



SURAKSHA AUR BHAROSA DONO

AROGYA SUPREME



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PREMIUM

Arogya Supreme

Imagine having a Health Insurance Policy that takes care of all your needs! A Policy that protects you in times of need.

Arogya Supreme is a solution for all your healthcare needs. It covers 20 basic covers and 8 optional covers so you don't have to worry about medical treatments and expenses.

Who Can Buy This Policy?

- Any Individual can take this Policy for himself/herself and/or his/her family
- 'Family' means the spouse, dependent children, parents and parents-in-law
- Entry age for adults is 18 years to 65 years & for dependent children is 91 days to 25 years

What are the Key Benefits of the Policy?



Sum Insured Refill



E-Opinion



Domestic Emergency Assistance Services
(including Air Ambulance)



Recovery Benefit

MAJOR COVERAGES

What Does The Policy Cover?

A. Hospitalization Covers

1. In-patient Hospitalization



Room Rent and Boarding Expenses

- Room rent and boarding expenses will be paid as per Actuals up to Sum Insured

What Does The Policy Cover?

A. Hospitalization Covers

1. In-patient Hospitalization



Intensive Care Unit Expenses

- ICU expenses will be paid as per Actuals up to Sum Insured



Nursing Expenses



Surgeon, Anesthetist, Medical Practitioner, Consultants, Specialist Fees



Anesthesia, Blood, Oxygen, Operation theatre charges, Surgical appliances



Consultation Fees including Telemedicine by Medical Practitioner



Medicines, Drugs and Consumables



Diagnostic Procedures



The Cost of Prosthetic and other devices or equipment if implanted internally during a Surgical Procedure



2. Mental Healthcare

Medical expenses due to hospitalization for any Mental Illness contracted during the Policy Period up to Sum Insured (Sub limit - 10% of the SI, max ₹50,000 whichever is lower, applicable for few conditions)



3. HIV / AIDS Cover

If you are diagnosed with HIV during the Policy Period and require hospitalization, we will pay medical expenses up to Sum Insured, related HIV and/or HIV related Illness, including AIDS

What Does The Policy Cover?

A. Hospitalization Covers



4. Genetic Disorder

If you are hospitalized due to any genetic disorder illness, we will pay Medical Expenses up to ₹ 1 Lakh



5. Internal Congenital Anomaly

If you are hospitalized due to any internal congenital diseases, we will pay Medical Expenses up to 25% of Sum Insured



6. Bariatric Surgery Cover

- If you are hospitalized on the advice of a Medical Practitioner because of conditions mentioned below that require you to undergo Bariatric Surgery during the Policy Period, then we will pay Medical Expenses up to Sum Insured
- For adults aged 18 years or older, presence of severe documented in contemporaneous clinical records, deemed as any of the following: Body Mass Index (BMI); greater than or equal to 40 or greater than or equal to 35 in conjunction with any of the following severe co-morbidities following failure of less invasive methods of weight loss:
 - i. Obesity-related Cardiomyopathy
 - ii. Coronary heart disease
 - iii. Severe Sleep Apnea
 - iv. Uncontrolled Type 2 Diabetes



7. Advance Procedures

We will pay medically necessary expenses either as In- Patient hospitalization or as part of Day Care Treatment up to 25% of Sum Insured incurred on Advance Procedures as below

- Uterine Artery Embolization and HIFU
- Balloon Sinuplasty
- Deep Brain Stimulation
- Oral Chemotherapy (covered as OPD also)
- Immunotherapy - Monoclonal Antibody to be given as injection
- Intra Vitreal Injections
- Robotic Surgeries

What Does The Policy Cover?

A. Hospitalization Covers



7. Advance Procedures

- Stereotactic Radio Surgeries
- Bronchical Thermoplasty
- Vaporisation of the Prostrate (Green laser treatment or holmium laser treatment)
- IONM (Intra Operative Neuro Monitoring)
- Stem Cell Therapy (Hematopoietic stem cells for bone marrow transplant for hematological conditions to be covered)



8. Cataract Treatment

We will pay Medical Expenses up to ₹1,00,000 per eye incurred for treatment of Cataract as defined in Policy Schedule



9. Pre-Hospitalization Cover

We will pay Medical Expenses incurred by you up to the days specified in Policy Schedule immediately before your hospitalization (60)



10. Post-Hospitalization Cover

We will pay Medical Expenses incurred by you up to the days specified in Policy Schedule from the date of your discharge from Hospital (180)



11. Domiciliary Hospitalization

We will pay the Medical Expenses up to the Sum Insured as specified in the Policy Schedule, incurred on Domiciliary hospitalization as per Policy Schedule



12. Day Care Treatment

- We will pay for the Medical Expenses on hospitalization of Insured Person in Hospital or Day Care Center for Day Care Treatment but not in the Outpatient department.
- 537 Day Care procedures covered up to Sum Insured as per indicative Day Care list

What Does The Policy Cover?

A. Hospitalization Covers



13. Road Ambulance

We will pay for Road Ambulance Services if required, for admissible claims ₹ 7,000 per hospitalization



14. Organ Donor Expenses

We will pay Medical Expenses up to the Sum Insured towards organ donor's hospitalization for harvesting of the donated organ where an Insured Person is the recipient, subject to certain conditions



15. Alternative Treatment / AYUSH

We will pay Medical Expenses up to the Sum Insured on your hospitalization in Hospital or AYUSH Hospital or AYUSH Day Care Centre for any of the following Alternative Treatments prescribed by Medical Practitioner.

- Ayurvedic
- Unani
- Siddha
- Homeopathy



16. Recovery Benefit

We will pay Recovery Benefit up to the limit specified in policy schedule if hospitalization exceeds 10 consecutive and continuous days ₹15,000 per hospitalization



17. Sum Insured Refill

We will refill 100% Basic Sum Insured on complete or partial utilization of your existing Policy Sum Insured in a Policy Year, including Cumulative Bonus or Enhanced Cumulative Bonus



18. E-Opinion

We will facilitate E-Opinion from Our Panel of Medical Practitioners under this cover

What Does The Policy Cover?

A. Hospitalization Covers



19. Domestic Emergency Assistance Services (including Air Ambulance)

We will provide Emergency Medical Assistance as below when you are traveling within India 150 kilometers or more away from your residential address mentioned in the Policy Schedule for domestic services up to Sum Insured of ₹ 10 Lakhs

- Emergency Medical Evacuation when an adequate medical facility is not available in the proximity of the Insured Person
- Medical Repatriation (Transportation) when medically necessary



20. Compassionate Visit

In the event of hospitalization exceeding 5 days, the cost of economy class air ticket up to 1% of Sum Insured or maximum up to ₹ 20,000/- whichever is lower incurred by the Insured Persons 'immediate family member' while traveling to place of hospitalization from the place of origin / residence and back will be reimbursed

B. Renewal Benefit

1. Preventive Health Check-Up:

You will be eligible for a preventive health check-up every year from 1st renewal year

2. Cumulative Bonus

On Renewal of the Policy with us, we will pay 15% up to a maximum of 100% of Basic Sum Insured provided there has been no claim under the expiring Policy Year under Sec C of Policy wordings

C. Optional Covers (Add-ons)



Hospital Cash Benefit

- 500 ; 1000 ; 2500 ; 5000 for 5/10/15/45 days

What Does The Policy Cover?

C. Optional Covers (Add-ons)



Major Illness Benefit

- Cover up to 100% of Sum Insured or maximum up to ₹25 Lakhs whichever is lower



Additional Sum Insured for Accidental Hospitalization

- 1.5x or 2x of base Sum Insured



Enhanced Cumulative Bonus

- 50% up to a maximum of 200%



No Claim Bonus Protector

- NCB Protector (if claim less than 50,000)



Co-Payment

- 10% / 20% Co-payment available



Deductible

- 10,000
- 25,000

What are the Waiting Periods?

First Thirty-days period	30 days, except for Accidents
Certain Specific Illnesses	2 Years
Pre-existing Diseases	4 Years
Hypertension, Diabetes, Cardiac Condition	90 days, except if these diseases are pre-existing and disclosed at the time of Policy
Major Illness-Benefit	90 Days
COVID 19	15 Days

What Is Not Covered In The Policy?

- Admission primarily for investigation & evaluation
- Rest cure, rehabilitation and respite care
- Surgical treatment of obesity that does not fulfill certain conditions
- Change-of-Gender treatments
- Cosmetic or Plastic Surgery
- Any treatment necessitated due to participation in hazardous or adventure sports
- Breach of Law
- Treatment for alcoholism, drug or substance abuse or any addictive condition and consequences thereof
- OTC Dietary Supplements and Substances
- Refractive Error
- Unproven Treatments
- Sterility and Infertility
- Maternity
- War and war-like situations
- Injury or disease caused by or contributed by nuclear weapons / materials
- Treatment taken outside India
- Circumcision

MULTIPLE TENURE OPTIONS

What Are The Tenure Options?

- Policy can be issued for 1, 2 or 3 years

What Is SBI General's Renewal Policy?

- Arogya Supreme can be renewed every year upon payment of premium before Policy expiry
- Lifelong Renewability
- A grace period of 30 days is allowed for renewal of the Policy
This will be counted from the day immediately after the premium due date

Our Claim Promise

- Provide assistance in keeping you informed of the emergency situations progress of your claim
- 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 day care, please notify us or TPA by phone or email

DISCOUNT OPTIONS

Multiple Discount options like



Family Discount



Loyalty Discount



Long Term Policy Discount

Benefit Illustration in respect of individual and family floater basis

Age of the members insured	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)			
	Premium (₹)	Sum Insured (₹)	Premium (₹)	Discount, if any	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	12,004	25,00,000	12,004	5%	11,404	25,00,000	79,409	0	79,409	25,00,000
30 yrs	12,004	25,00,000	12,004	5%	11,404	25,00,000				
15 yrs	7,583	25,00,000	7,583	5%	7,204	25,00,000				
10 yrs	7,583	25,00,000	7,583	5%	7,204	25,00,000				
60 yrs	32,016	25,00,000	32,016	5%	30,415	25,00,000				
55 yrs	22,139	25,00,000	22,139	5%	21,032	25,00,000				
<p>Total Premium for all members of the family is ₹ 93,329 /- when each member is covered separately.</p> <p>Sum Insured available for each individual is ₹ 25,00,000/-</p>			<p>Total Premium for all members of the family is ₹ 88,663 /- when they are covered under a single policy.</p> <p>Sum Insured available for each family member is ₹ 25,00,000/-</p>				<p>Total Premium when policy is opted on floater basis is ₹ 79,409/-</p> <p>Sum Insured of ₹ 25,00,000/- is available for the entire family.</p>			

Note:

- Premium rates specified in the above illustration are standard premium rates without considering any loading. Also, the premium rates are exclusive of taxes applicable
- The above illustration is for Premium Plan
- Family size is considered 6 = 2 Adult + 2 Dependent Child + 2 Dependent Parents
- Illustration is given for Sum Insured ₹25 Lakh
- Premium is calculated for Zone 2 for illustration purpose

PREMIUM CHART- ZONE 1
(EXCLUSIVE OF TAXES)

Individual

Age	PREMIUM			
	₹30 Lakhs	₹40 Lakhs	₹50 Lakhs	₹1 Crore
3m-18Y	₹12,190	₹14,033	₹16,292	₹19,273
19Y-35Y	₹19,223	₹22,042	₹24,986	₹29,501
36Y-45Y	₹23,162	₹26,621	₹30,015	₹35,539
46Y-55Y	₹35,710	₹41,255	₹45,869	₹54,672
56Y-60Y	₹51,575	₹59,531	₹65,855	₹78,621
61Y-65Y	₹65,777	₹76,142	₹84,159	₹100,711

Floater: 2 Adults

Age	PREMIUM			
	₹30 Lakhs	₹40 Lakhs	₹50 Lakhs	₹1 Crore
19Y-35Y	₹31,411	₹36,043	₹41,217	₹48,581
36Y-45Y	₹37,720	₹43,381	₹49,279	₹58,263
46Y-55Y	₹57,665	₹66,665	₹74,417	₹88,649
56Y-60Y	₹82,079	₹94,857	₹105,280	₹125,623
61Y-65Y	₹104,531	₹121,164	₹134,296	₹160,697

Floater: 2 Adults + 2 Kids

Age	PREMIUM			
	₹30 Lakhs	₹40 Lakhs	₹50 Lakhs	₹1 Crore
19Y-35Y	₹49,020	₹56,509	₹63,690	₹75,544
36Y-45Y	₹55,889	₹64,498	₹72,466	₹86,083
46Y-55Y	₹75,497	₹87,391	₹97,177	₹115,955
56Y-60Y	₹99,349	₹114,930	₹127,321	₹152,068
61Y-65Y	₹121,205	₹140,545	₹155,577	₹186,231

Floater: 4 Adults

Age	PREMIUM			
	₹30 Lakhs	₹40 Lakhs	₹50 Lakhs	₹1 Crore
46Y-55Y	₹85,461	₹98,952	₹111,771	₹133,058
56Y-60Y	₹109,313	₹126,490	₹141,915	₹169,171
61Y-65Y	₹136,338	₹158,108	₹176,760	₹211,233

Floater: 4 Adults + 2 Kids

Age	PREMIUM			
	₹30 Lakhs	₹40 Lakhs	₹50 Lakhs	₹1 Crore
46Y-55Y	₹104,543	₹121,130	₹136,123	₹162,276
56Y-60Y	₹128,394	₹148,668	₹166,268	₹198,389
61Y-65Y	₹155,419	₹180,286	₹201,113	₹240,451

PREMIUM ZONES

For the purpose of Policy issuance, the premium will be computed basis the city of residence provided by the Insured Person in the proposal form. Classification of cities would be as under:

Zone 1 – Mumbai & MMR/Pune/Ahmedabad/Delhi & NCR/ Kolkata/ Chennai/ Bangalore / Hyderabad

Zone 2 - Rest of India

Note: Insured Person of any zone can be avail Pan-India Treatment without any Co-Pay

PREMIUM CHART- ZONE 1
(EXCLUSIVE OF TAXES)

Individual

Age	PREMIUM			
	₹30 Lakhs	₹40 Lakhs	₹50 Lakhs	₹1 Crore
3m-18Y	₹8,533	₹9,823	₹11,404	₹13,491
19Y-35Y	₹13,456	₹15,429	₹17,490	₹20,651
36Y-45Y	₹16,214	₹18,635	₹21,011	₹24,878
46Y-55Y	₹24,997	₹28,878	₹32,108	₹38,270
56Y-60Y	₹36,103	₹41,671	₹46,099	₹55,035
61Y-65Y	₹46,044	₹53,300	₹58,912	₹70,498

Floater: 2 Adults

Age	PREMIUM			
	₹30 Lakhs	₹40 Lakhs	₹50 Lakhs	₹1 Crore
19Y-35Y	₹21,988	₹25,230	₹28,852	₹34,007
36Y-45Y	₹26,404	₹30,367	₹34,495	₹40,784
46Y-55Y	₹40,365	₹46,665	₹52,092	₹62,054
56Y-60Y	₹57,455	₹66,400	₹73,696	₹87,936
61Y-65Y	₹73,172	₹84,815	₹94,007	₹112,488

Floater: 2 Adults + 2 Kids

Age	PREMIUM			
	₹30 Lakhs	₹40 Lakhs	₹50 Lakhs	₹1 Crore
19Y-35Y	₹34,314	₹39,556	₹44,583	₹52,881
36Y-45Y	₹39,122	₹45,149	₹50,726	₹60,258
46Y-55Y	₹52,848	₹61,174	₹68,024	₹81,169
56Y-60Y	₹69,544	₹80,451	₹89,125	₹106,448
61Y-65Y	₹84,844	₹98,382	₹108,904	₹130,362

Floater: 4 Adults

Age	PREMIUM			
	₹30 Lakhs	₹40 Lakhs	₹50 Lakhs	₹1 Crore
46Y-55Y	₹59,823	₹69,266	₹78,239	₹93,141
56Y-60Y	₹76,519	₹88,543	₹99,341	₹118,420
61Y-65Y	₹95,436	₹110,676	₹123,732	₹147,863

Floater: 4 Adults + 2 Kids

Age	PREMIUM			
	₹30 Lakhs	₹40 Lakhs	₹50 Lakhs	₹1 Crore
46Y-55Y	₹73,180	₹84,791	₹95,286	₹113,593
56Y-60Y	₹89,876	₹104,067	₹116,388	₹138,872
61Y-65Y	₹108,794	₹126,200	₹140,779	₹168,316

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Zone 1 – Mumbai & MMR/Pune/Ahmedabad/Delhi & NCR/ Kolkata/ Chennai/ Bangalore / Hyderabad

Zone 2 - Rest of India

Note: Insured Person of any zone can be avail Pan-India Treatment without any Co-Pay

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.

2.Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to ₹ 10 Lakhs.



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