SBI general INSURANCE
SURAKSHA AUR BHAROSA DONO

AROGYA SUPREME

Protect Your Loved Ones
With A Comprehensive Policy

AROGYA **SUPREME** TOH
JEEVAN **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 self, spouse, dependent children, dependent parents and dependent 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?

Hospitalization Covers

1. In-patient Hospitalization Treatment
- Room rent and boarding expenses
- Intensive Care Unit Expenses
- 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 hospitalisation for any Mental Illness contracted during the Policy Period.

3. HIV / AIDS Cover
If you are diagnosed with HIV during the Policy Period and require Hospitalization, we will pay Medical Expenses related to HIV and/or HIV related illness, including AIDS.

4. Genetic Disorder
If you are hospitalized due to any genetic disorder illness, we will pay Medical Expenses.

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, defined 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

Major Coverages*

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
and not limited to the following:

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

8. Cataract Treatment

We will pay Medical Expenses 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 (30/60 Days).

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 (60/90/180 Days).

11. Domiciliary Hospitalization

We will pay the Medical Expenses incurred on Domiciliary Hospitalisation, up to the Sum Insured as specified in the 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.

13. Road Ambulance

We will pay for Road Ambulance services if required, for admissible claims.

Major Coverages*

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 conditions mentioned in Policy wordings.

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
- Yoga and Naturopathy
- Unani
- Siddha
- Homeopathy

16. Recovery Benefit
We will pay Recovery Benefit up to the amount specified in policy schedule if Hospitalization exceeds 10 consecutive and continuous days.

17. 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.

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

18. 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.

19. Compassionate Visit
In the event of Hospitalization exceeding 5 days, the cost of economy class air ticket up to 1% of Sum Insured 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.

20. E-Opinion
We will facilitate E-Opinion from our panel of Medical Practitioner under this cover. (Number of E-Opinions available is specified in the policy schedule)

Renewal Benefits

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 Section C of Policy wordings.

   or

3. **No Claim Discount**

   On claim free renewal, a discount of 2% will be provided for each completed and continuous policy year

Optional Covers (Add-Ons)**

- Hospital Cash Benefit
- Major Illness Benefit
- Additional Sum Insured for Accidental Hospitalization
- Enhanced Cumulative Bonus
- No Claim Bonus Protector
- Co-Payment
- Any Room Upgrade
- Deductible

What Are The Waiting Periods?

Generic Policy Waiting Period	30 Days, Except for Accidents
Specific Illnesses & Procedures	2 Years
Pre-existing Diseases	3 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 fulfil necessary conditions
- Change-of-Gender treatments
- Cosmetic or plastic surgery
- Any treatment necessitated due to participation in hazardous or adventure sports
- Breach of Law
- Excluded Providers
- Treatment for alcoholism, drug or substance abuse or any addictive condition and consequences thereof
- Dietary supplements and substances purchased without prescription
- Refractive Error
- Unproven Treatments
- Sterility and Infertility
- Maternity
- War and war-like situations
- Injury or disease caused by or contributed to by nuclear weapons/materials
- Treatment taken outside India
- Circumcision

For complete details, refer to Policy Wordings.

Discount Options

Multiple Discount Options Like

- Additional Family Member Discount (Non-Floater Basis)
- Loyalty Discount
- Policy Tenure Discount

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 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

"HEALTHCLAIM" to 561612

www.sbigeneral.in

Comprehensive Benefits

TYPES OF PLAN	PRO	PLUS	PREMIUM
Sum Insured Range	**₹3 Lakhs to ₹5 Lakhs**	**₹6 Lakhs to ₹20 Lakhs**	**₹25 Lakhs to ₹1 Crore**
Section A: Hospitalization Cover			
In Patient Hospitalization	Covered	Covered	Covered
Room Rent	For ₹3 Lakhs & ₹4 Lakhs - Single Private AC Room (1% restriction as an option available) For ₹5 Lakhs - Single pvt AC Room (Upgrade option available (excluding suite & above))	Single Private AC Room (Upgrade option available (excluding suite & above))	Actuals up to Sum Insured
ICU / ICCU	For ₹3 Lakhs & ₹4 Lakhs - as per actual ICU/ICCU expenses provided by Hospital (2% restriction as an option available) For ₹5 Lakhs - as per actual ICU/ICCU expenses provided by Hospital	As per actual ICU/ICCU expenses provided by Hospital	Actuals up to Sum Insured
Mental Healthcare / Psychiatric illness Cover	Up to Sum Insured	Up to Sum Insured	Up to Sum Insured
Genetic Disorders	Claim amount subject to max of ₹100,000	Claim amount subject to max of ₹100,000	Claim amount subject to max of ₹100,000
Internal Congenital Anomaly (24 months waiting period)	25% of Sum Insured	25% of Sum Insured	25% of Sum Insured
HIV/AIDS	Up to Sum Insured	Up to Sum Insured	Up to Sum Insured
Bariatric Surgery (For 18 years and above as defined in Policy wordings)	Up to Sum Insured	Up to Sum Insured	Up to Sum Insured
Advanced Procedures	25% of Sum Insured	25% of Sum Insured	25% of Sum Insured
Cataract (24 months waiting period)	Up to ₹50,000 per eye	Up to ₹1 Lakh per eye	Up to ₹1 Lakh per eye
Pre-Hospitalization cover	30 Days	60 Days	60 Days
Post-Hospitalization cover	60 Days	90 Days	180 Days
Domiciliary Hospitalization (incl pre and post hospitalization cover)	Up to Sum Insured	Up to Sum Insured	Up to Sum Insured
Day Care Procedures (537 Day Care Procedures Covered)	Covered up to Sum Insured as per indicative Day care list	Covered up to Sum Insured as per indicative Day care list	Covered up to Sum Insured as per indicative Day care list
Road Ambulance	Up to ₹3,000 per hospitalization	Up to ₹5,000 per hospitalization	Up to ₹7,000 per hospitalization
Organ Donor Expenses	Covered up to Sum Insured	Covered up to Sum Insured	Covered up to Sum Insured
Alternative Treatment / AYUSH	Covered up to Sum Insured	Covered up to Sum Insured	Covered up to Sum Insured
Recovery Benefit (not applicable in case of domiciliary hospitalization)	₹5,000 per hospitalization	₹10,000 per hospitalization	₹15,000 per hospitalization
Domestic Emergency Assistance Services (including Air Ambulance)	Not Covered	up to ₹5 Lakhs	up to ₹10 Lakhs
Sum Insured Refill	Covered	Covered	Covered
Compassionate Visit	Not Covered	If hospitalization exceeds 5 days, the cost of economy class air ticket, 1% of Sum Insured or Maximum up to ₹20,000 whichever is lower	If hospitalization exceeds 5 days, the cost of economy class air ticket, 1% of Sum Insured or Maximum up to ₹20,000 whichever is lower
E-Opinion	4- E-Opinion	4- E-Opinion	Unlimited E-Opinion

Comprehensive Benefits

TYPES OF PLAN	PRO	PLUS	PREMIUM
Sum Insured Range	**₹3 Lakhs to ₹5 Lakhs**	**₹6 Lakhs to ₹20 Lakhs**	**₹25 Lakhs to ₹1 Crore**
Section B: Optional Covers**			
Hospital Cash	₹500/ ₹1000/ ₹2500/₹5000 for 5/10/15/45 days	₹500/ ₹1000/ ₹2500/₹5000 for 5/10/15/45 days	₹500/ ₹1000/ ₹2500/₹5000 for 5/10/15/45 days
Major Illness – Benefit (Survival - 30 days ; IWP - 90 days) (Eligibility =>18 yrs)	Cover up to 100% of Sum Insured or maximum up to ₹25 Lakhs whichever is lower	Cover up to 100% of Sum Insured or maximum up to ₹25 Lakhs whichever is lower	Cover up to 100% of Sum Insured or maximum up to ₹25 Lakhs whichever is lower
Additional SI for Accidental Hospitalization	1.5x or 2x of base Sum Insured	1.5x or 2x of base Sum Insured	1.5x or 2x of base Sum Insured
Enhanced Cumulative Bonus	25% up to a maximum of 200%	50% up to a maximum of 200%	50% up to a maximum of 200%
NCB Protector	NCB Protector (if claim amount is less than ₹50,000 in expiring policy)	NCB Protector (if claim amount is less than ₹50,000 in expiring policy)	NCB Protector (if claim amount is less than ₹50,000 in expiring policy)
Copayment	10% / 20% Co-payment available	10% / 20% Co-payment available	10% / 20% Co-payment available
Any Room Upgrade	Covered - for ₹5 Lakhs Sum Insured Upgrade to any room excluding suite & above	Covered Upgrade to any room excluding suite & above	Not Applicable
Deductible	i. ₹10,000 ii. ₹25,000	I. ₹10,000 ii. ₹25,000	i. ₹10,000 ii. ₹25,000
Section C: Renewal Benefits			
Preventive Health Check up	Haematology: CBC + Haemoglobin Diabetes Profile: Fasting Blood Sugar or random Blood Sugar Lipid Profile: Total Cholesterol Liver Function: SGOT + SGPT Kidney / Renal Function: Bun and Creatinine	Haematology: CBC + Haemoglobin Diabetes Profile: Fasting Blood Sugar or random Blood Sugar Lipid Profile: Total Cholesterol + HDL + LDL + Triglycerides Liver Function: SGOT + SGPT + Bilirubin Total Kidney / Renal Function: Bun and Creatinine + Uric Acid Thyroid: TSH	Haematology: CBC + ESR + Haemoglobin + PS Diabetes Profile: Fasting Blood Sugar + HbA1c Lipid Profile: Total Cholesterol + HDL Cholesterol + LDL Cholesterol + Triglycerides Liver Function Tests: SGOT + SGPT + Bilirubin Total Kidney / Renal Function: Bun and Creatinine + Uric Acid Thyroid Profile: T3+ T4+ TSH Urine Analysis: Urine Complete Analysis Iron Deficiency: Iron Profile
Cumulative Bonus	15% up to a maximum of 100%	15% up to a maximum of 100%	15% up to a maximum of 100%
Or			
No Claim Discount	2% of base premium (same for all plans)	2% of base premium (same for all plans)	2% of base premium (same for all plans)

Prohibition of Rebates

Section 41 of the Insurance Act, 1938, as maybe amended from time to time:

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.

For More Details Contact

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Contact Us

1800 102 1111 | www.sbigeneral.in