

# Annexure to Customer Information Sheet - Benefit Illustration ProHealth Prime - Protect 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		al basis ach member y separately	multiple m		family under		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	₹ 8,812 ₹ 5,00,000		₹ 8,812	20%	₹ 7,050	₹ 5,00,000	₹ 11,072	NA	₹ 11,072	₹5,00,000	
18	₹ 8,755	₹ 8,755 ₹ 5,00,000		20%	₹ 7,004	₹ 5,00,000		NA			
	separately. Sum insured	the family 7, when er is covered	14,054, whe	um for all mem en they are cov d available for	vered under a	single policy.	Total Premium when policy is opted on floater basis Rs. 11,072.  Sum insured of Rs. 5 Lacs is available for the entire family.				

Age of the Insured Member		al basis ach member y separately					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	₹9,558 ₹5,00,000		₹ 9,558	20%	₹7,646	₹5,00,000	₹ 13,999	NA	₹ 13,999	₹ 5,00,000	
25	₹8,956	₹5,00,000	₹8,956	20%	₹7,165	₹5,00,000		NA			
	separately.	the family 4, when er is covered d available for	14,811, whe	um for all memen they are coven they are coven devailable for	vered under a	single policy.	Total Premium when policy is opted on floater basis Rs. 13,999  Sum insured of Rs. 5 Lacs is available for the entire family.				



Age of the members insured		ial basis ach member ly separately	multiple m	opted on Indiv ember of the m insured is a ily)	family under	a single	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	₹11,617	₹5,00,000	₹ 11,617	20%	₹9,294	₹5,00,000	₹ 17,700	NA	₹ 17,700	₹ 5,00,000	
35	₹ 10,537	₹5,00,000	₹ 10,537	20%	₹8,430	₹5,00,000		NA			
	Total Premiumembers of is ₹ 22,154, member is of separately. Sum insure each individ ₹ 5 Lacs.	f the family when each covered d available for	₹ 17,724, w policy.	Total Premium for all members of the family is ₹ 17,724, when they are covered under a single				Total Premium when policy is opted on floater basis ₹ 17,700  Sum insured of ₹ 5 Lacs is available for the entire family			

Age of the members insured		asis covering er of the rately (at a	multiple m	opted on Indiv ember of the f red is available	amily under a	single policy	Coverage opted on family floater basis with overall Sum Insured (Only one Sum Insured is available for the entire family)			
	Premium (₹)	(₹) Insured (₹)		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	₹17,647	₹5,00,000	₹ 17,647	20%	₹14,118	₹5,00,000	₹26,514	NA	₹26,514	₹5,00,000
45	₹13,982	₹5,00,000	₹13,982	20%	₹11,186	₹5,00,000	1	NA		
	Total Premiul members of t is ₹ 31,629, v member is conseparately. Sum insured each individu	the family vhen each overed	₹25,304, w	Total Premium for all members of the family is ₹ 25,304, when they are covered under a single policy. Sum insured available for each individual is ₹ 5 Lacs.				•	y is opted on f	

Age of the members insured	Coverage of Individual beach member family separatingle point	asis covering er of the rately (at a	multiple me	pted on Indivi ember of the fa n insured is av y)	amily under	a single	Coverage opted on family floater basis with overall Sum Insured (Only one Sum Insured is available for 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	₹26,682	₹5,00,000	₹26,682	20%	₹21,346	₹5,00,000	₹ 40,693	NA	₹40,693	₹5,00,000	
55	₹23,417	₹5,00,000	₹23,417	20%	₹18,734	₹5,00,000	1	NA			
		the family when each	₹40,080, wh	im for all meml nen they are co I available for e	vered under	a single policy.	Total Premium when policy is opted on floater basis				

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Age of the members insured	Coverage op Individual ba each membe family separ single point	asis covering er of the rately (at a	multiple n	nember of the	ividual basis co family under a ble for each me	single policy	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	₹ 36,269	₹5,00,000	₹ 36,269	20%	₹29,015	₹5,00,000	₹ 55,590	NA	₹ 55,590	₹5,00,000	
60	₹ 26,682	₹5,00,000	₹ 26,682	20%	₹21,346	₹5,00,000	-	NA	]		
	Total Premiur members of t is ₹ 62,951, w member is co separately. Sum insured each individu	the family when each overed	when they	are covered u	mbers of the fam inder a single po or each individua	licy.	Total Premium ₹ 55,590 Sum insured o family	. ,	•		

Age of the members insured	Coverage of Individual beach membershamily separatingle point	asis covering er of the rately (at a	multiple me	opted on Indivi ember of the fa ed is available	amily under	a single policy	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	₹49,244	₹5,00,000	₹49,244	20%	₹39,395	₹5,00,000	₹74,966	NA	₹74,966	₹5,00,000	
65	₹ 36,269	₹5,00,000	₹36,269	20%	₹29,015	₹5,00,000		NA			
		the family when each	when they a	₹36,269   20%   ₹29,015   ₹5,00,000   Total Premium for all members of the family is ₹68,410, when they are covered under a single policy. Sum insured available for each individual is ₹5 Lacs.				Total Premium when policy is opted on floater basis ₹ 74,966.  Sum insured of ₹ 5 Lacs is available for the entire family			

## 2A+ 2C

Age of the members insured	Coverage of Individual Is each member family separatingle point	oasis covering per of the arately (at a	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	₹ 8,812	₹ 5,00,000	₹ 8,812	20%	₹ 7,050	₹ 5,00,000	₹ 15,521	NA	₹ 15,521	₹5,00,000
19	₹ 8,783	₹ 5,00,000	₹ 8,783	20%	₹ 7,026	₹ 5,00,000		NA		
1	₹ 8,286	₹ 5,00,000	₹ 8,286	20%	₹ 6,629	₹ 5,00,000	]	NA		
1	₹ 8,286	₹ 5,00,000	₹ 8,286	20%	₹ 6,629	₹ 5,00,000	1	NA		
		the family when each	Total Premium for all members of the family is ₹ 27,334, when they are covered under a single policy.  Sum insured available for each individual is ₹ 5 Lacs.				Total Premium ₹15,521 Sum insured o		·	nater basis

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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	each mem	basis covering ber of the arately (at a	multiple m	opted on Ind ember of the m insured is f the family)	family unde	er a single	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	₹9,558	₹5,00,000	₹9,558	20%	₹7,646	₹5,00,000	₹ 19,259	NA	₹ 19,259	₹5,00,000	
25	₹8,956	₹5,00,000	₹8,956	20%	₹7,165	₹5,00,000	]	NA			
3	₹8,340	₹5,00,000	₹8,340	20%	₹6,672	₹5,00,000	1	NA			
2	₹8,313	₹5,00,000	₹8,313	20%	₹6,650	₹5,00,000	1	NA	1		
	member is separately. Sum insure	f the family when each	Total Premium for all members of the family is ₹ 28,133, when they are covered under a single policy. Sum insured available for each individual is ₹ 5 Lacs.				Total Premium w ₹ 19,259. Sum insured of ₹				

Age of the members insured	Individual each men family se	opted on I basis covering nber of the parately (at a int in time)	multiple m		family unde		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	₹ 11,617	₹5,00,000	₹11,617	20%	₹9,294	₹5,00,000	₹23,897	NA	₹23,897	₹5,00,000
35	₹ 10,537	₹5,00,000	₹ 10,537	20%	₹ 8,430	₹5,00,000		NA		
5	₹8,394	₹5,00,000	₹8,394	20%	₹6,715	₹5,00,000		NA		
4	₹8,367	₹5,00,000	₹8,367	20%	₹6,694	₹5,00,000		NA		
	members is ₹ 38,195 member is separately Sum insur	Total Premium for all members of the family is ₹ 31,133, when they are covered under a single policy.  Sum insured available for each individual is ₹ 5 Lacs.  Total Premium for all members of the family is ₹ 31,133, when they are covered under a single policy.  Sum insured available for each individual is ₹ 5 Lacs.				Total Premium ₹23,897 Sum insured o		•	pater basis	

Age of the members insured	Coverage of Individual keach member family sepasingle poin	oasis covering per of the prately (at a	multiple me		family under	•	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	₹17,647	₹5,00,000	₹17,647	20%	₹14,118	₹5,00,000	₹34,004	NA	₹34,004	₹5,00,000
45	₹ 13,982	₹5,00,000	₹13,982	20%	₹11,186	₹5,00,000		NA		
15	₹ 8,670	₹5,00,000	₹8,670	8,670 20% ₹6,936 ₹5,00,000				NA	]	
10	₹ 8,531	₹5,00,000	₹8,531	₹8,531 20% ₹6,825 ₹5,00,000				NA		

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Total Premium for all members of the family is ₹48,830, when each member is covered separately. Sum insured available for each individual is ₹5 Lacs.	Total Premium for all members of the family is ₹39,065, when they are covered under a single policy. Sum insured available for each individual is ₹5 Lacs.	Total Premium when policy is opted on floater basis ₹34,004. Sum insured of ₹5 Lacs is available for 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 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	₹26,682	₹5,00,000	₹26,682	20%	₹21,346	₹5,00,000	₹48,971	NA	₹48,971	₹5,00,000
55	₹23,417	₹5,00,000	₹23,417	20%	₹18,734	₹5,00,000		NA		
20	₹8,812	₹5,00,000	₹8,812	20%	₹7,050	₹5,00,000		NA		
15	₹8,670	₹5,00,000	₹8,670	20%	₹6,936	₹5,00,000		NA		
	Total Premium for all members of the family is ₹67,581, when each member is covered separately. Sum insured available for each individual is ₹5 Lacs.		Total Premium for all members of the family is ₹54,066, when they are covered under a single policy.  Sum insured available for each individual is ₹5 Lacs.				Total Premium when policy is opted on floater basis ₹48,971.  Sum insured of ₹5 Lacs is 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 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	₹ 36,269	₹ 5,00,000	₹ 36,269	20%	₹ 29,015	₹ 5,00,000	₹62,487	NA	₹ 62,487	₹5,00,000
60	₹ 26,682	₹ 5,00,000	₹ 26,682	20%	₹ 21,346	₹ 5,00,000		NA		
23	₹ 8,898	₹ 5,00,000	₹ 8,898	20%	₹ 7,118	₹ 5,00,000		NA		
20	₹ 8,812	₹ 5,00,000	₹ 8,812	20%	₹ 7,050	₹ 5,00,000		NA		
	Total Premium for all members of the family is ₹80,661, when each member is covered separately. Sum insured available for each individual is ₹5 Lacs.		Total Premium for all members of the family is ₹64,529, when they are covered under a single policy.  Sum insured available for each individual is ₹5 Lacs.				Total Premium when policy is opted on floater basis ₹62,487.  Sum insured of ₹5 Lacs is 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 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	₹49,244	₹5,00,000	₹49,244	20%	₹39,395	₹5,00,000	₹82,624	NA	₹82,624	₹5,00,000
65	₹36,269	₹5,00,000	₹36,269	20%	₹29,015	₹5,00,000		NA		
23	₹8,898	₹5,00,000	₹8,898	20%	₹7,118	₹5,00,000		NA		
20	₹8,812	₹5,00,000	₹8,812	20%	₹7,050	₹5,00,000		NA		
	Total Premium for all members of the family is ₹1,03,223, when each member is covered separately. Sum insured available for each individual is ₹5 Lacs.		when they are covered under a single policy. ₹82,624.					ım when policy is opted on floater basis d of ₹5 Lacs is available for the entire		