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## **Annexure to CIS - Benefit Illustration**

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 Sum Insured and Policy Period.

2A

Age of the members insured	basis covering e			opted on Indivi nembers of the n Insured is av ily)	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.)	
20	265	5,00,000	265	39.75	225.25	5,00,000	NA	NA	NA	NA	
18	265	5,00,000	265	39.75	225.25	5,00,000		NA			
			<b>450.50</b> wh policy	hium for all men en they are cov ed available for	vered under a s	imily is <b>Rs.</b> single			ted on floater basis		
	individual is Rs.		Sum Insured available for each family member is Rs. 5,00,000								

basis covering e	basis covering each member of the family separately (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.)		
265	5,00,000	265	39.75	225.25	5,00,000	NA	NA	NA	NA		
265	5,00,000	265	39.75	225.25	5,00,000		NA	1			
the family is <b>Rs.</b> member is cove Sum Insured ava	<b>530</b> when each ared separately ailable for each	<b>450.50</b> wh policy Sum Insure	en they are cov ed available for	vered under a s	single						
	basis covering e the family sepa point in time) Premium (Rs.) 265 265 Total Premium the family is Rs. member is cove Sum Insured ava	the family separately (at a single point in time)Premium (Rs.)Sum Insured (Rs.)2655,00,000	basis covering each member of the family separately (at a single point in time)multiple n policy (Sur of the family of the familyPremium (Rs.)Sum Insured (Rs.)Premium (Rs.)2655,00,0002652655,00,0002652655,00,000265Total Premium for all members of the family is Rs. 530 when each member is covered separatelyTotal Premium policySum Insured available for eachSum Insured	basis covering each member of the family separately (at a single point in time)multiple members of the policy (Sum Insured is av of the family)Premium (Rs.)Sum Insured (Rs.)Premium (Rs.)Discount, if any2655,00,00026539.752655,00,00026539.75Total Premium for all members of the family is Rs. 530 when each member is covered separatelyTotal Premium for all members of policyTotal Premium for all members of policyTotal Premium for all members of policySum Insured available for eachSum Insured available for eachSum Insured available for	basis covering each member of the family separately (at a single point in time)multiple members of the family under a policy (Sum Insured is available for each of the family)Premium (Rs.)Sum Insured (Rs.)Premium (Rs.)Discount, if anyPremium after discount (Rs.)2655,00,00026539.75225.252655,00,00026539.75225.257otal Premium for all members of the family is Rs. 530 when each member is covered separatelyTotal Premium for all members of the family available for each policyTotal Premium for all members of the family is Rs. 530 when each member is covered separatelySum Insured available for each family member	basis covering each member of the family separately (at a single point in time)multiple members of the family under a single policy (Sum Insured is available for each member of the family)Premium (Rs.)Sum Insured (Rs.)Premium (Rs.)Premium (Rs.)Discount, if anyPremium after discount (Rs.)Sum Insured (Rs.)2655,00,00026539.75225.255,00,0002655,00,00026539.75225.255,00,0002655,00,00026539.75225.255,00,000Total Premium for all members of the family is Rs. 530 when each member is covered separatelyTotal Premium for all members of the family is Rs. 450.50 when they are covered under a single policySum Insured available for eachSum Insured available for eachSum Insured available for each family member isSum Insured available for each family member is	basis covering each member of the family separately (at a single point in time)multiple members of the family under a single policy (Sum Insured is available for each member of the family)insured (Only on the family)Premium (Rs.)Sum Insured (Rs.)Premium (Rs.)Discount, if anyPremium after discount (Rs.)Premium (Rs.)Premium of the family)Sum Insured (Rs.)Premium of the family)Premium anySum after discount (Rs.)Premium or Consolidated premium for all members of family (Rs.)Premium or Consolidated premium for all members of total Premium for all members of the family is Rs. 530 when each member is covered separately26539.75225.255,00,000NASum Insured available for eachTotal Premium for all members of the family is Rs. 530 when each member is covered separatelyTotal Premium for all members of the family member isTotal Premium with sum Insured available for each family member is	basis covering each member of the family separately (at a single point in time)multiple members of the family under a single policy (Sum Insured is available for each member of the family)insured (Only one sum insured is insured is available for each member of the family)Premium (Rs.) (Rs.)Sum Insured (Rs.)Premium (Rs.)Discount, if anyPremium after discount (Rs.)Sum Insured (Rs.)Premium or Consolidated premium for all members of family (Rs.)Floater Discount, if any2655,00,00026539.75225.255,00,000NANA2655,00,00026539.75225.255,00,000NANA2655,00,00026539.75225.255,00,000NANA7otal Premium for all members of the family is Rs. 530 when each member is covered separatelyTotal Premium for all members of the family is Rs. Sum Insured available for eachTotal Premium when policy is op sum Insured available for each family member isSum Insured of Rs available	basis covering each member of the family separately (at a single point in time) multiple members of the family under a single policy (Sum Insured is available for each member of the family) insured (Only one sum insured is available for enti- policy (Sum Insured is available for each member of the 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.)   265 5,00,000 265 39.75 225.25 5,00,000 NA NA   7 total Premium for all members of the family is Rs. 530 when each member is covered separately Total Premium for all members of the family is Rs. 450.50 when they are covered under a single policy Total Premium when policy is opted on floater basi Sum Insured available for each Total Premium when policy is opted on floater basi Sum Insured available for each family member is		

Age of the members insured	basis covering e	Coverage opted on Individual basis covering each member of the family separately (at a single point in time)		opted on Indiv nembers of the m Insured is av iily)	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.)	
40	265	5,00,000	265	39.75	225.25	5,00,000	NA	NA	NA	NA	
35	265	5,00,000	265	39.75	225.25			NA	-		
		ailable for each	Z05 39.75 Z25.25 5,00,000   Total Premium for all members of the family is Rs.   450.50 when they are covered under a single policy   Sum Insured available for each family member is Rs. 5,00,000						ted on floater basis		

## Saral Suraksha Bima, ManipalCigna UIN: MCIPAIP21622V012021

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)		multiple n	opted on Indiv nembers of the n Insured is ava nily)	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	265	5,00,000	265	39.75	225.25	5,00,000	NA	NA	NA	5,00,000	
45	265	5,00,000	265	39.75	225.25	5,00,000		NA			
		ailable for each	<b>450.50</b> wh policy	nium for all men ien they are cov ed available for 00	vered under a	single			ted on floater basis		

Age of the members insured	basis covering e	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	265	5,00,000	265	39.75	225.25	5,00,000	NA	NA	NA	5,00,000		
55	265	5,00,000	265	39.75	225.25	5,00,000		NA				
		ailable for each	<b>450.50</b> wh policy	nium for all mei en they are cov ed available for	vered under a s	single			ted on floater basis			

Age of the members insured	-	asis covering each member of he family separately (at a single oint in time) multiple members of the family under a single policy (Sum Insured is available for each member of the family)				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.)	
65	265	5,00,000	265	39.75	225.25	5,00,000	NA	NA	NA	5,00,000	
60	265	5,00,000	265	39.75	225.25	5,00,000		NA	1		
	the family is <b>Rs</b> member is cove Sum Insured av	ailable for each	<b>450.50</b> wh policy	nium for all me len they are cov ed available for	vered under a	single			ted on floater basis e for the entire fam		
	individual is Rs.	5,00,000	Rs. 5,00,00	00							

Saral Suraksha Bima, ManipalCigna UIN: MCIPAIP21622V012021

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



- Health Insurance

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 hily)	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.)	
70	265	5,00,000	265	39.75	225.25	5,00,000	NA	NA	NA	5,00,000	
65	265	5,00,000	265	39.75	225.25	5,00,000		NA			
		ailable for each	Total Premium for all members of the family is Rs.   450.50 when they are covered under a single policy   Sum Insured available for each family member is Rs. 5,00,000					ted on floater basis e for the entire fam			

Age of the members insured		d on Individual each member of rately (at a single	multiple n	opted on Indivi nembers of the m Insured is av iily)	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.)	
20	265	5,00,000	265	39.75	225.25	5,00,000	NA	NA	NA	NA	
19	265	5,00,000	265	39.75	225.25	5,00,000	-	NA			
6	265	5,00,000	265	39.75	225.25	5,00,000	-	NA			
5	265	5,00,000	265	39.75	225.25	5,00,000		NA			
		ailable for each	Total Premium for all members of the family is <b>Rs.</b> <b>901</b> when they are covered under a single policy						ted on floater basis e for the entire fam		

-	265	5,00,000	265	39.75	225.25	5,00,000		NA		
	Total Premium f	for all members of	Total Prem	nium for all me	mbers of the f	amily is <b>Rs.</b>	Total Premium wh	nen policy is opt	ted on floater basis	is <b>Rs.</b>
	the family is Rs.	<b>1,060</b> when each	<b>901</b> when	they are cover	ed under a sin	gle policy				
	member is cove	red separately					Sum Insured of Rs	available	e for the entire fam	ily
			Sum Insur	ed available for	r each family r	nember is				
	Sum Insured ava	ailable for each	Rs. 5,00,00	00						
	individual is Rs.	5,00,000								
Age of the	Coverage opted	on Individual	opted on Indiv	idual basis co	Coverage opted o	n family floate	r basis with overal	sum		
members	mbers basis covering each member of			nembers of the	e family under	a single		•	s available for entir	
members										
insured	-		policy (Su	m Insured is av	allable for ea	ch member				
	-		policy (Su of the fam		allable for ea	ch member				
	the family sepa				allable for ea	ch member				
	the family sepa point in time)	rately (at a single				ch member				
	the family sepa				Premium	ch member	Premium or	Floater	Premium after	Sum
	the family sepa point in time)	rately (at a single	of the fam	iily)		Sum Insured	Consolidated	Floater Discount, if	Premium after discount(Rs.)	Insured
	the family sepa point in time)	rately (at a single Sum Insured	of the fam Premium	ily) Discount, if	Premium after discount	Sum	Consolidated premium for all			
	the family sepa point in time)	rately (at a single Sum Insured	of the fam Premium	ily) Discount, if	Premium after	Sum Insured	Consolidated	Discount, if		Insured

## 2 A + 2 C

		, ,				, ,				
6	265	5,00,000	265	39.75	225.25	5,00,000		NA		
5	265	5,00,000	265	39.75	225.25	5,00,000		NA		
	Total Premium for all members o		Total Prem	nium for all mer	mbers of the fa	imily is <b>Rs.</b>	Total Premium whe	n policy is opt	ed on floater basis	is <b>Rs</b>
	the family is <b>Rs</b>	<b>. 1,060</b> when each	<b>901</b> when	they are covere	ed under a sing	le policy				
	member is cove	ered separately					Sum Insured of Rs.	available	e for the entire fami	ly
			Sum Insure	ed available for	each family m	ember is				
	Sum Insured av	ailable for each	Rs. 5,00,00	00						
	individual is Rs.	5,00,000								

225.25 5,00,000

225.25 5,00,000

39.75

39.75

family (Rs.)

NA

NA

NA

NA

Saral Suraksha Bima, ManipalCigna UIN: MCIPAIP21622V012021

5,00,000

5,00,000

265

265

30 25

265

265

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

NA



Age of the members insured	•	d on Individual each member of rately (at a single	multiple n	opted on Indiv nembers of the m Insured is av ily)	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.)	
40	265	5,00,000	265	39.75	225.25	5,00,000	NA	NA	NA	NA	
35	265	5,00,000	265	39.75	225.25	5,00,000		NA	1		
6	265	5,00,000	265	39.75	225.25	5,00,000		NA	1		
5	265	5,00,000	265	39.75	225.25	5,00,000		NA	1		
		ailable for each	Total Premium for all members of the family is <b>Rs.</b> <b>901</b> when they are covered under a single policy Sum Insured available for each family member is Rs. 5,00,000								

Age of the members insured	-	l on Individual each member of rately (at a single	multiple m	opted on Indiv nembers of the m Insured is av illy)	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	265	5,00,000	265	39.75	225.25	5,00,000	NA	NA	NA	NA	
45	265	5,00,000	265	39.75	225.25	5,00,000		NA			
15	265	5,00,000	265	39.75	225.25	5,00,000		NA			
10	265	5,00,000	265	39.75	225.25	5,00,000		NA			
		ailable for each	<b>901</b> when	hium for all men they are coverc ed available for 00	ed under a sing	gle policy			ted on floater basis e for the entire fam		

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	265	5,00,000	265	39.75	225.25	5,00,000	NA	NA	NA	NA
55	265	5,00,000	265	39.75	225.25	5,00,000		NA		
20	265	5,00,000	265	39.75	225.25	5,00,000		NA		
15	265	5,00,000	265	39.75	225.25	5,00,000		NA		
	Total Premium for all members of the family is <b>Rs. 1,060</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 <b>Rs.</b> <b>901</b> when they are covered under a single policy Sum Insured available for each family member is Rs. 5,00,000				Total Premium when policy is opted on floater basis is <b>Rs.</b> Sum Insured of Rs available for the entire family			

Saral Suraksha Bima, ManipalCigna UIN: MCIPAIP21622V012021

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

4



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	265	5,00,000	265	39.75	225.25	5,00,000	NA	NA	NA	NA
60	265	5,00,000	265	39.75	225.25	5,00,000		NA		
23	265	5,00,000	265	39.75	225.25	5,00,000		NA		
20	265	5,00,000	265	39.75	225.25	5,00,000		NA		
	Total Premium for all members of the family is <b>Rs. 1,060</b> when each member is covered separately Sum Insured available for each individual is Rs. 5,00,000		<b>901</b> when	nium for all me they are cover ed available for 00	ed under a sing	le policy	Total Premium when policy is opted on floater basis is <b>Rs.</b> Sum Insured of Rs 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	265	5,00,000	265	39.75	225.25	5,00,000	NA	NA	NA	NA	
65	265	5,00,000	265	39.75	225.25	5,00,000		NA	1		
23	265	5,00,000	265	39.75	225.25	5,00,000		NA			
20	265	5,00,000	265	39.75	225.25	5,00,000		NA			
	Total Premium for all members of the family is <b>Rs. 1,060</b> when each member is covered separately Sum Insured available for each individual is Rs. 5,00,000		<b>901</b> when	nium for all men they are covere ed available for 00	ed under a sinរ្	gle policy		Fotal Premium when policy is opted on floater basis is <b>Rs.</b>			

Saral Suraksha Bima, ManipalCigna UIN: MCIPAIP21622V012021

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