

**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 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.



27 MAJOR ILLNESSES, COVERED FOR TREATMENT ABROAD*

There should be absolutely no compromise when it comes to your health



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



CONTINUITY BENEFIT* 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

BETTER CONTROL

BETTER CARE

*Air Ambulance - Available as an optional cover on payment of additional premium

#Available under Global Plan within opted Area of Cover

*Terms and Conditions apply

KEY INFORMATION

- Sum Insured¹ (₹) (For coverage in India)
- Sum Insured² (₹) (For coverage outside India)
- Major Illness (For coverages outside India)
- Area of Cover (For coverages outside India)

ELIGIBILITY

- ✓ **Min Entry Age** : Child - 91 days, Adult - 18 years
- ✓ **Max Entry Age** : Child - 25 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

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 25 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.

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**: 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.

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).

OTHER FEATURES

- **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 the instalment premium due for the Policy.
- **Premium Payment Modes**: Monthly, Quarterly, Half Yearly, Yearly, Single. (Premium loading will apply for Monthly, Quarterly and Half Yearly)
- **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
Free look cancellation & refund will be made within 7 days from the date of receipt of request
- **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, non-disclosure of material facts, fraud by the insured person by giving 15 days written notice.
- **Policy period**: Individual and Family Floater

BENEFIT AT GLANCE

GLOBAL PLAN (BASE COVER)

Hospitalization Expenses	Road Ambulance Cover
Day Care Treatment	Donor Expenses
Pre - hospitalization	Domiciliary Expenses
Post - hospitalization	Adult Health Check - up
AYUSH Treatment	Robotic and Cyber Knife Surgery
Modern and Advanced Treatments	HIV/AIDS and STD Cover
Mental Care Cover	Restoration of Sum Insured
Premium Waiver Benefit	Global Pre - hospitalization
Global Post - hospitalization	Repatriation of Mortal Remains
Global Ambulance Cover	Global Travel Vaccination
Medical Evacuation	Global Robotic and Cyber Knife Surgery
Medical Repatriation	Global Modern and Advanced Treatments

OPTIONAL PACAKAGES

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.



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

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	Global Out Patient Expenses
Global Convalescence Benefit	Global Chemotherapy and Radiotherapy Cash
Travel Expenses Benefit	Global Second Opinion

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

I: Critical Illness

II: Shield, Advance

III: 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

ABOUT MANIPALCIGNA

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



EXPERT KI SUNO
SAHI CHUNO



Your Expert Health Insurance Advisor has the answer



1800-102-4462



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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, Worldwide Medical Emergency Hospitalization are part of ManipalCigna Lifetime Plus.

I represents ManipalCigna Critical Illness Add On Cover

II represents ManipalCigna Health 360

III represents ManipalCigna Lifetime Plus

Disclaimer: ManipalCigna Health Insurance Company Limited (Formerly known as CignaTTK 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 risk factors, terms and conditions, please read the sales brochure/ 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: MCIHLIP21559V012021 | ManipalCigna Critical Illness Add On Cover UIN: MCIHLIP21128V022021 | ManipalCigna Health 360 Add On Cover UIN - MCIHLIA23023V012223 | ManipalCigna Lifetime Plus UIN: MCIHLIA24148V012324 | Toll free: 1800-102-4462 | Website: www.manipalcigna.com | ARN: ADV/1821/Jan/2024-25.



SCAN QR CODE