

Table 3

Individual Mediciam Policy for Vashist Family

Company	Apollo Munich	National	New India	Oriental Insurance	Star Health	United India
Sum Insured	(Standard) 2 Lakhs	2 Lakhs	(Zone II) 2 Lakhs	2 Lakhs	2 Lakhs (Medi Classic)	2 Lakh (Platinum Plan)
Age						
34	2530	2592	2530	2468	2350	2750
28	2530	2592	2530	2468	2350	2500
5	2200	1975	2660	2221	2350	2200
3	2200	1975	2660	2221	2350	2200
58 (Dependent Mother)	7242	8025	7130	6687	5300	6900
Premium	16702	17159	17510	16065	14700	16550
10% Family Discount	1670.2	1715.9	1751	1606.5	1470	1655
Net Premium	15031.8	15443.1	15759	14458.5	13230	14895
Service Tax @12.36 %	1857.93048	1908.76716	1947.8124	1787.0706	1635.228	1841.022
Premium Payable	16890	17352	17707	16246	14865	16736

Note :

1. 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 does not use TPA.
2. 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,
3. No Medical Tests are Required as everyone is under 45 years.
4. New India rates are for Delhi & Bangaluru. Mumbai rate are slightly higher but rest of India are slightly lower.
5. United India offers a 5% Family Discount

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

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