

## National Mediclaim Policy

### Rate Chart

#### Rate Chart (in ₹ per Individual, without TPA Charges)

Age band / 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
3m-5y	2,392	3,386	4,350	4,974	5,674	6,347	6,810	7,273	7,739	8,206
6-17	2,124	3,180	3,836	4,578	5,152	5,758	6,174	6,589	7,007	7,425
18-25	2,411	3,315	4,263	5,429	5,620	6,080	6,564	6,988	7,416	7,844
26-30	2,718	3,390	4,550	6,033	6,486	7,021	7,583	8,077	8,574	9,072
31-35	2,901	3,507	4,993	6,535	6,569	7,179	7,678	8,178	8,764	9,272
36-40	3,295	4,139	5,834	6,561	7,278	7,880	8,432	9,069	9,629	10,189
41-45	3,509	5,367	5,971	6,714	7,422	8,035	8,597	9,158	9,723	10,287
46-50	4,779	7,294	9,757	10,307	10,508	11,496	12,309	13,121	13,943	14,764
51-55	6,015	10,011	12,932	14,987	16,872	18,477	19,798	21,119	22,675	24,027
56-60	8,111	13,701	16,503	21,121	23,277	25,479	27,293	29,386	31,261	33,136
61-65	10,700	17,457	21,129	28,384	31,289	34,274	36,738	39,577	42,137	44,698
66-70	14,251	21,959	28,092	33,621	38,513	42,232	45,308	48,383	52,012	55,174
71-75	15,676	24,154	30,059	36,983	42,364	46,456	49,841	53,226	57,218	60,698
76-80	17,244	26,570	32,163	40,286	44,482	48,311	52,334	55,888	60,081	63,736
81-85	18,968	29,227	34,414	42,715	46,706	50,727	54,952	58,685	63,087	66,926
86+	20,865	32,149	36,823	44,415	51,377	55,801	60,450	64,557	68,741	73,625

GST extra

Rate with TPA charge – 6% loading on the premiums tabulated above.

#### Instalment Premium

##### Half yearly:

1<sup>st</sup> instalment: 52% of annual premium

2<sup>nd</sup> instalment: 50% of annual premium

##### Quarterly:

1<sup>st</sup> instalment: 28% of annual premium

2<sup>nd</sup>, 3<sup>rd</sup> and 4<sup>th</sup> instalments: 25% of annual premium.

#### Discounts

Discount for Optional Co-payment – 15% discount on policy premium (if opted for 20% Co-payment) or 10% discount on policy premium (if opted for 15% Co-payment)

Discount for Direct Sale – 10% on total premium

Covid-19 Vaccination Discount – 5% on individual premium