SECURE YOUR HEALTH, REASSURE YOUR FUTURE.

ManipalCigna
ProHealth Select
HOSPITALIZATION INSURANCE COVERAGE

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

^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)

ManipalCigna ProHealth Select (Plan - Benefit Structure)

ProHealth Select	Plan B
Sum Insured (SI)	₹2, 3, 4, 5, 7, 10, 15, 20, 25 Lacs
	Basic Covers
In-patient Hospitalization	Covered up to Sum Insured Room Rent: Covered up to 2% of Sum Insured for a Hospital Room, up to a maximum of Rs 3,000 ICU Charges: Up to 4% of Sum Insured for ICU up to a max of Rs 7,000 This benefit shall offer the below covers up to the limits mentioned: a. Listed Modern and Advanced Treatment: up to Sum Insured b. HIV/AIDS & STD: Up to Sum Insured
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

*Deduction under 80D is applicable under the provisions of Income Tax 1961.

Healthy Rewards	• 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)	a) 10% increase in Sum Insured, maximum up to 100%, irrespective of a claim under the Policy. b) 25% increase in Sum Insured, maximum up to 100%. irrespective of a claim under the Policy. c) 50% Increase in Sum Insured, maximum up to 100%. irrespective of a claim under the Policy. d) 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	ManipalCigna 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

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 36 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

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ManipalCigna Health Insurance Company Limited (Formerly known as CignaTTK Health Insurance Company Limited) CIN: U66000MH2012PLC2279481 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. Tax benefits are subject to changes in tax laws. Manipal Cigna ProHealth Select UIN: MCIHLIP26037V052526 | ManipalCigna Critical illness Add-on UIN: MCIHLIP21128V022021 | ManipalCigna Health 360 UIN: MCIHLIA23023V012223 | ARN: ADV/1835/Jan/2024-25.