

**YOU NEVER KNOW WHAT LIFE HOLDS FOR YOU OR YOUR FAMILY, BEST IS TO BE PREPARED FOR ALL THE ODDS.**

ManipalCigna  
**ProHealth Group**  
Insurance Policy  
COMPREHENSIVE HEALTHCARE COVERAGE

### KEY BENEFITS



Pre & Post Hospitalization Cover



Restoration of Sum Insured\*



Day Care Treatments

\*Available once in a policy year for unrelated illnesses.

### A GROUP SCHEME FOR CUSTOMERS OF BAJAJ FINANCE LIMITED

Every individual's health needs are different, so why should health protection plans be the same. Keeping this belief in mind, ManipalCigna Health Insurance offers a customised health protection solution to safeguard ones' most precious asset i.e. Health.

### A HEALTH COVERAGE TO SECURE YOU COMPLETELY

#### WHAT OUR SCHEME OFFERS?

- Sum insured **available is ₹ 15 Lacs, ₹18 Lacs, ₹21 Lacs, ₹24 Lacs, ₹27 Lacs, ₹30 Lacs**
- Coverage is available on individual and family floater basis.
- Option to cover **up to 2 Adults and 4 Children**, under family floater policy. Allowed to propose for **Parents / Parent in law** (one set of parents only).
- Policy **tenure of 1 year**.
- **Cashless facility** in 7800+ network hospitals.
- **Tax benefit\*** under Sec. 80D of Income Tax Act.

\*Tax benefit available as per plan opted. Tax benefits are subject to changes in the tax laws.

## WHAT ARE THE KEY COVERAGES?



**In-patient Hospitalization Expenses Cover:** An important aspect of your cover which takes care of medical expenses (as per plan) for an illness or injury that requires hospitalization for more than 24 hours.



**Day Care Treatment:** We offer cover for treatments that need less than 24 hours of hospitalization.



**Domiciliary Treatment:** Medical treatment taken at home is also covered in case your condition was not suitable for hospital transfer or if there was no hospital bed available.



**Pre and Post Hospitalization Medical Expenses Cover:** We don't just cover you when in the hospital, but are with you through the recovery process as well. Medical expenses incurred both before and after hospitalization will be covered.



**Donor Expenses Cover:** The benefit covers in-patient hospitalization of donor.



**Road Ambulance Cover:** We believe that nothing should come in between you and your timely treatment. You are covered for expenses on transportation by an ambulance service provider to the hospital.



**Restoration of Sum Insured:** Restoration of the Base Sum Insured once in a policy year for unrelated illnesses in addition to the Sum Insured opted.



**In-patient Hospitalization Cover for AYUSH Treatment:** Covers in-patient medical expenses for an insured for non-allopathic treatments such as Ayurveda, Unani, Sidha, Homeopathy, Yoga and Naturopathy arising from Accident or Illness max up to ₹ 5 Lacs.



**Disease Category Sub Limit:** Pays for specific disease category for individual or family floater (as per plan opted).

### Option to Select - Co-pay & Per Claim Deductible:



**Co-pay:** 10% to be borne by the insured, remaining payable amount will be borne by us. Applicable on base cover & in-patient indemnity claim as % of admissible claim amount.



**Per Claim Deductible:** The deductible amount (₹ 10,000) will be applied on each and every claim made by an insured person.

## Scheme Selection Option

**Scheme 1** - Without Co-pay/Per Claim Deductible

**Scheme 2** - With Co-pay/Per Claim Deductible

## Benefit Table

S. No	Covers/Benefits	Details
	<b>Base SI (in ₹)</b>	<b>₹15 Lacs, ₹18 Lacs, ₹21 Lacs, ₹24 Lacs, ₹27 Lacs, ₹30 Lacs</b>
1	Inpatient Hospitalization Expenses cover	Up to Base Sum insured
2	Room Rent	No Room Rent Cap
3	Day Care Treatments	Up to Base Sum insured
4	Domiciliary Treatments	Up to Base Sum insured
5	Pre & Post Hospitalization (60 / 90 days)	Up to Base Sum insured
6	Emergency Road Ambulance	₹2,000 per Hospitalization
7	Organ Donor Expenses	Up to Base Sum insured
8	Restoration of Sum Insured (Once in a policy year)	100% of Base Sum insured for Unrelated Illnesses
9	In-patient Hospitalization cover for AYUSH Treatment	Up to ₹5 Lacs
10	Disease Category Sub Limit*	All claims under given Disease category will be limited max. Up to ₹1/3rd of the base sum insured in a policy year
		Disease category here means any disease other than Liver Disorders, Brain, Heart, Lung, Cancer, Gastro Intestinal System, Kidney, Multi Organ Failure requiring life support systems for more than 48 hours for survival.
<b>Optional Cover</b>		
11	Voluntary Co-pay for Inpatient Hospitalization	Voluntary Co-pay for Inpatient Hospitalization 10% of admissible claim amount or Per claim Deductible of ₹10,000, whichever is lower shall be applicable.
	Per Claim Deductible	

SI= Sum Insured

### Special Condition

\*The condition under Disease Category Sub Limit will be applicable on restored sum insured also.

# MANIPALCIGNA PROHEALTH GROUP INSURANCE POLICY PREMIUM

(in ₹ Including GST @ 18%)

## Scheme 1 - Without Co-pay/Per Claim Deductible

Combinations	1A	1A + 1C	1A + 2C	1A + 3C	1A + 4C	2A	2A + 1C	2A + 2C	2A + 3C	2A + 4C
<b>SI Options</b>	<b>Age 18-40 Years</b>									
<b>15 Lac</b>	₹7,876	₹10,226	₹12,404	₹14,563	₹16,775	₹11,147	₹13,381	₹15,517	₹17,684	₹19,908
<b>18 Lac</b>	₹8,414	₹10,928	₹13,262	₹15,577	₹17,951	₹11,920	₹14,314	₹16,605	₹18,929	₹21,314
<b>21 Lac</b>	₹8,952	₹11,631	₹14,120	₹16,592	₹19,127	₹12,693	₹15,247	₹17,693	₹20,174	₹22,721
<b>24 Lac</b>	₹9,355	₹12,157	₹14,761	₹17,350	₹20,004	₹13,272	₹15,945	₹18,505	₹21,104	₹23,770
<b>27 Lac</b>	₹9,759	₹12,683	₹15,402	₹18,108	₹20,882	₹13,851	₹16,643	₹19,318	₹22,034	₹24,820
<b>30 Lac</b>	₹10,162	₹13,209	₹16,044	₹18,865	₹21,759	₹14,430	₹17,341	₹20,131	₹22,964	₹25,869
<b>Combinations</b>	1A	1A + 1C	1A + 2C	1A + 3C	1A + 4C	2A	2A + 1C	2A + 2C	2A + 3C	2A + 4C
<b>SI Options</b>	<b>Age 41-55 Years</b>									
<b>15 Lac</b>	₹9,961	₹11,631	₹13,376	₹15,303	₹17,122	₹14,489	₹16,246	₹17,964	₹19,770	₹21,698
<b>18 Lac</b>	₹10,617	₹12,360	₹14,186	₹16,182	₹18,379	₹15,436	₹17,276	₹19,076	₹20,970	₹22,997
<b>21 Lac</b>	₹11,273	₹13,089	₹14,995	₹17,060	₹19,637	₹16,384	₹18,306	₹20,187	₹22,170	₹24,295
<b>24 Lac</b>	₹11,756	₹13,617	₹15,574	₹17,674	₹20,587	₹17,077	₹19,050	₹20,982	₹23,022	₹25,211
<b>27 Lac</b>	₹12,240	₹14,145	₹16,152	₹18,288	₹21,538	₹17,770	₹19,795	₹21,778	₹23,874	₹26,126
<b>30 Lac</b>	₹12,724	₹14,673	₹16,731	₹18,902	₹22,488	₹18,464	₹20,540	₹22,574	₹24,726	₹27,042
<b>Combinations</b>	1A	1A + 1C	1A + 2C	1A + 3C	1A + 4C	2A	2A + 1C	2A + 2C	2A + 3C	2A + 4C
<b>SI Options</b>	<b>Age 56 - 65 Years</b>									
<b>15 Lac</b>	₹14,611	₹17,077	₹19,673	₹22,563	₹25,291	₹21,363	₹23,978	₹26,555	₹29,263	₹32,156
<b>18 Lac</b>	₹15,594	₹18,170	₹20,887	₹23,881	₹27,177	₹22,784	₹25,522	₹28,222	₹31,064	₹34,103
<b>21 Lac</b>	₹16,578	₹19,263	₹22,101	₹25,199	₹29,063	₹24,206	₹27,067	₹29,889	₹32,864	₹36,051
<b>24 Lac</b>	₹17,304	₹20,056	₹22,969	₹26,120	₹30,489	₹25,245	₹28,184	₹31,082	₹34,142	₹37,424
<b>27 Lac</b>	₹18,029	₹20,848	₹23,837	₹27,041	₹31,915	₹26,285	₹29,301	₹32,276	₹35,420	₹38,798
<b>30 Lac</b>	₹18,755	₹21,640	₹24,704	₹27,962	₹33,341	₹27,325	₹30,418	₹33,469	₹36,698	₹40,171

## Scheme 2 - With Co-pay/Per Claim Deductible

Combinations	1A	1A + 1C	1A + 2C	1A + 3C	1A + 4C	2A	2A + 1C	2A + 2C	2A + 3C	2A + 4C
<b>SI Options</b>	<b>Age 18-40 Years</b>									
<b>15 Lac</b>	₹7,348	₹9,529	₹11,549	₹13,548	₹15,596	₹10,382	₹12,454	₹14,432	₹16,438	₹18,497
<b>18 Lac</b>	₹7,846	₹10,180	₹12,343	₹14,488	₹16,685	₹11,098	₹13,318	₹15,439	₹17,591	₹19,799
<b>21 Lac</b>	₹8,343	₹10,830	₹13,138	₹15,427	₹17,774	₹11,814	₹14,182	₹16,446	₹18,744	₹21,102
<b>24 Lac</b>	₹8,717	₹11,317	₹13,732	₹16,129	₹18,587	₹12,350	₹14,828	₹17,198	₹19,605	₹22,074
<b>27 Lac</b>	₹9,091	₹11,805	₹14,325	₹16,830	₹19,399	₹12,886	₹15,474	₹17,951	₹20,466	₹23,045
<b>30 Lac</b>	₹9,465	₹12,292	₹14,919	₹17,532	₹20,211	₹13,422	₹16,120	₹18,703	₹21,327	₹24,017
<b>Combinations</b>	1A	1A + 1C	1A + 2C	1A + 3C	1A + 4C	2A	2A + 1C	2A + 2C	2A + 3C	2A + 4C
<b>SI Options</b>	<b>Age 41-55 Years</b>									
<b>15 Lac</b>	₹9,278	₹10,831	₹12,449	₹14,234	₹15,917	₹13,476	₹15,107	₹16,697	₹18,369	₹20,155
<b>18 Lac</b>	₹9,885	₹11,505	₹13,199	₹15,047	₹17,082	₹14,354	₹16,060	₹17,726	₹19,481	₹21,357
<b>21 Lac</b>	₹10,493	₹12,180	₹13,948	₹15,861	₹18,246	₹15,231	₹17,014	₹18,755	₹20,592	₹22,559
<b>24 Lac</b>	₹10,941	₹12,669	₹14,484	₹16,429	₹19,126	₹15,873	₹17,703	₹19,492	₹21,381	₹23,407
<b>27 Lac</b>	₹11,388	₹13,158	₹15,020	₹16,997	₹20,006	₹16,515	₹18,393	₹20,229	₹22,170	₹24,255
<b>30 Lac</b>	₹11,836	₹13,647	₹15,555	₹17,566	₹20,886	₹17,157	₹19,082	₹20,965	₹22,959	₹25,103
<b>Combinations</b>	1A	1A + 1C	1A + 2C	1A + 3C	1A + 4C	2A	2A + 1C	2A + 2C	2A + 3C	2A + 4C
<b>SI Options</b>	<b>Age 56 - 65 Years</b>									
<b>15 Lac</b>	₹13,586	₹15,876	₹18,283	₹20,959	₹23,485	₹19,844	₹22,269	₹24,655	₹27,163	₹29,841
<b>18 Lac</b>	₹14,497	₹16,888	₹19,407	₹22,179	₹25,231	₹21,161	₹23,699	₹26,198	₹28,830	₹31,644
<b>21 Lac</b>	₹15,408	₹17,900	₹20,531	₹23,399	₹26,977	₹22,477	₹25,129	₹27,742	₹30,496	₹33,448
<b>24 Lac</b>	₹16,080	₹18,634	₹21,334	₹24,252	₹28,298	₹23,439	₹26,163	₹28,847	₹31,680	₹34,719
<b>27 Lac</b>	₹16,752	₹19,367	₹22,138	₹25,105	₹29,618	₹24,402	₹27,198	₹29,952	₹32,863	₹35,991
<b>30 Lac</b>	₹17,424	₹20,101	₹22,941	₹25,957	₹30,938	₹25,365	₹28,232	₹31,057	₹34,046	₹37,262

**Note:**

Insurance premium amount is calculated basis the age of the eldest member in the policy. Cover is available for age over 56 years to maximum up to 65 years, upon request.

**KEY WAITING PERIODS**

- Initial waiting period for hospitalization is 30 days from the date of inception of cover.
- 24 months from the date of inception of policy for specific diseases like Cataract, Hernia, Hysterectomy, Joint Replacement etc.

**KEY EXCLUSIONS**

- Intentional Self Injury, Suicide, Attempted Suicide or Drug Abuse.
- Treatment received outside India.

(Refer policy terms and conditions for more details)

**Prohibition of Rebates (Under Section 41 of the 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.

**Dedicated Assistance Services:**

For any questions or queries, you can contact us at



1800-102-4462



[servicesupport@manipalcigna.com](mailto:servicesupport@manipalcigna.com)



[www.manipalcigna.com](http://www.manipalcigna.com)

**Disclaimer:**

Bajaj Finance Limited has taken master policy from ManipalCigna Health Insurance Company Limited bearing Master Policy Number: 100200084145/01/00, 100200084146/01/00, 100200085225/01/00, 100200086168/01/00 under ManipalCigna ProHealth Group Insurance Policy. The policy is underwritten by ManipalCigna Health Insurance Company Limited.

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 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 | ManipalCigna ProHealth Group Insurance Policy | UIN: MCIHLGP21172V032021 | Toll Free: 1800-102-4462 | Website: [www.manipalcigna.com](http://www.manipalcigna.com) | Bajaj Finance Ltd, Registered address: Brand View, 1st Floor, Old Mumbai Pune Highway, Akurdi, Pune, Maharashtra, is a registered corporate agent of ManipalCigna Health Insurance Company Limited having CA license number as CA0101 | ARN: ADV/0980/Jan/2022-23.