ManipalCigna Health Insurance

A GIFT OF

BETTER HEALTHCARE

FOR THE GOLDEN YEARS OF LIFE

Presenting

ManipalCigna

Prime Senior

SPECIALISED SENIOR CITIZEN PLAN



EXPERT KI SUNO
SAHI CHUNO

KEY FEATURES

ROOM CATEGORY FLEXIBILITY WITH NO PROPORTIONATE DEDUCTION*

Avail treatment in a room category higher than your eligibility and get charged only for the additional difference pertaining to the difference in room rent only. No proportionate charges on doctor visits, nursing expenses and so on.

SIMPLISTIC ONBOARDING

No mandatory pre policy medical checkup, uncomplicating healthcare for those who care for us unconditionally.

PREMIUM MANAGEMENT TOOLS

Such as capping on the limit of room and option to choose from wide range of deductible options*

COVERAGE FROM 91ST DAY*

A plan that gives you flexibility with lower waiting periods and provides Coverage for Pre-Existing Disease conditions

ENHANCED CONTROL

A plan with provision for coverage without co-payments and sub-limits even for higher ages*

*Optional cover on payment of additional premium



With **ManipalCigna Prime Senior,**

your Care and our Expertise come together

to bring your Parents :

EXPERIENCE BETTER COVERAGE

ENHANCED COVERAGE FOR DONOR EXPENSES

In-patient, pre & post, screening and complications with respect to the donor for an organ transplant

ACCESS TO BETTER TREATMENT

Mental Illness/modern and advanced treatments/HIV/AIDs and STDs cover without any sub-limits

EXPERIENCE BETTER CONTROL

CUMULATIVE BONUS

At the rate of 10% of Sum Insured maximum up to of 100% of Sum Insured

RESTORATION

The coverage restores to 100% of Sum Insured, every time, any number of times for related/unrelated illnesses, so your parents are always protected, and you stay blessed with their love

EXPERIENCE BETTER CARE

UNLIMITED TELE-CONSULTATIONS

Immediate help, is just a call away whenever your parents need it for consultations including specialists

PREVENTIVE HEALTH CHECK-UPS

To stay ahead of the trouble, because it's about the ones your world revolves around

KEY ELIGIBILITY & APPLICABILITY

Entry Age Limit :
Minimum: 56 years **Maximum:** 75 years
Family Floater: Applicable basis age of the eldest insured.
Spouse less than 56 Years can be part of the policy

Sum Insured (In Rs.) :
Classic plan: 3 Lacs/5 Lacs/7.5 Lacs/10 Lacs/15 Lacs/20 Lacs/25 Lacs/50 Lacs
Elite plan: 5 Lacs/7.5 Lacs/10 Lacs/15 Lacs/20 Lacs/25 Lacs/50 Lacs

Policy Type :
Individual/Multi-individual and Family Floater options

Lifetime Renewability

Relationships Covered :
(Proposer relationship with proposed insured)
Self, spouse, children, parents, siblings, parents-in-law, grandparents & grandchildren, son-in-law and daughter-in-law, uncle, aunt, nephew, niece, brother-in-law & sister-in-law

Floater Plan
In case of floater the relationship between 2 adults shall be of husband and wife

LET'S START WITH THE BASIC COVER

BETTER COVERAGES FOR SMOOTH HOSPITALIZATION



Inpatient Hospitalization

For hospitalization more than 24 hours, room charges as well as all medical expenses. And no proportionate deduction on associated medical expenses applicable if the chosen room category is higher than the eligible one



Pre-Hospitalization

Coverage for medical expenses incurred prior to hospitalization



Post-Hospitalization

Coverage for medical expenses incurred through the recovery of your parents post discharge from hospital



Access to Better treatment

Coverage for Mental Illnesses, Modern and Advanced treatments, HIV/AIDS and STD



Road Ambulance

Transport expenses incurred for ambulance to the hospital by road



Air Ambulance

(Available with Elite Plan)

Transportation expenses to the nearest hospital/ healthcare facility in case of life threatening condition demanding immediate attention



Enhanced coverage for donor expenses

In-patient, pre & post, screening and complications with respect to the donor for an organ transplant



Daily Cash for Shared Accommodation

(Available with Elite Plan)

A fixed daily cash benefit for each continuous and completed 24 hours of hospitalization in a shared accommodation. Applicable only after 48 hours of hospitalization. The benefit shall be payable from 1st day onwards

BETTER COVERAGE FOR TREATMENTS WITHOUT 24 HOURS OF HOSPITALIZATION

Day-care Treatment

Coverages for medical expenses for treatments that needs less than 24 hours of hospitalization

Domiciliary Treatment at home

When the condition is not suitable for hospital transfer or if the hospital bed is not available, expenses are still covered

FULLER COVERAGE WITH UNLIMITED 100% RESTORATION

(Available with Elite Plan)

Every time, multiple times for related or unrelated illnesses/injuries, because a coverage should mean full coverage always. Applicable from 2nd claim onwards

GET BETTER WITH AYUSH COVERAGES

Ayurveda | Yoga & Naturopathy | Unani | Siddha | Homeopathy

Medical expenses towards non-allopathic treatments. Because you should decide the treatment you want and not your coverage

TO MAKE IT EVEN BETTER VALUE ADDED COVERS

COVERAGES TOWARDS CONSULTATION AND CHECK UPS

Domestic Second Opinion

(Available with Elite Plan)

2nd opinion, once every policy year, if advised a treatment for each of the 36 listed critical illnesses

Preventive Health check-up

A Health Check-up facility at our Network Providers, now no more taking the health for granted

Unlimited Tele-Consultation

Through phone or chat mode, available through our Network Providers

REWARDS, DISCOUNTS AND WAIVERS

Cumulative Bonus up to 100% of Sum Insured

Cumulative Bonus of 10%, maximum up to 100% of Sum Insured

Discount from Network Providers

Avail discounts on Pharmacy, Diagnostics, Medical Devices, Health Supplements and other services offered by the Network Providers. Wherever you go, savings on healthcare will follow

Premium Waiver Benefit

(Available with Elite Plan)

Waiver of next one year renewal policy premium if the Proposer who is also an Insured is diagnosed with any of the listed Critical Illnesses or suffers an Accidental Death

BETTER OPTIONAL COVERS

Any Room Upgrade

Get comfort along with treatment and avail the option to upgrade to 'Any room' category during hospitalization with no proportionate deduction

Premium Management

(Available with Classic Plan)

Limit on room accommodation for our price sensitive customers.

Restoration

(Available with Classic Plan)

Every time, multiple times for related or unrelated illnesses/injuries, because a coverage should mean full coverage always.
Applicable from 2nd claim onwards

Reduction in PED Waiting period

With this option, you can reduce pre-existing disease waiting period to 90 days only

Note: Any room upgrade and Premium management cannot be taken together



BETTER ADD ON COVERS

ManipalCigna Health 360
Enhanced Health Coverage Rider



Health 360 Shield

To cover for listed Non- medical items up to Sum Insured & Durable medical equipment up to ₹ 1 Lac

DISCOUNTS

- ***Standing Instruction Discount :***
  3% on renewal premium
- ***Long Term Discount :***
  2 years – 7.5% ; 3 years – 10%
- ***Family Discount :***
  2 or more members 10% in case of multi-individual policy

“ Health Insurance
Expert
you can count on!



BENEFITS AT A GLANCE

TYPE OF COVER	PLAN NAME	ManipalCigna Prime Senior Classic	ManipalCigna Prime Senior Elite
BASE COVERS	In-Patient Hospitalization	Up to Sum Insured	
	Room Accommodation	Single Private AC room ICU : Up to Sum Insured	
	Modern and Advanced Treatments/HIV/ AIDS & STD / Mental Illness Cover	Up to Sum Insured	
	Pre - Hospitalization	30 Days; Up to Sum Insured	60 Days; Up to Sum Insured
	Post - Hospitalization	60 Days; Up to Sum Insured	90 Days; Up to Sum Insured
	Day Care Treatment	Up to Sum Insured	
	Domiciliary Hospitalization	Up to Sum Insured	
	Road Ambulance	Up to Sum Insured	
	Donor Expenses	Up to Sum Insured	
	Restoration	Not Available	Unlimited Restoration of Sum Insured for unrelated/ related illnesses. Applicable from 2nd claim onwards
	AYUSH Treatment	Up to Sum Insured	
	Air Ambulance Cover	Not Available	Up to Sum Insured; subject to a maximum of ₹ 10 Lacs; over above the base Sum Insured
	Daily Cash for Shared Accommodation	Not Available	₹ 800 per day up to maximum of ₹ 5,600, per hospitalization
	Mandatory Co-Payment	20% per claim. Options available to modify the same to 0%, 10% or 30%.	
VALUE ADDED COVERS	Health Check Up	Once after every claim free year. Limits basis opted Sum Insured	Annually from 1st year onwards as per your choice. Limits basis opted Sum Insured
	Domestic Second Opinion	Not Available	Once during a policy year for each of the 36 listed Critical Illnesses
	Tele - Consultation	Unlimited Tele-consultation in a policy year including specialists	
	Cumulative Bonus	Guaranteed Bonus of 10% of base Sum Insured per policy year maximum up to 100% of base Sum Insured	Guaranteed Bonus of 10% of base Sum Insured per policy year maximum up to 100% of base Sum Insured
	Discounts from Network Providers	Discount on Pharmacy, Diagnostics, Medical Devices, Health Supplements and other services offered by the network providers of ManipalCigna Health Insurance Company Limited	
	Premium Waiver benefit	Not Available	Waives off next one year renewal Policy Premium upon occurrence of Accidental Death or diagnosis of any of the listed Critical Illnesses
OPTIONAL COVERS*	Any room Upgrade	Upgrade to 'Any room' category, suite or above	
	Premium Management	Room accommodation limit of ₹ 3,000 per day ICU: Up to Sum Insured	Not Available
	Restoration (Available for Sum Insured ₹ 5 Lacs & above)	Unlimited Restoration of Sum Insured for unrelated/ related illnesses. Applicable from 2nd claim onwards	Not Available
	Reduction in Pre-existing disease waiting period	Pre-existing disease waiting period will be reduced to 90 days	
ADD ON COVER*	ManipalCigna Health 360	⟵ SHIELD ⟶ Coverage for listed Non-medical items up to base policy Sum Insured and Durable Medical Equipment up to maximum of ₹ 1 Lac	
WAITING PERIODS	Initial Waiting Period	30 Days	
	Specified disease/procedure Waiting Period	24 Months	
	Pre-existing Diseases Waiting Period	24 Months	

*For complete list please check with your sales representative or refer policy wordings. Optional covers and Add-ons are available on payment of additional premium

Terms and conditions apply

Manipal Cigna Health Insurance

ABOUT MANIPALCIGNA

At ManipalCigna, we're more than a health insurance company. As your partner in illness and wellness, our mission is to improve the health, well-being, and peace of mind of those we serve by making health care Affordable, Predictable and Simple. Our goal is to provide our customers with easy and lifetime access to quality healthcare with "no compromises, no surprises" so they can live a healthier and more secure life

EXPERT KI SUNO SAHI CHUNO

Your Expert Health Insurance Advisor has the answer

1800-102-4462 customercare@manipalcigna.com www.manipalcigna.com

Prohibition of Rebates (under section 41 of Insurance Act, 1938, as amended):

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. 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

Disclaimer: 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 | ManipalCigna Prime Senior UIN: MCIHLIP27039V022627 | ManipalCigna Health 360 UIN: MCIHLIA27043V022627 | Toll free: 1800-102-4462 | Website: www.manipalcigna.com | ARN: ADV/1823/Jan/2024-25.

SCAN QR CODE