# Annexure to Customer Information Sheet - Benefit Illustration ProHealth Prime - Active Plan

Manipal Cigna

## 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.
- Zone 1 rates are considered
- Premium rates are rounded off to the nearest integer value
- The premium rates are for the mandatory base covers in each variant

# **2A**

Age of the Insured Member	Coverage opted on Individual basis covering each member of the family separately (at a single point in time)		Coverage opted on Individual basis covering multiple member of the family under a single policy (Sum insured is available for each member of the family)				Coverage opted on family floater basis with overall Sum Insured (Only one Sum Insured is available for the entire family)			
	Premium (₹)	Sum Insured (₹)	Premium (₹)	Discount, if any (%)	Premium after discount (₹)	Sum Insured (₹)	Premium or consolidated premium for all members of family (₹)	Floater discount, if any	Premium after discount (₹)	Sum Insured (₹)
20	₹ 11,284	₹ 5,00,000	₹ 11,284	0%	₹ 11,284	₹ 5,00,000	NA	NA	NA	NA
18	₹ 11,137	₹ 5,00,000	₹ 11,137	0%	₹ 11,137	₹ 5,00,000		NA	1	
	Total Premium for all members of the family is Rs. 22,421, when each member is covered separately. Sum insured available for each individual is ₹ 5 Lacs.		Total Premium for all members of the family is ₹ 22,421, when they are covered under a single policy. Sum insured available for each individual is ₹ 5 Lacs				Active plan does not offer a family floater option.			

Age of the Insured Member	Coverage opted on Individual basis covering each member of the family separately (at a single point in time)		Coverage opted on Individual basis covering multiple member of the family under a single policy (Sum insured is available for each member of the family)				Coverage opted on family floater basis with overall Sum Insured (Only one Sum Insured is available for the entire family)			
	Premium (₹)	Sum Insured (₹)	Premium (₹)	Discount, if any (%)	Premium after discount (₹)	Sum Insured (₹)	Premium or consolidated premium for all members of family (₹)	Floater discount, if any	Premium after discount (₹)	Sum Insured (₹)
30	₹ 12,289	₹ 5,00,000	₹ 12,289	0%	₹ 12,289	₹ 5,00,000	NA	NA	NA	NA
25	₹ 11,663	₹ 5,00,000	₹ 11,663	0%	₹ 11,663	₹ 5,00,000		NA		
	Total Premium for all members of the family is ₹ 23,952, when each member is covered separately. Sum insured available for each individual is ₹ 5 Lacs.		₹ 11,663 0% ₹ 11,663 ₹ 5,00,000   Total Premium for all members of the family is   ₹ 23,952, when they are covered under a single policy.   Sum insured available for each individual is ₹ 5 Lacs.				Active plan does not offer a family floater option.			

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Age of Coverage opted on Coverage opted on Individual basis covering Coverage opted on family floater basis with overall Individual basis covering the multiple member of the family under a single Sum Insured (Only one Sum Insured is available for Insured each member of the policy (Sum insured is available for each member the entire family) Member family separately (at a of the family) single point in time) Premium (₹) Sum Premium Discount, if Premium Sum Insured Premium or Floater Premium Sum Insured Insured (₹) (₹) any (%) after consolidated discount, after (₹) (₹) discount premium for if any discount (₹) all members (₹) of family (₹) 40 0% NA ₹14,005 ₹5,00,000 ₹14,005 ₹5,00,000 NA ₹14,005 NA NA 35 ₹13,118 ₹5,00,000 ₹13,118 0% ₹13,118 ₹5,00,000 NA TTotal Premium for all Total Premium for all members of the family is ₹ Active plan does not offer a family floater option. members of the family 27,123, when they are covered under a single policy. is ₹ 27,123, when each member is covered Sum insured available for each individual is ₹ 5 Lacs. separately. Sum insured available for each individual is ₹ 5 Lacs.

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Age of the Insured Member	Coverage opted on Individual basis covering each member of the family separately (at a single point in time)		Coverage opted on Individual basis covering multiple member of the family under a single policy (Sum insured is available for each member of the family)				Coverage opted on family floater basis with overall Sum Insured (Only one Sum Insured is available for the entire family)			
	Premium (₹)	Sum Insured (₹)	Premium (₹)	Discount, if any (%)	Premium after discount (₹)	Sum Insured (₹)	Premium or consolidated premium for all members of family (₹)	Floater discount, if any	Premium after discount (₹)	Sum Insured (₹)
50	₹21,522	₹5,00,000	₹21,522	0%	₹21,522	₹5,00,000		NA	NA	NA
45	₹16,805	₹5,00,000	₹16,805	0%	₹16,805	₹5,00,000	NA	NA		
	Total Premiur members of t is ₹ 38,327, member is co separately. Sum insured	um for all men hen they are c d available for	overed under	Active plan does not offer a family floater option.						
	each individu	al is ₹5 Lacs.								
the Insured	Coverage op	oted on asis covering er of the ately (at a	multiple m	opted on Indiv ember of the s m insured is a ly)	family under	a single	Coverage opt Sum Insured the entire fam	(Only one S		
Age of the Insured Member	Coverage op Individual ba each membe family separ	oted on asis covering er of the ately (at a	multiple m policy (Sur	ember of the t n insured is a	family under	a single	Sum Insured	(Only one S		
the Insured	Coverage op Individual ba each membe family separ single point	oted on asis covering er of the ately (at a in time) Sum	multiple m policy (Sur of the fami Premium	ember of the minsured is a ly)	family under vailable for o Premium after discount	a single each member Sum Insured	Sum Insured the entire fam Premium or consolidated premium for all members of family (₹)	(Only one S ily) Floater discount,	Premium after discount	s available for
the Insured Member	Coverage op Individual ba each membe family separ single point Premium (₹)	oted on asis covering er of the ately (at a in time) Sum Insured (₹)	multiple m policy (Sur of the fami Premium (₹)	ember of the minsured is a ly)	family under vailable for o Premium after discount (₹)	a single each member Sum Insured ((₹)	Sum Insured the entire fam Premium or consolidated premium for all members	(Only one S ily) Floater discount, if any	Premium after discount (₹)	Sum Insured (₹)

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Age of Coverage opted on Coverage opted on Individual basis covering Coverage opted on family floater basis with overall Individual basis covering multiple member of the family under a single the Sum Insured (Only one Sum Insured is available for Insured each member of the policy (Sum insured is available for each member the entire family) Member family separately (at a of the family) single point in time) Discount, if Sum Insured Premium (₹) Sum Premium Premium Sum Insured Premium or Floater Premium Insured (₹) any (%) after consolidated discount, after (₹) (₹) (₹) discount premium for if any discount all members (₹) (₹) of family (₹) 65 ₹42,053 ₹5,00,000 ₹42,053 0% ₹42,053 ₹5,00,000 NA NA NA NA 60 ₹31.748 ₹5.00.000 ₹31.748 0% ₹31.748 ₹5.00.000 NA Active plan does not offer a family floater option. Total Premium for all Total Premium for all members of the family is ₹ members of the family 73,801, when they are covered under a single policy. is ₹ 73,801, when each member is covered Sum insured available for each individual is ₹ 5 Lacs. separately. Sum insured available for each individual is ₹ 5 Lacs. Age of Coverage opted on Coverage opted on Individual basis covering Coverage opted on family floater basis with overall Individual basis covering multiple member of the family under a single Sum Insured (Only one Sum Insured is available for the Insured each member of the policy (Sum insured is available for each member the entire family) family separately (at a of the family) Member single point in time) Premium Premium or Sum Insured Premium (₹) Premium Discount, if Sum Insured Floater Premium Sum Insured (₹) (₹) any (%) after (₹) consolidated discount. after (₹) discount premium for if any discount (₹) (₹) all members of family (₹) 70 ₹ 52,896 ₹ 5,00,000 0% ₹ 5,00,000 NA NA ₹ 52,896 ₹ 52,896 NA NA 65 ₹ 42.053 ₹ 5,00,000 ₹ 42.053 0% ₹ 42,053 ₹ 5,00,000 NA Total Premium for all Total Premium for all members of the family is ₹ Active plan does not offer a family floater option. members of the family 94,949, when they are covered under a single policy. is ₹94,949, when each member is covered Sum insured available for each individual is (₹). 5 separately. Lacs. Sum insured available for each individual is (₹). 5 Lacs

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Age of the members insured	Coverage opted on Individual basis covering each member of the family separately (at a single point in time)		Coverage opted on Individual basis covering multiple member of the family under a single policy (Sum insured is available for each member of the family)				Coverage opted on family floater basis with overall Sum Insured (Only one Sum Insured is available for the entire family)			
	Premium (₹)	Sum Insured (₹)	Premium (₹)	Discount, if any (%)	Premium after discount (₹)	Sum Insured (₹)	Premium or Consolidated premium for all members of family (₹)	Floater discount, if any	Premium after discount (₹)	Sum Insured (₹)
20	₹ 11,284	₹ 5,00,000	₹ 11,284	0%	₹ 11,284	₹ 5,00,000		NA	NA	NA
19	₹ 11,210	₹ 5,00,000	₹ 11,210	0%	₹ 11,210	₹ 5,00,000	NA	NA		
1	₹ 9,975	₹ 5,00,000	₹ 9,975	0%	₹ 9,975	₹ 5,00,000		NA		
1	₹ 9,975	₹ 5,00,000	₹ 9,975	0%	₹ 9,975	₹ 5,00,000		NA		
	Total Premium for all members of the family is ₹ 42,444, when each member is covered separately. Sum insured available for each individual is ₹ 5 Lacs.		Total Premium for all members of the family is ₹ 42,444, when they are covered under a single policy. Sum insured available for each individual is ₹ 5 Lacs.				Active plan does not offer a family floater option.			

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Coverage opted on Coverage opted on Individual basis covering Coverage opted on family floater basis with overall Aae of the multiple member of the family under a single Individual basis covering Sum Insured (Only one Sum Insured is available for members each member of the policy (Sum insured is available for each the entire family) member of the family) insured family separately (at a single point in time) Premium Premium Sum Insured Premium Discount. Premium Sum Premium or Floater Sum Insured (₹) (₹) (₹) if any (%) after Insured (₹) Consolidated discount. after (₹) discount premium for discount if anv (₹) all members of (₹) family (₹) ₹ 12,289 ₹5,00,000 0% 30 ₹12,289 ₹ 12,289 ₹5,00,000 NA 25 ₹ 11,663 ₹5,00,000 ₹ 11,663 0% ₹ 11.663 ₹5.00.000 NA NA NA NA 3 ₹10,104 ₹5,00,000 ₹10,104 0% ₹10,104 ₹5,00,000 NA 2 ₹ 10,039 ₹5,00,000 ₹10,039 0% ₹10,039 ₹5,00,000 NA Total Premium for all members of the family is Total Premium for all Active plan does not offer a family floater option. members of the family ₹44,095, when they are covered under a single is ₹44,095, when each policy. Sum insured available for each individual is member is covered separatelv ₹51 acs Sum insured available for each individual is ₹5 Lacs. Age Coverage opted on Coverage opted on Individual basis covering Coverage opted on family floater basis with overall of the Individual basis covering multiple member of the family under a single Sum Insured (Only one Sum Insured is available for members each member of the policy (Sum insured is available for each member the entire family) insured family separately (at a of the family) single point in time) Premium Sum Insured Premium Discount. Premium Sum Insured Premium or Floater Premium Sum Insured (₹) Consolidated discount, (₹) (₹) if any (%) after (₹) after (₹) discount premium for if any discount all members (₹) (₹) of family (₹) 40 ₹14,005 ₹5,00,000 ₹14,005 0% ₹14,005 ₹5,00,000 NA 35 ₹13,118 ₹5,00,000 ₹13,118 0% ₹13,118 ₹5,00,000 NA NA NA NA 5 ₹10,234 ₹5,00,000 ₹10,234 0% ₹10,234 ₹5,00,000 NA 4 ₹10,168 ₹5,00,000 ₹10,168 0% ₹10.168 ₹5,00,000 NA Total Premium for all Total Premium for all members of the family is Active plan does not offer a family floater option. members of the family ₹47,525, when they are covered under a single is ₹47,525, when each policy. Sum insured available for each individual is ₹ 5 Lacs. member is covered separately. Sum insured available for each individual is ₹ 5 Lacs. Coverage opted on Coverage opted on Individual basis covering Coverage opted on family floater basis with Age of the Individual basis covering multiple member of the family under a single overall Sum Insured (Only one Sum Insured is members available for the entire family) each member of the policy (Sum insured is available for each member insured family separately (at a of the family) single point in time) Premium Sum Insured Premium Discount, Premium Sum Premium or Floater Premium Sum if any (%) Insured (₹) Insured (₹) (₹) (₹) (₹) after Consolidated discount after premium for discount discount if any all members (₹) (₹) of family (₹) 50 ₹21,522 ₹5,00,000 ₹21,522 0% ₹21,522 ₹5,00,000 NA 45 ₹ 16,805 ₹5,00,000 ₹ 16,805 0% ₹ 16,805 ₹5,00,000 NA NA NA NA 15 ₹ 10,921 ₹5,00,000 ₹ 10,921 0% ₹ 10,921 ₹5,00,000 NA 10 ₹ 10,571 ₹5,00,000 ₹ 10,571 0% ₹ 10,571 ₹5,00,000 NA Total Premium for all Total Premium for all members of the family is Active plan does not offer a family floater option. members of the family ₹59,819, when they are covered under a single policy. is ₹59,819, when each Sum insured available for each individual is ₹5 Lacs. member is covered separately. Sum insured available for

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each individual is ₹5 Lacs.

Coverage opted on Individual basis covering Ane Coverage opted on Coverage opted on family floater basis with multiple member of the family under a single policy of the Individual basis covering overall Sum Insured (Only one Sum Insured is members each member of the (Sum insured is available for each member of the available for the entire family) insured family separately (at a family) single point in time) Premium Sum Insured Premium Discount, Premium Sum Insured Premium or Floater Premium Sum discount, Consolidated after Insured (₹) (₹) (₹) (₹) if any (%) after (₹) discount premium for if anv discount (₹) all members (₹) of family (₹) 60 0% NA ₹31,748 ₹5,00,000 ₹31,748 ₹31,748 ₹5,00,000 0% 55 NA ₹28.401 ₹5.00.000 ₹28.401 ₹28.401 ₹5.00.000 NA NA NA 20 ₹11,284 ₹5,00,000 ₹11,284 0% ₹11,284 ₹5,00,000 NA 15 0% ₹10.921 ₹5.00.000 ₹10.921 ₹10.921 ₹5.00.000 NA Total Premium for all Total Premium for all members of the family is ₹82,354, Active plan does not offer a family floater option. members of the family when they are covered under a single policy. is ₹82,354, when each Sum insured available for each individual is ₹5 Lacs. member is covered separately. Sum insured available for each individual is ₹5 Lacs Aae Coverage opted on Coverage opted on Individual basis covering Coverage opted on family floater basis with multiple member of the family under a single policy overall Sum Insured (Only one Sum Insured is of the Individual basis covering members each member of the family (Sum insured is available for each member of the available for the entire family) insured separately (at a single family) point in time) Premium Sum Insured Premium Discount, Premium Sum Insured Premium or Floater Premium Sum (₹) if any (%) after Consolidated discount, after Insured (₹) (₹) (₹) (₹) discount premium for discount if any (₹) all members (₹) of family (₹) 65 ₹ 42,053 ₹ 5,00,000 ₹ 42,053 0% ₹ 42,053 ₹ 5,00,000 NA 60 0% NA ₹ 31.748 ₹ 5.00.000 ₹ 31.748 ₹ 31.748 ₹ 5.00.000 NA NA NA 23 ₹ 11,510 ₹ 11,510 0% ₹ 5,00,000 ₹ 5,00,000 ₹ 11,510 NA 20 ₹ 11,284 ₹ 5,00,000 ₹ 11,284 0% ₹ 11,284 ₹ 5,00,000 NA Total Premium for all Total Premium for all members of the family is ₹96,595, Active plan does not offer a family floater option. members of the family is when they are covered under a single policy. ₹96,595, when each Sum insured available for each individual is ₹5 Lacs. member is covered separately. Sum insured available for each individual is ₹5 Lacs. Coverage opted on Individual basis covering Coverage opted on family floater basis with Aae Coverage opted on of the Individual basis covering multiple member of the family under a single policy overall Sum Insured (Only one Sum Insured is available for the entire family) members each member of the (Sum insured is available for each member of the insured family separately (at a family) single point in time) Sum Insured Discount, if Premium Sum Insured Floater Premium Premium Premium Premium or Sum after Consolidated after Insured (₹) (₹) (₹) any (%) (₹) discount, discount premium for if any discount (₹) all members (₹) (₹) of family (₹) 70 ₹52,896 ₹5,00,000 ₹52,896 0% ₹52,896 ₹5,00,000 NA 65 ₹42,053 ₹5,00,000 ₹42,053 0% ₹42,053 ₹5,00,000 NA NA NA NA 23 ₹11,510 ₹5,00,000 ₹11,510 0% NA ₹11,510 ₹5,00,000 20 ₹11,284 ₹5,00,000 ₹11,284 0% ₹11,284 ₹5,00,000 NA Total Premium for all Total Premium for all members of the family is Active plan does not offer a family floater option. members of the family is ₹1,17,743, when they are covered under a single policy. ₹1,17,743, when each Sum insured available for each individual is ₹5 Lacs. member is covered separately Sum insured available for each individual is ₹5 Lacs.

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