

SECURE EACH MEMBER'S LIFESTYLE

Presenting ManipalCigna Lifestyle Protection Group Policy.



ABOUT US

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.

ABOUT THE PRODUCT

Lifestyle Protection Group Policy offers choice of protection against the consequences of unforeseeable Accidents and risk of Critical Illness, under one cover. Corporates/Institutions/Associations and similar groups with commonality of purpose can purchase this policy for members and their dependents. It's a completely customizable policy to suit the requirements of your group members, giving you the flexibility and freedom to design the coverage.

As a group owner, you get the flexibility to create the best possible solution for your members. The policy offers coverage in various combinations:

- > Group Personal Accident only
- > Group Critical Illness only
- > Group Personal Accident + Optional Covers under Group Personal Accident
- > Group Critical Illness + Optional Covers under Group Critical Illness
- > Group Personal Accident + Optional Covers under Group Personal Accident + Group Critical Illness
- > Group Critical Illness + Optional Covers under Group Critical Illness + Group Personal Accident
- > Group Personal Accident + Optional Covers under Group Personal Accident + Group Critical Illness + Optional Covers under Group Critical Illness





Part A

Group Personal Accident

- > Offers a lump sum amount for Accidental Death (AD), Permanent Total Disability (PTD), Permanent Partial Disability (PPD) and Temporary Total Disability (TTD)
- > You can choose from any combination of Basic Benefits- AD, PTD, PPD and TTD*
- > Choice of selection of basic benefits (4) in combination with optional benefits (34)

Plan Benefit Structure

Basic Covers

- > Accidental Death (AD)
- > Permanent Total Disablement (PTD)
- > Permanent Partial Disablement (PPD)
- > Temporary Total Disablement (TTD)

Optional Covers with Group Personal Accident

- | | |
|---|-------------------------------------|
| 1. Disappearance Benefit | 17. Spouse Benefit |
| 2. Broken Bones Benefit | 18. Dependent Parent Benefit |
| 3. Burns Benefit | 19. Marriage Benefit for |
| 4. Coma Benefit | Dependent Children |
| 5. Accidental Death Benefit (Common Carrier) | 20. Education Fund Benefit |
| 6. Permanent Total Disablement Benefit (Common Carrier) | 21. Re-training Expenses Benefit |
| 7. Permanent Total Disablement Double Benefit | 22. Convalescence Benefit |
| 8. Cost of Support Items Benefit | 23. Hospital Cash Benefit |
| 9. Modification allowance Benefit | 24. Loss of Earning Benefit |
| 10. Rehabilitation Benefit | 25. Family Counselling Benefit |
| 11. Animal Attack Benefit | 26. Family Transportation |
| 12. Cost of Personal Protective | Allowance Benefit |
| 13. Funeral Expenses Benefit | 27. Medical Second Opinion |
| 14. Emergency Road Ambulance Benefit | 28. Wellness Benefit |
| 15. Repatriation of Mortal Remains | 29. Accidental Medical Expenses |
| 16. Dependent Children Benefit | 30. Out-Patient Treatment Allowance |
| | 31. In- Patient Medical Expenses |
| | 32. Emergency Evacuation |
| | 33. Medical Repatriation |
| | 34. Adventure Sports Benefit |

*AD, PTD, PPD, TTD covers are available to a group as standalone or in combinations except standalone TTD

#Following combination of optional benefits will not be available under the same policy

• Education Fund Benefit and Dependent Children Benefit • Education Fund Benefit and Marriage Benefit for Dependent Children

• Dependent Children Benefit and Marriage Benefit for Dependent Children • In-patient Medical Expenses and Accidental Medical Expenses

What is not covered?

Major exclusions under Personal Accident Benefit and Optional Benefits include

- > Any Pre-existing Disease or Disability arising out of Pre-existing Diseases
- > Suicide, self-inflicted injury or acts of self-destruction
- > Death or disablement arising out of foreign invasion, war like operations etc.
- > Death or disablement caused by sexually transmitted diseases
- > Congenital diseases, defects or anomalies or in consequence thereof
- > Death or disablement arising from Bacterial infections, Medical or surgical treatment, HIV/ AIDS
- > Death or disablement arising from the Insured Person committing any breach of law
- > Death or disablement arising due to use, abuse or a consequence of drug, alcohol or hallucinogen
- > Death or disablement resulting from pregnancy or a consequence thereof
- > Death or disablement due whilst engaging in any adventure sports, Hazardous Activities
- > Death or disablement caused by ionizing radiation or contamination by radioactivity from any nuclear fuel

Please refer to the policy wording for the complete list of exclusions.





Part B

Group Critical Illness

- > It offers a choice of different cover levels that you can opt. to suit your needs and budget
- > Get a lump sum payment on first manifestation of a covered Critical Illness during the policy period and survival for at least 30 days (if applicable)

Our Group Critical Illness policy covers the following listed Critical Illnesses

- | | |
|--|-------------------------------------|
| 1. Cancer of specific severity | 15. Loss of Sight |
| 2. First Heart Attack-
of Specific Severity | 16. Coronary Artery Disease |
| 3. Open Chest CABG | 17. Aplastic Anaemia |
| 4. Open Heart Replacement
or Repair of Heart Valves | 18. End Stage Lung Disease |
| 5. Coma of Specified Severity | 19. End Stage Liver Failure |
| 6. Kidney Failure requiring
Regular Dialysis | 20. Major Burns |
| 7. Stroke Resulting in Permanent
Symptoms | 21. Fulminant Hepatitis |
| 8. Major Organ / Bone Marrow
Transplant | 22. Alzheimer's Disease |
| 9. Permanent Paralysis of Limbs | 23. Bacterial Meningitis |
| 10. Motor Neurone disease with
Permanent Symptoms | 24. Benign Brain Tumor |
| 11. Multiple Sclerosis with
Persisting Symptoms | 25. Apallic Syndrome |
| 12. Primary Pulmonary
Hypertension | 26. Parkinson's Disease |
| 13. Aorta Graft Surgery | 27. Medullary Cystic Disease |
| 14. Loss of Hearing | 28. Muscular Dystrophy |
| | 29. Loss of Speech |
| | 30. Systemic Lupus Erythematosus |
| | 31. Loss of Limbs |
| | 32. Major Head Trauma |
| | 33. Brain Surgery |
| | 34. Cardiomyopathy |
| | 35. Creutzfeldt-Jacob Disease (CJD) |
| | 36. Terminal Illness |



Plan Benefit Structure

Basic Covers

- > Plan 1 (Critical Illness 1- 36)
- > Plan 2 (Critical Illness 1- 30)
- > Plan 3 (Critical Illness 1- 15)
- > Plan 4 (Critical Illness 1- 11)
- > Plan 5 (Critical Illness 1- 6)
- > Plan 6 Cancer of Specific Severity (Critical Illness 1 Only)

Optional Covers with Group Critical Illness

1. Survival Period Waiver Clause
2. Emergency Road Ambulance Benefit
3. Emergency Evacuation
4. Medical Repatriation
5. Marriage Benefit for Dependent Children
6. Education Fund Benefit
7. Convalescence Benefit
8. Hospital Cash Benefit
9. Rehabilitation Benefit
10. Loss of Earning Benefit
11. Family Counselling Benefit
12. Family Transportation Allowance Benefit
13. Medical Second Opinion
14. Wellness Benefit

#Following combination of optional benefits will not be available under the same policy
- Education Fund Benefit and Marriage Benefit for Dependent Children

What is not covered?

Major exclusions under Critical Illness Benefit and Optional Benefits include

- > Any Illness, sickness or disease other than those specified as Critical Illness in the Policy
- > Any Pre-existing Disease or any complication arising therefrom
- > Any Critical Illness directly or indirectly associated with AIDS/ HIV, any sexually transmitted disease
- > Any Critical Illness arising out of use, abuse or as a consequence of drug, alcohol or hallucinogen
- > Any Critical Illness caused due to self-injury or suicide
- > Any treatment/surgery for change of sex, hormone replacement therapy
- > All expenses arising from foreign invasion & warlike operations
- > Any Critical Illness caused by ionizing radiation or contamination by radioactivity
- > Congenital anomalies, inherited disorders, any mental illness, psychiatric or psychological disorders
- > Expense for injury of insured whilst engaging in any adventure sports
- > Critical Illness resulting from the Insured person committing any breach of law
- > Birth control procedures. Any treatment arising from or traceable to pregnancy

Please refer to the policy wordings for the complete list of exclusions.

WAITING PERIOD & SURVIVAL PERIOD

- > For Group Personal Accident Basic and Optional Benefits, waiting period is not applicable
- > For Group Critical Illness Basic and Optional Benefits first 90 days waiting period is applicable and survival period of 30 days from the diagnosis of the illness or undergoing the Surgical Procedure for the first time is applicable if such survival period is not specifically waived by the means of optional benefit

KEY FEATURES

Eligibility

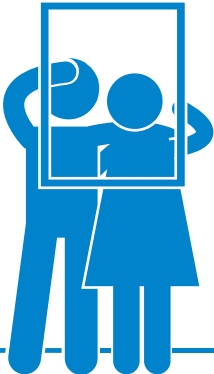
This cover is available to all Employer- Employee and Non-Employer groups. Following relationships can be covered as dependents

Relationship	Age group
Lawfully Wedded Spouse	18- 75 years
Dependent Parents / in-laws	
Unmarried Dependent Children/ Grand Children / Siblings	5 years from birth up to 25 years of age for Group Personal Accident (In case of GPA Policy for students, the minimum entry age can be 3 years) and 18 years from birth up to 25 years of age for Group Critical Illness

Cover Type: The policy provides cover on an Individual basis only.

Policy Period: Policy is available for one year. (Term for more than one year available only for credit linked policy)

Sum Insured: The minimum Sum Insured available is ₹ 10,000 and maximum is ₹ 25 crores.



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 lakhs rupees.



Your Health Relationship Manager has the answer.
Be it claims assistance or guidance, contact your health RM anytime



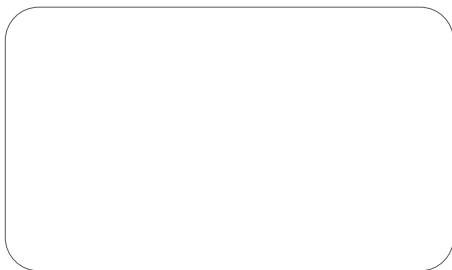
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