

MANIPALCIGNA PROHEALTH SELECT

(PROSPECTUS)

I. What are the Key Highlights of the Policy?

BASIC COVERS

- In patient Hospitalization
- Pre-hospitalization
- Day care Treatment
- Donor Expenses

VALUE ADDED COVERS

- Cumulative Bonus
- Healthy Rewards

ADD ON COVER

- ManipalCigna Critical Illness Add On Cover
- ManipalCigna Health 360

- Pre-Hospitalization

- Domiciliary Treatment
- Restoration of Sum Insured

OPTIONAL COVERS

- Deductible
- Voluntary Co-pay (Only for ProHealth Select (A))
- Cumulative Bonus Booster
- Removal of Room Rent Limit
- Disease Specific Sub limits (Only for ProHealth Select (A))

- Post-Hospitalization
- Ambulance Cover
- AYUSH Cover

- RE-ASSURANCE
- Health Check Up
- (Only for ProHealth Select (A))
- Worldwide Emergency Cover (Only for ProHealth Select (A))
- Health Maintenance Benefit (Only for ProHealth Select (A))

II. What are the Basic covers?

i) In-patient Hospitalization

We will cover medical expenses in case of medically necessary Hospitalization of an Insured person incurred due to Disease, Illness or injury when the Insured person is admitted as an in-patient for more than 24 consecutive hours. The coverage will include reasonable and customary charges towards room rent for accommodation in a hospital up to limits specified under the eligible Room Category or eligible Room Rent under the Policy, charges for accommodation in Intensive Care Unit and operation theatre charges, fees of medical practitioner, anaesthetist, qualified nurses, specialists, the cost of diagnostic tests, medicines, drugs and consumables, blood, oxygen, surgical appliances and prosthetic devices recommended by the attending medical practitioner that are used intra operatively during a surgical procedure.

We will cover the Medical Expenses incurred towards a Medically Necessary Modern and Advanced Treatment of the Insured Person subject to Illness/ Injury being covered under Hospitalization Expenses and the necessity being certified by an authorised Medical Practitioner.

The following Modern and Advanced Treatment methods will be covered when availed under In-patient Hospitalization or as a Day Care Treatment (Section II.4):

- Uterine Artery Embolization and HIFU
- Balloon Sinuplasty
- Deep Brain stimulation
- Oral chemotherapy
- Immunotherapy - Monoclonal Antibody to be given as injection
- Intra vitreal injections
- Stereotactic radio surgeries
- Bronchial Thermoplasty
- Vaporisation of the prostate (Green laser treatment or holmium laser treatment)
- IONM (Intra Operative Neuro Monitoring)
- Stem cell therapy - Hematopoietic stem cells for bone marrow transplant for haematological conditions to be covered.

Medical Expenses related to any admission (under In-patient Hospitalization, Day Care Treatment or Domiciliary Hospitalization) primarily for enteral feedings will be covered, up to 15 days in a Policy Year provided it is Medically Necessary and is prescribed by a Medical Practitioner.

Under Hospitalization expenses, when availed under Inpatient care, we will cover the expenses towards artificial life maintenance, including life support machine use, even where such treatment will not result in recovery or restoration of the previous state of health under any circumstances unless in a vegetative state, as certified by the treating Medical Practitioner.

We will cover the Medical Expenses incurred for the Medically Necessary Treatment, taken during In-patient Hospitalization of the Insured Person, from or associated with Human Immunodeficiency Virus (HIV) or HIV related Illnesses, including Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) and/or any mutant derivative or variations thereof or sexually transmitted diseases (STD). This coverage is provided in accordance with the Human Immunodeficiency Virus and Acquired Immune Deficiency Syndrome (Prevention and Control) Act, 2017 as amended from time to time.

If the Insured Person is admitted in a room where the room category or the Room Rent incurred is higher than the one that which is specified in the Policy, then the Insured Person shall bear a ratable proportion of the total Associated Medical Expenses (including surcharge or taxes thereon) in the proportion of the difference between the room rent of the entitled room category/eligible Room Rent to the room rent actually incurred.

For the purpose of this Section "Associated Medical Expenses" shall include - Nursing Charges, Operation Theatre Charges, Fees of Medical Practitioner/Surgeon/Anaesthetist/Specialist excluding cost of pharmacy and consumables, cost of implants and medical devices, cost of diagnostics conducted within the same Hospital where the Insured Person has been admitted. It shall not be applicable for Hospitalisation in ICU.

Associated Medical Expenses shall be applicable for covered expenses, incurred in Hospitals which follow differential billing based on the room category.

ii) Pre - hospitalisation

We will reimburse medical expenses of an Insured person due to a disease or injury or illness incurred up to 60 days immediately prior to hospitalisation, by the Insured subject to a claim being admissible under In-patient Hospitalisation and expenses are related to the same illness/condition.

iii)Post - hospitalisation

We will reimburse medical expenses of an Insured person incurred up to 90 days immediately post hospitalisation due to a disease or injury or illness up to the limits specified under the Policy subject to a claim being admissible under In-patient Hospitalisation and expenses are related to the same illness/condition.

iv)Day Care Treatment

We will cover payment of medical expenses of an Insured Person in case of medically necessary Day Care treatment or Surgery that requires less than 24 hours hospitalization due to advancement in technology and which is undertaken in a hospital / nursing home/day care centre on the recommendation of a medical practitioner. Any treatment in an outpatient department (OPD) is not covered. The list of Day Care Treatments/Procedures is available as an Annexure to the policy. Coverage will also include pre-post hospitalisation expenses as available under the Policy.

v) Domiciliary Treatment

We will cover medical expenses of an Insured person for treatment of a disease/illness or injury taken at home which would otherwise have required hospitalisation or since the Insured person's condition did not allow a hospital transfer or a hospital bed was unavailable. This is provided that the condition for which treatment is required continues for at least 3 days and is on the advice of a medical practitioner. Claims for pre-hospitalization and post-hospitalisation expenses up to 30 days each shall be payable. We shall not be liable under this policy for any claim in connection with or in respect of the following:

- Asthma, bronchitis, COPD, tonsillitis and upper respiratory tract infection including laryngitis and pharyngitis, cough and cold, influenza,
- Arthritis, gout and rheumatism,

- Chronic nephritis and nephritic syndrome,
- Diarrhoea and all type of dysenteries, including gastroenteritis,
- Diabetes mellitus and insipidus,
- Epilepsy,
- Hypertension,
- Psychiatric or psychosomatic disorders of all kinds,
- Pyrexia of unknown origin.
- Any use of artificial life maintenance including life support machine use.

vi) Ambulance Cover

We will cover on a reimbursement basis the reasonable and customary expenses incurred for transportation of an Insured person by an ambulance service provider to the hospital for treatment following an emergency, requiring the Insured Person's admission to a Hospital. The coverage will be upto Rs 2000 per Insured person per Hospitalisation event and necessity must be certified by the attending Medical Practitioner.

vii) Donor Expenses

We will cover in-patient hospitalization medical expenses (in accordance with Section II.i above) towards the donor for harvesting the organ in case of major organ transplant if it is in accordance with the Transplantation of Human Organs Act 1994 (amended) and other applicable laws and rules. The organ donated is for the use of the Insured person per Medical Advice and a claim has been admitted under in patient hospitalization.

However, Pre-Post hospitalization expenses towards the donor, cost towards donor screening, cost directly or indirectly associated to the acquisition of the organ or any other medical treatment for the donor consequent on the harvesting will not be covered.

viii) Restoration of Sum Insured

In case the total of the opted Sum Insured and earned cumulative bonus (or Cumulative Bonus Booster if opted) is insufficient due to claims paid or accepted as payable during the policy year, then we will restore 100% of the Sum Insured once in a policy year. This restored amount can be used for all future claims not related to the illness/disease/injury for which a claim has been made in the particular policy year for the same Insured Person. Restoration will not trigger on the first claim in a policy year.

In case the Restored Sum Insured is not utilised in a policy year, it shall not be carried forward to any subsequent policy year. Any restored Sum Insured will not be used to calculate the Cumulative Bonus or Cumulative Bonus Booster. For Individual policies restored Sum Insured will be available on individual basis whereas in case of a floater it will be available on floater basis.

For any single Claim during a Policy Year the maximum Claim amount payable shall be sum of:

- a. The Sum Insured
- b. Cumulative Bonus (if earned) or Cumulative Bonus Booster (if opted & earned)

During a Policy Year, the aggregate Claim amount payable, subject to admissibility of the Claim, shall not exceed the sum of:

- a. The Sum Insured
- b. Cumulative Bonus (if earned) or Cumulative Bonus Booster (if opted & earned)
- c. Restored Sum Insured

Restoration of Sum Insured shall not apply to Worldwide Emergency Cover and for Rs 0.5 & 1 Lac Sum Insured under ProHealth Select (A).

ix) AYUSH Cover

We will cover In-patient hospitalisation/day care treatment expenses up to the limit of Sum Insured, for an Insured Person towards non- allopathic treatments such as Ayurveda, Yoga & Naturopathy, Unani, Sidha and Homeopathy for Hospitalization arising due to Accident or Illness provided such treatment is taken in a AYUSH Hospital/AYUSH Day Care Centre. treatment is taken in a AYUSH Hospital/AYUSH Day Care Centre.

The following exclusions will apply in addition to the exclusions under section V:

- Facilities & services availed for pleasure or rejuvenation or as a preventive aid, like beauty treatments, Panchakarma, purification, detoxification and rejuvenation etc.
- Any treatment outside India.

III. What are the Value Added Covers?

i) Cumulative Bonus

We will increase the opted Sum Insured by 5% at the end of the policy year if the policy is renewed with us..

- No cumulative bonus will be added if the policy is not renewed with us by the end of the grace period.
- The cumulative bonus will not be accumulated in excess of 100% of the opted Sum Insured under the current policy with us under any circumstances.
- Any earned Cumulative Bonus will not be reduced for claims made in the future unless utilised.
- If the Policy Period is two or three years, any Cumulative Bonus that has accrued for the first/second Policy Year will be credited at the end of the first/second Policy Year as the case may be and will be available for any claims made in the subsequent Policy Year.
- If the Insured Persons in the expiring Policy are covered on an individual basis and there is an accumulated Cumulative Bonus for each Insured Person under the expiring Policy, and such expiring Policy has been Renewed with Us on a Family Floater basis then the Cumulative Bonus to be carried forward for credit in such Renewed Policy shall be the lowest among all the Insured Persons.
- If the Insured Persons in the expiring Policy are covered on a Family Floater basis and such Insured Persons renew their expiring Policy with Us by splitting the opted Sum Insured in to two or more Family Floater/individual policies then the Cumulative Bonus of the expiring Policy shall be apportioned to such Renewed Policies in the proportion of the Sum Insured of each Renewed Policy.
- If the opted Sum Insured has been reduced at the time of Renewal, the applicable Cumulative Bonus shall be calculated on the Sum Insured of the last completed Policy Year on pro-rata basis.
- If the Sum Insured under the Policy has been increased at the time of Renewal the Cumulative Bonus shall be calculated on the Sum Insured of the last completed Policy Year.
- This clause does not alter Our right to decline a renewal or cancellation of the Policy for reasons as mentioned under the Cancellation clause of the Policy.

ii) Healthy Rewards

You can earn reward points equivalent to 1% of premium paid including taxes & levies for each Policy. In addition to this You can accumulate rewards by opting for an array of Our wellness programs listed below, that will help You to assess Your health status and aid in improving Your overall well-being. Each program can be opted once per Policy Year by a particular Insured Person.

There will be no limitation to the number of programs one can enrol for in a single Policy Period. However, the maximum earning of Healthy Rewards on a Policy will be limited to 10% of premium paid in that Policy Period.

Details of reward points that can be accrued are listed below.

Program Type	Points to be earned as a percentage of previous Policy Period Premium
Health Risk Assessment (HRA)	0.50%
Targeted Risk Assessment (TRA)	0.50%
Online Lifestyle Management Program (LMP)	1%
Chronic Condition Management Programs	1%
Participating in ManipalCigna Sponsored Programs and Worksite or Online/Offline Health Initiatives	2%
Health Check Up	0.5%

Reward Points, wherever offered under any specific Sponsored Program will be the same for all

customers.

Each earned reward point will be valued at 1 Rupee. Accumulated reward points can be redeemed in the following ways -

- A discount in premium from 1st renewal of the Policy.
- As equivalent value while availing services through any of Our Network Providers as defined in the Policy.
- Equivalent value of Health Maintenance Benefit anytime during the Policy. (Applicable if HMB optional cover has been opted under ProHealth Select (A))

Details of Healthy Rewards earned on each Policy will be updated in our records against the policy as and when earned. Accrual for reward points will be the same for 1, 2 & 3 year policies.

Policyholder/Insured can approach Us for redemption anytime during the policy period. For availing a discount on renewal premium, the same will be available only at the time such renewal is due. Any earned reward points will lapse at the end of the grace period if the policy is not renewed with us.

The notifications related to wellness programs will be communicated via SMS, email and the program specific phone / web application. Details about reward points will be available on program app or shared through SMS or renewal notice sent to customers.

IV. What are the Optional Covers?

The Policy can be extended to include the following optional covers by paying applicable additional premium. Wherever opted, such Optional Covers shall apply to all Insured Persons under a single policy without any individual selection.

i) Deductible

We provide an option of selecting a deductible amount under the policy. Wherever a Deductible option is selected, such deductible amount will be applied on each policy year on the aggregate of all admissible claims in that policy year.

The deductible options: ₹1 Lac, ₹2 Lacs, ₹3 Lacs, ₹4 Lacs, ₹5 Lacs will be available upto Sum Insured of ₹25 Lacs in all combinations provided that deductible amount is not higher than the Sum Insured Opted. Deductible shall apply to all sections other than Add On Riders, Health Maintenance Benefit and Health Check Up benefits if opted.

Note: Voluntary Co-pay will not be available along with the Deductible option on the same policy. All the terms, conditions, waiting periods and exclusions shall apply.

ii) Voluntary Co-pay (Applicable only for ProHealth Select (A))

Irrespective of the age and number of claims made by the Insured person and subject to the co-payment option chosen by you, it is agreed that we will only pay 90% or 80% of any amount that we assess (payable amount) for the payment or reimbursement in respect of any claim under the policy made by that Insured person and the balance will be borne by the Insured person.

Co-pay will be applied on the admissible claim amount.

Co-pays shall apply to all sections other than Add On Riders, Health Maintenance Benefit and Health Check Up benefits if opted.

Co-pay will be applied on the admissible claim amount.

iii) Cumulative Bonus Booster

You may choose one of the 4 Cumulative Bonus Options under the Policy as follows:

Option a) We will increase the opted Sum Insured by 10% at the end of the Policy Year irrespective of a claim under the expiring Policy Year, up to a maximum of 100%, if the policy is Renewed with Us.

In case of opting for Cumulative Bonus Booster, the Cumulative Bonus under section III.(I) shall not be available, however all terms and conditions of the said section shall apply.

Option b) We will increase the opted Sum Insured by 25% at the end of the Policy Year irrespective of a claim under the expiring Policy Year, up to a maximum of 100%, if the policy is Renewed with Us.

In case of opting for Cumulative Bonus Booster, the Cumulative Bonus under section III.(I) shall not be available, however all terms and conditions of the said section shall apply.

Option c) We will increase the opted Sum Insured by 50% at the end of each Policy Year irrespective of a claim under the expiring Policy Year, up to a maximum of 100%, if the policy is Renewed with Us
In case of opting for Cumulative Bonus Booster, the Cumulative Bonus under section III.(I) shall not be available, however all terms and conditions of the said section shall apply.

Option d) We will increase in the opted Sum Insured by 10% at the end of each Policy Year irrespective of a claim under the expiring Policy Year, up to a maximum of 200%.

In case of opting for Cumulative Bonus Booster, the Cumulative Bonus under section III.(I) shall not be available, however all terms and conditions except III(i).b. of the said section shall apply.

iv) Removal of Room Rent Limit

We will provide for an option to remove the Room Rent limit applicable on the Inpatient Hospitalization and allow for coverage up to a Single Private AC Room. All terms and conditions of Inpatient Hospitalization under Section II.(I). shall apply.

v) Re-Assurance

You may choose to opt for Re-Assurance under the policy. Under Re-Assurance, We will provide an automatic extension of Policy Renewal for a period of 2 (two) Policy Years from the date of expiry of the current policy, if during the Policy Period an Insured Person is diagnosed with any of the Critical Illnesses named below or suffers from Permanent Total Disability described below due to an Accident, provided that the Insured Person is not added in to the Policy mid-term and has attained 18 years of age at the inception of the Policy Year in which the event occurred.

This automatic extension will be available only once in the lifetime of an Insured Person, in respect of either a Critical Illness or a Permanent Total Disability Event which qualifies for coverage as per criteria specified under this Policy, irrespective of the sequence of its occurrence.

Reassurance can be availed by each Insured Person separately in case of an individual policy and once during the lifetime of a Policy in case of floater policies covering all Insured Persons under the Floater. Where this extension is triggered for a child attaining age 24 years during subsequent renewals, both the parent and split policy of the child will be eligible for this automatic extension.

Critical Illness covered

If an Insured Person is diagnosed to be suffering from a Critical Illness (as listed below) while the Policy is in force as a first incidence the Policy will automatically extend for a period of 2 Policy Years.

For the purpose of this Policy, Critical Illness shall mean any Illness, medical event or Surgical Procedure as specifically defined below whose signs or symptoms first commence at least 90 days after the Inception of Policy Period. If such Critical Illness is acquired as a result of a pre-existing condition then the standard waiting periods for pre-existing diseases shall apply.

1. Cancer of specified severity
2. Myocardial Infarction (First Heart Attack of Specific Severity)
3. Open Chest CABG
4. Open Heart Replacement or Repair of Heart Valves
5. Coma of Specified Severity
6. Kidney Failure Requiring Regular Dialysis
7. Stroke Resulting in Permanent Symptoms
8. Major Organ / Bone Marrow Transplant
9. Permanent Paralysis of Limbs
10. Motor Neuron Disease with Permanent Symptoms
11. Multiple Sclerosis with Persisting Symptoms

Permanent Total Disability Covered

If the Insured Person suffers an Injury solely and directly due to an Accident that occurs during the Policy Period and such Injury solely and directly results in the Permanent Total Disablement of the Insured Person which is of the nature specified in the table below, within 365 days from the date of the Accident, the Policy will automatically extend for a period of 2 Policy Years provided that the Policy is in force at the time of such event. Coverage for Permanent Total Disability due to Accident will start from day one.

1. Total and irrecoverable loss of sight of both eyes

2. Loss by physical separation or total and permanent loss of use of both hands or both feet
3. Loss by physical separation or total and permanent loss of use of one hand and one foot
4. Total and irrecoverable loss of sight of one eye and loss of a Limb
5. Total and irrecoverable loss of hearing of both ears and loss of one Limb/loss of sight of one eye
6. Total and irrecoverable loss of hearing of both ears and loss of speech
7. Total and irrecoverable loss of speech and loss of one Limb/loss of sight of one eye
8. Permanent total and absolute disablement (not falling under the above) disabling the Insured Person from engaging in any employment or occupation or business for remuneration or profit, of any description whatsoever

Automatic Renewal shall apply only to the base cover including any Optional Covers, excluding any Add On Riders, on the same terms as per the expiring policy and any change in terms or coverage or addition of members at the time such renewal is due shall be subject to underwriting as per the standard renewal process and payment of any additional premium if any change is accepted by Us.

vi) Health Check Up (Applicable only for ProHealth Select (A))

We will provide for a Health Check-Up for each and every Insured Persons above the age of 18 years. Health Check Ups will be available irrespective of their claim status under the policy and will be arranged by Us at Our network providers. The coverage under this benefit will not be available on reimbursement basis.

Any claim under this benefit shall not impact Cumulative Bonus. Health Check-Ups will be available once each year.

ProHealth Select	Sum Insured	Age	List of tests
(A)	0.5, 1, 2, 3 Lacs	From 18 years onwards	Vitals, ECG, Total Cholesterol, FBS, Sr. Creatinine, CBC, SGPT
			Vitals, ECG, Total Cholesterol, FBS, Sr. Creatinine, CBC, SGPT
(A)	4, 5, 7, 10 Lacs	18 to 40 years	Vitals, ECG, Total Cholesterol, FBS, Sr. Creatinine, CBC, SGPT
		More than 40 years	Vitals, ECG, Total Cholesterol, FBS, Sr. Creatinine, CBC, SGPT, CBC-ESR, Lipid Profile, SGOT, GGT For females only - TSH
(A)	15, 20, 25 Lacs	18 to 40 years	Vitals, ECG, Total Cholesterol, FBS, Sr. Creatinine, CBC, SGPT, CBC-ESR, Lipid Profile, SGOT, GGT
		More than 40 years (For males only)	Vitals, ECG, Total Cholesterol, FBS, Sr. Creatinine, CBC, SGPT, CBC-ESR, Lipid Profile, SGOT, GGT, TMT
		More than 40 years (For females only)	Vitals, ECG, Total Cholesterol, FBS, Sr. Creatinine, CBC, SGPT, CBC-ESR, Lipid Profile, SGOT, GGT, TSH, TMT

Full explanation of Tests is provided here:

MER – Medical Examination Report, FBS – Fasting Blood Sugar, GGT – Gamma-Glutamyl Transpeptidase, ECG – Electrocardiogram, CBC-ESR – Complete Blood Count-Erythrocyte Sedimentation Rate, SGPT – Test Serum Glutamic Pyruvate Transaminase, HbA1C – Glycosylated Haemoglobin Test, RUA – Routine Urine Analysis, SGOT – Serum Glutamic Oxaloacetic Transaminase, TSH – Thyroid Stimulating Hormone, TMT – Tread Mill Test, USG – Ultrasound Sonography, PSA – Prostate Specific Antigen, Pap smear - Papanicolaou test

vii) Worldwide Emergency Cover (Applicable only for ProHealth Select (A))

We will cover medical expenses incurred for emergency treatments for an illness or injury sustained or contracted outside of India which cannot be postponed until the Insured Person has returned to India and that are admissible under In Patient Hospitalization cover as per the terms of the Policy.

Such treatment received outside India should be medically necessary and has been certified as an emergency by a medical practitioner and intimation of such hospitalisation has been made to us within 48 hours of such admission.

The medical expenses payable shall be limited to Inpatient hospitalization and shall be made in India and in Indian Rupees on reimbursement basis. Cashless Facility may be arranged on a case-to-case basis. The payment of any claim under this Benefit will be based on the rate of exchange as on the date

of payment to the Hospital published by Reserve Bank of India (RBI) and shall be used for conversion of foreign currency into Indian rupees for payment of claim. You further understand and agree that where on the date of discharge, if RBI rates are not published, the exchange rate next published by RBI shall be considered for conversion. Insured person can contact Us at the numbers provided on the Health Card for any claim assistance. In case where Cumulative Bonus accumulated is used for payment of claim under the benefit, the maximum liability under a single Policy year shall not exceed the Opted Sum Insured including Cumulative Bonus or Cumulative Bonus Booster as applicable.

viii) Disease Specific Sub-Limit (Applicable only for ProHealth Select (A))

You may choose to opt for Disease Specific Sub-Limit on an optional basis under ProHealth Select (A). The balance amount, if any, subject to the applicability of sub-limits on expenses on treatment of Named ailments/Procedures, our liability to make payment shall be limited to such extent as applicable. Maximum payable per surgery or medical management cost per policy period.

Sub-Limit (Amount in ₹)				
Ailments/ Surgeries / Medical Procedures		Option 1	Option 2	Option 3
1	Cataract (Per eye)	7,500	15,000	22,500
2	Surgeries for Non-malignant Tumors/Cysts/Nodule/ Polyp/Benign Prostate Hypertrophy	15,000	30,000	45,000
3	Stone in Urinary/Biliary System	20,000	40,000	60,000
4	Hernia (per side)	12,500	25,000	37,500
5	Appendicitis	10,000	20,000	30,000
6	Hysterectomy	15,000	30,000	45,000
7	Any Joint Replacement	40,000	60,000	80,000
8	Piles/Fissures/Fistula	10,000	20,000	30,000
9	Medical Management or Surgeries related to Ischemic Heart Disease/ Cardiac	40,000	60,000	80,000
10	Treatment for Injuries/Breakage of Bones	27,500	55,000	80,000
11	Cerebrovascular Medical Management/Surgery	25,000	50,000	75,000
12	Cancer/Oncology (Medical & Surgical)	40,000	60,000	80,000
13	Abscess/Ligament Tear	20,000	40,000	60,000
14	Treatment towards Kidney damage or renal failure	40,000	60,000	80,000

Wherever the above-mentioned sub-limits are applied, co-payment for the treatment taken at higher zone as mentioned under section V.(v)(4) shall also apply.

ix) Health Maintenance Benefit (Applicable only for ProHealth Select (A))

We will cover, only by way of reimbursement costs towards Reasonable and Customary Charges incurred by the Insured Person for Medically Necessary charges incurred on an Out Patient basis upto the amount specified under this benefit.

We will cover costs incurred towards:

- Diagnostic tests, preventive tests, drugs, prosthetics, medical aids, prescribed by the specialist Medical Practitioner up to the limits specified in the Schedule.
- Towards Dental Treatments and Alternative Forms of Medicines wherever prescribed by a Medical Practitioner.

Any unutilised HMB limit shall lapse at the end of the Policy Year and fresh limits will be available under the new Policy Year.

x) Rider/Add On Benefit:

A. ManipalCigna Critical Illness Add on Cover

Along with this Policy, You can also avail the ManipalCigna Critical Illness Add on Cover. Please ask for the Proposal Form of the same at the time of purchase. All terms and conditions of the applicable rider including medical check-up requirements will apply.

B. ManipalCigna Health 360

Along with this Product You can also avail the ManipalCigna Health 360 (MCIHLIA23023V012223)

or its subsequent revisions. Please ask for the Prospectus and Proposal Form of the same at the time of purchase. All terms and conditions of applicable rider including Health declaration wherever applicable will apply.

a. ManipalCigna Health 360-Shield:

Coverage for listed Non-medical items up to base policy Sum Insured and Durable Medical Equipment up to maximum of Rs.1 Lac

b. ManipalCigna Health 360-OPD:

Package 1: Coverage for doctor consultations on cashless basis within the OPD Sum Insured.

Package 2: Coverage for doctor consultations and prescribed diagnostics on cashless basis within the OPD Sum Insured

Package 3: Coverage for doctor consultations, prescribed diagnostics and pharmacy on cashless basis within the OPD Sum Insured. Pharmacy limit is 20% of the OPD Sum Insured.

V. What are Features of the Policy?

i) Eligibility

The minimum entry age under this policy is 91 days for children and 18 years for adults. There is no limit for entry under this policy.

Coverage for children:

- Children between 91 days to 5 years will be covered only if either of the parents is covered.
- Children from 6 years to 18 years will only be covered if one of the parents is the proposer.
- Children up to 23 years can be covered under the floater as dependents
- Children beyond 23 years if dependent on the parents can be covered under an individual policy.

Renewals will be available for lifetime.

ii) Individual and Family Floater

The policy can be purchased on an Individual basis or a Family floater basis.

- In case of an Individual policy, each Insured person under the policy will have a separate sum insured for them. Individual policy can be bought for self, lawfully wedded spouse, children, parents, siblings, parent in laws, grandparents and grandchildren, son in-law and daughter in-law, uncle, aunty, nephew & niece.
- In case of a floater cover, one family will share a single sum insured as opted. A floater policy can cover self, lawfully wedded spouse, dependent children up to the age of 23 years or dependant parents. A floater cover can cover a maximum of 2 adults and 3 dependent children under a single policy.

iii) Policy Period option

You can buy the policy for one, two or three continuous years at the option of the Insured. 'One Policy Year' shall mean a period of one year from the inception date of the policy.

iv) Sum Insured Options

You have the option to choose from a wide range of Sum Insured's available under different variants.

ProHealth Select	Sum Insured (Lacs)
(A)	0.5, 1, 2, 3, 4, 5, 7, 10, 15, 20, 25 Lacs
(B)	2, 3, 4, 5, 7, 10, 15, 20, 25 Lacs

v) Discounts under the Policy

You can avail of the following discounts on the premium.

1. Portfolio Discount (Only for ProHealth Select (A)):

- Portfolio Gender Mix Discount:** If the proportion of female members in an Affinity portfolio is 20% or more, then discounts will be applicable as per the following table:

Portfolio Gender Mix Discount	
Female Proportion	Discount
Proportion < 20%	0.0%
20% <= Proportion < 40%	2.5%
40% <= Proportion < 60%	5.0%
60% <= Proportion < 80%	7.5%
80% <= Proportion < 100%	10.0%

b) Portfolio Region Mix Discount: If the proportion of members in an Affinity portfolio outside of Zone 1 is 20% or more, then discounts will be applicable as per the following table:

Portfolio Gender Mix Discount		
Population Proportion	Zone 2	Zone 3
Proportion < 20%	0.0%	0.0%
20% <= Proportion < 40%	2.0%	4.0%
40% <= Proportion < 60%	4.0%	8.0%
60% <= Proportion < 80%	6.0%	12.0%
80% <= Proportion < 100%	8.0%	16.0%

Notes:

- Zones are defined as under:
Zone 1: Mumbai, Thane, Navi Mumbai, Delhi and NCR
Zone 2: Bangalore, Hyderabad, Chennai, Chandigarh, Ludhiana, Kolkata, Gujarat
Zone 3: Rest of India excluding locations mentioned under Zone 1 and Zone 2
- For a portfolio with exposure to only Zone 1 & Zone 2, discounts as per the Zone 2 column above will be available as per the proportion of the portfolio in Zone 2.
- For a portfolio with exposure to only Zone 1 & Zone 3, discounts as per the Zone 3 column above will be available as per the proportion of the portfolio in Zone 3.
- For a portfolio with exposure to Zone 1, Zone 2 & Zone 3, then the average of the discounts as per the Zone 2 & Zone 3 columns above will be available as per the total proportion of the portfolio in Zones 2 & 3.

Portfolio discounts will be calculated at the portfolio level based on the base premium rates for the ProHealth Select (A) variant.

Applicable portfolio discount will apply on all policies offered to members of the Affinity portfolio.

The maximum Portfolio discount on offer for a single Affinity partner will be limited at 26%.

The premium for any of the optional benefits, such as Cumulative Bonus Booster, Room Rent Cap Waiver, Reassurance, Health Check-up, Worldwide Emergency Cover, Health Maintenance Benefit, will then be charged relative to the discounted premium rate for the base plan.

Any loading for Medical Underwriting at an individual policyholder level will be applicable on the discounted premium rate offered for the portfolio.

- Family Discount:** Discount offered is 10% for policies covering more than 2 individuals with individual Sum Insured.
- Long Term Discount:** Discount offered is 7.5% for policies with term 2 years and 10% for policies with term 3 years, only upon payment of lump sum premium. The discount is available only with Single Premium Payment Mode.
Family and Long Term Discounts will be available for both ProHealth Select (A) and (B) variants. For the ProHealth Select (A) variant, these discounts will be over and above the 26% cap for Portfolio discounts.
- Zone Discount (Only for ProHealth Select (B)):** Discount offered is 8% for customer from Zone 2 and 16% for customer from Zone 3.

Zone Classification

Zone I: Mumbai, Thane & Navi Mumbai and Delhi & NCR

Zone II: Bangalore, Hyderabad, Chennai, Chandigarh, Ludhiana, Kolkata, Gujarat

Zone III: Rest of India excluding the locations mentioned under Zone I & Zone II

Identification of Zone will be based on Proposer's city-location pin code as mentioned in KYC document..

(a) Persons paying Zone I premium can avail treatment all over India without any co-pay.

(b) Persons paying Zone II premium

i) Can avail treatment in Zone II and Zone III without any co-pay.

ii) Availing treatment in Zone I will have to bear 10% of each and every claim.

(c) Person paying Zone III premium

i) Can avail treatment in Zone III, without any co-pay

ii) Availing treatment in Zone II will have to bear 10% of each and every claim.

iii) Availing treatment in Zone I will have to bear 20% of each and every claim.

***Option to select a Zone higher or lower than that of the actual Zone is available on payment of relevant premium at the time of buying the policy or at the time of renewal. Aforesaid Co-payments for claims occurring outside of the Zone will not apply in case of Hospitalization due to an Accident.

vi) Underwriting Loading & Special Conditions

We may apply a risk loading on the premium payable (excluding statutory levies & taxes) based on your health status. Loadings will be applied from Inception Date of the first Policy including subsequent renewal(s). There will be no loadings based on individual claims experience.

We may apply a specific sub-limit on a medical condition/ailment depending on Your medical history and declarations or additional waiting periods on pre-existing diseases as part of the special conditions on the Policy.

We will inform You about the applicable risk loading or special condition through a counter offer letter or through an electronic mode, as the case may be and We will only issue the Policy once We receive your consent and applicable premium within the duration specified in the counter offer.

vii) Premiums

The Premium charged on the Policy will depend on the variant, Sum Insured, Policy Tenure, Age, Zone, Policy Type, Optional Covers, Premium Payment mode and Add On Benefits opted. Additionally the health status of the individual will also be considered.

For premium calculation of floater policies, Age of eldest member would be considered

For detailed premium chart please refer Annexure "Rate Chart" attached along with this document.

Premium can be paid on Single, Yearly, Half yearly, Quarterly and Monthly basis. Premium payment mode can only be selected at the inception of the Policy or at the renewal of the Policy. In case of premium payment modes other than Single and Yearly, a loading will be applied on the premium.

Loading grid applicable for Half yearly, Quarterly and Monthly payment mode

Premium payment mode	% Loading on premium
Monthly	5.50
Quarterly	3.50
Half yearly	2.50

The premium payment mode can be changed only on a policy anniversary by sending a request at least one month in advance. Change in premium payment mode is subject to:

- Payment of premium and loading, if any.
- Minimum premium requirement for the requested premium payment mode, if any.
- Availability of the requested premium payment mode on the day of implementation of request.
- Premium rates/ tables applicable for the changed premium payment mode will be the same as the premium rates/ tables applicable on the date of commencement of policy.

viii)

i. Renewal of Policy

The policy shall ordinarily be renewable except on grounds of established fraud or non-disclosure or misrepresentation by the insured person.

- i. The Company shall give notice for renewal at least 30 days in advance from the Policy due date.
- ii. Renewal shall not be denied on the ground that the insured person had made a claim or claims in the preceding policy years.
- iii. Request for renewal along with requisite premium shall be received by the Company before the end of the policy period.
- iv. At the end of the policy period, the policy shall terminate and can be renewed within the Grace Period of 30, as applicable, days to maintain continuity of benefits without break in policy. Coverage is not available during the grace period.
- v. No loading shall apply on renewals based on individual claims experience

ii. Renewal Terms

- i. The Policy is ordinarily renewable on mutual consent for life, subject to application of Renewal and realization of Renewal premium.
- ii. In case the coverage under the Re-Assurance is triggered, Renewals will be effected accordingly for the immediate two Policy Years and customer will not require to pay any premium for such renewals, provided the terms and conditions of the contract are not altered. Post completion of the said period, all renewals shall be subject to standard renewal terms under this section.
- iii. We shall not be liable for any claim arising out of an ailment suffered or Hospitalisation commencing or disease/illness/condition contracted during the period between the expiry of previous policy and date of inception of subsequent policy and such disease/illness/condition shall be treated as a Pre-existing Condition.
- iv. Where We have discontinued or withdrawn this product You will have the option to renew under the nearest substitute Policy being issued by Us, provided however benefits payable shall be subject to the terms contained in such other policy.
- v. Insured Person shall disclose to Us in writing of any material change in the health condition at the time of seeking Renewal of this Policy, irrespective of any claim arising or made. The terms and condition of the existing policy will not be altered.
- vi. We may revise the Renewal premium payable under the Policy or the terms of cover, provided that the Renewal premiums are in accordance with the IRDAI rules and regulations as applicable from time to time. Renewal premiums will not alter based on individual claims experience. We will intimate You of any such changes at least 3 months prior to date of such revision or modification.
- vii. Alterations like increase/ decrease in Sum Insured or Change in Product, addition/deletion of members, addition/deletion of optional covers/riders, addition deletion of Medical Condition will be allowed at the time of Renewal of the Policy. You can submit a request for the changes by filling the proposal form before the expiry of the Policy. We reserve Our right to carry out underwriting in relation to acceptance of request for change of Sum Insured on renewal. The terms and conditions of the existing policy will not be altered.
- viii. Any enhanced Sum Insured during any policy renewals will not be available for an illness, disease, injury already contracted under the preceding Policy Periods. All waiting periods as mentioned below shall apply afresh for this enhanced limit from the effective date of such enhancement.
- ix. Wherever the Sum Insured is reduced on any Policy Renewals, the waiting periods as mentioned below shall be waived only up to the lowest Sum Insured of the last 36 consecutive months of the Policy.
- x. Where an Insured Person is added to this Policy, either by way of endorsement or at the time of renewal, all waiting periods under "Section V" will be applicable considering such Policy Year as the first year of Policy with the Company.
- xi. Applicable Cumulative Bonus shall be accrued on each renewal as per eligibility under the policy.
- xii. In case of floater policies, children attaining 24 years at the time of renewal will be moved out of the floater into an individual cover, however all continuity benefits on the policy will remain intact. Cumulative Bonus earned on the Policy will stay with the Insured under the original Policy.

iii. Premium Payment in Instalments:

For Policies other than 'Single' Premium payment modes

If the insured person has opted for Payment of Premium on an instalment basis i.e. Half Yearly, Quarterly or Monthly, the following Conditions shall apply (notwithstanding any terms contrary elsewhere in the Policy)

- i. Grace Period of 15 days for Monthly mode and 30 days for Half-Yearly & Quarterly mode would be given to pay the instalment premium due for the Policy.
- ii. If the premium is paid in instalments during the Policy Period, coverage will be available during such Grace Period.
- iii. Instalment facility shall not be available for the Policy Tenure more than 1 year.
- iv. The benefits provided under - "Waiting Periods", "Specific Waiting Periods" Sections shall continue in the event of payment of premium within the stipulated grace period.
- v. No interest will be charged if the instalment premium is not paid on due date.
- vi. Wherever premium is not received within the grace period of the policy, the policy will be terminated from the date on which such grace period is over to pay the premium and all claims that fall beyond such grace period shall not be covered as part of the policy. However, we will be liable to pay in respect of all claims where the treatment / admission/ accident has commenced / occurred before the expiry of such grace period for the payment of instalment premium.
- vii. In the event of a claim, all subsequent premium instalments shall immediately become due and payable.
- viii. The company has the right to recover and deduct all the pending instalments from the claim amount due under the policy.

iv. You may pay the premium through National Automated Clearing House (NACH)/Standing Instruction (SI) provided that:

- i. NACH/Standing Instruction Mandate form is completely filled & signed by You.
- ii. The Premium amount which would be auto debited & frequency of instalment is duly filled in the mandate form.
- iii. New Mandate Form is required to be filled in case of any change in the Policy Terms and Conditions whether or not leading to change in Premium.
- iv. You need to inform us at least 15 days prior to the due date of instalment premium if You wish to discontinue with the NACH/Standing Instruction facility.
- v. Non-payment of premium on due date as opted by You in the mandate form subject to an additional renewal/ revival period will lead to termination of the policy.

ix) Portability

The Insured Person will have the option to port the Policy to other insurers by applying to such insurer to port the entire policy along with all the members of the family, if any, at least 30 days before, but not earlier than 60 days from the policy renewal date as per IRDAI Guidelines related to portability. If such person is presently covered and has been continuously covered without any lapses under any health insurance plan with an Indian General/Health insurer the proposed Insured Person will get the accrued continuity benefits to the extent of the Sum Insured, No Claim Bonus, Specific Waiting periods, waiting period for pre-existing diseases, Moratorium period etc as per IRDAI Guidelines on portability.

x) Income Tax benefit

Premium paid under the Policy shall be eligible for income tax deduction benefit under Sec 80 D as per the Income Tax Act 1961. (Tax benefits are subject to change in the tax laws, please consult your tax advisor for more details).

xi) Free-look Period

The Free Look period shall be applicable on new individual health insurance policies and not on renewals or at the time of porting/migrating the policy. The insured person shall be allowed a free look period of 30 days from date of receipt of the policy document to review the terms and conditions of the policy and to return the same if not acceptable.

If the insured has not made any claim during the Free Look Period, the insured shall be entitled to a refund of the premium paid subject only to a deduction of a proportionate risk premium for the period of cover and the expenses, if any, incurred by the insurer on medical examination of the proposer and stamp duty charges.

Free look cancellation & refund will be made within 7 days from the date of receipt of request.

In case of any delay in refund, the insurer shall refund such amounts along with interest at the bank rate plus 2 percent on the refundable amount, from the date of receipt of the request for free look cancellation till the date of refund.

xii) Cancellations

- i. The policyholder may cancel this policy by giving 7 days written notice at any time during the term and in such an event, the Company shall refund premium for the unexpired policy period as detailed below:

A. Policy Tenure of 1 Year:

1. If no claim has been made during the policy period, a proportionate refund of the premium will be issued based on the number of unexpired days. The date of the cancellation request will be considered as the expiry date of coverage.
2. If a claim has been made during the Policy period, no refund will be given to the Policyholder.

Illustration:

1. Where Policyholder has not made any claim during the Policy Year.

Policy Start Date	01-07-2023
Policy End Date	30-06-2024
Tenure (in Year)	1
Latest Claim Date	NA
Cancellation Request Date	19-09-2023
Premium Collected	100.00
Unexpired Period (in Days)	285
Premium Refund	77.87 (100*285/365)

2. Where the Policyholder has made a **claim** during the Policy Year.

Policy Start Date	01-07-2023
Policy End Date	30-06-2024
Tenure (in Year)	1
Latest Claim Date	11-05-2024
Cancellation Request Date	11-06-2024
Premium Collected	100.00
Unexpired Period (in Days)	19
Premium Refund	-

No refund would be given to Policyholder as he had made a claim during the Policy Period.

B. If Policy Tenure is more than 1 years:

1. If no claim has been made in the policy year, a proportionate refund of the premium on cancellation will be issued based on the number of unexpired days. The date of the cancellation will be considered as the expiry date of coverage.
2. If a claim has been made in the current policy year, the premium for the remaining complete policy year(s) will be refunded on cancellation.
3. If a claim has been made in active policy but in previous policy year, a proportionate refund of the premium on cancellation will be issued based on the number of unexpired days. The date of the cancellation will be considered as the expiry date of coverage.

Illustration:

1. Where Policyholder has not made any claim during the Policy Year.

Policy Start Date	01-07-2023
Policy End Date	30-06-2025
Tenure (in Years)	2
Latest Claim Date	NA
Cancellation Request Date	19-09-2023
Premium Collected	100.00
Unexpired Period (in Days)	650
Premium Refund	88.92 (100*650/731)

2. Where the Policyholder has made a **claim** during the Policy Period.

Policy Start Date	01-07-2023
Policy End Date	30-06-2025
Tenure (in Years)	2
Latest Claim Date	11-05-2024
Cancellation Request Date	11-06-2025
Premium Collected	100.00
Unexpired Period (in Days)	19
Premium Refund	2.60 (100*19/731)

ii. The Company may cancel the policy at any time on grounds of misrepresentation, non-disclosure of material facts, established fraud by the insured person subject to moratorium clause by giving 15 days written notice. There would be no refund of premium on cancellation on grounds of misrepresentation, non-disclosure of material facts or fraud.

xiii) Endorsements

The Policy will allow the following endorsements during the term of the Policy. Any request for endorsement must be made by You in writing. Any endorsement would be effective from the date of the request as received from You, or the date of receipt of premium, whichever is later other than for change in Date of Birth or Gender which will be with effect from inception.

a) Non-Financial Endorsements - which do not affect the premium.

- Rectification in Name of the Proposer / Insured Person
- Change in Policyholder
- Rectification in Relationship of the Insured Person with the Proposer
- Rectification of Date of Birth of the Insured Person (if this does not impact the premium)
- Change in the correspondence address of the Proposer (if this does not impact premium)
- Rectification in permanent address
- Change of occupation of the insured (if it does not change the risk class of insured)
- Change in height & weight of the insured (if it does not change the risk class of insured)
- Change/Updation in the contact details viz., Phone No., E-mail Id, etc.
- Updation of alternate contact address of the Proposer
- Change in Nominee Details
- Rectification in Gender of the Proposer/ Insured Person

b) Financial Endorsements - which result in alteration in premium

- Deletion of Insured Member on Death or Separation or Policyholder/Insured Person Leaving the Country only if no claims are paid / outstanding.
- Change in Age/Date Of Birth
- Addition of Member (New Born Baby or Newly Wedded Spouse)

- Change in Address (Resulting in Change in Zone under ProHealth Select (B))
- Change of occupation of the insured (if it changes the risk class of insured)
- Rectification in Gender of the Proposer/ Insured Person
- Disclosure of any illness/ habit
- Change in height & weight of the insured (if it changes the risk class of insured)

Any other change requested during the Policy Period will be assessed by the underwriting team and if required additional information/documents may be requested. Sum Insured and Coverage changes will not be permitted during the mid-term.

xiv) Redressal of Grievance

If you have a grievance that you wish us to redress, you may contact us with the details of the grievance through Our website: www.manipalcigna.com

Email: customercare@manipalcigna.com.

Senior Citizens may write to us at - seniorcitizensupport@manipalcigna.com

Toll Free: 1800-102-4462

Contact No.: + 91 22 71781300

Courier: Any of Our Branch office or corporate office during business hours. Insured Person may also approach the grievance cell at any of company's branches with the details of the grievance.

If Insured Person is not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer

at,

'The Grievance Cell,

ManipalCigna Health Insurance Company Limited,

Techweb center 2nd Floor New Link Rd,

Anand Nagar, Jogeshwari West, Mumbai, Maharashtra 400102, India

or

Email - headcustomercare@manipalcigna.com.

For updated details of grievance officer, kindly refer link - <https://www.manipalcigna.com/grievance-redressal>

If Insured person is not satisfied with the redressal of grievance through above methods, the Insured Person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017. The contact details of Ombudsman offices attached as Annexure I to this Policy document.

Grievance may also be lodged at IRDAI complaints management system - <https://bimabharosa.irdai.gov.in/>

You may also approach the Insurance Ombudsman if your complaint is open for more than 30 days from the date of filing the complaint

The office Name and address details applicable for your state can be obtained from - <https://www.cioins.co.in/Ombudsman>

xv) Pre-Policy Medical Check-up

Pre-policy medical check-up may be required based on optional cover(s) chosen, Sum Insured, Age and/or any health declaration. Medical tests will be facilitated by Us and conducted at Our network of diagnostic centres. Full cost of all such tests will be borne by Us for all accepted proposals.

Full cost of all such tests will be borne by us for all accepted proposals. In case of rejected proposals or where a counter offer is not accepted by the customer we will bear the cost for such tests.

xvi) Migration

The Insured Person will have the option to migrate the Policy to other health insurance products/plans offered by the company by applying for migration of the policy at least 30 days before the policy renewal date as per IRDAI guidelines on Migration. If such person is presently covered and has been continuously covered without any lapses under any health insurance product/plan offered by the company, the Insured

Person will get the accrued continuity benefits to the extent of the Sum Insured, No Claim Bonus, Specific Waiting periods, waiting period for pre-existing diseases, Moratorium period etc. as per IRDAI guidelines on migration.

xvii) Moratorium Period

After completion of 60 continuous months of coverage (including Portability and Migration) in health insurance policy, no Policy and claim shall be contestable by the Insurer on grounds of non-disclosure, misrepresentation, except on grounds of established fraud. This period of 60 continuous months is called as moratorium period. The moratorium would be applicable for the Sums Insured of the first Policy and subsequently completion of 60 continuous months would be applicable from date of enhancement of Sums Insured only on the enhanced limits. The policies would however be subject to all limits, sub limits, co-payments, deductibles as per the policy contract.

VI. What are the Waiting Period and Exclusions?

We shall not be liable to make any payment for any claim directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following. All waiting periods shall be applicable individually for each Insured Person and claims shall be assessed accordingly.

i. Pre-Existing Diseases - Code- Excl 01

- a. Expenses related to the treatment of a pre-existing Disease (PED) and its direct complications shall be excluded until the expiry of 36 months of continuous coverage after the date of inception of the first policy with us.
- b. In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.
- c. If the Insured Person is continuously covered without any break as defined under the portability norms of the extant IRDAI (Health Insurance) Regulations, then waiting period for the same would be reduced to the extent of prior coverage.
- d. Coverage under the policy after the expiry of Pre-existing disease waiting period for any pre-existing disease is subject to the same being declared at the time of application and accepted by us.

ii. Specified disease/procedure waiting period- Code- Excl 02

- a. Expenses related to the treatment of the listed Conditions, surgeries/treatments shall be excluded until the expiry of 24 months of continuous coverage after the date of inception of the first policy with us. This exclusion shall not be applicable for claims arising due to an accident.
- b. In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.
- c. If any of the specified disease/procedure falls under the waiting period specified for Pre-Existing diseases, then the longer of the two waiting periods shall apply.
- d. The waiting period for listed conditions shall apply even if contracted after the policy or declared and accepted without a specific exclusion.
- e. If the Insured Person is continuously covered without any break as defined under the applicable norms on portability stipulated by IRDAI, then waiting period for the same would be reduced to the extent of prior coverage.
- f. List of specific diseases/procedures provided:
 - i. Cataract,
 - ii. Hysterectomy for Menorrhagia or Fibromyoma or prolapse of Uterus unless necessitated by malignancy myomectomy for fibroids,
 - iii. Knee Replacement Surgery (other than caused by an Accident), Non-infectious Arthritis, any internal congenital anomalies, Gout, Rheumatism, Osteoarthritis and Osteoporosis, Joint Replacement Surgery (other than caused by Accident), Prolapse of Inter-vertebral discs (other than caused by Accident), all Vertebrae Disorders, including but not limited to Spondylitis, Spondylitis, Spondylolisthesis, Congenital Internal
 - iv. Varicose Veins and Varicose Ulcers,
 - v. Stones in the urinary uro-genital and biliary systems including calculus diseases,

- vi. Benign Prostate Hypertrophy, all types of Hydrocele,
- vii. Fissure, Fistula in anus, Piles, all types of Hernia, Pilonidal sinus, Haemorrhoids and any abscess related to the anal region.
- viii. Chronic Suppurative Otitis Media (CSOM), Deviated Nasal Septum, Sinusitis and related disorders, Surgery on tonsils/Adenoids, Tympanoplasty and any other benign ear, nose and throat disorder or surgery.
- ix. Gastric and duodenal ulcer, any type of Cysts/Nodules/Polyps/internal tumours/skin tumours, and any type of Breast lumps(unless malignant), Polycystic Ovarian Diseases,
- x. Any surgery of the genito-urinary system unless necessitated by malignancy.

If these diseases are pre-existing at the time of proposal or subsequently found to be pre-existing then they will have to be covered after the pre-existing disease waiting period of 36 months.

iii. 30-day waiting period- Code- Excl03

- a. Expenses related to the treatment of any illness within opted period of continuous coverage from the first policy commencement date shall be excluded except claims arising due to an accident, provided the same are covered.
- b. This exclusion shall not, however, apply if the Insured Person has Continuous Coverage for more than twelve months.
- c. The within referred waiting period is made applicable to the enhanced sum insured in the event of granting higher sum insured subsequently.

iv. 90 day waiting period for Critical Illness under Re-Assurance & Add On Cover (if opted)

Any critical illness contracted and/or signs and symptoms first commenced during the first 90 days from the Inception Date of the policy will not be covered under the critical illness benefit wherever opted.

v. Personal Waiting Period:

A special Waiting Period not exceeding 36 months may be applied to individual Insured Persons for the list of acceptable Medical Ailments listed under the Underwriting Manual of the Product, depending upon declarations on the proposal form and existing health conditions. Such waiting periods shall be specifically stated in the Schedule and will be applied only after receiving Your specific consent.

vi. Permanent Exclusions

We shall not be liable to make any payment under this policy directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following:

1. Investigation & Evaluation- Code- Excl 04

- a. Expenses related to any admission primarily for diagnostics and evaluation purposes only are excluded.
- b. Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment are excluded.

2. Rest Cure, rehabilitation and respite care- Code- Excl 05

- a. Expenses related to any admission primarily for enforced bed rest and not for receiving treatment.
- b. This also includes:
 - i. Custodial care either at home or in a nursing facility for personal care such as help with activities of daily living such as bathing, dressing, moving around either by skilled nurses or assistant or non-skilled persons.
 - ii. Any services for people who are terminally ill to address physical, social, emotional and spiritual needs.

3. Obesity/ Weight Control: Code- Excl 06

Expenses related to the surgical treatment of obesity that does not fulfil all the below conditions:

- a. Surgery to be conducted is upon the advice of the Doctor
- b. The surgery/Procedure conducted should be supported by clinical protocols
- c. The member has to be 18 years of age or older and
- d. Body Mass Index (BMI);
 - i. greater than or equal to 40 or
 - ii. greater than or equal to 35 in conjunction with any of the following severe co-morbidities following failure of less invasive methods of weight loss:
 - Obesity-related cardiomyopathy
 - Coronary heart disease
 - Severe Sleep Apnea
 - Uncontrolled Type² Diabetes

4. Change-of-Gender treatments: Code- Excl 07

Expenses related to any treatment, including surgical management, to change characteristics of the body to those of the opposite sex are excluded, except for sex reassignment surgery for transgender persons.

5. Cosmetic or plastic Surgery: Code- Excl 08

Expenses for cosmetic or plastic surgery or any treatment to change appearance unless for reconstruction following an Accident, Burn(s) or Cancer or as part of medically necessary treatment to remove a direct and immediate health risk to the insured. For this to be considered a medical necessity, it must be certified by the attending Medical Practitioner for reconstruction following an Accident, Burn(s) or Cancer.

6. Hazardous or Adventure sports: Code- Excl 09

Expenses related to any treatment necessitated due to participation as a professional in hazardous or adventure sports, including but not limited to, para-jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep-sea diving.

7. Breach of law: Code- Excl 10

Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent. (e.g. Intentional self-Injury, suicide or attempted suicide (whether sane or insane).

8. Excluded Providers: Code- Excl 11

Expenses incurred towards treatment in any hospital or by any Medical Practitioner or any other provider specifically excluded by the Insurer and disclosed in its website / notified to the policyholders are not admissible. However, in case of life threatening situations or following an Accident, expenses up to the stage of stabilization are payable but not the complete claim.

9. Treatment for, Alcoholism, drug or substance abuse or any addictive condition and consequences thereof. (Code- Excl 12)

10. Treatments received in health spas, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments or where admission is arranged wholly or partly for domestic reasons. (Code- Excl 13)

11. Dietary supplements and substances that can be purchased without prescription, including but not limited to Vitamins, minerals and organic substances unless prescribed by a Medical Practitioner as part of Hospitalization claim or day care procedure. (Code- Excl 14)

12.Refractive Error: Code- Excl 15

Expenses related to the treatment for correction of eye sight due to refractive error less than 7.5 dioptries

13. Unproven Treatments: Code- Excl 16

Expenses related to any unproven treatment, services and supplies for or in connection with any treatment. Unproven treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness.

14. Sterility and Infertility: Code- Excl 17

Expenses related to sterility and infertility. This includes:

- a. Any type of contraception, sterilization
- b. Assisted Reproduction services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI
- c. Gestational Surrogacy
- d. Reversal of sterilization

15. Maternity: Code Excl 18

- a. Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during Hospitalization) except ectopic pregnancy;
- b. Expense towards miscarriage (unless due to an accident) and lawful medical termination of pregnancy during the policy period.

16. External Congenital Anomaly or any complications or conditions arising therefrom.

17. Dental treatment, dentures or surgery of any kind unless necessitated due to an accident and requiring minimum 24 hours hospitalization or treatment of irreversible bone disease involving the jaw which cannot be treated in any other way, but not if it is related to gum disease or tooth disease or damage.

18. Circumcision unless necessary for treatment of a disease, illness or injury not excluded hereunder or due to an accident.

19. Instrument used in treatment of Sleep Apnea Syndrome (C.P.A.P.) and Continuous Peritoneal Ambulatory Dialysis (C.P.A.D.) and Oxygen Concentrator for Bronchial Asthmatic condition, Infusion pump or any other external devices used during or after treatment.

20. Prostheses, corrective devices and medical appliances, which are not required intra-operatively for the disease/ illness/ injury for which the Insured Person was hospitalised.

21. Any stay in Hospital without undertaking any treatment or any other purpose other than for receiving eligible treatment of a type that normally requires a stay in the hospital.

22. Treatment received outside India other than for coverage under World Wide Emergency Cover.

23. Costs of donor screening or costs incurred in an organ transplant surgery involving organs not harvested from a human body.

24. Any deductible amount or percentage of admissible claim under co-pay or above Sub-Limit if applicable and as specified in the Schedule to this Policy.

25. All expenses caused by ionizing radiation or contamination by radioactivity from any nuclear fuel (explosive or hazardous form) or from any nuclear waste from the combustion of nuclear fuel, nuclear, chemical or biological attack or in any other sequence to the loss.

26. All expenses directly or indirectly, caused by or arising from war or war-like situation, or attributable to foreign invasion, act of foreign enemies, hostilities, warlike operations (whether war be declared or not or while performing duties in the armed forces of any country), participation in any naval, military or air-force operation, civil war, public defense, rebellion, revolution, insurrection, military or usurped power, active participation in riots, confiscation or nationalization or requisition of or destruction of or damage to property by or under the order of any government or local authority.

27. For complete list of non-medical items, please refer to the Annexure IV, List I of “Non-Payable Items” and also on Our website.

28. Any form of Non-Allopathic treatment (except AYUSH Cover), Hydrotherapy, Acupuncture, Reflexology, Chiropractic treatment or any other form of indigenous system of medicine.

29. Pre-existing condition disclosed by the Insured Person will be reviewed according to the company's underwriting policy.

30. Expenses incurred towards the use of multi-focal lenses and Femto Laser-assisted surgeries for the treatment of cataract.

Note:

- a. Femto laser surgeries refer to advanced medical procedures utilizing femtosecond laser technology for precision-based treatment, commonly used in ophthalmic surgeries such as Lasik or cataract removal.
- b. Multi-focal lenses include intraocular lenses designed to provide vision correction at multiple distances, such as bifocal, trifocal, and progressive lenses with a seamless transition between distances or any other type of premium intraocular lenses.

VII. How can I buy the Policy?

Step 1: The product brochure, policy benefits, exclusions and premium details must be thoroughly understood and discussed with Our advisor/ Company representative in person or over telecom/ or through the details available on our Website, before buying the policy.

Step 2: Once the benefits of the policy are understood, the Proposal Form must be filled, wherein details of the prospective Insured Persons including medical information must be provided as accurately as possible.

Step 3: The proposal form with the required documents have to be submitted.

Step 4: If You are required to undergo medicals tests as per the chosen Sum Insured, Age band or any medical declaration, we would arrange the medical check-ups at Our network of diagnostic centres.

Step 5: Based on the above information we will process Your proposal for Insurance and a policy kit containing the Benefit Schedule, Policy Terms and associated documents will be sent to you.

In case we are unable to underwrite Your proposal We will intimate the same to You.

Upon assessment if there is any change in terms or premium is loaded then We will inform You about any revised terms through a counter offer letter. We will issue the Policy only once you accept the counter offer. Where You do not agree to the counter offer we will cancel your proposal

VIII. What is the Claim Process?

a) Duties of the claimant

- You must Intimate and submit a claim in accordance with the Claim Process defined in the Policy
- You must upon Our request, submit Yourself for a medical examination by Our nominated Medical Practitioner as often as We consider reasonable and necessary. The cost of such examination will be borne by Us.
- Provide Us with complete documentation and information that We have requested to establish admissibility of the claim, its circumstances and its quantum under the provisions of the Policy.

b) Claim Process

In case of an Illness or an injury please notify Us either at the call centre or in writing:

The following details are to be provided to Us at the time of intimation of Claim:

- Policy Number
- Name of the Policyholder
- Name of the Insured Person in whose relation the Claim is being lodged
- Nature of Illness / Injury
- Name and address of the attending Medical Practitioner and Hospital
- Date of Admission
- Any other information as requested by Us

For a Cashless Claim -

In case of planned Hospitalization - at least 48 hours prior to the planned date of admission.

In case of Emergency Hospitalization - within 24 hours of such admission.

Cashless facility is available only at Our Network Hospital or Common empanelment of hospital / healthcare providers as specified by Insurance Council. The latest/updated list of network of hospitals will be available on our website. You can avail Cashless facility at the time of admission into any Network Hospital, by presenting the health card as provided Us with this Policy, along with a valid photo identification proof (Voter ID card / Driving License / Passport / PAN Card / any other identity proof as approved by Us).

For a Reimbursement Claim -

The following claim documents should reach us not later than 15 days from the date of discharge from Hospital –

- Claim Form Duly Signed
- Original pre-authorisation request
- Copy of pre-authorisation approval letter (s)
- Copy of Photo ID of Patient Verified by the Hospital
- Original Discharge/Death Summary
- Operation Theatre Notes(if any)
- Original Hospital Main Bill and break up Bill
- Original Investigation Reports, X Ray, MRI, CT Films, HPE
- Doctors Reference Slips for Investigations/ Pharmacy
- Original Pharmacy Bills
- MLC/FIR Report/Post Mortem Report (if any)

We may call for any additional documents as required based on the circumstances of the claim, wherever the case in under further investigation or available documents do not provide clarify.

There can be instances where We may deny Cashless facility for Hospitalization due to insufficient Sum Insured or insufficient information to determine admissibility in which case You may be required to pay for the treatment and submit the Claim for reimbursement to Us which will be considered subject to the Policy Terms &Conditions.

In case You delay submission of claim documents, then in addition to the documents mentioned above, You are also required to provide Us the reason for such delay in writing. We will accept such requests for delay from the stipulated time for such submission. We will condone delay on merit for delayed Claims where the delay has been proved to be for reasons beyond Your/Insured Persons control.

Cashless and Reimbursement Claim processing and access to network hospitals is through our service partner, details of the same will be available on our website as also provided to you along with the Policy documents. The Company, at its sole discretion, reserves the right to modify, add or restrict any Network Hospital for Cashless services available under the Policy. Before availing the Cashless service, the Policyholder / Insured Person is required to check the applicable list of Network Hospital on Our website. A TPA will be used for Network Access and facilitate claim processing. All customer contact points will be with Us including claim intimation, submission, settlement and dispute resolutions.

IX. What are the Benefit Details?

The policy is available under 2 variants as detailed below:

ProHealth Select (A) available to Affinity Partners (Corporate Agents)

ProHealth Select (B) available to Agency, Broking and Direct Channels

ProHealth Select		(A)	(B)
Sum Insured	₹0.5, 1, 2, 3, 4, 5, 7, 10, 15, 20, 25 Lacs		₹2, 3, 4, 5, 7, 10, 15, 20, 25 Lacs
Basic Covers			
In-patient Hospitalization	Covered up to Sum Insured Room Rent: Covered up to 2% of Sum Insured for a Hospital Room, up to a maximum of Rs 3,000 ICU Charges: Up to 4% of Sum Insured for ICU up to a max of Rs 7,000 This benefit shall offer the below covers up to the limits mentioned: a. Listed Modern and Advanced Treatment: up to Sum Insured b. HIV/AIDS & STD: Up to Sum Insured		
Pre-Hospitalization	60 days		
Post Hospitalization	90 days		
Day-care Treatment	171 procedures, Covered up to full sum insured		
Domiciliary Treatment	Covered up to full sum Insured		
Ambulance Cover	Up to ₹2,000 per Hospitalization event		
Donor Expenses	Covered up to Sum Insured		
Restoration of Sum Insured	Available once in a policy year for unrelated illnesses in addition to the Sum Insured opted. Available for all Sum Insured's except ₹0.5L and 1L		
AYUSH Cover	Coverage for Ayurvedic, Yoga & Naturopathy, Unani, Siddha and Homeopathy up to the limit of Sum Insured		
Value Added Covers			
Cumulative Bonus	5% each year maximum up to 100%. This will not be reduced in case of claim under the Policy.		
Healthy Rewards	Reward Points equivalent to 1% of paid premium, to be earned each year. Rewards can also be earned for enrolling and completing Our Array of Wellness Programs. These earned Reward Points can be used to get a discount in premium from the next renewal OR they can be redeemed for availing services through any of Our network providers as defined in the policy OR Equivalent value of Health Maintenance Benefit anytime during the Policy. (Applicable if HMB optional cover has been opted under ProHealth Select (A))	Reward Points equivalent to 1% of paid premium, to be earned each year. Rewards can also be earned for enrolling and completing Our Array of Wellness Programs. These earned Reward Points can be used to get a discount in premium from the next renewal OR they can be redeemed for availing services through any of Our network providers as defined in the policy.	
Optional Covers			
Deductible*	1/2/3/4/5 Lacs in all combinations provided the Deductible is not higher than the Sum Insured opted.	1/2/3/4/5 Lacs in all combinations provided the Deductible is not higher than the Sum Insured opted.	
Voluntary Co-pay*	10% or 20% voluntary co-payment for each and every claim as opted on the Policy	Not Available	
Cumulative Bonus Booster (any one of the 4 choices)	a) 10% increase in Sum Insured, maximum up to 100%, irrespective of a claim under the Policy. b) 25% increase in Sum Insured, maximum up to 100%. irrespective of a claim under the Policy. c) 50% Increase in Sum Insured, maximum up to 100%. irrespective of a claim under the Policy. d) 10% increase in Sum Insured, maximum up to 200% irrespective of a claim under the Policy.		

Removal of Room Rent Limit	Covered up to Single Private AC Room	
Health Checkup	Every year for all Insured Persons above 18 years based on the applicable Grid.	Not Available
Re-Assurance	Automatic Extension of Policy for 2 years on diagnosis of a Critical Illness or Permanent Total Disability due to Accident	
Disease Specific Sub Limits	As per limits specified	Not Available
Health Maintenance Benefit	Covered up to ₹500 or 1000 as opted	Not Available
Worldwide Emergency Cover	Covered up to full Sum Insured once in a policy year	Not Available
	ManipalCigna Critical Add On Cover	
Add On Cover	ManipalCigna Health 360-Shield: Coverage for listed Non-medical items up to base policy Sum Insured and Durable Medical Equipment up to maximum of Rs.1 Lac	
	ManipalCigna Health 360-OPD Package 1: Coverage for doctor consultations on cashless basis within the OPD Sum Insured Package 2: Coverage for doctor consultations and prescribed diagnostics on cashless basis within the OPD Sum Insured Package 3: Coverage for doctor consultations, prescribed diagnostics and pharmacy on cashless basis within the OPD Sum Insured. Pharmacy limit is 20% of the OPD Sum Insured	

*Voluntary Co-pay and Deductible cannot be taken under a single policy This is only a summary of the

Disclaimer:

This is only a summary of the product features. The actual benefits available shall be described in the policy, and will be subject to the policy terms, conditions and exclusions.

For more details on risk factors, terms and conditions read the sales brochure and speak to Your advisor before concluding a sale.

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

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 insurers. 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.

Insurance is a subject matter of solicitation

Annexures:

Illustration of Benefits

Rate Charts