Manipal Cigna
Health Insurance

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**

EXPERT KI SUNO SAHI CHUNO

BETTER COVERAGE I BETTER CONTROL
BETTER CARE

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

HOW IS

PROHEALTH PRIME - ACTIVE PLAN BETTER?

BETTER COVERAGE

0%

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.

BETTER CONTROL

UNLIMITED RESTORATION
Up to 100% of base Sum Insured

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

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 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**

LET'S START WITH THE

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 base Sum Insured



In case of multiple hospitalizations for unrelated illnesses/injuries your coverage restores to 100% of base 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 base Sum Insured because health is not just physical, it's financial too. This benefit is applicable for a base Sum Insured of 5 Lacs and above.



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 for 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 for no claim

10% for each policy year as Cumulative Bonus at the time of renewal to accumulate up to a maximum of 100% of base 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

Avail a Health Check-Up every 3rd Policy Year for insured individuals aged 18 years or above at the start of the Policy Year.



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 25 years

Sum Insured option (in Rs.): *Multiple Sum Insured Options available*

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	Unlimited times for unrelated illnesses. Applicable from 2nd 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 base 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
	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 COVERS*	Health Check-Up	Available only in case Wellness Benefit is not chosen by the Insured person
	Non-Medical Items	Up to Sum Insured
	Worldwide Accidental Emergency Hospitalization Cover (Indemnity)	Up to Sum Insured; Over and above the base Sum Insured. Available on reimbursement basis only
WAITING PERIOD	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

ManipalCigna Health Insurance

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: MCIHLIP27045V032627 | ManipalCigna Prime Plus UIN: MCIHLIA25005V012425 Toll free: 1800-102-4462 | Website: www.manipalcigna.com | ARN: ADV/1409/Jul/2024-25.

SCAN FOR MORE