

Tell me if I will get rewarded if I stay healthy by going through the document

Mo by Umrit

The document outlines several rewards and incentives that policyholders can earn through healthy behaviors under the "Healthy Rewards" program of ManipalCigna Health Insurance. Here are some key points:

- 1. Earn Reward Points:** You can earn points equivalent to 1% of the premium paid, including taxes and levies, for each policy. Additional rewards can be accumulated by participating in wellness programs.

2. Health Programs for Rewards:

- Health Risk Assessment or Targeted Risk Assessment: 2.5% of the previous policy premium.
- Lifestyle Management Program: 3%.
- Chronic Condition Management Programs: 3%.
- Participating in sponsored health initiatives: 2% per program, with a maximum of 5 programs per policy year.
- Health Check-Up: 0.5%.

3. Utilization of Reward Points: Accumulated points can be:

- Used against payable premiums from the first renewal of the policy.
- Exchanged for equivalent value of Health Maintenance Benefit anytime during the policy.
- Used for services through network providers as per the policy details.

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