

# HEALTH INSURANCE THAT LASTS FOR A LIFETIME

Presenting

ManipalCigna  
**LifeTime Health**  
India Plan

A COMPREHENSIVE HEALTH INSURANCE PLAN FOR YOU



Wide blend of coverages to  
protect your health for life



EXPERT KI SUNO  
SAHI CHUNO

**ManipalCigna Lifetime Health India** Plan is designed to **cover you and your loved ones** at **every stage of life**. With a wide blend of coverages to protect your health needs for life, it brings you:

**BETTER COVERAGE**



**COMPREHENSIVE COVERAGE, ₹50 LACS UP TO ₹3 CRORES**

So you and your loved ones always get nothing but the best healthcare, you deserve, anywhere in India



**GUARANTEED CUMULATIVE BONUS\***

Time to get more with add on 15% of your India coverage Sum Insured each policy year, irrespective of claims. There is no capping on accumulation.

**BETTER CONTROL**



**UNLIMITED RESTORATION\* UP TO 100% OF SUM INSURED**

So, you never run out of your health cover even for multiple hospitalization for unrelated illnesses



**CONTINUITY BENEFIT\* ON THE ENTIRE SUM INSURED**

for those with existing base Sum Insured (excluding cumulative bonus) of ₹10 lacs and above



**WORLDWIDE MEDICAL EMERGENCY HOSPITALIZATION\***

Medical emergencies can strike anywhere. Travel without worries, you're covered for any such situation outside India#.

**BETTER CARE**



**PICK A ROOM - ANY CATEGORY**

Pick any Room Category including Suite Under inpatient hospitalization for Sum Insured ₹3 crores



**LOYALTY DISCOUNT**

From 4th policy year onwards on applicable premium, for a lifetime

# EXCITED TO DIG DEEPER. HERE ARE THE DETAILS OF THE PLAN :

## BASE COVER

### Coverages In case of Hospitalization



#### Inpatient - Hospitalization

For hospitalization more than 24 hours due to illness or injury, room charges as well as all medical expenses



#### Pre - Hospitalization

Medical expenses incurred up to 60 days before the date of hospitalization



#### Post - Hospitalization

Medical expenses incurred, post the date of discharge, up to 180 Days after hospitalization



#### Road Ambulance Cover

Transport expenses incurred for ambulance to the hospital



#### Donor Expenses

Cost of hospitalisation towards the donor as per applicable laws and rules



#### Robotic and Cyber Knife Surgery

Covered if illness or injury is covered under 'Hospitalisation Expenses' and the necessity is certified by an authorised Medical Practitioner



#### Modern & Advanced Treatments

Covered as per terms and conditions if illness or injury is covered under 'Hospitalisation Expenses' and the necessity is certified by an authorized Medical Practitioner



#### Mental Care Cover

Covered for medical expenses for a condition caused by or associated to a mental illness, stress, anxiety, depression or a medical condition impacting mental health



#### HIV/AIDS & STD Cover

Covered for medical expenses for 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 there of or sexually transmitted diseases (STD)

### Coverages even without Hospitalization



#### Domiciliary Expenses

Covered for treatment of a disease, illness or injury, covered for hospitalisation under the policy but taken at home on the advice of medical practitioner, under some specific circumstances



#### Day Care Treatment

Medical expenses towards a Day Care Treatment or Surgery that requires less than 24 hours of hospitalisation

## AYUSH COVERAGES for Alternative Treatments



**Ayurveda**



**Yoga &  
Naturopathy**



**Unani**



**Siddha**



**Homeopathy**

Medical expenses towards non-allopathic treatments arising due to accident or illness, up to the limit of Sum Insured

## 100% Restoration of Sum Insured



Multiple restoration for multiple hospitalisation in a policy year, for unrelated illnesses/injuries, so that your coverage remains a full coverage all the time

## Adult Health Check - Up



Once per policy year, for the insured person of 18 years or more at the start of policy year, avail a comprehensive health check-up at our network starting from first policy year

## Waiver of One Year Premium



Upon occurrence of any of the listed contingencies (Accidental death/Permanent Partial Disablement/Permanent Total Disablement/listed Critical Illnesses) to the Policyholder, waiver of one full year premium.



# OPTIONAL PACKAGES

## HEALTH+



### Air Ambulance Cover

Transportation expenses to the nearest hospital/ healthcare facility in case of life threatening condition demanding immediate attention



### Bariatric Surgery Cover

Medical Expenses incurred towards hospitalisation for Bariatric Surgery and its complications



### Domestic Second Opinion

If diagnosed/ advised a treatment listed under Major Illness/es (in policy Terms and Conditions), insured can avail a second opinion from Our Network of Medical Practitioners in India



### Medical Devices & Non-Medical Items

Expense towards Non-Medical items and medical devices, as prescribed by the treating Medical Practitioner, during or after hospitalisation for a treatment, as per policy terms and conditions

## Cash Benefits



### Convalescence Benefit

A Lumpsum Amount payable if hospitalised for 10 or more consecutive days with claim admissible under Hospitalisation expenses, for loss of income during hospitalization



### Major Illness Hospi Cash

Daily Cash if hospitalised for treatment of a Major Illness, listed under the Policy, for each continuous and completed 24 hours of hospitalisation



### Chemotherapy and Radiotherapy Cash

Cash Benefit for Chemotherapy or Radiotherapy availed as a Day Care Treatment without 24 hours of Hospitalisation



### Accidental Hospi Cash

Daily Cash, If hospitalised for a treatment of an injury due to an accident occurring during the Policy Period, for each continuous and completed 24 hours of hospitalisation

## Domestic Concierge Services



If hospitalised for a treatment of an illness/ injury covered under the policy, assistance and support through Our concierge services

## Tele - Consultations



Consultations via tele/ chat mode with our team of Medical Practitioners, available through our network



### Ovarian Cancer Screening

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



### Cervical Cancer Screening

An annual Papanicolaou screening, commonly known as pap smear, available to each insured female



### Gynecological Consultation

Up to 15 out-patient gynecological consultations, available to each insured female



### Osteoporosis Screening

An annual Osteoporosis screening known as DEXA scan, available to each insured female



### Breast Cancer Screening

An annual Mammography screening, available to each insured female



### Cervical Cancer Vaccination

Covered with cost of each dose of the vaccine limited up to ₹2,500



### Psychiatric and Psychological Consultations

Up to 5 out-patient psychiatric/ psychological consultations and psychotherapy sessions, available to each insured female

## ADD MORE WITH



### I

Get a lump sum amount equal to the opted sum insured in case of first diagnosis of the covered Critical Illness

### II



### Shield

To cover for listed Non-medical items up to Sum Insured & Durable medical equipment up to ₹1 Lac



### 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

Option to choose from flexible packages to cover for consultation, prescribed diagnostics and pharmacy

- **Cumulative Bonus:** You earn a Guaranteed Cumulative Bonus of 15% of the India coverage Sum Insured at the end of each policy year, irrespective of claims. There is no maximum limit on accumulation.
- **Worldwide Medical Emergency Hospitalization:** We cover your medical expenses worldwide, within the selected Area of Cover, for any medical emergency that leads to Inpatient Hospitalization or Day Care. This cover also includes Global Post Hospitalisation and Global Road & Air Ambulance.
- **Maternity Expenses:** Get covered for up to ₹1 Lac for delivery, treatment of the new born baby, and the first year's vaccinations, for up to 2 deliveries. Medically necessary termination of pregnancy is also covered.
- **Infertility Cover (Optional):** If you are hospitalized on the Doctor's advice for Infertility Treatments, you are covered for a maximum of ₹2.5 Lacs, over and above the Maternity Sum Insured.
- **Surrogacy Cover:** The medical expenses for a Surrogate Mother are covered up to ₹1 Lac, in case of a medically necessary hospitalization for complications due to pregnancy through Surrogacy and Post-Partum Delivery.
- **Oocyte Donor Cover:** Oocyte Donors are covered for medical expenses up to ₹1 Lac, in case of a medically necessary hospitalization for any complication due to Oocyte retrieval.

### Other Features

<b>Grace Period</b>	Grace Period of 30 days would be given for single yearly, Half-yearly and Quarterly mode of payment and grace period of 15 days for monthly mode of payment would be given to pay the instalment premium due for the Policy.
<b>Premium Payment Modes</b>	Monthly, Quarterly, Half Yearly, Yearly, Single. (Premium loading will apply for Monthly, Quarterly and Half Yearly)
<b>Free-look</b>	A period of 30 Days to cancel the policy Free look cancellation & refund will be made within 7 days from the date of receipt of request . Refund will be done as per the terms and conditions of the policy
<b>Cancellation</b>	The policyholder may cancel this policy by giving 7 days written notice and in such an event, the Company shall refund premium for the unexpired policy period as per policy contract. The Company may cancel the policy at any time on grounds of misrepresentation, non- disclosure of material facts, fraud by the insured person by giving 15 days written notice.

### Discounts

<b>Long Term Discount</b>	7.5% for 2 years and 10% for 3 years policy term
<b>Family Discount</b>	15% for covering 2 or more family members under single individual policy
<b>Online Renewal Discount</b>	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.)
<b>Loyalty Discount</b>	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 days** waiting period and **30 days** survival period is applicable to Critical Illness Add - on cover (if opted)



## Key Exclusions

- ✓ 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

Refer Terms and Conditions for complete list

## 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 & grandchildren, son in-law & daughter in-law, uncle, aunt, nephew & 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

WHAT AM I COVERED FOR	DESCRIPTION
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>	
Hospitalization Expenses	Hospital expenses, for admission longer than 24 hours, up to the full Sum Insured, where hospitalization is in India. <ul style="list-style-type: none"><li>- For Sum Insured up to ₹200 Lacs - Covered up to any room except suite or higher category.</li><li>- For Sum Insured ₹300 Lacs - Covered up to any room including suite category</li></ul>
Day Care Treatment	All Day Care Treatments, availed in India, covered up to the full Sum Insured
Pre - hospitalization	Medical Expenses incurred in India, covered up to 60 days preceding the date of Hospitalization and up to the full Sum Insured.
Post - hospitalization	Medical Expenses incurred in India, covered up to 180 days immediately after discharge from the hospital & up to full Sum Insured
AYUSH Treatment	Up to full Sum Insured, for treatment availed in India



<b>Road Ambulance Cover</b>	Expense incurred on availing Road Ambulance services in India, up to full Sum Insured
<b>Donor Expenses</b>	Up to full Sum Insured, for expenses incurred in India
<b>Domiciliary Expenses</b>	Up to 10% of Sum Insured, for expenses incurred in India
<b>Adult Health Check - up</b>	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
<b>Robotic and Cyber Knife Surgery</b>	Up to full Sum Insured, for treatment availed in India
<b>Modern and Advanced Treatments</b>	Up to full Sum Insured, for treatment availed in India
<b>HIV/AIDS and STD Cover</b>	Expenses incurred in India up to full Sum Insured
<b>Mental Care Cover</b>	Up to full Sum Insured, for treatment availed in India
<b>Restoration of Sum Insured</b>	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
<b>Premium Waiver Benefit</b>	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

## **WOMEN+**

- Available to female of age 12 years and above
- Each benefit is available on Individual Basis
- Sum Insured/ limits specified under the Women+ is over and above that of Base Plan

<b>WHAT AM I COVERED FOR</b>	<b>DESCRIPTION</b>
<b>Breast Cancer Screening</b>	Mammogram test, once in Policy Year for each Insured Person covered under this benefit, at Our Network in India
<b>Cervical Cancer Screening</b>	PAP Smear test, once in a Policy Year for each Insured Person covered under this benefit, at Our Network in India
<b>Cervical Cancer Vaccination</b>	Cervical cancer vaccination availed in India with a per dose limit of ₹2,500, for each Insured Person covered under this benefit
<b>Ovarian Cancer Screening</b>	Ultrasound and CA -125 test, once in a Policy Year for each Insured Person covered under this benefit, at Our Network in India

## OPTIONAL PACKAGES

This section lists the optional packages, available under the product and limits for each of these options

**Please note :** 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

**HEALTH+**

Each benefit is available on Individual Basis

- Sum Insured/ limits specified under Health+ is over and above that of Base Plan

WHAT AM I COVERED FOR	DESCRIPTION
<b>Air Ambulance Cover</b>	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
<b>Medical Devices and Non - Medical Items</b>	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
<b>Domestic Second Opinion</b>	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.
<b>Bariatric Surgery Cover</b>	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
<b>Convalescence Benefit</b>	On consecutive Hospitalization for 10 days or more in India, an amount of ₹50,000 will be paid as a lump sum.
<b>Major Illness Hospitalization Cash</b>	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
<b>Chemotherapy and Radiotherapy Cash</b>	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
<b>Accidental Hospitalization Cash</b>	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
<b>Domestic Concierge Services</b>	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
<b>Tele - Consultations</b>	Medical consultations will be available at Our Network in India through tele/chat mode

<b>Osteoporosis Screening</b>	DEXA Scan, once in a Policy Year for each Insured Person covered under this benefit, at Our Network in India
<b>Gynaecological Consultations</b>	15 outpatient Gynaecological related consultations in a Policy Year for each Insured Person covered under this benefit, at Our Network in India
<b>Psychiatric and Psychological Consultations</b>	5 psychiatric consultations and psychotherapy sessions in a Policy Year for each Insured Person covered under this benefit, at Our Network in India

## ADD MORE WITH:

<b>I</b>	Lump sum payment of Sum Insured, upon diagnosis of a listed Critical Illness
<b>II</b>	<p><b>Health 360 Shield</b> To cover for listed Non-medical items up to Sum Insured &amp; Durable medical equipment up to ₹1 Lac</p> <hr/> <p><b>Health 360 Advance</b> Covers 'Any room' category, suite or higher category, unlimited restoration of Sum Insured even for related illnesses/ injuries &amp; Air Ambulance, over and above base Sum Insured</p> <hr/> <p><b>Health 360 OPD</b> Option to choose from flexible packages to cover for consultation, prescribed diagnostics and pharmacy</p>
<b>III</b>	<p><b>Cumulative Bonus:</b> You earn a Guaranteed Cumulative Bonus of 15% of the India coverage Sum Insured at the end of each policy year, irrespective of claims. There is no maximum limit on accumulation.</p> <p><b>Worldwide Medical Emergency Hospitalization:</b> We cover your medical expenses worldwide, within the selected Area of Cover, for any medical emergency that leads to inpatient hospitalization or day care. This cover also includes Global Post Hospitalisation and Global Road &amp; Air Ambulance.</p> <hr/> <p><b>Maternity Expenses:</b> Get covered for up to ₹1 Lac for delivery, treatment of the new born baby, and the first year's vaccinations, for up to 2 deliveries. Medically necessary termination of pregnancy is also covered.</p> <p><b>Infertility Cover (Optional):</b> If you are hospitalized on the Doctor's advice for Infertility Treatments, you are covered for a maximum of ₹2.5 Lacs, over and above the Maternity Sum Insured.</p> <p><b>Surrogacy Cover:</b> The medical expenses for a Surrogate Mother are covered up to ₹1 Lac, in case of a medically necessary hospitalization for complications due to pregnancy through Surrogacy and Post-Partum Delivery.</p> <p><b>Oocyte Donor Cover:</b> Oocyte Donors are covered for medical expenses up to ₹1 Lac, in case of a medically necessary hospitalization for any complication due to Oocyte retrieval.</p>

## ABOUT MANIPALCIGNA

At ManipalCigna, we're more than a health insurance company. As your partner in illness and wellness, our mission is to improve the health, well-being, and peace of mind of those we serve by making health care Affordable, Predictable and Simple. Our goal is to provide our customers with easy and lifetime access to quality healthcare with "no compromises, no surprises" so they can live a healthier and more secure life



**EXPERT KI SUNO  
SAHI CHUNO**



**Your Expert Health Insurance Advisor has the answer**

 **1800-102-4462**  **customercare@manipalcigna.com**  **www.manipalcigna.com**

### 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.

+Cumulative Bonus and Worldwide Medical Emergency Hospitalization are part of ManipalCigna Lifetime Plus.

I represents ManipalCigna Critical Illness Add On Cover

II represents ManipalCigna Health 360

III represents ManipalCigna Lifetime Plus

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