

Table 3

Individual Mediciam Policy for Vashist Family

| Company | Apollo Munich Insurance | National Insurance | New India | Oriental Insurance | Star Health Insurance | United India Insurance |
|----------------------------|---------------------------|--------------------|----------------------------|--------------------|-------------------------------|------------------------|
| Sum Insured | (Standard) 2 Lakhs | 2 Lakhs | (Zone II) 2 Lakhs | 2 Lakhs | 2 Lakhs (Medi Classic) | 2 Lakh |
| Age | | | | | | |
| 34 | 2300 | 2592 | 2530 | 2468 | 2350 | 2469 |
| 28 | 2300 | 2592 | 2530 | 2468 | 2350 | 2346 |
| 5 | 2000 | 1975 | 2660 | 2221 | 2350 | 1975 |
| 3 | 2000 | 1975 | 2660 | 2221 | 2350 | 1975 |
| 58 (Dependent Mother) | 6584 | 8025 | 7130 | 6687 | 5300 | 6241 |
| Premium | 15184 | 17159 | 17510 | 16065 | 14700 | 15006 |
| 10% Family Discount | 1518.4 | 1715.9 | 1751 | 1606.5 | 1470 | 750.3 |
| Net Premium | 13665.6 | 15443.1 | 15759 | 14458.5 | 13230 | 14255.7 |
| Service Tax 10.30 % | 1407.55 | 1590.63 | 1623.17 | 1489.22 | 1362.69 | 1468.33 |
| Premium Payable | 15073 | 17034 | 17382 | 15948 | 14593 | 15724 |

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: www.healthinsuranceindia.org