

Sarita Sharma  
D O Mandeep Sharma Flat No 424 First Floor  
Near Cozy Home Ms Enclave Dhakauli

Mohali  
Punjab - 140603  
Mobile No : 9872805024



PROHLR200025225



**IMPORTANT**  
READ THIS DOCUMENT  
CAREFULLY TO  
UNDERSTAND YOUR  
POLICY DETAILS.

Dear **Sarita Sharma,**

Thank you for choosing us as your trusted health insurance partner. We have highlighted some important points regarding your policy that you should keep in mind, so please read it carefully.

#### KNOW YOUR POLICY


<b>Name of Your Plan</b>	ProHealth - Protect
<b>Policy Number</b>	PROHLR200025225
<b>Contact Number</b>	9872805024
<b>E Mail ID</b>	virgomanu.sharma@gmail.com
<b>Cover Start Date</b>	19-JUL-2022
<b>Cover End Date</b>	18-JUL-2023
<b>Plan Type</b>	Family Floater
<b>Policy Term</b>	1 Year
<b>Ported Policy</b>	No
<b>Zone</b>	Zone III - Avail treatment in Zone III without co-pay, avail treatment in Zone II with 10% copay & avail treatment in Zone I with 20% copay on every claim
<b>PED Declared</b>	No

#### HOW TO SUBMIT CLAIM?

For hassle free claims experience, we have simplified our claims process. Here's how it works,

	<b>Real-time claims status</b>	Download Medibuddy app or visit <a href="http://www.medibuddy.in">www.medibuddy.in</a>
	<b>Claims Helpline No.</b>	1800-419-1159
	<b>Claims Email ID</b>	manipalcigna@mediassist.in

#### REACH US FOR ASSISTANCE:

	<b>Visit -</b>	<a href="http://www.manipalcigna.com">www.manipalcigna.com</a>
	<b>Call us -</b>	1800-102-4462
	<b>Email us -</b>	customer@manipalcigna.com

#### WAITING PERIOD IN YOUR POLICY

Particulars	Details
<b>Initial Waiting Period</b>	30 days (Except accident and for renewal policies without break)
<b>Pre Existing Disease (PED) Waiting period</b>	Covered after 48 months of continuous coverage
<b>Specific Waiting Period</b>	24 months since inception of first policy with us
<b>Permanent Exclusions</b>	As mentioned in Policy Wording

Please read your policy schedule and policy wordings for detailed terms and conditions relating to the benefits. To download policy wordings, visit <https://www.manipalcigna.com/downloads/products>

In case of any queries or clarifications, please feel free to contact your advisor or reach us at any of our touch points. Thank you for choosing us as your partner in illness and wellness. Assuring you of our best services at all times.

Yours Sincerely,

**ManipalCigna Health Insurance Company Limited**



## ManipalCigna ProHealth Insurance

### POLICY SCHEDULE

<b>Policy Issuing Office:</b> ManipalCigna Health Insurance Company Limited (Formerly known as Cigna TTK Health Insurance Company Limited), Reg. Office: 401/ 402, 4th Floor, Raheja Titanium, Western Express Highway Goregaon (East), Mumbai - 400 063 Ph : 022-61703600	<b>Policy Servicing Office:</b> ManipalCigna Health Insurance Company Limited, 402A, Raheja Titanium, Off Western Express Highway, Goregaon (East), Mumbai 400 063, Maharashtra, India Ph : 022-62274600
<b>Intermediary Name:</b> Policybazaar Insurance Brokers Pvt Ltd	
<b>Code:</b> 1674212-01	<b>Contact Numbers:</b> 18002585970

#### POLICYHOLDER DETAILS:

<b>Name:</b> Sarita Sharma			
<b>Customer ID:</b> 1000867468			
<b>Address:</b> D O Mandeep Sharma Flat No 424 First Floor Near Cozy Home Ms Enclave Dhakauli Mohali 140603 Punjab			
<b>Telephone number(s):</b>	(R) -	(O) 9780370969	(M) 9872805024
<b>Email ID:</b> virgomanu.sharma@gmail.com			
<b>Subscribed to important alert on WhatsApp:</b>			

#### POLICY DETAILS:

<b>Plan:</b> ProHealth - Protect			
<b>Policy Number:</b> PROHLR200025225			
<b>Policy Period:</b>	<b>Inception Date:</b> From: 00:00 hrs on 19-JUL-2022	<b>Expiry date:</b> To: 24:00 hrs on 18-JUL-2023	<b>Tenure (in years):</b> 1
<b>Policy Type:</b>	Family Floater	<b>Zone of Cover:</b> ZONE3	
<b>Portable Case:</b>	No	<b>Migrated case:</b> No	<b>Policy Category:</b> Renewal_04
<b>Premium Payment Mode:</b> Single		<b>Pre- Existing Disease waiting period:</b> Covered after 48 months of continuous coverage	

#### INSURED PERSON'S DETAILS:

Sr. No.	Name Of The Insured Person(s)	Date of Inception	Relationship With Policyholder	Gender	Date of Birth	Completed Age (In years)	Pre-existing Disease/ Illness/ Condition	Customer ID	Occupation	Sum Insured	Cumulative Bonus Amount Earned	Healthy Rewards	
												Points Earned through Premium Paid	Points Earned through Wellness Programs
1	Sarita Sharma	19-JUL-2018	SELF-PRIMARY MEMBER	Female	25-AUG-1985	36	Nil	1000867468	Private Service	550000	110000	143.0	
2	Mandeep Sharma	19-JUL-2018	Husband	Male	04-SEP-1985	36	Nil	1000867469	Private Service				
3	Kavya Sharma	19-JUL-2018	Daughter	Female	31-JAN-2015	7	Nil	1000867470	Any Other				

#### ADDRESS OF THE INSURED:

<b>Insured ID</b>	<b>Insured Address</b>
1000867468	d o mandeep sharma flat no 424 first floor near cozy home ms enclave dhakauli Mohali Punjab 140603

#### NOMINEE DETAILS:

<b>Nominee Name:</b> Mandeep	<b>Relationship with proposer:</b> Husband
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### CAREGIVER DETAILS:-

Caregiver name :	Relationship with proposer :
Mobile number :	Email ID :

### FAMILY PHYSICIAN DETAILS:-

Family Physician name :	Address :
Mobile number :	Email ID :

### BENEFITS UNDER THE POLICY:

ProHealth - Protect	
Base covers	
In-patient Hospitalization	For Sum Insured up to 5.5 Lacs -Covered up to Single Private Room ; For Sum Insured 7.5 Lacs and Above - Covered up to any Room Category except Suite or higher category
Pre – Hospitalizatio	Medical Expenses Covered up to 60 days before date of hospitalisation
Post – Hospitalization	Medical Expenses Covered up to 90 days post discharge from hospital
Day Care Treatment	Covered up to the limit of Sum Insured opted
Domiciliary Treatment	Covered up to the limit of Sum Insured opted
Ambulance Cover	Up to Rs. 2000 per hospitalization event
Donor Expenses	Covered upto full Sum Insured
Worldwide Emergency Cover	Covered upto full Sum Insured once in a policy year
Restoration Of Sum Insured	Multiple Restoration is available in a Policy Year for unrelated illnesses in addition to the Sum Insured opted
Ayush	Covered up to full Sum Insured
Health Maintenance Benefit	Covered up to 500 per policy year
Value Added Covers	
Health Check-Up	Available once every 3rd Policy year to all insured persons who have completed 18years of Age
Expert Opinion on Critical illness	Available once during the Policy Year
Cumulative Bonus	A guaranteed 5% Increase in Sum Insured per policy year, maximum up to 200% of Sum Insured.
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 against payable premium (including Taxes) from 1st Renewal of the Policy. OR they can be redeemed for equivalent value of Health Maintenance Benefits any time during the policy OR as equivalent value while availing services through our Network Providers as defined in the policy.

### IN THE EVENT OF A CLAIM:

Address for correspondence :-	Medi Assist Insurance TPA Pvt. Ltd. Tower D, 4th Floor, IBC Knowledge Park, 4/1 Bannerghatta Road, Bengaluru – 560029 OR Nearest ManipalCigna Health Insurance Branch.	HealthLine No: Call (Toll Free): 1800-419-1159
		Fax Number : 1800-425-9559
		E-mail ID: manipalcigna@mediassist.in

### YOUR PREMIUM DETAILS:

Basic Premium (Rs.)	Add on Premium (Rs.)	Additional Loading (if applicable)	Discounts (if applicable)	Goods & Service Tax (Rs.)	GST Cess (Rs.)	Total Premium (Rs.)
12099.00	0.00	0.00	0.00	2177.82	0.0	14276.82

\*Note: Only applicable Loadings and Discounts will be displayed as per policy.

PAN No.: AAEC7904J

The stamp duty of Rs. 1 paid vide receipt no, MH00348492020223P dated 16-JUN-2022 . Government Notification Revenue and Forest Department No. Mudrank 2004/4125/CR/690/M-1, dated 31/12/2004

**NOTE:**

Basic premium is inclusive of opted Add on's and after adjustment of premium discounts, wherever applicable.

In the event of dishonor of cheque, this policy document automatically stands cancelled from inception, irrespective of whether a separate communication is sent or not.

This Policy has been issued based on the information provided by you on the proposal form. Attached with this Policy Schedule are the Policy Terms & Conditions and Annexures. Please ensure that these documents have been received, read and understood. If any of these documents have not been received, please contact our Customer Service at the below mentioned details at the earliest. In case you find any discrepancy in the same, please contact us immediately.

You may write to us at [customercare@manipalcigna.com](mailto:customercare@manipalcigna.com) Or call us at HealthLine No. (Toll Free): **1800-102-4462** or at **+91 2261703600**.  
For any grievance related to the policy you may write to The Grievance Officer at the policy issuing office address mentioned above or email at [headcustomercare@manipalcigna.com](mailto:headcustomercare@manipalcigna.com) or call at **+91 2261703600**.

In witness, where of this Policy has been signed at Mumbai on 18-JUL-2022

For and on behalf of ManipalCigna Health Insurance Company Limited

Authorised Signatory

ManipalCigna Health Insurance Company Limited  
(Formerly known as Cigna TTK Health Insurance Company Limited)  
'This is a system generated communication and does not require signature'

## Premium Certificate

For the purpose of deduction under section 80D of Income Tax Act, 1961 and any amendments made thereafter\*.

This is to certify that MRS. Sarita Sharma has paid the premium of ₹14,276.82 (in words) Fourteen Thousand Two Hundred and Seventy Six and Eighty Two paise only for the period 19/07/2022 to 18/07/2023 towards Premium for Health Insurance policy for term of One Year policy.

Policy Number	PROHLR200025225						
Receipt Number	R002304702	Date	14/07/2022	Receipt Amount	12,808.00	Payment Mode	DIRECTDEBIT
Receipt Number	R002309804	Date	18/07/2022	Receipt Amount	1,468.00	Payment Mode	HRP

**\* Note:**

1. For your eligibility and deductions please refer to provisions of Income Tax Act, 1961 as modified and/or consult your tax consultant.
2. Any amount paid in cash towards premium will not qualify for tax benefits.
3. In case of dishonour of premium instrument, the policy will be deemed cancelled ab initio.
4. Deduction under section 80D shall not be allowed if the premium is paid by third party (other than proposed/insured) under this policy.
5. This certificate must be surrendered to us in case of cancellation of Policy or for issuance of fresh certificate in case of any alteration in the insurance affecting the premium.

Yours Sincerely,  
ManipalCigna Health Insurance Company Limited

(Formerly known as CignaTTK Health Insurance Company Limited)

'This is a system generated communication and does not require signature'.

Date: 18/07/2022

Location: Mumbai

## MANIPALCIGNA PROHEALTH INSURANCE

### Customer Information Sheet

Title	Description						Refer to the following Policy Section number in the Policy Wording for more details on each cover
	Please refer to the Plan and Sum Insured you have opted to understand the available benefits under your plan in brief						
Your Coverage Details:	Identify your Plan	Protect	Plus	Preferred	Premier	Accumulate	
	Identify your Opted Sum Insured (SI)	₹ 2.5 Lacs ₹ 3.5 Lacs ₹ 4.5 Lacs, ₹ 5.5 Lacs, ₹ 7.5 Lacs, ₹ 10 Lacs, ₹ 15 Lacs, ₹ 20 Lacs, ₹ 25 Lacs, ₹ 30 Lacs, ₹ 50 Lacs	₹ 4.5 Lacs ₹ 5.5 Lacs, ₹ 7.5 Lacs, ₹ 10 Lacs, ₹ 15 Lacs, ₹ 20 Lacs, ₹ 25 Lacs, ₹ 30 Lacs, ₹ 50 Lacs	₹ 15 Lacs, ₹ 30 Lacs, ₹ 50 Lacs	₹ 100 Lacs	₹ 5.5 Lacs, ₹ 7.5 Lacs, ₹ 10 Lacs, ₹ 15 Lacs, ₹ 20 Lacs, ₹ 25 Lacs, ₹ 30 Lacs, ₹ 50 Lacs	
<b>Basic Cover:</b> This section lists the Basic benefits available on your plan	Inpatient Hospitalisation (When you are hospitalised)	For Sum Insured up to ₹ 5.5 Lacs - Covered up to Single Private Room For Sum Insured ₹ 7.5 Lacs and Above - Covered up to any Room Category except Suite or higher category	Covered upto any Room Category except Suite or higher category			For Sum Insured ₹ 5.5 Lacs - Covered up to Single Private Room For Sum Insured ₹ 7.5 Lacs and Above - Covered up to any Room Category except Suite or higher category	D.I.1
	Pre - hospitalisation	Medical Expenses Covered up to 60 days before date of hospitalisation					D.I.2
	Post - hospitalisation	Medical Expenses Covered up to 90 days post discharge from hospital	Medical Expenses Covered up to 180 days post discharge from hospital			Covered up to 90 days post discharge from hospital	D.I.3
	Day Care Treatment	Covered up to the limit of Sum Insured opted					D.I.4
	Domiciliary Treatment (Treatment at Home)	Covered up to the limit of Sum Insured opted					D.I.5
	Ambulance Cover (Reimbursement of Ambulance Expenses)	Upto ₹ 2000 paid per hospitalisation event	Upto ₹ 3000 paid per hospitalisation event	Actual incurred expenses paid per hospitalisation event		Upto ₹ 2000 paid per hospitalisation event	D.I.6
	Donor Expenses (Hospitalisation Expenses of the donor providing the organ)	Covered up to full Sum Insured					D.I.7
	Worldwide Emergency Cover (Outside India)	Covered up to full Sum Insured once in a Policy Year					D.I.8
	Restoration of Sum Insured (When opted Sum Insured is insufficient due to claims)	Multiple Restoration is available in a Policy Year for unrelated illnesses in addition to the Sum Insured opted					D.I.9

	AYUSH Cover	Covered up to full Sum Insured				D.I.10	
	Health Maintenance Benefit (Treatment that does not require hospitalisation and can be carried out in an Out Patient Department)	Covered up to ₹ 500 per policy year	Covered up to ₹ 2000 per policy year	Covered up to ₹ 15,000 per policy year.	Option to choose from - ₹ 5000, ₹ 10,000, ₹ 15,000, ₹ 20,000 per policy year Can also be used to pay for Co-pay or Deductible. Up to 50 % of the accumulated Health Maintenance Benefit can be utilised for payment against premium from first renewal of the policy	D.I.11	
	Maternity Expenses	Not Available	Covered upto ₹ 15,000 for normal delivery and ₹ 25,000 for C- Section per event, after a Waiting Period of 48 months	Covered upto ₹ 50,000 for normal delivery and ₹ 100,000 for C-Section per event, after a waiting Period of 48 months	Covered upto ₹ 100,000 for normal delivery and ₹ 200,000 for C-Section per event, after a waiting Period of 48 months	Not Available	D.I.12
	New Born Baby Expenses		Covered for the inpatient hospitalisation expenses of a new born up to the limit provided under Maternity Expenses				D.I.13
	First Year Vaccinations		Covered as per national immunisation programme over and above Maternity Sum Insured			D.I.14	
<b>Value Added Covers</b>  This section lists the additional value added benefits that are available along with your plan	Health Check-up	Available once every 3rd Policy year to all insured persons who have completed 18 years of Age	Available each policy year(excluding the first year), to all insured persons who have completed 18 years of Age		Available once every 3rd Policy year to all insured persons who have completed 18 years of Age	D.II.1	
	Expert Opinion on Critical illness (By a Specialist)	Available once during the Policy Year				D.II.2	
	Cumulative Bonus	A guaranteed 5% Increase in Sum Insured per policy year, maximum up to 200% of Sum Insured.	A guaranteed 10% Increase in Sum Insured per policy year, maximum up to 200% of Sum Insured.		A guaranteed 5% Increase in Sum Insured per policy year, maximum up to 200% of Sum Insured.	D.II.3	
	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 against payable premium (including Taxes) from 1 <sup>st</sup> Renewal of the Policy. OR they can be redeemed for equivalent value of Health Maintenance Benefits any time during the policy OR as equivalent value while availing services through our Network Providers as defined in the policy.				D.II.4	

<b>Optional Covers</b> This section lists the available optional covers under your plan and the limits under each of these options	Hospital Daily Cash Benefit	₹ 1000 for each continuous and completed 24 Hours of Hospitalisation during the Policy Year up to a maximum of 30 days in a policy year	₹ 2000 for each continuous and completed 24 Hours of Hospitalisation during the Policy Year up to a maximum of 30 days in a policy year	₹ 3000 for each continuous and completed 24 Hours of Hospitalisation during the Policy Year up to a maximum of 30 days in a policy year	₹ 1000 for each continuous and completed 24 Hours of Hospitalisation during the Policy Year up to a maximum of 30 days in a policy year	D.III.1
	Deductible (Please select the Sum Insured and Deductible amount as you have opted on the Policy. Deductible is the amount beyond which a claim will be payable in the Policy)	₹ 1/ 2/ 3/ 4/ 5/ 7.5 /10 Lacs		Not Available	₹ 0.5/ 1/ 2/ 3/ 4/ 5/ 7.5 / 10 Lacs	D.III.2
	Waiver of Deductible	Available		Not available	Available	D.III.2
	Reduction in Maternity Waiting	Not available	Maternity waiting period Reduced from 48 months to 24 months		Not available	D.III.3
	Voluntary Co-pay (The cost sharing percentage that you have opted will apply on each claim.) If you have opted for a Deductible, Voluntary Co-payment does not apply	10% or 20% Voluntary Co-payment for each and every claim as opted		Not Available	10% or 20% voluntary co-payment for each and every claim as opted on the Policy	D.III.4
	Waiver of Mandatory Co-pay	Waiver of Mandatory co-payment of 20% for Insured Persons aged 65 years and above				D.III.5
	Cumulative Bonus booster	A guaranteed 25% increase in Sum Insured per policy year, maximum up to 200% of Sum Insured		Not Available	A guaranteed 25% increase in Sum Insured per policy year, maximum up to 200% of Sum Insured	D.III.6
<b>Add on cover(Rider)</b> This section lists the Add on cover available under your plan	Critical Illness	Lump sum payment of an additional 100% of Sum Insured Opted		Not Available	Lump sum payment of an additional 100% of Sum Insured Opted	Add on policy wordings
	<b>ManipalCigna Health 360 - Shield:</b> Coverage for listed Non-medical items up to base policy Sum Insured and Durable Medical Equipment up to maximum of Rs.1 Lac					
	<b>ManipalCigna Health 360 - Advance:</b> Coverage for 'Any room' category and unlimited restoration of Sum Insured within the base policy Sum Insured. It also provides Air Ambulance cover up to Sum Insured opted under the base policy subject to a maximum of Rs.10 Lacs, over and above the base policy Sum Insured.					
	<b>ManipalCigna Health 360 - OPD:</b> <b>Package 1:</b> Get cover for doctor consultations on cashless basis within the OPD Sum Insured <b>Package 2:</b> Get coverage for doctor consultations and prescribed diagnostics on cashless basis within the OPD Sum Insured <b>Package 3:</b> Get coverage for doctor consultations, prescribed diagnostics and pharmacy on cashless basis within the OPD Sum Insured. Pharmacy limit is 20% of the OPD Sum Insured.					



<p><b>What are the Major exclusions in the Policy</b></p> <p>This section provides a brief list of the major charges/ treatments which will not be covered under the Policy permanently.</p>	<p>Please note that this is an indicative list of exclusions; please refer the Policy wording and clauses for the complete list of exclusions.</p> <ul style="list-style-type: none"> <li>- Investigation &amp; Evaluation- Code- Excl. 04</li> <li>- Rest Cure, rehabilitation and respite care- Code- Excl. 05</li> <li>- Obesity/ Weight Control: Code- Excl. 06</li> <li>- Change-of-Gender treatments: Code- Excl. 07</li> <li>- Cosmetic or plastic Surgery: Code- Excl. 08</li> <li>- Hazardous or Adventure sports: Code- Excl. 09</li> <li>- Breach of law: Code- Excl. 10</li> <li>- Excluded Providers: Code- Excl. 11</li> <li>- Treatment for, Alcoholism, drug or substance abuse or any addictive condition and consequences thereof Code- Excl. 12</li> <li>- Treatments received in health hydros, nature cure clinics, spas or similar establishments s. Code- Excl. 13</li> <li>- Dietary supplements and substances that can be purchased without prescription. Code- Excl. 14</li> <li>- Refractive Error: Code- Excl. 15</li> <li>- Unproven Treatments: Code- Excl. 16</li> <li>- Sterility and Infertility: Code- Excl. 17</li> <li>- Maternity: Code Excl. 18 (applicable to Protect and Accumulate plan)</li> <li>- External Congenital Anomaly or defects.</li> <li>- Dental treatment.</li> <li>- Circumcision</li> <li>- Prostheses, corrective devices and/or medical appliances</li> <li>- Treatment received outside India other than for coverage under World Wide Emergency Cover, Expert Opinion on Critical Illnesses.</li> <li>- All Illness/expenses caused by ionizing radiation or contamination by radioactivity.</li> <li>- All expenses caused by or arising from war or war-like situation.</li> <li>- Annexure IV list I of "Items for which Coverage is not available in the Policy".</li> <li>- Any form of Non-Allopathic treatment (except AYUSH In-patient Treatment),</li> <li>- 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.</li> <li>- Costs of donor screening or costs incurred in an organ transplant surgery involving organs not harvested from a human body.</li> </ul> <p>*Note: This list does not apply to coverage under Health Maintenance Benefit</p>	<p>E.I and E.II</p>
<p><b>Waiting Period</b></p> <p>This sections lists the applicable period (days/ months) before you can make a claim for the listed diseases/ treatments</p>	<ul style="list-style-type: none"> <li>a. First 30 days from the Policy start date, for all illnesses except accidents.</li> <li>b. 90 days waiting period will be applicable for listed Critical Illness where Critical Illness Add on cover has been opted.</li> <li>c. Specified disease/procedure waiting period: Two Year Waiting Period will be applicable for specific illnesses</li> <li>d. A 48 months of waiting period will be applicable for Maternity, New Born and First year Vaccination expenses (Except where Reduction in Maternity Waiting is opted)</li> <li>e. A Personal waiting period may apply to individuals depending upon declarations on the proposal form and existing health conditions. Please refer to the "Special Conditions" Column on your Policy Schedule to identify if any personal waiting period is applied to your Policy.</li> <li>f. Pre-existing disease waiting period: A 48 months waiting period will be applicable for any Pre-existing disease, for Protect, a 36 months waiting period for any Pre-existing disease, for Plus and Accumulate plan and 24 months waiting period for Preferred &amp; Premier Plan.</li> </ul>	<p>E.I.3 Add on policy wordings</p> <p>E.I.2</p> <p>E.II.1</p> <p>E.II.2</p> <p>E.I.1</p>
<p><b>Pay-out Basis</b></p> <p>This section lists the manner in which the proceeds of the Policy will be paid to you</p>	<ul style="list-style-type: none"> <li>a. For all covers (excluding Critical Illness Add On Benefit and Hospital Daily Cash Benefit) pay-out will be on reimbursement of actual expenses either by way of Cashless to the Hospital/ Network provider when a cashless facility is availed or directly to you as a reimbursement against the bills when you have paid for the expenses.</li> <li>b. Critical Illness Add on pay-out will be on benefit payment basis as a lump sum fixed amount.</li> <li>c. Health Maintenance Benefit will be on reimbursement basis on submission of bills or payment towards Deductible or Co pay wherever opted.</li> </ul>	<p>G.I</p> <p>Add on policy wordings</p> <p>G.I.12</p>

<p><b>Cost Sharing</b></p> <p>This sections lists the various circumstances under which you will bear some portion of the claim out of your pocket</p>	<p>a. A mandatory co-payment will be applicable for insured's aged 65 years and above</p> <p>b. A Voluntary co-payment of 10% or 20% on admissible claim amount (final payable claim amount after assessment) will apply to each and every claim if opted under the plan.</p> <p>c. A deductible option of ₹ 1 Lac, ₹ 2 Lacs, ₹ 3 Lacs, ₹ 4 Lacs, ₹ 5 Lacs, ₹ 7.5 Lacs, ₹ 10 Lacs as per plan selected will apply on the Policy if opted. All payable claims up to this amount will be borne by you. Any claim over and above this limit will become payable under the Policy. To know the applicable deductible on your Policy please refer the Policy Schedule benefits. Co-pays under "b" above will not be applied for a Deductible Cover. Persons opting to take treatment outside of their Zone will bear a 10% or 20% co-pay as applicable.</p> <p>d. A deductible of ₹ 50,000, ₹ 1Lac, ₹ 2 Lacs, ₹ 3 Lacs, ₹ 4 Lacs, ₹ 5 Lacs, ₹ 7.5 Lacs, ₹ 10 Lacs as opted will apply on Accumulate Plan. All payable claims up to this amount will be borne by you. Any claim over and above this limit will become payable under the Policy. To know the applicable deductible on your Policy please refer the Policy Schedule benefits.</p> <p>e. If a special sub-limit is applied at the time of Underwriting on a particular medical condition, the Policy will pay only 75% of the payable claim amount arising out of the specified illness/medical condition.</p>	<p>F.II.6</p> <p>D.III.4</p> <p>G.I.16</p> <p>G.I.16</p> <p>F.II.12</p>
<p><b>Renewal Conditions</b></p> <p>This section lists the terms of renewals under the Policy</p>	<p>a. This Policy is ordinarily renewable for lifetime on mutual consent, subject to application of Renewal and realisation of Renewal premium.</p> <p>b. Continuity will be provided if renewed within 30/15 days from the date of expiry of previous policy. If there is a break in the policy, any claim occurring within the break in period will not be covered under the Policy.</p> <p>c. Renewals will not be denied except on grounds of misrepresentation, fraud, non-disclosure or non-co-operation from the Insured.</p> <p>d. Alterations in the policy such as Increase/ decrease in Sum Insured or Change in Plan/Product, addition/ deletion of members, addition deletion of Medical Condition will be allowed at the time of Renewal of the Policy. We reserve Our right to carry out underwriting in relation to any request for changes on the Policy. The terms and conditions of existing policy will not be altered.</p>	<p>F.II.8, F.I.9 &amp; F.II.9</p>
<p><b>Renewal Benefits</b></p> <p>This section lists the various benefits you can avail/ accumulate every time you renew a Policy with us</p>	<p>a. Cumulative Bonus- We will provide a 5% or 10% or 25% increase in Sum Insured for every policy year, subject to a maximum of 200% accumulation, as per the Plan opted. The cumulative bonus will remain intact and not get reduced in case a claim is made during the policy.</p> <p>b. Health check-up – A health check-up is provided for persons aged 18 years and above, irrespective of the claim status of the Policy. For Protect &amp; Accumulate plan – Available once every 3<sup>rd</sup> Policy year For Plus, Preferred and Premier Plan – Available once at each policy year (excluding first year)</p> <p>c. Healthy Rewards – Reward Points are earned for each year of premium paid</p>	<p>D.II.3</p> <p>D.II.1</p> <p>D.II.4</p>
<p><b>Cancellation</b></p> <p>The section explains the Policy cancellation process in brief</p>	<p>a. Cancellations may be intimated to Us by giving 15 days' notice wherein We shall refund the premium for the unexpired term on the short period scale as mentioned in the Policy wordings enclosed in the kit. The Premium shall only be refunded only if no claim has been made under the Policy.</p> <p>b. This Policy can be cancelled on grounds of misrepresentation, fraud, non-disclosure of material fact, upon giving 15 days' notice without refund of premium.</p> <p>c. 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.</p>	<p>F.I.7</p>

**Legal disclaimer: The information mentioned above is illustrative and not exhaustive. Information must be read in conjunction with the product brochures and Policy document. In case of any conflict between the Prospectus and the Policy document the terms and conditions mentioned in the Policy document shall prevail.**

**For benefit illustration with indicative ages and Sum Insured, please refer Annexure to CIS - Benefit Illustration**

## Annexure to Customer Information Sheet - Benefit Illustration

### ProHealth Protect

**Notes:**

- All the premiums are excluding taxes
- All the premiums mentioned below are for illustration purpose only. The Premium charged on the Policy will depend on the Plan, Sum Insured opted, Policy Tenure, Age, Policy Type, Gender, Zone of Cover, Optional Covers and Add On Benefits opted. Additionally the health status of the individual will also be considered.
- Zone 1 rates are considered
- Premium rates are rounded off to the nearest integer value
- The premium rates are for the mandatory base covers in each variant
- The Gender considered for 1<sup>st</sup> and 3<sup>rd</sup> members in the tables below is Female and that for 2<sup>nd</sup> and 4<sup>th</sup> members it is Male.

### 2A+2C

Age of the Insured Member	Coverage opted on Individual basis covering each member of the family separately (at a single point in time)		Coverage opted on Individual basis covering multiple member of the family under a single policy (Sum insured is available for each member of the family)				Coverage opted on family floater basis with overall Sum Insured (Only one Sum Insured is available for the entire family)			
	Premium (₹)	Sum Insured (₹)	Premium (₹)	Discount, if any (₹)	Premium after discount (₹)	Sum Insured (₹)	Premium or consolidated premium for all members of family (₹)	Floater discount, if any	Premium after discount (₹)	Sum Insured (₹)
18	₹ 5,899	₹ 5,50,000	₹ 5,899	₹ 1,475	₹ 4,424	₹ 5,50,000	₹ 19,792	NA	₹ 19,792	₹ 5,50,000
21	₹ 6,665	₹ 5,50,000	₹ 6,665	₹ 1,666	₹ 4,999	₹ 5,50,000		NA		
39	₹ 7,821	₹ 5,50,000	₹ 7,821	₹ 1,955	₹ 5,866	₹ 5,50,000		NA		
45	₹ 10,756	₹ 5,50,000	₹ 10,756	₹ 2,689	₹ 8,067	₹ 5,50,000		NA		
	Total Premium for all members of the family is ₹ 31,141, when each member is covered separately. Sum insured available for each individual is ₹ 5.5 Lacs.		Total Premium for all members of the family is ₹ 23,356, when they are covered under a single policy. Sum insured available for each individual is ₹ 5.5 Lacs.				Total Premium when policy is opted on floater basis ₹ 19,792. Sum insured of ₹ 5.5 Lacs is available for the entire family.			

### 2A

Age of the Insured Member	Coverage opted on Individual basis covering each member of the family separately (at a single point in time)		Coverage opted on Individual basis covering multiple member of the family under a single policy (Sum insured is available for each member of the family)				Coverage opted on family floater basis with overall Sum Insured (Only one Sum Insured is available for the entire family)			
	Premium (₹)	Sum Insured (₹)	Premium (₹)	Discount, if any (₹)	Premium after discount (₹)	Sum Insured (₹)	Premium or consolidated premium for all members of family (₹)	Floater discount, if any	Premium after discount (₹)	Sum Insured (₹)
55	₹ 16,308	₹ 5,50,000	₹ 16,308	₹ 4,077	₹ 12,231	₹ 5,50,000	₹ 44,731	NA	₹ 44,731	₹ 5,50,000
63	₹ 31,040	₹ 5,50,000	₹ 31,040	₹ 7,760	₹ 23,280	₹ 5,50,000		NA		
	Total Premium for all members of the family is ₹ 47,348, when each member is covered separately. Sum insured available for each individual is ₹ 5.5 Lacs.		Total Premium for all members of the family is ₹ 35,511, when they are covered under a single policy. Sum insured available for each individual is ₹ 5.5 Lacs.				Total Premium when policy is opted on floater basis ₹ 44,731. Sum insured of ₹ 5.5 Lacs is available for the entire family.			

Age of the Insured Member	Coverage opted on Individual basis covering each member of the family separately (at a single point in time)		Coverage opted on Individual basis covering multiple member of the family under a single policy (Sum insured is available for each member of the family)				Coverage opted on family floater basis with overall Sum Insured (Only one Sum Insured is available for the entire family)			
	Premium (₹)	Sum Insured (₹)	Premium (₹)	Discount, if any (₹)	Premium after discount (₹)	Sum Insured (₹)	Premium or consolidated premium for all members of family (₹)	Floater discount, if any	Premium after discount (₹)	Sum Insured (₹)
65	₹26,471	₹5,50,000	₹26,471	₹6,618	₹19,853	₹5,50,000	₹59,434	NA	₹59,434	₹5,50,000
70	₹41,189	₹5,50,000	₹41,189	₹10,297	₹30,892	₹5,50,000		NA		
	Total Premium for all members of the family is ₹67,660, when each member is covered separately. Sum insured available for each individual is ₹5.5 Lacs.		Total Premium for all members of the family is ₹50,745, when they are covered under a single policy. Sum insured available for each individual is ₹5.5 Lacs.				Total Premium when policy is opted on floater basis ₹59,434. Sum insured of ₹5.5 Lacs is available for the entire family.			

**ManipalCigna ProHealth Insurance UIN: MCIHLIP22211V062122**

**Note:** Premium rates specified in the above illustration shall be standard premium rates without considering any loading. Also, the premium rates shall be exclusive of taxes applicable.

### Our Branch Office:

Sr. no.	Location	Address	GSTIN PROVISIONAL ID
1	Mumbai	401, Raheja Titanium, Western Express Highway, Goregaon (East), Mumbai 400063, Maharashtra, India	27AAECC7904J1ZI
2	Mumbai	401, Raheja Titanium, Western Express Highway, Goregaon (East), Mumbai 400063, Maharashtra, India	27AAECC7904J1ZI
3	Delhi	32-B, 3 <sup>rd</sup> Floor, Rajinder Nagar, Pusa Road, New Delhi 110005, India Landmark: Near pillar no. 122 of Metro station karol Bagh	07AAECC7904J1ZK
4	Bangalore	Rajat Tower, 2 <sup>nd</sup> Floor, 4/21, 11 <sup>th</sup> Main, 4 <sup>th</sup> Block, Jayanagar, Bangalore 560011, Karnataka, India	29AAECC7904J1ZE
5	Kolkata	Unit No. 18, 4 <sup>th</sup> Floor, Chowringhee Court, 55 Chowringhee Road, Kolkata 700071, West Bengal, India	19AAECC7904J1ZF
6	Hyderabad	Office No. 12, 4 <sup>th</sup> Floor, Eden Amsari Square, St. John's Road, Secunderabad, Hyderabad, Telangana, India	36AAECC7904J1ZJ
7	Chennai	2 <sup>nd</sup> Floor, Corporattion No. 33, Ward 126/ Zone B, Venkatanaray ana Road, T Nagar, Chennai 600017, Tamilnadu, India	33AAECC7904J1ZP
8	Cochin	1 <sup>st</sup> Floor, Mathewsons Centre Point, Mamangalam, Ernakulam, Cochin 682025, Kerala, India	33AAECC7904J1ZP
9	Coimbatore	2 <sup>nd</sup> floor, Sasha Building, East Venkataswamy Road, R S Puram, Coimbatore 641002, Tamilnadu, India	33AAECC7904J1ZP
10	Chandigarh	1 <sup>st</sup> Floor, SCO 149/150, Sector - 9-C, Chandigarh 160009, Chandigarh, India	04AAECC7904J1ZQ
11	Pune	2 <sup>nd</sup> Floor, Subhadra Bhawan, 1240 A, Apte Road, Shivaji Nagar, Pune 400004, Maharashtra, India	27AAECC7904J1ZI
12	Ahmedabad	201, 2 <sup>nd</sup> Floor, Megha House, Mithakali, Navrangpura, Ahmedabad 380009, Gujarat, India	24AAECC7904J1ZO
13	Jaipur	Office No. 507, 508, 509, 510, 5 <sup>th</sup> Floor, Landmark Building, Ahinsa Circle, C Scheme, Jaipur-302001, Rajasthan, India	08AAECC7904J1ZI
14	Borivali	104, 1 <sup>st</sup> Floor, Orchid Plaza, Datta Park, Near S V Road, Borivali West, Mumbai 400092, Maharashtra, India	27AAECC7904J1ZI
15	Mangalore	1 <sup>st</sup> Floor, PVS Circle, M G Road, Above Kotak Mahindra Bank, Mangalore 575003, Karnataka, India	29AAECC7904J1ZE
16	Bhubaneswar	Room No. 13, 2 <sup>nd</sup> Floor, Deendayal Bhavan, Ashok Nagar, Unit-II, Bhubaneswar, Dist- Khurda 751009, Odissa, India	21AAECC7904J1ZU
17	Lucknow	19 - A, Punjab National Bank Building, Vidhan Sabha Marg,Behind - Akashvani, Hazrat Gunj, Lucknow 226001, Uttar Pradesh, India	09AAECC7904J1ZG
18	Noida	204, 2 <sup>nd</sup> Floor, Zygon Square, Plot No. 1, Block H-1A, Sector 63, Noida 201307, Uttar Pradesh, India	09AAECC7904J1ZG
19	Gurgaon	2 <sup>nd</sup> Floor, SCO No. 12, Sector -14, Gurgaon 122001, Haryana, India	06AAECC7904J1ZM
20	Ludhiana	Sandhu Tower I, B-XX-3369, Gurudev Nagar, Ferozepur Road, Ludhiana 141001, Punjab, India	03AAECC7904J1ZS
21	Jamshedpur	1B, First Floor, Fairdeal Complex, No. 7, Bistupur, Jamshedpur 831001, Jharkhand, India	20AAECC7904J1ZW
22	Thane	203, Vinita Apartments, Near Malhar Cinema, Gokhale Road, Thane 400602, Maharashtra, India	27AAECC7904J1ZI
23	Guwahati	ITag Plaza, 2 <sup>nd</sup> Floor, 2C, Near Rajiv Bhawan, ABC, G S Road, Main Road, Bhangagarh, Guwahati 781005, Assam, India	18AAECC7904J1ZH
24	Bhopal	Guru Arcade, 2 <sup>nd</sup> Floor, Plot No.-153, Ramgopal Maheswari Marg, Zone 1-MP Nagar, Bhopal 462011, Madhya Pradesh, India	23AAECC7904J1ZQ
25	Nashik	308, B-Square Apartments, Near Shradhha Petrol Pump Yeolekar Mal, Nashik 422005, Maharashtra,India	27AAECC7904J1ZI
26	Hyderabad - 2	2 <sup>nd</sup> Floor, GBR Towers, H. No.- 13-2-42/1 to 6, Chaitanyapuri, Dilshukh Nagar, Hyderabad 500060, Telangana, India	36AAECC7904J1ZJ
27	Vadodara	204, Taksh Paradign, Old Padra Road, Vadodara - 390007, Gujarat, India	24AAECC7904J1ZO
28	Nagpur	148,3 <sup>rd</sup> Floor, Thapar Enclave, Ramdaspath, Maharagbagh Road, Nagpur 440010, Maharashtra, India	27AAECC7904J1ZI
29	Asansol	Unit No. CP-202, Second Floor, Chatterjee Plaza, G. T. Road, Rambandhu Tala, Asansol - 713303, West Bengal, India	19AAECC7904J1ZF
30	Indore	Unit no. 106, Fortune Ambience, Sriram Nagar, 4/2 - South Tukoganj, Indore 452001, Madhya Pradesh, India	23AAECC7904J1ZQ

31	Jodhpur	1 <sup>st</sup> Floor, Chaudhary Bhawan, Nr. Sanichar ji ka than, Chopsani road, Jodhpur 342001, Rajasthan, India	08AAECC7904J1ZI
32	Amritsar	SCO 106 , 6 <sup>th</sup> Floor, Ranjit Avenue, District Shopping Center, Amritsar 143001, Punjab, India	03AAECC7904J1ZS
33	Dehradun	123, 1 <sup>st</sup> Floor, Shakumbri Plaza, Anikant Palace, Rajpur Road, Dehradun 248001, Uttarakhand, India	05AAECC7904J1ZO
34	Surat	303, 3 <sup>rd</sup> Floor, Meridian Tower, Near UTC Building, Udhana Darwaja, Surat 395002, Gujarat, India.	24AAECC7904J1ZO
35	Kolhapur	1667-1669, 2 <sup>nd</sup> Floor, White Box, Rajarampuri, 11 <sup>th</sup> Lane, Rajarampuri Main Road, Kolhapur 416008, Maharashtra, India	27AAECC7904J1ZI
36	Pune	Office No. 17, 2 <sup>nd</sup> Floor, Sukhwani Fortune, Landmark – Above Gharounda Hotel, Pimpri, Pune 411018, Maharashtra, India	27AAECC7904J1ZI
37	Thrissur	Office no. 26/548-17, 6 <sup>th</sup> Floor, Capital City, Korappath Lane, Thrissur 680020, Kerala, India	32AAECC7904J1ZR
38	Kanpur	212-213, Kan Chambers, Civil Lines, Kanpur 208001, Uttar Pradesh, India	09AAECC7904J1ZG
39	Patna	5 <sup>th</sup> Floor, Office No.-505, Kaushalya Estate, New Dak Bunglow Road, Patna 800001, Bihar, India	10AAECC7904J1ZX
40	Ranchi	Unit No.-5 , 2 <sup>nd</sup> Floor, Nile Commercial Complex, PS- Lower Bazar, Old HB Road, Ranchi 834001, Jhrakhand, India	20AAECC7904J1ZW
41	South Delhi	Office No. 607, 6 <sup>th</sup> Floor, Siddharth Building, 96, Nehru Place, New Delhi 110019, Delhi, India	07AAECC7904J1ZK
42	Mysore	1 <sup>st</sup> Floor, Mysore Trade Center, L-36/A, B N Road, Mysore 570001, Karnataka India	29AAECC7904J1ZE
43	Vizag/ Visakhapatnam	204, 1 <sup>st</sup> Floor, VRC Complex, Dwarakanagar, Visakhapatnam 530016, Andhra Pradesh, India	37AAECC7904J2ZG
44	Kozhikode/ Calicut	63-88B, 2 <sup>nd</sup> Floor, Josela's Galleria, Wayanad Road, Kozhikode 673011, Kerala, India	32AAECC7904J1ZR
45	Bangalore 2	No.251/2, 2 <sup>nd</sup> Floor, 2 <sup>nd</sup> Main Road, 17 <sup>th</sup> Cross, Sampige Road, Malleshwaram, Bangalore 560003, Karnataka, India	29AAECC7904J1ZE
46	Hubli	2 <sup>nd</sup> floor, SVB Centre, Club Road, Hubli 580020, Karnataka, India	29AAECC7904J1ZE
47	Vijayawada	3 <sup>rd</sup> floor, Utham towers, Opp. The Gateway hotel, MG Road, Vijayawada 520010, Andhra Pradesh, India	37AAECC7904J2ZG
48	Jalandhar	1 <sup>st</sup> Floor, Satnam Complex, BMC Chowk, G T Road, Jalandhar 144001, Punjab, India	03AAECC7904J1ZS
49	Vellore	Om Towers, No: 2, 2 <sup>nd</sup> floor, 3 <sup>rd</sup> Main Road, Bharathi Nagar, Dharapadavedu, Katpadi, Vellore 632007	33AAECC7904J1ZP
50	Allahabad	4C, S N Towers, Maharishi Dayanand Marg, Opp Radio Station, Civil Lines, Allahabad 211001, Uttar Pradesh	09AAECC7904J1ZG
51	Udaipur	1 <sup>st</sup> Floor, House No. 2, E-Block, Near CA Circle, Sector - 14 Udaipur 313002, Rajasthan	08AAECC7904J1ZI
52	Ujjain	5, Dhanvantri Marg, Opp. Madhav Nagar Police Station, Galli No.2, Free Ganj, Ujjain 456010	23AAECC7904J1ZQ
53	Gwalior	F-04, 1 <sup>st</sup> Floor, Shiva Arcade, City Center, Gwalior 474004	23AAECC7904J1ZQ
54	Siliguri	2 <sup>nd</sup> Floor, City Mall, Sevok Road, Siliguri 734001	19AAECC7904J1ZF
55	Patiala	1 <sup>st</sup> Floor, SCO-134, Choti Baradari, Patiala 147001, Punjab, India	03AAECC7904J1ZS
56	Nellore	5 <sup>th</sup> Floor, NVR Central, Grand Trunk Road, Dargamitta, Nellore 524004, Andhra Pradesh, India	37AAECC7904J2ZG
57	Trichy/ Tiruchirapalli	C/o Trichy Coworks, SP ARCADE, D/No:D-54, Thillainagar west, 9 <sup>th</sup> A cross, Tiruchirapalli 620018, Tamil Nadu, India	33AAECC7904J1ZP
58	Solapur	688, South Kasba, Choupad, Solapur 413007, Maharashtra, India	27AAECC7904J1ZI
59	Meerut	16, 1 <sup>st</sup> Floor, Hari Laxmi Lok, E K Road, Meerut 250001, Uttar Pradesh, India	09AAECC7904J1ZG
60	Pondicherry	C/o PulseBay Coworking, Suite No. 33, 388 Vazhudavur Main Road, Shanmugapuram, Pondicherry 605009, Puducherry, India	33AAECC7904J1ZP
61	Varanasi	3 <sup>rd</sup> Floor, D58/12, A-2 Gandhi Nagar Sagra, Varanasi 221010	09AAECC7904J1ZG
62	Bhimawaram	Door No. 7-1/1, JP Road, Chinnaamiram, Bhimawaram 534204	37AAECC7904J2ZG
63	Kottayam	Pulimootil Arcade P.B.No.194 K.K. Road Kanjikuzhy, Kottayam 686004	32AAECC7904J1ZR
64	Belgaum	Shop no. 209A, 2 <sup>nd</sup> Floor, Balaji Arcade, Mahatma Phule Road, Shapur, Belgaum, Karnataka	29AAECC7904J1ZE
65	Trivandrum	Aswathi heights', TC-28/797 (5), Hospital road, Thycaud P.O, Trivandrum 14	32AAECC7904J1ZR

66	Warangal	3 <sup>rd</sup> Floor, JJ Plaza, Main Road, Nakkalagutta, HanamKonda, Warangal 506001	36AAECC7904J1ZJ
67	Cuttack	1 <sup>st</sup> Floor, S B Mansion, Link Road, Infront of LIC Guest House, PO - Arundaya Market, Cuttack, Odisha 753012	21AAECC7904J1ZU
68	Bhatinda	Shop No. Z4 - 00504, 1 <sup>st</sup> Floor, Ch. Sobha Ram Complex, Opposite Nirankari Bhawan, Main G T Road, Bhatinda 151001	03AAECC7904J1ZS
69	Raipur	2 <sup>nd</sup> Floor, Shubham Corporate Park, Great Eastern Road, Jivan Vihar, Raipur 492001	#N/A
70	Aurangabad	1 <sup>st</sup> Floor, Cyber Mall Business Center, Varadh Ganesh Mandir Road, Aurangabad 431001	27AAECC7904J1ZI
71	Thiruvalla	Ground Floor, Parliament Square, CROSS JN, Thiruvalla 689101	32AAECC7904J1ZR
72	Karnal	1 <sup>st</sup> Floor, SCO - 133 , Mugal Canal, Karnal, Haryana 132001	06AAECC7904J1ZM
73	Balasore	2 <sup>nd</sup> Floor, Jail Road, Motigunj, Balasore, Orissa 756003	21AAECC7904J1ZU
74	Udupi	1 <sup>st</sup> Floor, Royal Avenue Building, Old Post Office Road, Udupi	29AAECC7904J1ZE
75	Dhanbad	2 <sup>nd</sup> Floor, A Block, Gupteshwar Complex, Above PNB Bank, L C Road, Dhanbad 826001	20AAECC7904J1ZW
76	Amravati	Plot no. 1/76/2, Layout no. 64B, Dande Plots Next to Bonde Hospital, Moti Nagar Rd, Rajapeth, Amravati 444606	27AAECC7904J1ZI
77	Delhi - North	Unit No. 609, Aggarwal Cyber Plaza I, Netaji Subhash Place, Pitampura, Delhi 110030	07AAECC7904J1ZK










# CLAIMS PROCESS

## PRE-AUTHORIZATION

- 1** Customer requires hospitalisation. 
- 2** Customer calls Claims customer care 1800-419-1159.   
Planned Hospitalisation- 3 days
- 3** ManipalCigna Customer care team provides required information. 
- 4** Customer gets admitted and Hospital sends documents to ManipalCigna. 
- 5** Claim team registers the pre-auth and acknowledgement is sent to customer, hospital and advisor. 
- 6** Final decision is communicated to customer, hospital & advisor after pre-authorization assessment. 
- 7** Email/SMS notification is sent and customer is called in case of claim rejection or for any addition information. 
- 8** ManipalCigna Customer service team collects Feedback. 

## REIMBURSEMENT

- 1** At the time of hospitalization, customer calls Claims customer care 1800-419-1159.   
Planned Hospitalisation- 3 days  
Emergency- within 48hrs
- 2** ManipalCigna registers claim intimation in system. 
- 3** Customer receives notification on email and SMS. 
- 4** Customer submits claim documents to Medi Assist TPA Head office within 15 days of discharge. 
- 5** Claim assessment is done. (Approved/ Rejected/ Additional Information) 
- 6** ManipalCigna releases payment to the customer on approval. Email/SMS/ Mail notification is sent to customer- on claim rejected/Add Info or for any additional information.
- 7** ManipalCigna Customer service team updates the customer on the status. 
- 8** ManipalCigna Customer service team collects Feedback. 

**Know Your Customer** Help us remain as your trusted service partner by ensuring we have a copy of all your documents.

- Color passport size photograph not older than 6 months
- Original Cancelled cheque
- Copy of PAN card and address proof for claims over 1 lakh

**Medi Assist Insurance TPA Pvt. Ltd.**

**Head Office:** Tower D,4th Floor, IBC Knowledge Park, 4/1 Bannerghatta Road Bengaluru – 560029