



# ESSENTIAL COVERAGE FOR 4 MAJOR ILLNESSES

We know how much your health means to you and the need for a complete health insurance. **ManipalCigna Sarvah** has you covered. With Sarvah, you can feel secure knowing we're always by your side, every step of the way.

**ManipalCigna Sarvah Pratham Health Insurance** is an essential shield for your health insurance journey. **Sarvah Pratham** is designed to offer essential coverage while ensuring that unexpected medical expenses don't strain your savings. This plan offers dependable support to ensure you and your family remain financially secure during significant medical events.



**EXPERT KI SUNO, SAHI CHUNO**

Introducing **Sarvanand** the face of **ManipalCigna Sarvah** and your go to **Sarvah Expert**. With its wit and charm, **Sarvanand** guides you to the best plans for you and your loved ones, offering wisdom and care you can trust.

## BE SECURE WITH **PRATHAM**

No Need to worry about finances during a major medical event. With Pratham, get hospitalization coverage up to ₹3 cr for Heart Conditions, Cancer, Stroke and major Organ/Bone Marrow Transplant, so you can focus fully on your recovery without risking your savings or any other investments.





## YOUR **SARATHI**\* IN A TRUE SENSE

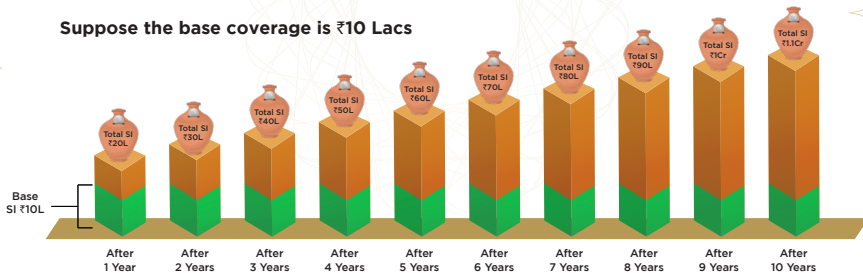
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Uncertainties don't wait, then why should you? With Sarathi, get your waiting period reduced to 30 days from the usual 36 months, even if you have Pre-Existing diseases such as Asthma, Diabetes, Dyslipidemia, Obesity, Hypertension

# ENJOY THE **GULLAK**\* ADVANTAGE

Your Gullak balance grows by 100% each year with a guaranteed 10x bonus, safeguarding you against inflation and ensuring your coverage never runs out.

Suppose the base coverage is ₹10 Lacs



## STAY FULFILLED WITH **SURPLUS BENEFIT\***

Get double the protection. From day one, receive an extra 100% of your Sum Insured for the first claim each policy year, so you're prepared for everything.



**Your Base Cover**



**Your Base Cover With Surplus Benefit\***



## GET SHIELDED WITH **PERSONAL ACCIDENT COVER\***

Accidents can happen anytime, anywhere. Protect your family with accident cover and get a fixed benefit coverage up to ₹3 cr.





## BE STRESS-FREE WITH **NO ZONAL CO-PAY**

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Pay for the treatment, not the location. Get treated in any city of your choice without any additional financial burden. Because your care should never be limited by geography.



## ENJOY GREAT DISCOUNTS

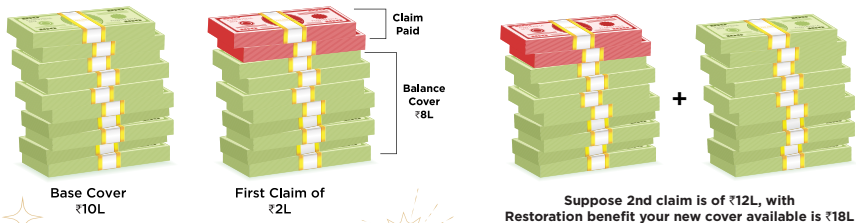
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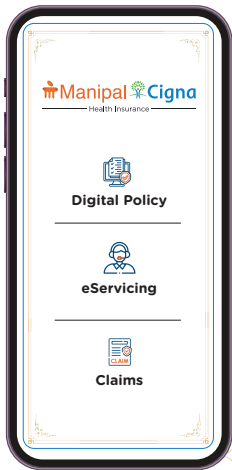
Stay healthy by walking and avail discount of up to 20% on your renewal premium. Also get up to 7.5% discount on your first policy renewal along with many other interesting discounts to manage your premium. A plan that truly keeps on giving.



## \* GET REST ASSURED WITH RESTORATION\*

Challenges don't stop, and neither should your coverage. Restore your coverage as many times as needed in a policy year for both related and unrelated illnesses, providing unlimited care for you and your family.





To begin your worry-free journey with **Sarvah Pratham**



Scan the QR code and download the myManipalCigna app



## Benefits at a glance

Sr. No.	Particulars	Pratham
1	Sum Insured Options	₹5L/ ₹7.5L/ ₹10L/ ₹15L/ ₹20L/ ₹25L/ ₹50L/ ₹100L/ ₹200L/ ₹300L
2	Relationships Covered	Individual: Self, legally married spouse or live-in partner, son, daughter, father/ mother/ father-in-law/ mother-in-law/ son-in-law/ daughter-in-law/ grandparents/ grandchildren/ uncle/ aunt/ nephew/ niece/ brother/ sister/ sister-in-law/ brother-in-law.  Floater: Self, legally married spouse or live-in partner, dependent children (natural / legally adopted), dependent parents/ parents-in-law
3	Eligibility	<b>Adult</b> - Min Age 18 Years, Max Age - No Limit
		<b>Dependent Children</b> - Min Age is 91 Days, Max Age - 30 years (Floater Basis)
4	Policy Type	Individual/Multi-Individual & Family Floater (up to 2A+ 3C)
5	Policy Tenure	1, 2 & 3 Years
6	Renewability	Lifelong
<b>Base Covers</b>		
7	In-Patient Hospitalization	Covered up to Sum Insured Listed Modern and Advanced Treatments covered up to Sum Insured
8	Room Accommodation	Covered up to Single Private A/C Room For ICU: Covered up to Sum Insured
9	Day Care Treatment	Covered up to Sum Insured
10	Pre - hospitalization Medical Expenses	Medical Expenses covered up to 90 days before the date of hospitalization; covered up to the Sum Insured
11	Post Hospitalization Medical Expenses	Medical Expenses covered up to 180 days post discharge from the hospital; covered up to the Sum Insured
12	Domiciliary Hospitalization	Covered up to Sum Insured Pre and Post Hospitalization Expenses: 30 days each
13	Road Ambulance (Reimbursement of Ambulance Expenses)	Covered up to Sum Insured
14	Donor Expenses	Covered up to the Sum Insured <ul style="list-style-type: none"> <li>Pre &amp; Post Hospitalization expenses (Up to 30 days each) of the donor</li> <li>Cost towards donor screening once in a Policy year for successful transplant</li> <li>Complications arising during hospitalization or up to 30 days from date of discharge - Up to 25% of SI subject to maximum of ₹2 Lacs, Over and above SI</li> </ul> <b>Note</b> - We will not cover expenses towards the Donor in respect of cost associated to the acquisition of the organ.
15	AYUSH Treatment	Covered up to Sum Insured
<b>Value Added Covers</b>		
16	Tele-Consultation	Unlimited Tele-Consultation with General Physician during the Policy Year
17	Wellness Benefit	Earn rewards up to 20% of base premium through completing Healthy Life Management Program
18	Discount from Network Provider	Discount on Pharmacy, Diagnostics and Health Supplements offered by the Network Providers of ManipalCigna Health Insurance Company Limited
<b>Optional Covers</b>		
19	Accident Hospitalization Cover	Covered up to Sum Insured
20	Personal Accident Cover <sup>^</sup>	Sum Insured - ₹10L, ₹15L, ₹20L, ₹25L, ₹30L, ₹40L, ₹50L, ₹1Cr, ₹2Cr, ₹3Cr Coverage under this option is available on Individual and Family Basis. Coverage of 200% of the opted Sum Insured if such Accidental Death or Permanent Total Disablement occurs while the Insured Person is a fare-paying passenger on a common carrier.
21	Temporary Total Disablement (TTD)	Sum Insured - ₹5K, ₹10K, ₹15K, ₹20K, ₹25K, ₹50K, ₹1L per week. If the Insured Person suffers an injury due to an accident that occurs during the policy period and such Injury results in the Temporary Total Disablement of the Insured Person immediately after an Accident, We will pay fixed weekly benefit for the duration of the TTD. <b>Note:</b> i. Max No. of Weeks Covered - 100 in respect of any one Injury calculated from the date of commencement of the Temporary Total Disablement. ii. Available only if Personal Accident Cover is opted. iii. TTD Cover is available only for the earning members in the Policy.
22	Health Check-up	Available each policy year (including the first year), to all Adult insured persons who have completed 18 years of Age. <ul style="list-style-type: none"> <li>For Sum Insured of ₹5 lacs: Package 1</li> <li>For Sum Insured ₹7.5 lacs and ₹10 lacs: Package 2</li> <li>For Sum Insured above ₹10 lacs: Package 3</li> </ul> The packages shall be offered on cashless basis only.
23	Air Ambulance	Covered up to Sum Insured subject to maximum of ₹10 Lacs in addition to the base Sum Insured, for expenses incurred on Air Ambulance
24	Restoration of Sum Insured	Multiple Restoration is available in a Policy Year for all illnesses, whether unrelated or same, in addition to the base Sum Insured Restoration shall not get triggered for the 1st claim.
25	Gullak (Guaranteed Cumulative Bonus)	We will provide an option to policyholder to get Guaranteed increase 100% of Sum Insured for each policy year up to the maximum of 1,000% of Sum Insured irrespective of any claim made in the previous Policy Year.

26	Sarathi	Any hospitalization related to Cancer, Heart, Stroke, & Major Organ/ Bone Marrow Transplant arising due to the below listed Pre-existing disease which was declared and accepted at the time of policy issuance, will be covered after the first 30 days from the policy inception date, no standard 36 months PED waiting period will be applied. i. Asthma ii. Diabetes iii. Dyslipidemia iv. Obesity v. Hypertension Note - This optional cover is available only during the First Policy Year and not available during renewal. Once Opted cannot be opted out in the subsequent renewal
27	Room Rent Modification	The Insured Person shall be eligible to modify the room type category eligibility under the Policy as follows: Option 1: Any room; ICU Up to Sum Insured Option 2: Twin Sharing AC room; ICU Up to Sum Insured
28	Surplus Benefit	Additional 100% of Sum Insured, available from day 1 for 1st claim only, in each policy year
29	Deductible Option	Insured has option to choose either Option 1 - Aggregate Deductible of ₹10K, ₹25K, ₹50K, ₹1L, ₹2L, ₹3L, ₹4L, ₹5L, ₹10L Option 2 - Per Day Deductible of ₹1K, ₹2K, ₹3K, ₹4K or ₹5K per day of Hospitalization on all admissible claims.
30	Voluntary Co-payment	Options of 10%, 20% or 30% will be applicable on each and every claim
31	Non-Medical Items and Durable Medical Equipment	1. Non-Medical Items Non-Medical items covered up to the Sum Insured, in case of In-patient Hospitalization or Day Care Treatment or Domically hospitalization. 2. Durable Medical Equipment Listed Durable Medical Equipment covered up to ₹1 Lac in case, prescribed during hospitalization or within 30 days post-discharge.

## Discounts

### Lifetime Discounts

32	Early Renewal Discount OR Standing Instruction Discount	Early Renewal Discount - You can receive a 2.5% discount on the Renewal premium if the Policy is renewed 30 days before the Policy expiry date. OR Standing Instruction Discount - 2.5% discount on the renewal premium, if the renewal premium is received through standing instruction. <b>Note</b> - Early Renewal Discount and Standing Instruction Discount are mutually exclusive, only one of these discounts can be applied at given point in time.
33	Long Term Policy Discount	Long term discount of 7.5% for selecting a 2 year Policy and 10% for selecting a 3 year Policy. This discount is available only with 'Single' Premium Payment mode.
34	Family Discount	10% discount on the premium is applicable for covering 2 members under the same individual Policy on Multi-Individual basis.
35	Website Discount	5% discount would be offered if the policy is purchased directly from the insurer website without any intermediary involved.

### Short Term Discounts

36	1 <sup>st</sup> Policy Renewal Discount	5% discount on your first policy renewal premium.
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#### Note -

(i) Maximum discount in a single policy shall not exceed 40%.

## Waiting Periods

• Initial Waiting Period <b>30 Days</b>	• Specified Disease/Procedure Waiting Period <b>Not Covered</b>	• Pre- existing Waiting Period <b>36 Months</b>
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#### Notes -

- ^Personal Accident Cover - Coverage under this option is available on Individual and Family Basis, Min Age at Entry - 5 Years, Max Age at Entry 65 Years.
- Relationships Covered - Self, Lawfully Wedded Spouse, Dependent Children, Dependent Parents/Parent in laws.

#### Sum Insured Eligibility in case of Family Cover

Earning Member	As per the Sum Insured Opted
Non-earning Spouse/ Live-in partner	60% of the Sum Insured of Earning member
Dependent Children /Parents/Parents-in-Laws	30% of the Sum Insured, max up to ₹30Lacs

Age wise	Eligibility of Sum Insured will be up to a maximum times of Annual Income of the Proposer or Earning member to be Insured. (as detailed below)
18-45	Max 20 times of the Gainful Annual Income
46- 60	
>60 above	Max 10 times of the Gainful Annual Income

Scan to know more





**EXPERT KI SUNO  
SAHI CHUNO**



 **Manipal**  **Cigna**  
Health Insurance

\*Optional Cover on payment of additional premium

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 Sarvag UIN : MCIHLIP25035V012425 | Toll free:1800-102-4462 | Website: [www.manipalcigna.com](http://www.manipalcigna.com) | ARN: ADV/1548/Sep/2024-25