

Introducing



Health hai Priceless,
Isiliye Infinix Endless



**UNLIMITED
COVERAGE
HOLISTIC CARE.**

WITH

ManipalCigna

INFINIX
THE ENDLESS HEALTH INSURANCE

Health needs aren't one-dimensional. Hospitalisation, major medical expenses, planned surgery, starting a family, everyday wellness or simply preparing for tomorrow's needs. As life evolves, so do your health needs.



ManipalCigna Infinix Health Insurance brings together powerful financial protection and holistic healthcare support for whatever life brings.

ENDLESS

Coverage. Control. Care.

COVERAGE, DESIGNED AROUND YOU

Health Security,
Designed Around You

Choose the plan that fits where
you are in your health journey:



Start Protected. Stay Limitless.

Ideal for people with existing health cover to upgrade and unlock **unlimited health coverage starting from Day 1.**



Strong Security. Endless Possibilities.

Ideal for first-time health insurance buyers seeking Unlimited Sum Insured at a value price. It comes with a **30-day initial waiting period. Also a 3-year waiting period for pre-existing diseases and specific illnesses, reducible through:**

QuickAccess:

Reduces to a 30-day waiting period for common listed conditions like diabetes, hypertension and asthma, and 24 months for specific illnesses.

Reduction of Waiting Period:

Reduces to a 24-month waiting period for pre-existing diseases and specific illnesses.



UNLIMITED SUM INSURED

Choose infinite coverage so you never have to worry about running out of health insurance coverage and are financially protected.

Under Unlimited, there is no overall cap on eligible claims under the Base Benefits during the policy year.

ONE-TIME AGGREGATE DEDUCTIBLE*

Pay once.
Keep enjoying
discount for
10 years.



It is the amount you agree to pay only once before your insurance coverage starts paying for claims.

Choose a deductible of



₹25k

₹50k

₹1L

Exhaust it only **once in 10 years**, while the premium discount continues throughout the decade.

One Time Deductible Opted: ₹25k



The discount is applicable on the overall policy and depends on the age of the eldest insured member.

*This is an optional cover

SMART CARE NETWORK

(PREFERRED PROVIDER NETWORK)

Your hospital.
Your needs.
Your choice.

Smart hospital choices can mean more savings. Choose from three Smart Care hospital packages

Classic: Essential access.
Smart savings.

Premier: Wider access.
Better choice.

Premier+: Complete access. Maximum freedom.

Treatment outside your opted hospital eligibility will attract a co-payment, except in life-threatening emergencies.

Your Smart Care Guide

Opted Package	Hospitalisation undertaken in	Co-pay applicable on claim
Classic	Classic	0%
Classic	Premier	10%
Classic	Premier+	25%
Premier	Classic or Premier	Nil
Premier	Premier+	25%
Premier+	Classic, Premier or Premier+	Nil

For the list of hospitals under each package and other details, refer to the QR Code.

Always check the latest hospital list before treatment.



NEW BEGINNINGS*

A new life brings new joy. And new reasons to plan ahead.

With New Beginnings, get coverage for eligible maternity expenses, first year vaccinations, and new born baby care.

Any Insured member aged 18 years and above can opt for New Beginnings. **Male member can especially opt in for their spouse, even if she isn't covered under the policy**

Choose ₹5K, ₹10K or ₹20K.

Your benefit grows by **100% year on year after completion of 2 years.**

Policy Year	Max. benefit (₹) for first-time maternity cover buyers	Max. benefit (₹) for customers having Maternity Cover previously
1	10,000 (no payout; 1-year wait period)	10,000 (Instant payout; No wait period)
2	10,000	10,000
3	20,000	20,000
4	30,000	30,000
10	90,000	90,000
11	1,00,000	1,00,000
12	1,00,000	1,00,000

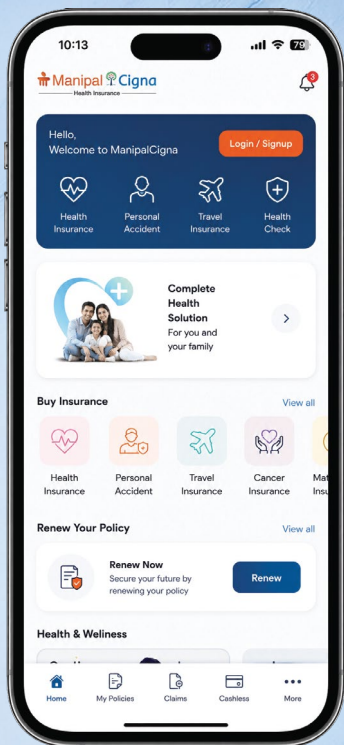
Please note: The table above uses a base benefit limit of ₹10,000 for illustrative purposes.

*this is an optional cover on payment of additional premium

HOLISTIC WELLBEING

Expert support
for a healthier
body and
a happier mind!

Get unlimited mental
consults, yoga & fitness
sessions, personalised
dietary guidance and
more through our mobile
app.



**DOWNLOAD THE
APP NOW**



HIGH-END DIAGNOSTIC TESTS*

Sometimes, knowing more can make all the difference.



Get coverage up to ₹50,000 every policy year for eligible advanced tests such as PET CT/MRI, coronary angiography and endoscopic ultrasound.

*this is an optional cover on payment of additional premium, available with unlimited base sum insured only

AND THEN THERE WERE DISCOUNTS!

Control your premium with key discounts especially curated for you

25%



**NRI / OCI
Discount:**

A special 25% discount for NRIs and OCIs customers with unlimited base sum insured only.

Up to 7.5%



**No Claim
Discount[^]:**

Earn 2.5% for every claim-free year, up to 7.5% on renewal premium after the 3rd continuous claim-free year.

10% / 12.5%



**Long-Term
Discount:**

Save 10% on the second-year premium and 12.5% on the third-year premium with a multi-year policy.

2.5%



**Standing
Instruction
Discount[~]:**

Set up & pay through automatic renewal payments, save 2.5%, and never miss a renewal.

[^] - No Claim Discount accrues only while the eldest Insured Person is below 56 years; the discount earned till age 55 will be carried forward until a claim occurs, after which it will reset to 0 and will not be earned again.
[~] - this discount shall not be available if the premium is paid in instalments

PRODUCT BENEFIT TABLE

Benefit	Details (All figures in INR)
Base Sum Insured (BSI)	10L / Unlimited
Plans	Infinix Now: Coverage starts from Day 1 Infinix Core: 3 years wait period for pre-existing & specific illnesses and 30 days initial wait period
Policy Tenure	1, 2, 3 Years
Base Covers	
Hospitalisation	Up to BSI for 2+ hour hospitalisation (24 hour for AYUSH, Mental Illnesses & HIV/AIDS)
Room Category (ICU covered at actuals)	Default - Single Private AC Room - Upgrade to (For Unlimited BSI only) Any Room or Any Room except Suite and above - Save by choosing Twin Sharing Room
Day Care and listed modern treatments	Up to BSI
Home Treatment	Up to BSI for listed conditions such as injectable chemotherapy, dialysis, palliative care (only available with Unlimited BSI)
Pre-Hospitalisation Medical Expenses	10L BSI: 60 days Unlimited BSI: 90 days
Post-Hospitalisation Medical Expenses	10L BSI: 90 days Unlimited BSI: 180 days

Benefit		Details (All figures in INR)	
Domiciliary Hospitalisation		Up to BSI	
Road Ambulance		Up to BSI	
Donor Expenses		Up to BSI (additionally 2L for donor complication support)	
Preferred Provider Network*		Optimise your premium by selecting a hospital network (Classic / Premier / Premier+) that best suits your healthcare needs. For details visit https://www.manipalcigna.com/locate-us	
Tele-Consultation		Unlimited consults by general physicians	
Wellness Program		Get up to 20% discount by completing defined steps	
Discounts and Health Services from Network Providers		Available	
Emotional Quotient		Nurture a healthier mind and body through unlimited access to psychologists, yoga, meditation & fitness e-sessions, and much more through our mobile app	
NutriBoost		Get unlimited access to qualified nutritionists and health coaches for personalised diet plans, lifestyle guidance, and expert support for healthier everyday living through our mobile app	
Optional Cover		Details (All figures in INR)	
One-Time Aggregate Deductible		Enjoy a decade of discount by choosing a deductible from 25K / 50K / 1L. Coverage kicks in after exhausting this one-time deductible only once in 10 years	
Personal Accident Plus		Choose coverage up to 3Cr for either accidental death or permanent disablement or both	
NME & DME Coverage		Non-medical expenses (NME): up to BSI Durable Medical Equipment (DME): up to 1L	
Health Check-up		Avail cashless preventive health tests annually	

Optional Cover	Details (All figures in INR)
High-End Diagnostic Tests	Up to 50,000 for tests such as PET CT/MRI, coronary angiography, endoscopic ultrasound & many more (only available with Unlimited BSI)
Air Ambulance	Up to 10L
New Beginnings (with 1-year wait period)	Choose maternity coverage from 5K / 10K / 20K which increases by 100% p.a. post 2 nd year; max payout 1000%
Annual Aggregate Deductible	Get a discount by choosing a deductible from 1L / 2L / 3L / 4L / 5L / 10L. Exhaust the deductible once in a policy year, post which our coverage kicks in.
Waiting Period Modification (Applicable to Core Plan)	QuickAccess: Cover listed pre-existing diseases after 30 days & specific illnesses after 2 years; OR Reduction of Waiting Period: Cover pre-existing diseases & specific illnesses after 2 years



Important Notes

1. Treatment at hospitals outside the opted network shall attract a co-payment (25% for Premier+ & 10% for Premier).

Co-pay shall not apply in case of Emergency Hospitalisation until stabilisation. No claims are payable for treatment taken at unrecognised hospitals.

2. #No Claim Discount will be earned till the eldest age is <56 years. The level of discount earned till the age of 55 will continue to be carried forward till there is a claim in the Policy. After the claim, the discount level will be reset to 0 and it will not accrue again.

3. One-Time Aggregate Deductible and Annual Aggregate Deductible are mutually exclusive.

4. Standard Exclusions: Out-Patient Treatment expenses | Treatment costs arising from criminal conduct and illegal acts | Coverage for health conditions caused by war, armed conflict, or civil unrest | Medical expenses incurred and treatment received outside India | Appearance-enhancing treatments and cosmetic procedures except for reconstruction due to accident, burns, cancer or when medically necessary.

Refer to the policy document for the complete list of exclusions.





With decades of experience in healthcare and education, Manipal is one of India's leading healthcare providers.



Cigna healthcare ranks 13th on the 2025 Fortune 500 list and brings over 230 years of global expertise.



Together, we bring Indian healthcare understanding and global expertise to protect millions of lives across 400+ cities, with a network of 16,500+ hospitals and over ₹5,000 crore claims settled across 8 years.

**“THIS DOCUMENT HAS
COME TO AN END.
YOUR HEALTH COVER
DOESN'T HAVE TO.”**



Speak to an expert

For any questions or queries, you can contact us at



1800-102-4462



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www.manipalcigna.com



ManipalCigna Infinix is the product name, 'Now' and 'Core' are the names of available plans under the said product.

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