## Annexure to Prospectus - 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.

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.)	
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 the family is <b>Rs.</b> member is cove Sum Insured av individual is Rs.	Total Premium for all members of the family is <b>Rs.</b> <b>17,362.1</b> when they are covered under a single policy Sum Insured available for each family member is Rs. 50,00,000				13,835		ted on floater basis			

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	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 m the family is <b>Rs. 20,426</b> member is covered sep Sum Insured available f individual is Rs. 50,00,0		<b>17,362.1</b> v policy	nium for all me when they are o ed available for 000	covered under	a single	13,835		ted on floater basis ailable for the entir		

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.)	
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			
		ailable for each	<b>17,972.4</b> v policy	nium for all me when they are o ed available for	covered under	r a single	16,167		ted on floater basis ailable for the entir		

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## ManipalCigna Lifetime Health UIN: MCIHLIP21559V012021

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	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		NA			
	Total Premium for all members the family is <b>Rs. 28,187</b> when ea member is covered separately Sum Insured available for each		<b>Rs.23,958</b> . policy	nium for all me <b>95</b> when they	are covered u	nder a single	Rs.29,564		ted on floater basi ailable for the entir		
	individual is Rs. 50,00,000		Sum Insured available for each family member is Rs. 50,00,000								

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	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		NA	1			
	Total Premium for all members of the family is <b>Rs.50,587</b> when each member is covered separately			nium for all me <b>95</b> when they								
		Sum Insured available for each individual is Rs. 5,00,000		Sum Insured available for each family member is Rs. 5,00,000			Sum insured of R	s. 5,00,000 avai	lable for the entire	Tamily		

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	63,289	NA	63,289	50,00,000	
60	28,831	50,00,000	28,831	4,324.65	24,506.35	50,00,000		NA	1		
	Total Premium for all members of the family is <b>Rs.65,544</b> when each member is covered separately			nium for all me vhen they are o		•	<ul> <li>Total Premium when policy is opted on floater basis is Rs.</li> <li>63,289</li> <li>Sum Insured of Rs. 50,00,000 available for the entire family</li> </ul>				
	Sum Insured available for each individual is Rs. 50,00,000		Sum Insured available for each family member is 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.)
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 Pren	nium for all me	mbers of the f	amily is <b>Rs.</b>	Total Premium when policy is o	pted on floater basis	is <b>Rs.</b>
	the family is Rs.			when they are	covered unde	r a single	68,893		
	member is cove	red separately	policy						
							Sum Insured of Rs. 50,00,000 a	vailable for the entire	family
	Sum Insured available for each		Sum Insured available for each family member is			nember is			
	individual is Rs.	50,00,000	Rs. 50,00,	000					

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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.)		
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			
1	6,464	50,00,000	6,464	969.60	5,494.40	50,00,000		NA	1			
1	6,464	50,00,000	6,464	969.60	5,494.40	50,00,000		NA	1			
	Total Premium the family is <b>Rs</b> . member is cove	<b>28,350.9</b> v policy	hium for all me when they are o ed available fo	covered under	r a single	Total Premium when policy is opted on floater basis is <b>Rs.</b> <b>24,165</b> Sum Insured of Rs. 50,00,000 available for the entire family						
	individual is Rs.		Sum Insured available for each family member is 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.)	
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	1	NA			
2	6,464	50,00,000	6,464	969.60	5,494.40	50,00,000	1	NA			
		ailable for each	Total Premium for all members of the family is <b>Rs.</b> <b>28,350.9</b> when they are covered under a single policy Sum Insured available for each family member is Rs. 50,00,000								

Age of the	Coverage opted on Individual	Coverage opted on Individual basis covering	Coverage opted on family floater basis with overall sum
members	basis covering each member of	multiple members of the family under a single	insured (Only one sum insured is available for entire family )
insured	the family separately (at a single	policy (Sum Insured is available for each member	
	point in time)	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.)	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		
		for all members of		nium for all me		•		nen policy is op	ted on floater basis	s is
	the family is <b>Rs.</b> member is cove	<b>34,072</b> when each ered separately	<b>28,961.20</b> when they are covered under a single policy			Rs.27,300				

			Sum Insured of Rs. 50,00,000 available for the entire family
	Sum Insured available 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	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	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	family is <b>Rs.</b>	Total Premium w	hen policy is op	ted on floater basis	s is <b>Rs.</b>
	the family is <b>Rs</b> .	.41,115 when each	34,947.75	when they are	covered unde	er a single	41,665			
	member is cove	ered separately	policy							
						Sum Insured of R	s. 50,00,000 ava	ailable for the entir	e family	
	Sum Insured av	ailable for each	Sum Insur	ed available fo	r each family r	nember is				
	individual is Rs.	50,00,000	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)		multiple n	opted on Indiv nembers of the m Insured is av nily)	e family under	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.)
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	1	NA		
15	6,464	50,00,000	6,464	969.60	5,494.40	50,00,000	1	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 basi	s is <b>Rs.</b>
	the family is <b>Rs</b> .	.67,264 when each	57,174.40	when they are	covered unde	er a single	63 <i>,</i> 893			
	member is cove	ered separately	policy							
	Sum Insured available for each individual is Rs. 50,00,000					Sum Insured of R	s. 50,00,000 ava	ailable for the entir	e family	
		ailable for each	Sum Insured available for each family member is							
		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.)	
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	1		
20	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 <b>Rs.85,970</b> when each member is covered separately Sum Insured available for each individual is Rs. 50,00,000		Total Premium for all members of the family <b>is Rs.</b> <b>73,074.50</b> when they are covered under a single policy Sum Insured available for each family member is Rs. 50,00,000				77,593		ted on floater basis ailable for the entir		

# ManipalCigna Lifetime Health UIN: MCIHLIP21559V012021

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 the family is <b>Rs.97,099</b> when each		Total Premium for all members of the family is Rs. 82,534.15 when they are covered under a single				Total Premium when policy is opted on floater basis is Rs. <b>83,482</b>			
	member is covered separately Sum Insured available for each individual is Rs. 50,00,000		policy Sum Insur Rs. 50,00,0	ired available for each family member is ),000			Sum Insured of R	s. 50,00,000 ava	ailable for the entir	e family

# Annexure to Prospectus - 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.

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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 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	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. 2</b> 9 member is covere	Total Premium for all members of the family is <b>Rs.</b> <b>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> <b>19,617</b>					

Sum Insured available for each	Sum Insured available for each family member is Rs.	Sum Insured of Rs. 50,00,000 available for the entire family
individual is Rs. 50,00,000	50,00,000	Sum insured of Ks. 50,00,000 available for the entire failing

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 )
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## ManipalCigna Lifetime Health UIN: MCIHLIP21559V012021

	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	19,617	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 all members of the family is <b>Rs. 29,146</b> when each member is covered separatelyTotal Premium for all members of the family is <b>24,771.10</b> when they are covered under a single policy			•	Total Premium when policy is opted on floater basis <b>19,617</b>			ater basis is <b>Rs.</b>		
	Sum Insured available for each individual is Rs. 50,00,000Sum Insured available for each family member is Rs. 50,00,000				s. Sum Insured of Rs. 50,00,000 available for the entire fami					

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.)	
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	25,356	NA	25,356	50,00,000	
	Total Premium for all members of the family is <b>Rs. 32,439</b> when each member is covered separately Sum Insured available for each			Total Premium for all members of the family <b>is Rs.</b> <b>27,573.15</b> when they are covered under a single policy Sum Insured available for each family member is Rs.				Total Premium when policy is opted on floater basis is <b>Rs.</b> 23,356			
	individual is Rs. 50		50,00,000				Sum Insured o	f Rs. 50,00,0	00 available for	the entire family	

Age of	Coverage opted on Individual basis	Coverage opted on Individual basis covering	Coverage opted on family floater basis with overall sum
the	covering each member of the	multiple members of the family under a single	insured (Only one sum insured is available for entire
members	family separately (at a single point	policy(Sum Insured is available for each member of	family )
insured	in time)	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.)	Sum Insured (Rs.)		
50	28,858	50,00,000	28,858	4328.7	24,529.30	50,00,000	44,931	NA	44,931	50,00,000		

45	17,866	50,00,000	17,866	2679.9	15,186.10	50,00,000	N	IA		
	the family is <b>Rs.</b>	Total Premium for all members of the family is <b>Rs. 46,724</b> when each member is covered separately		Total Premium for all members of the family is <b>Rs.</b> <b>39,715.40</b> when they are covered under a single policy				hen polio	cy is opted on flo	oater basis is <b>Rs.</b>
		Sum Insured available for each individual is Rs. 50,00,000		ed available fo	r each family me	ember is Rs.	Sum Insured of R	s. 50,00,	000 available fo	r the entire family

Age of the members insured	e covering each member of the family separately (at a single point			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.) (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	87,555	NA	87,555	5,00,000		
	Total Premium for the family is <b>Rs. 10</b> each member is co	00,518 when	Total Premium for all members of the family is <b>Rs.</b> <b>85,440.30</b> when they are covered under a single policy				Total Premium when policy is opted on floater basis is <b>Rs.</b> <b>87,555</b>					
	Sum Insured availa individual is Rs. 5,0		Sum Insured 5,00,000	available for e	each family mei	nber is Rs.	S. Sum Insured of Rs. 5,00,000 available for the entire			he entire family		

Age of the members insured	Coverage opted or covering each mer family separately in time)	mber of the	multiple members of the 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.)	

65 60	82,535 57,335	50,00,000 50,00,000	82,535 57,335	12380.25 8600.25	70,154.75 48,734.75	50,00,000 50,00,000	123,953	NA NA	123,953	50,00,000
	Total Premium for the family is <b>Rs.139</b> member is covered	<b>9,870</b> when each			bers of the fam covered under	•	Total Premium <b>123,953</b>	when polic	y 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 o	f Rs. 50,00,0	00 available for	the entire family	

ManipalCigna Lifetime Health UIN: MCIHLIP21559V012021

Age of the members insured	Coverage opted o covering each me family separately 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	14,790	83,810.00	50,00,000		NA		
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	<b>81,135</b> when	Total Premium for all members of the family is <b>Rs.</b> <b>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> <b>146,522</b>			
	Sum Insured availa individual is Rs. 50		Sum Insured 50,00,000	l available for e	each family member is Rs. Sum Insured of Rs. 50,00,000 available for the entit				the entire family	

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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 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	22.400	NA	22.400	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		NA		
	the family is Rs. 45	Premium for all members of mily is <b>Rs. 45,110</b> when each per is covered separately mily is <b>Rs. 45</b> ,110 when each policy			Total Premium <b>32,496</b>	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

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 )
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	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	52,490	NA	52,490	50,00,000
2	7,982	50,00,000	7,982	1197.3	6,784.70	50,00,000		NA		
	Total Premium for the family is <b>Rs. 45</b> member is covered	<b>5,110</b> when each			bers of the fam overed under a	•	Total Premium when policy is opted on floater basis is <b>Rs.</b> <b>32,496</b>			
	Sum Insured availa individual is Rs. 50	Sum Insured 50,00,000	available for e	each family mer	nber is Rs.	r is Rs. Sum Insured of Rs. 50,00,000 available for the enti 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.)
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	1	NA		
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 all members of the family is <b>Rs. 48,403</b> when each member is covered separately		Total Premium for all members of the family is <b>Rs.</b> <b>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> <b>39,042</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			

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 )
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	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	59,594	NA	59,594		
10	7,982	50,00,000	7,982	1197.3	6,784.70	50,00,000		NA			
	Total Premium for the family is <b>Rs.62</b> member is covered	,688 when each			bers of the fam overed under a	•	Total Premium when policy is opted on floater basis is <b>Rs.</b> <b>59,594</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 famil			

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	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		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		
15	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. 123,073</b> when each member is covered separately		Total Premium for all members of the family is <b>Rs.</b> <b>104,612.05</b> when they are covered under a single policy				Total Premium when policy is opted on floater basis is <b>Rs.</b> <b>104,215</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 member 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 )
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	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	140,853	50,00,000
60	57,335	50,00,000	57,335	8600.25	48,734.75	50,00,000	140,853	NA		
23	14,573	50,00,000	14,573	2185.95	12,387.05	50,00,000		NA		
20	14,573	50,00,000	14,573	2185.95	12,387.05	50,00,000		NA		
	Total Premium for all members of the family is <b>Rs.169,016</b> when each member is covered separately		Total Premium for all members of the family <b>is Rs.</b> <b>143,663.60</b> when they are covered under a single policy				Total Premium when policy is opted on floater basis is Rs. <b>140,853</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 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		NA	- 163,738 -	50,00,000	
23	14,573	50,00,000	14,573	2185.95	12,387.05	50,00,000	163,738	NA			
20	14,573	50,00,000	14,573	2185.95	12,387.05	50,00,000		NA			
	Total Premium for all members of the family is <b>Rs.210,281</b> when each member is covered separately		Total Premium for all members of the family <b>is Rs.</b> <b>178,738.35</b> when they are covered under a single policy				Total Premium when policy is opted on floater basis is <b>Rs.</b> <b>163,738</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			