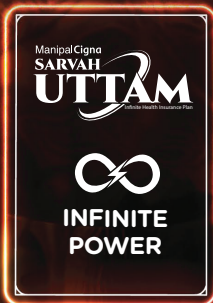
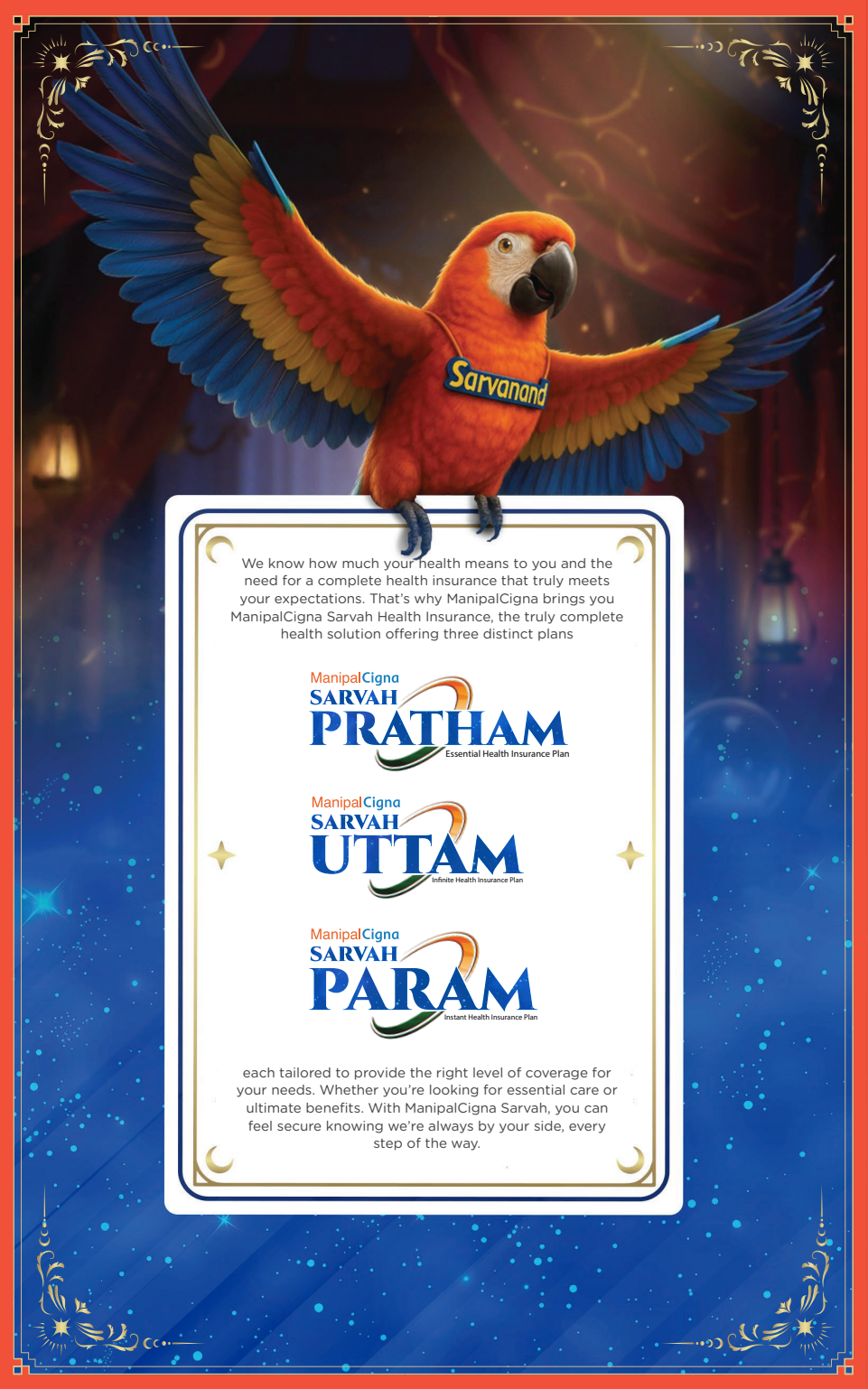


SAHI HEALTH INSURANCE CHUNO SADA SECURE RAHO



Our Comprehensive Plans





Sarvanand

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 ManipalCigna 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. With ManipalCigna 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

Get Anant Care with Anant* Benefit

No more worries about running out of funds with endless coverage! Enjoy infinite Sum Insured and no limit on claims for hospitalizations due to Heart Conditions, Cancer, Stroke, Major Organ/Bone Marrow Transplant or Accident - where you need financial support the most, without impacting your savings or investments. Now, focus on your recovery, not the hefty medical bills.

*Available as an optional cover on payment of additional premium in ManipalCigna Sarvah Uttam Plan and ManipalCigna Sarvah Param Plan



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.

*Available only with ManipalCigna Sarvah Param Plan

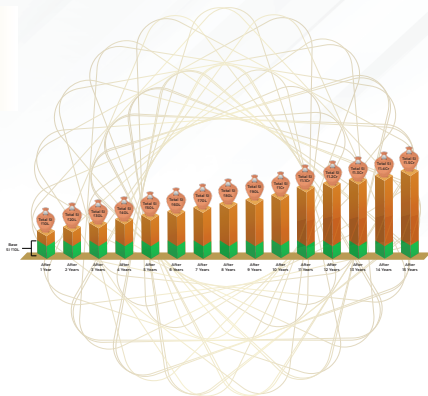


HOW SARVAH IS THE IDEAL MATCH FOR YOU

Enjoy 15x bonus with Gullak advantage

Your Gullak balance grows by 100% of the Base Sum Insured each year with a guaranteed 15x bonus, safeguarding you against inflation and ensuring your coverage never runs out

*Available as an Optional cover on payment of additional premium in ManipalCigna Sarvah Uttam Plan and ManipalCigna Sarvah Pratham Plan, and base cover in ManipalCigna Sarvah param plan



Stay Future-Proof with our Maternity and Newborn Coverage*

With Maternity and Newborn cover, enjoy peace of mind knowing you and your growing family are protected during life's precious milestones and welcome the new born without any worry in this beautiful world.

*Available as an Optional cover on payment of additional premium in ManipalCigna Sarvah Uttam Plan and ManipalCigna Sarvah Param Plan



HOW SARVAH IS THE IDEAL MATCH FOR YOU

Get Rest Assured with Restoration

Challenges don't stop, and neither should your coverage. Restore your Base Sum Insured unlimited times in a policy year for both related and unrelated illnesses or injuries, providing continuous protection for you and your family.

*Available as an Optional cover on payment of additional premium in ManipalCigna Sarvah Uttam Plan and ManipalCigna Sarvah Pratham Plan, and base cover in ManipalCigna Sarvah param plan



Be Stress- Free With No Zonal Co-Pay

Pay for the treatment, not the location. Get treated in 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 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.

*Available as an Optional cover on payment of additional premium in all 3 plans

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 Base Sum Insured for the first claim each policy year, so you're prepared for everything.

*Available as an Optional cover on payment of additional premium in all 3 plans



Leave No-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, we mean it.

*Available as an Optional cover on payment of additional premium in all 3 plans

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.

*Available as an optional cover on payment of additional premium in ManipalCigna Sarvah Uttam Plan and ManipalCigna Sarvah Pratham Plan



Good Health, Great Rewards

Stay healthy by walking and enjoy up to 20% off on your premium with wellness benefits, renew within 15 days to get an extra 2.5% discount, and earn up to 7.5% off with a no-claim year. Because with ManipalCigna Sarvah good health comes with great savings.





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 waiting period to 30 days



Gullak* benefit that guarantees up to 15x bonus over the base Sum Insured, irrespective of claims



Unlimited restoration* of your base sum insured even for related and unrelated illness/injury



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 7.5% discount on a no-claim year and up to 20% discount just by walking with wellness benefits

*Optional cover on payment of additional premium



Personalised Plan with Unlimited* Coverage

Coverage The Infinite Power against
life's most critical challenges

Why Sarvah Uttam is the right choice ?



Anant* Care with
unlimited coverage
and no limits on
claims, for major
illnesses and accidents



Sarathi* that reduces
your listed PED
waiting period to 30
days



Gullak* benefit that
guarantees up to 1500%
increase in the base Sum
Insured, irrespective of
claims



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



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 7.5%
discount on a
no-claim year and up
to 20% discount just
by walking with
wellness benefits

*Optional cover on payment of additional premium



An Unlimited* Health Insurance Plan

that doesn't make you wait at all.

Why Sarvah Param is the right choice?



Tatkal benefit that ensures you have absolutely Zero Waiting Period



Anant* Care with unlimited coverage and no limits on claims, for major illnesses and accidents



Gullak benefit that guarantees up to 1500% increase in the base Sum Insured, irrespective of claims



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



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



Maternity and Newborn* hospitalization expenses covered



Get up to 7.5% discount on a no-claim year and up to 20% discount just by walking with wellness benefits

*Optional cover on payment of additional premium



**EXPERT KI SUNO
SAHI CHUNO**



Winner Health Insurance Category awarded in June 2025. Survey of 1800 people by NielsenIQ.

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



Download The App

ManipalCigna Sarvah is the product and 'Param', 'Uttam' and 'Pratham' are the names of available plans under the said product.

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