YOUR HEALTH DESERVES BETTER!

Presenting

ManipalCigna
ProHealth Prime

COMPLETE HEALTHCARE INSURANCE PLAN

IT'S NOT JUST HEALTH INSURANCE BUT A COMPLETE HEALTHCARE INSURANCE!

PROTECT PLAN | ADVANTAGE PLAN

EK BAAR LO ACCHA LO
HOW IS
PROTECT PLAN & ADVANTAGE PLAN
PRIME?

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.

1 YEAR PREMIUM WAIVER
Waiver of one year renewal policy premium due to Accidental Death or if diagnosed with any of the listed Critical Illnesses.

UNLIMITED RESTORATION UP TO 100% of Sum Insured
Your coverage restores to 100% of 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.

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.

*Available only with Advantage Plan.
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 Unlimited Restoration of Sum Insured
In case of multiple hospitalizations for related and unrelated illnesses/injuries your coverage restores to 100% of 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.

**BASE COVERS**
Better Coverages for smooth hospitalization

**Pre-Hospitalization**
Medical expenses incurred up to 60 days before the date of hospitalization.

In-patient hospitalization cost of the donor for an organ transplant.

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.

**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.

**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 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 Sum Insured**
    Guaranteed Cumulative Bonus of 25% per policy year, maximum up to 200% of 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 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.
Assure

Room Accommodation Limit
Get room category coverage up to 1% of Sum Insured per day and 2% of 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% of 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 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.
### 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 Sum Insured up to maximum of ₹50 Lacs as lumpsum, in case if insured person suffers PPD or Accidental Death which results into death or disability.

#### Deductible**
If you opt for the deductible option of say either ₹10,000 or ₹25,000, 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 Sum Insured, irrespective of claim.

**Deductible is not applicable if Assure optional package is opted.

### Add-on Rider

#### Critical Illness Add-on Cover
Lumpsum benefit up to your opted Sum Insured, in case of first diagnosis of the covered Critical Illnesses.

### DISEASE SPECIFIC SUB-LIMITS

<table>
<thead>
<tr>
<th>Treatment for each Ailment/Procedure mentioned below:</th>
<th>₹ 3 and ₹ 4 Lacs</th>
<th>₹ 5 Lacs</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Surgery for treatment of all types of Hernia</td>
<td>₹ 50,000</td>
<td>₹ 65,000</td>
</tr>
<tr>
<td>2. Hysterectomy</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Surgeries for benign Prostate Hypertrophy</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. Surgical treatment of stones of renal system</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Treatment of Cataract (Per Eye)</td>
<td>₹ 20,000</td>
<td>₹ 30,000</td>
</tr>
<tr>
<td>Treatment of Total Knee replacement (Per knee)</td>
<td>₹ 80,000</td>
<td>₹ 1,00,000</td>
</tr>
<tr>
<td>Treatment for breakage of bones</td>
<td>₹ 2,00,000</td>
<td>₹ 2,50,000</td>
</tr>
</tbody>
</table>

Applicable for Assure Package
## BENEFITS AT A GLANCE

*The limits specified under these optional packages shall override the applicable limits mentioned as part of base cover for the respective coverages.*

### BASE COVERS

<table>
<thead>
<tr>
<th>Type of Cover</th>
<th>Plan Name</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Outpatient Expenses</td>
<td></td>
<td>Not Applicable</td>
</tr>
<tr>
<td>In-Patient Hospitalization</td>
<td></td>
<td>Up to Sum Insured</td>
</tr>
<tr>
<td>Room Accommodation</td>
<td></td>
<td>Single Private AC room ICU: Up to Sum Insured</td>
</tr>
<tr>
<td>Modern and Advanced Treatments</td>
<td></td>
<td>For Sum Insured &lt; ₹5 Lacs: 50% of Sum Insured For Sum Insured ≥ ₹5 Lacs: Up to Sum Insured</td>
</tr>
<tr>
<td>Mental Illness, HIV/AIDS and STD cover</td>
<td></td>
<td>Up to Sum Insured</td>
</tr>
<tr>
<td>Pre - Hospitalization</td>
<td></td>
<td>60 Days; Up to Sum Insured</td>
</tr>
<tr>
<td>Post - Hospitalization</td>
<td></td>
<td>180 Days; Up to Sum Insured</td>
</tr>
<tr>
<td>Day Care Treatment</td>
<td></td>
<td>Up to Sum Insured</td>
</tr>
<tr>
<td>Domiciliary Hospitalization</td>
<td></td>
<td>Up to 10% of Sum Insured</td>
</tr>
<tr>
<td>Road Ambulance</td>
<td></td>
<td>Up to Sum Insured</td>
</tr>
<tr>
<td>Donor Expenses</td>
<td></td>
<td>Up to Sum Insured</td>
</tr>
<tr>
<td>Restoration of Sum Insured</td>
<td></td>
<td>Unlimited Restoration of Sum Insured for unrelated/related illnesses. Applicable from 2nd claim onwards</td>
</tr>
<tr>
<td>AYUSH Treatment</td>
<td></td>
<td>Up to Sum Insured</td>
</tr>
<tr>
<td>Air Ambulance Cover</td>
<td></td>
<td>Up to Sum Insured; subject to a maximum of ₹10 Lacs; over above the base Sum Insured</td>
</tr>
<tr>
<td>Bariatric Surgery Cover</td>
<td></td>
<td>Up to Sum Insured; subject to a maximum of ₹5 Lacs</td>
</tr>
<tr>
<td>Daily Cash for Shared Accommodation</td>
<td></td>
<td>For Sum Insured up to ₹10 Lacs: ₹800 per day up to maximum of ₹5,600 For Sum Insured &gt; ₹10 Lacs: ₹1,000 per day up to maximum of ₹7,000</td>
</tr>
</tbody>
</table>

### VALUE ADDED COVERS

<table>
<thead>
<tr>
<th>Type of Cover</th>
<th>Plan Name</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health Check-Up</td>
<td></td>
<td>Annually from 1st year onwards as per your choice. Limits / Tests basis opted Sum Insured</td>
</tr>
<tr>
<td>Domestic Second Opinion</td>
<td></td>
<td>Once during a Policy Year for each of the 36 listed Critical Illnesses</td>
</tr>
<tr>
<td>Tele-Consultation</td>
<td></td>
<td>Unlimited Tele-consultation in a Policy Year</td>
</tr>
<tr>
<td>Cumulative Bonus</td>
<td></td>
<td>Guaranteed Bonus of 25% of base Sum Insured per policy year maximum up to 200% of base Sum Insured</td>
</tr>
<tr>
<td>Switch Off Benefit</td>
<td></td>
<td>Switch off the cover after 1 year for a maximum period of 30 days while travelling abroad</td>
</tr>
<tr>
<td>Wellness Program</td>
<td></td>
<td>Earn rewards up to 20% of base premium through completing Healthy Life Management Program</td>
</tr>
<tr>
<td>Discounts from Network Providers</td>
<td></td>
<td>Discount on pharmacy, diagnostics and health supplements offered by the network providers of ManipalCigna Health Insurance Company Limited</td>
</tr>
<tr>
<td>Premium Waiver benefit</td>
<td></td>
<td>Waives off one year renewal Policy Premium upon occurrence of Accidental Death or diagnosis of any of the listed Critical Illnesses</td>
</tr>
</tbody>
</table>

### OPTIONAL PACKAGES

<table>
<thead>
<tr>
<th>Type of Cover</th>
<th>Plan Name</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Enhance Plus</td>
<td></td>
<td>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 Sum Insured; subject to a maximum of ₹1 Lac</td>
</tr>
<tr>
<td>Assure (Applicable for Sum Insured ₹3 Lacs, ₹4 Lacs and ₹5 Lacs)</td>
<td></td>
<td>1. Room Rent - Up to 1% of Sum Insured per day ICU: Up to 2% of Sum Insured per day 2. Disease specific sub-limits 3. Capping on Modern and Advanced Treatments up to 10% of Sum Insured</td>
</tr>
<tr>
<td>Enhance</td>
<td></td>
<td>Not Applicable</td>
</tr>
<tr>
<td>Freedom (Only for Resident Indians)</td>
<td></td>
<td>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</td>
</tr>
</tbody>
</table>

### OPTIONAL COVERS

<table>
<thead>
<tr>
<th>Type of Cover</th>
<th>Plan Name</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Non-Medical Items</td>
<td></td>
<td>Up to Sum Insured</td>
</tr>
<tr>
<td>Deductible**</td>
<td></td>
<td>₹10,000 &amp; ₹25,000</td>
</tr>
<tr>
<td>Infertility Treatment (Option available with Enhance / Enhance Plus - Optional Packages)</td>
<td></td>
<td>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 &gt; = ₹7.5 Lacs</td>
</tr>
<tr>
<td>Personal Accident Cover</td>
<td></td>
<td>Fixed benefit equal to 2 times of base Sum Insured up to a maximum of ₹50 Lacs</td>
</tr>
<tr>
<td>Cumulative Bonus Booster (For Sum Insured ₹5 Lacs and above)</td>
<td></td>
<td>50% of Sum Insured up to a maximum of 200%</td>
</tr>
</tbody>
</table>

### ADD ON RIDER

<table>
<thead>
<tr>
<th>Type of Cover</th>
<th>Plan Name</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>ManipalCigna Critical Illness Add On Cover</td>
<td></td>
<td>Lumpsum payment up to additional 100% of Sum Insured Opted</td>
</tr>
</tbody>
</table>

### WAITING PERIODS

<table>
<thead>
<tr>
<th>Type of Cover</th>
<th>Plan Name</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Initial Waiting Period</td>
<td></td>
<td>30 Days</td>
</tr>
<tr>
<td>Specified disease/procedure Waiting Period</td>
<td></td>
<td>24 Months</td>
</tr>
<tr>
<td>Pre-existing Diseases Waiting Period</td>
<td></td>
<td>For Sum Insured up to ₹5 Lacs: 36 Months For Sum Insured ₹7.5 Lacs and above: 24 Months</td>
</tr>
<tr>
<td>Bariatric Surgery</td>
<td></td>
<td>36 Months</td>
</tr>
<tr>
<td>Maternity Waiting Period</td>
<td></td>
<td>36 Months</td>
</tr>
<tr>
<td>ManipalCigna Critical Illness Add On Cover</td>
<td></td>
<td>Initial Waiting Period - 90 Days Survival Period - 30 Days</td>
</tr>
</tbody>
</table>

**Terms and conditions apply**

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*The limits specified under these optional packages shall override the applicable limits mentioned as part of base cover for the respective coverages.*
Key Exclusions:

- We will not cover any costs towards Breach of Law, Foreign invasion or civil war, Contamination from Nuclear fuel or radiation.

Discounts:

- Standing Instruction Discount: 3% on renewal premium, 7.5% after 2 years, 10% after 3 years.
- Long Term Discount: 20% for 2 years, 7.5% for 3 years.
- Family Discount: 20% in case of multi-individual policy.
- Wellness Discount: up to 20% for completing certain number of steps.

Reward Structure:

- 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, 8,000 - 9,999 steps per day, 6,000 - 7,999 steps per day, Less than 6,000 steps per day
  - Rewards: 20%, 15%, 10% for 240 days and above; 15%, 10%, 5%; 10%, 5%, NIL; 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.

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: ADV/0662/Mar/2021-22
YOUR HEALTH DESERVES BETTER!

Presenting

ManipalCigna ProHealth Prime Active
SPECIALISED HEALTHCARE INSURANCE PLAN

A comprehensive plan to keep you Healthy bhi and Active bhi

BETTER COVERAGE I BETTER CONTROL I BETTER CARE

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

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.

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

UNLIMITED RESTORATION
Up to 100% of Sum Insured

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

Get UNLIMITED TELECONSULTATION

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.

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

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 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.

**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

In-patient medical expenses for hospitalization 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 every claim free 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.

APPLICATION 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

**Premium Payment Options:** Single/ Half-yearly/ Quarterly/ Monthly

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

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

KEY EXCLUSIONS

- 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

<table>
<thead>
<tr>
<th>Sum Insured (in Rs.)</th>
<th>₹ 3 Lacs</th>
<th>₹ 5 Lacs</th>
<th>₹ 7.5 and ₹ 10 Lacs</th>
</tr>
</thead>
<tbody>
<tr>
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<td>₹ 65,000</td>
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<td>2. Hysterectomy</td>
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</tr>
<tr>
<td>3. Surgeries for benign Prostate Hypertrophy</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. Surgical treatment of stones of renal system</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Treatment of Cataract (Per Eye)</td>
<td>₹ 20,000</td>
<td>₹ 30,000</td>
<td>₹ 30,000</td>
</tr>
<tr>
<td>Treatment of Total Knee replacement (Per knee)</td>
<td>₹ 80,000</td>
<td>₹ 1,00,000</td>
<td>₹ 1,20,000</td>
</tr>
<tr>
<td>Treatment for breakage of bones</td>
<td>₹ 2,00,000</td>
<td>₹ 2,50,000</td>
<td>₹ 3,00,000</td>
</tr>
</tbody>
</table>

Disclaimer: Wherever there are Sub-Limits, co-payment shall not apply. For Sum Insured > ₹10 Lacs Sub-limits are Not Applicable.
<table>
<thead>
<tr>
<th>TYPE OF COVER</th>
<th>COVERAGE NAME</th>
<th>COVERAGE DETAILS</th>
</tr>
</thead>
<tbody>
<tr>
<td>BASE COVERS</td>
<td>In-Patient Hospitalization</td>
<td>Up to Sum Insured</td>
</tr>
<tr>
<td></td>
<td>Room Accommodation</td>
<td>For Sum Insured = ₹ 3 Lacs 1% of Sum Insured per day For Sum Insured &gt; ₹ 5 Lacs Single Private AC room ICU: Up to Sum Insured</td>
</tr>
<tr>
<td></td>
<td>Modern and Advanced Treatments, Mental Illness Cover</td>
<td>Up to 50% of Sum Insured</td>
</tr>
<tr>
<td></td>
<td>HIV/AIDS &amp; STD Cover</td>
<td>Up to Sum Insured</td>
</tr>
<tr>
<td></td>
<td>Pre - Hospitalization</td>
<td>30 Days; Up to Sum Insured</td>
</tr>
<tr>
<td></td>
<td>Post - Hospitalization</td>
<td>60 Days; Up to Sum Insured</td>
</tr>
<tr>
<td></td>
<td>Day Care Treatment</td>
<td>Up to Sum Insured</td>
</tr>
<tr>
<td></td>
<td>Domiciliary Hospitalization</td>
<td>Up to 10% of Sum Insured</td>
</tr>
<tr>
<td></td>
<td>Road Ambulance</td>
<td>Up to Sum Insured</td>
</tr>
<tr>
<td></td>
<td>Donor Expenses</td>
<td>Up to Sum Insured</td>
</tr>
<tr>
<td></td>
<td>AYUSH Treatment</td>
<td>Up to Sum Insured</td>
</tr>
<tr>
<td></td>
<td>Convalescence Benefit</td>
<td>Lumpsum benefit of ₹ 30,000 per hospitalization of at least 10 consecutive days, applicable for Sum Insured ₹ 5 Lacs and above</td>
</tr>
<tr>
<td></td>
<td>Restoration of Sum Insured</td>
<td>Unlimited times for unrelated illnesses. Applicable from 2nd claim onwards</td>
</tr>
<tr>
<td></td>
<td>Daily Cash for Shared Accommodation</td>
<td>For Sum Insured ₹ 5 Lacs to ₹ 10 Lacs: ₹ 800 per day up to maximum of ₹ 5,600 For Sum Insured &gt; ₹ 10 Lacs: ₹ 1,000 per day up to maximum of ₹ 7,000</td>
</tr>
<tr>
<td></td>
<td>Mandatory Co-Payment</td>
<td>10% per claim</td>
</tr>
<tr>
<td>VALUE ADDED COVERS</td>
<td>Domestic Second Opinion</td>
<td>Once during a Policy Year for each of the 36 listed Critical Illnesses</td>
</tr>
<tr>
<td></td>
<td>Tele - Consultation</td>
<td>Unlimited Tele-consultation in a Policy Year</td>
</tr>
<tr>
<td></td>
<td>Cumulative Bonus</td>
<td>10% of Sum Insured for every claim free year; maximum up to 100% 10% decrease in accumulated Cumulative Bonus per Policy Year in case a claim has been paid</td>
</tr>
<tr>
<td></td>
<td>Wellness Program</td>
<td>Earn rewards up to 15% of base premium based on adherence to Condition Management Program and improvement in health parameters</td>
</tr>
<tr>
<td></td>
<td>Discounts from network providers</td>
<td>Discount on pharmacy, diagnostics and health supplements offered by the network providers of ManipalCigna Health Insurance Company Limited</td>
</tr>
<tr>
<td></td>
<td>Premium Waiver benefit</td>
<td>Waives off one year renewal Policy Premium upon occurrence of Accidental Death or diagnosis of any of the listed Critical Illnesses</td>
</tr>
<tr>
<td>OPTIONAL COVERS*</td>
<td>Health Check-Up</td>
<td>Available only in case Wellness Benefit is not chosen by the Insured person</td>
</tr>
<tr>
<td></td>
<td>Non-Medical Items</td>
<td>Up to Sum Insured</td>
</tr>
<tr>
<td></td>
<td>Worldwide Accidental Emergency Hospitalization Cover (Indemnity)</td>
<td>Up to Sum Insured; Over and above the base Sum Insured. Available on reimbursement basis only</td>
</tr>
<tr>
<td>WAITING PERIOD</td>
<td>Initial Waiting Period</td>
<td>30 Days</td>
</tr>
<tr>
<td></td>
<td>Specified disease/procedure Waiting Period</td>
<td>24 Months</td>
</tr>
<tr>
<td></td>
<td>Pre-existing disease waiting period</td>
<td>90 days for Asthma, Diabetes, Hypertension, Dyslipidaemia and Obesity related conditions For all other conditions - 24 months</td>
</tr>
<tr>
<td></td>
<td>Mental Illness Cover</td>
<td>24 Months</td>
</tr>
</tbody>
</table>

*For complete list of optional covers please check with your sales representative or refer policy wordings.
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: ADV/0656/Mar/2021-22