

# YOUR HEALTH DESERVES BETTER!

Presenting

ManipalCigna  
**ProHealth Prime**  
COMPLETE HEALTHCARE INSURANCE PLAN

## BETTER CONTROL

### ANY ROOM+

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



### UNLIMITED RESTORATION

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.



### SWITCH OFF

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



### ANNUAL HEALTH CHECK-UP

From 1<sup>st</sup> 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 up to 20% of your base premium based on number of steps clocked per 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



### SUPREME BONUS+

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



### 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.



### OPD THAT'S PAID

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



## BETTER COVERAGE

## BETTER CARE



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


PROTECT PLAN | ADVANTAGE PLAN



Your expert Health Insurance Advisor has the answer.

1800-102-4462 | customercare@manipalcigna.com | www.manipalcigna.com



TYPE OF COVER	PLAN NAME		
BASE COVERS	Outpatient Expenses	Not Applicable	
	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	Up to Sum Insured	
	Restoration of Sum Insured	Unlimited Restoration of Sum Insured for unrelated/related illnesses. Applicable from 2 <sup>nd</sup> 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 1 <sup>st</sup> 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	
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 + 1 <sup>st</sup> 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 <sup>st</sup> 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	
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	
	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	
DISCOUNTS	Standing Instruction Discount	Lifetime Renewability	
	Long Term Discount	3% on renewal premium	
	Family Discount	2 years - 7.5%; 3 years - 10%	
	Wellness Discount	2 or more members 20% in case of multi-individual policy Up to 20% For completing certain number of steps	

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: MCIHLIP22224V012122 | ManipalCigna Prime Plus UIN: MCIHLIA25005V012425 | Toll free: 1800-102-4462 | Website: www.manipalcigna.com | ARN: ADV/1348/Apr/2024-25.