

A PLAN WITH MORE SMART FEATURES TO SECURE YOUR FAMILY AND LOVED ONES.

Presenting CignaTTK ProHealth Insurance-
Gives you more, in illness and wellness.



- > Save up to 30% of premium under various discounts
- > More coverage with 100% restoration of Sum Insured
- > Additional non-reducing Cumulative Bonus
- > Reduce your renewal premium upto 10% with Healthy Rewards
- > Total protection with Protectiv Healing and ProActiv Living

CIGNATTK PROHEALTH INSURANCE

Presenting ProHealth, a plan brought to you by Cigna TTK Health Insurance, a joint venture of Cigna, a global health services major with over 200 years of experience; and the TTK Group, a business conglomerate that is a household name in India.

The CignaTTK ProHealth plan goes the extra distance to assure your physical, emotional and financial well being. Just as your loved ones take extra care of you, protecting you from illnesses, inculcating healthy habits and nursing you back to the best of health, when illness strikes, CignaTTK ProHealth Insurance also offers much more than what you expect. It rewards you for staying healthy and if you fall ill, it helps you bounce back in no time.

A SMART PLAN WITH MORE COVERS AND ADDED BENEFITS TO SECURE YOU COMPLETELY

Basic Covers

In-patient Hospitalisation: An important aspect of your cover, which takes care of medical expenses for illness or injury that requires hospitalisation for more than 24 hours.

Pre-Hospitalisation: The plan reimburses medical expenses incurred before the date of hospitalisation.

Post-Hospitalisation: We don't just cover you when in the hospital, but are with you through the recovery process too. Medical expenses incurred after hospitalisation will also be covered.

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

Special Covers

Health Maintenance Benefit: An illness, no matter how small, needs attention. And we make sure that happens. We will cover costs of doctor fees, diagnostic tests, drugs and dental treatments up to the reimbursement limit under each plan.

Healthy Rewards: We want you to always stay healthy. What's more, we grant you reward points equal to 1% of premium paid each year.

In addition, to which you can accumulate points by opting for our Online Wellness Programs. Each earned reward point will be valued at ₹1. The accumulated points can be redeemed as a discount in premium from next renewal or reimbursed under Health Maintenance Benefit or to avail services through our network partners.

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 Cigna TTK Sponsored Program and Worksite or Online/ Offline Health Initiatives	Up to 2%
Health Check-Up	0.50%

In a single policy period you can earn reward points up to 10% of premium.

Health Check-up: For an insured person above 18 years we will provide a health check-up facility at our network providers irrespective of the claim status on your health policy.

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

Expert Opinion on Critical Illnesses: Take a Second Opinion from experts on listed Critical Illnesses

Worldwide Emergency Cover: Emergencies will not necessarily hit you when in India. We will cover in-patient medical expenses for emergency treatment outside the country.

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

Donor Expenses: This benefit covers in-patient hospitalisation of donor.

Maternity Expenses: We will cover expenses for the delivery/ medically necessary termination of pregnancy maximum up to 2 events during the lifetime of an insured person between 18 to 45 years after a waiting period of 48 months.

New born baby expenses: Till the baby is 90 days old, we will also cover medical expenses incurred towards the treatment of child within maternity expenses limit

First Year Vaccinations: 1st Year (12 months) vaccination for your baby is also covered.

Reduction in Maternity Waiting: You have the option to reduce the maternity waiting period from 48 to 24 months. If opted, the new born baby cover and first year vaccinations will also follow reduction in waiting period.

Restoration of Sum Insured: You may claim for an illness and God forbid, there could be another one that requires you to get hospitalised. This benefit restores the Sum Insured under the policy to 100% once in a policy year if the balance Sum Insured and Cumulative Bonus or Cumulative Bonus Booster (if any) is insufficient to settle a claim.

Cumulative Bonus: We will provide an Additional Sum Insured as bonus at the time of renewal in case there is no claim in the expiring policy.

Cumulative Bonus Booster: If opted, an Additional Sum Insured of 25% will be added as Cumulative Bonus at the time of renewal in case there is no claim in the expiring policy. You can accumulate maximum up to 100% of Sum Insured.

Deductible: We provide an option to select a Deductible under the plan. The deductible amount will apply on the Sum of all admissible claims in that year. This means that of your claims (should any be arising), you choose to pay the deductible amount either out of your own pocket, or with the aid of an existing health insurance plan.

Voluntary Co-pay: This option (when exercised), would mean that you choose to pay the first 10/ 20 % of the claim, and the balance would be covered by your plan.

Waiver of Mandatory Co-pay: An option to remove Mandatory co-pay applicable for persons aged 65 years and above will be available on payment of additional premium.

Critical Illness Add on Cover: If opted, we will pay for a lump sum benefit equivalent to your opted sum insured, in case of first diagnosis of the covered Critical Illnesses.

FEATURES

Premium: Premium will depend on Sum Insured, policy tenure, age, policy type, gender, zone of cover, optional covers and add-on benefit opted. To calculate premium, the country is divided into three zones. Zone based pricing enables you to pay as per the healthcare costs prevailing in your city. For details on premium, please refer to premium booklet.

Mandatory Co-pay: A co-pay of 20% will apply on all claims for insured aged 65 years and above.

Discounts:

Family discount of 10% on covering more than 2 members of your family under same Individual policy.

Long term discount of 7.5% for selecting a 2 year policy and 10% for selecting a 3 year policy.

Voluntary Co-pay discount of 7.5% for opting 10% co-pay and 15% discount for opting 20% co-pay.

Maximum discount applicable on a single policy shall not exceed 30%.

Renewal: Lifetime renewals available.

Grace Period: 30days on renewal with all continuation benefits.

Free-look: A period of 15 days to cancel the policy with full refund.

Tax Benefit: Income tax deduction available under Sec 80D, Income Tax Act, 1961.

Cancellation: Request can be placed during the policy. Premium refund will be on short period basis.

WAITING PERIOD

- > First 30 days waiting period is applicable for all illnesses other than accidents
- > 24 months waiting period is applicable on specific ailments
- > Pre-existing diseases will be covered after 24/ 36/ 48 months depending on the plan opted
- > A 90-day waiting period is applicable to Critical Illness Add on cover (if opted)

KEY EXCLUSIONS

We will not cover any costs towards

- > HIV/AIDS and its complications
- > Genetic Disorders
- > Mental Disorders
- > Suicide or drug abuse



A PLAN FOR EVERY ONE OF YOUR NEEDS



WHO IS ELIGIBLE FOR ALL THESE PLANS?

- **Min entry age:** Child- 91 days, Adult- 18 years
- **Max entry age:** No limit
- **Cover type:** Individual and family floater
- **Policy period:** 1, 2 or 3 years
- **Relationship covered:**
 - Individual plan:** Self, Spouse, Children, Parents, Siblings, Parents-in-Law, Grandparents, Grandchildren, Son in-law and Daughter in-law, Uncle, Aunt, Nephew and Neice.
 - Floater plan:** Self, Spouse, Dependent Children or Dependent Parents

CignaTTK ProHealth Insurance (Plan- Benefit Structure)

	Plans	Protect	Plus	Preferred	Premier	Accumulate
Basic Covers	Sum Insured	₹2.5 Lacs ₹3.5 Lacs ₹4.5 Lacs ₹5.5 Lacs ₹7.5 Lacs ₹10 Lacs	₹4.5 Lacs ₹5.5 Lacs ₹7.5 Lacs ₹10 Lacs	₹15 Lacs ₹30 Lacs ₹50 Lacs	₹100 Lacs	₹5.5 Lacs ₹7.5 Lacs ₹10 Lacs ₹15 Lacs ₹20 Lacs ₹25 Lacs
	In-patient Hospitalization	Covered up to Single Private room		Covered up to any Room Category except Suite	Covered up to Single Private room	
	Pre - Hospitalization	60 days				
	Post - Hospitalization	90 days	180 days			90 days
	Day Care Treatment	Covered up to full Sum Insured - for 171 Procedures				
	Domiciliary Treatment	Covered up to full Sum Insured				
	Pre-existing Diseases waiting period	48 months	36 months	24 months	24 months	48 months
	Ambulance Cover	Up to ₹2000	Up to ₹3000	Actual expenses paid		Up to ₹2000
	Donor Expenses	Covered up to full Sum Insured				
	Worldwide Emergency Cover	Covered up to full Sum Insured once in a policy year				
	Restoration of Sum insured	Available			Not Available	Available
	Health Maintenance Benefits	Covered up to ₹500	Covered up to ₹2000	Covered up to ₹15000 per policy year		Option to choose from- ₹5000, ₹10000, ₹15000, ₹20000
	Maternity expenses#	Not available	Covered up to ₹15,000 for normal delivery and ₹25,000 for C-Section per event	Covered up to ₹50,000 for normal delivery and ₹100,000 for C-Section per event		Not available
	New Born Baby Expenses#	Not Available	Covered up to Limit under Maternity Expenses			Not Available
First Year Vaccinations#	Not Available	Covered			Not available	
Value Added Covers	Health Check-up	Available	Available			Available
	Expert Opinion on Critical illness	Available once during the Policy Year				
	Cumulative Bonus	5% max. up to 100%	10% max. up to 100%		Not Available	5% max. upto 100%
	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: <ul style="list-style-type: none"> To get Discount in premium from the next renewal Redeem for equivalent value of Health Maintenance Benefits any time during the policy As equivalent value while availing services through any of Our Network Providers 				

	Plans	Protect	Plus	Preferred	Premier	Accumulate
Optional Covers	Deductible*	₹1 Lac/ ₹2 Lacs/ ₹3 Lacs		Not Available		₹50,000, ₹1 Lac ₹2 Lacs, ₹3 Lacs, ₹4 Lacs, ₹5 Lacs
	Reduction in Maternity waiting	Not Available	Maternity, New born, 1st year vaccination waiting period reduced to 24 months			Not Available
	Voluntary Co-payment*	10% or 20%		Not Available		10% or 20%
	Waiver of Mandatory Co-payment	Option to remove a mandatory Co-pay for Insured Persons aged 65 years and above				
	Cumulative Bonus Booster	Optional cover 25% increase, maximum up to 100%			Not Available	Optional cover 25% increase, maximum up to 100%
	Riders	Add On cover Critical Illness	Lump sum payment of 100% of opted Sum insured			Not Available

*Voluntary Co-pay and Deductible cannot be taken under a single plan
#Available after a waiting period of 48 months.

THE KEY PILLARS UNDERLYING OUR SERVICES ARE:



Reliable information: Our 24/7 in-house relationship manager and friendly customer website provide instant access to healthcare knowledge and personalized policy information.



Claims Handling: Our claims processing service is fast and accurate. You can rely on our claims service associate for easy, efficient and hassle-free claims and discharge experience through our on-site and off-site claims services.



Prevention and Well-being: We are proactive in identifying your health risks and help you in their management. We go beyond paying claims by bringing to our customers Lifestyle Programs that help them live healthier and happier.



Personalised Services: To ensure a personalized service experience, you will have a single point of contact to address your concerns, when you need us the most, during hospitalisation.



Secure Online Customer Areas: To manage personal policy documents, lookup branches and download claim forms and applications.

Section 41

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

Disclaimer:

For more details on Terms and Conditions please read the sales brochure carefully before concluding the sale. Refer to our website for detailed information on features, benefits and exclusions of the product. Please seek the advice of our insurance advisor or call our Health Relationship Manager for any further information or clarification. Tax benefits are subject to change in the tax laws.

GET A QUOTE TODAY.

We have kept our quote process as easy and quick as possible for you. Just SMS 'HEALTHY' TO 56161 or speak to our health advisor today. The complete list of branches is available on our website.



Your Health Relationship Manager has the answer.

Be it claims assistance or guidance, contact your health RM anytime



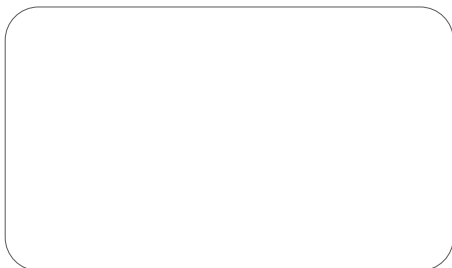
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Cigna TTK Health Insurance Company Limited. Registered Office: 4th Floor - Unit No: 401/ 402, Raheja Titanium, Off. Western Express Highway, Goregaon (East), Mumbai – 400 063.

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