ManipalCigna Health Insurance

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 more than 15000+ network hospitals
- Choice of multiple sum insureds
- Affordable all India health coverage

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. 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
- In-patient hospitalization for AYUSH
- Modern treatments cover
- Multiple discounts
- Cumulative bonus
- Tax benefit u/s 126

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 polices which are sourced through worksite marketing channel.	
Online Renewal Discount	Online Renewal 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 direct debit of bank account or credit card.)	
Free-look	A period of 30 days to cancel the policy, refund subject to terms and conditions.	
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 ailments 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.	

PLAN BENEFITS AT A GLANCE

Coverage details at a glance	Arogya Sanjeevani Policy
Sum Insured (in lacs)	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^	Up to Sum Insured
Pre – Hospitalization	Up to 30 days
Post – Hospitalization	Up to 60 days
Ayush Cover	Up to Sum Insured
All Day Care treatments	√
Modern Treatments/Procedures^	√
Road Ambulance Cover^	√
Cataract treatment^	√
Cumulative Bonus	√

^Sublimit will apply

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

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.

Disclaimer: ManipalCigna Health Insurance Company Limited | CIN: U66000MH2012PLC227948 | 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/0022/Apr/2026-27.