

Table 1

Family Floater Mediclaim Policy for Vashist family (2 Adults + 2 Child)

	Apollo Munich	ICICI Lombard	Max Bupa	National	Oriental Insurance	Reliance	Star Health
Product Name	Easy Health Standard	Family Floater Health Insurance	Heart beat	Parivaar Mediclaim	Happy Family Floater	Health Wise Gold	Family Optima
Sum Insured	2 Lakhs	3 Lakhs	2 Lakhs	2 Lakhs	2 Lakhs	2 Lakhs	2 Lakhs
Age							
34							
28							
5							
3							
Net Premium	6930	9301	9420	4074	3890	6007	3455
Service Tax 12.36%	856.548			503.5464	480.804	742.4652	427.038
Total Premium	7786.548			4577.5464	4370.804	6749.4652	3882.038
Premium Payable	7787	9301	9420	4578	4371	6749	3882

Note:

Inclusive of Service Tax @ 12.36%

1. Under Family Floater Rs. 2 lakhs is the overall limit or this family of 4. All or any one can lodge claim of Rs 2 lakhs.
2. In regard to the service part pls. note that most Insurance Co's. are providing cashless facility through their T.P.A. in their prescribed Hospitals. The list of the Hospitals is provided with the policy. Star Health does not use TPA
3. The policy is issued by the Insurance Co. within a month's time and the cashless cards are provided in the next month after receiving the policy.
4. No Medical Tests are required as everyone is under 45 years
5. No family discount is given in family floater policy.

source:<http://www.healthinsuranceindia.org>

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