

FAMILY FLOATER PLAN | SUM INSURED: ₹10 LAKH, 2 ADULTS + 2 CHILDREN
35 years (Oldest person in the group)

Insurer	Product	Premium (₹ including service tax)	Overall score (%)	Rating
ICICI Lombard General	ihealth	16,979	91	A
Religare Health	Care	17,592	76	A
Reliance General	Health Gain	17,799	75	A
Liberty Videocon General	Health Connect-Basic	20,057	73	A
Royal Sundaram General	Lifeline Supreme	17,937	72	A
Max Bupa Health	Health Companion-Family Floater	18,351	70	A
Star Health	Family Health Optima	17,738	68	A
Tata-AIG General	Medi Prime	18,033	68	A
Universal Sompo General	Complete Health Care	17,464	67	A
Apollo Munich Health	Optima Restore	19,464	67	A
Apollo Munich Health	Easy Health Exclusive	21,305	67	A
New India Insurance	Floater Mediclaim	17,624	65	A
Max Bupa Health	Heartbeat-Family First Silver	20,734	64	B
Max Bupa Health	Heartbeat-Family First Gold	29,396	64	B
Future Generali General	Health Suraksha Platinum	28,910	63	B
Apollo Munich Health	Easy Health Premium	26,387	60	B
Iffco Tokio General	Family Health Protector (FHP)	23,942	58	B
Oriental Insurance	Family Floater Gold	21,068	57	B
Cigna TTK Health	Pro Health Plus	24,259	57	B
HDFC Ergo General	Health Suraksha Silver	22,088	55	B
Star Health	Star Comprehensive	23,849	53	B
Iffco Tokio General	Swasthya Kavach-Wider Plan	18,905	52	B
SBI General	Arogya Premier Policy	29,215	51	B
Max Bupa Health	Heartbeat Gold	31,091	49	B
Bajaj Allianz General	Health Guard	24,882	45	B
United India	Family Medicare 2014	19,745	44	C
Bajaj Allianz General	Health Care Supreme	34,162	43	C
L&T General	Medisure Prime	32,365	38	C
Cholamandalam MS General	Enrich Healthline	35,976	38	C
IndiaFirst Life	Easy Health	36,342	32	C
HDFC Life	Health Assure-Gold	30,382	31	C
Cholamandalam MS General	Family Healthline-Advanced Plan	36,811	25	C
Reliance Life	Care for You	34,470	11	C

HDFC Life: Option to remove room rent sub-limits considered, assumes family ages 35, 32, 5 and 2 years, Max Bupa Family First: Assumes ₹1 lakh cover per person and floater sum insured of ₹10 lakhs, Oriental: Assumes two adults in the 30 to 35 age band and 2 children, Reliance General: Health Gain: assumes ₹9 lakh sum insured.

FAMILY FLOATER PLAN | SUM INSURED: ₹10 LAKH, 2 ADULTS + 2 CHILDREN
45 years (Oldest person in the group)

Insurer	Product	Premium (₹ including service tax)	Overall score (%)	Rating
ICICI Lombard General	ihealth	19,839	91	A
Religare Health	Care	20,519	76	A
Reliance General	Health Gain	19,943	75	A
Apollo Munich Health	Optima Restore	21,969	75	A
Royal Sundaram General	Lifeline Supreme	21,910	72	A
Max Bupa Health	Health Companion-Family Floater	22,053	70	A
Star Health	Family Health Optima	20,007	68	A
Tata-AIG General	Medi Prime	20,552	68	A
Universal Sompo General	Complete Health Care	21,749	67	A
Apollo Munich Health	Easy Health Exclusive	24,047	67	A
Liberty Videocon General	Health Connect-Basic	27,117	66	A
Iffco Tokio General	Family Health Protector (FHP)	26,280	65	A
Max Bupa Health	Heartbeat-Family First Silver	25,161	64	B
Future Generali General	Health Suraksha Platinum	34,055	63	B
Apollo Munich Health	Easy Health Premium	29,783	60	B
New India Insurance	Floater Mediclaim	24,373	58	B
Oriental Insurance	Family Floater Gold	24,213	57	B
Cigna TTK Health	Pro Health Plus	33,014	57	B
HDFC Ergo General	Health Suraksha Silver	24,537	55	B
Star Health	Star Comprehensive	26,813	53	B
Iffco Tokio General	Swasthya Kavach-Wider Plan	23,999	52	B
SBI General	Arogya Premier Policy	34,543	51	B
Max Bupa Health	Heartbeat-Family First Gold	38,126	49	B
Max Bupa Health	Heartbeat Gold	42,545	49	B
HDFC Life	Health Assure-Gold	35,196	46	B
Bajaj Allianz General	Health Guard	32,495	45	B
United India	Family Medicare 2014	22,743	44	C
Bajaj Allianz General	Health Care Supreme	42,856	43	C
L&T General	Medisure Prime	43,287	38	C
Cholamandalam MS General	Enrich Healthline	47,659	38	C
IndiaFirst Life	Easy Health	37,163	32	C
Cholamandalam MS General	Family Healthline-Advanced Plan	47,157	25	C
Reliance Life	Care for You	46,984	11	C

HDFC Life: Option to remove room rent sub-limits considered. Assumes ages of 45, 43, 14 and 11 years; Max Bupa Family First: Assumes ₹1 lakh cover per person and floater sum insured of ₹10 lakh; Oriental: Assumes two adults in the 40 to 45 age band and 2 children; Reliance General: Health Gain assumes ₹9 lakh sum insured.

FAMILY FLOATER PLAN | SUM INSURED: ₹10 LAKH, 2 ADULTS**65 years (Oldest person in the group)**

Insurer	Product	Premium (₹ including service tax)	Overall score (%)	Rating
ICICI Lombard General	ihealth	57,056	83	A
Liberty Videocon General	Health Connect-Basic	48,749	81	A
Iffco Tokio General	Family Health Protector (FHP)	31,138	73	A
Religare Health	Care	36,511	70	A
Apollo Munich Health	Optima Restore	54,845	67	A
HDFC Ergo General	Health Surakhsa Silver	51,118	63	B
Max Bupa Health	Health Companion-Family Floater	52,897	62	B
Reliance General	Health Gain	52,588	62	B
HDFC Life	Health Assure-Gold	43,655	61	B
Tata-AIG General	Medi Prime	57,976	61	B
Max Bupa Health	Heartbeat-Family First Silver	50,043	60	B
Universal Sompo General	Complete Health Care	54,160	60	B
Apollo Munich Health	Easy Health Exclusive	60,033	60	B
Apollo Munich Health	Easy Health Premium	74,354	60	B
Star Health	Family Health Optima	38,680	57	B
Royal Sundaram General	Lifeline Supreme	66,764	57	B
Bajaj Allianz General	Health Guard	54,709	53	B
Max Bupa Health	Heartbeat-Family First Gold	78,047	53	B
Cigna TTK Health	Pro Health Plus	68,662	52	B
SBI General	Arogya Premier Policy	66,341	51	B
United India	Family Medicare 2014	48,188	46	B
Iffco Tokio General	Swasthya Kavach-Wider Plan	58,023	46	B
Bajaj Allianz General	Health Care Supreme	84,800	43	C
Star Health	Star Comprehensive	65,288	42	C
Cholamandalam MS General	Enrich Healthline	85,258	38	C
L&T General	Medisure Prime	1,27,529	38	C
Max Bupa Health	Heartbeat Gold	91,362	36	C
New India Insurance	Floater Mediclaim	88,396	35	C
IndiaFirst Life	Easy Health	95,491	32	C
Cholamandalam MS General	Family Healthline-Advanced Plan	1,33,213	25	C
Reliance Life	Care for You	1,36,948	11	C

HDFC Life: Option to remove room rent sub-limits considered, assumes family ages of 65 and 63; Max Bupa Family First: Assumes ₹1 lakh cover per person and floater sum insured of ₹10 lakh; Reliance General: Health Gain assumes ₹9 lakh sum insured.

FAMILY FLOATER PLAN | SUM INSURED: ₹20 LAKH, 2 ADULTS + 2 CHILDREN**35 years (Oldest person in the group)**

Insurer	Product	Premium (₹ including service tax)	Overall score (%)	Rating
Religare Health	Care	24,284	76	A
Apollo Munich Health	Easy Health Exclusive	27,364	75	A
Royal Sundaram General	Lifeline Supreme	22,849	72	A
Max Bupa Health	Heartbeat-Family First Silver	22,850	71	A
Max Bupa Health	Heartbeat-Family First Gold	31,337	71	A
Max Bupa Health	Health Companion-Family Floater	23,318	70	A
Reliance General	Health Gain	27,744	67	A
Apollo Munich Health	Optima Restore	28,126	67	A
Max Bupa Health	Heartbeat Gold	36,507	64	B
ICICI Lombard General	Health Smart plus	54,134	61	B
Apollo Munich Health	Easy Health Premium	32,446	60	B
Iffco Tokio General	Family Health Protector (FHP)	33,422	58	B
HDFC Ergo General	Health Suraksha Silver	28,935	55	B
Star Health	Star Comprehensive	32,558	53	B
Cigna TTK Health	Pro Health Preferred	64,729	46	B
Bajaj Allianz General	Health Care Supreme	58,026	43	C
SBI General	Arogya Premier Policy	36,693	36	C
Iffco Tokio General	Swasthya Kavach-Wider Plan	37,811	29	C

FAMILY FLOATER PLAN | SUM INSURED: ₹20 LAKH, 2 ADULTS + 2 CHILDREN**45 years (Oldest person in the group)**

Insurer	Product	Premium (₹ including service tax)	Overall Score (%)	Rating
Religare Health	Care	28,199	76	A
Apollo Munich Health	Easy Health Exclusive	30,887	75	A
Royal Sundaram General	Lifeline Supreme	27,949	72	A
Max Bupa Health	Heartbeat-Family First Silver	27,744	71	A
Max Bupa Health	Health Companion-Family Floater	28,214	70	A
Reliance General	Health Gain	31,469	67	A
Apollo Munich Health	Optima Restore	31,747	67	A
Max Bupa Health	Heartbeat-Family First Gold	40,641	64	B
Star Health	Star Comprehensive	35,993	61	B
ICICI Lombard General	Health Smart plus	54,390	61	B
Apollo Munich Health	Easy Health Premium	36,623	60	B
Iffco Tokio General	Family Health Protector (FHP)	36,686	58	B
HDFC Ergo General	Health Suraksha Silver	32,145	55	B
SBI General	Arogya Premier Policy	44,925	51	B
Max Bupa Health	Heartbeat Gold	50,100	49	B
Cigna TTK Health	Pro Health Preferred	77,303	46	B
Bajaj Allianz General	Health Care Supreme	68,809	43	C
Iffco Tokio General	Swasthya Kavach-Wider Plan	47,998	29	C

FAMILY FLOATER PLAN | SUM INSURED: ₹20 LAKH, 2 ADULTS + 2 CHILDREN**65 years (Oldest person in the group)****2 ADULTS**

Insurer	Product	Premium (₹ including service tax)	Overall score (%)	Rating
Iffco Tokio General	Family Health Protector (FHP)	43,476	73	A
Religare Health	Care	47,328	70	A
Max Bupa Health	Health Companion-Family Floater	66,548	70	A
Apollo Munich Health	Easy Health Exclusive	77,107	67	A
Apollo Munich Health	Optima Restore	79,255	67	A
HDFC Ergo General	Health Suraksha Silver	66,964	63	B
Reliance General	Health Gain	67,241	62	B
ICICI Lombard General	Health Smart plus	1,02,452	61	B
Max Bupa Health	Heartbeat-Family First Silver	54,808	60	B
Apollo Munich Health	Easy Health Premium	91,427	60	B
Royal Sundaram General	Lifeline Supreme	83,943	57	B
Star Health	Star Comprehensive	73,838	55	B
Max Bupa Health	Heartbeat-Family First Gold	82,861	53	B
SBI General	Arogya Premier Policy	87,801	51	B
Bajaj Allianz General	Health Care Supreme	1,16,748	43	C
Cigna TTK Health	Pro Health Preferred	1,18,492	40	C
Max Bupa Health	Heartbeat Gold	1,07,838	38	C
Iffco Tokio General	Swasthya Kavach-Wider Plan	1,16,047	29	C

Max Bupa: Family First Gold assumes individual cover of ₹1 lakh and floater of ₹20 lakh; Max Bupa: Family First Silver assumes individual cover of ₹2 lakh and floater of ₹15 lakh. For age 65, it assumes individual cover of ₹3 lakh and floater of ₹15 lakh; Cigna TTK: Assumes ₹15 lakh sum insured; Reliance General: Sum insured of ₹18 lakh considered.

INDIVIDUAL PLAN | SUM INSURED: ₹5 LAKH
35 years

Insurer	Product	Premium (₹ including service tax)	Overall score (%)	Rating
ICICI Lombard General	ihealth	6,285	83	A
Religare Health	Care	5,237	76	A
Iffco Tokio General	Individual Medishield Policy	6,168	69	A
Apollo Munich Health	Easy Health Standard	6,227	67	A
Liberty Videocon General	Health Connect-Basic	7,196	66	A
Oriental Insurance	Individual Medishield Policy	5,283	65	A
Royal Sundaram General	Lifeline Supreme	6,326	64	B
Future Generali General	Health Suraksha Gold	7,089	63	B
HDFC Ergo General	Health Suraksha Silver	5,664	63	B
Star Health	Star Mediclassic Individual	6,213	61	B
Tata-AIG General	Medi Prime	6,306	61	B
Universal Sompo General	Complete Health Care	6,302	60	B
Reliance General	Health Gain	6,698	60	B
Bharti Axa General	Smart Health Optimum Plan	5,834	58	B
L&T General	MediSure Classic with limits waived off	6,539	57	B
L&T General	MediSure Classic	5,108	56	B
Cigna TTK Health	Pro Health Protect	5,848	55	B
Max Bupa Health	Health Companion	6,943	55	B
United India	Individual Medishield Policy	5,986	52	B
New India Insurance	Individual Mediclaim 2012	7,068	50	B
Max Bupa Health	Heartbeat Gold	9,662	49	B
Bajaj Allianz General	Health Guard	7,018	45	B
Apollo Munich Health	Optima Restore	7,405	45	B
Apollo Munich Health	Easy Health Exclusive	7,466	45	B
Universal Sompo General	Individual Health	5,150	44	C
Bajaj Allianz General	Health Care Supreme	12,583	43	C
National Insurance	National Mediclaim Policy	6,288	42	C
SBI General	Health Insurance Plan A	7,134	40	C
Cholamandalam MS General	Enrich Healthline	10,448	38	C
Cholamandalam MS General	Freedom Healthline	7,986	33	C
IndiaFirst Life	Easy Health	7,289	32	C
HDFC Life	Health Assure-Gold	9,483	31	C
Reliance Life	Care for You	7,073	26	C
Cholamandalam MS General	Individual Healthline-Standard	8,667	19	C

INDIVIDUAL PLAN | SUM INSURED: ₹5 LAKH
45 years

Insurer	Product	Premium (₹ including service tax)	Overall score (%)	Rating
ICICI Lombard General	ihealth	8,017	83	A
Religare Health	Care	6,887	76	A
Apollo Munich Health	Easy Health Standard	7,046	75	A
Future Generali General	Health Suraksha Gold	8,786	71	A
Iffco Tokio General	Individual Medishield Policy	7,440	69	A
Star Health	Star Mediclassic Individual	7,005	68	A
Universal Sampo General	Complete Health Care	7,400	67	A
Reliance General	Health Gain	8,280	67	A
Apollo Munich Health	Optima Restore	8,379	67	A
Apollo Munich Health	Easy Health Exclusive	8,449	67	A
Liberty Videocon General	Health Connect-Basic	9,993	66	A
Oriental Insurance	Individual Medishield Policy	6,317	65	A
Royal Sundaram General	Lifeline Supreme	8,805	64	B
HDFC Ergo General	Health Suraksha Silver	6,816	63	B
Tata-AIG General	Medi Prime	7,971	61	B
L&T General	MediSure Classic with limits waived off	8,140	57	B
L&T General	MediSure Classic	6,303	56	B
Max Bupa Health	Health Companion	9,175	55	B
New India Insurance	Individual Mediclaim 2012	10,032	50	B
Max Bupa Health	Heartbeat Gold	13,752	49	B
IndiaFirst Life	Easy Health	10,337	47	B
Universal Sampo General	Individual Health	6,181	44	C
Bajaj Allianz General	Health Care Supreme	16,156	43	C
Bharti Axa General	Smart Health Optimum Plan	10,375	43	C
Cigna TTK Health	Pro Health Protect	9,872	40	C
Cholamandalam MS General	Enrich Healthline	15,281	38	C
United India	Individual Medishield Policy	9,006	37	C
National Insurance	National Mediclaim Policy	9,369	35	C
Cholamandalam MS General	Freedom Healthline	11,994	33	C
HDFC Life	Health Assure-Gold	13,104	31	C
Bajaj Allianz General	Health Guard	17,369	30	C
SBI General	Health Insurance Plan A	12,025	25	C
Cholamandalam MS General	Individual Healthline-Standard	11,780	19	C
Reliance Life	Care for You	11,744	11	C

HDFC Life: Option to remove room-rent sub-limits considered; Reliance General: Health Gain assumes ₹6 lakh sum insured; Cigna TTK Pro Health Protect: Assumes ₹4.5 lakh sum insured; United Insurance: Price includes an ambulance add-on.

INDIVIDUAL PLAN | SUM INSURED: ₹5 LAKH
65 years

Insurer	Product	Premium (₹ including service tax)	Overall score (%)	Rating
Future Generali General	Health Suraksha Gold	16,946	78	A
ICICI Lombard General	ihealth	30,667	76	A
Religare Health	Care	18,058	70	A
Iffco Tokio General	Individual Medishield Policy	18,798	69	A
Apollo Munich Health	Easy Health Standard	23,364	67	A
Liberty Videocon General	Health Connect-Basic	28,010	66	A
HDFC Ergo General	Health Suraksha Silver	21,299	63	B
Universal Sampo General	Complete Health Care	24,965	60	B
Apollo Munich Health	Optima Restore	27,782	60	B
Apollo Munich Health	Easy Health Exclusive	28,013	60	B
L&T General	MediSure Classic with limits waived off	22,229	57	B
Oriental Insurance	Individual Medishield Policy	25,873	57	B
L&T General	MediSure Classic	16,928	56	B
Star Health	Senior Citizen's Red Carpet	20,520	55	B
Max Bupa Health	Health Companion	29,148	55	B
HDFC Life	Health Assure-Gold	24,363	54	B
Bajaj Allianz General	Health Guard	23,440	53	B
National Insurance	National Mediclaim Policy	21,165	50	B
Star Health	Star Mediclaim Individual	27,851	48	B
Cholamandalam MS General	Freedom Healthline	29,893	48	B
Universal Sampo General	Senior Citizen Health Insurance	21,487	46	B
Universal Sampo General	Individual Health	11,537	44	C
New India Insurance	Individual Mediclaim 2012	23,940	44	C
Tata-AIG General	Medi Senior	25,710	44	C
Bajaj Allianz General	Health Care Supreme	46,351	43	C
Royal Sundaram General	Lifeline Supreme	31,684	42	C
Reliance General	Health Gain	33,037	39	C
Tata-AIG General	Medi Prime	31,397	38	C
Cholamandalam MS General	Enrich Healthline	36,954	38	C
Max Bupa Health	Heartbeat Gold	40,242	38	C
Cigna TTK Health	Pro Health Protect	29,788	34	C
IndiaFirst Life	Easy Health	38,107	32	C
Cholamandalam MS General	Individual Healthline-Standard	32,150	19	C
Reliance Life	Care for You	39,669	11	C

HDFC Life: Option to remove room-rent sub-limits considered; Reliance General: Health Gain assumes ₹6 lakh sum insured; Cigna TTK Pro Health Protect: Assumes ₹4.5 lakh sum insured; United Insurance: Price includes an ambulance add-on.

INDIVIDUAL PLAN | AGE: 70 YEARS**₹5 lakh**

Insurer	Product	Premium (₹ including service tax)	Overall score (%)	Rating
Future Generali General	Health Suraksha Gold	22,066	78	A
Iffco Tokio General	Individual Medishield Policy	18,798	69	A
Religare Health	Care	29,126	63	B
Universal Sampo General	Complete Health Care	30,194	60	B
L&T General	MediSure Classic	23,707	56	B
Star Health	Senior Citizen's Red Carpet	20,520	55	B
HDFC Ergo General	Health Suraksha Silver	28,753	55	B
L&T General	MediSure Classic with limits waived off	31,301	49	B
HDFC Life	Health Assure-Gold	31,035	46	B
Bajaj Allianz General	Health Care Supreme	54,739	43	C
Universal Sampo General	Senior Citizen Health Insurance	26,643	39	C
Apollo Munich Health	Optima Senior	35,020	39	C
Max Bupa Health	Heartbeat Gold	52,143	38	C
Tata-AIG General	Medi Senior	35,020	37	C
Cigna TTK Health	Pro Health Protect	41,063	19	C

HDFC Life: Option to remove room-rent sub-limits considered; Cigna TTK Pro Health Protect: Assumes ₹4.5 lakh sum insured

₹10 lakh

Insurer	Product	Premium (₹ including service tax)	Overall score (%)	Rating
ICICI Lombard General	Health Smart	51,499	83	A
Religare Health	Care	35,326	70	A
HDFC Ergo General	Health Suraksha Silver	46,006	63	B
Max Bupa Health	Health Companion	47,483	62	B
Bajaj Allianz General	Health Care Supreme	68,014	58	B
Universal Sampo General	Complete Health Care	54,425	52	B
Max Bupa Health	Heartbeat Gold	75,770	38	C
Cigna TTK Health	Pro Health Plus	85,409	37	C

₹20 lakh

Insurer	Product	Premium (₹ including service tax)	Overall score (%)	Rating
ICICI Lombard General	Health Smart plus	77,970	83	A
Religare Health	Care	46,498	70	A
Max Bupa Health	Health Companion	59,739	70	A
Bajaj Allianz General	Health Care Supreme	91,253	58	B
HDFC Ergo General	Health Suraksha Silver	60,267	55	B
Cigna TTK Health	Pro Health Preferred	1,07,285	40	C
Max Bupa Health	Heartbeat Gold	92,709	38	C