Annexure to Customer Information Sheet - Benefit Illustration ProHealth Prime - Protect Plan

Manipal Cigna

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, Policy Type, Optional Cover, Premium payment mode 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

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Age of the Insured Member		al basis ach member y separately	multiple m		family under		Coverage opto Sum Insured (the entire fam	Only one Si		s with overall s available for
	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 (₹)
20	₹6,934	₹5,00,000	₹6,934					NA	₹ 11,024	₹5,00,000
18	₹6,934	₹5,00,000	₹6,934	20%	₹5,547	₹5,00,000		NA		
	members of is ₹ 13,868, member is o separately. Sum insured	total Premium for all Total Premium for all members of the family is ₹ 13,868, when each ember is covered under a single policy. Sum insured available for each individual is ₹ 5 Lacted to the family is the famil				a single	Total Premium ₹ 11,024 Sum insured of	. ,	·	oater basis he entire family

Age of the Insured Member		al basis ach member ly separately	multiple m		family under		Coverage opt Sum Insured (the entire fam	Only one S		
	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	₹6,934	₹5,00,000	₹6,934	20%	₹5,547	₹5,00,000	₹ 11,024	NA	₹ 11,024	₹5,00,000
25	₹6,934	₹5,00,000	₹6,934	20%	₹5,547	₹5,00,000]	NA		
	Total Premium for all members of the family is ₹ 13,868, when each member is covered separately. Sum insured available fo each individual is ₹ 5 Lacs.		₹ 6,93420%₹ 5,547₹ 5,00,000Total Premium for all members of the family is ₹ 11,094, when they are covered under a single policy. Sum insured available for each individual is ₹ 5 Lacs.				Total Premium ₹ 11,024 Sum insured o			

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Age of the Insured Member		al basis ach member ly separately	multiple m		family under		Coverage opt Sum Insured the entire fam	Only one S			
	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 (₹)	
40	₹9,112	₹5,00,000	₹9,112	20%	₹7,290	₹5,00,000	₹ 13,615	NA	₹ 13,615	₹5,00,000	
35	₹6,934	₹5,00,000	₹6,934	20%	₹5,547	₹5,00,000		NA			
	Total Premium for all members of the family is ₹ 16,046, when each		₹ 12,837, w policy.	Total Premium for all members of the family is ₹12,837, when they are covered under a single				Total Premium when policy is opted on floater basis ₹ 13,615 Sum insured of ₹ 5 Lacs is available for the entire family			

Age of the Insured Member	Coverage op Individual ba each membe family separ single point	asis covering er of the ately (at a	multiple me	mber of the fa	idual basis co amily under a a for each men	single policy	Coverage op overall Sum I available for	nsured (On	ly one Sum Ir	
	Premium (₹)	Sum Insured (₹)	Premium (₹)	Discount, if any (%) after (₹) Sum Insure (₹)		Sum Insured (₹)	Premium or consolidated premium for all members of family (₹)	Floater discount, if any	Premium after discount (₹)	Sum Insured (₹)
50	₹12,180	₹5,00,000	₹12,180	20%	₹9,744	₹5,00,000	₹ 18,298	NA	₹ 18,298	₹5,00,000
45	₹9,112	₹5,00,000	₹9,112	20%	₹7,290	₹5,00,000]	NA		
	Total Premiur members of t is ₹ 21,292, w member is co separately. Sum insured each individu	he family /hen each overed	when they a	re covered und	bers of the fami der a single pol each individual	icy.	Total Premium ₹ 18,298 Sum insured of family			

Age of the Insured Member	Coverage op Individual ba each membe family separ single point	asis covering er of the ately (at a	multiple me	mber of the fa	idual basis co amily under a vailable for ea	single	Coverage opted on family floater basis with over Sum Insured (Only one Sum Insured is available 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 (₹)		
60	₹21,575	₹5,00,000	₹21,575	20%	₹17,260	₹5,00,000	₹ 32,768	NA	₹ 32,768	₹5,00,000		
55	₹15,972	₹5,00,000	₹15,972	20%	₹12,778	₹5,00,000]	NA				
	Total Premiur members of t is ₹ 37,547, w member is co separately. Sum insured each individu	he family /hen each wered available for	₹ 30,038, wh	en they are co	bers of the fam overed under a each individua	single policy.	Total Premium ₹ 32,768 Sum insured o family		·			

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Age of the Insured Member	Coverage of Individual b each memb family sepa single poin	oasis covering per of the arately (at a	multiple m	opted on Indiv ember of the f red is available	amily under	a single policy	overall Sum I	nsured (On	d on family floater basis with sured (Only one Sum Insured e 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	₹28,917	₹5,00,000	₹28,917	20%	₹23,134	₹5,00,000	₹44,375	NA	₹44,375	₹5,00,000		
60	₹21,575	₹5,00,000	₹21,575	20%	₹17,260	₹5,00,000	1	NA	_			
		the family when each	when they a	um for all mem are covered und d available for o	der a single p		₹44,375	m when policy is opted on floater b of ₹5 Lacs is available for the enti				

Age of the Insured Member	Coverage op Individual ba each membe family separ single point	asis covering er of the ately (at a	multiple me	pted on Indivi mber of the fa ed is available	amily under a	single policy	Coverage opt overall Sum I available for t	nsured (Onl	y one Sum In	
	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	₹40,145	₹5,00,000	₹40,145	20%	₹ 32,116	₹5,00,000	₹61,420	NA	₹61,420	₹5,00,000
65	₹28,917	₹5,00,000	₹28,917	20%	₹23,134	₹5,00,000		NA]	
	Total Premiur members of t is ₹ 69,062, w member is co separately. Sum insured each individu	he family /hen each overed	when they a	m for all memb re covered und available for e	ler a single po		Total Premium ₹ 61,420. Sum insured o family	. ,		

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Age of the Insured Member	each memb	basis covering ber of the arately (at a	multiple m		family unde		Coverage opt Sum Insured the entire fam	Only one S		
	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 (₹)
20	₹6,934	₹5,00,000	₹6,934	20%	₹5,547	₹5,00,000	₹ 15,805	NA	₹ 15,805	₹5,00,000
19	₹6,934	₹5,00,000	₹6,934	20%	₹5,547	₹5,00,000		NA	_	
1	₹6,541	₹5,00,000	₹6,541	20%	₹5,233	₹5,00,000	-	NA		
1	₹6,541	₹5,00,000	₹6,541	20%	₹5,233	₹5,00,000		NA	_	
		f the family when each	₹21,560, w policy.	ium for all mei /hen they are ed available fo	covered unde		Total Premium ₹ 15,805 Sum insured o	. ,	·	bater basis

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Coverage opted on Coverage opted on Individual basis covering Coverage opted on family floater basis with overall Age of the Individual basis covering multiple member of the family under a single Sum Insured (Only one Sum Insured is available for Insured each member of the policy (Sum insured is available for each member the entire family) Member family separately (at a of the family) single point in time) Sum Insured Premium Sum Insured Premium Premium Discount. Premium Sum Insured Premium or Floater (₹) (₹) (₹) if any (%) after (₹) consolidated discount, after (₹) premium for discount if any discount (₹) . all members (₹) of family (₹) 20% 30 ₹6,934 ₹5,00,000 ₹6,934 ₹5,547 ₹5,00,000 ₹15,805 NA ₹15,805 ₹5,00,000 20% 25 ₹6,934 ₹5,00,000 ₹6,934 ₹5,547 ₹5,00,000 NA 3 ₹6,541 ₹5,00,000 ₹6,541 20% ₹5,233 ₹5,00,000 NA 2 ₹6.541 ₹5,00,000 ₹6.541 20% ₹5,233 ₹5.00.000 NA Total Premium for all Total Premium for all members of the family is Total Premium when policy is opted on floater basis members of the family ₹21,560, when they are covered under a single ₹ 15.805. is ₹ 26.950. when each Sum insured of ₹5 Lacs is available for the entire family policy Sum insured available for each individual is ₹5 Lacs. member is covered separately. Sum insured available for each individual is ₹5 Lacs. Coverage opted on Individual basis covering Coverage opted on family floater basis with overall Age Coverage opted on of the Sum Insured (Only one Sum Insured is available for Individual basis covering multiple member of the family under a single Insured each member of the policy (Sum insured is available for each member the entire family) Member family separately (at a of the family) single point in time) Premium Sum Insured Premium Discount. Premium Sum Insured Premium or Floater Premium Sum Insured after consolidated discount. after (₹) (₹) (₹) if any (%) (₹) (₹) premium for discount if anv discount (₹) all members (₹) of family (₹) 40 20% ₹18,783 NA ₹9,112 ₹5,00,000 ₹9,112 ₹7,290 ₹5,00,000 ₹18,783 ₹5,00,000 35 ₹6.934 ₹5.00.000 ₹6.934 20% ₹5.547 ₹5.00.000 NA 5 ₹6,541 ₹5,00,000 ₹6,541 20% ₹5,233 ₹5,00,000 NA 4 ₹6,541 ₹5,00,000 ₹6,541 20% ₹5,233 ₹5,00,000 NA Total Premium for all Total Premium for all members of the family is Total Premium when policy is opted on floater basis members of the family ₹18,783 ₹23,303, when they are covered under a single is ₹ 29,128, when each policy. Sum insured of ₹5 Lacs is available for the entire family Sum insured available for each individual is ₹5 Lacs. member is covered separately. Sum insured available for

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Age of the Insured Member	Coverage of Individual k each memb family sepa single poin	basis covering per of the parately (at a	multiple m	opted on Indiv ember of the f ed is availabl	family under a	a single policy	Coverage opt overall Sum In available for t	nsured (Onl	y one Sum	
	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 (₹)
50	₹ 12,180	₹5,00,000	₹12,180	20%	₹9,744	₹5,00,000	₹23,625	NA	₹23,625	₹5,00,000
45	₹9,112	₹5,00,000	₹9,112	20%	₹7,290	₹5,00,000		NA		
15	₹6,541	₹5,00,000	₹6,541	20%	₹5,233	₹5,00,000		NA		
10	₹6,541	5,00,000	₹6,541	20%	₹5,233	₹5,00,000		NA		
		the family when each	Total Premium for all members of the family is ₹27,500, when they are covered under a single policy. Sum insured available for each individual is ₹5 Lacs.				Total Premium basis ₹ 23,625 Sum insured o family		•	

each individual is ₹ 5 Lacs.

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Coverage opted on Coverage opted on Individual basis covering Coverage opted on family floater basis with Aae of the Individual basis covering multiple member of the family under a single policy overall Sum Insured (Only one Sum Insured is Insured each member of the (Sum insured is available for each member of the available for the entire family) Member family separately (at a family) single point in time) Premium Sum Insured Premium Discount. Premium Sum Insured Premium or Floater Premium Sum (₹) (₹) (₹) if any (%) after (₹) consolidated discount, after Insured (₹) premium for discount if any discount (₹) all members (₹) of family (₹) 60 ₹21,575 ₹5,00,000 ₹21,575 20% ₹17,260 ₹5,00,000 ₹39,365 NA ₹ 39,365 ₹5,00,000 55 ₹15,972 ₹15,972 20% ₹12,778 ₹5,00,000 NA ₹5.00.000 20 ₹6,934 ₹6.934 20% ₹5,547 NA ₹5,00,000 ₹5,00,000 ₹5,00,000 15 ₹6.541 ₹6.541 20% ₹5.233 ₹5.00.000 NA Total Premium for all Total Premium for all members of the family is Total Premium when policy is opted on floater basis members of the family ₹40,818, when they are covered under a single policy. ₹39.365 is ₹51.022. when each Sum insured available for each individual is ₹5 Lacs. Sum insured of ₹5 Lacs is available for the entire familv member is covered separately. Sum insured available for each individual is ₹5 Lacs. Coverage opted on family floater basis with Coverage opted on Coverage opted on Individual basis covering Age of the Individual basis covering multiple member of the family under a single policy overall Sum Insured (Only one Sum Insured is Insured each member of the family (Sum insured is available for each member of the available for the entire family) Member separately (at a single family) point in time) Premium Sum Insured Premium Discount Premium Sum Insured Premium or Floater Premium Sum consolidated after Insured (₹) (₹) (₹) (₹) if any (%) after (₹) discount. discount premium for if anv discount (₹) all members (₹) of family (₹) 65 20% ₹50,347 ₹28,917 ₹5 00 000 ₹28 917 ₹23,134 ₹5 00 000 NA ₹50,347 ₹5 00 000 60 ₹21.575 ₹5.00.000 ₹21.575 20% ₹17.260 ₹5.00.000 NA 23 ₹6,934 ₹5,00,000 ₹6,934 20% ₹5,547 ₹5,00,000 NA 20 ₹6,934 ₹5,00,000 ₹6,934 20% ₹5,547 ₹5,00,000 NA Total Premium for all Total Premium when policy is opted on floater basis Total Premium for all members of the family is ₹51,488, members of the family when they are covered under a single policy. ₹50.347. is ₹64,360, when each Sum insured available for each individual is ₹5 Lacs. member is covered separately. Sum insured of ₹5 Lacs is available for the entire Sum insured available for family each individual is ₹5 Lacs. Age Coverage opted on Coverage opted on Individual basis covering Coverage opted on family floater basis with of the Individual basis covering overall Sum Insured (Only one Sum Insured is multiple member of the family under a single policy Insured each member of the (Sum insured is available for each member of the available for the entire family) Member family separately (at a family) single point in time) Premium Sum Insured Premium Discount, if Premium Sum Insured Premium or Floater Premium Sum consolidated (₹) (₹) (₹) any (%) after (₹) discount, after Insured discount premium for if any discount (₹) (₹) all members (₹) of family (₹) 70 ₹40,145 ₹5,00,000 ₹40,145 20% ₹32,116 ₹5,00,000 ₹68,081 NA ₹68,081 ₹5,00,000

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65 ₹28,917 ₹5,00,000 ₹28,917 20% ₹23,134 ₹5,00,000 NA 23 20% NA ₹6,934 ₹5,00,000 ₹6,934 ₹5,547 ₹5,00,000 20 ₹6 934 ₹5 00 000 ₹6 934 20% ₹5 547 ₹5 00 000 NA Total Premium for all Total Premium for all members of the family is Total Premium when policy is opted on floater basis ₹66,344, when they are covered under a single policy. members of the family ₹68.081 Sum insured of ₹5 Lacs is available for the entire is ₹82,930, when each Sum insured available for each individual is ₹5 Lacs. member is covered family separately. Sum insured available for each individual is ₹5 Lacs.

ManipalCigna ProHealth Prime UIN: MCIHLIP22224V012122 | April 2022

Annexure to Customer Information Sheet - Benefit Illustration ProHealth Prime - Advantage Plan

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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, Policy Type, Optional Cover, Premium payment mode and Add-On Benefits opted. Additionally the health status of the individual will also be considered.
- All the premiums for Advantage plan are with Rs 20,000 limit under Outpatient Expenses cover.
- 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

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Age of the Insured Member	Coverage op Individual ba each membe family separ single point	asis covering er of the rately (at a	multiple me	oted on Indiv mber of the fa insured is av /)	amily under a	a single	Coverage opted on family floater basis with overal 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 (₹)	
20	₹8,291	₹5,00,000	₹8,291	20%	₹6,633	₹5,00,000	₹13,059	NA	₹13,059	₹5,00,000	
18	₹8,291	₹5,00,000	₹8,291	20%	₹6,633	₹5,00,000		NA			
	Total Premiur members of f is ₹16,582, w member is cc separately. Sum insured each individu	the family vhen each overed	₹13,266, whe policy.	Total Premium for all members of the family is ₹13,266, when they are covered under a single				. ,	is opted on flo	ater basis e entire family	

Age of the Insured Member	Coverage of Individual ba each membe family separ single point	asis covering er of the rately (at a	multiple me	pted on Indiv mber of the f insured is av /)	amily under a	a single	Coverage opto Sum Insured (the entire fam	Only one Si		
	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	₹8,291	₹5,00,000	₹8,291	20%	₹6,633	₹5,00,000	₹13,059	NA	₹13,059	₹5,00,000
25	₹8,291	₹5,00,000	₹8,291	20%	₹6,633	₹5,00,000	-	NA	-	
	Total Premiu members of t is ₹16,582, w member is co separately. Sum insured each individu	the family vhen each overed	₹13,266, wh policy.	m for all mem en they are co available for	vered under a	a single	Total Premium ₹13,059 Sum insured of			

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Age of the Insured Member	Coverage o Individual b each memb family sepa single point	asis covering er of the rately (at a	multiple me	pted on Indiv omber of the f n insured is av y)	amily under a	single	Coverage opto Sum Insured (the entire fam	Only one S		
	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 (₹)
40	₹10,604	₹5,00,000	₹10,604	20%	₹8,483	₹5,00,000	₹ 15,853	NA	₹ 15,853	₹5,00,000
35	₹8,291	₹5,00,000	₹8,291	20%	₹6,633	₹5,00,000	-	NA		
		the family when each	₹15,116, wh	im for all mem en they are co l available for d	vered under a	single policy.	Total Premium ₹15,853. Sum insured of	. ,	·	

Age of the Insured Member	Coverage of Individual ba each membe family separ single point	asis covering er of the rately (at a	multiple me	pted on Indiv mber of the f i insured is av y)	amily under a	single	Coverage opto Sum Insured (the entire fam	Only one Si		
	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 (₹)
50	₹14,753	₹5,00,000	₹14,753	20%	₹11,802	₹5,00,000	₹21,728	NA	₹21,728	₹5,00,000
45	₹10,604	₹5,00,000	₹10,604	20%	₹8,483	₹5,00,000	-	NA		
	Total Premiu members of f is ₹25,357, w member is co separately. Sum insured each individu	n for all Total Premium for all members of the family is ₹20,285, 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 ₹21,728. Sum insured of ₹5 Lacs is available for the entire famil				

Age of the Insured Member	Coverage op Individual ba each membe family separ single point	asis covering er of the rately (at a	multiple me	mber of the fa	dual basis cov amily under a s for each mem	ingle policy	overall Sum I	nsured (Onl	discount, after Insu				
	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	after	Sum Insured (₹)			
60	₹27,013	₹5,00,000	₹27,013	20%	₹21,610	₹5,00,000	₹41,652	NA	₹41,652	₹5,00,000			
55	₹19,257	₹5,00,000	₹19,257	20%	₹15,406	₹5,00,000		NA					
	Total Premiur members of t is ₹46,270, w member is co separately. Sum insured each individu	the family hen each overed	when they ar	e covered und	ers of the famil er a single polic ach individual i	sy.	Total Premium ₹41,652 Sum insured c family	. ,	·				

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Age of the Coverage opted on Coverage opted on Individual basis covering Coverage opted on family floater basis with overall Insured Individual basis covering multiple member of the family under a single Sum Insured (Only one Sum Insured is available for Member each member of the policy (Sum insured is available for each member the entire family) family separately (at a of the family) single point in time) Premium Sum Insured Discount, Premium Premium or Floater Premium Sum Premium Sum Insured (₹) Insured (₹) (₹) (₹) if any (%) after consolidated discount, after discount premium for if any discount (₹) (₹) . all members (₹) of family (₹) 65 ₹35,964 ₹35,964 20% ₹28,771 ₹5,00,000 ₹5,00,000 ₹54,566 NA ₹54,566 ₹5,00,000 60 ₹27,013 20% ₹5,00,000 ₹27,013 ₹5,00,000 ₹21,610 NA Total Premium for all Total Premium for all members of the family is Total Premium when policy is opted on floater basis members of the family is ₹62,977, when each ₹50,381, when they are covered under a single ₹54.566 policy. member is covered Sum insured of ₹5 Lacs is available for the entire family Sum insured available for each individual is ₹5 Lacs. separately. Sum insured available for each individual is ₹5 Lacs.

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Age of the members insured	Coverage op on Individual covering eac of the family (at a single p time)	basis h member separately	multiple men	nbers of the fa Insured is ava	lual basis cov amily under a ailable for eacl	single	Coverage op overall Sum I available for	nsured (On	ly one Sum I		
	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	₹49,629	₹5,00,000	₹49,629	20%	₹39,703	₹5,00,000	₹72,367	NA	₹72,367	₹5,00,000	
65	₹35,964	₹5,00,000	₹35,964	20%	₹28,771	₹5,00,000	NA				
	Total Premiun members of th is ₹85,593, wl member is co separately. Sum insured a each individua ₹5 Lacs.	ne family hen each vered available for	when they are	e covered unde	ers of the famil, er a single polic ach individual is	y.	Total Premium ₹72,367 Sum insured of family				

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Age of the members insured	of the famil		multiple me	pted on Indi mbers of the Insured is a the family)	e family und	er a single		(Only one S		is with overall is available for
	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 (₹)
20	₹8,291	₹5,00,000	₹8,291	20%	₹6,633	₹5,00,000	₹21,912	NA	₹21,912	₹5,00,000
19	₹8,291	₹5,00,000	₹8,291	20%	₹6,633	₹5,00,000		NA		
1	₹9,448	₹5,00,000	₹9,448	20%	₹7,558	₹5,00,000		NA		
1	₹9,448	₹5,00,000	₹9,448	20%	₹7,558	₹5,00,000		NA	_	
	Total Premium for all members of the family is ₹35,478, when each member is covered separately. Sum insured available for each individual is ₹5 Lacs.			overed unde	r a single	Total Premium ₹21,912. Sum insured o			loater basis he entire family	

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Age of the members insured	Coverage of on Individua covering ea of the family (at a single	al basis ch member	multiple me	mbers of the Insured is a	vidual basis o a family unde available for o	r a single	Coverage opto Sum Insured (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	₹8,291	₹5,00,000	₹8,291	20%	₹6,633	₹5,00,000	₹21,912	NA	₹21,912	₹5,00,000
25	₹8,291	₹5,00,000	₹8,291	20%	₹6,633	₹5,00,000		NA		
3	₹9,448	₹5,00,000	₹9,448	20%	₹7,558	₹5,00,000		NA		
2	₹9,448	₹5,00,000	₹9,448	20%	₹7,558	₹5,00,000		NA		
		the family vhen each	₹28,382, whe policy.	en they are c	nbers of the fa overed under each individu	a single	Total Premium ₹21,912 Sum insured o	. ,	·	
Age of the members insured	Coverage of on Individua covering ea of the family (at a single	al basis ch member	multiple me	mbers of the Insured is a	vidual basis o a family unde available for e		Coverage opted on family floater basis wit Sum Insured (Only one Sum Insured is ava 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 Insure (₹)
40	₹10,604	₹5,00,000	₹10,604	20%	₹8,483	₹5,00,000	₹25,326	NA	₹25,326	₹5,00,000
35	₹8,291	₹5,00,000	₹8,291	20%	₹6,633	₹5,00,000		NA		
5	₹9,448	₹5,00,000	₹9,448	20%	₹7,558	₹5,00,000	-	NA		
4	₹9,448	₹5,00,000	₹9,448	20%	₹7,558	₹5,00,000		NA		
		the family vhen each	₹30,232, whe	en they are c	nbers of the fa overed under each individu	a single policy.	₹25,326.	·	y is opted on f	loater basis the entire famil
Age of the members insured	Coverage of on Individua covering ea of the family (at a single	al basis ch member	multiple me	mbers of the Insured is a	vidual basis o ∋ family unde available for o			I (Only one	ily floater bas Sum Insured	is with overal is available
	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 Insure (₹)
50	₹14,753	₹5,00,000	₹14,753	20%	₹11,802	₹5,00,000	₹ 32,060	NA	₹ 32,060	₹ 5,00,000
45	₹10,604	₹5,00,000	₹10,604	20%	₹8,483	₹5,00,000		NA		
15	₹9,448	₹5,00,000	₹9,448	20%	₹7,558	₹5,00,000		NA		
10	₹9,448	₹5,00,000	₹9,448	20%	₹7,558	₹5,00,000		NA		
		the family vhen each	₹35,401, whe	en they are c		mily is a single policy. al is ₹5 Lacs.				

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members insured	on Individu covering ea of the famil	pted al basis ach member y separately point in time)	multiple me	mbers of the Insured is a	vidual basis co a family under available for ea	a single	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 (₹)	
60	₹27,013	₹5,00,000	₹27,013 20% ₹21,610 ₹5,00,000 ₹50,103 NA						₹50,103	₹5,00,000	
55	₹19,257	₹5,00,000	₹19,257	20%	₹15,406		NA	IA			
20	₹8,291	₹5,00,000	₹8,291	20%	₹6,633	₹5,00,000	NA				
15	₹9,448	₹5,00,000	₹9,448	20%	₹7,558	₹5,00,000		NA			
		the family when each	when they a	re covered ur	hbers of the fam nder a single po each individual	licy.	₹50,103				
	each individual is 15 Eacs.										

Age of the members insured	of the fami		multiple m	embers of the	vidual basis o e family unde available for o		Coverage op Sum Insured for entire fam	(Only one S		is with overall is available
	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	₹35,964	₹5,00,000	₹35,964	20%	₹28,771	₹5,00,000	₹62,035	NA	₹62,035	₹5,00,000
60	₹27,013	₹5,00,000	₹27,013	20%	₹21,610	₹5,00,000		NA		
23	₹8,291	₹5,00,000	₹8,291	20%	₹6,633	₹5,00,000		NA		
20	₹8,291	₹5,00,000	₹8,291	20%	₹6,633	₹5,00,000		NA		
		f the family when each	₹63,647, wl	nen they are c	nbers of the fa overed under each individu	a single policy.	Total Premium ₹62,035 Sum insured of family			

Age of the members insured	Coverage o Individual b each memb family sepa single point	asis covering er of the rately (at a	multiple me	pted on Individ mbers of the f Insured is ava /)	amily under a	single	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	₹49,629	₹5,00,000	₹49,629	20%	₹39,703	₹5,00,000	₹80,471	NA	₹80,471	₹5,00,000	
65	₹35,964	₹5,00,000	₹35,964	20%	₹28,771	₹5,00,000		NA			
23	₹8,291	₹5,00,000	₹8,291	20%	₹6,633	₹5,00,000		NA			
20	₹8,291	₹5,00,000	₹8,291	20%	₹6,633	₹5,00,000		NA			
		the family is when each	Total Premium for all members of the family is ₹81,740, when they are covered under a single policy. Sum insured available for each individual is ₹5 Lacs.				Total Premium ₹80,471. Sum insured of family				

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Annexure to Customer Information Sheet - Benefit Illustration ProHealth Prime - Active Plan

Manipal Cigna

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, Policy Type, Optional Cover, Premium payment mode 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

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Age of the Insured Member	Coverage op Individual ba each membe family separ single point	asis covering er of the ately (at a	multiple me	nber of the fa insured is av	dual basis co amily under a vailable for ea	single	Coverage opted on family floater basis with overal 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 (₹)	
20	₹9,091	₹5,00,000	₹9,091	0%	₹9,091	₹5,00,000	NA	NA	NA	NA	
18	₹9,091	₹5,00,000	₹9,091	0%	₹9,091	₹5,00,000		NA			
	Total Premiur members of t is ₹18,182, w member is co separately. Sum insured each individu	he family hen each overed available for	₹9,0910%₹9,091₹5,00,000Total Premium for all members of the family is ₹18,182, when they are covered under a single policy. Sum insured available for each individual is ₹5 Lacs.				Total Premium ₹NA Sum insured o family		•		

Age of the Insured Member	Coverage of Individual b each memb family separ single point	asis covering er of the rately (at a	multiple me	mber of the f	idual basis co amily under a vailable for ea	single	Coverage opted on family floater basis with overal 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 (₹)	
30	₹9,091	₹5,00,000	₹9,091	0%	₹9,091	₹5,00,000	NA	NA	NA	NA	
25	₹9,091	₹5,00,000	₹9,091	0%	₹9,091	₹5,00,000	NA				
	Total Premiu members of is ₹18,182, v member is co separately. Sum insured each individu	the family vhen each overed	₹18,182, wh	en they are co	bers of the fan wered under a each individua	single policy.	Total Premium ₹NA Sum insured of family	. ,			

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Age of the Insured Member	Coverage of Individual ba each membe family separ single point	asis covering er of the rately (at a	multiple me	pted on Indiv mber of the f i insured is av y)	amily under a	single	Coverage op Sum Insured for the entire	(Only one S		is with overall is available	
	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 (₹)	
40	₹10,915	₹5,00,000	₹10,915	0%	₹10,915	₹5,00,000	NA	NA	NA	NA	
35	₹9,091	₹5,00,000	₹9,091	0%	₹9,091	₹5,00,000	NA				
	Total Premiu members of is ₹20,006, w member is co separately. Sum insured each individu	the family vhen each overed	₹9,0910%₹9,091₹5,00,000Total Premium for all members of the family is ₹20,006, when they are covered under a single policy. Sum insured available for each individual is ₹5 Lacs.				Total Premium ₹NA Sum insured of family		•		

Age of the Insured Member	Coverage of Individual ba each membe family separ single point	asis covering er of the rately (at a	multiple me	pted on Indiv mber of the f i insured is a y)	amily under a	a single	Coverage opted on family floater basis with overa 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 (₹)	
50	₹14,719	₹5,00,000	₹14,719	0%	₹14,719	₹5,00,000	NA	NA	NA	NA	
45	₹10,915	₹5,00,000	₹10,915	0%	₹10,915	₹5,00,000	NA				
	Total Premiu members of is ₹25,634, w member is co separately. Sum insured each individu	the family vhen each overed	₹25,634, wh	m for all mem en they are cc I available for	overed under a	a single policy.	Total Premium ₹NA Sum insured o 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 (₹)	
60	₹25,428	₹5,00,000	₹25,428	0%	₹25,428	₹5,00,000	NA	NA	NA	NA	
55	₹19,765	₹5,00,000	₹19,765	0%	₹19,765	₹5,00,000		NA			
	Total Premium for all members of the family is ₹45,193, when each member is covered separately. Sum insured available for each individual is ₹5 Lacs.		Total Premium for all members of the family is ₹45,193, 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 ₹NA Sum insured of ₹NA Lacs is available for the entire family				

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- Health Insurance

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	₹34,960	₹5,00,000	₹34,960	0%	₹34,960	₹5,00,000	NA	NA	NA	NA
60	₹25,428	₹5,00,000	₹25,428	0%	₹25,428	₹5,00,000		NA	1	
	Total Premium for all members of the family is ₹60,388, when each member is covered separately. Sum insured available for each individual is ₹5 Lacs.		₹60,388, wh	im for all mem en they are co l available for o	vered under a	single policy.	Total Premium when policy is opted on floater basis ₹NA Sum insured of ₹NA Lacs is available for the entire family			

Age of the Insured Member	Coverage or on Individua covering eac of the family (at a single p time)	ll basis ch member v separately	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 (₹)	
70	₹43,823	5,00,000	43,823	0%	43,823	5,00,000	NA	NA	NA	NA	
65	₹34,960	5,00,000	34,960	0%	34,960	5,00,000		NA	-		
	Total Premiur members of t is ₹78,783, w member is co separately. Sum insured each individu	the family hen each overed	Total Premium for all members of the family is ₹78,783, 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 ₹NA Sum insured of ₹NA Lacs is available for the entire family				

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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 (₹)	
20	₹9,091	₹5,00,000	₹9,091	0%	₹9,091	₹5,00,000	NA	NA	NA	NA	
19	₹9,091	₹5,00,000	₹9,091	0%	₹9,091	₹5,00,000		NA			
1	₹8,079	₹5,00,000	₹8,079	0%	₹8,079	₹5,00,000		NA			
1	₹8,079	₹5,00,000	₹8,079	0%	₹8,079	₹5,00,000		NA	1		
		the family when each	Total Premium for all members of the family is ₹34,340, 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 ₹N/ Sum insured of ₹NA Lacs is available for the entire family				

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Age of the Coverage opted Coverage opted on Individual basis covering Coverage opted on family floater basis with overall Insured on Individual basis multiple member of the family under a single Sum Insured (Only one Sum Insured is available for Member covering each member policy (Sum insured is available for each member the entire family) of the family separately of the family) (at a single point in time) Sum Insured Sum Insured Premium Premium Discount. Premium Sum Premium or Floater Premium (₹) (₹) (₹) if any (%) after Insured (₹) consolidated discount, after (₹) discount premium for if any discount (₹) . all members (₹) of family (₹) 0% NA NA 30 ₹9,091 ₹5,00,000 ₹9,091 ₹9,091 ₹5,00,000 NA NA 0% NA 25 ₹9,091 ₹5,00,000 ₹9,091 ₹5,00,000 ₹9.091 3 ₹8,079 ₹8,079 0% ₹8,079 NA ₹5,00,000 ₹5,00,000 2 ₹8.079 ₹5,00,000 ₹8.079 0% ₹8.079 ₹5,00,000 NA Total Premium for all Total Premium for all members of the family is Total Premium when policy is opted on floater basis ₹NA members of the family ₹34,340, when they are covered under a single Sum insured of ₹NA Lacs is available for the entire is ₹34.340. when each policy family , Sum insured available for each individual is ₹5 Lacs. member is covered separately. Sum insured available for each individual is ₹5 Lacs. Age of the Coverage opted Coverage opted on Individual basis covering Coverage opted on family floater basis with overall Insured on Individual basis multiple member of the family under a single Sum Insured (Only one Sum Insured is available for covering each member Member policy (Sum insured is available for each member the entire family) of the family separately of the family) (at a single point in time) Premium Sum Insured Premium Discount, Premium Sum Premium or Floater Premium Sum Insured (₹) (₹) (₹) if any (%) after Insured (₹) consolidated discount, after (₹) premium for discount discount if anv . all members (₹) (₹) of family (₹) 40 ₹5,00,000 0% NA NA ₹10,915 ₹10,915 ₹10,915 ₹5,00,000 NA NA 35 ₹9,091 ₹5,00,000 ₹9,091 0% ₹9,091 ₹5,00,000 NA 5 ₹8,079 ₹5,00,000 ₹8,079 0% ₹8,079 ₹5,00,000 NA 4 ₹8,079 ₹5,00,000 ₹8,079 0% ₹8,079 ₹5,00,000 NA Total Premium for all Total Premium for all members of the family is Total Premium when policy is opted on floater basis ₹NA members of the family ₹36,164, when they are covered under a single Sum insured of ₹NA Lacs is available for the entire is ₹36,164, when each policy. family member is covered Sum insured available for each individual is ₹5 Lacs separately. Sum insured available for

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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 (₹)	
50	₹14,719	₹5,00,000	₹14,719	0%	₹14,719	₹5,00,000	NA	NA	NA	NA	
45	₹10,915	₹5,00,000	₹10,915	0%	₹10,915	₹5,00,000		NA			
15	₹8,079	₹5,00,000	₹8,079	0%	₹8,079	₹5,00,000		NA			
10	₹8,079	₹5,00,000	₹8,079	0%	₹8,079	₹5,00,000		NA			
		the family when each	Total Premium for all members of the family is ₹41,792, 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 ₹N/ Sum insured of ₹NA Lacs is available for the entire family				

each individual is ₹5 Lacs.

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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 (₹)	
60	₹25,428	₹5,00,000	₹25,428	0%	₹25,428	₹5,00,000	NA	NA	NA	NA	
55	₹19,765	₹5,00,000	₹19,765	0%	₹19,765	₹5,00,000		NA			
20	₹9,091	₹5,00,000	₹9,091	0%	₹9,091	₹5,00,000		NA			
15	₹8,079	₹5,00,000	₹8,079	0%	₹8,079	₹5,00,000	1	NA			
		the family when each	₹62,363, wh policy.	ien they are c	hbers of the fa overed under each individu	a single	Total Premium when policy is opted on floater basis ₹NA Sum insured of ₹NA 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	₹34,960	₹5,00,000	₹34,960	0%	₹34,960	₹5,00,000	NA	NA	NA	NA	
60	₹25,428	₹5,00,000	₹25,428	0%	₹25,428	₹5,00,000	-	NA			
23	₹9,091	₹5,00,000	₹9,091	0%	₹9,091	₹5,00,000	-	NA			
20	₹9,091	₹5,00,000	₹9,091	0%	₹9,091	₹5,00,000		NA			
	Total Premiu members of is ₹78,570, w member is co separately. Sum insured each individu	the family when each overed	when they ar	e covered und	bers of the fami ler a single poli each individual	cy.	Total Premium when policy is opted on floater basis ₹NA Sum insured of ₹NA 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 (₹)	
70	₹43,823	₹5,00,000	₹43,823	0%	₹43,823	₹5,00,000	NA	NA	NA	NA	
65	₹34,960	₹5,00,000	₹34,960	0%	₹34,960	₹5,00,000		NA			
23	₹9,091	₹5,00,000	₹9,091	0%	₹9,091	₹5,00,000		NA			
20	₹9,091	₹5,00,000	₹9,091	0%	₹9,091	₹5,00,000		NA			
	Total Premiun members of tl is ₹96,965, w member is co separately. Sum insured a each individua	he family hen each vered available for	Total Premium for all members of the family is ₹96,965, 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 ₹NA Sum insured of ₹NA Lacs is available for the entire family				

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