

A BETTER PLAN FOR THE GOLDEN YEARS OF LIFE



ManipalCigna

Prime Senior Classic

SPECIALISED SENIOR CITIZEN PLAN

01

Experience Better Coverage



Room category flexibility
without proportionate
deductions



No mandatory Pre-Policy
Medical Check-up



No co-payments* and
sub-limits

02

Experience Better Control



Coverage for Pre-Existing
disease from 91st day*



Cumulative bonus at the
rate of 10% of Sum Insured



Premium Management
Tool such as room
rent capping*

03

Experience Better Care



Preventive
Health Check-up



Unlimited
Tele-Consultation
including Specialists



Discount from
Network Providers

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.): 3 Lacs/5 Lacs/7.5 Lacs/10 Lacs/

15 Lacs/20 Lacs/25 Lacs/50 Lacs

✓ Policy Type: Individual/Multi-individual and

Family Floater options

✓ Lifetime Renewability

✓ Relationships Covered:

Individual Plan:

(Proposer relationship with proposed insured) Self, spouse, children, parents, siblings, parents-in-law, grandparents and grandchildren, son-in-law and 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 include Husband & Wife

Discounts

✓ Standing Instruction Discount :

3% on renewal premium

✓ Family Discount :

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

✓ Long Term Discount :

2 years - 7.5% ; 3 years - 10%

Benefits at a Glance:

| Type of Cover | Plan Name | Classic |
|--------------------|---|---|
| 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 | 30 Days; Up to Sum Insured |
| | Post - Hospitalization | 60 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 |
| | AYUSH Treatment | Up to Sum Insured |
| | Mandatory Co-Payment | 20% per claim. Options available to modify the same to 0%, 10% or 30% |
| Value Added Covers | Health Check Up | Once after every claim free year. Limits basis opted Sum Insured |
| | Tele- Consultation | Unlimited Tele-consultation in a policy year including specialists |
| | Cumulative Bonus | A guaranteed bonus of 10% of Sum Insured for every completed Policy Year, subject to a maximum accumulation up to 100% of the 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 |
| Optional Covers* | Any Room Upgrade | Upgrade to 'Any room' category, suite or above |
| | Premium Management | Room accommodation limit of ₹ 3000 per day ICU: Up to Sum Insured |
| | Restoration of Sum Insured (Available for Sum Insured ₹ 5 Lacs and above) | Unlimited Restoration of Sum Insured for unrelated/related illnesses. Applicable from 2nd claim onwards |
| | Reduction in Pre-Existing Disease waiting period | Pre-existing disease waiting period will be reduced to 90 days |
| Add On Covers* | ManipalCigna Health 360 | <p align="center">— SHIELD —</p> <p>Coverage for listed Non-medical items up to base policy Sum Insured and Durable Medical Equipment up to maximum of ₹ 1 Lac</p> <p align="center">— OPD —</p> <p>Package 1: Get coverage for doctor consultations on cashless basis within the OPD Sum Insured</p> <p>Package 2: Get coverage for doctor consultations and prescribed diagnostics on cashless basis within the OPD Sum Insured</p> |
| 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

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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: MCIHLIP2315V012223 | ManipalCigna Health 360 UIN: MCIHLIA23023V012223 | Toll free: 1800-102-4462 | Website: www.manipalcigna.com | ARN: ADV/1407/Jul/2024-25.

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The promise of care that we all make to ourselves for our parents got a little easier to deliver with ManipalCigna's Prime Senior.

