

SAIL Mediclaim Scheme 2025-26

(Premium amount)

The premium payable for renewal of membership and rates for the Super Top-up Policy under the SAIL Mediclaim Scheme (2025-26), for various age categories is as detailed below:

a. Premium for single member

(incl. GST)

Member's Age-Group	Renewal Premium per member	Gap case Premium per member
Below 70 yrs.	Rs. 10,011/-	Rs. 20,022/-
70 to below 80 yrs.	Rs. 6,861/-	Rs. 13,722/-
80 yrs. & above	Rs. 100/-	Rs. 100/-

b. Premium for member with spouse

(incl. GST)

AGE OF MEDICLAIM MEMBER	AGE OF SPOUSE	TOTAL RENEWAL PREMIUM FOR BOTH MEMBERS	TOTAL GAP CASE PREMIUM FOR BOTH MEMBERS
BELOW 70 YRS	BELOW 70 YRS	Rs. 20,022/-	Rs. 40,044/-
	70 TO BELOW 80 YRS.	Rs. 16,872/-	Rs. 33,744/-
	80 YRS & ABOVE	Rs. 10,111/-	Rs. 20,122/-
70 TO BELOW 80 YRS.	BELOW 70 YRS	Rs. 16,872/-	Rs. 33,744/-
	70 TO BELOW 80 YRS.	Rs. 13,722/-	Rs. 27,444/-
	80 YRS & ABOVE	Rs. 6,961/-	Rs. 13,822/-
80 YRS & ABOVE	BELOW 70 YRS	Rs. 10,111/-	Rs. 20,122/-
	70 TO BELOW 80 YRS.	Rs. 6,961/-	Rs. 13,822/-
	80 YRS & ABOVE	Rs. 200/-	Rs. 200/-

c. The premium rates for the Super Top-up Policy offered by M/s NIA [to be borne completely by member(s)] :

Age of member	Super Top up sum insured (Rs. In Lakhs)	Threshold (Rs. In Lakhs)	Rates (including GST)	
			Member	Member+ Spouse
Below 65 years	5	4	6650	NA
65 years & above	5	4	11968	NA
Below 65 years	5	8	NA	9974
65 years & above	5	8	NA	17954
Below 65 years	10	4	11102	NA
65 years & above	10	4	19984	NA
Below 65 years	10	8	NA	16654
65 years & above	10	8	NA	29976
Below 65 years	15	4	15058	NA
65 years & above	15	4	27105	NA
Below 65 years	15	8	NA	22587
65 years & above	15	8	NA	40657
Below 65 years	20	4	18724	NA
65 years & above	20	4	33702	NA
Below 65 years	20	8	NA	28085
65 years & above	20	8	NA	50554

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) : **Rs. 13,254/- (incl. GST)**