

AROGYA SERIES (SUMMARY)

(Including Arogya Sanjeevani)

Features	Arogya Premier	Arogya Plus	Arogya Top Up	Arogya Sanjeevani
Product Description	Arogya Premiere Policy caters to the special healthcare requirements of high net worth individuals.	Arogya Plus Policy provides financial protection against medical costs due to hospitalization along with routine OPD expenses	Arogya Top Up Policy provides financial protection against higher medical cost over & above the pre-decided medical cost	Arogya Sanjeevani Policy, SBI General Insurance Company Limited provides financial protection against medical costs due to hospitalization.
Target Segments	High net Worth Individuals	Individuals looking for an extensive coverage of health policy at an affordable and fixed premium with OPD benefits	Individuals who want to extend their existing health insurance coverage without buying a new plan at an affordable premium.	First time health insurance buyer
Who can buy?	Any Individual can take this Policy for himself and/or his family; Permanent Residents of India.			
Policy Covers	Family (Self, Spouse, Dependent Children, Dependent Parents, Parents in Law)			
Policy Type	Hospitalization cover + Day care	Hospitalization cover + OPD Benefit	Hospitalization cover with compulsory deductible	Hospitalization cover + Day care
Sum Insured Limit	Rs 10 Lacs to 30 Lacs. (in multiples of Rs. 1 lac)	Rs 1 Lac/ Rs 2 Lac/ Rs 3 Lac	Rs. 1 Lac to Rs. 50 Lac (in multiples of Rs. 1 Lac)	Rs. 100,000 to Rs. 500,000 in multiples of Rs. 50,000
Pre- & Post Hospitalization	60/90 Days	60/90 Days	60/90 Days	30/60 Days
Day Care Expenses For	141 day care procedures	141 day care procedures	141 day care procedures	All Day Care procedures covered
Alternative treatment	AYUSH covered			
Maternity Benefits	Maternity Expenses after first 9 months is covered.	Maternity Expenses covered only under OPD section up to the OPD limit as specified in the Policy Schedule.	Maternity Expenses after first 9 months is covered.	Not Available
Ambulance Expenses	Actual charges including Air Ambulance up to Rs 1 lac.	Up to Rs 1500/Hospitalization	Rs 5000/Hospitalization	Road Ambulance up to Rs 2000 per hospitalization
Age of Entry	3 months to 65 yrs.			
No Medical Test	Up to 55 yrs.			

Organ donor expenses	Covered	Not covered	Covered	Not covered
Cumulative bonus	10% of SI after every claim free year	Not Covered	Not Covered	5% of SI after every claim free year
Reinstatement of SI	Automatic	Not available	On payment of premium on pro rata basis for balance Period	Not available
Domiciliary Hospitalization	Covered, including pre- and post-hospitalization	Covered, including pre- and post- hospitalization	Covered, including pre- and post- hospitalization	Not available
Cover for 12 modern Treatment methods	Available – up to 50% of Sum Insured			
Major Exclusions	First 30 days unless accidental hospitalization.			
	1 yr. exclusion for the named ailments.			24 month and 48 months for specific diseases/illness
	Maternity expenses - First 9 months from the date of 1st policy inception.	NA	Maternity expenses - First 9 months from the date of 1st policy inception.	NA
	Pre- Existing Disease exclusion for first 4 years.			
	Permanent Exclusions:			
	Treatment outside India			
	• Epidemics recognized by WHO/Indian government			• Rest cure, rehabilitation & custodial care
	• Congenital External Illness			• Diagnostic investigations
	• Cosmetic/Aesthetic treatment			• Maternity expenses except ectopic pregnancy
	• Unproven Treatments			

