

National Parivar Mediclaim Plus Policy

Rate chart

Rate in INR (₹)

Rate for senior most member (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	Only dependents		9,358	10,327	14,201	20,321	22,385	29,908	35,600	56,408	64,904	74,377	81,264
7,00,000			10,242	11,480	15,479	23,042	25,386	32,212	38,344	61,867	72,664	84,050	92,508
8,00,000			11,102	12,685	16,826	24,686	26,237	33,872	40,653	65,505	80,252	98,009	1,07,909
9,00,000			11,866	13,962	18,005	26,189	28,051	38,354	43,807	68,567	87,449	1,12,997	1,24,445
10,00,000			12,605	14,828	19,877	27,787	30,247	41,011	47,191	71,078	94,429	1,29,111	1,40,926
15,00,000			18,548	23,687	30,768	40,401	45,468	57,138	65,781	94,834	1,27,653	1,65,313	1,80,312
20,00,000			22,061	28,655	38,073	48,526	56,804	65,127	74,023	1,11,304	1,48,202	1,83,028	1,99,707
25,00,000			26,808	35,380	44,544	56,160	68,371	77,397	83,825	1,30,380	1,56,493	1,94,202	2,11,944
30,00,000			34,016	41,964	49,896	63,789	78,796	90,385	92,146	1,43,517	1,60,370	2,00,115	2,18,386
40,00,000			40,360	50,145	57,293	76,094	94,428	1,09,136	1,23,167	1,71,365	1,73,656	2,09,313	2,28,464
50,00,000			44,439	54,897	63,078	86,997	1,06,513	1,22,668	1,43,807	1,90,961	2,00,808	2,25,081	2,45,737

Service charge extra

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	974	1,072	1,523	1,749	3,451	7,083	9,014	14,954	18,480	30,400	36,314	43,203	52,821
7,00,000	1,048	1,150	1,666	1,945	3,762	8,033	10,223	16,106	19,904	33,342	40,656	48,822	60,130
8,00,000	1,119	1,226	1,806	2,149	4,089	8,605	10,566	16,935	21,103	35,302	44,901	56,931	70,140
9,00,000	1,183	1,294	1,931	2,366	4,375	9,129	11,296	19,177	22,740	36,953	48,928	65,637	80,890
10,00,000	1,246	1,360	2,051	2,513	4,831	9,686	12,181	20,505	24,497	38,305	52,833	74,997	91,602
15,00,000	1,849	1,998	3,018	4,013	7,477	14,084	18,310	28,568	34,147	51,108	71,422	96,026	1,17,203
20,00,000	2,094	2,262	3,589	4,855	9,253	16,916	22,874	32,564	38,425	59,984	82,920	1,06,316	1,29,809
25,00,000	2,464	2,666	4,362	5,994	10,826	19,577	27,533	38,698	43,513	70,265	87,558	1,12,807	1,37,763
30,00,000	3,120	3,376	5,535	7,111	12,126	22,236	31,731	45,192	47,833	77,344	89,728	1,16,241	1,41,952
40,00,000	4,309	4,659	6,567	8,497	13,924	26,525	38,026	54,569	63,936	92,353	97,162	1,21,585	1,48,502
50,00,000	4,593	4,916	7,230	9,302	15,330	30,326	42,893	61,334	74,650	1,02,914	1,12,353	1,30,743	1,59,729

Service charge extra

Rate for senior most member (with 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	Only dependents		9,919	10,947	15,053	21,540	23,728	31,703	37,736	59,793	68,798	78,839	86,140
7,00,000			10,856	12,168	16,407	24,424	26,909	34,145	40,644	65,579	77,024	89,094	98,058
8,00,000			11,767	13,446	17,835	26,167	27,811	35,905	43,092	69,435	85,067	1,03,889	1,14,383
9,00,000			12,578	14,800	19,086	27,760	29,734	40,656	46,435	72,681	92,696	1,19,777	1,31,913
10,00,000			13,362	15,717	21,069	29,455	32,063	43,472	50,023	75,343	1,00,094	1,36,858	1,49,381
15,00,000			19,660	25,108	32,614	42,825	48,197	60,566	69,728	1,00,524	1,35,311	1,75,231	1,91,132
20,00,000			23,384	30,373	40,357	51,437	60,212	69,034	78,464	1,17,983	1,57,095	1,94,010	2,11,689
25,00,000			28,416	37,503	47,217	59,530	72,473	82,040	88,854	1,38,203	1,65,883	2,05,855	2,24,660
30,00,000			36,057	44,482	52,890	67,616	83,524	95,808	97,675	1,52,128	1,69,992	2,12,122	2,31,490
40,00,000			42,782	53,153	60,731	80,660	1,00,093	1,15,684	1,30,557	1,81,648	1,84,076	2,21,872	2,42,172
50,00,000			47,105	58,191	66,862	92,216	1,12,904	1,30,029	1,52,436	2,02,419	2,12,857	2,38,585	2,60,481

Service charge extra

Rate for family members (with 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	1,033	1,136	1,614	1,854	3,658	7,509	9,555	15,851	19,589	32,223	38,493	45,796	55,991
7,00,000	1,111	1,219	1,766	2,062	3,988	8,514	10,836	17,073	21,099	35,342	43,095	51,751	63,738
8,00,000	1,187	1,300	1,914	2,279	4,334	9,121	11,199	17,952	22,369	37,420	47,594	60,347	74,348
9,00,000	1,255	1,371	2,046	2,507	4,638	9,677	11,973	20,328	24,105	39,169	51,864	69,575	85,743
10,00,000	1,321	1,441	2,174	2,663	5,121	10,268	12,912	21,736	25,967	40,604	56,003	79,497	97,098
15,00,000	1,960	2,118	3,198	4,255	7,926	14,929	19,408	30,283	36,196	54,175	75,707	1,01,787	1,24,235
20,00,000	2,219	2,397	3,804	5,146	9,808	17,931	24,248	34,518	40,731	63,584	87,896	1,12,694	1,37,598
25,00,000	2,612	2,826	4,623	6,355	11,475	20,751	29,185	41,020	46,124	74,481	92,812	1,19,575	1,46,029
30,00,000	3,306	3,578	5,866	7,537	12,854	23,570	33,635	47,904	50,702	81,985	95,111	1,23,215	1,50,468
40,00,000	4,568	4,938	6,960	9,006	14,760	28,117	40,307	57,842	67,772	97,894	1,02,991	1,28,879	1,57,412
50,00,000	4,868	5,210	7,664	9,860	16,250	32,146	45,466	65,014	79,129	1,09,088	1,19,094	1,38,587	1,69,313

Service charge extra

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, Sonapat-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

Service Tax extra 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

Service Tax extra

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%

Service tax extra. Loading applicable on rates with/ without TPA, as opted by insured

Discounts

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

Online discount 5% on base premium for new policy, 2.5% on base premium for renewal

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
Treatment outside network (10% for Policies with TPA Option)	Copayment to apply	Copayment not to apply	Copayment not 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