

Table 4

Individual Mediclaim Policy for Vashist Father Senior Citizens Policy					Premium in Rs.	
	Bajaj Allianz	Bajaj Allianz	National	New India	Oriental	Oriental
Sum Insured	1 Lakh	2 Lakhs	1 Lakh	1 Lakh	1 Lakh	2 Lakh
Age						
62						
Mediclaim Premium	7170	11203	4180	3850	4500	8700
Critical Illness Premium						
Premium			4180		4500	8700
Loading for New Entrants			418		450	870
			4598		4950	9570
Extra Loading for Diabetes & Hypertension Cover						
Subtotal	7170	11203	4598	3850	4950	9570
Service Tax @ 12.36%	886.212	1384.6908	568.3128	475.86	611.82	1182.852
Total Premium	8056.212	12587.6908	5166.3128	4325.86	5561.82	10752.852
Premium Payable	8056	12588	5166	4326	5562	10753

- 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. Bajaj Allianz 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.
  4. Some companies charge Loading for new entrants compulsory.
  5. Assumption made is that insured does not have diabetes / hypertension.
  6. If Insured has diabetes/ hypertension, an extra premium will be charged.

source: [www.healthinsuranceindia.org](http://www.healthinsuranceindia.org)

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