

## **FAQs on SUPER TOP UP POLICY**

**1. What is a SUPER TOP UP Policy?**

SUPER TOP UP Policy is an Insurance that covers health risk of AB Arogyadaan Policy Holders already enrolled for a maximum Sum Insured of ₹ 5 Lac. The Optional Limit of Sums offered for Insurance in Super Top Up are ₹ 3 Lac / 5 Lac / 7 Lac / 10 Lac / 15 Lac. In all, the Total value of Insurance at the **maximum level**, if opted for, **would be ₹ 20 Lac.**

**2. What do you mean by Threshold limit?**

Threshold limit is the limit beyond which a Claim can be made under SUPER TOP UP policy. Threshold limit applicable under SUPER TOP UP Policy is ₹ 5 Lac which is the maximum Sum Insured of AB Arogyadaan policy.

**3. What is the difference between SUPER TOP UP and AB Arogyadaan policy?**

SUPER TOP UP policy is an extension of Arogyadaan policy with similar terms and conditions with these distinctive benefits –

- 1) Sum insured can be enhanced by 15 lac
- 2) Low Premium rates

**4. Do I have to wait to avail the benefits under the SUPER TO UP Policy ?**

Yes, **Waiting Period of thirty six months from the date of enrollment** under the SUPER TOP UP policy **for pre existing illnesses.** A **Waiting period of 30 days** for all other ailments. Policy Conditions are as per AB Arogyadaan.

**5. Do I have to pay additional premium for taking SUPER TOP UP Policy?**

Yes, there is an additional premium to be paid by the member for opting for Super TOP UP policy. The premium amount for Plan A and Plan B is mentioned in the renewal notice / Website of Andhra Bank or drop an enquiry with us.

**6. Are the limits of Hospitalization applicable on SUPER TOP UP Policy?**

Yes, capping defined under primary Arogyadaan Policy is applicable under SUPER TOP UP.

**7. I have a primary Arogyadaan policy for Sum Insured of 3 Lac. Can I take a SUPER TOP UP Policy?**

No, the Super Top-Up Policy can be taken by the Policy Holder who has first **availed the maximum sum insured of 5 Lac under the Arogyadaan Policy.** It is open to any Customer to opt for a **Sum of ₹ 5 Lac under Arogyadaan and then enroll simultaneously for SUPER TOP UP policy of any limit of their choice.**

**8. Is SUPER TOP UP an individual or floater policy?**

SUPER TOP UP is a Family Floater Insurance where a single Sum Insured floats between all members of the family.

**9. Can I enhance sum insured under SUPER TOP UP Policy in the middle of the policy?**

No, Sum insured under SUPER TOP UP policy can be enhanced at the time of renewal only.

**10. Do I have to intimate separately for SUPER TOP UP Policy?**

Not necessary – large Claims will automatically flow into the Super Top Up Policy, once the primary Limits are availed. In case of a fresh claim after the limit under the Arogyadaan Policy of 5 Lac is exhausted, do indicate that you have a Super Top Up Policy.

**11. Which TPA would process the claim under SUPER TOP UP Policy ?**

M/s. Good Health Plan TPA would process Claim under Arogyadaan and Super Top Up Policies simultaneously.

**12. Do I need to fill a separate Proposal Form for SUPER TOP UP Policy?**

You can enter the details of the SUPER TOP UP policy in Arogyadaan proposal form available on website of Andhra Bank.

**13. What document will I receive after enrolling for SUPER TOP UP Policy?**

You will be provided with separate cards and details of SUPER TOP UP policy.

**14. Can I enroll only for SUPER TOP UP policy without enrolling for AB Arogyadaan policy?**

No, SUPER TOP UP policy is offered to AB Arogyadaan Policy Holders who have enrolled for Sum insured of 5 Lac. **This can be done even now !**

**15. Can I claim inadmissible expenses of AB Arogyadaan policy under SUPER TOP UP Policy?**

NO, Super top up policy is an extension of AB Arogyadaan policy. Sum insured under SUPER TOP UP policy can be utilized after exhaustion of entire sum insured under Arogyadaan policy. Inadmissible expenses cannot be claimed under SUPER TOP UP policy.

**16. What are the Policy conditions relating to the Sum insured taken in SUPER TOP UP Policy ?**

**AB Arogyadaan Policy conditions will apply for Super Top Up Policy . As with any enhancement of Sum Insured at the time of Renewal in Arogyadaan, the SUPER TOP UP policy will require a Waiting Period of 3 years for waiver of Pre existing diseases/ ailments.**

**17. Can I Claim Health check up expenses under SUPER TOP UP Policy ?**

No, Health Check up expenses can be covered only under AB Arogyadaan policy.

**18. What is the advantage of SUPER TOP UP Policy ?**

SUPER TOP UP policy is cost effective and Sum Insured can be taken up to ₹ 15 Lac - **enhancing the overall Medical Cover to a Maximum of ₹ 20 Lac. An early coverage will ensure that the Waiting Period is served at far cheaper rates.** Also large claims that are not Pre-existing { like accidents }, can be accommodated under Super Top Up right away after the Basic Limits are exhausted.

**19. Can I avail Pre and Post Hospitalization under SUPER TOP UP Policy?**

**Pre and Post Hospitalization form part of the same Claim Expenses.** Once the threshold limit of 5 Lac under the Arogyadaan Policy is exhausted, Pre and Post Hospitalization Charges up to 10% of Sum insured will be paid under Super Top Up Policy.

