

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 Plan- Annual Premium											Yuva Bharat Basic Plan- Annual Premium										
Zone 1 - Delhi, National Capital Region (NCR), Mumbai, Mumbai Suburban, Tha and Navi Mumbai, Surat, Ahmedabad and Vadodara											Yuva Bharat Premium - Zone 2 - Rest of India										
Age Band/SI	0-17	18-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	>65	Age Band/SI	0-17	18-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	>65
5 Lakh	4279	6094	7370	9301	12238	14652	18887	21318	28870	32648	5 Lakh	3501	4986	6030	7610	10013	11988	15453	17442	23621	26712
10 Lakh	5247	7486	9070	11457	15081	18062	23298	26301	35629	40299	10 Lakh	4293	6125	7421	9374	12339	14778	19062	21519	29151	32972
15 Lakh	6529	9334	11314	14306	18843	22578	29134	32890	44578	50424	15 Lakh	5342	7637	9257	11705	15417	18473	23837	26910	36473	41256
25 Lakh	8773	12573	15252	19294	25438	30492	39358	44446	60253	68162	25 Lakh	7178	10287	12479	15786	20813	24948	32202	36365	49298	55769
50 Lakh	12194	17501	21247	26895	35486	42548	54940	62046	84145	95194	50 Lakh	9977	14319	17384	22005	29034	34812	44951	50765	68846	77886
75 Lakh	13789	19800	24041	30437	40167	48164	62194	70246	95271	107789	75 Lakh	11282	16200	19670	24903	32864	39407	50886	57474	77949	88191
1 Cr	14916	21428	26026	32951	43489	52146	67348	76065	103169	116727	1 Cr	12204	17532	21294	26960	35582	42665	55103	62235	84411	95504

Yuva Bharat Basic Plan- Half Yearly Premium											Yuva Bharat Basic Plan- Half Yearly Premium										
Yuva Bharat Premium - Zone 1 - Delhi, National Capital Region (NCR), Mumbai, Mumbai Suburban, Tha and Navi Mumbai, Surat, Ahmedabad and Vadodara											Yuva Bharat Premium - Zone 2 - Rest of India										
Age Band/SI	0-17	18-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	>65	Age Band/SI	0-17	18-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	>65
5 Lakh	2222	3162	3823	4824	6345	7596	9790	11050	14962	16920	5 Lakh	1819	2588	3129	3947	5192	6216	8011	9042	12243	13844
10 Lakh	2723	3883	4704	5941	7818	9363	12076	13632	18464	20884	10 Lakh	2229	3178	3850	4861	6398	7661	9881	11154	15108	17088
15 Lakh	3387	4841	5867	7417	9768	11702	15099	17045	23101	26130	15 Lakh	2772	3961	4801	6069	7993	9576	12355	13947	18901	21380
25 Lakh	4550	6519	7907	10001	13184	15803	20396	23032	31222	35319	25 Lakh	3724	5335	6470	8184	10788	12931	16689	18845	25546	28899
50 Lakh	6322	9072	11013	13939	18390	22049	28469	32151	43600	49325	50 Lakh	5174	7424	9011	11406	15048	18041	23294	26306	35674	40358
75 Lakh	7149	10263	12460	15774	20815	24959	32228	36399	49365	55850	75 Lakh	5850	8398	10196	12907	17032	20422	26369	29782	40390	45697
1 Cr	7733	11107	13489	17077	22536	27022	34898	39414	53457	60481	1 Cr	6328	9088	11037	13973	18440	22109	28554	32249	43738	49483

Yuva Bharat Basic Plan- Quarterly Premium											Yuva Bharat Basic Plan- Quarterly Premium										
Yuva Bharat Premium - Zone 1 - Delhi, National Capital Region (NCR), Mumbai, Mumbai Suburban, Tha and Navi Mumbai, Surat, Ahmedabad and Vadodara											Yuva Bharat Premium - Zone 2 - Rest of India										
Age Band/SI	0-17	18-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	>65	Age Band/SI	0-17	18-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	>65
5 Lakh	1135	1614	1951	2460	3236	3873	4991	5633	7627	8624	5 Lakh	929	1321	1597	2014	2648	3170	4085	4610	6241	7057
10 Lakh	1390	1981	2399	3030	3986	4773	6156	6948	9411	10644	10 Lakh	1138	1622	1964	2480	3262	3906	5037	5686	7701	8709
15 Lakh	1729	2469	2992	3782	4980	5965	7696	8688	11773	13317	15 Lakh	1415	2021	2449	3095	4075	4882	6298	7109	9634	10897
25 Lakh	2321	3324	4031	5099	6721	8055	10396	11739	15912	18000	25 Lakh	1900	2721	3299	4173	5500	6591	8506	9605	13020	14728
50 Lakh	3224	4625	5614	7105	9373	11238	14509	16385	22219	25136	50 Lakh	2639	3785	4594	5814	7670	9195	11872	13407	18180	20567
75 Lakh	3645	5232	6352	8040	10609	12720	16424	18550	25157	28461	75 Lakh	2983	4282	5198	6579	8681	10408	13439	15178	20584	23287
1 Cr	3943	5662	6876	8704	11486	13771	17785	20086	27242	30821	1 Cr	3227	4633	5627	7122	9399	11268	14552	16435	22290	25218

Yuva Bharat Basic Plan- Monthly Premium											Yuva Bharat Basic Plan- Monthly Premium										
Yuva Bharat Premium - Zone 1 - Delhi, National Capital Region (NCR), Mumbai, Mumbai Suburban, Tha and Navi Mumbai, Surat, Ahmedabad and Vadodara											Yuva Bharat Premium - Zone 2 - Rest of India										
Age Band/SI	0-17	18-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	>65	Age Band/SI	0-17	18-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	>65
5 Lakh	391	553	667	839	1100	1315	1693	1909	2582	2919	5 Lakh	322	454	547	687	901	1077	1385	1562	2112	2387
10 Lakh	478	677	818	1031	1354	1619	2086	2353	3185	3601	10 Lakh	392	555	670	844	1108	1325	1707	1925	2604	2944
15 Lakh	592	842	1018	1285	1689	2022	2606	2940	3982	4503	15 Lakh	485	690	834	1052	1382	1654	2131	2405	3256	3682
25 Lakh	792	1130	1369	1729	2276	2727	3517	3970	5378	6083	25 Lakh	649	926	1121	1415	1862	2230	2876	3246	4397	4973
50 Lakh	1096	1569	1903	2406	3172	3801	4905	5538	7507	8492	50 Lakh	898	1284	1557	1968	2594	3108	4011	4528	6137	6942
75 Lakh	1239	1774	2152	2722	3589	4301	5551	6269	8499	9614	75 Lakh	1014	1452	1761	2226	2935	3517	4539	5125	6947	7859
1 Cr	1339	1919	2329	2946	3885	4656	6011	6787	9202	10410	1 Cr	1096	1570	1905	2409	3177	3807	4914	5549	7523	8510

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 Plan- Annual Premium											Yuva Bharat Gold Plan- Annual Premium										
Yuva Bharat Premium - Zone 1 - Delhi, National Capital Region (NCR), Mumbai, Mumbai Suburban, Thane and Navi Mumbai, Surat, Ahmedabad and Vadodara											Yuva Bharat Premium - Zone 2 - Rest of India										
Age Band/SI	0-17	18-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	>65	Age Band/SI	0-17	18-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	>65
5 Lakh	5038	7161	8465	10445	14256	16550	20895	23067	30817	34672	5 Lakh	4122	5859	6926	8546	11664	13541	17096	18873	25214	28368
10 Lakh	5984	8767	10384	12832	17281	20130	25498	28237	37796	42554	10 Lakh	4896	7173	8496	10499	14139	16470	20862	23099	30924	34817
15 Lakh	7310	10929	12947	16011	21401	24987	31702	35157	47130	53092	15 Lakh	5981	8942	10593	13100	17510	20444	25938	28760	38561	43439
25 Lakh	9933	15092	17815	21945	29355	34161	43241	47823	64020	72083	25 Lakh	8127	12348	14576	17955	24021	27950	35379	39128	52380	58977
50 Lakh	13937	21725	25526	31279	41800	48389	61067	67297	89925	101189	50 Lakh	11403	17775	20885	25592	34200	39591	49964	55058	73575	82791
75 Lakh	15763	24580	28881	35398	47311	54775	69130	76184	101816	114582	75 Lakh	12897	20111	23630	28962	38709	44816	56561	62334	83304	93749
1 Cr	17050	26604	31262	38319	51227	59307	74855	82500	110253	124080	1 Cr	13950	21767	25578	31352	41913	48524	61245	67500	90207	101520

Yuva Bharat Gold Plan- Half Yearly Premium											Yuva Bharat Gold Plan- Half Yearly Premium										
Yuva Bharat Premium - Zone 1 - Delhi, National Capital Region (NCR), Mumbai, Mumbai Suburban, Thane and Navi Mumbai, Surat, Ahmedabad and Vadodara											Yuva Bharat Premium - Zone 2 - Rest of India										
Age Band/SI	0-17	18-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	>65	Age Band/SI	0-17	18-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	>65
5 Lakh	2615	3715	4390	5416	7391	8579	10830	11956	15971	17969	5 Lakh	2141	3041	3593	4432	6048	7020	8862	9783	13068	14702
10 Lakh	3105	4547	5385	6653	8958	10434	13216	14637	19587	22052	10 Lakh	2542	3721	4407	5444	7330	8538	10814	11972	16027	18043
15 Lakh	3792	5667	6713	8300	11093	12951	16430	18216	24423	27512	15 Lakh	3103	4638	5493	6792	9077	10597	13443	14905	19983	22510
25 Lakh	5151	7824	9235	11375	15216	17704	22408	24782	33174	37351	25 Lakh	4216	6402	7557	9307	12450	14486	18335	20277	27143	30561
50 Lakh	7226	11261	13230	16210	21662	25075	31644	34869	46595	52431	50 Lakh	5913	9214	10825	13264	17724	20517	25891	28530	38124	42899
75 Lakh	8172	12740	14968	18345	24517	28384	35821	39477	52756	59370	75 Lakh	6687	10424	12247	15010	20060	23224	29309	32300	43165	48576
1 Cr	8839	13788	16202	19858	26546	30732	38787	42748	57127	64291	1 Cr	7232	11282	13257	16248	21720	25145	31736	34977	46741	52603

Yuva Bharat Gold Plan- Quarterly Premium											Yuva Bharat Gold Plan- Quarterly Premium										
Yuva Bharat Premium - Zone 1 - Delhi, National Capital Region (NCR), Mumbai, Mumbai Suburban, Thane and Navi Mumbai, Surat, Ahmedabad and Vadodara											Yuva Bharat Premium - Zone 2 - Rest of India										
Age Band/SI	0-17	18-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	>65	Age Band/SI	0-17	18-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	>65
5 Lakh	1335	1896	2240	2762	3769	4374	5521	6095	8141	9158	5 Lakh	1093	1552	1833	2261	3084	3580	4518	4987	6661	7494
10 Lakh	1585	2319	2746	3393	4567	5319	6736	7458	9983	11239	10 Lakh	1298	1899	2248	2777	3738	4353	5513	6103	8169	9197
15 Lakh	1935	2890	3423	4232	5655	6601	8374	9285	12447	14021	15 Lakh	1584	2366	2802	3463	4628	5402	6853	7598	10185	11473
25 Lakh	2627	3989	4708	5798	7756	9023	11421	12630	16906	19035	25 Lakh	2151	3265	3853	4745	6347	7384	9345	10335	13833	15575
50 Lakh	3684	5740	6744	8263	11040	12780	16127	17770	23745	26719	50 Lakh	3015	4698	5519	6761	9034	10457	13195	14540	19429	21862
75 Lakh	4166	6494	7629	9350	12495	14465	18255	20118	26884	30255	75 Lakh	3410	5314	6243	7651	10224	11836	14937	16461	21997	24755
1 Cr	4506	7028	8258	10121	13529	15662	19767	21785	29112	32762	1 Cr	3688	5751	6758	8282	11070	12815	16174	17825	23820	26806

Yuva Bharat Gold Plan- Monthly Premium											Yuva Bharat Gold Plan- Monthly Premium										
Yuva Bharat Premium - Zone 1 - Delhi, National Capital Region (NCR), Mumbai, Mumbai Suburban, Thane and Navi Mumbai, Surat, Ahmedabad and Vadodara											Yuva Bharat Premium - Zone 2 - Rest of India										
Age Band/SI	0-17	18-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	>65	Age Band/SI	0-17	18-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	>65
5 Lakh	459	648	764	941	1280	1485	1872	2065	2756	3099	5 Lakh	377	532	627	771	1049	1216	1533	1692	2257	2538
10 Lakh	543	791	935	1153	1550	1804	2282	2525	3378	3802	10 Lakh	446	649	767	945	1270	1477	1869	2068	2765	3112
15 Lakh	661	984	1164	1437	1917	2236	2835	3142	4209	4740	15 Lakh	543	807	954	1177	1570	1832	2321	2572	3446	3880
25 Lakh	895	1355	1597	1965	2626	3054	3863	4271	5714	6433	25 Lakh	734	1110	1309	1610	2150	2500	3162	3496	4677	5265
50 Lakh	1252	1946	2284	2797	3734	4321	5451	6006	8022	9026	50 Lakh	1026	1594	1871	2290	3057	3538	4462	4916	6566	7387
75 Lakh	1414	2200	2583	3164	4225	4890	6169	6798	9082	10219	75 Lakh	1159	1802	2115	2591	3459	4003	5050	5564	7432	8363
1 Cr	1529	2380	2795	3424	4574	5294	6680	7361	9834	11066	1 Cr	1253	1949	2289	2803	3744	4333	5467	6024	8047	9055

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 Plan- Annual Premium											Yuva Bharat Platinum Plan- Annual Premium										
Yuva Bharat Premium - Zone 1 - Delhi, National Capital Region (NCR), Mumbai, Mumbai Suburban, Thane and Navi Mumbai, Surat, Ahmedabad and Vadodara											Yuva Bharat Premium - Zone 2 - Rest of India										
Age Band/SI	0-17	18-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	>65	Age Band/SI	0-17	18-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	>65
5 Lakh	5137	9284	10577	12546	16352	18398	22737	24508	32252	36108	5 Lakh	4203	7596	8654	10265	13379	15053	18603	20052	26388	29543
10 Lakh	6072	10736	12342	14773	19212	21830	27192	29552	39116	43874	10 Lakh	4968	8784	10098	12087	15719	17861	22248	24179	32004	35897
15 Lakh	7403	12931	14927	17980	23353	26708	33413	36482	48461	54423	15 Lakh	6057	10580	12213	14711	19107	21852	27338	29849	39650	44528
25 Lakh	10060	17298	19998	24112	31504	36047	45122	49284	65478	73541	25 Lakh	8231	14153	16362	19728	25776	29493	36918	40325	53573	60170
50 Lakh	14080	24030	27803	33534	44033	50353	63015	68811	91438	102702	50 Lakh	11520	19661	22748	27437	36027	41198	51561	56300	74813	84029
75 Lakh	15923	27181	31455	37950	49836	56997	71343	77908	103532	116292	75 Lakh	13028	22239	25736	31050	40775	46634	58370	63743	84708	95148
1 Cr	17226	29420	34051	41080	53961	61710	77248	84359	112107	125934	1 Cr	14094	24071	27860	33611	44150	50490	63203	69021	91724	103037

Yuva Bharat Platinum Plan- Half Yearly Premium											Yuva Bharat Platinum Plan- Half Yearly Premium										
Yuva Bharat Premium - Zone 1 - Delhi, National Capital Region (NCR), Mumbai, Mumbai Suburban, Thane and Navi Mumbai, Surat, Ahmedabad and Vadodara											Yuva Bharat Premium - Zone 2 - Rest of India										
Age Band/SI	0-17	18-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	>65	Age Band/SI	0-17	18-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	>65
5 Lakh	2666	4815	5485	6505	8477	9537	11785	12703	16715	18712	5 Lakh	2183	3940	4488	5323	6936	7804	9643	10394	13677	15311
10 Lakh	3151	5567	6399	7659	9958	11315	14093	15316	20271	22736	10 Lakh	2579	4556	5237	6267	8149	9259	11532	12532	16586	18603
15 Lakh	3840	6704	7739	9320	12104	13842	17316	18906	25112	28201	15 Lakh	3143	5486	6333	7627	9904	11327	14169	15470	20547	23075
25 Lakh	5217	8967	10366	12497	16327	18681	23383	25544	33929	38106	25 Lakh	4269	7337	8482	10226	13360	15285	19132	20897	27761	31179
50 Lakh	7300	12455	14409	17379	22818	26093	32655	35656	47379	53215	50 Lakh	5974	10191	11790	14220	18671	21349	26719	29174	38765	43540
75 Lakh	8254	14087	16302	19667	25825	29535	36967	40366	53645	60256	75 Lakh	6755	11527	13338	16092	21130	24166	30246	33030	43892	49301
1 Cr	8930	15247	17647	21288	27962	31977	40027	43711	58087	65251	1 Cr	7307	12476	14439	17419	22879	26164	32750	35765	47527	53388

Yuva Bharat Platinum Plan- Quarterly Premium											Yuva Bharat Platinum Plan- Quarterly Premium										
Yuva Bharat Premium - Zone 1 - Delhi, National Capital Region (NCR), Mumbai, Mumbai Suburban, Thane and Navi Mumbai, Surat, Ahmedabad and Vadodara											Yuva Bharat Premium - Zone 2 - Rest of India										
Age Band/SI	0-17	18-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	>65	Age Band/SI	0-17	18-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	>65
5 Lakh	1361	2456	2797	3317	4322	4862	6008	6475	8520	9537	5 Lakh	1115	2010	2290	2715	3537	3979	4916	5299	6971	7804
10 Lakh	1608	2839	3263	3905	5077	5768	7184	7807	10332	11588	10 Lakh	1317	2324	2671	3196	4155	4720	5878	6388	8454	9482
15 Lakh	1959	3419	3946	4752	6170	7056	8826	9636	12799	14373	15 Lakh	1604	2798	3229	3889	5049	5774	7222	7885	10472	11760
25 Lakh	2661	4572	5284	6371	8322	9521	11917	13016	17291	19420	25 Lakh	2178	3741	4325	5213	6810	7791	9751	10651	14148	15890
50 Lakh	3722	6349	7345	8858	11630	13298	16642	18171	24145	27118	50 Lakh	3046	5195	6010	7248	9516	10881	13617	14868	19756	22189
75 Lakh	4209	7181	8309	10024	13162	15052	18839	20573	27337	30706	75 Lakh	3444	5876	6799	8202	10769	12316	15415	16833	22368	25124
1 Cr	4553	7772	8994	10850	14251	16296	20398	22274	29601	33251	1 Cr	3726	6360	7360	8878	11660	13334	16690	18227	24220	27207

Yuva Bharat Platinum Plan- Monthly Premium											Yuva Bharat Platinum Plan- Monthly Premium										
Yuva Bharat Premium - Zone 1 - Delhi, National Capital Region (NCR), Mumbai, Mumbai Suburban, Thane and Navi Mumbai, Surat, Ahmedabad and Vadodara											Yuva Bharat Premium - Zone 2 - Rest of India										
Age Band/SI	0-17	18-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	>65	Age Band/SI	0-17	18-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	>65
5 Lakh	468	837	952	1128	1467	1649	2036	2194	2884	3227	5 Lakh	379	682	776	920	1197	1346	1663	1792	2356	2637
10 Lakh	551	967	1110	1326	1722	1955	2433	2643	3495	3919	10 Lakh	448	788	905	1082	1406	1596	1987	2159	2857	3203
15 Lakh	670	1162	1340	1612	2091	2390	2987	3261	4328	4859	15 Lakh	545	948	1093	1316	1707	1952	2441	2665	3538	3972
25 Lakh	906	1551	1792	2158	2817	3222	4030	4401	5844	6562	25 Lakh	738	1266	1463	1763	2302	2633	3294	3598	4778	5366
50 Lakh	1265	2151	2487	2998	3933	4496	5625	6141	8157	9161	50 Lakh	1031	1757	2032	2450	3215	3676	4599	5021	6671	7492
75 Lakh	1429	2432	2813	3391	4450	5088	6366	6952	9235	10372	75 Lakh	1166	1986	2298	2772	3638	4160	5206	5684	7552	8483
1 Cr	1545	2631	3044	3670	4818	5508	6893	7526	9999	11231	1 Cr	1261	2150	2487	3000	3939	4504	5636	6155	8178	9186

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 ≥ 18.5 to (< 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 – ($\leq 120/80$) - 2.5% Discount; ($> 120/80$) to ($\leq 139/89$) – 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'

- Long Term Policy Discount

Policy Term	Discount in %
One year	0
Two years	5
Three years	7

**** Nil GST WEF 22nd September 2025**

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	5247	10 L	5247	No Discount	5247	10 L	5247	15%	4460	10 L
28	7486	10 L	7486	No Discount	7486	10 L	7486	15%	6363	
34	9070	10 L	9070	No Discount	9070	10 L	9070	15%	7710	
38	11457	10 L	11457	No Discount	11457	10 L	11457	15%	9738	
44	15081	10 L	15081	No Discount	15081	10 L	15081	15%	12819	
48	18062	10 L	18062	No Discount	18062	10 L	18062	15%	15353	
Total Premium for all members of the family is Rs. 66,403/- (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. 66,403/- (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. 56,443/- (Excluding GST). Sum Insured of Rs. 10 L is available for the entire family.			