

National Senior Citizen Mediclaim Policy
RATE CHART

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	7,313	11,427	14,284	16,456	19,746	23,696	28,009	30,809	32,388	33,360
66-70	10,970	17,141	21,426	24,683	29,619	35,544	42,013	46,214	48,582	50,040
71-75	12,638	19,747	24,684	28,436	34,124	40,948	48,401	53,241	55,969	57,648
76-80	14,454	22,586	28,232	32,524	39,029	46,834	55,358	60,894	64,014	65,935
81-85	19,047	29,761	37,201	42,855	51,427	61,712	72,945	80,239	84,350	86,881
86+	20,951	32,738	40,921	47,141	56,570	67,884	80,239	88,263	92,784	95,569

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	1,332	2,081	2,602	2,997	3,596	4,316	5,101	5,611	5,899	6,075
56-60	2,358	3,684	4,605	5,305	6,366	7,640	9,030	9,933	10,441	10,755
61-65	3,657	5,714	7,142	8,228	9,873	11,848	14,005	15,405	16,194	16,680
66-70	5,693	8,897	11,121	12,811	15,372	18,447	21,804	23,985	25,215	25,971
71-75	6,812	10,644	13,305	15,327	18,393	22,071	26,088	28,698	30,168	31,073
76-80	8,094	12,648	15,810	18,213	21,856	26,227	31,000	34,101	35,848	36,923
81-85	11,066	17,291	21,614	24,899	29,879	35,855	42,380	46,619	49,007	50,477
86+	13,619	21,280	26,599	30,641	36,770	44,125	52,155	57,371	60,310	62,119

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	10,419	16,280	20,350	23,443	28,132	33,759	39,902	43,893	46,142	47,526
66-70	15,628	24,420	30,525	35,165	42,198	50,637	59,854	65,839	69,213	71,289
71-75	17,906	28,134	35,167	40,512	48,614	58,337	68,955	75,850	79,737	82,129
76-80	20,387	32,177	40,221	46,334	55,602	66,722	78,867	86,753	91,198	93,934
81-85	26,310	42,399	52,999	61,054	73,266	87,919	1,03,921	1,14,312	1,20,170	1,23,775
86+	28,941	46,639	58,298	67,160	80,592	96,711	1,14,312	1,25,743	1,32,187	1,36,153

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	1,897	2,965	3,707	4,269	5,124	6,149	7,267	7,994	8,404	8,656
56-60	3,359	5,249	6,560	7,558	9,070	10,883	12,865	14,151	14,875	15,323
61-65	5,209	8,141	10,176	11,722	14,066	16,880	19,951	21,947	23,072	23,764
66-70	8,111	12,674	15,842	18,250	21,901	26,280	31,064	34,170	35,922	36,999
71-75	9,651	15,164	18,955	21,836	26,203	31,443	37,167	40,883	42,979	44,268
76-80	11,417	18,019	22,524	25,948	31,137	37,364	44,165	48,581	51,071	52,603
81-85	15,286	24,633	30,792	35,472	42,568	51,081	60,378	66,415	69,819	71,914
86+	18,812	30,316	37,894	43,654	52,385	62,862	74,303	81,734	85,922	88,500

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 exclusive of 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

GST extra

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	1,400	2,800	3,500	5,250	7,000	10,500

GST extra

(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
50-55	1,359	2,718	4,077	5,436	6,795	8,153	9,512	10,871	12,230	13,589
56-59	2,536	5,071	7,607	10,143	12,679	15,214	17,750	20,286	22,822	25,357
60-65	3,639	7,278	10,917	14,556	18,196	21,835	25,474	29,113	32,752	36,391
66-70	7,804	15,607	23,411	31,214	39,018	46,822	54,625	62,429	70,232	78,036
71-75	13,074	26,148	39,222	52,296	65,371	78,445	91,519	1,04,593	1,17,667	1,30,741
76-80	19,653	39,306	58,958	78,611	98,264	1,17,917	1,37,570	1,57,222	1,76,875	1,96,528
81-85	21,618	43,236	64,854	86,472	1,08,090	1,29,708	1,51,327	1,72,945	1,94,563	2,16,181
86+	24,861	49,722	74,582	99,443	1,24,304	1,49,165	1,74,025	1,98,886	2,23,747	2,48,608

GST extra

(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	90	180	270	360	450	540	630	720	810	900

GST extra

No loading shall apply on renewals based on individual claims experience

Insurance is the subject matter of solicitation