



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

**Presenting, ManipalCigna ProHealth Group Insurance Policy.**

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

**One-stop solution to all your health worries, with:**



Hospitalisation Cover



Pre & Post Hospitalisation cover



Day Care Treatments



Donor Expenses Cover

## A COMPREHENSIVE HEALTH PLAN 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 THE PLAN OFFERS?

- Sum insured **up to ₹ 5 lacs.**
- Coverage on individual as well as family floater basis.
- Under the family floater policy, you can cover **2 adults.**
- Policy renewable for lifetime.
- Policy **tenure of 1 year.**
- **Cashless facility** in 6,500+ 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 Hospitalisation:** An important aspect of your cover which takes care of medical expenses (as per plan) for an illness or injury that requires hospitalisation for more than 24 hours.



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



**Domiciliary Hospitalisation Cover:** 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 Hospitalisation 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 hospitalisation will be covered.



**Donor Expenses Cover:** The benefit covers in-patient hospitalisation 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.

## Benefit Table

<b>Sum Insured</b>	<b>₹ 5 Lacs</b>
<b>Deductible Options</b>	<b>₹ 2 / 3 Lacs</b>
<b>Covers/Benefits</b>	
Inpatient Hospitalisation Expenses Cover	Up to Sum Insured
Room Rent	Up to Single Private Room
Pre & Post Hospitalisation Medical Expenses Cover	60/90 days
Day Care Treatment Cover	Up to Sum Insured
Domiciliary Hospitalisation Cover	Up to Sum Insured
Donor Expenses Cover	Up to Sum Insured
Road Ambulance Cover (per hospitalisation)	₹ 2,000

## MANIPALCIGNA PROHEALTH GROUP INSURANCE POLICY PREMIUM

(in ₹ Including GST @ 18%.)

<b>Family Type</b>	<b>Individual (1 Adult)</b>		<b>Family Floater (2 Adults)</b>	
<b>Sum Insured</b>	5,00,000	5,00,000	5,00,000	5,00,000
Deductible options	2,00,000	3,00,000	2,00,000	3,00,000
<b>Age Band* (Age in Years)</b>				
45-65	8,033	5,173	11,990	7,721
66+	12,452	8,033	18,585	11,990

\*Insurance premium amount is calculated basis the age of the eldest member in the policy.

## KEY WAITING PERIODS

- Initial waiting period for hospitalisation is 30 days since date of inception of cover.
- 24 months from date of inception of policy for specific diseases like cataract, hernia, hysterectomy, joint replacement etc.
- 24 months from date of inception of policy for pre-existing diseases.

## KEY EXCLUSIONS

- Intentional, self injury, suicide, attempted suicide or drug abuse.
- Treatment received outside India.

(Refer policy terms and conditions for more details)

## KEY PILLARS UNDERLYING OUR SERVICES

**Reliable Information:** Our dedicated and experienced relationship managers provide instant access to healthcare benefits and policy information.

**Claims Handling:** Our claim processing service is fast and accurate. You can rely on our claims service for an easy, efficient and hassle-free claims and discharge experience.

### **Prohibition of Rebates (under section 41 of 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 out 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 prospectus or tables of the insurers. Any person making default in complying with the provision of this section shall be liable for penalty, which may extend to ten lakh rupees.

### **Dedicated Assistance Services:**

For any questions or queries, you can contact us at



Health Insurance



1800-102-4462



servicesupport@manipalcigna.com



www.manipalcigna.com

Bajaj Finance Limited has taken master policy from ManipalCigna Health Insurance Company Limited bearing Master Policy Number 100200084149/00/00 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 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 | ManipalCigna ProHealth Group Insurance Policy | UIN: MCIHLGP21172V032021 | Toll Free: 1800-102-4462 | Website: www.manipalcigna.com | ARN: ADV/0232/Dec/2020-21.