

MANIPALCIGNA PROHEALTH SELECT PROSPECTUS

I. What are the Key Highlights of the Policy?

BASIC COVERS

- In patient Hospitalization
- Day care Treatment
- Donor Expenses

VALUE ADDED COVERS

- Cumulative Bonus
- Healthy Rewards

ADD ON/RIDER COVER

- Critical Illness Add On Cover

- Pre-hospitalization
- Domiciliary Treatment
- Restoration of Sum Insured

OPTIONAL COVERS

- Deductible
- Voluntary Co-pay
(Only for ProHealth Select (A))
- Cumulative Bonus Booster
- Removal of Room Rent Limit
- Disease Specific Sub limits
(Only for ProHealth Select (A))
- Post-hospitalization
- Ambulance Cover
- AYUSH Cover
- Re-Assurance
- Health Check Up
(Only for ProHealth Select (A))
- Worldwide Emergency Cover
(Only for ProHealth Select (A))
- Health Maintenance Benefit
(Only for ProHealth Select (A))

II. What are the Basic covers?

i) In-patient Hospitalisation

We will cover medical expenses in case of medically necessary hospitalization of an Insured person incurred due to Disease, Illness or injury when the Insured person is admitted as an in-patient for more than 24 consecutive hours. The coverage will include reasonable and customary charges towards room rent for accommodation in a hospital up to limits specified under the eligible Room Category or eligible Room Rent under the Policy, charges for accommodation in Intensive Care Unit and operation theatre charges, fees of medical practitioner, anaesthetist, qualified nurses, specialists, the cost of diagnostic tests, medicines, drugs and consumables, blood, oxygen, surgical appliances and prosthetic devices recommended by the attending medical practitioner that are used intra operatively during a surgical procedure.

If the Insured Person is admitted in a room where the room category or the Room Rent incurred is higher than the one that which is specified in the Policy, then the Insured Person shall bear a ratable proportion of the total Associated Medical Expenses (including surcharge or taxes thereon) in the proportion of the difference between the room rent of the entitled room category/eligible Room Rent to the room rent actually incurred.

For the purpose of this Section "Associated Medical Expenses" shall include - Room Rent, Nursing Charges, Operation Theatre Charges, Fees of Medical Practitioner/Surgeon/Anaesthetist/Specialist Diagnostic Tests conducted within the same Hospital where the Insured Person has been admitted

ii) Pre - hospitalisation

We will reimburse medical expenses of an Insured person due to a disease or injury or illness incurred up to 60 days immediately prior to hospitalisation, by the Insured subject to a claim being admissible under In-patient Hospitalisation and expenses are related to the same illness/condition.

iii) Post - hospitalisation

We will reimburse medical expenses of an Insured person incurred up to 90 days immediately post hospitalisation due to a disease or injury or illness up to the limits specified under the Policy subject to a claim being admissible under In-patient Hospitalisation and expenses are related to the same illness/condition.

iv) Day Care Treatment

We will cover payment of medical expenses of an Insured Person in case of medically necessary day care treatment or surgery that requires less than 24 hours hospitalization due to advancement in technology and which is undertaken in a hospital / nursing home/day care centre on the recommendation of a medical practitioner. Any treatment in an outpatient department (OPD) is not covered. The list of Day Care Treatments/Procedures is available as an Annexure to the policy. Coverage will also include pre-post hospitalisation expenses as available under the Policy.

v) Domiciliary Treatment

We will cover medical expenses of an Insured person for treatment of a disease, illness or injury taken at home which would otherwise have required hospitalisation or since the Insured person's condition did not allow a hospital transfer or a hospital bed was unavailable. This is provided that the condition for which treatment is required continues for at least 3 days and is on the advice of a medical practitioner. Claims for pre-hospitalization expenses up to 30 days shall be payable, however, post-hospitalisation medical expenses shall not be payable. We shall not be liable under this policy for any claim in connection with or in respect of the following:

- Asthma, bronchitis, tonsillitis and upper respiratory tract infection including laryngitis and pharyngitis, cough and cold, influenza,
- Arthritis, gout and rheumatism,
- Chronic nephritis and nephritic syndrome,
- Diarrhoea and all type of dysenteries, including gastroenteritis,
- Epilepsy,

- Diabetes mellitus and insipidus,
- Psychiatric or psychosomatic disorders of all kinds,
- Hypertension,
- Pyrexia of unknown origin.

vi) Ambulance Cover

We will cover the reasonable and customary expenses incurred for transportation of an Insured person by an ambulance service provider to the hospital for treatment following an emergency, requiring the Insured Person's admission to a Hospital. The coverage will be upto ₹2000 per Insured person per Hospitalisation event and necessity must be certified by the attending Medical Practitioner.

vii) Donor Expenses

We will cover in-patient hospitalization medical expenses (in accordance with Section II.i above) towards the donor for harvesting the organ in case of major organ transplant if it is in accordance with the Transplantation of Human Organs Act 1994 (amended) and other applicable laws and rules. The organ donated is for the use of the Insured person per Medical Advice and a claim has been admitted under in patient hospitalization.

However, Pre-Post hospitalization expenses towards the donor, cost towards donor screening, cost directly or indirectly associated to the acquisition of the organ or any other medical treatment for the donor consequent on the harvesting will not be covered.

viii) Restoration of Sum Insured

In case the total of the opted Sum Insured and earned cumulative bonus (or Cumulative Bonus Booster if opted) is insufficient due to claims paid or accepted as payable during the policy year, then we will restore 100% of the Sum Insured once in a policy year. This restored amount can be used for all future claims not related to the illness/disease/injury for which a claim has been made in the particular policy year for the same Insured Person. Restoration will not trigger on the first claim in a policy year.

In case the Restored Sum Insured is not utilised in a policy year, it shall not be carried forward to any subsequent policy year. Any restored Sum Insured will not be used to calculate the Cumulative Bonus or Cumulative Bonus Booster. For Individual policies restored Sum Insured will be available on individual basis whereas in case of a floater it will be available on floater basis.

For any single Claim during a Policy Year the maximum Claim amount payable shall be sum of:

- The Sum Insured
- Cumulative Bonus (if earned) or Cumulative Bonus Booster (if opted & earned)

During a Policy Year, the aggregate Claim amount payable, subject to admissibility of the Claim, shall not exceed the sum of:

- The Sum Insured
- Cumulative Bonus (if earned) or Cumulative Bonus Booster (if opted & earned)
- Restored Sum Insured

Restoration of Sum Insured shall not apply to Worldwide Emergency Cover and for ₹0.5 & 1 Lac Sum Insured under ProHealth Select (A).

ix) AYUSH Cover

We will cover In-patient medical expenses up to the limit of Sum Insured, for an Insured Person towards non- allopathic treatments such as Ayurveda, Yoga & Naturopathy, Unani, Sidha and Homeopathy for Hospitalization arising due to Accident or Illness provided such Hospitalization is for more than 24 hours and undertaken in a government hospital or in any institute recognised by government and/or accredited by Quality Council of India/ National Accreditation Board on Health.

The following exclusions will apply in addition to the exclusions under section V:

- Facilities & services availed for pleasure or rejuvenation or as a preventive aid, like beauty treatments, Panchakarma, purification, detoxification and rejuvenation etc.
- Any treatment outside India.

III. What are the Value Added Covers?

i) Cumulative Bonus

We will increase the opted Sum Insured by 5% at the end of the policy year if the policy is renewed with us provided that there are no claims paid or outstanding in the expiring Policy Year.

- If the Policy is a Family Floater Policy, then the Cumulative Bonus will accrue only if no claims have been made in respect of any or all of the Insured Persons in the expiring Policy Year.
- No cumulative bonus will be added if the policy is not renewed with us by the end of the grace period.
- The cumulative bonus will not be accumulated in excess of 100% of the opted Sum Insured under the current policy with us under any circumstances.
- Any earned Cumulative Bonus will not be reduced for claims made in the future unless utilised.
- Wherever the earned cumulative bonus is used for payment of a claim during a particular policy year, the balance cumulative bonus if any will be carried forward to the next policy year.
- If the Policy Period is two or three years, any Cumulative Bonus that has accrued for the first/second Policy Year will be credited at the end of the first/second Policy Year as the case may be and will be available for any claims made in the subsequent Policy Year.
- If the Insured Persons in the expiring Policy are covered on an individual basis and there is an accumulated Cumulative Bonus for each Insured Person under the expiring Policy, and such expiring Policy has been Renewed with Us on a Family Floater basis then the Cumulative Bonus to be carried forward for credit in such Renewed Policy shall be the lowest among all the Insured Persons.

- h. If the Insured Persons in the expiring Policy are covered on a Family Floater basis and such Insured Persons renew their expiring Policy with Us by splitting the opted Sum Insured in to two or more Family Floater/individual policies then the Cumulative Bonus of the expiring Policy shall be apportioned to such Renewed Policies in the proportion of the Sum Insured of each Renewed Policy.
- i. If the opted Sum Insured has been reduced at the time of Renewal, the applicable Cumulative Bonus shall be calculated on the Sum Insured of the last completed Policy Year.
- j. If the Sum Insured under the Policy has been increased at the time of Renewal the Cumulative Bonus shall be calculated on the Sum Insured of the last completed Policy Year.
- k. The Cumulative Bonus is provisional and is subject to revision if a Claim is made in respect of the expiring Policy Year, which is notified after the acceptance of renewal premium. Such awarded Cumulative Bonus shall be withdrawn only in respect of the expiring year in which the claim was admitted.
- l. This clause does not alter Our right to decline a renewal or cancellation of the Policy for reasons as mentioned under the Cancellation clause of the Policy.

ii) Healthy Rewards

You can earn reward points equivalent to 1% of premium paid including taxes & levies for each Policy. In addition to this You can accumulate rewards by opting for an array of Our wellness programs listed below, that will help You to assess Your health status and aid in improving Your overall well-being. Each program can be opted once per Policy Year by a particular Insured Person.

There will be no limitation to the number of programs one can enrol for in a single Policy Period. However, the maximum earning of Healthy Rewards on a Policy will be limited to 10% of premium paid in that Policy Period.

Details of reward points that can be accrued are listed below.

Program Type	Points to be earned as a percentage of previous Policy Period Premium
Health Risk Assessment (HRA)	0.50%
Targeted Risk Assessment (TRA)	0.50%
Online Lifestyle Management Program (LMP)	1%
Chronic Condition Management Programs	1%
Participating in ManipalCigna Sponsored Programs and Worksite or Online/Offline Health Initiatives	2%
Health Check Up	0.5%

Reward Points, wherever offered under any specific Sponsored Program will be the same for all customers.

Each earned reward point will be valued at 1 Rupee. Accumulated reward points can be redeemed in the following ways -

- A discount in premium from 1st renewal of the Policy.
- As equivalent value while availing services through any of Our Network Providers as defined in the Policy.
- Equivalent value of Health Maintenance Benefit anytime during the Policy. (Applicable if HMB optional cover has been opted under ProHealth Select (A))

Details of Healthy Rewards earned on each Policy will be updated in our records against the policy as and when earned. Accrual for reward points will be the same for 1, 2 & 3 year policies.

Policyholder/Insured can approach Us for redemption anytime during the policy period. For availing a discount on renewal premium, the same will be available only at the time such renewal is due.

Any earned reward points will lapse at the end of the grace period if the policy is not renewed with us.

IV. What are the Optional Covers?

The Policy can be extended to include the following optional covers by paying applicable additional premium. Wherever opted, such Optional Covers shall apply to all Insured Persons under a single policy without any individual selection.

i) Deductible

We provide an option of selecting a deductible amount under the policy. Wherever a Deductible option is selected, such deductible amount will be applied on each policy year on the aggregate of all admissible claims in that policy year.

The deductible options : ₹1 Lac , ₹2 Lacs, ₹3 Lacs, ₹4 Lacs, ₹5 Lacs will be available upto Sum Insured of ₹25 Lacs in all combinations provided that deductible amount is not higher than the Sum Insured Opted.

Deductible shall apply to all sections other than Add On Riders, Health Maintenance Benefit and Health Check Up benefits if opted.

Note: Voluntary Co-pay will not be available along with the Deductible option on the same policy.

ii) Voluntary Co-pay (Applicable only for ProHealth Select (A))

Irrespective of the age and number of claims made by the Insured person and subject to the co-payment option chosen by you, it is agreed that we will only pay 90% or 80% of any amount that we assess (payable amount) for the payment or reimbursement in respect of any claim under the policy made by that Insured person and the balance will be borne by the Insured person.

Co-pay will be applied on the admissible claim amount.

Co-pays shall apply to all sections other than Add On Riders, Health Maintenance Benefit and Health Check Up benefits if opted.

iii) Cumulative Bonus Booster.

You may choose one of the 4 Cumulative Bonus Options under the Policy as follows:

Option a) We will increase the opted Sum Insured by 10% at the end of the Policy Year, up to a maximum of 100%, if the policy is Renewed with Us provided that there are no claims paid or outstanding in the expiring Policy Year.

In case of opting for Cumulative Bonus Booster, the Cumulative Bonus under section III (i) shall not be available, however all terms and conditions of the said section shall apply.

Option b) We will increase the opted Sum Insured by 25% at the end of the Policy Year, up to a maximum of 100%, if the policy is Renewed with Us provided that there are no claims paid or outstanding in the expiring Policy Year.

In case of opting for Cumulative Bonus Booster, the Cumulative Bonus under section III (i) shall not be available, however all terms and conditions of the said section shall apply.

Option c) We will increase in the opted Sum Insured by 50% for each claim free year up to a maximum of 100%, when there are no claims paid or outstanding in the expiring Policy Year. In case of a claim being paid or remaining outstanding at the end of a Policy Year or at the time of Renewal of such Policy, the earned cumulative bonus will reduce by 50% in the subsequent year. However this does not impact the opted Sum Insured.

In case of opting for Cumulative Bonus Booster, the Cumulative Bonus under section III (i) shall not be available, however all terms and conditions except III (i).d.e. of the said section shall apply.

Option d) We will increase in the opted Sum Insured by 10% at the end of each Policy Year irrespective of a claim under the expiring Policy Year, up to a maximum of 200%.

In case of opting for Cumulative Bonus Booster, the Cumulative Bonus under section III (i) shall not be available, however all terms and conditions except III (i).a.c. of the said section shall apply.

iv) Removal of Room Rent Limit

We will provide for an option to remove the Room Rent limit applicable on the Inpatient Hospitalisation and allow for coverage up to a Single Private Room. All terms and conditions of Inpatient Hospitalisation under Section II (i) shall apply.

v) Re-Assurance

You may choose to opt for Re-Assurance under the policy. Under Re-Assurance, We will provide an automatic extension of Policy Renewal for a period of 2 (two) Policy Years from the date of expiry of the current policy, if during the Policy Period an Insured Person is diagnosed with any of the Critical Illnesses named below or suffers from Permanent Total Disability described below due to an Accident, provided that the Insured Person is not added in to the Policy mid-term and has attained 18 years of age at the inception of the Policy Year in which the event occurred.

This automatic extension will be available only once in the lifetime of an Insured Person, in respect of either a Critical Illness or a Permanent Total Disability Event which qualifies for coverage as per criteria specified under this Policy, irrespective of the sequence of its occurrence.

Reassurance can be availed by each Insured Person separately in case of an individual policy and once during the lifetime of a Policy in case of floater policies covering all Insured Persons under the Floater. Where this extension is triggered for a child attaining age 24 years during subsequent renewals, both the parent and split policy of the child will be eligible for this automatic extension.

Critical Illness covered

If an Insured Person is diagnosed to be suffering from a Critical Illness (as listed below) while the Policy is in force as a first incidence the Policy will automatically extend for a period of 2 Policy Years.

For the purpose of this Policy, Critical Illness shall mean any Illness, medical event or Surgical Procedure as specifically defined below whose signs or symptoms first commence at least 90 days after the Inception of Policy Period. If such Critical Illness is acquired as a result of a pre-existing condition then the standard waiting periods for pre-existing diseases shall apply.

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| • Cancer of specific severity | • First Heart Attack of specified severity |
| • Open Chest CABG | • Open Heart Replacement or Repair of Heart Valves |
| • Coma of specified severity | • Kidney Failure requiring regular dialysis |
| • Stroke resulting in permanent symptoms | • Major Organ/Bone Marrow Transplant |
| • Permanent Paralysis of Limbs | • Motor Neurone Disease with permanent symptoms |
| • Multiple Sclerosis with persisting symptoms | |

Permanent Total Disability Covered

If the Insured Person suffers an Injury solely and directly due to an Accident that occurs during the Policy Period and such Injury solely and directly results in the Permanent Total Disablement of the Insured Person which is of the nature specified in the table below, within 365 days from the date of the Accident, the Policy will automatically extend for a period of 2 Policy Years provided that the Policy is in force at the time of such event. Coverage for Permanent Total Disability due to Accident will start from day one.

1. Total and irrecoverable loss of sight of both eyes
2. Loss by physical separation or total and permanent loss of use of both hands or both feet
3. Loss by physical separation or total and permanent loss of use of one hand and one foot
4. Total and irrecoverable loss of sight of one eye and loss of a Limb
5. Total and irrecoverable loss of hearing of both ears and loss of one Limb/loss of sight of one eye
6. Total and irrecoverable loss of hearing of both ears and loss of speech
7. Total and irrecoverable loss of speech and loss of one Limb/loss of sight of one eye
8. Permanent total and absolute disablement (not falling under the above) disabling the Insured Person from engaging in any employment or occupation or business for remuneration or profit, of any description whatsoever

Automatic Renewal shall apply only to the base cover including any Optional Covers, excluding any Add On Riders, on the same terms as per the expiring policy and any change in terms or coverage or addition of members at the time such renewal is due shall be subject to underwriting as per the standard renewal process and payment of any additional premium if any change is accepted by Us.

vi) Health Check Up (Applicable only for ProHealth Select (A))

We will provide for a Health Check-Up for each and every Insured Persons above the age of 18 years. Health Check Ups will be available irrespective of their claim status under the policy and will be arranged by Us at Our network providers. The coverage under this benefit will not be available on reimbursement basis.

Any claim under this benefit shall not impact Cumulative Bonus. Health Check-Ups will be available once each year.

ProHealth Select	Sum Insured	Age	List of tests
(A)	0.5, 1, 2, 3 Lacs	From 18 years onwards	Vitals, ECG, Total Cholesterol, FBS, Sr. Creatinine, CBC, SGPT
(A)	4, 5, 7, 10 Lacs	18 to 40 years	Vitals, ECG, Total Cholesterol, FBS, Sr. Creatinine, CBC, SGPT
		More than 40 years	Vitals, ECG, Total Cholesterol, FBS, Sr. Creatinine, CBC, SGPT, CBC-ESR, Lipid Profile, SGOT, GGT For females only - TSH
(A)	15, 20, 25 Lacs	18 to 40 years	Vitals, ECG, Total Cholesterol, FBS, Sr. Creatinine, CBC, SGPT, CBC-ESR, Lipid Profile, SGOT, GGT
		More than 40 years (For males only)	Vitals, ECG, Total Cholesterol, FBS, Sr. Creatinine, CBC, SGPT, CBC-ESR, Lipid Profile, SGOT, GGT, TMT
		More than 40 years (For females only)	Vitals, ECG, Total Cholesterol, FBS, Sr. Creatinine, CBC, SGPT, CBC-ESR, Lipid Profile, SGOT, GGT, TSH, TMT

Full name of Tests is provided here:

Vitals - include (height/weight, BMI and BP, abdominal girth), FBS - Fasting Blood Sugar, GGT - Gamma-Glutamyl Transpeptidase, ECG - Electrocardiogram, CBC-ESR - Complete Blood Count-Erythrocyte Sedimentation Rate, SGPT - Test Serum Glutamic Pyruvate Transaminase, SGOT - Serum Glutamic Oxaloacetic Transaminase, TSH - Thyroid Stimulating Hormone, TMT - Tread Mill Test

vii) Worldwide Emergency Cover (Applicable only for ProHealth Select (A))

We will cover medical expenses incurred for emergency treatments for an illness or injury sustained or contracted outside of India which cannot be postponed until the Insured Person has returned to India and that are admissible under In Patient Hospitalization cover as per the terms of the Policy.

Such treatment received outside India should be medically necessary and has been certified as an emergency by a medical practitioner and intimation of such hospitalisation has been made to us within 48 hours of such admission.

The medical expenses payable shall be limited to Inpatient hospitalization and shall be made in India and in Indian Rupees on reimbursement basis. Cashless Facility may be arranged on a case to case basis. Insured person can contact Us at the numbers provided on the Health Card for any claim assistance. In case where Cumulative Bonus accumulated is used for payment of claim under the benefit, the maximum liability under a single Policy year shall not exceed the Opted Sum Insured including Cumulative Bonus or Cumulative Bonus Booster as applicable.

viii) Disease Specific Sub-Limit (Applicable only for ProHealth Select (A))

You may choose to opt for Disease Specific Sub-Limit on an optional basis under ProHealth Select (A).

The balance amount, if any, subject to the applicability of sub-limits on expenses on treatment of Named ailments / Procedures, our liability to make payment shall be limited to such extent as applicable.

Maximum payable per surgery or medical management cost per policy period

Sub-Limit (Amount in ₹)			
Ailments/ Surgeries / Medical Procedures	Option 1	Option 2	Option 3
1 Cataract (Per eye)	7,500	15,000	22,500
2 Surgeries for Non-malignant Tumors/Cysts/Nodule/ Polyp/Benign Prostate Hypertrophy	15,000	30,000	45,000
3 Stone in Urinary/Biliary System	20,000	40,000	60,000
4 Hernia (per side)	12,500	25,000	37,500
5 Appendicitis	10,000	20,000	30,000
6 Hysterectomy	15,000	30,000	45,000
7 Any Joint Replacement	40,000	60,000	80,000
8 Piles/Fissures/Fistula	10,000	20,000	30,000
9 Medical Management or Surgeries related to Ischemic Heart Disease / Cardiac	40,000	60,000	80,000
10 Treatment for Injuries/Breakage of Bones	27,500	55,000	80,000
11 Cerebrovascular Medical Management/Surgery	25,000	50,000	75,000
12 Cancer/Oncology (Medical & Surgical)	40,000	60,000	80,000
13 Abscess/Ligament Tear	20,000	40,000	60,000
14 Treatment towards Kidney damage or renal failure	40,000	60,000	80,000

ix) Health Maintenance Benefit (Applicable only for ProHealth Select (A))

We will cover, only by way of reimbursement costs towards Reasonable and Customary Charges incurred by the Insured Person for Medically Necessary charges incurred on an Out Patient basis upto the amount specified under this benefit.

We will cover costs incurred towards:

- Diagnostic tests, preventive tests, drugs, prosthetics, medical aids, prescribed by the specialist Medical Practitioner up to the limits specified in the Schedule.
- Towards Dental Treatments and Alternative Forms of Medicines wherever prescribed by a Medical Practitioner.

Any unutilised HMB limit shall lapse at the end of the Policy Year and fresh limits will be available under the new Policy Year.

x) Rider/Add On Benefit:

Along with this Policy, You can also avail the ManipalCigna Critical Illness Add On Cover. Please ask for the Prospectus and Proposal Form of the same at the time of purchase. All terms and conditions of the applicable rider including medical check-up requirements will apply.

V. What are Features of the Policy?

i) Eligibility

The minimum entry age under this policy is 91 days for children & 18 years for adults. There is no limit for entry under this policy.

Coverage for children:

- Children between 91 days to 5 years will be covered only if either of the parents is covered.
- Children from 6 years to 18 years will only be covered if one of the parents is the proposer.
- Children up to 23 years can be covered under the floater as dependents
- Children beyond 23 years if dependent on the parents can be covered under an individual policy.

Renewals will be available for lifetime.

ii) Individual and Family Floater

The policy can be purchased on an Individual basis or a Family floater basis.

- In case of an Individual policy, each Insured person under the policy will have a separate sum insured for them. Individual policy can be bought for self, lawfully wedded spouse, children, parents, siblings, parent in laws, grandparents and grandchildren, son in-law and daughter in-law, uncle, aunt, nephew & niece.
- In case of a floater cover, one family will share a single sum insured as opted. A floater policy can cover self, lawfully wedded spouse, dependent children up to the age of 23 years or dependant parents. A floater cover can cover a maximum of 2 adults and 3 dependent children under a single policy.

iii) Policy Period option

You can buy the policy for one, two or three continuous years at the option of the Insured. 'One Policy Year' shall mean a period of one year from the inception date of the policy.

iv) Sum Insured Options

You have the option to choose from a wide range of Sum Insured's available under different variants.

ProHealth Select	Sum Insured (Lacs)
(A)	₹ 0.5, 1, 2, 3, 4, 5, 7, 10, 15, 20, 25 Lacs
(B)	₹ 2, 3, 4, 5, 7, 10, 15, 20, 25 Lacs

v) Discounts under the Policy

You can avail of the following discounts on the premium.

1. Portfolio Discount (Only for ProHealth Select (A)):

- Portfolio Gender Mix Discount: If the proportion of female members in an Affinity portfolio is 20% or more, then discounts will be applicable as per the following table:

Portfolio Gender Mix Discount	
Female Proportion	Discount
Proportion < 20%	0.0%
20% <= Proportion < 40%	2.5%
40% <= Proportion < 60%	5.0%
60% <= Proportion < 80%	7.5%
80% <= Proportion < 100%	10.0%

- Portfolio Region Mix Discount: If the proportion of members in an Affinity portfolio outside of Zone 1 is 20% or more, then discounts will be applicable as per the following table:

Portfolio Region Mix Discount		
Population Proportion	Zone 2	Zone 3
Proportion < 20%	0.0%	0.0%
20% <= Proportion < 40%	2.0%	4.0%
40% <= Proportion < 60%	4.0%	8.0%
60% <= Proportion < 80%	6.0%	12.0%
80% <= Proportion < 100%	8.0%	16.0%

Notes:

- Zones are defined as under:
Zone 1: Mumbai, Thane, Navi Mumbai, Delhi and NCR
Zone 2: Bangalore, Hyderabad, Chennai, Chandigarh, Ludhiana, Kolkata, Gujarat
Zone 3: Rest of India excluding locations mentioned under Zone 1 and Zone 2
 - For a portfolio with exposure to only Zone 1 & Zone 2, discounts as per the Zone 2 column above will be available as per the proportion of the portfolio in Zone 2.
 - For a portfolio with exposure to only Zone 1 & Zone 3, discounts as per the Zone 3 column above will be available as per the proportion of the portfolio in Zone 3.
 - For a portfolio with exposure to Zone 1, Zone 2 & Zone 3, then the average of the discounts as per the Zone 2 & Zone 3 columns above will be available as per the total proportion of the portfolio in Zones 2 & 3.
- Portfolio discounts will be calculated at the portfolio level based on the base premium rates for the ProHealth Select (A) variant.
 - Applicable portfolio discount will apply on all policies offered to members of the Affinity portfolio.
 - The maximum Portfolio discount on offer for a single Affinity partner will be limited at 26%.
 - The premium for any of the optional benefits, such as Cumulative Bonus Booster, Room Rent Cap Waiver, Reassurance, Health Check-up, Worldwide Emergency Cover, Health Maintenance Benefit, will then be charged relative to the discounted premium rate for the base plan.
 - Any loading for Medical Underwriting at an individual policyholder level will be applicable on the discounted premium rate offered for the portfolio.

2. **Family Discount:** Discount offered is 10% for policies covering more than 2 individuals with individual Sum Insured.

3. **Long Term Discount:** Discount offered is 7.5% for policies with term 2 years and 10% for policies with term 3 years, only upon payment of lump sum premium.

Family and Long Term Discounts will be available for both ProHealth Select (A) and (B) variants. For the ProHealth Select (A) variant, these discounts will be over and above the 26% cap for Portfolio discounts.

4. **Zone Discount (Only for ProHealth Select (B)):** Discount offered is 8% for customer from Zone 2 and 16% for customer from Zone 3.

Zone Classification

Zone I: Mumbai, Thane & Navi Mumbai and Delhi & NCR

Zone II: Bangalore, Hyderabad, Chennai, Chandigarh, Ludhiana, Kolkata, Gujarat

Zone III: Rest of India excluding the locations mentioned under Zone I & Zone II

Identification of Zone will be based on the City of the proposed Insured Persons.

(a) Persons paying Zone I premium can avail treatment all over India without any co-pay.

(b) Persons paying Zone II premium

i) Can avail treatment in Zone II and Zone III without any co-pay.

ii) Availing treatment in Zone I will have to bear 10% of each and every claim.

(c) Person paying Zone III premium

i) Can avail treatment in Zone III, without any co-pay

ii) Availing treatment in Zone II will have to bear 10% of each and every claim.

iii) Availing treatment in Zone I will have to bear 20% of each and every claim.

***Option to select a Zone higher or lower than that of the actual Zone is available on payment of relevant premium at the time of buying the policy or at the time of renewal. Aforesaid Co-payments for claims occurring outside of the Zone will not apply in case of Hospitalisation due to an Accident.

vi) Underwriting Loading & Special Conditions

We may apply a risk loading up to a maximum 100% per Insured Person, on the premium payable (excluding statutory levies & taxes) based on your health status. Loadings will be applied from Inception Date of the first Policy including subsequent renewal(s). There will be no loadings based on individual claims experience. Maximum Risk Loading per individual shall not exceed 100% of Premium excluding Statutory Levies and Taxes.

We may apply a specific sub-limit on a medical condition/ailment depending on Your medical history and declarations or additional waiting periods on pre-existing diseases as part of the special conditions on the Policy.

We will inform you about the applicable risk loading or special condition through a counter offer letter and we will only issue the policy once we receive your consent and applicable additional premium (if any) within 7 working days of the issuance of such counter offer letter.

In case, You neither accept the counter offer nor revert to Us within 7 working days, We shall cancel your application and refund the premium paid. Your Policy will not be issued unless We receive Your consent.

Additional Sub-limit applied on Special Conditions: The Policy will pay only 75% of the payable claim amount arising out of the specified illness/medical condition as listed above and its complications as declared by the Insured Person or diagnosed at the time of pre-acceptance medical tests. Payable claim amount will be calculated after all the co-pays applicable under the Policy have been accounted. This condition will be applicable for a maximum of 48 months from the date of inception of first policy.

Details of applicable loadings by ailments/ medical test results are listed as below.

Sr. No.	List of Acceptable Medical Ailments(subject to other co-existing conditions, age, duration of ailment and whether treatment is ongoing or completed)	Applicable Underwriting Loading Percentage on Premium
1	Anal fistula	5
2	Anemia, Hemolytic	10
3	Asthma	10
4	Benign Prostatic Hyperplasia	10
5	Biliary stones	10
6	Cataract (if surgery not done)	7.5
7	Cholelithiasis	10
8	Deviated Nasal Septum	7.5
9	Diabetes Mellitus	15
10	Dyslipidemia	7.5
11	Epilepsy	15
12	Fatty Liver	5
13	Fibro adenoma breast (non-malignant)	5
14	Fissure in Ano	5
15	GERD (Gastric Esophageal Reflux Disease)	10
16	Hematuria	10
17	Hemorrhoids	7.5
18	Hydrocele	10
19	Hypertension	15
20	Inguinal Hernia	7.5
21	Leiomyoma of GI tract	15
22	Myoma Uterine	10
23	Nasal polyp	7.5
24	Ovarian Cysts	5
25	Peptic Ulcer Diseases	7.5
26	Poliomyelitis	10
27	Polycystic Ovarian Disease (PCOD)	10
28	Renal stones	7.5
29	Tuberculosis	10
30	Tympanoplasty	5
31	Umbilical hernia	7.5
32	Undescended Testicle	5
33	Urinary Tract infection (UTI) / kidney infection	15
34	Varicocele	10
35	Varicose Veins	15
36	Vertigo	15
37	Mental confusion	20
38	Delusions	20
39	Periperal post partum psychosis	15
40	Anxiety	15
41	Neurosis	20
42	Panic Attacks	20
43	Depression	30
44	Hysteria	30
45	Anorexia Nervosa	30
46	Attention deficit Disorder	30

Please note that this list is only directive and not exhaustive and may change on company's experience. For adverse medical history on ailments other than the ones listed above, basis further Underwriting evaluation the decision of the Medical Underwriter will be final.

Please note:

1. Mental illness induced by alcoholism and drug abuse is decline
2. Any other co morbid condition over and above this will be assessed and rated as applicable.

Sr. No.	Medical Test	Range of Loading Percent (For more than 10 percentile deviation from normal test values)
1	Haemogram	10
2	Blood Sugar	10
3	Urine routine	10
4	Kidney Function Test	10
5	Complete Lipid Profile	10
6	Liver Function Test	10
7	Carcino Embryonic Antigen	In case of deviation from normal values, proposal will be declined.
8	Prostate Specific Antigen	In case of deviation from normal values, medical test to be clinically correlated and evaluated on a case to case basis.
9	Thyroid Profile	10
10	C Reactive Protein	10
11	Tread Mill Test	In case of deviation from normal values, medical test to be clinically correlated and evaluated on a case to case basis.
12	USG Abdomen & Pelvis	In case of deviation from normal values, medical test to be clinically correlated and evaluated on a case to case basis.
13	X-Ray Chest	In case of deviation from normal values, medical test to be clinically correlated and evaluated on a case to case basis.
14	HIV	In case of deviation from normal values, proposal will be declined.
15	Hepatitis B Surface Antigen	In case of deviation from normal values, proposal will be declined.
16	Pap Smear	In case of deviation from normal values, proposal will be declined.
17	2D Echo	In case of deviation from normal values, medical test to be clinically correlated and evaluated on a case to case basis.

Normal Test Values will be as per the medical test reports provided in the reports.

vii) Premiums

The Premium charged on the Policy will depend on the variant, Sum Insured, Policy Tenure, Age, Zone, Policy Type, Optional Covers and Add On Benefits opted. Additionally the health status of the individual will also be considered.

viii) Renewal Terms

- a. The Policy will automatically terminate at the end of the Policy Period. The Policy is ordinarily renewable on mutual consent for life, subject to application of Renewal and realization of Renewal premium.
- b. In case the coverage under the Re-Assurance is triggered, Renewals will be effected accordingly for the immediate two Policy Years and customer will not require to pay any premium for such renewals, provided the terms and conditions of the contract are not altered. Post completion of the said period, all renewals shall be subject to standard renewal terms under this section.
- c. The premium payable on Renewal shall be paid to Us on or before the Policy Period end date and in any event before the expiry of the Grace Period. Policy would be considered as a fresh policy if there would be break of more than 30 days between the previous policy expiry date and current Policy start date. We, however shall not be liable for any claim arising out of an ailment suffered or Hospitalisation commencing or disease/illness/condition contracted during the period between the expiry of previous policy and date of inception of subsequent policy and such disease/illness/condition shall be treated as a Pre-existing Condition.
- d. Renewals will not be denied except on grounds of misrepresentation, moral hazard, fraud, non-disclosure of material facts or non-cooperation by You.
- e. Where We have discontinued or withdrawn this product You will have the option to renew under the nearest substitute Policy being issued by Us, provided however benefits payable shall be subject to the terms contained in such other policy which has been approved by IRDAI.
- f. Insured Person shall disclose to Us in writing of any material change in the health condition at the time of seeking Renewal of this Policy, irrespective of any claim arising or made. The terms and condition of the existing policy will not be altered.
- g. We may revise the Renewal premium payable under the Policy or the terms of cover, provided that the Renewal premiums are approved by IRDAI and in accordance with the IRDAI rules and regulations as applicable from time to time. Renewal premiums will not alter based on individual claims experience. We will intimate You of any such changes at least 3 months prior to date of such revision or modification.
- h. Alterations like increase/ decrease in Sum Insured or Change in Product, addition/deletion of members, addition deletion of Medical Condition will be allowed at the time of Renewal of the Policy. You can submit a request for the changes by filling the proposal form before the expiry of the Policy. We reserve Our right to carry out underwriting in relation to acceptance of request for changes on renewal. The terms and conditions of the existing policy will not be altered.
- i. Any enhanced Sum Insured during any policy renewals will not be available for an illness, disease, injury already contracted under the preceding Policy Periods. All waiting periods as mentioned below shall apply afresh for this enhanced limit from the effective date of such enhancement.
- j. Wherever the Sum Insured is reduced on any Policy Renewals, the waiting periods as mentioned below shall be waived only up to the lowest Sum Insured of the last 48 consecutive months of the Policy.
- k. Where an Insured Person is added to this Policy, either by way of endorsement or at the time of renewal, all waiting periods under "Section VI" will be applicable considering such Policy Year as the first year of Policy with the Company.

- l. Applicable Cumulative Bonus shall be accrued on each renewal as per eligibility under the policy.
- m. In case of floater policies, children attaining 24 years at the time of renewal will be moved out of the floater into an individual cover, however all continuity benefits on the policy will remain intact. Cumulative Bonus earned on the Policy will stay with the Insured under the original Policy.

ix) Portability Option

You can port your existing health insurance policy from another company to this Policy, provided:

- You have been covered under an Indian retail health insurance policy from a Non-life Insurance company registered with IRDAI without any break in the immediate previous policy
- We should have received your application for portability with complete documentation at least 45 days before the expiry of your present period of Insurance
- If the Sum Insured under the previous policy is higher than the sum insured chosen under this policy, the applicable waiting periods under the Policy shall be reduced by the number of months of continuous coverage under such health insurance policy with the previous insurer to the extent of the Sum Insured and the Eligible Cumulative Bonus under the expiring health insurance policy.
- In case the proposed Sum Insured opted for under our policy is more than the insurance cover under the previous policy, then all applicable waiting periods under the Policy shall be applicable afresh to the amount by which the Sum Insured under this Policy exceed the total of Sum Insured and Eligible Cumulative Bonus under the expiring health insurance policy.
- All waiting periods under the Policy shall be applicable individually for each Insured Person and Claims shall be assessed accordingly.
- If You were covered on a floater basis under the expiring Policy and apply for a floater cover under this Policy, then the Eligible Cumulative Bonus to be carried forward on this Policy shall also be available on a floater basis.
- If You were covered on an individual basis in the expiring policy then the eligible Cumulative Bonus to be carried forward on this Policy shall be available on an individual basis.

For the purpose of this provision, Eligible Cumulative Bonus shall mean the Cumulative Bonus which You or the Insured Person would have been eligible for had the same policy been renewed with the existing insurance company.

The Portability provisions will be available to You, if you wish to migrate from this Policy to any other health insurance policy on renewals.

x) Income Tax benefit

Premium paid under the Policy shall be eligible for income tax deduction benefit under Sec 80 D as per the Income Tax Act 1961. (Tax benefits are subject to change in the tax laws, please consult your tax advisor for more details).

xi) Free-look Period

A period of 15 days from the date of receipt of the policy document is available to review the terms and conditions of this policy. You have the option of returning the policy stating the reasons for cancellation and we shall refund the full premium on the policy after retaining 50% of costs for any medical tests if conducted. Cancellation will be allowed only if there are no claims reported (paid/ outstanding) under the policy. All rights under this policy shall immediately stand extinguished on the free look cancellation of the policy.

xii) Cancellations

In case You are not satisfied with the policy or our services, You can request for a cancellation of the policy by giving 15 days' notice in writing. Premium shall be refunded as per table below if no claim has been registered/ made under the policy and full premium has been received.

Refund			
In force Period-Up to	1 Year	2 Year	3 Year
0 - 30 Days	75.00%	85.00%	90.00%
31 - 90 Days	50.00%	75.00%	85.00%
91 - 180 Days	25.00%	60.00%	75.00%
181 - 365 Days	NIL	50.00%	60.00%
366 - 455 Days		30.00%	50.00%
456 - 545 Days		20.00%	35.00%
546 - 730 Days		NIL	30.00%
731 - 910 Days			15.00%
More than 910 Days			NIL

You further understand and agree that We may cancel the Policy by giving 15 days' notice in writing by Registered Post Acknowledgment Due/recorded delivery to Your last known address on grounds of misrepresentation, moral hazard, fraud, or non-disclosure of material fact without any refund of premium.

Cover may end immediately for all Insured Persons, if there is non-cooperation by You/ Insured person, with refund of premium on pro rata basis after deducting Our expenses, by giving 15 days' notice in writing by Registered Post Acknowledgment Due / recorded delivery to Your last known address.

An individual policy with a single insured shall automatically terminate in case of Your death or if You are no longer a resident of India. In case of an Individual Policy with multiple Insured Persons and in case of a floater, the Policy shall continue to be in force for the remaining members of the family up to the expiry of current Policy Period. The Policy may be Renewed on an application by another adult Insured Person under the Policy whenever such is due. In case, the Insured Person is minor, the Policy shall be renewed only through any one of his/her natural guardian or guardian appointed by Court. All relevant particulars in respect of such person (including his/her relationship with You) must be given to Us along with the Application.

All coverage's and benefits under the Policy shall automatically lapse upon cancellation of the Policy.

xiii) Endorsements

The Policy will allow the following endorsements during the term of the Policy. Any request for endorsement must be made by You in writing. Any endorsement would be effective from the date of the request as received from You, or the date of receipt of premium, whichever is later other than for change in Date of Birth or Gender which will be with effect from inception.

a) Non-Financial Endorsements - which do not affect the premium.

- Rectification in Name of the Proposer / Insured Person
- Rectification in Relationship of the Insured Person with the Proposer
- Rectification of Date of Birth of the Insured Person (if this does not impact the premium)
- Change in the correspondence address of the Proposer
- Change/Updation in the contact details viz., Phone No., E-mail Id, etc.
- Updation of alternate contact address of the Proposer
- Change in Nominee Details
- Rectification in Gender of the Proposer/ Insured Person

b) Financial Endorsements - which result in alteration in premium

- Deletion of Insured Member on Death or Separation or Policyholder/Insured Person Leaving the Country only if no claims are paid / outstanding.
- Change in Age/Date Of Birth
- Addition of Member (New Born Baby or Newly Wedded Spouse)
- Change in Address (Resulting in Change in Zone under ProHealth Select (B))

Any other change requested during the Policy Period will be assessed by the underwriting team and if required additional information/documents may be requested. Sum Insured and Coverage changes will not be permitted during the mid-term.

xiv) Grievance Redressal

In case of a grievance, You can contact Us with the details through:

Our website: www.manipalcigna.com • Email: customercare@manipalcigna.com • Toll Free : 1800-102-4462
• Fax: 022 40825222

Post/ Courier: Any of Our Branch office or Corporate office at the addresses available on Our website.

You can also walk-in and approach the grievance cell at any of Our branches. If in case You are not satisfied with the response then You can contact Our Head of Customer Service at the following Email ID of headcustomercare@manipalcigna.com

If You are still not satisfied with Our redressal, You may approach the nearest Insurance Ombudsman. The Contact details of the Ombudsman offices are provided on Our Website.

xv) Pre-Policy Medical Check-up

We will require You to undergo a medical check-up based on Your age and the Sum Insured opted as provided in the grid below. Wherever any pre-existing disease or any other adverse medical history is declared, We may ask such member to undergo specific tests, as We may deem fit to evaluate such member, irrespective of Age/ Sum Insured opted. Medical tests will be facilitated by us and conducted at Our network of diagnostic centres. We will contact You and fix up an appointment for the Medical Examination to be conducted at a time convenient to You

Wherever required we may request for additional tests to be conducted based on the declarations in the proposal form and the results of any medical tests that you have undergone.

Full cost of all such tests will be borne by us for all accepted proposals. In case of rejected proposals or where a counter offer is not accepted by the customer we will bear 50% of the cost for such tests.

Prohealth Select	Sum Insured (Lacs)	Age Group (years)	Medical Tests	
(B)	2, 3, 4, 5, 7, 10Lacs	Up to 45 years	NO TEST	
		46 to 55 years	Tests shall be based on Medical declarations by the Insured and underwriting evaluation.	
		More than 55 years	SET 14	MER, CBC, HbA1c, ECG, Sr Cholesterol, LDL, SGOT, SGPT, Serum Creatinine, Uric acid,
	15, 20, 25, Lacs	Up to 50 years	Tests shall be based on Medical declarations by the Insured and underwriting evaluation	
		More than 50 years	SET 4	MER, CBC-ESR, USG A&P, HbA1c, FBS, TMT, Lipid Profile, SGOT, SGPT, GGT, Serum Creatinine, Uric acid, Routine Urine Analysis, CEA, HIV
(A)	0.50, 1, 2, 3, 4, 5, 7, 10 Lacs	Up to 45 years	NO TEST	
		46 to 65 years	Tests shall be based on Medical declarations by the Insured and underwriting evaluation.	
		More than 65 years	SET 4	MER, CBC-ESR, USG A&P, HbA1c, FBS, TMT, Lipid Profile, SGOT, SGPT, GGT, Serum Creatinine, Uric acid, Routine Urine Analysis, CEA, HIV
	15,20,25 Lacs	Up to 18 years	NO TEST	
		19 to 55 years	Tests shall be based on Medical declarations by the Insured and underwriting evaluation	
		More than 55 years	SET 4	MER, CBC-ESR, USG A&P, HbA1c, FBS, TMT, Lipid Profile, SGOT, SGPT, GGT, Serum Creatinine, Uric acid, Routine Urine Analysis, CEA, HIV

The above list of Medical Tests and age criteria may be modified after due approval from the Head of Product & Underwriting.

Full explanation of Tests is provided here: MER - Medical Examination Report, FBS - Fasting Blood Sugar, CEA - Carcino Embryonic Antigen, GGT - Gamma-Glutamyl Transpeptidase, ECG - Electrocardiogram, CBC-ESR - Complete Blood Count- Erythrocyte Sedimentation Rate, CBC - PS - Complete Blood Count - Peripheral Smear, SGPT -Serum Glutamic Pyruvate Transaminase, HbA1C - Glycosylated Haemoglobin Test, HIV- Human Immunodeficiency Virus, SGOT - Serum Glutamic Oxaloacetic Transaminase, TMT - Tread Mill Test, HBsAg - Hepatitis B Surface Antigen, LFT - Liver Function Test, RFT - Renal Functional Test, PSA- Prostate Specific Antigen, Pap Smear - Papanicolaou test, USG A & P: Ultrasonography Abdomen and Pelvis

VI. What are the Waiting Period and Exclusions?

We shall not be liable to make any payment for any claim directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following. All waiting periods shall be applicable individually for each Insured Person and claims shall be assessed accordingly.

i. Pre-existing Disease waiting Period

All Pre-existing Diseases / Illness / Injury / conditions as defined in the Policy will not be covered, until 48 months of continuous covers have elapsed since inception of the first Policy with Us. This exclusion doesn't apply for Insured Person having any health insurance indemnity policy in India at least for a period of 48 months, prior to taking this Policy and accepted under portability cover, as well as for subsequent Renewals with Us without a break.

ii. First 30 days waiting period

A waiting period of 30 days from the Inception Date of the Policy will be applicable for all hospitalisation claims except in case of accidents. This exclusion doesn't apply for Insured Person having any health insurance indemnity policy in India at least for a period of 30 days prior to taking this Policy and accepted under portability cover, as well as for subsequent Renewals with Us without a break.

iii. Two Year waiting periods

- A waiting period of 24 months shall apply to the treatment, of the following, whether medical or surgical for all Medical Expenses along with their complications on treatment towards:
- Cataract,
- Hysterectomy for Menorrhagia or Fibromyoma or prolapse of Uterus unless necessitated by malignancy myomectomy for fibroids,
- Knee Replacement Surgery (other than caused by an Accident), Non-infectious Arthritis, Any internal congenital anomalies, Gout, Rheumatism, Osteoarthritis and Osteoporosis, Joint Replacement Surgery (other than caused by Accident), Prolapse of Inter-vertebral discs (other than caused by Accident), all Vertebrae Disorders, including but not limited to Spondylitis, Spondylitis, Spondylolisthesis,
- Varicose Veins and Varicose Ulcers,
- Stones in the urinary uro-genital and biliary systems including calculus diseases,
- Benign Prostate Hypertrophy, all types of Hydrocele,
- Fissure, Fistula in anus, Piles, all types of Hernia, Pilonidal sinus, Haemorrhoids and any abscess related to the anal region.
- Chronic Suppurative Otitis Media (CSOM), Deviated Nasal Septum, Sinusitis and related disorders, Surgery on tonsils/Adenoids, Tympanoplasty and any other benign ear, nose and throat disorder or surgery.
- Gastric and duodenal ulcer, any type of Cysts/Nodules/Polyps/internal tumours/skin tumours, and any type of Breast lumps (unless malignant), Polycystic Ovarian Diseases,
- Any surgery of the genito-urinary system unless necessitated by malignancy.

If these diseases are pre-existing at the time of proposal or subsequently found to be pre-existing then they will have to be covered after the pre-existing disease waiting period of 48 months.

iv. 90 day waiting period for Critical Illness under Re-Assurance & Add On Cover (if opted)

Any critical illness contracted and/or signs and symptoms first commenced during the first 90 days from the Inception Date of the policy will not be covered under the critical illness benefit wherever opted.

v. Permanent Exclusions

We shall not be liable to make any payment under this policy directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following:

- Stem cell implantation/surgery, harvesting, storage or any kind of treatment using stem cells.
- Dental treatment, dentures or surgery of any kind unless necessitated due to an accident and requiring minimum 24 hours hospitalization or treatment of irreversible bone disease involving the jaw which cannot be treated in any other way, but not if it is related to gum disease or tooth disease or damage.
- Circumcision unless necessary for treatment of a disease, illness or injury not excluded hereunder or due to an accident.
- Any treatment arising from or traceable to pregnancy (including voluntary termination), miscarriage (unless due to an accident), childbirth, maternity (including Caesarian section), abortion or complications of any of these. This exclusion will not apply to ectopic pregnancy.
- Birth control procedures, contraceptive supplies or services including complications arising due to supplying services, hormone replacement therapy and voluntary termination of pregnancy during the first 12 weeks from the date of conception, surrogate or vicarious pregnancy.
- Routine medical, eye and ear examinations, cost of spectacles, laser surgery for cosmetic purposes or corrective surgeries, contact lenses or hearing aids, cochlear implants, vaccinations except post-bite treatment, any physical, psychiatric or psychological examinations or testing, any treatment and associated expenses for alopecia, baldness, wigs, or toupees and

hair fall treatment & products, issue of medical certificates and examinations as to suitability for employment or travel.

7. Laser Surgery for treatment of focal error correction other than for focal error of +/- 7 or more and is medically necessary.
8. All expenses arising out of any condition directly or indirectly caused due to or associated with human T-cell Lymphotropic virus type III (HTLV-III or IITLB-III) or Lymphadenopathy Associated Virus (LAV) and its variants or mutants, Acquired Immune Deficiency Syndrome (AIDS) whether or not arising out of HIV, AIDS related complex syndrome (ARCS) and all diseases / illness / injury caused by and/or related to HIV.
9. All sexually transmitted diseases including but not limited to Genital Warts, Syphilis, Gonorrhoea, Genital Herpes, Chlamydia, Pubic Lice and Trichomoniasis.
10. Vitamins and tonics unless forming part of treatment for disease, illness or injury and prescribed by a Medical Practitioner.
11. Instrument used in treatment of Sleep Apnea Syndrome (C.P.A.P.) and Continuous Peritoneal Ambulatory Dialysis (C.P.A.D.) and Oxygen Concentrator for Bronchial Asthmatic condition, Infusion pump or any other external devices used during or after treatment.
12. Artificial life maintenance, including life support machine use, where such treatment will not result in recovery or restoration of the previous state of health.
13. Treatment for developmental problems including learning difficulties eg. Dyslexia, behavioural problems including attention deficit hyperactivity disorder(ADHD)
14. Treatment for general debility, ageing, convalescence, sanatorium treatment, rehabilitation measures, private duty nursing, respite care, run down condition or rest cure, congenital external anomalies or defects, sterility, fertility, infertility including IVF and other assisted conception procedures and its complications, subfertility, impotency, venereal disease, puberty, menopause or intentional self-injury, suicide or attempted suicide(whether sane or insane).
15. Certification / Diagnosis / Treatment by a family member, or a person who stays with the Insured Person, or from persons not registered as Medical Practitioners under the respective Medical Councils, or from a Medical Practitioner who is practicing outside the discipline that he is licensed for, or any diagnosis or treatment that is not scientifically recognized or experimental or unproven, or any form of clinical trials or any kind of self-medication and its complications.
16. Ailment requiring treatment due to use, abuse or a consequence or influence of an abuse of any substance, intoxicant, drug, alcohol or hallucinogen and treatment for de-addiction, or rehabilitation.
17. Any illness or hospitalization arising or resulting from the Insured Person or any of his family members committing any breach of law with criminal intent.
18. Any treatment received in convalescent homes, convalescent hospitals, health hydros, nature cure clinics or similar establishments.
19. Prostheses, corrective devices and medical appliances, which are not required intra-operatively for the disease/ illness/ injury for which the Insured Person was hospitalised.
20. Any stay in Hospital without undertaking any treatment or any other purpose other than for receiving eligible treatment of a type that normally requires a stay in the hospital.
21. Any cosmetic surgery, aesthetic treatment unless forming part of treatment for cancer or burns, surgery for sex change or treatment of obesity/morbid obesity (unless certified to be life threatening) or treatment/surgery /complications/illness arising as a consequence thereof.
22. Treatment received outside India other than for coverage under World Wide Emergency Cover.
23. Any robotic, remote surgery or treatment using cyber knife.
24. Charges incurred primarily for diagnostic, X-ray or laboratory examinations or other diagnostic studies not consistent with or incidental to the diagnosis and treatment even if the same requires confinement at a Hospital.
25. Costs of donor screening or costs incurred in an organ transplant surgery involving organs not harvested from a human body.
26. Any form of Non-Allopathic treatment, Hydrotherapy, Acupuncture, Reflexology, Chiropractic treatment, Palliative care or any other form of indigenous system of medicine other than those specifically covered under AYUSH section of the Policy.
27. Insured Persons whilst engaging in speed contest or racing of any kind (other than on foot), bungee jumping, parasailing, ballooning, parachuting, skydiving, paragliding, hang gliding, mountain or rock climbing necessitating the use of guides or ropes, potholing, abseiling, deep sea diving using hard helmet and breathing apparatus, polo, snow and ice sports or involving a naval military or air force operation.
28. Insured Person whilst flying or taking part in aerial activities (including cabin crew) except as a fare-paying passenger in a regular scheduled airline or air Charter Company.
29. All expenses caused by ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
30. All expenses directly or indirectly, caused by or arising from or attributable to foreign invasion, act of foreign enemies, hostilities, warlike operations (whether war be declared or not or while performing duties in the armed forces of any country), civil war, public defense, rebellion, revolution, insurrection, military or usurped power.
31. All non-medical expenses including but not limited to convenience items for personal comfort not consistent with or incidental to the diagnosis and treatment of the disease/illness/injury for which the Insured Person was hospitalized, Ambulatory devices, walker, crutches, belts, collars, splints, slings, braces, stockings of any kind, diabetic footwear, glucometer/thermometer and any medical equipment that is subsequently used at home except when they form part of room expenses.
32. Non-Medical Expenses including but not limited to RMO charges, surcharges, night charges, service charges levied by the hospital under whatever head, registration/admission charges. For complete list of Non-medical expenses, Please log on to our Website.
33. Any deductible amount or percentage of admissible claim under co-pay or above Sub-Limit if applicable and as specified in the Schedule to this Policy.

VII. How can I buy the policy?

- Step 1: The product brochure, policy benefits, exclusions and premium details must be thoroughly understood and discussed with Our advisor/ Company representative in person or over telecom/ or through the details available on our Website, before buying the policy.
- Step 2: Once the benefits of the policy are understood, the Proposal Form must be filled, wherein details of the prospective Insured Persons including medical information must be provided as accurately as possible.
- Step 3: The proposal form with the required documents have to be submitted along with the premium.
- Step 4: If You are required to undergo medicals tests as per the chosen Sum Insured and Age band, we would arrange the medical check-up's at Our network of diagnostic centres.
- Step 5: Based on the above information we will process Your proposal for Insurance and a policy kit containing the Benefit Schedule, Policy Terms and associated documents will be sent to you.

In case we are unable to underwrite Your proposal We will intimate the same to You and refund any premium that has been collected.

Upon assessment if there is any change in terms or premium is loaded then We will inform You about any revised terms through a counter offer letter. We will issue the Policy only once you accept the counter offer. Where You do not agree to the counter offer we will cancel your proposal and refund any premium collected.

VIII. What is the Claim Process?

a) Duties of the claimant

- You must Intimate and submit a claim in accordance with the Claim Process defined in the Policy
- You must follow the advice provided by a Medical Practitioner. We shall not be obliged to make any payment that is brought about as a consequence of failure to follow such advice.
- You must upon Our request, submit Yourself for a medical examination by Our nominated Medical Practitioner as often as We consider reasonable and necessary. The cost of such examination will be borne by Us.
- Provide Us with complete documentation and information that We have requested to establish admissibility of the claim, its circumstances and its quantum under the provisions of the Policy.

b) Claim Process

In case of an Illness or an injury please notify Us either at the call centre or in writing:

The following details are to be provided to Us at the time of intimation of Claim:

- Policy Number
- Name of the Policyholder
- Name of the Insured Person in whose relation the Claim is being lodged
- Nature of Illness / Injury
- Name and address of the attending Medical Practitioner and Hospital
- Date of Admission
- Any other information as requested by Us

For a Cashless Claim -

In case of planned hospitalization - at least 3 days prior to the planned date of admission.

In case of Emergency Hospitalization - within 48 hours of such admission.

Cashless facility is available only at Our Network Hospital. The latest/updated list of network of hospitals will be available on our website. You can avail Cashless facility at the time of admission into any Network Hospital, by presenting the health card as provided Us with this Policy, along with a valid photo identification proof (Voter ID card / Driving License / Passport / PAN Card / any other identity proof as approved by Us).

For a Reimbursement Claim -

The following claim documents should reach us not later than 15 days from the date of discharge from Hospital -

- | | |
|---|---|
| • Claim Form Duly Signed | • Original pre-authorisation request |
| • Copy of pre-authorisation approval letter (s) | • Copy of Photo ID of Patient Verified by the Hospital |
| • Original Discharge/Death Summary | • Operation Theatre Notes(if any) |
| • Original Hospital Main Bill and break up Bill | • Original Investigation Reports, X Ray, MRI, CT Films, HPE |
| • Doctors Reference Slips for Investigations/Pharmacy | • Original Pharmacy Bills |
| • MLC/FIR Report/Post Mortem Report (if any) | |

We may call for any additional documents as required based on the circumstances of the claim, wherever the case in under further investigation or available documents do not provide clarify.

There can be instances where We may deny Cashless facility for Hospitalization due to insufficient Sum Insured or insufficient information to determine admissibility in which case You may be required to pay for the treatment and submit the Claim for reimbursement to Us which will be considered subject to the Policy Terms & Conditions.

In case You delay submission of claim documents, then in addition to the documents mentioned above, You are also required to provide Us the reason for such delay in writing. We will accept such requests for delay up to an additional period of 30 days from the stipulated time for such submission. We will condone delay on merit for delayed Claims where the delay has been proved to be for reasons beyond Your/Insured Persons control.

Cashless and Reimbursement Claim processing and access to network hospitals is through our service partner, details of the same will be available on our website as also provided to you along with the Policy documents. The Company, at its sole discretion, reserves the right to modify, add or restrict any Network Hospital for Cashless services available under the Policy. Before availing the Cashless service, the Policyholder / Insured Person is required to check the applicable list of Network Hospital on Our website. A TPA will be used for Network Access and facilitate claim processing. All customer contact points will be with Us including claim intimation, submission, settlement and dispute resolutions.

IX. What are the Benefit Details?

The policy is available under 2 variants as detailed below:

ProHealth Select (A) available to Affinity Partners (Corporate Agents)

ProHealth Select (B) available to Agency, Broking and Direct Channels

ProHealth Select	(A)	(B)
Sum Insured	₹0.5, 1, 2, 3, 4, 5, 7, 10, 15, 20, 25 Lacs	₹2, 3, 4, 5, 7, 10, 15, 20, 25 Lacs
Basic Covers		
In-patient Hospitalization	Covered up to 2% of Sum Insured for a Hospital Room, up to a max of ₹3,000 OR Up to 4% of Sum Insured for ICU up to a max of ₹ 7,000	
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 Sum Insured opted. Available for all Sum Insured's except ₹0.5L and 1L	
AYUSH Cover	Coverage for Ayurvedic, Yoga & Naturopathy, Unani, Siddha and Homeopathy up to the limit of Sum Insured	
Value Added Covers		
Cumulative Bonus	5% each year maximum up to 100%. This will not be reduced in case of claim under the Policy.	
Healthy Rewards	Reward Points equivalent to 1% of paid premium, to be earned each year. Rewards can also be earned for enrolling and completing Our Array of Wellness Programs. These earned Reward Points can be used to get a discount in premium from the next renewal OR they can be redeemed for availing services through any of Our network providers as defined in the policy OR Equivalent value of Health Maintenance Benefit anytime during the Policy.(Applicable if HMB optional cover has been opted under ProHealth Select (A))	Reward Points equivalent to 1% of paid premium, to be earned each year. Rewards can also be earned for enrolling and completing Our Array of Wellness Programs. These earned Reward Points can be used to get a discount in premium from the next renewal OR they can be redeemed for availing services through any of Our network providers as defined in the policy.

Optional Covers		
Deductible*	1/2/3/4/5 Lacs in all combinations provided the Deductible is not higher than the Sum Insured opted.	1/2/3/4/5 Lacs in all combinations provided the Deductible is not higher than the Sum Insured opted.
Voluntary Co-pay*	10% or 20% voluntary co-payment for each and every claim as opted on the Policy	Not Available
Cumulative Bonus Booster (any one of the 4 choices)	a) 10% increase in Sum Insured, maximum up to 100%. This will not reduce in case of a claim under the Policy. b) 25% increase in Sum Insured, maximum up to 100%. This will not reduce in case of a claim under the Policy. c) 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. 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	
Health Checkup	Every year for all Insured Persons above 18 years based on the applicable Grid.	Not Available
Re-Assurance	Automatic Extension of Policy for 2 years on diagnosis of a Critical Illness or Permanent Total Disability due to Accident	
Disease Specific Sub Limits	As per limits specified	Not Available
Health Maintenance Benefit	Covered up to ₹500 or 1000 as opted	Not Available
Worldwide Emergency Cover	Covered up to full Sum Insured once in a policy year	Not Available
Add On Cover	Critical Illness Add On Cover	

* Voluntary Co-pay and Deductible cannot be taken under a single policy

Disclaimer:

This is only a summary of the product features. The actual benefits available shall be described in the policy, and will be subject to the policy terms, conditions and exclusions.

For more details on risk factors, terms and conditions read the sales brochure and speak to Your advisor before concluding a sale.

Prohibition of Rebates (under section 41 of Insurance Act, 1938):

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 provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.



Your Health Relationship Manager Has The Answer

Be it claims assistance or guidance, contact your Health RM anytime.



1800-102-4462



customercare@manipalcigna.com



www.manipalcigna.com

Corporate Office: ManipalCigna Health Insurance Company Limited (Formerly known as CignaTTK Health Insurance Company Limited)
401/402, Raheja Titanium, Western Express Highway, Goregaon East, Mumbai - 400063. IRDAI Registration No. 151

• ManipalCigna ProHealth Select UIN: IRDAI/HLT/CTTK/P-H/V.I/72/2016-17 | April 2019 onwards