Manipal Cigna

ELITE PLAN FOR THE GOLDEN YEARS OF LIFE



Key Eligibility and Applicability

Entry Age Limit:

Minimum: 56 years Maximum: 75 years

Family Floater: Applicable basis age of the eldest insured. Spouse less than 56 Years can be part of the policy Sum Insured (In Rs.): 5 Lacs/7.5 Lacs/10 Lacs/15 Lacs/

- 20 Lacs/25 Lacs/50 Lacs Policy Type: Individual/Multi-individual and
- Family Floater options

Discounts

Standing instruction discount : 3% on renewal premium

Family Discount :

2 or more members 10% in case of multi-individual policy

(Proposer relationship with proposed insured) Self, spouse, children, parents,

daughter-in-law, uncle, aunt, nephew, niece, brother-in-law and sister-in-law

Floater Plan: A floater cover can insure a maximum of 2 adults which would

siblings, parents-in-law, grandparents and grandchildren, son-in-law and

Lifetime Renewability

Relationships Covered: Individual Plan:

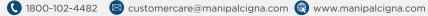
include Husband & Wife

Long Term Discount :

2 years - 7.5%; 3 years - 10%

	Type of Cover	Plan Name	Elite
	Base Covers	In-Patient Hospitalization	Up to Sum Insured
		Room Accommodation	Single Private AC room ICU: Up to Sum Insured
		Modern and Advanced Treatments/HIV/AIDS & STD / Mental Illness Cover	Up to Sum Insured
		Pre - Hospitalization Post - Hospitalization	60 Days; Up to Sum Insured 90 Days; Up to Sum Insured
		Day Care Treatment	Up to Sum Insured
		Domiciliary Hospitalization	Up to Sum Insured
		Road Ambulance	Up to Sum Insured
		Donor Expenses	Up to Sum Insured
		Restoration of Sum Insured	Unlimited Restoration of Sum Insured for unrelated/related illnesses. Applicable from 2nd claim onwards
		AYUSH Treatment	Up to Sum Insured
		Air Ambulance Cover	Up to Sum Insured; subject to a maximum of ₹ 10 Lacs; over & above the base Sum Insured
e e e e e e e e e e e e e e e e e e e		Daily Cash for Shared Accommodation	₹ 800 per day up to maximum of ₹ 5,600, per hospitalization
Benefits at a Glance:		Mandatory Co-Payment	20% per claim. ₹ptions available to modify the same to 0%, 10% or 30%
	Value Added Covers	Health Check Up	Annually from 1st year onwards as per your choice. Limits / basis opted Sum Insured
		Domestic Second Opinion	Once during a policy year for each of the 36 listed Critical Illnesses
		Tele- Consultation	Unlimited Tele-consultation in a policy year including specialists
		Cumulative Bonus	Guaranteed Bonus of 10% of base Sum Insured per policy year maximum up to 100% of base Sum Insured
		Discounts from Network Providers	Discount on Pharmacy, Diagnostics, Medical Devices, Health Supplements and other services offered by the network providers of ManipalCigna Health Insurance Company Limited
		Premium Waiver benefit	Waives off next one year renewal Policy Premium upon occurrence of Accidental Death or diagnosis of any of the listed Critical Illnesses
	Optional Covers*	Any Room Upgrade	Upgrade to 'Any room' category, suite or above
		Reduction in Pre-Existing Disease waiting period	Pre-Existing Disease waiting period will be reduced to 90 days
	Add On Covers*		SHIELD — Coverage for listed Non-medical items up to base policy Sum Insured and Durable Medical Equipment up to maximum of ₹1 Lac
		ManipalCigna Health 360	••• OPD ••• Package 1: Get coverage for doctor consultations on cashless basis within the OPD Sum Insured
			Package 2: Get coverage for doctor consultations and prescribed diagnostics on cashless basis within the OPD Sum Insured
	Waiting Period	Initial Waiting Period	30 Days
		Specified disease/procedure Waiting Period	24 Months
		Pre-existing Diseases Waiting Period	24 Months

*For complete list please check with your sales representative or refer policy wordings *Optional covers and Add-ons are available on payment of additional premium





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

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 | ManipalCigna Prime Senior UIN: MCIHLIP23151V012223 | ManipalCigna Health 360 UIN: MCIHLIP23023V012223 | Toll free: 1800-102-4462 | Website: www.manipalcigna.com | ARN: ADV/1412/Jul/2024-25.

