








**YOUR HEALTH.
YOUR COVER.
YOUR WAY.**

SBI General
Health α 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







Who can buy the policy?



Minimum Entry Age Adult: 18 years Dependent Child: 91 days to 25 years	Maximum Entry Age For Hospitalisation Cover: No Limit For Personal Accident: 65 years
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Product Benefit Table

Cover Name		Alpha Select	Alpha Ultimate
Sum Insured	Sum Insured	Hospitalization Cover – 5 L, 7.5 L, 10 L, 12.5 L, 15 L, 20 L, 25 L, 30 L, 35 L, 50 L, 75 L, 1 Cr. Personal Accident 5 L to 1 Cr. SI (multiples of 5 L)	Hospitalization Cover – 10 L, 12.5 L, 15 L, 20 L, 25 L, 30 L, 35 L, 50 L, 75 L, 1 Cr., 1.50 Cr., 2 Cr., 2.50 Cr., 3 Cr., Unlimited Sum Insured Personal Accident - 5 L to 10 L (in multiples of 1 lakh), 10 L to 1 Cr. in (multiples of 5 L), 1.25 Cr., 1.50 Cr., 1.75 Cr., 2 Cr.
	Room Rent	Single Pvt A/C Room	
	PED Waiting Period	36 Months	
 Hospitalization Cover	In-Patient Treatment	Upto the Sum Insured	
	Day Care Treatment	Within Sum Insured	
	AYUSH Treatment	Within Sum Insured	
	Domiciliary Treatment	Within Sum Insured	
	Pre Hospitalization	60 Days	Upto 60 Days Options: 30/90 Days
	Post Hospitalization	90 Days	Upto 90 Days Options: 60/120/180 Days
	Bariatric Surgery	Within Sum Insured	
	Cumulative Bonus	50% of SI max upto 100%/ 200%/ 300%/ 400%/ 500%/ 600%/ 700%/ 800%/ 900%/ 1000% of SI In the event of claim, CB will not reduce in same proportion.	
	OR		

 Essential Covers	No Claim Discount (NCD)	2.5% of Hospitalization Base premium	
	Road Ambulance	Per Hospitalization: upto 3500	Per Hospitalization: 10L: upto 3500 Above 10L: 5000/ 10,000 / 20,000
	Air Ambulance	Upto 5 Lakhs	10L: upto 5 Lakhs Above 10L: Upto 5/10 Lakhs
	Radio Cab	Per Hospitalization: upto 1000	Per Hospitalization: 10L: 1000 Above 10L: 1000/1500/ 2500
	Organ Donor	Upto the Sum Insured	
	Modern Treatments	Upto the Sum Insured	
	Home Health Care	-	Upto the Sum Insured
	Consumables Cover	Actuals	
	Restore Benefit	Unlimited Restore, upto 100% of Base Sum Insured.	
	Convalence	Minimum Hospitalization 7 Days Payout Option: 5000	Minimum Hospitalization 7 Days Payout Option: 10L: 5000 Above 10L: 10,000/ 15,000 /20,000
 Special Covers	Companion Cover	-	Per day Daily Cash: 1000/ 2000, max up to 30 Days Minimum Hospitalization of 72 hours
	Adventure Sports	-	Upto 25%/ 50%/ 75%/ 100% of Sum Insured
	Gym and Sports Injury Cover	-	SI options: Upto 10L: 10,000, Above 10L: 15,000, 20,000
	Reconstructive Surgery	Upto 2 lakhs	Upto 2 lakhs
	Prosthetics	-	10L: Upto 2 lakhs Above 10L: 5 lakhs
	Gender Reassignment	-	Upto 10 lakhs
	Vision Correction	-	20L & Above: Upto 50,000
	Endless Sum Insured	10L & Above: Unlimited claim amount	10L & Above: Unlimited claim amount
	Plan Ahead	-	Continuity on Waiting Periods (Initial, PED, Specific Illness) served by Insured to his/her for future Spouse/ and/or New Born Baby

 Maternity and Child Care Cover	Maternity Expenses (Including Pre and Post Natal Care) [§]	Normal Delivery and C-Section- 10L:50,000 Above 10L: 75000 Max 2 living Children Pre and Post In-Patient: Within Maternity Limits OPD: 10,000 (Within Maternity Limits) WP: 2 Years	Normal Delivery and C-Section- 50,000/ 75,000/1,00,000 Max 2 living Children Pre and Post In-Patient: Within Maternity Limits OPD: 10,000 (Within Maternity Limits) WP: 2 Years
	New Born Baby Care [§]	Individual: Upto Mother's Sum Insured Floater: Upto Policy SI Max 2 Children covered	Individual: Upto Mother's Sum Insured Floater: Upto Policy SI Max 2 Children covered
	Child Vaccination [§]	Upto 3,000	Upto 3,000
 Personal Accident	AD	5 Lakhs to 1 Cr. For dependent Child: Per Child, Upto 25% of PA Sum Insured of Policyholder/ Parent or max. upto 10 L SI	Upto 2 crores For dependent Child: Per Child, Upto 25% of PA Sum Insured of PolicyHolder/ Parent or max. upto 10 Lakhs SI
	PTD		Upto 2 crores For dependent Child: Per Child, Upto 25% of PA Sum Insured of Policy Holder/ Parent or max. upto 10 Lakhs SI
	PPD	-	
	Child Education Benefit	Upto 10L: 1 Lakh Above 10L: 2 Lakhs	Upto 10L: 1 Lakh Above 10L: 2 Lakhs
	Loan Protector	-	25% of PA SI or Outstanding Loan or maximum 1 Lac/2Lakhs, whichever is lower
 OPD Cover	OPD Cover	OPD limits: 10L - 25L - 5000, Above 25L - 10,000-25000 (in multiple of 5000) Co-Pay Options: 10% on each and every claim	OPD limits: 10L - 25L - 5000, Above 25L - 10,000 - 50000 (in multiple of 5000) Co-Pay Options: 10% on each and every claim
 Global Cover	Global Cover	-	Upto Sum Insured OR 3Cr, whichever is lower
 Benefit Based Covers	Critical Illness	5L/10L/15L/20L	Upto Sum Insured or 50 lacs, whichever is lower
	Hospital Daily Cash	Days: 3 Days to 10 Days Payout Options: 1000/Day for SI 10L and above Deductible Options - 48 hrs, In case of ICU, 2 times of Daily Cash	Days: 3 Days to 10 Days Payout Options: 1000/Day for SI upto 10L and 1500/Day for SI above 10L Deductible Options - 48 hrs, In case of ICU, 2 times of Daily Cash
 Preventive Care	Health Check Up	Annual Limit: Upto 3000/ 4000/5000	Annual Limit: Upto 3000/ 4000/5000/7500

	E- Opinion	Online medical opinion from empanelled doctors.	
 Modifiers	Reduction in Room Rent Limits	Room Category capped to: Option1: Actuals Option2: Twin Sharing	Room Category capped to: Option1: Actuals Option2: Twin Sharing
	Reduction in Specific Waiting Period	This benefit decreases the Waiting Period from 24 Months to 12 Months	
	Change in PED Waiting Period	Option 1: 36 Months to 12 Months Option 2: 36 Months to 24 Months	
	Change in Maternity Period	This benefit gives an option to increase/ decrease the Maternity Waiting Period Option1: 24 Months to 12 Months Option2: 24 Months to 36 Months	
	Change in Global Waiting Period	-	This benefit gives an option to decrease the Global Waiting Period from 24 Months to 12 Months
 Voluntary Covers for Discounts	Voluntary Deductible	Option1: Annual Aggregate Deductible: 10,000/20,000/30,000/ 40,000/ 50,000/ 1,00,000/ 1,50,000/ 2,00,000 Option 2: Per Claim Deductible: 10,000/20,000/30,000/ 40,000/ 50,000/ 1,00,000/ 1,50,000/ 2,00,000	
	Voluntary Co-Payment	10%/ 20%/ 30% on each and every claim	

Policy Term: 1 Year, 2 Year, 3 Years, 4 Years, 5 Years##

Note:

- \$Covers come in bundle, have to be purchased together
- Benefit Based Covers (PA, Critical Illness and Hospital Daily Cash) are available on Individual basis
- The Policyholder can either opt for Voluntary Deductible or Voluntary Co-payment
- If Unlimited Sum Insured is opted then Adventure Sports will be covered Upto 3Cr



Contact your Relationship Manager Today!

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