

Annexure to Customer Information Sheet - Benefit Illustration

Plus Plan

Notes:

- All the premiums are excluding taxes
- All the premiums mentioned below are for illustration purpose only. All the premiums are excluding taxes. The Premium charged on the Policy will depend on the Plan, Deductible, Sum Insured, Policy Tenure, Age, Policy Type, Gender, Optional Covers, Premium payment mode and Add On Benefits opted. Additionally the health status of the individual will also be considered.
- Deductible value is ₹5,00,000 for below illustrations

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 members 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 (₹)
70	₹5,710	₹5,00,000	₹5,710	₹571.00	₹5,139	₹5,00,000	₹10,780	NA	₹10,780	₹5,00,000
65	₹3,180	₹5,00,000	₹3,180	₹318.00	₹2,862	₹5,00,000		NA		
	Total Premium for all members of the family is ₹8890 when each member is covered separately Sum Insured available for each individual is ₹5,00,000		Total Premium for all members of the family is ₹8001 when they are covered under a single policy Sum Insured available for each family member is ₹5,00,000				Total Premium when policy is opted on floater basis is ₹10780 Sum Insured of ₹5,00,000 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 members 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 (₹)
30	₹800	₹5,00,000	₹800	₹80.00	₹720	₹5,00,000	₹1,980	NA	₹1,980	₹5,00,000
25	₹800	₹5,00,000	₹800	₹80.00	₹720	₹5,00,000		NA		
3	₹800	₹5,00,000	₹800	₹80.00	₹720	₹5,00,000		NA		
2	₹800	₹5,00,000	₹800	₹80.00	₹720	₹5,00,000		NA		
	Total Premium for all members of the family is ₹3200 when each member is covered separately Sum Insured available for each individual is ₹5,00,000		Total Premium for all members of the family is ₹2880 when they are covered under a single policy Sum Insured available for each family member is ₹5,00,000				Total Premium when policy is opted on floater basis is ₹1980 Sum Insured of ₹5,00,000 available for the entire family			

ManipalCigna Super Top Up UIN: MCIHLIP23022V032223

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.

Annexure to Customer Information Sheet - Benefit Illustration

Select Plan

Notes:

- All the premiums are excluding taxes
- All the premiums mentioned below are for illustration purpose only. All the premiums are excluding taxes. The Premium charged on the Policy will depend on the Plan, Deductible, Sum Insured, Policy Tenure, Age, Policy Type, Gender, Optional Covers, Premium payment mode and Add On Benefits opted. Additionally the health status of the individual will also be considered.
- Deductible value is ₹5,00,000 for below illustrations

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 members 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 (₹)
70	₹6,960	₹10,00,000	₹6,960	₹696.00	₹6,264	₹10,00,000	₹13,140	NA	₹13,140	₹10,00,000
65	₹4,270	₹10,00,000	₹4,270	₹427.00	₹3,843	₹10,00,000		NA		
	Total Premium for all members of the family is ₹11,230 when each member is covered separately Sum Insured available for each individual is ₹10,00,000		Total Premium for all members of the family is ₹10,107 when they are covered under a single policy Sum Insured available for each family member is ₹10,00,000				Total Premium when policy is opted on floater basis is ₹13,140 Sum Insured of ₹10,00,000 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 members 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 (₹)
30	₹1,110	₹10,00,000	₹1,110	₹111.00	₹999	₹10,00,000	₹2,760	NA	₹2,760	₹10,00,000
25	₹1,110	₹10,00,000	₹1,110	₹111.00	₹999	₹10,00,000		NA		
3	₹1,110	₹10,00,000	₹1,110	₹111.00	₹999	₹10,00,000		NA		
2	₹1,110	₹10,00,000	₹1,110	₹111.00	₹999	₹10,00,000		NA		
	Total Premium for all members of the family is ₹4,440 when each member is covered separately Sum Insured available for each individual is ₹10,00,000		Total Premium for all members of the family is ₹3,996 when they are covered under a single policy Sum Insured available for each family member is ₹10,00,000				Total Premium when policy is opted on floater basis is ₹2,760 Sum Insured of ₹10,00,000 available for the entire family			

ManipalCigna Super Top Up UIN: MCIHLIP23022V032223

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.