



The Power Of One. For All.

**100% Health
100% Health Insurance**



Product Benefit Table

Entry Age (Adult)	Minimum - 18 Years, Maximum - No capping
Entry Age (Child)	Dependent Child (Floater / Multi Individual) - 91 Days to 25 Years Individual – minimum age of entry - 5 Years
Policy Type	Individual & Floater
Tenure	1 / 2 / 3 Years
Family Definition	Up to 2 Adults, 4 Children
Premium - 3 Zones	Zone 1, 2 & 3
Premium Type	Age Banded
Relationship Covered	Individual: Self, legally married spouse or live-in partner (same or opposite sex), son, daughter, brother, sister, grandson, granddaughter, son-in-law, daughter-in-law, brother-in-law, sister-in-law, nephew, niece, parents and parents-in-law Floater: Self, legally married spouse or live-in partner (same or opposite sex), dependent Children (natural / legally adopted), parents and parents-in-law
Base Sum Insured (INR)	Zone 1 : 7 lacs - 2 crores Zone 2 & 3 : 5 lacs - 2 crores



In-built Covers

Hospitalization Treatment	Room Rent	Actuals up to Base Sum Insured
	ICU Charges	Actuals up to Base Sum Insured
	Road Ambulance Cover (per hospitalization)	Actuals up to Base Sum Insured
	Day Care Treatments	Actuals up to Base Sum Insured
	Modern Procedures / Treatments	Actuals up to Base Sum Insured for listed procedures
	HIV / AIDS and STD Cover	Actuals up to Base Sum Insured
	Mental Illness Hospitalization	Actuals up to Base Sum Insured
	Obesity Treatment	Actuals up to Base Sum Insured
Pre-Hospitalization Expenses (up to Base Sum Insured)	90 Days	
Post-Hospitalization Expenses (up to Base Sum Insured)	180 Days	
Claim Protect (Non-Medical Expense Waiver)	Non-payable items will be covered (all 4 lists of Annexure I)	
Domiciliary Hospitalization	Actuals up to Base Sum Insured	
Home Health Care	Actuals up to Base Sum Insured	
AYUSH Treatment	Actuals up to Base Sum Insured	
Organ Donor Expenses	Actuals up to Base Sum Insured	
Annual Health Check-up	Listed & Cashless	
Super Reload	Unlimited Refill	
	2 nd Claim Onwards - Unlimited Times (up to Base Sum Insured)	
Super Credit (increases irrespective of claim)	100% of Base Sum Insured per year, up to 500% of Base Sum Insured (up to max of INR 3 Crores under this benefit)	



Health Management Program (In-built Covers)

Health Assessment™	Applicable once in a policy year undertaken at Our Network Providers / Empanelled Service Providers on a cashless basis or on digital basis
HealthReturns™	Applicable up to 100% of the premium



Optional Covers

Room Rent Type Options	Option 1 - Single Private Room Option 2 - Shared Accommodation
Per Claim Deductible	Option 1 - INR 15,000 Option 2 - INR 25,000
Preferred Provider Network (PPN) Discount	10% Discount Applicable
Critical Illness Cover [Initial Waiting Period - 60 Days and Survival Period - 15 Days]	Sum Insured Options - INR 10 Lacs, INR 15 Lacs, INR 20 Lacs and INR 25 Lacs
Personal Accident Cover (Accidental Death, Permanent Total Disability, Permanent Partial Disability)	Sum Insured Options - INR 10 Lacs, INR 15 Lacs, INR 20 Lacs, INR 25 Lacs, and INR 50 Lacs
Chronic Care (Day 1 In-patient Hospitalization) Applicable for Listed Chronic Conditions: 1. Asthma 2. High Blood Pressure 3. High Cholesterol 4. Diabetes 5. COPD 6. Obesity 7. Coronary Artery Disease (PTCA done prior to 1 year)	Pre-Existing Disease Waiting Period and Initial Waiting Period will be waived for the listed chronic conditions
Chronic Management Program (OPD)	Applicable on Cashless Basis
Cancer Booster: 1. Covers Pre-Hospitalization and Post-Hospitalization medical expenses 2. Covers Day Care Treatment upto Sum Insured	Up to 100% of Base Sum Insured
Durable Equipment Cover: 1. Ventilator 2. Wheelchair 3. Prosthetic Device 4. Suction Machine 5. Commode Chairs 6. Infusion Pump 7. Continuous Passive Motion Devices in case of Knee Replacement 8. Oxygen Concentrator	Combined sum insured of INR 5 Lacs or up to Base Sum Insured, whichever is lower
Compassionate Visit	Up to INR 50,000 for two-way travel fare if hospitalization exceeds 10 days
Second Medical Opinion for listed Major Illnesses	Applicable
Annual Screening Package for Cancer Diagnosed Patients	INR 10,000 / Member / Policy Year



Waiting Period - Inbuilt Cover

Pre-Existing Diseases Waiting Period	3 years
Specific Diseases Waiting Period	2 years
Initial Waiting Period (Excluding Accidental Hospitalization)	30 Days

Aditya Birla Health Insurance Co. Ltd.



ADITYA BIRLA CAPITAL