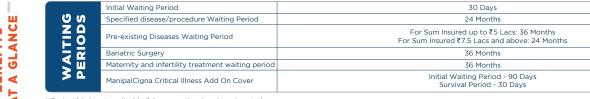
Outpatient Expenses Not Applicable In-Patient Hospitalization In-Patient Hospitalization Room Accommodation We for Sum Insured Modern and Advanced Treatments Mental Illness, HIV/AIDS and STD cover Pre - Hospitalization Day Care Treatment Day Care Treatment Domiciliary Hospitalization Donor Expenses Not Applicable Pro Sum Insured Single Private AC room [Cit: Up to Sum Insured For Sum Insured <₹5 Lacs: S0% of Sum Insured For Sum Insured > = ₹5 Lacs: Up to Sum Insured For Sum Insured > = ₹5 Lacs: Up to Sum Insured Pre - Hospitalization Bo Days; Up to Sum Insured	for consultation, prescribed enses. Sub-limit of 20% of		
Room Accommodation Single Private AC room			
Room Accommodation			
Modern and Advanced Treatments Mental Illness, HIV/AIDS and STD cover Pre - Hospitalization Post - Hospitalization Day Care Treatment Domiciliary Hospitalization Road Ambulance Donor Expenses Modern and Advanced Treatments For Sum Insured <			
Mental Illness, HIV/AIDS and STD cover Pre - Hospitalization Post - Hospitalization Day Care Treatment Domiciliary Hospitalization Road Ambulance Donor Expenses Mental Illness, HIV/AIDS and STD cover Up to Sum Insured Up to Sum Insured Up to Sum Insured Up to 10% of Sum Insured Up to Sum Insured Up to Sum Insured 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			
Post - Hospitalization Day Care Treatment Domiciliary Hospitalization Road Ambulance Donor Expenses Post - Hospitalization Up to Sum Insured Up to 10% of Sum Insured Up to 10% of Sum Insured Up to Sum Insured 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			
Road Ambulance Up to Sum Insured Donor Expenses Up to Sum Insured			
Donor Expenses Up to Sum Insured			
The Little Control of the Control of			
Restoration of Sum Insured Unlimited Restoration of Sum Insured for unrelated/related illnesses. Applicable fr	om 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	e 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 ₹7 For Sum Insured > ₹10 Lacs: ₹1,000 per day up to maximum of ₹7	7,000		
Health Check-Up Annually from 1st year onwards as per your choice. Limits / Tests basis opte			
Domestic Second Opinion Once during a Policy Year for each of the 36 listed Critical Illnes	ses		
Tele- Consultation Cumulative Bonus Guaranteed Bonus of 25% of base Sum Insured per policy year maximum up to 200 Switch Off Benefit Wellness Program Earn rewards up to 20% of base premium through completing Healthy Light Man Discounts from Network Providers Discounts from Network Providers	19/ of baco Cum Incurad		
Cumulative Bonus Guaranteed Bonus of 25% of base Sum Insured per policy year maximum up to 200 Switch Off Benefit Switch off the cover after 1 year for a maximum period of 30 days while tra	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 Man	Earn rewards up to 20% of base premium through completing Healthy Life Management Program		
Discount on pharmacy, diagnostics and health supplements offered	Discount on pharmacy, diagnostics and health supplements offered by the		
Walves off parts on realingated plan result in a company can	network providers of ManipalCigna Health Insurance Company Limited Waives off next one year renewal Policy Premium upon occurrence of		
Accidental Death or diagnosis of any of the listed Critical Illness			
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	icable		
Sum Insured; subject to a maximum of ₹1 Lac Sum Insured; subject to a maximum of ₹1 Lac 1. Room Rent - Up to 1% of Sum Insured per day ICU - Up to 2% 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 Enhance I. Upgrade to 'Any room' categg 2. Maternity (up to 2 deliveries in 1st year vaccination expenses - 1st year vaccination			
Subject to a maximum of CLE	n the lifetime) + New Born + - up to 10% of Sum Insured;		
Freedom (Only for Resident Indians) 2. Worldwide Emergency Hospitalization with Outpatient Cover (including Accidental Cover)	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		
Non-Medical Items Up to Sum Insured			
	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 o	f₹50 Lacs		
Cumulative Bonus Booster (For Sum Insured 15 Lacs and above) 50% of Sum Insured up to a maximum of 200%			
Lumpsum payment up to additional 100% of Sum Insured Opte	ed		
II. Room Rent Modification Option 1: Any room; ICU Up to Sum Insured Option 2: Twin Sharing AC room; ICU	U 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 45 Lacs and above) Additional 100% of Sum Insured, available from day 1 for 1st claim only , in each	ach policy year.		
II. Room Rent Modification Option 1: Any room; ICU Up to Sum Insured Option 2: Twin Sharing AC room; ICU Supreme Bonus (Available with Sum Insured Rs. 5 Lacs and above maximum up to Rs. 50 Lacs) Surplus Benefit (Available with John financed TS Lacs and above) 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. Premium Management Cover Air Ambulance Cover; Bariatric Surgery Cover; Daily Cash for Shared Accommodal Domestic Second Opinion; Tele Consultation; Premium Waiver Be	ilable		
Once opted below benefits shall not be available in Base produ Air Ambulance Cover; Bariatric Surgery Cover; Daily Cash for Shared Accommodal Domestic Second Opinion; Tele Consultation; Premium Waiver Be	tion; Health Check Up;		
Deductible** Option to opt from ₹10 k, ₹25 k, ₹50 k, ₹1 Lac, ₹2 Lacs, ₹3 Lacs, ₹4 Lacs and ₹ 5Lacs on aggregate basis Not Ava	ilable		



**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. Terms and conditions apply

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 Relationships Covered:

Individual Plan

EXCLUSIONS*

Breach of Law

We will not Cover any costs towards

"For complete list of exclusion please refer to the Terms and conditions.

Self, spouse, children, parents, siblings, parents-in-law, grandparents and grandchildren, son-in-law & daughter-in-law, uncle, aunt, nephew

Floater Plan

Self, spouse, children and parents. A floater cover can insure a maximum of 2 adults and 3 children under a single

or civil war

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	





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	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	



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 ⊠ customercare@manipalcigna.com € www.manipalcigna.com



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: MCIHLIP22224V012122 | ManipalCigna Prime Plus UIN: MCIHLIA25005V012425 | Toll free: 1800-102-4462 | Website: www.manipalcigna.com | ARN: ADV/1410/Jul/2024-25.







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

ZERO DEDUCTIONS towards Non-Medical

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

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,





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.

ACCESS TO BETTER TREATMENT

Get coverage for Mental Illnesses, Modern & Advanced treatments. HIV/AIDS and STD.

BASE COVERS —

Better Coverages for smooth hospitalization



charges as well as other

medical expenses.

In-patient Hospitalization

For hospitalization more than 24 hours, room

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



Access to Better treatment

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



Ambulance

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



Pre-Hospitalization

Road Ambulance

Transportation expenses incurred for ambulance to the hospital.



Surgery

In-patient

transplant.



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

Enhanced Coverage with Unlimited Restoration of Sum Insured



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





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.





In case, the condition is not suitable for hospital transfer or if the hospital bed is not available, expenses are still covered.





Yoga & Naturopathy











In-patient hospitalization/daycare expenses towards non-allopathic treatments.

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.



Donor Expenses

Post-Hospitalization

Medical expenses incurred

up to 180 days post the

date of discharge to cover

hospitalization cost of the donor for an organ



For medically necessary Bariatric Surgery and its complications.

Daily Cash for Shared Accommodation to cover out of pocket expenses

be payable from 1st day onwards.

Discount from Network Providers



In case of multiple hospitalizations for related and unrelated illnesses/injuries





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

Available only with Advantage Plan.

Get BETTER with AYUSH COVERAGES for Alternative treatments











TO MAKE IT EVEN BETTER

VALUE ADDED COVERS ____





2nd opinion, one per policy

year if you are advised a

treatment for each of the

36 listed Critical Illnesses,







Through phone or chat mode, available through our network providers.

Better Rewards, Discounts and Waivers





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

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

Earn attractive rewards for

renewal premium.





Discounts on diagnostics pharmacy and health supplements offered through our network providers. Wherever you go, savings on healthcare will follow. at the time of renewal.

PICK ONE TO MAKE YOUR PLAN BETTER

OPTIONAL PACKAGES*

Enhance Plus





one year vaccinations for new born and even medically necessary termination of pregnancy. Up to 2 deliveries in the subject to a maximum of ₹1 Lac



Initial months are the most crucial months



Health Maintenance Benefit

Get comfort along with treatment and avail the option to upgrade to 'Any room' category during

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

Applicable only for Protect Plan -



Assure



Room Accommodation

hospitalization.

Get room category coverage up to 1% of Sum Insured per day and 2% of Sum Insured incase of ICU,



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.

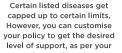


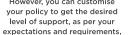
While traveling outside India after the first year of policy, avail the option to switch off the coverage for maximum of 30 days and get premium discount



for a baby's long-term health. Medical expenses incurred towards the treatment of the child within maternity expenses limit, lifetime; 10% of Sum Insured per delivery, will be covered until the baby is 90 days old.







Applicable for Sum Insured of ₹3 Lacs, ₹4 Lacs and ₹5 Lacs under Protect Plan —



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

Room

Accommodation

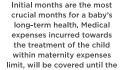
Get comfort along with treatment

and avail the option to upgrade to

'Any room' category during

hospitalization.

Freedom (Only for Resident Indians)



baby is 90 days old,

New Born expenses

Get comfort along

with treatment and avail the option to upgrade to 'Any room' category during hospitalization,

Poom

Accommodation

Applicable only for Advantage Plan -



World-wide Emergency Hospitalization with Outpatient cover

Applicable for Protect and Advantage Plans ——

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,

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



Covers expenses on non-medical items



treatments Coverage up to 10%

of Sum Insured

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.

Additional Coverages

Coverage for Non-Medical items

up to Sum Insured.

Deductible



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 TO YOUR COVERAGE WITH BETTER

OPTIONAL COVERS———

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.

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.

Lumpsum benefit up to your opted Sum Insured, in case of first diagnosis

Add More With -

of the covered Critical Illnesses.

I. ManipalCigna Critical Illness

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

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

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* -

3. Surplus Benefit -

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.

and ₹5 Lacs on aggregate basis

Air Ambulance Cover; Bariatric Surgery Cover; Daily Cash for Shared Accommodation: Health Check Up: Domestic Second Opinion: Tele Consultation; Premium Waiver Benefit

Option to opt from ₹10k, ₹25k, ₹50k, ₹1 Lac, ₹2 Lacs, ₹3 Lacs, ₹4 Lacs

*Only Available In ProHealth Prime Protect Plan

6. Deductible* -

DISEASE SPECIFIC SUB-LIMITS



Applicable for Assure Package