

5 Reasons Why One Should Opt SBI General Insurance's Health Alpha

Category: Business

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With medical inflation rising steadily and healthcare needs changing as one ages, consumers are looking at options outside the standard one-size-fits-all health policies. They are keen on plans that offer long-term value, deeper protection, and the flexibility to adapt to sudden changes. This is driving demand for sharp, focused health insurance solutions that offer meaningful customisation, continuity benefits, and greater control over coverage.

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A fully customizable health insurance product with industry-first features like 10x Cumulative Bonus, Gym & Sports Injury Cover along with other Special Covers like Endless Sum Insured

This is why forward-looking health insurance plans like SBI General Health Alpha, with flexible personalisation options, a variety of add-ons, and customizable sum insured choices, are getting increasingly popular among customers seeking adaptable, and comprehensive protection.

Here are five key reasons why one should choose SBI General Health Alpha:

1. Build-Your-Own Health Plan – A customizable Approach

Health Alpha moves beyond the traditional model. A fully customizable health insurance product, designed for unlimited flexibility and over 50 coverage options. Health Alpha embodies the ethos of Your Health. Your Cover. Your Way, empowering customers to create personalized health plans that suit their lifestyle and healthcare requirements.

It allows customers to adjust coverage limits within offered benefits, and modify waiting periods, ensuring complete flexibility to customize their health plan to individual needs.

2. High-Cover Protection, Including Unlimited Sum Insured

With rising healthcare costs, large medical bills, especially for critical illnesses or long hospital stays, are becoming more common. Health Alpha offers a solution with sum insured options starting at ₹5 lakh and extending up to an Unlimited Sum Insured, providing families with strong, long-term financial protection. Additionally, the Endless Sum Insured

benefit adds an extra layer of security by covering one major hospitalization claim beyond the base coverage, ensuring customers remain protected even during high-cost medical emergencies.

3. Strong Continuity Benefits for Life Milestones

The Plan Ahead optional cover allows families to expand their cover for major life events. This unique benefit provides Waiting Period continuity earned by the policyholder to newly married spouse (age up to age 35 years) and/or newborn children (maximum 2 children), provided they are enrolled under the Policy within 120 days of marriage or birth.

4. Industry-First Gym & Sports Injury Cover

Recognising India's growing focus on fitness and wellness, Health Alpha offers industry's-first and exclusive add-on which provides OPD benefits for injuries sustained during hobby sports or daily fitness activities, covering specialist consultations, diagnostic tests, prescribed medicines, and physical therapy.

5. Up to 10x Cumulative Bonus for Claim-Free Years

Health Alpha features one of the most rewarding bonus structures in the industry with its 10x Cumulative Bonus benefit. For every year a customer remains claim-free, this benefit increases their coverage by up to 10 times the base sum insured. This means families get significantly more protection over time, creating a strong safety net as healthcare needs grow. This benefit helps customers build long-term financial security confidently, ensuring their health coverage keeps pace with rising medical costs.

As health needs become more diverse and financial risks rise,

customers are seeking health insurance plans that offer depth, flexibility, and lasting protection. SBI General Health Alpha captures this trend perfectly by combining customizable options with high coverage limits, milestone continuity, and wellness-focused features. The product also offers few industry-first features like 10x Cumulative Bonus, Gym & Sports Injury Cover along with other Special Covers like Endless Sum Insured. Together, these benefits make it an attractive choice for families who want a strong, future-ready health protection plan that adapts to their evolving needs and ensures peace of mind.

About SBI General Insurance

SBI General Insurance, one of the fastest-growing private general insurance firms, backed by the robust support of SBI, upholds a legacy of trust and security. We position ourselves as India's most trusted general insurer amidst a dynamic landscape. Since our establishment in 2009, our expansion has been substantial, growing from 17 branches in 2011 to a nationwide presence in 146 branches. In FY 2024-25, SBI General Insurance reported a Gross Written Premium (GWP) of INR 14,140 crores, recording a YOY growth of 11.1%.

The company received numerous prestigious accolades, showcasing its excellence across various domains. Key honors include being named as the Domestic General Insurer of the Year – India and Claims Initiative of the Year – India at Insurance Asia Awards 2025 Singapore, Large General Insurance category at the Mint BFSI Summit & Awards, the 3rd InsureNext Awards 2024 for Best Claims Settlement, and India's Best General Insurer of the Year at the 7th Insurance Conclave Awards. At the India Insurance Summit & Awards 2024, the company secured titles for General Insurance Company of the Year and Leading Implementer of Analytics Technology in Insurance. Additionally, it was honored as the Best BFSI Brand

at the ET NOW Best BFSI Brands Conclave 2024 and included in BW BusinessWorld's India's Most Respected Companies. Certified as a Great Place to Work in 2024, the company also excelled at the ETBFSI Exceller Awards 2024 with recognition for Best Claims Management in Insurance and Best CSR Campaign of the Year, further highlighting its commitment to social responsibility and innovation.

With a team of over 9,000+ employees and our multi-distribution model covering Bancassurance, Agency, OEM, Broking, Retail Direct Channels, and Digital collaborations, we are committed to providing both Suraksha and Bharosa to all our consumers. Leveraging a vast network that includes over 22000+ SBI branches, plus agents, financial alliances, OEMs, and digital partners, we extend our services to even the most remote areas of India. Our offerings cater to Retail, Corporate, SME and Rural segments, and our diverse product portfolio ensures accessibility through both digital and physical channels.

