ManipalCigna Health Insurance

# Annexure to Customer Information Sheet – Benefit Illustration

## ManipalCigna ProHealth Prime – Advantage Plan

**Notes:**

- All the premiums are excluding taxes
- All the premiums mentioned below are for illustration purpose only. The Premium charged on the Policy will depend on the Plan, Sum Insured opted, Policy Tenure, Age, Policy Type, Optional Cover, Premium payment mode and Add-On Benefits opted. Additionally the health status of the individual will also be considered.
- All the premiums for Advantage plan are with Rs 20,000 limit under Outpatient Expenses cover.
- Zone 1 rates are considered
- Premium rates are rounded off to the nearest integer value
- The premium rates are for the mandatory base covers in each variant

## 2A

| **Age of the Insured Member** | **Coverage opted on Individual basis covering each member of the family separately (at a single point in time)** | | **Coverage opted on Individual basis covering multiple member of the family under a single policy (Sum insured is available for each member of the family)** | | | | **Coverage opted on family floater basis with overall Sum Insured (Only one Sum Insured is available for the entire family)** | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Premium (₹) | Sum Insured (₹) | Premium (₹) | Discount, if any (%) | Premium after discount (₹) | Sum Insured (₹) | Premium or Consolidated premium for all members of family (₹) | Floater discount, if any | Premium after discount (₹) | Sum Insured (₹) |
| 20 | 12,552 | 5,00,000 | 12,552 | 20% | 10,042 | 5,00,000 | 16,360 | NA | 16,360 | **5,00,000** |
| 18 | 12,486 | 5,00,000 | 12,486 | 20% | 9,989 | 5,00,000 | | NA | | |
| | Total Premium for all members of the family is ₹ **25,038**, when each member is covered separately.<br><br>Sum insured available for each individual is ₹ **5 Lacs**. | | Total Premium for all members of the family is ₹ **20,031**, when they are covered under a single policy.<br><br>Sum insured available for each individual is ₹ **5 Lacs**. | | | | Total Premium when policy is opted on floater basis ₹ **16,360**.<br><br>Sum insured of ₹ **5 Lacs** is available for the entire family | | | |

| **Age of the Insured Member** | **Coverage opted on Individual basis covering each member of the family separately (at a single point in time)** | | **Coverage opted on Individual basis covering multiple member of the family under a single policy (Sum insured is available for each member of the family)** | | | | **Coverage opted on family floater basis with overall Sum Insured (Only one Sum Insured is available for the entire family)** | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Premium (₹) | Sum Insured (₹) | Premium (₹) | Discount, if any (%) | Premium after discount (₹) | Sum Insured (₹) | Premium or Consolidated premium for all members of family (₹) | Floater discount, if any | Premium after discount (₹) | Sum Insured (₹) |
| 30 | 13,410 | 5,00,000 | 13,410 | 20% | 10,728 | 5,00,000 | 19,726 | NA | 19,726 | **5,00,000** |
| 25 | 12,717 | 5,00,000 | 12,717 | 20% | 10,174 | 5,00,000 | | NA | | |
| | Total Premium for all members of the family is ₹ **26,127** when each member is covered separately.<br><br>Sum insured available for each individual is ₹ **5 Lacs**. | | Total Premium for all members of the family is ₹ **20,902**, when they are covered under a single policy.<br><br>Sum insured available for each individual is ₹ **5 Lacs**. | | | | Total Premium when policy is opted on floater basis ₹ **19,726**<br><br>Sum insured of ₹ **5 Lacs** is available for the entire family | | | |

**ManipalCigna ProHealth Prime UIN: MCIHLIP27045V032627**

**Note:** Premium rates specified in the above illustration shall be standard premium rates without considering any loading. Also, the premium rates shall be exclusive of taxes applicable.

ManipalCigna Health Insurance

| Age of the Insured Member | Coverage opted on Individual basis covering each member of the family separately (at a single point in time) | | Coverage opted on Individual basis covering multiple member of the family under a single policy (Sum insured is available for each member of the family) | | | | Coverage opted on family floater basis with overall Sum Insured (Only one Sum Insured is available for the entire family) | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Premium (₹) | Sum Insured (₹) | Premium (₹) | Discount, if any (%) | Premium after discount (₹) | Sum Insured (₹) | Premium or Consolidated premium for all members of family (₹) | Floater discount, if any | Premium after discount (₹) | Sum Insured (₹) |
| 40 | 15,076 | 5,00,000 | 15,076 | 20% | 12,061 | 5,00,000 | 22,929 | NA | 22,929 | **5,00,000** |
| 35 | 14,536 | 5,00,000 | 14,536 | 20% | 11,629 | 5,00,000 | | NA | | |
| | Total Premium for all members of the family is ₹ **29,612**, when each member is covered separately.<br><br>Sum insured available for each individual is ₹ **5 Lacs**. | | Total Premium for all members of the family is ₹ **23,690**, when they are covered under a single policy.<br><br>Sum insured available for each individual is ₹ **5 Lacs**. | | | | Total Premium when policy is opted on floater basis ₹ **22,929**.<br><br>Sum insured of ₹ **5 Lacs** is available for the entire family | | | |

| Age of the Insured Member | Coverage opted on Individual basis covering each member of the family separately (at a single point in time) | | Coverage opted on Individual basis covering multiple member of the family under a single policy (Sum insured is available for each member of the family) | | | | Coverage opted on family floater basis with overall Sum Insured (Only one Sum Insured is available for the entire family) | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Premium (₹) | Sum Insured (₹) | Premium (₹) | Discount, if any (%) | Premium after discount (₹) | Sum Insured (₹) | Premium or Consolidated premium for all members of family (₹) | Floater discount, if any | Premium after discount (₹) | Sum Insured (₹) |
| 50 | 23,253 | 5,00,000 | 23,253 | 20% | 18,602 | 5,00,000 | 34,436 | NA | 34,436 | **5,00,000** |
| 45 | 17,795 | 5,00,000 | 17,795 | 20% | 14,236 | 5,00,000 | | NA | | |
| | Total Premium for all members of the family is ₹ **41,048**, when each member is covered separately.<br><br>Sum insured available for each individual is ₹ **5 Lacs**. | | Total Premium for all members of the family is ₹ **32,838**, when they are covered under a single policy.<br><br>Sum insured available for each individual is ₹ **5 Lacs**. | | | | Total Premium when policy is opted on floater basis ₹ **34,436**.<br><br>Sum insured of ₹ **5 Lacs** is available for the entire family | | | |

| Age of the Insured Member | Coverage opted on Individual basis covering each member of the family separately (at a single point in time) | | Coverage opted on Individual basis covering multiple member of the family under a single policy (Sum insured is available for each member of the family) | | | | Coverage opted on family floater basis with overall Sum Insured (Only one Sum Insured is available for the entire family) | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Premium (₹) | Sum Insured (₹) | Premium (₹) | Discount, if any (%) | Premium after discount (₹) | Sum Insured (₹) | Premium or Consolidated premium for all members of family (₹) | Floater discount, if any | Premium after discount (₹) | Sum Insured (₹) |
| 60 | 35,332 | 5,00,000 | 35,332 | 20% | 28,266 | 5,00,000 | 54,534 | NA | 54,534 | **5,00,000** |
| 55 | 30,708 | 5,00,000 | 30,708 | 20% | 24,566 | 5,00,000 | | NA | | |
| | Total Premium for all members of the family is ₹ **66,040**, when each member is covered separately.<br><br>Sum insured available for each individual is ₹ **5 Lacs**. | | Total Premium for all members of the family is ₹ **52,832**, when they are covered under a single policy.<br><br>Sum insured available for each individual is ₹ **5 Lacs**. | | | | Total Premium when policy is opted on floater basis ₹ **54,534**.<br><br>Sum insured of ₹ **5 Lacs** is available for the entire family | | | |

**ManipalCigna ProHealth Prime UIN: MCIHLIP27045V032627**

**Note:** Premium rates specified in the above illustration shall be standard premium rates without considering any loading. Also, the premium rates shall be exclusive of taxes applicable.

| Age of the Insured Member | Coverage opted on Individual basis covering each member of the family separately (at a single point in time) | | Coverage opted on Individual basis covering multiple member of the family under a single policy (Sum insured is available for each member of the family) | | | | Coverage opted on family floater basis with overall Sum Insured (Only one Sum Insured is available for the entire family) | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Premium (₹) | Sum Insured (₹) | Premium (₹) | Discount, if any (%) | Premium after discount (₹) | Sum Insured (₹) | Premium or Consolidated premium for all members of family (₹) | Floater discount, if any | Premium after discount (₹) | Sum Insured (₹) |
| 65 | 47,648 | 5,00,000 | 47,648 | 20% | 38,118 | 5,00,000 | 72,359 | NA | 72,359 | **5,00,000** |
| 60 | 35,332 | 5,00,000 | 35,332 | 20% | 28,266 | 5,00,000 | | NA | | |
| | Total Premium for all members of the family is ₹ **82,980**, when each member is covered separately.<br><br>Sum insured available for each individual is ₹ **5 Lacs**. | | Total Premium for all members of the family is ₹ **66,384**, when they are covered under a single policy.<br><br>Sum insured available for each individual is ₹ **5 Lacs**. | | | | Total Premium when policy is opted on floater basis ₹ **72,359**.<br><br>Sum insured of ₹ **5 Lacs** is available for the entire family | | | |

| Age of the Insured Member | Coverage opted on Individual basis covering each member of the family separately (at a single point in time) | | Coverage opted on Individual basis covering multiple member of the family under a single policy (Sum insured is available for each member of the family) | | | | Coverage opted on family floater basis with overall Sum Insured (Only one Sum Insured is available for the entire family) | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Premium (₹) | Sum Insured (₹) | Premium (₹) | Discount, if any (%) | Premium after discount (₹) | Sum Insured (₹) | Premium or Consolidated premium for all members of family (₹) | Floater discount, if any | Premium after discount (₹) | Sum Insured (₹) |
| 70 | 64,600 | 5,00,000 | 64,600 | 20% | 51,680 | 5,00,000 | 94,505 | NA | 94,505 | **5,00,000** |
| 65 | 47,648 | 5,00,000 | 47,648 | 20% | 38,118 | 5,00,000 | | NA | | |
| | Total Premium for all members of the family is ₹ **1,12,248**, when each member is covered separately.<br><br>Sum insured available for each individual is ₹ **5 Lacs**. | | Total Premium for all members of the family is ₹ **89,798**, when they are covered under a single policy.<br><br>Sum insured available for each individual is ₹ **5 Lacs**. | | | | Total Premium when policy is opted on floater basis ₹ **94,505**<br><br>Sum insured of ₹ **5 Lacs** is available for the entire family | | | |

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**Note:** Premium rates specified in the above illustration shall be standard premium rates without considering any loading. Also, the premium rates shall be exclusive of taxes applicable.

ManipalCigna Health Insurance

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| Age of the Insured Member | Coverage opted on Individual basis covering each member of the family separately (at a single point in time) | | Coverage opted on Individual basis covering multiple member of the family under a single policy (Sum insured is available for each member of the family) | | | | Coverage opted on family floater basis with overall Sum Insured (Only one Sum Insured is available for the entire family) | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Premium (₹) | Sum Insured (₹) | Premium (₹) | Discount, if any (%) | Premium after discount (₹) | Sum Insured (₹) | Premium or Consolidated premium for all members of family (₹) | Floater discount, if any | Premium after discount (₹) | Sum Insured (₹) |
| 20 | 12,552 | 5,00,000 | 12,552 | 20% | 10,042 | 5,00,000 | 28,735 | NA | 28,735 | **5,00,000** |
| 19 | 12,518 | 5,00,000 | 12,518 | 20% | 10,014 | 5,00,000 | | NA | | |
| 1 | 12,872 | 5,00,000 | 12,872 | 20% | 10,298 | 5,00,000 | | NA | | |
| 1 | 12,872 | 5,00,000 | 12,872 | 20% | 10,298 | 5,00,000 | | NA | | |
| | Total Premium for all members of the family is ₹ **50,814**, when each member is covered separately.<br><br>Sum insured available for each individual is ₹ **5 Lacs**. | | Total Premium for all members of the family is ₹ **40,652**, when they are covered under a single policy.<br><br>Sum insured available for each individual is ₹ **5 Lacs**. | | | | Total Premium when policy is opted on floater basis ₹ **28,735**.<br><br>Sum insured of ₹ **5 Lacs** is available for the entire family | | | |

| Age of the Insured Member | Coverage opted on Individual basis covering each member of the family separately (at a single point in time) | | Coverage opted on Individual basis covering multiple member of the family under a single policy (Sum insured is available for each member of the family) | | | | Coverage opted on family floater basis with overall Sum Insured (Only one Sum Insured is available for the entire family) | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Premium (₹) | Sum Insured (₹) | Premium (₹) | Discount, if any (%) | Premium after discount (₹) | Sum Insured (₹) | Premium or Consolidated premium for all members of family (₹) | Floater discount, if any | Premium after discount (₹) | Sum Insured (₹) |
| 30 | 13,410 | 5,00,000 | 13,410 | 20% | 10,728 | 5,00,000 | 33,034 | NA | 33,034 | **5,00,000** |
| 25 | 12,717 | 5,00,000 | 12,717 | 20% | 10,174 | 5,00,000 | | NA | | |
| 3 | 12,934 | 5,00,000 | 12,934 | 20% | 10,347 | 5,00,000 | | NA | | |
| 2 | 12,903 | 5,00,000 | 12,903 | 20% | 10,322 | 5,00,000 | | NA | | |
| | Total Premium for all members of the family is ₹ **51,964**, when each member is covered separately.<br><br>Sum insured available for each individual is ₹ **5 Lacs**. | | Total Premium for all members of the family is ₹ **41,571**, when they are covered under a single policy.<br><br>Sum insured available for each individual is ₹ **5 Lacs**. | | | | Total Premium when policy is opted on floater basis ₹ **33,034**.<br><br>Sum insured of ₹ **5 Lacs** is available for the entire family | | | |

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| Age of the Insured Member | Coverage opted on Individual basis covering each member of the family separately (at a single point in time) | | Coverage opted on Individual basis covering multiple member of the family under a single policy (Sum insured is available for each member of the family) | | | | Coverage opted on family floater basis with overall Sum Insured (Only one Sum Insured is available for the entire family) | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Premium (₹) | Sum Insured (₹) | Premium (₹) | Discount, if any (%) | Premium after discount (₹) | Sum Insured (₹) | Premium or Consolidated premium for all members of family (₹) | Floater discount, if any | Premium after discount (₹) | Sum Insured (₹) |
| 40 | 15,076 | 5,00,000 | 15,076 | 20% | 12,061 | 5,00,000 | 35,006 | NA | 35,006 | **5,00,000** |
| 35 | 14,536 | 5,00,000 | 14,536 | 20% | 11,629 | 5,00,000 | | NA | | |
| 5 | 12,996 | 5,00,000 | 12,996 | 20% | 10,397 | 5,00,000 | | NA | | |
| 4 | 12,965 | 5,00,000 | 12,965 | 20% | 10,372 | 5,00,000 | | NA | | |
| | Total Premium for all members of the family is ₹ **55,573**, when each member is covered separately.<br><br>Sum insured available for each individual is ₹ **5 Lacs**. | | Total Premium for all members of the family is ₹ **44,459**, when they are covered under a single policy.<br><br>Sum insured available for each individual is ₹ **5 Lacs**. | | | | Total Premium when policy is opted on floater basis ₹ **35,006**.<br><br>Sum insured of ₹ **5 Lacs** is available for the entire family | | | |

| Age of the Insured Member | Coverage opted on Individual basis covering each member of the family separately (at a single point in time) | | Coverage opted on Individual basis covering multiple member of the family under a single policy (Sum insured is available for each member of the family) | | | | Coverage opted on family floater basis with overall Sum Insured (Only one Sum Insured is available for the entire family) | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Premium (₹) | Sum Insured (₹) | Premium (₹) | Discount, if any (%) | Premium after discount (₹) | Sum Insured (₹) | Premium or Consolidated premium for all members of family (₹) | Floater discount, if any | Premium after discount (₹) | Sum Insured (₹) |
| 50 | 23,253 | 5,00,000 | 23,253 | 20% | 18,602 | 5,00,000 | 48,805 | NA | 48,805 | **5,00,000** |
| 45 | 17,795 | 5,00,000 | 17,795 | 20% | 14,236 | 5,00,000 | | NA | | |
| 15 | 13,314 | 5,00,000 | 13,314 | 20% | 10,651 | 5,00,000 | | NA | | |
| 10 | 13,154 | 5,00,000 | 13,154 | 20% | 10,523 | 5,00,000 | | NA | | |
| | Total Premium for all members of the family is ₹ **67,516**, when each member is covered separately.<br><br>Sum insured available for each individual is ₹ **5 Lacs**. | | Total Premium for all members of the family is ₹ **54,012**, when they are covered under a single policy.<br><br>Sum insured available for each individual is ₹ **5 Lacs**. | | | | Total Premium when policy is opted on floater basis ₹ **48,805**.<br><br>Sum insured of ₹ **5 Lacs** is available for the entire family | | | |

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**Note:** Premium rates specified in the above illustration shall be standard premium rates without considering any loading. Also, the premium rates shall be exclusive of taxes applicable.

| Age of the Insured Member | Coverage opted on Individual basis covering each member of the family separately (at a single point in time) | | Coverage opted on Individual basis covering multiple member of the family under a single policy (Sum insured is available for each member of the family) | | | | Coverage opted on family floater basis with overall Sum Insured (Only one Sum Insured is available for the entire family) | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Premium (₹) | Sum Insured (₹) | Premium (₹) | Discount, if any (%) | Premium after discount (₹) | Sum Insured (₹) | Premium or Consolidated premium for all members of family (₹) | Floater discount, if any | Premium after discount (₹) | Sum Insured (₹) |
| 60 | 35,332 | 5,00,000 | 35,332 | 20% | 28,266 | 5,00,000 | 65,680 | NA | 65,680 | **5,00,000** |
| 55 | 30,708 | 5,00,000 | 30,708 | 20% | 24,566 | 5,00,000 | | NA | | |
| 20 | 12,552 | 5,00,000 | 12,552 | 20% | 10,042 | 5,00,000 | | NA | | |
| 15 | 13,314 | 5,00,000 | 13,314 | 20% | 10,651 | 5,00,000 | | NA | | |
| | Total Premium for all members of the family is ₹ **91,906**, when each member is covered separately.<br><br>Sum insured available for each individual is ₹ **5 Lacs**. | | Total Premium for all members of the family is ₹ **73,525**, when they are covered under a single policy.<br><br>Sum insured available for each individual is ₹ **5 Lacs**. | | | | Total Premium when policy is opted on floater basis ₹ **65,680**<br><br>Sum insured of ₹ **5 Lacs** is available for the entire family | | | |

| Age of the Insured Member | Coverage opted on Individual basis covering each member of the family separately (at a single point in time) | | Coverage opted on Individual basis covering multiple member of the family under a single policy (Sum insured is available for each member of the family) | | | | Coverage opted on family floater basis with overall Sum Insured (Only one Sum Insured is available for the entire family) | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Premium (₹) | Sum Insured (₹) | Premium (₹) | Discount, if any (%) | Premium after discount (₹) | Sum Insured (₹) | Premium or Consolidated premium for all members of family (₹) | Floater discount, if any | Premium after discount (₹) | Sum Insured (₹) |
| 65 | 47,648 | 5,00,000 | 47,648 | 20% | 38,118 | 5,00,000 | 81,593 | NA | 81,593 | **5,00,000** |
| 60 | 35,332 | 5,00,000 | 35,332 | 20% | 28,266 | 5,00,000 | | NA | | |
| 23 | 12,651 | 5,00,000 | 12,651 | 20% | 10,121 | 5,00,000 | | NA | | |
| 20 | 12,552 | 5,00,000 | 12,552 | 20% | 10,042 | 5,00,000 | | NA | | |
| | Total Premium for all members of the family is ₹ **1,08,183**, when each member is covered separately.<br><br>Sum insured available for each individual is ₹ **5 Lacs**. | | Total Premium for all members of the family is ₹ **86,547**, when they are covered under a single policy.<br><br>Sum insured available for each individual is ₹ **5 Lacs**. | | | | Total Premium when policy is opted on floater basis ₹ **81,593**.<br><br>Sum insured of ₹ **5 Lacs** is available for the entire family | | | |

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| Age of the Insured Member | Coverage opted on Individual basis covering each member of the family separately (at a single point in time) | | Coverage opted on Individual basis covering multiple member of the family under a single policy (Sum insured is available for each member of the family) | | | | Coverage opted on family floater basis with overall Sum Insured (Only one Sum Insured is available for the entire family) | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Premium (₹) | Sum Insured (₹) | Premium (₹) | Discount, if any (%) | Premium after discount (₹) | Sum Insured (₹) | Premium or Consolidated premium for all members of family (₹) | Floater discount, if any | Premium after discount (₹) | Sum Insured (₹) |
| 70 | 64,600 | 5,00,000 | 64,600 | 20% | 51,680 | 5,00,000 | 104,515 | NA | 104,515 | 5,00,000 |
| 65 | 47,648 | 5,00,000 | 47,648 | 20% | 38,118 | 5,00,000 | | NA | | |
| 23 | 12,651 | 5,00,000 | 12,651 | 20% | 10,121 | 5,00,000 | | NA | | |
| 20 | 12,552 | 5,00,000 | 12,552 | 20% | 10,042 | 5,00,000 | | NA | | |
| | Total Premium for all members of the family is ₹ **1,37,451**, when each member is covered separately.<br><br>Sum insured available for each individual is ₹ **5 Lacs**. | | Total Premium for all members of the family is ₹ **1,09,961**, when they are covered under a single policy.<br><br>Sum insured available for each individual is ₹ **5 Lacs**. | | | | Total Premium when policy is opted on floater basis ₹ **1,04,515**.<br><br>Sum insured of ₹ **5 Lacs** is available for the entire family | | | |

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