

# PICK A BETTER HEALTH INSURANCE PLAN AND DROP ALL YOUR WORRIES

PRESENTING

ManipalCigna  
**ProHealth Prime**  
COMPLETE HEALTHCARE INSURANCE PLAN



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

**PROTECT PLAN | ADVANTAGE PLAN**



ManipalCigna

# ProHealth Prime

It let's you customize your health insurance to suit your health needs and protects your finances.

It is a complete and benefit rich plan that gives you cashless OPD coverage for doctor consultation, prescribed diagnostics & pharmacy expenses. It covers non-medical expenses to ensure there are zero deductions on your hospital claims.

It's not just a health insurance, it's a complete healthcare insurance plan.



## MANIPALCIGNA PROHEALTH PRIME, IT'S REALLY PRIME!!!



### ☞ OKAY PRIME !!

Just take care of my doctor consultation expenses please. Make sure there are zero deductions due to Non-Medical expenses.

And yeah, next month, do switch off my health insurance for 10 days as I am off for holidays abroad. ”

### ● Yes !!! It listens to you and takes the necessary action

On top of that, it also ensures that you and your financial interests are safeguarded from majority of healthcare expenses, even those beyond hospitalization. Prime services for its Prime customers.

# PRIME FEATURES

OF MANIPALCIGNA PROHEALTH PRIME **PROTECT** & **ADVANTAGE** PLANS

## BETTER COVERAGE



An **OPD** that's **PAID** for<sup>\*</sup>

Yes, that too, because health issues don't have to escalate to hospitalization every time.



**ZERO DEDUCTIONS** towards Non-Medical expenses

To cover all your hospitalization expenses whether medical or non-medical because why should you pay if you are truly covered.

## UNLIMITED RESTORATION UP TO 100% of Sum Insured

Your coverage restores to 100% of Sum Insured, every time you use it, any number of times whether for related or unrelated illnesses, because a coverage should mean full coverage always. Applicable from 2<sup>nd</sup> claim onwards.



## The power to **SWITCH OFF**

Switch off your health insurance for up to 30 days while travelling abroad and get discount on your renewal premium.



## 1 YEAR PREMIUM WAIVER

Waiver of one year renewal policy premium due to Accidental Death or if diagnosed with any of the listed Critical Illnesses.



## Advantage of **ANY ROOM** you would want

Freedom to choose "Any room" category, suite or above, as you deem fit.



## BETTER CONTROL

## BETTER CARE



## ANNUAL HEALTH CHECK-UP

From 1<sup>st</sup> year onwards for all the adults insured to take the utmost care of your health, not just in illness but in wellness too.



## WELLNESS PROGRAM

Earn attractive rewards of up to 20% of your base premium for completing the number of predefined steps towards wellness in a day. Use these reward points towards a discount on your renewal premium.

## ○ MANIPALCIGNA PROHEALTH PRIME, IT COVERS EXPENSES BEYOND HOSPITALIZATION!!!



OPD CONSULTATION



DIAGNOSTICS



PHARMACY



WELLNESS  
OFFERINGS

Doctor consultations, diagnostics, pharmacy and even everyday expenses make up for significant portion of our healthcare expenses. Whereas wellness feature fetches you rewards based on the number of steps taken per day towards better health maintenance i.e. premium savings based on the steps you have walked per day.

With doctor consultation coverage at one hand and wellness offerings at other, we have gone truly beyond hospitalization.

## ○ MANIPALCIGNA PROHEALTH PRIME, IT COVERS NON-MEDICAL EXPENSES !!!



REGISTRATION



SYRINGE



HAND GLOVES

Syringes, hand gloves, even registration charges and so many other things which are neither medicines, nor consultancy, nor diagnostics and yet the expenses which form significant part of hospitalization charges.

## ○ MANIPALCIGNA PROHEALTH PRIME, SWITCH IT OFF WHEN YOU DON'T NEED IT!!!

WHEN IN INDIA



WHEN TRAVELLING ABROAD

Switch Off your health insurance for up to 30 days while travelling abroad and get discount on your renewal premium.

○ **MANIPALCIGNA PROHEALTH PRIME, IT GIVES YOU THE CHOICE OF ANY ROOM CATEGORY!!!**



Wonder, absolutely, not. ProHealth Prime gives you complete peace of mind by allowing you to opt for “Any room” category, suite or above, as you deem fit.

○ **MANIPALCIGNA PROHEALTH PRIME, IT RESTORES UP TO 100% OF SUM INSURED SO YOU DON'T FALL SHORT OF COVERAGE!!!**

SHORT ON  
COVERAGE



COVERAGE  
RESTORED

Your ProHealth Prime coverage restores to 100% of Sum Insured unlimited times if at any point, you are short of coverage. And that's for both related and unrelated illnesses/injuries. Applicable from 2<sup>nd</sup> claim onwards.

○ **MANIPALCIGNA PROHEALTH PRIME, IT GIVES 1 YEAR PREMIUM WAIVER, WHEN YOU NEED IT THE MOST.**



When you go through the saddest moments and need the financial support, we ensure insurance premium is not the burden, to you and your family. If diagnosed with any of the listed Critical Illnesses or in an unfortunate event of Accidental Death, we waive off one year renewal policy premium so you and your family stay protected throughout.

○ **MANIPALCIGNA PROHEALTH PRIME, IT GIVES YOU ENHANCED COVERAGE**



With the option to avail Cumulative Bonus Booster, you get 50%, instead of 25%, of additional coverage as Cumulative Bonus per policy year up to a maximum of 200% of Sum Insured.

## • SHORTER WAITING PERIODS



### **Initial Waiting Period**

30 days



### **Specific Illness/disease waiting period**

24 Months



### **Pre-existing Diseases**

For Sum Insured up to ₹5 Lacs: 36 Months  
For Sum Insured ₹7.5 Lacs and above: 24 Months



### **Bariatric Surgery**

36 months (wherever applicable)



### **Maternity & Infertility Treatment Waiting Period**

36 months (wherever applicable)

## 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

**Lifetime Renewability**

**Relationships Covered:**

**Individual Plan**

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

**Floater Plan**

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

## • DISCOUNTS

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

# CHOOSE THE BEST SUITED SOLUTION FOR YOU AND YOUR FAMILY



## COMMON BENEFITS WITH ALL SOLUTIONS

BASE COVERS	BENEFITS	COVERAGE
	In-Patient Hospitalization	Up to Sum Insured
	Room Accomodation	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 <sup>nd</sup> claim onwards.
	AYUSH Treatment	Up to Sum Insured
	Air Ambulance Cover	Up to Sum Insured; subject to a maximum of ₹10 Lacs; over and above the base Sum Insured
	Bariatric Surgery Cover	Up to Sum Insured; subject to a maximum of ₹5 Lacs
	Daily Cash for Shared Accommodation	For Sum Insured up to ₹10 Lacs: ₹800 per day up to maximum of ₹ 5,600 For Sum Insured > ₹10 Lacs: ₹1,000 per day up to maximum of ₹7,000

VALUE ADDED COVERS	Health Check Up	Annually from 1 <sup>st</sup> year onwards as per your choice. Limits / Tests basis opted Sum Insured
	Domestic Second Opinion	Once during a Policy Year for each of the listed 36 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
	Premium Waiver benefit	Waives off one year renewal Policy Premium upon occurrence of Accidental Death or diagnosis of any of the listed Critical Illnesses

## PROTECT + NON-MEDICAL EXPENSES

01

We want more from everything! Don't we? We have you covered for everything without any deductions!

### PRIME DIFFERENTIATORS



**Non-medical expenses** covered

## PROTECT + FREEDOM + NON-MEDICAL EXPENSES

02

We will travel with you everywhere you go, because while you have leisure we will keep you protected against emergencies to provide you with complete peace of mind.

### PRIME DIFFERENTIATORS



**Non-medical expenses** covered

### FREEDOM\*



Choose “**Any room**” category, suite or above, as you deem fit



**World-wide Emergency Hospitalization with Outpatient coverage** lets you travel worry-free. Because you are protected over and above the base Sum Insured while you travel abroad. You can avail emergency hospitalization & outpatient treatment outside India up to Sum Insured. Available only on reimbursement basis

## PROTECT + ENHANCE PLUS + NON-MEDICAL EXPENSES

03

With the progressing world, we shall progress too! Now stay stress free while planning a family with an option to cover IVF and IUI treatments with maternity, thus covering conception to delivery of the bundle of joy, the new family member.

### PRIME DIFFERENTIATORS



**Non-medical expenses** covered

### ENHANCE PLUS\*



Choose “**Any room**” category, suite or above, as you deem fit



**Health Maintenance Benefit** covered up to ₹3,000 per Policy Year



### Maternity, New Born & One year vaccination expenses

Plan a family with benefits much beyond usual Maternity, New born & One year vaccination expenses with an option to avail coverage for infertility treatment

- Up to 2 deliveries in the lifetime
  - 10% of Sum Insured per delivery subject to a maximum of ₹1 Lac
  - Maternity complications shall be included as a part of the maternity limit
  - New born expenses including pre natal & post natal shall be included as a part of the overall maternity limit
  - Covers 2 successful procedures limited to IVF/ IUI; up to maximum of ₹2.5 Lacs.
- Applicable for base Sum Insured >= ₹7.5 Lacs



## ADVANTAGE + FREEDOM + NON-MEDICAL EXPENSES

We will travel with you everywhere you go, because while you have leisure we will keep you protected against emergencies to provide you with complete peace of mind.

### PRIME DIFFERENTIATORS



**Non-medical expenses**  
covered



#### Outpatient Expenses

Option from ₹20,000/ 30,000/50,000 per policy year. Cashless basis for consultation, prescribed diagnostic and pharmacy expenses. Sub-limit of 20% of OPD limit shall apply for pharmacy expenses

### FREEDOM\*



#### World-wide Emergency Hospitalization with Outpatient coverage

lets you travel worry-free. Because you are protected over and above the base Sum Insured while you travel abroad. You can avail emergency hospitalization & outpatient treatment outside India up to Sum Insured. Available only on reimbursement basis



Choose “Any room” category, suite or above, as you deem fit

## ADVANTAGE + ENHANCE + NON-MEDICAL EXPENSES

With the progressing world, we shall progress too! Now stay stress free while planning a family with an option to cover IVF and IUI treatments with maternity, thus covering conception to delivery of the bundle of joy, the new family member.

### PRIME DIFFERENTIATORS



**Non-medical expenses**  
covered



#### Outpatient Expenses

Option from ₹20,000/ 30,000/ 50,000 per policy year. Cashless basis for consultation, prescribed diagnostic and pharmacy expenses. Sub-limit of 20% of OPD limit shall apply for pharmacy expenses

### ENHANCE\*



Choose “Any room” category, suite or above, as you deem fit



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- New born expenses including pre natal & post natal shall be included as a part of the overall maternity limit
- Covers 2 successful procedures limited to IVF/ IUI; up to maximum of ₹2.5 Lacs.
- Applicable for base Sum Insured > = ₹7.5 Lacs

06

Be it cough, cold or fever we ensure we have your back. Visit your doctor today and let all your worries run away!

## PRIME DIFFERENTIATORS



**Non-medical expenses** covered



**Outpatient Expenses** Option from ₹20,000/ 30,000/ 50,000 per policy year. Cashless basis for consultation, prescribed diagnostic and pharmacy expenses. Sub-limit of 20% of OPD limit shall apply for pharmacy expenses

07

A suitable solution for those looking for basic Insurance.

## PRIME DIFFERENTIATORS



**Non-medical expenses** covered

## ASSURE\*



Room rent - Up to 1% of Sum Insured per day;  
ICU - Up to 2% of Sum Insured per day



Modern and Advanced Treatments -  
Covered up to 10% of Sum Insured



Disease Specific Sub-limits Applicable

The solutions demonstrated in this brochure are optional and for illustration purpose depicting some of the possible combination of various plans and optional covers available under the product – ManipalCigna ProHealth Prime. These plans and optional covers are also available for sale individually without these combination/ solutions. There is no compulsion whatsoever that these plans and covers are to be taken together or presented above. You may choose to opt for any other combination or individual plan or optional covers as per your need.


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




## DISEASE SPECIFIC SUB-LIMITS APPLICABLE FOR ASSURE PACKAGE

Sum Insured (in ₹.)	₹ 3 and ₹ 4 Lacs	₹ 5 Lacs
Treatment for each Ailment/ Procedure mentioned below: 1. Surgery for treatment of all types of Hernia 2. Hysterectomy 3. Surgeries for benign Prostate Hypertrophy 4. Surgical treatment of stones of renal system	₹ 50,000	₹ 65,000
Treatment of Cataract (Per Eye)	₹ 20,000	₹ 30,000
Treatment of Total Knee replacement (Per knee)	₹ 80,000	₹ 1,00,000
Treatment for breakage of bones	₹ 2,00,000	₹ 2,50,000


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manipalcigna@mediassist.in


○ HOW TO AVAIL OUR IMPORTANT BENEFITS?

Benefits	Touchpoint
<ul style="list-style-type: none"><li> Wellness Program (Steps Tracker)</li><li> Annual Health Check-up</li><li> Medical Second Opinion</li><li> Outpatient Expenses</li><li> Tele consultation</li><li> Discounts from Network Providers</li></ul>	<p>Download the Medibuddy app from play store or app store:</p> <div></div> <p>Android    iOS</p> <p>or visit: me.mediassist.in</p>
Premium Waiver Benefit	For intimation & claim submission write to us at <a href="mailto:BenefitClaim@ManipalCigna.com">BenefitClaim@ManipalCigna.com</a>

● PLEASE NOTE



Don't miss out on these attractive rewards and benefits.  
Download the app on **Day 1**



Please ensure to provide your correct mobile number to receive OTP



Health Insurance

At ManipalCigna, we're more than a health insurance company. As your partner in illness and wellness, our mission is to improve the health, well-being, and peace of mind of those we serve by making health care Affordable, Predictable and Simple. Our goal is to provide our customers with easy and lifetime access to quality healthcare with “no compromises, no surprises” so they can live a healthier and more secure life.



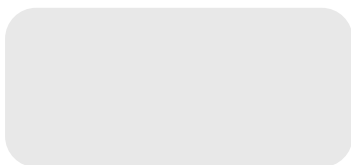
Your expert **Health Insurance Advisor** has the answer

 1800-102-4462  [customercare@manipalcigna.com](mailto:customercare@manipalcigna.com)  [www.manipalcigna.com](http://www.manipalcigna.com)

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

No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

**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](http://www.manipalcigna.com) | ARN: ADV/0666/Apr/2022-23



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