

Arogya Sanjeevani Health Insurance

With rising medical expenses, even the simplest procedures & treatments can cost a lot of money. Therefore, a comprehensive health cover like the Arogya Sanjeevani Policy becomes all the more important.

Any individual between 18 to 65 years of age can buy this policy for oneself, their spouse, dependent children(91 days -25 years) Parents / Parents-in-law.

Key Features

Product type	Individual/Floater
Category of cover	Indemnity
Policy Period	One year
Sum Insured Options	From 1 Lakh up to 5 Lakhs in multiples of 50000
Pre & Post Hospitalization Cover	Pre Hospitalization - 30 days Post Hospitalization – 60 days
Day Care Treatment	Covered
Eligibility	Minimum Entry Age : Proposer/Adults - 18 yrs. Dependent Children - 91 days Maximum Entry Age : Adult – 65 years Dependent Children – 25 years
Ayush Treatment	Cover up to the sum insured
Cataract Treatment	Up to 25% of SI or Rs40000/- whichever is less.
Dental Treatment	Cover for treatment due to disease or Injury
Plastic Surgery	Cover for treatment due to disease or Injury
Co-payment	5% on all claims
Waiting period for Pre-existing Diseases	PED will be covered after waiting period of 48 months.
Tax Benefits	Under Section 80D of Income Tax Act 1961 on the premium paid.