ManipalCigna Health Insurance

Annexure to Customer Information Sheet – Benefit Illustration

ManipalCigna ProHealth Prime – Protect 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.
- 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

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Age of the members insured	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	10,134	5,00,000	10,134	20%	8,107	5,00,000	12,733	NA	12,733	5,00,000
18	10,068	5,00,000	10,068	20%	8,054	5,00,000		NA		
	Total Premium for all members of the family is **₹ 20,202**, when each member is covered separately. Sum insured available for each individual is **₹ 5 Lacs**.		Total Premium for all members of the family is **₹ 16,161**, when they are covered under a single policy. Sum insured available for each individual is **₹ 5 Lacs.**				Total Premium when policy is opted on floater basis **₹ 12,733.** Sum insured of **₹ 5 Lacs** is available for the entire family.			

Age of the members insured	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	10,992	5,00,000	10,992	20%	8,794	5,00,000	16,099	NA	16,099	5,00,000
25	10,299	5,00,000	10,299	20%	8,239	5,00,000		NA		
	Total Premium for all members of the family is **₹ 18,514**, when each member is covered separately. Sum insured available for each individual is **₹ 5 Lacs.**		Total Premium for all members of the family is **₹ 14,811**, when they are covered under a single policy. Sum insured available for each individual is **₹ 5 Lacs.**				Total Premium when policy is opted on floater basis **₹ 16,099.** Sum insured of **₹ 5 Lacs** is available for the entire family.			

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 members insured	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	13,360	5,00,000	13,360	20%	10,688	5,00,000	20,355	NA	20,355	5,00,000
35	12,118	5,00,000	12,118	20%	9,694	5,00,000		NA		
	Total Premium for all members of the family is ₹ **25,478**, when each member is covered separately. Sum insured available for each individual is ₹ **5 Lacs.**		Total Premium for all members of the family is ₹ **20,382**, when they are covered under a single policy. Sum insured available for each individual is ₹ **5 Lacs.**				Total Premium when policy is opted on floater basis ₹ **20,255.** Sum insured of ₹ **5 Lacs** is available for the entire family			

Age of the members insured	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	20,294	5,00,000	20,294	20%	16,235	5,00,000	30,491	NA	30,491	5,00,000
45	16,079	5,00,000	16,079	20%	12,863	5,00,000		NA		
	Total Premium for all members of the family is ₹ **36,373**, when each member is covered separately. Sum insured available for each individual is ₹ **5 Lacs.**		Total Premium for all members of the family is ₹ **29,098**, when they are covered under a single policy. Sum insured available for each individual is ₹ **5 Lacs.**				Total Premium when policy is opted on floater basis ₹ **30,491.** Sum insured of ₹ **5 Lacs** is available for the entire family.			

Age of the members insured	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	29,350	5,00,000	29,350	20%	23,480	5,00,000	44,762	NA	44,762	5,00,000
55	26,930	5,00,000	26,930	20%	21,544	5,00,000		NA		
	Total Premium for all members of the family is ₹ **56,280**, when each member is covered separately. Sum insured available for each individual is ₹ **5 Lacs.**		Total Premium for all members of the family is ₹ **45,024**, when they are covered under a single policy. Sum insured available for each individual is ₹ **5 Lacs.**				Total Premium when policy is opted on floater basis ₹ **44,762** 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 members insured	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	39,896	5,00,000	39,896	20%	31,917	5,00,000	61,149	NA	61,149	5,00,000
60	29,350	5,00,000	29,350	20%	23,480	5,00,000		NA		
	Total Premium for all members of the family is ₹ **69,246**, when each member is covered separately. Sum insured available for each individual is ₹ **5 Lacs.**		Total Premium for all members of the family is ₹ **55,397**, when they are covered under a single policy. Sum insured available for each individual is ₹ **5 Lacs.**				Total Premium when policy is opted on floater basis ₹ **61,149.** Sum insured of ₹ **5 Lacs** is available for the entire family.			

Age of the members insured	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	54,168	5,00,000	54,168	20%	43,334	5,00,000	82,463	NA	82,463	5,00,000
65	39,896	5,00,000	39,896	20%	31,917	5,00,000		NA		
	Total Premium for all members of the family is ₹ **94,064**, when each member is covered separately. Sum insured available for each individual is ₹ **5 Lacs.**		Total Premium for all members of the family is ₹ **75,251**, when they are covered under a single policy. Sum insured available for each individual is ₹ **5 Lacs.**				Total Premium when policy is opted on floater basis ₹ **82,463.** Sum insured of ₹ **5 Lacs** is available for the entire family.			

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

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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	10,134	5,00,000	10,134	20%	8,107	5,00,000	17,849	NA	17,849	5,00,000
19	10,100	5,00,000	10,100	20%	8,080	5,00,000		NA		
1	9,529	5,00,000	9,529	20%	7,623	5,00,000		NA		
1	9,529	5,00,000	9,529	20%	7,623	5,00,000		NA		
	Total Premium for all members of the family is ₹ **39,292,** when each member is covered separately. Sum insured available for each individual is ₹ **5 Lacs**.		Total Premium for all members of the family is ₹ **31,433,** when they are covered under a single policy. Sum insured available for each individual is ₹ **5Lacs.**				Total Premium when policy is opted on floater basis ₹ **17,849.** 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	10,992	5,00,000	10,992	20%	8,794	5,00,000	17,849	NA	17,849	5,00,000
25	10,299	5,00,000	10,299	20%	8,239	5,00,000		NA		
3	9,591	5,00,000	9,591	20%	7,673	5,00,000		NA		
2	9,560	5,00,000	9,560	20%	7,648	5,00,000		NA		
	Total Premium for all members of the family is ₹ **39,292,** when each member is covered separately. Sum insured available for each individual is ₹ **5 Lacs**.		Total Premium for all members of the family is ₹ **31,433,** when they are covered under a single policy. Sum insured available for each individual is ₹ **5Lacs.**				Total Premium when policy is opted on floater basis ₹ **17,849.** Sum insured of ₹ **5 Lacs** is available for the entire family.			

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 (₹)
30	10,992	5,00,000	10,992	20%	8,794	5,00,000	17,849	NA	17,849	5,00,000
25	10,299	5,00,000	10,299	20%	8,239	5,00,000		NA		
3	9,591	5,00,000	9,591	20%	7,673	5,00,000		NA		
2	9,560	5,00,000	9,560	20%	7,648	5,00,000		NA		
	Total Premium for all members of the family is ₹ **39,292,** when each member is covered separately. Sum insured available for each individual is ₹ **5 Lacs**.		Total Premium for all members of the family is ₹ **31,433,** when they are covered under a single policy. Sum insured available for each individual is ₹ **5Lacs.**				Total Premium when policy is opted on floater basis ₹ **17,849.** 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	10,992	5,00,000	10,992	20%	8,794	5,00,000	22,148	NA	22,148	5,00,000
25	10,299	5,00,000	10,299	20%	8,239	5,00,000		NA		
3	9,591	5,00,000	9,591	20%	7,673	5,00,000		NA		
2	9,560	5,00,000	9,560	20%	7,648	5,00,000		NA		
	Total Premium for all members of the family is ₹ **40,442,** when each member is covered separately. Sum insured available for each individual is ₹ **5 Lacs**.		Total Premium for all members of the family is ₹ **32,354,** when they are covered under a single policy. Sum insured available for each individual is ₹ **5Lacs**.				Total Premium when policy is opted on floater basis ₹ **22,148.** Sum insured of ₹ **5 Lacs** is available for the entire family.			

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 (₹)
40	13,360	5,00,000	13,360	20%	10,688	5,00,000	27,482	NA	27,482	5,00,000
35	12,118	5,00,000	12,118	20%	9,694	5,00,000		NA		
5	9,653	5,00,000	9,653	20%	7,722	5,00,000		NA		
4	9,622	5,00,000	9,622	20%	7,698	5,00,000		NA		
	Total Premium for all members of the family is ₹ **44,753,** when each member is covered separately. Sum insured available for each individual is ₹ **5 Lacs**.		Total Premium for all members of the family is ₹ **35,802 ,** when they are covered under a single policy. Sum insured available for each individual is ₹ **5Lacs.**				Total Premium when policy is opted on floater basis ₹ **27,482.** 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	20,294	5,00,000	20,294	20%	16,235	5,00,000	39,105	NA	39,105	5,00,000
45	16,079	5,00,000	16,079	20%	12,863	5,00,000		NA		
15	9,971	5,00,000	9,971	20%	7,977	5,00,000		NA		
10	9,811	5,00,000	9,811	20%	7,849	5,00,000		NA		
	Total Premium for all members of the family is ₹ **56,155,** when each member is covered separately. Sum insured available for each individual is ₹ **5 Lacs**.		Total Premium for all members of the family is ₹ **44,924,** when they are covered under a single policy. Sum insured available for each individual is ₹ **5Lacs**.				Total Premium when policy is opted on floater basis ₹ **39,105.** Sum insured of ₹ **5 Lacs** is available for the entire family.			

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	29,350	5,00,000	29,350	20%	23,480	5,00,000	53,868	NA	53,868	5,00,000
55	26,930	5,00,000	26,930	20%	21,544	5,00,000		NA		
20	10,134	5,00,000	10,134	20%	8,107	5,00,000		NA		
15	9,971	5,00,000	9,971	20%	7,977	5,00,000		NA		
	Total Premium for all members of the family is ₹ **76,385,** when each member is covered separately. Sum insured available for each individual is ₹ **5 Lacs**.		Total Premium for all members of the family is ₹ **61,108,** when they are covered under a single policy. Sum insured available for each individual is ₹ **5Lacs**.				Total Premium when policy is opted on floater basis ₹ **53,868** 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	39,896	5,00,000	39,896	20%	31,917	5,00,000	68,736	NA	68,736	5,00,000
60	29,350	5,00,000	29,350	20%	23,480	5,00,000		NA		
23	10,233	5,00,000	10,233	20%	8,186	5,00,000		NA		
20	10,134	5,00,000	10,134	20%	8,107	5,00,000		NA		
	Total Premium for all members of the family is ₹ **89,613,** when each member is covered separately. Sum insured available for each individual is ₹ **5 Lacs**.		Total Premium for all members of the family is ₹ **71,690,** when they are covered under a single policy. Sum insured available for each individual is ₹ **5Lacs**.				Total Premium when policy is opted on floater basis ₹ **68,736.** Sum insured of ₹ **5 Lacs** is available for the entire family.			

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 (₹)
70	54,168	5,00,000	54,168	20%	43,334	5,00,000	90,886	NA	90,886	5,00,000
65	39,896	5,00,000	39,896	20%	31,917	5,00,000		NA		
23	10,233	5,00,000	10,233	20%	8,186	5,00,000		NA		
20	10,134	5,00,000	10,134	20%	8,107	5,00,000		NA		
	Total Premium for all members of the family is ₹ **1,14,431,** when each member is covered separately. Sum insured available for each individual is ₹ **5 Lacs**.		Total Premium for all members of the family is ₹ **91,544,** when they are covered under a single policy. Sum insured available for each individual is ₹ **5Lacs.**				Total Premium when policy is opted on floater basis ₹ **90,886.** 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