

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[^]

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⁺

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

UNLIMITED RESTORATION

Your coverage restores 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.
Applicable from 2nd 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⁺** you would want

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



BETTER CONTROL

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.



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.



BETTER CARE

[^]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 1st day onwards.

● Enhanced Coverage with Restoration



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

● BETTER Coverages for treatments without 24 hours of hospitalization



Outpatient expenses[^]

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.

[^] 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 the inception of the policy year, at our network providers irrespective of the claim status. No more taking the health for granted.



Domestic Second Opinion

2nd 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 base Sum Insured

Guaranteed Cumulative Bonus of 25% per policy year, maximum up to 200% of base 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 base 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 base Sum Insured per day and 2% of base Sum Insured in case 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% base 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 base 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 base Sum Insured up to maximum of ₹50 Lacs as lumpsum, in case if insured person suffers PTD 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.



Infertility 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 base 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. Prime Plus Rider

1. Room Rent Modification-

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

- a. Room Category - Any room ; ICU - Up to the Sum Insured
- b. 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 base 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 base 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**

Base 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	ManipalCigna ProHealth Prime Protect COMPLETE HEALTHCARE INSURANCE PLAN	ManipalCigna ProHealth Prime Advantage COMPLETE HEALTHCARE INSURANCE PLAN
BASE COVERS	Outpatient Expenses	Not Applicable	Option from ₹20,000/30,000/50,000 per policy year, cashless basis for consultation, prescribed diagnostic and pharmacy expenses. Sub-limit of 20% of OPD limit shall apply for 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 Base Sum Insured < ₹5 Lacs: Up to 50% of Sum Insured For Base 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	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 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	
VALUE ADDED COVERS	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	
	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	
OPTIONAL PACKAGES*	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	
	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 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 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 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	
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 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 maximum of 50L for Permanent Total Disablement or Accidental Death.	
OPTIONAL COVERS	Cumulative Bonus Booster (For Sum Insured ₹5 Lacs and above)	50% of base 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	
	PRIME PLUS RIDER			
	II.	Room Rent Modification	Option 1: Any room; ICU Up to base Sum Insured Option 2: Twin Sharing AC room; ICU Up to Sum Insured	
		Supreme Bonus (Available with Sum Insured Rs. 5 Lacs and above maximum up to Rs. 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 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** (deductible of 10k and 25k not a part of prime plus rider.)	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	
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	

**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-in-law, 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

No Claim Discount

1%

discount on the renewal premium if no claim has been made during the expiring policy tenure.

Standing Instruction Discount

3%

on renewal premium

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.



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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: MCIHLIP27045V032627 | ManipalCigna Prime Plus UIN: MCIHLIA25005V012425 | Toll free: 1800-102-4462 | Website: www.manipalcigna.com | ARN: ADV/2075/Jul/2024-25



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