

Individual health insurance policy

Name of the company	Name of the policy	Premium (₹)*	Cumulative bonus	Pre existing disease covered	Renewable Upto Age
Bharti AXA	Smart Health Plan Premium	2,729/-	No cumulative bonus **	After 4 continuous policy year	70
ICICI Lombard	Comprehensive Health Insurance	3,046/-	5 % for every claim free year to a maximum of 50 %	After 4 continuous policy year	70
United India Insurance	Mediclaim Policy Platinum	3,609/-	5 % for every claim free year to a maximum of 30 %	After 4 continuous policy year	Life Time
Apollo Munich	Easy Health Individual Standard	3,626/-	10 % for every claim free year to a maximum of 50 %	After 3 continuous policy year	Life Time
Star Health	Medi Classic	3,640/-	No cumulative bonus **	After 4 continuous policy year	80
HDFC Ergo	Health Suraksha	3,653/-	5 % for every claim free year to a maximum of 50 %	After 4 continuous policy year	75
Future Generali	Health Suraksha Golden	3,932/-	No cumulative bonus **	After 4 continuous policy year	70
National Insurance	Mediclaim Policy	3,988/-	5 % for every claim free year to a maximum of 50 %	After 4 claim free policy year	80
IFFCO Tokio	Individual Medishield	3,990/-	5 % for every claim free year to a maximum of 50 %	Not covered	70
Cholamandalam MS General Insurance	Individual Health	4,377/-	No cumulative bonus **	After 3 continuous policy year	69

All policies come with cashless facility *Premium is inclusive of service tax **No claim discount of 5 % for every claim free year to a maximum of 25 %

Source: Apnapaisa Research Bureau

