

YOUR
SAFETY WALLET,
ANYWHERE, ANY TIME.



PRESENTING MANIPALCIGNA PROHEALTH CASH.

A plan that assures financial support
through the ups and downs of life.

ManipalCigna
ProHealth Cash

DAILY HOSPITAL CASH

Doesn't it feel nice to have someone you can count on, when you are not in the best of health? Someone to take away your worries and see you through the tough times, so you can concentrate on getting better. At ManipalCigna Health Insurance, we do just that, with our ProHealth Cash. A fixed daily cash benefit plan that assures you and your family of prompt financial assistance. All this, so you don't worry about meeting hospital expenses, managing everyday spends and not depleting your savings.

We put you first because when Manipal Group, a eminent player in the field of healthcare delivery and higher education in India and Cigna Corporation, a global health services company with over 200 years of experience, join hands, it becomes easier for the world to live a richer, healthier life.

PROHEALTH CASH OFFERS

- ✓ A WIDE CHOICE OF DAILY CASH BENEFITS
- ✓ PAYS CASH DIRECTLY TO YOU WHEN YOU NEED IT MOST
- ✓ CAN BE USED TO COMPENSATE EXPENSES NOT COVERED BY HEALTH INSURANCE
- ✓ CAN OFFSET LOST WAGES DUE TO A HOSPITALISATION



KEY FEATURES

- ✓ Daily Cash Benefit (DCB) available from ₹500 (1 Unit) to ₹5000 (10 Units)
- ✓ Accidental Death (AD) and Permanent Total Disability (PTD) cover from ₹50,000 to ₹25 lacs
- ✓ Option to choose maximum number of days of coverage from 60, 90 and 180 per policy year
- ✓ Protection for self and family members under individual cover
- ✓ Choice of policy term of 1,2 and 3 years
- ✓ You can start enrolment as early as 91 days for children (5 years for Accidental Death and Permanent Total Disablement Cover) and 18 years for adults
- ✓ Maximum entry age limit of 17 years for children and 65 years for adults
- ✓ Family discount of 10% for covering 3 or more family members under the same policy.

- ✓ Long term discount of 7.5% and 10% on opting for a 2 and 3 years single premium policy term
- ✓ Online Renewal Discount of 3% p.a. if the customer chooses for NACH or standing instruction (where payment is made either by direct debit of bank account or credit card) option, applicable from next renewal of the policy
- ✓ Critical illness Add On for complete protection from ₹50,000 to 1 crore
- ✓ Lifetime renewals
- ✓ Access to Online Wellness Program for healthy living
- ✓ Annual instalment premium payment option for 2 and 3 years policy term
- ✓ Free-look period of 30 days
- ✓ Income tax benefit under Sec 80 D, Income Tax Act 1961
- ✓ No medical tests upto 45 years with a clear medical history and opting for Daily Cash Benefit from ₹500 to ₹3000

WE BELIEVE IN TRANSPARENCY.

MENTIONED BELOW ARE THE KEY WAITING PERIODS UNDER THE POLICY

- ✓ First 30 days waiting period is applicable for all hospitalization except accidents
- ✓ 24 months waiting period is applicable on specific ailments like Cataract, Stones, Arthritis etc.
- ✓ Pre-existing Diseases will be covered after 36 months
- ✓ First 90 days waiting period and 30 days survival period is applicable to Critical Illness Add On Cover
- ✓ Coverage for accidents starts from day 1

WE WILL NOT COVER ANY COSTS TOWARDS

- ✓ Any illness resulting from the Insured committing any breach of law
- ✓ Suicide or drug abuse
- ✓ Contamination from Nuclear fuel or radiation
- ✓ Foreign invasion or civil war

PLAN BENEFITS AND OPTIONS AT A GLANCE

PLAN I – Basic

i. Sickness Hospital Cash Benefit	A Daily Cash Benefit (DCB) for hospitalisation due to sickness will be payable
ii. Accident Hospital Cash Benefit	2 times the DCB for hospitalization due to accident will be payable
iii. ICU Cash Benefit	3 times the DCB for ICU hospitalization will be payable. Coverage limited to 15 days per insured person per policy year
iv. Worldwide Cover	3 times the DCB for hospitalisation outside India will be payable

PLAN II – Enhanced (In addition to the benefits under Basic plan, the following will also be available.)

v. Convalescence Benefit	5 times the DCB will be payable for hospitalisation of 10 or more continuous days. Benefit is available only once per insured person, per policy year
vi. Companion Benefit	50% of the DCB will be payable in respect of the accompanying person taking care of the insured
vii. Compassionate Benefit	10 times the DCB if insured person dies during the course of accidental hospitalisation will be payable

OPTIONAL COVERS (available under both the plans)

Day Care Treatment	Lower of 5 times the DCB or ₹25,000 will be payable for listed procedures with a maximum limit of 5 Day Care Treatments including 1 surgery for Cataract per Insured per Policy Year
Accidental Death and Permanent Total Disability	Opted Sum Insured will be payable on Accidental Death or Permanent Total Disablement as specified



A Daily Cash Benefit will be payable after a Deductible of One Day (24 hrs. hospitalisation).

Coverage will extend to a maximum number of 450 days in the lifetime of an Insured Person.

CLAIMS:

- All payments under the policy will be made on per day benefit basis
- For any claims related query, information or assistance you can contact our Health line 1800-102-4462 or visit our website www.manipalcigna.com or email us at customer.care@manipalcigna.com
- Please refer to the policy wordings for complete process on claims and documents to be submitted

KEY PILLARS UNDERLYING OUR SERVICES

- **Claims Handling:** You can rely on our claims service associate for easy and hassle free claims experience
- **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
- **Reliable Information:** Dedicated health relationship managers and friendly customer website provide easy access to health care information and policy details

RATE CHART

NOTES:

- Annual Premium rates are (in ₹) excluding Statutory levies and taxes.
- Premium for more than one year policy term to be calculated basis the age band in the rate table and long term discount shall apply accordingly.
- Premium for age above 65 is for renewal only.
- Any revision in the rate shall be made only post approval by the IRDAI.
- Maximum loading applicable per insured person is upto 150%
- Premium for optional cover is in addition to the base cover.

1. BASIC PLAN

Annual Premium - Basic Plan 60 Days

Age Band/ Sum Insured (SI)	Daily Cash Benefit in ₹									
	500	1,000	1,500	2,000	2,500	3,000	3,500	4,000	4,500	5,000
<26 Yrs	345	691	1,036	1,380	1,726	2,071	2,415	2,761	3,106	3,450
26 Yrs-40 Yrs	533	1,064	1,596	2,128	2,660	3,191	3,724	4,255	4,787	5,319
41 Yrs-50 Yrs	842	1,682	2,523	3,364	4,205	5,046	5,887	6,727	7,569	8,409
51 Yrs-55 Yrs	1,197	2,393	3,590	4,787	5,983	7,180	8,376	9,573	10,770	11,966
56Yrs-65 Yrs	1,699	3,397	5,094	6,792	8,491	10,188	11,886	13,584	15,282	16,980
65 Yrs above only renewal	2,731	5,463	8,194	10,924	13,656	16,387	19,118	21,848	24,580	27,311

Annual Premium - Basic Plan 90 Days

Age Band/ Sum Insured (SI)	Daily Cash Benefit in ₹									
	500	1,000	1,500	2,000	2,500	3,000	3,500	4,000	4,500	5,000
<26 Yrs	518	1,036	1,553	2,071	2,588	3,106	3,623	4,141	4,658	5,176
26 Yrs-40 Yrs	649	1,299	1,948	2,598	3,247	3,896	4,546	5,195	5,845	6,493
41 Yrs-50 Yrs	1,192	2,384	3,575	4,767	5,959	7,149	8,341	9,533	10,725	11,917
51 Yrs-55 Yrs	1,299	2,596	3,894	5,193	6,490	7,788	9,087	10,384	11,682	12,981
56Yrs-65 Yrs	2,080	4,158	6,236	8,316	10,394	12,472	14,552	16,630	18,708	20,788
65 Yrs above only renewal	3,344	6,687	10,032	13,375	16,718	20,062	23,405	26,749	30,092	33,435

Annual Premium - Basic Plan 180 Days

Age Band/ Sum Insured (SI)	Daily Cash Benefit in ₹									
	500	1,000	1,500	2,000	2,500	3,000	3,500	4,000	4,500	5,000
<26 Yrs	575	1,150	1,724	2,300	2,875	3,449	4,024	4,599	5,173	5,749
26 Yrs-40 Yrs	722	1,444	2,165	2,886	3,607	4,328	5,049	5,770	6,492	7,213
41 Yrs-50 Yrs	1,255	2,510	3,765	5,020	6,275	7,530	8,785	10,040	11,295	12,549
51 Yrs-55 Yrs	1,368	2,735	4,102	5,469	6,836	8,203	9,569	10,936	12,303	13,670
56Yrs-65 Yrs	2,189	4,377	6,565	8,753	10,941	13,129	15,318	17,506	19,694	21,881
65 Yrs above only renewal	3,521	7,040	10,559	14,079	17,598	21,118	24,637	28,156	31,676	35,196

2. Enhanced Plan

Annual Premium - Enhanced Plan 60 Days

Age Band/ Sum Insured (SI)	Daily Cash Benefit in ₹									
	500	1,000	1,500	2,000	2,500	3,000	3,500	4,000	4,500	5,000
<26 Yrs	446	893	1,339	1,785	2,232	2,678	3,124	3,570	4,017	4,463
26 Yrs-40 Yrs	688	1,377	2,065	2,752	3,440	4,129	4,817	5,504	6,192	6,881
41 Yrs-50 Yrs	1,060	2,121	3,181	4,242	5,302	6,363	7,423	8,484	9,544	10,604
51 Yrs-55 Yrs	1,509	3,018	4,528	6,037	7,546	9,054	10,563	12,072	13,581	15,091
56Yrs-65 Yrs	2,142	4,283	6,423	8,565	10,707	12,847	14,988	17,129	19,270	21,412
65 Yrs above only renewal	3,373	6,746	10,118	13,491	16,864	20,236	23,608	26,982	30,354	33,726

Annual Premium - Enhanced Plan 90 Days

Age Band/ Sum Insured (SI)	Daily Cash Benefit in ₹									
	500	1,000	1,500	2,000	2,500	3,000	3,500	4,000	4,500	5,000
<26 Yrs	670	1,339	2,009	2,678	3,348	4,017	4,687	5,356	6,026	6,695
26 Yrs-40 Yrs	840	1,681	2,520	3,360	4,200	5,040	5,880	6,720	7,559	8,400
41 Yrs-50 Yrs	1,542	3,084	4,625	6,167	7,708	9,250	10,790	12,332	13,873	15,415
51 Yrs-55 Yrs	1,679	3,359	5,038	6,717	8,396	10,075	11,755	13,433	15,112	16,792
56Yrs-65 Yrs	2,690	5,379	8,068	10,756	13,446	16,135	18,824	21,513	24,203	26,892
65 Yrs above only renewal	4,237	8,473	12,708	16,944	21,180	25,403	29,651	33,887	38,122	42,358

Annual Premium - Enhanced Plan 180 Days

Age Band/ Sum Insured (SI)	Daily Cash Benefit in ₹									
	500	1,000	1,500	2,000	2,500	3,000	3,500	4,000	4,500	5,000
<26 Yrs	744	1,487	2,232	2,975	3,719	4,462	5,205	5,949	6,692	7,436
26 Yrs-40 Yrs	934	1,867	2,799	3,732	4,665	5,598	6,530	7,464	8,397	9,330
41 Yrs-50 Yrs	1,623	3,247	4,870	6,494	8,117	9,741	11,364	12,988	14,610	16,234
51 Yrs-55 Yrs	1,769	3,538	5,306	7,074	8,842	10,610	12,379	14,147	15,915	17,683
56Yrs-65 Yrs	2,831	5,662	8,492	11,323	14,154	16,984	19,815	22,645	25,476	28,307
65 Yrs above only renewal	4,459	8,918	13,377	17,835	22,294	26,753	31,211	35,671	40,129	44,587

3. OPTION COVERS

A. DAY CARE TREATMENT BENEFIT

Annual Premium - Day Care Treatment Optional Cover 60 Days

Age Band/ Sum Insured (SI)	Daily Cash Benefit in ₹									
	500	1,000	1,500	2,000	2,500	3,000	3,500	4,000	4,500	5,000
<26 Yrs	43	85	128	170	213	255	298	341	383	426
26 Yrs-40 Yrs	66	131	197	263	328	394	459	525	590	656
41 Yrs-50 Yrs	104	207	311	415	519	622	726	830	934	1,037
51 Yrs-55 Yrs	148	295	443	590	738	886	1,033	1,181	1,328	1,476
56 Yrs-65 Yrs	210	419	628	838	1,047	1,257	1,466	1,676	1,885	2,094
65 Yrs above only renewal	337	674	1,011	1,347	1,684	2,021	2,358	2,695	3,032	3,369

Annual Premium - Day Care Treatment Optional Cover 90 Days

Age Band/ Sum Insured (SI)	Daily Cash Benefit in ₹									
	500	1,000	1,500	2,000	2,500	3,000	3,500	4,000	4,500	5,000
<26 Yrs	64	128	192	255	319	383	447	511	575	638
26 Yrs-40 Yrs	80	160	240	320	401	481	561	641	721	801
41 Yrs-50 Yrs	147	294	441	588	735	882	1,029	1,176	1,323	1,470
51 Yrs-55 Yrs	160	320	480	641	801	961	1,121	1,281	1,441	1,601
56 Yrs-65 Yrs	257	513	769	1,026	1,282	1,538	1,795	2,051	2,308	2,564
65 Yrs above only renewal	413	825	1,237	1,650	2,062	2,475	2,887	3,299	3,712	4,124

Annual Premium - Day Care Treatment Optional Cover 180 Days

Age Band/ Sum Insured (SI)	Daily Cash Benefit in ₹									
	500	1,000	1,500	2,000	2,500	3,000	3,500	4,000	4,500	5,000
<26 Yrs	71	142	213	284	355	425	496	567	638	709
26 Yrs-40 Yrs	89	178	267	356	445	534	623	712	801	890
41 Yrs-50 Yrs	155	310	464	619	774	929	1,084	1,238	1,393	1,548
51 Yrs-55 Yrs	169	337	506	675	843	1,012	1,180	1,349	1,518	1,686
56 Yrs-65 Yrs	270	540	810	1,080	1,350	1,619	1,889	2,159	2,429	2,699
65 Yrs above only renewal	434	868	1,302	1,737	2,171	2,605	3,039	3,473	3,907	4,341

B. Accidental Death and Permanent Total Disability Cover

Cover	Annual Premium Rate per life for ₹ 1000 Sum Insured
Accidental Death and Permanent Total Disability Cover	₹ 1.38

Section 41

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

1. 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.

2. 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.

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