ManipalCigna Health Insurance



Begin Your Journey with Confidence

- Hospitalization coverage up to ₹ 3 cr for major illnesses
- Sarathi 2.0* 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 base Sum Insured for all illnesses and injury
- Surplus* benefit that ensures additional 100% of Sum Insured from day 1 for the first claim
- Secure your family's future with up to ₹3 Crores coverage against accidental death and disability, starting from day one with Personal Accident Plus*.
- No Zonal Co-pay worries, ensuring faster recovery in the city of your choice
- Get up to 7.5% discount on staying claim-free^and up to 20% discounts just by walking with wellness benefits

SAHI HEALTH INSURANCE CHUNO, SADA SECURE RAHO!

*This is an optional cover available on payment of additional premium

#Not Applicable for 1st Claim and is an optional cover available on payment of additional premium

^No claim discount will be earned till the eldest age in the policy is less than 56. The level of discount earned till the age of 55 will continue to be carried forward till there is a claim in the Policy. After the claim, the discount level will be reset to 0 and it will not accrue again.

Product Benefit Table (All figures are in ₹)

Sr. No.	Particulars	Details
1	Base Sum Insured (in Lacs / policy year)	₹5, 7.5, 10, 15, 20, 25, 50, 100, 200, 300
2	Benefits covered upto Sum Insured (SI)	In-Patient Hospitalization, Day Care Treatment, ICU, AYUSH Treatment, Listed Modern and Advanced Treatments, Domiciliary Hospitalization, Road Ambulance
3	Room rent	Single Private A/C Room (Options: Any room or Twin Sharing AC room)
4	Pre / Post Hospitalization Medical Expenses	Pre: 90 days | Post: 180 days; up to SI
5	Donor Expenses	up to SI with Pre/Post Hospitalisation covered for 30 days each - Complications also covered up to 25% of Base SI (max up to 2 L)
6	Tele-Consultation	Unlimited Tele-consultation with General Physician
7	Wellness Benefit	Get up to 20% renewal premium discount by taking defined number of steps
8	Network Provider Discount	Discount on Pharmacy, Diagnostics & Health Supplements, offered by our partners
Sr. No.	**Optional covers**	**Details**
1	Air Ambulance	up to SI; max up to 10L
2	Restoration	Unlimited Restoration available for any illness / injury for any insured (Not applicable for 1st Claim)
3	Gullak	Irrespective of claim history, SI increases by 100% of Base SI per policy year; max up to 1500%
4	Health Check-up	Available annually on cashless basis from 1st policy year (post free look period) for defined tests to all insured persons of age 18 years or above
5	Accident Hospitalization	Up to SI
6	Personal Accident Cover[1]	Covers Accidental Death (AD) & Permanent Disabilities with SI ranging from 10L to 3Cr. Also get 200% of opted SI in case of an accidental death or permanent total disability while travelling as a fare paying passenger on a common carrier **Note:** Not applicable for New Business Policies
7	Temporary Total Disablement (TTD)[2]	Fixed weekly benefit options (ranging from 5,000 to 1L) will be paid in case of TTD for a max of 100 weeks
Sr. No.	**Coverage**	**Coverage Description**
1	Personal Accident Plus	Opt for personal accident coverage for Accidental Death, Permanent Disablement Cover (including Permanent Total Disablement & Permanent Partial Disablement), or select a plan that combines both for broader financial security.
2	Sarathi 2.0	Get covered post 30 days for pre-existing diseases such as Asthma, Diabetes, Dyslipidaemia, Obesity & Hypertension
3	Surplus	Additional 100% of the Base SI available from day 1 to 1st claim only, in each policy year
4	Non-Medical Items & Durable Medical Equipment	• In case of hospitalization, non-medical items covered up to the SI • Durable Medical Equipment if prescribed during or within 30 days of hospitalization covered up to 1L

Sr. No.

- **Early Renewal Discount**[3] of 2.5% on the renewal premium if Policy is renewed at least 15 days before the Policy expiry date
- **Standing Instruction Discount**[3] of 2.5% if renewal premium is received through standing instruction
- **Long Term Policy Discount:** 2 Year : 7.5% | 3 year : 10%
- **Family Discount:** 10% (for individual policies with 2 or more member)
- **No Claim Discount**[4] of up to 7.5% based on claim free Policy years
- **1st Policy Renewal Discount**[4] - 5%
- **Aggregate deductible** of ₹10K, ₹25K , ₹50K, ₹1L, ₹2 L,₹3L,₹4L, ₹5L and ₹10L
- **Daily Deductible** of 1K, 2K, 3K, 4K & 5K per day of hospitalisation
  Voluntary co-payment of 10%, 20% or 30%

Waiting Period

Initial: 30 days | Specific disease: Not Applicable | Pre-existing disease: 36 months

Note:
1. Personal Accident cover: At least one earning member must be covered if Personal Accident Cover is opted. Also, Sum Insured eligibility depends on relationship covered.
2. Temporary Total Disablement: 50K & 1L per week Sum Insured is available when Base Sum Insured of at least 10L is opted. Also, TTD is available for earning member only and who have opted for Personal Accident cover.
3. Early Renewal Discount and Standing Instruction Discount cannot be availed together.
4. Higher of 'No Claim Discount' & '1st Policy Renewal Discount' shall apply.

ManipalCigna Sarvah is the product and 'Param', 'Uttam' and 'Pratham' are the names of available plans under the said product.
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 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 | Toll Free: 1800-102-4462 | Website: www.manipalcigna.com | ManipalCigna Sarvah UIN: MCIHLIP27040V032627 | ARN: ADV/0205/Jul/2026-27.