Manipal Cigna
Health Insurance

YOUR HEALTH DESERVES **BETTER!**

Presenting

ManipalCigna
ProHealth Prime
COMPLETE HEALTHCARE INSURANCE PLAN

BETTER COVERAGE

BETTER CONTROL

BETTER CARE

ANY ROOM+
Freedom to choose 'Any room' category, suite or above as you deem fit

UNLIMITED RESTORATION
Your coverage Restoration to 100% of base 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.

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

SUPREME BONUS+
You can earn a guaranteed annual Cumulative Bonus of 100% of Base Sum Insured, maximum up to 800%.

ANNUAL HEALTH CHECK-UP
From 1st year onwards for all the adults insured to take the utmost care of your health, not just in illness but in wellness too.

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.

WELLNESS PROGRAM
Earn attractive rewards up to 20% of your base premium based on number of steps cloked per day. Use these reward points towards a discount on your renewal premium.

OPD THAT'S PAID
Yes, because health issues don't have to escalate to hospitalization every time.^

ACCESS TO BETTER TREATMENT
Get coverage for Mental Illnesses, Modern & Advanced treatments, HIV/AIDS and STD



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	ManipalCigna ProHealth Prime Protect	ManipalCigna ProHealth Prime Advantage
BASE COVERS	**Outpatient expenses for consultation, diagnostic and pharmacy (20% of OPD limit shall apply for pharmacy)**	**Not Applicable**	**Option from ₹20,000/30,000/50,000 per policy year on cashless basis for consultation, prescribed diagnostic and pharmacy expenses.**
	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 base Sum Insured; For Sum Insured > = ₹5 Lacs: Up to base 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	Covered up to the Sum Insured Pre & Post Hospitalization expenses (Up to 30 days each) of the donor. Cost towards donor screening once in a Policy year for successful transplant. Complications arising during hospitalization or up to 30 days from date of discharge - Covered up to 25% of SI subject to maximum of ₹2 Lacs, Over and above SI. We will not cover expenses towards the Donor in respect of cost associated to the acquisition of the organ.	
	Restoration	Unlimited Restoration of base Sum Insured for unrelated/related illnesses. Applicable from 2nd 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 1st year onwards as per your choice. Limits / Tests basis opted base 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 providerof 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 + 1st year vaccination expenses up to 10% of base 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 base Sum Insured per day ICU - Up to 2% of base Sum Insured per day 2. Disease specific sub-limits 3. Capping on Modern and Advanced Treatments up to 10% of base Sum Insured	Not Applicable
	Enhance	Not Applicable	1. Upgrade to 'Any room' category 2. Maternity (up to 2 deliveries in the lifetime) + New Born + 1st year vaccination expenses - up to 10% of base 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	

BENEFITS AT A GLANCE

TYPE OF COVER		PLAN NAME	ManipalCigna ProHealth Prime Protect	ManipalCigna ProHealth Prime Advantage
OPTIONAL COVERS		Non-Medical Items	Up to Sum Insured	
		Infertility Treatment (Option available with Enhance Plus and Enhance - 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 Cover automatically ceases upon the eligible insured attaining 60 Years of age	
		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 base Sum Insured up to a maximum of 200%	
		Prime Plus Rider		
ADD MORE WITH	I	**ManipalCigna Critical Illness Add On Cover**	Lumpsum payment up to additional 100% of Sum Insured Opted	
	II	**Room Rent Modification** (Available for Base Sum Insured of ₹5 Lacs and above)	Option 1: Any room; ICU Up to Sum Insured Option 2: Twin Sharing AC room; ICU Up to Sum Insured	
		Supreme Bonus (Available with base Sum Insured ₹5 Lacs and above maximum up to ₹50 Lacs)	100% of base Sum Insured up to a maximum of 800%. This is over and above the Base Cumulative Bonus.	
		Surplus Benefit (Available with base Sum Insured ₹5 Lacs and above)	Additional 100% of base 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 base Sum Insured up to ₹5 Lacs: 36 Months; For base 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	
		Renewability	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	
		No claim discount	1% discount on the renewal premium if no claim has been made during the expiring policy tenure.	

**deductible option of 50 k and above is part of ManipalCigna Prime Plus Rider

Terms and conditions apply

ManipalCigna 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

For the complete list and details of Base and Optional Covers, please contact your sales representative and refer to the Policy Wording document.

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/2093/Jul/2024-25.