

OPD Plan

1-Nov-2025 to 31-Oct-2026

INSURER

For all programs* of this particular group is
SBI General Insurance Company

FACILITATED BY

K M Dastur Reinsurance Brokers

Powered
by



Doctor &
Expert
Consultations



Medicines

Mind & Mood



Nutrition &
Physical
Activity



Motivation &
Habits



Diagnostics &
Assessments

**Base Policy, Super Top-up Policy And Opd Policy*

Plan Details **Sum Insured**

Basic Cover	Cover Details	Option 1	Option 2	Option 3	Option 4
Overall OPD Cover	Wallet Value	₹ 10,000	₹ 20,000	₹ 30,000	₹ 40,000
In-Clinic Doctor Consultation (All Specialities)	Cashless + Alyve Pay (QR Scanning Feature) - Per Transaction Limit up to 1000 - Alyve Health Platform	₹ 4000	₹ 8000	₹ 12,000	₹ 16,000
Prescribed Diagnostic	Cashless + Reimbursement - Alyve Health Platform	₹ 3000	₹ 6000	₹ 9000	₹ 12,000
Health Check Up	Cashless + Reimbursement - Alyve Health Platform	₹ 1000	₹ 2000	₹ 3000	₹ 4000
Prescribed Pharmacy	Cashless + Reimbursement - Alyve Health Platform	₹ 2000	₹ 4000	₹ 6000	₹ 8000
Plan fee for Self(excluding GST)		₹ 4100	₹ 8200	₹ 12,300	₹ 19,492
Plan fee for Self(including GST)		₹ 4838	₹ 9676	₹ 14,514	₹ 23,001
Plan fee for Self + Spouse(excluding GST)		₹ 4400	₹ 8800	₹ 13,200	₹ 21,195
Plan fee for Self + Spouse(including GST)		₹ 5192	₹ 10,384	₹ 15,576	₹ 25,010

Plan Details **Added Wellness Benefits**

Basic Cover	Cover Details	Option 1	Option 2	Option 3
Wellness Benefit	Wallet Value	₹ 10,000	₹ 20,000	₹ 30,000
Tele-Consultation	General Physician - 24*7	Unlimited	Unlimited	Unlimited
Tele-Consultation	Mental Health / Helpline - 24*7	Unlimited	Unlimited	Unlimited
Tele-Consultation	Specialities(Gynecologist, Diabetologist, ENT, Nutritionist Homeopathy, Ayurveda) 9am to 6 PM	Unlimited	Unlimited	Unlimited
Gym - Cult Elite Pass (includes Cult Online & At-Centre Membership discounts)	Discount up to 45% - Alyve Health Platform	Discounted	Discounted	Discounted
Fitness @ Virtual	Live & Recorded Sessions : 4000+ Global Studios , International Experts : Including Zumba, Pilates, Mindfulness, Martial Arts, Cardio, HIIT	Yes	Yes	Yes
Health Assessments	1) Questionnaire based assessments with risk score and recommendations: Health Risk, Mental Health, Gut Health, Sleep Assessment etc. 2) Computer vision-based AI module : Neck/Posture/Yoga/Fitness Assessment, Health Vitals Assessment through Face Scan	Yes	Yes	Yes
Onboarding Sessions for Group	Benefits overview, Demo etc.	Yes	Yes	Yes
Concierge Desk	Concierge, assistance & Outreach (for driving & engagement - Only for Medical Purpose)	Yes	Yes	Yes

General Exclusions

1. In-patient care and daycare treatments are not covered
2. Claims related to At home care, Day Care & Domiciliary Treatment are not covered
3. Any & all registration charges are excluded from this plan
4. Unproven Treatments: Expenses related to any unproven treatment, services and supplies for or in connection with any treatment. Unproven treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness.
5. Any unproven procedure/ treatment not approved by Indian Medical Council, experimental or alternative treatment including acupuncture, magneto therapy etc. are not covered.
6. Cosmetic or plastic Surgery treatment / consultation / test checks by any means
7. Breach of law : Expenses for treatment directly arising from or consequent upon any Person committing or attempting to commit a breach of law with criminal intent, Suicide and Self-Injury etc. are not covered
8. Experimental, investigational or Unproven Treatment devices and pharmacological regimens.
9. Alternative medicine systems such as Ayurveda, Yoga and Naturopathy, Unani, Siddha, and Homeopathy are not covered
10. Consultations with respect to any nutrition, obesity or cosmetic treatments, or any other treatments which are not medically necessary, are not covered
11. Insulin injections, Syringes and other consumables charges are not covered
12. Cancer & Maternity / Pregnancy related expenses not covered
13. Spectacles, Frames, Glasses, Lenses, Hearing aids, Budecort inhalers, Blood lancet and Glucometer strips, are not covered
14. Dialysis, Cataract, LASIK or Plastic surgeries are not covered
15. Treatment for Hair, Acne, Alopecia, Baldness, Wigs, or Toupees, and all treatment related to the same are not covered
16. Prosthetics, CPAP machines are not covered
17. Cosmetic creams or articles, topical medicines are not covered
18. Chemotherapy procedures, drugs to treat cancer are excluded
19. Venereal disease, all sexually transmitted disease or Illness including but not limited to Genital Warts, Syphilis, Gonorrhea, Genital Herpes, Chlamydia, Pubic Lice and Trichomoniasis.
20. Sterility and Infertility: Expenses related to sterility and infertility. This includes:
 - (a) Any type of contraception, sterilization
 - (b) Assisted Reproduction services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI
 - (c) Gestational Surrogacy
 - (d) Reversal of sterilization
21. Cost incurred for any health check-up or for the purpose of issuance of medical certificates and examinations required for employment or travel or any other such purpose.
22. Treatment taken from a person not falling within the scope of definition of Medical Practitioner of that procedure / nature of medical service.
23. Treatment charges or fees charged by any Medical Practitioner acting outside the scope of license or registration granted to him by any Medical Council.
24. Treatments rendered by a Medical Practitioner who is a member of the Customer's family or stays with him.
25. Any treatment or part of a treatment that is not of a reasonable charge, not medically necessary; drugs or treatments which are not supported by a prescription.
26. Ayush Medicine not covered
27. AYUSH procedures/ OPD procedures/physiotherapy/any other day care procedures will not be covered under the plan
28. Physiotherapy not covered
29. Any Disallowed expenses of any other Health Scheme (Insurance / Govt) are excluded from the OPD plan cover
30. Any case if claimed in any other Health Scheme (Insurance / Govt) cannot be claimed in the OPD Plan cover
31. Treatment/Service taken outside India.

Terms & Conditions

Teleconsultation	Tele consultation applicable through the digital platform of Alyve Health application. Audio/Video / Chat support available with Document Sharing with Doctor + Post Consultation Doctor Prescription support available.
	Tele consultation benefit is not transferrable to any other person/member unless such person/member is covered under same family under this scheme cover
	If the Tele Consultation is not availed in the Plan Year, the benefit cannot be carried forward to the subsequent Plan Year
	Reimbursement of expenses incurred for tele consultation benefit is excluded
In Clinic Doctor Consultation	Other expenses of investigations, medicines, surgical or non-surgical procedures or any medical, non-medical items are not covered under this cover/section
	If the Doctor Consultation cover is not availed in the Plan Year, the benefit cannot be carried forward to the subsequent Plan Year
	Claims related to Ante Natal consultations and investigations shall not be covered. However, consultations for pregnancy related complications would be covered
	Dietician/nutritionist consultations/sessions will not be covered under this cover/benefit
	Non-Allopathic Doctor Consultation not covered under this section
	In Clinic Doctor Consultation - Alyve Pay - QR Scanning feature applicable, wherever available. Per transaction limit up to @ INR 1000. This feature helps user to get 100% Cashless benefit even at Non-Network center / doctor across India. Payment to Doctor directly managed from Alyve Health OPD Wallet Plan for respective user. Post payment , User need to upload Doctor Prescription & Invoice / Bill / Receipt for immediate validation of payment and further use of OPD Wallet
Prescribed Diagnostic	Pathology & Radiology investigation / Medical Test / Diagnostic requirement is only covered under this section with a supporting Prescription issued by a MCI Registered Medical Practitioner only .
	If the Investigation cover is not availed in the respective Plan Year, the benefit cannot be carried forward to the subsequent Plan Year
	Tests related to any Maternity & Cancer are not covered
	Any preventive health tests shall not be covered under this benefit
	Invasive tests shall not be covered
Prescribed Pharmacy	No OTC medicines even if prescribed not covered
	Cross Prescription / Alternate Medicine not covered
	Only Allopathic Medicine is covered
	This benefit cannot be availed outside the prescribed network
	If the benefit under this cover is not availed in the Plan Year, the benefit cannot be carried forward to the subsequent Plan Year
Preventive Health Check Up	The complete list of tests to be completed in a single appointment
	If the health check-up is not availed in the Plan Year during the Plan Period, the benefit cannot be carried forward to the subsequent Plan Year
Physical Fitness	This benefit cannot be availed outside the prescribed network of gyms & fitness centers and is not available to children below 18 years
	If the benefit is not availed/partially availed in the Plan Year the benefit cannot be carried forward to the subsequent Plan Year
	Reimbursement of Physical Fitness Coverage/ Gymnasium benefit is excluded from the scope of the Plan