

YOUR HEALTH DESERVES YOUR HEALTH DESERVES AN **EXPERT!**



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

PROTECT PLAN | ADVANTAGE PLAN





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.

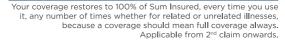


SUPREME BONUS⁺

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

UNLIMITED RESTORATION UP TO 100%

of Sum Insured





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.



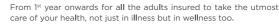
Advantage of ANY ROOM* you would want

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



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ANNUAL HEALTH CHECK-UP





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.

BASE COVERS

Better Coverages for smooth hospitalization



In-patient Hospitalization

For hospitalization more than 24 hours, room charges as well as other medical expenses.



Access to Better treatment

Coverage for Mental Illnesses, Modern and Advanced treatments, HIV/AIDS and STD.



Air Ambulance

Transportation expenses to the nearest hospital/ healthcare facility in case of life threatening condition demanding immediate attention,



Pre-Hospitalization

Medical expenses incurred up to 60 days before the date of hospitalization.



Road Ambulance

Transportation expenses incurred for ambulance to the hospital.



Bariatric Surgery

For medically necessary Bariatric Surgery and its complications,





Post-Hospitalization

Medical expenses incurred up to 180 days post the date of discharge to cover you through your recovery.



Donor Expenses

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



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.

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.

Get BETTER with AYUSH COVERAGES for Alternative treatments





Yoga & Naturopathy







Siddha

Homeopathy

[^]Available only with Advantage Plan.

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 Renefit

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



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 Sum Insured per day and 2% of Sum Insured incase 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.

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 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.



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 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.

11.

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 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 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

DISEASE SPECIFIC **SUB-LIMITS** Sum Insured (in Rs.) ₹5 Lacs Treatment for each Ailment/ Procedure mentioned below: ₹50,000 ₹65,000 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 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

Applicable for Assure Package

₹2,50,000

₹2,00,000

TYPE OF COVER	PLAN NAME	ManipalCigno ProHealth Prime Protect CONNETT INLUSTRICAL REGISTRATE PLANT			ManipalCigno ProHealth Prime Advantage COMPLETE INSLITE HALTING-ABE INSUBANCE PLAN		
COVERS	Outpatient Expenses	Not Applicable		per policy year, o diagnostic and	from ₹20,000/30,000/3 cashless basis for consult pharmacy expenses. Sub shall apply for pharmacy	ation, prescribed -limit of 20% of	
	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: Up to 50% of Sum Insured For Sum Insured > = ₹5 Lacs: Up to Sum Insured					
	Mental Illness, HIV/AIDS and STD cover	Up to Sum Insured					
9	Pre - Hospitalization	60 Days; Up to Sum Insured					
0	Post - Hospitalization	180 Days; Up to Sum Insured					
ASE	Day Care Treatment	Up to Sum Insured					
8	Domiciliary Hospitalization Road Ambulance	Up to 10% of Sum Insured					
8	Donor Expenses	Up to Sum Insured					
_	Donor Expenses	Covered up to the Sum Insured Pre & Post Hospitalization expenses (Up to 30 days each) of the donor.					
		Pre & Post Hospitalization expenses (Up to 30 days each) of the donor. Cost towards donor screening once in a Policy year for successful transplant.					
		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	d 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				i	
	Bariatric Surgery Cover Daily Cash for Shared Accommodation	Up to Sum I For Sum Insured up to		to a maximum of			
	Daily Cash for Shared Accommodation	For Sum Insured up to					
A	Health Check-Up	Annually from 1st 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					
SS	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					
JE ADD OVERS	Switch Off Benefit Wellness Program	Switch off the cover after 1 year for a maximum period of 30 days while travelling abroad Earn rewards up to 20% of base premium through completing Healthy Life Management Program					
VALUE ADD COVERS	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	Upgrade to 'Any room' category Health Maintenance Benefit up to ₹3,00 Maternity (up to 2 deliveries in the lifeti Born + 1st year vaccination expenses - u Sum Insured; subject to a maximum of	ime) + New p to 10% of		Not Applicable		
	Assure (Applicable for Sum Insured ₹3 Lacs, ₹4 Lacs and ₹5 Lacs)	Room Rent - Up to 1% of Sum Insured p ICU - Up to 2% of Sum Insured per day Disease specific sub-limits Capping on Modern and Advanced Treup to 10% of Sum Insured			Not Applicable		
	Enhance	Not Applicable		1st year vaccinat	y room' category o 2 deliveries in the lifetin tion expenses - up to 10% ıximum of ₹1 Lac	ne) + New Born + of Sum Insured;	
	Freedom (Only for Resident Indians)	Upgrade to 'Any room' category 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	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.					
0	Cumulative Bonus Booster (For Sum Insured ₹5 Lacs and above)	50% of Sum Insured up to a maximum of 200%					

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 Rs. 5 Lacs and above maximum up to Rs. 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 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			
Initial Waiting Period		30 Days				
Sp	pecified disease/procedure Waiting Period	24 Months				
Pr	re-existing Diseases Waiting Period	For Sum Insured up to ₹5 Lacs: 36 Months For Sum Insured ₹7.5 Lacs and above: 24 Months				
Ва	ariatric Surgery	36 Months				
Maternity and infertility treatment waiting period		36 Months				
Ma	anipalCigna Critical Illness Add On Cover	Initial Waiting Period - 90 Days Survival Period - 30 Days				

^{**}Deductible is not applicable if Assure optional package is opted.

Terms and conditions apply

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

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

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₹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:



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



Contamination from Nuclear fuel or radiation







DISCOUNTS







Family
Discount
2 or more
members
2 0 %
in case of
multiindividual
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					

^{*}For complete list of exclusion please refer to the Terms and conditions.



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.



1800-102-4462



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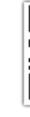


Prohibition of Rebates (under section 41 of Insurance Act, 1938, as amended):

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: MCIHLIP26036V022526 | ManipalCigna Prime Plus UIN: MCIHLIA25005V012425 | Toll free: 1800-102-4462 | Website: www.manipalcigna.com | ARN: ADV/2075/Jul/2024-25





SCAN FOR MORE