ManipalCigna Health Insurance

Annexure to Customer Information Sheet - Benefit Illustration

ProHealth Select A

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 Band, Policy Type, Zone of Cover, Optional Covers 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
- Family Floater premium are derived basis eldest member's age

2A+2C

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 (₹)
18	₹7,152	₹5,00,000	₹7,152	₹715	₹6,437	₹5,00,000	₹17,750	NA	₹17,750	₹5,00,000
21	₹7,152	₹5,00,000	₹7,152	₹715	₹6,437	₹5,00,000				
39	₹8,998	₹5,00,000	₹8,998	₹900	₹8,098	₹5,00,000				
45	₹8,998	₹5,00,000	₹8,998	₹900	₹8,098	₹5,00,000				
	Total Premium for all members of the family is ₹**32,300,** when each member is covered separately. Sum insured available for each individual is ₹5 Lacs.		Total Premium for all members of the family is ₹**29,070,** 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 ₹**17,750** Sum insured of ₹5 Lacs is available for the entire family			

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 (₹)
55	₹23,345	₹5,00,000	₹23,345	₹2,335	₹21,011	₹5,00,000	₹47,069	NA	₹47,069	₹5,00,000
63	₹32,615	₹5,00,000	₹32,615	₹3,262	₹29,354	₹5,00,000				
	Total Premium for all members of the family is ₹**55,960** when each member is covered separately. Sum insured available for each individual is ₹5 Lacs.		Total Premium for all members of the family is ₹**50,364** 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 ₹**47,069.** Sum insured of ₹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 (₹)
65	₹32,615	₹5,00,000	₹32,615	₹3,262	₹29,354	₹5,00,000	₹65,032	NA	₹65,032	₹5,00,000
70	₹44,983	₹5,00,000	₹44,983	₹4,498	₹40,485	₹5,00,000				
	Total Premium for all members of the family is ₹**77,598** when each member is covered separately. Sum insured available for each individual is ₹5 Lacs.		Total Premium for all members of the family is ₹**69,838,** 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 ₹**65,032** Sum insured of ₹5 Lacs is available for the entire family			

ManipalCigna ProHealth Select UIN: MCIHLIP25025V042425

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.

ManipalCigna Health Insurance

Annexure to Customer Information Sheet - Benefit Illustration

ProHealth Select B

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 Band, Policy Type, Zone of Cover, Optional Covers 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
- Family Floater premium are derived basis eldest member's age

2A+2C

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 (₹)
18	₹6,834	₹5,00,000	₹6,834	₹683	₹6,151	₹5,00,000	₹20,065	NA	₹20,065	₹5,00,000
21	₹6,834	₹5,00,000	₹5,695	₹683	₹6,151	₹5,00,000				
39	₹8,710	₹5,00,000	₹8,710	₹871	₹7,839	₹5,00,000				
45	₹10,025	₹5,00,000	₹10,025	₹1,003	₹9,023	₹5,00,000				
	Total Premium for all members of the family is ₹32,403, when each member is covered separately. Sum insured available for each individual is ₹5 Lacs.		Total Premium for all members of the family is ₹29,163, 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 ₹20,065. Sum insured of ₹5 Lacs is available for the entire family			

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 (₹)
55	₹23,225	₹5,00,000	₹23,225	₹2,323	₹20,903	₹5,00,000	₹49,337	NA	₹49,337	₹5,00,000
63	₹32,494	₹5,00,000	₹32,494	₹3,249	₹29,245	₹5,00,000				
	Total Premium for all members of the family is ₹**55,719** when each member is covered separately. Sum insured available for each individual is ₹5 Lacs.		Total Premium for all members of the family is ₹**50,147** 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 ₹**49,337** Sum insured of ₹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 (₹)
65	₹32,494	₹5,00,000	₹32,494	₹3,249	₹29,245	₹5,00,000	₹68,237	NA	₹68,237	₹5,00,000
70	₹44,846	₹5,00,000	₹44,846	₹4,485	₹40,361	₹5,00,000				
	Total Premium for all members of the family is ₹**77,340** when each member is covered separately. Sum insured available for each individual is ₹5 Lacs.		Total Premium for all members of the family is ₹**69,606** 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 ₹**68,237** 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.