

Benefit illustration

AROGYA SANJEEVANI POLICY GO DIGIT

(UIN: GODHLIP20168V011920)



Hi there!

Great that you've chosen this cover as it is a health insurance that cushions you against the financial burden of accidental and illness hospitalization. If you're someone who's often felt boggled down and confused over all the varying health insurances online, you're not alone. That's why, the Arogya Sanjeevani policy was launched by the IRDAI, as an approach to **simplifying health insurance** by providing a standard plan that will be offered by all health insurance companies, with exactly the same benefits and coverages.

Also, since Digit always believes in being crystal clear, here's an premium illustration for how the prices would vary for different family composition according to different age groups and policy types:

Family Composition	Age of the members insured	Coverage opted on Individual basis covering each member of the family separately (at a single point in time) Which means: If you were to purchase a policy for all members of a family, separately.		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) Which means: If you were to purchase a policy for all members of a family, together, under the same policy, but with individual Sum insured				Coverage opted on family floater basis with overall Sum Insured (Only one sum insured is available for the entire family) Which means: If you were to purchase a policy for all members of a family, together, under the same policy, sharing the same Sum insured			
		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 the family (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)
2Adults +2Children	51	9,800	5,00,000	9,800	10%	8,820	5,00,000	18,278	NA	18,278	5,00,000
	48	7,226	5,00,000	7,226	10%	6,503	5,00,000				
	22	2,810	5,00,000	2,810	10%	2,529	5,00,000				
	18	2,810	5,00,000	2,810	10%	2,529	5,00,000				
		Total premium for all members of the family is Rs. 22,646, when each member is covered separately. Sum Insured available for each individual is Rs. 5,00,000.		Total premium for all members of the family is Rs. 20,381, when they are covered under a single policy. Sum Insured available for each family member is Rs. 5,00,000.				Total premium when policy is opted on floater basis is Rs. 18,278. Sum Insured of Rs.5,00,000 is available for the entire family			

Family Composition	Age of the members insured	Coverage opted on Individual basis covering each member of the family separately (at a single point in time) Which means: If you were to purchase a policy for all members of a family, separately.		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) Which means: If you were to purchase a policy for all members of a family, together, under the same policy, but with individual Sum insured				Coverage opted on family floater basis with overall Sum Insured (Only one sum insured is available for the entire family) Which means: If you were to purchase a policy for all members of a family, together, under the same policy, sharing the same Sum insured			
		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 the family (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)
2 Adults	62	15,985	300,000	15,985	5%	15,186	300,000	35,355	NA	35,355	300,000
	66	22,097	300,000	22,097	5%	20,992	300,000				
		Total premium for all members of the family is Rs. 38,082, when each member is covered separately. Sum Insured available for each individual is Rs. 3,00,000.		Total premium for all members of the family is Rs. 36,178, when they are covered under a single policy. Sum Insured available for each family member is Rs. 3,00,000.				Total premium when policy is opted on floater basis is Rs. 35,355. Sum Insured of Rs.3,00,000 is available for the entire family			

Note:

Premium figures are for Arogya Sanjeevani Policy (UIN: GODHLIP20168V011920) containing features which are typically opted for by our website customers. 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.