ManipalCigna Health Insurance

Annexure to Prospectus - Benefit Illustration

MANIPALCIGNA SARVAH - PRATHAM

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	653	10,00,000	653	10%	588	10,00,000	8005	NA	8005	10,00,000
21	738	10,00,000	738	10%	664	10,00,000				
39	3046	10,00,000	3046	10%	2741	10,00,000				
45	4902	10,00,000	4902	10%	4412	10,00,000				
	Total Premium for all members of the family is **Rs. 9,339**, when each member is covered separately. Sum insured available for each individual is Rs. 10 Lacs		Total Premium for all members of the family is **Rs. 8,405**, when they are covered under a single policy. Sum insured available for each individual is Rs. 10 Lacs.				Total Premium when policy is opted on floater basis **Rs. 8,005.** Sum insured of Rs. 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	10110	10,00,000	10110	10%	9099	10,00,000	24903	NA	24903	10,00,000
63	16798	10,00,000	16798	10%	15118	10,00,000		NA		
	Total Premium for all members of the family is **Rs. 26,908** , when each member is covered separately. Sum insured available for each individual is Rs. 10 Lacs.		Total Premium for all members of the family is **Rs. 24,217** , when they are covered under a single policy. Sum insured available for each individual is Rs. 10 Lacs.				Total Premium when policy is opted on floater basis **Rs. 24,903**. Sum insured of Rs. 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	18416	10,00,000	18416	10%	16574	10,00,000	35846	NA	35846	10,00,000
70	23192	10,00,000	23192	10%	20873	10,00,000		NA		
	Total Premium for all members of the family is **Rs. 41,608**, when each member is covered separately. Sum insured available for each individual is Rs. 10 Lacs.		Total Premium for all members of the family is **Rs. 37,447**, when they are covered under a single policy. Sum insured available for each individual is Rs. 10 Lacs.				Total Premium when policy is opted on floater basis **Rs. 35,846.** Sum insured of Rs. 10 Lacs. is available for the entire family			

ManipalCigna Sarvah - Pratham 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