ManipalCigna Health Insurance

NOT SURE?

IS YOUR **HEALTH INSURANCE** COVER ENOUGH?

TOP UP.



ManipalCigna

Super Top Up

ADDITIONAL HOSPITALIZATION COVERAGE

Top up your health insurance with ManipalCigna Super Top Up.

It's Super Easy, Super Affordable.

- More protection with increased cover
- Easy on pocket premium amounts
- Beat inflation with Guaranteed* Cumulative Bonus
- Choice of any hospital room

*Conditions Apply

ABOUT US

ManipalCigna Health insurance is a joint venture between the Manipal Group, an eminent player in the field of healthcare delivery and higher education in India and Cigna Corporation, a global health services company with over 200 years of experience. At ManipalCigna our mission is to improve the health, well-being and peace of mind of those we serve. As your partner in illness and wellness, we offer a full suite of health insurance products and services to meet your unique needs. With the health care costs on the rise and family's health needs constantly evolving, we bring to you a specially designed protection solution, ManipalCigna Super Top Up, that ensures health of your loved ones always has adequate cover. It is time to give your health insurance a back up plan.

Reasons to choose ManipalCigna Super Top Up policy

- ✓ Additional coverage upto Rs. 30 lacs at an affordable premium
- ✓ Choice of any hospital room
- ✓ Covers both Allopathic and AYUSH treatments upto Sum Insured
- ✓ Inflation protection Guaranteed* Cumulative Bonus (*Conditions Apply)
- ✓ Guaranteed# continuity benefit on deductible on buying a separate Base policy from 5th Policy year onwards (#Conditions Apply)

YOUR MANIPALCIGNA SUPER TOP UP COMES LOADED WITH BASIC AND OPTIONAL COVERS FOR YOU TO CHOOSE.

BASIC COVERS

In-patient Hospitalization: If you are admitted to a hospital for more than 24 hours of illness or injury, we will take care of the room charges, ICU expenses, nursing charges, doctor fees, surgeon fees, blood, oxygen, operation theatre charges and other medical expenses.

Note: Coverage also includes

- Medical expenses for HIV, AIDS and related diseases, maximum up to Rs. 2 Lacs after a waiting period of 2 years.
- Medical Expenses incurred towards Modern and Advanced treatment methods, maximum up to Sum Insured.
- Expenses for artificial life maintenance including life support machine use, even where such treatment will not result in recovery or restoration of the previous state will also be covered, unless in a vegetative state, under In-Patient Hospitalization.

Pre-Hospitalization: We will reimburse medical expenses incurred before the date of hospitalization.

Post-Hospitalization: We don't just cover you when you are in the hospital, but are also with you through the recovery process. Medical expenses incurred after you are discharged will also be covered.

AYUSH Cover: We will cover medical expenses up to the limit of Sum Insured towards non-allopathic treatments such as Ayurveda, Yoga & Naturopathy, Unani, Siddha & Homeopathy for hospitalization arising due to accident or illness undertaken in a government hospital or government recognised institute or registered AYUSH hospital.

Day Care Treatment: We will pay for medical expenses if you undergo a treatment or surgery that needs less than 24 hours of hospitalization.

Non-Medical Expenses cover: We will cover cost of Non-Medical items listed as part of the policy terms & conditions. The cover is available subject to the claim being admissible under in-patient hospitalization or Day Care Treatment in our policies and the expenses on Non-medical items are related to the same.

#Available as optional cover on payment of additional premium.

Road Ambulance Cover: We believe that nothing should come between you and timely treatment. That's why you are covered for transportation expenses by an ambulance service provider to the hospital.

Donor Expenses: We will cover in-patient hospitalization cost of the donor for a major organ transplant.

Guaranteed Cumulative Bonus: We will provide a guaranteed additional Sum Insured as Bonus at the time of renewal, irrespective of claim in the expiring policy. Cumulative Bonus will accumulate maximum up to 50% of Sum Insured.

OPTIONAL COVERS

Guaranteed Continuity on Deductible: From 5th policy year onwards, you will have an option to opt for a separate base policy*, with guaranteed continuity on waiting periods. No fresh risk assessment shall be done for Sum Insured up to the deductible amount opted under ManipalCigna Super Top Up.
Cover under existing policy will continue to be available subject to renewal and policy terms and conditions.
Waiting Periods here means initial waiting period, specific illness waiting period and pre-existing disease waiting period of base policy.
This optional cover is available at the time of purchase and for insured aged 54 years or below.

(*ManipalCigna ProHealth Insurance - Protect Plan (UIN: MCIHLIP22211V062122 or any subsequent versions approved by the IRDAI) or equivalent product offered by Us.)

Reduction in Pre-existing Disease Waiting Period: You will have the option to reduce Pre-existing disease (PED) waiting period to 24 months since inception of the policy and shall be applied to all insured persons covered under this policy.
This optional cover is available at the time of purchase of this policy.

Critical Illness Add on Cover: We will pay a lump sum benefit up to your opted Sum Insured, in case of first diagnosis of the covered 11 critical illnesses.

MORE DETAILS ABOUT YOUR MANIPALCIGNA SUPER TOP UP

Premium: Premium will depend on the Plan, Deductible, Sum Insured, Policy tenure, Age, Policy Type, Gender, Optional Covers, Premium Payment frequency and Add on benefit opted.

Premium Payment Frequency: Premium can be paid on Single, Yearly, Half Yearly, Quarterly and Monthly basis. Payment frequency can only be selected at the inception of the policy or at the policy renewal. In case of premium payment frequency other than Single and Yearly, a loading will be applied on the premium.

Premium payment frequency	Monthly	Quarterly	Half yearly
% Loading on premium	5.50	3.50	2.50

Discounts:

- **Family Discount** of 10% for covering 2 and more family members under the same individual policy.
- **Long-term Discount** of 7.5% on opting for a 2 years and 10% on opting for a 3 years single policy term.
- **Online Renewal Discount** of 3% p.a. on the premium from next renewal, if the premium is received through NACH or Standing Instruction (where payment is made either by direct debit of bank account or credit card.)
- **Worksite Marketing Discount** A discount of 10% on the premium will be

available on polices which are sourced through worksite marketing channel.

Renewals: Lifetime renewals available.

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.

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.

Tax Benefit: Income Tax deduction available under Sec 80D of Income Tax Act 1961 (as amended).

Cancellation: The policyholder may cancel this policy by giving 7 days written notice and in such an event, the Company shall refund premium for the unexpired policy period as per policy contract.

The Company may cancel the policy at any time on grounds of misrepresentation, non-disclosure of material facts, fraud by the insured person by giving 15 days written notice.

WAITING PERIOD:

- First 30 days waiting period is applicable for all illnesses other than accidents.
- 24 months waiting period is applicable on specified diseases/procedures.
- Pre-existing diseases will not be covered for 36 months (option available to reduce to 24 months by paying one time additional premium).
- First 90 days waiting period and 30 days survival period is applicable to Critical Illness Add on Cover (if opted).

KEY EXCLUSIONS

WE WILL NOT COVER ANY COSTS TOWARDS

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

WHO ARE ELIGIBLE FOR THIS PLAN?

Min Entry Age	Adult: 18 years	Child: 91 days
Max Entry Age	Adult: No limit	Child: 23 years (family floater policy)
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	

PLAN BENEFITS AT A GLANCE

		PLUS	
		Deductible (INR in Lacs)	**Sum Insured (INR in Lacs)**
Basic Covers	Combination of: Sum Insured (SI) & Deductible (in lacs)	₹3, ₹3.5	₹3
		₹3, ₹3.5, ₹4, ₹4.5, ₹5, ₹5.5	₹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
		₹3, ₹3.5, ₹4, ₹4.5, ₹5, ₹5.5, ₹7.5, ₹10	₹20
		₹3, ₹3.5, ₹4, ₹4.5, ₹5, ₹5.5, ₹7.5, ₹10	₹30
	In-patient Hospitalization#	Covers medical expenses for hospitalization of more than 24 hours. Covered up to any room category	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 Treatment	Covers medical expenses for AYUSH Treatment	Upto Sum Insured
	Day Care treatment#	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	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 benefi t on waiting period for Sum Insured upto the deductible amount, if a separate Base Policy is opted from 5th policy year onwards. Can be taken at the time of purchase for insured aged 54 years or below	
	Reduction of PED waiting period	Option available to reduce PED waiting period from 36 months to 24 months	
Add On	Critical Illness	Pays an additional lumpsum amount upto 100% of 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.

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

ManipalCigna
Health Insurance

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 | Tax benefits are subject to change in the tax laws | 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 Super Top Up UIN: MCIHLIP23022V032223 | ManipalCigna Critical Illness Add on Cover UIN: MCIHLIP21128V022021 | Toll Free: 1800-102-4462 | Website: www.manipalcigna.com | ARN: ADV/1833/Jan/2024-25.