

YOUR HEALTH DESERVES BETTER!

Presenting

ManipalCigna
ProHealth Prime
Active
SPECIALISED HEALTHCARE INSURANCE PLAN



A comprehensive plan to keep you
Healthy bhi and **Active bhi**

● ProHealth Prime - Active Plan is **BETTER** because...

BETTER

COVERAGE

- Covers you from 91st day for pre-existing conditions such as Diabetes, Hypertension, Asthma, Dyslipidemia & Obesity
- Covers your Non-Medical expenses
- Lets you earn 10% of Cumulative Bonus for every claim free year, up to maximum 100% of Sum Insured

CONTROL

- Restores Sum Insured unlimited times in case you are short of coverage, applicable for unrelated illnesses
- Waives off your next 1 year renewal premium in case of Accidental Death or diagnosis of any of the listed Critical Illnesses
- Lets you avail Daily Hospital Cash benefit for opting shared accommodation

CARE

- Lets you stay fit and earn rewards up to 15% of base premium
- Condition Management Program for those with select PED conditions
- Unlimited Tele consultation



Pre-existing Health Conditions Welcomed!

Diabetes, Hypertension, Asthma, Dyslipidemia and Obesity



• ELIGIBILITY



Min/Max Entry Age:

Adults: 18 years to 70 years

Children: 91 days to 17 years

Sum Insured option (In Rs.): 3/5/7.5/10/12.5/15 Lacs

Policy Type: Individual/ Multi-Individual Options

Policy Term: 1/2/3 years

Lifetime Renewability

• DISCOUNTS



TYPE OF COVER	COVERAGE NAME	COVERAGE DETAILS
BASE COVERS	In-Patient Hospitalization	Up to Sum Insured
	Room Accommodation	For Sum Insured = ₹ 3 Lacs 1% of Sum Insured per day For Sum Insured > = ₹ 5 Lacs Single Private AC room ICU: Up to Sum Insured
	Modern and Advanced Treatments, Mental Illness Cover	Up to 50% of Sum Insured
	HIV/AIDS & STD Cover	Up to Sum Insured
	Pre - Hospitalization	30 Days; Up to Sum Insured
	Post - Hospitalization	60 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
	AYUSH Treatment	Up to Sum Insured
	Convalescence Benefit	Lumpsum benefit of ₹ 30,000 per hospitalization of at least 10 consecutive days, applicable for Sum Insured ₹ 5 Lacs and above
	Restoration of Sum Insured	Unlimited times for unrelated illnesses. Applicable from 2 nd claim onwards
	Daily Cash for Shared Accommodation	For Sum Insured ₹ 5 Lacs 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
Mandatory Co-Payment	10% per claim	
VALUE ADDED COVERS	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	10% of Sum Insured for every claim free year; maximum up to 100% 10% decrease in accumulated Cumulative Bonus per Policy Year in case a claim has been paid
	Wellness Program	Earn rewards up to 15% of base premium based on adherence to Condition Management Program and improvement in health parameters
	Discounts from network providers	Discount on pharmacy, diagnostics and health supplements offered by the network providers of ManipalCigna Health Insurance Company Limited
	Premium Waiver benefit	Waives off next one year renewal Policy Premium upon occurrence of Accidental Death or diagnosis of any of the listed Critical Illnesses
OPTIONAL COVERS*	Health Check-Up	Available only in case Wellness Benefit is not chosen by the Insured person
	Non-Medical Items	Up to Sum Insured
	Worldwide Accidental Emergency Hospitalization Cover (Indemnity)	Up to Sum Insured; Over and above the base Sum Insured. Available on reimbursement basis only
WAITING PERIOD	Initial Waiting Period	30 Days
	Specified disease/procedure Waiting Period	24 Months
	Pre-existing disease waiting period	90 days for Asthma, Diabetes, Hypertension, Dyslipidaemia & Obesity related conditions For all other conditions - 24 months
	Mental Illness Cover	24 Months

*For complete list of optional covers please check with your sales representative or refer policy wordings.

Terms and conditions apply

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/0702/May/2022-23



Your expert Health Insurance Advisor has the answer.

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