

Annexure to Customer Information Sheet - Benefit Illustration

ProHealth Prime - Protect Plan

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 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	₹ 6,934	₹ 5,00,000	₹ 6,934	20%	₹ 5,547	₹ 5,00,000	₹ 11,024	NA	₹ 11,024	₹ 5,00,000
18	₹ 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 for each individual is ₹ 5 Lacs.	Total 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 when policy is opted on floater basis ₹ 11,024. Sum insured of ₹ 5 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 (₹)
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 for each individual is ₹ 5 Lacs.	Total 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 when policy is opted on floater basis ₹ 11,024. Sum insured of ₹ 5 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 (₹)
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 member is covered separately. Sum insured available for each individual is ₹ 5 Lacs.		Total Premium for all members of the family is ₹ 12,837, 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 ₹ 13,615 Sum insured of ₹ 5 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 (₹)
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 Premium for all members of the family is ₹ 21,292, when each member is covered separately. Sum insured available for each individual is ₹ 5 Lacs.		Total Premium for all members of the family is ₹ 17,034, 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 ₹ 18,298 Sum insured of ₹ 5 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 (₹)
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 Premium for all members of the family is ₹ 37,547, when each member is covered separately. Sum insured available for each individual is ₹ 5 Lacs.		Total Premium for all members of the family is ₹ 30,038, 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 ₹ 32,768 Sum insured of ₹ 5 Lacs is available for the entire family			

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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 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	₹ 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		NA		
	Total Premium for all members of the family is ₹ 50,492, when each member is covered separately. Sum insured available for each individual is ₹ 5 Lacs.		Total Premium for all members of the family is ₹ 40,394, 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 ₹ 44,375. Sum insured of ₹ 5 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	₹ 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 Premium for all members of the family is ₹ 69,062, when each member is covered separately. Sum insured available for each individual is ₹ 5 Lacs.		Total Premium for all members of the family is ₹ 55,250, 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 ₹ 61,420. Sum insured of ₹ 5 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	₹ 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		
	Total Premium for all members of the family is ₹ 26,950, when each member is covered separately. Sum insured available for each individual is ₹ 5 Lacs.		Total Premium for all members of the family is ₹ 21,560, 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 ₹ 15,805. Sum insured of ₹ 5 Lacs is available for the entire family.			

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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 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 (₹)
30	₹ 6,934	₹ 5,00,000	₹ 6,934	20%	₹ 5,547	₹ 5,00,000	₹ 15,805	NA	₹ 15,805	₹ 5,00,000
25	₹ 6,934	₹ 5,00,000	₹ 6,934	20%	₹ 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 members of the family is ₹ 26,950, when each member is covered separately. Sum insured available for each individual is ₹ 5 Lacs.		Total Premium for all members of the family is ₹ 21,560, 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 ₹ 15,805. Sum insured of ₹ 5 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 (₹)
40	₹ 9,112	₹ 5,00,000	₹ 9,112	20%	₹ 7,290	₹ 5,00,000	₹ 18,783	NA	₹ 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 members of the family is ₹ 29,128, when each member is covered separately. Sum insured available for each individual is ₹ 5 Lacs.		Total Premium for all members of the family is ₹ 23,303, 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 ₹ 18,783. Sum insured of ₹ 5 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 (₹)
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		
Total Premium for all members of the family is ₹ 34,374, when each member is covered separately. Sum insured available for each individual is ₹ 5 Lacs.		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 when policy is opted on floater basis ₹ 23,625. Sum insured of ₹ 5 Lacs is available for the entire family				

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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 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	₹21,575	₹5,00,000	₹21,575	20%	₹17,260	₹5,00,000	₹39,365	NA	₹39,365	₹5,00,000
55	₹15,972	₹5,00,000	₹15,972	20%	₹12,778	₹5,00,000		NA		
20	₹6,934	₹5,00,000	₹6,934	20%	₹5,547	₹5,00,000		NA		
15	₹6,541	₹5,00,000	₹6,541	20%	₹5,233	₹5,00,000		NA		
	Total Premium for all members of the family is ₹51,022, when each member is covered separately. Sum insured available for each individual is ₹5 Lacs.		Total Premium for all members of the family is ₹40,818, 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 ₹39,365. Sum insured of ₹5 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	₹28,917	₹5,00,000	₹28,917	20%	₹23,134	₹5,00,000	₹50,347	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 members of the family is ₹64,360, when each member is covered separately. Sum insured available for each individual is ₹5 Lacs.		Total Premium for all members of the family is ₹51,488, 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 ₹50,347. Sum insured of ₹5 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	₹40,145	₹5,00,000	₹40,145	20%	₹32,116	₹5,00,000	₹68,081	NA	₹68,081	₹5,00,000
65	₹28,917	₹5,00,000	₹28,917	20%	₹23,134	₹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 members of the family is ₹82,930, when each member is covered separately. Sum insured available for each individual is ₹5 Lacs.		Total Premium for all members of the family is ₹66,344, 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 ₹68,081. Sum insured of ₹5 Lacs is available for the entire family			

ManipalCigna ProHealth Prime UIN: MCIHLIP22224V012122 | April 2022

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 ProHealth Prime - Advantage Plan

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 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	₹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 Premium for all members of the family is ₹16,582, when each member is covered separately. Sum insured available for each individual is ₹5 Lacs.		Total Premium for all members of the family is ₹13,266, 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 ₹13,059. Sum insured of ₹5 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 (₹)
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 Premium for all members of the family is ₹16,582, when each member is covered separately. Sum insured available for each individual is ₹5 Lacs.		Total Premium for all members of the family is ₹13,266, 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 ₹13,059. Sum insured of ₹5 Lacs is available for the entire family			

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	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		
Total Premium for all members of the family is ₹18,895, when each member is covered separately. Sum insured available for each individual is ₹5 Lacs.		Total Premium for all members of the family is ₹15,116, 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 ₹15,853. Sum insured of ₹5 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 (₹)
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 Premium for all members of the family is ₹25,357, when each member is covered separately. Sum insured available for each individual is ₹5 Lacs.		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 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	₹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 Premium for all members of the family is ₹46,270, when each member is covered separately. Sum insured available for each individual is ₹5 Lacs.		Total Premium for all members of the family is ₹37,016, 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 ₹41,652. Sum insured of ₹5 Lacs is available for the entire family				

ManipalCigna ProHealth Prime UIN: MCIHLIP22224V012122 | April 2022

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 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	₹35,964	₹5,00,000	₹35,964	20%	₹28,771	₹5,00,000	₹ 54,566	NA	₹ 54,566	₹ 5,00,000
60	₹27,013	₹5,00,000	₹27,013	20%	₹21,610	₹5,00,000		NA		
Total Premium for all members of the family is ₹62,977, when each member is covered separately. Sum insured available for each individual is ₹5 Lacs.		Total Premium for all members of the family is ₹50,381, 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 ₹54,566 Sum insured of ₹5 Lacs is 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 (₹)
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 Premium for all members of the family is ₹85,593, when each member is covered separately. Sum insured available for each individual is ₹5 Lacs.		Total Premium for all members of the family is ₹68,474, 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 ₹72,367 Sum insured of ₹5 Lacs is available for the entire family				

2A+2C

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 (₹)
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.		Total Premium for all members of the family is ₹28,382, 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 ₹21,912. Sum insured of ₹5 Lacs is available for the entire family				

ManipalCigna ProHealth Prime UIN: MCIHLIP22224V012122 | April 2022

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 (₹)	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		
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.		Total Premium for all members of the family is ₹28,382, 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 ₹21,912. Sum insured of ₹5 Lacs is 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 (₹)
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		
Total Premium for all members of the family is ₹37,791, when each member is covered separately. Sum insured available for each individual is ₹5 Lacs.		Total Premium for all members of the family is ₹30,232, 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 ₹25,326. Sum insured of ₹5 Lacs is 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 (₹)
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		
Total Premium for all members of the family is ₹44,253, when each member is covered separately. Sum insured available for each individual is ₹5 Lacs.		Total Premium for all members of the family is ₹35,401, 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 ₹32,060. Sum insured of ₹5 Lacs is available for the entire family				

ManipalCigna ProHealth Prime UIN: MCIHLIP22224V012122 | April 2022

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 (₹)	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	₹5,00,000		NA		
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		
	Total Premium for all members of the family is ₹64,009, when each member is covered separately. Sum insured available for each individual is ₹5 Lacs.		Total Premium for all members of the family is ₹51,207, 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 ₹50,103 Sum insured of ₹5 Lacs is 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 (₹)
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		
	Total Premium for all members of the family is ₹79,559, when each member is covered separately. Sum insured available for each individual is ₹5 Lacs.		Total Premium for all members of the family is ₹63,647, 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 ₹62,035 Sum insured of ₹5 Lacs is 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 (₹)
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		
	Total Premium for all members of the family is ₹1,02,175, when each member is covered separately. Sum insured available for each individual is ₹5 Lacs.		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 when policy is opted on floater basis ₹80,471. Sum insured of ₹5 Lacs is available for the entire family			

ManipalCigna ProHealth Prime UIN: MCIHLIP22224V012122 | April 2022

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 ProHealth Prime - Active Plan

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

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 (₹)
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 Premium for all members of the family is ₹18,182, when each member is covered separately. Sum insured available for each individual is ₹5 Lacs.		Total 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 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 (₹)
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 Premium for all members of the family is ₹18,182, when each member is covered separately. Sum insured available for each individual is ₹5 Lacs.		Total 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 when policy is opted on floater basis ₹NA Sum insured of ₹NA Lacs is available for the entire family			

ManipalCigna ProHealth Prime UIN: MCIHLIP22224V012122 | April 2022

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 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 (₹)
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	NA	NA	NA
	Total Premium for all members of the family is ₹20,006, when each member is covered separately. Sum insured available for each individual is ₹5 Lacs.		Total 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 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 (₹)
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	NA	NA	NA
	Total Premium for all members of the family is ₹25,634, when each member is covered separately. Sum insured available for each individual is ₹5 Lacs.		Total Premium for all members of the family is ₹25,634, 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			

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	NA	NA	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			

ManipalCigna ProHealth Prime UIN: MCIHLIP22224V012122 | April 2022

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 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	NA	NA	NA
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.		Total Premium for all members of the family is ₹60,388, 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.				

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	NA	NA	NA
Total Premium for all members of the family is ₹78,783, when each member is covered separately. Sum insured available for each individual is ₹5 Lacs.		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.				

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 (₹)
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		
Total Premium for all members of the family is ₹34,340, when each member is covered separately. Sum insured available for each individual is ₹5 Lacs.		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 ₹NA. Sum insured of ₹NA Lacs is available for the entire family.				

ManipalCigna ProHealth Prime UIN: MCIHLIP22224V012122 | April 2022

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 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 (₹)
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		
3	₹8,079	₹5,00,000	₹8,079	0%	₹8,079	₹5,00,000		NA		
2	₹8,079	₹5,00,000	₹8,079	0%	₹8,079	₹5,00,000		NA		
Total Premium for all members of the family is ₹34,340, when each member is covered separately. Sum insured available for each individual is ₹5 Lacs.		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 ₹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 (₹)
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		
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 members of the family is ₹36,164, when each member is covered separately. Sum insured available for each individual is ₹5 Lacs.		Total Premium for all members of the family is ₹36,164, 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				

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		
Total Premium for all members of the family is ₹41,792, when each member is covered separately. Sum insured available for each individual is ₹5 Lacs.		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 ₹NA Sum insured of ₹NA Lacs is available for the entire family				

ManipalCigna ProHealth Prime UIN: MCIHLIP22224V012122 | April 2022

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 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				
20	₹9,091	₹5,00,000	₹9,091	0%	₹9,091	₹5,00,000				
15	₹8,079	₹5,00,000	₹8,079	0%	₹8,079	₹5,00,000				
Total Premium for all members of the family is ₹62,363, when each member is covered separately. Sum insured available for each individual is ₹5 Lacs.		Total Premium for all members of the family is ₹62,363, 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				

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				
23	₹9,091	₹5,00,000	₹9,091	0%	₹9,091	₹5,00,000				
20	₹9,091	₹5,00,000	₹9,091	0%	₹9,091	₹5,00,000				
Total Premium for all members of the family is ₹78,570, when each member is covered separately. Sum insured available for each individual is ₹5 Lacs.		Total Premium for all members of the family is ₹78,570, 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				

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				
23	₹9,091	₹5,00,000	₹9,091	0%	₹9,091	₹5,00,000				
20	₹9,091	₹5,00,000	₹9,091	0%	₹9,091	₹5,00,000				
Total Premium for all members of the family is ₹96,965, when each member is covered separately. Sum insured available for each individual is ₹5 Lacs.		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				

ManipalCigna ProHealth Prime UIN: MCIHLIP22224V012122 | April 2022

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.