ManipalCigna Health Insurance

AN EXPERT THAT LOOKS AFTER YOU FOR A LIFETIME, ANYTIME, ANYWHERE

Presenting

ManipalCigna
LifeTime Health
Global Plan
COMPREHENSIVE GLOBAL COVERAGE



A better healthcare experience, in India and Abroad

EXPERT KI SUNO SAHI CHUNO

USA, UK, EUROPE, HERE'S A HEALTH PLAN AS GLOBAL AS YOUR CHOICES

BETTER COVERAGE



AROUND THE WORLD WITH COVERAGE UP TO ₹3 CRORES
India or out of India, you will never miss out on the healthcare you deserve



GUARANTEED CUMULATIVE BONUS~
Time to get more add on 15% of your India coverage Sum Insured each policy year, irrespective of claims. There is no capping on accumulation.



27 MAJOR ILLNESSES, COVERED FOR TREATMENT ABROAD^
There should be absolutely no compromise when it comes to your health

BETTER CONTROL



WORLDWIDE MEDICAL EMERGENCY HOSPITALIZATION~
Medical emergencies can strike anywhere.
Travel without worries, you're covered for any such situation outside India#.



GLOBAL AMBULANCE COVER, ROAD AS WELL AS AIR*
For there should be no delay when it comes to your health



GLOBAL MODERN AND ADVANCED TREATMENTS
The best suited treatment at best suited facility as prescribed by your doctor



GLOBAL TRAVEL VACCINATION CHARGES
You just pack your bags, for everything related to health, we'll cover

BETTER CARE



CONTINUITY BENEFIT[1] ON THE ENTIRE SUM INSURED
for those with existing base#Sum Insured (excluding cumulative bonus) of ₹10 lacs and above



NO ROOM RENT CAPPING FOR HOSPITALIZATION ACROSS THE WORLD
India or abroad, pick any room or suite under inpatient hospitalization with no rent capping for Sum Insured of ₹3 Crores



LOYALTY DISCOUNT FROM 4TH POLICY YEAR ONWARDS ON APPLICABLE PREMIUM
on applicable premium, for a lifetime

^Available under Global plan within opted area of cover [1]Terms and Conditions apply #Available within opted Area of Cover.
*Air Ambulance available as optional cover on payment of additional premium.
~ Cumulative Bonus, Worldwide Medical Emergency Hospitalization are part of ManipalCigna Lifetime Plus.

LOOKING TO KNOW MORE DETAILS ABOUT THE PLAN! HERE THEY ARE

BASE COVERS - INDIA

COVERAGES IN CASE OF HOSPITALIZATION

In-patient Hospitalization~
For hospitalization more than 24 hours due to illness or injury, room charges as well as all medical expenses.

Pre Hospitalization~
Medical expenses incurred up to 60 days before the date of hospitalization.

Post Hospitalization~
Medical expenses incurred, post the date of discharge, up to 180 Days after hospitalization.

Road Ambulance Cover
Transport expenses incurred for ambulance to the hospital.

Donor Expenses
Cost of hospitalisation towards the donor as per applicable laws and rules.

Robotic and Cyber Knife Surgery
Covered if illness or injury is covered under 'Hospitalisation Expenses' and the necessity is certified by an authorised Medical Practitioner.

Modern and Advanced Treatments
Covered as per terms and conditions if illness or injury is covered under 'Hospitalisation Expenses' and the necessity is certified by an authorized Medical Practitioner.

Mental Care Cover
Covered for medical expenses for a condition caused by or associated to a mental illness, stress, anxiety, depression or a medical condition impacting mental health.

HIV/AIDS and STD Coverage
Medical expenses for a condition caused by or associated to HIV or HIV related Illnesses, including AIDS or AIDS Related Complex (ARC) and/or any mutant derivative or variations there of or sexually transmitted diseases (STD).

~covered under Sum Insured 1 i.e for coverage in India

COVERAGES EVEN WITHOUT HOSPITALIZATION

Day Care Treatment
Medical expenses towards a Day Care Treatment or Surgery that requires less than 24 hours of hospitalisation.

Domiciliary Expenses
For treatment of a disease, illness or injury, covered under hospitalisation in the policy but taken at home on practitioner's advice under specific circumstances.

AYUSH COVERAGES FOR ALTERNATIVE TREATMENTS

- Ayurveda
- Yoga & Naturopathy
- Unani
- Siddha
- Homeopathy

Medical expenses towards non-allopathic treatments arising due to accident or illness, up to the limit of Sum Insured.

100% RESTORATION OF SUM INSURED

Multiple restoration for multiple hospitalisation in a policy year, for unrelated illnesses/injuries, so that your Sum Insured remains full for the coverages offered and opted.

ADULT HEALTH CHECK - UP

Once per policy year, for the insured person of 18 years or more at the start of policy year, avail a comprehensive health check-up at our network starting from first policy year. covered under Sum Insured 1 i.e for coverage in India

WAIVER OF ONE YEAR PREMIUM

Upon occurrence of any of the listed contingencies (Accidental death/ listed Critical Illnesses) to the Policyholder, waiver of one full year premium. Include "Permanent Partial Disablement, Permanent Total Disablement," along with death & Critical Illnesses



BASE COVERAGES OUTSIDE INDIA

COVERAGES IN CASE OF HOSPITALIZATION

Global Hospitalisation for Major Illness#

In case of a hospitalisation, arising from the Major illnesses covered under the policy, for more than 24 hours or Day Care Treatment.

Global Pre - hospitalisation#

Medical expenses incurred towards a major illnesses, for up to 60 days before the date of hospitalization.

Global Post - hospitalisation#

Medical expenses incurred towards a major illnesses, for up to 180 Days after date of discharge post hospitalization.

Global Robotic and Cyber Knife Surgery

Covered, for surgery performed outside India within the opted Area of Cover, for major illness covered under policy and its necessity certified by an authorised Medical Practitioner.

Global Modern and Advanced Treatments

Covered, for treatment outside India within opted area of cover, as per terms and conditions, for major illness covered under policy and the necessity certified by an authorized Medical Practitioner.

Global Ambulance Cover

i. Road Ambulance Transportation expenses to a hospital for treatment of a major illness, covered under the policy, necessitating the insured person's admission to the hospital.

ii. Air Ambulance Can be availed once in a Policy Year by each Insured.

MEDICAL EVACUATION EXPENSES

Covered for emergency evacuation to the nearest facility capable of providing adequate medical care, for a Major Illness/ es covered under the policy, if adequate medical facilities not available locally, outside India within the opted Area of Cover,.

MEDICAL REPATRIATION EXPENSES

Covered, for a major illness/es covered under the policy, from outside India, within the opted Area of Cover, on an Emergency basis to:

i. his/her residence in India; or **ii.** a hospital near his residence, in India

REPATRIATION OF MORTAL REMAINS

Covered for transportation of the mortal remains of the insured person from the place of death to residence in India, if death due to a major illness covered under the policy, outside India within the opted area of cover.

#covered under Sum Insured 2 i.e for coverage outside India

GLOBAL TRAVEL VACCINATION CHARGES

Covered for the insured person, if vaccine is approved by WHO and mandatorily required/prescribed for visiting a location outside India, within the opted area of cover.

WANT MORE FOR YOUR HEALTH! CUSTOMIZE PLAN WITH OUR OPTIONAL PACKAGES TO SUIT YOUR NEEDS.

OPTIONAL PACKAGES

HEALTH+

Air Ambulance Cover

Expenses towards transportation to the nearest hospital or to move between healthcare facilities within India, during medical emergency, available once in a Policy year for each insured person.

Domestic Second Opinion

If diagnosed/ advised a treatment listed under Major Illness/es (in policy Terms and Conditions), insured can avail a second opinion from Our Network of Medical Practitioners in India.

Bariatric Surgery Cover

Medical Expenses incurred towards hospitalisation for Bariatric Surgery and its complications.

Medical Devices and Non-Medical Items

Expense towards Non-Medical items and medical devices, as prescribed by the treating Medical Practitioner, during or after hospitalisation for a treatment, as per policy terms and conditions.

CASH BENEFITS

Accidental Hospitalisation Cash

Daily Cash, If hospitalised for a treatment of an injury due to an accident occurring during the Policy Period, for each continuous and completed 24 hours of hospitalisation.

Chemotherapy and Radiotherapy Cash

Cash Benefit for Chemotherapy or Radiotherapy availed as a Day Care Treatment without 24 hours of Hospitalisation.

Major Illness Hospitalisation Cash

Daily Cash if hospitalised for treatment of a Major Illness, listed under the Policy, for each continuous and completed 24 hours of hospitalisation.

Convalescence Benefit

A Lumpsum Amount payable if hospitalised for 10 or more consecutive days with claim admissible under Hospitalisation expenses, for loss of income during hospitalization.

DOMESTIC CONCIERGE SERVICES

If hospitalised for a treatment of an illness/injury covered under the policy, assistance and support through Our concierge services.

TELE - CONSULTATIONS

Consultations via tele/chat mode with our team of Medical Practitioners, available through our network.

WOMEN

Ovarian Cancer Screening

An annual Ovarian Cancer screening known as Ultrasound and CA 125, available to each insured female.

Cervical Cancer Vaccination

Covered with cost of each dose of the vaccine limited up to ₹2,500.

Cervical Cancer Screening

An annual Papanicolaou screening, commonly known as pap smear, available to each insured female.

Breast Cancer Screening

An annual Mammography screening, available to each insured female.

Osteoporosis Screening

An annual Osteoporosis screening known as Dexa scan, available to each insured female.

Gynecological Consultation

Up to 15 out-patient gynecological consultations, available to each insured female.

Psychiatric and Psychological Consultations

Up to 5 out-patient psychiatric/ psychological consultations and psychotherapy sessions, available to each insured female.



GLOBAL

Global Hospitalisation Cash

A daily cash benefit. If hospitalised outside India, within the opted area of cover, for a treatment of a Major Illness with claim admissible under 'Global Hospitalisation for Major Illness', to take care of incidental expenses.

Global Convalescence Benefit

A lump sum amount payable if hospitalised for 15 or more consecutive days outside India, within the opted Area of Cover for treatment of a Major Illness, with claim admissible under 'Global Hospitalisation for Major Illness'.

Global Out Patient Expenses

Outpatient expenses, incurred outside India, within the opted Area of Cover towards treatment of covered Major illness/es. Any claim under this section will reduce the Sum insured.

Global Chemotherapy and Radiotherapy Cash

A Cash benefit for Chemotherapy or Radiotherapy availed as a Day Care Treatment without 24 hours of Hospitalisation, outside India, within the opted Area of Cover.

Global Second Opinion

If diagnosed/advised a treatment for a Major Illness/es, covered under the Policy, avail a medical second opinion from Our Network of Medical Practitioners outside India.

Travel Expenses Benefit of Cash up to ₹5 Lacs

If Insured Person travels outside India, for treatment of covered Major Illness/es.

ADD MORE WITH

ManipalCigna Critical Illness Add On Cover

Get a lump sum amount equal to the opted Sum Insured in case of first diagnosis of the covered Critical Illness.

ManipalCigna Health 360

Shield

Covers for listed non-medical items up to Sum Insured & durable medical equipment up to ₹1 Lac

Advance

Covers 'Any room' category, suite or higher category, unlimited restoration of Sum Insured even for related illnesses/ injuries & Air Ambulance, over and above base Sum Insured

ManipalCigna Lifetime Plus

- **Cumulative Bonus:** You earn a Guaranteed Cumulative Bonus of 15% of the India coverage Sum Insured at the end of each policy year, irrespective of claims. There is no maximum limit on accumulation.
- **Worldwide Medical Emergency Hospitalization:** We cover your medical expenses worldwide, within the selected Area of Cover, for any medical emergency that leads to Inpatient Hospitalization or Day Care. This cover also includes Global Post Hospitalisation and Global Road & Air Ambulance.
- **Maternity Expenses:** Get covered for up to ₹1 Lac for delivery, treatment of the new born baby, and the first year's vaccinations, for up to 2 deliveries. Medically necessary termination of pregnancy is also covered.
  Infertility Cover (Optional): If you are hospitalized on the Doctor's advice for Infertility Treatments, you are covered for a maximum of ₹2.5 Lacs, over and above the Maternity Sum Insured.
- **Surrogacy Cover:** The medical expenses for a Surrogate Mother are covered up to ₹1 Lac, in case of a medically necessary hospitalization for complications due to pregnancy through Surrogacy and Post-Partum Delivery.
- **Oocyte Donor Cover:** Oocyte Donors are covered for medical expenses up to ₹1 Lac, in case of a medically necessary hospitalization for any complication due to Oocyte retrieval.

PERSONAL ACCIDENT PLUS

Criteria	Coverage Offered
Benefit Amount	₹5 Lakhs to ₹3 Crores
Coverage Options	**Option 1:** Accidental Death **Option 2:** Permanent Total Disablement and Permanent Partial Disablement **Option 3:** Both Option 1 & 2 (Accidental Death, Permanent Total Disablement and Permanent Partial Disablement)
Waiting Period	Coverage starts from day one
Entry Age	Minimum: 18 years Maximum: 65 years
Renewability	Lifetime renewal, ensuring you are protected at every stage of life. Note: For insured members crossing 75 years of age, the benefit amount will be adjusted to ₹10 Lakhs with a proportionate reduction in premium.

DISCOUNTS

- Long Term Discount: 7.5% for 2 years and 10% for 3 years policy term.
- Family Discount: 15% for covering 2 or more family members under single individual policy
- Online Renewal Discount
- Auto Renewal Discount
- Loyalty Discount: 5% discount from 4th policy year to 7th policy year.
  10% discount from 8th Policy year onwards.

WAITING PERIOD

- ☑ **First 30 days** waiting period is applicable for all illnesses other than accidents.
- ☑ **24 months** waiting period is applicable on specific ailments.
- ☑ Pre - existing diseases will not be covered for **24 months.**
- ☑ A **90 days** waiting period and **30 days** survival period is applicable to Critical Illness Add - on cover (if opted).

KEY EXCLUSIONS

- Any illness resulting from the Insured committing any breach of law
- Contamination from Nuclear fuel or radiation
- Foreign invasion or civil war
- Expenses arising from war, war like situations

Refer Terms and Conditions for complete list

WHO IS ELIGIBLE FOR THESE PLANS?

Min Entry Age : Child - 91 days, Adult - 18 years

Max Entry Age : Child - 30 years (in a family floater policy), Adult - 65 years

Nationality Status : The Global Plan is available to all Insured Persons provided they are resident of India at inception of the Policy and at subsequent renewals of this plan

COVER TYPE

- **Individual and Family Floater**

POLICY PERIOD

- **1, 2 and 3 years**

RELATIONSHIPS COVERED

- **Individual Plan** : An Individual plan can be bought for self, lawfully wedded spouse, children, parents, siblings, parent in laws, grandparents and grandchildren, son in-law and daughter in-law, uncle, aunt, nephew and niece
- **Floater Plan** : A floater plan can cover self, lawfully wedded spouse, children up to the age of **30** years, parents and parent in laws. A floater cover can cover a maximum of 2 adults and 3 children under a single policy. Combinations allowed under 2 Adults are: Self & Spouse or Father & Mother or Father-in-law & Mother-in-law.

BENEFIT TABLE

What am I covered for	Description
Sum Insured1(₹) (For coverage in India)	[1]For Coverages 1 to 15: ₹50 Lacs/ ₹75 Lacs/ ₹100 Lacs/ ₹150 Lacs/ ₹200 Lacs/ ₹300 Lacs
Sum Insured2 (₹) (For coverage outside India)	[2]For Coverages 16 to 25: ₹50 Lacs/ ₹75 Lacs/ ₹100 Lacs/ ₹150 Lacs/ ₹200 Lacs/ ₹300 Lacs
Major Illness (For coverages outside India)	Option to select the Major Illness/es for which coverage is required under Covers 16 to 25. **1.** Only 'Cancer Treatment' or **2.** All 27 Major Illnesses listed in the Policy This selection is not applicable for Covers 1 to 15
Area of Cover (For coverages outside India)	Option to select any one as Area of Cover (AOC), applicable to Covers 16 to 25: i. Worldwide ii. Worldwide excluding USA and Canada

Global Plan (Base Cover)	
Hospitalization Expenses	Hospital expenses, for admission longer than 24 hours, up to the full Sum Insured, where hospitalization is in India. - For Sum Insured up to ₹200 Lacs - Covered up to any room except suite or higher category. - For Sum Insured ₹300 Lacs - Covered up to any room including suite category.
Day Care Treatment	All Day Care Treatments, availed in India, covered up to the full Sum Insured.
Pre - hospitalization	Medical Expenses incurred in India, covered up to 60 days preceding the date of Hospitalization and up to the full Sum Insured.
Post - hospitalization	Medical Expenses incurred in India, covered up to 180 days immediately after discharge from the hospital and up to full Sum Insured.
AYUSH Treatment	Up to full Sum Insured, for treatment availed in India.
Road Ambulance Cover	Expense incurred on availing Road Ambulance services in India, up to full Sum Insured.
Donor Expenses	Up to full Sum Insured, for expenses incurred in India.
Domiciliary Expenses	Up to 10% of Sum Insured, for expenses incurred in India.
Adult Health Check - up	Available once in a Policy Year to all Insured Persons who have completed 18 years of Age or more at the inception of the Policy Year. Health check - up will be conducted at our Network in India, as per the list specified under the Policy.
Robotic and Cyber Knife Surgery	Up to full Sum Insured, for treatment availed in India.
Modern and Advanced Treatments	Up to full Sum Insured, for treatment availed in India.
HIV/AIDS and STD Cover	Expenses incurred in India up to full Sum Insured.
Mental Care Cover	Up to full Sum Insured, for treatment availed in India.
Restoration of Sum Insured	Multiple Restoration is available in a Policy Year, for unrelated illnesses, in addition to the Sum Insured opted. The restored amount will be available for claim towards expenses covered in India only.
Premium Waiver Benefit	Renewal Premium for one Policy Year will be paid by Us, if the Proposer is diagnosed with any of the listed Critical Illnesses or in case of Accidental Death, Permanent Total Disablement, Permanent Partial Disablement of the Proposer, provided the Proposer is also an Insured Person in the same Policy.
Global Hospitalization for Major	Hospital expenses for admission longer than 24 hours or Day Care Treatment. The Illness cover is available for treatment of the opted Major Illness/es, availed outside India, within the selected Area of Cover.
Global Pre - hospitalization	Medical Expenses covered up to 60 days preceding the date of Hospitalization, for treatment of a covered Major Illness, outside India within the selected Area of Cover. Cover is available up to the full Sum Insured.
Global Post - hospitalization	Medical Expenses covered up to 180 days immediately post discharge from the hospital, after the Hospitalization for treatment of a covered Major Illness, outside India within the selected Area of Cover. Cover is available up to the full Sum Insured.
Global Ambulance Cover	Expenses incurred on availing Road or Air Ambulance services, in case of an Emergency due to a covered Major Illness, outside India within the selected Area of Cover. Cover is available up to the full Sum Insured. Air Ambulance service is limited to one event per Policy Year for each Insured Person.
Medical Evacuation	Expenses incurred on medical evacuation of the Insured Person due to a covered Major Illness, from outside India within the selected Area of Cover. Cover is available up to the full Sum Insured.
Medical Repatriation	Expenses incurred on medical repatriation of the Insured Person due to a covered Major Illness, from outside India within the opted Area of Cover. Cover is available up to the full Sum Insured.
Repatriation of Mortal Remains	Expenses incurred on repatriation of mortal remains of the Insured Person, from outside India within the selected Area of Cover, in case of death due to a covered Major Illness. Cover is available up to the full Sum Insured.
Global Travel Vaccination	Cost of vaccine is covered up to the full Sum Insured. The benefit is available for vaccination/s mandatorily prescribed by the World Health Organization (WHO) for traveling to an intended destination, outside India, or while traveling back to India after availing treatment of a covered Major Illness. The benefit is limited to once in a policy year for each Insured Person.
Global Robotic and Cyber Knife Surgery	Medical expenses incurred for Robotic and Cyber Knife Surgery of a covered Major Illness outside India within the selected Area of Cover. Cover is available up to the full Sum Insured.
Global Modern and Advanced Treatments	Medical expenses incurred for Modern and Advanced Treatments of a covered Major Illness outside India within the selected Area of Cover. Cover is available up to the full Sum Insured.

Global Plan (Optional Cover)	
Personal Accident Plus	Opt for personal accident coverage for Accidental Death, Permanent Disablement Cover (including Permanent Total Disablement & Permanent Partial Disablement), or select a plan that combines both for broader financial security.

Optional Packages

This section lists the optional packages, available under the product and limits for each of these options.
Please note: Any cover under a package (Health+, Women+ or Global+) cannot be opted on a standalone basis, however, can only be opted as a package. Selection of this package is allowed at Policy level only.

HEALTH+

Each benefit is available on Individual Basis. - Sum Insured/ limits specified under Health+ is over and above that of Base Plan.

Air Ambulance Cover	Expenses incurred on availing Air Ambulance services in India, in case of an Emergency. Cover is available up to ₹10 Lacs and maximum one event per Policy Year.
Medical Devices and Non -Medical Items	Expenses towards medical devices and non - medical items (listed under the policy) incurred in India. The cover is available up to ₹2 Lacs and once in 3 Policy Years. One or more claims of Medically Prescribed medical device/s will be payable if that is related to one Hospitalization.
Domestic Second Opinion	Medical second opinion available in India, for Major Illnesses (listed under the Policy). Opinion can be sought once during a Policy Year for one illness and multiple times for different Major Illness/es.
Bariatric Surgery Cover	Expenses incurred in India towards Bariatric Surgery is covered up to ₹5 Lacs under below conditions. **i.** BMI of at least 32.5 with co - morbidities or **ii.** BMI equivalent to 37 and above without any co-morbidity A waiting period of 2 years, since inception of the benefit under the Policy, shall be applicable.
Convalescence Benefit	On consecutive Hospitalization for 10 days or more in India, an amount of ₹50,000 will be paid as a lumpsum.
Major Illness Hospitalisation Cash	A daily cash benefit of ₹2,500 is paid on every completed 24 hours of Hospitalization of an Insured Person, provided the Hospitalization is towards treatment of a Major Illness (as specified in the Policy) in India. The benefit is payable maximum up to 10 days per Hospitalization.
Chemotherapy and Radiotherapy Cash	A Cash benefit of ₹2,500 is paid for each sitting of Chemotherapy/Radiotherapy, conducted in a Day Care Treatment (without Inpatient Hospitalization) in India. The benefit is payable maximum up to 12 sittings per Policy Year.
Accidental Hospitalisation Cash	A daily cash benefit of ₹2,500 is paid on every completed 24 hours of Hospitalization of an Insured Person in India, provided the Hospitalization is towards treatment of an Injury due to an Accident. The benefit is payable maximum up to 10 days per Hospitalization.
Domestic Concierge Services	For Hospitalization in India, assistance services shall be offered to the Insured Person, subject to event being covered under the Policy. The benefit is available once in a Policy Year.
Tele - Consultations mode	Medical consultations will be available at Our Network in India through tele/chat mode

WOMEN+

- Available to female of age 12 years and above.
- Each benefit is available on Individual Basis.
- Sum Insured/ limits specified under the Women+ is over and above that of Base Plan.

Breast Cancer Screening	Mammogram test, once in Policy Year for each Insured Person covered under this benefit, at Our Network in India.
Cervical Cancer Screening	PAP Smear test, once in a Policy Year for each Insured Person covered under this benefit, at Our Network in India.
Cervical Cancer Vaccination	Cervical cancer vaccination availed in India with a per dose limit of ₹2,500, for each Insured Person covered under this benefit.
Ovarian Cancer Screening	Ultrasound and CA - 125 test, once in a Policy Year for each Insured Person covered under this benefit, at Our Network in India.
Osteoporosis Screening	DEXA Scan, once in a Policy Year for each Insured Person covered under this benefit, at Our Network in India.
Gynaecological Consultations	15 outpatient gynecological related consultations in a Policy Year for each Insured Person covered under this benefit, at Our Network in India.

Psychiatric and Psychological Consultations	5 psychiatric consultations and psychotherapy sessions in a Policy Year for each Insured Person covered under this benefit, at Our Network in India.

GLOBAL+

- This optional package is available to all Insured Persons covered under the Policy.
- Selection of this package is allowed at Policy level only.
- Please note: This package is available only if Global Plan is opted.

Global Hospi Cash	A daily cash benefit of ₹25,000 is paid on every 24 hours of Hospitalization of an Insured Person, provided the Hospitalization is towards treatment of a covered Major Illness, outside India, in the selected Area of Cover. The benefit is payable maximum up to 15 days per Hospitalization.
Global Convalescence Benefit	On consecutive Hospitalization for 15 days or more, an amount ₹10 Lacs is paid as a lumpsum, provided the Hospitalization is towards treatment of a covered Major Illness and is availed outside India, in the selected Area of Cover. The benefit is payable only once towards each covered Major Illness, in the lifetime of the Insured Person.
Global Out Patient Expenses	Outpatient Medical Expenses towards a covered Major Illness, up to ₹1 lac. For floater policies, cover will be available on floater basis.
Global Chemotherapy and Radiotherapy Cash	A cash benefit of ₹25,000 is paid for each sitting of Chemotherapy / Radiotherapy, conducted in a Day Care Treatment (without Inpatient Hospitalization), outside India in selected Area of Cover. The benefit is payable maximum up to 12 sittings per Policy Year for each Insured Person.
Travel Expenses Benefit	A cash benefit, depending on the selected Area of Cover, paid in lumpsum if the Insured Person travels outside India for treatment of a covered Major Illness.
	Selected Area of Cover option (for coverage outside India) — Cash benefit payable (₹)
	Worldwide — ₹5 Lacs
	Worldwide excluding USA and Canada — ₹3 Lacs
	The benefit is payable once in a lifetime of the Insured Person for each covered Major Illness.
Global Second Opinion	For each covered Major Illness, Medical Second Opinion can be sought once during the lifetime of the Insured Person, from Our Network of Medical Practitioners outside India.

Add more with:	
ManipalCigna Critical Illness Add On Cover	Lump sum payment of Sum Insured, upon diagnosis of a listed Critical Illness.
ManipalCigna Health 360	**Shield:** Covers for listed non-medical items up to Sum Insured & durable medical equipment up to ₹1 Lac
	Advance: Covers 'Any room' category, suite or higher category, unlimited restoration of Sum Insured even for related illnesses/ injuries & Air Ambulance, over and above base Sum Insured
ManipalCigna Lifetime Plus	**Cumulative Bonus:** You earn a Guaranteed Cumulative Bonus of 15% of the India coverage Sum Insured at the end of each policy year, irrespective of claims. There is no maximum limit on accumulation.
	Worldwide Medical Emergency Hospitalization: We cover your medical expenses worldwide, within the selected Area of Cover, for any medical emergency that leads to inpatient hospitalization or day care. This cover also includes Global Post Hospitalisation and Global Road & Air Ambulance.
	Maternity Expenses: Get covered for up to ₹1 Lac for delivery, treatment of the new born baby, and the first year's vaccinations, for up to 2 deliveries. Medically necessary termination of pregnancy is also covered.
	Infertility Cover (Optional): If you are hospitalized on the Doctor's advice for Infertility Treatments, you are covered for a maximum of ₹2.5 Lacs, over and above the Maternity Sum Insured.
	Surrogacy Cover: The medical expenses for a Surrogate Mother are covered up to ₹1 Lac, in case of a medically necessary hospitalization for complications due to pregnancy through Surrogacy and Post-Partum Delivery.
	Oocyte Donor Cover: Oocyte Donors are covered for medical expenses up to ₹1 Lac, in case of a medically necessary hospitalization for any complication due to Oocyte retrieval.

ManipalCigna Health Insurance

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.

+Cumulative Bonus and Worldwide Medical Emergency Hospitalization are part of ManipalCigna Lifetime Plus.

Disclaimer: ManipalCigna Health Insurance Company Limited | CIN: U66000MH2012PLC227948 | IRDAI Reg. No.: 151 | Registered 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 alebrochure/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 | Tax benefits are subject to changes in tax laws | ManipalCigna Lifetime Health UIN: MCIHLIP27041V022627 | ManipalCigna Critical Illness Add On Cover UIN: MCIHLIP21128V022021 | ManipalCigna Health 360 Add On Cover UIN - MCIHLIA27043V022627 | ManipalCigna Lifetime Plus UIN: MCIHLIA27042V022627 | Toll free: 1800-102-4462 | Website: www.manipalcigna.com | ARN: ADV/0146/Jun/2026-27.

EXPERT KI SUNO SAHI CHUNO

SCAN QR CODE

APPLICATION OF RESTORATION & CUMULATIVE BONUS (IN INDIA PLAN)

All figures in Lacs				1st Claim Max Payable (Base SI + CB)		2nd Claim Max Payable (Base SI + CB + Restoration)		
Year	Base SI	15% CB	Restoration	Without CB	With CB NEW	Assumption First Claim	Without CB	With CB NEW
1	50	-	50	50	-	3	97	97
2	50	7.5	50	50	57.5	3	97	104.5
3	50	15	50	50	65	3	97	112
4	50	22.5	50	50	72.5	3	97	119.5
5	50	30	50	50	80	3	97	127
6	50	37.5	50	50	87.5	3	97	134.5
7	50	45	50	50	95	3	97	142
8	50	52.5	50	50	102.5	3	97	149.5
9	50	60	50	50	110	3	97	157
10	50	67.5	50	50	117.5	3	97	164.5
11	50	75	50	50	125	3	97	172
12	50	82.5	50	50	132.5	3	97	179.5
13	50	90	50	50	140	3	97	187
14	50	97.5	50	50	147.5	3	97	194.5
15	50	105	50	50	155	3	97	202
16	50	112.5	50	50	162.5	3	97	209.5
17	50	120	50	50	170	3	97	217
18	50	127.5	50	50	177.5	3	97	224.5
19	50	135	50	50	185	3	97	232
20	50	142.5	50	50	192.5	3	97	239.5
21	50	150	50	50	200	3	97	247

Assumptions:
LTH India Plan with SI: ₹50 Lacs
First Claim: ₹3 Lac
All figures in INR and in Lacs

SI - Sum Insured
CB - Cumulative Bonus
Restoration will be triggered from the second claim onwards