

Kotak Health Care - Annexure to Prospectus
Plan Name: Excel

Plan Details

Eligibility: Minimum Entry Age	Minimum : 5 Years (3 Months to 5 years can be covered if any of the Parent is also covered in the same Policy)
Maximum Entry Age	Maximum Entry Age 65 years
Exit Age	No Exit Age
Mandatory Medical check-up	46 years & above
Waiting Period for Pre-existing Illness	4 years
Floater option	Yes for Sum Insured greater than 2 Lacs
Annual Sum Insured available	INR 2 Lacs / 3 Lacs / 4 Lacs
Policy Tenure	1 Year / 2 Years / 3 Years
Optional Extensions	Option 1 / Option 2 / Option 3
Value Added Services	Free Health Checkup

Optional Extensions	Extensions	Policy SI	Add on SI	Applicability
Option 1	Hospital Daily Cash	All	INR 500 per day for a maximum of 10 days (Minimum 3 days of Hospitalisation)	Per Member
	Convalescence Benefit	All	Rs.10,000 (minimum hospitalisation of 10 days)	Per Member
	Donor Expenses	All	Upto of Annual Sum Insured	Per Member
Option 2	Critical Illness Cover	All	Annual Sum Insured	Per Member
	Double Sum Insured for Hospitalization due to Accident	All	Annual Sum Insured	Per Member for Individual Sum Insured and Per Policy for Floater Sum Insured
Option 3	Cap on Room Rent	All	(1% of annual sum insured; 2% of annual sum insured in case of stay in ICU)	For all claims

Rate Chart

All Premium Exclusive of ST & cess
 All amounts in rupees

Sum Insured - INR 2 lacs . Tenure 1 year

Age Group (Years)	Individual	2 Adults	2 Adult + 1 Child	2 Adult + 2 Child	2 Adult + 3 Child	1 Adult + 1 Child	1 Adult + 2 Child	1 Adult + 3 Child
6<=<17	2,494							
18<=<25	2,993	4,997	5,596	6,045	6,494	3,591	4,040	4,489
26<=<30	3,242	5,414	6,062	6,549	7,035	3,890	4,377	4,863
31<=<35	3,358	5,608	6,280	6,784	7,287	4,030	4,534	5,037
36<=<40	3,824	6,386	7,150	7,724	8,298	4,589	5,162	5,736
41<=<45	4,489	7,496	8,394	9,067	9,741	5,387	6,060	6,733
46<=<50	6,983	11,661	13,057	14,105	15,152	8,379	9,426	10,474
51<=<55	8,978	14,992	16,788	18,135	19,481	10,773	12,120	13,466
56<=<60	12,469	20,823	23,317	25,187	27,057	14,963	16,833	18,703
61<=<65	17,124	28,597	32,021	34,590	37,159	20,549	23,117	25,686
66<=<70	21,613	36,093	40,415	43,657	46,899	25,935	29,177	32,419
71<=<75	28,263	47,198	52,851	57,090	61,330	33,915	38,154	42,394
76<=<80	31,588	52,751	59,069	63,807	68,545	37,905	42,643	47,381
> 80	36,575	61,080	68,395	73,882	79,368	43,890	49,376	54,863

Sum Insured - INR 3 lacs . Tenure 1 year

Age Group (Years)	Individual	2 Adults	2 Adult + 1 Child	2 Adult + 2 Child	2 Adult + 3 Child	1 Adult + 1 Child	1 Adult + 2 Child	1 Adult + 3 Child
6<=<17	2,756							
18<=<25	3,308	5,524	6,185	6,681	7,177	3,969	4,465	4,961
26<=<30	3,583	5,984	6,700	7,238	7,775	4,300	4,837	5,374
31<=<35	3,712	6,199	6,941	7,498	8,054	4,454	5,011	5,568
36<=<40	4,226	7,058	7,903	8,537	9,171	5,072	5,705	6,339
41<=<45	4,961	8,285	9,278	10,022	10,766	5,954	6,698	7,442
46<=<50	7,718	12,888	14,432	15,589	16,747	9,261	10,419	11,577
51<=<55	9,923	16,571	18,555	20,043	21,532	11,907	13,395	14,883
56<=<60	13,781	23,015	25,771	27,838	29,905	16,538	18,605	20,672
61<=<65	18,926	31,607	35,392	38,231	41,070	22,712	25,550	28,389
66<=<70	23,888	39,892	44,670	48,253	51,836	28,665	32,248	35,831
71<=<75	31,238	52,167	58,414	63,100	67,785	37,485	42,171	46,857
76<=<80	34,913	58,304	65,286	70,523	75,760	41,895	47,132	52,499
> 80	40,425	67,510	75,595	81,659	87,722	48,510	54,574	60,638

Sum Insured - INR 4 lacs . Tenure 1 year

Age Group (Years)	Individual	2 Adults	2 Adult + 1 Child	2 Adult + 2 Child	2 Adult + 3 Child	1 Adult + 1 Child	1 Adult + 2 Child	1 Adult + 3 Child
6<=<17	3,281							
18<=<25	3,938	6,576	7,363	7,954	8,544	4,725	5,316	5,906
26<=<30	4,266	7,124	7,977	8,617	9,256	5,119	5,759	6,398
31<=<35	4,419	7,379	8,263	8,926	9,589	5,303	5,965	6,628
36<=<40	5,031	8,402	9,408	10,163	10,918	6,038	6,792	7,547
41<=<45	5,906	9,863	11,045	11,931	12,817	7,088	7,973	8,859
46<=<50	9,188	15,343	17,181	18,559	19,937	11,025	12,403	13,781
51<=<55	11,813	19,727	22,089	23,861	25,633	14,175	15,947	17,719
56<=<60	16,406	27,398	30,680	33,141	35,602	19,688	22,148	24,609
61<=<65	22,531	37,627	42,133	45,513	48,893	27,038	30,417	33,797
66<=<70	28,438	47,491	53,178	57,444	61,709	34,125	38,391	42,656
71<=<75	37,188	62,103	69,541	75,119	80,697	44,625	50,203	55,781
76<=<80	41,563	69,409	77,722	83,956	90,191	49,875	56,109	62,344
> 80	48,125	80,369	89,994	97,213	104,431	57,750	64,969	72,188

Optional Extensions

Option 1			
Prices Per Member Per Year			
2 Lac	3 Lac	4 Lac	
	682		

Option 3		
Discount on Premium (excluding extensions)		
2 Lac	3 Lac	4 Lac
17%	15%	10%

Option 2			
Prices Per Member Per Year			
Age Group (Years)	2 Lac	3 Lac	4 Lac
6<=<17	670	1,005	1,340
18<=<25	670	1,005	1,340
26<=<30	709	1,064	1,418
31<=<35	837	1,256	1,674
36<=<40	953	1,430	1,907
41<=<45	1,558	2,338	3,117
46<=<50	2,685	4,028	5,370
51<=<55	4,023	6,035	8,046
56<=<60	6,393	9,590	12,786
61<=<65	9,350	14,025	18,700
66<=<70	9,350	14,025	18,700
71<=<75	9,350	14,025	18,700
76<=<80	9,350	14,025	18,700
> 80	9,350	14,025	18,700