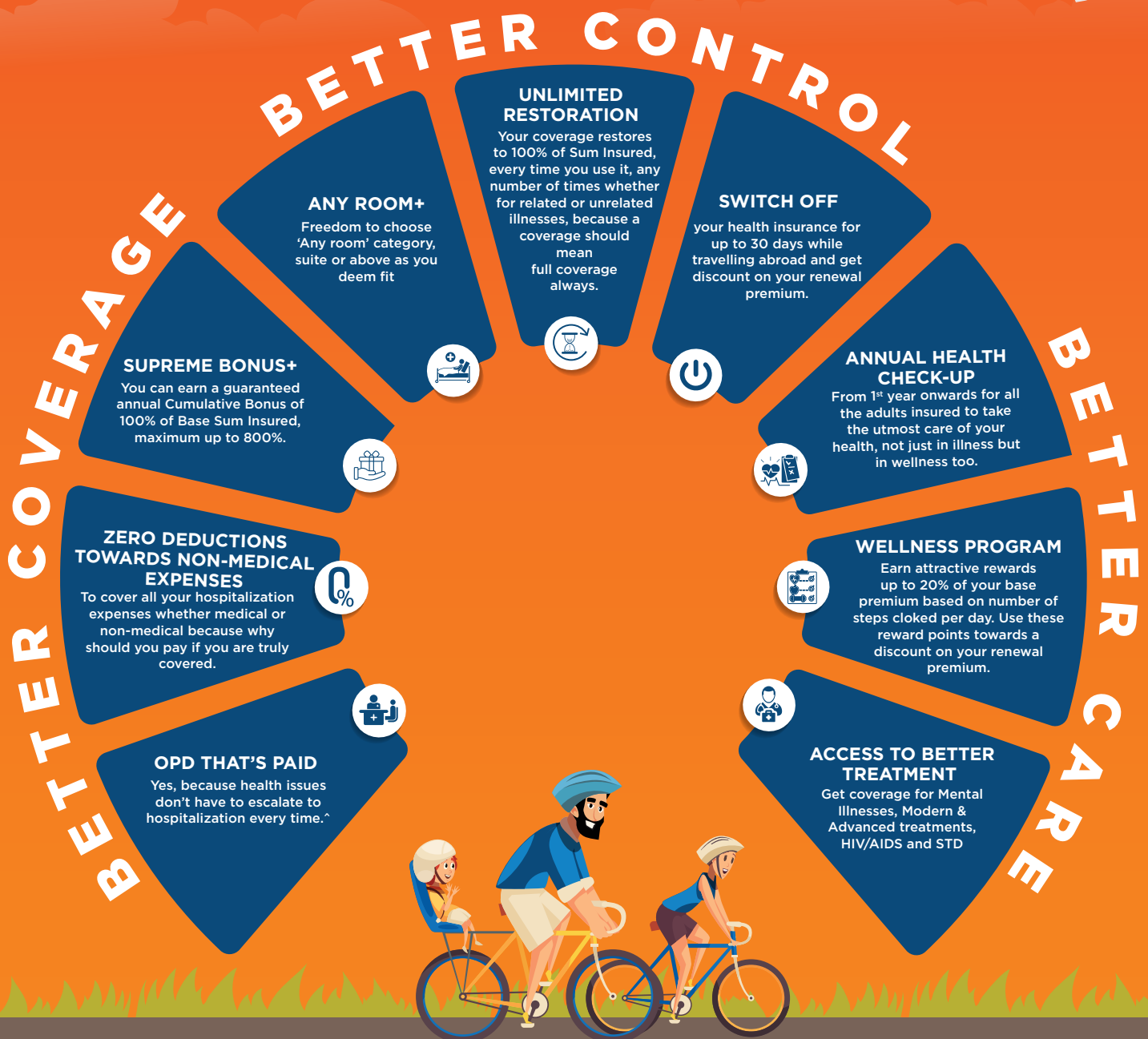


YOUR HEALTH DESERVES BETTER!

Presenting

ManipalCigna ProHealth Prime

COMPLETE HEALTHCARE INSURANCE PLAN



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

PROTECT PLAN | ADVANTAGE PLAN



● BENEFITS AT A GLANCE

TYPE OF COVER	PLAN NAME	<div> <div>ManipalCigna</div> <div>ProHealth Prime</div> <div>Protect</div> <div>COMPLETE HEALTHCARE INSURANCE PLAN</div> </div>	<div> <div>ManipalCigna</div> <div>ProHealth Prime</div> <div>Advantage</div> <div>COMPLETE HEALTHCARE INSURANCE PLAN</div> </div>
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 Sum Insured; For 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 of Sum Insured	Unlimited Restoration of 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 provider 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 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 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	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 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		<div>ManipalCigna ProHealth Prime Protect</div> <div>COMPLETE HEALTHCARE INSURANCE PLAN</div>		<div>ManipalCigna ProHealth Prime Advantage</div> <div>COMPLETE HEALTHCARE INSURANCE PLAN</div>	
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 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				
	II	Room Rent Modification	Option 1: Any room; ICU Up to Sum Insured Option 2: Twin Sharing AC room; ICU Up to Sum Insured				
		Supreme Bonus (Available with Sum Insured ₹5 Lacs and above maximum up to ₹50 Lacs)	100% of 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 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 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				
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				
			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 prime plus rider

Terms and conditions apply



**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

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: MCIHLIP26036V022526 | ManipalCigna Prime Plus UIN: MCIHLIA25005V012425 | Toll free: 1800-102-4462 | Website: www.manipalcigna.com | ARN: XXX