

# SECURE YOUR HEALTH, REASSURE YOUR FUTURE.

## Presenting ManipalCigna ProHealth Select - A health plan that extends coverage in times of need.

At ManipalCigna 'Health hai toh life hai' is our motto. This is why we present to you our ProHealth Select Plan, which not only helps you secure your health, but also reassures your future. Make the most of your health insurance with features such as reassurance benefit; which provides an automatic extension of policy for 2 years without paying any premium, incase of a critical illness or permanent total disability due to accident. Now on, stay healthy at all times, and customise your health plan according to your needs with ProHealth Select.

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. Together, we get an association that makes it just a little easier for the world to live a richer, healthier life.

### PROHEALTH SELECT FEATURES AT A GLANCE



- **Sum Insured** range up to ₹25 Lacs

- **Discounts:**

- Family discount of 10% on covering more than 2 members of your family in same individual policy
- Long term discount of 7.5% and 10% on opting for a 2 and 3 year term respectively



- **Choice** of Individual and Family Floater Cover

- Start enrolment from 91 days for children and 18 years for adults
- No maximum age limit for entry into the Plan



- **Policy Tenure:** 1/2/3 years
- **Lifetime renewals**



- **Income tax** benefit under Sec 80D of IT Act 1961
- **Cashless** facility at 3500+ network hospitals

### ManipalCigna ProHealth Select (Plan - Benefit Structure)

ProHealth Select	Plan B
<b>Sum Insured (SI)</b>	₹3, 4, 5, 7, 10, 15, 20, 25 Lacs
<b>Basic Covers</b>	
<b>In-patient Hospitalisation</b>	Hospital room up to ₹3000 or ICU up to ₹7000
<b>Pre-Hospitalisation</b>	60 days
<b>Post Hospitalisation</b>	90 days
<b>Day-care Treatment</b>	171 procedures, Covered up to full sum insured
<b>Domiciliary Treatment</b>	Covered up to full sum insured
<b>Ambulance Cover</b>	Up to ₹2,000 per hospitalisation event
<b>Donor Expenses</b>	Covered up to Sum Insured
<b>Restoration of Sum Insured</b>	Available once in a policy year for unrelated illnesses in addition to the SI opted
<b>AYUSH Cover</b>	Coverage for Ayurvedic, Yoga, Naturopathy, Unani, Siddha & Homeopathy up to Sum Insured

Value Added Covers	
<b>Cumulative Bonus</b>	5% each year maximum up to 100% on non-reducing basis
<b>Healthy Rewards</b>	<ul style="list-style-type: none"> <li>• Earn reward points equal to 1% of premium paid each year</li> <li>• Earn additional points by completing our array of Wellness Program</li> <li>• Each earned reward point will be valued at ₹1</li> <li>• Redeem points as premium discount or for availing services through any of our network providers</li> </ul>
Optional Covers	
<b>Deductible*</b>	1/2/3/4/5 Lacs in all combinations provided the Deductible is not higher than the SI opted
<b>Cumulative Bonus Booster (any one of the 4 choices)</b>	I) 10% increase in Sum Insured, maximum up to 100% on non-reducing basis
	II) 25% increase in Sum Insured, maximum up to 100% on non-reducing basis
	III) 50% increase in Sum Insured, maximum up to 100%. This will reduce by 50% in case of claim under the policy, but in no case shall the Sum Insured be reduced
	IV) 10% increase in Sum Insured, maximum up to 200% irrespective of a claim under the policy
<b>Removal of Room Rent Limit</b>	Covered up to Single Private Room
<b>Re-Assurance</b>	Automatic extension of policy for 2 years on diagnosis of a Critical Illness or Permanent Total Disability due to Accident
<b>Add-on Cover</b>	Critical Illness Add-on cover

#### WAITING PERIOD:

- First 30 days waiting period is applicable for all illnesses other than accidents
- 24 months waiting period is applicable on specific ailments
- Pre-existing diseases will be covered after 48 months
- A 90-day waiting period is applicable to critical illness under Re-assurance and Add-on cover (if opted)

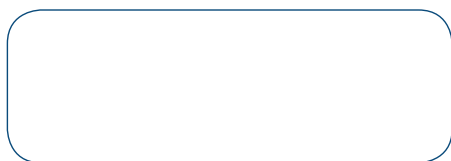
#### KEY EXCLUSIONS:

- We will not cover any costs towards -
- HIV/AIDS and its complications
  - Suicide or drug abuse

#### Premium Table Extract (Zone 1) for Base Plan Excluding Taxes

Sum Insured	₹5 lacs			₹10 lacs			₹25 lacs			
	Combination	Individual	2 A	2A + 2K	Individual	2 A	2A + 2K	Individual	2 A	2A + 2K
<b>18-25</b>		4520	6720	9920	6030	9040	13360	7450	11090	16330
<b>26-30</b>		4860	7240	10580	6500	9760	14280	8020	11950	17440
<b>31-35</b>		5220	7790	11120	7000	10510	15010	8600	12840	18300
<b>36-40</b>		5760	8600	12160	7740	11640	16460	9470	14150	20000
<b>41-45</b>		6630	9930	13270	8960	13490	18010	10890	16310	21810
<b>46-50</b>		8280	12450	16010	11270	17020	21840	13590	20440	26270
<b>51-55</b>		11080	16730	21040	15200	23030	28890	18210	27500	34530
<b>56-60</b>		15360	23270	27650	21200	32190	38160	25260	38270	45400

A = Adult K = Kid



1800-102-4462



customer@manipalcigna.com



www.manipalcigna.com

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 CignaTTK Health Insurance Company Limited) | CIN U66000MH2012PLC227948 | IRDAI Reg. No. 151. Reg. Office: 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 Select. UIN - IRDAI/HLT/CTTK/P-H/V-I/72/2016-17. ManipalCigna Critical Illness Add-on UIN - IRDA/NL/HLT/CTTK/P-H/V-I/390/Add-on(CI)13-14. Compliance Control No: ADV/0048/Aug/2017-18. April 2019 onwards.