### Annexure to CIS - Benefit Illustration

#### India 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.

2 A

Age of the members insured	_	d on Individual each member of rately (at a single	Coverage opted on Individual basis covering multiple members 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 entire family )				
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)
20	10,213	50,00,000	10,213	1,531.95	8,681.05	50,00,000	13,835	NA	13,835	50,00,000
18	10,213	50,00,000	10,213	1,531.95	8,681.05	50,00,000		NA		
	Total Premium	for all members of	Total Prem	nium for all me	mbers of the	family is <b>Rs.</b>	Total Premium wh	nen policy is op	ted on floater basis	s is <b>Rs.</b>
	the family is Rs.	<b>20,426</b> when each	<b>17,362.1</b> v	when they are o	covered under	a single	13,835			
	member is cove	ered separately	policy							
							Sum Insured of Rs	s. 50,00,000 ava	ailable for the entir	e family
	Sum Insured ava	ailable for each	Sum Insured available for each family member is							
	individual is Rs.	50,00,000	Rs. 50,00,000							

Age of the members insured	basis covering each member of the family separately (at a single point in time)		Coverage opted on Individual basis covering multiple members 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 entire family )				
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)
30	10,213	50,00,000	10,213	1,531.95	8,681.05	50,00,000	13,835	NA	13,835	50,00,000
25	10,213	50,00,000	10,213	1,531.95	8,681.05	50,00,000		NA		
		, ,	Total Premium for all members of the family is Rs.  17,362.1 when they are covered under a single policy  Sum Insured available for each family member is			13,835		ted on floater basi		
	individual is Rs. 50,00,000		Rs. 50,00,000							

Age of the members insured			multiple n	Coverage opted on Individual basis covering multiple members 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 entire family )			
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)	
40	10,931	50,00,000	10,931	1,639.65	9,291.35	50,00,000	16,167	NA	16,167	50,00,000	
35	10,213	50,00,000	10,213	1,531.95	8,681.05	50,00,000		NA			
			Total Premium for all members of the family is Rs.  17,972.4 when they are covered under a single policy  Sum Insured available for each family member is			16,167		ted on floater basi			
	individual is Rs.	individual is Rs. 50,00,000 Rs. 50,									

Age of the members insured	basis covering each member of the family separately (at a single point in time)		Coverage opted on Individual basis covering multiple members 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 entire family )			
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)
50	17,256	50,00,000	17,256	2,588.40	14,667.60	50,00,000	29,564	NA	12,761	50,00,000
45	10,931	50,00,000	10,931	1,639.65	9,291.35	50,00,000	Í	NA	,	
		ailable for each	<b>Rs.23,958.</b> policy	nium for all me .95 when they ed available for	are covered u	nder a single	Rs.29,564		ted on floater basis	

Age of the members insured	basis covering each member of the family separately (at a single point in time)		Coverage opted on Individual basis covering multiple members 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 entire family )				
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)
60	28,831	50,00,000	28,831	4,324.65	24,506.35	50,00,000	49,815	NA	49,815	5,00,000
55	21,756	50,00,000	21,756	3,263.40	18,492.60	50,00,000	1	NA	1	
	Total Premium for all members of the family is <b>Rs.50,587</b> when each member is covered separately  Sum Insured available for each individual is Rs. 5,00,000		Total Premium for all members of the family is  Rs.42,998.95 when they are covered under a single policy  Sum Insured available for each family member is  Rs. 5,00,000			Rs.49,815		ted on floater basi		

Coverage opted on Individual basis covering each member of the family separately (at a single point in time)  Premium (Rs.) Sum Insured		Coverage opted on Individual basis covering multiple members 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 entire family )				
Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)
36,713	50,00,000	36,713	5,506.95	31,206.05	50,00,000	63,289	NA	63,289	50,00,000
28,831	50,00,000	28,831	4,324.65	24,506.35	50,00,000		NA		
Total Premium for all members of the family is <b>Rs.65,544</b> when each member is covered separately  Sum Insured available for each		Total Premium for all members of the family is <b>Rs. 55,712.4</b> when they are covered under a single policy  Sum Insured available for each family member is			63,289				
	point in time)  Premium (Rs.)  36,713  28,831  Total Premium f the family is Rs. member is cove  Sum Insured ava	Premium (Rs.) Sum Insured (Rs.)  36,713 50,00,000  28,831 50,00,000  Total Premium for all members of the family is Rs.65,544 when each member is covered separately	Premium (Rs.) Sum Insured (Rs.)  36,713 50,00,000 36,713 28,831 50,00,000 28,831  Total Premium for all members of the family is Rs.65,544 when each member is covered separately  Sum Insured available for each  Sum Insured	Premium (Rs.) Sum Insured (Rs.) Premium (Rs.) Graph (Rs.) Premium (Rs.) Sum Insured (Rs.) Sum Insured (Rs.) Sum Insured (Rs.) Sum Insured State (Rs.) Sum Insured available for each Sum Insured sum Insu	Premium (Rs.) Sum Insured (Rs.) Premium (Rs.) any after discount (Rs.)  36,713 50,00,000 36,713 5,506.95 31,206.05 28,831 50,00,000 28,831 4,324.65 24,506.35 Total Premium for all members of the family is Rs.65,544 when each member is covered separately  Sum Insured available for each Sum Insured available for each family is Rs.65,544 when each member is covered available for each family is Rs.65,544 when each member is covered available for each family is Rs.65,544 when each member is covered separately	Premium (Rs.) Sum Insured (Rs.) Premium (Rs.) any after discount (Rs.) and after discount (Rs.)	Premium (Rs.) Sum Insured (Rs.) Premium (Rs.) Sum Insured (Rs.) Premium (Rs.) Sum Insured (Rs.) Premium after discount (Rs.) Insured (Rs.) Premium for all members of family (Rs.) Sum Insured 28,831 So,00,000 So,000 So,0	Premium (Rs.) Sum Insured (Rs.) Premium (Rs.) any after discount (Rs.) Sum (Rs.) Sum Insured of Rs. Sum Insured Radiation Insured Insured Rs. Sum Insured Insured Rs. Sum Insu	Premium (Rs.) Sum Insured (Rs.) Premium (Rs.) Rs.) Sum Insured (Rs.) Premium after discount (Rs.) Rs.) Solution (Rs.) Sum Insured (Rs.) Rs.) Premium or Consolidated premium for all members of family (Rs.) Rs. Solution (Rs.) Rs.) Solution (Rs.) Rs. Solution (Rs

Age of the members insured	_	l on Individual each member of rately (at a single	multiple n	Coverage opted on Individual basis covering multiple members 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 entire family )			
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)	
70	39,960	50,00,000	39,960	5,994	33,966	50,00,000	68,893	NA	68,893	50,00,000	

65	36,713	50,00,000	36,713	5,506.95	31,206.05	50,00,000	NA		
	Total Premium	for all members of	Total Prem	nium for all mei	mbers of the fa	amily is <b>Rs.</b>	Total Premium when policy is	opted on floater basis	is <b>Rs.</b>
	the family is Rs.	<b>76,673</b> when each	65,712.05	when they are	covered under	r a single	68,893		
	member is cove	red separately	policy						
							Sum Insured of Rs. 50,00,000	available for the entire	e family
	Sum Insured av	ailable for each	Sum Insur	ed available for	each family m	ember is			
	individual is Rs.	50,00,000	Rs. 50,00,0	000					

### 2 A+ 2C

Age of the members insured	Coverage opted on Individual basis covering each member of the family separately (at a single point in time)		multiple n	opted on Indiv nembers of the m Insured is av iily)	e family unde	r a single	Coverage opted on family floater basis with overall sum insured (Only one sum insured is available for entire family )			
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)
20	10,213	50,00,000	10,213	1,531.95	8,681.05	50,00,000	24,165	NA	24,165	50,00,000
19	10,213	50,00,000	10,213	1,531.95	8,681.05	50,00,000		NA		
1	6,464	50,00,000	6,464	969.60	5,494.40	50,00,000		NA		
1	6,464	50,00,000	6,464	969.60	5,494.40	50,00,000		NA		
	the family is Rs.	for all members of <b>33,354</b> when each	<b>28,350.9</b> v	nium for all me when they are o		•	Total Premium w 24,165	hen policy is op	ted on floater basis	s is <b>Rs.</b>
	Sum Insured avaindividual is Rs.	ailable for each	Sum Insured available for each family member is Rs. 50,00,000			Sum Insured of R	s. 50,00,000 ava	ailable for the entir	e family	

Age of the members insured	_	d on Individual each member of rately (at a single	Coverage opted on Individual basis covering multiple members 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 entire family )			
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)
30	10,213	50,00,000	10,213	1,531.95	8,681.05	50,00,000	24,165	NA	24,165	50,00,000
25	10,213	50,00,000	10,213	1,531.95	8,681.05	50,00,000		NA		
3	6,464	50,00,000	6,464	969.60	5,494.40	50,00,000		NA		
2	6,464	50,00,000	6,464	969.60	5,494.40	50,00,000		NA		
	Total Premium	for all members of	Total Prem	nium for all me	mbers of the	family is <b>Rs.</b>	Total Premium w	hen policy is op	ted on floater basis	s is <b>Rs.</b>
	the family is Rs.	<b>33,354</b> when each	<b>28,350.9</b> v	when they are o	covered unde	r a single	24,165			
	member is cove	red separately	policy							
	Sum Insured av	ailable for each	Sum Insured available for each family member is			Sum Insured of Rs. 50,00,000 available for the entire family				
	individual is Rs.	individual is Rs. 50,00,000		Rs. 50,00,000						

Age of the members insured	_	d on Individual each member of rately (at a single	Coverage opted on Individual basis covering multiple members 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 entire family )			
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)
40	10,931	50,00,000	10,931	1,639.65	9,291.35	50,00,000	27,300	NA	27,300	50,00,000
35	10,213	50,00,000	10,213	1,531.95	8,681.05	50,00,000		NA		
5	6,464	50,00,000	6,464	969.60	5,494.40	50,00,000		NA		
4	6,464	50,00,000	6,464	969.60	5,494.40	50,00,000		NA		
	Total Premium for all members of the family is <b>Rs.34,072</b> when each member is covered separately		Total Premium for all members of the family is <b>Rs. 28,961.20</b> when they are covered under a single policy			Total Premium w Rs.27,300	hen policy is op	ted on floater basis	s is	

ManipalCigna Lifetime Health UIN: MCIHLIP21559V012021

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.

		Sum Insured of Rs. 50,00,000 available for the entire family
Sum Insured available for ea	ch Sum Insured available for each family member is	
individual is Rs. 50,00,000	Rs. 50,00,000	

members insured	Coverage opted on Individual basis covering each member of the family separately (at a single point in time)		multiple n	opted on Indiv nembers of the m Insured is av nily)	e family under	a single	Coverage opted on family floater basis with overall sum insured (Only one sum insured is available for entire family )				
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)	
50	17,256	50,00,000	17,256	2,588.40	14,667.60	50,00,000	41,665	NA	41,665	50,00,000	
45	10,931	50,00,000	10,931	1,639.65	9,291.35	50,00,000		NA			
15	6,464	50,00,000	6,464	969.60	5,494.40	50,00,000		NA			
10	6,464	50,00,000	6,464	969.60	5,494.40	50,00,000		NA			
	Total Premium	for all members of	Total Pren	nium for all me	mbers of the f	family is <b>Rs.</b>	Total Premium w	hen policy is op	ted on floater basis	s is <b>Rs.</b>	
	the family is Rs.	<b>41,115</b> when each	34,947.75	when they are	covered unde	er a single	41,665				
	member is cove	red separately	policy								
						Sum Insured of R	s. 50,00,000 ava	ailable for the entir	e family		
	Sum Insured av	ailable for each	Sum Insured available for each family member is								
<u> </u>	individual is Rs.	50,00,000	Rs. 50,00,0	000							

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 members 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 entire family )				
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)	
60	28,831	50,00,000	28,831	4,324.65	24,506.35	50,00,000	63,893	NA	63,893	50,00,000	
55	21,756	50,00,000	21,756	3,263.40	18,492.60	50,00,000		NA			
20	10,213	50,00,000	10,213	1,531.95	8,681.05	50,00,000		NA			
15	6,464	50,00,000	6,464	969.60	5,494.40	50,00,000		NA			
	Total Premium	for all members of	Total Prem	nium for all me	mbers of the	family is <b>Rs.</b>	Total Premium w	hen policy is op	ted on floater basis	s is <b>Rs.</b>	
	the family is Rs.	.67,264 when each	57,174.40	when they are	covered unde	er a single	63,893				
	member is cove	ered separately	policy								
						Sum Insured of R	s. 50,00,000 ava	ailable for the entir	e family		
	Sum Insured ava	ailable for each	Sum Insured available for each family member is								
<u> </u>	individual is Rs.	50,00,000	Rs. 50,00,0	Rs. 50,00,000							

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 members 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 entire family )				
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)	
65	36,713	50,00,000	36,713	5,506.95	31,206.05	50,00,000	77,593	NA	77,593	50,00,000	
60	28,831	50,00,000	28,831	4,324.65	24,506.35	50,00,000		NA			
23	10,213	50,00,000	10,213	1,531.95	8,681.05	50,00,000		NA			
20	10,213	50,00,000	10,213	1,531.95	8,681.05	50,00,000		NA			
		for all members of <b>85,970</b> when each ered separately	Total Premium for all members of the family is Rs. 73,074.50 when they are covered under a single policy			77,593		ted on floater basis			
	Sum Insured avaindividual is Rs.		Sum Insured available for each family member is Rs. 50,00,000			Sulli ilisureu or K	s. 30,00,000 dva	anable for the entir	етанну		

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 members 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 entire family )				
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)	
70	39,960	50,00,000	39,960	5,994	33,966	50,00,000	83,482	NA	83,482	50,00,000	
65	36,713	50,00,000	36,713	5,506.95	31,206.05	50,00,000		NA			
23	10,213	50,00,000	10,213	1,531.95	8,681.05	50,00,000		NA			
20	10,213	50,00,000	10,213	1,531.95	8,681.05	50,00,000		NA			
	Total Premium	for all members of	Total Pren	nium for all me	mbers of the	family <b>is Rs.</b>	Total Premium w	hen policy is op	ted on floater basi	s is Rs.	
	the family is Rs.	<b>97,099</b> when each	82,534.15	when they are	covered unde	er a single	83,482				
	member is cove	red separately	policy								
						Sum Insured of Rs. 50,00,000 available for the entire family					
	Sum Insured av	ailable for each	Sum Insured available for each family member is								
	individual is Rs.	50,00,000	Rs. 50,00,000								

# Annexure to CIS - Benefit Illustration

#### **Global 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, opted Area of Cover and Add On Benefits opted. Additionally the health status of the individual will also be considered.

# **2**A

Age of the members insured	Coverage opted or covering each mer family separately in time)	nber of the	multiple me	mbers of the f	ual basis cover amily under a s ilable for each	single	Coverage opted on family floater basis with overall s insured (Only one sum insured is available for entire family )				
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)  Floater Discount, if any		Premium after discount(Rs.)	Sum Insured (Rs.)	
20	14,573	50,00,000	14,573	2185.95	12,387.05	50,00,000	10.617	NA	10.617	50.00.000	
18	14,573	50,00,000	14,573	2185.95	12,387.05	50,00,000	19,617	NA	19,617	50,00,000	
	Total Premium for the family is <b>Rs. 29</b> member is covered Sum Insured availa	<b>,146</b> when each d separately	Total Premium for all members of the family is <b>Rs. 24,771.10</b> when they are covered under a single policy				Total Premium when policy is opted on floater basis is <b>Rs.</b> 19,617				
	individual is Rs. 50		Sum Insured available for each family member is R: 50,00,000				Sum Insured of Rs. 50,00,000 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 members 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 entire family )

	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)	
30	14,573	50,00,000	14,573	2185.95	12,387.05	50,00,000	10.617	NA	10.617	50.00.000	
25	14,573	50,00,000	14,573	2185.95	12,387.05	50,00,000	19,617	NA	19,617	50,00,000	
	Total Premium for the family is <b>Rs. 29</b> member is covered	<b>,146</b> when each	Total Premium for all members of the family is <b>Rs. 24,771.10</b> when they are covered under a single policy				Total Premium when policy is opted on floater basis is <b>Rs.</b> 19,617				
	Sum Insured availa individual is Rs. 50		Sum Insured available for each family member is Rs 50,00,000				Sum Insured o	f Rs. 50,00,0	000 available for	the entire family	

Age of the members insured	Coverage opted of covering each mental family separately in time)	mber of the	Coverage opted on Individual basis covering multiple members 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 entire family )				
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)	
40	17,866	50,00,000	17,866	2679.9	15,186.10	50,00,000	25.256	NA	25.256	50.00.000	
35	14,573	50,00,000	14,573	2185.95	12,387.05	50,00,000	25,356	NA	25,356	50,00,000	
	Total Premium for the family is <b>Rs. 32</b> member is covered	<b>2,439</b> when each d separately	<b>27,573.15</b> w policy	hen they are o	bers of the fam overed under a	single	Total Premium 23,356	n when polic	ry is opted on flo	ater basis is <b>Rs.</b>	
	Sum Insured availa individual is Rs. 50		Sum Insured available for each family member is Rs. 50,00,000			Sum Insured of Rs. 50,00,000 available for the entire family					

Age of the members insured	Coverage opted or covering each mer family separately in time)	mber of the	multiple mei	mbers of the f	ual basis cover amily under a s able for each n	single	Coverage opted on family floater basis with overall sum insured (Only one sum insured is available for entire family )				
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)	
50	28,858	50,00,000	28,858	4328.7	50,00,000	44,931	NA	44,931	50,00,000		

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.

45	17,866	50,00,000	17,866	2679.9	15,186.10	50,00,000		NA		
	the family is Rs. 46	Total Premium for all members of the family is <b>Rs. 46,724</b> when each member is covered separately			nbers of the fam covered under a	,	Total Premium 44,931	when polic	y is opted on flo	ater basis is <b>Rs.</b>
	Sum Insured available for each individual is Rs. 50,00,000		Sum Insured available for each family member is Rs. 50,00,000				Sum Insured o	f Rs. 50,00,0	000 available for	the entire family

Age of the members insured	Coverage opted or covering each mention family separately in time)	mber of the	Coverage opted on Individual basis covering multiple members 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 entire family )				
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)	
60	57,335	50,00,000	57,335	8600.25	48,734.75	50,00,000	07.555	NA	07.555	5 00 000	
55	43,183	50,00,000	43,183	6477.45	36,705.55	50,00,000	87,555	NA	87,555	5,00,000	
	Total Premium for the family is <b>Rs. 10</b> each member is co	<b>00,518</b> when overed separately	Total Premium for all members of the family is <b>Rs. 85,440.30</b> when they are covered under a single policy				Total Premium when policy is opted on floater basis is <b>Rs. 87,555</b>				
	Sum Insured availa individual is Rs. 5,0		Sum Insured available for each family member is Rs. 5,00,000				Sum Insured o	f Rs. 5,00,00	00 available for t	he enti	

Age of the members insured	Coverage opted or covering each mental family separately in time)	mber of the	Coverage opted on Individual basis covering multiple members 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 entire family )				
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)	
65	82,535	50,00,000	82,535	12380.25	70,154.75	50,00,000	100.050	NA	100.050	50.00.000	
60	57,335	50,00,000	57,335	8600.25	48,734.75	50,00,000	123,953	NA	123,953	50,00,000	
	Total Premium for the family is <b>Rs.13</b> member is covered Sum Insured availa	<b>9,870</b> when each d separately	Total Premium for all members of the family is <b>Rs.</b> 118,889.50 when they are covered under a single policy				Total Premium when policy is opted on floater basis is <b>Rs.</b> 123,953				
	individual is Rs. 50		Sum Insured available for each family member is Rs. 50,00,000			Sum Insured of Rs. 50,00,000 available for the entire family					

Age of the members insured	Coverage opted or covering each mer family separately in time)	nber of the	multiple members of the family under a single					-	floater basis wi sured is available	
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)
70	98,600	50,00,000	98,600	14,790	83,810.00	50,00,000	4.46.533	NA	446.522	50.00.000
65	82,535	50,00,000	82,535	12,380.25	70,154.75	50,00,000	146,522	NA	146,522	50,00,000
	Total Premium for the family is <b>Rs. 18</b> each member is co	1,135 when evered separately	<b>153,964.75</b> v policy	Total Premium for all members of the family is <b>Rs. 153,964.75</b> when they are covered under a single policy			Total Premium when policy is opted on floater basis is <b>Rs.</b> 146,522			
	Sum Insured availa individual is Rs. 50		Sum Insured 50,00,000	available for e	each family mer	nber is Rs.	Sum Insured o	f Rs. 50,00,0	000 available for	the entire family

# 2 A+ 2C

Age of the members insured	Coverage opted of covering each mer family separately in time)	mber of the	Coverage opted on Individual basis covering multiple members 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 entire family )			
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)
20	14,573	50,00,000	14,573	2185.95	12,387.05	50,00,000		NA		
19	14,573	50,00,000	14,573	2185.95	12,387.05	50,00,000	1	NA	1	50.00.000
1	7,982	50,00,000	7,982	1197.3	6,784.70	50,00,000	32,496	NA	32,496	50,00,000
1	7,982	50,00,000	7,982	1197.3	6,784.70	50,00,000	1	NA	1	
	Total Premium for the family is <b>Rs. 45</b> member is covered	<b>5,110</b> when each		Total Premium for all members of the family is <b>Rs. 38,343.50</b> when they are covered under a single policy			Total Premium <b>32,496</b>	n when polic	y is opted on flo	ater basis is <b>Rs.</b>
	Sum Insured availa individual is Rs. 50		Sum Insured 50,00,000	available for e	each family me	mber is Rs.	Sum Insured o	f Rs. 50,00,0	000 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 members 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 entire family )	

	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)
30	14,573	50,00,000	14,573	2185.95	12,387.05	50,00,000		NA		
25	14,573	50,00,000	14,573	2185.95	12,387.05	50,00,000	32,496	NA	32,496	50,00,000
3	7,982	50,00,000	7,982	1197.3	6,784.70	50,00,000	32,490	NA	32,490	30,00,000
2	7,982	50,00,000	7,982	1197.3	6,784.70	50,00,000		NA		
	Total Premium for all members of the family is <b>Rs. 45,110</b> when each member is covered separately  Total Premium for all members of the family is <b>Rs. 38,343.50</b> when they are covered under a single policy				Total Premium when policy is opted on floater basis is <b>Rs. 32,496</b>					
	Sum Insured availa individual is Rs. 50		Sum Insured 50,00,000	available for e	each family mer	mber is Rs.	Sum Insured of Rs. 50,00,000 available for the entire family			

Age of the members insured	Coverage opted or covering each mer family separately in time)	mber of the	Coverage opted on Individual basis covering multiple members 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 entire family )			
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)
40	17,866	50,00,000	17,866	2679.9	15,186.10	50,00,000		NA		
35	14,573	50,00,000	14,573	2185.95	12,387.05	50,00,000	20.042	NA	20.042	50.00.000
5	7,982	50,00,000	7,982	1197.3	6,784.70	50,00,000	39,042	NA	39,042	50,00,000
4	7,982	50,00,000	7,982	1197.3	6,784.70	50,00,000		NA		
	Total Premium for the family is <b>Rs. 48</b> member is covered	<b>3,403</b> when each	Total Premium for all members of the family is <b>Rs. 41,142.55</b> when they are covered under a single policy				Total Premium when policy is opted on floater basis is <b>Rs.</b> 39,042			ater basis is <b>Rs.</b>
	Sum Insured availa individual is Rs. 50		Sum Insured 50,00,000	available for e	each family mer	nber is Rs.	Sum Insured of Rs. 50,00,000 available for the entire family			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 members 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 entire family )

	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)
50	28,858	50,00,000	28,858	4328.7	24,529.30	50,00,000		NA		
45	17,866	50,00,000	17,866	2679.9	15,186.10	50,00,000	59,594	NA	59,594	50,00,000
15	7,982	50,00,000	7,982	1197.3	6,784.70	50,00,000	39,394	NA	39,394	30,00,000
10	7,982	50,00,000	7,982	1197.3	6,784.70	50,00,000		NA		
	Total Premium for all members of the family is <b>Rs.</b> Total Premium for all members of the family is <b>Rs.</b> 53284.80 when they are covered under a single policy				Total Premium when policy is opted on floater basis is <b>Rs. 59,594</b>					
	Sum Insured availa individual is Rs. 50		Sum Insured available for each family member is Rs. 50,00,000				Sum Insured of Rs. 50,00,000 available for the entire fam			

Age of the members insured	Coverage opted of covering each mental family separately in time)	mber of the	Coverage opted on Individual basis covering multiple members 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 entire family )			
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)
60	57,335	50,00,000	57,335	8600.25	48,734.75	50,00,000		NA		
55	43,183	50,00,000	43,183	6477.45	36,705.55	50,00,000	104 215	NA	104 215	50.00.000
20	14,573	50,00,000	14,573	2185.95	12,387.05	50,00,000	104,215	NA	104,215	50,00,000
15	7,982	50,00,000	7,982	1197.3	6,784.70	50,00,000		NA		
	Total Premium for the family is <b>Rs. 12</b> each member is co	<b>23,073</b> when	Total Premium for all members of the family is <b>Rs.</b> 104,612.05 when they are covered under a single policy			Total Premium when policy is opted on floater basis is <b>Rs.</b> 104,215			ater basis is <b>Rs.</b>	
	Sum Insured availa individual is Rs. 50		Sum Insured 50,00,000	available for e	each family me	mber is Rs.	Sum Insured of Rs. 50,00,000 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 members 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 entire family )
-------------------------------------	--	---	--

	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)
65	82,535	50,00,000	82,535	12380.25	70,154.75	50,00,000		NA		
60	57,335	50,00,000	57,335	8600.25	48,734.75	50,00,000	140,853	NA	140,853	50,00,000
23	14,573	50,00,000	14,573	2185.95	12,387.05	50,00,000	140,833	NA	140,833	30,00,000
20	14,573	50,00,000	14,573	2185.95	12,387.05	50,00,000		NA		
	Total Premium for the family is <b>Rs.16</b> member is covere	<b>9,016</b> when each			bers of the fam covered under	•	Total Premium when policy is opted on floater basis is Rs 140,853			
	Sum Insured availa individual is Rs. 50		Sum Insured 50,00,000	um Insured available for each family member is Rs.				f Rs. 50,00,0	000 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 members 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 entire family )				
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)	
70	98,600	50,00,000	98,600	14790	83,810.00	50,00,000		NA			
65	82,535	50,00,000	82,535	12380.25	70,154.75	50,00,000	460 700	NA	1.50 700	50.00.000	
23	14,573	50,00,000	14,573	2185.95	12,387.05	50,00,000	163,738	NA	163,738	50,00,000	
20	14,573	50,00,000	14,573	2185.95	12,387.05	50,00,000	1	NA	1		
	Total Premium for the family is <b>Rs.21</b> member is covere	10,281 when each		Total Premium for all members of the family is Rs. 178,738.35 when they are covered under a single				n when polic	y is opted on flo	ater basis is <b>Rs.</b>	
	Sum Insured available for each individual is Rs. 50,00,000			Sum Insured available for each family member is Rs. 50,00,000				Sum Insured of Rs. 50,00,000 available for the entire family			