

Applicable from 1<sup>st</sup> April 2023 for Fresh Policies and 1<sup>st</sup> July 2023 for Renewal Policies

**New India Mediclaim Policy - Premium Chart**  
(Excluding GST)

Age Band/ Sum Insured	1 L	2 L	3 L	4 L	5 L	6 L	7 L	8 L	10 L	12 L	15 L
0-18 Y	3,127	4,249	4,679	5,470	6,260	6,760	7,260	7,764	8,778	9,544	10,821
19-35 Y	3,269	4,818	5,649	6,097	6,545	7,067	7,590	8,117	9,177	9,977	11,313
36-45 Y	4,438	6,949	8,171	8,676	9,180	9,914	10,646	11,380	12,862	13,982	15,849
46-50 Y	6,400	10,100	11,901	12,645	13,389	14,458	15,527	16,632	18,759	20,392	23,115
51-55 Y	8,361	12,890	15,204	16,307	17,410	18,801	20,190	21,559	24,393	26,517	30,058
56-60 Y	10,796	15,353	17,793	21,114	24,434	26,342	28,252	32,611	34,020	36,934	41,795
61-65 Y	13,041	20,415	24,181	28,714	33,247	35,843	38,441	44,410	46,290	50,255	56,869
66-70 Y	14,730	23,113	28,791	34,199	39,608	42,700	45,796	52,926	55,146	59,869	67,749
71-75 Y	15,225	23,896	29,769	35,363	40,957	44,155	47,356	54,731	57,024	61,909	70,057
76-80 Y	17,767	27,915	34,787	41,333	47,880	51,619	55,360	64,001	66,663	72,373	81,899
81 Y & above	21,263	33,442	41,690	49,547	57,404	61,887	66,373	76,751	79,924	86,770	98,190

Sum Insured (Rs.)	OPTIONAL COVER I : NO PROPORTIONATE DEDUCTION						
	<35	36-45	46-50	51-55	56-60	61-65	>65
2,00,000	1,418	1,506	2,483	3,741	4,852	6,419	9,201
3,00,000	980	1,040	1,715	2,584	3,351	4,434	6,355
4,00,000	875	929	1,531	2,307	2,993	3,960	5,675
5,00,000	770	817	1,348	2,031	2,634	3,485	4,995
6,00,000	729	774	1,276	1,922	2,493	3,298	4,727
7,00,000	687	730	1,203	1,813	2,351	3,111	4,459
8,00,000	646	686	1,131	1,704	2,210	2,924	4,191
10,00,000	662	703	1,159	1,747	2,265	2,997	4,296
12,00,000	644	684	1,127	1,699	2,203	2,915	4,178
15,00,000	458	487	802	1,209	1,568	2,075	2,974

OPTIONAL COVER II : MATERNITY EXPENSES BENEFIT							
Sum Insured	5,00,000	6,00,000	7,00,000	8,00,000	10,00,000	12,00,000	15,00,000
Premium	5,000	6,000	7,000	8,000	10,000	12,000	15,000

Sum Insured (Rs.)	OPTIONAL COVER III : REVISION IN LIMIT OF CATARACT				
	<50	51-55	56-60	61-65	>65
8,00,000	444	1,049	2,269	3,645	3,893
10,00,000	555	1,311	2,836	4,556	4,866
12,00,000	666	1,573	3,404	5,467	5,839
15,00,000	832	1,967	4,255	6,834	7,299

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- **Optional Cover IV: Voluntary Co-Pay**: If the Insured person opts for voluntary co-pay of 20%, a discount of 15% shall be of given on the premium payable for the Insured Person.
- **Optional Cover V: For Non-Medical Items (Consumables)**: This optional cover is for medical consumables (Non-Payable items) applicable for Sum Insured of 8 L & above, benefit limit subject to a maximum of Rs. 15,000. The premium charged for this add on cover will be rated Rs 1500.