



SBI General Insurance Policy Coverage



Definition of Family	Option 1 - (1 + 1) Self + Spouse Option 2 – 1 Self Only
Definition of Family	No Age Limit
Sum Insured:	Threshold limit of 3 lakhs Sum Insured with Options from 1 Lakh to 10 Lakhs
Pre and Post Hospitalization	30 days pre-& 90 days Post hospitalization
Bed Charges / Room Rent / Boarding Expenses per day.	No limit on Bed charges, payment will be made on single room A/C, not a deluxe or a luxury.
ICU Charges	At Actuals
Other Hospital Expenses:	At Actuals
Limits on Diseases	No Limits on Any diseases
Pre-existing Diseases:	Covered from day one.
01 to 04 year Waiting Period for Specific ailment:	Waived
30 Days Waiting Period:	Waived
Ambulance charges	INR 2,500/- per hospitalization
Day Care Cover	As per Standard Cover
Alternative Medicine	AYUSH Treatment covered if treatment is taken in Government & Govt. Recognized hospitals.

Modern Methods of Treatments (Advance Medical Treatments)

Covered wherever Medically Indicated either as in patient or as part of day care treatment in a hospital up to 50% of Sum Insured– for below mentioned procedure.

- A. Uterine Artery Embolization and HIFU (High Intensity Focused Ultrasound)
- B. Balloon Sinuplasty
- C. Deep Brain Stimulation
- D. Oral Chemotherapy
- E. Immunotherapy - Monoclonal Antibody to be given as injection.
- F. Intra Vitreal Injections.
- G. Robotic Surgeries
- H. Stereotactic Radio Surgeries
- I. Bronchial Thermoplasty
- J. Vaporization of the Prostrate (Green Laser Treatment or Holmium Laser Treatment)
- K. IONM - (Intra Operative Neuro Monitoring)
- L. Stem Cell Therapy: Hematopoietic stem cells for bone marrow transplant for hematological conditions to be covered,

Hospitalization arising out of Terrorism.	Covered
TPA	Yes
Cashless Facility	Yes

Policy Operating Guidelines

Mid-term Addition of Member:	Only new retirees can join this scheme during policy period within 60 days period of retirement subject to CD balance available. Premium for such additions would be 100% of premium if coverage is more than 6 months and 50% of premium if less than 6 months. All those who have retired within the last one year can also have the option to join at next renewal.
Lock in / Lock out Period	For the Forth coming years in order to ensure continuity and stability of the policy, the insurance company has requested the retirees to continue enrolling into the policy every year. For this purpose, they have introduced a lock in / lock out clause. <ul style="list-style-type: none"> • For all existing retirees who do not join the policy next year before inception there will be a lock out of 2 years. i.e. they cannot be covered for next 2 yrs. • There will be a lock in for three years for all members who have opted the policy. In case a person does not renew membership during second or third year there will be a lock out for 5 years for such members.

Claim Intimation	Within 7 days from date of admission
Claim submission.	Within 30 days from date of discharge

Premium Rates including GST-		
SBI General Rates for the year 2023 - 2024 including GST for Super Top up only		
Sum Insured	Per family premium (Self + Spouse)	Per member premium (Self only)
1,00,000	3,755	2,209
2,00,000	6,009	3,534
3,00,000	8,712	5,125
4,00,000	11,761	6,918
5,00,000	15,289	8,994
6,00,000	19,112	11,243
7,00,000	22,934	13,491
8,00,000	26,375	15,515
9,00,000	30,331	17,842
10,00,000	34,881	20,518