National Insurance Company Limited

CIN - U10200WB1906GOI001713 IRDAI Regn. No. - 58

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	2,526	3,579	4,638	5,333	6,129	6,736	7,211	7,674	8,124	8,488
6-17	2,246	3,387	4,122	4,946	5,575	6,123	6,550	6,965	7,369	7,745
18-25	2,593	3,565	4,625	5,923	6,156	6,544	7,049	7,478	7,895	8,306
26-30	2,934	3,691	4,997	6,662	7,125	7,578	8,166	8,667	9,153	9,678
31-35	3,141	3,821	5,488	7,222	7,267	7,803	8,326	8,837	9,421	9,957
36-40	3,592	4,530	6,441	7,283	7,972	8,481	9,054	9,704	10,249	10,980
41-45	3,825	5,868	6,586	7,446	8,213	8,737	9,326	9,900	10,456	11,153
46-50	5,230	7,629	10,296	10,936	11,617	12,488	13,340	14,170	14,980	16,073
51-55	6,617	10,502	13,687	15,949	18,820	20,251	21,649	23,012	24,579	26,204
56-60	8,980	14,678	17,836	22,953	26,078	28,047	29,976	32,160	34,035	36,259
61-65	11,863	19,309	23,576	31,845	35,185	37,870	40,499	43,474	46,047	48,968
66-70	15,860	24,741	31,930	38,425	43,773	47,164	50,483	53,718	57,448	61,091
71-75	17,588	27,390	34,387	42,540	48,776	52,555	56,256	59,863	64,020	67,330
76-80	19,390	30,208	36,889	46,459	52,026	55,520	60,006	63,853	68,289	70,893
81-85	21,714	33,104	39,323	49,076	55,078	58,778	63,528	67,602	72,297	75,417
86+	23,971	37,040	42,799	51,907	60,708	64,786	70,023	74,515	78,934	83,428

GST extra

Rate with TPA charge –5.4% loading on the premiums tabulated above.

Instalment Premium

Half yearly:

1st instalment: 52% of annual premium

2nd instalment: 50% of annual premium

Quarterly:

1st instalment: 28% of annual premium

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

Discounts

Discount for Optional Co-payment –25% discount on policy premium (if opted for 20% Co-payment) or 12.5% discount on policy premium (if opted for 10% Co-payment)

Discount for Direct Sale – 10% on total premium