Manipal Cigna
Health Insurance

HEALTH INSURANCE THAT LASTS FOR A LIFETIME

Presenting

ManipalCigna
LifeTime Health
India Plan
A COMPREHENSIVE HEALTH INSURANCE PLAN FOR YOU



Wide blend of coverages to protect your health for life

EXPERT KI SUNO SAHI CHUNO

ManipalCigna Lifetime Health India Plan is designed to **cover you and your loved ones** at **every stage of life.** With a wide blend of coverages to protect your health needs for life, it brings you:

BETTER COVERAGE



COMPREHENSIVE COVERAGE, ₹50 LACS UP TO ₹3 CRORES

So you and your loved ones always get nothing but the best healthcare, you deserve, anywhere in India



GUARANTEED CUMULATIVE BONUS^

Time to get more with add on of 15% of your base India coverage Sum Insured each policy year, even if you claim.
There is no capping on accumulation of Sum Insured

BETTER CONTROL



UNLIMITED RESTORATION* UP TO 100% OF SUM INSURED

So, you never run out of your health cover even for unrelated illnesses

*Terms & conditions apply



WORLDWIDE MEDICAL EMERGENCY HOSPITALIZATION^

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

#Available within opted Area of Cover

BETTER CARE



PICK A ROOM – ANY CATEGORY

Pick any Room Category including Suite Under inpatient hospitalization for Sum Insured ₹3 crores



OPTION TO COVER MATERNITY EXPENSES^

Maternity Expenses coverage for delivery, new-born baby expenses and first year vaccination.

^ Cumulative Bonus, Worldwide Medical Emergency Hospitalization, and Maternity expenses are part of ManipalCigna Lifetime Plus.

KEY INFO

Sum Insured (₹)	₹50 Lacs/ ₹75 Lacs/ ₹100 Lacs/ ₹150 Lacs/ ₹200 Lacs/ ₹300 Lacs
Eligibility	☑ Min Entry Age: Child - 91 days, Adult - 18 years ☑ Max Entry Age: Child - 30 years (in a family floater policy), Adult - 65 years
Relationships Covered	**Individual Plan** : An Individual plan can be bought for self, lawfully wedded spouse, children, parents, siblings, parent in laws, grandparents & grandchildren, son in-law & daughter in-law, uncle, aunt, nephew & 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.
Policy Period	1, 2 and 3 years
Premium Payment Modes	Monthly, Quarterly, Half Yearly, Yearly, Single. (Premium loading will apply for Monthly, Quarterly and Half Yearly).
	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.
Auto Renewal Discount	A 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.).
Loyalty Discount	5% discount from 4th policy year to 7th policy year. 10% discount from 8th Policy year onwards .
Free-look	A period of 30 Days to cancel the policy If the insured has not made any claim during the Free Look Period, the insured shall be entitled to a refund of the premium paid subject only to a deduction of a proportionate risk premium for the period of cover and the expenses, if any, incurred by the insurer on medical examination of the proposer and stamp duty charges. "the refund for freelook cancellations will be processed within 7 days from date of receipt of request"
Waiting Periods	☑ **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).
Grace Period	Grace Period of 30 days would be given for single, yearly, half-yearly and Quarterly mode of payment and grace period of 15 days for monthly mode of payment would be given to pay theinstalment premium due for the Policy.
Cancellation	The policyholder may cancel this policy by giving 7 days written notice and in such an event, the Company shall refund premium for the unexpired policy period as per policy contract. The Company may cancel the policy at any time on grounds of misrepresentation, nondisclosure of material facts, fraud by the insured person by giving 15 days written notice.

PERSONAL ACCIDENT PLUS (Optional Cover)

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.

OPTIONAL PACKAGES

HEALTH+ WOMEN+

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+) 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	Accidental Hospitalization Cash
Medical Devices and Non - Medical Items	Major Illness Hospitalization Cash
Domestic Second Opinion	Domestic Concierge Services
Bariatric Surgery Cover	Tele - Consultations
Convalescence Benefit	Chemotherapy and Radiotherapy Cash

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	Gynaecological Consultations
Cervical Cancer Screening	Psychiatric and Psychological Consultations
Cervical Cancer Vaccination	Ovarian Cancer Screening
Osteoporosis Screening	

Add more with

ManipalCigna Critical Illness Add on cover

ManipalCigna Health 360: Shield, Advance

ManipalCigna Lifetime plus: Cumulative Bonus, Worldwide Medical Emergency Hospitalization, Maternity Expenses, Surrogacy Cover, Oocyte Donor Cover

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

Manipal Cigna
Health Insurance

ABOUT MANIPALCIGNA

At ManipalCigna, we're more than a health insurance company. As yourpartner 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

EXPERT KI SUNO
SAHI CHUNO

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 | 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 Company Limited under license | Tax benefits are subject to changes in tax laws | ManipalCigna Lifetime Health UIN:MCIHLIP27041V022627 | ManipalCigna Critical Illness Add On Cover UIN: MCIHLIP21128V022021 | ManipalCigna Lifetime Plus UIN: MCIHLIA27042V022627 | ManipalCigna Health 360 - MCIHLIA27043V022627 Toll free: 1800-102-4462 | Website: www.manipalcigna.com | ARN: ADV/0143/Jun/2026-27.

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