

**READY RECKONER FOR MEDICLAIM PREMIUMS AS PER LIC CO CIRCULAR
DT 13/4/2015**
TABLE OF PREMIUMS
TABLE A
(Premiums applicable for employees ,retired employees and spouses of deceased employees/deceased retired employees)

	Age groups						
Sum Insured	0-35	36-45	46-55	56-65	66-70	71-75	76 & above
300000	2588	2866	4223	4874	6322	7069	9300
400000	3313	3688	5352	6247	8080	9009	11810
500000	3852	4335	6436	7544	9847	10759	14019
600000	4239	4812	7268	8545	11228	12087	15678
800000	4748	5390	8140	9571	12576	13537	17559
1000000	5222	5929	8954	10528	13833	14891	19315
1200000	5666	6433	9715	11423	15009	16157	20957
1500000	6120	6947	10493	12337	16210	17449	22633
2000000	6487	7364	11122	13077	17183	18496	23991

TABLE B
(Premiums applicable to Dependent/Additional Dependent of employees /retired employees)

	Age groups						
Sum Insured	0-35	36-45	46-55	56-65	66-70	71-75	76 & above
300000	390	572	1056	1560	2023	2262	3161
400000	501	737	1338	2001	2585	2883	4015
500000	579	867	1609	2415	3151	3443	4766
600000	640	964	1817	2734	3594	3668	5330
800000	714	1077	2036	3063	4025	4332	5970
1000000	791	1186	2239	3369	4427	4765	6567
1200000	847	1287	2428	3655	4804	5170	7125
1500000	919	1390	2624	3947	5188	5584	7695
2000000	971	1473	2781	4184	5499	5919	8157

READY RECKONER							
CATEGORY I Compulsory Cover for Rs 600000							
TABLE A							
(Premiums applicable for employees ,retired employees and spouses of deceased employees/deceased retired employees)(after eligible subsidy)							
	Age groups						
Sum Insured	0-35	36-45	46-55	56-65	66-70	71-75	76 & above
600000	1059.75	1203	1817	2136.25	2807	3021.75	3919.5
800000	1568.75	1781	2689	3162.25	4155	4471.75	5800.5
1000000	2042.75	2320	3503	4119.25	5412	5825.75	7556.5
1200000	2486.75	2824	4264	5014.25	6588	7091.75	9198.5
1500000	2940.75	3338	5042	5928.25	7789	8383.75	10874.5
2000000	3307.75	3755	5671	6668.25	8762	9430.75	12232.5
CATEGORY I Compulsory Cover for Rs 600000							
TABLE B							
(Premiums applicable to Dependent/Additional Dependent of employees /retired employees)(after eligible subsidy)							
	Age groups						
Sum Insured	0-35	36-45	46-55	56-65	66-70	71-75	76 & above
600000	160.00	241.00	454.25	683.50	898.50	917.00	1332.50
800000	234.00	354.00	673.25	1012.50	1329.50	1581.00	1972.50
1000000	311.00	463.00	876.25	1318.50	1731.50	2014.00	2569.50
1200000	367.00	564.00	1065.25	1604.50	2108.50	2419.00	3127.50
1500000	439.00	667.00	1261.25	1896.50	2492.50	2833.00	3697.50
2000000	491.00	750.00	1418.25	2133.50	2803.50	3168.00	4159.50
CATEGORY II Compulsory Cover for Rs 400000							
TABLE A							
(Premiums applicable for employees ,retired employees and spouses of deceased employees/deceased retired employees)(after eligible subsidy)							
	Age groups						
Sum Insured	0-35	36-45	46-55	56-65	66-70	71-75	76 & above
400000	828.25	922.00	1338.00	1561.75	2020.00	2252.25	2952.50
500000	1367.25	1569.00	2422.00	2858.75	3787.00	4002.25	5161.50
600000	1754.25	2046.00	3254.00	3859.75	5168.00	5330.25	6820.50
800000	2263.25	2624.00	4126.00	4885.75	6516.00	6780.25	8701.50
1000000	2737.25	3163.00	4940.00	5842.75	7773.00	8134.25	10457.50
1200000	3181.25	3667.00	5701.00	6737.75	8949.00	9400.25	12099.50
1500000	3635.25	4181.00	6479.00	7651.75	10150.00	10692.25	13775.50
2000000	4002.25	4598.00	7108.00	8391.75	11123.00	11739.25	15133.50

CATEGORY II Compulsory Cover for Rs 400000							
TABLE B							
(Premiums applicable for employees ,retired employees and spouses of deceased employees/deceased retired employees)(after eligible subsidy)							
	Age groups						
Sum Insured	0-35	36-45	46-55	56-65	66-70	71-75	76 & above
400000	125.25	184.25	334.50	500.25	646.25	720.75	1003.75
500000	203.25	314.25	605.50	914.25	1212.25	1280.75	1754.75
600000	264.25	411.25	813.50	1233.25	1655.25	1505.75	2318.75
800000	338.25	524.25	1032.50	1562.25	2086.25	2169.75	2958.75
1000000	415.25	633.25	1235.50	1868.25	2488.25	2602.75	3555.75
1200000	471.25	734.25	1424.50	2154.25	2865.25	3007.75	4113.75
1500000	543.25	837.25	1620.50	2446.25	3249.25	3421.75	4683.75
2000000	595.25	920.25	1777.50	2683.25	3560.25	3756.75	5145.75
CATEGORY III Compulsory Cover for Rs 300000							
TABLE A							
(Premiums applicable for employees ,retired employees and spouses of deceased employees/deceased retired employees)(after eligible subsidy)							
	Age groups						
Sum Insured	0-35	36-45	46-55	56-65	66-70	71-75	76 & above
300000	647.00	716.50	1055.75	1218.50	1580.50	1767.25	2325.00
400000	1372.00	1538.50	2184.75	2591.50	3338.50	3707.25	4835.00
500000	1911.00	2185.50	3268.75	3888.50	5105.50	5457.25	7044.00
600000	2298.00	2662.50	4100.75	4889.50	6486.50	6785.25	8703.00
800000	2807.00	3240.50	4972.75	5915.50	7834.50	8235.25	10584.00
1000000	3281.00	3779.50	5786.75	6872.50	9091.50	9589.25	12340.00
1200000	3725.00	4283.50	6547.75	7767.50	10267.50	10855.25	13982.00
1500000	4179.00	4797.50	7325.75	8681.50	11468.50	12147.25	15658.00
2000000	4546.00	5214.50	7954.75	9421.50	12441.50	13194.25	17016.00

CATEGORY III Compulsory Cover for Rs 300000							
TABLE B							
(Premiums applicable for employees ,retired employees and spouses of deceased employees/deceased retired employees)(after eligible subsidy)							
	Age groups						
Sum Insured	0-35	36-45	46-55	56-65	66-70	71-75	76 & above
300000	97.50	143.00	264.00	390.00	505.75	565.50	790.25
400000	208.50	308.00	546.00	831.00	1067.75	1186.50	1644.25
500000	286.50	438.00	817.00	1245.00	1633.75	1746.50	2395.25
600000	347.50	535.00	1025.00	1564.00	2076.75	1971.50	2959.25
800000	421.50	648.00	1244.00	1893.00	2507.75	2635.50	3599.25
1000000	498.50	757.00	1447.00	2199.00	2909.75	3068.50	4196.25
1200000	554.50	858.00	1636.00	2485.00	3286.75	3473.50	4754.25
1500000	626.50	961.00	1832.00	2777.00	3670.75	3887.50	5324.25
2000000	678.50	1044.00	1989.00	3014.00	3981.75	4222.50	5786.25

Note:

While preparing the ready reckoner, it was noticed that there was an inconsistency in Table B as a result of which the subsidised premium for Rs 600000 for the age group 71-75 is less than that for age group 66-70 for category II & III under Table B rates. I have sent an e-mail to ED (Personnel) pointing out this inconsistency.