



# A COMPREHENSIVE HEALTH INSURANCE PLAN FOR YOU.

After all, health deserves the best medical care available.



Comprehensive Insurance cover from ₹50 lacs to ₹3 crores



Unlimited restoration\* for unrelated illnesses to ensure you never run out of cover



Continuity benefit\* on the entire chosen Sum Insured for those with existing base Sum Insured (excluding cumulative bonus) of ₹10 lacs and above



Any room category including suite available under inpatient hospitalization for Sum Insured ₹3 crores



Loyalty discount on the applicable premium from the 4th policy year onwards, for a lifetime



Customize as per the changing life stages with optional packages such as Women+ (specialized package for women) and Health+ (coverage enhancement)

ManipalCigna  
**LifeTime Health**  
India Plan

COMPREHENSIVE DOMESTIC COVERAGE

\*Terms and Conditions apply

Health Insurance that lasts *for a lifetime*

## GET TO KNOW US BETTER

Doesn't it feel nice to have someone you can count on, when you are not in the best of health? Someone to take away your worries and see you through the tough times, so you can concentrate on getting better. At ManipalCigna Health Insurance we do exactly that. We work to improve the health, well-being and peace of mind of those we serve. Whether it's for you or your family, our insurance plans help you to safeguard your health while securing your finances. Our purpose is to be the "Partner of choice" for our customers and our communities we serve. Our performance is inspired by and, in many ways, defined by the impact we have on our customers' lives including their health and wellness. We do all this by providing convenient, supportive, responsive and satisfying health protection solutions beyond regular health cover. While certainty is hard to come by, you'll never doubt our desire to help you out because we believe "Health hai toh life hai".

Presenting ManipalCigna Lifetime Health India Plan designed to cover you and your loved ones at every stage of life. It provides a blend of coverages to protect your health needs for lifetime.

## NOW NO COMPROMISE WHEN IT COMES TO YOUR HEALTH.

### BASE COVER

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#### 1. Hospitalization Expenses:

An important part of the medical insurance, which covers the medical expenses of an insured person, in case of a Hospitalization more than 24 consecutive hours arising from a disease/ illness or injury.

#### 2. Day Care Treatment:

We will cover the medical expenses of an insured person in case of a Day Care Treatment or Surgery that requires less than 24 hours of Hospitalization.

#### 3. Pre - Hospitalization:

We will cover the medical expenses of an insured person, incurred towards a disease/ illness or injury that occurs during the policy period and immediately prior to the insured person's date of Hospitalization for maximum up to 60 days.

#### 4. Post - Hospitalization:

We will also cover the medical expenses of an insured person, incurred towards a disease/ illness or injury that occurs during the policy period and immediately post discharge of the insured person from the hospital for maximum up to 180 days.

#### 5. Inpatient Hospitalization for AYUSH:

We will cover the medical expenses incurred towards the insured person in case of a treatment taken during In - patient Hospitalization for AYUSH, for an illness or injury that occurs during the policy year.

#### 6. Road Ambulance Cover:

We believe nothing should come between you and timely treatment. We will cover the expenses incurred towards transportation of an insured person by a registered healthcare or Ambulance service provider, to a Hospital for treatment of an Illness or Injury, covered under the Policy.

#### 7. Donor Expenses:

We will cover the In - patient Hospitalization medical expenses towards the donor for harvesting the organ, provided that: The organ donor is any person in accordance with the Transplantation of Human Organs Act 1994 (amended) and other applicable laws and rules.

#### 8. Domiciliary Expenses

We will cover the medical expenses of an insured person incurred towards treatment of a disease, illness or injury, which in the normal course would otherwise have been covered for Hospitalization under the Policy but is taken at home on the advice of the attending medical practitioner, under some specific circumstances.

#### 9. Adult Health Check - up

If the Insured Person is of age 18 years or above at the start of the policy year, then he/she may avail a comprehensive health check - up at Our Network. This benefit will be available once a Policy Year starting from the first Policy Year. Original copies of all reports will be provided to You.

#### 10. Robotic and Cyber Knife Surgery

We will cover the medical expenses incurred towards Robotic or Cyber knife Surgery of the insured person subject to the illness/ injury being covered under 'Hospitalization Expenses' and the necessity being certified by an authorised Medical Practitioner.

#### 11. Modern and Advanced Treatments

We will cover the medical expenses incurred towards Modern and Advanced Treatment (listed in policy terms and conditions) of the insured person subject to illness/ injury being covered under 'Hospitalization Expenses' and the necessity being certified by an authorized Medical Practitioner.

#### 12. HIV/AIDS and STD Cover

We will take care of the medical expenses incurred towards treatment taken during In-patient Hospitalization of the Insured Person, arising out of a condition caused by or associated to HIV or HIV related Illnesses, including AIDS or AIDS Related Complex (ARC) and/or any mutant derivative or variations thereof or sexually transmitted diseases (STD).

#### 13. Mental Care Cover

We will cover the medical expenses incurred towards treatment taken during In-patient Hospitalization of the Insured Person, arising out of a condition caused by or associated to a mental illness, stress, anxiety, depression or a medical condition impacting mental health.

#### 14. Restoration of Sum insured

You may claim for an illness and God forbid there is another one that requires Hospitalization, we will provide for a 100% restoration of the sum insured for any number of times in a Policy Year for unrelated illness, injury.

#### 15. Premium Waiver Benefit

If the Policyholder who is also an insured person under the policy suffers Permanent Partial Disablement, Permanent Total Disablement, death due to an injury caused by an accident or he/she is diagnosed with a listed Critical Illness mentioned in the policy, then we will pay the next Renewal Premium of the Policy, for a policy tenure of 1 year.

Once a claim has been accepted and paid under this Benefit, this cover will automatically terminate in respect of that Insured Person.

## OPTIONAL PACKAGES

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### Health+

#### 1. Air Ambulance Cover:

We will cover the expenses incurred towards transportation of an insured person by a registered healthcare or Ambulance service provider, to the nearest hospital or to move the insured person to and from healthcare facilities within India, by an Air Ambulance, provided that the Air Ambulance is used during medical Emergency of the insured person. This benefit is available once in a Policy year for each Insured Person.

#### 2. Medical Devices and Non - Medical Items:

We will cover the expense towards Non - Medical items, and cost of buying medical devices listed in terms and conditions of the policy, prescribed to the Insured Person by the treating Medical Practitioner, during or after Hospitalization for a treatment.

#### 3. Domestic Second Opinion:

If an insured person is diagnosed with/ advised a treatment listed under Major Illness/es (in Policy Terms and Conditions), you may choose to secure a second opinion from Our Network of Medical Practitioners in India. The expert opinion would be directly sent to you.

#### 4. Bariatric Surgery Cover:

We care for your health. We will cover the Medical Expenses incurred towards Hospitalization of the insured person for Bariatric Surgery and its complications.

#### 5. Convalescence Benefit:

If the insured person is hospitalised for at least 10 consecutive days or more and the Hospitalization claim is admissible under Hospitalization expenses, then We will pay a lump sum amount towards convalescence.

## 6. Major Illness Hospi Cash

If the insured person is hospitalised for treatment of a Major Illness, listed under the Policy, for each continuous and completed period of 24 hours of Hospitalization, we will pay a daily cash benefit.

## 7. Chemotherapy and Radiotherapy Cash

We understand the financial impact of medical treatment. Accordingly, if the insured person undergoes Chemotherapy or Radiotherapy as a Day Care Treatment without 24 hours of Hospitalization, We will pay a Cash Benefit.

## 8. Accidental Hospi Cash:

The plan is also designed to take care of accidental emergencies. If the insured person is hospitalised for a treatment of an injury sustained due to an accident that occurred during the Policy Period, for each continuous and completed period of 24 hours of Hospitalization, we will pay a daily cash benefit.

## 9. Domestic Concierge Services:

If the insured person is hospitalised for a treatment of an illness/ injury covered under the policy, We will offer assistance and support through Our concierge services.

## 10. Tele - Consultations:

If the Insured Person wishes to avail consultations via tele/ chat mode with our team of Medical Practitioners, the same is available through our network.

## Women+

### 1. Breast Cancer Screening:

An annual Mammography screening will be available to each insured female.

### 2. Cervical Cancer Screening:

An annual papanicolaou screening, commonly known as pap smear will be available to each insured female.

### 3. Cervical Cancer Vaccination:

We will pay the charges of vaccine incurred towards Cervical Cancer vaccination. Cost of each dose of the vaccine will be limited up to ₹2,500.

### 4. Ovarian Cancer Screening:

An annual Ovarian Cancer screening known as Ultrasound and CA 125 will be available to each insured female.

### 5. Osteoporosis Screening:

An annual Osteoporosis screening known as Dexa scan will be available to each insured female.

### 6. Gynecological Consultation:

Each insured female may avail maximum up to 15 out-patient gynecological consultations.

### 7. Psychiatric and Psychological Consultations:

Each insured female may avail maximum up to 5 out-patient psychiatric/ psychological consultations and psychotherapy session.

## ADD ON COVER

### Critical Illness

Along with this product, you can also avail the ManipalCigna Critical Illness - Add On Cover. If opted, we will pay a lump sum amount equal to the opted sum insured in case of first diagnosis of the covered Critical Illness.

### ManipalCigna Health 360

**Shield:** Covers your non-medical expenses and durable medical Equipment

**Advance:** Covers 'Any room' category, suite or higher category, unlimited restoration of Sum Insured even for related illnesses/ injuries & Air Ambulance, over and above base Sum Insured

**OPD:** Coverage for consultation, prescribed diagnostics and pharmacy. Option to choose any one package from the 3 package options

## FEATURES:

- **Grace Period:** 15/30 days as applicable for renewal with all continuation benefits.

- **Premium Payment Modes:** Monthly<sup>^</sup>, Quarterly, Half Yearly, Yearly, Single (Premium loading will apply for Monthly, Quarterly and Half Yearly)

- **Free-look:** A period of 15 days to cancel the policy.

- **Cancellation:** Request can be placed during the policy Premium refund will be on short period basis. No refund on cancellation for Premium payment mode Monthly, Quarterly, Half- Yearly

- **Discounts:**

- **Long Term Discount:** 7.5% for 2 years and 10% for 3 years policy term

- **Family Discount:** 15% for covering 2 or more family members under single individual policy

- **Online Renewal Discount:** A discount of 3% p.a. on the premium from next renewal, if the premium is received through NACH or Standing Instruction (where payment is made either by direct debit of bank account or credit card.)

- **Loyalty Discount:** 5% discount from 4th policy year to 7th policy year. 10% discount from 8th policy year onwards.

## WAITING PERIODS:

- First 30 days waiting period is applicable for all illnesses other than accidents.
- 24 months waiting period is applicable on specific ailments.
- Pre-existing diseases will not be covered for 24 months
- A 90 day waiting period and 30 day survival period is applicable to Critical Illness Add - on cover (if opted).

## KEY EXCLUSIONS:

### We will not cover any costs towards

- Any illness resulting from the Insured committing any breach of law
- Contamination from Nuclear fuel or radiation
- Foreign invasion or civil war
- Expenses arising from war, war like situations

(For complete list please refer the Terms and Conditions)

## WHO IS ELIGIBLE FOR THIS PLAN?

- **Min Entry Age:** Child - 91 days, Adult - 18 years
- **Max Entry Age:** Child - 25 years (in a family floater policy), Adult - 65 years

## COVER TYPE:

Individual and Family Floater

## POLICY PERIOD:

1, 2 and 3 years

## RELATIONSHIPS COVERED:

**Individual Plan:** An Individual plan can be bought for self, lawfully wedded spouse, children, parents, siblings, parent in laws, grandparents and grandchildren, son in-law and daughter in-law, uncle, aunt, nephew and niece

**Floater Plan:** A floater plan can cover self, lawfully wedded spouse, children up to the age of 25 years, parents and parent in laws. A floater cover can cover a maximum of 2 adults and 3 children under a single policy. Combinations allowed under 2 Adults are: Self & Spouse or Father & Mother or Father-in-law & Mother-in-law.

**BENEFIT TABLE :**

Sr. No.	What am I covered for	Description
i	Sum Insured <sup>1</sup> (₹)	<sup>1</sup> For Coverages 1 to 15: 50 Lacs/ 75 Lacs/ 100 Lacs/ 150 Lacs/ 200 Lacs/ 300 Lacs
<b>India Plan (Base Cover)</b>		
1	Hospitalization Expenses	Hospital expenses, for admission longer than 24 hours, up to the full Sum Insured, where Hospitalization is in India. - For Sum Insured up to ₹200 Lacs - Covered up to any room except suite or higher category. - For Sum Insured ₹300 Lacs - Covered up to any room including suite category.
2	Day Care Treatment	All Day Care Treatments, availed in India, covered up to the full Sum Insured.
3	Pre - Hospitalization	Medical Expenses incurred in India, covered up to 60 days preceding the date of Hospitalization and up to the full Sum Insured.
4	Post - Hospitalization	Medical Expenses incurred in India, covered up to 180 days immediately after discharge from the hospital and up to full Sum Insured.
5	Inpatient Hospitalization for AYUSH	Up to full Sum Insured, for treatment availed in India.
6	Road Ambulance Cover	Expense incurred on availing Road Ambulance services in India, up to full Sum Insured.
7	Donor Expenses	Up to full Sum Insured, for expenses incurred in India.
8	Domiciliary Expenses	Up to 10% of Sum Insured, for expenses incurred in India.
9	Adult Health Check - up	Available once in a Policy Year to all Insured Persons who have completed 18 years of Age or more at the inception of the Policy Year. Health check - up will be conducted at our Network in India, as per the list specified under the Policy.
10	Robotic and Cyber Knife Surgery	Up to full Sum Insured, for treatment availed in India.
11	Modern and Advanced Treatments	Up to full Sum Insured, for treatment availed in India.
12	HIV/AIDS and STD Cover	Expenses incurred in India up to full Sum Insured.
13	Mental Care Cover	Up to full Sum Insured, for treatment availed in India.
14	Restoration of Sum Insured	Multiple Restoration is available in a Policy Year, for unrelated illnesses, in addition to the Sum Insured opted. The restored amount will be available for claim towards expenses covered in India only.
15	Premium Waiver Benefit	Renewal Premium for one Policy Year will be paid by Us, if the Proposer is diagnosed with any of the listed Critical Illnesses or in case of Accidental Death, Permanent Total Disablement, Permanent Partial Disablement of the Proposer, provided the Proposer is also an Insured Person in the same Policy.
<b>Optional Packages</b>		
This section lists the optional packages, available under the product and limits for each of these options.		
<b>Please note:</b> Any cover under a package (Health+, Women+) cannot be opted on a standalone basis, however, can only be opted as a package. Selection of this package is allowed at Policy level only.		
<b>1</b>	<b>Health+</b> Each benefit is available on Individual Basis. - Sum Insured/ limits specified under Health+ is over and above that of Base Plan.	
1	Air Ambulance Cover	Expenses incurred on availing Air Ambulance services in India, in case of an Emergency. Cover is available up to ₹10 Lacs and maximum one event per Policy Year.
2	Medical Devices and Non - Medical Items	Expenses towards medical devices and non - medical items (listed under the policy) incurred in India. The cover is available up to ₹2 Lacs and once in 3 Policy Years. One or more claims of Medically Prescribed medical device/s will be payable if that is related to one Hospitalization.
3	Domestic Second Opinion	Medical second opinion available in India, for Major Illnesses (listed under the Policy). Opinion can be sought once during a Policy Year for one illness and multiple times for different Major Illness/es.
4	Bariatric Surgery Cover	Expenses incurred in India towards Bariatric Surgery is covered up to ₹5 Lacs under below conditions. i. BMI of at least 32.5 with co-morbidities or ii. BMI equivalent to 37 and above without any co-morbidity A waiting period of 2 years, since inception of the benefit under the Policy, shall be applicable.
5	Convalescence Benefit	On consecutive Hospitalization for 10 days or more in India, an amount of ₹50,000 will be paid as a lump sum.
6	Major Illness Hospi Cash	A daily cash benefit of ₹2,500 is paid on every completed 24 hours of Hospitalization of an Insured Person, provided the Hospitalization is towards treatment of a Major Illness (as specified in the Policy) in India. The benefit is payable maximum up to 10 days per Hospitalization.
7	Chemotherapy and Radiotherapy Cash	A Cash benefit of ₹2,500 is paid for each sitting of Chemotherapy / Radiotherapy, conducted in a Day Care Treatment (without Inpatient Hospitalization) in India. The benefit is payable maximum up to 12 sittings per Policy Year.

8	Accidental Hospi Cash	A daily cash benefit of ₹2,500 is paid on every completed 24 hours of Hospitalization of an Insured Person in India, provided the Hospitalization is towards treatment of an Injury due to an Accident. The benefit is payable maximum up to 10 days per Hospitalization.
9	Domestic Concierge Services	For Hospitalization in India, assistance services shall be offered to the Insured Person, subject to event being covered under the Policy. The benefit is available once in a Policy Year.
10	Tele - Consultations	Medical consultations will be available at Our Network in India through tele/chat mode.
II	<b>Women+</b>	<ul style="list-style-type: none"> <li>- Available to female of age 12 years and above.</li> <li>- Each benefit is available on Individual Basis.</li> <li>- Sum Insured/ limits specified under the Women+ is over and above that of Base Plan.</li> </ul>
1	Breast Cancer Screening	Mammogram test, once in Policy Year for each Insured Person covered under this benefit, at Our Network in India.
2	Cervical Cancer Screening	PAP Smear test, once in a Policy Year for each Insured Person covered under this benefit, at Our Network in India.
3	Cervical Cancer Vaccination	Cervical cancer vaccination availed in India with a per dose limit of ₹2,500, for each Insured Person covered under this benefit.
4	Ovarian Cancer Screening	Ultrasound and CA -125 test, once in a Policy Year for each Insured Person covered under this benefit, at Our Network in India.
5	Osteoporosis Screening	DEXA Scan, once in a Policy Year for each Insured Person covered under this benefit, at Our Network in India.
6	Gynaecological Consultations	15 outpatient gynecological related consultations in a Policy Year for each Insured Person covered under this benefit, at Our Network in India.
7	Psychiatric and Psychological Consultations	5 psychiatric consultations and psychotherapy sessions in a Policy Year for each Insured Person covered under this benefit, at Our Network in India.
<b>Add on cover (Rider)</b>		
1	<b>Critical Illness Add on:</b>	Lump sum payment of Sum Insured, upon diagnosis of a listed Critical Illness.
2	<b>ManipalCigna Health 360:</b>	<p>Boost your current ManipalCigna Lifetime Health to get coverage for additional financial risk</p> <p><b>ManipalCigna Health 360 Shield:</b> Coverage for listed Non-medical items up to base policy Sum Insured and Durable Medical Equipment up to maximum of Rs.1 Lac</p> <p><b>ManipalCigna Health 360 Advance:</b> Coverage for 'Any room' category and unlimited restoration of Sum Insured within the base policy Sum Insured. It also provides Air Ambulance cover up to a maximum of Rs.10 Lacs, over and above the base policy Sum Insured.</p> <p><b>ManipalCigna Health 360 OPD:</b></p> <p>Package 1: Get coverage for doctor consultations on cashless basis within the OPD Sum Insured</p> <p>Package 2: Get coverage for doctor consultations and prescribed diagnostics on cashless basis within the OPD Sum Insured</p> <p>Package 3: Get coverage for doctor consultations, prescribed diagnostics and pharmacy on cashless basis within the OPD Sum Insured. Pharmacy limit is 20% of the OPD Sum Insured.</p>

## THE KEY PILLARS UNDERLYING OUR SERVICES ARE:

**Reliable Information:** Our Health Relationship Managers and customer friendly website provides instant access to healthcare knowledge and personalized policy information.

**Claims Handling:** Our claims processing service is fast and accurate. You can rely on our claims service associate for easy, efficient and hassle-free claims and discharge experience through our on-site and off-site claims services.

**Prevention and Well-being:** We are proactive in identifying your health risks and help you in their management. We go beyond paying claims by bringing to our customers preventive adult checkups that help them live healthier and happier.



**Dedicated Assistance Services**  
For any questions or queries, you can contact us at:



1800-102-4462



customercare@manipalcigna.com



**Disclaimer:**  
**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.

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 Lifetime Health UIN: MCIHLIP21559V012021 | ManipalCigna Critical Illness Add On Cover UIN: MCIHLIP21128V022021 | ManipalCigna Health 360 UIN: MCIHLIA23023V012223 | Toll free: 1800-102-4462 | Website: www.manipalcigna.com | ARN: ADV/0758/Jul/2022-23.