



SURAKSHA AUR BHAROSA DONO

## SBI GENERAL AROGYA PLUS POLICY

Assure Your Health For A Fixed Premium



# No Medical Tests Upto 55 Years Of Age

## 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



142 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

## 142 Day Care Expenses Covered

### What Does The Policy Cover?

	<p>Eligible hospitalisation expenses</p> <ul style="list-style-type: none"><li>▶ Room rent, boarding expenses, Medical practitioners' fees</li><li>▶ Intensive care unit</li><li>▶ Nursing expenses</li><li>▶ Anesthesia, blood, oxygen, operation theatre, surgical appliances, diagnostic expenses &amp; x-ray, dialysis, chemotherapy, medicines &amp; consumables, radiotherapy, cost of pacemaker, prosthesis/internal implants &amp; any medical expense incurred that is a part of the operation</li><li>▶ Physiotherapy as inpatient care, if part of the treatment</li><li>▶ Drugs, medicines &amp; consumables during hospitalisation</li></ul>
	<p>OPD treatment: Expenses for OPD consultation &amp; treatment up to specified limit.</p>
	<p>Pre and Post-hospitalisation expenses coverage: 60 days prior to date of admission and 90 days after date of discharge from the hospital.</p>
	<p>Day Care expenses: 142 Day Care expenses.</p>
	<p>Ambulance expenses: Up to ₹ 1500.</p>
	<p>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.</p>
	<p>Domiciliary hospitalisation: Reasonable and customary charges towards domiciliary hospitalisation.</p>
	<p>Maternity Expenses: Cover for Maternity Expenses up to the OPD limit in the policy.</p>

## Multiple Tenure Options

### 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.
- ▶ 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.



















### What Is Not Covered In The Policy?

- ▶ Complications or treatment arising out of pre-existing conditions, until 48 months after the Policy was purchased.
- ▶ First 30 days exclusion for illness/sickness except hospitalisation due to injury.
- ▶ First 9 months exclusion for Maternity expenses.
- ▶ Treatment taken outside India.
- ▶ Injury/disease directly or indirectly caused or contributed due to nuclear weapons/materials, war, invasion, acts of foreign enemy, hostilities, etc.

## Premium Chart (Exclusive of GST)

Premium before Service Tax ₹ 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 Service Tax ₹ 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 Service Tax ₹ 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 Service Tax ₹ 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 Service Tax ₹ 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 Service Tax ₹ 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

## Fast, Fair & Transparent Claim Process

- ▶ Epidemic disease recognized by WHO or Government of India
- ▶ Intentional self injury or violation of any law.
- ▶ Cosmetic or aesthetic treatment of any kind, Lasik treatment for refractive error.
- ▶ Any form of plastic surgery (unless necessary for treatment of illness or accidental bodily injury).
- ▶ Treatment for de-addiction from drug or alcohol or other substance.
- ▶ AIDS and related diseases/ailments.
- ▶ Vaccination or inoculation except as part of post-bite treatment for animal bite.
- ▶ Treatment for any mental illness or psychiatric or psychological ailment/condition.
- ▶ Genetic disorders & stem cell implantation/surgery/storage.
- ▶ Treatments in health spas, nature care clinics and the like.
- ▶ Experimental and unproven treatment.
- ▶ Disease/ illness or injury whilst performing duties as a serving member of a military or police force.

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



**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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