

New India Top Up Mediclaim Policy Premium Chart Excluding GST

Threshold (Rs)	Sum Insured (Rs)	Premiums applicable at different ages			
		PRIMARY MEMBER			
		18-44	45-54	55-60	61-65
5,00,000	5,00,000	1,800	2,900	4,020	6,700
	10,00,000	2,800	4,500	6,300	10,500
	15,00,000	3,500	5,600	8,040	13,400
8,00,000	7,00,000	1,600	2,500	3,840	6,400
	12,00,000	2,300	3,700	5,760	9,600
	17,00,000	3,000	4,700	7,440	12,400
	22,00,000	3,600	5,600	8,940	14,900

Threshold (Rs)	Sum Insured (Rs)	Premiums applicable at different ages				
		ADDITIONAL MEMBER				
		0-17	18-44	45-54	55-60	61-65
5,00,000	5,00,000	700	900	1,450	2,010	3,350
	10,00,000	1,100	1,400	2,250	3,150	5,250
	15,00,000	1,400	1,750	2,800	4,020	6,700
8,00,000	7,00,000	600	800	1,250	1,920	3,200
	12,00,000	900	1,150	1,850	2,880	4,800
	17,00,000	1,200	1,500	2,350	3,720	6,200
	22,00,000	1,400	1,800	2,800	4,470	7,450

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		PRIMARY MEMBER			
		18-44	45-54	55-60	61-65
5,00,000	5,00,000	2,124	3,422	4,744	7,906
	10,00,000	3,304	5,310	7,434	12,390
	15,00,000	4,130	6,608	9,487	15,812
8,00,000	7,00,000	1,888	2,950	4,531	7,552
	12,00,000	2,714	4,366	6,797	11,328
	17,00,000	3,540	5,546	8,779	14,632
	22,00,000	4,248	6,608	10,549	17,582

Threshold (Rs)	Sum Insured (Rs)	Premiums applicable at different ages				
		ADDITIONAL MEMBER				
		0-17	18-44	45-54	55-60	61-65
5,00,000	5,00,000	826	1062	1711	2371.8	3953
	10,00,000	1298	1652	2655	3717	6195
	15,00,000	1652	2065	3304	4743.6	7906
8,00,000	7,00,000	708	944	1475	2265.6	3776
	12,00,000	1062	1357	2183	3398.4	5664
	17,00,000	1416	1770	2773	4389.6	7316
	22,00,000	1652	2124	3304	5274.6	8791

Once the Insured Person crosses the age of 65 years, the applicable premium on renewal will be loaded by 2.5% per year. This loading is applicable on premium for the age band of 61 - 65years.

E.g.: Premium for a person aged 69 for SI of 22,00,000 will be 7450 (base premium of 61-65) + (7450 * (2.5%*4)) = 8195