

# A COMPREHENSIVE PLAN FOR A HEALTHIER LIFE

ManipalCigna ProHealth Insurance with added features.


At ManipalCigna, we're more than a health insurance company. As your partner in illness and wellness, our mission is to improve the health, well-being, and peace of mind of those we serve by making health care Affordable, Predictable and Simple. Our goal is to provide our customers with easy and lifetime access to quality healthcare with "no compromises, no surprises" so they can live a healthier and more secured life.

Our ProHealth Insurance is designed to suit your health needs, at every life stage. Just as your loved ones take care of you in illness, inculcating healthy habits and nursing you back to the best of health, ManipalCigna offers you ProHealth Insurance with a wide range of features. We reward you for staying healthy, cover you if you fall ill, and help you protect your finances while growing your reserves. We also help you bounce back to health in no time.


## FEATURES AT A GLANCE:




Sum Insured ranges from ₹2.5 lacs to ₹100 lacs



Choice of Individual and Family Floater cover



Start enrolment from 91 days for children and 18 years for adults



No maximum age limit for entry into the plan



Policy tenure of 1, 2 and 3 years

ManipalCigna

**ProHealth**  
Insurance

COMPREHENSIVE HOSPITALIZATION COVERAGE

## ManipalCigna ProHealth plan provides you with the complete health protection with

- > Unlimited times of Restoration with 100% additional Sum Insured (for unrelated illness, injury).
- > Guaranteed\* Bonus every renewal, max up to 200%. \*Conditions apply
- > Earn Healthy Rewards points up to 20% of premium paid and redeem as HMB/ renewal discount.
- > Choice of utilizing 50% of Health Maintenance Benefit (HMB) towards premium payment from 1<sup>st</sup> renewal\*.  
^Accumulate Plan
- > Worldwide protection upto full sum insured in case of emergency.
- > 500 Plus Day Care treatments covered up to full Sum Insured.
- > Immediate OPD (Out-Patient Department) coverage with HMB up to ₹20,000 (as per plan).
- > Dedicated preventive health benefits with Medical Check-up and Wellness Programs.
- > HIV/AIDS, Artificial life maintenance and listed modern treatments covered.
- > Optional Daily Cash Benefit and Critical Illness add-on cover for complete peace of mind.

### Discount

- Family discount of 25% and 10% on covering 2 and more members of your family in the same individual policy (as per plan)
- Long-term discount of 7.5% and 10% on opting for a 2 and 3 year terms respectively

### Other Benefits

- Lifetime renewals
- Monthly<sup>^</sup>, Quarterly, Half Yearly, Yearly and Single Premium<sup>^</sup> payment options
- Grace Period of 30 days is allowed for Single, Yearly, Half-yearly and Quarterly mode of payment. Grace period of 15 days is allowed for Monthly mode of payment.
- Free-look period of 15 days to cancel the policy
- Zone-based pricing enables you to pay as per the healthcare costs prevailing in your city
- Tax benefit under Sec 80 D, Income Tax Act 1961 (as amended)
- Cashless facility at our network hospitals

<sup>^</sup>Premium loading will be applied if Monthly, Quarterly, Half Yearly payment mode is chosen.

<sup>^</sup>2 months premium to be paid in advance and instalment/renewal premium payment through NACH or standing instruction (where payment is made either by direct debit of bank account or credit card).

## We would like to be as transparent as possible, here are some of the key waiting periods under the Policy

- First 30 days waiting period is applicable for all illnesses other than accidents
- 24 months waiting period is applicable on specific ailments like Cataract, Stones, Arthritis, etc.
- Pre-existing diseases will not be covered for 24/36/48 months depending on the plan opted
- First 90 days waiting period & 30 days survival period are applicable to Critical Illness Add-On Cover

## We will not cover any costs towards (for more details refer Terms & Conditions) -

- Nuclear radiation and contamination • Suicide or drug abuse • Foreign invasion • Breach of Law

## PLAN BENEFITS AT A GLANCE:

	Coverage Details at a Glance (sum insured in lacs)	Protect		Plus		Preferred	Premier	Accumulate	
		₹2.5, ₹3.5, ₹4.5, ₹5.5, ₹7.5, ₹10	₹15, ₹20, ₹25, ₹30, ₹50	₹4.5, ₹5.5, ₹7.5, ₹10, ₹15	₹20, ₹25, ₹30, ₹50	₹15, ₹30, ₹50,	₹100	₹5.5, ₹7.5, ₹10, ₹15	₹20, ₹25, ₹30, ₹50
Basic	In-patient Hospitalization	√		√		√	√	√	√
	Pre - Hospitalization	√		√		√	√	√	√
	Post - Hospitalization	√		√		√	√	√	√
	Day Care Treatment	√		√		√	√	√	√
	Domiciliary Treatment	√		√		√	√	√	√
	Ambulance Cover	√		√		√	√	√	√
	Donor Expenses	√		√		√	√	√	√
	Worldwide Emergency Cover	√		√		√	√	√	√
	Restoration of Sum Insured	√		√		√	√	√	√
	AYUSH Cover	√		√		√	√	√	√
	Health Maintenance Benefit (HMB)	√		√		√	√	√	√
	Cumulative Bonus on HMB	x		x		x	x	√	√
	Maternity Expenses**	x		√		√	√	√	x
New Born Baby Expenses**	x		√		√	√	√	x	
Value Added	First Year Vaccinations**	x		√		√	√	√	x
	Health Check-Up	√		√		√	√	√	√
	Expert Opinion on Critical Illness	√		√		√	√	√	√
	Cumulative Bonus	√		√		√	√	√	√
	Healthy Rewards	√		√		√	√	√	√
	Deductible*	√		√		x	x	√	√
Optional	Waiver of Deductible	√		√		x	x	√	√
	Hospital Daily Cash Benefit	√		√		√	√	√	√
	Reduction in Maternity Waiting Period	x		√		√	√	√	x
	Voluntary Co-pay*	√		√		x	x	√	√
	Waiver of Mandatory Co-pay***	√		√		√	√	√	√
Add On	Cumulative Bonus Booster	√		√		√	x	√	√
	Critical Illness	√		√		√	x	√	√
Add On	ManipalCigna Health 360 (OPD, Shield, Advance)	√		√		√	√	√	√
	Waiting Period (Months)	Pre-Existing Disease	48		36		24	24	36

### Note:

\*Voluntary Co-pay and Deductible cannot be opted in a single plan

\*\*Waiting period of 48 months applies

\*\*\*A Mandatory Co-pay of 20% is applicable on all claims for insured aged 65 years and above, which can be waived with the optional cover

## THE KEY PILLARS UNDERLYING OUR SERVICES ARE:

**Claims Handling:** You can rely on our claims service associate for easy, efficient and hassle-free claims.

**Personalized Services:** To ensure a personalized service experience, you will have a single point of contact to address your concerns when you need us the most during hospitalization.

**Prevention and Well-being:** We are proactive in identifying your health risks and help you in their management. We go beyond paying claims, by bringing to our customers several lifestyle programs that help them live healthier and happier.

Prohibition of Rebates (under section 41 of Insurance Act, 1938, as amended):

No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

### Disclaimer:

ManipalCigna Health Insurance Company Limited (Formerly known as CignaTTK Health Insurance Company Limited) | CIN: U66000MH2012PLC227948 | IRDAI Reg. No.: 151 | Regd. Office: 401/ 402, 4th Floor, Raheja Titanium, Off Western Express Highway, Goregaon East, Mumbai - 400 063 | For more details on risk factors, terms and conditions, please read the sales brochure/ sales document available on our website (Download section) before concluding a sale | Trade Name / Trade Logo belongs to MEMG International India Private Limited and Cigna Intellectual Property Inc. and is being used by ManipalCigna Health Insurance Company Limited under license | Tax benefits are subject to changes in tax laws | ManipalCigna ProHealth Insurance UIN: MCHILP2221V062122 | ManipalCigna Critical Illness Add On Cover UIN: MCHILP2128V022021 | ManipalCigna Health 360 UIN: MCHILJA23023V012233 | Toll free: 1800-102-4462 | Website: www.manipalcigna.com | ARN: ADV/0770/Jul/2022-23

