

## Annexure to Prospectus - Benefit Illustration

### ProHealth Prime - Active 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.
- 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	NA	NA
	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	NA	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.		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			

**ManipalCigna ProHealth Prime UIN:MCIHLIP26036V022526**

**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 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 (₹)
40	₹ 14,005	₹ 5,00,000	₹ 14,005	0%	₹ 14,005	₹ 5,00,000	NA	NA	NA	NA
35	₹ 13,118	₹ 5,00,000	₹ 13,118	0%	₹ 13,118	₹ 5,00,000		NA		
	TTotal Premium for all members of the family is ₹ 27,123, when each member is covered separately. Sum insured available for each individual is ₹ 5 Lacs.		Total Premium for all members of the family is ₹ 27,123, 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 (₹)
50	₹21,522	₹5,00,000	₹21,522	0%	₹21,522	₹5,00,000	NA	NA	NA	NA
45	₹16,805	₹5,00,000	₹16,805	0%	₹16,805	₹5,00,000		NA		
	Total Premium for all members of the family is ₹ 38,327, when each member is covered separately. Sum insured available for each individual is ₹5 Lacs.		Total Premium for all members of the family is ₹38,327, 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 (₹)
60	₹31,748	₹5,00,000	₹31,748	0%	₹31,748	₹5,00,000	NA	NA	NA	NA
55	₹28,401	₹5,00,000	₹28,401	0%	₹28,401	₹5,00,000		NA		
	Total Premium for all members of the family is ₹60,149 , when each member is covered separately. Sum insured available for each individual is ₹5 Lacs.		Total Premium for all members of the family is ₹60,149, 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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**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 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 (₹)
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		
	Total Premium for all members of the family is ₹ 73,801, when each member is covered separately. Sum insured available for each individual is ₹ 5 Lacs.		Total Premium for all members of the family is ₹ 73,801, 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 (₹)
70	₹ 52,896	₹ 5,00,000	₹ 52,896	0%	₹ 52,896	₹ 5,00,000	NA	NA	NA	NA
65	₹ 42,053	₹ 5,00,000	₹ 42,053	0%	₹ 42,053	₹ 5,00,000		NA		
	Total Premium for all members of the family is ₹94,949, when each member is covered separately. Sum insured available for each individual is (₹). 5 Lacs.		Total Premium for all members of the family is ₹ 94,949, 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.			

## 2A+ 2C

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	NA
19	₹ 11,210	₹ 5,00,000	₹ 11,210	0%	₹ 11,210	₹ 5,00,000		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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**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 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		
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 ₹ 44,095, when each member is covered separately. Sum insured available for each individual is ₹ 5 Lacs.		Total Premium for all members of the family is ₹ 44,095, 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 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 (₹)
40	₹ 14,005	₹ 5,00,000	₹ 14,005	0%	₹ 14,005	₹ 5,00,000	NA	NA	NA	NA
35	₹ 13,118	₹ 5,00,000	₹ 13,118	0%	₹ 13,118	₹ 5,00,000		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 members of the family is ₹ 47,525, when each member is covered separately. Sum insured available for each individual is ₹ 5 Lacs.		Total Premium for all members of the family is ₹ 47,525, 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 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 (₹)
50	₹21,522	₹5,00,000	₹21,522	0%	₹21,522	₹5,00,000	NA	NA	NA	NA
45	₹ 16,805	₹5,00,000	₹ 16,805	0%	₹ 16,805	₹5,00,000		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 members of the family is ₹59,819, when each member is covered separately. Sum insured available for each individual is ₹5 Lacs.		Total Premium for all members of the family is ₹59,819, 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 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 (₹)
60	₹31,748	₹5,00,000	₹31,748	0%	₹31,748	₹5,00,000	NA	NA	NA	NA
55	₹28,401	₹5,00,000	₹28,401	0%	₹28,401	₹5,00,000		NA		
20	₹11,284	₹5,00,000	₹11,284	0%	₹11,284	₹5,00,000		NA		
15	₹10,921	₹5,00,000	₹10,921	0%	₹10,921	₹5,00,000		NA		
	Total Premium for all members of the family is ₹82,354, when each member is covered separately. Sum insured available for each individual is ₹5 Lacs.		Total Premium for all members of the family is ₹82,354, 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 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 (₹)
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		
23	₹ 11,510	₹ 5,00,000	₹ 11,510	0%	₹ 11,510	₹ 5,00,000		NA		
20	₹ 11,284	₹ 5,00,000	₹ 11,284	0%	₹ 11,284	₹ 5,00,000		NA		
	Total Premium for all members of the family is ₹96,595, when each member is covered separately. Sum insured available for each individual is ₹5 Lacs.		Total Premium for all members of the family is ₹96,595, 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 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 (₹)
70	₹52,896	₹5,00,000	₹52,896	0%	₹52,896	₹5,00,000	NA	NA	NA	NA
65	₹42,053	₹5,00,000	₹42,053	0%	₹42,053	₹5,00,000		NA		
23	₹11,510	₹5,00,000	₹11,510	0%	₹11,510	₹5,00,000		NA		
20	₹11,284	₹5,00,000	₹11,284	0%	₹11,284	₹5,00,000		NA		
	Total Premium for all members of the family is ₹1,17,743, when each member is covered separately. Sum insured available for each individual is ₹5 Lacs.		Total Premium for all members of the family is ₹1,17,743, 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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