

**Annexure to CIS - Benefit Illustration**

**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 Sum Insured, Age, Policy Type, Number of members covered and Gender. Additionally, the health status of the individual will also be considered.

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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 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 (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)
20	7,014	5,00,000	7,014	1052.1	5,354.15	5,00,000	7,116	NA	7,116	5,00,000
18	7,014	5,00,000	7,014	1052.1	5,961.90	5,00,000		NA		
	Total Premium for all members of the family is <b>Rs. 14,028</b> when each member is covered separately  Sum Insured available for each individual is Rs. 5,00,000		Total Premium for all members of the family is <b>Rs. 11,923.80</b> when they are covered under a single policy  Sum Insured available for each family member is Rs. 5,00,000				Total Premium when policy is opted on floater basis is <b>Rs. 7,116</b>  Sum Insured of Rs. 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 (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)
30	6,299	5,00,000	6,299	944.85	5,354.15	5,00,000	9,173	NA	9,173	5,00,000
25	7,014	5,00,000	7,014	1052.1	5,961.90	5,00,000		NA		
	Total Premium for all members of the family is <b>Rs.13,113</b> when each member is covered separately  Sum Insured available for each individual is Rs. 5,00,000		Total Premium for all members of the family is <b>Rs. 11,316.05</b> when they are covered under a single policy  Sum Insured available for each family member is Rs. 5,00,000				Total Premium when policy is opted on floater basis is <b>Rs. 9,173</b>  Sum Insured of Rs. 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 (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)
40	6,130	5,00,000	6,130	919.5	5210.50	5,00,000	8,308	NA	8,308	5,00,000
35	6,299	5,00,000	6,299	944.85	5354.15	5,00,000		NA		
	Total Premium for all members of the family is <b>Rs.12,429</b> when each member is covered separately  Sum Insured available for each individual is Rs. 5,00,000		Total Premium for all members of the family is <b>Rs. 10,564.65</b> when they are covered under a single policy  Sum Insured available for each family member is Rs. 5,00,000				Total Premium when policy is opted on floater basis is <b>Rs. 8,308</b>  Sum Insured of Rs. 5,00,000 available for the entire family			

**Arogya Sanjeevani Policy, ManipalCigna UIN: MCIHLIP20156V011920**

**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 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 (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)
50	8,743	5,00,000	8,743	1311.45	7431.55	5,00,000	12,761	NA	12,761	5,00,000
45	6,130	5,00,000	6,130	919.5	5210.50	5,00,000		NA		
	Total Premium for all members of the family is <b>Rs. 14,873</b> when each member is covered separately  Sum Insured available for each individual is Rs. 5,00,000		Total Premium for all members of the family is <b>Rs.12,642.05</b> when they are covered under a single policy  Sum Insured available for each family member is Rs. 5,00,000				Total Premium when policy is opted on floater basis is <b>Rs.12,761</b>  Sum Insured of Rs. 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 (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)
60	14,775	5,00,000	14,775	2216.25	12558.75	5,00,000	23,019	NA	23,019	5,00,000
55	11,541	5,00,000	11,541	1731.15	9809.85	5,00,000		NA		
	Total Premium for all members of the family is <b>Rs.26,316</b> when each member is covered separately  Sum Insured available for each individual is Rs. 5,00,000		Total Premium for all members of the family is <b>Rs.22,368.60</b> when they are covered under a single policy  Sum Insured available for each family member is Rs. 5,00,000				Total Premium when policy is opted on floater basis is <b>Rs.23,019</b>  Sum Insured of Rs. 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 (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)
65	19,542	5,00,000	19,542	2931.3	16610.70	5,00,000	30,231	NA	30,231	5,00,000
60	14,775	5,00,000	14,775	2216.25	12558.75	5,00,000		NA		
	Total Premium for all members of the family is <b>Rs.34,317</b> when each member is covered separately  Sum Insured available for each individual is Rs. 5,00,000		Total Premium for all members of the family is <b>Rs. 29,169.45</b> when they are covered under a single policy  Sum Insured available for each family member is Rs. 5,00,000				Total Premium when policy is opted on floater basis is <b>Rs. 30,231</b>  Sum Insured of Rs. 5,00,000 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 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 (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)
20	7,014	5,00,000	7,014	1052.1	5961.90	5,00,000	11,606	NA	11,606	5,00,000
19	7,014	5,00,000	7,014	1052.1	5961.90	5,00,000		NA		
1	3,373	5,00,000	3,373	505.95	2867.05	5,00,000		NA		
1	3,373	5,00,000	3,373	505.95	2867.05	5,00,000		NA		
	Total Premium for all members of the family is <b>Rs.20,774</b> when each member is covered separately  Sum Insured available for each individual is Rs. 5,00,000		Total Premium for all members of the family is <b>Rs. 17,657.90</b> when they are covered under a single policy  Sum Insured available for each family member is Rs. 5,00,000				Total Premium when policy is opted on floater basis is <b>Rs. 11,606</b>  Sum Insured of Rs. 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 (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)
30	6,299	5,00,000	6,299	944.85	5,354	5,00,000	13,662	NA	13,662	5,00,000
25	7,014	5,00,000	7,014	1052.1	5,962	5,00,000		NA		
3	3,373	5,00,000	3,373	505.95	2,867	5,00,000		NA		
2	3,373	5,00,000	3,373	505.95	2,867	5,00,000		NA		
	Total Premium for all members of the family is <b>Rs.20,059</b> when each member is covered separately  Sum Insured available for each individual is Rs. 5,00,000		Total Premium for all members of the family is <b>Rs. 17,050.15</b> when they are covered under a single policy  Sum Insured available for each family member is Rs. 5,00,000				Total Premium when policy is opted on floater basis is <b>Rs. 13,662</b>  Sum Insured of Rs. 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 (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)
40	6,130	5,00,000	6,130	919.5	5210.50	5,00,000	12,989	NA	12,989	5,00,000
35	6,299	5,00,000	6,299	944.85	5354.15	5,00,000		NA		
5	3,373	5,00,000	3,373	505.95	2867.05	5,00,000		NA		
4	3,373	5,00,000	3,373	505.95	2867.05	5,00,000		NA		
	Total Premium for all members of the family is <b>Rs.19,175</b> when each member is covered separately		Total Premium for all members of the family is <b>Rs. 16,298.75</b> when they are covered under a single policy				Total Premium when policy is opted on floater basis is <b>Rs.12,989</b>  Sum Insured of Rs. 5,00,000 available for the entire family			

Arogya Sanjeevani Policy, ManipalCigna UIN: MCIHLIP20156V011920

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.

	Sum Insured available for each individual is Rs. 5,00,000	Sum Insured available for each family member is Rs. 5,00,000	
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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 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 (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)
50	8,743	5,00,000	8,743	1311.45	7431.55	5,00,000	18,275	NA	18,275	5,00,000
45	6,130	5,00,000	6,130	919.5	5210.50	5,00,000		NA		
15	3,373	5,00,000	3,373	505.95	2867.05	5,00,000		NA		
10	3,373	5,00,000	3,373	505.95	2867.05	5,00,000		NA		
	Total Premium for all members of the family is <b>Rs.21,619</b> when each member is covered separately  Sum Insured available for each individual is Rs. 5,00,000		Total Premium for all members of the family is <b>Rs. 18,376.15</b> when they are covered under a single policy  Sum Insured available for each family member is Rs. 5,00,000				Total Premium when policy is opted on floater basis is <b>Rs. 18,275</b>  Sum Insured of Rs. 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 (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)
60	14,775	5,00,000	14,775	2216.25	12,558.75	5,00,000	31,202	NA	31,202	5,00,000
55	11,541	5,00,000	11,541	1731.15	9,809.85	5,00,000		NA		
20	7,014	5,00,000	7,014	1052.1	5,961.90	5,00,000		NA		
15	3,373	5,00,000	3,373	505.95	2,867.05	5,00,000		NA		
	Total Premium for all members of the family is <b>Rs.36,703</b> when each member is covered separately  Sum Insured available for each individual is Rs. 5,00,000		Total Premium for all members of the family is <b>Rs. 31,197.55</b> when they are covered under a single policy  Sum Insured available for each family member is Rs. 5,00,000				Total Premium when policy is opted on floater basis is <b>Rs. 31,202</b>  Sum Insured of Rs. 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 (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)
65	19,542	5,00,000	19,542	2931.3	16610.70	5,00,000	38,948	NA	38,948	5,00,000
60	14,775	5,00,000	14,775	2216.25	12558.75	5,00,000		NA		
23	7,014	5,00,000	7,014	1052.1	5961.90	5,00,000		NA		
20	7,014	5,00,000	7,014	1052.1	5961.90	5,00,000		NA		
	Total Premium for all members of the family is <b>Rs.48,345</b> when each member is covered separately  Sum Insured available for each individual is Rs. 5,00,000		Total Premium for all members of the family is <b>Rs. 41,093.25</b> when they are covered under a single policy  Sum Insured available for each family member is Rs. 5,00,000				Total Premium when policy is opted on floater basis is <b>Rs. 38,948</b>  Sum Insured of Rs. 5,00,000 available for the entire family			

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