



Now it's easy to take the first step
Towards securing the health of your family.

Presenting Arogya Sanjeevani Policy, ManipalCigna.

Arogya Sanjeevani Policy

ManipalCigna

STANDARD HEALTH INSURANCE POLICY



Coverage available for
Allopathic &
AYUSH
treatments



Includes cover for
Modern
treatments &
procedures



Cashless
treatment at
network
hospitals



Choice of
multiple
sum
insureds



Affordable
all India
health
coverage

WHY HEALTH INSURANCE?

Health insurance is your safety net against financial impact of health hazards. It provides peace of mind in times of medical exigencies as you have a back-up plan in place.

GET TO KNOW US BETTER

At ManipalCigna Health Insurance, we work to improve the health, well-being and peace of mind of those we serve. Our purpose is to understand our customers' needs and guide them along the road to physical, emotional and financial wellness. Whether it's for you or your family, standard health plan is designed to help you to safeguard your health while securing your finances. This policy provides essential cover for medical treatment of illnesses and accidents requiring in-patient hospitalization and more. Presenting Arogya Sanjeevani Policy, ManipalCigna. Now don't compromise on your and family's health, because we believe "Health hai, toh Life hai"

KEY FEATURES AT A GLANCE

- In-patient hospitalization cover
- Day care treatment cover
- Pre & Post hospitalization
- Ayush Cover
- Modern treatment cover
- Multiple discounts
- Cummulative bonus
- Tax benefit u/s 126

COVERAGES

In-patient Hospitalization: If you are admitted to a hospital for more than 24 hours due to illness or injury, we will take care of the room charges, ICU expenses, nursing charges, doctor fees, surgeon fees, blood, oxygen, operation theatre charges and other medical expenses.

Pre-Hospitalization: We will reimburse medical expenses incurred before the date of hospitalization.

Post-Hospitalization: We don't just cover you when you are in the hospital, but are also with you through the recovery process. Medical expenses incurred after you are discharged will also be covered.

AYUSH Cover: We will cover medical expenses up to the limit of Sum Insured towards non-allopathic treatments such as Ayurveda, Yoga & Naturopathy, Unani,

Siddha & Homeopathy for hospitalization arising due to accident or illness undertaken in a government hospital or government recognized institute.

Day Care Treatment: We will pay for medical expenses if you undergo a treatment or surgery that needs less than 24 hours of hospitalization.

Road Ambulance Cover: We believe that nothing should come between you and timely treatment. That's why you are covered for transportation expenses by an ambulance service provider to the hospital.

Other Expenses: We will pay medical expenses if you undergo a treatment or surgery for Cataract. Also cover in-hospital medical expenses towards dental treatment, plastic surgery necessitated due to illness, injury.

Modern Treatments: We will pay for the medical expenses if you undergo any of the technologically advanced treatment or surgery listed in policy terms and conditions.

Cumulative Bonus: We will increase the Sum insured (excluding CB) for each policy year, provided the policy is renewed without a break subject to maximum of 50% of the sum insured. If a claim is made in any particular year, the cumulative bonus accrued may be reduced at the same rate at which it has accrued.

KEY INFORMATIONS

Eligibility		
Min Entry Age	Child: 3 months (91 days)	Adult: 18 years
Max Entry Age	Child: 25 years (family floater policy)	Adult: 65 years
Relationships	Individual Policy: self, spouse, son, daughter, parents & parents in law.	
	Family Floater: self, spouse, children up to the age of 25 years or parents/parents in law (a maximum of 2 adults and 3 children can be covered under a single policy).	
Policy Term	1 year	
Discounts & other details		
Family Discount	15% for covering 2 or more family members under single individual policy.	
Worksite Discount	A discount of 10% will be available on policies which are sourced through worksite marketing channel.	
Online Renewal Discount	A discount of 3% p.a. on the premium from next renewal, if the premium is received through NACH or Standing Instruction (where payment is made either by.	

PLAN BENEFITS AT A GLANCE

Coverages	Details	
Sum Insured (SI) (in lacs)	Choose from any of the given sum insureds	Rs. 50,000, Rs. 1 Lac, Rs. 1.5 Lacs, Rs. 2 Lacs, Rs. 2.5 Lacs, Rs. 3 Lacs, Rs. 3.5 Lacs, Rs. 4 Lacs, Rs. 4.5 Lacs, Rs. 5 Lacs, Rs. 5.5 Lacs, Rs. 6 Lacs, Rs. 6.5 Lacs, Rs. 7 Lacs, Rs. 7.5 Lacs, Rs. 8 Lacs, Rs. 8.5 Lacs, Rs. 9 Lacs, Rs. 9.5 Lacs, Rs. 10 Lacs.
In-patient Hospitalization	Covers medical expenses for hospitalization of more than 24 hours	1. Room rent covered up to 2% of SI subject to maximum of Rs. 5,000 2. ICU charges covered up to 5% of SI subject to maximum Rs. 10,000
Pre - Hospitalization	Covers medical expenses up to 30 days before date of hospitalization	Up to Sum Insured
Post - Hospitalization	Covers medical expenses up to 60 days post discharge from hospital	Up to Sum Insured
Ayush Cover	Covers In-patient hospitalization expenses for AYUSH Treatment	Up to Sum Insured
All Day Care treatments	Covers treatment or surgery that requires less than 24 hours hospitalization	Up to Sum Insured
Modern Treatments/ Procedures	Covers technologically advanced treatments listed in policy terms and conditions	Up to 50% of Sum Insured
Road Ambulance Cover	Reimburses expenses for Ambulance services towards transportation to hospital for treatment	Rs. 2,000 per hospitalization
Other Expenses	Covers expenses incurred for cataract treatment Also covers in-hospital medical expenses towards dental treatment, plastic surgery necessitated due to illness, injury.	Rs. 40,000 or 25% of Sum Insured whichever is lower for each eye Covered up to Sum Insured
Cumulative Bonus	Provides increase in Sum Insured as bonus for each policy year	5% of Sum Insured will be increased for every year. Max accumulation upto 50% of SI.

Note: 5% co-pay is applicable on all claims

Grace Period: For Yearly, half yearly and quarterly payment of mode, a fixed period of 30 days will be allowed as Grace Period and for monthly mode of payment a fixed period of 15 days will be allowed as Grace Period.

Free-look Period: The Free Look Period shall be applicable at the inception of the Policy and not on renewals or at the time of porting the policy.

The insured shall be allowed a period of 30 days from date of receipt of the Policy to review the terms and conditions of the Policy, and to return the same if not acceptable.

If the insured has not made any claim during the Free Look Period, the insured shall be entitled to a refund of the premium paid subject only to a deduction of a proportionate risk premium for the period of cover and the expenses, if any, incurred by the insurer on medical examination of the proposer and stamp duty charges.

Tax Benefit: Income Tax deduction available under Sec 126 of Income Tax Act 2025 (as amended)*.

Cancellation:

- a) The Insured may cancel this Policy by giving 7 days' written notice, and in such an event, the Company shall refund premium for the unexpired Policy Period as per policy contract
- b) we can cancel the Policy at any time on grounds of mis-representation, non-disclosure of material facts, fraud by the Insured Person, by giving 15 days' written notice.

WAITING PERIODS:

Initial Waiting Period: First 30 days waiting period is applicable for all illnesses other than accidents.

Specific Illness Waiting Period: 24/36 months waiting period is applicable on specific ailment as listed in terms and conditions.

Pre-existing Diseases Waiting Period: Pre-existing diseases will be covered after 36 months of continuous coverage have elapsed since inception of the first policy.

KEY EXCLUSIONS:

We will not cover any costs towards:

- Any illness resulting from the insured committing any breach of law.
- Contamination from Nuclear fuel or radiation
- Foreign invasion or civil war
- Drug abuse

THE KEY PILLARS UNDERLYING OUR SERVICES ARE:

Claims Handling: You can rely on our claims service associate for easy, efficient and hassle-free claims.

Personalized Services: To ensure a personalized service experience, you will have a single point of contact to address your concerns when you need us the most during hospitalization.

Reliable Information: Our 24/7 in-house health relationship managers and friendly customer website provides instant access to healthcare knowledge and personalized policy information.

Prohibition of Rebates (Under Section 41 of the Insurance Act, 1938, as amended):

(1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.

(2) Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

Registered Office: ManipalCigna Health Insurance Company Limited CIN: U66 000MH2012PLC227948 | IRDAI Reg. No.: 151 | Regd. Office: 401/ 402, 4th Floor, Raheja Titanium, Off Western Express Highway, Goregaon East, Mumbai - 400 063 | For more details on coverage, waiting periods, exclusions, risk factors, terms and conditions, please read the sales brochure/ Prospectus/Policy Wordings available on our website (Download section) before concluding a sale | Trade Name / Trade Logo belongs to MEMG International India Private Limited and Cigna Intellectual Property Inc. and is being used by ManipalCigna Health Insurance Company Limited under license | Tax benefits are subject to changes in tax laws | Arogya Sanjeevani Policy, ManipalCigna | UIN: MCIHLIP20156V011920 | ARN: ADV/0023/Apr/2026-27.