

# 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<sup>+</sup>**

Time to get more with add on of 15% of your base India coverage Sum Insured each policy year, even if you claim. 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 unrelated illnesses



**WORLDWIDE MEDICAL EMERGENCY HOSPITALIZATION<sup>+</sup>**

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

\*Available within opted Area of Cover

**BETTER CARE**



**PICK A ROOM - ANY CATEGORY\***

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



**OPTION TO COVER MATERNITY EXPENSES\***

Maternity Expenses coverage for delivery, new-born baby expenses and first year vaccination.

\*Available as optional cover on payment of additional premium

## KEY INFO

<b>Sum Insured<sup>1</sup></b> (₹)	<b>'For Coverages 1 to 15:</b> ₹50 Lacs/ ₹75 Lacs/ ₹100 Lacs/ ₹150 Lacs/ ₹200 Lacs/ ₹300 Lacs	
<b>Eligibility</b>	<input checked="" type="checkbox"/> Min Entry Age: Child - 91 days, Adult - 18 years <input checked="" type="checkbox"/> Max Entry Age: Child - 25 years (in a family floater policy), Adult - 65 years	
<b>Relationships Covered</b>	<b>Individual Plan</b> : 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.	<b>Floater Plan</b> : 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.
<b>Policy Period</b>	1, 2 and 3 years	
<b>Premium Payment Modes</b>	Monthly, Quarterly, Half Yearly, Yearly, Single. (Premium loading will apply for Monthly, Quarterly and Half Yearly).	
<b>Discounts</b>		
<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 .	
<b>Free-look</b>	A period of 30 Days to cancel the policy If the insured has not made any claim during the Free Look Period, the insured shall be entitled to a refund of the premium paid subject only to a deduction of a proportionate risk premium for the period of cover and the expenses, if any, incurred by the insurer on medical examination of the proposer and stamp duty charges. Free look cancellation & refund will be made within 7 days from the date of receipt of request	
<b>Waiting Periods</b>	<input checked="" type="checkbox"/> <b>First 30 days</b> waiting period is applicable for all illnesses other than accidents. <input checked="" type="checkbox"/> <b>24 months</b> waiting period is applicable on specific ailments. <input checked="" type="checkbox"/> Pre - existing diseases will not be covered for <b>24 months</b> . <input checked="" type="checkbox"/> <b>A 90 days</b> waiting period and <b>30 days</b> survival period is applicable to <b>Critical Illness Add - on cover (if opted)</b> .	
<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>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, nondisclosure of material facts, fraud by the insured person by giving 15 days written notice.	

## BENEFITS AT GLANCE

### INDIA PLAN (BASE COVER)

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

### 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



Each benefit is available on Individual Basis  
Sum Insured/ limits specified under Health+ is over and above that of Base Plan

Air Ambulance Cover	Accidental Hospitalization Cash
Medical Devices and Non - Medical Items	Major Illness Hospitalization Cash
Domestic Second Opinion	Domestic Concierge Services
Bariatric Surgery Cover	Tele - Consultations
Convalescence Benefit	Chemotherapy and Radiotherapy Cash

**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

Breast Cancer Screening

Gynaecological Consultations

Cervical Cancer Screening

Psychiatric and Psychological  
Consultations

Cervical Cancer Vaccination

Ovarian Cancer Screening

Osteoporosis Screening

## Add more with

**I:** Critical Illness**II:** Shield, Advance**III:** Cumulative Bonus, Worldwide Medical Emergency Hospitalization,  
: Maternity Expenses, Surrogacy Cover, Oocyte Donor Cover

## 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

## 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



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SAHI CHUNO



Your Expert Health Insurance Advisor has the answer

 1800-102-4462  [customercare@manipalcigna.com](mailto:customercare@manipalcigna.com)  [www.manipalcigna.com](http://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, 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

**Disclaimer:** 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 | ManipalCigna Lifetime Plus UIN: MCIHLIA24148V012324 | Toll free: 1800-102-4462 | Website: [www.manipalcigna.com](http://www.manipalcigna.com) | ARN: ADV/1826/Jan/2024-25.



SCAN QR CODE