ManipalCigna Health Insurance

A BOOSTER DOSE

FOR YOUR HEALTH INSURANCE

PRESENTING

ManipalCigna

Health 360

Enhanced Health Coverage Rider



Health Riders to strengthen your family's existing ManipalCigna Health Insurance Policy.

ManipalCigna Health 360
Enhanced Health Coverage Rider

DID YOU UPGRADE YOUR HEALTH INSURANCE YET?



So you have a very good health insurance policy in place for your family. But there are still some benefits not getting covered and you are spending from your pocket for medical expenses. How do you fix that?

Voila!

ManipalCigna Health 360 is here for you!
Introducing a range of riders to strengthen your health insurance policy coverage and give your family 360-degree health coverage.

With the comprehensive range of ManipalCigna's Health 360 riders, you get additional financial security that not just eases off your financial woes but also gives you and your family the complete protection.

RIDERS FOR YOUR FAMILY TO HOP ON

ManipalCigna Health 360 OPD
Enhanced Health Coverage Rider

ManipalCigna Health 360 Shield
Enhanced Health Coverage Rider

ManipalCigna Health 360 Advance
Enhanced Health Coverage Rider

ManipalCigna Health 360 OPD
Enhanced Health Coverage Rider

BOOST YOUR HEALTH INSURANCE WITH THE POWER OF HEALTH 360 OPD



Make your health insurance a complete Health Insurance with cashless **OPD COVERAGE.** Protect your finances from everyday healthcare expenses like doctor consultation, prescribed diagnostics & pharmacy expenses because health issues don't escalate to hospital every time.

CHOOSE THE PACKAGE THAT BEST SUITS YOUR NEEDS:

PACKAGE 1

(Doctor Consultation)

Rs. 5,000 to Rs. 20,000 in the multiples of Rs. 5,000

PACKAGE 2

(Doctor Consultation & Prescribed Diagnostics)

Rs. 10,000 to Rs. 30,000 in the multiples of Rs. 5,000 and Rs. 30,000 to Rs. 50,000* in the multiples of Rs. 10,000

PACKAGE 3

(Doctor Consultation, Prescribed Diagnostics & Prescribed Pharmacy)

Rs. 20,000 to Rs. 30,000 in the multiples of Rs. 5,000 and Rs. 30,000 to Rs. 50,000* in the multiples of Rs. 10,000

*For more Sum Insured options, please contact your health advisors, sales representative or the nearest branch.

KEY FEATURES

1. Get OPD consultations for every ailment without any worry

Secure doctor consultation coverage including Dental and Vision consultations, through the Network Medical Practitioner, up to the Outpatient Sum Insured as opted under this rider.

2. Don't compromise on diagnostics tests

In addition to doctor consultation get covered for diagnostic tests including Dental and Vision diagnostics, wherever prescribed by the Network Medical Practitioner, up to the Outpatient Sum Insured as opted under this rider.

3. Medicines & drugs will no longer burn a hole in your pocket

In addition to doctor consultation, prescribed diagnostic get covered for expenses incurred for medicines prescribed by the Network Medical Practitioner for up to 20% of the Outpatient Sum Insured.

Disclaimers:

OPD rider is available only on a cashless basis from the network providers of ManipalCigna Health Insurance Company Limited. Any unutilized amount under this benefit shall not be carried forward to subsequent policy year.

ManipalCigna Health 360 Shield
Enhanced Health Coverage Rider



KEY FEATURES

1. Let go of the worry of paying for Non-Medical items

We've got your Non-Medical items covered up to the Sum Insured opted under the base policy, in case of In-patient Hospitalization and/or Day Care Treatment.

- HAND GLOVES
- THERMOMETER
- MASKS

2. Coverage for Durable Medical Equipment

You also get coverage for Durable Medical Equipment up to Rs.1 Lac in case, prescribed during hospitalization or within 30 days post-discharge.

- CPAP MACHINE
- WHEELCHAIR
- SUCTION MACHINE
- INFUSION PUMP
- OXYGEN CONCENTRATOR
- VENTILATOR
- PROSTHETIC DEVICE
- COMMODE CHAIRS
- CONTINUOUS PASSIVE MOTION DEVICES IN CASE OF KNEE REPLACEMENT

ManipalCigna Health 360 Advance
Enhanced Health Coverage Rider

ADVANCE YOUR HEALTH INSURANCE TO SUIT YOUR MEDICAL NEEDS

Avail the benefit of **100% RESTORATION** of Sum Insured unlimited times, the room of your choice and the benefit of Air Ambulance because your health deserves the best care always.



KEY FEATURES

1. Get your Sum Insured restored every time

Advance restores upto 100% of sum insured unlimited times so you don't fall short of coverage for both related and unrelated illnesses/ injuries. Applicable from second claim onwards.

Covers all of below benefits, if opted and applicable as per base policy

- IN-PATIENT HOSPITALIZATION
- PRE - HOSPITALIZATION
- POST - HOSPITALIZATION
- DAY CARE TREATMENT
- ROAD AMBULANCE
- DONOR EXPENSES
- AYUSH TREATMENT
- NON-MEDICAL ITEMS

2. Upgrade to the room of your choice

You shall be eligible to upgrade the room type category eligibility under the base policy to "Any Room Category" in a hospital.

3. Coverage on Air Ambulance

Get transportation expenses to the nearest hospital/ healthcare facility in case of life threatening condition demanding immediate attention. Air Ambulance facility is covered on a reimbursement basis, up to Sum Insured opted under the base policy subject to a maximum of Rs. 10 Lacs, in addition to base policy Sum Insured.

ManipalCigna Health 360
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At ManipalCigna, we're more than a health insurance company. As your partner in illness and wellness, our mission is to improve the health, well-being, and peace of mind of those we serve by making health care Affordable, Predictable and Simple. Our goal is to provide our customers with easy and lifetime access to quality healthcare with "no compromises, no surprises" so they can live a healthier and more secure life.

ManipalCigna Health 360
Enhanced Health Coverage Rider

Health Insurance ka Booster Dose

Your expert Health Insurance Advisor has the answer

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

Prohibition of Rebates (under 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.

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 salebrochure/sales document 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 | ManipalCigna Health 360 UIN: MCIHLIA27043V022627 | Toll free: 1800-102-4462 | Website: www.manipalcigna.com | ARN: ADV/0138/Jun/2026-27.

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