

YOUR HEALTH DESERVES
BETTER!
YOUR HEALTH DESERVES AN
EXPERT!

ManipalCigna

ProHealth Prime

Active

SPECIALISED HEALTHCARE INSURANCE PLAN

A comprehensive plan to keep you
Healthy bhi and **Active bhi**



BETTER COVERAGE | BETTER CONTROL
BETTER CARE

#Pre-existing Health Conditions Welcomed!
Diabetes, Hypertension, Asthma, Dyslipidemia and Obesity

HOW IS PROHEALTH PRIME - ACTIVE PLAN **BETTER?**

BETTER COVERAGE



How about
ZERO DEDUCTIONS towards
Non-Medical expenses to begin with

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



**PRE-EXISTING
HEALTH CONDITIONS!!!** No Problem

*Get cover from 91st day for conditions such as Diabetes, Hypertension, Asthma, Dyslipidemia and Obesity.

UNLIMITED RESTORATION

Up to 100% of Sum Insured

Your coverage restores to 100% of Sum Insured, every time you are short of coverage, any number of times for unrelated illnesses, because coverage should mean full coverage at all the times.



And a **PREMIUM WAIVER of 100%**

Waiver of one full renewal policy premium due to Accidental Death or if diagnosed with any of the listed Critical Illnesses to be on your side when you most need it.



BETTER CONTROL

BETTER CARE



Get
UNLIMITED TELECONSULTATION

Through phone or chat mode, available through our network of consultants.



A
CONDITION MANAGEMENT
Program for Wellness ever after

Stay fit, be well beyond the fruits of just health with the help of our wellness program.

AND THAT'S
JUST THE **BEGINNING**

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 30 days before the date of hospitalization.



Post-Hospitalization

Medical expenses incurred up to 60 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.

Enhanced Coverage with 100% Restoration of Sum Insured



In case of multiple hospitalizations for unrelated illnesses/injuries your coverage restores to 100% of Sum Insured, any number of times in a policy year so that your coverage remains a full coverage all the time.

Cash Benefits to make it Better in case of Hospitalization



Convalescence Benefit to cover loss of Income

For 10 days or more of hospitalization, we provide ₹ 30,000 of lumpsum benefit over and above the Sum Insured because health is not just physical, it's financial too.



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 1st day onwards.

BETTER Coverages for treatments even without 24 hours of Hospitalization



Day-care treatment

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



Domiciliary treatment

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

Get BETTER with AYUSH COVERAGES for Alternative treatments



Ayurveda



Yoga & Naturopathy



Unani



Siddha



Homeopathy

Medical expenses towards non-allopathic treatments.

TO MAKE IT EVEN BETTER

VALUE ADDED COVERS

Coverages towards Consultation and Check Ups



Domestic Second Opinion

2nd opinion, once 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 of consultants.

Better Rewards, Discounts and Waivers



Cumulative Bonus

10 % of Sum Insured for every year as Cumulative Bonus at the time of renewal to accumulate up to a maximum of 100% of Sum Insured.

Wellness Program

Earn rewards by adhering to Condition Management Program and improving your health parameters. Use these reward points towards discount on renewal premium (excluding optional covers, rider & taxes).



Premium Waiver Benefit

We will waive off one full 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 & health supplements offered through our network providers.



ADD MORE TO YOUR COVERAGE WITH BETTER

OPTIONAL COVERS*

Additional Coverages



Health Check-up

For insured aged 18 years & above we will provide Health Check-up facility at our network providers once every 3rd policy year. (Available only if Condition Management Program is not chosen).



Coverage for Non-medical items

Covers expenses towards Non-Medical items up to Sum Insured.



World-wide Accidental Emergency Hospitalization Cover

Accidental exigencies will be covered while you travel abroad to make your journey happier and safer.

APPLICABILITY AND

ELIGIBILITY



Min/Max Entry Age:

Adults: 18 years to 70 years

Children: 91 days to 17 years

Sum Insured option (in Rs.): 3/5/7.5/10/12.5/15 Lacs

Policy Type: Individual/ Multi-Individual Options

Policy Term: 1/2/3 years

Lifetime Renewability

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%**

Wellness Discount of up to

15%

with Condition Management Program

● SUB-LIMITS

Sum Insured (in Rs.)

₹ 3 Lacs

₹ 5 Lacs

₹ 7.5 and 10 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

₹ 80,000

Treatment of Cataract (Per Eye)

₹ 20,000

₹ 30,000

₹ 30,000

Treatment of Total Knee replacement (Per knee)

₹ 80,000

₹ 1,00,000

₹ 1,20,000

Treatment for breakage of bones

₹ 2,00,000

₹ 2,50,000

₹ 3,00,000

Disclaimer:

Wherever there are Sub-Limits, co-payment shall not apply. For Sum Insured > ₹10 Lacs Sub-limits are Not Applicable.

| TYPE OF COVER | COVERAGE NAME | COVERAGE DETAILS |
|--------------------|--|--|
| BASE COVERS | In-Patient Hospitalization | Up to Sum Insured |
| | Room Accommodation | For Sum Insured = ₹ 3 Lacs 1% of Sum Insured per day For Sum Insured > = ₹ 5 Lacs Single Private AC room ICU: Up to Sum Insured |
| | Modern and Advanced Treatments, Mental Illness Cover | Up to 50% of Sum Insured |
| | HIV/AIDS & STD Cover | Up to Sum Insured |
| | Pre - Hospitalization | 30 Days; Up to Sum Insured |
| | Post - Hospitalization | 60 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 |
| | AYUSH Treatment | Up to Sum Insured |
| | Convalescence Benefit | Lumpsum benefit of ₹ 30,000 per hospitalization of at least 10 consecutive days, applicable for Sum Insured ₹ 5 Lacs and above |
| | Restoration of Sum Insured | Unlimited times for unrelated illnesses. Applicable from 2 nd claim onwards |
| | Daily Cash for Shared Accommodation | For Sum Insured ₹ 5 Lacs 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 |
| | Mandatory Co-Payment | 10% per claim |
| VALUE ADDED COVERS | 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 | Bonus of 10% per year, subject to a maximum: upto 100% of sum insured. |
| | Wellness Program | Earn rewards up to 15% of base premium based on adherence to Condition Management Program and improvement in health parameters |
| | Discounts from network providers | Discount on pharmacy, diagnostics and health supplements offered by the network providers of ManiPalCigna Health Insurance Company Limited |
| OPTIONAL COVERS* | 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 |
| | Health Check-Up | Available only in case Wellness Benefit is not chosen by the Insured person |
| | Non-Medical Items | Up to Sum Insured |
| WAITING PERIOD | Worldwide Accidental Emergency Hospitalization Cover (Indemnity) | Up to Sum Insured; Over and above the base Sum Insured. Available on reimbursement basis only |
| | Initial Waiting Period | 30 Days |
| | Specified disease/procedure Waiting Period | 24 Months |
| | Pre-existing disease waiting period | 90 days for Asthma, Diabetes, Hypertension, Dyslipidaemia and Obesity related conditions For all other conditions - 24 months |
| | Mental Illness Cover | 24 Months |

*For complete list of optional covers please check with your sales representative or refer policy wordings.

Terms and conditions apply

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



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.

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 | Toll free: 1800-102-4462 | Website: www.manipalcigna.com | ARN: XXXXXX



SCAN FOR MORE