



# Yuva Bharat Health Policy

Empowering Better Health



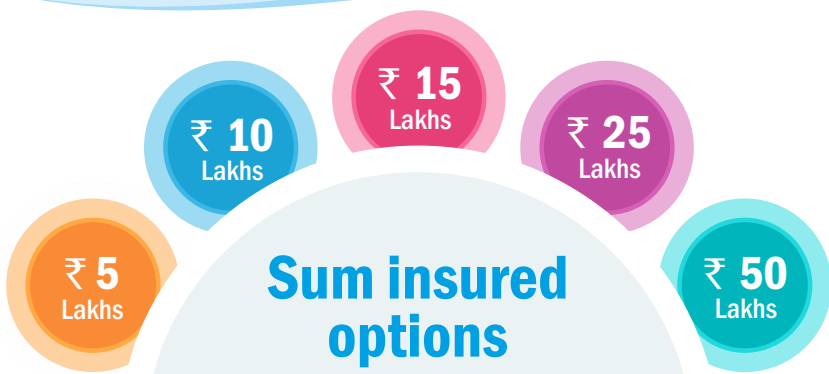
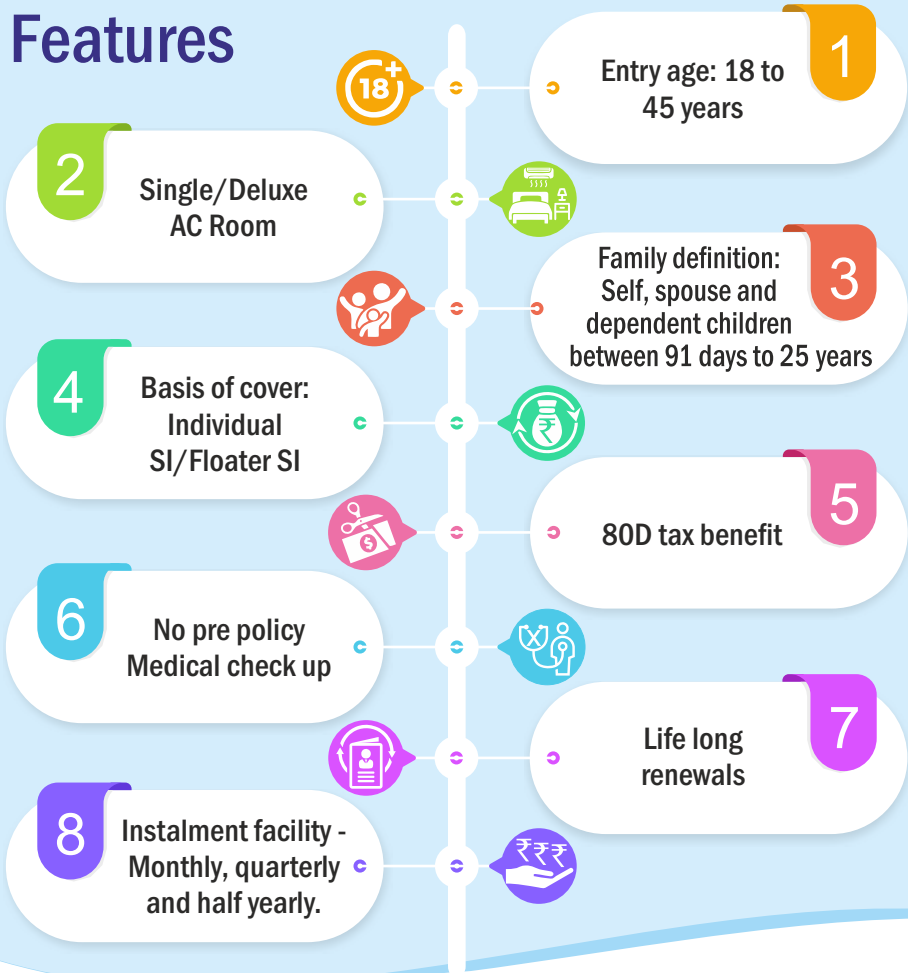
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## Features

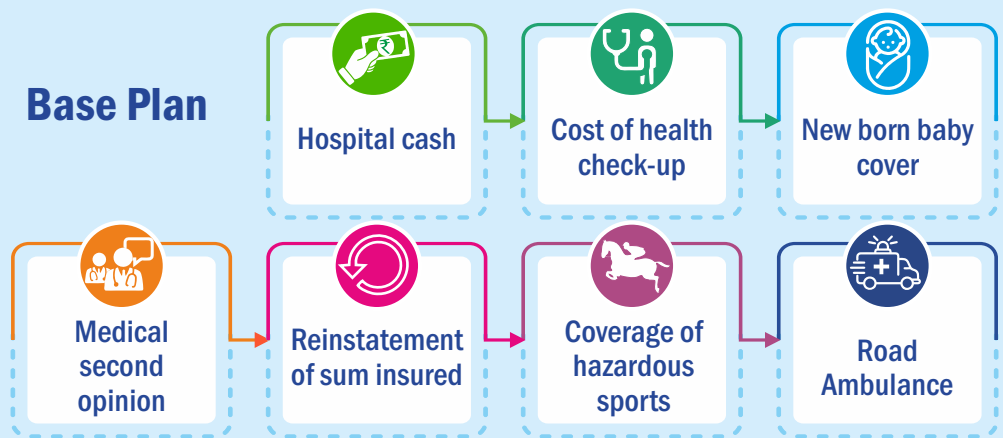


## Sum insured options



## Salient features at a glance

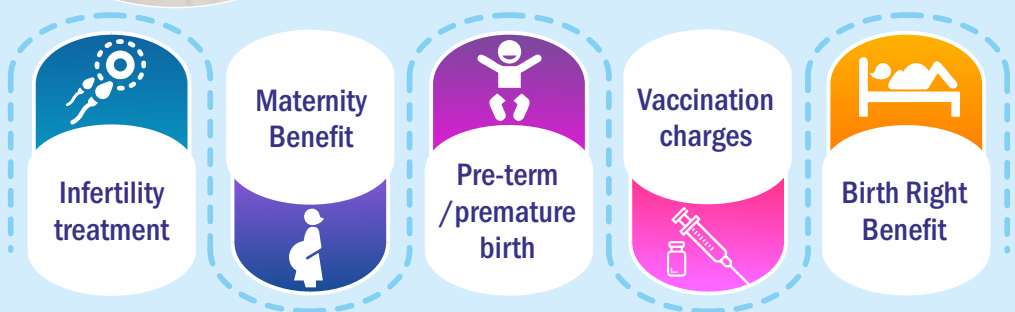
### Base Plan



## Gold Plan - Additional covers



## Platinum plan - Mother & Well baby covers



## Special features under all plans:



Pre hospitalization of 60 days



Post hospitalization of 90 days



Specific ailments covered after 12 months of continuous coverage



Zone wise premium



Ayush Treatment - upto 100% of SI



Coverage for modern treatment



Covered after completion of 24 months of continuous insurance



Pre -existing disease



Mental illness



Genetic disorders



## Discounts

- ◎ Discount upto **10%** on healthy parameters of BMI, blood sugar level and Blood pressure readings etc.
- ◎ Loyalty discount of **2.5%** for active retail policy holders of New India
- ◎ Digital discount of **10%**
- ◎ Floater discount upto **15%**



## ◎ Loadings:

- ◎ Upto 7.5% based on health parameters of diabetes, hypertension and BMI





# Yuva Bharat Health Policy

## 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 Vadodra  
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
<b>3months-17</b>	3,269	4,296	5,254	6,937	10,344	<b>3months-17</b>	2,675	3,515	4,298	5,675	8,464
<b>18-30</b>	4,712	6,240	7,668	10,174	15,246	<b>18-30</b>	3,856	5,106	6,274	8,324	12,474
<b>31-35</b>	5,731	7,614	9,374	12,462	18,709	<b>31-35</b>	4,689	6,230	7,670	10,196	15,307
<b>36-40</b>	7,267	9,687	11,945	15,909	23,931	<b>36-40</b>	5,945	7,925	9,773	13,017	19,580
<b>41-45</b>	9,602	12,837	15,855	21,152	31,870	<b>41-45</b>	7,856	10,503	12,973	17,306	26,076
<b>46-50</b>	12,246	16,410	20,295	27,114	40,906	<b>46-50</b>	10,020	13,426	16,605	22,184	33,468
<b>51-55</b>	15,827	21,240	26,291	35,154	53,083	<b>51-55</b>	12,949	17,378	21,511	28,762	43,431
<b>56-60</b>	20,235	27,200	33,697	45,095	68,154	<b>56-60</b>	16,556	22,254	27,571	36,896	55,762
<b>61-65</b>	27,459	36,945	45,793	61,315	92,715	<b>61-65</b>	22,467	30,227	37,467	50,167	75,857
<b>66 &amp; Above</b>	31,074	41,822	51,846	69,432	1,05,004	<b>66 &amp; Above</b>	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
<b>3months-17</b>	1,699	2,231	2,727	3,599	5,364	<b>3months-17</b>	1,391	1,826	2,232	2,945	4,390
<b>18-30</b>	2,446	3,238	3,978	5,276	7,904	<b>18-30</b>	2,003	2,650	3,256	4,318	6,468
<b>31-35</b>	2,974	3,950	4,862	6,462	9,698	<b>31-35</b>	2,434	3,233	3,979	5,288	7,936
<b>36-40</b>	3,770	5,024	6,194	8,247	12,404	<b>36-40</b>	3,085	4,111	5,068	6,749	10,149
<b>41-45</b>	4,980	6,656	8,219	10,964	16,517	<b>41-45</b>	4,075	5,447	6,726	8,971	13,515
<b>46-50</b>	6,350	8,507	10,520	14,053	21,198	<b>46-50</b>	5,196	6,961	8,608	11,499	17,345
<b>51-55</b>	8,205	11,009	13,626	18,218	27,507	<b>51-55</b>	6,714	9,009	11,150	14,907	22,507
<b>56-60</b>	10,489	14,097	17,463	23,369	35,316	<b>56-60</b>	8,583	11,535	14,290	19,121	28,895
<b>61-65</b>	14,232	19,146	23,730	31,772	48,041	<b>61-65</b>	11,645	15,666	19,417	25,997	39,307
<b>66 &amp; Above</b>	16,104	21,673	26,866	35,978	54,408	<b>66 &amp; Above</b>	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
<b>3months-17</b>	868	1,139	1,392	1,836	2,736	<b>3months-17</b>	711	933	1,140	1,503	2,239
<b>18-30</b>	1,249	1,652	2,029	2,691	4,030	<b>18-30</b>	1,023	1,353	1,661	2,203	3,298
<b>31-35</b>	1,518	2,015	2,480	3,295	4,944	<b>31-35</b>	1,243	1,650	2,030	2,697	4,046
<b>36-40</b>	1,923	2,562	3,158	4,205	6,323	<b>36-40</b>	1,574	2,097	2,585	3,441	5,174
<b>41-45</b>	2,540	3,394	4,191	5,589	8,419	<b>41-45</b>	2,079	2,778	3,430	4,574	6,889
<b>46-50</b>	3,238	4,337	5,363	7,163	10,804	<b>46-50</b>	2,650	3,549	4,389	5,862	8,841
<b>51-55</b>	4,183	5,612	6,946	9,286	14,019	<b>51-55</b>	3,424	4,593	5,684	7,598	11,471
<b>56-60</b>	5,347	7,186	8,901	11,910	17,998	<b>56-60</b>	4,376	5,880	7,284	9,746	14,726
<b>61-65</b>	7,254	9,758	12,094	16,192	24,482	<b>61-65</b>	5,936	7,985	9,896	13,249	20,031
<b>66 &amp; Above</b>	8,209	11,046	13,692	18,335	27,726	<b>66 &amp; Above</b>	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
<b>3months-17</b>	301	393	478	628	932	<b>3months-17</b>	248	323	393	516	764
<b>18-30</b>	430	566	693	917	1,368	<b>18-30</b>	354	465	569	752	1,121
<b>31-35</b>	521	688	845	1,120	1,677	<b>31-35</b>	428	565	693	918	1,374
<b>36-40</b>	657	873	1,074	1,427	2,142	<b>36-40</b>	540	716	881	1,170	1,755
<b>41-45</b>	866	1,154	1,423	1,895	2,850	<b>41-45</b>	710	946	1,166	1,552	2,333
<b>46-50</b>	1,101	1,472	1,818	2,426	3,655	<b>46-50</b>	903	1,206	1,490	1,987	2,992
<b>51-55</b>	1,420	1,902	2,353	3,142	4,740	<b>51-55</b>	1,164	1,558	1,927	2,573	3,880
<b>56-60</b>	1,813	2,434	3,012	4,028	6,083	<b>56-60</b>	1,485	1,993	2,467	3,297	4,978
<b>61-65</b>	2,457	3,302	4,090	5,473	8,271	<b>61-65</b>	2,012	2,703	3,348	4,480	6,769
<b>66 &amp; Above</b>	2,779	3,736	4,629	6,196	9,366	<b>66 &amp; Above</b>	2,275	3,059	3,790	5,072	7,665



# Yuva Bharat Health Policy

## 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 Vadodra  
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
<b>3months-17</b>	3,770	4,800	5,763	7,697	11,591	<b>3months-17</b>	3,084	3,928	4,715	6,297	9,483
<b>18-30</b>	5,426	7,164	8,801	11,971	18,554	<b>18-30</b>	4,440	5,862	7,201	9,795	15,180
<b>31-35</b>	6,453	8,546	10,517	14,269	22,032	<b>31-35</b>	5,279	6,992	8,605	11,675	18,026
<b>36-40</b>	7,998	10,633	13,103	17,736	27,281	<b>36-40</b>	6,544	8,699	10,721	14,512	22,321
<b>41-45</b>	10,966	14,419	17,651	23,934	36,803	<b>41-45</b>	8,972	11,797	14,441	19,582	30,111
<b>46-50</b>	13,559	17,930	22,019	29,779	45,608	<b>46-50</b>	11,093	14,670	18,015	24,365	37,316
<b>51-55</b>	17,166	22,789	28,047	37,863	57,842	<b>51-55</b>	14,045	18,645	22,947	30,979	47,326
<b>56-60</b>	21,463	28,619	35,305	47,566	72,466	<b>56-60</b>	17,561	23,415	28,886	38,918	59,290
<b>61-65</b>	28,734	38,420	47,462	63,868	97,138	<b>61-65</b>	23,510	31,434	38,832	52,256	79,476
<b>66 &amp; Above</b>	32,349	43,296	53,514	71,985	1,09,427	<b>66 &amp; Above</b>	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
<b>3months-17</b>	1,958	2,492	2,991	3,993	6,010	<b>3months-17</b>	1,603	2,040	2,448	3,267	4,918
<b>18-30</b>	2,816	3,717	4,565	6,207	9,618	<b>18-30</b>	2,305	3,042	3,736	5,080	7,870
<b>31-35</b>	3,348	4,433	5,454	7,398	11,420	<b>31-35</b>	2,740	3,628	4,463	6,054	9,344
<b>36-40</b>	4,149	5,514	6,794	9,194	14,139	<b>36-40</b>	3,395	4,512	5,560	7,524	11,570
<b>41-45</b>	5,686	7,475	9,150	12,405	19,073	<b>41-45</b>	4,653	6,117	7,487	10,150	15,606
<b>46-50</b>	7,030	9,295	11,413	15,433	23,635	<b>46-50</b>	5,752	7,606	9,339	12,629	19,338
<b>51-55</b>	8,899	11,812	14,536	19,622	29,973	<b>51-55</b>	7,282	9,665	11,894	16,055	24,525
<b>56-60</b>	11,125	14,833	18,297	24,649	37,550	<b>56-60</b>	9,103	12,136	14,971	20,168	30,723
<b>61-65</b>	14,892	19,910	24,595	33,095	50,332	<b>61-65</b>	12,186	16,291	20,124	27,079	41,182
<b>66 &amp; Above</b>	16,765	22,437	27,731	37,300	56,699	<b>66 &amp; Above</b>	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
<b>3months-17</b>	1,000	1,272	1,526	2,037	3,065	<b>3months-17</b>	819	1,042	1,250	1,667	2,509
<b>18-30</b>	1,437	1,896	2,328	3,165	4,903	<b>18-30</b>	1,177	1,553	1,906	2,591	4,013
<b>31-35</b>	1,709	2,261	2,781	3,772	5,821	<b>31-35</b>	1,399	1,851	2,277	3,087	4,764
<b>36-40</b>	2,116	2,812	3,464	4,687	7,207	<b>36-40</b>	1,733	2,302	2,835	3,836	5,898
<b>41-45</b>	2,900	3,812	4,665	6,324	9,721	<b>41-45</b>	2,374	3,119	3,817	5,175	7,954
<b>46-50</b>	3,585	4,739	5,818	7,867	12,046	<b>46-50</b>	2,934	3,878	4,761	6,437	9,856
<b>51-55</b>	4,537	6,021	7,409	10,001	15,275	<b>51-55</b>	3,713	4,927	6,063	8,183	12,499
<b>56-60</b>	5,671	7,560	9,326	12,562	19,136	<b>56-60</b>	4,641	6,187	7,631	10,279	15,658
<b>61-65</b>	7,591	10,148	12,535	16,866	25,649	<b>61-65</b>	6,212	8,304	10,257	13,801	20,987
<b>66 &amp; Above</b>	8,545	11,435	14,133	19,009	28,894	<b>66 &amp; Above</b>	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
<b>3months-17</b>	346	438	523	696	1,043	<b>3months-17</b>	285	360	430	571	855
<b>18-30</b>	493	648	794	1,077	1,663	<b>18-30</b>	406	532	652	883	1,363
<b>31-35</b>	585	771	947	1,281	1,973	<b>31-35</b>	480	633	777	1,050	1,616
<b>36-40</b>	723	957	1,177	1,590	2,441	<b>36-40</b>	593	785	965	1,303	1,999
<b>41-45</b>	987	1,295	1,583	2,143	3,289	<b>41-45</b>	809	1,061	1,297	1,755	2,693
<b>46-50</b>	1,218	1,608	1,972	2,663	4,074	<b>46-50</b>	998	1,317	1,615	2,181	3,335
<b>51-55</b>	1,539	2,040	2,509	3,384	5,164	<b>51-55</b>	1,261	1,671	2,055	2,770	4,227
<b>56-60</b>	1,922	2,560	3,156	4,248	6,467	<b>56-60</b>	1,575	2,096	2,584	3,478	5,293
<b>61-65</b>	2,570	3,433	4,239	5,701	8,665	<b>61-65</b>	2,105	2,811	3,470	4,666	7,091
<b>66 &amp; Above</b>	2,892	3,868	4,778	6,424	9,760	<b>66 &amp; Above</b>	2,368	3,166	3,911	5,258	7,987



# Yuva Bharat Health Policy

## 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 Vadodra  
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
<b>3months-17</b>	3,840	4,871	5,833	7,791	11,707	<b>3months-17</b>	3,142	3,985	4,773	6,375	9,579
<b>18-30</b>	7,033	8,773	10,409	13,718	20,517	<b>18-30</b>	5,755	7,178	8,517	11,224	16,787
<b>31-35</b>	8,060	10,154	12,124	16,017	23,995	<b>31-35</b>	6,594	8,308	9,920	13,105	19,633
<b>36-40</b>	9,606	12,240	14,710	19,484	29,245	<b>36-40</b>	7,860	10,014	12,036	15,942	23,927
<b>41-45</b>	12,574	16,026	19,259	25,682	38,766	<b>41-45</b>	10,288	13,112	15,757	21,012	31,718
<b>46-50</b>	15,071	19,443	23,531	31,424	47,455	<b>46-50</b>	12,331	15,908	19,253	25,710	38,827
<b>51-55</b>	18,678	24,301	29,559	39,508	59,689	<b>51-55</b>	15,282	19,883	24,185	32,324	48,837
<b>56-60</b>	22,800	29,956	36,641	49,019	74,098	<b>56-60</b>	18,654	24,510	29,979	40,107	60,626
<b>61-65</b>	30,071	39,756	48,798	65,321	98,770	<b>61-65</b>	24,603	32,528	39,926	53,445	80,812
<b>66 &amp; Above</b>	33,685	44,634	54,850	73,438	1,11,059	<b>66 &amp; Above</b>	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
<b>3months-17</b>	1,995	2,529	3,027	4,042	6,070	<b>3months-17</b>	1,633	2,070	2,478	3,308	4,968
<b>18-30</b>	3,649	4,550	5,398	7,112	10,635	<b>18-30</b>	2,987	3,724	4,418	5,820	8,702
<b>31-35</b>	4,181	5,266	6,286	8,303	12,437	<b>31-35</b>	3,421	4,309	5,145	6,795	10,177
<b>36-40</b>	4,982	6,347	7,626	10,100	15,157	<b>36-40</b>	4,077	5,193	6,241	8,265	12,402
<b>41-45</b>	6,520	8,308	9,983	13,311	20,090	<b>41-45</b>	5,335	6,798	8,169	10,891	16,438
<b>46-50</b>	7,813	10,078	12,196	16,286	24,591	<b>46-50</b>	6,394	8,247	9,980	13,325	20,121
<b>51-55</b>	9,682	12,595	15,320	20,474	30,930	<b>51-55</b>	7,923	10,306	12,535	16,752	25,307
<b>56-60</b>	11,818	15,525	18,989	25,402	38,395	<b>56-60</b>	9,670	12,704	15,537	20,784	31,415
<b>61-65</b>	15,585	20,603	25,287	33,848	51,178	<b>61-65</b>	12,752	16,858	20,691	27,695	41,874
<b>66 &amp; Above</b>	17,457	23,130	28,423	38,053	57,545	<b>66 &amp; Above</b>	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
<b>3months-17</b>	1,019	1,291	1,545	2,062	3,096	<b>3months-17</b>	834	1,057	1,265	1,688	2,534
<b>18-30</b>	1,862	2,321	2,753	3,627	5,421	<b>18-30</b>	1,524	1,900	2,253	2,968	4,437
<b>31-35</b>	2,133	2,686	3,206	4,233	6,340	<b>31-35</b>	1,746	2,198	2,624	3,465	5,188
<b>36-40</b>	2,541	3,236	3,888	5,149	7,726	<b>36-40</b>	2,080	2,649	3,183	4,214	6,322
<b>41-45</b>	3,325	4,236	5,089	6,785	10,239	<b>41-45</b>	2,721	3,467	4,165	5,552	8,379
<b>46-50</b>	3,984	5,138	6,217	8,301	12,533	<b>46-50</b>	3,260	4,205	5,088	6,792	10,255
<b>51-55</b>	4,936	6,420	7,809	10,435	15,763	<b>51-55</b>	4,039	5,254	6,390	8,539	12,898
<b>56-60</b>	6,024	7,913	9,678	12,946	19,567	<b>56-60</b>	4,930	6,476	7,919	10,593	16,010
<b>61-65</b>	7,944	10,501	12,888	17,250	26,080	<b>61-65</b>	6,500	8,592	10,545	14,114	21,339
<b>66 &amp; Above</b>	8,898	11,788	14,485	19,393	29,325	<b>66 &amp; Above</b>	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
<b>3months-17</b>	352	444	530	704	1,053	<b>3months-17</b>	290	365	435	578	863
<b>18-30</b>	637	792	937	1,232	1,838	<b>18-30</b>	523	650	769	1,010	1,506
<b>31-35</b>	728	915	1,090	1,437	2,148	<b>31-35</b>	598	750	894	1,178	1,759
<b>36-40</b>	866	1,101	1,321	1,746	2,616	<b>36-40</b>	710	902	1,082	1,430	2,142
<b>41-45</b>	1,130	1,438	1,726	2,298	3,464	<b>41-45</b>	927	1,178	1,414	1,882	2,836
<b>46-50</b>	1,353	1,742	2,107	2,810	4,238	<b>46-50</b>	1,109	1,427	1,725	2,301	3,469
<b>51-55</b>	1,674	2,175	2,644	3,530	5,328	<b>51-55</b>	1,372	1,782	2,165	2,890	4,361
<b>56-60</b>	2,041	2,679	3,275	4,378	6,612	<b>56-60</b>	1,672	2,194	2,681	3,584	5,412
<b>61-65</b>	2,689	3,552	4,358	5,830	8,810	<b>61-65</b>	2,202	2,908	3,567	4,772	7,210
<b>66 &amp; Above</b>	3,011	3,987	4,897	6,553	9,905	<b>66 &amp; Above</b>	2,466	3,264	4,009	5,364	8,106



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### Premium chart for Yuva Bharat Health Policy Platinum Plan - Enhanced Maternity Limit (Optional) 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

For detailed terms and conditions  
please refer to the policy document and prospectus available on our website

[www.newindia.co.in](http://www.newindia.co.in)



Toll free number **1800-209-1415**