National Insurance Company Limited

CIN - U10200WB1906GOI001713 IRDAI Regn. No. – 58

New National Parivar Mediclaim Policy

Rate Chart (in ₹)

Zone 1 : Premium of senior-most member without TPA charges										
Age band	**100000**	**200000**	**300000**	**400000**	**500000**	**600000**	**700000**	**800000**	**900000**	**1000000**
18-25	4,680	6,384	7,959	8,885	9,942	10,167	11,065	11,845	12,499	13,207
26-30	5,246	6,530	8,026	9,332	10,351	11,532	12,539	13,666	14,470	15,300
31-35	5,376	6,733	8,124	9,450	10,466	11,589	12,744	13,945	15,238	16,101
36-40	6,214	8,639	10,724	11,834	13,404	14,513	15,736	16,903	18,110	19,941
41-45	6,719	9,462	11,552	13,570	15,223	17,059	18,420	19,872	22,134	23,241
46-50	8,864	13,387	15,178	17,398	19,497	21,493	24,279	25,858	27,279	28,809
51-55	9,749	14,286	16,977	20,339	22,444	24,289	27,705	29,221	30,828	32,555
56-60	11,777	17,137	21,358	23,866	25,768	26,749	30,533	31,135	32,708	35,369
61-65	13,478	21,448	25,493	29,769	33,002	36,441	39,860	40,784	45,274	47,595
66-70	15,422	24,933	30,025	35,660	40,161	44,592	46,293	48,947	54,708	57,344
71-75	18,707	30,480	40,745	50,355	55,377	60,575	69,421	75,427	79,229	82,417
76-80	19,608	34,412	43,781	52,293	63,960	68,725	80,161	86,771	93,466	1,00,845
81-85	20,893	37,628	50,564	63,238	74,060	83,872	93,338	1,05,202	1,18,346	1,28,683
86+	24,870	38,312	52,760	69,983	78,392	92,371	1,04,510	1,19,265	1,33,788	1,47,415

Zone 1: Premium of dependent without TPA charges										
Age band	**100000**	**200000**	**300000**	**400000**	**500000**	**600000**	**700000**	**800000**	**900000**	**1000000**
0-5	973	1,164	1,194	1,397	1,495	1,639	1,699	1,721	1,767	1,783
6-17	1,018	1,199	1,258	1,473	1,577	1,732	1,873	1,901	1,932	2,010
18-25	1,147	1,432	1,510	1,816	1,907	2,133	2,217	2,349	2,439	2,513
26-30	1,356	1,694	1,855	1,943	2,195	2,378	2,502	2,611	2,676	2,951
31-35	1,502	1,820	2,005	2,126	2,320	2,451	2,640	2,778	3,020	3,216
36-40	2,049	2,692	3,037	3,292	3,506	3,623	4,110	4,261	4,746	5,063
41-45	2,554	3,206	3,752	3,848	4,138	4,687	5,002	5,099	5,695	5,925
46-50	3,707	5,407	6,176	6,943	7,067	8,244	9,023	9,406	9,805	10,480
51-55	4,701	6,189	7,468	8,677	9,442	10,344	11,118	12,070	12,729	12,964
56-60	5,407	7,853	9,713	11,593	12,798	13,722	14,193	16,083	16,784	17,348
61-65	6,948	11,851	14,165	16,546	19,271	19,859	22,487	24,781	25,636	25,784
66-70	7,973	13,677	16,927	21,419	24,100	27,338	28,238	29,761	31,918	32,634
71-75	9,381	17,438	19,703	24,375	30,263	35,423	36,882	40,838	41,998	44,611
76-80	11,444	19,337	25,302	33,161	40,387	43,659	45,372	50,307	53,865	56,854
81-85	13,146	22,072	29,213	34,903	40,910	46,379	54,105	60,268	67,209	72,685
86+	14,436	22,917	30,499	38,607	45,398	53,504	60,542	69,125	75,282	81,284

Zone 2 : Premium of senior-most member without TPA charges										
Age band	**1 L**	**2 L**	**3 L**	**4 L**	**5 L**	**6 L**	**7 L**	**8 L**	**9 L**	**10 L**
18-25	4,142	5,650	7,044	7,863	8,798	8,998	9,792	10,483	11,061	11,688
26-30	4,643	5,779	7,103	8,258	9,161	10,206	11,097	12,095	12,806	13,541
31-35	4,758	5,959	7,190	8,363	9,263	10,256	11,278	12,341	13,485	14,249
36-40	5,499	7,645	9,490	10,473	11,862	12,844	13,926	14,959	16,027	17,648
41-45	5,946	8,374	10,223	12,009	13,473	15,097	16,302	17,586	19,589	20,568
46-50	7,845	11,847	13,433	15,398	17,254	19,022	21,487	22,884	24,142	25,496
51-55	8,628	12,644	15,025	18,000	19,863	21,496	24,519	25,860	27,283	28,811
56-60	10,423	15,166	18,902	21,121	22,805	23,673	27,021	27,555	28,946	31,302
61-65	11,928	18,982	22,561	26,345	29,206	32,251	35,276	36,094	40,068	42,122
66-70	13,649	22,066	26,572	31,559	35,543	39,464	40,969	43,318	48,416	50,749
71-75	16,556	26,975	36,060	44,564	49,009	53,609	61,437	66,753	70,117	72,939
76-80	17,353	30,454	38,746	46,280	56,605	60,822	70,943	76,793	82,717	89,247
81-85	18,490	33,301	44,749	55,966	65,543	74,226	82,604	93,104	1,04,736	1,13,884
86+	22,010	33,906	46,692	61,935	69,377	81,748	92,491	1,05,549	1,18,402	1,30,462

Zone 2: Premium of dependent without TPA charges										
Age band	**1 L**	**2 L**	**3 L**	**4 L**	**5 L**	**6 L**	**7 L**	**8 L**	**9 L**	**10 L**
0-5	861	1,030	1,057	1,236	1,323	1,451	1,504	1,523	1,564	1,578
6-17	901	1,061	1,113	1,304	1,396	1,533	1,658	1,683	1,710	1,779
18-25	1,015	1,268	1,336	1,607	1,688	1,887	1,962	2,079	2,159	2,224
26-30	1,200	1,500	1,642	1,720	1,942	2,105	2,214	2,311	2,368	2,611
31-35	1,330	1,611	1,775	1,882	2,053	2,169	2,336	2,459	2,673	2,846
36-40	1,814	2,382	2,688	2,913	3,103	3,206	3,637	3,771	4,200	4,481
41-45	2,261	2,838	3,321	3,406	3,662	4,148	4,426	4,513	5,040	5,243
46-50	3,280	4,785	5,465	6,145	6,254	7,296	7,985	8,324	8,677	9,275
51-55	4,160	5,478	6,609	7,679	8,356	9,155	9,840	10,682	11,265	11,473
56-60	4,785	6,950	8,596	10,259	11,327	12,144	12,561	14,233	14,854	15,353
61-65	6,149	10,488	12,536	14,643	17,055	17,576	19,901	21,931	22,688	22,819
66-70	7,056	12,104	14,980	18,956	21,329	24,194	24,991	26,338	28,247	28,881
71-75	8,302	15,433	17,437	21,571	26,783	31,349	32,640	36,142	37,168	39,481
76-80	10,128	17,113	22,392	29,348	35,743	38,638	40,154	44,521	47,671	50,316
81-85	11,634	19,534	25,854	30,889	36,205	41,045	47,883	53,337	59,480	64,326
86+	12,776	20,282	26,992	34,168	40,177	47,351	53,580	61,175	66,624	71,936

Zone 3 : Premium of senior-most member without TPA charges										
Age band	**1 L**	**2 L**	**3 L**	**4 L**	**5 L**	**6 L**	**7 L**	**8 L**	**9 L**	**10 L**
18-25	3,651	4,979	6,208	6,930	7,754	7,930	8,631	9,239	9,749	10,302
26-30	4,092	5,093	6,260	7,279	8,074	8,995	9,780	10,660	11,287	11,934
31-35	4,193	5,252	6,337	7,371	8,164	9,039	9,940	10,877	11,885	12,559
36-40	4,847	6,738	8,364	9,230	10,455	11,320	12,274	13,185	14,126	15,554
41-45	5,241	7,380	9,010	10,585	11,874	13,306	14,368	15,500	17,265	18,128
46-50	6,914	10,441	11,839	13,571	15,207	16,765	18,938	20,169	21,278	22,471
51-55	7,604	11,143	13,242	15,864	17,506	18,946	21,610	22,792	24,046	25,393
56-60	9,186	13,367	16,659	18,616	20,099	20,865	23,815	24,286	25,512	27,588
61-65	10,513	16,730	19,885	23,219	25,741	28,424	31,091	31,812	35,314	37,124
66-70	12,029	19,448	23,419	27,815	31,326	34,782	36,109	38,179	42,672	44,728
71-75	14,592	23,774	31,781	39,277	43,194	47,249	54,148	58,833	61,798	64,285
76-80	15,294	26,841	34,149	40,789	49,889	53,606	62,526	67,682	72,903	78,659
81-85	16,296	29,350	39,440	49,326	57,767	65,420	72,803	82,057	92,310	1,00,372
86+	19,398	29,883	41,153	54,586	61,146	72,049	81,518	93,027	1,04,355	1,14,984

Zone 3: Premium of dependent without TPA charges										
Age band	**1 L**	**2 L**	**3 L**	**4 L**	**5 L**	**6 L**	**7 L**	**8 L**	**9 L**	**10 L**
0-5	759	908	931	1,090	1,166	1,279	1,325	1,343	1,378	1,390
6-17	794	935	981	1,149	1,230	1,351	1,461	1,483	1,507	1,568
18-25	894	1,117	1,177	1,416	1,487	1,663	1,729	1,832	1,903	1,960
26-30	1,058	1,322	1,447	1,516	1,712	1,855	1,952	2,037	2,087	2,302
31-35	1,172	1,420	1,564	1,659	1,809	1,912	2,059	2,167	2,356	2,508
36-40	1,598	2,100	2,369	2,567	2,735	2,826	3,206	3,323	3,702	3,949
41-45	1,992	2,501	2,927	3,002	3,227	3,656	3,901	3,977	4,442	4,621
46-50	2,891	4,218	4,817	5,416	5,512	6,430	7,038	7,337	7,648	8,174
51-55	3,667	4,828	5,825	6,768	7,364	8,069	8,672	9,414	9,928	10,112
56-60	4,218	6,126	7,576	9,042	9,983	10,703	11,071	12,545	13,092	13,531
61-65	5,419	9,244	11,048	12,906	15,032	15,490	17,540	19,329	19,996	20,112
66-70	6,219	10,668	13,203	16,707	18,798	21,324	22,026	23,213	24,896	25,455
71-75	7,317	13,602	15,369	19,012	23,605	27,630	28,768	31,854	32,758	34,797
76-80	8,926	15,083	19,735	25,866	31,502	34,054	35,390	39,239	42,015	44,346
81-85	10,254	17,216	22,786	27,224	31,910	36,175	42,202	47,009	52,423	56,694
86+	11,260	17,875	23,789	30,114	35,410	41,733	47,223	53,917	58,720	63,401

GST and TPA charges extra

Rate with TPA charge –3.5% loading on the premiums tabulated above.

Zone	Definition
1	Greater Mumbai Metropolitan area, entire state of Gujarat, Delhi, NCR, Chandigarh, Pune
2	Chennai, Hyderabad, Bangalore
3	Rest of India

Instalment Facility (all installments for 2/ 3 years policy to be payable during year 1 of the long-term policy):

Instalment	Half Yearly	Quarterly
1st Instalment	52.00%	28.00%
Others	50.00%	25.00%

Long Term Discount (available to policies with 2/3 years duration):

Term	Discount
2 years	2.25%
3 years	4.50%

Online Discount: 10% discount in premium (for new and Renewal, ONLY where no intermediary is involved)

Copayment:

Treatment outside zone

- Insured paying premium as per Zone I can avail treatment in Zone I, Zone II and Zone III without copayment
- Insured paying premium as per Zone II
  a. Can avail treatment in Zone II and Zone III without any copayment
  b. Availing treatment in Zone I will be subject to a copayment of 13%
- Insured paying premium as per Zone III
  a. Can avail treatment in Zone III without any copayment
  b. Availing treatment in Zone I will be subject to a copayment of 28%
  c. Availing treatment in Zone II will be subject to a copayment of 13.5%

Optional Copayment:

- 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.

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.

Rate for Critical Illness (Optional Cover)

Age/ SI	2,00,000	3,00,000	5,00,000	10,00,000
18-25	372	557	929	1,858
26-35	647	970	1,617	3,234
36-45	1,198	1,796	2,994	5,988
46-55	2,217	3,326	5,543	11,086
56-59	3,209	4,813	8,022	16,043
60-65	4,643	6,965	11,608	23,217
66-75	9,501	14,251	23,752	47,505
76-85	21,109	31,664	52,773	1,05,546
86+	47,155	70,733	1,17,889	2,35,777

Rate for Outpatient Treatment (Optional Cover)

Cover	2,000	3,000	4,000	5,000	10,000
Premium	1,200	1,800	2,400	3,000	6,000

Rate for Pre-existing diabetes / hypertension (Optional Cover)

Cover	Loading on base premium	Co-payment
Pre-existing diabetes or Hypertension	13.5% loading on base premium	10% co-payment on admissible claim amount for diabetes or hypertension claims
Pre-existing diabetes and Hypertension	30% loading on base premium	25% co-payment on admissible claim amount for diabetes or hypertension claims

No loading shall apply on renewals based on individual claims experience