Coronavirus (COVID-19)
Be Alert Not Anxious

## Answers To Frequently Asked Questions

BACKGROUND

What is coronavirus?

Coronaviruses are a large family of viruses found in humans and animals. Some can infect humans and are known to cause illness ranging from the common cold to more severe diseases such as Middle East Respiratory Syndrome (MERS) and Severe Acute Respiratory Syndrome (SARS)

How is the coronavirus transmitted?
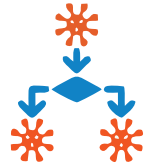
Most often, spread from person-to-person happens mainly via respiratory droplets produced when an infected person coughs or sneezes, similar to how influenza spreads. These droplets can land in the mouths or noses of people who are nearby or possibly be inhaled into the lungs.

What are the symptoms of coronavirus?

Symptoms can include fever, cough and shortness of breath. The Center for Disease Control and Prevention (CDC) believes that symptoms of COVID-19, may appear in as few as 2 days or as long as 14 after exposure at this time.

MANIPALCIGNA COVERAGE & INFORMATION

Do ManipalCigna Health Insurance policies cover medical expenses related to coronavirus?

Yes, ManipalCigna's comprehensive health insurance policies cover hospitalisation expenses arising out of coronavirus. Please refer to the terms and conditions for details of the coverage you are entitled to in your plan.

These days viral infections are very common, do ManipalCigna plans help financially in treating such ailments

Yes. Buying a health insurance plan not just for yourself but for your entire family is important to make sure your hospital admission and treatment expenses are covered seamlessly.

Are there any waiting period applicable for viral infections like Ebola, H1N and now coronavirus?

Our indemnity plans covers outpatient treatments (OPD) without any waiting period. A claim for diagnosis and treatment on OPD basis can be made in accordance with the claims procedure mentioned in the policy wordings.

In case of hospitalization on account of COVID-19, the hospitalization expenses incurred will be covered provided the illness is contracted after completion of 30 days in case of a fresh policy. In case of a policy that has been renewed continuously without a break 30 days of waiting period will not be applicable.

ASSISTANCE IN TIME OF COVID-19 PANDEMIC

Claims:

Cashless Claim: Our cashless claim services continue to be hassle-free experience during hospitalizations. For all emergency hospitalizations, get in touch with your Hospital TPA desk to initiate the cashless process. Please visit the link https://www.manipalcigna.com/claims-process to get detailed information

Planned Hospitalization: You may raise a cashless request for planned hospitalization using our E- Cashless facility. Give a missed call at 1800-572-9792, we'll SMS the download link to your smartphone. Login to app and click on e- cashless facility

Reimbursement claim: Customers can now upload scanned claim documents using **Medibuddy app** or by logging onto https://me.medibuddy.in/ We shall keep your claims processed and disburse payment once we receive the hard copies. To locate our branch, visit https://www.manipalcigna.com/branch-locator

ASSISTANCE IN TIME OF COVID-19 PANDEMIC

Where can I get answers to Coronavirus Claims related queries?

If you have any Covid-19 claim related queries / other queries on your claims, please get in touch at 1800-419-1159

For queries related to claims incurred in India , please write to cigna@mediassistindia.com

For International Wipro admissions please write to, mayfair.claims@mayfairwecare.com

All Other Employee-Employer groups - CGHBclaims@manipalcigna.com

Will Quarantine charges incurred during hospitalization be covered in the policy?

Yes, quarantine related charges along with the other hospitalization charges incurred for management of COVID 19 shall be covered in our indemnity policies as per policy terms.

Are the consultations with a medical practitioner and diagnostic tests in relation to COVID-19 covered under my Health Insurance policy?

Yes, expenses as a result of medical consultation and diagnostic tests, shall be covered under in our indemnity policies as per policy terms.

Will the policy cover hospitalization in a country other than India?

Our worldwide emergency benefit ensures that Covid-19 hospitalizations are covered internationally

Is Domiciliary treatment covered?

Yes, the same is covered as per the policy terms and conditions

POLICY RENEWAL AND SERVICING

Where can I pay the renewal premium / purchase a new policy?

If you are making an online payment then you can visit www.manipalcigna.com to make the renewal payment

We have tied up with ICICI bank where you can visit any of the 1350 locations for New business premium / renewal premium to be paid through cheque or cash. The premium payment must be done over the counter & the cheque should not be dropped in any drop box.

Where should I give servicing request for my policy?

You can contact your agent/advisor/sales manager who will accept documents for servicing of your policy & will in turn coordinate with ManipalCigna Health Insurance branch for processing.

Customers can call our toll free no 1800-102-4462. Retail customers can write to us at customercare@manipalcigna.com & Group customers can write to us at servicesupport@manipalcigna.com

Union Bank of India, Andhra Bank, Corporation Bank customers can call toll free no 1800-123-263-472 or write to service.unionbankofindia@manipalcigna.com.

Bank of Maharashtra customers can call toll free no. 1800-108-6242 or write to support.bom@manipalcigna.com

Our distribution partners can call us on our toll free no. 1800-102-4462 and press option 5

If not satisfied, how can I raise a complaint?

We are always here to help you. The above touchpoints should be able to manage all your queries; however, if the resolution provided does not meet your expectations, you can write to our Grievance Redressal Officer, Ms. Shruti Vyas, Assistant Vice President - Grievance Cell at complaints@manipalcigna.com or call at 022-40825233

Worried about insuring yourself and your family with adequate health cover OR renewing your existing ManipalCigna Health Insurance policy?

Don't stress, as a health insurance partner, our top priority is to protect the health and well-being of those we serve.

Our ManipalCigna ProHealth Insurance Plan covers hospitalisation expenses, immediate OPD expenses, ambulance cover arising out of COVID-19. Click https://buyonline.manipalcigna.com/buy-health-insurance/renew OR https://buyonline.manipalcigna.com/buy-health-insurance/makepayment to renew your policy and ensure a seamless cover for you and your family.

Please note, we have also extended the Grace period for all policies due onwards 01/02/2020 to 60 days from the original 30 days in case you are unable to pay your premium on time, in view of the disruptions caused by the Coronavirus outbreak.

We urge you to stay alert, stay home and exercise personal hygiene. In case you have any queries or need any assistance while renewing your policy, Please feel free to call us on our toll free 1800-102-4462

WORRIED ABOUT YOUR SYMPTOMS?

Anyone with symptoms of Coronavirus, or who has been in contact with someone who is suspected or confirmed of having the Coronavirus within the last 14 days should consult with their physician.

If you need more information, contact: Indian Helpline for Novel Coronavirus at
+91 11 2397 8046 / ncov2019@gmail.com

For any assistance contact: 📞 1800-102-4462 ✉ customercare@manipalcigna.com 🌐 www.manipalcigna.com

ManipalCigna Health Insurance Company Limited
(Formerly known as CignaTTK Health Insurance Company Limited), CIN U66000MH2012PLC227948, IRDAI Reg. No. 151.
Reg. Office: 401/402, 4th Floor, Raheja Titanium, off Western Express Highway, Goregaon (East), Mumbai- 400 063.
Toll free number: 1800-102-4462, Website address: www.manipalcigna.com

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.