

Customisable Health Insurance Plans: A Lifestyle-based Personalisation Choice

Category: Business

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Alpha Advantages

- Unlimited flexibility**
Choose from a wide range of 30+ coverages
- Upto 10x***
Cumulative Bonus for each claim-free year
- Endless Sum Insured****
Once-in-a-lifetime claim without any sum insured limit
- Gym & Sports***
Injury cover
- Plan ahead* with built-in continuity for spouse/newborns**
- Opt for 5-Year tenure****
for protection against medical inflation
- Get 3% welcome discount**

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Health insurance has become an essential pillar of financial security in India, enabling individuals and families to manage rising medical costs while protecting long-term savings. As awareness around healthcare planning and financial protection grows, insurance is increasingly seen not as a discretionary expense but as a necessary safeguard against unexpected medical emergencies.



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- Endless Sum Insured*: Once-in-a-lifetime claim without any sum insured limit
- Gym & Sports* injury cover
- Plan ahead* with built-in continuity for spouse/newborns
- Opt for 5-Year tenure** for protection against medical inflation
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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

At the same time, the health insurance landscape is evolving. The industry is gradually moving away from rigid, standardised offerings towards solutions that better reflect individual requirement making it more personal. Customisable health plans allow individuals to pay for what truly matters to them, rather than being locked into features they may never use.

How Customisable Health Insurance is redefining Health Coverage

Aligning Coverage with Life Stages

Healthcare needs evolve with age, life stage, and changing lifestyles. Younger individuals may prioritise affordability and accident-related cover, families often seek maternity and child healthcare benefits, while older adults may require enhanced protection for chronic conditions. Customisable plans allow coverage to adapt in line with these changing requirements.

Managing Healthcare Costs More Effectively

By selecting relevant add-ons and opting required features and limits, policyholders can balance coverage and premiums more efficiently. This makes health insurance more accessible while still offering meaningful protection.

Addressing Lifestyle and Preventive Healthcare Needs

With lifestyle-related health concerns becoming more common, customers are increasingly opting for features such as regular health check-ups, wellness benefits, areas that traditional plans may not adequately address.

Keeping Coverage Relevant Over Time

As individuals change jobs, relocate, or experience shifts in family structure, insurance needs also evolve. Customisable health insurance plans make it easier to review and update coverage periodically, without the need to start afresh, ensuring continued relevance over time.

Reflecting this growing preference for flexibility, **SBI General Insurance** recently introduced “**SBI General Health Alpha**”, a health insurance solution designed to adapt to customers’ evolving healthcare needs. The product enables policyholders to personalise their coverage through a range of optional benefits, allowing them to build a plan that suits their current priorities while offering the flexibility to adjust it over time.

The key features of SBI General Health Alpha includes

- **Up to 10x Cumulative Bonus** – This is add-on cover which

provides up to 10x cumulative bonus annually, if no claim is made under the policy.

- **Unlimited Sum Insured** – Base Sum Insured of the policy will be unlimited. A claim of any amount will become payable, subject to Policy terms and conditions.
- **Endless Sum Insured** – Covers hospitalization expenses for a single claim beyond the Base Sum Insured, this benefit can be availed once in lifetime of the policy.
- **Gym & Sports Injury Cover** – This is 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.
- **Plan Ahead** – This unique add-on 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 within 120 days of marriage or birth.
- **Welcome Discount** – The product offers distinctive "Welcome Discount" of 5%, if new policy is purchased within 5 days of quote generation.

At SBI General Insurance, the emphasis is on giving customers greater choice and ensuring that health insurance evolves with their needs across different life stages, rather than remaining a fixed, one-time purchase. As India continues to strengthen its healthcare ecosystem, customisable health insurance is emerging as a natural progression, one that places customers at the centre of coverage decisions while supporting long-term health security and financial resilience.

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.

