

ಕಾರ್ಡ್ ನಂ:
Card No.

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26 ಮಣಿಪಾಲ ಆರೋಗ್ಯಕಾರ್ಡ್ ವರ್ಷಗಳಿಂದ Manipal ArogyaCard

ಸಂಪೂರ್ಣ ಕುಟುಂಬಕ್ಕಾಗಿ

ಶ್ರೇಷ್ಠ ವಯಸ್ಕ, ವಿಶ್ವಾಸಾರ್ಹ ಸೇವೆ.



<input type="checkbox"/> ವೈಯಕ್ತಿಕ Individual	<input type="checkbox"/> ಕುಟುಂಬಿಕ Family	<input type="checkbox"/> ಕುಟುಂಬಿಕ + Family +
Card Validity	From	To

Member Name	Gender	Age	Relationship



**Manipal
ArogyaCard**

Dear Member,

Welcome to the Manipal ArogyaCard Scheme – 2026-27! It is with great pleasure that I announce our 26-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 26 years, our membership has grown significantly, reaching communities across the state. In alignment with our commitment to environmental sustainability, we have fully transitioned to **digital enrolment**; all enrolments are now completely digital with physical cards discontinued. Members receive their Manipal ArogyaCard digitally via **WhatsApp**, which can be used directly at the hospital to avail services.

Additional features, such as accessing card details via SMS or WhatsApp & continued support via the dedicated helpline, further enhance ease of use. This shift enhances customer experience, reduces operational dependencies, improves tracking & analytics, and supports a more scalable, environmentally sustainable model.

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

Please refer to the details 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/-
Renewal	1 Year	₹ 300/-	₹ 600/-	₹ 750/-

Note: All prices include applicable GST payable to the Government. The 2-Year Card option has been discontinued.

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 63648 72121
Manipal	Manipal College of Dental Sciences	0820 2922360
Mangaluru		0824 2422271
Manipal	Division of Ayurveda (CIMR)	0820 2922105

DISCOUNTS

Particulars	Manipal	Udupi	Karkala	Mangaluru		Kateel
				Attavar	Ambedkar Circle	
OP Consultation	50%	20%	20%	50%	10%	50%
OP Laboratory Investigations	25%	20%	20%	20%	15%	20%
OP Radiology	20%	20%	20%	20%	10%	20%
OP Procedures	20%	20%	20%	10%	5%	10%
Diabetic Foot Management	20%	NA	10%	10%	5%	NA
Health Check	NA	10%	NA	NA	15% (Selected packages only)	NA
OP Dialysis	₹100/-	₹50/-	₹50/-	₹50/-	₹50/-	₹100/-
OP Pharmacy	Upto 10%					
Inpatient Discounts	25% General Ward only	15% All Wards	25% General Ward only	25% General Ward 10% on all other wards	5% All Wards	25% General Ward only

**Preference for OP consultation is based on the Doctors' availability at Ambedkar Circle

*terms and conditions apply

- All the above OPD discounts are also applicable at Manipal College of Dental Sciences, Manipal & Mangaluru & at the Division of Ayurveda [CIMR] Manipal.
- Preference for OP consultation is based on the Doctors' availability at Ambedkar Circle.

For discount details of network hospitals in Mangaluru and Kateel, and for the full terms and conditions, please refer to www.manipalhealthcard.com

LIST OF EXCLUSIONS

Consumables
Premium Clinic, Evening Clinic & Non OPD days consultation
Packages and Day-care surgeries

Helpline: 0820-2923748 | 99808 54700

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



Manipal ArogyaCard

Terms & Conditions – Manipal ArogyaCard Scheme 2026-27

All the terms and 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 authorized to provide an application for participation in the Scheme and to collect completed online applications along with the 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.
- C. **Applicant:** A person who desires to participate in the scheme and has submitted a duly completed application along with the Annual Access Fee via the MAC portal.
- D. **Closing Date:** The last date on which the application for participation in the Scheme shall be received – 31 August 2026.
- E. **Family:** The primary cardholder, spouse, and dependent unmarried children below 25 years of age who the Primary Card Holder has enrolled under his/her membership.
- F. **Family Scheme +:** Includes all family members as defined under the Family card, and parents and parents-in-law of the family card holder.
- G. **ArogyaCard:** A digital card issued to each family/individual. Details are updated on the server and available across all participating hospitals. Delivered via WhatsApp to the registered mobile number.
- 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 via the MAC portal, along with the applicable fee.
- K. **Scheme:** The Manipal ArogyaCard Scheme (a community initiative by MAHE, 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 therefrom, time to time.

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2. Application Stage

- A person seeking to participate in the Scheme should duly complete the application available at www.manipalhealthcard.com and submit it along with the applicable Annual Access Fee via online self-registration.
- Only duly completed applications accompanied by the applicable Annual Access Fee received before the closing date by MAHE will be considered for participation in the Scheme. MAHE shall not be held responsible for non-receipt of the application/Annual Access Fee for any reason.
- Receipt of application/Annual Access Fee by the concerned Channel Partner of MAHE will not constitute acceptance. MAHE reserves the right to reject an application without providing any reason. If an application is rejected, the entire Annual Access Fee paid will be refunded.
- Once a duly completed application, along with the applicable annual access fee, is received, no request for cancellation will be entertained.
- Missed Call Alert – Access Your ArogyaCard on WhatsApp: **To access your Manipal ArogyaCard details (enrolled members, validity, and scheme information) on WhatsApp, simply give a missed call to 8867579797 from your registered mobile number (the number registered as the Primary Card Holder at the time of MAC enrolment). Your digital ArogyaCard will be sent instantly to your registered WhatsApp.** This service is especially useful if you have misplaced your card or need quick access to your membership details at the hospital.

3. Service to Members

- Services will start with effect from 15th July 2026 (for June 2026 enrolments) and have phased validity depending on the date of enrolment till the last enrolment date of 31st August 2026.
- All members will be issued a Manipal ArogyaCard digitally. In the event of misuse of the ArogyaCard, the membership may be canceled, and no refund will be issued.
- The membership to the scheme is non-transferable, and no responsibility is owed to non-members.
- Missed Call Alert – Access Your ArogyaCard on WhatsApp: **To access your Manipal ArogyaCard details (enrolled members, validity, and scheme information) on WhatsApp, simply give a missed call to 8867579797 from your registered mobile number (the number registered as the Primary Card Holder at the time of MAC enrolment). Your digital ArogyaCard will be sent instantly to your registered WhatsApp.** This service is especially useful if you have misplaced your card or need quick access to your membership details at the hospital.

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- The Member shall be governed by the terms, conditions, and policies of the relevant hospitals while availing the Services.
- Inpatient admissions are subject to the availability of beds at the time of such admission. The discount is applicable to the total bill, excluding consumables and medicine costs.
- Members are eligible to be admitted only to the General Ward and applicable higher wards. A member desiring a higher-category ward shall pay the charges applicable to such ward, not the difference between that ward and the general ward.
- No benefits other than those specified herein shall be made available to a member.
- 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 it shall be final.
- Members shall not be eligible for reimbursement of any expenses incurred.
- For prescription drugs, consumables, materials, investigation, procedures, and/or services, Members shall pay separately as these are received/availed (covered under Schedule I).
- Renewal 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.
- In the event of any major disaster or epidemic, the hospital shall render services so far as is practical, according to their professional judgment, within the limitations of those facilities and personnel which are then available.
- The scheme is purely a facility to the members to avail services at the hospitals in payment of the Annual Access Fee and is not a health insurance program. MAHE, Channel Partners, and the Hospitals are not liable for any death, disability, injury, damage, hospitalization, or other event.
- 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 rights and duties herein to any party at any time without notice to the Members.
- MAHE reserves the right to cancel the Scheme at any time after the expiry of the sixth month from the Closing Date. In the event of 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.
- Settlement of any dispute related to the scheme is subject to the exclusive jurisdiction of the courts in Udupi only.

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- If any provision contained herein is found to be invalid by any court having competent jurisdiction, the invalidity of such provision shall not affect the validity of the remaining provisions, which shall remain in full force and effect.
- 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 is barred.
- Notwithstanding any other terms or conditions, in no event shall MAHE, Channel Partners, or the Hospitals be liable for any failure, delay, or impairment in the performance of their obligations due to Acts of God, severe weather conditions, labor issues, or other such issues.

4. Disclaimer of Warranty and Limitation of Liability

- The member acknowledges that the services are provided on an 'as is' basis, no representations or warranties, express or implied, as to description quality, productivity, accuracy, nature of correctness, or fitness for a particular purpose are made.
- The member assumes all risk for selection and use of the service. The member shall be solely responsible for any errors, misstatements, forgery, negligence, delays, inaccuracies, acts, or omissions in connection with the delivery of services.
- 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 or injury sustained as a result of or during the use of any and all services under the health card.
- The member agrees to indemnify and hold MAHE, Channel Partners, and the Hospitals harmless from any claims, lawsuits, proceedings, costs, attorney's fees, damages, or other losses arising out of or relating to the member's use or non-use of the services. In no event shall MAHE, Channel Partners, and/or the Hospitals be liable for any special, incidental, consequential, or indirect damages.
- In any event, the total liability (if any) on the part of MAHE, 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.

ENROLMENT PERIOD & CARD VALIDITY – 2026-27

Enrolment Period	Validity Start (1 Year)	Validity End 1-Year Scheme (2027)
1 st June – 30 th June	15 th July	15 th August 2027
1 st July – 31 st July	15 th August	
1 st August – 31 st August	15 th September	

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