

Navi Health Super Top Up - Rate Chart

Pre-Tax Rates (in Rs)

Deductible	200000				300000				
	Age Band/Sum Insured	300000	500000	800000	1000000	300000	500000	700000	1000000
91D-17Y	952	1,237	1,313	1,523	809	1,094	1,226	1,335	1,429
18-25	1,058	1,375	1,460	1,692	899	1,216	1,363	1,484	1,588
26-30	1,077	1,400	1,487	1,724	916	1,239	1,388	1,511	1,617
31-35	1,204	1,565	1,662	1,927	1,024	1,385	1,552	1,689	1,808
36-40	1,204	1,565	1,662	1,927	1,024	1,385	1,552	1,689	1,808
41-45	1,389	1,806	1,917	2,223	1,181	1,598	1,790	1,949	2,086
46-50	1,910	2,483	2,635	3,055	1,623	2,196	2,461	2,679	2,867
51-55	2,428	3,156	3,351	3,885	2,064	2,792	3,128	3,406	3,645
56-60	2,935	3,815	4,050	4,696	2,495	3,375	3,782	4,117	4,406
61-65	4,936	6,417	6,811	7,897	4,195	5,676	6,360	6,925	7,410
66-70	6,219	8,084	8,582	9,950	5,286	7,152	8,013	8,725	9,336
>70	8,422	10,949	11,623	13,475	7,159	9,686	10,852	11,816	12,643

Deductible	400000				500000				
	Age Band/Sum Insured	300000	500000	600000	1100000	500000	700000	1000000	1500000
91D-17Y	476	821	856	1,051	766	919	1,111	1,532	1,647
18-25	529	912	952	1,169	851	1,022	1,235	1,703	1,831
26-30	539	929	970	1,190	867	1,041	1,257	1,734	1,864
31-35	602	1,039	1,084	1,331	969	1,163	1,406	1,939	2,084
36-40	602	1,039	1,084	1,331	969	1,163	1,406	1,939	2,084
41-45	695	1,198	1,250	1,535	1,118	1,342	1,622	2,237	2,405
46-50	955	1,647	1,719	2,110	1,537	1,845	2,229	3,075	3,305
51-55	1,214	2,094	2,185	2,683	1,954	2,345	2,834	3,909	4,202
56-60	1,467	2,531	2,641	3,243	2,362	2,835	3,426	4,725	5,079
61-65	2,468	4,257	4,442	5,454	3,973	4,768	5,761	7,947	8,543
66-70	3,109	5,364	5,597	6,872	5,006	6,007	7,259	10,012	10,763
>70	4,211	7,264	7,580	9,307	6,780	8,136	9,831	13,560	14,577

Deductible	1000000					2000000					
	Age Band/Sum Insured	500000	1000000	1500000	2000000	5000000	500000	1000000	2000000	3000000	5000000
91D-17Y	498	672	871	1046	1176	457	571	771	800	855	1143
18-25	553	747	968	1162	1307	508	635	857	889	950	1270
26-30	564	761	986	1184	1332	517	647	873	906	967	1294
31-35	630	851	1103	1323	1489	578	723	976	1012	1081	1446
36-40	630	851	1103	1323	1489	578	723	976	1012	1081	1446
41-45	727	981	1272	1527	1718	667	834	1126	1168	1248	1668
46-50	999	1349	1749	2098	2361	917	1147	1548	1605	1715	2293
51-55	1270	1715	2223	2668	3001	1166	1458	1968	2041	2180	2916
56-60	1536	2073	2687	3225	3628	1410	1762	2379	2467	2635	3524
61-65	2583	3487	4520	5424	6102	2371	2964	4001	4149	4432	5927
66-70	3254	4393	5694	6833	7687	2987	3734	5041	5227	5584	7468
>70	4407	5949	7712	9255	10411	4046	5057	6827	7080	7563	10114

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Optional Covers

1) Daily Cash Allowance:

Age Band	2000	3000	5000
91D-17Y	422	632	1,054
18-25	482	723	1,205
26-30	512	768	1,280
31-35	542	813	1,355
36-40	602	904	1,506
41-45	723	1,084	1,807
46-50	904	1,355	2,259
51-55	1,024	1,536	2,560
56-60	1,566	2,349	3,915
61-65	2,168	3,253	5,421
66-70	2,650	3,975	6,626
>70	3,614	5,421	9,035

2) Reduction in Named Illness Waiting Period – Loading on Base Premium as below

Age Band	1 year
91D-17Y	0.5%
18-25	1.0%
26-30	2.0%
31-35	3.0%
36-40	5.0%
41-45	5.0%
46-50	7.5%
51-55	7.5%
56-60	10.0%
61-65	10.0%
66-70	10.0%
>70	8.0%

3) Reduction in Pre-Existing Waiting Period – Loading on Base Premium as below

Age Band	2 years
91D-17Y	2.0%
18-25	5.0%
26-30	7.5%
31-35	10.0%
36-40	12.0%
41-45	12.0%
46-50	15.0%
51-55	18.0%
56-60	20.0%
61-65	20.0%
66-70	20.0%
>70	20.0%

4) **Waiver of Mandatory Co-Pay – Loading on Base Premium**

Age	Loading
61-79 years	15%
80 and above	30%

5) **Extension in Pre Hospitalization Period – 2% loading on Base Premium**

6) **Extension in Post Hospitalization Period – 2% loading on Base Premium**

7) **Room Rent Sublimit – Discount on Base Premium**

Room Rent	Discount
INR 3000	5%
INR 7000	1%

Post Tax Rates (in Rs)

Deductible	200000				300000				
	300000	500000	800000	1000000	300000	500000	700000	1000000	1200000
91D-17Y	1,123	1,460	1,549	1,797	954.62	1,291	1,447	1,575	1,686
18-25	1,248	1,623	1,723	1,997	1060.82	1,435	1,608	1,751	1,874
26-30	1,271	1,652	1,755	2,034	1080.88	1,462	1,638	1,783	1,908
31-35	1,421	1,847	1,961	2,274	1,208	1,634	1,831	1,993	2,133
36-40	1,421	1,847	1,961	2,274	1,208	1,634	1,831	1,993	2,133
41-45	1,639	2,131	2,262	2,623	1,394	1,886	2,112	2,300	2,461
46-50	2,254	2,930	3,109	3,605	1,915	2,591	2,904	3,161	3,383
51-55	2,865	3,724	3,954	4,584	2,436	3,295	3,691	4,019	4,301
56-60	3,463	4,502	4,779	5,541	2,944	3,983	4,463	4,858	5,199
61-65	5,824	7,572	8,037	9,318	4,950	6,698	7,505	8,172	8,744
66-70	7,338	9,539	10,127	11,741	6,237	8,439	9,455	10,296	11,016
>70	9,938	12,920	13,715	15,901	8,448	11,429	12,805	13,943	14,919

Deductible	400000				500000				
	300000	500000	600000	1100000	500000	700000	1000000	1500000	2000000
91D-17Y	562	969	1,010	1,240	903.88	1,084	1,311	1,808	1,943
18-25	624	1,076	1,123	1,379	1004.18	1,206	1,457	2,010	2,161
26-30	636	1,096	1,145	1,404	1023.06	1,228	1,483	2,046	2,200
31-35	710	1,226	1,279	1,571	1,143	1,372	1,659	2,288	2,459
36-40	710	1,226	1,279	1,571	1,143	1,372	1,659	2,288	2,459
41-45	820	1,414	1,475	1,811	1,319	1,584	1,914	2,640	2,838
46-50	1,127	1,943	2,028	2,490	1,814	2,177	2,630	3,629	3,900
51-55	1,433	2,471	2,578	3,166	2,306	2,767	3,344	4,613	4,958
56-60	1,731	2,987	3,116	3,827	2,787	3,345	4,043	5,576	5,993
61-65	2,912	5,023	5,242	6,436	4,688	5,626	6,798	9,377	10,081
66-70	3,669	6,330	6,604	8,109	5,907	7,088	8,566	11,814	12,700
>70	4,969	8,572	8,944	10,982	8,000	9,600	11,601	16,001	17,201

Deductible	1000000					2000000					
	500000	1000000	1500000	2000000	5000000	500000	1000000	2000000	3000000	5000000	10000000
Age Band/Sum Insured											
91D-17Y	588	793	1,028	1,234	1,388	539	674	910	944	1,009	1,349
18-25	653	881	1,142	1,371	1,542	599	749	1,011	1,049	1,121	1,499
26-30	666	898	1,163	1,397	1,572	610	763	1,030	1,069	1,141	1,527
31-35	743	1,004	1,302	1,561	1,757	682	853	1,152	1,194	1,276	1,706
36-40	743	1,004	1,302	1,561	1,757	682	853	1,152	1,194	1,276	1,706
41-45	858	1,158	1,501	1,802	2,027	787	984	1,329	1,378	1,473	1,968
46-50	1,179	1,592	2,064	2,476	2,786	1,082	1,353	1,827	1,894	2,024	2,706
51-55	1,499	2,024	2,623	3,148	3,541	1,376	1,720	2,322	2,408	2,572	3,441
56-60	1,812	2,446	3,171	3,806	4,281	1,664	2,079	2,807	2,911	3,109	4,158
61-65	3,048	4,115	5,334	6,400	7,200	2,798	3,498	4,721	4,896	5,230	6,994
66-70	3,840	5,184	6,719	8,063	9,071	3,525	4,406	5,948	6,168	6,589	8,812
>70	5,200	7,020	9,100	10,921	12,285	4,774	5,967	8,056	8,354	8,924	11,935

Optional Covers

1) Daily Cash Allowance:

Age Band	2000	3000	5000
91D-17Y	498	746	1,244
18-25	569	853	1,422
26-30	604	906	1,510
31-35	640	959	1,599
36-40	710	1,067	1,777
41-45	853	1,279	2,132
46-50	1,067	1,599	2,666
51-55	1,208	1,812	3,021
56-60	1,848	2,772	4,620
61-65	2,558	3,839	6,397
66-70	3,127	4,691	7,819
>70	4,265	6,397	10,661

2) Reduction in Named Illness Waiting Period – Loading on Base Premium as below

Age Band	1 year
91D-17Y	0.5%
18-25	1.0%
26-30	2.0%
31-35	3.0%
36-40	5.0%
41-45	5.0%
46-50	7.5%
51-55	7.5%
56-60	10.0%
61-65	10.0%
66-70	10.0%
>70	8.0%

3) **Reduction in Pre-Existing Waiting Period** – Loading on Base Premium as below

Age Band	2 years
91D-17Y	2.0%
18-25	5.0%
26-30	7.5%
31-35	10.0%
36-40	12.0%
41-45	12.0%
46-50	15.0%
51-55	18.0%
56-60	20.0%
61-65	20.0%
66-70	20.0%
>70	20.0%

4) **Waiver of Mandatory Co-Pay** – Loading on Base Premium

Age	Loading
61-79 years	15%
80 and above	30%

5) **Extension in Pre Hospitalization Period** – 2% loading on Base Premium

6) **Extension in Post Hospitalization Period** – 2% loading on Base Premium

7) **Room Rent Sublimit** – Discount on Base Premium

Room Rent	Discount
INR 3000	5%
INR 7000	1%

Discounts & Loadings Offered

1) **Family Floater:** Following will be the premium of members in the Floater policy.

Family Floater A - 2 Adults + Dependent Children

Premium of Self	Premium calculation as per highest age of family member
Premium of Spouse	60% of Self Premium
Premium of Child	25% of Self Premium

Family Floater B - Parents + Parent in laws

Premium of Eldest Member	Premium calculation as per highest age of family member
Premium for Other Members	60% of Self Premium for each member

NOTE – Family Floater A & B are two separate independent policy. The sum insured for each floater policy shall be separate.

2) Long-Term Policy Discount:

Term	Discount
1	0%
2	8%
3	15%

- For a term of 2 years – a discount of 8% will be applicable on 2nd year premium
- For a term of 3 years – a discount of 15% will be applicable on 3rd year premium and 8% on 2nd year premium

3) Premium Payment Term Loading:

Mode/Term	1 year	2 years	3 years
Annual	0%	0%	0%
Half – Yearly	2%	4%	6%
Quarterly	4%	6%	8%
Monthly	6%	8%	10%

4) Navi Duniya Discount (Loyalty Discount): 5%