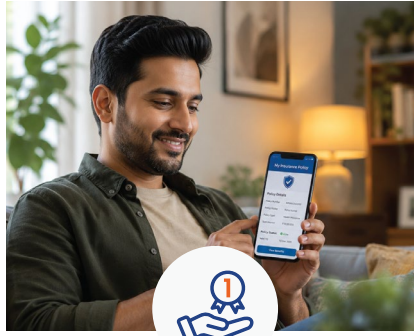




UNLIMITED SUM INSURED

So you never have to worry about running out of health insurance coverage.



ONE-TIME AGGREGATE DEDUCTIBLE[§]

Enjoy uninterrupted discount for 10 years, irrespective of whether the deductible is exhausted during the decade.



NO CLAIM DISCOUNT[#]

Save more with every claim-free year, up to 7.5% premium discount.

**Endless by nature. Flexible by design.
Engineered by experts.**

Manipal Cigna

INFINIX CORE

THE ENDLESS HEALTH INSURANCE



HOLISTIC WELLBEING

Get unlimited mental consults, dietary guidance and much more for healthier body and happier mind.



NEW BEGINNINGS^{**}

Care that begins with motherhood & grows like your little one! Coverage kicks in just after 1 yr & increases 100% annually.



QUICKACCESS^{*}

Get coverage for listed conditions such as Diabetes, Hypertension etc. after 30 days, with coverage for specific illnesses after 2 years.



Scan to visit our website and know more.

Health hai **PRICELESS**,
Isiliye **INFINIX ENDLESS**

Your Number here

^{*}This is an optional cover on payment of additional premium.

[§]This is an optional cover

[#]Get 2.5%, 5%, and 7.5% off your renewal premium after one, two, and three continuous claim-free years.

^{**}Accumulation begins post completion of 2nd policy year and maximum payout upto 1000%.

Product Benefit Table (all figures in INR; For Non-Port only)

1	Base Sum Insured (BSI)	10L	Unlimited
2	Waiting Period	Initial: 30 days Pre-existing diseases & specific illnesses: 3 years	
3	Policy Tenure	1, 2, 3 Years (For multi-year policies, get 10% discount on 2nd year's premium & 12.5% discount on 3rd year's premium)	
Base Covers			
4	Hospitalisation	upto BSI for 2+ hour hospitalization (24 hour for AYUSH, Mental Illnesses & HIV/AIDS)	
5	Room Category (ICU covered at actuals)	Default - Single Private AC Room - Upgrade to (For Unlimited BSI only) Any Room or Any Room except Suite and above - Save by choosing Twin Sharing Room	
6	Day Care and listed modern treatments	upto BSI	
7	Home Treatment	upto BSI for listed conditions such as injectable chemotherapy, dialysis, palliative care (only available with unlimited BSI)	
8	Pre-Hospitalisation Medical Expenses	10L BSI: 60 days Unlimited BSI: 90 days	
9	Post-Hospitalisation Medical Expenses	10L BSI: 90 days Unlimited BSI: 180 days	
10	Domiciliary Hospitalisation	upto BSI	
11	Road Ambulance	upto BSI	
12	Donor Expenses	up to BSI (2L for donor complication support)	
13	Preferred Provider Network*	Optimize your premium by selecting a hospital network (Classic/ Premier / Premier+) that best suits your healthcare needs. For details visit https://www.manipalcigna.com/locate-us	
14	Tele-Consultation	Unlimited consults by general physicians	
15	Wellness Program	Get up to 20% discount by completing defined steps	
16	Discounts and Health Services from Network Providers	Available	
17	Emotional Quotient	Nurture a healthier mind and body through unlimited access to psychologists, yoga, meditation & fitness e-sessions, and much more through our mobile app	
18	NutriBoost	Get unlimited access to qualified nutritionists and health coaches for personalized diet plans, lifestyle guidance, and expert support for healthier everyday living through our mobile app.	
Discounts			
19	NRI/OCI Discount	Non-Resident Indians (NRIs) and Overseas Citizens of India (OCIs) can avail a discount of 25% on the premium. (Available with unlimited SI only)	
20	Loyalty Discount	Get a one-time 5% discount when you buy this policy if you have an existing ManipalCigna retail health indemnity policy as a Policyholder	
21	Standing Instruction Discount	Get 2.5% off on your renewal premium whenever a payment is made through a standing instruction.	
22	No Claim Discount#	Accumulate 2.5% every year for staying claim-free (max. upto 7.5%)	
Optional Covers			
23	One-Time Aggregate Deductible¹	Enjoy a decade of discount by choosing deductible from 25K/50K/1L. Coverage kicks in after exhausting this one time deductible only once in 10 years.	
24	Personal Accident Plus	Choose coverage up to 3Cr for either accidental death or permanent disablement or both	
25	NME & DME coverage	Non-medical expenses (NME): up to BSI Durable Medical Equipment (DME): up to 1L	
26	Health Check-up	Avail cashless preventive health tests annually.	
27	High-End Diagnostic Tests	upto 50,000 for tests such as PET CT/MRI, coronary angiography, endoscopic ultrasound & many more (only available with unlimited BSI)	
28	Air Ambulance	upto 10L	
29	New Beginnings (with 1 year wait period)	Choose maternity coverage from 5k /10k /20k which increases by 100% pa post 2 nd year; max payout 1000%	
30	Annual Aggregate Deductible¹	Get discount by choosing deductible from 1L/2L/3L/4L/5L/10L. Exhaust the deductible once in a policy year, post which our coverage kicks in.	
31	Waiting Period Modification	QuickAccess: Cover listed pre-existing diseases after 30 days & specific illnesses after 2 years; OR Reduction of Waiting Period: Cover pre-existing diseases & specific illnesses after 2 years	



Scan to locate
your network
hospital

Note:

- *Treatment at hospitals outside the opted network shall attract a co-payment (25% for Premier+ & 10% for Premier). Co-pay shall not apply in case of Emergency Hospitalization until stabilization. No claims are payable for treatment taken at unrecognized hospitals.
- *No claim discount will be earned till the eldest age is <56 years. The level of discount earned till the age of 55 will continue to be carried forward till there is a claim in the Policy. After the claim, the discount level will be reset to 0 and it will not accrue again.
- iii. One Time deductible and Annual Aggregate deductible are mutually exclusive.

ManipalCigna Infinix is the product name, 'Now' and 'Core' are the names of available plans under the said product.

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