ManipalCigna Health Insurance

A BETTER PLAN FOR THE GOLDEN YEARS OF LIFE



ManipalCigna

Prime Senior

Classic

SPECIALISED SENIOR CITIZEN PLAN

01

Experience Better Coverage

- Room category flexibility without proportionate deductions
- No mandatory Pre-Policy Medical Check-up
- No co-payments* and sub-limits

02

Experience Better Control

- Coverage for Pre-Existing disease from 91st day*
- Cumulative bonus at the rate of 10% of Sum Insured
- Premium Management Tool such as room rent capping*

03

Experience Better Care

- Preventive Health Check-up
- Unlimited Tele-Consultation including Specialists
- Discount from Network Providers

*Optional cover available on payment of additional premium

Key Eligibility and 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.) :** 3 Lacs/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:**
  Individual Plan:
  (Proposer relationship with proposed insured) Self, spouse, children, parents, siblings, parents-in-law, grandparents and grandchildren, son-in-law and daughter-in-law, uncle, aunt, nephew, niece, brother-in-law and sister-in-law
  Floater Plan: A floater cover can insure a maximum of 2 adults which would include Husband & Wife

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

Benefits at a Glance:

Type of Cover	Plan Name	Classic
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
	Post - Hospitalization	60 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
	AYUSH Treatment	Up to Sum Insured
	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
	Tele- Consultation	Unlimited Tele-consultation in a policy year including specialists
	Cumulative Bonus	A guaranteed bonus of 10% of Sum Insured for every completed Policy Year, subject to a maximum accumulation up to 100% of the 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
Optional Covers*	Any Room Upgrade	Upgrade to 'Any room' category, suite or above
	Premium Management	Room accommodation limit of ₹ 3000 per day ICU: Up to Sum Insured
	Restoration (Available for Sum Insured ₹ 5 Lacs and above)	Unlimited Restoration of Sum Insured for unrelated/related illnesses. Applicable from 2nd claim onwards
	Reduction in Pre-Existing Disease waiting period	Pre-existing disease waiting period will be reduced to 90 days
Add On Covers*	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 Period	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

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EXPERT KI SUNO SAHI CHUNO

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/1818/Jan/2024-25.

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The promise of care that we all make to ourselves for our parents got a little easier to deliver with ManipalCigna's Prime Senior.