

# SOMETIMES YOUR FAMILY'S HEALTH DEMANDS MORE. GET THAT EXTRA PROTECTION FOR YOUR LOVED ONES.

## ADD MORE CARE TO YOUR LIFE.



Additional coverage upto ₹ 30 lacs at an affordable premium



Choice of any hospital room



Get cover for both Allopathic and AYUSH treatments upto Sum Insured



Inflation protection  
Guaranteed  
Cumulative Bonus



Guaranteed continuity benefit<sup>#</sup> on buying a separate Base policy from 5<sup>th</sup> Policy Year onwards

### ManipalCigna Super Top Up

ADDITIONAL HOSPITALIZATION COVERAGE

### PRESENTING MANIPALCIGNA SUPER TOP UP

A specially designed health insurance policy that allows you to 'top up' your existing health insurance cover at a nominal cost. This ensures your health always has adequate cover, even with health care costs on the rise. Its time to give your health a backup plan.

### KEY FEATURES AT A GLANCE

- In-patient hospitalization cover
- Pre & Post hospitalization cover
- Day care treatment and Donor expenses cover
- Non-medical expenses cover
- Guaranteed cumulative bonus\*
- Option to reduce waiting period\*
- Guaranteed continuity on deductible<sup>#</sup>
- Multiple discounts
- Tax benefit under Sec.80D\*\*

\*\*Tax benefits are subject to changes in tax laws.

### KEY INFORMATIONS

|                             |  |   |  |                   |
|-----------------------------|--|---|--|-------------------|
| Eligibility                 | Min Entry Age                              | Child: 91 days  |  | Adult: 18 years   |
|                             | Max Entry Age                              | Child: 23 years (family floater policy)   |  | Adult: No limit   |
|                             | Relationships                              | Individual Policy: self, spouse, children, parents, siblings, parent in laws, grandparents, grandchildren, son in-law, daughter in-law, uncle, aunt, nephew and niece   |  |                   |
|                             |  | Family Floater: self, spouse, children up to the age of 23 years or parents (a maximum of 2 adults and 3 children can be covered under a single policy)   |  |                   |
|                             | Policy Term                                | 1,2,3 years   |  |                   |
|                             | Premium Payment Frequency                  | Single, Yearly, Half Yearly, Quarterly and Monthly basis  |  |                   |
| Pre-policy Check-up         | Sum Insured (in ₹)                         | Age Group (Years)   |  | Medical Tests     |
|                             |  | Up to 55  |  | No Test*          |
|                             |  | 56 - 65   |  | Tele Underwriting |
|                             | 1 Lac to 30 Lacs                           | >65   |  | Medical Test      |
| Discounts                   | Long Term Discount                         | 7.5% for 2 years and 10% for 3 years Policy term respectively   |  |                   |
|                             | Family Discount                            | 10% for covering 2 or more family members under single individual policy  |  |                   |
|                             | Worksite Discount                          | A discount of 10% will be available on policies which are sourced through worksite marketing channel  |  |                   |
|                             | Online Renewal Discount                    | A discount of 3% on the premium from next renewal, if the premium is received through NACH or Standing Instruction (where premium payment is made either by direct debit of bank account or credit card.)   |  |                   |
| Free-look & Waiting Periods | Free-look Period                           | A period of 30 days from date of receipt of the policy document will be available to review the terms and conditions of the policy and to return the same if not acceptable. In case of no claim within the Free-look period, refund will be as per the clause mention in Policy terms and conditions. Free look cancellation & refund will be made within 7 days from the date of receipt of request |  |                   |
|                             | Grace Period                               | 30 days for renewal of (quarterly, half yearly, yearly, single premium payment) policy and 15 days for renewal of monthly premium payment policy with all continuation benefits.  |  |                   |
|                             | Specified disease/procedure Waiting Period | 24 months waiting period is applicable on specific diseases, procedures.  |  |                   |
|                             | Pre-existing Diseases Waiting Period       | Pre-existing diseases will be covered after 36 months of continuous covers have elapsed since inception of the first policy.  |  |                   |
|                             | CI Add on W aiting period                  | First 90 days waiting period and 30 days survival period is applicable to Critical Illness (CI) add on cover (if opted).  |  |                   |

\*Subject to no claim and medical history.

<sup>#</sup>Available as optional cover on payment of additional premium

## Plan Benefits at a Glance

| PLUS PLAN                       |   |   |  |   |
|---------------------------------|---|---|--|---|
| Basic Covers                    | Combination of:<br>Sum Insured (SI) &<br>Deductible (in lacs)   | ***Deductible (INR in Lacs)   | Sum Insured (INR in Lacs)  |   |
|                                 |   | ₹3, ₹3.5  | ₹3   |   |
|                                 |   | ₹3, ₹3.5, ₹4, ₹4.5  | ₹4   |   |
|                                 |   | ₹3, ₹3.5, ₹4, ₹4.5, ₹5, ₹5.5  | ₹5   |   |
|                                 |   | ₹3, ₹3.5, ₹4, ₹4.5, ₹5, ₹5.5  | ₹6   |   |
|                                 |   | ₹3, ₹3.5, ₹4, ₹4.5, ₹5, ₹5.5  | ₹8   |   |
|                                 |   | ₹3, ₹3.5, ₹4, ₹4.5, ₹5, ₹5.5, ₹7.5, ₹10   | ₹10  |   |
|                                 |   | ₹3, ₹3.5, ₹4, ₹4.5, ₹5, ₹5.5, ₹7.5, ₹10   | ₹15  |   |
|                                 |   | ₹4, ₹4.5, ₹5, ₹5.5, ₹7.5, ₹10   | ₹20  |   |
|                                 |   | ₹4, ₹4.5, ₹5, ₹5.5, ₹7.5, ₹10   | ₹30  |   |
| Basic Covers                    | In-patient Hospitalization*   | Covers medical expenses for hospitalization of more than 24 hours. Covered up to any room category.<br>Note: Coverage also includes<br>• Medical expenses for HIV, AIDS and related diseases, maximum up to ₹2 Lacs after a waiting period of 2 years.<br>• Medical Expenses incurred towards Modern and Advanced treatment methods, maximum up to Sum Insured. | Upto Sum Insured   |   |
|                                 |   | Pre- Hospitalization  | Covers medical expenses up to 60 days before date of hospitalization.                        | Upto Sum Insured  |
|                                 |   | Post - Hospitalization  | Covers medical expenses up to 90 days post discharge from hospital.                          | Upto Sum Insured  |
|                                 |   | AYUSH Cover   | Covers Medical expenses for AYUSH Treatment.   | Upto Sum Insured  |
|                                 |   | Day Care treatment* <td>Covers treatment or surgery that requires less than 24 hours hospitalization.</td> <td>Upto Sum Insured</td>  | Covers treatment or surgery that requires less than 24 hours hospitalization.                | Upto Sum Insured  |
|                                 |   | Non - medical expenses Cover  | Covers actual expenses incurred towards non - medical items listed under policy wordings.    | Upto Sum Insured  |
|                                 |   | Ambulance Cover   | Reimburses expenses for Ambulance services towards transportation to hospital for treatment. | Actual expenses per hospitalization event   |
|                                 |   | Donor Expenses  | Covers hospitalization expenses of the donor providing the organ.                            | Upto Sum Insured  |
|                                 |   | Guaranteed Cumulative Bonus   | Provides guaranteed increase in Sum Insured as bonus per policy year.                        | 5% of SI per year maximum up to 50% of Sum Insured  |
|                                 |   | Optional Covers   | Guaranteed continuity on deductible  | Provides guaranteed continuity benefit on waiting period for Sum Insured upto the deductible amount, if a separate Base Policy is opted from 5 <sup>th</sup> Policy year onwards. Can be taken at the time of policy purchase only. |
| Reduction of PED waiting period | Option available to reduce Pre-existing disease (PED) waiting period from 36 months to 24 months. Can be taken at the time of policy purchase only. |   |  |   |
| Add On                          | Critical Illness  | Pays an additional lump sum amount upto 100% base SI opted.   |  |   |

\*Medical Expenses related to any admission (under In-patient Hospitalization or Day Care Treatment) primarily for enteral feedings will be covered maximum up to 7 days in a Policy Year.

\*\*\*For complete list of deductibles please check with your sales representative or refer policy wordings

## KEY EXCLUSIONS

We will not cover any costs towards:

- Any illness resulting from the Insured committing any breach of law.
- Foreign invasion or civil war
- Contamination from Nuclear fuel or radiation
- Suicide or drug abuse

### 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 out 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 prospectus or tables of the insurers. 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.



Your expert Health Insurance Advisor has the answer



1800-102-4462



customercare@manipalcigna.com

