ManipalCigna Health Insurance

Annexure to Customer Information Sheet - Benefit Illustration

MANIPALCIGNA SARVAH - PARAM

Notes:

- All the premiums are excluding taxes as applicable.
- 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, Zone, Optional Covers/Add-On Benefits opted and any discounts/loadings as applicable. 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 rates are derived basis the 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	₹ 9,197	₹ 10,00,000	₹ 9,197	10%	₹ 8,277	₹ 10,00,000	₹ 44,352	NA	₹ 44,352	₹ 10,00,000
21	₹ 10,435	₹ 10,00,000	₹ 10,435	10%	₹ 9,392	₹ 10,00,000				
39	₹ 17,105	₹ 10,00,000	₹ 17,105	10%	₹ 15,395	₹ 10,00,000				
45	₹ 21,607	₹ 10,00,000	₹ 21,607	10%	₹ 19,446	₹ 10,00,000				
	Total Premium for all members of the family is ₹ **58,344**, when each member is covered separately. Sum insured available for each individual is ₹ 10 Lacs.		Total Premium for all members of the family is ₹ **52,510**, when they are covered under a single policy. Sum insured available for each individual is ₹ 10 Lacs.				Total Premium when policy is opted on floater basis ₹ **44,352.** Sum insured of ₹ 10 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	₹ 34,133	₹ 10,00,000	₹ 34,133	10%	₹ 30,720	₹ 10,00,000	₹ 79,952	NA	₹ 79,952	₹ 10,00,000
63	₹ 50,333	₹ 10,00,000	₹ 50,333	10%	₹ 45,300	₹ 10,00,000		NA		
	Total Premium for all members of the family is ₹ **84,466**, when each member is covered separately. Sum insured available for each individual is ₹ 10 Lacs.		Total Premium for all members of the family is ₹ **76,020**, when they are covered under a single policy. Sum insured available for each individual is ₹ 10 Lacs.				Total Premium when policy is opted on floater basis ₹ **79,952**. Sum insured of ₹ 10 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	₹ 55,421	₹ 10,00,000	₹ 55,421	10%	₹ 49,879	₹ 10,00,000	₹ 113,345	NA	₹ 113,345	₹ 10,00,000
70	₹ 70,516	₹ 10,00,000	₹ 70,516	10%	₹ 63,464	₹ 10,00,000		NA		
	Total Premium for all members of the family is ₹ **125,937**, when each member is covered separately. Sum insured available for each individual is ₹ 10 Lacs.		Total Premium for all members of the family is ₹ **113,343**, when they are covered under a single policy. Sum insured available for each individual is ₹ 10 Lacs.				Total Premium when policy is opted on floater basis ₹ **113,345**. Sum insured of ₹ 10 Lacs is available for the entire family			

ManipalCigna Sarvah - Param UIN: MCIHLIP27040V032627

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