



PERSONALISED PLAN WITH UNLIMITED COVERAGE~



Consumer Survey of
Product Innovation

Winner Health Insurance Category awarded in June
2025. Survey of 1800 people by NielsenIQ.

~Available as an optional cover with Anant benefit
on payment of additional premium

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 Uttam Plan is the ultimate personalized and comprehensive health insurance plan designed for complete peace of mind. The infinite power of this plan ensures you're fully protected against high medical expenses and unexpected health challenges.



EXPERT KI SUNO, SAHI CHUNO

Sarvanand, your go to Sarvah Expert brings you the new and improved **ManipalCigna Sarvah Uttam**. With its wit and mystical charm, Sarvanand guides you to the best plans for you and your loved ones, offering wisdom and care you can trust.

GET ANANT CARE WITH **ANANT BENEFIT***

No more worries about running out of funds with endless coverage!

With the Anant Benefit, enjoy infinite Sum Insured and no limit on claims for hospitalizations due to Heart Conditions, Cancer, Stroke, Major Organ/Bone Marrow Transplant or Accident - where you need financial support the most, without impacting your savings or investments. Now, focus on your recovery, not the hefty medical bills.





YOUR **SARATHI*** IN A TRUE SENSE

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 15X BONUS WITH **GULLAK*** ADVANTAGE

Your Gullak balance grows by 100% of the Base Sum Insured each year with a guaranteed 15x bonus, safeguarding you against inflation and ensuring your coverage never runs out

Base Sum Insured ₹10 Lac grows to ₹1.6 Crore — at no additional premium.



GET REST ASSURED WITH **RESTORATION***

Challenges don't stop, and neither should your coverage. Restore your Base Sum Insured unlimited times in a policy year for both related and unrelated illnesses or injuries, providing continuous protection for you and your family.



Base Cover
₹10L



First Claim of
₹2L

Claim
Paid

Balance
Cover
₹8L



+



Suppose Second Claim is of ₹12 Lacs
New cover of ₹18 Lacs is available with Restoration Benefit

STAY FULFILLED WITH **SURPLUS BENEFIT***

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



Your Base Cover



Your Base Cover With Surplus Benefit*



STAY FUTURE-PROOF WITH OUR **MATERNITY AND NEWBORN COVERAGES***

With Maternity and Newborn cover, enjoy peace of mind knowing you and your growing family are protected during life's precious milestones and welcome the newborn without any worry in this beautiful world.



GOOD HEALTH, **GREAT REWARDS**

Stay healthy by walking and enjoy up to 20% off on your premium with Wellness benefits, renew within 15 days to get an extra 2.5% discount, and earn up to 7.5% off with a no-claim year. Because with ManipalCigna Sarvah good health comes with great savings.

YEARS

RENEWAL PREMIUM DISCOUNT

Year 1(no claim)	2.5%
Year 2(no claim)	5%
Year 3(no claim)	7.5%
Year 4(no claim)	7.5%
Year 5(claim)	0%
Year 6(no claim)	2.5%

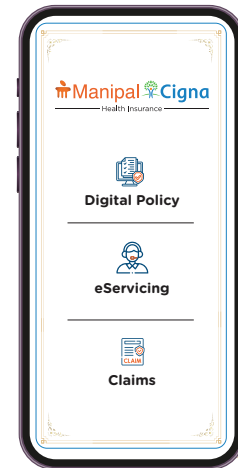
Note: No claim discount will be earned till the eldest age in the policy is less than 56. The level of discount earned till the age of 55 will continue to be carried forward till there is a claim in the Policy. After the claim, the discount level will be reset to 0 and it will not accrue again.





BE STRESS- FREE WITH NO ZONAL CO-PAY

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.



Get access to infinite
power with **Sarvah Uttam**



Scan the QR code and
download the
myManipalCigna app



Benefits at a glance

Title	Description																																																																			
	Please refer to the Plan and Base Sum Insured you have opted to understand the available benefits under your plan in brief:																																																																			
	Relationship 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/ grand-parents/ 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																																																																		
Your Coverage Details:	Identify your Plan	ManipalCigna Sarvah - Uttam																																																																		
Basic Cover This section lists the Basic benefits available on your this Policy	Identify your Opted Base Sum Insured (in ₹)	₹5 Lacs, 7.5 Lacs, 10 Lacs, 15 Lacs, 20 Lacs, 25 Lacs, 50 Lacs, 100 Lacs, 200 Lacs, 300 Lacs																																																																		
	In-patient Hospitalization (When you are hospitalized)	Covered up to Sum Insured Room Rent: Covered up to Single Private AC Room For ICU - Covered up to Sum Insured This benefit shall also offer the below covers up to the limits mentioned: i.Modern and Advanced Treatments: Covered up to Sum Insured ii.HIV/AIDS & STD: Covered up to Sum Insured iii.Mental Illness: Covered up to Sum Insured For ICD Codes mentioned below: Waiting Period of 24 months shall apply <table><tr><th colspan="2">ICD 10 CODES</th><th>DISEASES</th></tr><tr><td>F05</td><td>Delirium due to known physiological condition</td><td>Other mental disorders due to known physiological condition</td></tr><tr><td>F06</td><td>Personality and behavioural disorders due to known physiological condition</td><td></td></tr><tr><td>F07</td><td>Alcohol related disorders</td><td></td></tr><tr><td>F10</td><td>Schizophrenia</td><td></td></tr><tr><td>F20</td><td>Brief psychotic disorders</td><td></td></tr><tr><td>F23</td><td>Schizoaffective disorders</td><td></td></tr><tr><td>F25</td><td>Unspecified psychosis not due to a substance or</td><td></td></tr><tr><td>F29</td><td>known physiological condition</td><td></td></tr><tr><td>F31</td><td>Bipolar disorder</td><td></td></tr><tr><td>F32</td><td>Depressive episode</td><td></td></tr><tr><td>F39</td><td>Unspecified mood [affective] disorder</td><td></td></tr><tr><td>F40</td><td>Phobic Anxiety disorders</td><td></td></tr><tr><td>F41</td><td>Other Anxiety disorders</td><td></td></tr><tr><td>F42</td><td>Obsessive-compulsive disorder</td><td></td></tr><tr><td>F44</td><td>Dissociative and conversion disorders</td><td></td></tr><tr><td>F45</td><td>Somatoform disorders</td><td></td></tr><tr><td>F48</td><td>Other nonpsychotic mental disorders</td><td></td></tr><tr><td>F60</td><td>Specific personality disorders</td><td></td></tr><tr><td>F84</td><td>Pervasive developmental disorders</td><td></td></tr><tr><td>F90</td><td>Attention-deficit hyperactivity disorders</td><td></td></tr><tr><td>F99</td><td>Mental disorder, not otherwise specified</td><td></td></tr></table>	ICD 10 CODES		DISEASES	F05	Delirium due to known physiological condition	Other mental disorders due to known physiological condition	F06	Personality and behavioural disorders due to known physiological condition		F07	Alcohol related disorders		F10	Schizophrenia		F20	Brief psychotic disorders		F23	Schizoaffective disorders		F25	Unspecified psychosis not due to a substance or		F29	known physiological condition		F31	Bipolar disorder		F32	Depressive episode		F39	Unspecified mood [affective] disorder		F40	Phobic Anxiety disorders		F41	Other Anxiety disorders		F42	Obsessive-compulsive disorder		F44	Dissociative and conversion disorders		F45	Somatoform disorders		F48	Other nonpsychotic mental disorders		F60	Specific personality disorders		F84	Pervasive developmental disorders		F90	Attention-deficit hyperactivity disorders		F99	Mental disorder, not otherwise specified	
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Day Care Treatment	All Day Care Procedure covered up to Sum Insured.																																																																			
Pre -hospitalization Medical Expenses	Medical Expenses incurred during policy period covered up to 90 days before the date of hospitalization; covered up to the Sum Insured																																																																			
Post – hospitalization Medical Expenses	Medical Expenses covered up to 180 days post discharge from the hospital; covered up to the Sum Insured																																																																			
Domiciliary Hospitalization (Treatment at Home)	Covered up to the Sum Insured Pre and Post Hospitalization Expenses: 30 days each																																																																			
Road Ambulance (Reimbursement of Ambulance Expenses)	Covered up to the Sum Insured																																																																			
Donor Expenses (Hospitalization Expenses of the donor providing the organ)	Covered up to the Sum Insured • Pre & Post Hospitalization expenses (Up to 30 days each) of the donor • Cost towards donor screening once in a Policy year for successful transplant • Complications arising during hospitalization or up to 30 days from date of discharge – Covered up to 25% of Base Sum Insured subject to maximum of ₹2 Lacs, Over and above Base Sum Insured We will not cover expenses towards the Donor in respect of cost associated to the acquisition of the organ.																																																																			
AYUSH Treatment	Covered up to the Sum Insured																																																																			
Value Added Covers This section lists the additional value added benefits that are available along with your plan	Tele-Consultation	Unlimited Tele-consultation with General Physician during the Policy Year																																																																		
	Wellness Program	Rewards can be earned by completing activities specified under Our Healthy Life Management Program up to maximum of 20% of expiring base Premium (excluding Premium for optional covers other than Deductible, Voluntary Co-Payment, Twin Sharing AC Room, Extension of Specific Waiting Period, Rider and taxes as applicable). These earned Reward Points can be used as premium discount from 1st Renewal of the Policy. Carry forward of earned Reward Points shall not be allowed.																																																																		
	Discount from Network Provider	Discount on Pharmacy, Diagnostics and Health Supplements offered by the Network Providers of ManipalCigna Health Insurance Company Limited																																																																		
Optional Covers This section lists the available optional covers under your plan and the limits under each of these options	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/Live-in Partner, Dependent Children, Dependent Parents/Parent in laws Individual Benefit Amount - ₹10L, ₹15L, ₹20L, ₹25L, ₹30L, ₹40L, ₹50L, ₹1Cr, ₹2Cr, ₹3Cr. <table><tr><th>Scope of Cover</th><th>% of PA Cover</th></tr><tr><td>Accidental Death (AD)</td><td>100% of the Personal Accident Cover Benefit Amount.</td></tr><tr><td>Permanent Total Disablement (PTD)</td><td>200% of Benefit Amount (if Death/PTD) occurs due to an Accident while travelling as a fare paying passenger on a common carrier.</td></tr><tr><td>Permanent Partial Disablement (PTD)</td><td>% of Personal Accident Benefit Amount. (as defined in the Grid)</td></tr></table> Family Cover Benefit Amount Eligibility <table><tr><th>Earning Member</th><th>As per Benefit Amount Opted</th></tr><tr><td>Non- earning Spouse/Live-in Partner</td><td>60% of the Benefit amount of Earning member</td></tr><tr><td>Dependent Children /Parents/Parents -in-Laws</td><td>30% of the Benefit amount, max up to ₹50Lacs</td></tr></table>	Scope of Cover	% of PA Cover	Accidental Death (AD)	100% of the Personal Accident Cover Benefit Amount.	Permanent Total Disablement (PTD)	200% of Benefit Amount (if Death/PTD) occurs due to an Accident while travelling as a fare paying passenger on a common carrier.	Permanent Partial Disablement (PTD)	% of Personal Accident Benefit Amount. (as defined in the Grid)	Earning Member	As per Benefit Amount Opted	Non- earning Spouse/Live-in Partner	60% of the Benefit amount of Earning member	Dependent Children /Parents/Parents -in-Laws	30% of the Benefit amount, max up to ₹50Lacs																																																				
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Temporary Total Disablement (TTD)	<p>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.</p> <table><tr><th>Coverage Options</th></tr><tr><td>₹5K, ₹10K, ₹15K, ₹20K, ₹25K, ₹50K, ₹1L per week.</td></tr></table> <p>Note: 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 India in the Policy. iv. This benefit shall be applicable only for events or occurrences taking place within the geographical boundaries of India.</p>	Coverage Options	₹5K, ₹10K, ₹15K, ₹20K, ₹25K, ₹50K, ₹1L per week.					
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Health Check Up	Available each policy year (including the first year), to all Adult insured persons who have completed 18 years of Age. • For Base Sum Insured of ₹5 lacs: Package 1 • For Base Sum Insured of ₹7.5 lacs and ₹10 lacs: Package 2 • For Base Sum Insured above ₹10 lacs: Package 3 The packages shall be offered on cashless basis only.							
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							
Restoration (When opted Sum Insured is insufficient due to claims)	Multiple Restoration is available in a Policy Year for all illnesses and injury, in addition to the Base Sum Insured Applicable for below covers only 1.D.1.1 - In-patient Hospitalization 2. D.1.2 - Day Care Treatment 3. D.1.3 - Pre - hospitalization Medical Expenses 4. D.1.4 - Post - hospitalization Medical Expenses 5. D.1.6 - Road Ambulance 6. D.1.7 - Donor Expenses 7. D.1.8 - AYUSH Treatment Restoration shall not get triggered for the 1st claim.							
Gullak (Guaranteed Cumulative Bonus)	We will provide an option to the policyholder to get a Guaranteed increase of 100% of Base Sum Insured for each policy year, up to the maximum of 1500% of Base Sum Insured, irrespective of any claim made in the previous Policy Year.							
Maternity & New Born Hospitalization Expenses	Maternity & New Born Hospitalization Expenses a. Maternity Cover (up to a maximum 2 deliveries or terminations) - Covered up to 20% of Base Sum Insured opted, subject to a maximum of ₹5 Lac, in addition to the Base Sum Insured opted. b. New Born Baby Coverage for the In-patient Hospitalization expenses of a new born, up to the limit provided under Maternity Expenses. c. First Year Vaccination Covered as per national immunization program, up to the limit provided under Maternity Expenses. In Individual Policies, Maternity Expenses will be offered to Adult Insured Male members as well. However, claims under this benefit shall be payable to the female spouse upon adding her as an Insured in the Policy. In such cases, the applicable waiting period shall be as per the first inception of the Policy. Note: i. The female adult Insured Person should have been covered under the base Policy & Maternity Expenses for at least 36 months before availing this benefit. ii. The payment towards any admitted claim will be restricted to Maternity Sum Insured however any restored amount (if applicable) will not be available for coverage under this section. iii. Voluntary Co-Payment or Deductible (if opted) shall also apply to this benefit. iv. In case the Policy is migration/Portability, the Insured Person shall be entitled to continuity of waiting period only up to the Maternity Sum Insured available in previous policy subject to overall limit applicable under this benefit.							
Sarathi	If the Policyholder has opted for this optional cover, any condition, illness, complication, or ailment arising out of the below mentioned declared and accepted Pre-existing Diseases shall not be subject to the Pre-existing Disease Waiting Period. Such conditions shall be covered after the first 30 days from the Inception Date of the first Policy with Us: i. Asthma ii. Diabetes iii. Dyslipidemia iv. Obesity v. Hypertension Note - This optional cover is available only at inception (First Policy Year) and not at renewal. Once opted, it cannot be withdrawn in subsequent renewals.							
Room Rent Modification	The Policyholder shall be eligible to modify the room type category eligibility under the Policy as follows: Option 1: Any room; ICU Up to Sum Insured or Option 2: Twin Sharing AC room; ICU Up to Sum Insured							
Surplus Benefit	Additional 100% of Base Sum Insured, available from day 1 for 1st claim only, in each policy year. (Surplus Benefit and Shaktiare mutually exclusive)							
Shakti	The Insured Person can avail an additional 100% or 200% of the Base Sum Insured, as specified in the Policy Schedule, for all admissible claims in a Policy Year. Conditions: i. Applicable only after exhaustion of the Base Sum Insured. ii. Can be utilized for any number of admissible claims during the Policy Year iii. Any unutilized benefit amount will not be carried forward to the next Policy Year iv. Shakti and Surplus Benefit are mutually exclusive.							
Anant	If the Insured Person opts for this Optional Cover, in the event of any Hospitalization related to Cancer, Heart, Stroke, Major Organ / Bone Marrow Transplant, or Accident, We will cover all Medical Expenses incurred under: • Section D.1.1 - In-patient Hospitalisation • Section D.1.2 - Day Care Treatment • Section D.1.8 - AYUSH Treatment without any Sum Insured limit, for unlimited times during the Policy Year. Notes: i. This cover can only be opted at the time of first Policy purchase and cannot be added at subsequent Renewals. ii. Available only with Base Sum Insuredof ₹10 Lacs. If the Insured Person opts for this Optional Cover, in the event of any Hospitalization related to Cancer, Heart, Stroke, Major Organ / Bone Marrow Transplant, or Accident, We will cover all Medical Expenses incurred under: • Section D.1.1 - In-patient Hospitalisation • Section D.1.2 - Day Care Treatment • Section D.1.8 - AYUSH Treatment without any Sum Insured limit, for unlimited times during the Policy Year. Notes: i. This cover can only be opted at the time of first Policy purchase and cannot be added at subsequent Renewals. ii. Available only with Base Sum Insuredof ₹10 Lacs. iii. This benefit applies at the Policy level, irrespective of Policy type (Individual/Family Floater). iv. Voluntary Co-payment, Deductible (if opted), and applicable Sub-limits shall also apply. v. This cover is applicable only for diagnosis, occurrences, and treatments taken within India.							
Deductible	Insured has option to choose either Option 1 - Aggregate Deductible of ₹10K, ₹25K, ₹50K, ₹1L, ₹2L, ₹3L, ₹4L, ₹5L or ₹10L or Option 2 - Per Day Deductible of ₹1K, ₹2K, ₹3K, ₹4K or ₹5K per day of Hospitalization on all admissible claims.							
Voluntary Co-Payment	Options of 10%, 20% or 30% will be applicable on each and every claim							
Coverage for Non-Medical Items and Durable Medical Equipment	1. Non-Medical Items Covered up to the Sum Insured opted under the policy, in case of In-patient Hospitalization or Day Care Treatment or Domiciliary hospitalization. 2. Durable Medical Equipment Covered up to ₹1 Lac in case, prescribed during hospitalization or within 30 days post-discharge. (CPAP Machine, BPAP Machine, Ventilator, Wheelchair, Prosthetic Device, Suction Machine, Commode Chairs, Infusion Pump, Continuous Passive Motion Devices In Case Of Knee Replacement, Oxygen Concentrator)							
Extension of Specific Disease Waiting Period	By opting for this optional cover, the Insured Person agrees to extend the waiting period for Specified Diseases or Procedures (as mentioned under Section E.1.2) to 36 months. Note: i. This optional cover is available only at inception of the Policy (first Policy Year) and cannot be availed at the time of renewal. It is not available for ported or migrated policies. ii. Once this benefit is opted cannot be opted out in subsequent renewals. iii. This benefit will apply at the Policy level, irrespective of Policy type.							
Add on cover (Rider) This section lists the Add on cover available under your plan	ManipalCigna Health 360 - OPD Coverage available for OPD as per package opted.							

Scan to know more





**EXPERT KI SUNO
SAHI CHUNO**



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

ManipalCigna Sarvah is the product and 'Param', 'Uttam' and 'Pratham' are the names of available plans under the said product.
*Optional cover on payment of additional premium

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