

## MANIPALCIGNA SUPER TOP UP ANNEXURE: "ILLUSTRATION OF BENEFITS"

### 1. Deductible

#### Illustration:

If three Insureds with Sum Insured ₹ 3 Lacs, ₹ 5 Lacs and ₹ 10 Lacs opt for deductible ₹ 3 Lacs, ₹ 5 Lacs and ₹ 5 Lacs, respectively; let's understand how deductible will be applied.

	Insured 1	Insured 2	Insured 3
<b>1<sup>st</sup> Policy year</b>			
Age	30 yrs	30 yrs	30 yrs
Sum Insured	₹ 300,000	₹ 500,000	₹ 1,000,000
Opted Deductible	₹ 300,000	₹ 500,000	₹ 500,000
What does opting for a deductible mean?	Coverage will start once the Insured person incurs a single claim or multiple claims that add up to the deductible amount.		
1 <sup>st</sup> Claim (Accident)	₹ 100,000 (Not paid by Us as it is within Deductible limit)	₹ 500,000 (Not paid by Us as it is within Deductible limit)	₹ 300,000 (Not paid by Us as it is within Deductible limit)
2 <sup>nd</sup> Claim (Jaundice)	₹ 200,000 (Not paid by Us as it is within Deductible limit)	₹ 200,000 (Paid by Us as it goes above deductible limit) Since you have already exhausted your deductible limit of ₹ 500,000 we will pay the claim.	₹ 300,000 (₹ 200,000 Not Paid by Us and ₹ 100,000 is Paid by Us as it goes above deductible limit) Since you have already exhausted your deductible limit of ₹ 500,000 we will pay the claim of ₹ 100,000.
3 <sup>rd</sup> claim (Knee Surgery)	₹ 300,000 (Paid by Us) Since ₹ 100,000 + ₹ 200,000 = ₹ 3 Lacs, was paid out of your pocket, your deductible limit of 3 Lacs was exhausted.	₹ 400,000 (Your deductible limit was already exhausted. We will pay ₹ 3 Lacs out of the ₹ 4 lacs claim as the balance ₹ 3 Lacs Sum Insured is left in the Policy. (Medical expense of ₹ 1 Lac will be paid out of your pocket.)	–
Balance Sum Insured	0	0	9 Lacs

### 2. Guaranteed Continuity on Deductible

Age of Insured Person at inception: 45 Years

Sum Insured: 5 Lacs

Deductible: 5 Lacs

Optional Cover opted at inception: Guaranteed Continuity Benefit on Deductible  
 (In the below table, the Sum Insured and Deductible amount are constant).

#### Scenario 1:

Policy year	Sum Insured	Deductible	Claim raised	Policy Renewed within Grace Period	Guaranteed Continuity Benefit on Deductible
1	5 Lacs	5 Lacs	No	Yes	Not available
2	5 Lacs	5 Lacs	No	Yes	Not available
3	5 Lacs	5 Lacs	Yes	Yes	Not available
4	5 Lacs	5 Lacs	No	Yes	Not available
5	5 Lacs	5 Lacs	No	Yes	Available: Insured Person can opt for a ManipalCigna ProHealth Insurance - Protect Plan or equivalent Product with continuity on Sum Insured up to 5 Lacs at renewal only.

Age of Insured Person at inception: 45 Years

Sum Insured: 5 Lacs

Deductible: 5 Lacs

Optional Cover opted at inception: Guaranteed Continuity Benefit on Deductible  
 (In the below table, the Sum Insured and Deductible amount varies).

#### Scenario 2:

Policy year	Sum Insured	Deductible	Claim raised	Policy Renewed within Grace Period	Guaranteed Continuity Benefit on Deductible
1	5 Lacs	3 Lacs	No	Yes	Not available
2	5 Lacs	3 Lacs	No	Yes	Not available
3	5 Lacs	5 Lacs	Yes	Yes	Not available
4	5 Lacs	5 Lacs	No	Yes	Not available
5	5 Lacs	5 Lacs	No	Yes	Available: Insured Person can opt for a ManipalCigna ProHealth Insurance - Protect Plan or equivalent Product with continuity on Sum Insured up to 3 Lacs.

### 3. Cumulative Bonus (CB)

Renewal Year	Sum Insured (₹)	Claim	CB (%)	CB Amount (Rs.) (% of previous year SI)	Carried forward CB from previous year (₹)	Cumulative Bonus - Earned in that year + carried forward from previous year(₹)	Total Available Amount in that Year (SI+CB) (₹)
0	100,000	No	5%	0	NA	NA	100,000
1	200,000	No	5%	5,000	NA	5,000	200,000 + 5,000
2	300,000	No	5%	10,000	5,000	15,000	300,000 + 15,000
3	200,000	No	5%	10,000 (CB is calculated on the reduced Sum Insured)	10,000 (C/fwd CB is reduced proportionately with reduced SI)	20,000	200,000 + 20,000
4	100,000	No	5%	5,000(CB is calculated on the reduced Sum Insured)	10,000 (C/fwd CB is reduced proportionately with reduced SI)	15,000	100,000 + 15,000

### 4. Alignment of the date of renewal of Super Top up policy with existing Indemnity Health Insurance policy

#### Illustration:

#### Details of 'ManipalCigna Super Top Up' policy

Policy start date: 1<sup>st</sup> Jan 2020.  
Policy Tenure: 1 Year  
Opted Sum Insured: ₹ 10 Lacs  
Opted Deductible: ₹ 5 Lacs  
Premium payment mode: Yearly  
Annual Premium: ₹ 12000  
Optional Cover/s opted: Nil

#### Details of existing Base indemnity health insurance policy (with ManipalCigna or any other insurer)

Policy renewal date: 25<sup>th</sup> Mar 2020.

The policyholder will have an option to align the date of renewal of Super Top up policy with his/her existing indemnity Health Insurance policy, in the first policy year i.e 1<sup>st</sup> Jan 2020 to 31<sup>st</sup> Dec 2020.

#### Scenario:

1<sup>st</sup> Feb 2020:

Request of alignment is received from the policyholder to align the renewal date of the Super Top Up policy as 25<sup>th</sup> Mar each year.

Premium will be charged for the period of 1<sup>st</sup> Jan- 24<sup>th</sup> Mar, 2020 and balance premium of cancelled policy will be refunded on pro rata basis. The policy, with aligned date, will be issued subject to payment of premium applicable for Age of Insured Person as on alignment effective date.

Also continuity, with respect to Cumulative bonus and Waiting periods will be passed on to the policy issued, post alignment.

Hence Cumulative Bonus of ~ ₹ 11,370 (10,00,000 X 5% X 83/365) for the period (83 days - 1<sup>st</sup> Jan to 24<sup>th</sup> Mar, 2020) will be credited in the policy at the end of the policy year of the aligned policy i.e. 25<sup>th</sup> Mar, 2021.

Waiting periods shall be applied from 'First Policy Start Date' mentioned in the Policy Schedule and applicable 'waiting period' will be provided in the Policy Schedule.

### 5. Alignment of Super Top Up Policy post claim in the first policy year.

#### Illustration:

#### Details of 'ManipalCigna Super Top Up' policy

Policy start date: 1<sup>st</sup> Jan 2020.  
Policy Tenure: 1 Year  
Opted Sum Insured: ₹ 10 Lacs  
Opted Deductible: ₹ 5 Lacs  
Premium payment mode: Yearly  
Annual Premium: ₹ 12,000  
Optional Cover/s opted: Nil

#### Scenario:

#### Event 1:

**Claim intimation date:** 10<sup>th</sup> Feb 2020  
**Claim amount:** ₹ 7 Lacs; Accidental claim honoured by ManipalCigna in Feb 2020.

#### Details of existing Base indemnity health insurance policy (with ManipalCigna or any other insurer)

Policy renewal date: 25<sup>th</sup> March 2020.

The policyholder will have an option to align the date of renewal of Super Top up policy with his/her existing indemnity Health Insurance policy, in the first policy year i.e. 1<sup>st</sup> Jan 2020 to 31<sup>st</sup> Dec 2020.

#### Event 2:

**Policy alignment date:** 25<sup>th</sup> March 2020

20<sup>th</sup> Feb 2020:

Request of alignment is received from the policyholder to align the renewal date of the Super Top Up policy as 25<sup>th</sup> March each year.

Policy will be aligned as per request date and alignment date of policy issued will be 25<sup>th</sup> March 2020 with ₹ 10 Lac Sum insured and ₹ 5 Lac deductible, though claim is paid for ₹ 7 Lacs.

As per policy terms and conditions, cancellation of the Super Top Up policy in order to align it with the base policy will be processed on request from the Policyholder and irrespective of claim. Premium shall be refunded on pro-rata basis for the balance Policy Period. The policy, with aligned date, will be issued subject to payment of premium applicable for Age of Insured Person as on alignment effective date. Continuity with respect to Cumulative bonus and Waiting periods shall be passed on to the policy issued, post alignment.

Premium will be charged for the period of 1<sup>st</sup> Jan - 24<sup>th</sup> Mar, 2020 and balance premium of cancelled policy will be refunded on pro rata basis.

The policy, with aligned date, will be issued subject to payment of premium applicable for Age of Insured Person as on alignment effective date.

Also continuity, with respect to Cumulative bonus and Waiting periods will be passed on to the policy issued, post alignment.

Waiting periods shall be applied from 'First Policy Start Date' mentioned in the Policy Schedule and applicable 'waiting period' will be provided in the Policy Schedule.

## 6. Alignment of Policy with Monthly mode of premium payment.

### Illustration:

#### Details of 'ManipalCigna Super Top Up' policy

Policy start date: 1<sup>st</sup> Jan 2020.

Policy Tenure: 1 Year

Opted Sum Insured: ₹ 10 Lacs

Opted Deductible: ₹ 5 Lacs

Premium payment mode: Monthly

Monthly Premium: ₹ 1,000

Optional Cover/s opted: Nil

#### Details of existing Base indemnity health insurance policy (with ManipalCigna or any other insurer)

Policy renewal date: 25<sup>th</sup> March 2020.

The policyholder will have an option to align the date of renewal of Super Top up policy with his/her existing indemnity Health Insurance policy, in the first policy year i.e 1<sup>st</sup> Jan 2020 to 31<sup>st</sup> Dec 2020.

**Policy alignment date:** 25<sup>th</sup> March 2020

### Scenario:

1<sup>st</sup> Feb 2020:

Request of alignment is received from the policyholder to align the renewal date of the Super Top Up policy as 25<sup>th</sup> Mar each year.

Premium is paid by the customer for Jan, Feb and March 2020, hence premium will be charged for the period 1<sup>st</sup> Jan - 24<sup>th</sup> Mar, 2020 and balance premium of cancelled policy will be refunded on pro rata basis (7 days i.e. 25<sup>th</sup> March to 31<sup>st</sup> March) to the customer. The policy, with aligned date, will be issued subject to payment of premium applicable for Age of Insured Person as on alignment effective date.




Also continuity, with respect to Cumulative bonus and Waiting periods will be passed on to the policy issued, post alignment.

Waiting periods shall be applied from 'First Policy Start Date' mentioned in the Policy Schedule and applicable 'waiting period' will be provided in the Policy Schedule.



### Your Health Relationship Manager Has The Answer

Be it claims assistance or guidance, contact your Health RM anytime.:

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