A BOOSTER DOSE
FOR YOUR HEALTH INSURANCE

PRESENTING

Health 360
Enhanced Health Coverage Rider

Health Riders to strengthen your family’s existing ManipalCigna Health Insurance Policy.
DID YOU UPGRADE YOUR HEALTH INSURANCE YET?

So you have a very good health insurance policy in place for your family. But there are still some benefits not getting covered and you are spending from your pocket for medical expenses. How do you fix that?

Voila!

ManipalCigna Health 360 is here for you! Introducing a range of riders to strengthen your health insurance policy coverage and give your family 360-degree health coverage.

With the comprehensive range of ManipalCigna’s Health 360 riders, you get additional financial security that not just eases off your financial woes but also gives you and your family the complete protection.
BOOST YOUR HEALTH INSURANCE WITH THE POWER OF HEALTH 360 OPD

Make your health insurance a complete Health Insurance with cashless OPD COVERAGE. Protect your finances from everyday healthcare expenses like doctor consultation, prescribed diagnostics & pharmacy expenses because health issues don’t escalate to hospital every time.

CHOOSE THE PACKAGE THAT BEST SUITS YOUR NEEDS:

- **PACKAGE 1**
  (Doctor Consultation)
  Rs. 5,000 to Rs. 20,000 in the multiples of Rs. 5,000

- **PACKAGE 2**
  (Doctor Consultation & Prescribed Diagnostics)
  Rs. 10,000 to Rs. 30,000 in the multiples of Rs. 5,000 and Rs. 30,000 to Rs. 50,000* in the multiples of Rs. 10,000

- **PACKAGE 3**
  (Doctor Consultation, Prescribed Diagnostics & Prescribed Pharmacy)
  Rs. 20,000 to Rs. 30,000 in the multiples of Rs. 5,000 and Rs. 30,000 to Rs. 50,000* in the multiples of Rs. 10,000

*For more Sum Insured options, please contact your health advisors, sales representative or the nearest branch.

**KEY FEATURES**

1. Get OPD consultations for every ailment without any worry
   Secure doctor consultation coverage including Dental and Vision consultations, through the Network Medical Practitioner, up to the Outpatient Sum Insured as opted under this rider.

2. Don’t compromise on diagnostics tests
   In addition to doctor consultation get covered for diagnostic tests including Dental and Vision diagnostics, wherever prescribed by the Network Medical Practitioner, up to the Outpatient Sum Insured as opted under this rider.

3. Medicines & drugs will no longer burn a hole in your pocket
   In addition to doctor consultation, prescribed diagnostic get covered for expenses incurred for medicines prescribed by the Network Medical Practitioner for up to 20% of the Outpatient Sum Insured.

Disclaimers:
OPD rider is available only on a cashless basis from the network providers of ManipalCigna Health Insurance Company Limited. Any unutilized amount under this benefit shall not be carried forward to subsequent policy year.

THIS RIDER IS APPLICABLE WITH:

- ManipalCigna ProHealth Insurance
- ManipalCigna Lifetime Health
- ManipalCigna ProHealth Select
- ManipalCigna ProHealth Super Top Up
- ManipalCigna Lifestyle Protection - Critical Care
- ManipalCigna ProHealth Prime Protect
- ManipalCigna Lifestyle Protection - Accident Care
SHIELD YOUR HEALTH INSURANCE WITH A BOOSTER DOSE

Get the benefit of **ZERO DEDUCTIONS** on your hospital claims. A RIDER to cover your Non-Medical expenses during hospitalization, because why should you pay if you are truly covered.

**KEY FEATURES**

1. **Let go of the worry of paying for Non-Medical items**
   
   We’ve got your Non-Medical items covered up to the Sum Insured opted under the base policy, in case of In-patient Hospitalization and/or Day Care Treatment.

2. **Coverage for Durable Medical Equipment**
   
   You also get coverage for Durable Medical Equipment up to Rs.1 Lac in case, prescribed during hospitalization or within 30 days post-discharge.

**THIS RIDER IS APPLICABLE WITH:**

- ManipalCigna ProHealth Insurance
- ManipalCigna Lifetime Health
- ManipalCigna ProHealth Select
ADVANCE YOUR HEALTH INSURANCE TO SUIT YOUR MEDICAL NEEDS

Avail the benefit of **100% RESTORATION** of Sum Insured unlimited times, the room of your choice and the benefit of Air Ambulance because your health deserves the best care always.

- **KEY FEATURES**

1. **Get your Sum Insured restored every time**
   
   Advance restores upto 100% of sum insured unlimited times so you don’t fall short of coverage for both related and unrelated illnesses/ injuries. Applicable from second claim onwards.

   Covers all of below benefits, if opted and applicable as per base policy

   - In-Patient Hospitalization
   - Pre- Hospitalization
   - Post - Hospitalization
   - Day Care Treatment
   - Road Ambulance
   - Donor Expenses
   - Ayush Treatment
   - Non-Medical Items

2. **Upgrade to the room of your choice**
   
   You shall be eligible to upgrade the room type category eligibility under the base policy to “Any Room Category” in a hospital.

3. **Coverage on Air Ambulance**
   
   Get transportation expenses to the nearest hospital/ healthcare facility in case of life threatening condition demanding immediate attention. Air Ambulance facility is covered on a reimbursement basis, up to Sum Insured opted under the base policy subject to a maximum of Rs. 10 Lacs, in addition to base policy Sum Insured.

**THIS RIDER IS APPLICABLE WITH:**

- ManipalCigna ProHealth Insurance
- ManipalCigna Lifetime Health
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.