

**YOUR SAFETY WALLET,  
ANYWHERE, ANY TIME.**

**PRESENTING MANIPALCIGNA PROHEALTH CASH.**



**A plan that assures financial support  
through the ups and downs of life.**

Doesn't it feel nice to have someone you can count on, when you are not in the best of health? Someone to take away your worries and see you through the tough times, so you can concentrate on getting better. At ManipalCigna Health Insurance, we do just that, with our ProHealth Cash. A fixed daily cash benefit plan that assures you and your family of prompt financial assistance, wherever you are in the world and whatever happens. All this, so you don't worry about meeting hospital expenses, managing everyday spends and not depleting your savings.

We put you first because when Manipal Group, a leader in the field of healthcare delivery and higher education in India and Cigna Corporation, a global health services company with over 200 years of experience, join hands, it becomes easier for the world to live a richer, healthier life.

## PROHEALTH CASH OFFERS

- A WIDE CHOICE OF DAILY CASH BENEFITS
- PAYS CASH DIRECTLY TO YOU WHEN YOU NEED IT MOST
- CAN BE USED TO COMPENSATE EXPENSES NOT COVERED BY HEALTH INSURANCE
- CAN OFFSET LOST WAGES DUE TO A HOSPITALIZATION



## KEY FEATURES

- > Daily Cash Benefit (DCB) available from ₹ 500 (1 Unit) to ₹ 5000 (10 Units)
- > Accidental Death (AD) and Permanent Total Disability (PTD) cover from ₹ 50,000 to ₹ 25 lacs
- > Option to choose maximum number of days of coverage from 60, 90 and 180 per policy year
- > Protection for self and family members under individual cover
- > Choice of policy term of 1, 2 and 3 years

- > You can start enrolment as early as 91 days for children (5 years for Accidental Death and Permanent Total Disablement Cover) and 18 years for adults
- > Maximum entry age limit of 17 years for children and 65 years for adults
- > Family discount of 10% on covering more than 2 family members under single individual policy
- > Long term discount of 7.5% and 10% on opting for a 2 and 3 years single premium policy term
- > Critical illness Add On for complete protection from ₹ 50,000 to ₹ 25 lacs
- > Lifetime renewals
- > Access to Online Wellness Program for healthy living
- > Annual instalment premium payment option for 2 and 3 years policy term
- > Free-look in period of 15 days
- > Income tax benefit under Sec 80 D, Income Tax Act 1961
- > No medical tests upto 55 years with a clear medical history and opting for Daily Cash Benefit from ₹ 500 to ₹ 3000

## **WE BELIEVE IN TRANSPARENCY.**

### **MENTIONED BELOW ARE THE KEY WAITING PERIODS UNDER THE POLICY**

- > First 30 days waiting period is applicable for all hospitalization except accidents
- > 24 months waiting period is applicable on specific ailments like Cataract, Stones, Arthritis etc.
- > Pre-existing Diseases will be covered after 48 months
- > First 90 days waiting period and 30 days survival period is applicable to Critical Illness Add On Cover
- > Coverage for accidents starts from day 1

### **WE WILL NOT COVER ANY COSTS TOWARDS**

- > HIV/AIDS and its complication
- > Treatment for pregnancy and related complications
- > Suicide or Drug abuse

## PLAN BENEFITS AND OPTIONS AT A GLANCE

PLAN I – Basic	
i. Sickness Hospital Cash Benefit	A Daily Cash Benefit (DCB) for hospitalization due to sickness will be payable
ii. Accident Hospital Cash Benefit	<b>2 times</b> the DCB for hospitalization due to accident will be payable
iii. ICU Cash Benefit	<b>3 times</b> the DCB for ICU hospitalization will be payable. Coverage limited to 15 days per insured person per policy year
iv. Worldwide Cover	<b>3 times</b> the DCB for hospitalization outside India will be payable
PLAN II – Enhanced (In addition to the benefits under Basic plan, the following will also be available.)	
v. Convalescence Benefit	<b>5 times</b> the DCB will be payable for hospitalization of 10 or more continuous days. Benefit is available only once per insured person, per policy year
vi. Companion Benefit	<b>50% of the DCB</b> will be payable in respect of the accompanying person taking care of the insured
vii. Compassionate Benefit	<b>10 times</b> the DCB if insured person dies during the course of accidental hospitalization will be payable
OPTIONAL COVERS (available under both the plans)	
Day Care Treatment	Lower of <b>5 times the DCB or Rs.25,000</b> will be payable for listed procedures with a maximum limit of 5 Day Care Treatments including 1 surgery for Cataract per Insured per Policy Year
Accidental Death and Permanent Total Disability	Opted Sum Insured will be payable on Accidental Death or Permanent Total Disablement as specified



A Daily Cash Benefit will be payable after a Deductible of One Day (24 hrs. hospitalization).

Coverage will extend to a maximum number of 450 days in the lifetime of an Insured Person.

## CLAIMS:

- All payments under the policy will be made on per day benefit basis
- For any claims related query, information or assistance you can contact our Health line 1800-102-4462 or visit our website [www.manipalcigna.com](http://www.manipalcigna.com) or email us at [customercare@manipalcigna.com](mailto:customercare@manipalcigna.com)
- Please refer to the policy wordings for complete process on claims and documents to be submitted

# KEY PILLARS UNDERLYING OUR SERVICES

- **Claims Handling:** You can rely on our claims service associate for easy and hassle free claims experience
- **Personalized Services:** To ensure a personalized service experience, you will have a single point of contact to address your concerns, when you need us the most
- **Reliable Information:** Our 24/7 in-house health relationship managers and friendly customer website provide instant access to health care knowledge and personalized policy information

## RATE CHART

### NOTES:

- i. Annual Premium rates are (in ₹) excluding Statutory levies and taxes.
- ii. Premium for more than one year policy term can be derived by multiplying policy term with annual premium and long term discount shall apply accordingly.
- iii. Premium for age above 65 is for renewal only.
- iv. Any revision in the above rates shall be made only post approval by the IRDA.
- v. Maximum loading applicable per insured person is upto 150%
- vi. Premium for optional cover is in addition to the base cover.

## 2. BASIC PLAN

ANNUAL PREMIUM - 60 DAYS										
Age Band	Daily Cash Benefit in ₹									
	500	1,000	1,500	2,000	2,500	3,000	3,500	4,000	4,500	5,000
<26 yrs	284	568	852	1,135	1,419	1,703	1,986	2,270	2,554	2,837
26 yrs-40 yrs	438	875	1,312	1,750	2,187	2,624	3,062	3,499	3,936	4,374
41 yrs-50 yrs	692	1,383	2,075	2,766	3,458	4,149	4,841	5,532	6,224	6,915
51 yrs-55 yrs	984	1,968	2,952	3,936	4,920	5,904	6,888	7,872	8,856	9,840
56 yrs-65 yrs	1,397	2,793	4,189	5,585	6,982	8,378	9,774	11,170	12,566	13,963
+65 yrs Only renewal	2,246	4,492	6,738	8,983	11,229	13,475	15,721	17,966	20,212	22,458

ANNUAL PREMIUM - 90 DAYS										
Age Band	Daily Cash Benefit in ₹									
	500	1,000	1,500	2,000	2,500	3,000	3,500	4,000	4,500	5,000
<26 yrs	426	852	1,277	1,703	2,128	2,554	2,979	3,405	3,830	4,256
26 yrs-40 yrs	534	1,068	1,602	2,136	2,670	3,204	3,738	4,272	4,806	5,339
41 yrs-50 yrs	980	1,960	2,940	3,920	4,900	5,879	6,859	7,839	8,819	9,799
51 yrs-55 yrs	1,068	2,135	3,202	4,270	5,337	6,404	7,472	8,539	9,606	10,674
56 yrs-65 yrs	1,710	3,419	5,128	6,838	8,547	10,256	11,966	13,675	15,384	17,094
+65 yrs Only renewal	2,750	5,499	8,249	10,998	13,747	16,497	19,246	21,996	24,745	27,494

ANNUAL PREMIUM - 180 DAYS										
Age Band	Daily Cash Benefit in ₹									
	500	1,000	1,500	2,000	2,500	3,000	3,500	4,000	4,500	5,000
<26 yrs	473	946	1,418	1,891	2,364	2,836	3,309	3,782	4,254	4,727
26 yrs-40 yrs	594	1,187	1,780	2,373	2,966	3,559	4,152	4,745	5,338	5,931
41 yrs-50 yrs	1,032	2,064	3,096	4,128	5,160	6,192	7,224	8,256	9,288	10,319
51 yrs-55 yrs	1,125	2,249	3,373	4,494	5,621	6,745	7,869	8,993	10,117	11,241
56 yrs-65 yrs	1,800	3,599	5,398	7,198	8,997	10,796	12,596	14,395	16,194	17,993
+65 yrs Only renewal	2,895	5,789	8,683	11,577	14,471	17,365	20,259	23,153	26,047	28,942

## 2. ENHANCED PLAN

ANNUAL PREMIUM - 60 DAYS										
Age Band	Daily Cash Benefit in ₹									
	500	1,000	1,500	2,000	2,500	3,000	3,500	4,000	4,500	5,000
<26 yrs	367	734	1,101	1,468	1,835	2,202	2,569	2,936	3,303	3,670
26 yrs-40 yrs	566	1,132	1,698	2,263	2,829	3,395	3,961	4,526	5,092	5,658
41 yrs-50 yrs	872	1,744	2,616	3,488	4,360	5,232	6,104	6,976	7,848	8,720
51 yrs-55 yrs	1,241	2,482	3,723	4,964	6,205	7,445	8,686	9,927	11,168	12,409
56 yrs-65 yrs	1,761	3,522	5,282	7,043	8,804	10,564	12,325	14,085	15,846	17,607
+65 yrs Only renewal	2,774	5,547	8,320	11,094	13,867	16,640	19,413	22,187	24,960	27,733

ANNUAL PREMIUM - 90 DAYS										
Age Band	Daily Cash Benefit in ₹									
	500	1,000	1,500	2,000	2,500	3,000	3,500	4,000	4,500	5,000
<26 yrs	551	1,101	1,652	2,202	2,753	3,303	3,854	4,404	4,955	5,505
26 yrs-40 yrs	691	1,382	2,072	2,763	3,454	4,144	4,835	5,526	6,216	6,907
41 yrs-50 yrs	1,268	2,536	3,803	5,071	6,338	7,606	8,873	10,141	11,408	12,676
51 yrs-55 yrs	1,381	2,762	4,143	5,523	6,904	8,285	9,666	11,046	12,427	13,808
56 yrs-65 yrs	2,212	4,423	6,634	8,845	11,057	13,268	15,479	17,690	19,902	22,113
+65 yrs Only renewal	3,484	6,967	10,450	13,933	17,416	20,899	24,382	27,865	31,348	34,831

ANNUAL PREMIUM - 180 DAYS										
Age Band	Daily Cash Benefit in ₹									
	500	1,000	1,500	2,000	2,500	3,000	3,500	4,000	4,500	5,000
<26 yrs	612	1,223	1,835	2,446	3,058	3,669	4,280	4,892	5,503	6,115
26 yrs-40 yrs	768	1,535	2,302	3,069	3,836	4,603	5,370	6,138	6,905	7,672
41 yrs-50 yrs	1,335	2,670	4,005	5,340	6,675	8,010	9,345	10,680	12,014	13,349
51 yrs-55 yrs	1,455	2,909	4,363	5,817	7,271	8,725	10,179	11,633	13,087	14,541
56 yrs-65 yrs	2,328	4,656	6,983	9,311	11,639	13,966	16,294	18,621	20,949	23,277
+65 yrs Only renewal	3,667	7,333	11,000	14,666	18,332	21,999	25,665	29,332	32,998	36,664

### 3. OPTION COVERS

#### A. DAY CARE TREATMENT BENEFIT

ANNUAL PREMIUM - 60 DAYS										
Age Band	Daily Cash Benefit in ₹									
	500	1,000	1,500	2,000	2,500	3,000	3,500	4,000	4,500	5,000
<26 yrs	43	85	128	170	213	255	298	341	383	426
26 yrs-40 yrs	66	131	197	263	328	394	459	525	590	656
41 yrs-50 yrs	104	207	311	415	519	622	726	830	934	1,037
51 yrs-55 yrs	148	295	443	590	738	886	1,033	1,181	1,328	1,476
56 yrs-65 yrs	210	419	628	838	1,047	1,257	1,466	1,676	1,885	2,094
65 yrs above Only renewal	337	674	1,011	1,347	1,684	2,021	2,358	2,695	3,032	3,369

ANNUAL PREMIUM - 90 DAYS										
Age Band	Daily Cash Benefit in ₹									
	500	1,000	1,500	2,000	2,500	3,000	3,500	4,000	4,500	5,000
<26 yrs	64	128	192	255	319	383	447	511	575	638
26 yrs-40 yrs	80	160	240	320	401	481	561	641	721	801
41 yrs-50 yrs	147	294	441	588	735	882	1,029	1,176	1,323	1,470
51 yrs-55 yrs	160	320	480	641	801	961	1,121	1,281	1,441	1,601
56 yrs-65 yrs	257	513	769	1,026	1,282	1,538	1,795	2,051	2,308	2,564
+65 yrs Only renewal	413	825	1,237	1,650	2,062	2,475	2,887	3,299	3,712	4,124

ANNUAL PREMIUM - 180 DAYS										
Age Band	Daily Cash Benefit in ₹									
	500	1,000	1,500	2,000	2,500	3,000	3,500	4,000	4,500	5,000
<26 yrs	71	142	213	284	355	425	496	567	638	709
26 yrs-40 yrs	89	187	267	356	455	534	623	712	801	890
41 yrs-50 yrs	155	310	464	619	747	929	1,084	1,238	1,393	1,548
51 yrs-55 yrs	169	337	506	675	843	1012	1,180	1,349	1,518	1,686
56 yrs-65 yrs	270	540	810	1,080	1,350	1,619	1,889	2,159	2,429	2,699
+65 yrs Only renewal	434	868	1,302	1,737	2,171	2,605	3,039	3,473	3,907	4,341

#### B. ACCIDENTAL DEATH AND PERMANENT TOTAL DISABILITY COVER

COVER	ANNUAL PREMIUM RATE PER LIFE FOR RS. 1000 SUM INSURED.
Accidental Death and Permanent Total Disability Cover	₹ 1.38

#### Section 41

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 out 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 prospectus or tables of the insurers. Any person making default in complying with the provision of this section shall be liable for penalty, which may extend to ten lakh rupees.

## GET A QUOTE TODAY.

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**Your Health Relationship Manager has the answer.  
Be it claims assistance or guidance, contact your health RM anytime**

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