

Arogya Sanjeevani Policy, Aditya Birla Health Insurance Co. Limited - Premium Chart

Gross Premium for Arogya Sanjeevani Policy - 1 Adult including GST

Age Band \ SI (₹)	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
0 - 4	2,037	2,179	2,316	2,580	2,778	3,071	3,302	3,648	4,012
5 - 25	1,974	2,170	2,287	2,509	2,740	3,032	3,228	3,576	3,926
26 - 35	2,592	2,783	2,957	3,276	3,485	3,839	4,123	4,618	5,117
36 - 40	2,908	3,116	3,279	3,775	4,025	4,370	4,702	5,342	5,994
41 - 45	3,328	3,564	3,909	4,354	4,852	5,230	5,482	6,345	7,002
46 - 50	5,174	5,534	6,003	6,813	7,412	8,044	8,346	9,621	10,953
51 - 55	6,006	6,410	7,013	7,808	8,693	9,397	9,870	11,050	12,628
56 - 60	7,761	8,202	8,726	9,903	10,952	11,828	12,855	14,427	15,965
61 - 65	10,980	11,514	12,195	13,658	15,423	16,666	18,207	20,854	23,601
66 - 70*	15,612	17,028	18,031	19,566	21,135	24,143	24,926	28,700	33,104
71 - 75*	18,524	20,151	23,067	26,363	27,471	31,204	34,443	38,164	42,013
>75*	23,035	24,959	28,757	32,988	35,280	38,866	43,295	47,762	54,148

*** only for renewals**

- Premium for Family Floater policies - Family floater premium will be calculated as sum of individual insured member premium after deduction of the following discount on premium of respective member in below order:
 - Nil discount on Gross premium of eldest insured member
 - 10% discount on Gross premium of second eldest insured member
 - 50% on Gross premium of third eldest insured member
 - 60% on Gross premium of fourth eldest insured member and all insured members younger than fourth eldest member.
- A 10% discount is applicable for employees of intermediaries of Aditya Birla Health Insurance Company Limited upon purchase of this product.

Loading for Instalment facility

Premium payment mode	To be applied on annual premium
Monthly	6.00%
Quarterly	5.00%
Semi-annually	3.00%

Example 1

Policy Type	Family Floater
Tenure	1 Year
Premium payment option	Annual
Sum Insured	₹5,00,000
Age of Self	37
Age of Spouse	34
Age of Father	65
Age of Mother	62
Age of Dependent Son	10

Premium Calculation

Relationship	Age	Base Premium (including GST)	Family floater (discount Rate)	Policy Premium (including GST)
		(a)	(b)	(c) = (a)*(1-b)
Father	65	23,601	0%	23,601
Mother	62	23,601	10%	21,241
Self	37	5,994	50%	2,997
Spouse	34	5,117	60%	2,047
Dependent Son	10	3,926	60%	1,571
Total				51,456

Example 2

Policy Type	Individual
Tenure	1 Year
Premium payment option	Annual
Age of Self	25
Age of Spouse	26
Age of Father	59
Age of Mother	54
Age of Dependent Son	3

Premium Calculation

Relationship	Age	Sum Insured	Policy Premium (including GST)
Father	59	4,00,000	12,855
Mother	54	4,00,000	9,870
Self	25	4,00,000	3,228
Spouse	26	4,00,000	4,123
Son	3	4,00,000	3,302
Total			33,378