

YOUR HEALTH DESERVES BETTER!

Presenting

ManipalCigna
ProHealth Prime
COMPLETE HEALTHCARE INSURANCE PLAN



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

PROTECT PLAN | ADVANTAGE PLAN



• BENEFITS AT A GLANCE

TYPE OF COVER	PLAN NAME	<div> <div>ManipalCigna</div> <div>ProHealth Prime</div> <div>Protect</div> <div>COMPLETE HEALTHCARE INSURANCE PLAN</div> </div>	<div> <div>ManipalCigna</div> <div>ProHealth Prime</div> <div>Advantage</div> <div>COMPLETE HEALTHCARE INSURANCE PLAN</div> </div>
BASE COVERS	Outpatient Expenses	Not Applicable	
	In-Patient Hospitalization	Up to Sum Insured	
	Room Accommodation	Single Private AC room; ICU: Up to Sum Insured	
	Modern and Advanced Treatments	For Sum Insured < ₹5 Lacs: 50% of Sum Insured; For Sum Insured > = ₹5 Lacs: Up to Sum Insured	
	Mental Illness, HIV/AIDS and STD cover	Up to Sum Insured	
	Pre - Hospitalization	60 Days; Up to Sum Insured	
	Post - Hospitalization	180 Days; Up to Sum Insured	
	Day Care Treatment	Up to Sum Insured	
	Domiciliary Hospitalization	Up to 10% of Sum Insured	
	Road Ambulance	Up to Sum Insured	
	Donor Expenses	Up to Sum Insured	
	Restoration of Sum Insured	Unlimited Restoration of Sum Insured for unrelated/related illnesses. Applicable from 2 nd claim onwards	
	AYUSH Treatment	Up to Sum Insured	
	Air Ambulance Cover	Up to Sum Insured; subject to a maximum of ₹ 10 Lacs; over above the base Sum Insured	
	Bariatric Surgery Cover	Up to Sum Insured; subject to a maximum of ₹5 Lacs	
VALUE ADDED COVERS	Daily Cash for Shared Accommodation	For Sum Insured up to ₹10 Lacs: ₹800 per day up to maximum of ₹5,600 For Sum Insured > ₹10 Lacs: ₹1,000 per day up to maximum of ₹7,000	
	Health Check-Up	Annually from 1 st year onwards as per your choice. Limits / Tests basis opted Sum Insured	
	Domestic Second Opinion	Once during a Policy Year for each of the 36 listed Critical Illnesses	
	Tele- Consultation	Unlimited Tele-consultation in a Policy Year	
	Cumulative Bonus	Guaranteed Bonus of 25% of base Sum Insured per policy year maximum up to 200% of base Sum Insured	
	Switch Off Benefit	Switch off the cover after 1 year for a maximum period of 30 days while travelling abroad	
	Wellness Program	Earn rewards up to 20% of base premium through completing Healthy Life Management Program	
	Discounts from Network Providers	Discount on pharmacy, diagnostics and health supplements offered by the network providers of ManipalCigna Health Insurance Company Limited	
OPTIONAL PACKAGES*	Premium Waiver benefit	Waives off one year renewal Policy Premium upon occurrence of Accidental Death or diagnosis of any of the listed Critical Illnesses	
	Enhance Plus	1. Upgrade to 'Any room' category 2. Health Maintenance Benefit up to ₹3,000 3. Maternity (up to 2 deliveries in the lifetime) + New Born + 1 st year vaccination expenses - up to 10% of Sum Insured; subject to a maximum of ₹1 Lac	Not Applicable
	Assure (Applicable for Sum Insured ₹3 Lacs, ₹4 Lacs and ₹5 Lacs)	1. Room Rent - Up to 1% of Sum Insured per day ICU - Up to 2% of Sum Insured per day 2. Disease specific sub-limits 3. Capping on Modern and Advanced Treatments up to 10% of Sum Insured	Not Applicable
	Enhance	Not Applicable	1. Upgrade to 'Any room' category 2. Maternity (up to 2 deliveries in the lifetime) + New Born + 1 st year vaccination expenses - up to 10% of Sum Insured; subject to a maximum of ₹1 Lac
OPTIONAL COVERS	Freedom (Only for Resident Indians)	1. Upgrade to 'Any room' category 2. Worldwide Emergency Hospitalization with Outpatient Cover (including Accidental Hospitalization) up to Sum Insured; over and above base Sum Insured. Available only on reimbursement basis	
	Non-Medical Items	Up to Sum Insured	
	Deductible**	₹10,000 & ₹25,000	Not Applicable
	Infertility Treatment (Option available with Enhance / Enhance Plus - Optional Packages)	Coverage for IUI and/or IVF, up to ₹2.5 Lacs, over and above the Maternity limit. Maximum up to 2 successful procedures shall be covered during the lifetime of the insured. Applicable if base Sum Insured > = ₹7.5 Lacs	
	Personal Accident Cover	Fixed benefit equal to 2 times of base Sum Insured up to a maximum of ₹50 Lacs	
ADD ON RIDER	Cumulative Bonus Booster (For Sum Insured ₹5 Lacs and above)	50% of Sum Insured up to a maximum of 200%	
	ManipalCigna Critical Illness Add On Cover	Lumpsum payment up to additional 100% of Sum Insured Opted	
WAITING PERIODS	Initial Waiting Period	30 Days	
	Specified disease/procedure Waiting Period	24 Months	
	Pre-existing Diseases Waiting Period	For Sum Insured up to ₹5 Lacs: 36 Months; For Sum Insured ₹7.5 Lacs and above: 24 Months	
	Bariatric Surgery	36 Months	
	Maternity Waiting Period	36 Months	
	ManipalCigna Critical Illness Add On Cover	Initial Waiting Period - 90 Days; Survival Period - 30 Days	
	ManipalCigna Critical Illness Add On Cover	Initial Waiting Period - 90 Days; Survival Period - 30 Days	
KEY APPLICABILITY AND ELIGIBILITY	Min/Max Entry Age	Adults: 18 years to No Limit; Children: 91 days to 25 years	
	Sum Insured option (in Rs.)	3/4/5/7.5/10/12.5/15/20/25/30/40/50/100 Lacs ₹3 and 4 Lacs Sum Insured is available only with Protect Plan	
	Policy Type	Individual/ Multi-Individual and Family Floater options	
	Premium Payment Options	Single/ Half-yearly/ Quarterly/ Monthly	
	Policy Term	1/2/3 years	
DISCOUNTS		Lifetime Renewability	
	Standing Instruction Discount	3% on renewal premium	
	Long Term Discount	2 years - 7.5%; 3 years - 10%	
	Family Discount	2 or more members 20% in case of multi-individual policy	
	Wellness Discount	Up to 20% For completing certain number of steps	

**Deductible is not applicable if Assure optional package is opted.

Terms and conditions apply

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

^Available only with Advantage Plan.

Disclaimer: ManipalCigna Health Insurance Company Limited (Formerly known as CignaTTK Health Insurance Company Limited) | CIN: U66000MH2012PLC227948 | IRDAI Reg. No.: 151 | Regd. Office: 401/ 402, 4th Floor, Raheja Titanium, Off Western Express Highway, Goregaon East, Mumbai - 400 063 | For more details on risk factors, terms and conditions, please read the sales brochure/ sales document available on our website (Download section) before concluding a sale | Trade Name / Trade Logo belongs to MEMG International India Private Limited and Cigna Intellectual Property Inc. and is being used by ManipalCigna Health Insurance Company Limited under license | ManipalCigna ProHealth Prime UIN: MCIHLIP22224V012122 | Toll free: 1800-102-4462 | Website: www.manipalcigna.com | ARN: ADV/0661/Mar/2021-22



Your expert Health Insurance Advisor has the answer.



1800-102-4462



customercare@manipalcigna.com



www.manipalcigna.com

