Manipal Cigna
Health Insurance



ESSENTIAL COVERAGE FOR MAJOR ILLNESSES*

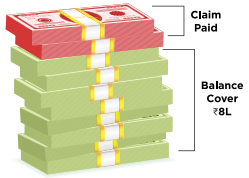
*Major illnesses as provided in policy T&C

GET REST ASSURED WITH **RESTORATION***

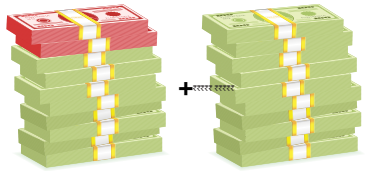
Challenges don't stop, and neither should your coverage. Restore your Base Sum Insured unlimited times in a policy year for both related and unrelated illnesses or injuries, providing continuous protection for you and your family.



Base Cover
₹10L

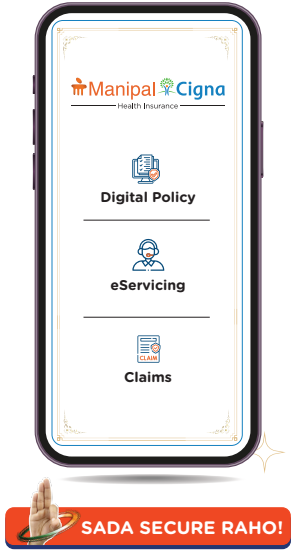


First Claim of
₹2L



Suppose 2nd claim is of `12L, with
Restoration benefit your new cover available is `18L

*Not Applicable for 1st Claim



SADA SECURE RAHO!

To begin your worry-free journey with Sarvah Pratham Plan

myManipalCigna

Scan the QR code and download the myManipalCigna app

GET IT ON Google Play

Download on the App Store

We know how much your health means to you and the need for a complete health insurance. **ManipalCigna Sarvah** has you covered. With Sarvah, you can feel secure knowing we're always by your side, every step of the way.

ManipalCigna Sarvah Pratham Plan is an essential shield for your health insurance journey. **Sarvah Pratham** is designed to offer essential coverage while ensuring that unexpected medical expenses don't strain your savings. This plan offers dependable support to ensure you and your family remain financially secure during significant medical events.



Sarvanand, your go to Sarvah Expert brings you the new and improved **ManipalCigna Sarvah Pratham Plan**. With its wit and mystical charm, **Sarvanand** guides you to the best plans for you and your loved ones, offering wisdom and care you can trust.

BE SECURE
STAY WORRY-FREE

No Need to worry about finances during a major medical event. With Pratham, get hospitalization coverage up to ₹3 cr for Heart Conditions, Cancer, Stroke and major Organ/Bone Marrow Transplant, so you can focus fully on your recovery without risking your savings or any other investments.





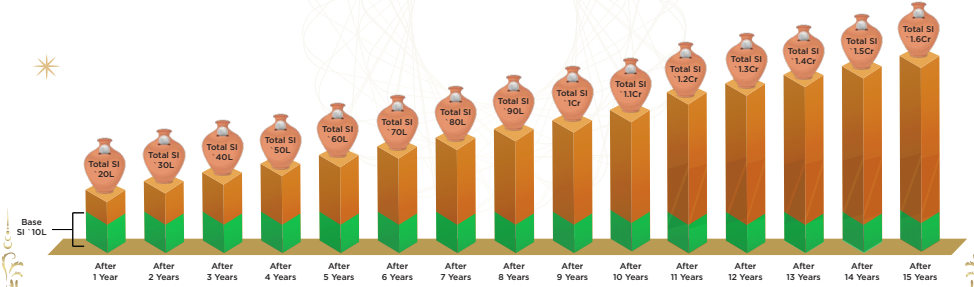
YOUR **SARATHI*** IN A TRUE SENSE

Uncertainties don't wait, then why should you? With Sarathi 2.0, 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 15X BONUS WITH **GULLAK*** ADVANTAGE

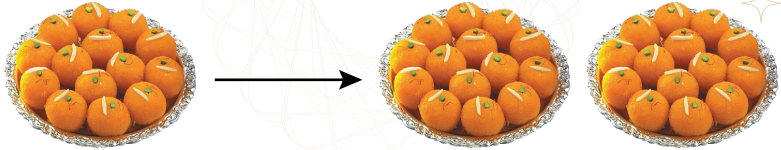
Your Gullak balance grows by 100% of the Base Sum Insured each year with a guaranteed 15x bonus, safeguarding you against inflation and ensuring your coverage never runs out

Base Sum Insured ₹10 Lac grows to ₹1.6 Crore - at no additional premium.



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.



Your Base Cover

Your Base Cover With Surplus Benefit*

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 Rs 3 cr.





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.

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.

YEARS	RENEWAL PREMIUM DISCOUNT
Year 1(no claim)	2.5%
Year 2(no claim)	5%
Year 3(no claim)	7.5%
Year 4(no claim)	7.5%
Year 5(claim)	0%
Year 6(no claim)	2.5%



Note: 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.

Benefits at a glance

Title	Description	
	Please refer to the Plan and Base Sum Insured you have opted to understand the available benefits under your plan in brief:	
	Relationship Covered	**Individual:** Self, legally married spouse or live-in partner, son, daughter, father/ mother/ father-in-law/ mother-in-law/ son-in-law/ daughter-in-law/ grand-parents/ grandchildren/ uncle/ aunt/ nephew/ niece/ brother/ sister/ sister in-law/ brother in-law. **Floater:** Self, legally married spouse or live-in partner, dependent children (natural / legally adopted), dependent parents/ parents-in-law
Your Coverage Details:	Identify your Plan	ManipalCigna Sarvah -Pratham
Basic Cover This section lists the Basic benefits available on your this Policy	Identify your Opted Base Sum Insured (in ₹)	₹5 Lacs, 7.5 Lacs, 10 Lacs, 15 Lacs, 20 Lacs, 25 Lacs, 50 Lacs, 100 Lacs, 200 Lacs, 300 Lacs
	In-patient Hospitalization (When you are hospitalized)	Covered up to Sum Insured Room Rent: Covered up to Single Private AC Room For ICU - Covered up to Sum Insured. Listed Modern and Advanced Treatments: Up to Sum Insured
	Day Care Treatment	All Day Care Procedure related to specified disease/illness, covered up to Sum Insured.
	Pre –hospitalization Medical Expenses	Medical Expenses incurred during policy period covered up to 90 days before the date of hospitalization; covered up to the Sum Insured
	Post – hospitalization Medical Expenses	Medical Expenses covered up to 180 days post discharge from the hospital; covered up to the Sum Insured
	Domiciliary Hospitalization (Treatment at Home)	Covered up to the Sum Insured Pre and Post Hospitalization Expenses: 30 days each
	Road Ambulance (Reimbursement of Ambulance Expenses)	Covered up to the Sum Insured
	Donor Expenses (Hospitalization Expenses of the donor providing the organ)	Covered up to the Sum Insured • Pre & Post Hospitalization expenses (Up to 30 days each) of the donor • Cost towards donor screening once in a Policy year for successful transplant • Complications arising during hospitalization or up to 30 days from date of discharge – Covered up to 25% of Base Sum Insured subject to maximum of ₹2 Lacs, Over and above Base Sum Insured We will not cover expenses towards the Donor in respect of cost associated to the acquisition of the organ.
	AYUSH Treatment	Covered up to the Sum Insured
Value Added Covers This section lists the additional value added benefits that are available along with your plan	Tele-Consultation	Unlimited Tele-consultation with General Physician during the Policy Year
	Wellness Program	Rewards can be earned by completing activities specified under Our Healthy Life Management Program up to maximum of 20% of expiring base Premium (excluding Premium for optional covers other than Deductible, Voluntary Co-Payment, Twin AC Sharing Room, Rider and taxes as applicable). These earned Reward Points can be used as premium discount from 1st Renewal of the Policy. Carry forward of earned Reward Points shall not be allowed.
	Discount from Network Provider	Discount on Pharmacy, Diagnostics and Health Supplements offered by the Network Providers of ManipalCigna Health Insurance Company Limited
Optional Covers This section lists the available optional covers under your plan and the limits under each of these options	Accidental Hospitalization	Covered up to Sum Insured
	Personal Accident Cover	Coverage under this option is available on Individual and Family Basis. Min Age at Entry – 5 Years, Max Age at Entry 65 Years. Relationships Covered - Self, Lawfully Wedded Spouse/Live-in Partner, Dependent Children, Dependent Parents/Parent in laws Individual Benefit amount - ₹10L, ₹15L, ₹20L, ₹25L, ₹30L, ₹40L, ₹50L, ₹1Cr, ₹2Cr, ₹3Cr Family Cover Sum Insured Eligibility

Scope of Cover	% of PA Cover
Accidental Death (AD)	100% of the Personal Accident Cover Benefit Amount. 200% of Benefit Amount (if Death/PTD) occurs due to an Accident while travelling as a fare paying passenger on a common carrier.
Permanent Total Disablement (PTD)	
Permanent Partial Disablement (PTD)	% of Personal Accident Sum Insured. (as defined in the Grid)

Family Cover Benefit Amount Eligibility

Earning Member	As per Benefit Amount Opted
Non- earning Spouse/Live-in Partner	60% of the Benefit amount of Earning member
Dependent Children /Parents/Parents -in-Laws	30% of the Benefit amount, max up to ₹30Lacs

		Age wise / **Eligibility of Benefit Amount will be up to a maximum times of Annual Income of the Proposer or Earning member to be Insured. (as detailed below)** 18-45, 46- 60: Max 20 times of the Gainful Annual Income >60 above: Max 10 times of the Gainful Annual Income Note: i. Claims under Accidental Death, Permanent Total Disablement, and Permanent Partial Disablement shall be payable only in respect of accident occurring within India. ii. Personal Accident Cover is not applicable for New Business policies
	Temporary Total Disablement (TTD)	If the Insured Person suffers an injury due to an accident that occurs during the policy period and such Injury results in the Temporary Total Disablement of the Insured Person immediately after an Accident, We will pay fixed weekly benefit for the duration of the TTD. **Coverage Options**: ₹5K, ₹10K, ₹15K, ₹20K, ₹25K, ₹50K, ₹1L per week. Note: i. Max No. of Weeks Covered – 100 in respect of any one Injury calculated from the date of commencement of the Temporary Total Disablement. ii. Available only if Personal Accident Cover is opted. iii. TTD Cover is available only for the earning members in the Policy. iv. This benefit shall be applicable only for events or occurrences taking place within the geographical boundaries of India
	Personal Accident Plus	i. Flexible Protection up to ₹3 Crores: Opt for personal accident coverage for Accidental Death, Permanent Disablement Cover (including Permanent Total Disablement & Permanent Partial Disablement), or opt for a plan that combines both for broader financial security. ii. Easy Start, Lifelong Peace of Mind: Get covered from Day One with hassle-free enrolment, no income proof requirements and the assurance of lifelong security through guaranteed renewals.
	Health Check Up	Available each policy year (including the first year), to all Adult insured persons who have completed 18 years of Age. • For Base Sum Insured of Rs 5 lacs: Package 1 • For Base Sum Insured of Rs 7.5 lacs and Rs 10 lacs: Package 2 • For Base Sum Insured above Rs 10 lacs: Package 3 The packages shall be offered on cashless basis only.
	Air Ambulance	Covered up to Sum Insured subject to maximum of Rs10 Lacs in addition to the Base Sum Insured, for expenses incurred on Air Ambulance
	Restoration (When opted Sum Insured is insufficient due to claims)	Multiple Restoration is available in a Policy Year for all illnesses and injury, in addition to the Base Sum Insured. Applicable for below covers only 1. D.I.1 – In-patient Hospitalization 2. D.I.2 – Day Care Treatment 3. D.I.3 – Pre - hospitalization Medical Expenses 4. D.I.4 – Post – hospitalization Medical Expenses 5. D.I.6 – Road Ambulance 6. D.I.7 – Donor Expenses 7. D.I.8 – AYUSH Treatment Restoration shall not get triggered for the 1st claim.
	Gullak (Guaranteed Cumulative Bonus)	We will provide an option to policyholder to get Guaranteed increase 100% of Base Sum Insured for each policy year up to the maximum of 1500% of Base Sum Insured irrespective of any claim made in the previous Policy Year.
	Sarathi 2.0	If the Policyholder opts for this optional cover, any hospitalization related to Cancer, Heart, Stroke, & Major Organ/ Bone Marrow Transplant arising due to the below listed Pre-existing disease declared and accepted at the time of policy issuance, will be covered after the first 30 days from the policy Inception date.. i. Asthma ii. Diabetes iii. Dyslipidemia iv. Obesity v. Hypertension Note – This optional cover is available only at inception (First Policy Year) and not on renewal. Once Opted, it cannot be withdrawn in subsequent renewal.
	Room Rent Modification Surplus Benefit	The Policyholder shall be eligible to modify the room type category eligibility under the Policy as follows: Option 1: Any room; ICU Up to Sum Insured or Option 2: Twin Sharing AC room; ICU Up to Sum Insured Additional 100% of Base Sum Insured, available from day 1 for 1st claim only, in each policy year. (Surplus Benefit and Shakti are mutually exclusive)
	Shakti	The Insured Person can avail an additional 100% or 200% of the Base Sum Insured, as specified in the Policy Schedule, for all admissible claims in a Policy Year. Conditions: i. Applicable only after exhaustion of the Base Sum Insured. ii. Can be utilized for any number of admissible claims during the Policy Year iii. Any unutilized amount of Shakti will not be carried forward to the next Policy Year. iv. Shakti and Surplus Benefit are mutually exclusive.
	Deductible	Insured has option to choose either **Option 1** – Aggregate Deductible of ₹10K, ₹25K , ₹50K, ₹1L, ₹2L, ₹3L, ₹4L , ₹5L or ₹10L or **Option 2** – Per Day Deductible of ₹1K, ₹2K, ₹3K, ₹4K or ₹5K per day of Hospitalization on all admissible claims.
	Voluntary Co-Payment	Options of 10%, 20% or 30% will be applicable on each and every claim
	Coverage for Non-Medical Items and Durable Medical Equipment	1. Non-Medical Items Non-Medical items covered up to the Sum Insured opted under the policy, in case of In-patient Hospitalization or Day Care Treatment or Domically hospitalization. 2. Durable Medical Equipment Durable Medical Equipment up to ₹1 Lac in case, prescribed during hospitalization or within 30 days post-discharge. (CPAP Machine, BPAP Machine, Ventilator, Wheelchair, Prosthetic Device, Suction Machine, Commode Chairs, Infusion Pump, Continuous Passive Motion Devices In Case Of Knee Replacement, Oxygen Concentrator)

Scan to know more



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

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

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