

Annexure to Customer Information Sheet - Benefit Illustration

ProHealth Protect

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, Gender, Zone of Cover, Optional Covers 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
- The Gender considered for 1st and 3rd members in the tables below is Female and that for 2nd and 4th members it is Male.
- Family floater premium rates are derived basis the eldest member's age

2A+2C

Age of the Insured Member	Coverage opted on Individual basis covering each member of the family separately (at a single point in time)		Coverage opted on Individual basis covering multiple member of the family under a single policy (Sum insured is available for each member of the family)				Coverage opted on family floater basis with overall Sum Insured (Only one Sum Insured is available for the entire family)			
	Premium (₹)	Sum Insured (₹)	Premium (₹)	Discount, if any (₹)	Premium after discount (₹)	Sum Insured (₹)	Premium or consolidated premium for all members of family (₹)	Floater discount, if any	Premium after discount (₹)	Sum Insured (₹)
18	₹8,310	₹5,50,000	₹8,310	₹2,077	₹6,233	₹5,50,000	₹27,882	NA	₹27,882	₹5,50,000
21	₹9,390	₹5,50,000	₹9,390	₹2,347	₹7,043	₹5,50,000		NA		
39	₹11,018	₹5,50,000	₹11,018	₹2,754	₹8,264	₹5,50,000		NA		
45	₹15,152	₹5,50,000	₹15,152	₹3,788	₹11,364	₹5,50,000		NA		
	Total Premium for all members of the family is ₹43,870, when each member is covered separately. Sum insured available for each individual is ₹5.5 Lacs.		Total Premium for all members of the family is ₹32,904, when they are covered under a single policy. Sum insured available for each individual is ₹5.5 Lacs.				Total Premium when policy is opted on floater basis ₹27,882. Sum insured of ₹5.5 Lacs is available for the entire family			

2A

Age of the Insured Member	Coverage opted on Individual basis covering each member of the family separately (at a single point in time)		Coverage opted on Individual basis covering multiple member of the family under a single policy (Sum insured is available for each member of the family)				Coverage opted on family floater basis with overall Sum Insured (Only one Sum Insured is available for the entire family)			
	Premium (₹)	Sum Insured (₹)	Premium (₹)	Discount, if any (₹)	Premium after discount (₹)	Sum Insured (₹)	Premium or consolidated premium for all members of family (₹)	Floater discount, if any	Premium after discount (₹)	Sum Insured (₹)
55	₹22,974	₹5,50,000	₹22,974	₹5,743	₹17,231	₹5,50,000	₹63,015	NA	₹63,015	₹5,50,000
63	₹43,728	₹5,50,000	₹43,728	₹10,932	₹32,796	₹5,50,000				
	Total Premium for all members of the family is ₹66,702, when each member is covered separately. Sum insured available for each individual is ₹5.5 Lacs.		Total Premium for all members of the family is ₹50,027, when they are covered under a single policy. Sum insured available for each individual is ₹5.5 Lacs.				Total Premium when policy is opted on floater basis ₹63,015. Sum insured of ₹5.5 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	₹37,291	₹5,50,000	₹37,291	₹9,323	₹27,968	₹5,50,000	₹83,728	NA	₹83,728	₹5,50,000
70	₹58,025	₹5,50,000	₹58,025	₹14,506	₹43,519	₹5,50,000				
	Total Premium for all members of the family is ₹95,316, when each member is covered separately. Sum insured available for each individual is ₹5.5 Lacs.		Total Premium for all members of the family is ₹71,487, when they are covered under a single policy. Sum insured available for each individual is ₹5.5 Lacs.				Total Premium when policy is opted on floater basis ₹83,728. Sum insured of ₹5.5 Lacs is available for the entire family			

ManipalCigna ProHealth Insurance UIN: MCIHLIP25024V082425

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 Plus

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, Gender, Zone of Cover, Optional Covers 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
- The Gender considered for 1st and 3rd members in the tables below is Female and that for 2nd and 4th members it is Male.
- Family floater premium rates are derived basis the eldest member's age

2A+2C

Age of the Insured Member	Coverage opted on Individual basis covering each member of the family separately (at a single point in time)		Coverage opted on Individual basis covering multiple member of the family under a single policy (Sum insured is available for each member of the family)				Coverage opted on family floater basis with overall Sum Insured (Only one Sum Insured is available for the entire family)			
	Premium (₹)	Sum Insured (₹)	Premium (₹)	Discount, if any (₹)	Premium after discount (₹)	Sum Insured (₹)	Premium or consolidated premium for all members of family (₹)	Floater discount, if any	Premium after discount (₹)	Sum Insured (₹)
18	₹12,077	₹5,50,000	₹12,077	₹3,019	₹9,058	₹5,50,000	₹34,420	NA	₹34,420	₹5,50,000
21	₹10,733	₹5,50,000	₹10,733	₹2,683	₹8,050	₹5,50,000				
39	₹16,620	₹5,50,000	₹16,620	₹4,155	₹12,465	₹5,50,000				
45	₹18,228	₹5,50,000	₹18,228	₹4,557	₹13,671	₹5,50,000				
	Total Premium for all members of the family is ₹57,658, when each member is covered separately. Sum insured available for each individual is ₹5.5 Lacs.		Total Premium for all members of the family is ₹43,244, when they are covered under a single policy. Sum insured available for each individual is ₹5.5 Lacs.				Total Premium when policy is opted on floater basis ₹34,420. Sum insured of ₹5.5 Lacs is available for the entire family			

2A

Age of the Insured Member	Coverage opted on Individual basis covering each member of the family separately (at a single point in time)		Coverage opted on Individual basis covering multiple member of the family under a single policy (Sum insured is available for each member of the family)				Coverage opted on family floater basis with overall Sum Insured (Only one Sum Insured is available for the entire family)			
	Premium (₹)	Sum Insured (₹)	Premium (₹)	Discount, if any (₹)	Premium after discount (₹)	Sum Insured (₹)	Premium or consolidated premium for all members of family (₹)	Floater discount, if any	Premium after discount (₹)	Sum Insured (₹)
55	₹26,803	₹5,50,000	₹26,803	₹6,701	₹20,102	₹5,50,000	₹69,084	NA	₹69,084	₹5,50,000
63	₹48,270	₹5,50,000	₹48,270	₹12,067	₹36,203	₹5,50,000				
	Total Premium for all members of the family is ₹75,073, when each member is covered separately. Sum insured available for each individual is ₹5.5 Lacs.		Total Premium for all members of the family is ₹56,305, when they are covered under a single policy. Sum insured available for each individual is ₹5.5 Lacs.				Total Premium when policy is opted on floater basis ₹69,084. Sum insured of ₹5.5 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	₹41,793	₹5,50,000	₹41,793	₹10,448	₹31,345	₹5,50,000	₹90,612	NA	₹90,612	₹5,50,000
70	₹63,138	₹5,50,000	₹63,138	₹15,784	₹47,354	₹5,50,000				
	Total Premium for all members of the family is ₹1,04,931, when each member is covered separately. Sum insured available for each individual is ₹5.5 Lacs.		Total Premium for all members of the family is ₹78,699, when they are covered under a single policy. Sum insured available for each individual is ₹5.5 Lacs.				Total Premium when policy is opted on floater basis ₹90,612. Sum insured of ₹5.5 Lacs is available for the entire family			

ManipalCigna ProHealth Insurance UIN: MCIHLIP25024V082425

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 Preferred

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, Gender, Zone of Cover, Optional Covers 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
- The Gender considered for 1st and 3rd members in the tables below is Female and that for 2nd and 4th members it is Male.
- Family floater premium rates are derived basis the eldest member's age

2A+2C

Age of the Insured Member	Coverage opted on Individual basis covering each member of the family separately (at a single point in time)		Coverage opted on Individual basis covering multiple member of the family under a single policy (Sum insured is available for each member of the family)				Coverage opted on family floater basis with overall Sum Insured (Only one Sum Insured is available for the entire family)			
	Premium (₹)	Sum Insured (₹)	Premium (₹)	Discount, if any (₹)	Premium after discount (₹)	Sum Insured (₹)	Premium or consolidated premium for all members of family (₹)	Floater discount, if any	Premium after discount (₹)	Sum Insured (₹)
18	₹38,821	₹15,00,000	₹38,821	₹3,882	₹34,939	₹15,00,000	₹59,204	NA	₹59,204	₹15,00,000
21	₹29,652	₹15,00,000	₹29,652	₹2,965	₹26,687	₹15,00,000				
39	₹40,999	₹15,00,000	₹40,999	₹4,100	₹36,899	₹15,00,000				
45	₹38,863	₹15,00,000	₹38,863	₹3,886	₹34,977	₹15,00,000				
	Total Premium for all members of the family is ₹1,48,335, when each member is covered separately. Sum insured available for each individual is ₹15 Lacs.		Total Premium for all members of the family is ₹1,33,502, when they are covered under a single policy. Sum insured available for each individual is ₹15 Lacs.				Total Premium when policy is opted on floater basis ₹59,204. Sum insured of ₹15 Lacs is available for the entire family			

2A

Age of the Insured Member	Coverage opted on Individual basis covering each member of the family separately (at a single point in time)		Coverage opted on Individual basis covering multiple member of the family under a single policy (Sum insured is available for each member of the family)				Coverage opted on family floater basis with overall Sum Insured (Only one Sum Insured is available for the entire family)			
	Premium (₹)	Sum Insured (₹)	Premium (₹)	Discount, if any (₹)	Premium after discount (₹)	Sum Insured (₹)	Premium or consolidated premium for all members of family (₹)	Floater discount, if any	Premium after discount (₹)	Sum Insured (₹)
55	₹50,009	₹15,00,000	₹50,009	₹5,001	₹45,008	₹15,00,000	₹1,04,070	NA	₹1,04,070	₹15,00,000
63	₹77,817	₹15,00,000	₹77,817	₹7,782	₹70,035	₹15,00,000				
	Total Premium for all members of the family is ₹1,27,826, when each member is covered separately. Sum insured available for each individual is ₹15 Lacs.		Total Premium for all members of the family is ₹1,15,043, when they are covered under a single policy. Sum insured available for each individual is ₹15 Lacs.				Total Premium when policy is opted on floater basis ₹1,04,070. Sum insured of ₹15 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	₹69,768	₹15,00,000	₹69,768	₹6,977	₹62,791	₹15,00,000	₹1,30,918	NA	₹1,30,918	₹15,00,000
70	₹96,337	₹15,00,000	₹96,337	₹9,634	₹86,703	₹15,00,000				
	Total Premium for all members of the family is ₹1,66,105, when each member is covered separately. Sum insured available for each individual is ₹15 Lacs.		Total Premium for all members of the family is ₹1,49,494, when they are covered under a single policy. Sum insured available for each individual is ₹15 Lacs.				Total Premium when policy is opted on floater basis ₹1,30,918. Sum insured of ₹15 Lacs is available for the entire family			

ManipalCigna ProHealth Insurance UIN: MCIHLIP25024V082425

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 Premier

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, Gender, Zone of Cover, Optional Covers 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
- The Gender considered for 1st and 3rd members in the tables below is Female and that for 2nd and 4th members it is Male.
- Family floater premium rates are derived basis the eldest member's age

2A+2C

Age of the Insured Member	Coverage opted on Individual basis covering each member of the family separately (at a single point in time)		Coverage opted on Individual basis covering multiple member of the family under a single policy (Sum insured is available for each member of the family)				Coverage opted on family floater basis with overall Sum Insured (Only one Sum Insured is available for the entire family)			
	Premium (₹)	Sum Insured (₹)	Premium (₹)	Discount, if any (₹)	Premium after discount (₹)	Sum Insured (₹)	Premium or consolidated premium for all members of family (₹)	Floater discount, if any	Premium after discount (₹)	Sum Insured (₹)
18	₹60,987	1,00,00,000	₹60,987	₹6,099	₹54,888	₹1,00,00,000	₹95,394	NA	₹95,394	₹1,00,00,000
21	₹40,494	1,00,00,000	₹40,494	₹4,049	₹36,445	₹1,00,00,000				
39	₹63,284	1,00,00,000	₹63,284	₹6,328	₹56,956	₹1,00,00,000				
45	₹57,585	1,00,00,000	₹57,585	₹5,758	₹51,827	₹1,00,00,000				
	Total Premium for all members of the family is ₹2,22,350, when each member is covered separately. Sum insured available for each individual is ₹1 Crore.		Total Premium for all members of the family is ₹2,00,116, when they are covered under a single policy. Sum insured available for each individual is ₹1 Crore.				Total Premium when policy is opted on floater basis ₹95,394. Sum insured of ₹1 Crore is available for the entire family			

2A

Age of the Insured Member	Coverage opted on Individual basis covering each member of the family separately (at a single point in time)		Coverage opted on Individual basis covering multiple member of the family under a single policy (Sum insured is available for each member of the family)				Coverage opted on family floater basis with overall Sum Insured (Only one Sum Insured is available for the entire family)			
	Premium (₹)	Sum Insured (₹)	Premium (₹)	Discount, if any (₹)	Premium after discount (₹)	Sum Insured (₹)	Premium or consolidated premium for all members of family (₹)	Floater discount, if any	Premium after discount (₹)	Sum Insured (₹)
55	₹78,189	₹1,00,00,000	₹78,189	₹7,819	₹70,370	₹1,00,00,000	₹1,77,926	NA	₹1,77,926	1,00,00,000
63	₹1,29,512	₹1,00,00,000	₹1,29,512	₹12,951	₹1,16,561	₹1,00,00,000				
	Total Premium for all members of the family is ₹2,07,701, when each member is covered separately. Sum insured available for each individual is ₹1 Crore.		Total Premium for all members of the family is ₹1,86,931, when they are covered under a single policy. Sum insured available for each individual is ₹1 Crore.				Total Premium when policy is opted on floater basis ₹1,77,926. Sum insured of ₹1 Crore 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	₹1,14,676	₹1,00,00,000	₹1,14,676	₹11,468	₹1,03,208	₹1,00,00,000	₹2,27,472	NA	₹2,27,472	₹1,00,00,000
70	₹1,63,702	₹1,00,00,000	₹1,63,702	₹16,370	₹1,47,332	₹1,00,00,000				
	Total Premium for all members of the family is ₹2,78,378, when each member is covered separately. Sum insured available for each individual is ₹1 Crore.		Total Premium for all members of the family is ₹2,50,540, when they are covered under a single policy. Sum insured available for each individual is ₹1 Crore.				Total Premium when policy is opted on floater basis ₹2,27,472. Sum insured of ₹1 Crore is available for the entire family			

ManipalCigna ProHealth Insurance UIN: MCIHLIP25024V082425

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 Accumulate

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, Gender, Zone of Cover, Optional Covers 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
- The Gender considered for 1st and 3rd members in the tables below is Female and that for 2nd and 4th members it is Male.
- Family floater premium rates are derived basis the eldest member's age
- HMB of 5000 is considered

2A+2C

Age of the Insured Member	Coverage opted on Individual basis covering each member of the family separately (at a single point in time)		Coverage opted on Individual basis covering multiple member of the family under a single policy (Sum insured is available for each member of the family)				Coverage opted on family floater basis with overall Sum Insured (Only one Sum Insured is available for the entire family)			
	Premium (₹)	Sum Insured (₹)	Premium (₹)	Discount, if any (₹)	Premium after discount (₹)	Sum Insured (₹)	Premium or consolidated premium for all members of family (₹)	Floater discount, if any	Premium after discount (₹)	Sum Insured (₹)
18	₹16,617	₹5,50,000	₹16,617	₹1,662	₹14,955	₹5,50,000	₹34,734	NA	₹34,734	₹5,50,000
21	₹17,824	₹5,50,000	₹17,824	₹1,782	₹16,042	₹5,50,000				
39	₹19,757	₹5,50,000	₹19,757	₹1,976	₹17,781	₹5,50,000				
45	₹21,340	₹5,50,000	₹21,340	₹2,134	₹19,206	₹5,50,000				
	Total Premium for all members of the family is ₹75,538, when each member is covered separately. Sum insured available for each individual is ₹5.5 Lacs.		Total Premium for all members of the family is ₹67,984, when they are covered under a single policy. Sum insured available for each individual is ₹5.5 Lacs.				Total Premium when policy is opted on floater basis ₹34,734. Sum insured of ₹5.5 Lacs is available for the entire family			

2A

Age of the Insured Member	Coverage opted on Individual basis covering each member of the family separately (at a single point in time)		Coverage opted on Individual basis covering multiple member of the family under a single policy (Sum insured is available for each member of the family)				Coverage opted on family floater basis with overall Sum Insured (Only one Sum Insured is available for the entire family)			
	Premium (₹)	Sum Insured (₹)	Premium (₹)	Discount, if any (₹)	Premium after discount (₹)	Sum Insured (₹)	Premium or consolidated premium for all members of family (₹)	Floater discount, if any	Premium after discount (₹)	Sum Insured (₹)
55	₹29,744	₹5,50,000	₹29,744	₹2,974	₹26,770	₹5,50,000	₹73,826	NA	₹73,826	₹5,50,000
63	₹56,030	₹5,50,000	₹56,030	₹5,603	₹50,427	₹5,50,000				
	Total Premium for all members of the family is ₹85,774, when each member is covered separately. Sum insured available for each individual is ₹5.5 Lacs.		Total Premium for all members of the family is ₹77,197, when they are covered under a single policy. Sum insured available for each individual is ₹5.5 Lacs.				Total Premium when policy is opted on floater basis ₹73,826. Sum insured of ₹5.5 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	₹58,910	₹5,50,000	₹58,910	₹5,891	₹53,019	₹5,50,000	₹92,574	NA	₹92,574	₹5,50,000
70	₹66,771	₹5,50,000	₹66,771	₹6,677	₹60,094	₹5,50,000		NA		
	Total Premium for all members of the family is ₹1,25,681, when each member is covered separately. Sum insured available for each individual is ₹5.5 Lacs.		Total Premium for all members of the family is ₹1,13,113, when they are covered under a single policy. Sum insured available for each individual is ₹5.5 Lacs.				Total Premium when policy is opted on floater basis ₹92,574. Sum insured of ₹5.5 Lacs is available for the entire family			

ManipalCigna ProHealth Insurance UIN: MCIHLIP25024V082425

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