Annexure to Prospectus - 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 Sum Insured, Age, Policy Type, Number of members covered and Gender. 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	7,014	5,00,000	7,014	1052.1	5,354.15	5,00,000	7,116	NA	7,116	5,00,000	
18	7,014	5,00,000	7,014	1052.1	5,961.90	5,00,000		NA			
		ailable for each	Total Premium for all members of the family is Rs.						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	6,299	5,00,000	6,299	944.85	5,354.15	5,00,000	9,173	NA	9,173	5,00,000	
25	7,014	5,00,000	7,014	1052.1	5,961.90	5,00,000		NA			
		ailable for each	Total Premium for all members of the family is Rs. 11,316.05 when they are covered under a single policy Sum Insured available for each family member is Rs. 5,00,000					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.)	
40	6,130	5,00,000	6,130	919.5	5210.50	5,00,000	8,308	NA	8,308	5,00,000	
35	6,299	5,00,000	6,299	944.85	5354.15	5,00,000		NA			
		ailable for each	Total Premium for all members of the family is Rs. 10,564.65 when they are covered under a single policy Sum Insured available for each family member is Rs. 5,00,000					. , .	ted on floater basi lable for the entire	-	

Arogya Sanjeevani Policy, ManipalCigna UIN: MCIHLIP20156V011920

Note: Premium rates specified in the above illustration shall be standard premium rates without considering any loading. Also, the premium rates shall be exclusive of taxes applicable.



Age of the members insured	Coverage opted on Individual basis covering each member of the family separately (at a single point in time)		Coverage opted on Individual basis covering multiple 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	8,743	5,00,000	8,743	1311.45	7431.55	5,00,000	12,761	NA	12,761	5,00,000	
45	6,130	5,00,000	6,130	919.5	5210.50	5,00,000		NA			
		ailable for each	Total Premium for all members of the family is Rs.12,642.05 when they are covered under a single policy Sum Insured available for each family member is Rs. 5,00,000				Rs.12,761	. , .	ted on floater basis		

basis covering e	each member of	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.)	
14,775	5,00,000	14,775	2216.25	12558.75	5,00,000	23,019	NA	23,019	5,00,000	
11,541	5,00,000	11,541	1731.15	9809.85	5,00,000		NA			
the family is Rs. member is cove Sum Insured ava	26,316 when each ered separately ailable for each	Total Premium for all members of the family is Rs.22,368.60 when they are covered under a single policy Sum Insured available for each family member is				Rs.23,019				
	basis covering e the family sepa point in time) Premium (Rs.) 14,775 11,541 Total Premium the family is Rs. member is cove Sum Insured av	Premium (Rs.) Sum Insured (Rs.) 14,775 5,00,000	basis covering each member of the family separately (at a single point in time)multiple m policy (Sur of the famPremium (Rs.)Sum Insured (Rs.)Premium (Rs.)Premium (Rs.)14,7755,00,00014,77511,5415,00,00011,541Total Premium for all members of the family is Rs.26,316 when each member is covered separatelyTotal Premi Rs.22,368 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 an of the family)Premium (Rs.)Sum Insured (Rs.)Premium (Rs.)Discount, if any14,7755,00,00014,7752216.2511,5415,00,00011,5411731.15Total Premium for all members of the family is Rs.26,316 when each member is covered separatelyTotal Premium for all me separatelyTotal Premium for all me separatelySum 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 policy (Sum Insured is available for ear of the family)Premium (Rs.)Sum Insured (Rs.)Premium (Rs.)Discount, if anyPremium after discount (Rs.)14,7755,00,00014,7752216.2512558.7511,5415,00,00011,5411731.159809.85Total Premium for all members of the family is Rs.26,316 when each member is covered separatelyTotal Premium for all members of the family for each family is Sum Insured available for eachSum Insured available for each family is Sum Insured available for each	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.)Discount, if anyPremium after discount (Rs.)Sum Insured (Rs.)14,7755,00,00014,7752216.2512558.755,00,00011,5415,00,00011,5411731.159809.855,00,000Total Premium for all members of the family is Rs.26,316 when each member is covered separatelyTotal Premium for all members of the family is Rs.26,316 when each member is covered separatelySum 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 of policy (Sum Insured is available for each member of the family)Premium (Rs.) (Rs.)Sum Insured (Rs.)Premium (Rs.)Discount, if anyPremium after discount (Rs.)Premium of (Rs.)Premium of anySum after discount (Rs.)Premium or Consolidated premium for all members of family (Rs.)14,7755,00,00014,7752216.2512558.755,00,00023,01911,5411731.159809.855,00,000Total Premium for all members of the family is Rs.22,368.60 when they are covered under a single policyTotal Premium will Rs.23,019Total Premium or sum Insured available for eachTotal Premium or sum Insured available for each family member isTotal Premium of Rs.23,019	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 i insured is available for each member policy (Sum Insured is available for each member of the family)insured (Only one sum insured i insured i premium or Consolidated premium for all members of family (Rs.)Premium (Rs.)Sum after discount (Rs.)Premium after discount (Rs.)Premium or Consolidated premium for all members of family (Rs.)Floater Discount, if any14,7755,00,00014,7752216.2512558.755,00,00023,019NA11,5415,00,00011,5411731.159809.855,00,000Total Premium when policy is op Rs.22,368.60 when they are covered under a single policyTotal Premium when policy is op Rs.23,019Total Premium when policy is op Rs.23,019Sum Insured available for eachSum Insured available for each family member isSum Insured of Rs. 5,00,000 avai	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.) 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.) 14,775 5,00,000 14,775 2216.25 12558.75 5,00,000 23,019 NA 23,019 11,541 5,00,000 11,541 1731.15 9809.85 5,00,000 Total Premium for all members of the family is Rs.26,316 when each member is covered separately Total Premium for all members of the family is Rs.22,368.60 when they are covered under a single policy Total Premium when policy is opted on floater basi Rs.23,019 Total Premium when policy is opted on floater basi Rs.23,019 Sum Insured available for each Sum Insured available for each family member is Sum Insured of Rs. 5,00,000 available for the entire	

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	19,542	5,00,000	19,542	2931.3	16610.70	5,00,000	30,231	NA	30,231	5,00,000	
60	14,775	5,00,000	14,775	2216.25	12558.75	5,00,000		NA	1		
	Total Premium	for all members of	Total Prem	nium for all me	mbers of the	family is Rs.	Total Premium wl	hen policy is op	ted on floater basi	s is Rs.	
	the family is Rs .	.34,317 when each	29,169.45	when they are	covered und	er a single	30,231				
	member is cove	ered separately	policy								
							Sum Insured of Rs. 5,00,000 available for the entire family				
	Sum Insured av	Sum Insured available for each		Sum Insured available for each family member is							
	individual is Rs.	5,00,000	Rs. 5,00,000								

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Age of the members insured	-	l on Individual each member of rately (at a single	of multiple members of the family under a single in					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	7,014	5,00,000	7,014	1052.1	5961.90	5,00,000	11,606	NA	11,606	5,00,000	
19	7,014	5,00,000	7,014	1052.1	5961.90	5,00,000		NA			
1	3,373	5,00,000	3,373	505.95	2867.05	5,00,000	7	NA			
1	3,373	5,00,000	3,373	505.95	2867.05	5,00,000		NA			
	Total Premium the family is Rs. member is cove Sum Insured avaindividual is Rs.	Total Premium for all members of the family is Rs. 17,657.90 when they are covered under a single policy Sum Insured available for each family member is				11,606		ted on floater basis lable for the entire			

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	6,299	5,00,000	6,299	944.85	5,354	5,00,000	13,662	NA	13,662	5,00,000	
25	7,014	5,00,000	7,014	1052.1	5,962	5,00,000		NA			
3	3,373	5,00,000	3,373	505.95	2,867	5,00,000		NA			
2	3,373	5,00,000	3,373	505.95	2,867	5,00,000	-	NA	1		
	Total Premium for all members of the family is Rs.20,059 when each member is covered separately			hium for all me when they are		family is Rs.	Total Premium wi 13,662	hen policy is op	ted on floater basis	s is Rs.	
	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 Rs. 5,00,000 available for the entire family				

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	6,130	5,00,000	6,130	919.5	5210.50	5,00,000	12,989	NA	12,989	5,00,000	
35	6,299	5,00,000	6,299	944.85	5354.15	5,00,000		NA	-		
5	3,373	5,00,000	3,373	505.95	2867.05	5,00,000		NA	-		
4	3,373	5,00,000	3,373	505.95	2867.05	5,00,000		NA	-		
	the family is Rs.	Total Premium for all members of the family is Rs.19,175 when each member is covered separately		Total Premium for all members of the family is Rs. 16,298.75 when they are covered under a single policy				Total Premium when policy is opted on floater basis is Rs.12,989			
							Sum Insured of Rs	. 5,00,000 avai	able for the entire	family	

Sum Insured available for each	Sum Insured available for each family member is
individual is Rs. 5,00,000	Rs. 5,00,000

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	8,743	5,00,000	8,743	1311.45	7431.55	5,00,000	18,275	NA	18,275	5,00,000	
45	6,130	5,00,000	6,130	919.5	5210.50	5,00,000		NA			
15	3,373	5,00,000	3,373	505.95	2867.05	5,00,000		NA			
10	3,373	5,00,000	3,373	505.95	2867.05	5,00,000		NA			
	the family is Rs .	Total Premium for all members of the family is Rs.21,619 when each member is covered separately		Total Premium for all members of the family is Rs. 18,376.15 when they are covered under a single policy					ted on floater basis		
	Sum Insured available for each individual is Rs. 5,00,000			ed available fo)0	r each family	member is				,	

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	14,775	5,00,000	14,775	2216.25	12,558.75	5,00,000	31,202	NA	31,202	5,00,000
55	11,541	5,00,000	11,541	1731.15	9,809.85	5,00,000		NA		
20	7,014	5,00,000	7,014	1052.1	5,961.90	5,00,000	7	NA		
15	3,373	5,00,000	3,373	505.95	2,867.05	5,00,000	7	NA		
	Total Premium for all members of the family is Rs.36,703 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. 31,197.55 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 Rs. 31,202 Sum Insured of Rs. 5,00,000 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	19,542	5,00,000	19,542	2931.3	16610.70	5,00,000	38,948	NA	38,948	5,00,000
60	14,775	5,00,000	14,775	2216.25	12558.75	5,00,000	7	NA		
23	7,014	5,00,000	7,014	1052.1	5961.90	5,00,000	7	NA		
20	7,014	5,00,000	7,014	1052.1	5961.90	5,00,000	7	NA		
	Total Premium for all members of the family is Rs.48,345 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. 41,093.25 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 Rs. 38,948 Sum Insured of Rs. 5,00,000 available for the entire family			

