

## Cigna TTK launches upgraded ProHealth insurance

14 November 2018 | News

**ProHealth offer 5 plans and multiple customization options to cater to different age brackets, health needs and budget.**



Cigna TTK Health Insurance, a joint venture between U.S. based global health service leader, Cigna Corporation (NYSE:CI), and Indian conglomerate TTK Group, has announced the launch of an enhanced version of flagship health protection product 'CignaTTK ProHealth Insurance'. The protection solution has been designed with added features for the Indian market to provide 360 degree health coverage. The product offers customers the unique benefit of combining health protection, wellness and health reserve to help them take more control over their healthcare expenses.

Cigna TTK's ProHealth Insurance offers five different plans to provide choice of right health insurance cover for different segment of customers for their needs. Range of hospitalization cover starts from Rs. 2.5 lacs and goes upto 1 Crore. The policy provides unique benefit of Guaranteed Cumulative Bonus, which increases coverage under the policy by 5% to 10% of the Sum Insured every year, irrespective of claims across plans. Cumulative bonus can accumulate maximum upto 200% of your Sum Insured. The policy also comes with Unlimited Restoration of Sum Insured for unrelated illnesses/ injury in a policy year. With Increased Healthy Reward points upto 20% of premium you also save on renewal premium. In addition, the product offers inbuilt coverage of 546 day care treatments, along with a full coverage towards In-patient AYUSH Treatment.

ProHealth Insurance offers smart health wallet under Health Maintenance Benefit that takes care of regular out-patient medical expenses including consultations, medicines, diagnostics, dental care, alternative treatments and more.

The ProHealth Accumulate helps you grow a health reserve with a 5% bonus on unutilized HMB every year. You can even utilize upto 50% of the accumulated Health Maintenance Benefit towards payment of premium from 1st renewal and onwards under this version.

Speaking about the policy offerings, Prasun Sikdar, Managing Director and CEO, Cigna TTK Health Insurance Company Limited said "We thoroughly understand that every customer has different requirements, hence we present an enhanced ProHealth plan that meets our customers' unique health and wellness needs. The Product has 5 different protection solutions and multiple customization options to meet demand of various customer segments. At Cigna TTK, we have always believed in the power of the words – 'Health hai toh life hai'. Our health plans have therefore been designed with added features to

journey with our customers in times of illness and wellness".

ProHealth will offer customers a wide range of Sum Insured. Redesigned in-line with customer insights, ProHealth aims to address multiple customer requirements through different plan options - ProHealth Protect, ProHealth Plus, ProHealth Preferred, ProHealth Premier, and ProHealth Accumulate. The plan also allows customers to top-up their existing coverage with Deductible option from Rs. 50,000 to 10 lacs. One can also opt for an add-on Critical Illness cover for an all-round protection

As a part of ProHealth offering, the insured is also eligible for Maternity, New born baby and First year vaccination coverage as per plan. In addition, there are value added features such Expert medical opinion on critical Illnesses, Preventive health check-up and more. Tax Benefit is available as per prevailing Income Tax norms along with standard features such as In-Patient, pre and post hospitalization, Ambulance expenses and Donor Expenses cover.