ManipalCigna
Health Insurance

A change in your
Health
Should not bring
A change in your
Family's lifestyle.



PRESENTING

ManipalCigna
Lifestyle Protection
Critical Care
CRITICAL ILLNESS INSURANCE

A global plan that assures you financial support during critical times to ensure you get access to premium medical care.

ManipalCigna Lifestyle Protection-Critical Care offers you payment of the entire Sum Insured on first diagnosis of 15 or 30 major illnesses and procedures. With this you also have the benefit of medical second opinion and access to our online wellness programme.

ManipalCigna Health insurance is a joint venture between the Manipal Group, an eminent player in the field of healthcare delivery and higher education in India and Cigna Corporation, a global health services company with over 200 years of experience. At ManipalCigna our mission is to improve the health, well-being and peace of mind of those we serve. As your partner in illness and wellness, we offer a full suite of health insurance products and services to meet your unique needs. Our wide network of healthcare facilities supports you to ensure your physical, emotional and financial well-being. We are committed to offering you an easy and lifetime access to quality healthcare so you can live a healthier and more secure life.

MANIPALCIGNA LIFESTYLE PROTECTION-CRITICAL CARE IS AVAILABLE FOR YOU UNDER TWO PLAN OPTIONS

BASIC PLAN:
Covers 15 Critical Illnesses

01	Cancer of Specified Severity
02	Myocardial Infarction (First Heart Attack – of Specific Severity)
03	Open Chest CABG
04	Open Heart Replacement or Repair of Heart Valves
05	Coma of Specified Severity
06	Kidney Failure Requiring Regular Dialysis
07	Stroke Resulting in Permanent Symptoms
08	Major Organ / Bone Marrow Transplant
09	Permanent Paralysis of Limbs
10	Motor Neuron Disease with Permanent Symptoms
11	Multiple Sclerosis with Persisting Symptoms
12	Primary (Idiopathic) Pulmonary Hypertension
13	Aorta Graft Surgery
14	Deafness
15	Loss of Sight



ENHANCED PLAN:
In addition to Critical Illnesses under Basic Plan it also covers

16	Coronary Artery Disease
17	Aplastic Anaemia
18	End Stage Lung Failure
19	End Stage Liver Failure
20	Third Degree Burns
21	Fulminant Hepatitis
22	Alzheimer's Disease
23	Bacterial Meningitis
24	Benign Brain Tumor
25	Apallic Syndrome
26	Parkinsons Disease
27	Medullary Cystic Disease
28	Muscular Dystrophy
29	Loss of Speech
30	Systemic Lupus Erythematous



CRITICAL CARE BENEFITS AT A GLANCE

- You get the entire Sum Insured on the first diagnosis of any of the 30 critical illnesses. You also get the benefit of additional 10% of the Sum Insured in case you opt for staggered claim payment.
- You can choose from a wide range of Sum Insured options (up to ` 3 cr*) to suit your requirements.
- You can take protection up to 10 times of your gainful annual income.
- The Individual Plan covers you and your family members. You can avail a discount of 10% for covering more than 2 family members under the same policy.
- It offers flexible policy tenure and allows you to enjoy a discount of 7.5% and 10% on selecting a 2 and 3 years single premium policy respectively.
- Premium can be paid on Single, Yearly, Half yearly, Quarterly and Monthly^ basis.
  Loading will be applicable for Half yearly, Quarterly and Monthly payment mode.

Premium payment mode %	Loading on premium
Monthly	5.50
Quarterly	3.50
Half yearly	2.50

* Sum Insured above ` 3cr will be considered on case- to-case basis.

^2 months premium to be paid in advance and instalment/renewal premium payment through NACH or standing instruction (where payment is made either by direct debit of bank account or credit card).

CRITICAL CARE KEY FEATURES AT A GLANCE

- **Eligibility Criteria:** The minimum age to enter this policy is 18 years while the maximum age to do the same is 65 years.
- **Grace Period:** A fixed period of 30 days allowed as grace period and for monthly mode of payment a fixed period of 15 days allowed as grace period.
- **Revival Period:** For instalment (Half-yearly and Quarterly) premium policies, the revival period shall be 30 days and for monthly premium payment mode, the revival period shall be 15 days from the due date of next instalment.
- **Tax Saving#:** This plan entitles you to Income Tax Benefit under Sec.126 of Income Tax Act.
- **Pre-Policy Medical Check-Up:** This would be required on the basis of age, plan, Sum Insured and medical history.
- **Free-look Period:** A period of 30 days from the date of receipt of the Policy document is available to review the terms and conditions of this Policy Free look cancellation & refund will be made within 7 days from the date of receipt of request.
- **Cancellation Policy:** Request for cancellation shall be notified to Us by giving 15 days' written notice in which case We shall refund the premium for the unexpired term as per the short period.

  We may cancel the Policy by giving 15 days' notice in writing on grounds of misrepresentation, established fraud, non-disclosure of material fact or for non-co-operation by You without any refund of premium.
- **Claim Payout Options:**

a) **Lump Sum Payout –** Under this, the full Sum Insured will be paid upon diagnosis of the covered Critical Illness.

b) **Staggered Payout –** On occurrence of a Critical Illness, 25% of the SI will be paid as lump sum. Balance 75% and additional 10% of SI will be paid in 60 equated monthly installments. You also have the flexibility to opt for a lump sum payout at the time of claim settlement, if you so desire.

#Tax benefits are subject to changes in tax laws

ACCESS TO ONLINE WELLNESS PROGRAMS - PUT YOUR HEALTH IN THE RIGHT HANDS

The plan offers customized health and wellness programs. The service is available on our website. It consist of programs like Health Risk Assessment, Lifestyle Management , Nutrition and Access to Health Articles.

HOW IS PREMIUM DETERMINED?

Premium will depend on Sum Insured, policy tenure, age as on last birthday, gender and health status of the individual.

POINTS TO NOTE

- Premium amount is (in ₹) excluding tax and other levies.
- Any revision in the premium rates shall be made only post approval by the IRDAI.

CALCULATE YOUR AGE

- For premium calculation, age as on last birthday would be considered
- Let's assume your date of birth is 10th Dec, 1982, and the date you fill the form is 31st Jan, 2016, so your current age in years is 33 years

STEPS TO CALCULATE PREMIUM

1. Choose the Cover type and Policy Term**
2. Decide on Sum Insured
3. Identify Gender
4. Calculate Age as on Last Birthday
5. Identify the Premium Factor against the age of the Insured person from Critical Illness Premium Table
6. CI Premium (without Taxes) $= \frac{\text{Base Sum Insured}}{1000} \times \text{Premium Factor (as per Step 5)}$
7. CI Premium (with Taxes) = Premium as per step 6 * 1.18

**a.For policies with 2/3 year terms, premium of current age and next age to be added to arrive at total premium.

b.Any discounts on premium to be applied after adding the 2/3 years premium.

c.For instalment mode of premium payment, loading as mentioned above will apply.



ILLUSTRATION (INDIVIDUAL LIFE)

- Mr. Dinesh Patil (Male, Date of Birth 25th April 1984) wants to buy a ManipalCigna Lifestyle Protection-Critical Care Basic Cover for Sum Insured ` 10 lacs and policy, policy term 1 year with single premium payment.

PREMIUM CALCULATION STEPS: (REFER ABOVE)

- Mr. Dinesh Patil, a male of 32 years^ opted for Basic Cover for SI = 10 Lacs. His Premium Factor against age is 2.66. Hence,
- His CI Premium (without Taxes) = $\frac{1000000 \text{ X } 2.66}{1000}$ = r 2660
- His CI Premium (with Taxes) = 2660*1.18 = r 3138.8

^Completed age as on 01-Jan-2017

WE WOULD LIKE TO BE AS TRANSPARENT AS POSSIBLE; HERE ARE SOME OF THE WAITING PERIOD AND KEY EXCLUSIONS UNDER THE POLICY.

Waiting Period

- First 90 days waiting period will apply.
- Benefit payment will be subject to survival period of 30 days following first diagnosis of critical illness or surgical procedure.

Key Exclusions

- Any illness other than specified critical illnesses
- Any pre-existing diseases
- HIV/AIDS and its complications
- Foreign Invasion
- Suicide or drug abuse



PREMIUM FACTOR TABLE

(PLAN RATE PER 1000 SUM INSURED PER LIFE (IN ₹))

	Basic Cover		Enhanced Cover	
Age	Male	Female	Male	Female
18	1.88	1.32	2.68	2.82
19	1.88	1.32	2.68	2.82
20	1.88	1.32	2.68	2.82
21	1.93	1.42	2.71	2.87
22	1.99	1.53	2.76	2.96
23	2.05	1.63	2.80	3.04
24	2.10	1.75	2.84	3.13
25	2.15	1.88	2.89	3.24
26	2.23	2.03	2.96	3.37
27	2.31	2.19	3.04	3.50
28	2.36	2.35	3.09	3.63
29	2.42	2.52	3.15	3.79
30	2.47	2.68	3.20	3.93
31	2.55	2.85	3.28	4.07
32	2.66	3.05	3.40	4.25
33	2.81	3.26	3.54	4.43
34	2.96	3.48	3.71	4.63
35	3.18	3.73	3.94	4.88
36	3.49	4.06	4.28	5.22
37	3.83	4.40	4.67	5.57
38	4.23	4.77	5.11	5.96
39	4.70	5.19	5.64	6.40
40	5.27	5.66	6.27	6.90
41	5.92	6.17	6.99	7.44
42	6.65	6.72	7.80	8.02
43	7.44	7.32	8.67	8.64
44	8.34	8.00	9.67	9.37
45	9.35	8.79	10.79	10.20
46	10.52	9.61	12.08	11.07
47	11.88	10.41	13.59	11.94
48	13.39	11.24	15.26	12.83
49	15.03	12.10	17.08	13.76

PREMIUM FACTOR TABLE

(PLAN RATE PER 1000 SUM INSURED PER LIFE (IN ₹))

	Basic Cover		Enhanced Cover	
Age	Male	Female	Male	Female
50	16.48	12.85	18.69	14.61
51	18.04	13.63	20.44	15.49
52	20.11	14.54	22.74	16.52
53	22.40	15.48	25.29	17.59
54	24.92	16.44	28.09	18.71
55	27.55	17.56	31.02	19.98
56	30.31	18.83	34.10	21.42
57	33.28	20.15	37.42	22.92
58	36.49	21.54	41.00	24.52
59	40.01	23.03	44.93	26.25
60	43.85	24.63	49.24	28.13
61	47.98	26.36	53.92	30.16
62	52.42	28.23	58.97	32.36
63	57.20	30.24	64.41	34.74
64	62.30	32.43	70.24	37.33
65	67.49	34.65	76.21	40.00
66	73.10	37.17	82.67	42.99
67	79.44	40.17	89.92	46.51
68	86.22	43.49	97.65	50.38
69	93.43	47.18	105.88	54.67
70	101.25	51.18	114.80	59.32
71	106.31	53.74	120.54	62.29
72	111.63	56.43	126.57	65.40
73	117.21	59.25	132.89	68.67
74	123.07	62.21	139.54	72.11
75	129.22	65.33	146.51	75.71
76	135.68	68.59	153.84	79.50
77	142.47	72.02	161.53	83.47
78	149.59	75.62	169.61	87.65
79	157.07	79.40	178.09	92.03
80	164.92	83.37	186.99	96.63

KEY PILLARS UNDERLYING OUR SERVICES:

- **Claims Handling:** You can rely on our claims service associate for easy, efficient and hassle-free claims experience.
- **Personalised Services:** To ensure a personalised service experience, you will have a single point of contact to address your concerns, when you need us the most.
- **Reliable Information:** Our Health Relationship Managers and friendly customer website provide instant access to health care knowledge and personalised policy information.
- **Prevention and Well-Being:** We are proactive in identifying your health risks and help you in their management. We go beyond paying claims by bringing to our customers lifestyle programmes that help them live healthier and happier.

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

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. 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.



GET A QUOTE TODAY.

We have kept our quote process as easy and quick as possible for you. Just SMS 'HEALTHY' TO 56161 or speak to our health advisor today.

The complete list of branches is available on our website.

Your expert Health Insurance Advisor has the answer

1800-102-4462 customercare@manipalcigna.com www.manipalcigna.com

EXPERT KI SUNO SAHI CHUNO

ManipalCigna Health Insurance

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