

WHEN IT'S TIME
**TO VISIT
A DOCTOR,**
LEAVE THE
**EXCUSES
BEHIND.**



Now get cashless doctor
consultations with **OPD Add-on.**

Apne Health Insurance ke saath
OPD Add-on

ABHIkaro

ADITYA BIRLA HEALTH INSURANCE KARO

**Aditya Birla Health
Insurance Co. Ltd.**

(A part of Aditya Birla Capital Ltd.)



**ADITYA BIRLA
CAPITAL**

The OPD Add-on includes benefits such as:



ADD-ON 1

Unlimited Physical Outpatient consultations from a General Medical Practitioner in relation to any illness or injury suffered by you during the policy period.



ADD-ON 2

Benefits included in Add-on 1



Unlimited virtual consultations (tele-consultation or video-consultation) from a General Medical Practitioner for any illness or injury suffered by you during the policy period.



ADD-ON 3

Benefits included in Add-on 1 & 2



2 Physical Specialist Consultations (Gynecology, Orthopedic, Pediatrics, Ophthalmologist, Physiotherapist, Nutritionist) in Network of empaneled service provider referred or prescribed by the General Practitioner in relation to any illness or injury suffered by you during the policy period.

Eligibility

Exclusions

As Per Base Policy

Waiting Periods and Permanent Exclusions including Co-pay's applicable on the Base Policy shall not apply to this Add-on.

Relationship Covered As Per Base Policy



Individual Policy

Self, Legally Married Spouse as long as they continue to be married, Son, Daughter, Mother, Father, Brother, Sister, Mother in-law, Father in-law, Grandfather, Grandmother, Grandson, Granddaughter, Son in-law, Daughter in-law, Brother in-law, Sister in-law, Nephew, Niece.



Floater

Self & legally wedded spouse, dependent children up to 4 (i.e., natural or legally adopted) between the age 3 months to 25 years.

Cover available on Individual Basis.

Applicability of Cover As Per Base Policy

Base Product :
Active Health

Name of the Plan

Name of the Add-on Cover	Gold (Enhanced)	Platinum (Essential)	Platinum (Enhanced)	Platinum (Premiere)
OPD Cover	✓	✓	✓	✓
Applicability	Either Optional Cover of Base Product or OPD Rider can be opted	Either Optional Cover of Base Product or OPD Rider can be opted	Either Optional Cover of Base Product or OPD Rider can be opted	Either Optional Cover of Base Product or OPD Rider can be opted

Note: ✓ indicates applicable and ✗ indicates not applicable

Base Product :
Active Assure

Name of the Plan

Name of the Add-on Cover	Diamond	Silver
Applicability	✓	✓

Note: ✓ indicates applicable and ✗ indicates not applicable

Base Product :
Active Care

Name of the Plan

Name of the Add-on Cover	Standard	Classic	Premier
Applicability	✓	✓	✓

Note: ✓ indicates applicable and ✗ indicates not applicable

Note:

- 1 If "OPD Add-on cover" is opted, Policyholders will not be allowed to opt "Tele-OPD consultation" Add-on cover under Health Add-ons.
- 2 If "Tele-OPD consultation" Add-on cover is opted under Health Add-ons, Policyholders will not be allowed to opt "OPD Add-on cover"
- 3 Policyholder will be allowed to opt for either Tele-OPD consultation cover in Health Add-on or OPD Add-on as per his/her choice. The policyholder will not be allowed to opt for both the add-on covers together.
- 4 The Add-on covers shall not be applicable in case if the same is offered as Optional Cover/Base Cover in Base Policy or as an Add-on cover or if specifically mentioned under Add-on Covers Policy.

Apne Health Insurance ke saath OPD Add-on

ABHIkaro

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TALK TO YOUR ADVISOR TODAY!

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Aditya Birla Health Insurance Co. Limited. IRDAI Reg.153. CIN No. U66000MH2015PLC263677. Product Name: OPD Add-on, Product UIN: ADIHLIA22212V012122. Advt UIN: ABHI/LF/22-23/1180. Registered Office Address: 9th Floor, Tower 1, One World Centre, Jupiter Mills Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai 400013. Email: care.healthinsurance@adityabirlacapital.com, Website: adityabirlahealthinsurance.com, Telephone: 1800 270 7000. For more details on risk factors, terms and conditions please read terms and conditions of Base policy and Add-on product carefully before concluding a sale. Trademark/Logo Aditya Birla Capital is owned by Aditya Birla Management Corporation Private Limited and is being used by Aditya Birla Health Insurance Co. Limited under licensed user agreement(s). The Add-on covers mentioned above can only be purchased along with Base Policy (Retail Indemnity Health Insurance policy issued by Aditya Birla Health Insurance Co. Limited) and cannot be purchased in isolation or as a separate product. Either Optional Cover of Base Product or OPD Add-on can be opted. For Option 3, maximum 2 physical specialist consultations can be availed.