Annexure to Prospectus – Benefit Illustration

ManipalCigna ProHealth Prime - Active 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 ₹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 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	12,976	5,00,000	12,976	0%	12,976	5,00,000	NA	NA	NA	NA
18	12,808	5,00,000	12,808	0%	12,808	5,00,000		NA		
	Total Premium for all members of the family is ₹**25,784**, when each member is covered separately. Sum insured available for each individual is ₹**5 Lacs.**		Total Premium for all members of the family is ₹**25,784**, when they are covered under a single policy. Sum insured available for each individual is ₹**5Lacs.**				Active plan does not offer a family floater option.			

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	14,133	5,00,000	14,133	0%	14,133	5,00,000	NA	NA	NA	NA
25	13,412	5,00,000	13,412	0%	13,412	5,00,000		NA		
	Total Premium for all members of the family is ₹**27,545,** when each member is covered separately. Sum insured available for each individual is ₹**5 Lacs.**		Total Premium for all members of the family is ₹**27,545**, when they are covered under a single policy. Sum insured available for each individual is ₹**5 Lacs.**				Active plan does not offer a family floater option.			

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 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	16,106	5,00,000	16,106	0%	16,106	5,00,000	NA	NA	NA	NA
35	15,086	5,00,000	15,086	0%	15,086	5,00,000		NA		
	Total Premium for all members of the family is ₹**31,192**, when each member is covered separately. Sum insured available for each individual is ₹**5 Lacs.**		Total Premium for all members of the family is ₹**31,192**, when they are covered under a single policy. Sum insured available for each individual is ₹**5 Lacs.**				Active plan does not offer a family floater option.			

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	24,750	5,00,000	24,750	0%	24,750	5,00,000	NA	NA	NA	NA
45	19,325	5,00,000	19,325	0%	19,325	5,00,000		NA		
	Total Premium for all members of the family is ₹**44,075**, when each member is covered separately. Sum insured available for each individual is ₹**5 Lacs.**		Total Premium for all members of the family is ₹**44,075**, when they are covered under a single policy. Sum insured available for each individual is ₹**5 Lacs.**				Active plan does not offer a family floater option.			

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	34,923	5,00,000	34,923	0%	34,923	5,00,000	NA	NA	NA	NA
55	32,661	5,00,000	32,661	0%	32,661	5,00,000		NA		
	Total Premium for all members of the family is ₹**67,584**, when each member is covered separately. Sum insured available for each individual is ₹**5 Lacs.**		Total Premium for all members of the family is ₹**67,584**, when they are covered under a single policy. Sum insured available for each individual is ₹**5 Lacs.**				Active plan does not offer a family floater option.			

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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	46,258	5,00,000	46,258	0%	46,258	5,00,000	NA	NA	NA	NA
60	34,923	5,00,000	34,923	0%	34,923	5,00,000		NA		
	Total Premium for all members of the family is ₹**81,181**, when each member is covered separately. Sum insured available for each individual is ₹**5 Lacs.**		Total Premium for all members of the family is ₹**81,181**, when they are covered under a single policy. Sum insured available for each individual is ₹**5 Lacs.**				Active plan does not offer a family floater option.			

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	58,186	5,00,000	58,186	0%	58,186	5,00,000	NA	NA	NA	NA
65	46,258	5,00,000	46,258	0%	46,258	5,00,000		NA		
	Total Premium for all members of the family is ₹**104,444**, when each member is covered separately. Sum insured available for each individual is ₹**5 Lacs.**		Total Premium for all members of the family is ₹**104,444**, when they are covered under a single policy. Sum insured available for each individual is ₹**5 Lacs.**				Active plan does not offer a family floater option.			

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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 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	12,976	5,00,000	12,976	0%	12,976	5,00,000	NA	NA	NA	NA
19	12,892	5,00,000	12,892	0%	12,892	5,00,000		NA		
1	11,472	5,00,000	11,472	0%	11,472	5,00,000		NA		
1	11,472	5,00,000	11,472	0%	11,472	5,00,000		NA		
	Total Premium for all members of the family is ₹**48,812**, when each member is covered separately. Sum insured available for each individual is ₹**5 Lacs.**		Total Premium for all members of the family is ₹**48,812**, when they are covered under a single policy. Sum insured available for each individual is ₹**5 Lacs.**				Active plan does not offer a family floater option.			

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	14,133	5,00,000	14,133	0%	14,133	5,00,000	NA	NA	NA	NA
25	13,412	5,00,000	13,412	0%	13,412	5,00,000		NA		
3	11,619	5,00,000	11,619	0%	11,619	5,00,000		NA		
2	11,544	5,00,000	11,544	0%	11,544	5,00,000		NA		
	Total Premium for all members of the family is ₹**50,708**, when each member is covered separately. Sum insured available for each individual is ₹**5 Lacs.**		Total Premium for all members of the family is ₹**50,708**, when they are covered under a single policy. Sum insured available for each individual is ₹**5 Lacs.**				Active plan does not offer a family floater option.			

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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 (₹)
40	16,106	5,00,000	16,106	0%	16,106	5,00,000	NA	NA	NA	NA
35	15,086	5,00,000	15,086	0%	15,086	5,00,000		NA		
5	11,769	5,00,000	11,769	0%	11,769	5,00,000		NA		
4	11,693	5,00,000	11,693	0%	11,693	5,00,000		NA		
	Total Premium for all members of the family is ₹**56,654**, when each member is covered separately. Sum insured available for each individual is ₹**5 Lacs.**		Total Premium for all members of the family is ₹**56,654**, when they are covered under a single policy. Sum insured available for each individual is ₹**5 Lacs.**				Active plan does not offer a family floater option.			

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	24,750	5,00,000	24,750	0%	24,750	5,00,000	NA	NA	NA	NA
45	19,325	5,00,000	19,325	0%	19,325	5,00,000		NA		
15	12,559	5,00,000	12,559	0%	12,559	5,00,000		NA		
10	12,156	5,00,000	12,156	0%	12,156	5,00,000		NA		
	Total Premium for all members of the family is ₹**56,654**, when each member is covered separately. Sum insured available for each individual is ₹**5 Lacs.**		Total Premium for all members of the family is ₹**56,654**, when they are covered under a single policy. Sum insured available for each individual is ₹**5 Lacs.**				Active plan does not offer a family floater option.			

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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 (₹)
60	34,923	5,00,000	34,923	0%	34,923	5,00,000	NA	NA	NA	NA
55	32,661	5,00,000	32,661	0%	32,661	5,00,000		NA		
20	12,976	5,00,000	12,976	0%	12,976	5,00,000		NA		
15	12,559	5,00,000	12,559	0%	12,559	5,00,000		NA		
	Total Premium for all members of the family is ₹**93,119**, when each member is covered separately. Sum insured available for each individual is ₹**5 Lacs.**		Total Premium for all members of the family is ₹**93,119**, when they are covered under a single policy. Sum insured available for each individual is ₹**5 Lacs.**				Active plan does not offer a family floater option.			

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	46,258	5,00,000	46,258	0%	46,258	5,00,000	NA	NA	NA	NA
60	34,923	5,00,000	34,923	0%	34,923	5,00,000		NA		
23	13,236	5,00,000	13,236	0%	13,236	5,00,000		NA		
20	12,976	5,00,000	12,976	0%	12,976	5,00,000		NA		
	Total Premium for all members of the family is ₹**107,393**, when each member is covered separately. Sum insured available for each individual is ₹**5 Lacs.**		Total Premium for all members of the family is ₹**107,393**, when they are covered under a single policy. Sum insured available for each individual is ₹**5 Lacs.**				Active plan does not offer a family floater option.			

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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 (₹)
70	58,186	5,00,000	58,186	0%	58,186	5,00,000	NA	NA	NA	NA
65	46,258	5,00,000	46,258	0%	46,258	5,00,000		NA		
23	13,236	5,00,000	13,236	0%	13,236	5,00,000		NA		
20	12,976	5,00,000	12,976	0%	12,976	5,00,000		NA		
	Total Premium for all members of the family is ₹**1,30,656**, when each member is covered separately. Sum insured available for each individual is ₹**5 Lacs.**		Total Premium for all members of the family is ₹**1,30,656**, when they are covered under a single policy. Sum insured available for each individual is ₹**5 Lacs.**				Active plan does not offer a family floater option.			

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