



**A CHANGE IN YOUR HEALTH
SHOULD NOT BRING A CHANGE
IN YOUR FAMILY'S LIFESTYLE.**

**Presenting, ManipalCigna
Lifestyle Protection-Critical Care.**



A global plan that assures you financial support during critical times to ensure you get access to best-in-class medical care.

ManipalCigna Lifestyle Protection-Critical Care offers you payment of the entire Sum Insured on first diagnosis of 15 or 30 major illnesses and procedures. With this you also have the benefit of medical second opinion and access to our online wellness programme.

ManipalCigna Health insurance is a joint venture between the Manipal Group, a leader 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. Our wide network of healthcare facilities supports you to ensure your physical, emotional and financial well-being. We are committed to offering you an easy and lifetime access to quality healthcare so you can live a healthier and more secure life.

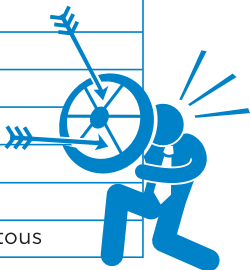
**MANIPALCIGNA LIFESTYLE PROTECTION-
CRITICAL CARE IS AVAILABLE FOR
YOU UNDER TWO PLAN OPTIONS**

BASIC PLAN: Covers 15 Critical Illnesses	
01	Cancer of Specific Severity
02	First Heart Attack (of Specific Severity)
03	Open Chest CABG
04	Open Heart Replacement or Repair of Heart Valves
05	Coma of Specified Severity
06	Kidney Failure Requiring Regular Dialysis
07	Stroke Resulting in Permanent Symptoms
08	Major Organ / Bone Marrow Transplant
09	Permanent Paralysis of Limbs
10	Motor Neurone Disease with Permanent Symptoms
11	Multiple Sclerosis with Persisting Symptoms
12	Primary Pulmonary Hypertension
13	Aorta Graft Surgery
14	Loss of Hearing
15	Loss of Sight

ENHANCED PLAN:

In addition to Critical Illnesses under Basic Plan it also covers

16	Coronary Artery Disease
17	Aplastic Anaemia
18	End Stage Lung Disease
19	End Stage Liver Failure
20	Major Burns
21	Fulminant Hepatitis
22	Alzheimer's Disease
23	Bacterial Meningitis
24	Benign Brain Tumor
25	Apallic Syndrome
26	Parkinsons Disease
27	Medullary Cystic Disease
28	Muscular Dystrophy
29	Loss of Speech
30	Systemic Lupus Erythematosus



CRITICAL CARE BENEFITS AT A GLANCE

- You get the entire Sum Insured on the first diagnosis of any of the 30 critical illnesses. You also get the benefit of additional 10% of the Sum Insured in case you opt for staggered claim payment
- You can choose from a wide range of Sum Insured options (up to ₹ 3 cr*) to suit your requirements
- You can take protection up to 10 times of your annual income
- The Individual Plan covers you and your family members. You can avail of a discount of 10% for covering more than 2 family members under the same policy
- It offers flexible policy tenure and allows you to enjoy a discount of 7.5% and 10% on selecting a 2 and 3 years single premium policy respectively
- You have an option to avail an annual premium instalment for 2 and 3 years policy
- Sum Insured above ₹ 3cr will be considered on case-to-case basis.



CRITICAL CARE KEY FEATURES AT A GLANCE

- **Eligibility Criteria:** The minimum age to enter this policy is 18 while the maximum age to do the same is 65.
- **Grace Period:** You will be given a Grace Period of 30 days in case you have opted for single premium policies and be granted a Revival Period of 15 days for instalment premium policies, in case you miss the renewal date.
- **Tax Saving:** This plan entitles you to Income Tax Benefit under Sec.80D of Income Tax Act, India 1961.
- **Pre-Policy Medical Check-Up:** This would be required on the basis of age, plan, Sum Insured and medical history.
- **Freelook Period:** It is a period of 15 days during which you can cancel the policy with full refund.
- **Cancellation Policy:** You can place a cancellation request within the policy period. Moreover, refund will be on short period basis.
- **Claim Payout Options:**
 - a) **Lump Sum Payout** – Under this, the full Sum Insured will be paid upon diagnosis of the covered Critical Illness.
 - b) **Staggered Payout** – On occurrence of a Critical Illness, 25% of the SI will be paid as lump sum. Balance 75% and additional 10% of SI will be paid in 60 equated monthly installments. You also have the flexibility to opt for a lump sum payout at the time of claim settlement, if you so desire.

ACCESS TO ONLINE WELLNESS PROGRAMS - PUT YOUR HEALTH IN THE RIGHT HANDS

The plan offers customized health and wellness programs. The service is available on our website. It consist of programs like Health Risk Assessment, Lifestyle Management , Nutrition and Access to Health Articles.



"With You in Illness and Wellness"

HOW IS PREMIUM DETERMINED?

Premium will depend on Sum Insured, policy tenure, age as on last birthday, gender and health status of the individual.

POINTS TO NOTE

- Premium amount is (in ₹) excluding tax and other levies
- Any revision in the premium rates shall be made only post approval by the IRDAI

CALCULATE YOUR AGE

- For premium calculation, age as on last birthday would be considered
- Let's assume your date of birth is 10th Dec, 1982, and the date you fill the form is 31st Jan, 2016, so your current age in years is 33 years

STEPS TO CALCULATE PREMIUM

1. Choose the Cover type and Policy Term**
2. Decide on Sum Insured
3. Identify Gender
4. Calculate Age as on Last Birthday
5. Identify the Premium Factor against the age of the Insured person from Critical Illness Premium Table
6. CI Premium (without Taxes) $= \frac{\text{Base Sum Insured} \times \text{Premium Factor (as per Step 5)}}{1000}$
7. CI Premium (with Taxes) = Premium as per step 6 * 1.18

**a. For policies with 2/3 year terms, premium of current age and next age to be added to arrive at total premium.

b. Any discounts on premium to be applied after adding the 2/3 years premium.



ILLUSTRATION (INDIVIDUAL LIFE)

- Mr. Dinesh Patil (Male, Date of Birth 25th April 1984) wants to buy a ManipalCigna Lifestyle Protection-Critical Care Basic Cover for Sum Insured ₹ 10 lacs, policy term 1 year

PREMIUM CALCULATION STEPS: (REFER ABOVE)

- Mr. Dinesh Patil, a male of 32 years^ opted for Basic Cover for SI = 10 Lacs. His Premium Factor against age is 2.66. Hence,
- His CI Premium (without Taxes) = $\frac{1000000 \times 2.66}{1000} = ₹2660$
- His CI Premium (with Taxes) = $2660 \times 1.18 = ₹3138.8$

^completed age as on 01-Jan-2017

**WE WOULD LIKE TO BE AS TRANSPARENT AS POSSIBLE;
HERE ARE SOME OF THE WAITING PERIOD AND KEY
EXCLUSIONS UNDER THE POLICY.**

Waiting Period

- First 90 days waiting period will apply
- Benefit payment will be subject to survival period of 30 days following first diagnosis of critical illness or surgical procedure

Key Exclusions

- Any illness other than specified critical illnesses
- Any pre-existing diseases
- HIV/AIDS and its complications
- Foreign Invasion
- Suicide or drug abuse



PREMIUM TABLE

	Basic Cover		Enhanced Cover	
Age	Male	Female	Male	Female
18	1.88	1.32	2.68	2.82
19	1.88	1.32	2.68	2.82
20	1.88	1.32	2.68	2.82
21	1.93	1.42	2.71	2.87
22	1.99	1.53	2.76	2.96
23	2.05	1.63	2.80	3.04
24	2.10	1.75	2.84	3.13
25	2.15	1.88	2.89	3.24
26	2.23	2.03	2.96	3.37
27	2.31	2.19	3.04	3.50
28	2.36	2.35	3.09	3.63
29	2.42	2.52	3.15	3.79
30	2.47	2.68	3.20	3.93
31	2.55	2.85	3.28	4.07
32	2.66	3.05	3.40	4.25
33	2.81	3.26	3.54	4.43
34	2.96	3.48	3.71	4.63
35	3.18	3.73	3.94	4.88
36	3.49	4.06	4.28	5.22
37	3.83	4.40	4.67	5.57
38	4.23	4.77	5.11	5.96
39	4.70	5.19	5.64	6.40
40	5.27	5.66	6.27	6.90
41	5.92	6.17	6.99	7.44
42	6.65	6.72	7.80	8.02
43	7.44	7.32	8.67	8.64
44	8.34	8.00	9.67	9.37
45	9.35	8.79	10.79	10.20
46	10.52	9.61	12.08	11.07
47	11.88	10.41	13.59	11.94
48	13.39	11.24	15.26	12.83
49	15.03	12.10	17.08	13.76

PREMIUM TABLE

	Basic Cover		Enhanced Cover	
Age	Male	Female	Male	Female
50	16.48	12.85	18.69	14.61
51	18.04	13.63	20.44	15.49
52	20.11	14.54	22.74	16.52
53	22.40	15.48	25.29	17.59
54	24.92	16.44	28.09	18.71
55	27.55	17.56	31.02	19.98
56	30.31	18.83	34.10	21.42
57	33.28	20.15	37.42	22.92
58	36.49	21.54	41.00	24.52
59	40.01	23.03	44.93	26.25
60	43.85	24.63	49.24	28.13
61	47.98	26.36	53.92	30.16
62	52.42	28.23	58.97	32.36
63	57.20	30.24	64.41	34.74
64	62.30	32.43	70.24	37.33
65	67.49	34.65	76.21	40.00
66	73.10	37.17	82.67	42.99
67	79.44	40.17	89.92	46.51
68	86.22	43.49	97.65	50.38
69	93.43	47.18	105.88	54.67
70	101.25	51.18	114.80	59.32
71	106.31	53.74	120.54	62.29
72	111.63	56.43	126.57	65.40
73	117.21	59.25	132.89	68.67
74	123.07	62.21	139.54	72.11
75	129.22	65.33	146.51	75.71
76	135.68	68.59	153.84	79.50
77	142.47	72.02	161.53	83.47
78	149.59	75.62	169.61	87.65
79	157.07	79.40	178.09	92.03
80	164.92	83.37	186.99	96.63

KEY PILLARS UNDERLYING OUR SERVICES:

- **Claims Handling:** You can rely on our claims service associate for easy, efficient and hassle-free claims experience.
- **Personalised Services:** To ensure a personalised service experience, you will have a single point of contact to address your concerns, when you need us the most.
- **Reliable Information:** Our in-house Health Relationship Managers and friendly customer website provide instant access to health care knowledge and personalised policy information.
- **Prevention and Well-Being:** We are proactive in identifying your health risks and help you in their management. We go beyond paying claims by bringing to our customers lifestyle programmes that help them live healthier and happier.

Section 41

Prohibition of rebates (under section 41 of Insurance Act, 1938):

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 provision of this section shall be liable for penalty, which may extend to ten lakh rupees.



GET A QUOTE TODAY.

We have kept our quote process as easy and quick as possible for you.
Just SMS 'HEALTHY' TO 56161 or speak to our health advisor today.

The complete list of branches is available on our website.



Your Health Relationship Manager has the answer.

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

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 www.manipalcigna.com



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