



SURAKSHA AUR BHAROSA DONO

SBI GENERAL'S AROGYA PLUS POLICY

Assure Your Health For A Fixed Premium



SBI General's Arogya Plus Policy

Good health is the foundation of a good life; and your health is one of your most valuable possessions. A trusted health insurance that can enable you to go for high quality healthcare during times of need can be your best friend. Especially when the premium is fixed and light on your pocket.

SBI General's **Arogya Plus Policy**. Offering financial protection from rising medical expenses – be it OPD or hospitalisation, it allows you to focus on getting the best treatment possible. So that you can get back on your feet faster.

Who Can Buy This Policy?

Any Individual can take this Policy for himself and/or his family. Floater option is also available for self, spouse and maximum two children.

"Family" means the spouse, dependent children, parents and parents-in-law.

What Are The Key Benefits Of The Policy?



No pre-policy medical test up to the age of 55 years for people with no medical history



Coverage of 60 days Pre and 90 days Post Hospitalisation Expenses



141 Day Care expenses covered



Sum Insured option of ₹ 1,00,000, ₹ 2,00,000 & ₹ 3,00,000



Multiple options - Individual & Family non Floater



Premium exempt from Income Tax under Sec 80 D of Income Tax Act



Maternity Expenses covered up to the OPD limit



OPD expenses as specified in the policy schedule

141 Day Care Expenses Covered

What Does The Policy Cover?



Eligible hospitalisation expenses

- ▶ Room rent, boarding expenses, Medical Practitioners' fees (Including Teleconsultation).
- ▶ Intensive care unit.
- ▶ Nursing expenses.
- ▶ Anesthesia, blood, oxygen, operation theatre, surgical appliances, diagnostic expenses & x-ray, dialysis, chemotherapy, medicines & consumables, radiotherapy, cost of pacemaker, prosthesis/internal implants & any medical expense incurred that is a part of the operation.
- ▶ Physiotherapy as inpatient care, if part of the treatment.
- ▶ Drugs, medicines & consumables during hospitalisation.



OPD treatment: Expenses for OPD consultation or Teleconsultation & treatment up to specified limit.



Pre and Post-hospitalisation expenses coverage: 60 days prior to date of admission and 90 days after date of discharge from the hospital, or in case of Domiciliary hospitalisation.



Day Care expenses: 141 Day Care Procedures.



Ambulance expenses: Up to ₹ 1500.



Alternative treatment: Alternative treatment under AYUSH taken in a government hospital or in any institute recognised by government and/or accredited by quality council of India/national accreditation board on health.








Domiciliary hospitalisation: Reasonable and customary charges towards domiciliary hospitalisation.



Maternity Expenses: Cover for Maternity Expenses up to the OPD limit in the policy.

Multiple Tenure Options

	HIV/AIDS Cover up to the limit ₹ 50,000 except for the conditions which are permanently excluded.
	Mental Illness Cover up to the limit of ₹ 50,000.
	Genetic Disorders Cover up to the limit of ₹ 50,000.
	Internal Congenital Diseases Covered up to 10% of Sum Insured.
	12 Advanced treatment procedures covered up to 50% of Sum Insured.

What Is The Minimum & Maximum Entry Age Limit?

3
months

Minimum age of entry

65
years

Maximum age of entry

There is no exit age.

What Are The Tenure Options Available?

For
Individuals

One, Two or Three Years

What Are Sum Insured Options Available?

₹ 1,00,000

₹ 2,00,000

₹ 3,00,000

What Is The Renewal Policy?

- ▶ This Policy may be renewed by mutual consent every year.
- ▶ If renewed, the renewal premium must be paid to the Insurer on or before the expiry date or renewal date.
- ▶ Lifelong Renewability (subject to terms and conditions).
- ▶ A Grace Period of 30 days is allowed for renewal of the policy.
- ▶ During the Grace Period a payment can be made to renew/continue the Policy without losing any benefit.
- ▶ Coverage is not available for the period for which no premium is received.

Fast, Fair & Transparent Claim Process

What are the Waiting Periods?

Pre-existing Diseases	48 Months
First Thirty-days period	30 Days, except for Accidents
Certain Specific Illnesses	12 Months and 90 Days

What Is Not Covered In The Policy?

- ▶ Treatment taken outside India
- ▶ Injury or disease directly or indirectly caused by or contributed to by nuclear weapons/materials
- ▶ Admission primarily for investigation & evaluation
- ▶ Admission primarily for rest cure, rehabilitation and respite care
- ▶ Expenses related to the surgical treatment of obesity that do not fulfill certain conditions
- ▶ Change-of-Gender treatments
- ▶ Expenses for cosmetic or plastic surgery
- ▶ Expenses related to any treatment necessitated due to participation in hazardous or adventure sports
- ▶ Refractive Error
- ▶ Breach of Law
- ▶ Sterility and Infertility
- ▶ Unproven Treatments
- ▶ War and war-like situations

Note: The above exclusions are only indicative in nature. For complete details please read the policy wordings on our website (www.sbigeneral.in).

What Is The Claim Procedure?

Our dedicated and experienced claims team aim to deliver you superlative customer service with a fast, fair, convenient and transparent claims process so your claim is settled without any hassle.

Our Claims Team Will:



Provide assistance in emergency situations



Keep you informed of the progress of your claim

How Do You Make A Claim?

In case of an accident or illness that requires hospitalization or daycare, please notify us or our TPA, by phone or email.



















PREMIUM RATE CALCULATION CHART

		Coverage opted on individual basis covering each member of the family separately (at a single point in time)		Coverage opted on individual basis covering multiple members of the family under a single policy (Sum Insured is available for each member of the family)			Coverage opted on family floater basis with overall Sum Insured (Only one Sum Insured is available for the entire family)			
Age of the members insured	Premium (₹)	Sum Insured (₹)	Premium (₹)	Discount, if any Family member discount)	Premium after Discount (₹)	Sum Insured (₹)	Premium or consolidated premium for all members of family (₹)	Floater discount if any	Premium after discount (₹)	Sum Insured (₹)
35 yrs.	8900	3,00,000	8900	7.50%	8232.5	3,00,000	8900	0	8900	3,00,000
30 yrs.	8900	3,00,000	8900	7.50%	8232.5	3,00,000				
15 yrs.	8900	3,00,000	8900	7.50%	8232.5	3,00,000				
10 yrs.	8900	3,00,000	8900	7.50%	8232.5	3,00,000				
		Total Premium for all members of the Family is ₹ 35,600/- when each member is covered separately. Sum Insured available for each individual is ₹ 3,00,000/-				Total Premium for all members of the Family is ₹ 32,930/- when they are covered under a single policy. Sum Insured available for each family member is ₹ 3,00,000/-				
							Total Premium when policy is opted on floater basis is ₹ 8,900/- Sum Insured of ₹ 3,00,000/- is available for the entire family.			



















Note:

- Premium rates are specified in the above illustration is standard premium rates without considering any loading. Also, the premium rates are exclusive of taxes applicable.
- The above illustration is for Arogya Plus
- Family size is considered 4 members = 2 A + 2 Dependent Child
- Illustration is given for Sum Insured ₹ 3 Lac
- Please note above rates are exclusive GST.

Premium Chart (Exclusive of GST)

Premium before GST ₹ 8900																		
	Self 			1 Adult + 1 Kid 			2 Adults 			1 Adult + 2 Kids 			2 Adults + 1 Kid 			2 Adults + 2 Kids 		
Age / Sum Insured	100000	200000	300000	100000	200000	300000	100000	200000	300000	100000	200000	300000	100000	200000	300000	100000	200000	300000
0.25-18	7000	5500	4000	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
19-35	7000	5500	4000	6000	4500	2500	6000	4500	2000	5000	3000	500	5000	2500	500	4000	1500	500
36-40	6500	5500	4000	5500	4000	1500	5000	3500	500	5000	2500	500	4500	1500	500	3500	500	500
41-45	6500	3500	2000	5500	3500	1000	4500	3000	500	4500	2000	500	4000	1000	500	3000	500	500
46-55	5500	3500	2000	4500	2000	500	3500	1500	500	4000	1000	500	2500	500	500	2000	500	500
56-60	3500	500	500	3000	500	500	1000	500	500	2000	500	500	500	500	500	500	500	500
61 - 65	2000	500	500	1500	500	500	500	500	500	1000	500	500	500	500	500	500	500	500
66 - 70	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500
71 - 75	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500
Premium before GST ₹ 13350																		
	Self 			1 Adult + 1 Kid 			2 Adults 			1 Adult + 2 Kids 			2 Adults + 1 Kid 			2 Adults + 2 Kids 		
Age / Sum Insured	100000	200000	300000	100000	200000	300000	100000	200000	300000	100000	200000	300000	100000	200000	300000	100000	200000	300000
0.25-18	10000	10000	8500	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
19-35	10000	10000	8500	10000	9000	7000	10000	8500	6500	9500	7500	5000	9500	7000	4500	8500	6000	2500
36-40	10000	10000	8500	10000	8500	6000	9500	7500	5000	9000	7000	4000	8500	6000	3000	8000	5000	1000
41-45	10000	8500	7500	10000	8000	5500	9000	6500	4000	9000	6500	3500	8500	5500	2000	7500	4000	500
46-55	10000	7500	5500	9000	6500	3500	8000	5000	1000	8000	5500	1500	7000	3500	500	6500	2500	500
56-60	8000	4500	1500	7500	4000	500	5000	500	500	6500	2500	500	4500	500	500	4000	500	500
61 - 65	6500	2500	500	6000	1500	500	2500	500	500	5500	500	500	2000	500	500	1500	500	500
66 - 70	3500	500	500	3500	500	500	500	500	500	3000	500	500	500	500	500	500	500	500
71 - 75	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500
Premium before GST ₹ 17800																		
	Self 			1 Adult + 1 Kid 			2 Adults 			1 Adult + 2 Kids 			2 Adults + 1 Kid 			2 Adults + 2 Kids 		
Age / Sum Insured	100000	200000	300000	100000	200000	300000	100000	200000	300000	100000	200000	300000	100000	200000	300000	100000	200000	300000
0.25-18	10000	10000	10000	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
19-35	10000	10000	10000	10000	10000	10000	10000	10000	10000	10000	10000	9000	10000	10000	8500	10000	10000	7000
36-40	10000	10000	10000	10000	10000	10000	10000	10000	9500	10000	10000	8500	10000	10000	7500	10000	9500	5500
41-45	10000	10000	10000	10000	10000	10000	10000	10000	8000	10000	10000	8000	10000	10000	6000	10000	8500	4500
46-55	10000	10000	10000	10000	10000	8000	10000	9500	5500	10000	9500	6000	10000	8000	3500	10000	7000	2000
56-60	10000	8500	5000	10000	8000	4000	9500	4500	500	10000	7000	2000	8500	3500	500	7500	3000	500
61 - 65	10000	7000	2000	10000	6000	1000	7000	500	500	9500	5000	500	6000	500	500	6000	500	500
66 - 70	8000	2500	500	8000	2000	500	3000	500	500	7500	1500	500	2000	500	500	2000	500	500
71 - 75	5000	500	500	5000	500	500	500	500	500	5000	500	500	500	500	500	500	500	500

Premium Chart (Inclusive of GST)

Premium after GST ₹ 10502																		
	Self 			1 Adult + 1 Kid 			2 Adults 			1 Adult + 2 Kids 			2 Adults + 1 Kid 			2 Adults + 2 Kids 		
Age / Sum Insured	100000	200000	300000	100000	200000	300000	100000	200000	300000	100000	200000	300000	100000	200000	300000	100000	200000	300000
0.25-18	7000	5500	4000	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
19-35	7000	5500	4000	6000	4500	2500	6000	4500	2000	5000	3000	500	5000	2500	500	4000	1500	500
36-40	6500	5500	4000	5500	4000	1500	5000	3500	500	5000	2500	500	4500	1500	500	3500	500	500
41-45	6500	3500	2000	5500	3500	1000	4500	3000	500	4500	2000	500	4000	1000	500	3000	500	500
46-55	5500	3500	2000	4500	2000	500	3500	1500	500	4000	1000	500	2500	500	500	2000	500	500
56-60	3500	500	500	3000	500	500	1000	500	500	2000	500	500	500	500	500	500	500	500
61 - 65	2000	500	500	1500	500	500	500	500	500	1000	500	500	500	500	500	500	500	500
66 - 70	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500
71 - 75	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500
Premium after GST ₹ 15753																		
	Self 			1 Adult + 1 Kid 			2 Adults 			1 Adult + 2 Kids 			2 Adults + 1 Kid 			2 Adults + 2 Kids 		
Age / Sum Insured	100000	200000	300000	100000	200000	300000	100000	200000	300000	100000	200000	300000	100000	200000	300000	100000	200000	300000
0.25-18	10000	10000	8500	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
19-35	10000	10000	8500	10000	9000	7000	10000	8500	6500	9500	7500	5000	9500	7000	4500	8500	6000	2500
36-40	10000	10000	8500	10000	8500	6000	9500	7500	5000	9000	7000	4000	8500	6000	3000	8000	5000	1000
41-45	10000	8500	7500	10000	8000	5500	9000	6500	4000	9000	6500	3500	8500	5500	2000	7500	4000	500
46-55	10000	7500	5500	9000	6500	3500	8000	5000	1000	8000	5500	1500	7000	3500	500	6500	2500	500
56-60	8000	4500	1500	7500	4000	500	5000	500	500	6500	2500	500	4500	500	500	4000	500	500
61 - 65	6500	2500	500	6000	1500	500	2500	500	500	5500	500	500	2000	500	500	1500	500	500
66 - 70	3500	500	500	3500	500	500	500	500	500	3000	500	500	500	500	500	500	500	500
71 - 75	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500
Premium after GST ₹ 21004																		
	Self 			1 Adult + 1 Kid 			2 Adults 			1 Adult + 2 Kids 			2 Adults + 1 Kid 			2 Adults + 2 Kids 		
Age / Sum Insured	100000	200000	300000	100000	200000	300000	100000	200000	300000	100000	200000	300000	100000	200000	300000	100000	200000	300000
0.25-18	10000	10000	10000	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
19-35	10000	10000	10000	10000	10000	10000	10000	10000	10000	10000	10000	9000	10000	10000	8500	10000	10000	7000
36-40	10000	10000	10000	10000	10000	10000	10000	10000	9500	10000	10000	8500	10000	10000	7500	10000	9500	5500
41-45	10000	10000	10000	10000	10000	10000	10000	10000	8000	10000	10000	8000	10000	10000	6000	10000	8500	4500
46-55	10000	10000	10000	10000	10000	8000	10000	9500	5500	10000	9500	6000	10000	8000	3500	10000	7000	2000
56-60	10000	8500	5000	10000	8000	4000	9500	4500	500	10000	7000	2000	8500	3500	500	7500	3000	500
61 - 65	10000	7000	2000	10000	6000	1000	7000	500	500	9500	5000	500	6000	500	500	6000	500	500
66 - 70	8000	2500	500	8000	2000	500	3000	500	500	7500	1500	500	2000	500	500	2000	500	500
71 - 75	5000	500	500	5000	500	500	500	500	500	5000	500	500	500	500	500	500	500	500

Prohibition of Rebates

Section 41 in The Insurance Act, 1938 as amended by Insurance Law (Amendment) Act, 2015:

1. 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 prospectuses or tables of the insurer.
2. Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to ₹10 lakhs.



SURAKSHA AUR BHAROSA DONO

SBI General Insurance Company Limited

Corporate & Registered Office:

'Natraj', 301, Junction of Western Express Highway &
Andheri - Kurla Road, Andheri (East), Mumbai - 400 069.

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Contact Us

1800 22 1111 | 1800 102 1111  www.sbigeneral.in