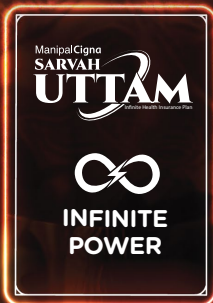


SAHI HEALTH INSURANCE CHUNO SADA SECURE RAHO



Our Comprehensive Plans





Sarvanand

We know how much your health means to you and the need for a complete health insurance that truly meets your expectations. That's why ManipalCigna brings you ManipalCigna Sarvah Health Insurance, the truly complete health solution offering three distinct plans

ManipalCigna
SARVAH
PRATHAM
Essential Health Insurance Plan

ManipalCigna
SARVAH
UTTAM
Infinite Health Insurance Plan

ManipalCigna
SARVAH
PARAM
Instant Health Insurance Plan

each tailored to provide the right level of coverage for your needs. Whether you're looking for essential care or ultimate benefits. With ManipalCigna Sarvah, you can feel secure knowing we're always by your side, every step of the way.

HOW SARVAH IS THE IDEAL MATCH FOR YOU

Get Anant Care with Anant* Benefit

No more worries about running out of funds with endless coverage! Enjoy infinite Sum Insured and no limit on claims for hospitalizations due to Heart Conditions, Cancer, Stroke, Major Organ/Bone Marrow Transplant or Accident - where you need financial support the most, without impacting your savings or investments. Now, focus on your recovery, not the hefty medical bills.

*Available as an Optional cover on payment of additional premium in ManipalCigna Sarvah Uttam Plan and ManipalCigna Sarvah Param Plan



True Security with Tatkal Benefit*

With Tatkal Benefit get absolutely Zero Waiting Period ensuring you receive the care and coverage you need right from the start. No delays, just instant and complete assurance.

*Available only with ManipalCigna Sarvah Param Plan

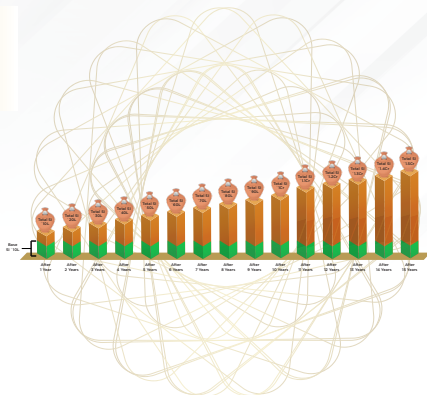


HOW SARVAH IS THE IDEAL MATCH FOR YOU

Enjoy 15x bonus with Gullak* advantage

Your Gullak balance grows by 100% of the Base Sum Insured each year with a guaranteed 15x bonus, safeguarding you against inflation and ensuring your coverage never runs out

*Available as an Optional cover on payment of additional premium in ManipalCigna Sarvah Uttam Plan and ManipalCigna Sarvah Pratham Plan, and base cover in ManipalCigna Sarvah Param plan



Stay Future-Proof with our Maternity and Newborn Coverage*

With Maternity and Newborn cover, enjoy peace of mind knowing you and your growing family are protected during life's precious milestones and welcome the new born without any worry in this beautiful world.

*Available as an Optional cover on payment of additional premium in ManipalCigna Sarvah Uttam Plan and ManipalCigna Sarvah Param Plan



HOW SARVAH IS THE IDEAL MATCH FOR YOU

Get Rest Assured with Restoration*

Challenges don't stop, and neither should your coverage. Restore your Base Sum Insured unlimited times in a policy year for all illnesses and injury, providing continuous protection for you and your family.

*Available as an Optional cover on payment of additional premium in ManipalCigna Sarvah Uttam Plan and ManipalCigna Sarvah Pratham Plan, and base cover in ManipalCigna Sarvah Param plan



Be Stress- Free With No Zonal Co-Pay

Pay for the treatment, not the location. Get treated in any city of your choice without any additional financial burden. Because your care should never be limited by geography.



HOW SARVAH IS THE IDEAL MATCH FOR YOU

Secure Your Bank Balance

No need to worry about finances with Sarvah, get hospitalization coverage up to ₹3 Cr so you can focus fully on your recovery without risking your savings or any other investments.



Get Shielded With Personal Accident Plus*

Secure your family's future with up to ₹3 Crores coverage against accidental death and disability, starting from day one with Personal Accident Plus.

*Available as an Optional cover on payment of additional premium in all 3 plans



HOW SARVAH IS THE IDEAL MATCH FOR YOU

Stay fulfilled with Surplus Benefit*

Get double the protection. From day one, receive an extra 100% of your Base Sum Insured for the first claim each policy year, so you're prepared for everything.

*Available as an Optional cover on payment of additional premium in all 3 plans



Leave No-Medical Expenses* on us

Get complete coverage for non-medical items and durable medical equipment, including gloves, masks, and more. Because when we say complete health insurance, we mean it.

*Available as an Optional cover on payment of additional premium in all 3 plans

HOW SARVAH IS THE IDEAL MATCH FOR YOU

Your Sarathi* in a true sense

Uncertainties don't wait, then why should you? With Sarathi 2.0, get your waiting period reduced to 30 days from the usual 36 months, even if you have Pre-Existing diseases such as Asthma, Diabetes, Dyslipidemia, Obesity, Hypertension.

*Available as an optional cover on payment of additional premium in ManipalCigna Sarvah Uttam Plan and ManipalCigna Sarvah Pratham Plan



Good Health, Great Rewards

Stay healthy by walking and enjoy up to 20% off on your premium with wellness benefits, avail a 2.5% discount on your renewal premium by renewing on or 15 days before policy expiry and up to 7.5% discount by staying claim free[^]. Because with ManipalCigna Sarvah good health comes with great savings.



[^]T&C Apply



Essential Coverage for Major illnesses

Essential Health Insurance Coverage to
help you begin your journey with confidence

Why Sarvah Pratham is the right choice?



Hospitalization
coverage up to ₹3 cr
for major illnesses



Sarathi 2.0* that
reduces your listed
PED waiting period
to 30 days



Gullak* benefit that
guarantees up to 15x
bonus over the base
Sum Insured,
irrespective of claims



Unlimited restoration*
of your base sum
insured for all
illnesses and injury



Surplus* benefit that
ensures additional
100% of Sum Insured
from day 1 for the
first claim



Secure your family's future
with up to ₹3 Crores
coverage against accidental
death and disability, starting
from day one with Personal
Accident Plus*.



No Zonal Co-pay
worries, ensuring
faster recovery in the
city of your choice



Get up to 7.5%
discount by staying
claim free and up to
20% discount just by
walking with wellness
benefits

*This is an optional cover on payment of additional premium



Personalised Plan with Unlimited* Coverage

Coverage The Infinite Power against
life's most critical challenges

Why Sarvah Uttam is the right choice?



Anant* Care with
unlimited coverage
and no limits on
claims[^], for major
illnesses and accidents



Sarathi 2.0* that
reduces your listed
PED waiting period
to 30 days



Gullak* benefit that
guarantees up to 1500%
increase in the base Sum
Insured, irrespective of
claims



Unlimited restoration* of
your Sum Insured for all
illnesses and injury



Maternity and
Newborn*
hospitalization
expenses covered



Secure your family's future
with up to ₹3 Crores
coverage against accidental
death and disability, starting
from day one with Personal
Accident Plus*.



No Zonal Co-pay
worries ensuring
faster recovery in the
city of your choice



Surplus* benefit that
ensures additional
100% of Sum Insured
from day 1 for the
first claim



Get up to 7.5%
discount on staying
claim-free and up to
20% discount just by
walking with wellness
benefits

[^]T&C Apply

*This is an optional cover on payment of additional premium



An Unlimited[^] Health Insurance Plan

that doesn't make you wait at all.

Why Sarvah Param is the right choice?



Tatkal benefit that ensures you have absolutely Zero Waiting Period



Anant* Care with unlimited coverage and no limits on claims, for major illnesses and accidents



Gullak benefit that guarantees up to 1500% increase in the base Sum Insured, irrespective of claims



Secure your family's future with up to ₹3 Crores coverage against accidental death and disability, starting from day one with Personal Accident Plus*.



No Zonal Co-pay worries ensuring faster recovery in the city of your choice



Surplus* benefit that ensures additional 100% of Sum Insured from day 1 for the first claim



Unlimited restoration of your Sum Insured for all illnesses and injury



Maternity and Newborn* hospitalization expenses covered



Get up to 7.5% discount on staying claim-free and up to 20% discount just by walking with wellness benefits

[^]T&C Apply

*This is an optional cover on payment of additional premium



**EXPERT KI SUNO
SAHI CHUNO**



 **ManipalCigna**
Health Insurance



Download The App

ManipalCigna Sarvah is the product and 'Param', 'Uttam' and 'Pratham' are the names of available plans under the said product.

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