

SAHI HEALTH INSURANCE CHUNO, SADA SECURE RAHO!




Our Comprehensive Plans

ManipalCigna
SARVAH PRATHAM
Essential Health Insurance Plan



**ESSENTIAL
SHIELD**

ManipalCigna
SARVAH UTTAM
Essential Health Insurance Plan



**INFINITE
POWER**

ManipalCigna
SARVAH PARAM
Essential Health Insurance Plan



**INSTANT
PEACE**

 **EXPERT KI SUNO
SAHI CHUNO**

**TOP
PRODUCT
OF
THE YEAR**
Consumer Survey of
Product Innovation
2025



We know how much your health means to you and the need for a complete health insurance that truly meets your expectations. That's why ManipalCigna brings you Sarvah Health Insurance, the truly complete health solution offering three distinct plans

ManipalCigna
SARVAH
PRATHAM
Essential Health Insurance Plan

ManipalCigna
SARVAH
UTTAM
Infinite Health Insurance Plan

ManipalCigna
SARVAH
PARAM
Instant Health Insurance Plan

each tailored to provide the right level of coverage for your needs. Whether you're looking for essential care or ultimate benefits, Sarvah has you covered. With Sarvah, you can feel secure knowing we're always by your side, every step of the way.

HOW SARVAH IS THE IDEAL MATCH FOR YOU

Anant Benefit*, Anant Care

No more worries about running out of funds with the endless coverage. With **Anant** benefit get infinite Sum Insured for hospitalization due to Heart conditions, Cancer, Stroke and Organ/Bone Marrow Transplant where you need finances the most without impacting the savings and investments. Now focus on recovery and not the hefty medical bills.



True Security with Tatkal Benefit

With **Tatkal** benefit get absolutely Zero Waiting Period ensuring you receive the care and coverage you need right from the start. No delays, just instant and complete assurance.



HOW SARVAH IS THE IDEAL MATCH FOR YOU

Your Sarathi* in a True Sense

Uncertainties don't wait, then why should you?

With **Sarathi**, get your waiting period reduced to 30 days from the usual 36 months, even if you have Pre-Existing diseases such as Asthma, Diabetes, Dyslipidemia, Obesity, Hypertension.



Enjoy the Gullak* Advantage

Your **Gullak** balance grows by 100% each year with a guaranteed 10x bonus, safeguarding you against inflation and ensuring your coverage never runs out.



HOW SARVAH IS THE IDEAL MATCH FOR YOU

Get Rest Assured with Restoration*

Challenges don't stop, and neither should your coverage. **Restore your coverage** as many times as needed in a policy year for both related and unrelated illnesses, providing unlimited care for you and your family.



Be Stress-free with No Zonal Co-pay

Pay for the treatment, not the location. Get treated in India **any city of your choice** without any additional financial burden. Because your care should never be limited by geography.

HOW SARVAH IS THE IDEAL MATCH FOR YOU

Secure your Bank Balance

No need to worry about finances during a medical event. With Sarvah, get **hospitalization coverage** up to ₹3 Cr so you can focus fully on your recovery without risking your savings or any other investments.



Get Shielded with Personal Accident Cover*

Accidents can happen anytime, anywhere. Protect your family with **accident cover** and get a fixed benefit coverage up to ₹3 Cr.



HOW SARVAH IS THE IDEAL MATCH FOR YOU

Stay Fulfilled with Surplus Benefit*

Get double the protection. From day one, receive an **extra 100%** of your Sum Insured for the first claim each policy year, so you're prepared for everything.



Leave Non-Medical Expenses* on us

Get complete coverage for **non-medical items and durable medical equipment**, including gloves, masks, and more. Because when we say complete health insurance policy, we mean it!

HOW SARVAH IS THE IDEAL MATCH FOR YOU

Enjoy Great Discounts

Get **2.5%** early renewal discount on your policy renewal and **up to 20% discount** just by walking to manage your premium. A plan that truly keeps on giving



Keep a Track of Your Health

Get an **annual health check-up*** every policy year for insured adults aged 18 years and above, and stay informed and ahead in your health journey.





Essential Coverage for Major illnesses

Essential Health Insurance Coverage to help you begin your journey with confidence

Why Sarvah Pratham is the right choice ?



Hospitalization coverage up to ₹ 3 cr for major illnesses



Sarathi* that reduces your listed PED to 30 days



Gullak benefit that guarantees up to 10x bonus over the base Sum Insured, irrespective of claims



*Refill your policy by restoring the Sum Insured even for related and unrelated illnesses



Surplus benefit that ensures additional 100% of Sum Insured from day 1 for the first claim



Protect your family with personal accident cover up to ₹ 3 cr



No Zonal Co-pay worries, ensuring faster recovery in the city of your choice



Get up to 5% discount on your first policy renewal and up to 20% discount just by walking



Personalised Plan with Unlimited Coverage

The Infinite Power against life's most critical challenges

Why Sarvah Uttam is the right choice?



Anant Care with unlimited hospitalization coverage for major illnesses



Sarathi* that reduces your listed PED to 30 days



Gullak benefit that guarantees 100% increase in the base Sum Insured, irrespective of claims



*Unlimited restoration of your Sum Insured even for related and unrelated illnesses



*Maternity and Newborn hospitalization expenses covered



*Protect your family with personal accident cover up to ₹ 3 cr



No Zonal Co-pay worries ensuring faster recovery in the city of your choice



*Surplus benefit that ensures additional 100% of Sum Insured from day 1 for the first claim



Get up to 5% discount on your first policy renewal and up to 20% discount just by walking



Absolutely Zero Waiting Period

Going the extra mile for all your
healthcare needs

Why Sarvah Param is the right choice ?



Tatkal benefit that
ensures you have
absolutely Zero
Waiting Period



Gullak benefit that
guarantees 100%
increase in the base
Sum Insured,
irrespective of claims



Unlimited Restoration
of Sum Insured even
for related and
unrelated illnesses



*Protect your family
with personal
accident cover
up to `3 cr



No Zonal Co-pay
worries ensuring
faster recovery in the
city of your choice



*Surplus benefit that
ensures additional 100%
of Sum Insured from
day 1 for first claim



Get 2.5% early renewal
discount on your policy
renewal and up to 20%
discount just by walking.

 **EXPERT KI SUNO
SAHI CHUNO**



 **Manipal**  **Cigna**
Health Insurance



Scan For More

*Optional cover (As per plan) on payment of additional premium.

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