

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

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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 (₹)
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	₹ 5,00,000	₹ 8,755	20%	₹ 7,004	₹ 5,00,000		NA		
	Total Premium for all members of the family is Rs. 17,567, when each member is covered separately. Sum insured available for each individual is Rs. 5 Lacs.		Total Premium for all members of the family is Rs. 14,054, when they are covered under a single policy. Sum insured available for each individual is Rs. 5 Lacs.				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	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	₹ 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		
	Total Premium for all members of the family is Rs. 18,514, when each member is covered separately. Sum insured available for each individual is Rs. 5 Lacs.		Total Premium for all members of the family is Rs. 14,811, when they are covered under a single policy. Sum insured available for each individual is Rs. 5 Lacs.				Total Premium when policy is opted on floater basis Rs. 13,999 Sum insured of Rs. 5 Lacs is available for the entire family.			

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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 (₹)
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 Premium for all members of the family is ₹ 22,154, when each member is covered separately. Sum insured available for each individual is ₹ 5 Lacs.		Total Premium for all members of the family is ₹ 17,724, 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 ₹ 17,700 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 (₹)
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		NA		
	Total Premium for all members of the family is ₹ 31,629, when each member is covered separately. Sum insured available for each individual is ₹ 5 Lacs.		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.				Total Premium when policy is opted on floater basis ₹ 26,514 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 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		NA		
	Total Premium for all members of the family is ₹ 50,099, when each member is covered separately. Sum insured available for each individual is ₹ 5 Lacs.		Total Premium for all members of the family is ₹ 40,080, 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 ₹ 40,693 Sum insured of ₹ 5 Lacs is available for the entire family			

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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 (₹)
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 Premium for all members of the family is ₹ 62,951, when each member is covered separately. Sum insured available for each individual is ₹ 5 Lacs.		Total Premium for all members of the family is ₹ 50,361, 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 ₹ 55,590 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	₹ 74,966	NA	₹ 74,966	₹ 5,00,000
65	₹ 36,269	₹ 5,00,000	₹ 36,269	20%	₹ 29,015	₹ 5,00,000		NA		
	Total Premium for all members of the family is ₹ 85,513, when each member is covered separately. Sum insured available for each individual is ₹ 5 Lacs.		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			

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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	₹ 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		NA		
	Total Premium for all members of the family is ₹ 34,167, when each member is covered separately. Sum insured available for each individual is ₹ 5 Lacs.		Total Premium for all members of the family is ₹ 27,334, 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 ₹ 15,521 Sum insured of ₹ 5 Lacs is available for the entire family			

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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	₹ 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		NA		
2	₹ 8,313	₹ 5,00,000	₹ 8,313	20%	₹ 6,650	₹ 5,00,000		NA		
	Total Premium for all members of the family is ₹ 35,167, when each member is covered separately. Sum insured available for each individual is ₹ 5 Lacs.		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 when policy is opted on floater basis ₹ 19,259. 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 (₹)
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		
	Total Premium for all members of the family is ₹ 38,195, when each member is covered separately. 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 when policy is opted on floater basis ₹ 23,897 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 (₹)
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	20%	₹ 6,936	₹ 5,00,000		NA		
10	₹ 8,531	₹ 5,00,000	₹ 8,531	20%	₹ 6,825	₹ 5,00,000		NA		

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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.

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			

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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 (₹)
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.		Total Premium for all members of the family is ₹82,578, 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 ₹ 82,624. Sum insured of ₹ 5 Lacs is available for the entire family			

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