ManipalCigna Health Insurance

YOUR HEALTH DESERVES BETTER!

Presenting

ManipalCigna
ProHealth Prime
Active
SPECIALISED HEALTHCARE INSURANCE PLAN



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

ProHealth Prime - Active Plan is BETTER because...

BETTER

COVERAGE
- Covers you from 91st day for pre-existing conditions such as Diabetes, Hypertension, Asthma, Dyslipidemia & Obesity
- Covers your Non-Medical expenses
- Lets you earn 10% of Cumulative Bonus for each policy year, up to maximum 100% of base Sum Insured

CONTROL
- Restores the Base Sum Insured unlimited times in case you are short of coverage, applicable for unrelated illnesses
- Waives off your next 1 year renewal premium in case of Accidental Death or diagnosis of any of the listed Critical Illnesses
- Lets you avail Daily Hospital Cash benefit for opting shared accommodation

CARE
- stay fit and earn rewards up to 15% of base premium
- Condition Management Program for those with select PED conditions
- Unlimited Tele consultation

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

EK BAAR LO ACCHA LO

APPLICABILITY AND

ELIGIBILITY

Min/Max Entry Age:

***Adults:** 18 years to No Limit*

***Children:** 91 days to 25 years*

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

***Policy Type:** Individual/ Multi-Individual Options*

***Policy Term:** 1/2/3 years*

Lifetime Renewability

DELIGHTFUL

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

Long Term Discount
2 years 7.5%
3 years 10%

Wellness Discount of up to
15%
with Condition Management Program

TYPE OF COVER	COVERAGE NAME	COVERAGE DETAILS
BASE COVERS	In-Patient Hospitalization	Up to Sum Insured
	Room Accommodation	For Base Sum Insured = ₹ 3 Lacs 1% of Sum Insured per day For Base Sum Insured > = ₹ 5 Lacs Single Private AC room ICU: Up to Sum Insured
	Modern and Advanced Treatments, Mental Illness Cover	Up to 50% of Base 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 Base Sum Insured ₹ 5 Lacs and above
	Restoration	Unlimited times for unrelated illnesses. Applicable from 2nd claim onwards
	Daily Cash for Shared Accommodation	For Base 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 Base 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 once every 3rd Policy Year for those insured persons who have aged 18 years of or above at the start of a policy year
	Non-Medical Items	Up to Sum Insured
	Worldwide Accidental Emergency Hospitalization Cover (Indemnity)	This benefit is available once in a Policy Year for each Insured Person
Prime Plus Rider	ManipalCigna Prime Plus Room Rent Modification (Available for base Sum Insured of Rs. 5 Lacs and above)	Any room; ICU Up to Sum Insured
		Twin Sharing AC room; ICU Up to Sum Insured.
	Manipal Cigna Prime Plus Deductible	Deductible ₹10K, ₹25K, ₹50K, ₹1 Lac, ₹2 Lacs, ₹3 Lacs, ₹4 Lacs, ₹5 Lacs
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 & Obesity related conditions For all other conditions - 24 months
	Mental Illness Cover	24 Months

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

Terms and conditions apply

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/2076/Jul/2024-25