National Insurance Company Limited

CIN - U10200WB1906GOI001713 IRDAI Regn. No. – 58

National Parivar Mediclaim Plus Policy

Rate chart (in ₹)

Rate for senior most member (without TPA) for each policy year for Zone I (Greater Mumbai Metropolitan area, entire state of Gujarat)

SI\Age	3m - 5	6 - 17	18-25	26-35	36-45	46-55	56-59	60-65	66-70	71-75	76-80	81-85	86 +
6,00,000	Only dependents		10,509	11,649	16,099	23,157	25,606	34,306	40,973	65,108	75,134	86,357	94,527
7,00,000			11,464	12,904	17,484	26,160	28,927	36,804	43,954	71,118	83,768	97,178	1,07,145
8,00,000			12,386	14,211	18,940	27,925	29,786	38,555	46,420	75,002	92,142	1,12,849	1,24,462
9,00,000			13,198	15,591	20,200	29,521	31,730	43,495	49,832	78,205	1,00,011	1,29,586	1,42,955
10,00,000			13,978	16,505	22,225	31,216	34,095	46,341	53,486	80,766	1,07,581	1,47,489	1,61,247
15,00,000			20,279	25,986	33,886	44,675	50,427	63,504	73,302	1,05,914	1,42,892	1,85,479	2,02,598
20,00,000			23,829	31,041	41,384	52,930	62,117	71,351	81,282	1,22,458	1,63,377	2,02,176	2,20,871
25,00,000			28,654	37,913	47,871	60,538	73,862	83,746	90,881	1,41,593	1,70,244	2,11,636	2,31,216
30,00,000			36,032	44,547	53,100	68,062	84,234	96,756	98,810	1,54,119	1,72,472	2,15,542	2,35,439
40,00,000			42,136	52,434	60,021	79,871	99,253	1,14,831	1,29,758	1,80,732	1,83,349	2,21,244	2,41,652
50,00,000			45,898	56,767	65,315	90,212	1,10,565	1,27,432	1,49,531	1,98,720	2,09,137	2,34,610	2,56,272

TPA charge & GST extra as applicable

Rate for family members (without TPA) for each policy year for Zone I (Greater Mumbai Metropolitan area, entire state of Gujarat)

SI	3m - 5	6 - 17	18 - 25	26-35	36-45	46-55	56-59	60-65	66-70	71-75	76-80	81-85	86 +
6,00,000	1,094	1,204	1,710	1,973	3,912	8,073	10,311	17,152	21,269	35,088	42,038	50,163	61,442
7,00,000	1,173	1,287	1,865	2,187	4,250	9,119	11,649	18,403	22,817	38,327	46,869	56,446	69,644
8,00,000	1,249	1,368	2,015	2,409	4,602	9,734	11,994	19,277	24,097	40,420	51,553	65,551	80,899
9,00,000	1,317	1,439	2,147	2,641	4,909	10,291	12,777	21,748	25,869	42,146	55,957	75,273	92,920
10,00,000	1,382	1,507	2,274	2,797	5,402	10,882	13,730	23,170	27,764	43,527	60,192	85,672	1,04,811
15,00,000	2,022	2,185	3,299	4,404	8,235	15,574	20,306	31,752	38,051	57,080	79,948	1,07,740	1,31,688
20,00,000	2,261	2,443	3,876	5,259	10,057	18,452	25,015	35,676	42,194	65,996	91,411	1,17,437	1,43,566
25,00,000	2,634	2,850	4,662	6,424	11,634	21,102	29,744	41,873	47,176	76,308	95,252	1,22,933	1,50,290
30,00,000	3,304	3,575	5,862	7,548	12,905	23,725	33,921	48,378	51,291	83,058	96,498	1,25,201	1,53,035
40,00,000	4,499	4,863	6,855	8,884	14,587	27,842	39,969	57,416	67,357	97,400	1,02,584	1,28,514	1,57,074
50,00,000	4,743	5,077	7,468	9,619	15,874	31,447	44,524	63,715	77,621	1,07,094	1,17,013	1,36,278	1,66,577

TPA charge & GST extra as applicable

Discount in premium for other zones

Zone	Region	Discount
II	National Capital Territory (NCT) Delhi and National Capital Region (# NCR), Chandigarh, Pune	4.44%
III	Chennai, Hyderabad, Bangalore, Kolkata	11.11%
IV	Rest of India	20.00%

 # NCR includes Gurgaon-Manesar, Alwar-Bhiwadi, Faridabad-Ballabgarh, Ghaziabad-Loni, Noida, Greater Noida, Bahadurgarh, Sonepat-Kundli Charkhi Dadri, Bhiwani, Narnaul

Optional cover

Rate for Critical Illness (rates per individual in ₹)

Age	2,00,000	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
18-25	372	557	929	1,858	2,786	3,715	4,644
26-35	647	970	1,617	3,234	4,851	6,468	8,085
36-45	1,198	1,796	2,994	5,988	8,981	11,975	14,969
46-55	2,217	3,326	5,543	11,086	16,629	22,172	27,715
56-59	3,209	4,813	8,022	16,043	24,065	32,086	40,108
60-65	4,643	6,965	11,608	23,217	34,825	46,434	58,042
66-75	9,501	14,251	23,752	47,505	71,257	95,009	1,18,762
76-85	21,109	31,664	52,773	1,05,546	1,58,319	2,11,093	2,63,866
86+	47,155	70,733	1,17,889	2,35,777	3,53,666	4,71,555	5,89,443

TPA charge & GST extra as applicable

Note: Critical Illness Benefit Amount should not be more than the sum insured opted under the Policy

Rate for Outpatient Treatment (rates per family in ₹)

Cover	2,000	3,000	4,000	5,000	10,000	15,000	20,000	25,000
Premium	1,200	1,800	2,400	3,000	6,000	9,000	12,000	15,000

TPA charges & GST extra as applicable

Rate for Pre-existing diabetes / hypertension

Cover	Policy year	Claim payable (irrespective of Plan opted)	Loading on base premium (irrespective of Plan opted)
Pre-existing diabetes or Hypertension	Year one	Up to 25% of SI	6%
	Year two	Up to 50% of SI	12%
	Year three	Up to 75% of SI	18%
Pre-existing diabetes and Hypertension	Year one	Up to 25% of SI	14%
	Year two	Up to 50% of SI	28%
	Year three	Up to 75% of SI	42%

TPA charge & GST extra as applicable

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

Discounts:

No Claim Discount – 5% on base premium for each claim free Policy Year (aggregated for each year and available on renewal)

Online discount 10% on base premium for new policy without any intermediary and renewal

Co-payment discount (optional): Insured may choose either of the two Co-payment options:

- 20% Co-payment on each admissible claim under the Policy, with a 25% discount in total premium.
- 10% Co-payment on each admissible claim under the Policy, with a 12.5% discount in total premium.

Discount in Lieu of no Maternity/ Infertility cover for individuals above forty five years - 3% on individual premium

Above discounts will not apply on premium for Optional Covers

Long term discount

Policy with a term of two policy years - 4% on the total premium for two years (including premium for optional covers)

Policy with a term of three policy years- 7.5% on the total premium for three years (including premium for optional covers)

Copayment

Plan	A	B	C
Treatment outside zone **a. Insured paying premium as per Zone I can avail treatment in Zone I, Zone II, Zone III and Zone IV without copayment** **b. Insured paying premium as per Zone II** **a. Can avail treatment in Zone II, Zone III and Zone IV without any copayment** **b. Availing treatment in Zone I will be subject to a copayment of 5%** **c. Insured paying premium as per Zone III** **a. Can avail treatment in Zone III and Zone IV without any copayment** **b. Availing treatment in Zone I will be subject to a copayment of 12.5%** **c. Availing treatment in Zone II will be subject to a copayment of 7.5%** **d. Insured paying premium as per Zone IV** **a. Can avail treatment in Zone IV without any copayment** **b. Availing treatment in Zone I will be subject to a copayment of 22.5%** **c. Availing treatment in Zone II will be subject to a copayment of 17.5%** **d. Availing treatment in Zone III will be subject to a copayment of 10%**	**Copayment to apply**	**Copayment to apply**	**Copayment to apply**

Above copayments shall not be applicable on Critical illness & Outpatient treatment optional covers, but shall apply on Pre existing diabetes and/ or hypertension optional cover.

No loading shall apply on renewals based on individual claims experience

Insurance is the subject matter of solicitation