

For more details please contact

**Tarakkumar**

Advisor

M: 7096695139

E: eritarainsurance@gmail.com

BUY NOW

**Manipal Cigna**  
Health Insurance

# AN ELITE PLAN FOR THE GOLDEN YEARS OF LIFE

ManipalCigna

## Prime Senior

Elite

SPECIALISED SENIOR CITIZEN PLAN

-  Room category flexibility without proportionate deductions
-  No mandatory Pre-Policy Medical Check-up
-  No co-payments\* & sub-limits

EXPERIENCE BETTER  
**COVERAGE**

-  Coverage for Pre-Existing disease from 91<sup>st</sup> day\*
-  Guaranteed Cumulative bonus at the rate of 10% of Sum Insured every year
-  Premium Management tool through wide range of deductible options

EXPERIENCE BETTER  
**CONTROL**

-  Preventive Health Check-up
-  Unlimited Tele-Consultation including Specialists
-  Domestic Second Opinion for listed Critical Illnesses

EXPERIENCE BETTER  
**CARE**



**EXPERT KI SUNO SAHI CHUNO**

\*Optional cover available on payment of additional premium

## 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.): 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%

| Type of Cover                       | Plan Name   | Elite   |
|-------------------------------------|---|---|
| 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   | 60 Days; Up to Sum Insured  |
|                                     | Post - Hospitalization  | 90 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   |
|                                     | Restoration of Sum Insured  | Unlimited Restoration of Sum Insured for unrelated/related illnesses. Applicable from 2nd claim onwards   |
|                                     | AYUSH Treatment   | Up to Sum Insured   |
|                                     | Air Ambulance Cover   | Up to Sum Insured; subject to a maximum of ₹ 10 Lacs; over & above the base Sum Insured   |
| Daily Cash for Shared Accommodation | ₹ 800 per day up to maximum of ₹ 5,600, per hospitalization           |   |
| Mandatory Co-Payment                | 20% per claim. Options available to modify the same to 0%, 10% or 30% |   |
| Value Added Covers                  | Health Check Up   | Annually from 1st year onwards as per your choice. Limits / basis opted Sum Insured   |
|                                     | Domestic Second Opinion   | Once during a policy year for each of the 36 listed Critical Illnesses  |
|                                     | Tele- Consultation  | Unlimited Tele-consultation in a policy year including specialists  |
|                                     | Cumulative Bonus  | Guaranteed Bonus of 10% of base Sum Insured per policy year maximum up to 100% of base 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*                    | Premium Waiver benefit  | Waives off next one year renewal Policy Premium upon occurrence of Accidental Death or diagnosis of any of the listed Critical Illnesses                                    |
|                                     | Any Room Upgrade  | Upgrade to 'Any room' category, suite or above  |
| Add On Covers*                      | Reduction in Pre-Existing Disease waiting period                      | Pre-Existing Disease waiting period will be reduced to 90 days  |
|                                     | ManipalCigna Health 360   | <p style="text-align: center;">— SHIELD —</p> Coverage for listed Non-medical items up to base policy Sum Insured and Durable Medical Equipment up to maximum of ₹ 1 Lac    |
| 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

1800-102-4482 customercare@manipalcigna.com www.manipalcigna.com



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: MCIHLIP23151V012223 | ManipalCigna Health 360 UIN: MCIHLIA23023V012223 | Toll free: 1800-102-4462 | Website: www.manipalcigna.com | ARN: ADV/1816/Jan/2024-25.

QR Code to visit Company Website Page

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

