ManipalCigna Health Insurance

Annexure to Customer Information Sheet – Benefit Illustration
ManipalCigna ProHealth Select B

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, Gender, Zone of Cover, Optional Covers 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
- Family Floater premium are basis eldest member's age

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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 (₹)
18	10,081	5,00,000	10,081	1,008	9,073	5,00,000	29,596	NA	29,596	5,00,000
21	10,081	5,00,000	10,081	1,008	9,073	5,00,000		NA		
39	12,848	5,00,000	12,848	1,285	11,563	5,00,000		NA		
45	14,787	5,00,000	14,787	1,479	13,308	5,00,000		NA		
	Total Premium for all members of the family is ₹ **47,797**, when each member is covered separately. Sum insured available for each individual is ₹ 5 Lacs.		Total Premium for all members of the family is ₹ **43,017**, 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 ₹ **29,596.** 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 (₹)
56	28,103	5,00,000	28,103	2,810	25,293	5,00,000	59,698	NA	59,698	5,00,000
63	39,317	5,00,000	39,317	3,932	35,385	5,00,000		NA		
	Total Premium for all members of the family is ₹ **67,420**, when each member is covered separately. Sum insured available for each individual is ₹ 5 Lacs.		Total Premium for all members of the family is ₹ **60,678**, 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 ₹ **59,698.** 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	39,317	5,00,000	39,317	3,932	35,385	5,00,000	82,567	NA	82,567	5,00,000
70	54,264	5,00,000	54,264	5,426	48,838	5,00,000		NA		
	Total Premium for all members of the family is ₹ **93,581**, when each member is covered separately. Sum insured available for each individual is ₹ 5 Lacs.		Total Premium for all members of the family is ₹ **84,223**, 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 ₹ **82,567.** 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