000	2500000	5000000	Age Band/ Sum Insured	500000	1000000	1500000	2500000	5000000
3months-17	352	444	530	704	1,053	3months-17	290	365	435	578	863
18-30	637	792	937	1,232	1,838	18-30	523	650	769	1,010	1,506
31-35	728	915	1,090	1,437	2,148	31-35	598	750	894	1,178	1,759
36-40	866	1,101	1,321	1,746	2,616	36-40	710	902	1,082	1,430	2,142
41-45	1,130	1,438	1,726	2,298	3,464	41-45	927	1,178	1,414	1,882	2,836
46-50	1,353	1,742	2,107	2,810	4,238	46-50	1,109	1,427	1,725	2,301	3,469
51-55	1,674	2,175	2,644	3,530	5,328	51-55	1,372	1,782	2,165	2,890	4,361
56-60	2,041	2,679	3,275	4,378	6,612	56-60	1,672	2,194	2,681	3,584	5,412
61-65	2,689	3,552	4,358	5,830	8,810	61-65	2,202	2,908	3,567	4,772	7,210
66& Above	3,011	3,987	4,897	6,553	9,905	66& Above	2,466	3,264	4,009	5,364	8,106

**Premium Chart for Yuva Bharat Health Policy - Platinum Plan (Optional Cover)
Premium Per Member (Excluding GST)**

Zone 1 : Delhi, National Capital Region (NCR), Mumbai, Mumbai Suburban, Thane and Navi Mumbai, Surat, Ahmedabad and Vadodara

Zone 2 : Rest of India

Premium for Optional Cover: Enhanced Maternity limit (Zone -1)				
Enhanced Maternity limit	Annual Premium	Half Yearly premium	Quarterly Premium	Monthly Premium
50,000	10,096	5231	2665	900
75,000	15,144	7846	3998	1349
1,00,000	20,193	10462	5331	1799
Premium for Optional Cover: Enhanced Maternity limit - Zone 2 (Rest of India)				
Enhanced Maternity limit	Annual Premium	Half Yearly premium	Quarterly Premium	Monthly Premium
50,000	8,260	4280	2181	736
75,000	12,390	6419	3271	1104
1,00,000	16,521	8560	4362	1472

Floater Discount on number of members	2 members	3 members	4 members & above
	5%	10%	15%

Loyalty Discount: This policy also offers 2.5% discount for having any active retail policy of New India Assurance Co Ltd with premium of Rs. 5,000 or above (Excluding GST).

Health Parameters: This policy gives discount and loading based on the Health parameters, which are as under:

The below discounts and loadings shall be applicable only for members 18 years & above.

Premium Discounts	Premium Loadings
BMI (<32) – 2.5% Discount	BMI (>32) – 2.5% Loading
Non- Diabetic (Hb1Ac <6.4) – 2.5% Discount	Diabetic (Hb1Ac >6.4) – 2.5% Loading
Non-Hypertensive – (<=120/80) - 2.5% Discount; (>120/80) to(<=139/89)– Nil	Hypertensive (>139/89)– 2.5% loading
No Hospitalization for the last 3 years at the time of taking the policy – 2.5% Discount	

Note: Any admission in Hospital beyond than 24 hours will be treated as Hospitalization'

Premium Illustration: Yuva Bharat Health Policy [Base Plan (Zone 1 Premium)]

Age of the members	Coverage opted on Individual Basis covering each member of the family separately		Coverage opted on Individual Basis covering each member 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) Floater Discount is based on the No of Persons covered under the policy (For 2 members 5%, 3 member 10% and for 4 members & above 15%)			
	Premium	Sum Insured	Premium	Discount	Premium after Discount	Sum Insured	Premium	Floater Discount	Premium after Discount	Sum Insured
17	4296	10 L	4296	No Discount	4296	10 L	4296	15%	3652	10 L
28	6240	10 L	6240	No Discount	6240	10 L	6240	15%	5304	
34	7614	10 L	7614	No Discount	7614	10 L	7614	15%	6472	
38	9687	10 L	9687	No Discount	9687	10 L	9687	15%	8234	
44	12837	10 L	12837	No Discount	12837	10 L	12837	15%	10911	
48	16410	10 L	16410	No Discount	16410	10 L	16410	15%	13949	
Total Premium for all members of the family is Rs. 57,084/- (Excluding GST) When each member is covered separately. Sum Insured available for each Individual is Rs. 10 L			Total Premium for all members of the family is Rs. 57,084/- (Excluding GST) When they are covered under a single policy. Sum Insured available for each family member is Rs. 10 L				Total Premium when policy is opted on Floater basis is Rs. 48,821/- (Excluding GST). Sum Insured of Rs. 10 L is available for the entire family.			