ManipalCigna Health Insurance

Sometimes your family's health demands more. Get that extra protection for your loved ones.

Add more care to your life.

- Additional coverage upto ₹30 lacs at an affordable premium
- Choice of any hospital room
- Get cover for both Allopathic and AYUSH treatments upto Sum Insured
- Inflation protection Guaranteed Cumulative Bonus
- Guaranteed continuity benefit# on buying a separate Base policy from 5th Policy Year onwards

ManipalCigna **Super Top Up**

ADDITIONAL HOSPITALIZATION COVERAGE

PRESENTING MANIPALCIGNA SUPER TOP UP

A specially designed health insurance policy that allows you to 'top up' your existing health insurance cover at a nominal cost. This ensures your health always has adequate cover, even with health care costs on the rise. Its time to give your health a backup plan.

KEY FEATURES AT A GLANCE

- In-patient hospitalization cover
- Pre & Post hospitalization cover
- Day care treatment and Donor expenses cover
- Non-medical expenses cover
- Guaranteed cumulative bonus
- Option to reduce waiting period#
- Guaranteed continuity on deductible#
- Multiple discounts
- Tax benefit under Sec.126**

**Tax benefits are subject to changes in tax laws.

KEY INFORMATIONS

Eligibility	Min Entry Age	Child: 91 days		Adult: 18 years
	Max Entry Age	Child: 23 years (family floater policy)		Adult: No limit
	Relationships	Individual Policy: self, spouse, children, parents, siblings, parent in laws, grandparents, grandchildren, son in-law, daughter in-law, uncle, aunt, nephew and niece		
		Family Floater: self, spouse, children up to the age of 23 years or parents (a maximum of 2 adults and 3 children can be covered under a single policy)		
	Policy Term	1,2,3 years		
	Premium Payment Frequency	Single, Yearly, Half Yearly, Quarterly and Monthly basis		
	Pre-policy Check-up	Sum Insured (in ₹)	Age Group (Years)	Medical Tests
		1 Lac to 30 Lacs	Up to 55	No Test*
			56 – 65	Tele Underwriting
			>65	Medical Test
Discounts	Long Term Discount	7.5% for 2 years and 10% for 3 years Policy term respectively		
	Family Discount	10% for covering 2 or more family members under single individual policy		
	Worksite Discount	A discount of 10% will be available on polices which are sourced through worksite marketing channel		
	Online Renewal Discount	A discount of 3% on the premium from next renewal, if the premium is received through NACH or Standing Instruction (where premium payment is made either by direct debit of bank account or credit card.)		
Free-look & Waiting Periods	Free-look Period	A period of 30 days from date of receipt of the policy document will be available to review the terms and conditions of the policy and to return the same if not acceptable. In case of no claim within the Free-look period, refund will be as per the clause mention in Policy terms and conditions. Free look cancellation & refund will be made within 7 days from the date of receipt of request		
	Grace Period	30 days for renewal of (quarterly, half yearly, yearly, single premium payment) policy and 15 days for renewal of monthly premium payment policy with all continuation benefits.		
	Specified disease/procedure Waiting Period	24 months waiting period is applicable on specific diseases, procedures.		
	Pre-existing Diseases Waiting Period	Pre-existing diseases will be covered after 36 months of continuous covers have elapsed since inception of the first policy.		
	CI Add on W aiting period	First 90 days waiting period and 30 days survival period is applicable to Critical Illness (CI) add on cover (if opted).		

*Subject to no claim and medical history.
#Available as optional cover on payment of additional premium

Plan Benefits at a Glance

		PLUS PLAN	
		***Deductible (INR in Lacs)	Sum Insured (INR in Lacs)
Basic Covers	Combination of: Sum Insured (SI) & Deductible (in lacs)	₹3, ₹3.5	₹3
		₹3, ₹3.5, ₹4, ₹4.5	₹4
		₹3, ₹3.5, ₹4, ₹4.5, ₹5, ₹5.5	₹5
		₹3, ₹3.5, ₹4, ₹4.5, ₹5, ₹5.5	₹6
		₹3, ₹3.5, ₹4, ₹4.5, ₹5, ₹5.5	₹8
		₹3, ₹3.5, ₹4, ₹4.5, ₹5, ₹5.5, ₹7.5, ₹10	₹10
		₹3, ₹3.5, ₹4, ₹4.5, ₹5, ₹5.5, ₹7.5, ₹10	₹15
		₹4, ₹4.5, ₹5, ₹5.5, ₹7.5, ₹10	₹20
		₹4, ₹4.5, ₹5, ₹5.5, ₹7.5, ₹10	₹30
	In-patient Hospitalization#	Covers medical expenses for hospitalization of more than 24 hours. Covered up to any room category. Note: Coverage also includes • Medical expenses for HIV, AIDS and related diseases, maximum up to ₹2 Lacs after a waiting period of 2 years. • Medical Expenses incurred towards Modern and Advanced treatment methods, maximum up to Sum Insured.	Upto Sum Insured
	Pre- Hospitalization	Covers medical expenses up to 60 days before date of hospitalization.	Upto Sum Insured
	Post - Hospitalization	Covers medical expenses up to 90 days post discharge from hospital.	Upto Sum Insured
	AYUSH Cover	Covers Medical expenses for AYUSH Treatment.	Upto Sum Insured
	Day Care treatment#	Covers treatment or surgery that requires less than 24 hours hospitalization.	Upto Sum Insured
	Non – medical expenses Cover	Covers actual expenses incurred towards non – medical items listed under policy wordings.	Upto Sum Insured
	Ambulance Cover	Reimburses expenses for Ambulance services towards transportation to hospital for treatment.	Actual expenses per hospitalization event
	Donor Expenses	Covers hospitalization expenses of the donor providing the organ.	Upto Sum Insured
	Guaranteed Cumulative Bonus	Provides guaranteed increase in Sum Insured as bonus per policy year.	5% of SI per year maximum up to 50% of Sum Insured
Optional Covers	Guaranteed continuity on deductible	Provides guaranteed continuity benefit on waiting period for Sum Insured upto the deductible amount, if a separate Base Policy is opted from 5th Policy year onwards. Can be taken at the time of policy purchase only.	
	Reduction of PED waiting period	Option available to reduce Pre-existing disease (PED) waiting period from 36 months to 24 months. Can be taken at the time of policy purchase only.	
Add On	Critical Illness	Pays an additional lump sum amount upto 100% base SI opted.	

*Medical Expenses related to any admission (under In-patient Hospitalization or Day Care Treatment) primarily for enteral feedings will be covered maximum up to 7 days in a Policy Year.
***For complete list of deductibles please check with your sales representative or refer policy wordings

KEY EXCLUSIONS

We will not cover any costs towards:

- Any illness resulting from the Insured committing any breach of law.
- Foreign invasion or civil war
- Contamination from Nuclear fuel or radiation
- Suicide or drug abuse

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 out 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 prospectus or tables of the insurers. 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.

Your expert Health Insurance Advisor has the answer

1800-102-4462 customercare@manipalcigna.com

ManipalCigna Health Insurance

Disclaimer: ManipalCigna 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 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 | ManipalCigna Super Top Up UIN: MCIHLIP23022V032223 | ManipalCigna Critical Illness Add on cover UIN: MCIHLIP21128V022021 | Toll Free: 1800-102-4462 | Website: www.manipalcigna.com | ARN: ADV/0019/Apr/2026-27.