

Benefit Illustration in respect of policies offered on individual and family floater basis							Annexure A					
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 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 (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)		
64 years	20449	500000	<b>NOT APPLICABLE*</b>				54530	NA	54530	500000		
56 years	14750	500000										
44 years	6088	500000										
38 years	6088	500000										
22 years	4379	500000										
15 years	3167	500000										
5 years	3160	500000										
Total Premium for all members of the family is Rs. <u>58081</u> , when each member is covered separately. Sum Insured available for each individual is Rs. <u>500000</u>			<b>NOT APPLICABLE*</b>				Total Premium when policy is opted on floater basis is Rs. <u>54530</u> . Sum Insured of Rs. <u>500000</u> is available for entire family					

**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. Above premium rates illustration is for Arogya Sanjeevani, Sum Insured 5 lakhs, 4A + 3C (Age 64, 56, 44, 38, 22, 15, 5)

\*This option is not available with Arogya Sanjeevani Policy, Magma HDI