

# RAHO FIT TO GET BENEFITS

PRESENTING **ACTIVFIT** #FitnessKaUltimateInfluencer

**10%**

**INSTANT~ AND  
EARLY BIRD  
DISCOUNT<sup>^^</sup>**

**UP TO  
50%**

**PREMIUM  
RETURN\***

**100%**

**UNLIMITED  
SUM INSURED  
REFILL**



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

(A part of Aditya Birla Capital Ltd.)



**ADITYA BIRLA  
CAPITAL**

# IT'S TIME FOR YOUR HEALTH TO PAY YOU BACK!

## GET REWARDED FOR STAYING FIT WITH **ACTIVFIT**



### KEY BENEFITS



Get up to **50% of your premium back** on staying active for 275 days in a year\*



Earn 10% upfront **Good Health Discount** on premium after your health risk assessment\*\*



Get up to **10% additional early bird discount** on premium if you are 35 or below^^



Covers **Pre and Post Hospitalisation expenses** 90 days of pre and 180 days of post



Get **Maternity Expense** covered over and above base Sum Insured with Newborn Expenses, Vaccination Expenses and Stem Cell Preservation



Binge Refill - Cover up to **100% Sum Insured** unlimited times for any illness/injury

# GET REWARDED FOR PROACTIVELY SECURING YOU & YOUR FAMILY!

## DISCOUNT



### Upfront Good Health Discount<sup>-</sup>

Get **10% instant discount** basis good health risk classified on the first policy year premium



### Early Bird Discount<sup>^^</sup>

Start young, be proactive and earn up to **10% discount** on renewal if you are between the age of 18 and 35



### Family Discount<sup>%</sup>

Protect your loved ones' health, secure 3 or more of your family members for up to **10% discount**



### Long Term Discount<sup>%</sup>

Consistent rewards/discount motivate you to stay healthy  
Get **discount up to 10%** for up to 3 years



### Standing Instruction Discount<sup>#</sup>

Choose to give standing instructions on your renewal and get a **2.5% discount** on it!

## PROTECTION IN CASE OF HOSPITALIZATION



### No Claim Bonus & Super No Claim Bonus

Get 10% bonus on Sum Insured per annum up to 100% of the Sum Insured if you don't claim during the policy year  
Super No Claim Bonus of 50% of Sum Insured per annum, max up to 100%, under optional cover



### EMI Protection

3 EMIs towards an existing loan amount will be paid by us if you are hospitalized due to any illness/injury for 6 consecutive days in the policy year  
EMIs will be paid as lump sum amount post discharge from the hospital



### Hospitalization Expenses

Cashless hospitalization in 10000+ hospitals covered, including Covid-19<sup>^</sup>, its variants and mental health issues  
Pre and post hospitalisation expenses covered  
HIV / AIDs and STD also covered up to sum insured



### Day Care Treatment

All day care treatment covered up to sum insured. Get support if diagnosed with disease/injury during the policy year



### Home Treatment

Treatment expenses at home covered up to Sum Insured



### Binge Refill

If you have used your sum insured due to medical emergencies, you can refill it, unlimited times, in case of any illness/injury



### HealthReturns<sup>TM\*</sup>

Stay active, earn premium (up to 50%) as HealthReturns<sup>TM\*</sup>



### Mental Health Assessment Program

Probable risks and your overall mental health can be assessed with our tools  
Consult mental health professionals after assessment



### Domestic Emergency Assistant Services

During a domestic emergency get:  
1) Emergency Medical Evacuation  
2) Medical Repatriation (Transportation)

# TO GET UP TO 50% OF YOUR PREMIUM, START YOUR HEALTH JOURNEY, **ABHIkaro**



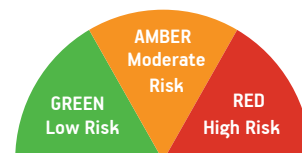
**1 Active Day =** 10,000 steps per day or 300 calories burned or 30 minute gym session or a fitness assessment test every six months

## WANT TO START YOUR HEALTH JOURNEY NOW?

**1** Download the Activ Health App



**2** Schedule your Health Assessment™ and get your Healthy Heart Score™



**3** Get active and start earning Active Dayz™

| Earn HealthReturns™ as % of your premium |                      |       |     |                                |                      |       |       |
|--|----------------------|-------|-----|--------------------------------|----------------------|-------|-------|
| No. of Active Dayz™ in a calendar year   | Healthy Heart Score™ |       |     | No. of Active Dayz™ in a month | Healthy Heart Score™ |       |       |
|  | Green                | Amber | Red |                                | Red                  | Amber | Green |
| 275*                                     | 20%                  | 8%    | 4%  | 13 or more                     | 6%                   | 12%   | 30%   |
|  |                      |       |     | 10-12                          | 3.6%                 | 7.2%  | 18%   |
|  |                      |       |     | 7 - 9                          | 2.4%                 | 4.8%  | 12%   |
|  |                      |       |     | 4 - 6                          | 1.2%                 | 2.4%  | 6%    |
|  |                      |       |     | 0 - 3                          | 0%                   | 0%    | 0%    |

**How to redeem your HealthReturns™?**



Use it to buy medicines



Use it to pay for diagnostic tests



Use it to pay your next policy premium



Use it like a health contingency

## BONUS ACTIVE DAYZ™

**a.** If your monthly average step count is between 5000-7499 per day  
**OR**  
If you have burnt 150-200 calories on an average in one exercise session per day at the end of the month, then you will be rewarded with 4 bonus Active Dayz™ over and above Active Dayz™ earned during the month (if any).

**b.** If your monthly average step count is equal to or greater than 7500 per day  
**OR**  
If you have burnt more than 200 calories on an average in one exercise session per day at the end of the month, then you will be rewarded with 6 bonus Active Dayz™ over and above Active Dayz™ earned during the month (if any).

# PRODUCT BENEFIT TABLE

| PRODUCT NAME  | ACTIV FIT   | PLUS | PREFERRED |
|---------------|---|------|-----------|
| Sum Insured   | 5 Lac, 7 Lac, 10 Lacs, 15 Lacs, 20 Lacs, 25 Lacs, 30 Lacs, 40 Lacs, 50 Lacs, 75 Lacs, 1 Cr  | Yes  | Yes       |
| ELIGIBILITY   |   |      |           |
| Policy Type   | Individual, Multi Individual & Family Floater<br>Individual, Multi Individual – Not Applicable for Preferred Plan   | Yes  | Yes       |
| Policy Tenure | 1,2 & 3 Years   | Yes  | Yes       |
| BASE COVER    |   |      |           |
| 1             | In-patient Hospitalization Room Rent SI 5 Lacs & above - Any Room, ICU - Actual   | Yes  | Yes       |
| 1.a           | Modern Treatment covered up to Sum Insured  | Yes  | Yes       |
| 1.b           | HIV / AIDS and STD covered up to Sum Insured  | Yes  | Yes       |
| 1.c           | Mental Care Cover covered up to Sum Insured   | Yes  | Yes       |
| 2             | Daily Cash Benefit (Shared Accommodation) -<br>SI – ₹5 Lacs – 10 Lacs – ₹800 per day (Max up to ₹4,800 per event)<br>SI 15 Lacs & Above: ₹1,000 per day; (Max Up to ₹6,000 per event) | Yes  | Yes       |
| 3             | Day Care Treatment – All Day Care Treatment covered up to Sum Insured   | Yes  | Yes       |
| 4             | Pre-hospitalization Medical Expenses - 90 Days  | Yes  | Yes       |
| 5             | Post -hospitalization Medical Expenses - 180 Days   | Yes  | Yes       |
| 6             | (a) Domiciliary Hospitalization - Covered up to Sum Insured<br>(b) Home Treatment - Covered up to Sum Insured   | Yes  | Yes       |
| 7             | Road Ambulance Cover Network - Actuals<br>Non Network - up to ₹3000 per event   | Yes  | Yes       |
| 8             | Organ Donor Expenses - Covered up to Sum Insured  | Yes  | Yes       |
| 9             | AYUSH Cover - Covered up to Sum Insured   | Yes  | Yes       |
| 10            | Binge Refill - Cover up to Sum Insured unlimited times for any illness/injury   | Yes  | Yes       |
| 11            | Maternity Expense (Over and above Base SI)<br>Normal Delivery - ₹40,000<br>C-Section Deliver – ₹60,000  | No   | Yes       |

#### ADDITIONAL BENEFIT

|    |   |     |     |
|----|---|-----|-----|
| 12 | No Claim Bonus (10% of SI per annum, max up to 100%)  | Yes | Yes |
| 13 | Health Check-up Program - Available once during the policy year for insured aged 18 years & above on the start date of the policy | Yes | Yes |
| 14 | Domestic Emergency Assistance Services  | Yes | Yes |

#### VALUE ADDED BENEFIT

|    |   |     |     |
|----|---|-----|-----|
| 15 | Health Assessment   | Yes | Yes |
| 16 | HealthReturns™ - Percentage of Premium earned up to 50% of the premium excluding premium for optional benefit(s) & taxes* | Yes | Yes |
| 17 | Mental Health Assessment Program  | Yes | Yes |

**TO KNOW MORE, TALK TO OUR REPRESENTATIVE TODAY!**

**ABHIkaro**

**ADITYA BIRLA HEALTH INSURANCE KARO**

Aditya Birla Health Insurance Co. Limited. IRDAI Reg.153. CIN No. U66000MH2015PLC263677.

Product Name: Activ Fit, Product UIN: ADIHLIP22008V012223, ADVT. UIN: ABHI/LF/22-23/1613. Regd. 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 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 Momentum Metropolitan Life Limited (Formerly known as MMI Group Limited). These trademark/Logos are being used by Aditya Birla Health Insurance Co. Limited under licensed user agreement(s). ^Coronavirus is covered for Inpatient treatment as per policy wordings of the Product. \*excluding premium for optional benefit(s) & taxes. \*\*Discount applied only on first policy year premium. ^^5% discount from 4<sup>th</sup> policy year to 7<sup>th</sup> policy year. 10% discount from 8<sup>th</sup> policy onwards, will be available at renewal. ^Discount applied only on first policy year premium. #Discount will be available at renewal. %excluding premium for optional benefit(s) & taxes. T&C applied