

# Aditya Birla Health Insurance Company Ltd.

(A part of Aditya Birla Capital Ltd.)



## ADITYA BIRLA CAPITAL

PROTECTING INVESTING FINANCING ADVISING

### Activ Fit (Young Adult Product) - Product Benefit Table

	Product Name	Activ Fit (Young Adult Product)	Plus	Preferred
	Sum Insured (Rs.)	1 Lac, 2 Lac, 3 Lac, 4 Lac, 5 Lac, 7 Lac, 10 Lac, 15 Lac, 20 Lac, 25 Lac, 30 Lac, 40 Lac, 50 Lac, 75 Lac, 1 Cr	Yes	Yes
	Product Type	Indemnity	Yes	Yes
Eligibility				
1	Min / Max Age at Entry (Adult)	Min 18, Max 45 Years	Yes	Yes
2	Min / Max Age at Entry (child)	Min 91 days, Max 25 Years under family floater Individual policy - Minimum age at entry is 5 Yrs.	Yes	Yes
3	Policy Type	Individual, Multi Individual & Family Floater Individual, Multi Individual – Not Applicable for Preferred Plan	Yes	Yes
4	Policy Tenure	1,2 & 3 Years	Yes	Yes
5	Relationship Covered	Individual - Self, legally married spouse as long as they continue to be married, son, daughter, brother, sister, grandson, granddaughter, son in-law, daughter in-law, brother in-law, sister in-law, nephew, niece.  Floater - Self, legally married spouse as long as they continue to be married, dependent children (up to 4)  Note: Son/Daughter/Child will include legally adopted Child and Step Child. In case of a family floater policy premium to be calculated on the basis of age of eldest member.	Yes	Yes
Waiting Periods				
1	Pre-existing Waiting Period	48 Months	Yes	Yes
2	Initial Waiting Period	30 Days	Yes	Yes
3	Specific Waiting Period	24 Months	Yes	Yes
4	Discount	1) Upfront Good Health Discount - 10% basis good health risk classified. We will allow this discount once at the time of obtaining first Policy from Us. (In case of Family Floater risk of each insured will be evaluated and average discount need to be calculated) Discount applied only on first policy year premium.  2) Early bird discount (Applicable if Insured Persons age at entry is less than 35 years at the time of inception of first policy.) This discount will be available at renewal 5% discount from 4th policy year to 7th policy year. 10% discount from 8th Policy year onwards.  3) Family Discount This discount will be applicable on both New Business and Renewal policy premium. • 2 members in a policy – 5% discount on applicable premium, • 3 or more members in a policy – 10% discount on applicable premium.  4) Long Term Discount • 7.5% on selecting a 2 years policy • 10% on selecting a 3 years policy This discount will be applicable on both New Business and Renewal Policy premium only in case of Single Premium Policies.	Yes	Yes

		5) Standing Instruction Discount - ( Across all channels) – 2.5% Discount on the premium from 1 <sup>st</sup> renewal, if the premium is received through NACH or standing instruction (where payment is made either by direct debit of bank account or credit card).	Yes	Yes
		6) Direct Purchase Discount – 10% discount would be offered on both New Business and Renewal policies, if the insured member opts to purchase the policy directly from the Company's website without the involvement of any intermediary.	Yes	Yes
		7) Online Intermediary Discount - 10% Discount would be offered on both New Business and Renewal policies if the insured member opts to purchase the policy using an online intermediary.	Yes	Yes
		8) Affiliate Employee Discount - 10% discount would be offered on the both New Business and Renewal policies which are purchased by employees of intermediaries of Aditya Birla Health Insurance Co. Ltd.	Yes	Yes
		9) Employee Discount - 10% discount would be offered on both New Business and Renewal policies covering employees and/or family members of employees of Aditya Birla Group	Yes	Yes
		Note - Online Intermediary Discount, Employee Discount, Affiliate Employee Discount and Direct Purchase Discount are available on mutually exclusive basis.	Yes	Yes
5	Premium Payment Mode	Monthly, Quarterly, Half Yearly & Single	Yes	Yes
	Base Cover			
1	In-patient Hospitalization	Room Rent Limit (i) S.I. 1 & 2 Lac - 2% of S.I. for normal room rent, 4% for ICU (ii) S.I. 3 Lacs & 4 Lacs - Single Private Room ICU - Actual (iii) S.I. 5 Lacs & above - Any Room ICU - Actual	Yes	Yes
	a	Modern Treatment covered up to Sum Insured	Yes	Yes
	b	HIV / AIDS and STD covered up to Sum Insured	Yes	Yes
	c	Mental Care Cover covered up to Sum Insured	Yes	Yes
2	Daily Cash Benefit (Shared Accommodation)	S.I. – Rs 1 Lac – 4 Lacs – Not Applicable S.I. – Rs 5 Lacs – 10 Lacs – Rs 800 per day (Max up to Rs 4,800 per event) S.I. – 15 Lacs & Above: Rs 1,000 per day; (Max Up to Rs 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	Yes	Yes
	(b) Home Treatment	Covered up to Sum Insured	Yes	Yes
7	Road Ambulance Cover	Network - Actuals Non Network - up to Rs 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 S.I.)	(i) Normal Delivery - Rs. 40,000 C-Section Deliver – Rs. 60,000 (ii) New Born Baby Expenses - Covered within Maternity Limit (iii) Vaccination Expenses - Covered within Maternity Limit (iv) Stem Cell Preservation – Covered within Maternity Limit	No	Yes

		<p>Waiting Period – 36 Months from the inception of the 1st Policy where coverage towards maternity expenses is selected and renewed continuously without any break (continuity benefit in respect of the "Waiting Periods" shall not be available for maternity cover in case of portability / migration if the erstwhile policy did not provide maternity coverage).</p> <p>Coverage under this Benefit shall include</p> <ul style="list-style-type: none"> <li>(i) Delivery of a child and/ or Maternity Expenses related to a Medically Necessary Treatment and lawful medical termination of pregnancy up to a maximum of 2 events</li> <li>(ii) Pre or post - natal Maternity Expenses;</li> <li>(iii) Any claim under this benefit shall not impact the Opted Sum Insured or No Claim Bonus/ Super No Claim Bonus (if opted).</li> <li>(iv) This benefit is available for You or Your spouse provided You and Your spouse, both are covered under the same Policy for a continuous period of 36 months.</li> <li>(v) Our maximum liability per pregnancy will be subject to the limits specified in the policy Schedule.</li> <li>(vi) Minimum Age at entry of the female insured is 18 to 45 Years, however claims can be made at any age even after 45 Years</li> </ul> <p>What is not covered</p> <ul style="list-style-type: none"> <li>(i) Medical expenses for ectopic pregnancy. However, these expenses will be covered under In-patient Treatment</li> <li>(ii) Any Pre-hospitalization Medical Expenses or Post – hospitalization Medical Expenses will not be covered</li> <li>(iii) Any Binge Refill of Sum Insured will not be available for coverage under this Benefit.</li> </ul>		
	<b>Additional Benefit</b>			
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
	<b>Value Added Benefit</b>			
15		Health Assessment	Yes	Yes
16		Health Returns - 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
18		Upfront Good Health Discount – Available once at the time of obtaining first policy from us for insured 18 Years & above not a Dependent child under this Policy.	Yes	Yes
	<b>Optional Cover</b>			
19		Super No Claim Bonus (50% of SI per annum, Max up to 100%)	Yes	Yes
20		<p>Travel Protect (Domestic Cover) - Fixed Benefit Pay-out. Plan 1 - SI - 10,000 , Plan 2 – SI 20,000 each benefit .</p> <ul style="list-style-type: none"> <li>1) Total Loss of Check In Baggage</li> <li>2) Delay of Checked-in Baggage( Deductible – 6 Hours)</li> <li>3) Trip Cancellation &amp; Interruption</li> <li>4) Trip Delay – (Deductible - 6 Hours)</li> <li>5) Missed Flight Connection – (Deductible - 6 Hrs)</li> </ul> <p>This optional cover will be paid up to the limit defined in the policy schedule/ product benefit table only once in a policy year. Selection of this Optional Cover will be on Individual basis irrespective of Policy Type.</p>	Yes	Yes
21		<p>Premium Waiver - If an Insured Person is diagnosed for the first time with or for any of the listed (20) Critical Illnesses OR suffers an Injury due to an Accident resulting in the Permanent Total Disablement within 365 days from the date of the Accident during the policy period, the Policy shall be automatically be extended for a tenure of 1 Policy Year.</p> <p>Waiver of premium for 1 year shall be excluding optional covers opted.</p> <p>This optional cover can be opted only at Inception of the policy. Renewal/Portability/Migration cases - NA</p> <p>Selection of this Optional Cover will on Individual basis for Multi Individual Policies. For Family Floater if opted will be applied at policy level.</p>	Yes	Yes

22		EMI Protection - We will pay 3 EMI's towards existing loan account if the insured person is hospitalized and claim is admissible under In-patient Hospitalization under Section C.I.(a) or Day Care Treatment under Section C.I.(c) or Section C.I.(i) (AYUSH Cover) or Section C.I. (f) (a) Domiciliary Hospitalization or (f) (b) Home Treatment due to any illness/injury in excess of 6 consecutive days during the policy period while the policy is in force. These 3 EMI's will be paid as a lump sum amount post discharge from the hospital.  Sum Insured INR 10000 - 1 Lac (In multiple of 10,000)  Selection of this Optional Cover will be on Individual basis irrespective of Policy Type.	Yes	Yes
23		Non - Medical Expense waiver (List as per annexure 1)	Yes	Yes
24		Reduction in Maternity Waiting Period from 36 months to 24 months from the inception of first policy with us. Selection of this optional cover is not applicable for Renewal/Portability/Migration cases	NA	Yes
25		OPD Expense	Yes	Yes
		Cover medical expenses incurred during the policy period for outpatient consultation as specified below in relation to any illness/injury occurred during the policy period. These services shall be provided through Empanelled Service Provider in selected cities on cashless basis only.		
		(25.a.) Physical outpatient Consultation by General Medical Practitioner or AYUSH Medical Practitioner	Available Unlimited times during policy year	
		(25.b.) Teleconsultations by General Medical Practitioner or AYUSH Medical Practitioner	Available Unlimited times during policy year	