

**SAIL Mediclaim Scheme 2024-25**  
**(Premium amount)**

The premium payable for renewal of membership and rates for the Super Top-up Policy under the SAIL Mediclaim Scheme (2024-25), for various age categories is as detailed below:

a. Premium for single member

*(incl. GST)*

| <b>Member Age-Group</b> | <b>Renewal Premium per member payable by the Member<br/>(in Rs.)</b> |
|-------------------------|--|
| Below 70 yrs.           | Rs. 9078/-   |
| Between 70 to 80 yrs.   | Rs. 6252/-   |
| 80 yrs. & above         | Rs. 100/-  |

b. Premium for member with spouse

*(incl. GST)*

| <b>PREMIUM FOR BOTH MEMBERS AGE CATEGORY WISE</b> |                      |                                       |
|---|----------------------|---------------------------------------|
| <b>(Figures in Rs.)</b>                           |                      |                                       |
| <b>AGE OF MEDICLAIM MEMBER</b>                    | <b>AGE OF SPOUSE</b> | <b>TOTAL PREMIUM FOR BOTH MEMBERS</b> |
| BELOW 70 YRS                                      | BELOW 70 YRS         | Rs. 18,156/-                          |
|   | B/W 70-80 YRS        | Rs. 15,330/-                          |
|   | 80 YRS & ABOVE       | Rs. 9,178/-                           |
| B/W 70-80 YRS                                     | BELOW 70 YRS         | Rs. 15,330/-                          |
|   | B/W 70-80 YRS        | Rs. 12,504/-                          |
|   | 80 YRS & ABOVE       | Rs. 6,352/-                           |
| 80 YRS & ABOVE                                    | BELOW 70 YRS         | Rs. 9178/-                            |
|   | B/W 70-80 YRS        | Rs. 6352/-                            |
|   | 80 YRS & ABOVE       | Rs. 200/-                             |

c. The premium rates for the Super Top-up Policy offered by M/s NIA :

*(incl. GST)*

| Age of member    | Super Top up sum insured<br>(Rs. In Lakhs) | Threshold<br>(Rs. In Lakhs) | Rates (including GST) |                |
|------------------|--|-----------------------------|-----------------------|----------------|
|                  |  |                             | Member                | Member+ Spouse |
| Below 65 years   | 5  | 4                           | 5937                  | NA             |
| 65 years & above | 5  | 4                           | 10686                 | NA             |
| Below 65 years   | 5  | 8                           | NA                    | 8906           |
| 65 years & above | 5  | 8                           | NA                    | 16030          |
| Below 65 years   | 10   | 4                           | 10092                 | NA             |
| 65 years & above | 10   | 4                           | 18167                 | NA             |
| Below 65 years   | 10   | 8                           | NA                    | 15140          |
| 65 years & above | 10   | 8                           | NA                    | 27251          |
| Below 65 years   | 15   | 4                           | 13943                 | NA             |
| 65 years & above | 15   | 4                           | 25097                 | NA             |
| Below 65 years   | 15   | 8                           | NA                    | 20914          |
| 65 years & above | 15   | 8                           | NA                    | 37645          |
| Below 65 years   | 20   | 4                           | 17499                 | NA             |
| 65 years & above | 20   | 4                           | 31498                 | NA             |
| Below 65 years   | 20   | 8                           | NA                    | 26248          |
| 65 years & above | 20   | 8                           | NA                    | 47246          |

d. Optional additional premium per member to be completely borne by the eligible member for availing enhanced room rent with unchanged Basic Sum Insured of Rs. 4 lakh per member (members in E-8 & above grade separated post 01.01.2017) : **Rs. 12,272/- (incl. GST)**