



A HEALTH INSURANCE PLAN THAT IS THOUGHTFUL ONCE TAKEN STAY WORRY FREE FOR LIFETIME

After all, health deserves the best medical care available.

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 health and wellness. We do all this by providing convenient, supportive, responsive and satisfying health protection solutions beyond regular insurance plan 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".

ManipalCigna
LifeTime Health
India Plan

COMPREHENSIVE DOMESTIC COVERAGE

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.

KEY FEATURES:

- Insurance cover from ₹50 lacs to ₹3 crores at affordable premium
- Get continuity benefit on the entire opted Sum Insured* for those with existing health cover of ₹10 lacs and above.
- Unlimited restoration for unrelated illnesses to ensure you never run out of cover.

*Terms and Conditions apply

KEY INFORMATION:

Sum Insured¹	₹50 Lacs, ₹75 Lacs, ₹100 Lacs, ₹150 Lacs, ₹200 Lacs, ₹300 Lacs	
Eligibility		
Min Entry Age	Child: 91 days	Adult: 18 years
Max Entry Age	Child: 25 years (in a family floater policy)	Adult: 65 years
Relationships	Individual Policy: 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	
	A floater plan can cover self, lawfully wedded spouse, children up to the age of 25 years, parents or 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	
Policy Term	1, 2, 3 years	
Premium Payment Frequency (Premium Loading will be applicable for Monthly, Half-yearly and Quarterly payment mode)	Single, Yearly, Half-yearly, Quarterly, Monthly [^] [^] 3 months premium to be paid in advance and installment/renewal premium payment through NACH or standing instruction (where payment is made either by direct debit of bank account or credit card)	
Discounts		
Loyalty Discount	5% discount from 4 th policy year to 7 th policy year. 10% discount from 8 th policy year onwards	
Long Term Discount	7.5% for 2 years and 10% for 3 years policy term respectively	
Family Discount	15% for covering 2 or more family members under single individual policy	
Free-look period	A period of 15 days to cancel the policy	
Waiting Periods		
30 Days waiting Period	First 30 days waiting period is applicable for all illnesses other than accidents	
Specified disease/ procedure Waiting Period	24 months waiting period is applicable on specific ailments	
Pre-existing Diseases Waiting Period	Pre-existing diseases will be covered after 24 months of continuous covers have elapsed since inception of the first policy	

FEATURES AT A GLANCE:

Cover/s	
Hospitalization Expenses	Adult Health Check-up
Day Care Treatment	Robotic and Cyber Knife Surgery
Pre - hospitalization	Modern and Advanced Treatments
Post - hospitalization	HIV/AIDS and STD Cover
Inpatient Hospitalization for AYUSH	Mental Care Cover
Road Ambulance Cover	Restoration of Sum Insured
Donor Expenses	Premium Waiver Benefit
Domiciliary Expenses	Add On Cover - Critical Illness

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)

THE KEY PILLARS UNDERLYING OUR SERVICES ARE:

Claims Handling: You can rely on our claims service associate for easy, efficient and hassle-free claims and more through our on-site and offsite claims services.

Personalized Services: To ensure a personalized service experience, you will have a single point of contact to address your concerns when you need us the most during hospitalization.

Reliable Information: Our in-house health relationship managers and friendly customer website provides instant access to healthcare knowledge and personalized policy information.



Disclaimer:
Prohibition of Rebates (under section 41 of Insurance Act, 1938, as amended):
1. 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.
2. 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 | Tax benefits are subject to changes in tax laws | ManipalCigna Lifetime Health UIN: MCIHLIP21559V012021 | ManipalCigna Critical Illness Add On Cover UIN: MCIHLIP21128V022021 | Toll free: 1800-102-4462 | Website: www.manipalcigna.com | ARN:ADV/0254/Jan/2020-21