

**National Senior Citizen Mediciam Policy**

**RATE CHART (Inclusive of GST)**

**Plan A – Premium Table for Individuals / Premium Table for Senior most member (for floater policy)**

SI	1,00,000	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,00,000	8,00,000	9,00,000	10,00,000
60-65	8,629	13,484	16,855	19,418	23,300	27,961	33,051	36,355	38,218	39,365
66-70	12,945	20,226	25,283	29,126	34,950	41,942	49,575	54,533	57,327	59,047
71-75	14,913	23,301	29,127	33,554	40,266	48,319	57,113	62,824	66,043	68,025
76-80	17,056	26,651	33,314	38,378	46,054	55,264	65,322	71,855	75,537	77,803
81-85	22,475	35,118	43,897	50,569	60,684	72,820	86,075	94,682	99,533	1,02,520
86+	24,722	38,631	48,287	55,626	66,753	80,103	94,682	1,04,150	1,09,485	1,12,771

**Plan A - Premium Table for spouse (for floater policy)**

SI	1,00,000	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,00,000	8,00,000	9,00,000	10,00,000
50-55	1,572	2,456	3,070	3,536	4,243	5,093	6,019	6,621	6,961	7,169
56-60	2,782	4,347	5,434	6,260	7,512	9,015	10,655	11,721	12,320	12,691
61-65	4,315	6,743	8,428	9,709	11,650	13,981	16,526	18,178	19,109	19,682
66-70	6,718	10,498	13,123	15,117	18,139	21,767	25,729	28,302	29,754	30,646
71-75	8,038	12,560	15,700	18,086	21,704	26,044	30,784	33,864	35,598	36,666
76-80	9,551	14,925	18,656	21,491	25,790	30,948	36,580	40,239	42,301	43,569
81-85	13,058	20,403	25,505	29,381	35,257	42,309	50,008	55,010	57,828	59,563
86+	16,070	25,110	31,387	36,156	43,389	52,068	61,543	67,698	71,166	73,300

**Plan B – Premium Table for Individuals / Premium Table for Senior most member (for floater policy)**

SI	1,00,000	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,00,000	8,00,000	9,00,000	10,00,000
60-65	12,294	19,210	24,013	27,663	33,196	39,836	47,084	51,794	54,448	56,081
66-70	18,441	28,816	36,020	41,495	49,794	59,752	70,628	77,690	81,671	84,121
71-75	21,129	33,198	41,497	47,804	57,365	68,838	81,367	89,503	94,090	96,912
76-80	24,057	37,969	47,461	54,674	65,610	78,732	93,063	1,02,369	1,07,614	1,10,842
81-85	31,046	50,031	62,539	72,044	86,454	1,03,744	1,22,627	1,34,888	1,41,801	1,46,055
86+	34,150	55,034	68,792	79,249	95,099	1,14,119	1,34,888	1,48,377	1,55,981	1,60,661

**Plan B - Premium Table for spouse (for floater policy)**

SI	1,00,000	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,00,000	8,00,000	9,00,000	10,00,000
50-55	2,238	3,499	4,374	5,037	6,046	7,256	8,575	9,433	9,917	10,214
56-60	3,964	6,194	7,741	8,918	10,703	12,842	15,181	16,698	17,553	18,081
61-65	6,147	9,606	12,008	13,832	16,598	19,918	23,542	25,897	27,225	28,042
66-70	9,571	14,955	18,694	21,535	25,843	31,010	36,656	40,321	42,388	43,659
71-75	11,388	17,894	22,367	25,766	30,920	37,103	43,857	48,242	50,715	52,236
76-80	13,472	21,262	26,578	30,619	36,742	44,090	52,115	57,326	60,264	62,072
81-85	18,037	29,067	36,335	41,857	50,230	60,276	71,246	78,370	82,386	84,859
86+	22,198	35,773	44,715	51,512	61,814	74,177	87,678	96,446	1,01,388	1,04,430

**Note: Age band 50-55 and 56-60 shall only available to spouse in floater policy**

*The premiums rates given above are all inclusive of TPA charges and GST.*

*For without TPA – 6% discount on the premiums tabulated above.*

## Optional Cover

### (a) Pre-existing diabetes/ hypertension

Cover	Additional Premium with/ without TPA	Copayment
Pre-existing diabetes or Hypertension	Additional Premium of 13.5% of individual premium	10% copayment on admissible claim amount for diabetes or hypertension claims
Pre-existing diabetes and Hypertension	Additional Premium of 30% of individual premium	25% copayment on admissible claim amount for diabetes or hypertension claims

*Inclusive of GST*

*If policy is with TPA – Additional Premium percentage shall apply on the individual premium as per Rate Chart*

*If policy is without TPA – Additional Premium percentage shall apply on the individual premium discounted by 6% as specified in the Rate Chart.*

### (b) Outpatient treatment

Limit of cover	2,000	4,000	5,000	7,500	10,000	15,000
Premium	1,652	3,304	4,130	6,195	8,260	12,390

*Inclusive of GST*

### (c) Critical Illness

Age Band	1,00,000	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,00,000	8,00,000	9,00,000	10,00,000
<b>50-55</b>	1,604	3,207	4,811	6,414	8,018	9,621	11,224	12,828	14,431	16,035
<b>56-59</b>	2,992	5,984	8,976	11,969	14,961	17,953	20,945	23,937	26,930	29,921
<b>60-65</b>	4,294	8,588	12,882	17,176	21,471	25,765	30,059	34,353	38,647	42,941
<b>66-70</b>	9,209	18,416	27,625	36,833	46,041	55,250	64,458	73,666	82,874	92,082
<b>71-75</b>	15,427	30,855	46,282	61,709	77,138	92,565	1,07,992	1,23,420	1,38,847	1,54,274
<b>76-80</b>	23,191	46,381	69,570	92,761	1,15,952	1,39,142	1,62,333	1,85,522	2,08,713	2,31,903
<b>81-85</b>	25,509	51,018	76,528	1,02,037	1,27,546	1,53,055	1,78,566	2,04,075	2,29,584	2,55,094
<b>86+</b>	29,336	58,672	88,007	1,17,343	1,46,679	1,76,015	2,05,350	2,34,685	2,64,021	2,93,357

*Inclusive of GST*

### (d) Personal Accident

CSI	1,00,000	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,00,000	8,00,000	9,00,000	10,00,000
Premium	106	212	319	425	531	637	743	850	956	1,062

*Inclusive of GST*

**No loading shall apply on renewals based on individual claims experience**

**Insurance is the subject matter of solicitation**