

# Your Health. Your Cover. Your Way.

**SBI General**  
**Health  $\alpha$ pha**



Introducing **SBI General Health Alpha**, the Health Plan you've been waiting for. Customisable for you, by you.

### What are the Key features of the Policy?



**Unlimited Flexibility** Choose from a wide range of 50+ coverages



**Upto 10x** Cumulative Bonus for each claim-free year



**Get 5%** welcome discount



Plan Ahead With **Built-In Continuity** For Spouse/Newborns



**Gym & Sports** Injury Cover



Opt for **5-Year tenure** for protection against medical inflation



**Endless Sum Insured** Once-in-a-lifetime claim without any sum insured limit

### What is covered in the policy?

Start with a solid foundation of core health coverage by opting Hospitalization Cover and/or Personal Accident, and enhance it with a wide range of 35 Optional covers.

#### Hospitalization Cover



##### In-Patient Treatment

Covers expenses for hospitalization due to illness/injury, including room rent, ICU, nursing, doctor's fees, surgery, medicines, diagnostics, and prosthetics, as per policy limits.



##### Day Care Treatment

Covers medical procedures that require less than 24-hour hospitalization, like angiography, dialysis, radiotherapy, or chemotherapy, on doctor's advice.



##### AYUSH Treatment

Covers in-patient treatment under Ayurveda, Yoga, Naturopathy, Unani, Siddha, and Homeopathy at AYUSH hospitals/day care centers.



##### Domiciliary Treatment

Covers medical expenses for treatment taken at home for at least 3 days.



##### Pre-Hospitalization

Covers medical expenses incurred before hospitalization such as medical tests, medicines etc.



##### Post-Hospitalization

Covers medical expenses incurred after discharge such as medical tests, medicines etc.



##### Bariatric Surgery

Covers medical expenses for surgical procedure for obesity subject to specific BMI conditions.

## Essential Covers (with Hospitalization Cover only)



### Road Ambulance

Covers ambulance charges for emergency transportation to or between hospitals.



### Air Ambulance

Covers air ambulance charges for emergency transportation to or between hospitals.



### Radio Cab

Covers radio cab expenses incurred for transportation to nearest hospital and/or from hospital to home.



### Organ Donor

Covers medical expenses of hospitalization of the donor for Organ harvesting surgery.



### Modern Treatments

Covers medical expenses for listed advanced treatments.



### Home Health Care

Covers medical expenses for non-emergency treatment taken at home which would otherwise require admission in a hospital.



### Consumables Cover

Covers expenses of items listed in Annexure II which are utilized in the treatment such as masks, gloves etc.



### Restore Benefit

Restores base sum insured unlimited times for added protection which can be utilized from 2nd claim onwards in a policy year.

## Special Covers (with Hospitalization Cover only)



### Convalescence

Lump sum payment for medically necessary hospitalization exceeding 7 consecutive and continuous days.



### Companion Cover

Covers expenses of a companion towards accommodation, travel, food or any other miscellaneous expenses, if Hospitalized for minimum continuous and consecutive 72 hours.



### Adventure Sports

Covers Medical Expenses for treatment of Injury/Accident due to participation in listed Adventure Sports.



### Gym & Sports Injury\*

Covers Medical Expenses for treatment of Injury due to participation in hobby sports or daily fitness activities including consultation from a sports specialist.



### Reconstructive Surgery

Covers Medical Expenses of Reconstructive Surgery for cosmetic purposes due to an Accident.



### Prosthetics

Covers expenses of installation of external prosthesis equipment due to an Injury/ Illness.

\*OPD cover for age up to 55, for one listed injury per year.



### Gender Reassignment

Covers Medical Expenses of change of gender treatments.



### Vision Correction

Covers Medical Expenses of vision correction treatments for refractive errors  $> \pm 4.5$  diopters.



### Endless Sum Insured<sup>#</sup>

Covers Medical Expenses of Hospitalization for any one Claim during lifetime of the Policy without any limits on the Base Sum Insured.



### Plan Ahead<sup>^</sup>

Continuity benefit for listed Waiting Periods served by Insured to newly married spouse aged up to 35 years or newborn child within 120 days of marriage or birth.

## Maternity & Child Care Cover (with Hospitalization Cover only)



### Maternity Expenses<sup>\$</sup>

Covers maternity expenses of female insured for normal or C-section delivery or maternity related complications.



### Newborn Baby Care<sup>\$</sup>

Covers newborn's medical expenses up to 90 days, if mother is insured.



### Child Vaccination<sup>\$</sup>

Covers expenses of child vaccination till he/she completes 12 years of age.



### Assisted Reproduction Treatment

Covers Medical Expenses of infertility treatments such as IVF, IUI, ICSI, ZIFT, GIFT etc and reversal of sterilization.



<sup>\$</sup>Covers come in bundle, have to be purchased together. <sup>#</sup>Available only if Sum Insured of Rs. 10 Lakhs and above is opted. <sup>^</sup>For spouse ( $\leq 35$  yrs) or up to 2 newborns within 120 days of marriage/birth; opt at start or first renewal only.

## Personal Accident Cover



### Accidental Death (AD)

Lump sum payment to the Nominee/Legal Heir/Assignee on Death of Insured within 12 months from the date of Accident.



### Permanent Total Disablement (PTD)

Lump sum payment to Insured, if PTD occurs within 12 months from the date of Accident.



### Permanent Partial Disablement (PPD)

Lump sum payment as specified, if PPD occurs within 12 months from the date of Accident.



### Temporary Total Disablement (TTD)

Weekly benefit as specified in case of Injury which completely incapacitates Insured from engaging in any employment or occupation.



### Home Modification Benefit

Lump sum payment to Insured for expenses of improvements carried out in residence to adjust to the disablement.



### Child Education Benefit

Lump sum payment to Nominee/Legal Heir/Assignee for education of dependent children, if Insured suffers AD and/or PTD.



### Loan Protector Benefit

Payment of fixed limit or outstanding loan amount, whichever is lower, if Insured suffers AD or PTD.



### OPD Cover

Covers Medical Expenses of OPD Treatment



### Global Cover

Covers Medical Expenses of In-Patient or Day Care or OPD Treatment taken outside India as an emergency care or planned

## Benefit Based Covers



### Critical Illness

Lump sum payment upon diagnoses of below listed critical Illness.

Covered illnesses:

- Cancer of Specified Severity
- Myocardial Infarction (First Heart Attack of specific severity)
- Open Chest CABG
- Open Heart Replacement/ Repair of Heart Valves
- Coma of Specified Severity
- Kidney Failure requiring regular Dialysis
- Stroke resulting in Permanent Symptoms
- Major Organ/Bone Marrow Transplant
- Motor Neuron Disease with Permanent Symptoms
- Permanent Paralysis of Limbs



### Hospital Daily Cash

Payment of fixed amount per day if Hospitalization exceeds the no. of days as opted. For ICU hospitalization, the limit will double.

## Preventive Care



### Health Check-up

Covers expenses of preventive Health Check Up tests.



### E-Opinion

Covers E-Opinion availed by Insured on medical condition from our empanelled network.

## Modifiers



### Reduction in Room Rent Limits

Insured can opt the room type category of 'Single Pvt. AC Room' or 'Twin Sharing' for premium reduction.



### Reduction in Specific Disease Waiting Period

From 24 to 12 months.



### Change in PED Waiting Period

From 24 months to 12 months or 36 months.



### Change in Maternity Expenses Waiting Period

From 24 months to 12 months or 36 months.



### Reduction in Global Cover Waiting Period

From 24 to 12 months.

## Voluntary Covers for Discounts

Policyholders can enhance their premium savings by opting for either one of the following:



### Voluntary Deductible

- Annual Aggregate Deductible – A fixed deductible amount is borne by the insured once in a policy year, across all admissible claims.

OR

- Per Claim Deductible – The insured bears the deductible amount separately on each admissible claim during the year.

OR



### Voluntary Co-Payment

The insured contributes a pre-defined percentage (as mentioned in the Policy Schedule) towards every claim. This is over and above any existing co-payment.

## No Claim Bonus (with Hospitalization Cover only)



### Cumulative Bonus<sup>®</sup>

On claim-free renewal, 50% up to 1000% (in multiples of 100 as opted) of Base Sum Insured.

OR



### Discount in Premium:

On claim-free renewal, 2.5% discount on Hospitalization Base Sum Insured.

<sup>®</sup>10X Cumulative Bonus is applicable after each claim-free policy year



## What is the Entry Age:

|                   |  |   |
|-------------------|--|---|
| Minimum Entry Age | Adult: 18 years                        | Dependent Child:<br>91 Days to 25 years |
| Maximum Entry Age | For Hospitalization<br>Cover: No Limit | For Personal Accident:<br>65 Years      |

## What is the Policy Term?



## What are the Sum insured of the policy?

### In case of **Hospitalization Cover**

5 Lakhs, 7.5 Lakhs, 10 Lakhs, 12.5 Lakhs, 15 Lakhs, 20 Lakhs, 25 Lakhs, 30 Lakhs, 35 Lakhs, 50 Lakhs, 75 Lakhs, 1 Crore, 1.5 crores, 2 Crore, 2.5 Crore, 3 Crore and Unlimited Sum Insured.

### In case of **Personal Accident**

1 lakh to 10 lakhs (in multiples of 1 lakh)

10 lakhs to 1 Crore (in multiples of 5 lakhs) 1.25 crores, 1.50 crores. 1.75 crores and 2 crores.



## What are the exclusions for the Policy?

### Standard Exclusions

- Investigation & Evaluation
- Rest Cure, rehabilitation, and respite care
- Obesity/ Weight Control\*
- Change of Gender treatments\*
- Cosmetic or Plastic Surgery\*
- Hazardous or Adventure sports\*
- Breach of law
- Excluded Providers
- Substance Abuse and Alcohol
- Wellness and Rejuvenation
- Dietary Supplements & Substances
- Refractive Error
- Unproven Treatments
- Sterility and Infertility
- Maternity\*

\* Not excluded if specific cover is opted

## 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?

-  1800 210 3366 / 1800 210 6366  [sbig.health@sbigeneral.in](mailto:sbig.health@sbigeneral.in)  
 "HEALTHCLAIM" to 561612  [www.sbigeneral.in](http://www.sbigeneral.in)

## Prohibition of Rebates

Section 41 of The Insurance Act, 1938:

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 prospectus or tables of the insurer.
2. If any person shall fail to comply with sub regulation (1) mentioned above, he shall be liable to payment of fine which may extend to rupees ten lakhs.



SURAKSHA AUR BHAROSA DONO



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