ManipalCigna
Health Insurance

LOOKS AFTER YOU NO MATTER WHERE IN THE WORLD YOU ARE, JUST LIKE YOUR LOVED ONES DO. FOR A LIFETIME.

After all, your health is our priority.

- Comprehensive coverage upto ₹3 crores each, for coverages in India and abroad
- Customize as per the changing life stages with optional packages such as Global+ (Global OPD & more), Women+ (specialized package for women) and Health+ (coverage enhancement)
- Continuity benefit* on the entire chosen Sum Insured for those with existing base Sum Insured (excluding cumulative bonus) of ₹10 lacs and above
- Coverage for treatment of up to 27 major illnesses abroad^
- Loyalty discount on the applicable premium from the 4th policy year onwards, for a lifetime
- No capping on room rent for Global hospitalization and any room category including suite available under inpatient hospitalization in India for Sum Insured of ₹3 Crores

ManipalCigna

LifeTime Health

Global Plan

COMPREHENSIVE GLOBAL COVERAGE

*Terms and Conditions apply
^Available under Global Plan within opted Area of Cover

Health Insurance that lasts for a lifetime

GET TO KNOW US BETTER

Doesn't it feel nice to have someone you can count on, when you are not in the best of health? Someone to take away your worries and see you through the tough times, so you can concentrate on getting better. At ManipalCigna Health Insurance we do exactly that. We work to improve the health, well - being and peace of mind of those we serve. Whether it's for you or your family, our insurance plans help you to safeguard your health while securing your finances. Our purpose is to be the "Partner of choice" for our customers and our communities we serve. Our performance is inspired by and, in many ways, defined by the impact we have on our customers' lives including their health and wellness. We do all this by providing convenient, supportive, responsive and satisfying health protection solutions beyond regular health cover. While certainty is hard to come by, you'll never doubt our desire to help you out because we believe "Health hai toh life hai".

Presenting ManipalCigna Lifetime Health Global Plan. A health insurance plan that covers you at every stage of life, no matter where you are. Looks after you and supports you like a loved one. For a lifetime.

NOW NO COMPROMISE WHEN IT COMES TO YOUR HEALTH.

BASE COVERS:

COVERAGES IN INDIA:

1. Hospitalisation Expenses:

An important part of the medical insurance, which covers the medical expenses of an insured person, in case of a hospitalisation more than 24 consecutive hours arising from a disease/ illness or injury.

2. Day Care Treatment:

We will cover the medical expenses of an insured person in case of a Day Care Treatment or Surgery that requires less than 24 hours of hospitalisation.

3. Pre - hospitalisation:

We will cover the medical expenses of an insured person, incurred towards a disease/ illness or injury that occurs during the policy period and immediately prior to the insured person's date of hospitalisation for maximum up to 60 days.

4. Post - hospitalisation:

We will also cover the medical expenses of an insured person, incurred towards a disease/ illness or injury that occurs during the policy period and immediately post discharge of the insured person from the hospital for maximum up to 180 days.

5. Inpatient hospitalisation for AYUSH:

We will cover the medical expenses incurred towards the insured person in case of a treatment taken during In-patient hospitalisation for AYUSH, for an illness or injury that occurs during the policy year.

6. Road Ambulance Cover:

We believe nothing should come between you and timely treatment. We will cover the expenses incurred towards transportation of an insured person by a registered healthcare or Ambulance service provider, to a Hospital for treatment of an Illness or Injury, covered under the Policy.

7. Donor Expenses:

We will cover the In-patient hospitalisation medical expenses towards the donor for harvesting the organ, provided that: The organ donor is any person in accordance with the Transplantation of Human Organs Act 1994 (amended) and other applicable laws and rules.

8. Domiciliary Expenses:

We will cover the medical expenses of an insured person incurred towards treatment of a disease, illness or injury, which in the normal course would otherwise have been covered for hospitalisation under the Policy but is taken at home on the advice of the attending medical practitioner, under some specific circumstances.

9. Adult Health Check - up:

If the Insured Person is of age 18 years or above at the start of the policy year, then he/she may avail a comprehensive health check-up at Our Network. This benefit will be available once a Policy Year starting from the first Policy Year. Original copies of all reports will be provided to You.

10. Robotic and Cyber Knife Surgery:

We will cover the medical expenses incurred towards Robotic or Cyber knife Surgery of the insured person subject to the illness/ injury being covered under 'Hospitalisation Expenses' and the necessity being certified by an authorised Medical Practitioner.

11. Modern and Advanced Treatments:

We will cover the medical expenses incurred towards Modern and Advanced Treatment (listed in policy terms and conditions) of the insured person subject to illness/ injury being covered under 'Hospitalisation Expenses' and the necessity being certified by an authorized Medical Practitioner.

12. HIV/AIDS and STD Cover:

We will take care of the medical expenses incurred towards treatment taken during In-patient Hospitalisation of the Insured Person, arising out of 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).

13. Mental Care Cover:

We will cover the medical expenses incurred towards treatment taken during In-patient hospitalisation of the Insured Person, arising out of a condition caused by or associated to a mental illness, stress, anxiety, depression or a medical condition impacting mental health.

14. Restoration of Sum insured:

You may claim for an illness and God forbid there is another one that requires hospitalisation, we will provide for a 100% restoration of the sum insured for any number of times in a Policy Year for unrelated illness, injury.

15. Premium Waiver Benefit:

If the Policyholder who is also an insured person under the policy suffers Permanent Partial Disablement, Permanent Total Disablement, death due to an injury caused by an accident or he/she is diagnosed with a listed Critical Illness mentioned in the policy, then we will pay the next Renewal Premium of the Policy, for a policy tenure of 1 year.

Once a claim has been accepted and paid under this Benefit, this cover will automatically terminate in respect of that Insured Person.

COVERAGES OUTSIDE INDIA:

16. Global Hospitalisation for Major Illness:

We got you covered across the globe. We will cover the medical expenses of an insured person; in case of a hospitalisation, arising from the Major illness/es covered under the policy, provided such hospitalisation is for more than 24 consecutive hours or is a Day Care Treatment.

17. Global Pre - hospitalisation:

We will cover the medical expenses of an insured person, incurred towards a Major Illness/es covered under the policy, that occurs during the Policy period and immediately, up to 60 days prior to the Insured Person's date of Hospitalisation.

18. Global Post - hospitalisation:

We will cover the medical expenses of an Insured Person, incurred towards a Major Illness/es covered under the policy that occurs during the Policy Period immediately, up to 180 days post discharge of the Insured Person from the Hospital.

19. Global Ambulance Cover:

We will cover expenses incurred towards transportation of an insured person by a registered healthcare or Ambulance service provider to a hospital for treatment of a major illness, covered under the policy, necessitating the insured person's admission to the hospital. In case of an Air Ambulance, it can be availed once in a Policy Year by each Insured Person.

20. Medical Evacuation:

In case of an emergency, which is caused by a Major Illness/ es covered under the product, during the policy year in respect of an insured person, if adequate medical facilities are not available locally, when the insured person is outside India within the opted Area of Cover, We will pay the expenses towards the arrangement of an Emergency evacuation of the insured person to the nearest facility capable of providing

adequate medical care.

21. Medical Repatriation:

We will cover the charges incurred towards the repatriation of the insured person 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.

if the Emergency is caused by a Major Illness/es covered under the product.

22. Repatriation of Mortal Remains:

If during the policy year, the insured person suffers a major illness covered under the policy and that Illness results in death of the insured person, at a place outside India, within the opted Area of Cover, we will cover the charges towards the transportation of the mortal remains of the insured person from the place of death to his/ her residence in India.

23. Global Travel Vaccination:

We will cover the charges of vaccine(s) incurred towards the insured person, provided the vaccine is approved by World Health Organisation (WHO) and is mandatorily required / prescribed to be undertaken by the insured person for visiting a location outside India, within the opted Area of Cover.

24. Global Robotic and Cyber Knife Surgery:

Good health comes with smart benefits. We will cover the medical expenses incurred towards a Robotic or Cyber knife Surgery of the insured person, performed outside India within the opted Area of Cover, subject to the Major Illness being covered under policy and the necessity being certified by an authorised Medical Practitioner.

25. Global Modern and Advanced Treatments:

Keeping your health protection as our top priority, we have designed a plan that covers new age treatments. We will cover the medical expenses incurred towards a Modern and Advanced Treatment (listed in policy terms and conditions) of the insured person, outside India, within the opted Area of Cover, subject to the Major Illness being covered under the policy and the necessity being certified by an authorized Medical Practitioner.

OPTIONAL PACKAGES

Health+

1. Air Ambulance Cover:

We will cover the expenses incurred towards transportation of an insured person by a registered healthcare or Ambulance service provider, to the nearest hospital or to move the insured person to and from healthcare facilities within India, by an Air Ambulance, provided that the Air Ambulance is used during medical Emergency of the insured person. This benefit is available once in a Policy year for each Insured Person.

2. Medical Devices and Non-Medical Items:

We will cover the expense towards Non-Medical items, and cost of buying medical devices listed in terms and conditions of the policy, prescribed to the Insured Person by the treating Medical Practitioner, during or after hospitalisation for a treatment.

3. Domestic Second Opinion:

If an insured person is diagnosed with/ advised a treatment listed under Major Illness/es (in policy Terms and Conditions), you may choose to secure a second opinion from Our Network of Medical Practitioners in India. The expert opinion would be directly sent to you.

4. Bariatric Surgery Cover:

We care for your health. We will cover the Medical Expenses incurred towards hospitalisation of the insured person for Bariatric Surgery and its complications.

5. Convalescence Benefit:

If the insured person is hospitalised for at least 10 consecutive days or more and the hospitalisation claim is admissible under Hospitalisation expenses, then We will pay a lump sum amount towards convalescence.

6. Major Illness Hospi Cash

If the insured person is hospitalised for treatment of a Major Illness, listed under the Policy, for each continuous and completed period of 24 hours of hospitalisation, we will pay a daily cash benefit.

7. Chemotherapy and Radiotherapy Cash

We understand the financial impact of medical treatment. Accordingly, if the insured person undergoes Chemotherapy or Radiotherapy as a Day Care Treatment without 24 hours of Hospitalisation, We will pay a cash benefit.

8. Accidental Hospi Cash:

The plan is also designed to take care of accidental emergencies. If the insured person is hospitalised for a treatment of an injury sustained due to an accident that occurred during the Policy Period, for each continuous and completed period of 24 hours of hospitalisation, we will pay a daily cash benefit.

9. Domestic Concierge Services:

If the insured person is hospitalised for a treatment of an illness/ injury covered under the policy, We will offer assistance and support through Our concierge services.

10. Tele - Consultations:

If the Insured Person wishes to avail consultations via tele/ chat mode with our team of Medical Practitioners, the same is available through our network.

Women+

1. Breast Cancer Screening:

An annual Mammography screening will be available to each insured female.

2. Cervical Cancer Screening:

An annual papanicolaou screening, commonly known as pap smear will be available to each insured female.

3. Cervical Cancer Vaccination:

We will pay the charges of vaccine incurred towards Cervical Cancer vaccination. Cost of each dose of the vaccine will be limited up to ₹2,500.

4. Ovarian Cancer Screening:

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

5. Osteoporosis Screening:

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

6. Gynecological Consultation:

Each insured female may avail maximum up to 15 out-patient gynecological consultations.

7. Psychiatric and Psychological Consultations:

Each insured female may avail maximum up to 5 out-patient psychiatric/ psychological consultations and psychotherapy session.

Global+

1. Global Hospi Cash:

Takes care of incidental expenses. If the insured person is hospitalised outside India, within the opted Area of Cover, for a treatment of a Major Illness and the hospitalisation claim is admissible under 'Global Hospitalisation for Major Illness', We will pay a daily cash benefit.

2. Global Convalescence Benefit:

If an insured person is hospitalised for at least 15 consecutive days, during the policy period for a treatment of a Major Illness, outside India, within the opted Area of Cover and the hospitalisation claim is admissible under 'Global Hospitalisation for Major Illness', We will pay a lump sum amount provided the continuation of such hospitalisation is for at-least 15 consecutive days.

3. Global Out Patient Expenses:

An illness needs attention and we make sure that happens We will cover the charges towards 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[2]

4. **Global Chemotherapy and Radiotherapy Cash:**

We keep you financially protected in critical times. If the Insured Person undergoes Chemotherapy or Radiotherapy, outside India, within the opted Area of Cover, as a Day Care Treatment without 24 hours of Hospitalisation, We will pay a cash benefit.

5. **Travel Expenses Benefit:**

We know there is always need for more protection, which is why Our plan brings extended care. If the Insured Person travels outside India, for treatment of Major Illness/es, We will pay a cash benefit up to ₹5 lacs.

6. **Global Second Opinion:**

If an Insured Person is diagnosed with/ advised a treatment for a Major Illness/es, covered under the Policy, You may choose to secure a medical second opinion from Our Network of Medical Practitioners outside India and the expert opinion would be directly sent to You.

ADD ON COVER

Critical Illness

Along with this product, you can also avail the ManipalCigna Critical Illness - Add On Cover. If opted, we will pay a lump sum amount equal to the opted sum insured in case of first diagnosis of the covered Critical Illness.

FEATURES:

- **Grace Period:** 15/30 days as applicable for renewal with all continuation benefits.
- **Premium Payment Modes:** Monthly, Quarterly, Half Yearly, Yearly, Single.
  (Premium loading will apply for Monthly, Quarterly and Half Yearly)
- **Free-look:** A period of 15 days to cancel the policy.
- **Cancellation:** Request can be placed during the policy. Premium refund will be on short period basis. No refund on cancellation for Premium payment mode Monthly, Quarterly, 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
  - **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 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 day waiting period and 30 day survival period is applicable to Critical Illness Add - on cover (if opted).

KEY EXCLUSIONS:

We will not cover any costs towards

- 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

(For complete list please refer the Terms and Conditions)

WHO IS ELIGIBLE FOR THIS PLAN?

- **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

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 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.

BENEFIT TABLE:

Sr. No.	What am I covered for	Description
i	Sum Insured[1] (₹) (For coverage in India)	[1]For Coverages 1 to 15: 50 Lacs/ 75 Lacs/ 100 Lacs/ 150 Lacs/ 200 Lacs/ 300 Lacs
ii	Sum Insured[2] (₹) (For coverage outside India)	[2]For Coverages 16 to 25: 50 Lacs/ 75 Lacs/ 100 Lacs/ 150 Lacs/ 200 Lacs/ 300 Lacs
iii	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
iv	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)		
1	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.

2	Day Care Treatment	All Day Care Treatments, availed in India, covered up to the full Sum Insured.
3	Pre - hospitalization	Medical Expenses incurred in India, covered up to 60 days preceding the date of Hospitalization and up to the full Sum Insured.
4	Post - hospitalization	Medical Expenses incurred in India, covered up to 180 days immediately after discharge from the hospital and up to full Sum Insured.
5	Inpatient Hospitalization for AYUSH	Up to full Sum Insured, for treatment availed in India.
6	Road Ambulance Cover	Expense incurred on availing Road Ambulance services in India, up to full Sum Insured.
7	Donor Expenses	Up to full Sum Insured, for expenses incurred in India.
8	Domiciliary Expenses	Up to 10% of Sum Insured, for expenses incurred in India.
9	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.
10	Robotic and Cyber Knife Surgery	Up to full Sum Insured, for treatment availed in India.
11	Modern and Advanced Treatments	Up to full Sum Insured, for treatment availed in India.
12	HIV/AIDS and STD Cover	Expenses incurred in India up to full Sum Insured.
13	Mental Care Cover	Up to full Sum Insured, for treatment availed in India.
14	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.
15	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.
16	Global Hospitalization for Major Illness	Hospital expenses for admission longer than 24 hours or Day Care Treatment. The cover is available for treatment of the opted Major Illness/es, availed outside India, within the selected Area of Cover.
17	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.
18	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.
19	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.
20	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.
21	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.
22	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.
23	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.
24	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.
25	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.

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.

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

1	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.
2	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.
3	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.
4	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.
5	Convalescence Benefit	On consecutive Hospitalization for 10 days or more in India, an amount of ₹50,000 will be paid as a lumpsum.
6	Major Illness Hospi 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.
7	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.
8	Accidental Hospi 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.
9	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.
10	Tele - Consultations	Medical consultations will be available at Our Network in India through tele/chat mode.
II	**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.	
1	Breast Cancer Screening	Mammogram test, once in Policy Year for each Insured Person covered under this benefit, at Our Network in India.
2	Cervical Cancer Screening	PAP Smear test, once in a Policy Year for each Insured Person covered under this benefit, at Our Network in India.
3	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.
4	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.
5	Osteoporosis Screening	DEXA Scan, once in a Policy Year for each Insured Person covered under this benefit, at Our Network in India.
6	Gynaecological Consultations	15 outpatient gynecological related consultations in a Policy Year for each Insured Person covered under this benefit, at Our Network in India.
7	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.
III	**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.	
1	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.
2	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.
3	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.
4	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.

5	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.	
6	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 on cover		
1	**Critical Illness Add on:** Lump sum payment of Sum Insured, upon diagnosis of a listed Critical Illness.		

THE KEY PILLARS UNDERLYING OUR SERVICES ARE:

Reliable Information: Our Health Relationship Managers and customer friendly website provides instant access to healthcare knowledge and personalized policy information.

Claims Handling: Our claims processing service is fast and accurate. You can rely on our claims service associate for easy, efficient and hassle - free claims and discharge experience through our on-site and off - site claims services.

Prevention and Well-being: We are proactive in identifying your health risks and help you in their management. We go beyond paying claims by bringing to our customers preventive adult checkups that help them live healthier and happier.

Dedicated Assistance Services
For any questions or queries, you can contact us at:

1800-102-4462 customercare@manipalcigna.com

ManipalCigna Health Insurance

Disclaimer:
Prohibition of Rebates (under section 41 of Insurance Act, 1938, as amended):
1. 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.
2. 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.

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 | **Toll free:** 1800-102-4462 | **Website:** www.manipalcigna.com | **ARN:** ADV/0273/Feb/2020-21.