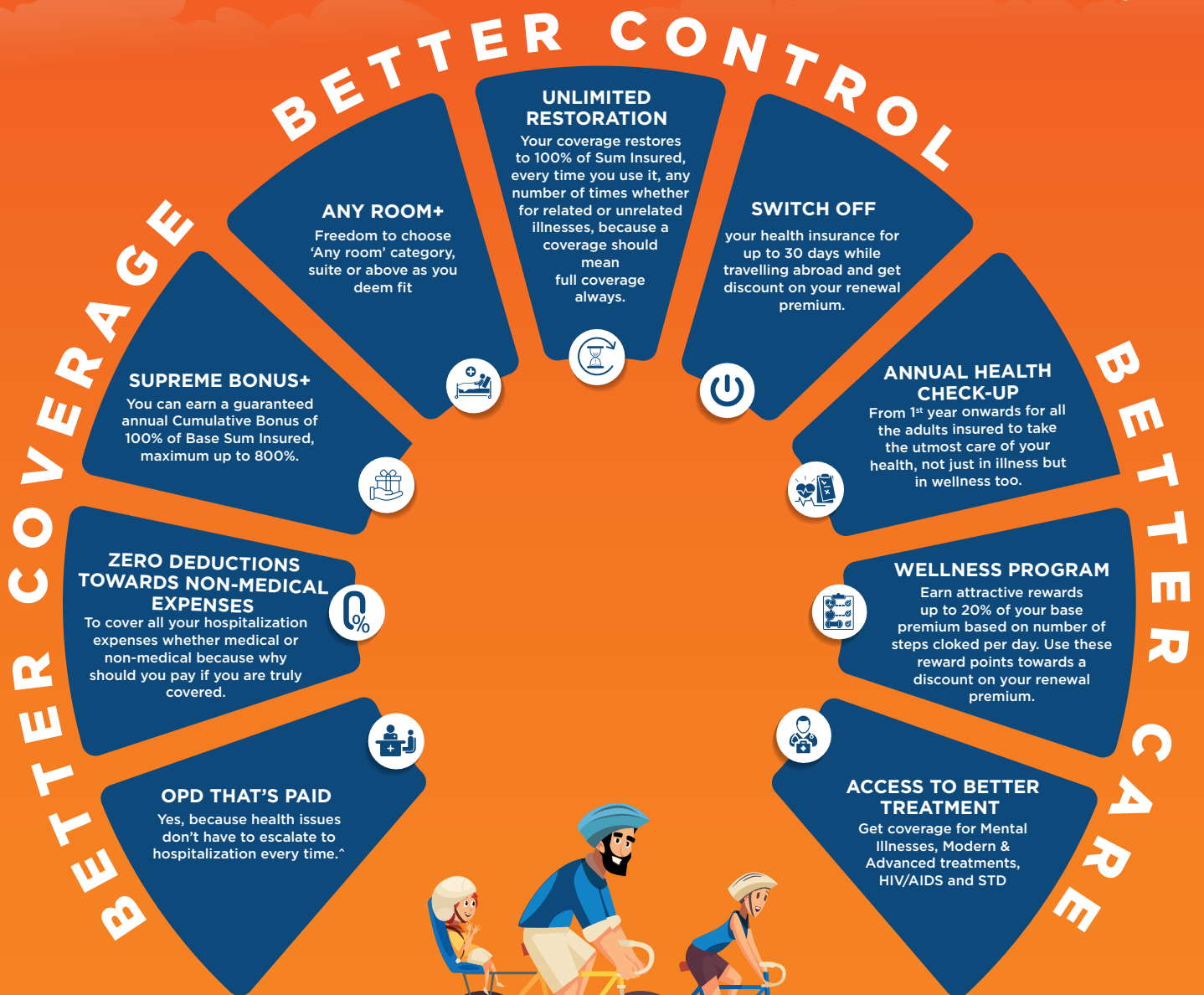


YOUR HEALTH DESERVES BETTER!

Presenting

ManipalCigna
ProHealth Prime

COMPLETE HEALTHCARE INSURANCE PLAN





IT'S NOT JUST HEALTH INSURANCE BUT
A COMPLETE HEALTHCARE INSURANCE!

PROTECT PLAN | ADVANTAGE PLAN

✓ EXPERT KI SUNO SAHI CHUNO

● BENEFITS AT A GLANCE

| TYPE OF COVER | PLAN NAME |  <small>COMPLETE HEALTHCARE INSURANCE PLAN</small> |  <small>COMPLETE HEALTHCARE INSURANCE PLAN</small> |
|-------------------------------------|--|--|--|
| BASE COVERS | Outpatient Expenses | Not Applicable | |
| | In-Patient Hospitalization | Up to Sum Insured | |
| | Room Accommodation | Single Private AC room; ICU: Up to Sum Insured | |
| | Modern and Advanced Treatments | For Sum Insured < ₹5 Lacs: 50% of Sum Insured; For Sum Insured > = ₹5 Lacs: Up to Sum Insured | |
| | Mental Illness, HIV/AIDS and STD cover | Up to Sum Insured | |
| | Pre - Hospitalization | 60 Days; Up to Sum Insured | |
| | Post - Hospitalization | 180 Days; Up to Sum Insured | |
| | Day Care Treatment | Up to Sum Insured | |
| | Domiciliary Hospitalization | Up to 10% of Sum Insured | |
| | Road Ambulance | Up to Sum Insured | |
| | Donor Expenses | Up to Sum Insured | |
| | Restoration of Sum Insured | Unlimited Restoration of Sum Insured for unrelated/related illnesses. Applicable from 2 nd claim onwards | |
| | AYUSH Treatment | Up to Sum Insured | |
| | Air Ambulance Cover | Up to Sum Insured; subject to a maximum of ₹ 10 Lacs; over above the base Sum Insured | |
| Bariatric Surgery Cover | Up to Sum Insured; subject to a maximum of ₹5 Lacs | | |
| Daily Cash for Shared Accommodation | For Sum Insured up to ₹10 Lacs: ₹800 per day up to maximum of ₹5,600 For Sum Insured > ₹10 Lacs: ₹1,000 per day up to maximum of ₹7,000 | | |
| VALUE ADDED COVERS | Health Check-Up | Annually from 1 st year onwards as per your choice. Limits / Tests basis opted Sum Insured | |
| | Domestic Second Opinion | Once during a Policy Year for each of the 36 listed Critical Illnesses | |
| | Tele- Consultation | Unlimited Tele-consultation in a Policy Year | |
| | Cumulative Bonus | Guaranteed Bonus of 25% of base Sum Insured per policy year maximum up to 200% of base Sum Insured | |
| | Switch Off Benefit | Switch off the cover after 1 year for a maximum period of 30 days while travelling abroad | |
| | Wellness Program | Earn rewards up to 20% of base premium through completing Healthy Life Management Program | |
| | Discounts from Network Providers | Discount on pharmacy, diagnostics and health supplements offered by the network providers of ManipalCigna Health Insurance Company Limited | |
| | Premium Waiver benefit | Waives off next one year renewal Policy Premium upon occurrence of Accidental Death or diagnosis of any of the listed Critical Illnesses | |
| OPTIONAL PACKAGES* | Enhance Plus | 1. Upgrade to 'Any room' category 2. Health Maintenance Benefit up to ₹3,000 3. Maternity (up to 2 deliveries in the lifetime) + New Born + 1 st year vaccination expenses - up to 10% of Sum Insured; subject to a maximum of ₹1 Lac | Not Applicable |
| | Assure (Applicable for Sum Insured ₹3 Lacs, ₹4 Lacs and ₹5 Lacs) | 1. Room Rent - Up to 1% of Sum Insured per day ICU - Up to 2% of Sum Insured per day 2. Disease specific sub-limits 3. Capping on Modern and Advanced Treatments up to 10% of Sum Insured | Not Applicable |
| | Enhance | Not Applicable | 1. Upgrade to 'Any room' category 2. Maternity (up to 2 deliveries in the lifetime) + New Born + 1 st year vaccination expenses - up to 10% of Sum Insured; subject to a maximum of ₹1 Lac |
| | Freedom (Only for Resident Indians) | 1. Upgrade to 'Any room' category 2. Worldwide Emergency Hospitalization with Outpatient Cover (including Accidental Hospitalization) up to Sum Insured; over and above base Sum Insured. Available only on reimbursement basis | |
| OPTIONAL COVERS | Non-Medical Items | Up to Sum Insured | |
| | Infertility Treatment (Option available with Enhance / Enhance Plus - Optional Packages) | Coverage for IUI and/or IVF, up to ₹2.5 Lacs, over and above the Maternity limit. Maximum up to 2 successful procedures shall be covered during the lifetime of the insured. Applicable if base Sum Insured > = ₹7.5 Lacs | |
| | Personal Accident Cover | Fixed benefit equal to 2 times of base Sum Insured up to a maximum of ₹50 Lacs | |
| | Cumulative Bonus Booster (For Sum Insured ₹5 Lacs and above) | 50% of Sum Insured up to a maximum of 200% | |
| ADD MORE WITH | I ManipalCigna Critical Illness Add On Cover | Lumpsum payment up to additional 100% of Sum Insured Opted | |
| | II Room Rent Modification | Option 1: Any room; ICU Up to Sum Insured Option 2: Twin Sharing AC room; ICU Up to Sum Insured | |
| | Supreme Bonus (Available with Sum Insured ₹5 Lacs and above maximum up to ₹50 Lacs) | 100% of Sum Insured up to a maximum of 800%. This is over and above the Base Cumulative Bonus. | |
| | Surplus Benefit (Available with Sum Insured ₹5 Lacs and above) | Additional 100% of Sum Insured, available from day 1 for 1st claim only, in each policy year. | |
| | Women Care | Coverage for Mammography, Cervical Cancer screening and PCOS/PCOD diagnostic tests on cashless basis. The limit for the same is ₹10,000 per female insured aged 18 years and above. | Not Available |
| | Premium Management Cover | Once opted below benefits shall not be available in Base product Air Ambulance Cover; Bariatric Surgery Cover; Daily Cash for Shared Accommodation; Health Check Up; Domestic Second Opinion; Tele Consultation; Premium Waiver Benefit | |
| | Deductible** | Option to opt from ₹10k, ₹25k ₹50k, ₹1 Lac, ₹2 Lacs, ₹3 Lacs, ₹4 Lacs and ₹5 Lacs on aggregate basis | Not Available |
| WAITING PERIODS | Initial Waiting Period | 30 Days | |
| | Specified disease/procedure Waiting Period | 24 Months | |
| | Pre-existing Diseases Waiting Period | For Sum Insured up to ₹5 Lacs: 36 Months; For Sum Insured ₹7.5 Lacs and above: 24 Months | |
| | Bariatric Surgery | 36 Months | |
| | Maternity and infertility treatment waiting period | 36 Months | |
| | ManipalCigna Critical Illness Add On Cover | Initial Waiting Period - 90 Days; Survival Period - 30 Days | |

| | | |
|-----------------------------------|-------------------------------|---|
| KEY APPLICABILITY AND ELIGIBILITY | Min/Max Entry Age | Adults: 18 years to No Limit; Children: 91 days to 25 years |
| | Sum Insured option (in Rs.) | 3/4/5/7.5/10/12.5/15/20/25/30/40/50/100 Lacs ₹3 and 4 Lacs Sum Insured is available only with Protect Plan |
| | Policy Type | Individual/ Multi-Individual and Family Floater options |
| | Policy Term | 1/2/3 years |
| | | Lifetime Renewability |
| DISCOUNTS | Standing Instruction Discount | 3% on renewal premium |
| | Long Term Discount | 2 years - 7.5%; 3 years - 10% |
| | Family Discount | 2 or more members 20% in case of multi-individual policy |
| | Wellness Discount | Up to 20% For completing certain number of steps |

Terms and conditions apply



Manipal Cigna
Health Insurance

**Deductible is not applicable if Assure optional package is opted. | *The limits specified under these optional packages shall override the applicable limits mentioned as part of base cover for the respective coverages. | ^Available only with Advantage Plan. | +Any room benefit and Supreme Bonus is offered as a rider under ManipalCigna Prime Plus

I represents ManipalCigna Critical Illness Add On Cover

II represents ManipalCigna Prime Plus

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 | ManipalCigna ProHealth Prime UIN: MCIHLIP22224V012122 | ManipalCigna Prime Plus UIN: MCIHLIA25005V012425 | Toll free: 1800-102-4462 | Website: www.manipalcigna.com | ARN: ADV/1348/Apr/2024-25.



Your expert Health Insurance Advisor has the answer.



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