



**ABSOLUTELY
ZERO WAITING
PERIOD,
INSTANT PEACE
OF MIND**

We know how much your health means to you and the need for complete health insurance. **ManipalCigna Sarvah** has you covered. With Sarvah, you can feel secure knowing we're always by your side, every step of the way.

Health problems don't wait for any one, then why should you? Experience the freedom of comprehensive health coverage from day one with **ManipalCigna Sarvah Param**. From the moment you sign up our policy ensures you're protected against unforeseen medical expenses. Say goodbye to delays and enjoy peace of mind knowing that your health is our priority.



Introducing Sarvanand the face of **ManipalCigna Sarvah** and your go to **Sarvah Expert**. With its wit and mystical charm, **Sarvanand** guides you to the best plans for you and your loved ones, offering wisdom and care you can trust.

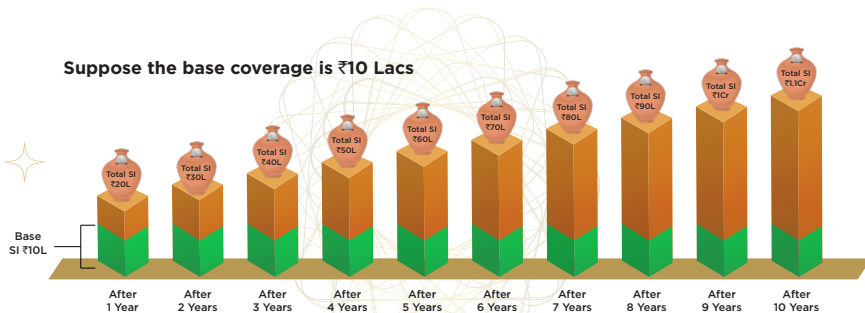


TRUE SECURITY WITH **TATKAL BENEFIT**

With Tatkal Benefit get absolutely Zero Waiting Period ensuring you receive the care and coverage you need right from the start. No delays, just instant and complete assurance.

ENJOY THE GULLAK ADVANTAGE

Your Gullak balance grows by 100% each year with a guaranteed 10x bonus, safeguarding you against inflation and ensuring your coverage never runs out.



GET REST ASSURED WITH **RESTORATION**

Challenges don't stop, and neither should your coverage. Restore your coverage as many times as needed in a policy year for both related and unrelated illnesses, providing unlimited care for you and your family.



Base Cover
₹10L



First Claim of
₹2L

Claim Paid

Balance Cover
₹8L



+



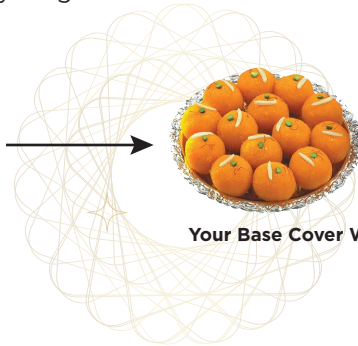
Suppose 2nd claim is of ₹12L, with Restoration benefit your new cover available is ₹18L

STAY FULFILLED WITH **SURPLUS BENEFIT***

Get double the protection. From day one, receive an extra 100% of your Sum Insured for the first claim each policy year, so you're prepared for everything.



Your Base Cover



Your Base Cover With Surplus Benefit*






GET SHIELDED WITH PERSONAL **ACCIDENT COVER***

Accidents can happen anytime, anywhere. Protect your family with accident cover and get a fixed benefit coverage up to ₹3 cr



BE STRESS- FREE WITH NO ZONAL CO-PAY

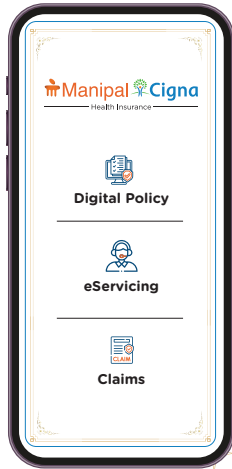
Pay for the treatment, not the location.
Get treated in any city of your choice
without any additional financial burden.
Because your care should never be
limited by geography.





ENJOY GREAT DISCOUNTS

Stay healthy by walking and avail discount of up to 20% on your renewal premium. Also get up to 2.5% early renewal discount on your policy renewal along with many other interesting discounts to manage your premium. A plan that truly keeps on giving.



To enjoy benefits
right from the start
with **Sarvah Param**



Scan the QR code and
download the
myManipalCigna app



Benefits at a glance

Sr. No.	Particulars	Param
1	Sum Insured Options	₹5L/ ₹7.5L/ ₹10L/ ₹15L/ ₹20L/ ₹25L/ ₹50L/ ₹100L/ ₹200L/ ₹300L
2	Relationship Covered	Individual: Self, legally married spouse or live-in partner, son, daughter, father/ mother/ father-in-law/ mother-in-law/ son-in-law/ daughter-in-law/ grandparents/ grandchildren/ uncle/ aunt/ nephew/ niece/ brother/ sister/ sister-in-law/ brother-in-law. Floater: Self, legally married spouse or live-in partner, dependent children (natural/ legally adopted), dependent parents/ parents-in-law.
3	Eligibility	Adult - Min Age 18 Years, Max Age - No Limit
		Dependent Children - Min Age is 91 Days, Max Age - 30 years (Floater Basis)
4	Policy Type	Individual/Multi-Individual & Family Floater (up to 2A+3C)
5	Policy Tenure	1, 2 & 3 Years
6	Renewability	Lifelong
Base Covers		
7	In-Patient Hospitalization	Covered up to Sum Insured This benefit shall also offer the below covers up to the limits mentioned: a. Listed Modern and Advanced Treatments covered up to Sum Insured b. HIV/AIDS & STD covered up to Sum Insured c. Mental Illness covered up to Sum Insured
8	Room Accommodation	Covered up to Single Private A/C Room For ICU: Covered up to Sum Insured
9	Day Care Treatment	All Day Care Procedure covered up to Sum Insured.
10	Pre - hospitalization Medical Expenses	Medical Expenses covered up to 90 days before the date of hospitalization; covered up to the Sum Insured
11	Post Hospitalization Medical Expenses	Medical Expenses covered up to 180 days post discharge from the hospital; covered up to the Sum Insured
12	Domiciliary Hospitalization	Covered up to Sum Insured Pre and Post Hospitalization Expenses covered 30 days each
13	Road Ambulance (Reimbursement of Ambulance Expenses)	Covered up to Sum Insured
14	Donor Expenses	Covered up to the Sum Insured • Pre & Post Hospitalization expenses (Up to 30 days each) of the donor • Cost towards donor screening once in a Policy year for successful transplant • Complications arising during hospitalization or up to 30 days from date of discharge - Up to 25% of SI subject to maximum of ₹2 Lacs, Over and above SI We will not cover expenses towards the Donor in respect of cost associated to the acquisition of the organ.
15	AYUSH Treatment	Covered up to Sum Insured
16	Restoration of Sum Insured	Multiple Restoration is available in a Policy Year for all illnesses, whether unrelated or same, in addition to the base Sum Insured Restoration shall not get triggered for the 1st claim.
17	Gullak (Guaranteed Cumulative Bonus)	Guaranteed increase of 100% of Sum Insured for each policy year up to the maximum of 1,000% of Sum Insured irrespective of any claim made in the previous Policy Year.
Value Added Covers		
18	Tele-Consultation	Unlimited Tele-consultation with General Physician during the Policy Year
19	Wellness Benefit	Earn rewards up to 20% of base premium through completing Healthy Life Management Program
20	Discount from Network Provider	Discount on Pharmacy, Diagnostics and Health Supplements offered by the Network Providers of ManipalCigna Health Insurance Company Limited
21	Health Check-up	Available each policy year (including the first year), to all Adult insured persons who have completed 18 years of Age. • For Sum Insured of ₹5 Lacs: Package 1 • For Sum Insured ₹7.5 Lacs and ₹10 lacs: Package 2 • For Sum Insured above ₹10 Lacs: Package 3 The packages shall be offered on cashless basis only.
Optional Covers		
22	Personal Accident Cover [^]	Sum Insured - ₹10L, ₹15L, ₹20L, ₹25L, ₹30L, ₹40L, ₹50L, ₹1Cr, ₹2Cr, ₹3Cr Coverage of 200% of the opted Sum Insured if such Accidental Death or Permanent Total Disablement occurs while the Insured Person is a fare-paying passenger on a common carrier. At least one earning member must be covered if Personal Accident Cover is opted.
23	Temporary Total Disablement (TTD)	Sum Insured - ₹5K, ₹10K, ₹15K, ₹20K, ₹25K, ₹50K, ₹1L per week. Fixed weekly benefit If the Insured Person suffers an injury due to an accident that occurs during the policy period and such Injury results in the Temporary Total Disablement of the Insured Person immediately after an Accident. Note: i. Max No. of Weeks Covered - 100 in respect of any one Injury calculated from the date of commencement of the Temporary Total Disablement. ii. Available only if Personal Accident Cover is opted. iii. TTD Cover is available only for the earning members in the Policy.
24	Air Ambulance	Covered up to Sum Insured subject to maximum of ₹10 Lacs in addition to the base Sum Insured, for expenses incurred on Air Ambulance.
25	Room Rent Modification	The Insured Person shall be eligible to modify the room type category eligibility under the Policy as follows: Option 1: Any room; ICU up to Sum Insured Option 2: Twin Sharing AC room; ICU up to Sum Insured
26	Surplus Benefit	Additional 100% of Sum Insured, available from day 1 for 1st claim only, in each policy year
27	Deductible Option	Insured has option to choose either Option 1 - Aggregate Deductible of ₹10K, ₹25K, ₹50K, ₹1L, ₹2 L, ₹3L, ₹4L, ₹5L, ₹10L Option 2 - Per Day Deductible of ₹1K, ₹2K, ₹3K, ₹4K or ₹5K per day of Hospitalization on all admissible claims.
28	Voluntary Co-payment	Options of 10%, 20% or 30% will be applicable on each and every claim
29	Non-Medical Items and Durable Medical Equipment	1. Non-Medical Items Non-Medical items covered up to the Sum Insured, in case of In-patient Hospitalization or Day Care Treatment or Domiciliary hospitalization. 2. Durable Medical Equipment Listed Durable Medical Equipment covered up to ₹1 Lac in case, prescribed during hospitalization or within 30 days post-discharge.

30	Pratiksha	If the Insured Person opts for this optional cover, then we shall apply waiting period of 24 months on specific disease/procedure and 30 days initial waiting period. Note: i. This optional cover can be opted at the first policy purchase with us and cannot be opted at subsequent renewal. ii. Once this optional cover is opted, it cannot be opted out in subsequent renewal. iii. This benefit will be applied at the policy level irrespective of policy type. iv. Selection of this optional cover is not applicable for Portability/ Migration cases.
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Waiting Periods

31	Pre-existing waiting Period, Specified disease/procedure, Initial waiting period	Not Applicable.
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Discounts

Lifetime Discounts

32	Early Renewal Discount OR Standing Instruction Discount	Early Renewal Discount - You can receive a 2.5% discount on the Renewal premium if the Policy is renewed 30 days before the Policy expiry date. OR Standing Instruction Discount - 2.5% discount on the renewal premium, if the renewal premium is received through standing instruction. Note - Early Renewal Discount and Standing Instruction Discount are mutually exclusive, only one of these discounts can be applied at given point in time.
33	Long Term Policy Discount	Long term discount of 7.5% for selecting a 2 year Policy and 10% for selecting a 3 year Policy. This discount is available only with 'Single' Premium Payment mode.
34	Family Discount	10% discount on the premium is applicable for covering 2 members under the same individual Policy on Multi-Individual basis.
35	Website Discount	5% discount would be offered if the policy is purchased directly from the insurer website without any intermediary involved.
36	Employee Discount	10% discount on the premium

Short Term Discounts

37	Worksite Marketing Discount	A discount of 10% will be available on policies which are sourced through worksite marketing channel. Discount would be applicable once only at inception of the Policy
38	Discount in lieu of Commission	Maximum discount up to 15% will be provided on premium once only at inception of the Policy, in case the intermediary forgoes their commission.

Note -

- (i) Website, Employee, Worksite Marketing and Discount in lieu of commission is mutually exclusive.
- (ii) Maximum discount in a single policy shall not exceed 40%.

Notes -

- ^Personal Accident Cover - Coverage under this option is available on Individual and Family Basis, Min Age at Entry - 5 Years, Max Age at Entry 65 Years.
- Relationships Covered - Self, Lawfully Wedded Spouse, Dependent Children, Dependent Parents/Parent in laws.

Sum Insured Eligibility in case of Family Cover

Earning Member	As per the Sum Insured Opted
Non-earning spouse/ Live-in Partner	60% of the Sum Insured of Earning member
Dependent Children /Parents/Parents-in-Laws	30% of the Sum Insured, max up to ₹30Lacs

Age wise	Eligibility of Sum Insured will be up to a maximum times of Annual Income of the Proposer or Earning member to be Insured. (as detailed below)
18-45	Max 20 times of the Gainful Annual Income
46- 60	
>60 above	Max 10 times of the Gainful Annual Income

Scan to know more





**EXPERT KI SUNO
SAHI CHUNO**



 **Manipal**  **Cigna**
Health Insurance

*Optional Cover on payment of additional premium

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 Sarvah UIN : MCIHLIP25035V012425 | Toll free:1800-102-4462 | Website: www.manipalcigna.com | ARN - ADV/1486/Aug/2024-25.