

A SMART PLAN FOR A HEALTHIER LIFE

PRESENTING MANIPALCIGNA PROHEALTH INSURANCE WITH ADDED FEATURES.

ManipalCigna Health insurance is a joint venture between the 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. At ManipalCigna our mission is to improve the health, well-being and peace of mind of those we serve. As your partner in illness and wellness, we offer a full suite of health insurance products and services to meet your unique needs. Our wide network of healthcare facilities supports you to ensure your physical, emotional and financial well-being. We are committed to offering you an easy and life time access to quality healthcare so you can live a healthier and more secure life.

Our ProHealth Insurance is specially designed to suit your health needs, at every life stage. Just as your loved ones take care of you in illness, inculcating healthy habits and nursing you back to the best of health, ManipalCigna offers you ProHealth Insurance with a wide range of features. We reward you for staying healthy, cover you if you fall ill, and help you protect your finances while growing your reserves. We also help you bounce back to health in no time.

WHAT'S MORE.....

ManipalCigna ProHealth plan provides you with the best-in-class health protection with

- > Unlimited times of Restoration with 100% additional Sum Insured
- > Guaranteed Bonus every renewal, max up to 200%
- > Healthy Rewards points up to 20% of premium to redeem as HMB/renewal discount
- > Choice of utilizing 50% of Health Maintenance Benefit (HMB) towards premium payment from 1st renewal*
- > Worldwide protection upto full sum insured in case of emergency
- > 500 Plus Day Care treatments covered up to full Sum Insured
- > Immediate assured good health with HMB up to ₹ 20,000 (as per plan)
- > End-to-end Protective Healing benefits with In-hospital, Donor, Out-patient and Domiciliary cover
- > Dedicated preventive health benefits with Medical Check-up and Wellness Programs
- > Superior Deductible up to ₹ 10 lacs with packaged benefits to top-up health protection
- > Optional Daily Cash Benefit and Critical Illness add-on cover for complete peace of mind

*Accumulate Plan

Features at a glance

- Sum Insured ranges from ₹ 2.5 lacs to ₹ 100 lacs
- Choice of Individual and Family Floater cover
- Start enrolment from 91 days for children and 18 years for adults
- No age limit for entry into the plan
- Policy tenure of 1, 2 and 3 years

Discount

- Family discount of 25% and 10% on covering 2 and more members of your family in the same individual policy (as per plan)
- Long-term discount of 7.5% and 10% on opting for a 2 and 3 year terms respectively

Other Benefits

- Lifetime renewals
- Grace period of 30 days on renewal with all continuation benefits
- Free-look period of 15 days to cancel the policy with full refund
- Zone-based pricing enables you to pay as per the healthcare costs prevailing in your city
- Tax benefit under Sec 80 D, Income Tax Act 1961 (as amended)
- Cashless facility at our network hospitals

We would like to be as transparent as possible, here are some of the key waiting periods under the Policy

- First 30 days waiting period is applicable for all illnesses other than accidents
- 24 months waiting period is applicable on specific ailments like Cataract, Stones, Arthritis, etc.
- Pre-existing diseases will not be covered for 24/36/48 months depending on the plan opted
- First 90 days waiting period & 30 days survival period are applicable to Critical Illness Add-On Cover

We will not cover any costs towards (for more details refer Terms & Conditions) -

- Nuclear radiation and contamination • Suicide or drug abuse • Foreign invasion • Civil war

PLAN BENEFITS AT A GLANCE

		Protect	Plus	Preferred	Premier	Accumulate
	Coverage Details at a Glance (Sum Insured in lacs)	₹ 2.5, ₹ 3.5, ₹ 4.5, ₹ 5.5, ₹ 7.5, ₹ 10,	₹ 15, ₹ 20, ₹ 25, ₹ 30, ₹ 50	₹ 4.5, ₹ 5.5, ₹ 7.5, ₹ 10, ₹ 15,	₹ 20, ₹ 25, ₹ 30, ₹ 50,	₹ 15, ₹ 20, ₹ 25, ₹ 30, ₹ 50
Basic	In-patient Hospitalization	√	√	√	√	√
	Pre - Hospitalization	√	√	√	√	√
	Post - Hospitalization	√	√	√	√	√
	Day Care Treatment	√	√	√	√	√
	Domiciliary Treatment	√	√	√	√	√
	Ambulance Cover	√	√	√	√	√
	Donor Expenses	√	√	√	√	√
	Worldwide Emergency Cover	√	√	√	√	√
	Restoration Of Sum Insured	√	√	√	√	√
	AYUSH Cover	√	√	√	√	√
	Health Maintenance Benefit (HMB)	√	√	√	√	√
	Cumulative Bonus on HMB	x	x	x	x	√
	Maternity Expenses**	x	√	√	√	x
New Born Baby Expenses**	x	√	√	√	x	
First Year Vaccinations**	x	√	√	√	x	
Value Added	Health Check-Up	√	√	√	√	√
	Expert Opinion on Critical Illness	√	√	√	√	√
	Cumulative Bonus	√	√	√	√	√
	Healthy Rewards	√	√	√	√	√
Optional	Deductible*	√	√	x	x	√
	Waiver of Deductible	√	√	x	x	√
	Hospital Daily Cash Benefit	√	√	√	√	√
	Reduction in Maternity Waiting	x	√	√	√	x
	Voluntary Co-payment*	√	√	x	x	√
	Waiver of Mandatory Co-pay	√	√	√	√	√
	Cumulative Bonus Booster	√	√	√	x	√
Add On	Critical Illness#	√	√	√	x	√
Waiting Period (Months)	Pre-existing	48	36	24	24	36

*Voluntary Co-pay and Deductible cannot be opted in a single plan. #Available with 1 & 2 years Policy term only. ** Waiting period of 48 months applies.

THE KEY PILLARS UNDERLYING OUR SERVICES ARE:

Claims Handling: You can rely on our claims service associate for easy, efficient and hassle-free claims.

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 during hospitalization.

Prevention and Well-being: We are proactive in identifying your health risks and help you in their management. We go beyond paying claims, by bringing to our customers several lifestyle programs that help them live healthier and happier.

Disclaimer: This document contains only salient features of the product. 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. Refer to our website for detailed information on features, benefits and exclusions of the product. Please seek the advice of our insurance advisor or call our Health Relationship Manager for any further information or clarification. Tax benefits are subject to change in the tax laws.

ManipalCigna Health Insurance Company Limited (Formerly known as CignaTK Health Insurance Company Limited) | CIN U66000MH2012PLC22794B | IRDAI Reg. No. 151.

Reg. Off: 401/402, 4th Floor, Raheja Titanium, Off. Western Express Highway, Goregaon (East), Mumbai- 400 063 | Toll free number- 1800-102-4462 | Website address www.manipalcigna.com | 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 Insurance UIN - CTHLIP18045V03819, ManipalCigna Critical Illness Add On UIN - IRDA/NL-HLI/CTTK/P-H/V-17390/AddOn/C/13-14. Compliance Approval No: ADV/0045/Febr/2018-19, April 2019 Onwards.

