

AROGYA SANJEEVANI POLICY, MANIPALCIGNA
ANNEXURE: "ILLUSTRATION OF BENEFITS"

1. Cumulative Bonus (CB)

Renewal Year (Beginning)	Sum Insured (₹)	Cumulative Bonus Carried forward (₹)	Proportionate reduction due to change in SI (₹)	Claim	CB (%)	Cumulative bonus earned at the end of the year (₹)	Total Available Amount in the next Policy Year (SI+CB) (₹)
0	100,000	NA	NA	No	5%	5,000	100,000 + 5,000
1	100,000	5,000	NA	No	5%	5,000	100,000 + 5,000 + 5,000
2	100,000	10,000	NA	Yes	5%	5,000	100,000 + 5,000 + 5,000 - 5,000
3	200,000	5,000	NA	No	5%	10,000	200,000 + 5,000 + 10,000
4	200,000	15,000	NA	No	5%	10,000	200,000 + 15,000 + 10,000
5	100,000	25,000	12,500	No	5%	5,000	100,000 + 12,500 + 5,000

2. Co-payment

Renewal Year	Sum Insured (₹)	Claim	Admissible Claim Amount (In ₹)	Co-payment (%)	Co-payment amount (In ₹)	Claim Paid (In ₹)	Balance Sum Insured (Sum Insured – All claims in a policy year) (In ₹)
0	100,000	Yes	7,000	5%	350	6,650	93,350
0	100,000	Yes	15,000	5%	750	14,250	79,100
0	100,000	Yes	79,100	5%	3,955	75,145	3,955