

## HealthReturns™

Stay active and get upto 30% of your premium as HealthReturns™

### How to earn HealthReturns™

#### Get Started

- 1 Download the Activ Health App



#### Know Your Health

- 2 Find out your Healthy Heart Score™

Take the Health Assessment by calling our call centre and get the score. It indicates how healthy you are.



#### Get Active

- 3 Improve Your Health by Getting Active

|          |                   |   |
|----------|-------------------|---|
| <b>1</b> | <b>Active Day</b> | <b>10,000 steps per day or<br/>300 calories burned or<br/>30 minute gym session</b> |
|----------|-------------------|---|

or do a fitness assessment test every six months.

#### Get Rewarded

- Earn up to 30% of your premium as HealthReturns™ by just completing 13 Active Dayz™ every month
- Earn up to 6% of your premium as HealthReturns™ by just completing 4 Active Dayz™ every month

#### Earn HealthReturns™ as a % of your premium

| Active Dayz™ | Healthy Heart Score™ |       |     |
|--------------|----------------------|-------|-----|
|              | Green                | Amber | Red |
| 13+          | 30%                  | 12%   | 6%  |
| 10-12        | 18%                  | 7%    | 4%  |
| 7 - 9        | 12%                  | 5%    | 2%  |
| 4 - 6        | 6%                   | 2%    | 1%  |
| 0 - 3        | 0%                   | 0%    | 0%  |

## Chronic Management Program

Activ Health's Chronic Management Program (CMP) has been specially designed for people with chronic conditions like Diabetes, Asthma, High Cholesterol and High Blood Pressure.

#### Day 1 Cover\*

We offer you Day 1 cover for chronic conditions to help you get back on the path of healthy living.

#### Automatic Upgrade

If you develop a chronic condition after buying the policy, you will get upgraded to the program without any additional premium.

## The Program Benefits



Covers tests, consultation, and medicines



Hospitalization cover post 30/90 days\*



Wellness coaches guide you to make healthy choices

\*T&C apply.

## How to use HealthReturns™\*



Use it to buy medicines



Use it to pay for diagnostic tests.



Use it to pay your next policy premium.



Keep it like a fund for any health contingency.

\*Conditions apply

## Eligibility and Coverage:

- The minimum age of entry is 91 days and there is no maximum entry age.
- Children up to 25 years can be covered under the floater as dependents.
- Family floater plan we cover upto 9 members (6 Adults+3 children) comprising of self, spouse, dependant parents, dependant parents-in-law, children up to 25 years (up to 3).

Ameet Nivsarkar / Corporate Professional

## PROTECTING your health has its own benefits

### Activ Health - Platinum Enhanced

- Wide range of cover from ₹2 lac - ₹2 crore
- Earn up to 30% premium as HealthReturns™
- Day 1 cover for Chronic Illnesses
- 100% Reload of Sum Insured
- Cumulative Bonus upto 20% of sum insured for every claim free year



1800-270-7000

## Health Insurance

Aditya Birla Health Insurance Co. Limited



## Health Insurance

Aditya Birla Health Insurance Co. Limited

Aditya Birla Health Insurance Co. Limited. IRDAI Reg.153, CIN No. U66000MH2015PLC263677. Product Name: Activ Health, Product UIN: IRDAI/HLT/ABHI/P-H/V.1/32/16-17, Advertisement UIN: ABHI/LF/18-19/1197. Address:- 10th Floor, R-Tech Park, Nirlon Compound, Next to HUB Mall, Off Western Express Highway, Goregaon East, Mumbai – 400 063. Email: care.healthinsurance@adityabiriacapital.com Website: adityabirlahealthinsurance.com Fax: +91 22 6225 7700. For more details on risk factors, terms and conditions please read terms and conditions carefully before concluding a sale. Trademark/Logo Aditya Birla Capital is owned by Aditya Birla Management Corporation Private Limited and Trademark/logo HealthReturns, Healthy Heart Score and Active Dayz are owned by MMI Group Limited. These trademark/logos are being used by Aditya Birla Health Insurance Co. Limited under licensed user agreement(s).



## Hospitalization Benefits

### Key Features

- 60 days of pre and 180 days of post-hospitalisation coverage
- Road ambulance expenses covered
- 527 Day Care procedures covered
- Free annual health check up from 1st year



### 100% Reload of Sum Insured

- We will reload 100% of sum insured in case of an unrelated illness in the same policy year.
- In case of road accidents, we reload the sum insured in the first claim itself.



### Cumulative Bonus

Earn a cumulative bonus every policy year when you don't claim

- 20% on Enhanced plan, maximum up to 100% of sum insured.
- The already accumulated bonus will not reduce even when you claim in any subsequent year.



## Cashless Claims

- 24/7 claims assistance
- Cashless claims across large network of hospitals
- Pre-authorization intimation available through app and toll free
- Feedback on pre-authorization requests within 2 hours
- Active engagement during hospital stay, admission and discharge



## Platinum Plan Comparison: Essential and Enhanced

|                                  | Product Features                                      | Essential   | Enhanced  |
|----------------------------------|---|---|---|
|                                  | Policy Term   |   |   |
|                                  | Sum Insured (₹)                                       | 50,000, 75,000, 1 Lac – 10 Lacs*  | 2 Lac - 10 Lac*, 15 Lac, 20 Lac, 25 Lac, 30 Lac, 40 Lac, 50 Lac, 100 Lac, 150 Lac, 200 Lacs   |
| <b>I. Basic Covers</b>           |   |   |   |
| a                                | In-patient Hospitalization<br>Covered up to           | a) Single Private Room b) Shared room c) General/Economy ward   | a) Any room (Available for Sum Insured > 7 Lacs) b) Single Private Room c) Shared Room (available for Sum Insured's < 5 Lacs)                         |
| b                                | Pre-hospitalization Medical Expenses                  | 30 days   | 60 days   |
| c                                | Post-hospitalization Medical Expenses                 | 60 days   | 180 days  |
| d                                | Day care Treatment                                    | Available   | Available   |
| e                                | Domiciliary Hospitalization                           | Available   | Available   |
| f                                | Road Ambulance Cover                                  | Network Providers - Covered up to Actual expenses<br>Non- network Providers- Reimbursed up to max of ₹2000 per hospitalization  | Network Providers - Actual expenses<br>Non-Network Providers - Reimbursed up to max of ₹5000 per hospitalization                                      |
| g                                | Organ Donor Expenses                                  | Not Available   | Available   |
| h                                | Reload of Sum Insured                                 | Not Available   | Available   |
| i                                | Mandatory Co-payment                                  | 20%   | Not Applicable  |
| j                                | Co-payment for treatment in a Higher Zone             | Zone II to Zone I: 10% • Zone III to Zone II: 15% • Zone III to Zone I: 25%   | Zone II to Zone I: 10% • Zone III to Zone II: 15% • Zone III to Zone I: 25%   |
| k                                | Co-payment for treatment in a Higher room category    | a) General/ Economy ward to Shared Room - 15%<br>b) General/ Economy ward to Single Private Room - 25%<br>c) General/ Economy ward to Any Room - 50%<br>d) Shared Room to Single Private Room - 15%<br>e) Shared Room to Any Room - 40%<br>f) Single Private Room to Any Room - 25% | a) Shared Room to Single Private Room - 15%<br>b) Shared Room to Any Room - 40%<br>c) Single Private Room to Any Room- 25%                            |
| l                                | Benefit for Hospital Room Choice<br>For Zone 1 cities | a) Shared Room to General/ Economy Ward – 10%<br>b) Single Private Room to General/Economy Ward – 20%<br>c) Single Private Room to Shared Room – 10%  | a) Single Private Room to Shared Room - 10%<br>b) Any room to Shared Room – 30%<br>c) Any room to Single Private Room – 20%                           |
|                                  | For Zone 2 and 3 cities                               | a) Shared Room to General/ Economy Ward - 5%<br>b) Single Private Room to General/Economy Ward - 15%<br>c) Single Private Room to Shared Room - 5%  | a) Single Private Room to Shared Room – 5%<br>b) Any room to take treatment in Shared Room - 25%<br>c) Any room to Single Private Room - 15%          |
| <b>II. Additional Benefits</b>   |   |   |   |
| m                                | Cumulative Bonus                                      | - 10% increase of Sum Insured every claim free year, Max up to 100%<br>- Accumulated bonus will not reduce even when you claim in any subsequent year   | - 20% increase of Sum Insured every claim free year, Max up to 100%<br>- Accumulated bonus will not reduce even when you claim in any subsequent year |
| n                                | Health Check up program                               | Available once every policy year, starting from the first year  | Available once every policy year, starting from the first year  |
| o                                | Recovery Benefit                                      | Not Available   | 1% of Sum Insured, max of ₹10,000 (10 days of hospitalization)  |
| p                                | Second E-Opinion on Critical Illness                  | Available   | Available   |
| q                                | Worldwide Emergency Assistance Services               | Not Available   | Available   |
| <b>III. Value Added Benefits</b> |   |   |   |
| r                                | Chronic Management Program                            | Available   |   |
| s                                | HealthReturns™  | Available, Earned by ways of<br>Percentage of Premium earned through Healthy Heart Score™ and Active Dayz™  | • Benefit for Hospital Room Choice  |
| t                                | Wellness Coach  | Available   |   |

\*In multiples of ₹1 Lac

Please contact your advisor for available optional covers.