

SECURE YOUR HEALTH, REASSURE YOUR FUTURE.



Presenting ManipalCigna ProHealth Select - A health plan that extends coverage in the 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, in case 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, an eminent player 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 years term respectively for single premium payment term



- **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**
- Premium can be paid on Single, Yearly, Half Yearly, Quarterly and Monthly Basis^.



- **Income tax** benefit under Sec 80D of IT Act 1961*
- **Cashless** facility at 8000+ network hospitals

ManipalCigna ProHealth Select (Plan - Benefit Structure)

ProHealth Select	Plan B
Sum Insured (SI)	₹3, 4, 5, 7, 10, 15, 20, 25 Lacs
Basic Covers	
In-patient Hospitalization	Hospital room up to ₹3000 or ICU up to ₹7000 (Covers expenses towards hospitalization, listed modern treatments, life maintenance support and other medical expenses.)
Pre-Hospitalization	60 days
Post Hospitalization	90 days
Day-care Treatment	171 procedures, Covered up to full sum insured
Domiciliary Treatment	Covered up to full sum insured
Ambulance Cover	Up to ₹2,000 per Hospitalization event
Donor Expenses	Covered up to Sum Insured
Restoration of Sum Insured	Available once in a policy year for unrelated illnesses in addition to the SI opted
AYUSH Cover	Coverage for Ayurvedic, Yoga, Naturopathy, Unani, Siddha & Homeopathy up to Sum Insured
Value Added Covers	
Cumulative Bonus	5% each year maximum up to 100% on non-reducing basis

Healthy Rewards	<ul style="list-style-type: none"> • Earn reward points equal to 1% of premium paid each year • Earn additional points by completing our array of Wellness Programs • Each earned reward point will be valued at ₹1 • Redeem points as premium discount at renewal or for availing services through any of our network providers
Optional Covers	
Deductible	₹1/2/3/4/5 Lacs in all combinations provided the Deductible is not higher than the SI opted
Cumulative Bonus Booster (any one of the 4 choices)	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
Removal of Room Rent Limit	Covered up to Single Private Room
Re-Assurance	Automatic extension of policy for 2 years on diagnosis of a Critical Illness or Permanent Total Disability due to accident
Add-on Cover	Critical Illness Add On Cover
	ManipalCigna Health 360 - Shield: Coverage for listed Non-medical items up to base policy Sum Insured and Durable Medical Equipment up to maximum of Rs.1 Lac
	ManipalCigna Health 360 - OPD: Package 1: Coverage for doctor consultations on cashless basis within the OPD Sum Insured Package 2: Coverage for doctor consultations and prescribed diagnostics on cashless basis within the OPD Sum Insured Package 3: Coverage for doctor consultations, prescribed diagnostics and pharmacy on cashless basis within the OPD Sum Insured. Pharmacy limit is 20% of the OPD Sum Insured.

*2 months premium to be paid in advance and instalment/ renewal premium payment through NACH or standing instruction (where payment is made either by direct debit of bank account or credit card).

WAITING PERIOD:

- 30 days waiting period is applicable for all illnesses other than accidents
- 24 months Specified disease/procedure waiting period
- 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 -
- Any illness resulting from the Insured committing any breach of law
 - Suicide or drug abuse
 - Contamination from Nuclear fuel or radiation
 - Foreign invasion or civil war

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

Sum Insured	₹5 lacs			₹10 lacs			₹25 lacs			
	Combination	Individual	2A	2A + 2K	Individual	2A	2A + 2K	Individual	2A	2A + 2K
Age-Band (yrs.)										
18-25		4746	7056	10416	6332	9492	14028	7823	11645	17147
26-30		5103	7602	11109	6825	10248	14994	8421	12548	18312
31-35		5481	8180	11676	7350	11036	15761	9030	13482	19215
36-40		6048	9030	12768	8127	12222	17283	9944	14858	21000
41-45		6962	10427	13934	9408	14165	18911	11435	17126	22901
46-50		8694	13073	16811	11834	17871	22932	14270	21462	27584
51-55		11634	17567	22092	15960	24182	30335	19121	28875	36257
56-60		16128	24434	29033	22260	33800	40068	26523	40184	47670

A = Adult K = Kid



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