

25

YEARS OF AROGYA CARD

ಮಣಿಪಾಲ ಆರೋಗ್ಯಕಾರ್ಡ್
Manipal ArogyaCard

FOR THE WHOLE FAMILY

Great Value, Trusted Care.

ಕಾರ್ಡ್ ನಂ:
Card No.

For more details

www.manipalhealthcard.com

Dear Member,

Welcome to the Manipal ArogyaCard Scheme – 2025-26! It's with great pleasure that I announce our 25-year journey of delivering quality healthcare at subsidized rates to our community through the Manipal ArogyaCard.

Since its inception in 2000, the Manipal ArogyaCard has been fulfilling the vision of our Founder, Late Dr. T.M.A. Pai, who aimed to make healthcare accessible to all. Over the past 25 years, our membership has grown significantly, reaching communities across the state. In alignment with our commitment to environmental sustainability, we've transitioned to digital enrollment for MAC in recent years.

In the 2025-26 scheme, we've introduced a convenient system allowing our patrons to access details about enrolled members and discounts offered in the Manipal ArogyaCard. Simply give a missed call from your registered mobile number.

Our network of Manipal Group hospitals remains dedicated to providing you and your family with comprehensive and expert care, supported by the latest technology.

Please refer to the overleaf for the complete list of network hospitals and discounts offered.

Thank you for trusting us to take care of your health.

Warm regards



Dr. H.S. Ballal
Pro Chancellor
Manipal Academy of Higher Education, (MAHE) Manipal

Choose Your Card

Card Type	Validity	Individual	Family	Family +
New	1 Year	₹350/-	₹700/-	₹900/-
	2 Year	₹600/-	₹950/-	₹1100/-
Renewal	1 Year	₹300/-	₹600/-	₹750/-
	2 Year	₹450/-	₹850/-	₹1000/-

Network Hospitals

Manipal	Kasturba Hospital	0820-2923748 99808 54700
Udupi	Dr. TMA Pai Hospital	0820-2942174
Karkala	Dr. TMA Pai Rotary Hospital	08258-230583
Mangaluru	KMC Hospital, Ambedkar Circle	63660 91314 70220 78002
	KMC Hospital, Attavar	
Kateel	Durga Sanjeevani Manipal Hospital	0824-2200022 6364872121
Goa	Manipal Hospital Goa	0832-6632500
Manipal	Manipal College of Dental Sciences	0820 2922360
Mangaluru	Manipal College of Dental Sciences	0824 2422271

Discounts

Particulars	Manipal	Udupi	Karkala	Mangaluru		Kateel	Goa
				Attavar	Ambedkar Circle		
OP Consultation	50%	20%	20%	50%	10%	50%	10%
OP Laboratory Investigations	25%	20%	20%	20%	15%	20%	10%
OP Radiology	20%	20%	20%	20%	10%	20%	10%
OP Procedures	20%	20%	20%	10%	5%	10%	10%
Diabetic Foot Management	20%	NA	NA	10%	5%	NA	10%
Health Check	NA	10%	NA	NA	15% <small>(Selected packages only)</small>	NA	NA
OP Dialysis	₹100/-	₹50/-	₹50/-	₹50/-	₹50/-	₹150/-	₹50/-
OP Pharmacy	Upto 10%						
Inpatient Discounts	25% General Ward only	15% All wards	15% General Ward only	25% General Ward only	5% All wards	25% General Ward only	NA
**Preference for OP consultation is based on the Doctors' availability at Ambedkar Circle							

- Benefits applicable to Dental Hospitals and Ayurveda services at Manipal and Mangaluru
- For discount details of network hospitals in Mangaluru, Kateel, Goa and for the terms and conditions of the scheme, please refer to www.manipalhealthcard.com

LIST OF EXCLUSIONS

- Consumables
- Evening and Premium clinics & Non OPD days consultation
- Packages and Day-care surgery

Discount offering under various schemes cannot be availed along with Manipal ArogyaCard

Helpline: 0820-2923748 | 99808 54700 | 63660 91314

TERMS & CONDITIONS

Manipal ArogyaCard Scheme – 2025

INSTRUCTIONS FOR APPLICANTS

- Kindly read the terms and conditions before filling out the application form.
- Please fill in the application form completely in all respects.
- Please fill the complete name (including the names of dependents in case of the family scheme) and address as the health card will be sent back to you through post to the same address.
- Payment to be made only through the MAC portal
- For payment and card generation inquiries, please contact us within 48 hours at 9880854700 between 9:00 am and 5:00 pm on all working days.
- To know more about Manipal Arogya Card, details of members enrolled, validity and terms & conditions give a miss call to 8867579797 from your registered mobile number.

TERMS AND CONDITIONS

You are requested to read the following terms & conditions carefully. All of the terms & conditions set forth below govern this scheme and apply to each and every person participating / desiring to participate in the scheme.

1. DEFINITIONS

A. Channel Partners

Persons authorised to provide application for participation in the Scheme & to collect completed online application along with annual access fee from persons desiring to participate in the Scheme.

B. Annual Access Fee

The annual fee payable to access the services provided by the hospitals under the scheme. Annual Access Fee for the 2025-26 scheme:

One Year Scheme

- ₹ 350/- for coverage under the Individual Scheme (i.e., coverage for a single individual)
- ₹ 700/- for coverage under the Family Scheme (i.e., coverage for the Individual and his/her family)
- ₹ 900/- for Family+ scheme which includes primary card holder, their family, parents and
- parents-in-law.

Two Year Scheme

- ₹ 600/- for coverage under the Individual Scheme. (i.e., coverage for a single individual)
- ₹ 950/- for coverage under the Family Scheme. (i.e., coverage for the individual and his/her family)
- ₹ 1100/- for coverage under the Family + Scheme. (i.e., coverage for the individual and his/her family and parents-in-law)

Card Type	Validity	Individual	Family	Family+
New	2 Year	₹ 600/-	₹ 950/-	₹ 1100/-
	1 Year	₹ 350/-	₹ 700/-	₹ 900/-
Renewal	2 Year	₹ 450/-	₹ 850/-	₹ 1000/-
	1 Year	₹ 300/-	₹ 600/-	₹ 750/-

C. Applicant

A person who desires to participate in the scheme & has submitted a duly completed application along with Annual Access Fee to a Channel Partner/Hospital Counter.

D. Closing Date

The last date on which the application for participation in the Scheme shall be received is 30 November 2025.

E. Family

The term 'Family' in relation to coverage under the Family Scheme means and includes the primary card holder, spouse and dependent unmarried children below 25 years of age, who the Primary Card Holder has enrolled under his/her membership.

F. Family Scheme +

This card will include all the family members as defined under the family card and parents and in-laws of the family card holder.

G. ArogyaCard

A smart card is issued to each family/individual. The details will be updated on the server and will be available across the participating hospitals.

H. Hospital

The Hospitals associated with MAHE, as specified in Schedule - II and added thereto/deleted from time to time.

I. Member

Persons eligible to access the Services provided by the Hospitals under the Scheme.

J. Primary Card Holder

A person who is named under the primary card holder section of a filled up ArogyaCard application received at the counter/agent with fee.

K. Scheme

The Manipal ArogyaCard Scheme (formulated as a community initiative by MAHE having its offices at Madhav Nagar, Manipal - 576 104) under which the Services are provided at a discount through the Hospitals to Members.

L. Services

All medically necessary services as determined by the respective hospital approached by the member & added thereto/deleted there from, time to time.

2. APPLICATION STAGE

- A. A person seeking to participate in the Scheme should duly complete the specified application available. The Applicant should thereafter submit the application completed in all required respects, along with the applicable Annual Access Fee via online self-registration.
- B. The applicant hereby specifically acknowledges and agrees that only the duly completed applications accompanied by applicable Annual Access Fee received before the closing date by MAHE would be considered for participation in the Scheme. In the event of non-receipt of application/Annual Access Fee by MAHE, the Applicant's cause of action lies solely against the concerned Channel Partner. MAHE shall not be held responsible or liable on account of non-receipt of the application/annual Access Fee for any reason whatsoever.
- C. Receipt of application/Annual Access Fee by the concerned Channel Partner of MAHE will not constitute acceptance for participation in the Scheme. MAHE reserves the right to reject an application without providing any reason at any time during the course of the scheme. In the event an application is rejected, the entire Annual Access Fee paid by the applicant will be refunded.

- D. Once a duly completed application along with applicable annual access fee received, no request for cancellation will be entertained.

3. SERVICE TO MEMBERS

- A. The services will start with effect from June 15 2025 and have phased validity depending on the date of enrolment till the last enrolment date of 30 November 2025. MAHE reserves the right to change the subscription validity and enrolment dates.

Enrollment Period	Validity start date for One & Two year schemes	Validity end date for One year scheme 2026	Validity end date for Two year scheme 2027
1 st June - 30 th June	15 th July	15 th August	15 th August
1 st July - 31 st July	15 th August		
1 st August - 31 st August	15 th September		
1 st September - 30 th September	15 th October	15 th November	15 th November
1 st October - 31 st October	15 th November		
1 st November - 30 th November	15 th December		

- B. All the members would be issued Manipal ArogyaCard. In the event of misuse of the ArogyaCard the membership to the scheme is liable to be cancelled and no refund will be made. The membership to the scheme is non-transferable and no responsibility is owed to non- members. disruptions, governmental decrees or controls, insurrections, war risks, shortages of supplies, or any other circumstances or causes beyond their control.
- C. In the event the ArogyaCard is lost, stolen, destroyed or damaged, a duplicate shall be issued only on 1. Provision of requisite identification and proof of participation in the scheme; and 2. payment of an amount of Rupees Hundred (₹100/-) towards handling charges.
- D. The Member shall be governed by the terms conditions and policies of the relevant hospitals while availing the Services.
- E. Inpatient admissions are subject to availability of beds at the time of such admission. All admission formalities to be followed and the discount is applicable on the total bill excluding consumable and medicine costs.
- F. Members are eligible to be admitted only to the General Ward and applicable higher wards, in case of inpatient admission. In the event of a member desiring to be admitted to a higher category of ward he/she shall pay the charges applicable to such ward and not the difference between the charges applicable to general ward and such private/semiprivate ward.
- G. No benefits other than those specified herein shall be made available to a member.
- H. It is acknowledged and agreed that services added by a hospital after the closing date may not be extended to members. The decision in this regard shall be taken by the concerned hospital, and such decision shall be final.
- I. Members shall not be eligible for reimbursement of any expenses incurred to a Member.

- J. For prescription drugs, consumable, materials, investigation, procedures and/or services, the Members shall pay separately as the same are received/availed. Member should hereby agree to accept responsibility for any & all bills not covered under the Scheme. (Covered under Schedule I).
- K. Renewal if any, of the ArogyaCard shall be entirely at the discretion of MAHE and shall be under a set of fresh terms and conditions framed at that time.
- L. In the event of any major disaster or epidemic, the hospital shall render services in so far as is practical, according to their professional judgement within the limitations of those facilities and personnel, which are then available.
- M. It is specifically acknowledged that the scheme is purely a facility to the members to avail of the services at the hospitals in payment of Annual Access Fee and is not a health insurance program. The Member acknowledges that MAHE, Channel Partners and the Hospitals are not liable in case of death, disability, injury, damage, hospitalization or other event and agrees that he /she will not hold MAHE, Channel Partners or the Hospitals responsible in any manner for compensation, recovery of compensation, damages or other claims.
- N. MAHE may change, add or modify all or any of the terms and conditions set out herein without any advance notice. MAHE reserves the right to assign its right and duties herein, to any party at any time without notice to the Members.
- O. MAHE reserves the right to cancel the Scheme at any time after the expiry of the sixth month from the Closing Date. On such cancellation, MAHE shall refund the Annual Access Fee paid by a Primary Card Holder, after deducting an amount proportionate to the period of coverage under the Scheme.
- P. Settlement of any dispute related to the scheme is subject to the exclusive jurisdiction of the courts in Udupi only.
- Q. If any provision/s contained herein are found to be invalid by any court having competent jurisdiction then the invalidity of such provision shall not affect the validity of the remaining provisions, which shall remain in full force and effect.
- R. Any cause of action that a Member may have with respect to the Scheme must be commenced within one year after the claim or cause of action arises or such claim or cause of action is barred.
- S. Notwithstanding any other terms or conditions, in no event shall MAHE, the Channel Partners or the Hospitals be liable for any failure, delay, or impairment in the performance of their obligations, in any manner in whole or part to Acts of God, severe weather conditions, labour issues or other such issues.

4. DISCLAIMER OF WARRANTEE AND LIMITATION OF LIABILITY

- A. The member acknowledges that the services are provided on 'as is' basis no representation or warranties whatsoever, express or implied, including but not limited to representations or warranties as to description quality, productiveness, accuracy nature of correctness or fitness or service for a particular purpose are made.
- B. The member assumes all risk for selection and use of the service. The member shall be solely responsible for any error misstatements, forgery, negligence delays, inaccuracies, acts or omissions in connection with the delivery of services.
- C. On behalf of the member and any person who uses the services or products under the health card the member releases, acquits, and discharges MAHE, channel partners and the hospitals from any and all liabilities, claims, demands, actions, and causes of action that the member,

his family and/or their legal representatives may have, by reason of any damage (whether or not personal) or injury (whether or not personal) sustained as a result of or during the use of any and all services and/or products available under or through the health card.

- D. The member agrees to indemnify and hold obligations, owing, channel partners and the hospitals harmless from any claims, lawsuits, proceedings, costs, attorney's fees, damages or other losses (collectively losses) arising out of or relating to the member's use or non use of the services, in all cases including but not limited to losses for tort, personal injury, medical malpractice or product liability without limiting the generality of the foregoing in no event shall obligations, owing, and/or the channel partners and/or the hospitals be liable for any special, incidental, consequential, or indirect damages, including damages for loss of liable for any special, incidental, consequential, or indirect been advised of the possibility of such damages.
- E. In any event, the total liability (if any) on the part of obligations, owing, channel partners and the hospitals, whether arising under contract or otherwise, is limited to the fees received from or on behalf of the concerned member under this scheme.

SCHEDULE I

LIST OF EXCLUSIONS

- a) Consumables
- b) Premium Clinic, Evening Clinic & Non OPD days consultation
- c) Packages and Day-Care surgeries

Discount offering under various schemes cannot be used along with Manipal ArogyaCard

SCHEDULE II

NETWORK HOSPITALS WHERE THE MANIPAL AROGYACARD IS VALID

- a) Kasturba Hospital, Manipal
- b) Dr. TMA Pai Hospital, Udupi
- c) Dr. TMA Pai Rotary Hospital, Karkala
- d) KMC Hospital, Attavar, Mangaluru
- e) KMC Hospital, Ambedkar Circle, Mangaluru
- f) Durga Sanjeevani Manipal Hospital, Kateel
- g) Manipal Hospital Goa, Goa
- h) Manipal College of Dental Sciences, Manipal
- i) Manipal College of Dental Sciences, Mangaluru

SCHEDULE III

CHANNEL PARTNER

www.manipalhealthcard.com