

YOUR HEALTH DESERVES  
YOUR HEALTH DESERVES AN  
**EXPERT!**

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**

HOW IS

**PROTECT PLAN & ADVANTAGE PLAN**

**PRIME**



**BETTER COVERAGE**



An **OPD** that's **PAID** for<sup>^</sup>

Yes, because health issues don't have to escalate to hospitalization every time.



**ZERO DEDUCTIONS** towards Non-Medical expenses

To cover all your hospitalization expenses whether medical or non-medical because why should you pay if you are truly covered.



**SUPREME BONUS<sup>+</sup>**

You can earn a Guaranteed Cumulative Bonus of 100% per policy year, maximum up to 800% of Sum Insured, irrespective of claims

**UNLIMITED RESTORATION UP TO 100%**  
of Sum Insured

Your coverage restores to 100% of Sum Insured, every time you use it, any number of times whether for related or unrelated illnesses, because a coverage should mean full coverage always.  
Applicable from 2<sup>nd</sup> claim onwards.

The power to **SWITCH OFF**

Switch off your health insurance for up to 30 days while travelling abroad and get discount on your renewal premium.

Advantage of **ANY ROOM<sup>+</sup>** you would want

Freedom to choose 'Any room' category, suite or above, as you deem fit.

**BETTER CONTROL**



**BETTER CARE**



**ANNUAL HEALTH CHECK-UP**

From 1<sup>st</sup> year onwards for all the adults insured to take the utmost care of your health, not just in illness but in wellness too.



**WELLNESS PROGRAM**

Earn attractive rewards of up to 20% of your base premium for completing the number of predefined steps towards wellness in a day. Use these reward points towards a discount on your renewal premium.



**ACCESS TO BETTER TREATMENT**

Get coverage for Mental Illnesses, Modern & Advanced treatments, HIV/AIDS and STD.

<sup>^</sup>Available only with Advantage Plan.

# BASE COVERS

## ● Better Coverages for smooth hospitalization



### **In-patient Hospitalization**

For hospitalization more than 24 hours, room charges as well as other medical expenses.



### **Pre-Hospitalization**

Medical expenses incurred up to 60 days before the date of hospitalization.



### **Post-Hospitalization**

Medical expenses incurred up to 180 days post the date of discharge to cover you through your recovery.



### **Access to Better treatment**

Coverage for Mental Illnesses, Modern and Advanced treatments, HIV/AIDS and STD.



### **Road Ambulance**

Transportation expenses incurred for ambulance to the hospital.



### **Donor Expenses**

In-patient hospitalization cost of the donor for an organ transplant.



### **Air Ambulance**

Transportation expenses to the nearest hospital/healthcare facility in case of life threatening condition demanding immediate attention.



### **Bariatric Surgery**

For medically necessary Bariatric Surgery and its complications.



### **Daily Cash for Shared Accommodation to cover out of pocket expenses**

A fixed daily cash benefit for each continuous and completed 24 hours of hospitalization in a shared accommodation. Applicable only after 48 hours of hospitalization. The benefit shall be payable from 1<sup>st</sup> day onwards.

## ● Enhanced Coverage with Unlimited Restoration of Sum Insured



In case of multiple hospitalizations for related and unrelated illnesses/injuries your coverage restores to 100% of Sum Insured, unlimited times in a policy year so that your coverage remains a full coverage all the time. Restoration shall be applicable from 2<sup>nd</sup> claim onwards.

## ● BETTER Coverages for treatments without 24 hours of hospitalization



### **Outpatient expenses<sup>^</sup>**

Emergencies may not require hospitalization and yet involve costs for consultation with doctor, prescribed lab tests and medicines. All of these shall be covered on cashless basis.



### **Day care treatment**

We will pay for medical expenses if you undergo a treatment that needs less than 24 hours of hospitalization.



### **Domiciliary treatment at home**

In case, the condition is not suitable for hospital transfer or if the hospital bed is not available, expenses are still covered.

<sup>^</sup> Available only with Advantage Plan.

## ● Get BETTER with AYUSH COVERAGES for Alternative treatments



**Ayurveda**



**Yoga & Naturopathy**



**Unani**



**Siddha**



**Homeopathy**

In-patient medical expenses for hospitalization towards non-allopathic treatments.

TO MAKE IT EVEN BETTER

# VALUE ADDED COVERS

## Coverages towards Consultation and Check-Ups



### Annual Health Check-up

A flexible health check-up facility annually for adults insured aged 18 years and above, at our network providers irrespective of the claim status. No more taking the health for granted.



### Domestic Second Opinion

2<sup>nd</sup> opinion, one per policy year if you are advised a treatment for each of the 36 listed Critical Illnesses.



### Unlimited Tele-Consultation

Through phone or chat mode, available through our network providers.

## Better Rewards, Discounts and Waivers



### Cumulative Bonus up to 200% of Sum Insured

Guaranteed Cumulative Bonus of 25% per policy year, maximum up to 200% of Sum Insured, irrespective of claim.



### Wellness Program

Earn attractive rewards for completing the number of predefined steps towards wellness in a day as per Healthy Life Management Program. Earn reward points of up to 20% of your base premium and use them as a discount in the renewal premium.



### Premium Waiver Benefit

We will waive off one year renewal policy premium if the Proposer who is also an Insured is diagnosed with any of the listed Critical Illnesses or Accidental Death.



### Discount from Network Providers

Discounts on diagnostics, pharmacy and health supplements offered through our network providers. Wherever you go, savings on healthcare will follow.



### Switch Off Benefit

While traveling outside India after the first year of policy, avail the option to switch off the coverage for maximum of 30 days and get premium discount at the time of renewal.

PICK ONE TO MAKE YOUR PLAN BETTER

# OPTIONAL PACKAGES\*

## Enhance Plus



### Maternity, New Born & One year vaccination expenses

Coverage for expenses towards delivery, one year vaccinations for new born and even medically necessary termination of pregnancy. Up to 2 deliveries in the lifetime; 10% of Sum Insured per delivery, subject to a maximum of ₹1 Lac



### New Born expenses

Initial months are the most crucial months for a baby's long-term health. Medical expenses incurred towards the treatment of the child within maternity expenses limit, will be covered until the baby is 90 days old.



### Room Accommodation

Get comfort along with treatment and avail the option to upgrade to 'Any room' category during hospitalization.



### Health Maintenance Benefit

We will cover costs of doctor fees, diagnostic tests, drugs, dental treatments and alternative medicines up to the reimbursement limit of ₹ 3,000 with this coverage.

Applicable only for Protect Plan

## Assure



### Room Accommodation Limit

Get room category coverage up to 1% of Sum Insured per day and 2% of Sum Insured incase of ICU.



### Disease specific Sub-limits

Certain listed diseases get capped up to certain limits. However, you can customise your policy to get the desired level of support, as per your expectations and requirements.



### Modern & Advanced treatments

Coverage up to 10% of Sum Insured.

Applicable for Sum Insured of ₹ 3 Lacs, ₹ 4 Lacs and ₹ 5 Lacs under Protect Plan

## Enhance



### Maternity, New Born & One year vaccination expenses

Coverage for expenses towards delivery, one year vaccinations for new born and even medically necessary termination of pregnancy. Up to 2 deliveries in the lifetime; 10% of Sum Insured per delivery, subject to a maximum of ₹1 Lac



### New Born expenses

Initial months are the most crucial months for a baby's long-term health. Medical expenses incurred towards the treatment of the child within maternity expenses limit, will be covered until the baby is 90 days old.



### Room Accommodation

Get comfort along with treatment and avail the option to upgrade to 'Any room' category during hospitalization.

Applicable only for Advantage Plan

## Freedom (Only for Resident Indians)



### Room Accommodation

Get comfort along with treatment and avail the option to upgrade to 'Any room' category during hospitalization.



### World-wide Emergency Hospitalization with Outpatient cover

With this coverage travel worry-free. Because you are protected over and above the base Sum Insured while you travel abroad. You can avail emergency hospitalization and outpatient treatment outside India up to Sum Insured.

Applicable for Protect and Advantage Plans

\*The limits specified under these optional packages shall override the applicable limits mentioned as part of base cover for the respective coverages.

# OPTIONAL COVERS

## Additional Coverages



### Coverage for Non-Medical Items

Covers expenses on non-medical items up to Sum Insured.



### Personal Accident Cover

Applicable to all insured independently, this coverage ensures twice the Sum Insured up to maximum of ₹50 Lacs as lumpsum, in case if insured person suffers PPD or Accidental Death which results into death or disability.



### Deductible\*\*

If you opt for the deductible option of such amount will get applied on the aggregate of all claims, before we pay-out any eligible claim from your Sum Insured.



### Infertile treatment

Applicable only with Enhance or Enhance Plus optional packages, this covers 2 successful procedures limited to IVF/ IUI. Applicable for base Sum Insured > = ₹7.5 Lacs.



### Cumulative Bonus Booster

Guaranteed Cumulative Bonus Booster of 50% per policy year, maximum up to 200% of Sum Insured, irrespective of claim.

\*\*Deductible is not applicable if Assure optional package is opted.

## Add More With



### I. ManipalCigna Critical Illness

Lumpsum benefit up to your opted Sum Insured, in case of first diagnosis of the covered Critical Illnesses.

#### II.

#### 1. Room Rent Modification-

Get an option to modify your room rent as per the following options -

- Room Category - Any room ; ICU - Up to the Sum Insured
- Room Category - Twin sharing AC room; ICU - Up to the Sum Insured

#### 2. Supreme Bonus -

Earn a Guaranteed Cumulative Bonus of 100% per policy year, maximum up to 800% of Sum Insured, Irrespective of claims. Applicable for Sum Insured ₹5 Lacs and above, maximum Up to ₹50 Lacs

#### 3. Surplus Benefit -

Get an additional 100% of the Sum Insured available from day 1 for 1st claim only, in each policy year. Applicable for Sum Insured ₹5 Lacs and above

#### 4. Women Care\* -

Get 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.

#### 5. 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

#### 6. Deductible\* -

Option to opt from ₹10k, ₹25k, ₹50k, ₹1 Lac, ₹2 Lacs, ₹3 Lacs, ₹4 Lacs and ₹5 Lacs on aggregate basis

# SUB-LIMITS

Sum Insured (in Rs.)

₹ 3 and  
₹ 4 Lacs

₹ 5 Lacs

Treatment for each Ailment/ Procedure mentioned below:

1. Surgery for treatment of all types of Hernia
2. Hysterectomy
3. Surgeries for benign Prostate Hypertrophy
4. Surgical treatment of stones of renal system

₹ 50,000

₹ 65,000

Treatment of Cataract (Per Eye)

₹ 20,000

₹ 30,000

Treatment of Total Knee replacement (Per knee)

₹ 80,000

₹ 1,00,000



Treatment for breakage of bones

₹ 2,00,000

₹ 2,50,000

Applicable for Assure Package

# BENEFITS AT A GLANCE

TYPE OF COVER	PLAN NAME		
<b>BASE COVERS</b>	<b>Outpatient Expenses</b>	<b>Not Applicable</b>	
	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 <sup>nd</sup> 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		
<b>VALUE ADDED COVERS</b>	Health Check-Up	Annually from 1 <sup>st</sup> 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	
<b>OPTIONAL PACKAGES*</b>	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 <sup>st</sup> 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 <sup>st</sup> 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	
<b>OPTIONAL COVERS</b>	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%	



# BENEFITS AT A GLANCE

<b>ADD MORE WITH</b>	<b>I. ManipalCigna Critical Illness Add On Cover</b>	Lumpsum payment up to additional 100% of Sum Insured Opted	
	<b>II. Room Rent Modification</b>	Option 1: Any room; ICU Up to Sum Insured Option 2: Twin Sharing AC room; ICU Up to Sum Insured	
	<b>Supreme Bonus</b> <small>(Available with Sum Insured Rs. 5 Lacs and above maximum up to Rs. 50 Lacs)</small>	100% of Sum Insured up to a maximum of 800%. This is over and above the Base Cumulative Bonus.	
	<b>Surplus Benefit</b> <small>(Available with Sum Insured ₹5 Lacs and above)</small>	Additional 100% of Sum Insured, available from day 1 for 1st claim only, in each policy year.	
	<b>Women Care</b>	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
	<b>Premium Management Cover</b>	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	
	<b>Deductible**</b>	Option to opt from ₹10 k, ₹25 k, ₹50 k, ₹1 Lac, ₹2 Lacs, ₹3 Lacs, ₹4 Lacs and ₹5Lacs on aggregate basis	Not Available
<b>WAITING PERIODS</b>	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	

\*\*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.

*Terms and conditions apply*

# • 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

Relationships Covered:

### Individual Plan

Self, spouse, children, parents, siblings, parents-in-law, grandparents and grandchildren, son-in-law & daughter-in-law, uncle, aunt, nephew and niece

### Floater Plan

Self, spouse, children and parents. A floater cover can insure a maximum of 2 adults and 3 children under a single policy

## KEY

# EXCLUSIONS#

## • We will not Cover any costs towards



Breach of Law

Contamination from Nuclear fuel or radiation



Hazardous or Adventure sports

Foreign invasion or civil war



\*For complete list of exclusion please refer to the Terms and conditions.

# • 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

## REWARD STRUCTURE

# • BASIS STEPS

## Healthy Life Management Program - Rewards Structure

No. of days	240 days and above	180 - 239 days	120 - 179 days
No. of steps			
10,000 steps and above per day	20%	15%	10%
8,000 - 9,999 steps per day	15%	10%	5%
6,000 - 7,999 steps per day	10%	5%	NIL
Less than 6,000 steps per day	NIL	NIL	NIL

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 secure life.



**Your expert Health Insurance Advisor has the answer.**

 1800-102-4462  [customercare@manipalcigna.com](mailto:customercare@manipalcigna.com)  [www.manipalcigna.com](http://www.manipalcigna.com)

**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.

+Supreme Bonus and Any Room Category are a part of 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](http://www.manipalcigna.com) | ARN: ADV/1349/Apr/2024-25.



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